

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

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

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

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

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

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

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

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

#### **Ability to Repay Verification.**

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

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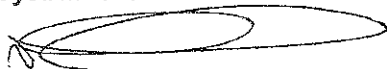
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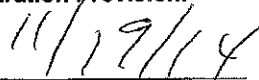
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By signing below and submitting this Customer Application, you are verifying that all of the information in this Customer Application is accurate and correct, including the personal references, contact information, employment or source of income, and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

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

Co-Applicant Signature

Date

# Income Worksheet

A. Requested Loan Amount: 4000

Requested Residual Income:

B. Maximum Loan Value (MLV): 2000

MLV Required Residual Income:

\*\*\*Employee Use Only\*\*\*

## Income

Employment	Description	Amount
Gross Monthly Salary or Wages		\$ <u>2100</u>
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	+ \$ <u>2100</u>
Total Monthly Expense	Part 2: Please add all monthly expenses and enter amount here	- \$ <u>1000</u>

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

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

= \$ 1100

Applicant Name: DEB GLENN

Cash to Customer

Today's date: 11/19/14

\*\*\*Employee Use Only\*\*\*

Driver's License/Government Issued ID Number: 140449172

MP 4001457  
RCN 002863

# Loan Analysis

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

Caswise Version Fiscal Date User Id  
40462 05/11/2015 235

Loan ID: 11569-013605	NV 210 Day Add-On/No DMV Fee (17.99%)	Module	Loan Type	Payment Interval	Amortizing Type
Cust: 11569-004962	Gleason, Deborah Lynn	INS	B92	30 Days Interval	Amortizing

**Loan Origination:** Origination Date: Wednesday 11/19/2014 **Current Loan Status:** Grace Days:0 Deferred Payoff

Amount Advanced: \$400.00	Normal First Payment Due: 12/19/2014	Amount:	Ballon Amount: \$0.00
Cash Advance Fee: \$0.00	First Payment Due Date: 12/19/2014	Amount:	Next Due Date: 06/17/2015
Origination Charge: \$0.00	Extra Interest Days In First Period: 0	Amount: \$104.91	Grace Date: 06/17/2015
Maintenance Fees: \$0.00	Second Payment Due Date: 01/18/2015	Duration: Days	Minimum Payment: \$0.00
Interest Charges: \$334.44	Final Payment Due Date:		Principal Balance: \$0.00
Total Amount: \$734.44			

**Total Finance Charges: \$334.44** **Payment Count: 7** **APR: 0218.8820%** **Total Amount Due: \$0.00**

**Loan Type Settings:** Due Dates Will Skip Holidays: Set Due Dates On End Of Month: **False** TeleTrack Approval: Track Other Lender Information: Tracking ID: Balloon Amount Type: Balloon Amount: Balloon Amount Procedure:

**Accrue** Only Thru Due Date On Payments Made Within Grace Period: **False**

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

<b>Periodic Fees:</b>	Amount Type Flat/Rate	Amount	Applied	Calculation Procedure	Early Payoff Rebate Proc.
179 17.99% Flat	INT Rate	17.99000 % N	5/6/2015	LoanTitleMax210FeeCalculator	LoanInterestProrateCalculator_

**Late Charges:** Default Grace Days: 0 Late Charge Type: Flat or Rate: Value: \$

Payment Tolerance: \$10.00

**ACH Autopay: False** Pre-Autopay Days: 0

Late Fee Type: Late Fee Descr.: Calculation Procedure: Check Interest Threshold: False Interest Threshold Tolerance: \$0.00 Check Interest Procedure:

Auto Pay Decision Procedure: Check Scheduled Principal: False Check Principal Procedure:

**Payment Plan:** **INS** Installment Loans **Pmt. Proc:** LoanProactiveInterestPaymentAmounts

**Collateral Settings:** Title Collateral Value Protocol: Payment Replacement: Never replace Collateral Deposit Date Proc:

Prompt For Check: **No** Check Date: Collateral First: **No** Deposit Method:

Loan Collateral:	Value	Date To Deposit	Pick Up	Routing Account #	Replaced Deposit Rule	Deposit ID	Date Deposited	Check ID	Automobile Make	Collateral Model	Serial / License Number / State
1 Title	\$734.44				Replaced				BUICK 2001	LESABRE	1G4HP54K314 117LLN nv

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

Transaction Summary:	Type	Payment Amount	Amount Due	Principal Applied	Fees Charged	Fees Paid	Credit Amt.	New Due Date	Pro. Rev.	Date Entered	Sale Item ID
1 Wednesday 11/19/2014	NEL	\$0.00	\$400.00	\$400.00	\$0.00	\$0.00	\$0.00		P	11/19/2014 12:13:14 P	11569-183893
2 Wednesday 12/17/2014	PMT	\$72.00	(\$4.84)	(\$4.84)	\$67.16	\$67.16	\$0.00	01/18/2015 2	P	12/17/2014 11:04:10 A	11569-191661
3 Friday 12/19/2014	FEE	\$0.00	\$4.74	\$0.00	\$4.74	\$0.00	\$0.00		P	12/18/2014 7:40:13 PM	
4 Sunday 01/18/2015	FEE	\$0.00	\$71.09	\$0.00	\$71.09	\$0.00	\$0.00		P	1/17/2015 8:14:34 PM	
8 Wednesday 01/21/2015	PMT	\$71.09	(\$63.98)	\$0.00	\$7.11	\$71.09	\$0.00	02/17/2015 3	P	1/21/2015 2:29:32 PM	11569-201418
10 Tuesday 02/17/2015	FEE	\$0.00	\$63.98	\$0.00	\$63.98	\$0.00	\$0.00		P	2/17/2015 7:07:06 PM	
11 Wednesday 02/18/2015	PMT	\$71.09	(\$68.72)	\$0.00	\$2.37	\$71.09	\$0.00	03/19/2015 4	P	2/18/2015 11:31:44 AM	11569-210041
13 Wednesday 03/18/2015	PMT	\$72.00	(\$5.65)	\$0.00	\$66.35	\$72.00	\$0.00	04/18/2015 5	P	3/18/2015 12:50:45 PM	11569-218198
14 Thursday 03/19/2015	FEE	\$0.00	\$2.37	\$0.00	\$2.37	\$0.00	\$0.00		P	3/19/2015 7:21:17 PM	
15 Wednesday 04/15/2015	PMT	\$72.00	(\$8.02)	(\$4.19)	\$63.98	\$67.81	\$0.00	05/18/2015 6	P	4/15/2015 12:16:03 PM	11569-225476
17 Saturday 04/18/2015	FEE	\$0.00	\$7.03	\$0.00	\$7.03	\$0.00	\$0.00		P	4/18/2015 4:28:18 PM	
18 Wednesday 05/06/2015	POF	\$440.20	(\$398.00)	(\$390.97)	\$42.20	\$49.23	\$0.00	06/17/2015 7	P	5/6/2015 10:00:25 AM	11569-231051
<b>Proposal Totals:</b>		<b>\$798.38</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$398.38</b>	<b>\$398.38</b>	<b>\$0.00</b>				

Detail:	Proposal Type	Fee Type	Amount	Operation Type	#Description	Fees Earned	Period	Fees Applied From Date	To Date	Pro. Rev.	Date Entered	Sale Item ID
1 11/19/2014	NEL	PRI	400.00	MOD 2	Modify Amount					P	11/19/2014 12:13:17 P	11569-183893
2 12/17/2014	PMT	179 INT	67.16	FEE 3	Apply Fees	12/17/2014	1	11/20/2014	12/19/2014	P	12/17/2014 11:04:25 A	11569-191661
2 12/17/2014	PMT	PRI	-4.84	PAY 5	Apply Payment					P	12/17/2014 11:04:25 A	11569-191661
2 12/17/2014	PMT	INT	-67.16	PAY 5	Apply Payment					P	12/17/2014 11:04:25 A	11569-191661
3 12/19/2014	FEE	179 INT	4.74	FEE 6	Apply Fees	12/19/2014	1	12/18/2014	12/19/2014	P	12/18/2014 7:40:13 PM	
4 01/18/2015	FEE	179 INT	71.09	FEE 8	Apply Fees	01/18/2015	2	12/20/2014	01/18/2015	P	1/17/2015 8:14:34 PM	
8 01/21/2015	PMT	179 INT	7.11	FEE 10	Apply Fees	01/21/2015	3	01/19/2015	02/17/2015	P	1/21/2015 2:29:51 PM	11569-201418
8 01/21/2015	PMT	INT	-71.09	PAY 12	Apply Payment					P	1/21/2015 2:29:51 PM	11569-201418
10 02/17/2015	FEE	179 INT	63.98	FEE 13	Apply Fees	02/17/2015	3	01/22/2015	02/17/2015	P	2/17/2015 7:07:06 PM	
11 02/18/2015	PMT	179 INT	2.37	FEE 15	Apply Fees	02/18/2015	4	02/18/2015	03/19/2015	P	2/18/2015 11:31:57 AM	11569-210041
11 02/18/2015	PMT	INT	-71.09	PAY 17	Apply Payment					P	2/18/2015 11:31:57 AM	11569-210041
13 03/18/2015	PMT	179 INT	66.35	FEE 18	Apply Fees	03/18/2015	4	02/19/2015	03/19/2015	P	3/18/2015 12:50:45 PM	11569-218198



# Loan Analysis

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

Caswise Version Fiscal Date User Id  
40462 05/11/2015 235

Loan ID: 11569-013605	NV 210 Day Add-On/No DMV Fee (17.99%)	Module	Loan Type	Payment Interval	Amortizing Type
Cust: 11569-004962	Gleason, Deborah Lynn	INS	B92	30 Days Interval	Amortizing

Detail:	Proposal	Fee	Amount	Operation	Fees Period	Fees Applied	Pro.	Date	Sale Item
	Type	Type	Type	Type	Amount	From Date To Date	Rev.	Entered	ID
13 03/18/2015	PMT		INT	PAY 20 Apply Payment	-72.00		P	3/18/2015 12:51:16 PM	11569-218198
14 03/19/2015	FEE	179	INT	FEE 21 Apply Fees	2.37	03/19/2015 4	P	3/19/2015 7:21:18 PM	
15 04/15/2015	PMT	179	INT	FEE 23 Apply Fees	63.98	04/15/2015 5	P	4/15/2015 12:16:25 PM	11569-225476
15 04/15/2015	PMT		PRI	PAY 25 Apply Payment	-4.19	03/20/2015 04/18/2015	P	4/15/2015 12:16:25 PM	11569-225476
15 04/15/2015	PMT		INT	PAY 25 Apply Payment	-67.81		P	4/15/2015 12:16:25 PM	11569-225476
17 04/18/2015	FEE	179	INT	FEE 26 Apply Fees	7.03	04/18/2015 5	P	4/18/2015 4:28:18 PM	
18 05/06/2015	POF	179	INT	FEE 28 Apply Fees	42.20	04/19/2015 05/18/2015	P	5/6/2015 10:00:25 AM	11569-231051
18 05/06/2015	POF		PRI	PAY 30 Apply Payment	-390.97		P	5/6/2015 10:00:26 AM	11569-231051
18 05/06/2015	POF		INT	PAY 30 Apply Payment	-49.23		P	5/6/2015 10:00:26 AM	11569-231051

Total Amount Due: \$0.00

<b><u>Refinance Rules:</u></b>		<b><u>Override Refinance Setting Procedure:</u></b>				Allow Additional Principal:	No
						Allow Principal Pay Down:	No
Can Be Consolidated:	No	Show Roll Fees Option:	No	Settle Fees On Refinance:	No	Early Extend From Term Date:	No
Can Consolidate Others:	No	Default Roll Fees Into Principal:	No	Allow Pay Down Refinance:	No	Late Extend From Term Date:	No

<b>Custom Procedures:</b>	<b>Custom Update Procedure</b>	<b>Custom Process Procedure</b>
B92 LRP Refinance Loan Payoff Report Event ID: PIF	DeferredLoanPayoffProposalUpdate210	
<b>Custom Procedures:</b>	<b>Custom Update Procedure</b>	<b>Custom Process Procedure</b>
B92 NEL New Loan Report Event ID: TMI		
<b>Custom Procedures:</b>	<b>Custom Update Procedure</b>	<b>Custom Process Procedure</b>
B92 PMT Deferred Loan Payment Report Event ID: ABR		
<b>Custom Procedures:</b>	<b>Custom Update Procedure</b>	<b>Custom Process Procedure</b>
B92 POF Deferred Payoff Report Event ID: PIF	DeferredLoanPayoffProposalUpdate210	
<b>Custom Procedures:</b>	<b>Custom Update Procedure</b>	<b>Custom Process Procedure</b>
B92 REL Refinance to InstallmentLoan Report Event ID: TMA		
<b>Custom Procedures:</b>	<b>Custom Update Procedure</b>	<b>Custom Process Procedure</b>
B92 RES Rescinded Report Event ID: TRR		
<b>Custom Procedures:</b>	<b>Custom Update Procedure</b>	<b>Custom Process Procedure</b>

APP 004459

# 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

11/19/2014

ID #	Orig. Date	Customer Name	Type	Coll. Value	Advanced	Fees.	Paid	Amt. Due	EXT's		
11569-0136059	11/19/2014	Gleason, Deborah Lynn B92		\$0.00	\$400.00	\$398.38	\$798.38	\$0.00	0		
Transaction #	Type	Trans. Date	New Due Date	Pro?	Rev?	Principal	Fees	Amt Paid	Due		
11569-0136059-1	NEL	11/19/2014 1		X	-	\$400.00	\$0.00	\$0.00	\$400.00		
11569-0136059-2	PMT	12/17/2014 1	1/18/2015	X	-	(\$4.84)	\$67.16	\$72.00	(\$4.84)		
11569-0136059-3	FEE	12/19/2014		X	-	\$0.00	\$4.74	\$0.00	\$4.74		
11569-0136059-4	FEE	1/18/2015		X	-	\$0.00	\$71.09	\$0.00	\$71.09		
11569-0136059-5	LOG	1/20/2015 10:		X	-	\$0.00	\$0.00	\$0.00	\$0.00		
11569-0136059-6	LOG	1/21/2015 11:		X	-	\$0.00	\$0.00	\$0.00	\$0.00		
11569-0136059-7	LOG	1/21/2015 12:		X	-	\$0.00	\$0.00	\$0.00	\$0.00		
11569-0136059-8	PMT	1/21/2015 2:2	2/17/2015	X	-	\$0.00	\$7.11	\$71.09	(\$63.98)		
11569-0136059-9	LOG	1/21/2015 2:3		X	-	\$0.00	\$0.00	\$0.00	\$0.00		
11569-0136059-10	FEE	2/17/2015 7:0		X	-	\$0.00	\$63.98	\$0.00	\$63.98		
11569-0136059-11	PMT	2/18/2015 11:	3/19/2015	X	-	\$0.00	\$2.37	\$71.09	(\$68.72)		
11569-0136059-12	LOG	2/18/2015 11:		X	-	\$0.00	\$0.00	\$0.00	\$0.00		
11569-0136059-13	PMT	3/18/2015 12:	4/18/2015	X	-	\$0.00	\$66.35	\$72.00	(\$5.65)		
11569-0136059-14	FEE	3/19/2015 7:2		X	-	\$0.00	\$2.37	\$0.00	\$2.37		
11569-0136059-15	PMT	4/15/2015 12:	5/18/2015	X	-	(\$4.19)	\$63.98	\$72.00	(\$8.02)		
11569-0136059-16	LOG	4/15/2015 12:		X	-	\$0.00	\$0.00	\$0.00	\$0.00		
11569-0136059-17	FEE	4/18/2015 4:2		X	-	\$0.00	\$7.03	\$0.00	\$7.03		
11569-0136059-18	POF	5/6/2015 10:0	6/17/2015	X	-	(\$390.97)	\$42.20	\$440.20	(\$398.00)		
11569-0136059 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	0

**A - 99**

## 604A LOAN REVIEW WORKSHEET

Licensee Name &amp;

DBA: TITLEMAX OF NEVADA INC. DBA TITLEMAX

Exam Start

Date: 5/26/2015

Licensee Address: 3525 S. FORT APACHE ROAD, SUITE 160, LAS VEGAS NV 89147

Exam as of: 5/4/2015

Borrower Name &amp;

Address: JOHN WAYNE

Examiner: JD

Account Number	Origination Date	Amount of Loan	Maturity Date	Finance Charge	Total Number of Payments	Payment Amount	APR Quoted	Is the APR correct?
11569-0134456	11/8/2014	\$6,020.00	6/6/2015	\$2,919.87	6&1	1277.12/1277.15	133.71%	YES

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

Is the loan secured? YES If so, what is the collateral? 2009 CHEV MALIBU If secured by a vehicle title, is it filed and perfected? NO

What is the borrower's expected gross monthly income? \$4,400 Was the borrower's income verified? YES Paystub ☐ Affidavit ☒ Other:

(Applies to Deferred Deposit Only) Does the deferred deposit loan exceed 25% of the customer's expected gross monthly income? N/A

NRS 604A.425(1a)

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

NRS 604A.408(1)

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

NRS 604A.425(1b)

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

NRS 604A.408(1)

(Applies to Title Loans Only) Does the loan amount exceed the fair market value of the vehicle securing the loan? NO Fair Market Value: \$10,550.00

NRS 604A.450(1)

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

NRS 604A.445(1)

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

NRS 604A.445(2)

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

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

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

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

VIOLATIONS/ TECHNICAL EXCEPTIONS/ OTHER COMMENTS:

NRS 604A.445 AND NRS 604A.210 GPDA

Revised 10-15-2008

Confidential

APP 004462  
ROA 002868

## Title Loan Agreement

Date: 11/8/2014

Number: 11569-0134456

<b>Customer &amp; Co-Customer Information</b>		<b>ACCOUNT NUMBER:</b> 11569-0134456			
FIRST NAME John	LAST NAME Wayne		CO-CUSTOMER FIRST NAME		CO-CUSTOMER LAST NAME
SSN [REDACTED]	DRIVERS LIC./STATE ID. NO. [REDACTED]		CO-CUSTOMER SSN	CO-CUSTOMER'S DRIVERS LIC./STATE ID. NO.	
STREET ADDRESS 9600 W. Cherokee			CO-CUSTOMER STREET ADDRESS		
City Las Vegas	STATE NV	ZIP CODE 89147	CO-CUSTOMER CITY	CO-CUSTOMER STATE	CO-CUSTOMER ZIP CODE
HOME PHONE [REDACTED]	DATE OF BIRTH [REDACTED]		CO-CUSTOMER HOME PHONE		CO-CUSTOMER DATE OF BIRTH
<b>Motor Vehicle &amp; Licensee Information</b>		<b>LICENSEE'S HOURS OF OPERATION:</b> 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			
LICENSEE STREET ADDRESS 3525 S. Fort Apache Rd. Suite 160		LICENSEE CITY Las Vegas	LICENSEE STATE NV	LICENSEE ZIP CODE 89147	
VEHICLE IDENTIFICATION NUMBER (VIN) 1G1ZF57569F138245		LICENSE PLATE HOPELR			
VEHICLE YEAR 2009	VEHICLE MAKE Chevy	VEHICLE MODEL Malibu	COLOR BLUE		

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

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

<b>ANNUAL PERCENTAGE RATE</b> The cost of your credit as a yearly rate.	<b>FINANCE CHARGE</b> The dollar amount the credit will cost you.	<b>Amount Financed</b> The amount of credit provided to you or on your behalf.	<b>Total of Payments</b> The amount you will have paid after you have made all payments as scheduled.
<b>133.7129 %</b>	<b>\$2,919.87</b>	<b>\$6,020.00</b>	<b>\$8,939.87</b>

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.

Amortization 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

**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 amortize and fully amortize the entire Principal Amount and interest payable. Interest is not compounded. Early payments may decrease the amount of interest you owe. Late payments may increase the amount of interest you owe. The amount of this increase or decrease will be reflected in the final payment. If an early payment is less than the scheduled installment, then you must pay the difference on or before the upcoming installment due date. Payments will be applied first to accrued interest, second to outstanding charges, if any, and third to principal. We require you to give us possession of the Title, and you hereby give us possession of the Title. You grant us a security interest in the Motor Vehicle listed above. We will maintain possession of the Title during this Loan Agreement.

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

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

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

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

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

You will be in default and entitled to enter into a Repayment Plan on the day immediately following the date you fail to (i) make a scheduled payment on this loan; (ii) make a scheduled payment on or before the due date for the payment under the terms Grace Period Payments Deferment Agreement; (iii) pay this loan in full on or before the expiration of the initial loan period as set forth herein unless you have entered into a Grace Period Payments Deferment Agreement; (iv) pay this loan in full on or before the expiration of the period as set forth Grace Period Payments Deferment Agreement; or (v) pay any payment under any Grace Period we have extended under NRS 604A.210. We may waive a default and reinstate your account to good status if you bring your account current or make satisfactory payment arrangements with us. However, we are not required to make an offer for you to enter into a Repayment Plan more than once for each loan. Provided that the due date of the repayment plan does not violate the provisions of Nevada Law, you will be in default and not entitled to enter into a Repayment Plan, if you fail (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:**

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



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

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

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

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

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

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

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

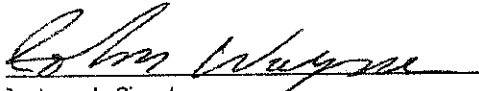
8. This Arbitration Provision is binding upon and benefits you, your respective heirs, successors and assigns. The Arbitration Provision is binding upon and benefits us, our successors and assigns, and related third parties. The Arbitration Provision continues in full force and effect, even if your obligations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

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

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

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

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

  
Customer's Signature

11-8-14  
Date

  
Its Authorized Agent

11/8/14  
Date

\_\_\_\_\_  
Co-Customer's Signature

\_\_\_\_\_  
Date

Affidavit

STATE OF NEVADA  
COUNTY OF Clark

Title Loan Agreement No.: 11569 0134456  
Date: 11/8/2014

Customer Name: John Wayne  
Address: 9600 Cheroke Ave  
Las Vegas, NV 89147  
Co-Borrower Name:  
Address:

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

3525 S. Ft. Apache  
Las Vegas, NV 89147

Vehicle Information: VIN: 1G1ZF57569F138245  
License Plate State and No: HOPLER Color: BLUE Year: 2009 Make: CHEVY Model: MALIBU

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.

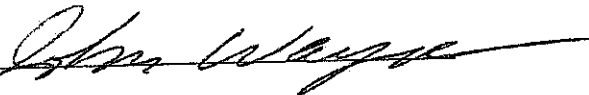
Pursuant to N.R.S. 604A.450-1, we have evaluated the Vehicle's fair market value. Pursuant to N.R.S. 604A.450-2, we have reviewed your application information regarding current and expected income, obligations and employment.

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, John Wayne, being first duly sworn, states as follows:

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

FURTHER, AFFIANT SAYETH NOT.

Customer Signature: 

Co-Borrower Signature: \_\_\_\_\_

APP 004468  
ROA 002874

### Ability to Pay Summary

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

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

### 210 INSTALLMENT LOAN BREAKDOWN

Income Based - Max. Loan Amount Inc. Title Fee	\$	10,000
Vehicle Value - Max. Loan Amount Inc. Title Fee	\$	6,020
Interest Rate		10.99%
Max Cash to Customer Amount	\$	6,020.00
Actual Cash to Customer Amount	\$	6,020.00
Title Fee Amount	\$	-
Total Loan Amount	\$	6,020

Amortized Loan Payment	\$1,277.12
Total Payback Amount	\$8,939.66
Minimum Payment to Extend	\$661.60
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%

APP 004469  
ROA 002875

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

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Customer Name: John Wayne Address: 8600 W. Chiswick Las Vegas, NV 89147 Co-Borrower Name: Address:	Licensor Name: TitleMax of Nevada, Inc. d/b/a TitleMax Address: 3525 S. Fort Apache Rd. Suite 190 Las Vegas, NV 89147 Vehicle Information: 2009 Chevy Malibu 1G1ZF57589F136245
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**Definitions and Terms.** In this Grace Period Payments Deferment Agreement, "customer," "you," and "your" mean the customer who signed it. "Licensor," "us," "we" 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 189, Las Vegas, Nevada 89121, Phone: (702) 468-4120, Fax: (702) 468-4563, <http://www.1ststate.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 11/28/2014 ("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.085. 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 set forth below. If any Deferred Due Date falls on a date we are not open for business, then you agree to pay us on the next business day, and we will credit such payment, as if we received it on the appropriate Deferred Due Date. The Grace Period Payments Deferment Agreement will be consummated upon the date you sign it. Time is of the essence in this Grace Period Payments Deferment Agreement. We will not attempt to collect an amount that is greater than the amount owed. We will not attempt to collect the outstanding balance during the term of the Grace Period by process of alternative dispute resolution, by repossessing the Motor Vehicle or by exercising any other right we have under Nevada law, unless you default on the Grace Period Payments Deferment Agreement.

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

Page 1 of 4

6	\$661.00	5/7/2015
7	\$661.00	6/6/2015
8	\$660.00	7/6/2015
9	\$600.00	8/5/2015
10	\$680.00	9/4/2015
11	\$690.00	10/4/2015
12	\$350.00	11/3/2015
13	\$960.00	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 Deferment Agreement:	\$10,851.20	

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 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 repossess the Motor Vehicle.

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

Page 2 of 4

APP 004470  
ROA 002876

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

NAME AND ADDRESS OF THE LICENSEE: Tm Las Vegas Nv #16 Fort Apach 3525 S. Fort Apache Rd. Suite 160 Las Vegas, NV 89147		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 applied to the loan number identified above.	
AMOUNT PAID: \$661.60			
AGENT RECEIVING PAYMENT: Alexis Dullenkopf			

## TODAY'S PAYMENT ITEMIZATION

PRINCIPAL PAID:	\$44.11
INTEREST PAID:	\$617.49
CHARGES PAID:	\$0.00
FEES PAID:	\$0.00
TOTAL AMOUNT PAID TODAY:	\$661.60
BALANCE DUE ON LOAN:	\$5,975.89
NEXT SCHEDULED DUE DATE:	1/7/2015

Account paid in full by rescission.

Account paid in full.

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

Repayment Plan Agreement.

Grace Period Plan Agreement.

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

John Wayne  
Printed Name

John Wayne  
Signature

## Personal Information

Date 11/18/14	State Issued [Redacted]	Date of Birth [Redacted]	Social Security # [Redacted]
Last Name Wayne	First Name John	Middle Name Charles	Email Address (optional)†† [Redacted]
Home Phone [Redacted]	Cell Phone† Same		
Best time to call? After 2:00pm	Which number do you prefer that we call? <input type="checkbox"/> Home Phone <input checked="" type="checkbox"/> Cell Phone		
Physical Address (Street Number & Name) 9600 Cherokee Ave			Apt #
City Las Vegas	State NV	Zip 89147	County Clark
Mailing Address (if different from physical address) Same			
City	State	Zip	

## Source of Income

Employer Address (Street Number & Name) [Redacted]			
Pay Frequency: (check one) <input type="checkbox"/> 1 <sup>st</sup> & 15 <sup>th</sup> of month <input type="checkbox"/> 15 <sup>th</sup> & end of month <input checked="" type="checkbox"/> Biweekly (every 2 weeks) <input type="checkbox"/> Weekly <input type="checkbox"/> Monthly (last day) <input type="checkbox"/> Monthly (1 <sup>st</sup> day) <input type="checkbox"/> Monthly (3 <sup>rd</sup> day) <input type="checkbox"/> Self-Employed	Next Payday 7/8	Current and Expected Gross Monthly Income \$4400	Gross Monthly Obligations \$3000 9-5
*Alimony, child support or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation. Alimony, child support, or separate maintenance received under: <input type="checkbox"/> court order <input type="checkbox"/> written agreement <input type="checkbox"/> oral understanding. Are you currently in bankruptcy? <input type="checkbox"/> yes <input checked="" type="checkbox"/> no			

## Credit References

Business Name Southwest GAS	Phone #
Address (Street Number & Name)	City State Zip
Business Name Cox Cable	Phone #
Address (Street Number & Name)	City State Zip

## Personal References

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

APP 004472  
ROA 002878

1 of 4



## Co-Applicant Information

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

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

APP 004473

ROA 002879

**\*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:**

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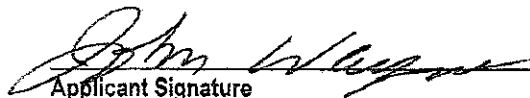
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By signing below and submitting this Customer Application, you are verifying that all of the information in this Customer Application is accurate and correct, including the personal references, contact information, employment or source of income and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

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

11-8-14  
Date

\_\_\_\_\_  
Co-Applicant Signature

\_\_\_\_\_  
Date

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

**NAME AND ADDRESS OF THE LICENSEE:**

Tm Las Vegas Nv #16 Fort Apach  
3525 S. Fort Apache Rd. Suite 160  
Las Vegas, NV 89147

**PAYMENT MADE ON BEHALF OF OR BY:**

John Wayne

**LOAN AGREEMENT IDENTIFICATION NO.**

11569-0134456

**DATE/TIME OF RECEIPT OF PAYMENT:**

04/06/2015 05:20:17 PM

**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.

**AMOUNT PAID:**

\$660.00

**AGENT RECEIVING PAYMENT:**

Lorna Gaerlan

**TODAY'S PAYMENT ITEMIZATION**

PRINCIPAL PAID:	\$0.00
INTEREST PAID:	\$660.00
CHARGES PAID:	\$0.00
FEES PAID:	\$0.00
TOTAL AMOUNT PAID TODAY:	\$660.00
BALANCE DUE ON LOAN:	\$5,983.67
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 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.

JOHN WAYNE  
Printed Name

JOHN WAYNE  
Signature *John Wayne*

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

NAME AND ADDRESS OF THE LICENSEE: Tm Las Vegas Nv #16 Fort Apach 3525 S. Fort Apache Rd. Suite 160 Las Vegas, NV 89147		PAYMENT MADE ON BEHALF OF OR BY: John Wayne
LOAN AGREEMENT IDENTIFICATION NO. 11569-0134456		DATE/TIME OF RECEIPT OF PAYMENT: 02/06/2015 02:11:38 PM
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.		
AMOUNT PAID: \$660.00	AGENT RECEIVING PAYMENT: Ana Cisneros-baca	

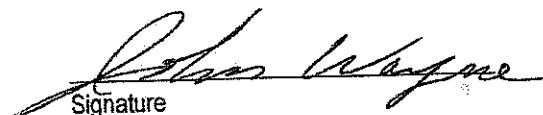
## TODAY'S PAYMENT ITEMIZATION

PRINCIPAL PAID:	\$0.00
INTEREST PAID:	\$660.00
CHARGES PAID:	\$0.00
FEES PAID:	\$0.00
TOTAL AMOUNT PAID TODAY:	\$660.00
BALANCE DUE ON LOAN:	\$6,013.17
NEXT SCHEDULED DUE DATE:	3/8/2015

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

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

JOHN WAYNE  
Printed Name

  
Signature

# Loan Analysis

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

Caswise Version Fiscal Date User Id  
40462 05/11/2015 235

Loan ID:	11569-013445	NV 210 Multi Car (10.99%)	Module	INS	Loan Type	A3	Payment Interval	30 Days Interval	Amortizing Type	Amortizing
Cust:	11569-005691	Wayne, John								

<u>Loan Origination:</u>	Origination Date:	Saturday	11/08/2014	<u>Current Loan Status:</u>	Grace Days:0	Log Item
Amount Advanced:	\$6,020.00	Normal First Payment Due:	12/08/2014		Balloon Amount:	\$0.00
Cash Advance Fee:	\$0.00	First Payment Due Date:	12/08/2014	Amount:	Next Due Date:	05/07/2015
Origination Charge:	\$0.00	Extra Interest Days In First Period:	0		Grace Date:	05/07/2015
Maintenance Fees:	\$0.00	Second Payment Due Date:	01/07/2015	Amount:	\$1,277.12	Minimum Payment:
Interest Charges:	\$2,919.87	Final Payment Due Date:		Duration:	Days	Principal Balance:
Total Amount:	\$8,939.87					\$5,966.14
<u>Total Finance Charges:</u>	<u>\$2,919.87</u>	<u>Payment Count:</u>	7	<u>APR:</u>	0133.7129%	<u>Total Amount Due:</u>
						\$6,661.21

Loan Type Settings:		Due Dates Will Skip Holidays:		TeleTrack Approval:		Track Other Lender Information:	
Accrue Only Thru Due Date On Payments Made Within Grace Period:		Set Due Dates On End Of Month:	False	Prompt For Check:		Tracking ID:	
Interest... Only Thru Due Date On Deposited Checks or ACH Payments:		Extra Interest Days In First Period:	False	Balloon Amount Type:		Balloon Amount:	
				Balloon Amount Procedure:			

Periodic Fees:	Amount Type	Flat/Rate	Amount	Applied	Calculation Procedure	Early Payoff Rebate Proc.
109 10.99% Flat	INT	Rate	10.99000 % N	5/7/2015	LoanTitleMax210FeeCalculator	LoanInterestProrateCalculator_

Late Charges:	Default Grace Days: 0	Late Charge Type:		Flat or Rate:		Value:	
ACH Autopay:	False	Payment Tolerance:	\$10.00	Late Fee Type:		\$	
		Pre-Autopay Days:	0	Late Fee Descr.:			
				Calculation Procedure:			

Auto Pay Decision Procedure:		Check Interest Threshold:	False
Check Scheduled Principal:	False	Interest Threshold Tolerance:	\$0.00
Check Principal Procedure:		Check Interest Procedure:	

Payment Plan:	INS	Installment Loans		Pmt. Proc:	LoanProactiveInterestPaymentAmounts
Collateral Settings:	Title	Collateral Value Protocol:		Payment Replacement:	Never replace
Prompt For Check:	No	Collateral Deposit Date Proc:			
Collateral First:	No	Check Date:			
		Deposit Method:			

Loan Collateral:	Value	Date To Deposit	Pick Up	Routing Account #	Replaced Deposit Rule	Deposit ID	Date Deposited	Check ID	Check 21 Make	Automobile Model	Collateral Model	Serial / License Number / State
1 Title	\$8,939.87								Chevy 2009	Malibu	1G1ZF57569F	HOPELR NV

Payment Schedule:			Beginning Bal.	Interest	Fees	Principal	Total Pmt.	Ending Bal.	Interest From	To Date	#Days	Satisfied
1 Monday	12/08/2014	30 Days	\$6,020.00	\$661.60	\$0.00	\$615.52	\$1,277.12	\$5,404.48	11/09/2014	12/08/2014	30	12/06/2014
2 Wednesd	01/07/2015	30 Days	\$5,404.48	\$593.95	\$0.00	\$683.17	\$1,277.12	\$4,721.31	12/09/2014	01/07/2015	30	01/07/2015
3 Friday	02/06/2015	30 Days	\$4,721.31	\$518.87	\$0.00	\$758.25	\$1,277.12	\$3,963.06	01/08/2015	02/06/2015	30	02/06/2015
4 Sunday	03/08/2015	30 Days	\$3,963.06	\$435.54	\$0.00	\$841.58	\$1,277.12	\$3,121.48	02/07/2015	03/08/2015	30	03/06/2015
5 Tuesday	04/07/2015	30 Days	\$3,121.48	\$343.05	\$0.00	\$934.07	\$1,277.12	\$2,187.41	03/09/2015	04/07/2015	30	04/06/2015
6 Thursday	05/07/2015	30 Days	\$2,187.41	\$240.40	\$0.00	\$1,036.72	\$1,277.12	\$1,150.69	04/08/2015	05/07/2015	30	
7 Saturday	06/06/2015	30 Days	\$1,150.69	\$126.46	\$0.00	\$1,150.69	\$1,277.15	\$0.00	05/08/2015	06/06/2015	30	

