

Customer Receipt/Repayment Plan Receipt (210 day loan)

NAME AND ADDRESS OF THE LICENSEE: Tm Las Vegas Nv #23 3547 S. Maryland Pkwy, Unit C Las Vegas, NV 89169		PAYMENT MADE ON BEHALF OF OR BY: Dana Dennis	
LOAN AGREEMENT IDENTIFICATION NO. 12469-0129635		DATE/TIME OF RECEIPT OF PAYMENT: 03/13/2015 04:53:53 PM	
LOAN AGREEMENT DATE: 10/9/2014 5:27:03 PM		If you have multiple loans, this payment was applied to the loan number identified above.	
AMOUNT PAID: \$522.00			
AGENT RECEIVING PAYMENT: Estefania Cordon			

TODAY'S PAYMENT ITEMIZATION

PRINCIPAL PAID:	\$0.00
INTEREST PAID:	\$522.00
CHARGES PAID:	\$0.00
FEES PAID:	\$0.00
TOTAL AMOUNT PAID TODAY:	\$522.00
BALANCE DUE ON LOAN:	\$5,223.17
NEXT SCHEDULED DUE DATE:	4/7/2015

- ☐ 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.

Dana Dennis
Printed Name

Dana Dennis
Signature

GRACE PERIOD PAYMENTS DEFERMENT AGREEMENT

Date:

11-11-14

Account Number: 12469-0129635

Customer Name: Dana Dennis Address: 6650 E Russell Rd Apt 206 Las Vegas, NV 89122 Co-Borrower Name: Address:	Licensee Name: TitleMax of Nevada, Inc. d/b/a TitleMax Address: 3547 S. Maryland Pkwy, Unit C Las Vegas, NV 89169 Vehicle Information: 2008 DODGE CHARGER 2B3KA43R58H106055
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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 10/09/2014 ("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	\$521.48	11/8/2014
2	\$521.48	12/8/2014
3	\$521.48	1/7/2015
4	\$521.48	2/6/2015
5	\$521.48	3/8/2015
6	\$521.48	4/7/2015
7	\$521.48	5/7/2015
8	\$745.71	6/6/2015
9	\$745.71	7/6/2015
10	\$745.71	8/5/2015
11	\$745.71	9/4/2015
12	\$745.71	10/4/2015
13	\$745.71	11/3/2015
14	\$745.74	12/3/2015
The total amount paid after making all payments under the under the terms of the Grace Period Payments Deferment Agreement:		\$8,870.36

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 0.333% from the date of this Loan Agreement until the earlier of: (i) the due date of your last payment as set forth in the original Payment Schedule; or (ii) payment in full. Now that the Payment Schedule has changed, you acknowledge that the new Payment Schedule provided for in this Grace Period Payments Deferment Agreement, if followed, will ratably and fully amortize the entire Principal Amount and interest payable over a longer period of time than the original Payment Schedule in the Loan Agreement. As such you acknowledge and agree you will continue to incur interest as provided in the Loan Agreement. You further agree that in setting the amount of the payments and dates of the payments, we have estimated the accrued interest owing to us assuming you make the payments in the amounts scheduled and on the exact dates set forth in the Grace Periods Payments Deferment Schedule above. Early payments may decrease the amount of interest you owe. Making a payment in an amount greater than scheduled above may decrease the amount of interest you owe. Late payments may increase the amount of interest you owe. The amount of this increase or decrease will be reflected in the final payment. If an early payment is less than the scheduled installment, then you must pay the difference on or before the upcoming installment due date. You may request a payoff at any time.

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

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

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

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

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

Customer's Signature

Date

Its Authorized Agent

Date

Co-Borrower's Signature

Date

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

Customer Application

Personal Information

Date	10-09-14				
Last Name	Dennis	First Name	Dana	Middle Name	marie
Home Phone			Cell Phone		
Best time to call?	Any	Which number do you prefer that we call? <input type="checkbox"/> Home Phone <input checked="" type="checkbox"/> Cell Phone			
Physical Address (Street Number & Name)					Apt #
6050 E Russell Rd					206
City	Las Vegas	State	NV	Zip	89122
County					Clark
Mailing Address (if different from physical address)					
City		State		Zip	

Source of Income

Employer # (if different from physical address)		Employer Address (Street Number & Name)	
[Redacted]			
Pay Frequency: (check one)	Next Payday	Current and Expected	Work Shift
<input type="checkbox"/> 1 st & 15 th of month <input type="checkbox"/> 15 th & 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 st day) <input type="checkbox"/> Monthly (3 rd day) <input type="checkbox"/> Self-Employed	10/10/14	Gross Monthly Income: \$2900 Gross Monthly Obligation: \$700	[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	Phone #
[Redacted]	[Redacted]

Personal References

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

APP 004740
ROA 003146

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 st & 15 th of month <input type="checkbox"/> 15 th & 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 st day) <input type="checkbox"/> Monthly (3 rd 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.

††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 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:**

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

10/07/14
Date

Co-Applicant Signature

Date

Affidavit

STATE OF NEVADA
COUNTY OF Clark

Title Loan Agreement No.: _____

Date: ~~10-28-14~~ 10-9-2014

Customer Name: Dana Marie Dennis
Address: 4259 S Pecos Rd Apt 202
Las Vegas, NV 89121
Co-Borrower Name:
Address:

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

3547 S Maryland Pkwy #C
Las Vegas, NV 89169

Vehicle Information: VIN: 2B3KA43R58H106055
License Plate State and No: LVK4L5 Color: White Year: 2008 Make: Dodge Model: Charger

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 Titlmac, 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, Dana Marie Dennis, 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 004744
ROA 003150

[illegible][illegible]

BARLE UENAT: DANA
4240 S. MIDWAY RD. SUITE 200
LAS VEGAS, NV 89119

TITLEMAN OF NEVADA, INC. HAS VILLAGE
OF A MARRIAGE WITH THE C. C. C.
LAWYER, THE MARRIAGE

SECRET

1. **Introduction**
 2. **Background**
 3. **Methodology**
 4. **Results**
 5. **Discussion**
 6. **Conclusion**
 7. **References**
 8. **Appendix**
 9. **Figure 1**
 10. **Figure 2**
 11. **Figure 3**
 12. **Figure 4**
 13. **Figure 5**
 14. **Figure 6**
 15. **Figure 7**
 16. **Figure 8**
 17. **Figure 9**
 18. **Figure 10**
 19. **Figure 11**
 20. **Figure 12**
 21. **Figure 13**
 22. **Figure 14**
 23. **Figure 15**
 24. **Figure 16**
 25. **Figure 17**
 26. **Figure 18**
 27. **Figure 19**
 28. **Figure 20**
 29. **Figure 21**
 30. **Figure 22**
 31. **Figure 23**
 32. **Figure 24**
 33. **Figure 25**
 34. **Figure 26**
 35. **Figure 27**
 36. **Figure 28**
 37. **Figure 29**
 38. **Figure 30**
 39. **Figure 31**
 40. **Figure 32**
 41. **Figure 33**
 42. **Figure 34**
 43. **Figure 35**
 44. **Figure 36**
 45. **Figure 37**
 46. **Figure 38**
 47. **Figure 39**
 48. **Figure 40**
 49. **Figure 41**
 50. **Figure 42**
 51. **Figure 43**
 52. **Figure 44**
 53. **Figure 45**
 54. **Figure 46**
 55. **Figure 47**
 56. **Figure 48**
 57. **Figure 49**
 58. **Figure 50**
 59. **Figure 51**
 60. **Figure 52**
 61. **Figure 53**
 62. **Figure 54**
 63. **Figure 55**
 64. **Figure 56**
 65. **Figure 57**
 66. **Figure 58**
 67. **Figure 59**
 68. **Figure 60**
 69. **Figure 61**
 70. **Figure 62**
 71. **Figure 63**
 72. **Figure 64**
 73. **Figure 65**
 74. **Figure 66**
 75. **Figure 67**
 76. **Figure 68**
 77. **Figure 69**
 78. **Figure 70**
 79. **Figure 71**
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 81. **Figure 73**
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The following table shows the results of the regression analysis for the dependent variable "Number of publications" (N = 100). The independent variables are "Gender" (Male/Female), "Age" (20-30/31-40/41-50/51-60/61+), "Education" (Bachelor's/Master's/PhD), "Experience" (0-5/6-10/11-15/16-20/21+), and "Institution" (University/Research Center/Other). The table displays the coefficients, standard errors, t-statistics, and p-values for each variable.