Transaction Summary:		Payment Type	Amount	Principal Due	Fees Applied	Fees Charged	Fees Paid	Credit Amt.	New Due Date	Pro. Rev.	Date Entered	Sale Item ID
1 Saturday	11/08/2014	NEL	\$0.00	\$6,020.00	\$6,020.00	\$0.00	\$0.00	\$0.00	01/07/2015	2	11/8/2014 2:45:11 PM	11569-181271
2 Saturday	12/06/2014	PMT	\$661.60	(\$44.11)	(\$44.11)	\$617.49	\$617.49	\$0.00	12/6/2014 3:10:57 PM	P	12/6/2014 3:10:57 PM	11569-188857
3 Monday	12/08/2014	FEE	\$0.00	\$43.78	\$0.00	\$43.78	\$0.00	\$0.00	12/8/2014 7:10:35 PM	P	12/8/2014 7:10:35 PM	
4 Wednesday	01/07/2015	PMT	\$660.00	(\$3.25)	\$0.00	\$656.75	\$660.00	\$0.00	1/7/2015 4:02:11 PM	P	1/7/2015 4:02:11 PM	11569-197212
5 Friday	02/06/2015	PMT	\$660.00	(\$3.25)	\$0.00	\$656.75	\$660.00	\$0.00	2/6/2015 2:12:05 PM	P	2/6/2015 2:12:05 PM	11569-206518
6 Friday	03/06/2015	PMT	\$660.00	(\$47.03)	(\$9.75)	\$612.97	\$650.25	\$0.00	3/6/2015 2:09:03 PM	P	3/6/2015 2:09:03 PM	11569-215074
7 Sunday	03/08/2015	FEE	\$0.00	\$43.71	\$0.00	\$43.71	\$0.00	\$0.00	3/7/2015 4:38:40 PM	P	3/7/2015 4:38:40 PM	
8 Monday	04/06/2015	PMT	\$660.00	(\$26.18)	\$0.00	\$633.82	\$660.00	\$0.00	4/6/2015 5:20:34 PM	P	4/6/2015 5:20:34 PM	11569-223300
9 Tuesday	04/07/2015	FEE	\$0.00	\$21.86	\$0.00	\$21.86	\$0.00	\$0.00	4/7/2015 7:15:21 PM	P	4/7/2015 7:15:21 PM	
10 Thursday	05/07/2015	FEE	\$0.00	\$655.68	\$0.00	\$655.68	\$0.00	\$0.00	5/7/2015 7:32:30 PM	P	5/7/2015 7:32:30 PM	
Proposal Totals:			\$3301.60	\$6661.21	\$5966.14	\$3942.81	\$3247.74	\$0.00				

Detail:		Proposal Type	Fee Type	Amount	Operation Type	##Description	Fees Earned	Period #	Fees Applied From Date To Date	Pro. Rev.	Date Entered	Sale Item ID
1	11/08/2014	NEL	PRI	6020.00	MOD	2 Modify Amount				P	11/8/2014 2:45:13 PM	11569-181271
2	12/06/2014	PMT	109	INT	617.49	FEE	3 Apply Fees	12/06/2014	1 11/09/2014 12/08/2014	P	12/6/2014 3:12:24 PM	11569-188857
2	12/06/2014	PMT	PRI	-44.11	PAY	5 Apply Payment				P	12/6/2014 3:12:24 PM	11569-188857
2	12/06/2014	PMT	INT	-617.49	PAY	5 Apply Payment				P	12/6/2014 3:12:24 PM	11569-188857
3	12/08/2014	FEE	109	INT	43.78	FEE	6 Apply Fees	12/08/2014	1 12/07/2014 12/08/2014	P	12/8/2014 7:10:36 PM	
4	01/07/2015	PMT	109	INT	656.75	FEE	8 Apply Fees	01/07/2015	2 12/09/2014 01/07/2015	P	1/7/2015 4:02:36 PM	11569-197212
4	01/07/2015	PMT	INT	-660.00	PAY	10 Apply Payment				P	1/7/2015 4:02:36 PM	11569-197212
5	02/06/2015	PMT	109	INT	656.75	FEE	11 Apply Fees	02/06/2015	3 01/08/2015 02/06/2015	P	2/6/2015 2:12:56 PM	11569-206518
5	02/06/2015	PMT	INT	-660.00	PAY	13 Apply Payment				P	2/6/2015 2:12:56 PM	11569-206518
6	03/06/2015	PMT	109	INT	612.97	FEE	14 Apply Fees	03/06/2015	4 02/07/2015 03/06/2015	P	3/6/2015 2:09:07 PM	11569-215074
6	03/06/2015	PMT	INT	-650.25	PAY	16 Apply Payment				P	3/6/2015 2:09:07 PM	11569-215074
6	03/06/2015	PMT	PRI	-9.75	PAY	16 Apply Payment				P	3/6/2015 2:09:07 PM	11569-215074
7	03/08/2015	FEE	109	INT	43.71	FEE	17 Apply Fees	03/08/2015	4 03/07/2015 03/08/2015	P	3/7/2015 4:38:40 PM	
8	04/06/2015	PMT	109	INT	633.82	FEE	19 Apply Fees	04/06/2015	5 03/09/2015 04/06/2015	P	4/6/2015 5:20:34 PM	11569-223300

# Loan Analysis

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

Caswise Version Fiscal Date User Id  
40462 05/11/2015 235

Loan ID:	11569-013445	NV 210 Multi Car (10.99%)	Module	Loan Type	Payment Interval	Amortizing Type
Cust:	11569-005691	Wayne, John	INS	A3	30 Days Interval	Amortizing

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

Total Amount Due: \$6661.21

<b>Refinance Rules:</b>	<b>Override Refinance Setting Procedure:</b>										Allow Additional Principal:	No
Can Be Consolidated:	No	Show Roll Fees Option:	No	Settle Fees On Refinance:	No	Early Extend From Term Date:	No	Allow Principal Pay Down:	No	Late Extend From Term Date:	No	No
Can Consolidate Others:	No	Default Roll Fees Into Principal:	No	Allow Pay Down Refinance:	No							No

<b>Custom Procedures:</b>	<b>Custom Update Procedure</b>	<b>Custom Process Procedure</b>
A3 LRP Refinance Loan Payoff Report Event ID: PIF	DeferredLoanPayoffProposalUpdate210	
<b>Custom Procedures:</b>	<b>Custom Update Procedure</b>	<b>Custom Process Procedure</b>
A3 NEL New Loan Report Event ID: TMI		
<b>Custom Procedures:</b>	<b>Custom Update Procedure</b>	<b>Custom Process Procedure</b>
A3 PMT Deferred Loan Payment Report Event ID: ABR		
<b>Custom Procedures:</b>	<b>Custom Update Procedure</b>	<b>Custom Process Procedure</b>
A3 POF Deferred Payoff Report Event ID: PIF	DeferredLoanPayoffProposalUpdate210	
<b>Custom Procedures:</b>	<b>Custom Update Procedure</b>	<b>Custom Process Procedure</b>
A3 REL Refinance to InstallmentLoan Report Event ID: TMA		
<b>Custom Procedures:</b>	<b>Custom Update Procedure</b>	<b>Custom Process Procedure</b>
A3 RES Rescinded Report Event ID: TRR		
<b>Custom Procedures:</b>	<b>Custom Update Procedure</b>	<b>Custom Process Procedure</b>

APP 004479  
ROA 002885



# 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

ID #	Orig. Date	Customer Name	Type	Coll. Value	Advanced	Fees.	Paid	Amt. Due	EXT's
11569-0134456	11/08/2014	Wayne, John	A3	\$8,939.87	\$6,020.00	\$3,942.81	\$3,301.60	\$6,661.21	0
					Principal	Fees	Amt Paid	Due	
Transaction #	Type	Trans. Date	New Due Date	Pro?	Rev?				
11569-0134456-1	NEL	11/8/2014 2:4		X	-	\$6,020.00	\$0.00	\$6,020.00	
11569-0134456-2	PMT	12/6/2014 3:1	1/7/2015	X	-	(\$44.11)	\$617.49	(\$44.11)	
11569-0134456-3	FEE	12/8/2014 7:1		X	-	\$0.00	\$43.78	\$43.78	
11569-0134456-4	PMT	1/7/2015 4:01	2/6/2015	X	-	\$0.00	\$656.75	(\$3.25)	
11569-0134456-5	PMT	2/6/2015 2:11	3/8/2015	X	-	\$0.00	\$656.75	(\$3.25)	
11569-0134456-6	PMT	3/6/2015 2:08	4/7/2015	X	-	(\$9.75)	\$612.97	(\$47.03)	
11569-0134456-7	FEE	3/8/2015		X	-	\$0.00	\$43.71	\$43.71	
11569-0134456-8	PMT	4/6/2015 5:20	5/7/2015	X	-	\$0.00	\$633.82	(\$26.18)	
11569-0134456-9	FEE	4/7/2015 7:15		X	-	\$0.00	\$21.86	\$21.86	
11569-0134456-10	FEE	5/7/2015 7:32		X	-	\$0.00	\$655.68	\$655.68	
11569-0134456-11	LOG	5/8/2015 5:16		X	-	\$0.00	\$0.00	\$0.00	
11569-0134456 Totals:	1					\$5,966.14	\$3,942.81	\$6,661.21	0
11/08/2014 Totals:	1					\$8,939.87	\$5,966.14	\$6,661.21	0

## STATE OF NEVADA

DEPARTMENT OF MOTOR VEHICLES

## CERTIFICATE OF TITLE

VIN	YEAR	MAKE	MODEL	VEHICLE BODY	TITLE NUMBER
1G1ZF57569F138245	2009	CHEV	MALIBU HYB	P4D	NV003696432
DATE ISSUED	ODOMETER MILES	FUEL TYPE	SALES TAX PD	EMPTY WT	GROSS WT
11/25/2009	132	B			GVWR
VEHICLE COLOR	ODOMETER BRAND			BRANDS	
	ACTUAL MILES				

## OWNER(S) NAME AND ADDRESS

WAYNE JOHN CHARLES  
WAYNE ANNE MARGARET  
10410 GROTTO MOUNTAIN AVE  
LAS VEGAS NV 89166-5008

OR

## LIENHOLDER(S) NAME AND ADDRESS

GMAC  
PO BOX 8125  
COCKEYSVILLE MD 21030-8125

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

SIGNATURE OF AUTHORIZED AGENT

GMAC

DATE

10/20/14

PRINTED NAME OR COMPANY STAMP

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

Printed Full Legal Name of Buyer

Nevada Driver's License Number or Identification Number

☐ AND  
☐ OR

Printed Full Legal Name of Buyer

Nevada Driver's License Number or Identification Number

Address

City

State

Zip Code

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

☒ NO  
TENTHS☐

The mileage stated is in excess of its mechanical limits.

☐

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

☐

Exempt - Model year over 9 years old.

ODOMETER READING

Signature of Seller(s)/Agent/Dealership

Printed Name of Seller(s)/Agent/Dealership

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

Dealer's License Number

Date of Sale

Signature of Buyer

Printed Full Legal Name of Buyer

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

CONTROL NO.

22158498  
(THIS IS NOT A TITLE NO.)

RD-2 (Rev. 1/05)

ALTERATION OR ERASURE VOIDS THIS TITLE

PFOLD 1G1ZF57569F138245

APP 004481  
ROA 002887

▼	<b>FEDERAL AND STATE LAW REQUIRES THAT YOU STATE THE MILEAGE IN CONNECTION WITH THE TRANSFER OF OWNERSHIP.</b> <b>FAILURE TO COMPLETE OR PROVIDING A FALSE STATEMENT MAY RESULT IN FINES AND/OR IMPRISONMENT.</b> The undersigned hereby certifies the vehicle described in this title has been transferred to the following buyer(s):			
FIRST REASSIGNMENT DEALER ONLY	Printed Full Legal Name of Buyer _____		Nevada Driver's License Number or Identification Number _____ <input type="checkbox"/> AND <input type="checkbox"/> OR	
	Printed Full Legal Name of Buyer _____		Nevada Driver's License Number or Identification Number _____	
	Address _____	City _____	State _____	Zip Code _____
	I certify to the best of my knowledge the odometer reading is the actual mileage of the vehicle unless one of the following statements is checked.			
	ODOMETER READING _____ <div style="border: 1px solid black; padding: 2px; display: inline-block;">NO TENTHS</div>		<input type="checkbox"/> The mileage stated is in excess of its mechanical limits. <input type="checkbox"/> The odometer reading is not the actual mileage. <b>WARNING - ODOMETER DISCREPANCY</b> <input type="checkbox"/> Exempt - Model year over 9 yrs. old.	
	Signature of Seller(s)/Agent/Dealership _____ I am aware of the above odometer certification made by the seller/agent. <input type="checkbox"/>		Printed Name of Seller(s)/Agent/Dealership _____ Dealer's License Number _____ Date of Sale _____	
Signature of Buyer _____		Printed Full Legal Name of Buyer _____		
▼	<b>FEDERAL AND STATE LAW REQUIRES THAT YOU STATE THE MILEAGE IN CONNECTION WITH THE TRANSFER OF OWNERSHIP.</b> <b>FAILURE TO COMPLETE OR PROVIDING A FALSE STATEMENT MAY RESULT IN FINES AND/OR IMPRISONMENT.</b> The undersigned hereby certifies the vehicle described in this title has been transferred to the following buyer(s):			
SECOND REASSIGNMENT DEALER ONLY	Printed Full Legal Name of Buyer _____		Nevada Driver's License Number or Identification Number _____ <input type="checkbox"/> AND <input type="checkbox"/> OR	
	Printed Full Legal Name of Buyer _____		Nevada Driver's License Number or Identification Number _____	
	Address _____	City _____	State _____	Zip Code _____
	I certify to the best of my knowledge the odometer reading is the actual mileage of the vehicle unless one of the following statements is checked.			
	ODOMETER READING _____ <div style="border: 1px solid black; padding: 2px; display: inline-block;">NO TENTHS</div>		<input type="checkbox"/> The mileage stated is in excess of its mechanical limits. <input type="checkbox"/> The odometer reading is not the actual mileage. <b>WARNING - ODOMETER DISCREPANCY</b> <input type="checkbox"/> Exempt - Model year over 9 yrs. old.	
	Signature of Seller(s)/Agent/Dealership _____ I am aware of the above odometer certification made by the seller/agent. <input type="checkbox"/>		Printed Name of Seller(s)/Agent/Dealership _____ Dealer's License Number _____ Date of Sale _____	
Signature of Buyer _____		Printed Full Legal Name of Buyer _____		
▼	<b>FEDERAL AND STATE LAW REQUIRES THAT YOU STATE THE MILEAGE IN CONNECTION WITH THE TRANSFER OF OWNERSHIP.</b> <b>FAILURE TO COMPLETE OR PROVIDING A FALSE STATEMENT MAY RESULT IN FINES AND/OR IMPRISONMENT.</b> The undersigned hereby certifies the vehicle described in this title has been transferred to the following buyer(s):			
THIRD REASSIGNMENT DEALER ONLY	Printed Full Legal Name of Buyer _____		Nevada Driver's License Number or Identification Number _____ <input type="checkbox"/> AND <input type="checkbox"/> OR	
	Printed Full Legal Name of Buyer _____		Nevada Driver's License Number or Identification Number _____	
	Address _____	City _____	State _____	Zip Code _____
	I certify to the best of my knowledge the odometer reading is the actual mileage of the vehicle unless one of the following statements is checked.			
	ODOMETER READING _____ <div style="border: 1px solid black; padding: 2px; display: inline-block;">NO TENTHS</div>		<input type="checkbox"/> The mileage stated is in excess of its mechanical limits. <input type="checkbox"/> The odometer reading is not the actual mileage. <b>WARNING - ODOMETER DISCREPANCY</b> <input type="checkbox"/> Exempt - Model year over 9 yrs. old.	
	Signature of Seller(s)/Agent/Dealership _____ I am aware of the above odometer certification made by the seller/agent. <input type="checkbox"/>		Printed Name of Seller(s)/Agent/Dealership _____ Dealer's License Number _____ Date of Sale _____	
Signature of Buyer _____		Printed Full Legal Name of Buyer _____		
LIEN	<b>LIENHOLDER TO BE RECORDED</b>			
Printed Full Legal Name of Lienholder _____ (if no lienholder write "NONE")		FEIN _____		
Address _____ Street _____ City _____ State _____ Zip Code _____				

**ALTERATION OR ERASURE VOIDS THIS TITLE**

APP 004482

ROA 002888

**Contact Information**

1/8/2014

Company: Titlemax (314391)  
 Contact: Laura Farris  
 E-Mail: laura.farris@titlemax.biz

Telephone: 912-525-2875  
 Fax:

**Notes**
**Vehicle Info For 2009 Chevrolet Malibu Hybrid 4D Sedan**

MSRP: \$25,555	VIN: 1G1ZF5359	Adj. State: National
Fin Adv: \$8,475	UVC: 2009160295	Mileage: 0
Equip Ret: \$26,325	MPG: 26/34	Mileage Cat: B
Tire Size: 215/55R17	Weight: 3649	Cylinders: 4
Base HP: 164 @ 6400	Fuel Type: Hybrid	Transmission: A
Taxable HP: 19.2	Wheelbase: 112.3	Drive Train: FWD
Model Number: 1ZF69	End of Term Months: 0	End of Term Mileage: 0
Price Includes: AT AC		

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

	X-CL	Clean	Average	Rough
Base	\$8,950	\$8,050	\$6,500	\$4,550
Options	\$0	\$0	\$0	\$0
Mileage	N/A	N/A	N/A	N/A
Region	\$0	\$0	\$0	\$0
<b>Total</b>	<b>\$8,950</b>	<b>\$8,050</b>	<b>\$6,500</b>	<b>\$4,550</b>

57,500

OKAY

PER

JEFF

OK

**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
<b>Total</b>	<b>N/A</b>	<b>\$8,185</b>	<b>\$6,730</b>	<b>\$4,320</b>

**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
<b>Total</b>	<b>\$11,625</b>	<b>\$10,550</b>	<b>\$8,600</b>	<b>\$6,150</b>

**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
Options	\$0	\$0	\$0	\$0	\$0	\$0	\$0	N/A
Mileage	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

APP 004483  
 ROA 002889

**A - 100**

## 604A LOAN REVIEW WORKSHEET

Licensee Name &amp;

DBA: TITLEMAX OF NEVADA INC. DBA TITLEMAX

Exam Start

Date: 5/26/2015

Licensee Address: 3525 S. FORT APACHE ROAD, SUITE 160, LAS VEGAS NV 89147

Exam as of: 5/4/2015

Borrower Name &amp;

Address: DANA LYNN FERRARO

Examiner: TD

Account Number	Origination Date	Amount of Loan	Maturity Date	Finance Charge	Total Number of Payments	Payment Amount	APR Quoted	Is the APR correct?
11569-0130550	10/15/2014	\$8,972.00	5/13/2015	\$3,502.32	6&1	1782.05/1782.02	109.38%	YES

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

Is the loan secured? **YES** If so, what is the collateral? 2008 JEEP WRANGLER

What is the borrower's expected gross monthly income? \$2,400 Was the borrower's income verified? **YES** Paystub ☐ Affidavit ☒ Other: **NO**

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

NRS 604A.425(1)(a)

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

NRS 604A.408(1)

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

NRS 604A.425(1)(b)

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

NRS 604A.408(1)

(Applies to Title Loans Only) Does the loan amount exceed the fair market value of the vehicle securing the loan? **NO** Fair Market Value: \$19,535.00

NRS 604A.450(1)

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

NRS 604A.445(1)

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

NRS 604A.445(2)

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

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

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

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

VIOLATIONS/ TECHNICAL EXCEPTIONS/ OTHER COMMENTS:

NRS 604A.445 AND NRS 604A.210 WITH SIGNED GPDA

# Title Loan Agreement

Date: 10/15/2014

Number: 11569-0130550

<b>Customer &amp; Co-Customer Information</b>		<b>ACCOUNT NUMBER:</b> 11569-0130550			
FIRST NAME Dana		LAST NAME Ferraro		CO-CUSTOMER FIRST NAME	
SSN [REDACTED]		DRIVERS LIC./STATE ID. NO [REDACTED]		CO-CUSTOMER SSN	
STREET ADDRESS 3317 Trickling Stream Cir		CO-CUSTOMER STREET ADDRESS			
City Las Vegas		STATE NV		ZIP CODE 89117	
HOME PHONE [REDACTED]		DATE OF BIRTH [REDACTED]		CO-CUSTOMER HOME PHONE	
				CO-CUSTOMER DATE OF BIRTH	
<b>Motor Vehicle &amp; Licensee Information</b>		<b>LICENSEE'S HOURS OF OPERATION:</b> 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			
LICENSEE STREET ADDRESS 3525 S. Fort Apache Rd. Suite 160		LICENSEE CITY Las Vegas		LICENSEE STATE NV	
VEHICLE IDENTIFICATION NUMBER (VIN) 1J8GA69168L630859		LICENSE PLATE			
VEHICLE YEAR 2008		VEHICLE MAKE jeep		VEHICLE MODEL wrangler	
				COLOR yellow	

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

**Term, Principal, Interest, Charges and Payment.** The original term of this loan is 210 days. You promise to timely pay us in cash or as otherwise agreed in writing \$8,972.00 ("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 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

<b>ANNUAL PERCENTAGE RATE</b>	<b>FINANCE CHARGE</b>	<b>Amount Financed</b>	<b>Total of Payments</b>
The cost of your credit as a yearly rate.	The dollar amount the credit will cost you.	The amount of credit provided to you or on your behalf.	The amount you will have paid after you have made all payments as scheduled.
<b>109.3771 %</b>	<b>\$3,502.32</b>	<b>\$8,972.00</b>	<b>\$12,474.32</b>

Your payment schedule will be:

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.

Amortization 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

**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 fully and 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, 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 later than one business day following the date of this Loan Agreement. If you enter into a Grace Period Payments Deferment Agreement, your obligation to pay simple interest under this Loan Agreement remains unchanged. Other than the interest and fees originally provided for in this Loan Agreement, we do not charge you any additional fees or interest for entering into a Grace Period Payments Deferment Agreement.



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

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

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

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

**Governing Law and Assignment.**

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

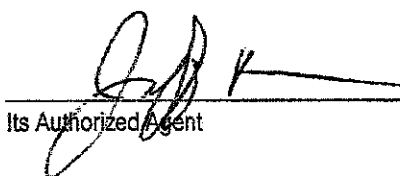
TitleMax of Nevada, Inc. d/b/a TitleMax



Customer's Signature

10/15/14

Date



Its Authorized Agent

10-15-14

Date

Co-Customer's Signature

Date

Affidavit

OF NEVADA  
Y OF Clark

Loan Agreement No.: 11569-0130550  
-15-2014

Borrower Name: Dana Ferraro  
Address: 4845 N. Julian Rd  
Las Vegas, NV 89149  
Co-Borrower Name:  
Address:

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

3525 S. Fort Apache Rd #160  
Las Vegas, NV 89147

Vehicle Information: VIN: 1J8qa691681630859  
License Plate State and No: Dana44 Color: Yellow Year: 2008 Make: Jeep Model: Wrangler

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. 1st 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 the 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, Dana Ferraro, being first duly sworn, states as follows:

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

FURTHER, AFFIANT SAYETH NOT

Customer Signature: 

Co-Borrower Signature: \_\_\_\_\_

## GRACE PERIOD PAYMENTS DEFERMENT AGREEMENT

Date:

Account Number: 11569-0130550

Customer Name: Dana Ferraro Address: 3317 Tricking Stream Cir Las Vegas, NV 89117  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: 2008 jeep wrangler 1J8GA69168L630859
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**Definitions and Terms.** In this Grace Period Payments Deferment Agreement, "customer," "you," and "your" mean the customer who signed it. "Licensee," "we," "us" and "our" mean TitleMax of Nevada, Inc. d/b/a TitleMax, a title loan services provider licensed and regulated by the Nevada Financial Institutions Division, 2785 E Desert Inn Road, Suite 180, Las Vegas, Nevada 89121, Phone: (702) 486-4120, Fax: (702) 486-4563, <http://www.fid.state.nv.us/>. The word "Motor Vehicle" means the vehicle identified above. The word "Title" means a certificate of title or ownership to the Motor Vehicle.

**Consideration.** You acknowledge and agree that you and we entered into a Title Loan Agreement on 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.

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

# **Grace Periods Payments Deferment Schedule**

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

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

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

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

**Acknowledgment of Simple Interest Accrual.** You acknowledge that we use the simple interest method to calculate and accrue the interest owing under the Loan Agreement. Interest is not compounded under the Loan Agreement. You acknowledge that simple interest is charged on the outstanding principal balance. Payments will be applied first to accrued interest, second to outstanding charges, if any, and third to principal. We calculated and estimated the simple interest under the Loan Agreement and disclosed in the "Finance Charge" disclosure assuming you would pay each scheduled payment in the amount scheduled and on the scheduled Payment Dates. The original Payment Schedule in the Loan Agreement provided for payments which would ratably and fully amortize the entire Principal Amount and interest payable. The interest rate under the Loan Agreement remains unchanged. You acknowledge that simple interest is charged on the unpaid principal balance of this Loan Agreement at the daily rate of 0.2997% 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.

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

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

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

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

\_\_\_\_\_  
Customer's Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Its Authorized Agent

\_\_\_\_\_  
Date

\_\_\_\_\_  
Co-Borrower's Signature

\_\_\_\_\_  
Date

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





Information

10/15/2014

Company: Titlemax (314391)

Telephone: 404-542-6618

Contact: Laura Farris

Fax:

E-Mail: laura.farris@titlemax.biz

Res

## Vehicle Info For 2008 Jeep Wrangler Rubicon 2D Utility 4WD

MSRP: \$27,540	VIN: 1J4FA6418	Adj. State: National
Fin Adv: \$19,925	UVC: 2008480117	Mileage: 0
Equip Ret: \$30,660	MPG: 17/19	Mileage Cat: B
Tire Size: 255/75R17	Weight: 5001	Cylinders: 6
Base HP: 202 @ 5200	Fuel Type: Gas	Transmission: M
Taxable HP: 34.3	Wheelbase: 95.4	Drive Train: 4WD
Model Number: JKJS72	End of Term 0	End of Term 0
	Months:	Mileage:
Price Includes: 6SP TOP 6CY		

## Wholesale Black Book values as of 10/15/2014

	X-CL	Clean	Average	Rough
Base	\$20,550	\$19,400	\$17,150	\$15,125
Options	\$0	\$0	\$0	\$0
Mileage	N/A	N/A	N/A	N/A
Region	\$0	\$0	\$0	\$0
Total	\$20,550	\$19,400	\$17,150	\$15,125

## Retail 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

## Retail Black Book values as of 10/15/2014

APP 004497  
ROA 002903

	X-CL	Clean	Average	Rough
Base	\$23,950	\$22,500	\$19,875	\$17,600
Options	\$0	\$0	\$0	\$0
Mileage	N/A	N/A	N/A	N/A
Region	\$0	\$0	\$0	\$0
Total	\$23,950	\$22,500	\$19,875	\$17,600

Black Book values as of 10/15/2014

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

#### Black Book Add/Deducts

Auto Trans +300  
 Chrome Package +150  
 Hardtop +500  
 Navigation System +150  
 Power Windows +450  
 w/o Top -500

APP 004498  
ROA 002904

STATE OF NEVADA  
DEPARTMENT OF MOTOR VEHICLES

CERTIFICATE OF TITLE

VIN 1J8GA69168L630859 YEAR 2008 MAKE JEEP MODEL WRANGLER U VEHICLE BODY T4W TITLE NUMBER NV005186308  
DATE ISSUED ODOMETER MILES 31994 FUEL TYPE G SALES TAX PD EMPTY WT GROSS WT GVWR  
VEHICLE COLOR ODOMETER BRAND 4442 BRANDS  
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:

SIGNATURE OF AUTHORIZED AGENT

DATE

PRINTED NAME OF AGENT AND COMPANY

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

Printed Full Legal Name of Buyer

Nevada Driver's License Number or Identification Number

Printed Full Legal Name of Buyer

Nevada Driver's License Number or Identification Number

Address

City

State

Zip Code

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

NO  
TENTHS

☐  
☐  
☐

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

ODOMETER READING

Signature of Seller(s)/Agent/Dealership

Printed Name of Seller(s)/Agent/Dealership

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

Dealer's License Number

Date of Sale

Signature of Buyer

Printed Full Legal Name of Buyer

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

CONTROL NO.

371464C

(THIS IS NOT A TITLE NO.)

VP-2 (Rev. 8/10)

ALTERATION OR ERASURE VOIDS THIS TITLE

APP 004499  
ROA 002905

▼	<b>FEDERAL AND STATE LAW REQUIRES THAT YOU STATE THE MILEAGE IN CONNECTION WITH THE TRANSFER OF OWNERSHIP.</b> <b>FAILURE TO COMPLETE OR PROVIDING A FALSE STATEMENT MAY RESULT IN FINES AND/OR IMPRISONMENT.</b> The undersigned hereby certifies the vehicle described in this title has been transferred to the following buyer(s):			
FIRST REASSIGNMENT DEALER ONLY	Printed Full Legal Name of Buyer		Nevada Driver's License Number or Identification Number <input type="checkbox"/> AND <input type="checkbox"/> OR	
	Printed Full Legal Name of Buyer		Nevada Driver's License Number or Identification Number	
	Address	City	State	Zip Code
	I certify to the best of my knowledge the odometer reading is the actual mileage of the vehicle unless one of the following statements is checked.			
	ODOMETER READING		<input type="checkbox"/> NO TENTHS <input type="checkbox"/> The mileage stated is in excess of its mechanical limits. <input type="checkbox"/> The odometer reading is not the actual mileage. WARNING - ODOMETER DISCREPANCY <input type="checkbox"/> Exempt - Model year over 9 yrs. old.	
	Signature of Seller(s)/Agent/Dealership		Printed Name of Seller(s)/Agent/Dealership	
I am aware of the above odometer certification made by the seller/agent. <input type="checkbox"/>		Dealer's License Number _____ Date of Sale _____		
Signature of Buyer		Printed Full Legal Name of Buyer		
▼	<b>FEDERAL AND STATE LAW REQUIRES THAT YOU STATE THE MILEAGE IN CONNECTION WITH THE TRANSFER OF OWNERSHIP.</b> <b>FAILURE TO COMPLETE OR PROVIDING A FALSE STATEMENT MAY RESULT IN FINES AND/OR IMPRISONMENT.</b> The undersigned hereby certifies the vehicle described in this title has been transferred to the following buyer(s):			
SECOND REASSIGNMENT DEALER ONLY	Printed Full Legal Name of Buyer		Nevada Driver's License Number or Identification Number <input type="checkbox"/> AND <input type="checkbox"/> OR	
	Printed Full Legal Name of Buyer		Nevada Driver's License Number or Identification Number	
	Address	City	State	Zip Code
	I certify to the best of my knowledge the odometer reading is the actual mileage of the vehicle unless one of the following statements is checked.			
	ODOMETER READING		<input type="checkbox"/> NO TENTHS <input type="checkbox"/> The mileage stated is in excess of its mechanical limits. <input type="checkbox"/> The odometer reading is not the actual mileage. WARNING - ODOMETER DISCREPANCY <input type="checkbox"/> Exempt - Model year over 9 yrs. old.	
	Signature of Seller(s)/Agent/Dealership		Printed Name of Seller(s)/Agent/Dealership	
I am aware of the above odometer certification made by the seller/agent. <input type="checkbox"/>		Dealer's License Number _____ Date of Sale _____		
Signature of Buyer		Printed Full Legal Name of Buyer		
▼	<b>FEDERAL AND STATE LAW REQUIRES THAT YOU STATE THE MILEAGE IN CONNECTION WITH THE TRANSFER OF OWNERSHIP.</b> <b>FAILURE TO COMPLETE OR PROVIDING A FALSE STATEMENT MAY RESULT IN FINES AND/OR IMPRISONMENT.</b> The undersigned hereby certifies the vehicle described in this title has been transferred to the following buyer(s):			
THIRD REASSIGNMENT DEALER ONLY	Printed Full Legal Name of Buyer		Nevada Driver's License Number or Identification Number <input type="checkbox"/> AND <input type="checkbox"/> OR	
	Printed Full Legal Name of Buyer		Nevada Driver's License Number or Identification Number	
	Address	City	State	Zip Code
	I certify to the best of my knowledge the odometer reading is the actual mileage of the vehicle unless one of the following statements is checked.			
	ODOMETER READING		<input type="checkbox"/> NO TENTHS <input type="checkbox"/> The mileage stated is in excess of its mechanical limits. <input type="checkbox"/> The odometer reading is not the actual mileage. WARNING - ODOMETER DISCREPANCY <input type="checkbox"/> Exempt - Model year over 9 yrs. old.	
	Signature of Seller(s)/Agent/Dealership		Printed Name of Seller(s)/Agent/Dealership	
I am aware of the above odometer certification made by the seller/agent. <input type="checkbox"/>		Dealer's License Number _____ Date of Sale _____		
Signature of Buyer		Printed Full Legal Name of Buyer		
LIEN	LIENHOLDER TO BE RECORDED			
	Printed Full Legal Name of Lienholder		FEIN _____	
	(if no lienholder write "NONE")			
	Address	Street	City	State Zip Code

**ALTERATION OR ERASURE VOIDS THIS TITLE**

APP 004500



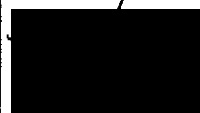

ROA 002906

## Customer Application

## Personal Information

Date 10/15/14	State [REDACTED]	Date of Birth [REDACTED]	Social Security # [REDACTED]
Last Name Ferraro		First Name Dana	Middle Name Lynn
Cell Phone [REDACTED]		Email [REDACTED]	
Best time to call: Any 7PM-8PM		Which number do you prefer that we call? <input checked="" type="checkbox"/> Home Phone <input type="checkbox"/> Cell Phone	
Physical Address (Street Number & Name) 4845 N. [REDACTED] Rd			
City LV	State NV	Zip 89149	Apt # [REDACTED]
Mailing Address (if different from physical address) Summit			
City [REDACTED]	State [REDACTED]	Zip [REDACTED]	[REDACTED]

### Source of Income

Pay Frequency: (check one) <input type="checkbox"/> 1 <sup>st</sup> & 15 <sup>th</sup> of month <input type="checkbox"/> 15 <sup>th</sup> & end of month <input checked="" type="checkbox"/> Biweekly (every 2 weeks) <input type="checkbox"/> Weekly <input type="checkbox"/> Monthly (last day) <input type="checkbox"/> Monthly (1 <sup>st</sup> day) <input type="checkbox"/> Monthly (3 <sup>rd</sup> day) <input type="checkbox"/> Self-Employed	Month Payday 10/24	<table border="1"> <tr> <th colspan="2">Current and Expected</th> </tr> <tr> <td>Gross Monthly Income</td> <td>Gross Monthly Obligations</td> </tr> <tr> <td>\$2400-</td> <td>\$ </td> </tr> </table>	Current and Expected		Gross Monthly Income	Gross Monthly Obligations	\$2400-	\$ 	Work Shift / 
Current and Expected									
Gross Monthly Income	Gross Monthly Obligations								
\$2400-	\$ 								
*Alimony, child support or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation. Alimony, child support, or separate maintenance received under: <input type="checkbox"/> court order <input type="checkbox"/> written agreement <input type="checkbox"/> oral understanding. Are you currently in bankruptcy? <input type="checkbox"/> yes <input checked="" type="checkbox"/> no									

## Credit References

Credit References			
Business Name NJ Energy		Phone # 702-367-5555	
Address (Street Number & Name) 6226 W Sahara		City LV	State NV
			Zip 89151
Business Name LVVW D		Phone # 877-860-6020	
Address (Street Number & Name) 6040 W Sahara		City LV	State NV
			Zip 89117

### Personal References

### Personal References

## Co-Applicant Information

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

### ADDITIONAL TERMS AND CONDITIONS OF THIS CUSTOMER APPLICATION

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

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

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

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

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

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

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

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

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

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

#### **Ability to Repay Verification.**

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

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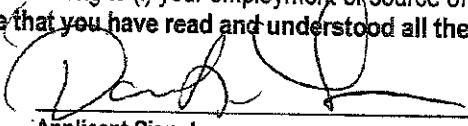
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By signing below and submitting this Customer Application, you are verifying that all of the information in this Customer Application is accurate and correct, including the personal references, contact information, employment or source of income, and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



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

10/15/14

Co-Applicant Signature

Date

# Customer Receipt Repayment Plan Receipt (210 day loan)

NAME AND ADDRESS OF THE LICENSEE: Tm Las Vegas Nv #16 Fort Apach 3525 S. Fort Apache Rd. Suite 160 Las Vegas, NV 89147		PAYMENT MADE ON BEHALF OF OR BY: Dana Ferraro	
LOAN AGREEMENT IDENTIFICATION NO. 11569-0130550		DATE/TIME OF RECEIPT OF PAYMENT: 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: \$800.00		AGENT RECEIVING PAYMENT: 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.**

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

Dana Ferraro  
Printed Name

[Signature]  
Signature

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

NAME AND ADDRESS OF THE LICENSEE: Tm Las Vegas Nv #16 Fort Apach 3525 S. Fort Apache Rd. Suite 160 Las Vegas, NV 89147		PAYMENT MADE ON BEHALF OF OR BY: Dana Ferraro	
LOAN AGREEMENT IDENTIFICATION NO. 11569-0130550		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 was applied to the loan number identified above.			
AMOUNT PAID: \$800.00		AGENT RECEIVING PAYMENT: 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:	\$8,728.52
NEXT 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.**

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

Printed Name

Signature

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

NAME AND ADDRESS OF THE LICENSEE:  
Jim Las Vegas Nv #16 Fort Apache  
3525 S. Fort Apache Rd. Suite 160  
Las Vegas, NV 89147

PAYMENT MADE ON BEHALF OF OR BY:  
Dana Ferraro

LOAN AGREEMENT IDENTIFICATION NO.  
11569-0130550

DATE/TIME OF RECEIPT OF PAYMENT:  
02/11/2015 01:59:44 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:  
\$800.00

AGENT RECEIVING PAYMENT:  
Alexis Dullenkopf

## 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:	\$8,686.13
NEXT SCHEDULED DUE DATE:	3/14/2015

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

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

Dana Ferraro  
Printed Name

[Signature]  
Signature

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

**NAME AND ADDRESS OF THE LICENSEE:**

Tm Las Vegas Nv #16 Fort Apache  
3525 S. Fort Apache Rd. Suite 160  
Las Vegas, NV 89147

**PAYMENT MADE ON BEHALF OF OR BY:**

Dana Ferraro

**LOAN AGREEMENT IDENTIFICATION NO.**

11569-0130550

**DATE/TIME OF RECEIPT OF PAYMENT:**

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:**

\$800.00

**AGENT RECEIVING PAYMENT:**

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.**

**acknowledgments.** 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.

Dana L. Ferraro

Printed Name

[Signature]

Signature

# Customer Receipt/Extension & Receipt/Repayment Plan Receipt

JAME AND ADDRESS OF THE LICENSEE:  
TitleMax of Nevada, Inc. d/b/a TitleMax  
3525 S. Fort Apache Rd. Suite 160  
Las Vegas, NV 89147

LOAN AGREEMENT IDENTIFICATION NO.  
11569-0112912

LOAN AGREEMENT DATE:  
06/27/2014

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

PAYMENT MADE ON BEHALF OF OR BY:  
Debra Ferraro  
3128 Centavo  
Las Vegas, NV 89117

DATE/TIME OF RECEIPT OF PAYMENT:  
01/08/2015 16:12:07

AMOUNT PAID:

\$140.00

AGENT RECEIVING PAYMENT:  
Ana Cisneros-baca (699)

## TODAY'S PAYMENT ITEMIZATION

PRINCIPAL PAID: \$ 0.22  
INTEREST PAID: \$ 0.00  
CHARGES PAID: \$ 139.78  
FEES PAID: \$ 0.00  
TOTAL AMOUNT PAID TODAY: \$ 140.00

## NEXT PAYMENT INFORMATION

PRINCIPAL: \$ 1398.93  
INTEREST: \$ 0.00  
FEES: \$ 0.00  
CHARGES: \$ 139.75  
BALANCE DUE ON LOAN: \$ 1538.68  
REPAYMENT PLAN MINIMUM \$  
NEXT SCHEDULED DUE DATE: 1/23/2015

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

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

**Extension.** By signing below, you acknowledge that we have extended the loan beyond the Due Date, under the original terms of the Loan Agreement. You acknowledge that pursuant to NRS § 604A.445, we may extend the Loan Agreement for not more than six periods of extension, with each such period not 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 THAT THE TERMS AND CONDITIONS OF THE LOAN AGREEMENT, INCLUDING THE ARBITRATION AGREEMENT, REMAIN IN FULL FORCE AND EFFECT. You further acknowledge that the terms of the Loan Agreement remain enforceable including but not limited to the Arbitration Agreement.

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

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

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

Printed Name

Signature

APP

004509  
ROA 002915

INTERNATIONAL MONEY ORDER

86-1B  
1037



# MoneyGram.

**To Validate: Touch the stop sign, then watch it fade and reappear**



05/14/2015

20607796246  
MONEY ORDER - 1000

MONEY ORDER NUMBER

R206077962464

CALL 1-800-542-3590 TO VERIFY

PAY TO THE  
ORDER OF /  
PAGAR A LA  
ORDEN DE:

# Literatur

IMPORTANT - SEE BACK BEFORE CASHING

PURCHASER, SIGNER FOR DRAWER / COMPRADOR, FIRMA DEL LIBRADOR  
PURCHASER, BY SIGNING YOU AGREE TO THE SERVICE CHARGE AND OTHER TERMS ON THE REVERSE SIDE

ADDRESS: /  
DIRECCIÓN:

7708 Kalmatis Ave  
Payable Through  
BOKF, NA  
Enid, OK

ISSUER/DRAWER:  
MONEYGRAM PAYMENT SYSTEMS, II

ISSUER/DRAWER:  
MONEYGRAM PAYMENT SYSTEMS, INC

## DAY: EVACTIV

\* \* \* 7 8 0 0 0 \* \* \*  
 SEVEN HUNDRED \* \* \*  
 EIGHTY DOLLARS \* \* \*  
 00 CENTS \* \* \* \* \*

60528159401584  
2369500134128246

103101864:2060 77962464 90

APP 004510  
ROA 002916

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

NAME AND ADDRESS OF THE LICENSEE: Tm Las Vegas Nv #16 Fort Apach 3525 S. Fort Apache Rd. Suite 160 Las Vegas, NV 89147		PAYMENT MADE ON BEHALF OF OR BY: Dana Ferraro	
LOAN AGREEMENT IDENTIFICATION NO. 11569-0130550		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 was applied to the loan number identified above.			
AMOUNT PAID: \$800.00		AGENT RECEIVING PAYMENT: 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:	\$8,728.52
NEXT 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.**

**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/ Extension & Receipt/Repayment Plan Receipt

NAME AND ADDRESS OF THE LICENSEE: TITELMAX OF NEVADA 3525 S FORT APACHE RD #160 LAS VEGAS, NV 89147		PAYMENT MADE ON BEHALF OF OR BY: CUSTOMER NAME: Dana Ferraro CUSTOMER ADDRESS: 3317 Triceling St	
LOAN AGREEMENT IDENTIFICATION NO: 11569-0130550		DATE/TIME OF RECEIPT OF PAYMENT: 12/13/14, 10:00	
LOAN AGREEMENT DATE: 10/15/2014 If you have multiple loans, this payment was applied to the loan number identified above.			
AMOUNT PAID: 800.00	AGENT RECEIVING PAYMENT: Christine Fletcher		

TODAY'S PAYMENT ITEMIZATION		NEXT PAYMENT INFORMATION	
PRINCIPAL PAID:	\$ _____	PRINCIPAL:	\$ _____
INTEREST PAID:	\$ _____	INTEREST:	\$ _____
CHARGES PAID:	\$ _____	FEES:	\$ _____
FEES PAID:	\$ _____	CHARGES:	\$ _____
TOTAL AMOUNT PAID TODAY:	\$ 800.00	BALANCE DUE ON LOAN:	\$ _____
		REPAYMENT PLAN MINIMUM:	\$ _____
		NEXT SCHEDULED DUE DATE:	_____

- ☐ Account paid in full by rescission
- ☐ Account paid in full
- ☐ Title Returned Upon Payment in Full. By signing below, you acknowledge that upon repayment in full, we returned the Vehicle's Title to you.
- ☐ Repayment Plan Agreement
- ☐ Loan Agreement Extended as Provided Below and in Your Loan Agreement, Which Remains Outstanding.

Extension. 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 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 \_\_\_\_\_ % per annum.

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

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

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

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

BARRY REILEY  
Printed Name

Barry Kelley  
Signature

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

NAME AND ADDRESS OF THE LICENSEE: Tm Las Vegas Nv #16 Fort Apach 3525 S. Fort Apache Rd. Suite 160 Las Vegas, NV 89147		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 was applied to the loan number identified above.		
AMOUNT PAID: \$1,000.00	AGENT RECEIVING PAYMENT: Katie McElhaney	

## 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
NEXT SCHEDULED DUE DATE:	12/14/2014

**Account paid in full by rescission.**

**Account paid in full.**

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

**Repayment Plan Agreement.**

**Grace Period Plan Agreement.**

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

Printed Name

Signature

APP 004513  
ROA 002919

# Loan Analysis

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

Caswise Version Fiscal Date User Id  
40462 05/11/2015 235

Loan ID: 11569-013055 NV 210 Day Add-On/No DMV Fee (8.99%) Module Loan Type Payment Interval Amortizing Type  
Cust: 11569-003304 Ferraro, Dana Lynne INS B1 30 Days Interval Amortizing

**Loan Origination:** Origination Date: Wednesday 10/15/2014 **Current Loan Status:** Grace Days:0 Deferred Loan Paym  
Amount Advanced: \$8,972.00 Normal First Payment Due: 11/14/2014 Balloon Amount: \$0.00  
Cash Advance Fee: \$0.00 First Payment Due Date: 11/14/2014 Amount: Next Due Date: 05/13/2015  
Origination Charge: \$0.00 Extra Interest Days in First Period: 0 Grace Date: 05/13/2015  
Maintenance Fees: \$0.00 Second Payment Due Date: 12/14/2014 Amount: \$1,782.05 Minimum Payment:  
Interest Charges: \$3,502.32 Final Payment Due Date: Duration: Days Principal Balance: \$8,612.43  
Total Amount: \$12,474.32  
**Total Finance Charges:** \$3,502.32 **Payment Count:** 7 **APR:** 0109.3771% **Total Amount Due:** \$8,870.59

**Loan Type Settings:** Due Dates Will Skip Holidays: TeleTrack Approval: Track Other Lender Information:  
Set Due Dates On End Of Month: False Prompt For Check: Tracking ID:  
Accrue Only Thru Due Date On Payments Made Within Grace Period: False Balloon Amount Type: Balloon Amount:  
Interest... Only Thru Due Date On Deposited Checks or ACH Payments: False Balloon Amount Procedure:

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

**Late Charges:** Default Grace Days: 0 Late Charge Type: Flat or Rate: Value:  
Payment Tolerance: \$10.00 Late Fee Type: \$  
Pre-Autopay Days: 0 Late Fee Descr.:  
Calculation Procedure:

Auto Pay Decision Procedure: Check Interest Threshold: False  
Check Scheduled Principal: False Interest Threshold Tolerance: \$0.00  
Check Principal Procedure: Check Interest Procedure:

**Payment Plan:** INS Installment Loans **Pmt. Proc:** LoanProactiveInterestPaymentAmounts  
**Collateral Settings:** Title Collateral Value Protocol:  
Prompt For Check: No Check Date: Payment Replacement: Never replace  
Collateral First: No Deposit Method: CollateralDepositDateProc:

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

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

Transaction Summary:		Payment	Amount	Principal	Fees	Fees Credit	New	Pro.	Date	Sale Item
Type	Amount	Due	Applied	Charged	Paid	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	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	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	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	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	12/13/2014 12:04:58 P	
6 Saturday	12/13/2014	PMT	\$800.00	(\$46.46)	\$0.00	\$753.54	\$800.00	\$0.00	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	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	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	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	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	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	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	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	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	4/21/2015 11:54:50 AM	11569-227024

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

Detail:		Proposal	Fee	Amount	Operation		Fees Period	Fees Applied	Pro.	Date	Sale Item		
Type	Type	Type	Type	Amount	Type	##Description	Earned	##	From Date	To Date	Rev.	Entered	ID
1 10/15/2014	NEL	PRI		8972.00	MOD	2 Modify Amount			P	10/15/2014 3:10:17 PM		11569-174813	
2 11/10/2014	PMT	899	INT	699.04	FEE	3 Apply Fees	11/10/2014	1	10/16/2014	11/14/2014	P	11/10/2014 11:28:11 A	11569-181398
2 11/10/2014	PMT		INT	-699.04	PAY	5 Apply Payment			P	11/10/2014 11:28:11 A		11569-181398	
2 11/10/2014	PMT	PRI		-300.96	PAY	5 Apply Payment			P	11/10/2014 11:28:11 A		11569-181398	
3 11/14/2014	FEE	899	INT	103.94	FEE	6 Apply Fees	11/14/2014	1	11/11/2014	11/14/2014	P	11/14/2014 7:14:13 PM	
4 12/14/2014	FEE	899	INT	779.53	FEE	8 Apply Fees	12/14/2014	2	11/15/2014	12/14/2014	P R	12/12/2014 8:17:27 PM	
5 12/13/2014	REV		INT	-779.53	REV	10 Reverse Operation			P	12/13/2014 12:04:59 P			
6 12/13/2014	PMT	899	INT	753.54	FEE	12 Apply Fees	12/13/2014	2	11/15/2014	12/14/2014	P	2/13/2014 12:38:32 P	11569-190807
6 12/13/2014	PMT		INT	-800.00	PAY	14 Apply Payment			P	12/13/2014 12:38:40 P		11569-190807	

# Loan Analysis

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

Caswise Version Fiscal Date User Id  
40462 05/11/2015 235

Loan ID: 11569-013055	NV 210 Day Add-On/No DMV Fee (8.99%)	Module	Loan Type	Payment Interval	Amortizing Type
Cust: 11569-003304	Ferraro, Dana Lynne	INS	B1	30 Days Interval	Amortizing

Detail:	Proposal	Fee	Amount	Operation			Fees Period		Fees Applied		Pro.	Date	Sale Item	
	Type	Type	Type	Amount	Type	##Description	Earned	##	From Date	To Date	Rev.	Entered	ID	
7	12/14/2014	FEE	899	INT	25.98	FEE 15	Apply Fees	12/14/2014	2	12/14/2014	12/14/2014	P	12/13/2014 4:50:09 PM	
8	01/10/2015	PMT	899	INT	701.57	FEE 17	Apply Fees	01/10/2015	3	12/15/2014	01/13/2015	P	1/10/2015 1:18:58 PM	11569-198347
8	01/10/2015	PMT		INT	-785.03	PAY 19	Apply Payment					P	1/10/2015 1:18:58 PM	11569-198347
8	01/10/2015	PMT		PRI	-14.97	PAY 19	Apply Payment					P	1/10/2015 1:18:58 PM	11569-198347
9	01/13/2015	FEE	899	INT	77.82	FEE 20	Apply Fees	01/13/2015	3	01/11/2015	01/13/2015	P	1/14/2015 8:46:49 AM	
10	02/11/2015	PMT	899	INT	752.24	FEE 22	Apply Fees	02/11/2015	4	01/14/2015	02/12/2015	P	2/11/2015 2:00:00 PM	11569-208019
10	02/11/2015	PMT		INT	-800.00	PAY 24	Apply Payment					P	2/11/2015 2:00:00 PM	11569-208019
11	02/12/2015	FEE	899	INT	25.94	FEE 25	Apply Fees	02/12/2015	4	02/12/2015	02/12/2015	P	2/12/2015 7:14:06 PM	
12	03/11/2015	PMT	899	INT	700.36	FEE 27	Apply Fees	03/11/2015	5	02/13/2015	03/14/2015	P	3/11/2015 12:09:32 PM	11569-216295
12	03/11/2015	PMT		INT	-756.36	PAY 29	Apply Payment					P	3/11/2015 12:09:32 PM	11569-216295
12	03/11/2015	PMT		PRI	-43.64	PAY 29	Apply Payment					P	3/11/2015 12:09:32 PM	11569-216295
13	03/14/2015	FEE	899	INT	77.43	FEE 30	Apply Fees	03/14/2015	5	03/12/2015	03/14/2015	P	3/14/2015 9:50:06 AM	
15	04/13/2015	FEE	899	INT	774.26	FEE 32	Apply Fees	04/13/2015	6	03/15/2015	04/13/2015	P	4/13/2015 7:19:46 PM	
18	04/21/2015	PMT	899	INT	206.47	FEE 34	Apply Fees	04/21/2015	7	04/14/2015	05/13/2015	P	4/21/2015 11:55:08 AM	11569-227024
18	04/21/2015	PMT		INT	-800.00	PAY 36	Apply Payment					P	4/21/2015 11:55:08 AM	11569-227024

Total Amount Due: \$8870.59

<b>Refinance Rules:</b>	<b>Override Refinance Setting Procedure:</b>	Allow Additional Principal: No
Can Be Consolidated: No	Show Roll Fees Option: No	Allow Principal Pay Down: No
Can Consolidate Others: No	Default Roll Fees Into Principal: No	Early Extend From Term Date: No
	Settle Fees On Refinance: No	Late Extend From Term Date: No
	Allow Pay Down Refinance: No	

<u>Custom Procedures:</u>	<u>Custom Update Procedure</u>	<u>Custom Process Procedure</u>
B1 LRP Refinance Loan Payoff Report Event ID: PIF	DeferredLoanPayoffProposalUpdate210	
<u>Custom Procedures:</u>	<u>Custom Update Procedure</u>	<u>Custom Process Procedure</u>
B1 NEL New Loan Report Event ID: TMI		
<u>Custom Procedures:</u>	<u>Custom Update Procedure</u>	<u>Custom Process Procedure</u>
B1 PMT Deferred Loan Payment Report Event ID: ABR		
<u>Custom Procedures:</u>	<u>Custom Update Procedure</u>	<u>Custom Process Procedure</u>
B1 POF Deferred Payoff Report Event ID: PIF	DeferredLoanPayoffProposalUpdate210	
<u>Custom Procedures:</u>	<u>Custom Update Procedure</u>	<u>Custom Process Procedure</u>
B1 REL Refinance to InstallmentLoan Report Event ID: TMA		
<u>Custom Procedures:</u>	<u>Custom Update Procedure</u>	<u>Custom Process Procedure</u>
B1 RES Rescinded Report Event ID: TRR		
<u>Custom Procedures:</u>	<u>Custom Update Procedure</u>	<u>Custom Process Procedure</u>

APP 004515

# 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

10/15/2014

ID #	Orig. Date	Customer Name	Type			Coll. Value	Advanced	Fees.	Paid	Amt. Due	EXT's	
11569-0130550	10/15/2014	Ferraro, Dana Lynne	B1			\$12,474.32	\$8,972.00	\$4,898.59	\$5,000.00	\$8,870.59	0	
	Transaction #	Type	Trans. Date	New Due Date	Pro?	Rev?	Principal	Fees	Amt Paid	Due		
	11569-0130550-1	NEL	10/15/2014 3:		X	-	\$8,972.00	\$0.00	\$0.00	\$8,972.00		
	11569-0130550-2	PMT	11/10/2014 1	12/14/2014	X	-	(\$300.96)	\$699.04	\$1,000.00	(\$300.96)		
	11569-0130550-3	FEE	11/14/2014 7:		X	-	\$0.00	\$103.94	\$0.00	\$103.94		
	11569-0130550-4	FEE	12/14/2014		X	X	\$0.00	\$779.53	\$0.00	\$779.53		
	11569-0130550-5	REV	12/13/2014 1		X	-	\$0.00	(\$779.53)	\$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		X	-	\$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		X	-	\$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		X	-	\$0.00	\$25.94	\$0.00	\$25.94		
	11569-0130550-12	PMT	3/11/2015 12:	4/13/2015	X	-	(\$43.64)	\$700.36	\$800.00	(\$99.64)		
	11569-0130550-13	FEE	3/14/2015 9:5		X	-	\$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	\$774.26	\$0.00	\$774.26		
	11569-0130550-16	LOG	4/14/2015 8:5		X	-	\$0.00	\$0.00	\$0.00	\$0.00		
	11569-0130550-17	LOG	4/14/2015 10:		X	-	\$0.00	\$0.00	\$0.00	\$0.00		
	11569-0130550-18	PMT	4/21/2015 11:	5/13/2015	X	-	\$0.00	\$206.47	\$800.00	(\$593.53)		
	11569-0130550 Totals:		1				\$8,612.43	\$4,898.59	\$5,000.00	\$8,870.59	0	
10/15/2014 Totals:	1						\$12,474.32	\$8,612.43	\$4,898.59	\$5,000.00	\$8,870.59	0

**A - 101**

## 604A LOAN REVIEW WORKSHEET

Licensee Name &amp;

DBA: TITLEMAX OF NEVADA INC. DBA TITLEMAX

Exam Start

Date: 5/26/2015

Licensee Address: 3525 S. FORT APACHE ROAD, SUITE 160, LAS VEGAS NV 89147

Exam as of: 5/4/2015

Borrower Name &amp;

Address: SHIMON TAVDISHVILI

Examiner: TD

Account Number	Origination Date	Amount of Loan	Maturity Date	Finance Charge	Total Number of Payments	Payment Amount	APR Quoted	Is the APR correct?
11569-0125164	4/16/2015	\$10,000.00	4/6/2015	\$4,373.64	6&1	2053.38/2053.36	121.55%	YES

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

Is the loan secured? YES If so, what is the collateral? 2000 PLYMOUTH PROWLER If secured by a vehicle title, is it filed and perfected? YES

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

(Applies to Deferred Deposit Only) Does the deferred deposit loan exceed 25% of the customer's expected gross monthly income? N/A

NRS 604A.425(1d)

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

NRS 604A.408(1)

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

NRS 604A.425(1b)

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

NRS 604A.408(1)

(Applies to Title Loans Only) Does the loan amount exceed the fair market value of the vehicle securing the loan? NO Fair Market Value: \$20,789.00

NRS 604A.450(1)

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

NRS 604A.445(1)

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

NRS 604A.445(2)

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

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

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

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

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

VIOLATIONS/ TECHNICAL EXCEPTIONS/ OTHER COMMENTS:

NRS 604A.445 AND NRS 604A.210 GPDA

## Title Loan Agreement

Date: 9/8/2014

Number: 11569-0125164

<b>Customer &amp; Co-Customer Information</b>		<b>ACCOUNT NUMBER:</b> 11569-0125164			
FIRST NAME Shimon	LAST NAME Tavdlishvili		CO-CUSTOMER FIRST NAME		CO-CUSTOMER LAST NAME
SSN [REDACTED]	DRIVERS LIC./STATE ID. NO. [REDACTED]		CO-CUSTOMER SSN	CO-CUSTOMER'S DRIVERS LIC./STATE ID. NO.	
STREET ADDRESS 2974 Azure Bay St			CO-CUSTOMER STREET ADDRESS		
City Las Vegas	STATE NV	ZIP CODE 89117	CO-CUSTOMER CITY	CO-CUSTOMER STATE	CO-CUSTOMER ZIP CODE
HOME PHONE [REDACTED]	DATE OF BIRTH [REDACTED]		CO-CUSTOMER HOME PHONE		CO-CUSTOMER DATE OF BIRTH
<b>Motor Vehicle &amp; Licensee Information</b>		<b>LICENSEE'S HOURS OF OPERATION:</b> 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			
LICENSEE STREET ADDRESS 3525 S. Fort Apache Rd. Suite 160			LICENSEE CITY Las Vegas	LICENSEE STATE NV	LICENSEE ZIP CODE 89147
VEHICLE IDENTIFICATION NUMBER (VIN) 1P3EW65G3YV604119			LICENSE PLATE 00000		
VEHICLE YEAR 2000	VEHICLE MAKE Plymouth	VEHICLE MODEL Prowler	COLOR RED		

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

**Term, Principal, Interest, Charges and Payment.** The original term of this loan is 210 days. You promise to timely pay us in cash or as otherwise agreed in writing \$10,000.00 ("Principal Amount"), which includes any filing fee listed below plus interest on the unpaid principal balance of this Loan Agreement at the daily rate of 0.333% from the date of this Loan Agreement until 04/06/2015 the earlier of: (i) the due date of your last payment as set forth in the Payment Schedule below; or (ii) payment in full. You also promise to pay any other charges provided for under this Loan Agreement. You agree to make your payment in the amounts and on the dates set forth in the Payment Schedule below ("Due Date") at the address indicated above, or at such other address as we direct you in writing. If any Due Date falls on a date we are not open for business, then you agree to pay us on the next business day, and we will credit such payment, as if we received it on the appropriate Due Date. The Loan Agreement will be consummated upon the date you sign this Loan Agreement. Time is of the essence in this Loan Agreement. In consideration of your delivering the Title to us and granting us a security interest in the Motor Vehicle as set forth below, your promise to timely pay and agreeing to this Loan Agreement, we agree to provide you a loan in the Principal Amount provided above.



<b>ANNUAL PERCENTAGE RATE</b>	<b>FINANCE CHARGE</b>	<b>Amount Financed</b>	<b>Total of Payments</b>
The cost of your credit as a yearly rate.	The dollar amount the credit will cost you.	The amount of credit provided to you or on your behalf.	The amount you will have paid after you have made all payments as scheduled.
<b>121.545 %</b>	<b>\$4,373.64</b>	<b>\$10,000.00</b>	<b>\$14,373.64</b>

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
1	\$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.

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

#### Calculation of Interest, Application of Payments and Security Interest.

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

#### Right to Rescind and Prepayment.

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

#### Grace Period.

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

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

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

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

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

**Governing Law and Assignment.**

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

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

**WAIVER OF JURY TRIAL AND ARBITRATION PROVISION.** Arbitration is a process in which persons with a dispute: (a) waive their rights to file a lawsuit and proceed in court and to have a jury trial to resolve their disputes; and (b) agree, instead, to submit their disputes to a neutral third person (an "arbitrator") 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 broadest possible meaning and include, without limitation (a) all claims, disputes, or controversies arising from or relating directly or indirectly to the signing of this Arbitration Provision, the validity and scope of this Arbitration Provision and any claim or attempt to set aside this Arbitration Provision; (b) all federal or state law claims, disputes or controversies, arising from or relating directly or indirectly to this Loan Agreement (including the Arbitration Provision), the information you gave us before entering into this Loan Agreement, and/or any past agreement or agreements between you and us; (c) all counterclaims, cross-claims and third-party claims; (d) all common law claims, based upon contract, tort, fraud, or other intentional torts; (e) all claims based upon a violation of any state or federal constitution, statute or regulation; (f) all claims asserted by us against you, including claims for money damages to collect any sum we claim you owe us; (g) all claims asserted by you individually against us and/or any of our employees, agents, directors, officers, shareholders, governors, managers, members, parent company or affiliated entities (hereinafter collectively referred to as "related third parties"), including claims for money damages and/or equitable or injunctive relief; (h) all claims asserted on your behalf by another person; (i) all claims asserted by you as a private attorney general, as a representative and member of a class of persons, or in any other representative capacity, against us and/or related third parties (hereinafter referred to as "Representative Claims"); and/or (j) all claims arising from or relating directly or indirectly to the disclosure by us or related third parties of any non-public personal information about you.

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

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

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

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

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

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

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

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

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

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

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

APP 004522 Page 4 of 5  
T.M.B.NV Installment Loan Agreement 2.04.2014  
ROA 002928

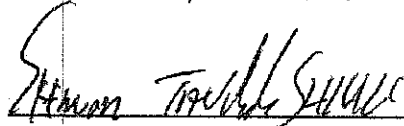
3. This Arbitration Provision is binding upon and benefits you, your respective heirs, successors and assigns. The Arbitration Provision is binding upon and benefits us, our successors and assigns, and related third parties. The Arbitration Provision continues in full force and effect, even if your obligations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

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

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

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

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



Customer's Signature

09.08.14

Date



Its Authorized Agent

9-8-14

Date

Co-Customer's Signature

Date

Affidavit

STATE OF NEVADA  
COUNTY OF Clark

Title Loan Agreement No.: 11569-0125164  
Date: 09-08-2014

Customer Name: Shimon Tavdidiashvili  
Address: 2974 Azure Bay St  
Las Vegas, NV 89117  
Co-Borrower Name:  
Address:

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

3525 S. Fort Apache Rd #160  
Las Vegas, NV 89147

Vehicle Information: VIN: 1P3EW65G3YV604119  
License Plate State and No: Color: Red Year: 2000 Make: Plymouth Model: Prowler

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, Shimon Tavdidiashvili, being first duly sworn, states as follows:

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

FURTHER, AFFIANT SAYETH NOT.

Customer Signature: Shimon Tavdidiashvili

Co-Borrower Signature: \_\_\_\_\_

### Ability to Pay Summary

Loan Number	11569
Customer Name	Shimon Tavdlishvili
Is Customer a Covered Borrower	No
Requested Loan Amount	\$9,980.00
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

Income Based - Max. Loan Amount Inc. Title Fee	\$	10,020
Vehicle Value - Max. Loan Amount Inc. Title Fee	\$	10,020
Interest Rate		9.99%
Max Cash to Customer Amount	\$	10,000.00
Actual Cash to Customer Amount	\$	9,980.00
Title Fee Amount	\$	20
Total Loan Amount	\$	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 9.99%

### 210 INSTALLMENT RATE STRUCTURE

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

## STATE OF NEVADA

DEPARTMENT OF MOTOR VEHICLES

## CERTIFICATE OF TITLE

VIN	YEAR	MAKE	MODEL	VEHICLE BODY	TITLE NUMBER
1P3EW65G3YV604119	2000	PLYM	PROWLER	PCV	NV006990299
DATE ISSUED	ODOMETER MILES	FUEL TYPE	SALES TAX PD	EMPTY WT	GROSS WT
06/03/2014		G		2775	5999
VEHICLE COLOR	ODOMETER BRAND			BRANDS	
	EXEMPT				

OWNER(S) NAME AND ADDRESS  
TAYDIDTSHVILI SHIMON  
8171 DELPHI CT  
LAS VEGAS NV 89117

LIENHOLDER NAME AND ADDRESS  
TITLEMAX OF NEVADA INC DBA TITLEMAX  
3525 S FORT APACHE RD 160  
LAS VEGAS NV 89147

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

SIGNATURE OF AUTHORIZED AGENT

DATE

**TitleMax of Nevada, Inc. DBA TitleMax**  
PRINTED NAME OF AGENT AND COMPANY  
**3525 South Fort Apache Road #160**

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

Printed Full Legal Name of Buyer

Nevada Driver's License Number or Identification Number

☐ AND  
☐ OR

Printed Full Legal Name of Buyer

Nevada Driver's License Number or Identification Number

Address

City

State

Zip Code

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

☐ NO  
☐ TENTHS

The mileage stated is in excess of its mechanical limits.

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

Exempt - Model year over 9 years old.

ODOMETER READING

Signature of Seller(s)/Agent/Dealership

Printed Name of Seller(s)/Agent/Dealership

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

Dealer's License Number

Date of Sale

Signature of Buyer

Printed Full Legal Name of Buyer

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

CONTROL NO.

19377680

(THIS IS NOT A TITLE NO.)

VP-2 (Rev. 6/10)

STATE OF NEVADA

ALTERATION OR ERASURE VOIDS THIS TITLE

APP 004526  
ROA 002932



8+

ZIP CODE: 89147 | Sign in (or Sign up)

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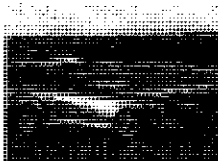
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1997 1999 2000

Style: Roadster 2D 

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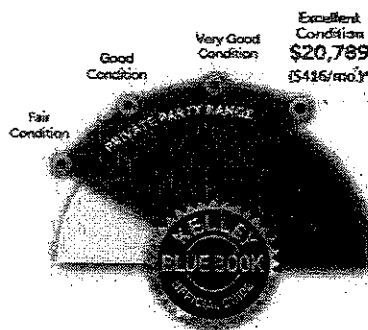
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**APP 004527**  
**ROA 002933**



**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	VIN: 1P3EW65GY	Adj. State: National
Fin Adv: \$0	UVC: 2000700074	Mileage: 0
Equip Ret: \$43,500	MPG: 15/21	Mileage Cat: E
Tire Size: 225/45R17	Weight: 2838	Cylinders: 6
Base HP: 253 @ 6400	Fuel Type: Gas	Transmission: A
Taxable HP: 34.3	Wheelbase: 113.0	Drive Train: RWD
Model Number: PRPS27	End of Term Months: 0	End of Term Mileage: 0
Price Includes: AC		

**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**

	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**

APP 004528

IN THE SUPREME COURT OF THE STATE OF NEVADA

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

Respondent(s),  
v.

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

Appellant(s).

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

Case No. 74335

District Court No. A-16-743134-J

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APPELLANT'S APPENDIX

VOLUME 19 of 75

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Chief Deputy Attorney General

DAVID J. POPE (Bar No.08617)

Senior Deputy Attorney General

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*Attorneys for Respondent*

<b>DOCUMENT</b>	<b>VOL.</b>	<b>BATES NO.</b>
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

<b>DOCUMENT</b>	<b>VOL.</b>	<b>BATES NO.</b>
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

<b>DOCUMENT</b>	<b>VOL.</b>	<b>BATES NO.</b>
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

<b>DOCUMENT</b>	<b>VOL.</b>	<b>BATES NO.</b>
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

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

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

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

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

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



# Grace Periods Payments Deferment Schedule

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

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

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

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

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

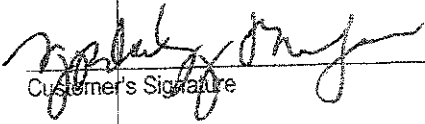
**Governing Law and Assignment.** Nevada law governs the Loan Agreement and this Grace Period Payments Deferment Agreement, except the Federal Arbitration Act ("FAA") governs the Waiver of Jury Trial and Arbitration Provision. We may assign or transfer the Loan Agreement and Grace Period Payments Deferment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


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

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

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

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

 02-20-15  
Customer's Signature Date

 20/2/15  
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.

Affidavit

STATE OF NEVADA  
COUNTY OF Clark

Title Loan Agreement No.: 10569-01457  
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/a TitleMax  
Address:

3391 E Tropicana Ave #1  
Las Vegas, NV 89121

Vehicle Information: VIN: JT3HN86R3X0218389  
License Plate State and No: 792-XZR Color: Light Blue Year: 1999 Make: Toyota Model: 4Runner

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.

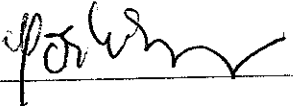
Pursuant to N.R.S. 604A.450-1, we have evaluated the Vehicle's fair market value. Pursuant to N.R.S. 604A.450-2, we have reviewed your application information regarding current and expected income, obligations and employment.

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.