Variable	Coefficient	Standard Error	t-statistic	p-value
Gender (Male)	0.15	0.08	1.88	0.06
Age (31-40)	0.25	0.10	2.50	0.01
Age (41-50)	0.30	0.12	2.50	0.01
Age (51-60)	0.20	0.10	2.00	0.05
Age (61+)	0.10	0.08	1.25	0.21
Education (Master's)	0.10	0.05	2.00	0.05
Education (PhD)	0.20	0.08	2.50	0.01
Experience (6-10)	0.15	0.05	3.00	0.00
Experience (11-15)	0.20	0.08	2.50	0.01
Experience (16-20)	0.25	0.10	2.50	0.01
Experience (21+)	0.30	0.12	2.50	0.01
Institution (Research Center)	0.10	0.05	2.00	0.05
Institution (Other)	0.05	0.03	1.50	0.14

[illegible][illegible]

APP 004745
ROA 003151

Contact Information

10/9/2014

Company: Titlemax (314391)

Telephone: 404-542-6618

Contact: Alalia Lundy

Fax:

E-Mail: tm-lasvegas-nv23@titlemax.com

Notes

Vehicle Info For 2008 Dodge Charger Base 4D Sedan

MSRP: \$21,820	VIN: 2B3KA43R58H106055	Adj. State: National
Fin Adv: \$9,075	UVC: 2008240689	Mileage: 0
Equip Ret: \$25,538	MPG: 18/26	Mileage Cat: D
Tire Size: 215/65R17	Weight: 3728	Cylinders: 6
Base HP: 178 @ 5500	Fuel Type: Gas	Transmission: A
Taxable HP: 27.5	Wheelbase: 120.0	Drive Train: RWD
Model Number: LXDH48	End of Term Months: 0	End of Term Mileage: 0
Price Includes: AT AC EW		

Wholesale Black Book values as of 10/9/2014

	X-CL	Clean	Average	Rough
Base	\$9,650	\$8,950	\$7,700	\$6,400
Options	(\$200)	(\$200)	(\$200)	(\$200)
Mileage	N/A	N/A	N/A	N/A
Region	\$0	\$0	\$0	\$0
Total	\$9,450	\$8,750	\$7,500	\$6,200

Trade In Black Book values as of 10/9/2014

	X-CL	Clean	Average	Rough
Base	N/A	\$9,030	\$7,850	\$6,080
Options	N/A	(\$200)	(\$200)	(\$200)
Mileage	N/A	N/A	N/A	N/A
Region	N/A	\$0	\$0	\$0
Total	N/A	\$8,830	\$7,650	\$5,880

APP 004746
ROA 003152

Retail Black Book values as of 10/9/2014

	X-CL	Clean	Average	Rough
Base	\$12,575	\$11,625	\$10,075	\$8,325
Options	(\$200)	(\$200)	(\$200)	(\$200)
Mileage	N/A	N/A	N/A	N/A
Region	\$0	\$0	\$0	\$0
Total	\$12,375	\$11,425	\$9,875	\$8,125

Residual Black Book values as of 10/9/2014

	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

- ✓ 2.7L V6 -200
- Aluminum Wheels +100
- Leather +400

APP 004747
ROA 003153

TitleMax of Nevada, Inc. d/b/a TitleMax
3547 S. Maryland Pkwy, Unit C
Las Vegas, NV 89169
(702)866-5900
1/20/2015

Dana Dennis
6650 E Russell Rd Apt 206
Las Vegas, NV 89122

Re: Opportunity to Enter into a Repayment Plan

Dear Customer:

On 10/9/2014 5:27:03 PM you entered a Title Loan Agreement ("Loan Agreement") with TitleMax of Nevada, Inc. d/b/a TitleMax, and, if applicable, on 11/11/2014 you entered a Grace Period Payments Deferment Agreement with TitleMax of Nevada, Inc. d/b/a TitleMax. On 1/8/2015 ("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 2/7/2015 : (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 \$1,179.38. The total of payments or the remaining balance on the original transaction is \$5,896.88. You made the following payment(s) on the loan:

Date:	11/11/2014	Amount:	\$200.00
Date:	11/24/2014	Amount:	\$322.00
Date:	01/03/2015	Amount:	\$522.00

The total amount due if you enter into a Repayment Plan on or before 2/7/2015 will be \$1,179.38.

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 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,

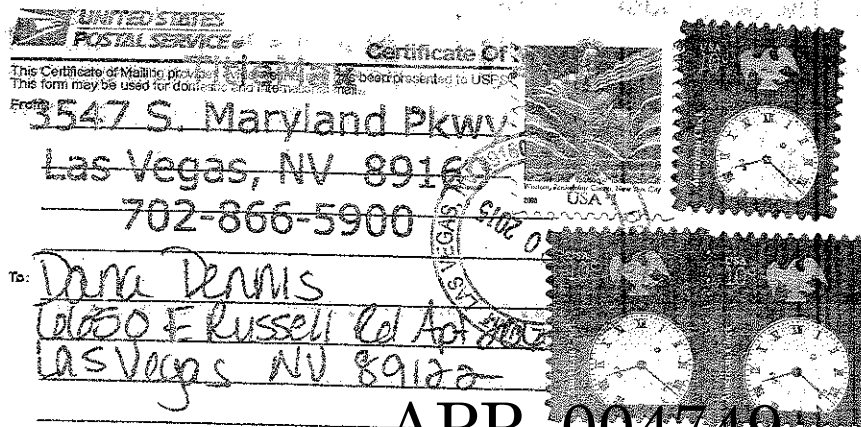
Vivian Serado

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 \$5,896.88 ; (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 obtain verification (such verification or written request with address of the origi

This is an attempt to collect a debt.
purpose.



Cash Advance Snapshot Report

Filter (Location: 12469 Customer: 12469-0061665 Ordered by Date)

Tm Las Vegas Nv #23
3547 S. Maryland Pkwy, Unit
Las Vegas, NV 89169
(702)866-5900

10/09/2014

ID #	Orig. Date	Customer Name	Type	Coll. Value	Advanced	Fees.	Paid	Amt. Due	EXT's
12469-0129635	10/09/2014	Dennis, Dana Marie	A2	\$7,503.07	\$5,220.00	\$3,592.29	\$2,666.00	\$6,146.29	0
Transaction #	Type	Trans. Date	New Due Date	Pro?	Rev?	Principal	Fees	Amt Paid	Due
12469-0129635-1	NEL	10/9/2014 5:2		X	-	\$5,220.00	\$0.00	\$0.00	\$5,220.00
12469-0129635-2	FEE	11/8/2014 4:2		X	-	\$0.00	\$521.48	\$0.00	\$521.48
12469-0129635-3	LOG	11/10/2014 1		X	-	\$0.00	\$0.00	\$0.00	\$0.00
12469-0129635-4	LOG	11/10/2014 5:		X	-	\$0.00	\$0.00	\$0.00	\$0.00
12469-0129635-5	PMT	11/11/2014 6:	11/8/2014	X	-	\$0.00	\$52.15	\$200.00	(\$147.85)
12469-0129635-6	LOG	11/11/2014 6:		X	-	\$0.00	\$0.00	\$0.00	\$0.00
12469-0129635-7	PMT	11/24/2014 5:	12/8/2014	X	-	\$0.00	\$225.97	\$322.00	(\$96.03)
12469-0129635-8	FEE	12/8/2014 7:0		X	-	\$0.00	\$243.36	\$0.00	\$243.36
12469-0129635-9	LOG	12/9/2014 10:		X	-	\$0.00	\$0.00	\$0.00	\$0.00
12469-0129635-10	LOG	12/10/2014 1		X	-	\$0.00	\$0.00	\$0.00	\$0.00
12469-0129635-11	LOG	12/11/2014 1		X	-	\$0.00	\$0.00	\$0.00	\$0.00
12469-0129635-12	LOG	12/11/2014 5:		X	-	\$0.00	\$0.00	\$0.00	\$0.00
12469-0129635-13	LOG	12/12/2014 9:		X	-	\$0.00	\$0.00	\$0.00	\$0.00
12469-0129635-14	LOG	12/13/2014 1:		X	-	\$0.00	\$0.00	\$0.00	\$0.00
12469-0129635-15	LOG	12/20/2014 9:		X	-	\$0.00	\$0.00	\$0.00	\$0.00
12469-0129635-16	LOG	12/20/2014 9:		X	-	\$0.00	\$0.00	\$0.00	\$0.00
12469-0129635-17	LOG	12/22/2014 1		X	-	\$0.00	\$0.00	\$0.00	\$0.00
12469-0129635-18	LOG	12/23/2014 9:		X	-	\$0.00	\$0.00	\$0.00	\$0.00
12469-0129635-19	LOG	1/2/2015 7:05		X	-	\$0.00	\$0.00	\$0.00	\$0.00
12469-0129635-20	PMT	1/3/2015 11:0	1/7/2015	X	-	\$0.00	\$451.95	\$522.00	(\$70.05)
12469-0129635-21	LOG	1/3/2015 11:1		X	-	\$0.00	\$0.00	\$0.00	\$0.00
12469-0129635-22	FEE	1/7/2015 7:11		X	-	\$0.00	\$69.53	\$0.00	\$69.53
12469-0129635-23	LOG	1/17/2015 11:		X	-	\$0.00	\$0.00	\$0.00	\$0.00
12469-0129635-24	LOG	1/19/2015 10:		X	-	\$0.00	\$0.00	\$0.00	\$0.00
12469-0129635-25	LOG	1/19/2015 12:		X	-	\$0.00	\$0.00	\$0.00	\$0.00
12469-0129635-26	PMT	1/30/2015 6:1	2/6/2015	X	-	\$0.00	\$399.80	\$522.00	(\$122.20)
12469-0129635-27	PMT	1/30/2015 6:1	3/8/2015	X	-	(\$179.76)	\$0.00	\$578.00	(\$578.00)
12469-0129635-28	FEE	2/6/2015 7:05		X	-	\$0.00	\$117.49	\$0.00	\$117.49
12469-0129635-29	FEE	3/8/2015		X	-	\$0.00	\$503.52	\$0.00	\$503.52
12469-0129635-30	LOG	3/9/2015 9:18		X	-	\$0.00	\$0.00	\$0.00	\$0.00
12469-0129635-31	PMT	3/13/2015 4:5	4/7/2015	X	-	\$0.00	\$83.92	\$522.00	(\$438.08)
12469-0129635-32	LOG	4/7/2015 6:58		X	-	\$0.00	\$0.00	\$0.00	\$0.00
12469-0129635-33	FEE	4/7/2015 7:18		X	-	\$0.00	\$419.60	\$0.00	\$419.60
12469-0129635-34	LOG	4/8/2015 11:4		X	-	\$0.00	\$0.00	\$0.00	\$0.00
12469-0129635-35	LOG	4/8/2015 6:02		X	-	\$0.00	\$0.00	\$0.00	\$0.00
12469-0129635-36	LOG	4/9/2015 9:55		X	-	\$0.00	\$0.00	\$0.00	\$0.00
12469-0129635-37	LOG	4/9/2015 5:12		X	-	\$0.00	\$0.00	\$0.00	\$0.00
12469-0129635-38	LOG	4/10/2015 10:		X	-	\$0.00	\$0.00	\$0.00	\$0.00
12469-0129635-39	LOG	4/10/2015 10:		X	-	\$0.00	\$0.00	\$0.00	\$0.00
12469-0129635-40	LOG	4/25/2015 10:		X	-	\$0.00	\$0.00	\$0.00	\$0.00
12469-0129635-41	LOG	4/27/2015 9:4		X	-	\$0.00	\$0.00	\$0.00	\$0.00
12469-0129635-42	LOG	4/30/2015 4:4		X	-	\$0.00	\$0.00	\$0.00	\$0.00
12469-0129635-43	LOG	5/1/2015 11:5		X	-	\$0.00	\$0.00	\$0.00	\$0.00
12469-0129635-44	LOG	5/1/2015 5:19		X	-	\$0.00	\$0.00	\$0.00	\$0.00
12469-0129635-45	LOG	5/2/2015 11:0		X	-	\$0.00	\$0.00	\$0.00	\$0.00
12469-0129635-46	LOG	5/4/2015 3:54		X	-	\$0.00	\$0.00	\$0.00	\$0.00
12469-0129635-47	LOG	5/4/2015 5:34		X	-	\$0.00	\$0.00	\$0.00	\$0.00
12469-0129635-48	LOG	5/5/2015 10:1		X	-	\$0.00	\$0.00	\$0.00	\$0.00
12469-0129635-49	LOG	5/5/2015 5:03		X	-	\$0.00	\$0.00	\$0.00	\$0.00
12469-0129635-50	LOG	5/6/2015 9:17		X	-	\$0.00	\$0.00	\$0.00	\$0.00
12469-0129635-51	LOG	5/6/2015 4:04		X	-	\$0.00	\$0.00	\$0.00	\$0.00
12469-0129635-52	LOG	5/7/2015 4:53		X	-	\$0.00	\$0.00	\$0.00	\$0.00
12469-0129635-53	FEE	5/7/2015		X	-	\$0.00	\$503.52	\$0.00	\$503.52
12469-0129635-54	LOG	5/8/2015 10:0		X	-	\$0.00	\$0.00	\$0.00	\$0.00
12469-0129635 Totals:		1				\$5,040.24	\$3,592.29	\$2,666.00	\$6,146.29
									0