Customer Signature: 

Co-Borrower Signature: \_\_\_\_\_

# STATE OF NEVADA

DEPARTMENT OF MOTOR VEHICLES

## CERTIFICATE OF TITLE

VIN JT3HN86R3X0218389 YEAR 1999 MAKE TOYT MODEL 4RUNNER SR VEHICLE BODY T4W TITLE NUMBER NV007663054  
 DATE ISSUED 03/30/2015 ODOMETER MILES FUEL TYPE G SALES TAX PD EMPTY WT GROSS WT GVWR  
 VEHICLE COLOR ODOMETER BRAND EXEMPT BRANDS

**OWNER(S) NAME AND ADDRESS**  
 RODRIGUEZ-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 ☐ OR

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

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

Signature of Seller(s)/Agent/Dealership \_\_\_\_\_ Printed Name of Seller(s)/Agent/Dealership \_\_\_\_\_  
 I am aware of the above odometer certification made by the seller/agent. ☐ Dealer's License Number \_\_\_\_\_ Date of Sale \_\_\_\_\_

Signature of Buyer \_\_\_\_\_ Printed Full Legal Name of Buyer \_\_\_\_\_  
 ACCORDING TO THE RECORDS OF THE DEPARTMENT OF MOTOR VEHICLES, THE PERSON NAMED HEREON IS THE OWNER OF THE VEHICLE DESCRIBED ABOVE, SUBJECT TO LIEN AS SHOWN.  
 CONTROL NO. 24831620  
 (THIS IS NOT A TITLE NO.)

VP-2 (Rev. 8/10)

ALTERATION OR ERASURE VOIDS THIS TITLE

APP 004289  
 ROA 002695

## Contact Information

1/12/2015

Company: Titlemax (314391)

Telephone: 404-542-6618

Contact: Laura Farris

Fax:

E-Mail: laura.farris@titlemax.biz

## Notes

2850  
42L 66

## 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	Transmission: A
Taxable HP: 33.6	Wheelbase: 105.3	Drive Train: 4WD
Model Number: 8665	End of Term Months: 0	End of Term Mileage: 0
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
Mileage	N/A	N/A	N/A	N/A
Region	N/A	\$0	\$0	\$0
Total	N/A	\$4,475	\$3,550	\$2,575

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

	X-CL	Clean	Average	Rough
Base	N/A	\$4,530	\$3,605	\$2,470
Options	N/A	\$0	\$0	\$0
Mileage	N/A	N/A	N/A	N/A
Region	N/A	\$0	\$0	\$0
Total	N/A	\$4,530	\$3,605	\$2,470

## Retail Black Book values as of 1/12/2015

APP 004290

ROA 002696015

	X-CL	Clean	Average	Rough
Base	N/A	\$6,600	\$5,325	\$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

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

## Black Book Add/Deducts

Leather +100  
 Power Sunroof +100  
 w/o Auto Trans -300  
 w/o Factory Air -100

APP 004291  
 ROA 002697 2015

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

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 DE PRESTAMO: 10569-0145917		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  Si tiene varios préstamos, este pago se aplicó al préstamo identificado por el número antedicho.		
MONTO PAGADO: \$700.00	AGENTE QUE RECIBIÓ EL PAGO: Bridget Urena	

## DESGLOCE DEL PAGO DE HOY:

PAGADO HACIA EL CAPITAL:	\$14.06
PAGADO HACIA LOS INTERESES:	\$685.94
PAGADO HACIA LOS CARGOS:	\$0.00
PAGO HACIA LOS HONORARIOS:	\$0.00
MONTO TOTAL DEL PAGO DE HOY:	\$700.00
SALDO DEL PRESTAMO:	\$3,505.94
PRÓXIMA FECHA DE VENCIMIENTO:	3/13/2015

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

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

Yosleiby Rodriguez  
Nombre en Letra de Molde

2/20/2015  
Firma

APP 004292  
ROA 002698



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

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 DE PRESTAMO: 10569-0145917		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		Si tiene varios préstamos, este pago se aplicó al préstamo identificado por el número antedicho.	
MONTO PAGADO: \$700.00			
		AGENTE QUE RECIBIÓ EL PAGO: Bridget Urena	

## DESGLOCE DEL PAGO DE HOY:

PAGADO HACIA EL CAPITAL:	\$14.06
PAGADO HACIA LOS INTERESES:	\$685.94
PAGADO HACIA LOS CARGOS:	\$0.00
PAGO HACIA LOS HONORARIOS:	\$0.00
MONTO TOTAL DEL PAGO DE HOY:	\$700.00
SALDO DEL PRESTAMO:	\$3,505.94
PRÓXIMA FECHA DE VENCIMIENTO:	3/13/2015

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

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

Yosleiby Rodriguez  
Nombre en Letra de Molde

2/20/2015  
Firma

APP 004293  
ROA 002699

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

**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.**

Para participar en un Plan de Pago debe seguir el siguiente procedimiento antes del 4/13/2015: (1) regresar al local donde firmo el Contrato de Prestamo y si aplica, el Contrato de Promesa de Periodo de Gracia; (2) leer y firmar el Plan de Pago; (3) pagar el primer pago de \$813.30. El total de pagos o saldo restante el/los pago(s) que ha hecho hacia

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**From:**

TitleMax of Nevada, Inc DBA TitleMax  
3391 E Tropicana Ave #1  
Las Vegas, NV 89121

Date: 02/20/2015

Am

To:

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

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

~~El monto total debido, si acepta el Plan de pago, que se vence ero antes del 4/13/2015 sera \$813.30.~~

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.

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

APP 004294  
ROA 10669-7016917

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 tasa que no exceda la tasa 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 Tienda, 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

Subject: *Title Loan Agreement* - 10569-0145917

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

We will sell 1999 Toyota, 4runner VIN: JT3HN86R3X0218389  
at private sale sometime after 5/4/2015 A sale could include a lease or license.

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.

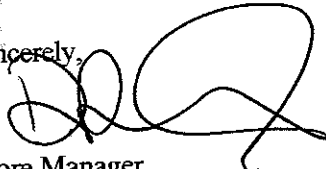
You can get the property back at any time before we sell it by paying us the full amount unpaid on your accounts (s) (not just the past due payments), including our expenses. To learn the exact amount you must pay, call us at 702-880-0707.

If you want us to explain to you in writing how we have figured the amount unpaid on your account(s), you may call us at 702-880-0707 or write us at 3391 E. Tropicana Ave., Suite 1 Las Vegas, NV 89121 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

APP 004296  
ROA 002702



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From:

TitleMax

3391 E Tropicana Ave #1  
Las Vegas, NV 89121

To:

Rodriguez-Diaz, Yostelin

3642 Boulder Hwy Apt B11  
Las Vegas, NV 89121

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



APP 004297  
ROA 002703





# 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

ID #	Orig. Date	Customer Name	Type	Coll. Value	Advanced	Fees.	Paid	Amt. Due	EXT's
10569-0145917	01/12/2015	Rodriguez-diaz, Yosleib A8		\$5,920.69	\$3,520.00	\$1,579.36	\$700.00	\$4,399.36	0
	Transaction #	Type	Trans. Date	New Due Date	Pro? Rev?	Principal	Fees	Amt Paid	Due
	10569-0145917-1	NEL	1/12/2015 6:0		X -	\$3,520.00	\$0.00	\$0.00	\$3,520.00
	10569-0145917-2	FEE	2/11/2015 7:0		X -	\$0.00	\$527.65	\$0.00	\$527.65
	10569-0145917-3	LOG	2/12/2015 1:0		X -	\$0.00	\$0.00	\$0.00	\$0.00
	10569-0145917-4	LOG	2/13/2015 11:		X -	\$0.00	\$0.00	\$0.00	\$0.00
	10569-0145917-5	LOG	2/14/2015 2:2		X -	\$0.00	\$0.00	\$0.00	\$0.00
	10569-0145917-6	LOG	2/16/2015 11:		X -	\$0.00	\$0.00	\$0.00	\$0.00
	10569-0145917-7	LOG	2/16/2015 11:		X -	\$0.00	\$0.00	\$0.00	\$0.00
	10569-0145917-8	LOG	2/19/2015 4:1		X -	\$0.00	\$0.00	\$0.00	\$0.00
	10569-0145917-9	PMT	2/20/2015 5:0	3/13/2015	X -	(\$14.06)	\$158.29	\$700.00	(\$541.71)
	10569-0145917-10	FEE	3/13/2015 7:3		X -	\$0.00	\$367.88	\$0.00	\$367.88
	10569-0145917-11	LOG	3/16/2015 12:		X -	\$0.00	\$0.00	\$0.00	\$0.00
	10569-0145917-12	LOG	3/17/2015 1:0		X -	\$0.00	\$0.00	\$0.00	\$0.00
	10569-0145917-13	LOG	3/18/2015 3:1		X -	\$0.00	\$0.00	\$0.00	\$0.00
	10569-0145917-14	LOG	3/19/2015 3:4		X -	\$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		X -	\$0.00	\$0.00	\$0.00	\$0.00
	10569-0145917-17	LOG	3/25/2015 2:3		X -	\$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
	10569-0145917-20	LOG	3/28/2015 3:2		X -	\$0.00	\$0.00	\$0.00	\$0.00
	10569-0145917-21	LOG	3/30/2015 3:4		X -	\$0.00	\$0.00	\$0.00	\$0.00
	10569-0145917-22	LOG	4/1/2015 3:16		X -	\$0.00	\$0.00	\$0.00	\$0.00
	10569-0145917-23	LOG	4/2/2015 11:2		X -	\$0.00	\$0.00	\$0.00	\$0.00
	10569-0145917-24	LOG	4/2/2015 3:16		X -	\$0.00	\$0.00	\$0.00	\$0.00
	10569-0145917-25	LOG	4/3/2015 9:36		X -	\$0.00	\$0.00	\$0.00	\$0.00
	10569-0145917-26	LOG	4/4/2015 2:43		X -	\$0.00	\$0.00	\$0.00	\$0.00
	10569-0145917-27	LOG	4/6/2015 11:3		X -	\$0.00	\$0.00	\$0.00	\$0.00
	10569-0145917-28	LOG	4/6/2015 7:06		X -	\$0.00	\$0.00	\$0.00	\$0.00
	10569-0145917-29	LOG	4/8/2015 11:1		X -	\$0.00	\$0.00	\$0.00	\$0.00
	10569-0145917-30	LOG	4/9/2015 10:5		X -	\$0.00	\$0.00	\$0.00	\$0.00
	10569-0145917-31	LOG	4/9/2015 2:25		X -	\$0.00	\$0.00	\$0.00	\$0.00
	10569-0145917-32	LOG	4/10/2015 12:		X -	\$0.00	\$0.00	\$0.00	\$0.00
	10569-0145917-33	LOG	4/11/2015 3:2		X -	\$0.00	\$0.00	\$0.00	\$0.00
	10569-0145917-34	FEE	4/12/2015		X -	\$0.00	\$525.54	\$0.00	\$525.54
	10569-0145917-35	LOG	4/13/2015 11:		X -	\$0.00	\$0.00	\$0.00	\$0.00
	10569-0145917-36	LOG	4/13/2015 11:		X -	\$0.00	\$0.00	\$0.00	\$0.00
	10569-0145917-37	LOG	4/14/2015 12:		X -	\$0.00	\$0.00	\$0.00	\$0.00
	10569-0145917-38	LOG	4/15/2015 3:1		X -	\$0.00	\$0.00	\$0.00	\$0.00
	10569-0145917-39	LOG	4/17/2015 10:		X -	\$0.00	\$0.00	\$0.00	\$0.00
	10569-0145917-40	LOG	4/18/2015 12:		X -	\$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
	10569-0145917-47	LOG	4/24/2015 11:		X -	\$0.00	\$0.00	\$0.00	\$0.00
	10569-0145917 Totals:		1			\$3,505.94	\$1,579.36	\$700.00	\$4,399.36 0
01/12/2015 Totals:	1					\$5,920.69	\$3,505.94	\$1,579.36	\$700.00 \$4,399.36 0



## Customer Application

## Personal Information

Date	01-12-15	State Issued ID Number	Nevada	Date	[REDACTED]	Social Security #	[REDACTED]
Last Name	First Name		Middle Name		Email Address (optional)††		
Home Phone		Cell Phone		[REDACTED]			
Best time to call?		Which number do you prefer that we call?					
5pm - 8pm		<input type="checkbox"/> Home Phone <input checked="" type="checkbox"/> Cell Phone					
Physical Address (Street Number & Name)						Apt #	
3642 Boulder Hwy						311	
City		State		Zip		County	
Las Vegas		Nevada		89121			
Mailing Address (if different from physical address)							
Same							
City		State		Zip			

## Source of Income

Employer Address (Street Number & Name)			
[REDACTED]			
702-891-1111			
Pay Frequency: (check one) <input type="checkbox"/> 1 <sup>st</sup> & 15 <sup>th</sup> of month <input type="checkbox"/> 15 <sup>th</sup> & end of month <input checked="" type="checkbox"/> Biweekly (every 2 weeks) <input type="checkbox"/> Weekly <input type="checkbox"/> Monthly (last day) <input type="checkbox"/> Monthly (1 <sup>st</sup> day) <input type="checkbox"/> Monthly (3 <sup>rd</sup> day) <input type="checkbox"/> Self-Employed	Next Payday	Current and Expected Gross Monthly Income	Work Shift
	1/23/15	\$1910	[REDACTED]
Gross Monthly Obligations \$250			
*Alimony, child support or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation. Alimony, child support, or separate maintenance received under: <input type="checkbox"/> court order <input type="checkbox"/> written agreement <input type="checkbox"/> oral understanding. Are you currently in bankruptcy? <input type="checkbox"/> yes <input checked="" type="checkbox"/> no			

## Credit References

Business Name	NV Energy	Phone #	(702) 402-5555
Address (Street Number & Name)	City	State	Zip
Business Name	Southwest Gas	Phone #	877-860-6020
Address (Street Number & Name)	City	State	Zip

## Personal References

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

## Co-Applicant Information

Date		State issued ID Number		Date of Birth		Social Security #				
Last Name			First Name			Middle Name				
Home Phone			Cell Phone*			Email Address (optional)**				
Best time to call?			Which number do you prefer that we call? <input type="checkbox"/> Home Phone <input type="checkbox"/> Cell Phone							
Physical Address (Street Number & Name)								Apt #		
City				State	Zip	County				
Mailing Address (If different from physical address)										
City				State	Zip					
Employer * (Source of Income)				Employer Address (Street Number & Name)						
City				State	Zip	Time at Job?				
Work Phone #			Job Title		Supervisor					
Pay Frequency: (check one) <input type="checkbox"/> 1 <sup>st</sup> & 15 <sup>th</sup> of month <input type="checkbox"/> 15 <sup>th</sup> & end of month <input type="checkbox"/> Biweekly (every 2 weeks) <input type="checkbox"/> Weekly <input type="checkbox"/> Monthly (last day) <input type="checkbox"/> Monthly (1 <sup>st</sup> day) <input type="checkbox"/> Monthly (3 <sup>rd</sup> day) <input type="checkbox"/> Self-Employed					Next Payday		Current and Expected		Work Shift	
							Gross Monthly Income	Gross Monthly Obligations		
				\$	\$					
*Alimony, child support or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation. Alimony, child support, or separate maintenance received under: <input type="checkbox"/> court order <input type="checkbox"/> written agreement <input type="checkbox"/> oral understanding. Are you currently in bankruptcy? <input type="checkbox"/> yes <input type="checkbox"/> no										
How did you hear about us? (Circle one.) <div style="display: flex; justify-content: space-around; align-items: flex-end;"> <div>           Friend/Referral    Name of referrer? _____            Internet    Billboard    Postcard         </div> <div>           Saw Store    Television    Yellow Pages            Other: _____         </div> <div style="border: 1px solid black; border-radius: 50%; padding: 5px; text-align: center;">             Repeat Customer           </div> </div>										

### ADDITIONAL TERMS AND CONDITIONS OF THIS CUSTOMER APPLICATION

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

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

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

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

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

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

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

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

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

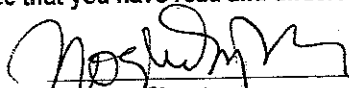
**Updates:** You agree to inform us of any changes to the information contained in this Customer Application throughout the course of your business relationship with us.

#### **Ability to Repay Verification.**

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

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

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

  
Applicant Signature

01-12-15  
Date

\_\_\_\_\_  
Co-Applicant Signature

\_\_\_\_\_  
Date

**A - 94**

## 604A LOAN REVIEW WORKSHEET

Licensee Name &amp;

DBA: Titlmax

Exam Start

Date: 5/15/2015

Licensee Address: 3391 E Tropicana Avenue, Suite 1, Las Vegas, NV 89121

Exam as of: 5/15/2015

Borrower Name &amp;

Address: Irma Beverly 1705 Yale Street #122, Las Vegas, NV 89030

Examiner: Kelvin Lam

Account Number	Origination Date	Amount of Loan	Maturity Date	Finance Charge	Total Number of Payments	Payment Amount	APR Quoted	Is the APR correct?
10569-0146239	1/14/2015	\$2,000.00	8/12/2015	\$1,465.55	7	\$3,465.55	194.55%	YES

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

Is the loan secured? YES If so, what is the collateral? 2007 Hyundai Elantra GL If secured by a vehicle title, is it filed and perfected? YES

What is the borrower's expected gross monthly income? \$1,082 Was the borrower's income verified? YES Paystub ☐ Affidavit ☒ Other:

(Applies to Deferred Deposit Only) Does the deferred deposit loan exceed 25% of the customer's expected gross monthly income? N/A

NRS 604A.425(1)(c)

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

NRS 604A.408(1)

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

NRS 604A.425(1)(b)

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

NRS 604A.408(1)

(Applies to Title Loans Only) Does the loan amount exceed the fair market value of the vehicle securing the loan? NO Fair Market Value: \$6,925.00

NRS 604A.450(1)

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

NRS 604A.445(1)

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

NRS 604A.445(2)

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

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

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

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

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

VIOLATIONS/ TECHNICAL EXCEPTIONS/ OTHER COMMENTS:

604A.210 and 604A.445. Grace Period Payments Deferral Agreement \$4,238.60

Revised 10-15-2008

Confidential

APP 004306  
ROA 002712

# Title Loan Agreement

Date: 1/14/2015

Number: 10569-0146239

<b>Customer &amp; Co-Customer Information</b>			<b>ACCOUNT NUMBER:</b> 10569-0146239		
FIRST NAME Irma		LAST NAME Beverly		CO-CUSTOMER FIRST NAME	
SSN [REDACTED]		DRIVERS LIC./STATE ID. NO. NO.		CO-CUSTOMER SSN	
STREET ADDRESS 1705 Yale St. #122		CO-CUSTOMER STREET ADDRESS			
City North Las Vegas	STATE NV	ZIP CODE 89030	CO-CUSTOMER CITY		CO-CUSTOMER STATE
HOME PHONE [REDACTED]	DATE OF BIRTH [REDACTED]		CO-CUSTOMER HOME PHONE		CO-CUSTOMER DATE OF BIRTH
<b>Motor Vehicle &amp; Licensee Information</b>			<b>LICENSEE'S HOURS OF OPERATION:</b> 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)880-0707			
LICENSEE STREET ADDRESS 3391 E. Tropicana Ave., Suite 1		LICENSEE CITY Las Vegas		LICENSEE STATE NV	LICENSEE ZIP CODE 89121
VEHICLE IDENTIFICATION NUMBER (VIN) KMH0U46D57U0357		LICENSE PLATE 754UDK			
VEHICLE YEAR 2007	VEHICLE MAKE Hyundai	VEHICLE MODEL Elantra	COLOR RED		

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

**Term, Principal, Interest, Charges and Payment.** The original term of this loan is 210 days. You promise to timely pay us in cash or as otherwise agreed in writing \$2,000.00 ("Principal Amount"), which includes any filing fee listed below plus interest on the unpaid principal balance of this Loan Agreement at the daily rate of 0.533% from the date of this Loan Agreement until 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. Time is of the essence in this Loan Agreement. In consideration of your delivering the Title to us and granting us a security interest in the Motor Vehicle as set forth below, your promise to timely pay and agreeing to this Loan Agreement, we agree to provide you a loan in the Principal Amount provided above.

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

**APP 004307**  
 Page 1 of 5  
 TM NV Inst. Lending Agreement 2.04.2014  
**ROA 002713**

## FEDERAL TRUTH-IN-LENDING DISCLOSURES

**ANNUAL  
PERCENTAGE RATE**The cost of your credit as a  
yearly rate.**194.545 %****FINANCE CHARGE**The dollar amount the credit  
will cost you.**\$1,465.55****Amount Financed**The amount of credit  
provided to you or on your  
behalf.**\$2,000.00****Total of Payments**The amount you will have  
paid after you have made all  
payments as scheduled.**\$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 after entering into the Loan Agreement, and (iii) you and we agree to such terms of payments deferment in a written and signed "Grace Period Payments Deferment Agreement." We allow customers that are in good standing during the term of this Loan Agreement to request and enter into a Grace Period Payments Deferment Agreement. You may request and enter into a Grace Period Payments Deferment Agreement by returning to our store not earlier than one business day following the date of this Loan Agreement. If you enter into a Grace Period Payments Deferment Agreement, your obligation to pay simple interest under this Loan Agreement remains unchanged. Other than the interest and fees originally provided for in this Loan Agreement, we do not charge you any additional fees or interest for entering into a Grace Period Payments Deferment Agreement.

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

APP 004308  
Page 2 of 5  
TM.TB.NV.installment-loan-agreement.2.04.2014  
ROA 002714



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

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

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

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

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

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

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

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

Any comments or questions may be directed to Customer Service at the following toll-free number: (800) 804-6368.

APP 004309  
TM.FB.NV.installment-loan-agreement.2.04.2014  
ROA 002715

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

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

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

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

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

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

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

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

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

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

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

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

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

Irma Beverly  
Customer's Signature

1-14-15  
Date

[Signature]  
Its Authorized Agent

1/14/15  
Date

Co-Customer's Signature

Date

# GRACE PERIOD PAYMENTS DEFERMENT AGREEMENT

Date: 3/20/15

Account Number: 10569-0146239

Customer Name: Irma Beverly Address: 1705 Yale St. #122 North Las Vegas, NV 89030	Licenses Name: TitleMax of Nevada, Inc. d/b/a TitleMax Address: 3391 E. Tropicana Ave., Suite 1 Las Vegas, NV 89121  Vehicle Information: 2007 Hyundai Elantra KMHDU46D57U0357
Co-Borrower Name:  Address:	

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

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

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

# Grace Periods Payments Deferment Schedule

Payment Number	Amount of Payment	Deferred Periodic Due Date
1	\$319.80	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 under the terms of the Grace Period Payments Deferment Agreement:		\$4,238.60

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

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

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

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

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

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

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

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

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

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

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

Trina Beverly 5-20-15  
Customer's Signature Date

Bridget Vane 3/10/15  
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.

**Affidavit**

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 TitleMax  
Address:

3391 E. Tropicana Ave. Ste. #1  
Las Vegas, NV 89121

Vehicle Information: VIN: KMHDDU46D570025773  
License Plate State and No: 754UDK Color: Red Year: 2007 Make: Hyundai Model: Elantra GLS

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.

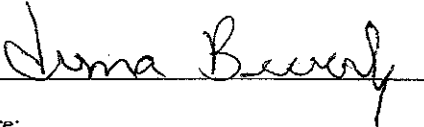
Pursuant to N.R.S. 604A.450-1, we have evaluated the Vehicle's fair market value. Pursuant to N.R.S. 604A.450-2, we have reviewed your application information regarding current and expected income, obligations and employment.

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, Irma Jean Beverly, being first duly sworn, states as follows:

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

FURTHER, AFFIANT SAYETH NOT.

Customer Signature: 

Co-Borrower Signature: \_\_\_\_\_



# STATE OF NEVADA

DEPARTMENT OF MOTOR VEHICLES

## CERTIFICATE OF TITLE

VIN KMH DU46D57U025773	YEAR 2007	MAKE HYUN	MODEL ELANTRA GL	VEHICLE BODY P4D	TITLE NUMBER NV007295397
DATE ISSUED 10/10/2014	ODOMETER MILES 9037	FUEL TYPE G	SALES TAX PD	EMPTY WT 2723	GROSS WT GVWR
VEHICLE COLOR	ODOMETER BRAND ACTUAL MILES			BRANDS	

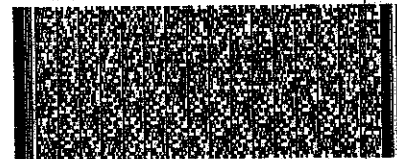
**OWNER(S) NAME AND ADDRESS**  
 BEVERLY IRMA JEAN  
 3060 S. DECATUR BLVD APT L4  
 LAS VEGAS NV 89102-7107

**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 buyer(s):

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

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

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

ODOMETER READING \_\_\_\_\_

Signature of Seller(s)/Agent/Dealership \_\_\_\_\_ Printed Name of Seller(s)/Agent/Dealership \_\_\_\_\_  
 I am aware of the above odometer certification made by the seller/agent. ☐ Dealer's License Number \_\_\_\_\_ Date of Sale \_\_\_\_\_

Signature of Buyer \_\_\_\_\_  
 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.

Printed Full Legal Name of Buyer \_\_\_\_\_  
 CONTROL NO.  
 21915640  
 (THIS IS NOT A TITLE NO.)

VP-2 (Rev. 8/10)

STATE OF NEVADA

ALTERATION OR ERASURE VOIDS THIS TITLE

APP 004317  
 ROA 002723

<b>FIRST REASSIGNMENT DEALER ONLY</b>	<b>FEDERAL AND STATE LAW REQUIRES THAT YOU STATE THE MILEAGE IN CONNECTION WITH THE TRANSFER OF OWNERSHIP.</b> <b>FAILURE TO COMPLETE OR PROVIDING A FALSE STATEMENT MAY RESULT IN FINES AND/OR IMPRISONMENT.</b> 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	
	Address	City	State	Zip Code
	I certify to the best of my knowledge the odometer reading is the actual mileage of the vehicle unless one of the following statements is checked.			
	<div style="border: 1px solid black; display: inline-block; padding: 2px;">NO TENTHS</div> <input type="checkbox"/> The mileage stated is in excess of its mechanical limits. <input type="checkbox"/> The odometer reading is not the actual mileage. <b>WARNING: ODOMETER DISCREPANCY</b> <input type="checkbox"/> Exempt - Model year over 9 years old.			
	Signature of Seller(s)/Agent/Dealership I am aware of the above odometer certification made by the seller/agent. <input type="checkbox"/>		Printed Name of Seller(s)/Agent/Dealership Dealer's License Number _____ Date of Sale _____	
Signature of Buyer		Printed Full Legal Name of Buyer		
<b>SECOND REASSIGNMENT DEALER ONLY</b>	<b>FEDERAL AND STATE LAW REQUIRES THAT YOU STATE THE MILEAGE IN CONNECTION WITH THE TRANSFER OF OWNERSHIP.</b> <b>FAILURE TO COMPLETE OR PROVIDING A FALSE STATEMENT MAY RESULT IN FINES AND/OR IMPRISONMENT.</b> 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	
	Address	City	State	Zip Code
	I certify to the best of my knowledge the odometer reading is the actual mileage of the vehicle unless one of the following statements is checked.			
	<div style="border: 1px solid black; display: inline-block; padding: 2px;">NO TENTHS</div> <input type="checkbox"/> The mileage stated is in excess of its mechanical limits. <input type="checkbox"/> The odometer reading is not the actual mileage. <b>WARNING: ODOMETER DISCREPANCY</b> <input type="checkbox"/> Exempt - Model year over 9 years old.			
	Signature of Seller(s)/Agent/Dealership I am aware of the above odometer certification made by the seller/agent. <input type="checkbox"/>		Printed Name of Seller(s)/Agent/Dealership Dealer's License Number _____ Date of Sale _____	
Signature of Buyer		Printed Full Legal Name of Buyer		
<b>THIRD REASSIGNMENT DEALER ONLY</b>	<b>FEDERAL AND STATE LAW REQUIRES THAT YOU STATE THE MILEAGE IN CONNECTION WITH THE TRANSFER OF OWNERSHIP.</b> <b>FAILURE TO COMPLETE OR PROVIDING A FALSE STATEMENT MAY RESULT IN FINES AND/OR IMPRISONMENT.</b> 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	
	Address	City	State	Zip Code
	I certify to the best of my knowledge the odometer reading is the actual mileage of the vehicle unless one of the following statements is checked.			
	<div style="border: 1px solid black; display: inline-block; padding: 2px;">NO TENTHS</div> <input type="checkbox"/> The mileage stated is in excess of its mechanical limits. <input type="checkbox"/> The odometer reading is not the actual mileage. <b>WARNING: ODOMETER DISCREPANCY</b> <input type="checkbox"/> Exempt - Model year over 9 years old.			
	Signature of Seller(s)/Agent/Dealership I am aware of the above odometer certification made by the seller/agent. <input type="checkbox"/>		Printed Name of Seller(s)/Agent/Dealership Dealer's License Number _____ Date of Sale _____	
Signature of Buyer		Printed Full Legal Name of Buyer		
<b>LIEN</b>	<b>LIENHOLDER TO BE RECORDED</b>			
	Printed Full Legal Name of Lienholder _____ (if no lienholder write "NONE")			
	Address _____	Street _____	City _____	State _____ Zip Code _____

**ALTERATION OR ERASURE VOIDS THIS TITLE**

APP 004318

ROA 002724

**Contact Information****1/14/2015**

Company: Titlemax (314391)

Telephone: 404-542-6618

Contact: Laura Farris

Fax:

E-Mail: laura.farris@titlemax.biz

**Notes****Vehicle Info For 2007 Hyundai Elantra GLS 4D Sedan**

MSRP: \$14,395	VIN: KMH DU46D7	Adj. State: National
Fin Adv: \$4,800	UVC: 2007380009	Mileage: 0
Equip Ret: \$16,799	MPG: 28/36	Mileage Cat: B
Tire Size: 195/65H15	Weight: 2747	Cylinders: 4
Base HP: 138 @ 6000	Fuel Type: Gas	Transmission: A
Taxable HP: 17.9	Wheelbase: 104.3	Drive Train: FWD
Model Number: 43404	End of Term 0	End of Term 0
Price Includes: AT AC	Months: 0	Mileage: 0

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

	X-CL	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	\$2,800

**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**

APP 004319  
ROA 002725

	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	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Options	\$0	\$0	\$0	\$0	\$0	\$0	\$0	N/A
Mileage	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Total	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

**Black Book Add/Deducts**

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

APP 004320  
ROA 002726

# Customer Receipt/Repayment Plan Receipt (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 applied to the loan number identified above.		
AMOUNT PAID: \$320.00	AGENT RECEIVING PAYMENT: Bridget Urena	

## TODAY'S PAYMENT ITEMIZATION

PRINCIPAL PAID:	\$0.00
INTEREST PAID:	\$320.00
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

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

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

Irma A Beverly  
Printed Name

Irma Beverly  
Signature

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

Mr. 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.

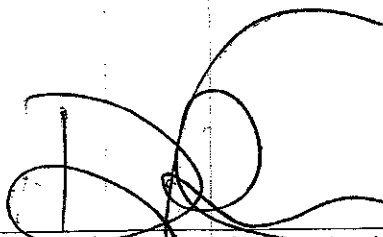
If you enter into a Repayment Plan, we will honor the terms and we will not charge any other amount as an incident to or as a condition of entering into a Repayment Plan. Such an amount includes, without limitation: (1) any interest, regardless of the name given to the interest, other than the interest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

Additionally, if you enter into a Repayment Plan, we will honor the terms of the Repayment Plan, and unless otherwise authorized by Nevada law we will not (1) accept any additional security or collateral from you to enter into the Repayment Plan; (2) sell to you any insurance (3) require you to purchase insurance or any other goods or services to enter into the Repayment Plan; (4) make any other loan to you, unless you are seeking multiple loan attempt to collect the outstanding balance Vehicle unless you default on the Repayment than the amount owed under the terms of

We will prepare the written Repayment Plan.

Please return to our location in order to enter

Sincerely,



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



Certificate Of Mailing

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

From:

TitleMax

3391 E Tropicana Ave #1

Las Vegas, NV 89121

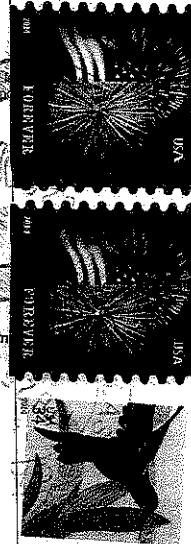
To:

Irma Beverly

1105 Yale St. Apt 122

North Las Vegas, NV 89030

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



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.

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

TitleMax of Nevada, Inc. d/b/a TitleMax  
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 offering you an opportunity to enter into a written AMENDMENT OF THE TITLE LOAN AGREEMENT TO ESTABLISH A REPAYMENT PLAN ("Repayment Plan").

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

To enter into a Repayment Plan you must follow these procedures by 4/15/2015 : (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 \$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 loan:

Date: 03/20/2015

Amount:

**UNITED STATES POSTAL SERVICE®** Certificate of Mailing

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

From: TitleMax  
3391 E Tropicana Ave #1  
Las Vegas, NV 89121

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



total amount due if you enter into a Repayment Plan

Under the terms of any Repayment Plan and Repayment Plan not later than 30 days after the date of 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 to a shorter term; and (3) we may require you to make an initial payment of not more than 20 percent of the total amount due under the Repayment Plan.



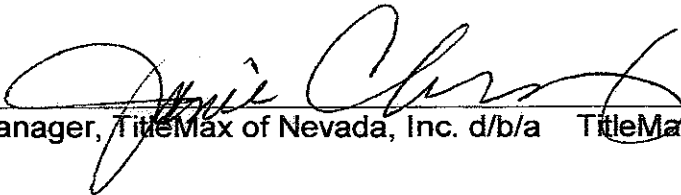
If you enter into a Repayment Plan, we will honor the terms and we will not charge any other amount as an incident to or as a condition of entering into a Repayment Plan. Such an amount includes, without limitation: (1) any interest, regardless of the name given to the interest, other than the interest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

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

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

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

Sincerely,



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

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

- (1) The amount of the debt is \$2,202.34 ; (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

01/14/2015

ID #	Orig. Date	Customer Name	Type	Coll. Value	Advanced	Fees.	Paid	Amt. Due	EXT's
10569-0146239	01/14/2015	Beverly, Irma Jean	B9	\$3,465.55	\$2,000.00	\$959.40	\$320.00	\$2,639.40	0
Transaction #	Type	Trans. Date	New Due Date	Pro? Rev?	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	\$319.80	\$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	3/15/2015	X -	\$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		X -	\$0.00	\$0.00	\$0.00	\$0.00	
10569-0146239-16	LOG	4/3/2015 9:31		X -	\$0.00	\$0.00	\$0.00	\$0.00	
10569-0146239-17	LOG	4/3/2015 10:0		X -	\$0.00	\$0.00	\$0.00	\$0.00	
10569-0146239-18	LOG	4/8/2015 2:35		X -	\$0.00	\$0.00	\$0.00	\$0.00	
10569-0146239-19	FEE	4/14/2015 7:1		X -	\$0.00	\$266.50	\$0.00	\$266.50	
10569-0146239-20	LOG	4/24/2015 11:		X -	\$0.00	\$0.00	\$0.00	\$0.00	
10569-0146239-21	LOG	4/25/2015 1:3		X -	\$0.00	\$0.00	\$0.00	\$0.00	
10569-0146239-22	LOG	4/27/2015 5:4		X -	\$0.00	\$0.00	\$0.00	\$0.00	
10569-0146239-23	LOG	4/28/2015 9:2		X -	\$0.00	\$0.00	\$0.00	\$0.00	
10569-0146239-24	LOG	4/29/2015 1:5		X -	\$0.00	\$0.00	\$0.00	\$0.00	
10569-0146239-25	LOG	4/30/2015 12:		X -	\$0.00	\$0.00	\$0.00	\$0.00	
10569-0146239-26	LOG	4/30/2015 6:0		X -	\$0.00	\$0.00	\$0.00	\$0.00	
10569-0146239-27	LOG	5/4/2015 11:4		X -	\$0.00	\$0.00	\$0.00	\$0.00	
10569-0146239-28	LOG	5/4/2015 12:5		X -	\$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	
10569-0146239 Totals:		1			\$2,000.00	\$959.40	\$320.00	\$2,639.40	0
01/14/2015 Totals:				1	\$3,465.55	\$2,000.00	\$959.40	\$320.00	\$2,639.40 0

## Personal Information

Date 10/10/14	State Issued ID Number [REDACTED]	Date of Birth [REDACTED]	Social Security [REDACTED]
Last Name BEVERLY	First Name Tina	Middle Name Jean	
Home Phone [REDACTED]	Cell Phone [REDACTED]	Email Address (optional)††	
Best time to call? Any time	Which number do you prefer that we call? <input type="checkbox"/> Home Phone <input checked="" type="checkbox"/> Cell Phone		
Physical Address (Street Number & Name) 1249 S 9th St			
City Las Vegas NV	State NV	Zip 89104	Apt. # County
Mailing Address (if different from physical address) Same			
City	State	Zip	

### Source of Income

Employer * (Source of Income)		Address (Street Number & Name)														
City		Zip		Time at Job?												
Work Phone #		Title		Supervisor												
Pay Frequency: (check one) <input type="checkbox"/> 1 <sup>st</sup> & 15 <sup>th</sup> of month <input type="checkbox"/> 15 <sup>th</sup> & end of month <input type="checkbox"/> Biweekly (every 2 weeks) <input type="checkbox"/> Weekly <input type="checkbox"/> Monthly (last day) <input type="checkbox"/> Monthly (1 <sup>st</sup> day) <input type="checkbox"/> Monthly (3 <sup>rd</sup> day) <input type="checkbox"/> Self-Employed				<table border="1"> <thead> <tr> <th>Next Payday</th> <th colspan="2">Current and Expected</th> <th rowspan="2">Work Shift</th> </tr> <tr> <th></th> <th>Gross Monthly Income</th> <th>Gross Monthly Obligation</th> </tr> </thead> <tbody> <tr> <td>Every 2nd of month</td> <td>\$1082.60</td> <td>\$63.00 \$1082.60</td> <td>N/A</td> </tr> </tbody> </table>		Next Payday	Current and Expected		Work Shift		Gross Monthly Income	Gross Monthly Obligation	Every 2nd of month	\$1082.60	\$63.00 \$1082.60	N/A
Next Payday	Current and Expected		Work Shift													
	Gross Monthly Income	Gross Monthly Obligation														
Every 2nd of month	\$1082.60	\$63.00 \$1082.60	N/A													
*Alimony, child support or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation. Alimony, child support, or separate maintenance received under: <input type="checkbox"/> court order <input type="checkbox"/> written agreement <input type="checkbox"/> oral understanding. Are you currently in bankruptcy? <input type="checkbox"/> yes <input checked="" type="checkbox"/> no																

## Credit References

Business Name America Insurance		Phone # 702-367 9616	
Address (Street Number & Name) 5685 Spring Mountain		City Las Vegas	State NV.
Zip 89146			
Business Name Globe Life Insurance		Phone # 972-540-6542	
Address (Street Number & Name)		City Oklahoma City	State OK
Zip 73184			

## Personal References

[REDACTED]

# Co-Applicant Information

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

## ADDITIONAL TERMS AND CONDITIONS OF THIS CUSTOMER APPLICATION

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

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

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

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

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

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

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

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

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

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

**Ability to Repay Verification.**

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

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

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

Anna Beverly  
Applicant Signature

1-14-15  
Date

\_\_\_\_\_  
Co-Applicant Signature

\_\_\_\_\_  
Date

**A - 95**

## 604A LOAN REVIEW WORKSHEET

Licensee Name &amp;

DBA: TITLEMAX OF NEVADA INC. DBA TITLEMAX

Exam Start

Date: 5/18/2015

Licensee Address: 3391 E. TROPICANA AVENUE SUITE 1, LAS VEGAS NV 89121

Exam as of: 5/4/2015

Borrower Name &amp;

Address: MARIO GONZALEZ

Examiner: TD

Account Number	Origination Date	Amount of Loan	Maturity Date	Finance Charge	Total Number of Payments	Payment Amount	APR Quoted	Is the APR correct?
10569-0106634	5/23/2014	\$8,020.00	6/22/2014	\$801.20	6&1	\$8,821.20	121.55%	YES

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

Is the loan secured? YES If so, what is the collateral? 2008 DODG RAM If secured by a vehicle title, is it filed and perfected? YES

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

(Applies to Deferred Deposit Only) Does the deferred deposit loan exceed 25% of the customer's expected gross monthly income? N/A

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

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

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

(Applies to Title Loans Only) Does the loan amount exceed the fair market value of the vehicle securing the loan? NO Fair Market Value: \$20,100.00

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

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

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

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

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

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

VIOLATIONS/ TECHNICAL EXCEPTIONS/ OTHER COMMENTS:

PAYMENTS MADE PLUS BALANCE DUE EXCEEDS TOTAL AMOUNT

BAC 604A 160A AND NRS 604A 410 ENGLISH SPANISH TRANSLATION

no open old loan



<b>NOMBRE DEL TITULAR:</b> TitleMax of Nevada, Inc. d/b/a TitleMax		<b>DOMICILIO DEL TITULAR:</b> 3391 E. Tropicana Ave., Suite 1		<b>CIUDAD</b> Las Vegas	<b>ADO</b> NV	<b>CODIGO POSTAL</b> 89121	<b>TELÉFONO:</b> (702)880-0707
<b>CLIENTE: NOMBRE</b> Gonzalez, Mario Alberto		<b>NÚMERO DE IDENTIFICACIÓN FOTOGRÁFICA</b> [REDACTED]		<b>TIPO DE IDENTIFICACIÓN FOTOGRÁFICA</b> State Issued Drivers		<b>AGENCIA EMISORA DE LA IDENTIFICACIÓN FOTOGRÁFICA</b> Nevada	
<b>DOMICILIO:</b> 3451 E Reno Ave		<b>CIUDAD</b> Las Vegas		<b>ESTADO</b> NV	<b>CODIGO POSTAL</b> 89120	<b>SSN</b> [REDACTED]	
<b>TELÉFONO - CASA</b> [REDACTED]		<b>TELÉFONO MÓVIL</b> [REDACTED]		<b>FECHA DE NACIMIENTO</b> 6/3/1970			
<b>CLIENTE: NOMBRE</b> [REDACTED]		<b>NÚMERO DE IDENTIFICACIÓN FOTOGRÁFICA</b> [REDACTED]		<b>TIPO DE IDENTIFICACIÓN FOTOGRÁFICA</b> [REDACTED]		<b>AGENCIA EMISORA DE LA IDENTIFICACIÓN FOTOGRÁFICA</b> [REDACTED]	
<b>DOMICILIO:</b> [REDACTED]		<b>CIUDAD</b> [REDACTED]		<b>ESTADO</b> [REDACTED]	<b>CODIGO POSTAL</b> [REDACTED]	<b>SSN</b> [REDACTED]	
<b>TELÉFONO - CASA</b> [REDACTED]		<b>TELÉFONO - MÓVIL</b> [REDACTED]		<b>FECHA DE NACIMIENTO</b> [REDACTED]			
<b>VEHÍCULO: MARCA</b> DODGE		<b>MODELO</b> RAM	<b>AÑO</b> 2008	<b>NÚMERO DE IDENTIFICACIÓN DEL VEHÍCULO(VIN)</b> 1D7HA18248J160728			<b>PLACA DE CIRCULACIÓN</b> 683-LSN

**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 "Título" se refiere al certificado de título o propiedad del vehículo ya identificado.

**COSTOS Y PAGO.** Según este Contrato de Préstamo, usted nos concede posesión del Título que le pertenece legalmente a usted. Usted promete pagarnos 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 título, 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 horario de atención, entonces abonaremos cualquier pago el siguiente día laboral, como si hubiese sido recibido en la fecha de vencimiento programada.

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

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

TAZA DE PORCENTAJE ANUAL El costo de su crédito como tasa 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.	Monto Total de Pagos La cantidad que usted habrá pagado al concluir todos los pagos programados.
121.55%	\$801.20	\$8,020.00	\$8,821.20

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

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

Honorario de Presentación \$20.00

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

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

1. Cantidad que se le entregó a usted directamente: \$8,000.00
2. Cantidad que se ha pagado en su cuenta: \$0.00
3. Cantidad pagada a agentes públicos: \$20.00
4. Cantidad pagada a \_\_\_\_\_ a su nombre: \$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 entregarnos 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 Título, y reembolsaremos cualquier cantidad cobrada. A partir de entonces, también podrá pagarnos por completo o 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 obligación 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 pudiesemos 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 pudiesemos 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 honorarios 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 titularidad del vehículo; y (b) El cliente tiene la capacidad de pagar el préstamo sobre vehículo.

**DISPOSICIÓN DE ARBITRAJE Y RENUNCIA A JUICIO 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 un juzgado y celebrar un juicio con jurado para resolver la misma; y (b) en vez, por mutuo acuerdo presentan sus disputas a un 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, reconvencción 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 y/o nuestros empleados, agentes, directores, oficiales, accionistas, gobernadores, gerentes, miembros, empresa matriz o entidades afiliadas (de aquí en adelante referidos colectivamente como "terceros relacionados"), incluyendo reclamos por indemnización monetaria 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 RESUELTA EN UN JUZGADO QUE NO SEA DE RECLAMOS DE MENOR CUANTÍA; y**

(c) **USTED ESTÁ RENUNCIANDO A SU DERECHO DE FUNGIR COMO REPRESENTANTE DE, ABOGADO PARTICULAR GENERAL, O EN 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 únicamente por arbitraje vinculante a nivel individual con usted. **POR CONSIGUIENTE, EL 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 de la 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 acuse de recibo, dentro de un periodo de veinte (20) días. Si usted exige un arbitraje, tiene que informarnos 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 notificarnos 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 copia 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 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 exigirá reembolsarnos por su porción de los Costos de Arbitraje que le adelantamos, con tal que supere la cantidad que hubiese sido lazado 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 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 perjuicios, o el mandato judicial, o obtener una pena no monetaria la cual no exige daños y perjuicios de un juzgado competente. La entablación, sea suya o nuestra de cualquiera de estas acciones mencionadas en el Párrafo 6, no constituirá una renuncia al derecho de presentar la disputa para arbitraje, incluyendo cualquier contrademanda 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 acuerdo de Arbitraje será gobernado por la ley de arbitrajes del estado de Nevada.

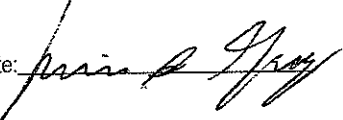
8. Esta Disposición de Arbitraje es vinculante y le beneficia a usted, sus presentes herederos, sucesores y designados. La Disposición de Arbitraje es vinculante y nos beneficia a nosotros, nuestros sucesores y designados, y terceros relacionados. La Disposición de Arbitraje continua en plena vigencia,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

extendidas, aplazadas, renovadas, pre-pagadas, préstamos 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, enmendada, caducación o ejecución 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. PROCESO 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 notificarnos 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 de Préstamo usted reconoce que el mismo fue relleno 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 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.**

Firma del Cliente:



5/23/14  
Fecha

Por

El Empleado

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

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, COMO AGENTE AVAL.

Affidavit

STATE OF NEVADA  
COUNTY OF Clark

Title Loan Agreement No.: 10569-01010634  
Date: 5-23-2014

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 TitleMax  
Address:

3391 E Tropicana  
Las Vegas, NV 89121

Vehicle Information: VIN: 1D7HA18248J160728  
License Plate State and No: 683-LSN Color: White Year: 2008 Make: Dodge Model: Ram

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, Mario Gonzalez, being first duly sworn, states as follows:

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

FURTHER, AFFIANT SAYETH NOT.

Customer Signature: 

Co-Borrower Signature: \_\_\_\_\_

APP 004336  
ROA 002742

# Recibo/ Extensión & Recibo/Recibo de Plan de Pago

<b>NOMBRE Y DOMICILIO DEL TITULAR:</b> TitleMax of Nevada, Inc. d/b/a TitleMax 3391 E. Tropicana Ave., Suit Las Vegas, NV 89121		<b>PAGO HECHO EN NOMBRE DE O POR:</b> Gonzalez, Mario Alberto  3451 E Reno Ave Las Vegas, NV 89120
<b>NO. DE IDENTIFICACIÓN DEL CONTRATO DE PRESTAMO</b> 10569-0106634  <b>FECHA DEL CONTRATO DE PRÉSTAMO:</b> 05/23/2014 Si tiene varios préstamos, este pago se aplicó al préstamo identificado por el número antedicho.		<b>FECHA /HORA QUE SE RECIBIÓ DEL PAGO :</b>  12/01/2014 12:30 PM
<b>MONTO PAGADO:</b>  700.00	<b>AGENTE QUE RECIBIÓ EL PAGO:</b> Janie Chavez (068)	

DESGLOCE DEL PAGO DE HOY	INFORMACIÓN DEL PRÓXIMO PAGO
PAGADO HACIA EL CAPITAL: \$ 62.32	CAPITAL: \$ 6320.88
PAGADO HACIA LOS INTERESES: \$ 0.00	INTERESES: \$ 0.00
PAGADO HACIA LOS CARGOS: \$ 637.68	HONORARIOS: \$ 0.00
PAGO HACIA LOS HONORARIOS: \$ 0.00	CARGOS: \$ 631.46
MONTO TOTAL DEL PAGO DE HOY: \$ 700.00	SALDO DEL PRESTAMO: \$ 6952.34
	PAGO MINIMO DEL PLAN: \$
	PRÓXIMA FECHA DE VENCIMIENTO: 12/19/2014

- ☐ Cuenta cancelada por rescisión  
☐ Cuenta cancelada por completo  
☐ Título Entregado al Cancelar la Cuenta. Al firmar a continuación, usted reconoce que al cancelar la cuenta por completo, le entregamos a usted el Título 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 extendió 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 más 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 ÚNICAMENTE 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 Título de su vehículo y nos concedió interés en el mismo como garantía. El Título continúa 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 (Ejército, Armada Marina, Cuerpo Marino, Fuerzas Armadas, o Guarda Costas), o como dependiente del mismo o pareja de tal miembro.

*[Firma]*  
 en Letra de Molde

*Mario A Gonzalez*  
 Firma

APP 004337  
 ROA 002743

# Recibo/ Extensión & Recibo/Recibo de Plan de Pago

<b>NOMBRE Y DOMICILIO DEL TITULAR:</b> TitleMax of Nevada, Inc. d/b/a TitleMax 3391 E. Tropicana Ave., Suite Las Vegas, NV 89121		<b>PAGO HECHO EN NOMBRE DE O POR:</b> Gonzalez, Mario Alberto  3451 E Reno Ave Las Vegas, NV 89120
<b>NO. DE IDENTIFICACIÓN DEL CONTRATO DE PRESTAMO</b> 10569-0106634  <b>FECHA DEL CONTRATO DE PRÉSTAMO:</b> 05/23/2014 Si tiene varios préstamos, este pago se aplicó al préstamo identificado por el número antedicho.		<b>FECHA /HORA QUE SE RECIBIÓ DEL PAGO :</b>  11/04/2014 04:01 PM
<b>MONTO PAGADO:</b>  1000.00	<b>AGENTE QUE RECIBIÓ EL PAGO:</b> Delmy Rivera (231)	

DESGLOCE DEL PAGO DE HOY	INFORMACIÓN DEL PRÓXIMO PAGO
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
PAGO HACIA LOS HONORARIOS: \$ 0.00	CARGOS: \$ 637.68
MONTO TOTAL DEL PAGO DE HOY: \$ 1000.00	SALDO DEL PRESTAMO: \$ 7020.88
	PAGO MINIMO DEL PLAN: \$
	PRÓXIMA FECHA DE VENCIMIENTO: 11/19/2014

- ☐ Cuenta cancelada por rescisión  
☐ Cuenta cancelada por completo  
☐ Título Entregado al Cancelar la Cuenta. Al firmar a continuación, usted reconoce que al cancelar la cuenta por completo, le entregamos a usted el Título 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 extendió 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 más 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 ÚNICAMENTE 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 Título de su vehículo y nos concedió interés en el mismo como garantía. El Título 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 (Ejército, Armada Marina, Cuerpo Marino, Fuerzas Aéreas, o Guardia Costas), o como dependiente del mismo o pareja de tal miembro.

Mario A Gonzalez  
Nombre en Letra de Molde

Firma

APP

004338  
ROA 002744

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. El 10/21/2014 ("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:

Fecha:	Monto\$	Fecha:	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				

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 tasa que no exceda la tasa 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,

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 evita

(1) El monto de la deuda es \$7,383.20; (2) El nombre del acreedor es TitleMax of Nevada, Inc.; (3) nosotros consideraremos la deuda en mora a partir de la fecha de la mora un periodo de 30 días a partir de la fecha de la mora; (4) si usted disputa la deuda o una copia del fallo en su contra y desea recibir su notificación escrita en el periodo de 30 días, debe presentar una copia del acreedor original, si es que es distinto al acreedor original.

Este es un intento de cobrar una deuda y toda información contenida en este documento es confidencial.

UNITED STATES  
POSTAL SERVICE®  
Certificate of Mailing  
This Certificate of Mailing provides evidence that this document was presented to USPS® for mailing.  
From: TitleMax  
3391 E Tropicana Ave #1  
Las Vegas, NV 89121  
702-880-0707

To: MARIO ALBERTO GONZALEZ  
3451 E. RENO AVE.  
LAS VEGAS, NV 89120  
APP 0043339  
ROA 002745



# Recibo/ Extensión & Recibo/Recibo de Plan de Pago

<b>NOMBRE Y DOMICILIO DEL TITULAR:</b> TitleMax of Nevada, Inc. d/b/a TitleMax 3391 E. Tropicana Ave., Suite Las Vegas, NV 89121		<b>PAGO HECHO EN NOMBRE DE O POR:</b> Gonzalez, Mario Alberto  3451 E Reno Ave Las Vegas, NV 89120
<b>NO. DE IDENTIFICACIÓN DEL CONTRATO DE PRESTAMO</b> 10569-0106634  <b>FECHA DEL CONTRATO DE PRÉSTAMO:</b> 05/23/2014 Si tiene varios préstamos, este pago se aplicó al préstamo identificado por el número antedicho.		<b>FECHA /HORA QUE SE RECIBIÓ DEL PAGO :</b>  09/26/2014 06:18 PM
<b>MONTO PAGADO:</b>  780.00	<b>AGENTE QUE RECIBIÓ EL PAGO:</b> Delmy Rivera (231)	

<b>DESGLOCE DEL PAGO DE HOY</b>  PAGADO HACIA EL CAPITAL: \$ 99.47  PAGADO HACIA LOS INTERESES: \$ 0.00  PAGADO HACIA LOS CARGOS: \$ 680.53  PAGO HACIA LOS HONORARIOS: \$ 0.00  MONTO TOTAL DEL PAGO DE HOY: \$ 780.00	<b>INFORMACIÓN DEL PRÓXIMO PAGO</b>  CAPITAL: \$ 6712.61  INTERESES: \$ 0.00  HONORARIOS: \$ 0.00  CARGOS: \$ 670.59  SALDO DEL PRESTAMO: \$ 7383.20  PAGO MINIMO DEL PLAN: \$  PRÓXIMA FECHA DE VENCIMIENTO: 10/20/2014
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- ☐ Cuenta cancelada por rescisión  
☐ Cuenta cancelada por completo  
☐ Título Entregado al Cancelar la Cuenta. Al firmar a continuación, usted reconoce que al cancelar la cuenta por completo, le entregamos a usted el Título 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 extendió 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 más 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 ÚNICAMENTE 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 Título de su vehículo y nos concedió interés en el mismo como garantía. El Título continúa 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 (Ejército, Armada Marina, Cuerpo Marino, Fuerzas Aéreas, o Guarda Costas), o como dependiente del mismo o pareja de tal miembro.

Mario A Gonzalez  
Nombre en Letra de Molde

Firma

APP 004340  
ROA 002746



# Recibo/ Extensión & Recibo/Recibo de Plan de Pago

<b>NOMBRE Y DOMICILIO DEL TITULAR:</b> TitleMax of Nevada, Inc. d/b/a TitleMax 3391 E. Tropicana Ave., Suit Las Vegas, NV 89121		<b>PAGO HECHO EN NOMBRE DE O POR:</b> Gonzalez, Mario Alberto  3451 E Reno Ave Las Vegas, NV 89120
<b>NO. DE IDENTIFICACIÓN DEL CONTRATO DE PRESTAMO</b> 10569-0106634  <b>FECHA DEL CONTRATO DE PRÉSTAMO:</b> 05/23/2014 Si tiene varios préstamos, este pago se aplicó al préstamo identificado por el número antedicho.		<b>FECHA /HORA QUE SE RECIBIÓ DEL PAGO :</b>  09/03/2014 06:23 PM
<b>MONTO PAGADO:</b>  1000.00	<b>AGENTE QUE RECIBIÓ EL PAGO:</b> Bridget Urena (625)	

DESGLOCE DEL PAGO DE HOY	INFORMACIÓN DEL PRÓXIMO PAGO
PAGADO HACIA EL CAPITAL: \$ 290.46	CAPITAL: \$ 6812.08
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
MONTO TOTAL DEL PAGO DE HOY: \$ 1000.00	SALDO DEL PRESTAMO: \$ 7492.61
	PAGO MINIMO DEL PLAN: \$
	PRÓXIMA FECHA DE VENCIMIENTO: 9/20/2014

- ☐ Cuenta cancelada por rescisión  
☐ Cuenta cancelada por completo  
☐ Título Entregado al Cancelar la Cuenta. Al firmar a continuación, usted reconoce que al cancelar la cuenta por completo, le entregamos a usted el Título 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 extendió 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 más 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 ÚNICAMENTE UNA EXTENSIÓN DEL CONTRATO DE PRÉSTAMO, USTED RECONOCE Y ACUERDA QUE LOS TERMINOS Y CONDICIONES DEL CONTRATO DE PRÉSTAMO, 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 Título de su vehículo y nos concedió interés en el mismo como garantía. El Título continúa 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 (Ejército, Armada Marina, Cuerpo Marino, Fuerzas Aéreas, o Guarda Costas), o como dependiente del mismo o pareja de tal miembro.

  
 Nombre en Letra de Molde

9/3/14  
 Firma

APP 004341  
 ROA 002747

# Recibo/ Extensión & Recibo/Recibo de Plan de Pago

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

<b>DESGLOCE DEL PAGO DE HOY</b>  PAGADO HACIA EL CAPITAL: \$ 718.66  PAGADO HACIA LOS INTERESES: \$ 0.00  PAGADO HACIA LOS CARGOS: \$ 781.34  PAGO HACIA LOS HONORARIOS: \$ 0.00  MONTO TOTAL DEL PAGO DE HOY: \$ 1500.00	<b>INFORMACIÓN DEL PRÓXIMO PAGO</b>  CAPITAL: \$ 7102.54  INTERESES: \$ 0.00  HONORARIOS: \$ 0.00  CARGOS: \$ 709.54  SALDO DEL PRESTAMO: \$ 7812.08  PAGO MINIMO DEL PLAN: \$  PRÓXIMA FECHA DE VENCIMIENTO: 8/21/2014
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- ☐ Cuenta cancelada por rescisión  
☐ Cuenta cancelada por completo  
☐ Título Entregado al Cancelar la Cuenta. Al firmar a continuación, usted reconoce que al cancelar la cuenta por completo, le entregamos a usted el Título 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 extendió 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 más 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 ÚNICAMENTE 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 Título de su vehículo y nos concedió interés en el mismo como garantía. El Título continúa 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 (Ejército, Armada Marina, Cuerpo Marino, Fuerzas Aéreas, o Guarda Costas), o como dependiente del mismo o pareja de tal miembro.

Nombre en Letra de Molde: Mario A Gonzalez  
 Firma: [Firma]

APP 004342  
 ROA 002748

## Customer Application

## Personal Information

Date 3/1/14	State Issued ID Number [REDACTED]	Date of Birth [REDACTED]	Social Security # [REDACTED]
Last Name Gonzalez	First Name Mario	Middle Name Alberto	
Home Phone [REDACTED]	Cell Phone [REDACTED]	Email Address (optional)** [REDACTED]	
Best time to call? any time	Which number do you prefer that we call? <input type="checkbox"/> Home Phone <input checked="" type="checkbox"/> Cell Phone		
Physical Address (Street Number & Name) 3451 E Reno Av			
City Las Vegas	State Nev	Zip 89120	Apt # County
Mailing Address (if different from physical address)			
City	State	Zip	

## Source of Income

[REDACTED]			
Pay Frequency: (check one) <input type="checkbox"/> 1 <sup>st</sup> & 15 <sup>th</sup> of month <input type="checkbox"/> 15 <sup>th</sup> & end of month <input type="checkbox"/> Biweekly (every 2 weeks) <input checked="" type="checkbox"/> Weekly <input type="checkbox"/> Monthly (last day) <input type="checkbox"/> Monthly (1 <sup>st</sup> day) <input type="checkbox"/> Monthly (3 <sup>rd</sup> day) <input type="checkbox"/> Self-Employed		Next Payday	Current and Expected Gross Monthly Income \$ 6,000
			Gross Monthly Obligations \$ 2000.00
Work Shift			
*Alimony, child support or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation. Alimony, child support, or separate maintenance received under: <input type="checkbox"/> court order <input type="checkbox"/> written agreement <input type="checkbox"/> oral understanding. Are you currently in bankruptcy? <input type="checkbox"/> yes <input checked="" type="checkbox"/> no			

## Credit References

Business Name Peterman	Phone # 430-3433
Address (Street Number & Name) [REDACTED]	City [REDACTED] State [REDACTED] Zip [REDACTED]
Business Name Pittsburgh paint	Phone # 736-8929
Address (Street Number & Name) [REDACTED]	City [REDACTED] State [REDACTED] Zip [REDACTED]

## Personal References

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

APP 004343  
ROA 002749

## Co-Applicant Information

Date		State Issued ID Number		Date of Birth		Social Security #				
Last Name			First Name			Middle Name				
Home Phone			Cell Phone*			Email Address (optional)††				
Best time to call?			Which number do you prefer that we call? <input type="checkbox"/> Home Phone <input type="checkbox"/> Cell Phone							
Physical Address (Street Number & Name)								Apt #		
City				State	Zip	County				
Mailing Address (if different from physical address)										
City				State	Zip					
Employer * (Source of Income)				Employer Address (Street Number & Name)						
City				State	Zip	Time at Job?				
Work Phone #			Job Title		Supervisor:					
Pay Frequency: (check one) <input type="checkbox"/> 1 <sup>st</sup> & 15 <sup>th</sup> of month <input type="checkbox"/> 15 <sup>th</sup> & end of month <input type="checkbox"/> Biweekly (every 2 weeks) <input type="checkbox"/> Weekly <input type="checkbox"/> Monthly (last day) <input type="checkbox"/> Monthly (1 <sup>st</sup> day) <input type="checkbox"/> Monthly (3 <sup>rd</sup> day) <input type="checkbox"/> Self-Employed					Next Payday		Current and Expected		Work Shift	
							Gross Monthly Income	Gross Monthly Obligations		
*Alimony, child support or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation. Alimony, child support, or separate maintenance received under: <input type="checkbox"/> court order <input type="checkbox"/> written agreement <input type="checkbox"/> oral understanding. Are you currently in bankruptcy? <input type="checkbox"/> yes <input type="checkbox"/> no										
How did you hear about us? (Circle one.) <div style="display: flex; justify-content: space-between; align-items: flex-start;"> <div style="text-align: center;">             Friend/Referral    Name of referrer? _____              Internet    Billboard    Postcard           </div> <div style="text-align: center;"> <div style="border: 1px solid black; border-radius: 50%; padding: 5px; display: inline-block;">Saw Store</div>              Other: _____           </div> <div style="text-align: center;">             Television    Yellow Pages    Repeat Customer           </div> </div>										

### ADDITIONAL TERMS AND CONDITIONS OF THIS CUSTOMER APPLICATION

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

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

APP 004344

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 false.

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

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

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

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

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

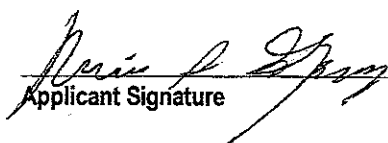
#### **Ability to Repay Verification.**

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

*No*

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

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

  
Applicant Signature

3/1/14  
Date

\_\_\_\_\_  
Co-Applicant Signature

\_\_\_\_\_  
Date

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

Date: 1/20/2015

10569-0106634

Customer Name: Gonzalez, Mario Alberto  
Address: 3451 E Reno Ave  
Las Vegas, NV 89120  
(702)277-8422

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: 2008, White, DODGE, RAM, 1D7HA18248J160728

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

**The Title Loan Agreement.** This Repayment Plan Agreement amends and modifies the Title Loan Agreement you signed on 05/23/2014 ("Loan Agreement"), to work out a payment plan. You have the opportunity within 30 days of the date of default on the Loan Agreement to enter into a repayment plan with a term of at least 90 days, and we must offer the repayment plan to you before we repossess the Vehicle. Under the Loan Agreement, your payment in the amount of \$6,320.34 was due on 12/19/2014 ("Original Due Date").

**Payments.** This Repayment Plan is divided into monthly installments of the remaining balance owing. You and we agree to the payment period set forth below in the Amended Payment Schedule. In consideration of your promises herein, we agree to amend and modify the Original Due Date, resulting in separate payments due on the Periodic Due Dates set forth below. Therefore, you agree to pay us in cash the amount owing on the dates set forth in the Amended Payment Schedule set forth below. By signing below, you agree to make an initial payment of \$0.00 and to pay a total of \$6320.34 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 the outstanding balance during the term of the Repayment Plan by process of alternative dispute resolution, by repossessing the Vehicle, or by exercising any other right we have under Nevada law, unless you default on the Repayment Plan.

## Amended Payment Schedule:

Periodic Payments	Amount of Payment	Periodic Due Date
1st Scheduled Payment	\$790.04	2/18/2015
2nd Scheduled Payment	\$790.04	3/20/2015
3rd Scheduled Payment	\$790.04	4/19/2015
4th Scheduled Payment	\$790.04	5/19/2015
5th Scheduled Payment	\$790.04	6/18/2015
6th Scheduled Payment	\$790.04	7/18/2015
7th Scheduled Payment	\$790.04	8/17/2015
8th Scheduled Payment	\$790.06	9/16/2015
	\$6320.34	

The total amount due under the terms of the Repayment Plan:

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

**Prepayment.** You have the right to rescind this Repayment Plan. You may rescind on or before the close of business on the next day of business at the location where the Repayment Plan was initiated. To rescind, you must deliver to us the total amount due under the Repayment Plan, less any amount you paid to you to initiate the Repayment Plan. If you rescind, then we will not charge you any amount for rescinding. You may also pay us in full at any time, without an additional charge or fee, before the final Periodic Due Date. If you pay the total amount due under the terms of the Repayment Plan in full, including all amounts negotiated and agreed to herein, then we shall return the Title to you. You may also make a partial payment on the Repayment Plan at any time without an additional charge or fee. You agree that we will apply all partial prepayments to the outstanding balance amount owing. Unless your next scheduled payment is your final payment owing, such partial prepayment does not relieve you of your obligation to make your next scheduled payment. **Default.** You will be in default under this Repayment Plan Agreement if you fail to keep any promise made herein. Such default occurs on the day immediately following the date of your failure to perform as described herein. If you default, then we may seek repossession and sale of the Vehicle as well as any other remedy Nevada law allows. If we exercise our remedies, then in accordance with the limitations and rights under the Arbitration Agreement we may bring an action against you for any or all of the following relief: (a) The amount of the loan obligation, including, without limitation, the aggregate amount of the interest, charges and fees negotiated and agreed to by us and you as permitted, less any prior payments made by you; (b) reasonable attorney's fees and costs; and (c) any other legal or equitable relief that the court or arbitrator deems appropriate.

**Post Maturity Interest.** Additionally, we may charge and collect interest accrued after the expiration of the initial loan period or after any extension or repayment plan that is allowed, whichever is later, at an annual rate not to exceed the prime rate at the largest bank in Nevada, as ascertained by the Commissioner, on January 1 or July 1, as the case may be, immediately preceding the expiration of the initial loan period, plus 10 percent. We may charge and collect such interest for a period not to exceed 90 days. After that period, we will not charge or collect any interest on the loan. By signing this Repayment Plan Agreement, you acknowledge that it was filled in before you did so and that you have received a completed copy of it. You agree that the information you provided to before entering into this Repayment Plan Agreement is accurate. You represent that you are not a debtor under any proceeding in bankruptcy and have no intention to file a petition for relief under any chapter of the United States Bankruptcy Code. **You acknowledge that you have read this Repayment Plan Agreement, and agree to its terms. You further acknowledge that except as amended herein, all of the terms of the Loan Agreement remain enforceable including but not limited to the Arbitration Agreement.**

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

Customer's Signature

Date 1/20/15 By

Its Employee

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

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

APP 004347  
ROA 002753

# Recibo/ Extensión & Recibo/Recibo de Plan de Pago

NOMBRE Y DOMICILIO 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

01/19/2015 05:47 PM

Si tiene varios préstamos, este pago se aplicó al préstamo  
identificado por el número antedicho.

MONTO PAGADO:

632.00

AGENTE QUE RECIBIÓ EL PAGO:

Bridget Urena (625)

## DESGLOCE DEL PAGO DE HOY

PAGADO HACIA EL CAPITAL: \$ 0.54

PAGADO HACIA LOS INTERESES: \$ 0.00

PAGADO HACIA LOS CARGOS: \$ 631.46

PAGO HACIA LOS HONORARIOS: \$ 0.00

MONTO TOTAL DEL PAGO DE HOY: \$ 632.00

## INFORMACIÓN DEL PRÓXIMO PAGO

CAPITAL: \$ 6320.34

INTERESES: \$ 0.00

HONORARIOS: \$ 0.00

CARGOS: \$ 0.00

SALDO DEL PRESTAMO: \$ 6320.34

PAGO MINIMO DEL PLAN: \$

PRÓXIMA FECHA DE VENCIMIENTO: 12/19/2014

- ☐ Cuenta cancelada por rescisión  
☐ Cuenta cancelada por completo  
☐ Título Entregado al Cancelar la Cuenta. Al firmar a continuación, usted reconoce que al cancelar la cuenta por completo, le entregamos a usted el Título 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 extendió 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 más 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 ÚNICAMENTE 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 Título de su vehículo y nos concedió interés en el mismo como garantía. El Título continúa 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 (Ejército, Armada Marina, Cuerpo Marino, Fuerzas Aéreas, o Guarda Costas), o como dependiente del mismo o pareja de tal miembro.

Mario Gonzalez  
Nombre en Letra de Molde

Firma

APP 004348  
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. El 12/20/2014 ("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\$	Fecha:	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 Pago, 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 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 tasa que no exceda la tasa 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 limite 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,

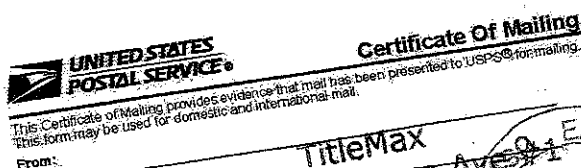
Gerente de Tienda, TitleMax of Nevada, Inc. d/b/a TitleMax

**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 exige

(1) El monto de la deuda es \$6,952.34; (2) El nombre del acreedor es TitleMax of Nevada, Inc.; (3) nosotros consideraremos la deuda como un periodo de 30 días a partir de la fecha de la mora; (4) le daremos un periodo de treinta días de que disputa la deuda o una copia del fallo en su contra y recibir su notificación escrita en el periodo de 30 días a partir de la fecha de la mora; (5) el acreedor original. Si es que es distinto al acreedor original.

Este es un intento de cobrar una deuda y toda información contenida en este documento es confidencial.



TitleMax  
3391 E Tropicana Ave, Suite 1  
Las Vegas, NV 89121

To: Mario Alberto Gonzalez  
3451 E. Reno Ave  
Las Vegas, NV 89120  
APP 004349  
NV 002755

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 TitleMax 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	\$1,000.00

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.