10/09/2014 Totals: 1 \$7,503.07 \$5,040.24 \$3,592.29 \$2,666.00 \$6,146.29 0

APP 004750
ROA 003156

A - 110

604A LOAN REVIEW WORKSHEET

Licensee Name &

DBA: TITLEMAX OF NEVADA INC. DBA TITLEMAX

Exam Start

Date: 5/4/2015

Licensee Address: 3547 S MARYLAND PKWY LAS VEGAS NV 89169

Exam as of: 5/4/2015

Borrower Name &

Address: Hava Shelly, 5440 W Harmon Ave #3019, Las Vegas, NV 89103

Examiner: Dean Ventura

Account Number	Origination Date	Amount of Loan	Maturity Date	Finance Charge	Total Number of Payments	Payment Amount	APR Quoted	Is the APR correct?
12469-0152352	2/20/2015	\$5,020.00	9/18/2015	\$2,434.83	6&1	1064.98/1064.95	133.71%	YES

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

Is the loan secured? **YES** If so, what is the collateral? 2007 Toyota Sequoia SR5 4D Utility If secured by a vehicle title, is it filed and perfected? **YES**

What is the borrower's expected gross monthly income? \$2,750 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(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(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: \$13,110.00

NRS 604A.450(1)

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

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)? **N/A**

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 (2j)? **YES**

Is the loan a collection account? **YES** Has the loan been extended or renewed? **N/A** How many times? **0** Extensions: Title-6 add'l periods; D/D & High Int Loans - 90 days

Are receipts filed? **YES**

VIOLATIONS/ TECHNICAL EXCEPTIONS/ OTHER COMMENTS:

Title Loan Delinquent

Violation: 604.445, 210 Orig=7454.83, GPDA=8881.90

APP 004752
ROA 003158

Title Loan Agreement

Date: 2/20/2015

Number: 12469-0152352

Customer & Co-Customer Information		ACCOUNT NUMBER: 12469-0152352			
FIRST NAME Hawa	LAST NAME Shelly		CO-CUSTOMER FIRST NAME		CO-CUSTOMER LAST NAME
[REDACTED]		CO-CUSTOMER SSN	CO-CUSTOMER'S DRIVERS LIC./STATE ID. NO.		
STREET ADDRESS 5440 W Harmon Ave #3019			CO-CUSTOMER STREET ADDRESS		
City Las Vegas	STATE NV	ZIP CODE 89103	CO-CUSTOMER CITY	CO-CUSTOMER STATE	CO-CUSTOMER ZIP CODE
[REDACTED]		CO-CUSTOMER HOME PHONE		CO-CUSTOMER DATE OF BIRTH	
Motor Vehicle & Licensee information		LICENSEE'S HOURS OF OPERATION: Monday to Friday 9:00 A.M. to 7:00 P.M., Saturday 10:00 A.M. to 4:00 P.M., Closed Sunday			
LICENSEE NAME TitleMax of Nevada, Inc. d/b/a TitleMax		LICENSEE PHONE NUMBER (702)866-5900			
LICENSEE STREET ADDRESS 3547 S. Maryland Pkwy, Unit C		LICENSEE CITY Las Vegas	LICENSEE STATE NV	LICENSEE ZIP CODE 89169	
VEHICLE IDENTIFICATION NUMBER (VIN) 5TDZT34A47S296084		LICENSE PLATE 768LME			
VEHICLE YEAR 2007	VEHICLE MAKE TOYOTA	VEHICLE MODEL SEQUOIA	COLOR WHITE		

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

Term, Principal, Interest, Charges and Payment. The original term of this loan is 210 days. You promise to timely pay us in cash or as otherwise agreed in writing \$5,020.00 ("Principal Amount"), which includes any filing fee listed below plus interest on the unpaid principal balance of this Loan Agreement at the daily rate of 0.3663% from the date of this Loan Agreement until 09/18/2015 the earlier of: (i) the due date of your last payment as set forth in the Payment Schedule below; or (ii) payment in full. You also promise to pay any other charges provided for under this Loan Agreement. You agree to make your payment in the amounts and on the dates set forth in the Payment Schedule below ("Due Date") at the address indicated above, or at such other address as we direct you in writing. If any Due Date falls on a date we are not open for business, then you agree to pay us on the next business day, and we will credit such payment, as if we received it on the appropriate Due Date. The Loan Agreement will be consummated upon the date you sign this Loan Agreement. Time is of the essence in this Loan Agreement. In consideration of your delivering the Title to us and granting us a security interest in the Motor Vehicle as set forth below, your promise to timely pay and agreeing to this Loan Agreement, we agree to provide you a loan in the Principal Amount provided above.

FEDERAL TRUTH-IN-LENDING DISCLOSURE

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

Your payment schedule will be:

Number of Payments	Amount of Payments	When Payments are Due
6	\$1,064.98	3/22/2015 and each 30 days thereafter
1	\$1,064.95	9/18/2015

Security: You are giving a security interest in the Title to the Motor Vehicle.
 Filing Fee: \$20.00
 Prepayment: If you pay off early, you will not have to pay a penalty, and you may be entitled to a refund of part of the finance charge.

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

Itemization of Amount Financed of \$5,020.00

1. Amount given to you directly: \$5,000.00
2. Amount paid on your account: \$0.00
3. Amount paid to public officials: \$20.00
4. Amount paid to _____ on your behalf: \$0.00

Calculation of Interest, Application of Payments and Security Interest.

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

Right to Rescind and Prepayment.

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

Grace Period.

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

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

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

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

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

Governing Law and Assignment.

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

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

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

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

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

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

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

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

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

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

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

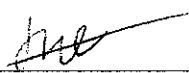
8. This Arbitration Provision is binding upon and benefits you, your respective heirs, successors and assigns. The Arbitration Provision is binding upon and benefits us, our successors and assigns, and related third parties. The Arbitration Provision continues in full force and effect, even if your obligations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

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

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

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

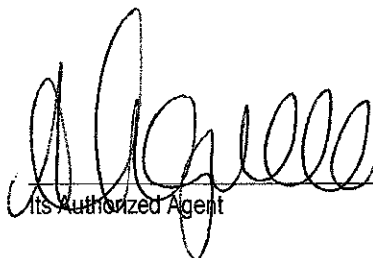
TitleMax of Nevada, Inc. d/b/a TitleMax



Customer's Signature

8/20/2015

Date



TitleMax Authorized Agent

8/20/15

Date

Co-Customer's Signature

Date

Customer Receipt/Repayment Plan Receipt (210 day loan)

NAME AND ADDRESS OF THE LICENSEE: Tm Las Vegas Nv #23 3547 S. Maryland Pkwy, Unit C Las Vegas, NV 89169		PAYMENT MADE ON BEHALF OF OR BY: Hawa Shelly	
LOAN AGREEMENT IDENTIFICATION NO. 12469-0152352		DATE/TIME OF RECEIPT OF PAYMENT: 03/25/2015 11:45:25 AM	
LOAN AGREEMENT DATE: 2/20/2015 3:40:14 PM			
If you have multiple loans, this payment was applied to the loan number identified above.			
AMOUNT PAID: \$552.00		AGENT RECEIVING PAYMENT: Alexis Figueroa	