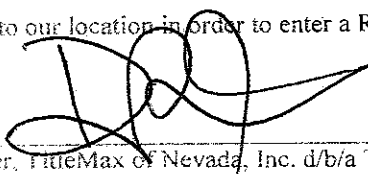
If you enter into a Repayment Plan, we will honor the terms and we will not charge any other amount as an incident to or as a condition of entering into a Repayment Plan. Such an amount includes, without limitation: (1) any interest, regardless of the name given to the interest, other than the interest 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 law we will not (1) accept any additional security or collateral from you to enter into the Repayment Plan; (2) sell to you any insurance (3) require you to purchase insurance or any other goods or services to enter into the Repayment Plan; (4) make any other loan to you, unless you are seeking multiple loans that do not exceed the limit set forth under Nevada law; (5) attempt to collect the outstanding balance during the term of the Repayment Plan by repossessing the Vehicle unless you default on the Repayment Plan or (6) attempt to collect an amount that is greater than the amount owed under the terms of the Repayment Plan.

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

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

Sincerely,



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

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

Although we have not pursued legal action, pursuant to Nevada law:

(1) The amount of the debt is \$7,020.88; (2) TitleMax is the name of the creditor to whom the debt is owed; (3) we do not dispute the validity of the debt, or any portion thereof; (4) we will provide you with a copy of a judgment against you and a copy of a judgment against you and a copy of a judgment against you; and (5) upon your written request within the thirty-day period that the debt, or any portion thereof, is in dispute, we will provide you with a copy of a judgment against you and a copy of a judgment against you.

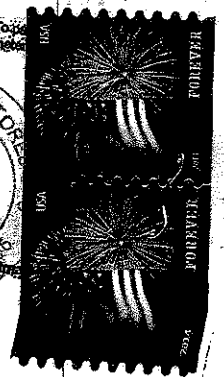
*This is an attempt to collect a debt on*

UNITED STATES  
POSTAL SERVICE

State of Nevada, Inc. d/b/a TitleMax  
may be used for domestic and international mail.

TitleMax  
3391 E Tropicana Ave #1  
Las Vegas, NV 89121

Mario Alberto Gonzalez  
3451 E Reno Ave  
Las Vegas, NV



APT 004350  
ROA 002756

**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

UVC: 2008240571

Mileage: 0

Equip Ret: \$34,125

MPG: 14/19

Mileage Cat: D

Tire Size: 275/60R20

Weight: 6650

Cylinders: 8

Base HP: 23S @ 4400

Fuel Type: Gas

Transmission: A

Taxable HP: 49.2

Wheelbase: 160.5

Drive Train: RWD

Model Number: DR1H42

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

Price Includes: AT AC 8CY

**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

APP 004351  
ROA 002757

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

**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	N/A	N/A	N/A	N/A	N/A	N/A	N/A
<b>Total</b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>

**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 Name	Type	Coll. Value	Advanced	Fees.	Paid	Amt. Due	EXT's
10569-0106634	05/23/2014	Gonzalez, Mario Alberto 2		\$0.00	\$8,020.00	\$4,912.34	\$12,932.34	\$0.00	6
Transaction #	Type	Trans. Date	New Due Date	Pro?	Rev?	Principal	Fees	Amt Paid	Due
10569-0106634-1	NEW	5/23/2014 4:1	6/22/2014	X	-	\$8,020.00	\$801.20	\$0.00	\$8,821.20
10569-0106634-2	LOG	6/23/2014 12:		X	-	\$0.00	\$0.00	\$0.00	\$0.00
10569-0106634-3	EXT	6/23/2014 3:5	7/22/2014	X	-	(\$198.80)	\$781.34	\$1,000.00	(\$218.66)
10569-0106634-4	LOG	7/23/2014 12:		X	-	\$0.00	\$0.00	\$0.00	\$0.00
10569-0106634-5	LOG	7/23/2014 6:0		X	-	\$0.00	\$0.00	\$0.00	\$0.00
10569-0106634-6	LOG	7/24/2014 12:		X	-	\$0.00	\$0.00	\$0.00	\$0.00
10569-0106634-7	LOG	7/25/2014 1:3		X	-	\$0.00	\$0.00	\$0.00	\$0.00
10569-0106634-8	EXT	7/26/2014 1:4	8/21/2014	X	-	(\$718.66)	\$709.54	\$1,500.00	(\$790.46)
10569-0106634-9	LOG	8/26/2014 6:0		X	-	\$0.00	\$0.00	\$0.00	\$0.00
10569-0106634-10	LOG	8/28/2014 4:4		X	-	\$0.00	\$0.00	\$0.00	\$0.00
10569-0106634-11	LOG	8/29/2014 5:4		X	-	\$0.00	\$0.00	\$0.00	\$0.00
10569-0106634-12	LOG	9/2/2014 6:21		X	-	\$0.00	\$0.00	\$0.00	\$0.00
10569-0106634-13	LOG	9/3/2014 5:49		X	-	\$0.00	\$0.00	\$0.00	\$0.00
10569-0106634-14	EXT	9/3/2014 6:23	9/20/2014	X	-	(\$290.46)	\$680.53	\$1,000.00	(\$319.47)
10569-0106634-15	LOG	9/22/2014 6:0		X	-	\$0.00	\$0.00	\$0.00	\$0.00
10569-0106634-16	LOG	9/24/2014 9:4		X	-	\$0.00	\$0.00	\$0.00	\$0.00
10569-0106634-17	LOG	9/26/2014 12:		X	-	\$0.00	\$0.00	\$0.00	\$0.00
10569-0106634-18	LOG	9/26/2014 12:		X	-	\$0.00	\$0.00	\$0.00	\$0.00
10569-0106634-19	EXT	9/26/2014 6:1	10/20/2014	X	-	(\$99.47)	\$670.59	\$780.00	(\$109.41)
10569-0106634-20	LOG	9/26/2014 6:2		X	-	\$0.00	\$0.00	\$0.00	\$0.00
10569-0106634-21	LOG	10/21/2014 1		X	-	\$0.00	\$0.00	\$0.00	\$0.00
10569-0106634-22	LOG	10/22/2014 1		X	-	\$0.00	\$0.00	\$0.00	\$0.00
10569-0106634-23	LOG	10/23/2014 1		X	-	\$0.00	\$0.00	\$0.00	\$0.00
10569-0106634-24	LOG	10/27/2014 1		X	-	\$0.00	\$0.00	\$0.00	\$0.00
10569-0106634-25	LOG	10/27/2014 3:		X	-	\$0.00	\$0.00	\$0.00	\$0.00
10569-0106634-26	LOG	10/27/2014 6:		X	-	\$0.00	\$0.00	\$0.00	\$0.00
10569-0106634-27	LOG	10/28/2014 4:		X	-	\$0.00	\$0.00	\$0.00	\$0.00
10569-0106634-28	LOG	10/29/2014 9:		X	-	\$0.00	\$0.00	\$0.00	\$0.00
10569-0106634-29	LOG	10/30/2014 1		X	-	\$0.00	\$0.00	\$0.00	\$0.00
10569-0106634-30	LOG	10/31/2014 1		X	-	\$0.00	\$0.00	\$0.00	\$0.00
10569-0106634-31	EXT	11/4/2014 4:0	11/19/2014	X	-	(\$329.41)	\$637.68	\$1,000.00	(\$362.32)
10569-0106634-32	LOG	11/20/2014 1:		X	-	\$0.00	\$0.00	\$0.00	\$0.00
10569-0106634-33	LOG	11/24/2014 2:		X	-	\$0.00	\$0.00	\$0.00	\$0.00
10569-0106634-34	LOG	11/24/2014 6:		X	-	\$0.00	\$0.00	\$0.00	\$0.00
10569-0106634-35	LOG	11/25/2014 1		X	-	\$0.00	\$0.00	\$0.00	\$0.00
10569-0106634-36	LOG	11/28/2014 5:		X	-	\$0.00	\$0.00	\$0.00	\$0.00
10569-0106634-37	LOG	11/29/2014 1		X	-	\$0.00	\$0.00	\$0.00	\$0.00
10569-0106634-38	EXT	12/1/2014 12:	12/19/2014	X	-	(\$62.32)	\$631.46	\$700.00	(\$68.54)
10569-0106634-39	LOG	12/19/2014 6:		X	-	\$0.00	\$0.00	\$0.00	\$0.00
10569-0106634-40	LOG	12/20/2014 1		X	-	\$0.00	\$0.00	\$0.00	\$0.00
10569-0106634-41	LOG	12/22/2014 2:		X	-	\$0.00	\$0.00	\$0.00	\$0.00
10569-0106634-42	LOG	12/26/2014 3:		X	-	\$0.00	\$0.00	\$0.00	\$0.00
10569-0106634-43	LOG	12/30/2014 1		X	-	\$0.00	\$0.00	\$0.00	\$0.00
10569-0106634-44	LOG	1/3/2015 2:27		X	-	\$0.00	\$0.00	\$0.00	\$0.00
10569-0106634-45	LOG	1/5/2015 4:08		X	-	\$0.00	\$0.00	\$0.00	\$0.00
10569-0106634-46	LOG	1/7/2015 3:05		X	-	\$0.00	\$0.00	\$0.00	\$0.00
10569-0106634-47	LOG	1/8/2015 12:4		X	-	\$0.00	\$0.00	\$0.00	\$0.00
10569-0106634-48	LOG	1/8/2015 3:44		X	-	\$0.00	\$0.00	\$0.00	\$0.00
10569-0106634-49	LOG	1/9/2015 4:08		X	-	\$0.00	\$0.00	\$0.00	\$0.00
10569-0106634-50	LOG	1/12/2015 3:5		X	-	\$0.00	\$0.00	\$0.00	\$0.00
10569-0106634-51	LOG	1/13/2015 2:2		X	-	\$0.00	\$0.00	\$0.00	\$0.00
10569-0106634-52	LOG	1/14/2015 1:4		X	-	\$0.00	\$0.00	\$0.00	\$0.00
10569-0106634-53	LOG	1/15/2015 6:0		X	-	\$0.00	\$0.00	\$0.00	\$0.00
10569-0106634-54	LOG	1/16/2015 10:		X	-	\$0.00	\$0.00	\$0.00	\$0.00
10569-0106634-55	LOG	1/16/2015 12:		X	-	\$0.00	\$0.00	\$0.00	\$0.00
10569-0106634-56	LOG	1/19/2015 9:3		X	-	\$0.00	\$0.00	\$0.00	\$0.00
10569-0106634-57	LOG	1/19/2015 3:4		X	-	\$0.00	\$0.00	\$0.00	\$0.00
10569-0106634-58	PAY	1/19/2015 5:4		X	-	(\$0.54)	\$0.00	\$632.00	(\$632.00)
10569-0106634-59	DRP	1/19/2015 5:4		X	-	(\$6,320.34)	\$0.00	\$6,320.34	(\$6,320.34)

05/23/2014

ID #	Orig. Date	Customer Name	Type	Coll. Value	Advanced	Fees.	Paid	Amt. Due	EXT's
10569-0106634	05/23/2014	Gonzalez, Mario Alberto 2					\$12,932.34		0
Transaction #		Type	Trans. Date	New Due Date	Pro? Rev?	Principal	Fees	Amt Paid	Due
10569-0106634 Totals:			1			\$0.00	\$4,912.34	\$12,932.34	\$0.00
05/23/2014 Totals:		1				\$0.00	\$0.00	\$4,912.34	\$12,932.34
								\$0.00	6







# 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

12/19/2014

12/19/2014										
ID #	Orig. Date	Customer Name	Type	Coll. Value	Advanced	Fees.	Paid	Amt. Due	EXT's	
10569-0141991	12/19/2014	Juarez-verdin, Luis	B8	\$5,887.03	\$3,500.00	\$2,098.59	\$1,575.00	\$4,023.59	0	
Transaction #	Type	Trans. Date	New Due Date	Pro?	Rev?	Principal	Fees	Amt Paid	Due	
10569-0141991-1	NEL	12/19/2014 4:		X	-	\$3,500.00	\$0.00	\$0.00	\$3,500.00	
10569-0141991-2	FEE	1/18/2015		X	-	\$0.00	\$524.65	\$0.00	\$524.65	
10569-0141991-3	LOG	1/19/2015 5:3		X	-	\$0.00	\$0.00	\$0.00	\$0.00	
10569-0141991-4	LOG	1/20/2015 5:1		X	-	\$0.00	\$0.00	\$0.00	\$0.00	
10569-0141991-5	LOG	1/21/2015 3:3		X	-	\$0.00	\$0.00	\$0.00	\$0.00	
10569-0141991-6	PMT	1/21/2015 6:1	2/17/2015	X	-	\$0.00	\$52.46	\$525.00	(\$472.54)	
10569-0141991-7	LOG	2/17/2015 5:0		X	-	\$0.00	\$0.00	\$0.00	\$0.00	
10569-0141991-8	FEE	2/17/2015 7:3		X	-	\$0.00	\$472.18	\$0.00	\$472.18	
10569-0141991-9	LOG	2/19/2015 2:3		X	-	\$0.00	\$0.00	\$0.00	\$0.00	
10569-0141991-10	LOG	2/19/2015 2:4		X	-	\$0.00	\$0.00	\$0.00	\$0.00	
10569-0141991-11	PMT	2/19/2015 3:1	3/19/2015	X	-	\$0.00	\$34.98	\$525.00	(\$490.02)	
10569-0141991-12	LOG	3/17/2015 6:5		X	-	\$0.00	\$0.00	\$0.00	\$0.00	
10569-0141991-13	FEE	3/19/2015 7:3		X	-	\$0.00	\$489.67	\$0.00	\$489.67	
10569-0141991-14	LOG	3/21/2015 3:0		X	-	\$0.00	\$0.00	\$0.00	\$0.00	
10569-0141991-15	LOG	3/23/2015 5:3		X	-	\$0.00	\$0.00	\$0.00	\$0.00	
10569-0141991-16	LOG	3/25/2015 2:0		X	-	\$0.00	\$0.00	\$0.00	\$0.00	
10569-0141991-17	LOG	3/26/2015 12:		X	-	\$0.00	\$0.00	\$0.00	\$0.00	
10569-0141991-18	LOG	3/27/2015 12:		X	-	\$0.00	\$0.00	\$0.00	\$0.00	
10569-0141991-19	LOG	3/28/2015 3:3		X	-	\$0.00	\$0.00	\$0.00	\$0.00	
10569-0141991-20	LOG	3/30/2015 3:5		X	-	\$0.00	\$0.00	\$0.00	\$0.00	
10569-0141991-21	LOG	3/31/2015 1:4		X	-	\$0.00	\$0.00	\$0.00	\$0.00	
10569-0141991-22	PMT	3/31/2015 3:3	4/18/2015	X	-	\$0.00	\$209.86	\$525.00	(\$315.14)	
10569-0141991-23	FEE	4/18/2015 4:3		X	-	\$0.00	\$314.79	\$0.00	\$314.79	
10569-0141991-24	LOG	4/20/2015 4:2		X	-	\$0.00	\$0.00	\$0.00	\$0.00	
10569-0141991-25	LOG	4/20/2015 4:3		X	-	\$0.00	\$0.00	\$0.00	\$0.00	
10569-0141991-26	LOG	4/25/2015 11:		X	-	\$0.00	\$0.00	\$0.00	\$0.00	
10569-0141991-27	LOG	4/28/2015 2:0		X	-	\$0.00	\$0.00	\$0.00	\$0.00	
10569-0141991-28	LOG	4/30/2015 12:		X	-	\$0.00	\$0.00	\$0.00	\$0.00	
10569-0141991-29	LOG	5/4/2015 2:05		X	-	\$0.00	\$0.00	\$0.00	\$0.00	
10569-0141991-30	LOG	5/6/2015 1:48		X	-	\$0.00	\$0.00	\$0.00	\$0.00	
10569-0141991-31	LOG	5/8/2015 12:3		X	-	\$0.00	\$0.00	\$0.00	\$0.00	
10569-0141991 Totals:		1				\$3,500.00	\$2,098.59	\$1,575.00	\$4,023.59	0
12/19/2014 Totals: 1 \$5,887.03 \$3,500.00 \$2,098.59 \$1,575.00 \$4,023.59 0										

## Personal Information

Date	12/19/14	State Issued	[REDACTED]	Date of Birth	100	Social Security #	[REDACTED]
Last Name	Juarez-verdin	First Name	Luis	Middle Name	Enrique	Email Address (optional)	
Home Phone	[REDACTED]	Cell Phone	[REDACTED]	Which number do you prefer that we call?			
Best time to call?		Anytime					
Physical Address (Street Number & Name)		6885 W. Lone Mountain				Apt #	237
City	Las Vegas	State	NV	Zip	89108	County	U.S.A
Mailing Address (if different from physical address)							
City		State		Zip			

## Source of Income

Employer * (Source of Income)	Employer Address (Street Number & Name)	[REDACTED]			
Pay Frequency: (check one)		Next Pay Day		Gross Monthly Income	Gross Monthly Obligations
<input type="checkbox"/> 1 <sup>st</sup> & 15 <sup>th</sup> of month <input type="checkbox"/> 15 <sup>th</sup> & end of month <input checked="" type="checkbox"/> Biweekly (every 2 weeks)		12/22/14		\$1800	\$300
<input type="checkbox"/> Weekly <input type="checkbox"/> Monthly (last day) <input type="checkbox"/> Monthly (1 <sup>st</sup> day) <input type="checkbox"/> Monthly (3 <sup>rd</sup> day)					
<input type="checkbox"/> Self-Employed					
*Alimony, child support or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation.					
Alimony, child support, or separate maintenance received under: <input type="checkbox"/> court order <input type="checkbox"/> written agreement <input type="checkbox"/> oral understanding					
Are you currently in bankruptcy? <input type="checkbox"/> yes <input checked="" type="checkbox"/> no					

## Credit References

Business Name	Wells Fargo	Phone #	
Address (Street Number & Name)	City	State	Zip
Business Name	Cox Communications	Phone #	
Address (Street Number & Name)	City	State	Zip

## Personal References

Address (Street Number & Name)	City	State	Zip
[REDACTED]			
Relationship	Friend		

APP 004358  
ROA 002764

Page 1 of 4

# Co-Applicant Information

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

## ADDITIONAL TERMS AND CONDITIONS OF THIS CUSTOMER APPLICATION

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

††Consent to E-mail Communications and Electronic Disclosures. You are not required to 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.

APP 004359  
ROA 002765

**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.

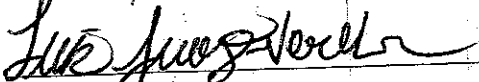
**Updates:** You agree to inform us of any changes to the information contained in this Customer Application throughout the course of your business relationship with us.

#### **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:** NIP

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

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

  
Applicant Signature

12/14/14  
Date

\_\_\_\_\_  
Co-Applicant Signature

\_\_\_\_\_  
Date

APP 004361  
ROA 002707

# STATE OF NEVADA

DEPARTMENT OF MOTOR VEHICLES

## CERTIFICATE OF TITLE

VEHICLE IDENTIFICATION NUMBER 10THA18P4K180728	YEAR 2008	MAKE Dodge	MODEL RAM 1500	VEHICLE TYPE TRUCK	TITLE NUMBER NAD01013996
DATE ISSUED 05-20-2014	EXPIRATION DATE N/A	VEHICLE WEIGHT E	SALES TAX N/A	SALES TAX N/A	SALES TAX N/A
ISSUANCE OFFICE CLARK COUNTY	EXPIRATION MONTH N/A	VEHICLE COLOR N/A	SALES TAX N/A	SALES TAX N/A	SALES TAX N/A
ACTUAL MILES					

### OWNER'S NAME AND ADDRESS

CONTRALY MARTO REYES  
1051 E KENO AVE  
LAS VEGAS NV 89120-1294

### LESSOR'S NAME AND ADDRESS

TITLEMAX OF NEVADA, INC DBA TITLEMAX  
1051 E TROPICANA AVE SUITE 1  
LAS VEGAS NV 89120-1294

LESSOR'S RELEASE - MY INTEREST IN THE VEHICLE DESCRIBED ON THIS TITLE IS HEREBY RELEASED

SIGNATURE OF REGISTERED AGENT

DATE

PRINTED NAME OF AGENT AND COMPANY

NOTICE: THE STATE OF NEVADA DOES NOT GUARANTEE THE ACCURACY OF THE INFORMATION PROVIDED ON THIS CERTIFICATE OF TITLE. A FALSE STATEMENT MAY RESULT IN A FINE AND/OR IMPRISONMENT. THE INFORMATION ON THIS CERTIFICATE OF TITLE IS FOR INFORMATION ONLY AND DOES NOT CONSTITUTE A WARRANTY.

Printed Full Legal Name of Buyer	Signature of Buyer
Printed Full Legal Name of Seller	Signature of Seller
Printed Full Legal Name of Lessor	Signature of Lessor
Printed Full Legal Name of Lessee	Signature of Lessee
Printed Full Legal Name of Agent	Signature of Agent
Printed Full Legal Name of Company	Signature of Company
Printed Full Legal Name of State	Signature of State
Printed Full Legal Name of County	Signature of County
Printed Full Legal Name of City	Signature of City
Printed Full Legal Name of Zip	Signature of Zip
Printed Full Legal Name of State	Signature of State
Printed Full Legal Name of County	Signature of County
Printed Full Legal Name of City	Signature of City
Printed Full Legal Name of Zip	Signature of Zip

Printed Full Legal Name of State

NOTICE: THE STATE OF NEVADA DOES NOT GUARANTEE THE ACCURACY OF THE INFORMATION PROVIDED ON THIS CERTIFICATE OF TITLE. A FALSE STATEMENT MAY RESULT IN A FINE AND/OR IMPRISONMENT. THE INFORMATION ON THIS CERTIFICATE OF TITLE IS FOR INFORMATION ONLY AND DOES NOT CONSTITUTE A WARRANTY.

STATE OF NEVADA  
APP 004362  
BOA 002768

**A - 96**

## 604A LOAN REVIEW WORKSHEET

Licensee Name &amp;

DBA: TITLEMAX OF NEVADA INC. DBA TITLEMAX

Exam Start

Date: 5/18/2015

Licensee Address: 3391 E. TROPICANA AVENUE SUITE 1, LAS VEGAS NV 89121

Exam as of: 5/4/2015

Borrower Name &amp;

Address: OLIMER CARRAZANA BARCELO

Examiner: JD

Account Number	Origination Date	Amount of Loan	Maturity Date	Finance Charge	Total Number of Payments	Payment Amount	APR Quoted	Is the APR correct?
10369-0154241	3/4/2015	\$3,520.00	9/30/2015	\$2,400.37	6&1	182.3.771	182.38%	YES

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

Is the loan secured? YES If so, what is the collateral? 2004 FORD EXP If secured by a vehicle title, is it filed and perfected? YES

What is the borrower's expected gross monthly income? \$2,600 Was the borrower's income verified? YES Paystub ☐ Affidavit ☒ Other:

(Applies to Deferred Deposit Only) Does the deferred deposit loan exceed 25% of the customer's expected gross monthly income? N/A

NRS 604A.425(1b)

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

NRS 604A.408(1)

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

NRS 604A.425(1b)

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

NRS 604A.408(1)

(Applies to Title Loans Only) Does the loan amount exceed the fair market value of the vehicle securing the loan? NO Fair Market Value: \$8,025.00

NRS 604A.450(1)

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

NRS 604A.445(1)

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

NRS 604.445(2)

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

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

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

Is the loan a collection account? NO Has the loan been extended or renewed? N/A How many times? Extensions: Title-6 add'l periods: 3 D/D &amp; High Int Loans - 90 days Are receipts filed? YES

VIOLATIONS/ TECHNICAL EXCEPTIONS/ OTHER COMMENTS:

NO PAYMENTS AND NO GRACE PERIOD DEFERMENT PLAN FORMS ON FILE

NRS 604A.450, NRS 604A.470



Fecha: 3/4/2015

<b>Información del Cliente &amp; Co-Cliente</b>		<b>NÚMERO DE CUENTA:</b> 10569-0154241	
NOMBRE DE PILA Olimer	APELLIDO Carrazana-barcelo	NOMBRE DE PILA DEL CO-CLIENTE	NOMBRE DE PILA DEL CO-CLIENTE
SEGURO SOCIAL	LIC. DE CONDUCIR/ID DE ESTADO	SSN DEL CO-CLIENTE	LIC. DE CONDUCIR/ID DE ESTADO NO. DEL CO-CLIENTE
DOMICILIO 5969 Hickory Nut Ave.		DOMICILIO CO-CLIENTE	
CIUDAD Las Vegas	ESTADO NV	CODIGO POSTAL 89142	CIUDAD - CO-CLIENTE
TELÉFONO CASA		FECHA DE NACIMIENTO	TELÉFONO CASA CO-CLIENTES
FECHA DE NACIMIENTO		FECHA DE NACIMIENTO CO-CLIENTE	
<b>Datos del Vehículo y del Titular</b>		<b>HORAS DE ATENCIÓN DEL TITULAR</b> Lunes a Viernes 9:00 A.M. a 7:00 P.M., Sábado 10:00 A.M. a 4:00 P.M., No se atiende los Domingos	
NOMBRE DE PILA NOMBRE DEL TITULAR TitleMax of Nevada, Inc. d/b/a TitleMax		NÚMERO DE TELÉFONO DEL TITULAR (702)880-0707	
DOMICILIO DEL TITULAR 3391 E. Tropicana Ave., Suite 1		CIUDAD DEL TITULAR Las Vegas	ESTADO DEL TITULAR NV
NÚMERO DE IDENTIFICACIÓN DEL VEHÍCULO (VIN) 1FMDU73K74ZA88523		PLACA DE CIRCULACIÓN 495LFL	
AÑO DEL VEHÍCULO 2004	MARCA DEL VEHÍCULO Ford	MODELO DEL VEHÍCULO Explorer XLT	COLOR DEL VEHÍCULO 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 "Título" 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 pagarnos 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 tasa 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 pagarnos al siguiente día hábil, y acreditaremos dicho pago como si hubiera sido hecho en la Fecha de Vencimiento en sí. 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.

**TAZA DE PORCENTAJE ANUAL**

El costo de su crédito como tasa anual.

**182.3771 %****COSTOS DE FINANCIAMIENTO**

La cantidad total que le costará el crédito.

**\$2,400.69****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**

Su Horario de Pagos será:

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

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

Honorario de Presentación: \$20.00

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:

	\$3,520.00
1. Cantidad que se le entregó a usted directamente:	\$3,500.00
2. Cantidad que se ha pagado en su cuenta:	\$0.00
3. Cantidad pagada a agentes públicos:	\$20.00
4. Cantidad pagada a _____ a su nombre:	\$0.00

**Cálculo de Intereses, Aplicación de los Pagos e Interés en la Garantía.**

Utilizamos el método de calculo de intereses simple. Calculamos el 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 Título, 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.

**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 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 entregarnos 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 Título, 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 Título.

**Periodo de Gracia.**

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.70 y NRS 604A.210, (ii) usted acepta voluntariamente las 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 prórroga 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 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 Periodo de Gracia.

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

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**ROA 002772**

**Revelación del Plan Pago:** Si incurre en mora su préstamo, debemos ofrecerle un Plan de Pago antes 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 por ciento 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 tasa que no supere la tasa 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.**

**Mora, Aceleración, Tomar la Posesión del Vehículo e Interés Pos-Mora.**

Se le retiene en estado de mora, con derecho a aceptar un Plan de 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 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, reconvencción 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

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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M.T.B.N.V. Modificación de Arreglo 2.04.2014  
**ROA 002773**

y/o nuestros empleados, agentes, directores, oficiales, accionistas, gobernadores, gerentes, miembros, empresa matriz o entidades afiliadas (de aquí en adelante referidos colectivamente como "terceros relacionados"), incluyendo reclamos por indemnización monetaria 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-público, 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 ESTÁ 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 únicamente 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 de la sección 5 de la Ley Federal de Préstamo y la Disposición de Arbitraje, incluyendo la 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 acuse de recibo, dentro de un periodo de veinte (20) días. Si usted exige un arbitraje, tiene que informarnos 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 notificarnos 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 árbitro 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 copia 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 reside, 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 árbitro 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 reembolsarnos por su porción de los Costos de Arbitraje, y nosotros le reembolsaremos 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] reembolsarnos por su porción de los Costos de Arbitraje que le adelantamos, con tal que supere la cantidad que hubiese sido pagado 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 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 perjuicios, o el mandato judicial, o obtener una pena no monetaria la cual no exige daños y perjuicios de un juzgado competente. La entablación, sea suya o nuestra de cualquiera de estas 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 Comentarios del Cliente al siguiente número telefónico gratuito: (800) 604-5368.

APR 004368  
ROA 002774

7. Esta Disposición de Arbitraje se hace en cumplimiento de una transacción involucrando comercio internacional 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 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. **PROCESO 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 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, Attn: 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 de 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.**

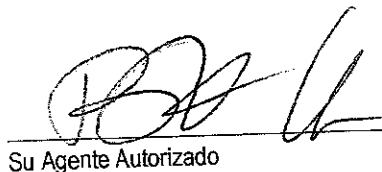
ESTE DOCUMENTO ESTA SUJETO A LA GARANTÍA A FAVOR DE, Y PROMETIDO COMO AVAL A, WELLS FARGO BANK, NATIONAL ASSOCIATION, COMO AGENTE AVAL.

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



Firma del Cliente

3-4-15  
Fecha



Su Agente Autorizado

3/4/15  
Fecha

Firma del Co-Cliente

Fecha

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.  
Las Vegas, NV 89142  
Co-Borrower Name:  
Address:

Licensee Name: TitleMax of Nevada, Inc. d/b/a TitleMax  
Address:  
3391 E Tropicana Ave.  
Las Vegas, NV 89121

Vehicle Information: VIN: 1FMDU73K74ZA88523  
License Plate State and No: 449-LVY Color: White Year: 2004 Make: Ford Model: Explorer XLT

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, Olimer Carrazana, being first duly sworn, states as follows:

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

FURTHER, AFFIANT SAYETH NOT.

Customer Signature: 

Co-Borrower Signature: \_\_\_\_\_

## CERTIFICATE OF TITLE

VIN 1FMDU73K74ZA88523	YEAR 2004	MAKE FORD	MODEL EXPLORER X	VEHICLE BODY T4W	TITLE NUMBER NV006962662
DATE ISSUED 05/21/2014	ODOMETER MILES	FUEL TYPE F	SALES TAX PD	EMPTY WT 5999	GROSS WT GVWR
VEHICLE COLOR	ODOMETER BRAND EXEMPT	BRANDS			

**OWNER(S) NAME AND ADDRESS**  
 CARRAZANA-BARCELO OLIMER  
 4932 SILVERADO DR  
 LAS VEGAS NV 89120-1764

**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

1/5/15

PRINTED NAME OF AGENT AND COMPANY  
 TitleMax of Nevada, Inc DBA TitleMax

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

Printed Full Legal Name of Buyer

Nevada Driver's License Number or Identification Number

☐ AND  
☐ OR

Printed Full Legal Name of Buyer

Nevada Driver's License Number or Identification Number

Address

City

State

Zip Code

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

ODOMETER READING

Signature of Seller(s)/Agent/Dealership

Printed Name of Seller(s)/Agent/Dealership

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

Dealer's License Number

Date of Sale

Signature of Buyer

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.

Printed Full Legal Name of Buyer

CONTROL NO.

1928595C

(THIS IS NOT A TITLE NO.)