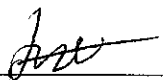
TODAY'S PAYMENT ITEMIZATION

PRINCIPAL PAID:	\$0.00
INTEREST PAID:	\$552.00
CHARGES PAID:	\$0.00
FEES PAID:	\$0.00
TOTAL AMOUNT PAID TODAY:	\$552.00
BALANCE DUE ON LOAN:	\$5,074.87
NEXT SCHEDULED DUE DATE:	4/21/2015

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

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

HAWA Shelly
Printed Name


Signature

GRACE PERIOD PAYMENTS DEFERMENT AGREEMENT

Date: 3/25/15

Account Number: 12469-0152352

Customer Name: Hawa Shelly Address: 5440 W Harmon Ave #3019 Las Vegas, NV 89103 Co-Borrower Name: Address:	Licensee Name: TitleMax of Nevada, Inc. d/b/a TitleMax Address: 3547 S. Maryland Pkwy, Unit C Las Vegas, NV 89169 Vehicle Information: 2007 TOYOTA SEQUOIA 5TDZT34A47S296084
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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 02/20/2015 ("Loan Agreement.") Under the Title Loan Agreement, we agreed with you that we may subsequently offer you a "Grace Period" which is a gratuitous period of payments deferment. You agree that we are offering you a "Grace Period" and you are voluntarily accepting such offer after entering into a Loan Agreement pursuant to the provisions of NRS 604A.70 and NRS 604A.210. **Please note that since this is a "Grace Period" it is not an "extension" as defined in NRS. 604A.065.** Under the Title Loan Agreement, your obligation to pay simple interest under the Loan Agreement remains unchanged. Other than the interest and fees originally provided for in the Title Loan Agreement, we do not charge you any additional fees or interest for entering into this Grace Period Payments Deferment Agreement.

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

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

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

Grace Periods Payments Deferment Schedule

Payment Number	Amount of Payment	Deferred Periodic Due Date
1	\$551.70	3/22/2015
2	\$551.70	4/21/2015
3	\$551.70	5/21/2015
4	\$551.70	6/20/2015
5	\$551.70	7/20/2015
6	\$551.70	8/19/2015
7	\$551.70	9/18/2015
8	\$717.14	10/18/2015
9	\$717.14	11/17/2015
10	\$717.14	12/17/2015
11	\$717.14	1/16/2016
12	\$717.14	2/15/2016
13	\$717.14	3/16/2016
14	\$717.16	4/15/2016
The total amount paid after making all payments under the under the terms of the Grace Period Payments Deferment Agreement:		\$8,881.90

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

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

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

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

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

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

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

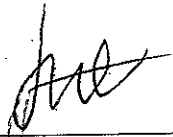
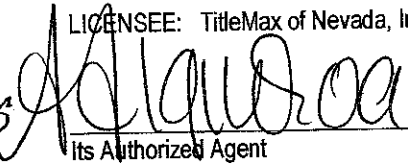
Acknowledgment of Simple Interest Accrual. You acknowledge that we use the simple interest method to calculate and accrue the interest owing under the Loan Agreement. Interest is not compounded under the Loan Agreement. You acknowledge that simple interest is charged on the outstanding principal balance.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

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

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

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

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

 3/25/2015  3/25/15
Customer's Signature Date LICENSEE: TitleMax of Nevada, Inc. d/b/a TitleMax Its Authorized Agent Date

Co-Borrower's Signature Date

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

Customer Application

Personal Information

2/20/15

Date of Birth: 2/20/15		State Issued ID Number: NV-123456789	
Last Name: SHELLIV	First Name: WAHAWA	Middle Name: MA	
Home Phone: N/A	Cell Phone: [REDACTED]	Email Address (optional):	
Best time to call? 11am	Which number do you prefer that we call? <input type="checkbox"/> Home Phone <input checked="" type="checkbox"/> Cell Phone		
Physical Address (Street Number & Name): 5440 W Harmon Ave		Apt #: 3019	
City: LAS VEGAS	State: NV	Zip: 89103	County: Clark
Mailing Address (if different from physical address): same			
City: LAS VEGAS	State: NV	Zip: 89103	

Source of Income

Employer Address (Street Number & Name): [REDACTED]			
Pay Frequency: (check one) <input type="checkbox"/> 1 st & 15 th of month <input type="checkbox"/> 15 th & 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 st day) <input type="checkbox"/> Monthly (3 rd day) <input checked="" type="checkbox"/> Self-Employed <i>Daily</i>	Next Payday: 2/21	Current and Expected Gross Monthly Income: \$2750 Gross Monthly Obligations: \$955	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

[REDACTED]	
[REDACTED]	
[REDACTED]	
[REDACTED]	
[REDACTED]	
[REDACTED]	

Social References

[REDACTED]	City: State: Zip:
[REDACTED]	
[REDACTED]	
[REDACTED]	
[REDACTED]	
[REDACTED]	
[REDACTED]	
[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 st & 15 th of month <input type="checkbox"/> 15 th & 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 st day) <input type="checkbox"/> Monthly (3 rd 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? _____ Internet Billboard Postcard			Saw Store		Television		Yellow Pages		Repeat Customer	
			Other: _____							

ADDITIONAL TERMS AND CONDITIONS OF THIS CUSTOMER APPLICATION

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

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

N/A

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

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



Applicant Signature

8/20/2013
Date

Co-Applicant Signature

Date

Affidavit

STATE OF NEVADA
COUNTY OF CLARK

Title Loan Agreement No.: 12469-0152352
Date: 2/20/2015

Customer Name: HAWA SHELLY
Address: 5540 W HARMON AVE APT. #3019
LAS VEGAS, NV 89103
Co-Borrower Name:
Address:

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

3547 S MARYLAND PKWY
LAS VEGAS, NV 89169

Vehicle Information: VIN: 5TDZT34A47S296084
License Plate State and No: NV768LME Color: WHITE Year: 2007 Make: TOYOTA Model: SEQUOIA SR

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, HAWA SHELLY, 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 004767
ROA 003173

STATE OF NEVADA

DEPARTMENT OF MOTOR VEHICLES

CERTIFICATE OF TITLE

VIN 5TDZT34A47S296084
 DATE ISSUED 12/16/2013
 VEHICLE COLOR
 YEAR 2007
 MAKE TOYT
 MODEL SEQUOIA SR
 FUEL TYPE G
 SALES TAX PD
 VEHICLE BODY T4W
 EMPTY WT 5100
 BRANDS
 TITLE NUMBER NV006612790
 GROSS WT
 GVWR

OWNER(S) NAME AND ADDRESS

SHELLY HAWA
 5540 W HARMON AVE APT 3019
 LAS VEGAS NV 89103-5131

LIENHOLDER NAME AND ADDRESS

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

SIGNATURE OF AUTHORIZED AGENT

DATE

PRINTED NAME OF AGENT AND COMPANY

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

Printed Full Legal Name of Buyer

Nevada Driver's License Number or Identification Number

☐ AND
☐ OR

Printed Full Legal Name of Buyer

Nevada Driver's License Number or Identification Number

Address

I certify to the best of my knowledge the odometer reading is the actual mileage of the vehicle unless one of the following statements is checked.
 The mileage stated is in excess of its mechanical limits.
 The odometer reading is not the actual mileage. WARNING: ODOMETER DISCREPANCY.
 Exempt - Model year over 9 years old.

ODOMETER READING

☐ NO
☐ TENTHS

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

CONTROL NO.

16329260

(THIS IS NOT A TITLE NO.)

VP-2 (Rev. 8/10)

APP 004768

ALTERATION OR ERASURE VOIDS THIS TITLE

Contact Information

2/20/2015

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

Telephone: 912-525-2675
 Fax:

Notes

Vehicle Info For 2007 Toyota Sequoia SR5 4D Utility

MSRP: \$33,160	VIN: 5TDZT34A47S296084	Adj. State: National
Fin Adv: \$12,850	UVC: 2007900245	Mileage: 0
Equip Ret: \$37,600	MPG: 15/18	Mileage Cat: E
Tire Size: 245/70R16	Weight: 6600	Cylinders: 8
Base HP: 273 @ 5400	Fuel Type: Gas	Transmission: A
Taxable HP: 43.8	Wheelbase: 118.1	Drive Train: RWD
Model Number: 7910	End of Term Months: 0	End of Term Mileage: 0
Price Includes: AT AC 8CY		

Wholesale Black Book values as of 2/20/2015

	X-CL	Clean	Average	Rough
Base	N/A	\$12,875	\$10,500	\$7,425
Options	N/A	\$0	\$0	\$0
Mileage	N/A	N/A	N/A	N/A
Region	N/A	\$0	\$0	\$0
Total	N/A	\$12,875	\$10,500	\$7,425

Trade In Black Book values as of 2/20/2015

	X-CL	Clean	Average	Rough
Base	N/A	\$13,110	\$10,735	\$7,050
Options	N/A	\$0	\$0	\$0
Mileage	N/A	N/A	N/A	N/A
Region	N/A	\$0	\$0	\$0
Total	N/A	\$13,110	\$10,735	\$7,050

Retail Black Book values as of 2/20/2015

	X-CL	Clean	Average	Rough
Base				

APP 004769
 ROA 003175

	X-CL	Clean	Average	Rough
	N/A	\$15,950	\$13,300	\$9,525
Options	N/A	\$0	\$0	\$0
Mileage	N/A	N/A	N/A	N/A
Region	N/A	\$0	\$0	\$0
Total	N/A	\$15,950	\$13,300	\$9,525

Residual Black Book values as of 2/20/2015

	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

20-Inch Wheels +300
 2nd Row Bucket Seats +150
 Appearance Package +100
 Entertainment System +300
 Heated Seat Package +325
 Leather Package +675
 Navigation System +100
 Power Sunroof +300
 w/o 3rd Seat -100
 w/o Alloy Wheel Pkg -100

APP 004770
 ROA 003176

Cash Advance Snapshot Report

Filter (Location: 12469 Customer: 12469-0068283 Ordered by Date)

Tm Las Vegas Nv #23
3547 S. Maryland Pkwy, Unit
Las Vegas, NV 89169
(702)866-5900

02/20/2015

02/20/2015											
ID #	Orig. Date	Customer Name	Type	Coll. Value	Advanced	Fees.	Paid	Amt. Due	EXT's		
12469-0152352	02/20/2015	Shelly, Hawa	A3	\$7,454.83	\$5,020.00	\$1,103.40	\$552.00	\$5,571.40	0		
Transaction #	Type	Trans. Date	New Due Date	Pro?	Rev?	Principal	Fees	Amt Paid	Due		
12469-0152352-1	NEL	2/20/2015 3:4		X	-	\$5,020.00	\$0.00	\$0.00	\$5,020.00		
12469-0152352-2	FEE	3/22/2015		X	-	\$0.00	\$551.70	\$0.00	\$551.70		
12469-0152352-3	LOG	3/23/2015 9:3		X	-	\$0.00	\$0.00	\$0.00	\$0.00		
12469-0152352-4	LOG	3/24/2015 10:		X	-	\$0.00	\$0.00	\$0.00	\$0.00		
12469-0152352-5	LOG	3/24/2015 1:5		X	-	\$0.00	\$0.00	\$0.00	\$0.00		
12469-0152352-6	LOG	3/24/2015 5:0		X	-	\$0.00	\$0.00	\$0.00	\$0.00		
12469-0152352-7	LOG	3/24/2015 5:1		X	-	\$0.00	\$0.00	\$0.00	\$0.00		
12469-0152352-8	PMT	3/25/2015 11:	4/21/2015	X	-	\$0.00	\$55.17	\$552.00	(\$496.83)		
12469-0152352-9	LOG	4/21/2015 9:3		X	-	\$0.00	\$0.00	\$0.00	\$0.00		
12469-0152352-10	FEE	4/21/2015 7:0		X	-	\$0.00	\$496.53	\$0.00	\$496.53		
12469-0152352-11	LOG	4/22/2015 10:		X	-	\$0.00	\$0.00	\$0.00	\$0.00		
12469-0152352-12	LOG	4/22/2015 5:1		X	-	\$0.00	\$0.00	\$0.00	\$0.00		
12469-0152352-13	LOG	4/23/2015 11:		X	-	\$0.00	\$0.00	\$0.00	\$0.00		
12469-0152352-14	LOG	4/24/2015 1:0		X	-	\$0.00	\$0.00	\$0.00	\$0.00		
12469-0152352-15	LOG	4/25/2015 1:2		X	-	\$0.00	\$0.00	\$0.00	\$0.00		
12469-0152352-16	LOG	4/28/2015		X	-	\$0.00	\$0.00	\$0.00	\$0.00		
12469-0152352-17	LOG	4/28/2015 10:		X	-	\$0.00	\$0.00	\$0.00	\$0.00		
12469-0152352-18	LOG	4/29/2015 9:2		X	-	\$0.00	\$0.00	\$0.00	\$0.00		
12469-0152352-19	LOG	4/29/2015 10:		X	-	\$0.00	\$0.00	\$0.00	\$0.00		
12469-0152352-20	LOG	5/6/2015 4:39		X	-	\$0.00	\$0.00	\$0.00	\$0.00		
12469-0152352-21	LOG	5/7/2015 12:1		X	-	\$0.00	\$0.00	\$0.00	\$0.00		
12469-0152352-22	LOG	5/7/2015 4:01		X	-	\$0.00	\$0.00	\$0.00	\$0.00		
12469-0152352-23	LOG	5/7/2015 4:59		X	-	\$0.00	\$0.00	\$0.00	\$0.00		
12469-0152352-24	LOG	5/8/2015 10:1		X	-	\$0.00	\$0.00	\$0.00	\$0.00		
12469-0152352-25	LOG	5/8/2015 10:2		X	-	\$0.00	\$0.00	\$0.00	\$0.00		
12469-0152352 Totals:		1				\$5,020.00	\$1,103.40	\$552.00	\$5,571.40	0	
02/20/2015 Totals:		1				\$7,454.83	\$5,020.00	\$1,103.40	\$552.00	\$5,571.40	0

TitleMax of Nevada, Inc. d/b/a TitleMax
3547 S. Maryland Pkwy, Unit C
Las Vegas, NV 89169
(702)866-5900
5/4/2015

Hawa Shelly
5440 W Harmon Ave #3019
Las Vegas, NV 89103

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

Dear Customer:

On 2/20/2015 3:40:14 PM you entered a Title Loan Agreement ("Loan Agreement") with TitleMax of Nevada, Inc. d/b/a TitleMax, and, if applicable, on 03/25/2015 you entered a Grace Period Payments Deferment Agreement with TitleMax of Nevada, Inc. d/b/a TitleMax. On 4/22/2015 ("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 5/22/2015 : (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 \$1,158.42. The total of payments or the remaining balance on the original transaction is \$5,792.08. You made the following payment(s) on the loan:

Date: 03/25/2015 Amount: \$552.00

The total amount due if you enter into a R

Under the terms of any Repayment Plan Repayment Plan not later than 30 days at will allow the period for repayment to extend to a shorter term; and (3) we may require the total amount due under the Repayment

UNITED STATES
POSTAL SERVICE
Certificate of Mailing
This certificate provides evidence that the enclosed item was presented to USPS.
This form may be used for domestic and international mail.

From: 3547 S. Maryland Pkwy
Las Vegas, NV 89169
702-866-5900

To: Hawa Shelly
5440 W Harmon Ave #3019
Las Vegas NV 89103

TM.TB.NV.Opportunity.to.enter.into.repayment.plan.1

PS Form 3817, April 2007 PSN 7530-02-000-9005

APP 004772
ROA 003178

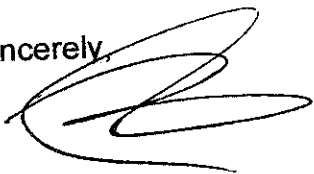
If you enter into a Repayment Plan, we will honor the terms and we will not charge any other amount as an incident to or as a condition of entering into a Repayment Plan. Such an amount includes, without limitation: (1) any interest, regardless of the name given to the interest, other than the interest 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 \$5,792.08 ; (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.

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 09:34 a.m.
Elizabeth A. Brown
Clerk of Supreme Court

Case No. 74335

District Court No. A-16-743134-J

APPELLANT'S APPENDIX

VOLUME 20 of 75

ADAM PAUL LAXALT

Attorney General

WILLIAM J. MCKEAN (Bar No.
06740)

Chief Deputy Attorney General

DAVID J. POPE (Bar No.08617)

Senior Deputy Attorney General

VIVIENNE RAKOWSKY (Bar No.
09160)

Deputy Attorney General

State of Nevada

Office of the Attorney General

555 East Washington Avenue

Suite 3900

Las Vegas, Nevada 89101

(702) 486-3426 (phone)

(702) 486-3416 (fax)

Email address(es)

wmckean@ag.nv.gov

dpope@ag.nv.gov

vrakowsky@ag.nv.gov

Attorneys for Respondent

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

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

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

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

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

	X-CL	Clean	Average	Rough
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

Residual Black Book values as of 9/8/2014

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

Black Book Add/Deducts

APP 004529

FIRST REASSIGNMENT DEALER ONLY	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 <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. WARNING: ODOMETER DISCREPANCY <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		
SECOND REASSIGNMENT DEALER ONLY	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 <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. WARNING: ODOMETER DISCREPANCY <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		
THIRD REASSIGNMENT DEALER ONLY	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 <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. WARNING: ODOMETER DISCREPANCY <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		
LIEN	LIENHOLDER TO BE RECORDED			
	Printed Full Legal Name of Lienholder		FEIN	
	Address (if no lienholder write "NONE") <div style="display: flex; justify-content: space-between;"> Street City State Zip Code </div>			

ALTERATION OR ERASURE VOIDS THIS TITLE

APP 004530

ROA 002936

GRACE PERIOD PAYMENTS DEFERMENT AGREEMENT

Date:

Account Number: 11569-0125164

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. Suite 160 Las Vegas, NV 89147 Vehicle Information: 2000 Plymouth Prowler 1P3EW65G3YV604119
--	---

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

Consideration. You acknowledge and agree that you and we entered into a Title Loan Agreement on 09/08/2014 ("Loan Agreement.") Under the Title Loan Agreement, we agreed with you that we may subsequently offer you a "Grace Period" which is a gratuitous period of payments deferment. You agree that we are offering you a "Grace Period" and you are voluntarily accepting such offer after entering into a Loan Agreement pursuant to the provisions of NRS 604A.70 and NRS 604A.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	\$999.00	10/8/2014
2	\$999.00	11/7/2014
3	\$999.00	12/7/2014
4	\$999.00	1/6/2015
5	\$999.00	2/5/2015
6	\$999.00	3/7/2015
7	\$999.00	4/6/2015
8	\$1,428.57	5/6/2015
9	\$1,428.57	6/5/2015
10	\$1,428.57	7/5/2015
11	\$1,428.57	8/4/2015
12	\$1,428.57	9/3/2015
13	\$1,428.57	10/3/2015
14	\$1,428.58	11/2/2015
The total amount paid after making all payments under the under the terms of the Grace Period Payments Deferment Agreement:		\$16,993.00

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

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

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

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

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 0.333% from the date of this Loan Agreement until the earlier of: (i) the due date of your last payment as set forth in the original Payment Schedule; or (ii) payment in full. Now that the Payment Schedule has changed, you acknowledge that the new Payment Schedule provided for in this Grace Period Payments Deferment Agreement, if followed, will ratably and fully amortize the entire Principal Amount and interest payable over a longer period of time than the original Payment Schedule in the Loan Agreement. As such you acknowledge and agree you will continue to incur interest as provided in the Loan Agreement. You further agree that in setting the amount of the payments and dates of the payments, we have estimated the accrued interest owing to us assuming you make the payments in the amounts scheduled and on the exact dates set forth in the Grace Periods Payments Deferment Schedule above. Early payments may decrease the amount of interest you owe. Making a payment in an amount greater than scheduled above may decrease the amount of interest you owe. Late payments may increase the amount of interest you owe. The amount of this increase or decrease will be reflected in the final payment. If an early payment is less than the scheduled installment, then you must pay the difference on or before the upcoming installment due date. You may request a payoff at any time.