VP-2 (Rev. 8/10)

ALTERATION OR ERASURE VOIDS THIS TITLE

APP 004371  
 ROA 002777

## Contact Information

3/4/2015

Company: Titlemax (314391)  
 Contact: Laura Farris  
 E-Mail: laura.farris@titlemax.biz

Telephone: 404-542-6618  
 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  
 Taxable HP: 36.7  
 Model Number: U73  
 Price Includes: AT AC 6CY

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: 0

## 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



	X-CL	Clean	Average	Rough
Base	N/A	\$8,025	\$5,950	\$4,175
Options	N/A	\$0	\$0	\$0
Mileage	N/A	N/A	N/A	N/A
Region	N/A	\$0	\$0	\$0
Total	N/A	\$8,025	\$5,950	\$4,175

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

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

## Black Book Add/Deducts

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

APP 004373

# 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

03/04/2015

03/04/2015											
ID #	Orig. Date	Customer Name	Type	Coll. Value	Advanced	Fees.	Paid	Amt. Due	EXT's		
10569-0154241	03/04/2015	Carrazana-barcelo, Olim A8		\$5,920.69	\$3,520.00	\$1,055.30	\$0.00	\$4,575.30	0		
Transaction #	Type	Trans. Date	New Due Date	Pro?	Rev?	Principal	Fees	Amt Paid	Due		
10569-0154241-1	NEL	3/4/2015 3:16		X	-	\$3,520.00	\$0.00	\$0.00	\$3,520.00		
10569-0154241-2	FEE	4/3/2015 7:43		X	-	\$0.00	\$527.65	\$0.00	\$527.65		
10569-0154241-3	LOG	4/6/2015 10:5		X	-	\$0.00	\$0.00	\$0.00	\$0.00		
10569-0154241-4	LOG	4/7/2015 10:4		X	-	\$0.00	\$0.00	\$0.00	\$0.00		
10569-0154241-5	LOG	4/10/2015 5:3		X	-	\$0.00	\$0.00	\$0.00	\$0.00		
10569-0154241-6	LOG	4/10/2015 6:2		X	-	\$0.00	\$0.00	\$0.00	\$0.00		
10569-0154241-7	LOG	4/14/2015 2:3		X	-	\$0.00	\$0.00	\$0.00	\$0.00		
10569-0154241-8	LOG	4/15/2015 10:		X	-	\$0.00	\$0.00	\$0.00	\$0.00		
10569-0154241-9	LOG	4/16/2015 2:3		X	-	\$0.00	\$0.00	\$0.00	\$0.00		
10569-0154241-10	LOG	4/16/2015 3:5		X	-	\$0.00	\$0.00	\$0.00	\$0.00		
10569-0154241-11	LOG	4/17/2015 11:		X	-	\$0.00	\$0.00	\$0.00	\$0.00		
10569-0154241-12	LOG	4/18/2015 1:4		X	-	\$0.00	\$0.00	\$0.00	\$0.00		
10569-0154241-13	LOG	4/20/2015 11:		X	-	\$0.00	\$0.00	\$0.00	\$0.00		
10569-0154241-14	LOG	4/21/2015 10:		X	-	\$0.00	\$0.00	\$0.00	\$0.00		
10569-0154241-15	LOG	4/21/2015 3:0		X	-	\$0.00	\$0.00	\$0.00	\$0.00		
10569-0154241-16	LOG	4/22/2015 12:		X	-	\$0.00	\$0.00	\$0.00	\$0.00		
10569-0154241-17	LOG	4/23/2015 2:5		X	-	\$0.00	\$0.00	\$0.00	\$0.00		
10569-0154241-18	LOG	4/24/2015 11:		X	-	\$0.00	\$0.00	\$0.00	\$0.00		
10569-0154241-19	LOG	4/25/2015 10:		X	-	\$0.00	\$0.00	\$0.00	\$0.00		
10569-0154241-20	LOG	4/27/2015 10:		X	-	\$0.00	\$0.00	\$0.00	\$0.00		
10569-0154241-21	LOG	4/27/2015 11:		X	-	\$0.00	\$0.00	\$0.00	\$0.00		
10569-0154241-22	LOG	4/28/2015 12:		X	-	\$0.00	\$0.00	\$0.00	\$0.00		
10569-0154241-23	LOG	4/30/2015 12:		X	-	\$0.00	\$0.00	\$0.00	\$0.00		
10569-0154241-24	LOG	4/30/2015 5:5		X	-	\$0.00	\$0.00	\$0.00	\$0.00		
10569-0154241-25	FEE	5/3/2015		X	-	\$0.00	\$527.65	\$0.00	\$527.65		
10569-0154241-26	LOG	5/4/2015 12:3		X	-	\$0.00	\$0.00	\$0.00	\$0.00		
10569-0154241-27	LOG	5/4/2015 12:4		X	-	\$0.00	\$0.00	\$0.00	\$0.00		
10569-0154241-28	LOG	5/6/2015 12:4		X	-	\$0.00	\$0.00	\$0.00	\$0.00		
10569-0154241 Totals:		1				\$3,520.00	\$1,055.30	\$0.00	\$4,575.30	0	
03/04/2015 Totals:				1		\$5,920.69	\$3,520.00	\$1,055.30	\$0.00	\$4,575.30	0

## Customer Application

## Personal Information

Date 3-4-15	State Issued ID Number [REDACTED]	Date of Birth [REDACTED]	Middle Name [REDACTED]
Last Name CANOZADA BAYCELO	First Name OLIMEV	Email Address (optional)††	
Home Phone [REDACTED]	Cell Phone [REDACTED]		
Best time to call 8am-8pm	Which number do you prefer that we call? <input type="checkbox"/> Home Phone <input type="checkbox"/> Cell Phone		
Physical Address (Street Number & Name) 5969 HICKORY NOT AVE LAS VEGAS NV		Zip 89142	Apt #
City		State	County
Mailing Address (if different from physical address)			
City		State	Zip

## Source of Income

Employer Address (Street Number & Name) [REDACTED]		City [REDACTED]		State [REDACTED]		Zip [REDACTED]	
Title [REDACTED]		Supervisor [REDACTED]		Next Payday 3-6-15		Current and Expected Gross Monthly Income \$2600	
Pay Frequency: (check one) <input type="checkbox"/> 1 <sup>st</sup> & 15 <sup>th</sup> of month <input type="checkbox"/> 15 <sup>th</sup> & end of month <input checked="" type="checkbox"/> Biweekly (every 2 weeks) <input type="checkbox"/> Weekly <input type="checkbox"/> Monthly (last day) <input type="checkbox"/> Monthly (1 <sup>st</sup> day) <input type="checkbox"/> Monthly (3 <sup>rd</sup> day) <input type="checkbox"/> Self-Employed				Gross Monthly Obligations \$350		Work Shift [REDACTED]	
*Alimony, child support or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation. Alimony, child support, or separate maintenance received under: <input type="checkbox"/> court order <input type="checkbox"/> written agreement <input type="checkbox"/> oral understanding. Are you currently in bankruptcy? <input type="checkbox"/> yes <input checked="" type="checkbox"/> no							

## Credit References

Business Name VO NV INEVGY	Phone # 702 402-5555	State	Zip
Address (Street Number & Name) [REDACTED]		City	
Business Name METRO PCS	Phone # 1-866-863-8268	State	Zip
Address (Street Number & Name) [REDACTED]		City	

## Personal References

City	State	Zip
[REDACTED]		

## Co-Applicant Information

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

### ADDITIONAL TERMS AND CONDITIONS OF THIS CUSTOMER APPLICATION

**Notice.** The federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The federal agency that administers compliance with this law concerning this creditor is the Federal Trade Commission, Equal Credit Opportunity, Washington, D.C. 20580, [www.ftc.gov](http://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, request a paper copy of any emailed disclosures by submitting a request through the link found within the emails. You may also send a written request to TitleMax, P. O. Box 8323, Savannah, GA 31412. We will provide such paper copies to you at no charge. We will retain all Disclosures as required by applicable law. Your Consent only applies to emails we send and receive. You consent to electronically receiving disclosures relating to transactions, accounts, and other emails electronically. Before deciding to obtain electronic disclosures, you acknowledge that you considered whether you have the required hardware and software capabilities. To access and retain Disclosures electronically, you will need to use the following computer software and hardware: a PC with Internet access and an Internet Browser that meets the following minimum requirements: Microsoft® Internet Explorer 6.1 or later versions or Mozilla Firefox 2.0 or later versions. The specific Internet Browser must also support at least 128-bit encryption. To read some documents, you will need a PDF file reader like Adobe® Acrobat Reader. If these requirements change and a material risk arises that you won't receive Disclosures electronically, we will notify you. You will need a printer or long-term storage, such as a disk drive, to retain, download, or print the Disclosures. You may withdraw Your Consent at any time. If you want to withdraw Your Consent, submit a request through the link in any email we send, or write to the address found in this disclosure. If you withdraw Your Consent, such withdrawal will not affect the legal effectiveness, validity, or enforceability of prior electronic Disclosures. If your electronic address, mailing address, telephone number, or any information you provided changes, then you agree to inform us. You may contact us by clicking the appropriate link in any email, or writing to the address in this disclosure. BY PROVIDING YOUR EMAIL ADDRESS, AND THEREBY AGREEING, YOU ACKNOWLEDGE AND AGREE THAT YOU: (1) CAN ACCESS THE DISCLOSURES IN THE DESIGNATED FORMATS DESCRIBED ABOVE, (2) READ THE INFORMATION ABOUT ELECTRONIC RECORDS, AND DISCLOSURES, IN THIS CONSENT TO E-MAIL COMMUNICATIONS AND ELECTRONIC DISCLOSURES, (3) CONSENT TO HAVING DISCLOSURES PROVIDED OR MADE AVAILABLE TO YOU IN ELECTRONIC FORM, (4) CONSENT TO DOING BUSINESS WITH US ELECTRONICALLY, AND (5) MAY REQUEST A PAPER COPY OF ANY EMAILED DISCLOSURES, WHICH WE WILL PROVIDE TO YOU AT NO CHARGE. You may request and obtain a copy of this information to retain for future reference.

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

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

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

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

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

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

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

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

#### **Ability to Repay Verification.**

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

NO 0000

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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

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



Applicant Signature

03-4-15  
Date

Co-Applicant Signature

Date

**A - 97**

## 604A LOAN REVIEW WORKSHEET

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

Exam Start Date: 5/18/2015

Licensee Address: 3391 E. TROPICANA AVENUE SUITE 1, LAS VEGAS NV 89121-

Exam as of: 5/4/2015

Borrower Name &

Address: JESUS TEJEDA

Examiner: TD

Account Number	Origination Date	Amount of Loan	Maturity Date	Finance Charge	Total Number of Payments	Payment Amount	APR Quoted	Is the APR correct?
10569-0152745	2/23/2015	\$1,800.00	9/21/2015	\$1,319.01	6&1	445.57/445.59	194.55%	YES

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

Is the loan secured? YES If so, what is the collateral? 2008 MAZ TRIBUTE

If secured by a vehicle title, is it filed and perfected? YES

What is the borrower's expected gross monthly income? \$3,400

Was the borrower's income verified? YES

(Applies to Deferred Deposit Only)

Does the deferred deposit loan exceed 25% of the customer's expected gross monthly income?

N/A

(Applies to D/D Loans)

Does the original term of the D/D Loan not exceed 35 days?

N/A

(Applies to High-Interest Loans Only)

Does the monthly payment amount exceed 25% of the borrower's expected gross monthly income?

N/A

(Applies High-Int Loans)

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

N/A

(Applies to Title Loans Only)

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

NO

Fair Market Value:

\$9,475.00

(Applies to Title Loans Only)

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

NO

(Applies to Title Loans Only)

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

NO

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

YES

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

YES

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

YES

Is the loan a collection account?

NO

Has the loan been extended or renewed?

N/A

How many times?

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

Are receipts filed?

YES

VIOLATIONS/ TECHNICAL EXCEPTIONS/ OTHER COMMENTS:

NAC 604A.160 AND NRS 604A.410 - LOAN APP AND AFFIDAVIT IN ENGLISH AND THE REST IN SPANISH

pd app - not pd & corrected not



Fecha: 2/23/2015

<b>Información del Cliente &amp; Co-Cliente</b>		<b>NÚMERO DE CUENTA:</b> 10569-0152745	
NOMBRE DE PILA Jesus	APELLIDO Tejeda	NOMBRE DE PILA DEL CO-CLIENTE	NOMBRE DE PILA DEL CO-CLIENTE
SEGURO SOCIAL	LIC. DE CONDUCIR/ ID DE ESTADO	SSN DEL CO-CLIENTE	LIC. DE CONDUCIR/ ID DE ESTADO NO. DEL CO-CLIENTE
DOMICILIO 5050 Tamarus St. Apt.262		DOMICILIO CO-CLIENTE	
CIUDAD Las Vegas	ESTADO NV	CODIGO POSTAL 89119	CIUDAD - CO-CLIENTE
TELÉFONO CASA	FECHA DE NACIMIENTO	TELÉFONO CASA CO-CLIENTES	FECHA DE NACIMIENTO CO-CLIENTE
<b>Datos del Vehículo y del Titular</b>		<b>HORAS DE ATENCIÓN DEL TITULAR</b> Lunes a Viernes 9:00 A.M. a 7:00 P.M., Sábado 10:00 A.M. a 4:00 P.M., No se atiende los Domingos	
NOMBRE DE PILA NOMBRE DEL TITULAR TitleMax of Nevada, Inc. d/b/a TitleMax		NÚMERO DE TELÉFONO DEL TITULAR (702)880-0707	
DOMICILIO DEL TITULAR 3391 E. Tropicana Ave., Suite 1		CIUDAD DEL TITULAR Las Vegas	ESTADO DEL TITULAR NV
CÓDIGO POSTAL DEL TITULAR 89121			
NÚMERO DE IDENTIFICACIÓN DEL VEHÍCULO (VIN) 4F2CZ02Z78KM31935		PLACA DE CIRCULACIÓN 984-LWD	
AÑO DEL VEHÍCULO 2008	MARCA DEL VEHÍCULO Mazda	MODELO DEL VEHÍCULO Tribute	COLOR DEL VEHÍCULO Pearl 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 "Título" 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 pagarnos 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 tasa 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 pagarnos al siguiente día hábil, y acreditaremos dicho pago como si hubiera sido hecho en la Fecha de Vencimiento en sí. 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.

<b>TAZA DE PORCENTAJE ANUAL</b> El costo de su crédito como tasa anual.  <b>194.5462 %</b>	<b>COSTOS DE FINANCIAMIENTO</b> La cantidad total que le costará el crédito.  <b>\$1,319.01</b>	<b>Cantidad Financiada</b> La cantidad de crédito que se le concede a usted o a su nombre.  <b>\$1,800.00</b>	<b>Monto Total de Pagos</b> La cantidad que usted habrá pagado al concluir todos los pagos programados.  <b>\$3,119.01</b>
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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

1. 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
4. Cantidad pagada a \_\_\_\_\_ a su nombre: \$0.00

**Cálculo de Intereses, Aplicación de los Pagos e Interés en la Garantía.**

Utilizamos el método de calculo de intereses simple. Calculamos el 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 Título, 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.

**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 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 entregarnos 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 Título, 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 Título.

**Periodo de Gracia.** 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.70 y NRS 604A.210, (ii) usted acepta voluntariamente las 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 prórroga 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 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 Periodo de Gracia.

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

**APP 004382**  
**ROA 002788**

Página 2 de 5

TM.TS by installment loan agreement.2.04.2014

**Revelación del Plan Pago:** Si incurre en mora su préstamo, debemos ofrecerle un Plan de Pago antes de iniciar cualquier acción en la vía ordinaria o proceso de resolución alternativa 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 por ciento 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 tasa que no supere la tasa 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 bajo 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.**

**Mora, Aceleración, Tomar la Posesión del Vehículo e Interés Pos-Mora.** Se le retiene en estado de mora, con derecho a aceptar un Plan de 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. Podríamos 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 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 podríamos 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 Gubernante 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, reconvencción 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

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

y/o nuestros empleados, agentes, directores, oficiales, accionistas, gobernadores, gerentes, miembros, empresa matriz o entidades afiliadas (de aquí en adelante referidos colectivamente como "terceros relacionados"), incluyendo reclamos por indemnización monetaria 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-público, 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 RESUELTA EN UN JUZGADO QUE NO SEA DE RECLAMOS DE MENOR CUANTÍA; y**
- (c) **USTED ESTÁ 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 únicamente 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 petitionar al juez en cumplimiento de la 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 acuse de recibo, dentro de un periodo de veinte (20) días. Si usted exige un arbitraje, tiene que informarnos 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 notificarnos 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 copia 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 reembolsarnos 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] reembolsarnos 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 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 perjuicios, o el mandato judicial, o obtener una pena no monetaria la cual no exige daños y perjuicios de un juzgado competente. La entablación, sea suya o nuestra de cualquiera de estas acciones mencionadas en el Párrafo 6, no constituirá una renuncia al derecho de presentar la disputa para arbitraje, incluyendo cualquier contrademanda acertada.

7. Esta Disposición de Arbitraje se hace en cumplimiento de una transacción involucrando comercio internacional 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 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 ejecución 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. **PROCESO 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 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, Attn: 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 de Préstamo usted reconoce que el mismo fue rellenado antes de haberlo firmado y que usted 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.

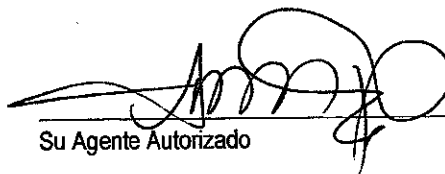
TitleMax de Nevada, Inc. d/b/a TitleMax



Firma del Cliente

2/23/15

Fecha



Su Agente Autorizado

2/23/15

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 TitleMax  
Address:

3391 E. Tropicana Ave. Ste. #1  
Las Vegas, NV 89121

Vehicle Information: VIN: 4F2CZ02Z78KM31935  
License Plate State and No: 984LWD Color: Gray Year: 2008 Make: Mazda Model: Tribute

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, Jesus Tejeda, being first duly sworn, states as follows:

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

FURTHER, AFFIANT SAYETH NOT.

Customer Signature: \_\_\_\_\_

Co-Borrower Signature: \_\_\_\_\_

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


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: Jesus Tejeda
NO. DE IDENTIFICACIÓN DEL CONTRATO DE PRESTAMO: 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.		FECHA /HORA QUE SE RECIBIÓ EL PAGO: 03/30/2015 10:29:27 AM
MONTO PAGADO: \$508.11	AGENTE QUE RECIBIÓ EL PAGO: Bridget Urena	

## DESGLOCE DEL PAGO DE HOY:

PAGADO HACIA EL CAPITAL:	\$489.84
PAGADO HACIA LOS INTERESES:	\$18.27
PAGADO HACIA LOS CARGOS:	\$0.00
PAGO HACIA LOS HONORARIOS:	\$0.00
MONTO TOTAL DEL PAGO DE HOY:	\$508.11
SALDO DEL PRESTAMO:	\$0.00
PRÓXIMA FECHA DE VENCIMIENTO:	5/24/2015

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

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

  
Nombre en Letra de Molde

3/30/2015

Firma

APP 004387  
ROA 002793

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


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: Jesus Tejeda
NO. DE IDENTIFICACIÓN DEL CONTRATO DE PRESTAMO: 10569-0152745		FECHA /HORA QUE SE RECIBIÓ EL PAGO: 03/23/2015 10:22:07 AM
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.		
MONTO PAGADO: \$220.00	AGENTE QUE RECIBIÓ EL PAGO: Bridget Urena	

## DESGLOCE DEL PAGO DE HOY:

PAGADO HACIA EL CAPITAL:	\$187.51
PAGADO HACIA LOS INTERESES:	\$32.49
PAGADO HACIA LOS CARGOS:	\$0.00
PAGO HACIA LOS HONORARIOS:	\$0.00
MONTO TOTAL DEL PAGO DE HOY:	\$220.00
SALDO DEL PRESTAMO:	\$489.84
PRÓXIMA FECHA DE VENCIMIENTO:	4/24/2015

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

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

  
Nombre en Letra de Molde

3/23/2015

Firma

APP 004388  
ROA 002794



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

<b>NOMBRE Y DOMICILIO DEL TITULAR:</b> Tm Las Vegas Nv #6 Tropicana A 3391 E. Tropicana Ave., Suite 1 Las Vegas, NV 89121		<b>PAGO HECHO A NOMBRE DE O POR:</b> Jesus Tejada
<b>NO. DE IDENTIFICACIÓN DEL CONTRATO DE PRESTAMO:</b> 10569-0152745		<b>FECHA /HORA QUE SE RECIBIÓ EL PAGO:</b> 03/14/2015 03:44:37 PM
<b>FECHA DEL CONTRATO DE PRÉSTAMO:</b> 2/23/2015 5:47:15 PM  Si tiene varios préstamos, este pago se aplicó al préstamo identificado por el número antedicho.		
<b>MONTO PAGADO:</b> \$200.00	<b>AGENTE QUE RECIBIÓ EL PAGO:</b> Delmy Rivera	

## DESGLOCE DEL PAGO DE HOY:

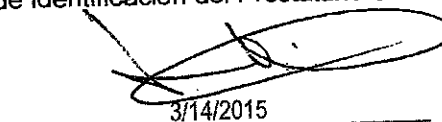
PAGADO HACIA EL CAPITAL:	\$123.20
PAGADO HACIA LOS INTERESES:	\$76.80
PAGADO HACIA LOS CARGOS:	\$0.00
PAGO HACIA LOS HONORARIOS:	\$0.00
MONTO TOTAL DEL PAGO DE HOY:	\$200.00
SALDO DEL PRESTAMO:	\$677.35
PRÓXIMA FECHA DE VENCIMIENTO:	4/24/2015

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

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



Nombre en Letra de Molde



3/14/2015

Firma

APP 004389  
ROA 002795

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

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: Jesus Tejeda
NO. DE IDENTIFICACIÓN DEL CONTRATO DE PRESTAMO: 10569-0152745		FECHA /HORA QUE SE RECIBIÓ EL PAGO: 02/24/2015 11:53:53 AM
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.		
MONTO PAGADO: \$1,009.04	AGENTE QUE RECIBIÓ EL PAGO: Bridget Urena	

## DESGLOCE DEL PAGO DE HOY:

PAGADO HACIA EL CAPITAL:	\$999.45
PAGADO HACIA LOS INTERESES:	\$9.59
PAGADO HACIA LOS CARGOS:	\$0.00
PAGO HACIA LOS HONORARIOS:	\$0.00
MONTO TOTAL DEL PAGO DE HOY:	\$1,009.04
SALDO DEL PRESTAMO:	\$800.55
PRÓXIMA FECHA DE VENCIMIENTO:	4/24/2015

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

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

Jesus

Nombre en Letra de Molde

2/24/2015

Firma


APP 004390  
ROA 002796

## Personal Information

2/23/15 NEW APP

Date 1/5/15	State Issued ID No	Date of Birth	Social Security #
Last Name Tejeda	First Name Jesus	Middle Name J	
Home Phone	Cell Phone	Email Address (optional)	
Best time to call: Monday-Tuesday/Mornings		Which number do you prefer that we call? <input checked="" type="checkbox"/> Home Phone <input type="checkbox"/> Cell Phone	
Physical Address (Street Number & Name) 5050 TAMINUS			Apt # 262
City LV	State NV	Zip 89119	County USA
Mailing Address (if different from physical address) Same			
City	State	Zip	

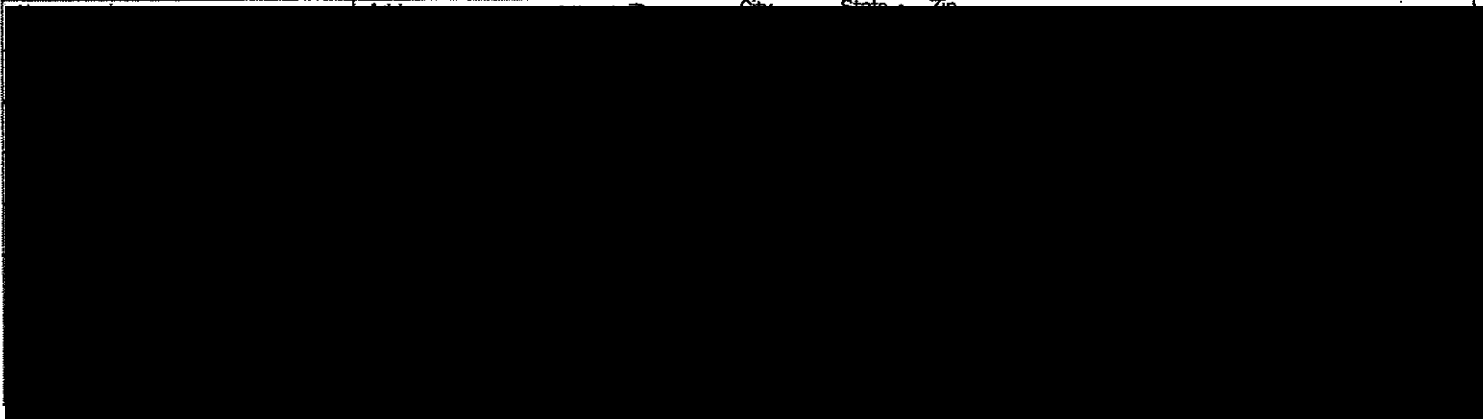
## Source of Income

Pay Frequency: (check one) <input type="checkbox"/> 1 <sup>st</sup> & 15 <sup>th</sup> of month <input type="checkbox"/> 15 <sup>th</sup> & end of month <input checked="" type="checkbox"/> Biweekly (every 2 weeks) <input checked="" type="checkbox"/> Weekly <input type="checkbox"/> Monthly (last day) <input type="checkbox"/> Monthly (1 <sup>st</sup> day) <input type="checkbox"/> Monthly (3 <sup>rd</sup> day) <input type="checkbox"/> Self-Employed	Next Payday 1/9/15	Current and Expected Gross Monthly Income \$ 2400	Gross Monthly Obligations \$ 750	Work Shift 
*Alimony, child support or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation. Alimony, child support, or separate maintenance received under: <input type="checkbox"/> court order <input type="checkbox"/> written agreement <input type="checkbox"/> oral understanding. Are you currently in bankruptcy? <input type="checkbox"/> yes <input checked="" type="checkbox"/> no				

## Credit References

Business Name NV-ENERGY	Phone # 702-402-5555
Address (Street Number & Name) Dobresco	City LV
State NV	Zip
Business Name Dobresco	Phone # 702-307-3398
Address (Street Number & Name)	City
State	Zip

## Personal References

			
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APP 004391  
ROA 002797

## Co-Applicant Information

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

### ADDITIONAL TERMS AND CONDITIONS OF THIS CUSTOMER APPLICATION

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

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

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

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

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

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

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

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

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

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

**Ability to Repay Verification.**

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

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

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

  
Applicant Signature

  
Date

\_\_\_\_\_  
Co-Applicant Signature

\_\_\_\_\_  
Date

# Income Worksheet

## Income

Employment	Description	Amount
Gross Monthly Salary or Wages	[REDACTED]	\$ 2,400
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.):		\$
<b>Total Current/Expected Income</b>	Part 1: Please add all income amounts and enter amount here	+\$ 2,400
<b>Total Monthly Expense</b>	Part 2: Please add all monthly expenses and enter amount here	-\$ 750

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

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

= \$ 1,650

Applicant Name:

Lesis Tejeda

Today's date:

2/23 / 2015

Driver's License/Government Issued ID Number:

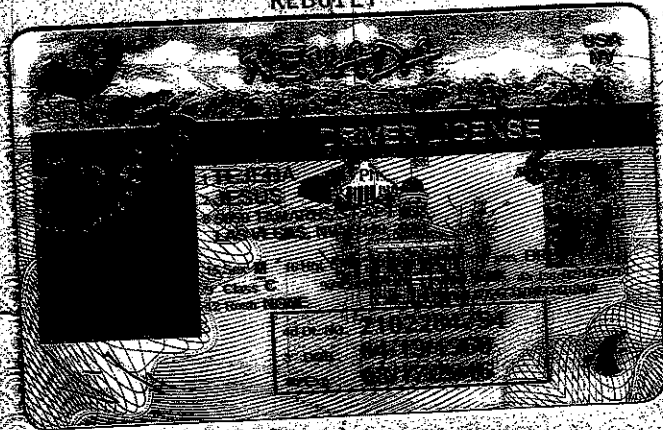
# STATE OF NEVADA

DEPARTMENT OF MOTOR VEHICLES

## CERTIFICATE OF TITLE

VIN 4F2CZ02Z78KM31935 YEAR 2008 MAKE MAZD MODEL TRIBUTE I VEHICLE BODY T4W TITLE NUMBER NV007503414  
 DATE ISSUED 01/22/2015 ODOMETER MILES 56037 FUEL TYPE G SALES TAX PD EMPTY WT 3233 GROSS WT GVWR  
 VEHICLE COLOR ODOMETER BRAND ACTUAL MILES BRANDS REBUILT

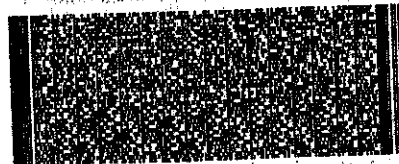
OWNER(S) NAME AND ADDRESS  
 TEJEDA JESUS  
 5050 TAMARUS ST APT 262  
 LAS VEGAS NV 89119-2044



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 [Signature] DATE 3/30/15  
 TitleMax of Nevada, Inc DBA TitleMax  
 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 ☒ AND ☐ OR

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

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

Signature of Seller(s)/Agent/Dealership Printed Name of Seller(s)/Agent/Dealership  
 I am aware of the above odometer certification made by the seller/agent. ☐ Dealer's License Number Date of Sale

Signature of Buyer  
 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.

Printed Full Legal Name of Buyer  
 CONTROL NO.  
 23649520  
 (THIS IS NOT A TITLE NO.)

VP-2 (Rev. 8/10)

ALTERATION OR ERASURE VOIDS THIS TITLE

APP 004396  
 ROA 002802



# Ability to Pay Summary

Loan Number	10569-0152620
Customer Name	Jesus Lopez
Is Customer a Covered Borrower	No
Requested Loan Amount	\$2,000.00
Title Fee	\$2,020.00
MLV Amount	
Gross Monthly Income	\$2,400.00
Current and Expected Monthly Obligations	\$750.00
Other TitleMax Loan Payment	\$110.00
Rate Match/Rate for Other TitleMax Loan	15.99%
Add-On to Current Loan or Multi-Car	Add On / No DMV Fee
Residual Monthly Income	\$1,540.00

Amount	Rate
100.00	999.99
1000.00	1999.99
2000.00	2999.99
3000.00	3999.99
4000.00	4999.99
5000.00	10000.00

## 210 INSTALLMENT LOAN BREAKDOWN

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	\$ 2,020.00
Actual Cash to Customer Amount	\$ 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 Add-On/No DMV Fee 15.99%

APP 004397  
ROA 002803

**Contact Information****2/23/2015**

Company: Titlemax (314391)  
Contact: Laura Farris  
E-Mail: laura.farris@titlemax.biz

Telephone: 404-542-6618  
Fax:

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

APP 004398  
ROA 002804

	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	N/A
Region	\$0	\$0	\$0	\$0
Total	\$10,725	\$9,475	\$6,825	\$4,700

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

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

**Black Book Add/Deducts**

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**

## 604A LOAN REVIEW WORKSHEET

Licensee Name &amp;

DBA: TITLEMAX OF NEVADA INC. DBA TITLEMAX

Exam Start

Date: 5/26/2015

License Address: 3525 S. FORT APACHE ROAD, SUITE 160, LAS VEGAS NV 89147

Exam as of: 5/4/2015

Borrower Name &amp;

Address: DEBORAH GLEASON

Examiner: TD

Account Number	Origination Date	Amount of Loan	Maturity Date	Finance Charge	Total Number of Payments	Payment Amount	APR Quoted	Is the APR correct?
11569-0136059	11/19/2014	\$400.00	6/17/2015	\$334.44	61	104.91/104.98	21.888%	YES

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

Is the loan secured? YES If so, what is the collateral? 2001 BUIC LESABLE If secured by a vehicle title, is it filed and perfected? YES

What is the borrower's expected gross monthly income? \$2,000 Was the borrower's income verified? YES Paystub ☐ Affidavit ☒ Other:

(Applies to Deferred Deposit Only) Does the deferred deposit loan exceed 25% of the customer's expected gross monthly income? N/A

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

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

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

(Applies to Title Loans Only) Does the loan amount exceed the fair market value of the vehicle securing the loan? NO Fair Market Value: \$4,175.00

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

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

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

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

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

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

VIOLATIONS/ TECHNICAL EXCEPTIONS/ OTHER COMMENTS:

PAID IN FULL total paid 798.38 contract due 734.44 over paid by \$63.94

NRS 604A.445 AND 210

## Title Loan Agreement

Date: 11/19/2014

Number: 11569-0136059

<b>Customer &amp; Co-Customer Information</b>		<b>ACCOUNT NUMBER:</b> 11569-0136059			
FIRST NAME Deborah	LAST NAME Gleason		CO-CUSTOMER FIRST NAME		CO-CUSTOMER LAST NAME
SSN [REDACTED]	DRIVERS LIC./STATE ID. NO. [REDACTED]		CO-CUSTOMER SSN	CO-CUSTOMER'S DRIVERS LIC./STATE ID. NO.	
STREET ADDRESS 4316 Summer Leaf St #d			CO-CUSTOMER STREET ADDRESS		
City Las Vegas	STATE NV	ZIP CODE 89147	CO-CUSTOMER CITY	CO-CUSTOMER STATE	CO-CUSTOMER ZIP CODE
HOME PHONE [REDACTED]	DATE OF BIRTH [REDACTED]		CO-CUSTOMER HOME PHONE		CO-CUSTOMER DATE OF BIRTH
<b>Motor Vehicle &amp; Licensee Information</b>		<b>LICENSEE'S HOURS OF OPERATION:</b> 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			
LICENSEE STREET ADDRESS 3525 S. Fort Apache Rd. Suite 160		LICENSEE CITY Las Vegas	LICENSEE STATE NV	LICENSEE ZIP CODE 89147	
VEHICLE IDENTIFICATION NUMBER (VIN) 1G4HP54K314193659		LICENSE PLATE 117LLN			
VEHICLE YEAR 2001	VEHICLE MAKE BUICK	VEHICLE MODEL LESABRE	COLOR GRAY		

**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.

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

**APP 004402**  
ROA 002808

## FEDERAL TRUTH-IN-LENDING DISCLOSURE

<b>ANNUAL PERCENTAGE RATE</b> The cost of your credit as a yearly rate.	<b>FINANCE CHARGE</b> The dollar amount the credit will cost you.	<b>Amount Financed</b> The amount of credit provided to you or on your behalf.	<b>Total of Payments</b> The amount you will have paid after you have made all payments as scheduled.
<b>218.882 %</b>	<b>\$334.44</b>	<b>\$400.00</b>	<b>\$734.44</b>

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
3. Amount paid to public officials:	\$ 0.00
4. Amount paid to _____ on your behalf:	\$0.00

**Calculation of Interest, Application of Payments and Security Interest.**

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

**Right to Rescind and Prepayment.**

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

**Grace Period.**

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

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

**APP 004403**  
**ROA 002809**

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

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

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

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

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

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

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

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

APP 004404 Page 1 of 1  
TM, TB (N) Indemnification Agreement  
ROA 002810



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

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

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

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

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

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

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

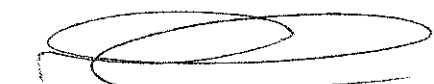
8. This Arbitration Provision is binding upon and benefits you, your respective heirs, successors and assigns. The Arbitration Provision is binding upon and benefits us, our successors and assigns, and related third parties. The Arbitration Provision continues in full force and effect, even if your obligations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

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

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

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

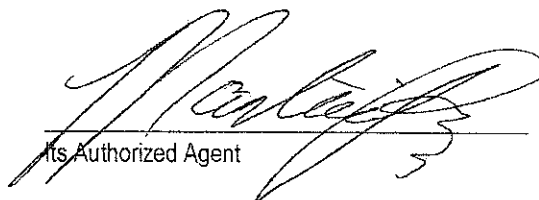
TitleMax of Nevada, Inc. d/b/a TitleMax



Customer's Signature

11/19/14

Date



TitleMax Authorized Agent

11/19/14

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

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

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

**Grace Periods Payments Deferment Schedule**

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

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

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

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

**Acknowledgment of Simple Interest Accrual.** You acknowledge that we use the simple interest method to calculate and accrue the interest owing under the Loan Agreement. Interest is not compounded under the Loan Agreement. You acknowledge that simple interest is charged on the outstanding principal balance. Payments will be applied first to accrued interest, second to outstanding charges, if any, and third to principal. We calculated and estimated the simple interest under the Loan Agreement and disclosed in the "Finance Charge" disclosure assuming you would pay each scheduled payment in the amount scheduled and on the scheduled Payment Dates. The original Payment Schedule in the Loan Agreement provided for payments which would ratably and fully amortize the entire Principal Amount and interest payable. The interest rate under the Loan Agreement remains unchanged. You acknowledge that simple interest is charged on the unpaid principal balance of this Loan Agreement at the daily rate of 0.5997% 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.

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

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

**Customer Receipt****payment Plan Receipt (210 day loan)**

## NAME AND ADDRESS OF THE LICENSEE:

Tm Las Vegas Nv #16 Fort Apach  
3525 S. Fort Apache Rd. Suite 160  
Las Vegas, NV 89147

## PAYMENT MADE ON BEHALF OF OR BY:

Deborah Gleason

## LOAN AGREEMENT IDENTIFICATION NO.

11569-0136059

## DATE/TIME OF RECEIPT OF PAYMENT:

05/06/2015 10:00:24 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:

\$440.20

## AGENT RECEIVING PAYMENT:

Kailena Logan

**TODAY'S PAYMENT ITEMIZATION**

PRINCIPAL PAID: \$390.97

INTEREST PAID: \$49.23

CHARGES PAID: \$0.00

FEES PAID: \$0.00

TOTAL AMOUNT PAID TODAY: \$440.20

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

☐ **Repayment Plan Agreement.**

☐ **Grace Period Plan Agreement.**

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

\_\_\_\_\_  
Printed Name

\_\_\_\_\_  
Signature

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

NAME AND ADDRESS OF THE LICENSEE: Tm 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  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.		DATE/TIME OF RECEIPT OF PAYMENT: 04/15/2015 12:15:55 PM
AMOUNT PAID: \$72.00	AGENT RECEIVING PAYMENT: Lorna Gaerlan	

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

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

Printed Name

Signature



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

NAME AND ADDRESS OF THE LICENSEE: Tm 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  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.		DATE/TIME OF RECEIPT OF PAYMENT: 03/18/2015 12:50:05 PM
AMOUNT PAID: \$72.00	AGENT RECEIVING PAYMENT: 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.
- ☒ Account paid in full.
- ☒ Title Returned Upon Payment in Full. By signing below, you acknowledge that upon repayment in full, we returned the Vehicle's Title to you.
- ☐ Repayment Plan Agreement.
- ☐ Grace Period Plan Agreement.

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

Printed Name

Signature

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

NAME AND ADDRESS OF THE LICENSEE: Tm 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  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.		DATE/TIME OF RECEIPT OF PAYMENT: 02/18/2015 11:31:36 AM
AMOUNT PAID: \$71.09	AGENT RECEIVING PAYMENT: Ana Cisneros-baca	

## TODAY'S PAYMENT ITEMIZATION

PRINCIPAL PAID:	\$0.00
INTEREST PAID:	\$71.09
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. By signing below, you acknowledge that upon repayment in full, we returned the Vehicle's Title to you.
- ☐ Repayment Plan Agreement.
- ☐ Grace Period Plan Agreement.

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

Printed Name

Signature

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

NAME AND ADDRESS OF THE LICENSEE: Tm 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  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.		DATE/TIME OF RECEIPT OF PAYMENT: 01/21/2015 02:29:27 PM
AMOUNT PAID: \$71.09	AGENT RECEIVING PAYMENT: Jeff Baugh	

## TODAY'S PAYMENT ITEMIZATION

PRINCIPAL PAID:	\$0.00
INTEREST PAID:	\$71.09
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. By signing below, you acknowledge that upon repayment in full, we returned the Vehicle's Title to you.
- ☐ Repayment Plan Agreement.
- ☐ Grace Period Plan Agreement.