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

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.

Simon T. [Signature] 10/7/14
Customer's Signature Date

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

AMENDMENT OF THE TITLE LOAN AGREEMENT TO ESTABLISH A REPAYMENT PLAN (Defaulted)

No. 11569-0125164

Amended Agreement No. 11569-0161693

Date: 4/16/2015

Customer Name: Tavdishvili, Shimon
Address: 2974 Azure Bay St
Las Vegas, NV 89117
(702)544-5037

Licensee Name: TitleMax of Nevada, Inc. d/b/a TitleMax
Address: 3525 S. Fort Apache Rd. Suite 160
Las Vegas, NV 89147

Co-Borrower Name:

Vehicle Information: 2000, RED, Plymouth, Prowler, 1P3EW65G3YV604119

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 toll-free telephone number to the Office of the Commissioner to handle concerns or complaints of customers is (866) 858-8951. The word "Vehicle" means the vehicle identified above. The word "Title" means a certificate of title or ownership to the vehicle identified above.

The Title Loan Agreement. This Repayment Plan Agreement amends and modifies the Title Loan Agreement you signed on 09/08/2014 ("Loan Agreement"), to work out a payment plan. You have the opportunity within 30 days of the date of default on the Loan Agreement to enter into a repayment plan with a term of at least 90 days, and we must offer the repayment plan to you before we repossess the Vehicle. Under the Loan Agreement, your payment in the amount of \$10962.6 was due on 04/06/2015 ("Original Due Date").

Payments. This Repayment Plan is divided into monthly installments of the remaining balance owing. You and we agree to the payment period set forth below in the Amended Payment Schedule. In consideration of your promises herein, we agree to amend and modify the Original Due Date, resulting in separate payments due on the Periodic Due Dates set forth below. Therefore, you agree to pay us in cash the amount owing on the dates set forth in the Amended Payment Schedule set forth below. By signing below you agree to make an initial payment of \$2,192.53 and to pay a total of \$10962.6 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	\$1,418.95	5/16/2015
2ND Scheduled Payment	\$1,418.95	6/15/2015
3RD Scheduled Payment	\$1,418.95	7/15/2015
4TH Scheduled Payment	\$1,418.95	8/14/2015
5TH Scheduled Payment	\$1,418.95	9/13/2015
6TH Scheduled Payment	\$1,418.95	10/13/2015
7TH Scheduled Payment	\$1,418.93	11/12/2015
The total amount due under the terms of the Repayment Plan:		\$9932.63

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.

Repayment. 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 partial prepayments under this 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.**

Shimon Tavdishvili
Customer's Signature

Date 4-16-15 By

LICENSEE: TitleMax of Nevada, Inc. d/b/a TitleMax
Its Employee *[Signature]*

Co-Borrower's Signature

Any comments or questions may be directed to our Customer Comment Line at the following toll-free number: 1-800-894-5368
M-NV-3 Repayment Plan-V.1.0-03.11.2011

APP 004535
ROA 002941

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: Shimon Tavdidishvili
LOAN AGREEMENT IDENTIFICATION NO. 11569-0125164		DATE/TIME OF RECEIPT OF PAYMENT: 04/16/2015 05:10:30 PM
LOAN AGREEMENT DATE: 9/8/2014 3:22:53 PM		
If you have multiple loans, this payment was applied to the loan number identified above.		
AMOUNT PAID: \$30.00	AGENT RECEIVING PAYMENT: Jeff Baugh	

TODAY'S PAYMENT ITEMIZATION

PRINCIPAL PAID:	\$4.22
INTEREST PAID:	\$25.78
CHARGES PAID:	\$0.00
FEES PAID:	\$0.00
TOTAL AMOUNT PAID TODAY:	\$30.00
BALANCE DUE ON LOAN:	\$0.00
NEXT SCHEDULED DUE DATE:	

Account paid in full by rescission.

Account paid in full.

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

Repayment Plan Agreement.

Grace Period Plan Agreement.

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

SHIMON TAVDIDISHVILI Shimon Tavdidishvili
Printed Name 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: Shimon Tavdidishvili
LOAN AGREEMENT IDENTIFICATION NO. 11569-0125164		DATE/TIME OF RECEIPT OF PAYMENT: 04/16/2015 05:03:13 PM
LOAN AGREEMENT DATE: 9/8/2014 3:22:53 PM		
If you have multiple loans, this payment was applied to the loan number identified above.		
AMOUNT PAID: \$1,000.00	AGENT RECEIVING PAYMENT: Jeff Baugh	

TODAY'S PAYMENT ITEMIZATION

PRINCIPAL PAID:	\$0.00
INTEREST PAID:	\$1,000.00
CHARGES PAID:	\$0.00
FEES PAID:	\$0.00
TOTAL AMOUNT PAID TODAY:	\$1,000.00
BALANCE DUE ON LOAN:	\$9,962.63
NEXT SCHEDULED DUE DATE:	4/6/2015

Account paid in full by rescission.

Account paid in full.

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

Repayment Plan Agreement.

Grace Period Plan Agreement.

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

Shimon Tavdidishvili
Printed Name

SHIMON TAVDIDISHVILI
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: Shimon Tavdidiashvili
LOAN AGREEMENT IDENTIFICATION NO. 11569-0125164		DATE/TIME OF RECEIPT OF PAYMENT: 03/06/2015 09:12:14 AM
LOAN AGREEMENT DATE: 9/8/2014 3:22:53 PM		
If you have multiple loans, this payment was applied to the loan number identified above.		
AMOUNT PAID: \$1,000.00	AGENT RECEIVING PAYMENT: Stephanie Bollinger	

TODAY'S PAYMENT ITEMIZATION

PRINCIPAL PAID:	\$22.32
INTEREST PAID:	\$977.68
CHARGES PAID:	\$0.00
FEES PAID:	\$0.00
TOTAL AMOUNT PAID TODAY:	\$1,000.00
BALANCE DUE ON LOAN:	\$9,936.85
NEXT SCHEDULED DUE DATE:	4/6/2015

- 1 Account paid in full by rescission.
- 1 Account paid in full.
- 1 Title Returned Upon Payment in Full. By signing below, you acknowledge that upon repayment in full, we returned the Vehicle's Title to you.
- 1 Repayment Plan Agreement.
- 1 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.

SHIMON TAVDIDISHVILI Shimon Tavdidiashvili
Printed Name 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:

Shimon Tavdidishvili

LOAN AGREEMENT IDENTIFICATION NO.

11569-0125164

DATE/TIME OF RECEIPT OF PAYMENT:

02/05/2015 06:02:36 PM

LOAN AGREEMENT DATE:

9/8/2014 3:22:53 PM

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

AMOUNT PAID:

\$1,001.00

AGENT RECEIVING PAYMENT:

Alexis Dullenkopf

TODAY'S PAYMENT ITEMIZATION

PRINCIPAL PAID:	\$0.00
INTEREST PAID:	\$1,001.00
CHARGES PAID:	\$0.00
FEES PAID:	\$0.00
TOTAL AMOUNT PAID TODAY:	\$1,001.00
BALANCE DUE ON LOAN:	\$9,975.09
NEXT SCHEDULED DUE DATE:	3/7/2015

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

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

Shimon Tavdidishvili

Printed Name

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: Shimon Tavdidishvili
LOAN AGREEMENT IDENTIFICATION NO. 11569-0125164		DATE/TIME OF RECEIPT OF PAYMENT: 01/06/2015 05:44:24 PM
LOAN AGREEMENT DATE: 9/8/2014 3:22:53 PM		
If you have multiple loans, this payment was applied to the loan number identified above.		
AMOUNT PAID: \$1,000.00	AGENT RECEIVING PAYMENT: Alexis Dullenkopf	

TODAY'S PAYMENT ITEMIZATION

PRINCIPAL PAID:	\$0.00
INTEREST PAID:	\$1,000.00
CHARGES PAID:	\$0.00
FEES PAID:	\$0.00
TOTAL AMOUNT PAID TODAY:	\$1,000.00
BALANCE DUE ON LOAN:	\$9,981.17
NEXT SCHEDULED DUE DATE:	2/5/2015

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

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

SHIMON TAVDIDISHVILI
Printed Name

SHIMON TAVDIDISHVILI
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: Shimon Tavdidishvili
LOAN AGREEMENT IDENTIFICATION NO. 11569-0125164		DATE/TIME OF RECEIPT OF PAYMENT: 12/08/2014 09:29:31 AM
LOAN AGREEMENT DATE: 9/8/2014 3:22:53 PM If you have multiple loans, this payment was applied to the loan number identified above.		
AMOUNT PAID: \$1,001.00	AGENT RECEIVING PAYMENT: Jeff Baugh	

TODAY'S PAYMENT ITEMIZATION

PRINCIPAL PAID:	\$0.00
INTEREST PAID:	\$1,001.00
CHARGES PAID:	\$0.00
FEES PAID:	\$0.00
TOTAL AMOUNT PAID TODAY:	\$1,001.00
BALANCE DUE ON LOAN:	\$10,019.41
NEXT SCHEDULED DUE DATE:	1/6/2015

Account paid in full by rescission.