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

Printed Name

Signature

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

NAME AND ADDRESS OF THE LICENSEE: Tm 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  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.		DATE/TIME OF RECEIPT OF PAYMENT: 12/17/2014 11:04:05 AM
AMOUNT PAID: \$72.00	AGENT RECEIVING PAYMENT: 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.
- ☒ Account paid in full.
- ☒ Title Returned Upon Payment in Full. By signing below, you acknowledge that upon repayment in full, we returned the Vehicle's Title to you.
- ☐ Repayment Plan Agreement.
- ☐ Grace Period Plan Agreement.

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

Printed Name

Signature

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

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

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

**Grace Periods Payments Deferment Schedule**

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

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

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

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

**Acknowledgment of Simple Interest Accrual.** You acknowledge that we use the simple interest method to calculate and accrue the interest owing under the Loan Agreement. Interest is not compounded under the Loan Agreement. You acknowledge that simple interest is charged on the outstanding principal balance. Payments will be applied first to accrued interest, second to outstanding charges, if any, and third to principal. We calculated and estimated the simple interest under the Loan Agreement and disclosed in the "Finance Charge" disclosure assuming you would pay each scheduled payment in the amount scheduled and on the scheduled Payment Dates. The original Payment Schedule in the Loan Agreement provided for payments which would ratably and fully amortize the entire Principal Amount and interest payable. The interest rate under the Loan Agreement remains unchanged. You acknowledge that simple interest is charged on the unpaid principal balance of this Loan Agreement at the daily rate of 0.5997% 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.

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

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

Customer's Signature \_\_\_\_\_ Date \_\_\_\_\_

Its Authorized Agent	Date
----------------------	------

Co-Borrower's Signature \_\_\_\_\_ Date \_\_\_\_\_

APP 004420  
ROA 002826



## Personal Information

Date <u>11/19/14</u>	State Issued ID Number	[Redacted]	
Last Name <u>Season</u>	First Name <u>Deborah</u>	Middle Name <u>E</u>	
Cell [Redacted]	Email Address (optional) <u>[Redacted]</u>		
Best time to call? <u>Any TIME BEFORE 6pm</u>	Which number do you prefer that we call: <input type="checkbox"/> Home Phone <input checked="" type="checkbox"/> Cell Phone		
Physical Address (Street Number & Name) <u>4366 Summerfield Loop St</u>		Apt # <u>1</u>	
City <u>SV</u>	State <u>ND</u>	Zip <u>58147</u>	County <u>Clark</u>
Mailing Address (if different from physical address)			
City <u>Same</u>	State	Zip	

## Source of Income

Employer * (Source of Income) <u>[Redacted]</u>	Employer Address (Street Number & Name)										
City	State	Zip	Time at Job?								
Work Phone #	Title	Supervisor									
Pay Frequency: (check one) <input type="checkbox"/> 1 <sup>st</sup> & 15 <sup>th</sup> of month <input type="checkbox"/> 15 <sup>th</sup> & end of month <input type="checkbox"/> Biweekly (every 2 weeks) <input type="checkbox"/> Weekly <input checked="" type="checkbox"/> Monthly (last day) <input type="checkbox"/> Monthly (1 <sup>st</sup> day) <input type="checkbox"/> Monthly (3 <sup>rd</sup> day) <input type="checkbox"/> Self-Employed		Next Payday <u>12-17-14</u>	<table border="1"> <tr> <th>Current and Expected</th> <th>Work Shift</th> </tr> <tr> <td> <table border="1"> <tr> <td>Gross Monthly Income</td> <td>Gross Monthly Obligations</td> </tr> <tr> <td><u>2000</u></td> <td><u>\$1000</u></td> </tr> </table> </td> <td><u>NA</u></td> </tr> </table>	Current and Expected	Work Shift	<table border="1"> <tr> <td>Gross Monthly Income</td> <td>Gross Monthly Obligations</td> </tr> <tr> <td><u>2000</u></td> <td><u>\$1000</u></td> </tr> </table>	Gross Monthly Income	Gross Monthly Obligations	<u>2000</u>	<u>\$1000</u>	<u>NA</u>
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Gross Monthly Income	Gross Monthly Obligations										
<u>2000</u>	<u>\$1000</u>										
*Alimony, child support or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation. Alimony, child support, or separate maintenance received under: <input type="checkbox"/> court order <input type="checkbox"/> written agreement <input type="checkbox"/> oral understanding. Are you currently in bankruptcy? <input type="checkbox"/> yes <input checked="" type="checkbox"/> no											

## Credit References

Business Name <u>NV ENERGY</u>	Phone # <u>4025555</u>	
Address (Street Number & Name)	City	State Zip
Business Name <u>SW GAS</u>	Phone # <u>800200 4444</u>	
Address (Street Number & Name)	City	State Zip

## Personal References

# Co-Applicant Information

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

## ADDITIONAL TERMS AND CONDITIONS OF THIS CUSTOMER APPLICATION

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

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

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

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

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

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

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

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

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

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

**Ability to Repay Verification.**

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

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

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

  
\_\_\_\_\_  
Applicant Signature

11/19/14  
\_\_\_\_\_  
Date

\_\_\_\_\_  
Co-Applicant Signature

\_\_\_\_\_  
Date

# Income Worksheet

\*\*\*Employee Use Only\*\*\*

## Income

Employment	Description	Amount
Gross Monthly Salary or Wages		\$ 2100
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.):		\$
<b>Total Current/Expected Income</b>	<b>Part 1: Please add all income amounts and enter amount here</b>	<b>+\$ 2100</b>
<b>Total Monthly Expense</b>	<b>Part 2: Please add all monthly expenses and enter amount here</b>	<b>-\$ 1000</b>

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

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

**= \$ 1100**

Applicant Name:

DEB GLEASON

Today's date:

11/19/14

\*\*\*Employee Use Only\*\*\*

Driver's License/Government Issued ID Number:

[Redacted]

[Redacted]

## Title Loan Agreement

Date: 11/19/2014

Number: 11569-0136059

<b>Customer &amp; Co-Customer Information</b>		<b>ACCOUNT NUMBER:</b> 11569-0136059	
FIRST NAME Deborah	LAST NAME Gleason	CO-CUSTOMER FIRST NAME	CO-CUSTOMER LAST NAME
SSN [REDACTED]	DRIVERS LIC./STATE ID. NO. [REDACTED]	CO-CUSTOMER SSN	CO-CUSTOMER'S DRIVERS LIC./STATE ID. NO.
STREET ADDRESS 4316 Summer Leaf St #d		CO-CUSTOMER STREET ADDRESS	
City Las Vegas	STATE NV	ZIP CODE 89147	CO-CUSTOMER CITY CO-CUSTOMER STATE CO-CUSTOMER ZIP CODE
HOME PHONE [REDACTED]	DATE OF BIRTH [REDACTED]	CO-CUSTOMER HOME PHONE	CO-CUSTOMER DATE OF BIRTH
<b>Motor Vehicle &amp; Licensee Information</b>		<b>LICENSEE'S HOURS OF OPERATION:</b> 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	
LICENSEE STREET ADDRESS 3525 S. Fort Apache Rd. Suite 160		LICENSEE CITY Las Vegas	LICENSEE STATE NV
VEHICLE IDENTIFICATION NUMBER (VIN) 1G4HP54K314193659		LICENSE PLATE 117LLN	
VEHICLE YEAR 2001	VEHICLE MAKE BUICK	VEHICLE MODEL LESABRE	COLOR GRAY

**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.

<b>ANNUAL PERCENTAGE RATE</b>	<b>FINANCE CHARGE</b>	<b>Amount Financed</b>	<b>Total of Payments</b>
The cost of your credit as a yearly rate.	The dollar amount the credit will cost you.	The amount of credit provided to you or on your behalf.	The amount you will have paid after you have made all payments as scheduled.
<b>218.882 %</b>	<b>\$334.44</b>	<b>\$400.00</b>	<b>\$734.44</b>

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
3. Amount paid to public officials:	\$ 0.00
4. Amount paid to _____ on your behalf:	\$0.00

**Calculation of Interest, Application of Payments and Security Interest.**

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

**Right to Rescind and Prepayment.**

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

**Grace Period.**

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

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

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

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

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

**Governing Law and Assignment.**

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

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

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

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



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

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

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

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

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

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

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

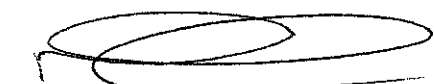
8. This Arbitration Provision is binding upon a benefits you, your respective heirs, successors and assigns. The Arbitration Provision is binding upon and benefits us, our successors and assigns, and related third parties. The Arbitration Provision continues in full force and effect, even if your obligations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

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

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

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

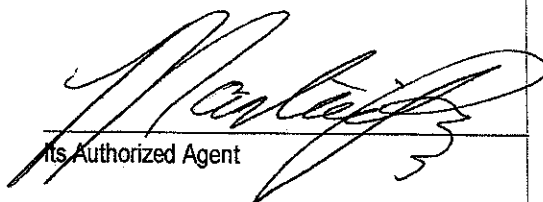
TitleMax of Nevada, Inc. d/b/a TitleMax



Customer's Signature

11/19/14

Date



TitleMax Authorized Agent

11/19/14

Date

Co-Customer's Signature

Date

Affidavit

STATE OF NEVADA

COUNTY OF Clark

Title Loan Agreement No.: 11569-0134059  
Date: 11/19/2014

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. Ft. Apache  
Las Vegas, NV 89147

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 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, Deborah Gleason, being first duly sworn, states as follows:

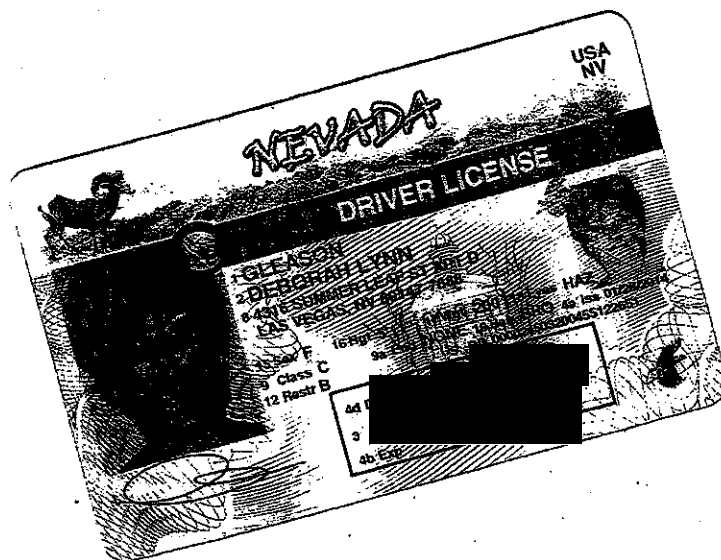
1. You have provided us with true and correct information concerning your income, obligations, employment and ownership of the vehicle; and
2. You have the ability to repay the title loan.

FURTHER, AFFIANT SAYETH NOT.

Customer Signature: 

Co-Borrower Signature: \_\_\_\_\_

APP 004431  
ROA 002837



APP 004432  
ROA 002838



**FARMERS**  
INSURANCE

April 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) 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  
Account:  
Vehicle: 2001 BUICK LESABRE  
VIN: 1G4HP54K314193659  
Claim Number: 3003164893-1-1

DOL: 04-16-2015  
Mileage: 180000  
Deductible: \$1,000.00  
ACV: \$2,623.00

**\*\*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.

  
TITLE MAX Authorized Signature

Date

4-21-15

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  
Olathe, KS 66061  
ATTN: Jaime Rosen

APP 004433  
ROA 002839

## STATE OF NEVADA

DEPARTMENT OF MOTOR VEHICLES

## CERTIFICATE OF TITLE

VIN	YEAR	MAKE	MODEL	VEHICLE BODY	TITLE NUMBER
1G4HP54K314193659	2001	BUIC	LESABRE CU	P4D	NV006850833
DATE ISSUED	ODOMETER MILES	FUEL TYPE	SALES TAX PD	EMPTY WT	GROSS WT
04/04/2014		G		3567	
VEHICLE COLOR	ODOMETER BRAND			BRANDS	
	EXEMPT				

## OWNER(S) NAME AND ADDRESS

GLEASON DEBORAH LYNN  
4316 SUMMER LEAF ST APT D  
LAS VEGAS NV 89147-7888

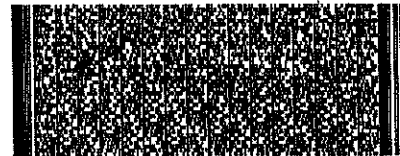
## LIENHOLDER NAME AND ADDRESS

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 \_\_\_\_\_ Nevada Driver's License Number or Identification Number \_\_\_\_\_

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

ODOMETER READING \_\_\_\_\_

Signature of Seller(s)/Agent/Dealership \_\_\_\_\_

Printed Name of Seller(s)/Agent/Dealership \_\_\_\_\_

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

Dealer's License Number \_\_\_\_\_ Date of Sale \_\_\_\_\_

Signature of Buyer \_\_\_\_\_

Printed Full Legal Name of Buyer \_\_\_\_\_

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

CONTROL NO:

18172080

(THIS IS NOT A TITLE NO.)

VP-2 (Rev. 8/10)

STATE OF NEVADA

ALTERATION OR ERASURE VOIDS THIS TITLE

APP 004434  
ROA 002840



<b>FIRST REASSIGNMENT DEALER ONLY</b>	<b>FEDERAL AND STATE LAW REQUIRES THAT YOU STATE THE MILEAGE IN CONNECTION WITH THE TRANSFER OF OWNERSHIP.</b> <b>FAILURE TO COMPLETE OR PROVIDING A FALSE STATEMENT MAY RESULT IN FINES AND/OR IMPRISONMENT.</b> The undersigned hereby certifies the vehicle described in this title has been transferred to the following buyer(s):			
	Printed Full Legal Name of Buyer		Nevada Driver's License Number or Identification Number <input type="checkbox"/> AND <input type="checkbox"/> OR	
	Printed Full Legal Name of Buyer		Nevada Driver's License Number or Identification Number	
	Address	City	State	Zip Code
	I certify to the best of my knowledge the odometer reading is the actual mileage of the vehicle unless one of the following statements is checked. <div style="display: flex; justify-content: space-between;"> <div style="border: 1px solid black; padding: 2px;">           NO TENTHS         </div> <div> <input type="checkbox"/> The mileage stated is in excess of its mechanical limits.  <input type="checkbox"/> The odometer reading is not the actual mileage. <b>WARNING: ODOMETER DISCREPANCY</b>  <input type="checkbox"/> Exempt - Model year over 9 years old.         </div> </div>			
	Signature of Seller(s)/Agent/Dealership I am aware of the above odometer certification made by the seller/agent. <input type="checkbox"/>		Printed Name of Seller(s)/Agent/Dealership Dealer's License Number _____ Date of Sale _____	
	Signature of Buyer		Printed Full Legal Name of Buyer	
<b>SECOND REASSIGNMENT DEALER ONLY</b>	<b>FEDERAL AND STATE LAW REQUIRES THAT YOU STATE THE MILEAGE IN CONNECTION WITH THE TRANSFER OF OWNERSHIP.</b> <b>FAILURE TO COMPLETE OR PROVIDING A FALSE STATEMENT MAY RESULT IN FINES AND/OR IMPRISONMENT.</b> The undersigned hereby certifies the vehicle described in this title has been transferred to the following buyer(s):			
	Printed Full Legal Name of Buyer		Nevada Driver's License Number or Identification Number <input type="checkbox"/> AND <input type="checkbox"/> OR	
	Printed Full Legal Name of Buyer		Nevada Driver's License Number or Identification Number	
	Address	City	State	Zip Code
	I certify to the best of my knowledge the odometer reading is the actual mileage of the vehicle unless one of the following statements is checked. <div style="display: flex; justify-content: space-between;"> <div style="border: 1px solid black; padding: 2px;">           NO TENTHS         </div> <div> <input type="checkbox"/> The mileage stated is in excess of its mechanical limits.  <input type="checkbox"/> The odometer reading is not the actual mileage. <b>WARNING: ODOMETER DISCREPANCY</b>  <input type="checkbox"/> Exempt - Model year over 9 years old.         </div> </div>			
	Signature of Seller(s)/Agent/Dealership I am aware of the above odometer certification made by the seller/agent. <input type="checkbox"/>		Printed Name of Seller(s)/Agent/Dealership Dealer's License Number _____ Date of Sale _____	
	Signature of Buyer		Printed Full Legal Name of Buyer	
<b>THIRD REASSIGNMENT DEALER ONLY</b>	<b>FEDERAL AND STATE LAW REQUIRES THAT YOU STATE THE MILEAGE IN CONNECTION WITH THE TRANSFER OF OWNERSHIP.</b> <b>FAILURE TO COMPLETE OR PROVIDING A FALSE STATEMENT MAY RESULT IN FINES AND/OR IMPRISONMENT.</b> The undersigned hereby certifies the vehicle described in this title has been transferred to the following buyer(s):			
	Printed Full Legal Name of Buyer		Nevada Driver's License Number or Identification Number <input type="checkbox"/> AND <input type="checkbox"/> OR	
	Printed Full Legal Name of Buyer		Nevada Driver's License Number or Identification Number	
	Address	City	State	Zip Code
	I certify to the best of my knowledge the odometer reading is the actual mileage of the vehicle unless one of the following statements is checked. <div style="display: flex; justify-content: space-between;"> <div style="border: 1px solid black; padding: 2px;">           NO TENTHS         </div> <div> <input type="checkbox"/> The mileage stated is in excess of its mechanical limits.  <input type="checkbox"/> The odometer reading is not the actual mileage. <b>WARNING: ODOMETER DISCREPANCY</b>  <input type="checkbox"/> Exempt - Model year over 9 years old.         </div> </div>			
	Signature of Seller(s)/Agent/Dealership I am aware of the above odometer certification made by the seller/agent. <input type="checkbox"/>		Printed Name of Seller(s)/Agent/Dealership Dealer's License Number _____ Date of Sale _____	
	Signature of Buyer		Printed Full Legal Name of Buyer	
<b>LIEN</b>	<b>LIENHOLDER TO BE RECORDED</b>			
	Printed Full Legal Name of Lienholder		FEIN _____	
	Address _____ (if no lienholder write "NONE") Street _____ City _____ State _____ Zip Code _____			

**ALTERATION OR ERASURE VOIDS THIS TITLE**

APP 004435

ROA 002841

# Email to Fax Delivery

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

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See Attached Documents

Provided by:  
Lesha Otto  
Phone: 9138275704  
Email: lesha.otto@farmersinsurance.com

APP 004436  
ROA 002842



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# **TITLEMAX**

3525 S. Fort Apache Rd #160  
Las Vegas, NV 89147  
ofc: 702.362.0054  
fax: 702.362.0039  
[www.titlemax.com](http://www.titlemax.com)

APP 004437  
ROA 002843

Affidavit

STATE OF NEVADA

COUNTY OF Clark

Title Loan Agreement No.: 11569-013058

Date: 11/19/2014

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. Ft. Apache  
Las Vegas, NV 89147

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 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.

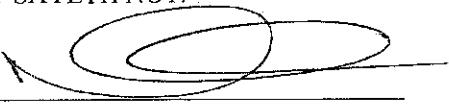
Pursuant to N.R.S. 604A.450-1, we have evaluated the Vehicle's fair market value. Pursuant to N.R.S. 604A.450-2, we have reviewed your application information regarding current and expected income, obligations and employment.

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, Deborah Gleason, being first duly sworn, states as follows:

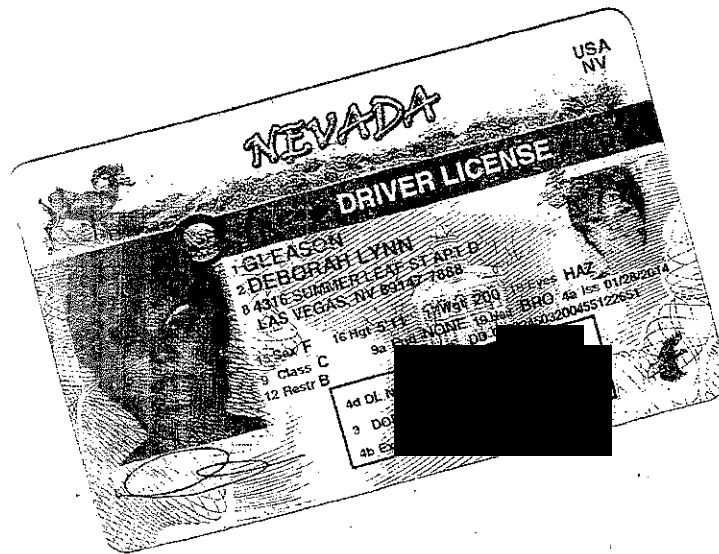
1. You have provided us with true and correct information concerning your income, obligations, employment and ownership of the vehicle; and
2. You have the ability to repay the title loan.

FURTHER, AFFIANT SAYETH NOT.

Customer Signature: 

Co-Borrower Signature: \_\_\_\_\_

APP 004438  
ROA 002844



APP 004439  
ROA 002845

**FACTS****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; check-cashiers; 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 Summary

Loan Number	
Customer Name	Debra Gleason
Is Customer a Covered Borrower	No
Requested Loan Amount	\$400.00
Title Fee	\$0
MLV Amount	\$420
Gross Monthly Income	\$2,000.00
Current and Expected Monthly Obligations	\$1,000.00
Other TitleMax Loan Payment	\$0.00
Rate Match/Rate for Other TitleMax Loan	
Add-On to Current Loan or Multi-Car	
Residual Monthly Income	\$1,000.00

### 210 INSTALLMENT RATE STRUCTURE

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

### 210 INSTALLMENT LOAN BREAKDOWN

Income Based - Max. Loan Amount Inc. Title Fee	\$ 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	\$ 400.00
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

### CHOOSE THIS CASHWISE LOAN TYPE

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

APP 004442  
ROA 002848



**FARMERS**  
INSURANCE

April 21, 2015

Send all correspondence to:  
Email: myclaim@farmersinsurance.com  
Farmers Insurance Total Loss COE  
P.O. Box 168815  
Oklahoma City, OK 73101-8815  
Fax: (877) 217-1389

TITLE MAX  
2701 S EASTERN AVE  
LAS VEGAS, NV 89169

Phone: 702-685-8621

To Whom It May Concern:

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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  
Account:  
Vehicle: 2001 BUICK LESABRE  
VIN: 1G4HP54K314193659  
Claim Number: 3003164893-1-1

DOL: 04-16-2015  
Mileage: 180000  
Deductible: \$1,000.00  
ACV: \$2,623.00

**\*\*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.

  
TITLE MAX Authorized Signature

4-21-15  
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  
Olathe, KS 66061  
ATTN: Jaime Rosen

**APP 004443**  
**ROA 002849**

# STATE OF NEVADA

DEPARTMENT OF MOTOR VEHICLES

## CERTIFICATE OF TITLE

VIN 1G4HP54K314193659	YEAR 2001	MAKE BUIC	MODEL LESABRE CU	VEHICLE BODY P4D	TITLE NUMBER NV006850833
DATE ISSUED 04/04/2014	ODOMETER MILES	FUEL TYPE G	SALES TAX PD	EMPTY WT 3567	GROSS WT GVWR
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 \_\_\_\_\_ Nevada Driver's License Number or Identification Number \_\_\_\_\_

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

Signature of Seller(s)/Agent/Dealership \_\_\_\_\_

Printed Name of Seller(s)/Agent/Dealership \_\_\_\_\_

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

Signature of Buyer \_\_\_\_\_

Printed Full Legal Name of Buyer \_\_\_\_\_

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

CONTROL NO.  
18172080

(THIS IS NOT A TITLE NO.)

VP-2 (Rev. 8/10)

ALTERATION OR ERASURE VOIDS THIS TITLE

APP 004444  
ROA 002850



<b>FIRST REASSIGNMENT DEALER ONLY</b>	<b>FEDERAL AND STATE LAW REQUIRES THAT YOU STATE THE MILEAGE IN CONNECTION WITH THE TRANSFER OF OWNERSHIP.</b> <b>FAILURE TO COMPLETE OR PROVIDING A FALSE STATEMENT MAY RESULT IN FINES AND/OR IMPRISONMENT.</b> The undersigned hereby certifies the vehicle described in this title has been transferred to the following buyer(s):			
	Printed Full Legal Name of Buyer		Nevada Driver's License Number or Identification Number <input type="checkbox"/> AND <input type="checkbox"/> OR	
	Printed Full Legal Name of Buyer		Nevada Driver's License Number or Identification Number	
	Address	City	State	Zip Code
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	<input checked="" type="checkbox"/> NO <input type="checkbox"/> TENTHS		<input type="checkbox"/> The mileage stated is in excess of its mechanical limits. <input type="checkbox"/> The odometer reading is not the actual mileage. <b>WARNING: ODOMETER DISCREPANCY</b> <input type="checkbox"/> Exempt - Model year over 9 years old.	
	ODOMETER READING Signature of Seller(s)/Agent/Dealership I am aware of the above odometer certification made by the seller/agent <input type="checkbox"/>		Printed Name of Seller(s)/Agent/Dealership Dealer's License Number _____ Date of Sale _____	
Signature of Buyer		Printed Full Legal Name of Buyer		
<b>SECOND REASSIGNMENT DEALER ONLY</b>	<b>FEDERAL AND STATE LAW REQUIRES THAT YOU STATE THE MILEAGE IN CONNECTION WITH THE TRANSFER OF OWNERSHIP.</b> <b>FAILURE TO COMPLETE OR PROVIDING A FALSE STATEMENT MAY RESULT IN FINES AND/OR IMPRISONMENT.</b> The undersigned hereby certifies the vehicle described in this title has been transferred to the following buyer(s):			
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	Printed Full Legal Name of Buyer		Nevada Driver's License Number or Identification Number	
	Address	City	State	Zip Code
	I certify to the best of my knowledge the odometer reading is the actual mileage of the vehicle unless one of the following statements is checked.			
	<input checked="" type="checkbox"/> NO <input type="checkbox"/> TENTHS		<input type="checkbox"/> The mileage stated is in excess of its mechanical limits. <input type="checkbox"/> The odometer reading is not the actual mileage. <b>WARNING: ODOMETER DISCREPANCY</b> <input type="checkbox"/> Exempt - Model year over 9 years old.	
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Signature of Buyer		Printed Full Legal Name of Buyer		
<b>THIRD REASSIGNMENT DEALER ONLY</b>	<b>FEDERAL AND STATE LAW REQUIRES THAT YOU STATE THE MILEAGE IN CONNECTION WITH THE TRANSFER OF OWNERSHIP.</b> <b>FAILURE TO COMPLETE OR PROVIDING A FALSE STATEMENT MAY RESULT IN FINES AND/OR IMPRISONMENT.</b> The undersigned hereby certifies the vehicle described in this title has been transferred to the following buyer(s):			
	Printed Full Legal Name of Buyer		Nevada Driver's License Number or Identification Number <input type="checkbox"/> AND <input type="checkbox"/> OR	
	Printed Full Legal Name of Buyer		Nevada Driver's License Number or Identification Number	
	Address	City	State	Zip Code
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	<input checked="" type="checkbox"/> NO <input type="checkbox"/> TENTHS		<input type="checkbox"/> The mileage stated is in excess of its mechanical limits. <input type="checkbox"/> The odometer reading is not the actual mileage. <b>WARNING: ODOMETER DISCREPANCY</b> <input type="checkbox"/> Exempt - Model year over 9 years old.	
	ODOMETER READING Signature of Seller(s)/Agent/Dealership I am aware of the above odometer certification made by the seller/agent <input type="checkbox"/>		Printed Name of Seller(s)/Agent/Dealership Dealer's License Number _____ Date of Sale _____	
Signature of Buyer		Printed Full Legal Name of Buyer		
<b>LIEN</b>	<b>LIENHOLDER TO BE RECORDED</b>			
	Printed Full Legal Name of Lienholder _____ FEIN _____ Address _____ (if no lienholder write "NONE")			
	Street	City	State	Zip Code

**ALTERATION OR ERASURE VOIDS THIS TITLE**

APP 004445

ROA 002851

## Email to Fax Delivery

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

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See Attached Documents

Provided by:  
Lesha Otto  
Phone: 9138275704  
Email: lesha.otto@farmersinsurance.com

APP 004446  
ROA 002852

TRANSMISSION VERIFICATION REPORT

TIME : 04/21/2015 11:45  
NAME :  
FAX :  
TEL :  
SER.# : J0N566361

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DATE, TIME	04/21 11:42
FAX NO./NAME	18772171389
DURATION	00:03:08
PAGE(S)	04
RESULT	OK
MODE	STANDARD
	ECM

---

APP 004447  
ROA 002853



3525 S. Fort Apache Rd #160  
Las Vegas, NV 89147  
ofc: 702.362.0054  
fax: 702.362.0039  
[www.titlemax.com](http://www.titlemax.com)

APP 004448  
ROA 002854

## Contact Information

26/2014

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	VIN: 1G4HP54K1	Adj. State: National
Fin Adv: \$2,275	UVC: 2001120028	Mileage: 0
Equip Ret: \$25,842	MPG: 19/30	Mileage Cat: D
Tire Size: 215/70R15	Weight: 3567	Cylinders: 6
Base HP: 205 @ 5200	Fuel Type: Gas	Transmission: A
Taxable HP: 34.7	Wheelbase: 112.2	Drive Train: FWD
Model Number: 4HP69	End of Term Months: 0	End of Term Mileage: 0
Price Includes: AT AC EW		

## Wholesale Black Book values as of 11/26/2014

	X-CL	Clean	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	\$450

## Trade In Black Book values as of 11/26/2014

	X-CL	Clean	Average	Rough
Base	N/A	\$2,365	\$1,265	\$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	\$2,365	\$1,265	\$450

## Retail Black Book values as of 11/26/2014

	X-CL	Clean	Average	Rough
Base	N/A	\$4,175	\$2,675	\$1,600
Options	N/A	\$0	\$0	\$0
Mileage	N/A	N/A	N/A	N/A
Region	N/A	\$0	\$0	\$0
Total	N/A	\$4,175	\$2,675	\$1,600

## Residual Black Book values as of 11/26/2014

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

APP 004449  
 ROA 002855

# STATE OF NEVADA

DEPARTMENT OF MOTOR VEHICLES

## CERTIFICATE OF TITLE

VIN 1G4HP54K314193659	YEAR 2001	MAKE BUIC	MODEL LESABRE CU	VEHICLE BODY P4D	TITLE NUMBER NV006850833
DATE ISSUED 04/04/2014	ODOMETER MILES	FUEL TYPE G	SALES TAX PD.	EMPTY WT 3567	GROSS WT. GVWR
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 \_\_\_\_\_ Nevada Driver's License Number or Identification Number \_\_\_\_\_

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

Signature of Seller(s)/Agent/Dealership \_\_\_\_\_ Printed Name of Seller(s)/Agent/Dealership \_\_\_\_\_  
I am aware of the above odometer certification made by the seller/agent. ☐ Dealer's License Number \_\_\_\_\_ Date of Sale \_\_\_\_\_

Signature of Buyer \_\_\_\_\_ Printed Full Legal Name of Buyer \_\_\_\_\_  
ACCORDING TO THE RECORDS OF THE DEPARTMENT OF MOTOR VEHICLES, THE PERSON NAMED HEREON IS THE OWNER OF THE VEHICLE DESCRIBED ABOVE, SUBJECT TO LIEN AS SHOWN.

VP-2 (Rev. 8/10)

CONTROL NO.  
1817228C

(THIS IS NOT A TITLE NO.)

STATE OF NEVADA

ALTERATION OR ERASURE VOIDS THIS TITLE

APP 004450  
ROA 002856

### Ability to Pay Summary

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

### 210 INSTALLMENT RATE STRUCTURE

Tiers	Rate
100.00	999.99
1000.00	1999.99
2000.00	2999.99
3000.00	3999.99
4000.00	4999.99
5000.00	10000.00

### 210 INSTALLMENT LOAN BREAKDOWN

Income Based - Max. Loan Amount Inc. Title Fee	\$	4,233
Vehicle Value - Max. Loan Amount Inc. Title Fee	\$	600
Interest Rate		17.99%
Max Cash to Customer Amount	\$	600.00
Actual Cash to Customer Amount	\$	400.00
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

### CHOOSE THIS CASHWISE LOAN TYPE

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

APP 004451  
ROA 002857

TITLEMAX OF LAS VEGAS, NV #1  
Loan Account  
11569  
3525 S. FORT APACHE ROAD, SUITE 160  
LAS VEGAS, NV 89147  
(702) 362-0054

WELLS FARGO BANK  
64-22/610

1156904174

11/19/2014

PAY TO THE ORDER OF DEBORAH GLEASON

\$ \*\*\*\*400.00

Four Hundred and 00/100\*\*\*\*\*

DOLLARS

MEMO LOAN #11569-0136059



TITLEMAX OF LAS VEGAS, NV #16  
1156904174 1006100022718125092299

TITLEMAX OF LAS VEGAS, NV #16

Date

11/19/2014

Account

Memo

LOAN #11569-0136059

Payee

DEBORAH GLEASON

1156904174

Payment

\$400.00

TITLEMAX OF LAS VEGAS, NV #16

Date

11/19/2014

Account

Memo

LOAN #11569-0136059

Payee

DEBORAH GLEASON

1156904174

Payment

\$400.00

APP 004452  
ROA 002858



## Personal Information

Date <u>11/19/14</u>	State Issued ID Number		
Last Name <u>Season</u>	First Name <u>Nedora</u>	Middle Name <u>C</u>	
Home Phone	Cell Phone	Email Address (optional)††	
Best time to call? <u>Any TIME BEFORE 6pm</u>		Which number do you prefer that we call? <input type="checkbox"/> Home Phone <input checked="" type="checkbox"/> Cell Phone	
Physical Address (Street Number & Name) <u>4366 Summerfield Scap St</u>		Apt # <u>1</u>	
City <u>SPU</u>	State <u>NO</u>	Zip <u>89147</u>	County <u>Clark</u>
Mailing Address (if different from physical address)			
City <u>Same</u>	State	Zip	

## Source of Income

Employer * (Source of Income)	Employer Address (Street Number & Name)		
City	State	Zip	Time at Job?
Work Phone #	Title	Supervisor	
Pay Frequency: (check one) <input type="checkbox"/> 1 <sup>st</sup> & 15 <sup>th</sup> of month <input type="checkbox"/> 15 <sup>th</sup> & end of month <input type="checkbox"/> Biweekly (every 2 weeks) <input type="checkbox"/> Weekly <input checked="" type="checkbox"/> Monthly (last day) <input type="checkbox"/> Monthly (1 <sup>st</sup> day) <input type="checkbox"/> Monthly (3 <sup>rd</sup> day) <input type="checkbox"/> Self-Employed		Next Payday <u>12-17-14</u>	Current and Expected Gross Monthly Income <u>2000</u> Gross Monthly Obligations <u>\$1000</u> Work Shift <u>NA</u>
*Alimony, child support or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation. Alimony, child support, or separate maintenance received under: <input type="checkbox"/> court order <input type="checkbox"/> written agreement <input type="checkbox"/> oral understanding. Are you currently in bankruptcy? <input type="checkbox"/> yes <input checked="" type="checkbox"/> no			

## Credit References

Business Name <u>NV ENERGY</u>	Phone # <u>4025555</u>	State	Zip
Address (Street Number & Name)	City		
Business Name <u>SW GAS</u>	Phone # <u>800.200.4444</u>	State	Zip
Address (Street Number & Name)	City		

## Personal References

City	State	Zip
[Redacted]		

APP 004453  
ROA 002859

## Co-Applicant Information

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

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

APP 004454  
ROA 002860