Account paid in full.

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

Repayment Plan Agreement.

Grace Period Plan Agreement.

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

Printed Name

Signature

Shimon Tavdidishvili

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: Shimon Tavdidishvili	
LOAN AGREEMENT IDENTIFICATION NO. 11569-0125164		DATE/TIME OF RECEIPT OF PAYMENT: 11/06/2014 06:19:36 PM	
LOAN AGREEMENT DATE: 9/8/2014 3:22:53 PM			
If you have multiple loans, this payment was applied to the loan number identified above.			
AMOUNT PAID: \$1,001.00		AGENT RECEIVING PAYMENT: Ana Cisneros-baca	

TODAY'S PAYMENT ITEMIZATION

PRINCIPAL PAID:	\$5.53
INTEREST PAID:	\$995.47
CHARGES PAID:	\$0.00
FEES PAID:	\$0.00
TOTAL AMOUNT PAID TODAY:	\$1,001.00
BALANCE DUE ON LOAN:	\$9,959.17
NEXT SCHEDULED DUE DATE:	12/7/2014

Account paid in full by rescission.

Account paid in full.

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

Repayment Plan Agreement.

Grace Period Plan Agreement.

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

Shimon Tavdidishvili

Printed Name

11/6/2014

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: Shimon Tavdidishvili	
LOAN AGREEMENT IDENTIFICATION NO. 11569-0125164		DATE/TIME OF RECEIPT OF PAYMENT: 10/07/2014 05:57:50 PM	
LOAN AGREEMENT DATE: 9/8/2014 3:22:53 PM			
If you have multiple loans, this payment was applied to the loan number identified above.			
AMOUNT PAID: \$1,001.00		AGENT RECEIVING PAYMENT: Stephanie Bollinger	

TODAY'S PAYMENT ITEMIZATION

PRINCIPAL PAID:	\$35.30
INTEREST PAID:	\$965.70
CHARGES PAID:	\$0.00
FEES PAID:	\$0.00
TOTAL AMOUNT PAID TODAY:	\$1,001.00
BALANCE DUE ON LOAN:	\$9,964.70
NEXT SCHEDULED DUE DATE:	11/7/2014

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

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

SHIMON TAVDIDISHVILI Shimon Tavdidishvili
Printed Name Signature

Customer Application

Personal Information

Date 9/8/2014	State NV	First Name SHIMON	Social Security # [REDACTED]
Last Name TAVDIDISHVILI	Cell Phone [REDACTED]	Middle Name [REDACTED]	
Home Phone [REDACTED]	Email Address (optional)†† [REDACTED]		
Best time to call: [REDACTED]		Which number do you prefer that we call? <input type="checkbox"/> Home Phone <input type="checkbox"/> Cell Phone	
Physical Address (Street Number & Name) 2974 AZURE BAY ST			
City LAS VEGAS		State NV	Zip 89117
Mailing Address (if different from physical address) same			
City		State	Zip

Source of Income

Pay Frequency: (check one) <input type="checkbox"/> 1 st & 15 th of month <input type="checkbox"/> 15 th & 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 st day) <input type="checkbox"/> Monthly (3 rd day) <input type="checkbox"/> Self-Employed				Next Payday Every Friday	Current and Expected Gross Monthly Income \$6000 -	Gross Monthly Obligations \$2000 -	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 NV ENERGY	Phone #		
Address (Street Number & Name)	City	State	Zip
Business Name	Phone #		
Address (Street Number & Name)	City	State	Zip

Personal References

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

APP 004544
ROA 002950

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 st & 15 th of month <input type="checkbox"/> 15 th & 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 st day) <input type="checkbox"/> Monthly (3 rd day) <input type="checkbox"/> Self-Employed							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		
Internet		Billboard		Postcard		Yellow Pages		
				Other: _____		<div style="border: 1px solid black; border-radius: 50%; width: 100px; height: 100px; display: flex; align-items: center; justify-content: center;"> Repeat Customer </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.

††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.

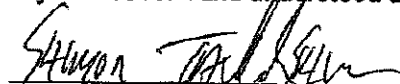
Updates: You agree to inform us of any changes to the information contained in this Customer Application throughout the course of your business relationship with us.


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


Date

Co-Applicant Signature

Date

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: 11569-016169 210 Repayment after 210 Days - Grace Period Module Loan Type Payment Interval Amortizing Type
Cust: 11569-005243 Tavdidiashvili, Shimon INS C7 30 Days Interval Amortizing

Loan Origination: Origination Date: Thursday 04/16/2015 **Current Loan Status:** Grace Days:0 Refinance to Installm
Amount Advanced: \$9,932.63 Normal First Payment Due: 05/16/2015 Balloon Amount: \$0.00
Cash Advance Fee: \$0.00 First Payment Due Date: 05/16/2015 Amount: Next Due Date: 05/16/2015
Origination Charge: \$0.00 Extra Interest Days In First Period: 0 Grace Date: 05/16/2015
Maintenance Fees: \$0.00 Second Payment Due Date: 06/15/2015 Amount: \$1,418.95 Minimum Payment:
Interest Charges: \$0.00 Final Payment Due Date: Duration: Days Principal Balance: \$9,932.63
Total Amount: \$9,932.63
Total Finance Charges: \$0.00 **Payment Count:** 7 **APR:** 0000.0000% **Total Amount Due:** \$9,932.63

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

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:
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
Deposit Up Account # Deposit Rule ID Deposited ID Make Model Number / State
1 Title \$9,932.63 Plymouth 2000 Prowler 1P3EW65G3Y
A-Excellent 00000 nv

Payment Schedule:	Beginning Bal.	Interest	Fees	Principal	Total Pmt.	Ending Bal.	Interest From	To Date	#Days	Satisfied
1 Saturday 05/16/2015 30 Days	\$9,932.63	\$0.00	\$0.00	\$1,418.95	\$1,418.95	\$8,513.68	04/17/2015	05/16/2015	30	
2 Monday 06/15/2015 30 Days	\$8,513.68	\$0.00	\$0.00	\$1,418.95	\$1,418.95	\$7,094.73	05/17/2015	06/15/2015	30	
3 Wednesday 07/15/2015 30 Days	\$7,094.73	\$0.00	\$0.00	\$1,418.95	\$1,418.95	\$5,675.78	06/16/2015	07/15/2015	30	
4 Friday 08/14/2015 30 Days	\$5,675.78	\$0.00	\$0.00	\$1,418.95	\$1,418.95	\$4,256.83	07/16/2015	08/14/2015	30	
5 Sunday 09/13/2015 30 Days	\$4,256.83	\$0.00	\$0.00	\$1,418.95	\$1,418.95	\$2,837.88	08/15/2015	09/13/2015	30	
6 Tuesday 10/13/2015 30 Days	\$2,837.88	\$0.00	\$0.00	\$1,418.95	\$1,418.95	\$1,418.93	09/14/2015	10/13/2015	30	
7 Thursday 11/12/2015 30 Days	\$1,418.93	\$0.00	\$0.00	\$1,418.93	\$1,418.93	\$0.00	10/14/2015	11/12/2015	30	

Transaction Summary:	Payment Type	Amount Due	Principal Applied	Fees Charged	Fees Paid	Credit Amt.	New Due Date	Pro. Rev.	Date Entered	Sale Item ID
1 Thursday 04/16/2015 REL	\$0.00	\$9,932.63	\$9,932.63	\$0.00	\$0.00	\$0.00		P	4/16/2015 5:10:42 PM	11569-225914
Proposal Totals:	\$0.00	\$9932.63	\$9932.63	\$0.00	\$0.00	\$0.00				

Detail:	Proposal Type	Fee Type	Amount Type	Operation Type	##	Description	Fees Earned	Period ##	Fees Applied From Date To Date	Pro. Rev.	Date Entered	Sale Item ID
1 04/16/2015 REL	PRI	9932.63	MOD	2	Modify Amount					P	4/16/2015 5:10:49 PM	11569-225914
Total Amount Due:		\$9932.63										

Refinance Rules: **Override Refinance Setting Procedure:** 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: Yes Late Extend From Term Date: No

APP 004548

Cash Advance Snapshot Report

Filter (Location: 11569 Loan: 11569-0161693 Ordered by Date)

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

04/16/2015

ID #	Orig. Date	Customer Name	Type	Coll. Value	Advanced	Fees.	Paid	Amt. Due	EXT's			
11569-0161693	04/16/2015	Tavdidishvili, Shimon	C7	\$9,932.63	\$9,932.63	\$0.00	\$0.00	\$9,932.63	0			
Transaction #		Type	Trans. Date	New Due Date	Pro?	Rev?	Principal	Fees	Amt Paid	Due		
11569-0161693-1		REL	4/16/2015 5:1		X	-	\$9,932.63	\$0.00	\$0.00	\$9,932.63		
11569-0161693 Totals:		1					\$9,932.63	\$0.00	\$0.00	\$9,932.63	0	
04/16/2015 Totals:				1			\$9,932.63	\$9,932.63	\$0.00	\$0.00	\$9,932.63	0

A - 102

604A LOAN REVIEW WORKSHEET

Licensee Name &

DBA: TITLEMAX OF NEVADA INC. DBA TITLEMAX

Exam Start

Date: 5/4/2015

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

Exam as of: 5/4/2015

Borrower Name &

Address: Glenna Fanning, 9004 Spotted Tail Ave, Las Vegas, NV 89149

Examiner: Armando Berumen

Account Number	Origination Date	Amount of Loan	Maturity Date	Finance Charge	Total Number of Payments	Payment Amount	APR Quoted	Is the APR correct?
11569-0151408	2/13/2015	\$5,000.00	9/11/2015	\$2,186.82	6+1	1026.69/1026.68	121.55%	YES

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

Is the loan secured? YES If so, what is the collateral? 2005 Chevrolet Tahoe If secured by a vehicle title, is it filed and perfected? YES

What is the borrower's expected gross monthly income? \$7,339 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: \$13,500.00

NRS 604A.430(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 (2)? 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 & High Int Loans - 90 days

VIOLATIONS/ TECHNICAL EXCEPTIONS/ OTHER COMMENTS:

NRS 604A.445, Deferment Not in file, had to ask to reprint

Revised 10-15-2008

Confidential

APP 004551
ROA 002957

Title Loan Agreement

Date: 2/13/2015

Number: 11569-0151408

Customer & Co-Customer Information		ACCOUNT NUMBER: 11569-0151408			
FIRST NAME Glenna		LAST NAME Fanning		CO-CUSTOMER FIRST NAME	
CO-CUSTOMER LAST NAME		CO-CUSTOMER SSN		CO-CUSTOMER'S DRIVERS LIC./STATE ID. NO.	
STREET ADDRESS 9004 Spotted Tail Ave		CO-CUSTOMER STREET ADDRESS			
City Las Vegas	STATE NV	ZIP CODE 89149	CO-CUSTOMER CITY		CO-CUSTOMER STATE
CO-CUSTOMER ZIP CODE		CO-CUSTOMER HOME PHONE		CO-CUSTOMER DATE OF BIRTH	
Motor Vehicle & Licensee Information		LICENSEE'S HOURS OF OPERATION: Monday to Friday 9:00 A.M. to 7:00 P.M., Saturday 10:00 A.M. to 4:00 P.M., Closed Sunday			
LICENSEE NAME TitleMax of Nevada, Inc. d/b/a TitleMax		LICENSEE PHONE NUMBER (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) 1GNEK13T45J132750		LICENSE PLATE 915LFP			
VEHICLE YEAR 2005	VEHICLE MAKE Chevrolet	VEHICLE MODEL Tahoe	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 \$5,000.00 ("Principal Amount"), which includes any filing fee listed below plus interest on the unpaid principal balance of this Loan Agreement at the daily rate of 0.333% from the date of this Loan Agreement until 09/11/2015 the earlier of: (i) the due date of your last payment as set forth in the Payment Schedule below; or (ii) payment in full. You also promise to pay any other charges provided for under this Loan Agreement. You agree to make your payment in the amounts and on the dates set forth in the Payment Schedule below ("Due Date") at the address indicated above, or at such other address as we direct you in writing. If any Due Date falls on a date we are not open for business, then you agree to pay us on the next business day, and we will credit such payment, as if we received it on the appropriate Due Date. The Loan Agreement will be consummated upon the date you sign this Loan Agreement. Time is of the essence in this Loan Agreement. In consideration of your delivering the Title to us and granting us a security interest in the Motor Vehicle as set forth below, your promise to timely pay and agreeing to this Loan Agreement, we agree to provide you a loan in the Principal Amount provided above.

FEDERAL TRUTH-IN-LENDING DISCLOSURES

ANNUAL PERCENTAGE RATE	FINANCE CHARGE	Amount Financed	Total of Payments
The cost of your credit as a yearly rate.	The dollar amount the credit will cost you.	The amount of credit provided to you or on your behalf.	The amount you will have paid after you have made all payments as scheduled.
121.545 %	\$2,186.82	\$5,000.00	\$7,186.82

Your payment schedule will be:

Number of Payments	Amount of Payments	When Payments are Due
6	\$1,026.69	3/15/2015 and each 30 days thereafter
1	\$1,026.68	9/11/2015

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 \$5,000.00
 Amount given to you directly: \$5,000.00
 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, 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 RS 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 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 payment 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 are owed from you; (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.

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.**

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 (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.

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 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 your 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.

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 (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.

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.

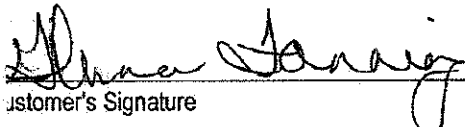
This Arbitration Provision is binding upon and benefits you, your respective heirs, successors and assigns. The Arbitration Provision is binding upon and benefits us, our successors and assigns, and related third parties. The Arbitration Provision continues in full force and effect, even if your obligations 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.

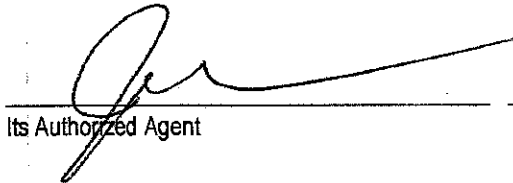
OPT-OUT PROCESS. You may choose to opt-out of this Arbitration Provision but only by following the process set forth below. If you do not wish to be subject to this Arbitration Provision, then you must notify us in writing within sixty (60) calendar days of the loan date at the following address: TitleMax 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.

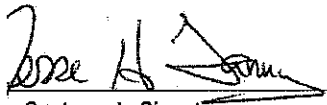
acknowledgments. This Loan Agreement contains a binding Waiver of Jury Trial and Arbitration Provision. By signing this Loan Agreement you acknowledge that it was filled in before you did so and that you received a completed copy of it. You agree that the information you provided before entering into 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, understood, 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 2-13-15
Date


TitleMax Authorized Agent 2-13-15
Date


Co-Customer's Signature 2-13-15
Date

GRACE PERIOD PAYMENTS DEFERMENT AGREEMENT

Date:

Account Number: 11569-0151408

Customer Name: Glenna Fanning Address: 9004 Spotted Tail Ave Las Vegas, NV 89149 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: 2005 Chevrolet Tahoe 1GNEK13T45J132750
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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 02/13/2015 ("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	\$499.50	3/15/2015
2	\$499.50	4/14/2015
3	\$499.50	5/14/2015
4	\$499.50	6/13/2015
5	\$499.50	7/13/2015
6	\$499.50	8/12/2015
7	\$499.50	9/11/2015
8	\$714.29	10/11/2015
9	\$714.29	11/10/2015
10	\$714.29	12/10/2015
11	\$714.29	1/9/2016
12	\$714.29	2/8/2016
13	\$714.29	3/9/2016
14	\$714.26	4/8/2016
The total amount paid after making all payments under the terms of the Grace Period Payments Deferment Agreement:		\$8,496.50

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

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

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

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

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

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

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

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

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

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.

Affidavit

STATE OF NEVADA

COUNTY OF Clark

Title Loan Agreement No.: 11569-0151408

Date: 2/13/2015

Customer Name: Glenna Fanning

Address: 9004 Spotted Tail Ave

Las Vegas, NV 89149

Co-Borrower Name: Jeesse Fanning

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: 1GNEK13T45132750

License Plate State and No: 9151fp

Color: Red

Year: 2005

Make: Chevy

Model: Tahoe

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, Glenna and Jeesse Fanning, 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: Glenna Fanning

Co-Borrower Signature: Jeesse Fanning

APP 004561
ROA 002967

Co-Applicant Information

Date 2-13-15		State Issued ID Number [REDACTED]		Date of Birth [REDACTED]		Social Security # [REDACTED]	
Last Name Lawson		First Name Jesse		Middle Name Harold		Email Address (optional) [REDACTED]	
Home Phone [REDACTED]		Cell Phone [REDACTED]		[REDACTED]			
Best time to call? Anytime		Which number do you prefer that we call? <input type="checkbox"/> Home Phone <input checked="" type="checkbox"/> Cell Phone					
Physical Address (Street Number & Name) 9004 Spotted Tail Ave						Apt #	
City Las Vegas		State NV		Zip 89149		County Clark	
Mailing Address (If different from physical address)							
City		State		Zip			
Employer * (Source of Income) [REDACTED]		Employer Address (Street Number & Name)					
City Carmel		State IN		Zip		Time at Job? 8yrs	
Work Phone #		Job Title Sales		Supervisor			
Pay Frequency: (check one) <input type="checkbox"/> 1 st & 15 th of month <input type="checkbox"/> 15 th & 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 st day) <input type="checkbox"/> Monthly (3 rd day) <input type="checkbox"/> Self-Employed				Next Payday 3-1		Current and Expected Gross Monthly Income Gross Monthly Obligations \$ ← 3000	
*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		Yellow Pages	
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.

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

APP 004563
ROA 002969

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.

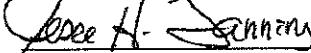
Ability to Repay Verification.

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


Co-Applicant Signature

2-13-15
Date

2-13-15
Date

STATE OF NEVADA

DEPARTMENT OF MOTOR VEHICLES

CERTIFICATE OF TITLE

VIN 1GNEK13T45J132750 YEAR 2005 MAKE CHEV MODEL TAHOE K150 VEHICLE BODY T4W TITLE NUMBER NV006987803
 DATE ISSUED 06/02/2014 ODOMETER MILES 120558 FUEL TYPE G SALES TAX PD EMPTY WT GROSS WT GVWR
 VEHICLE COLOR ODOMETER BRAND ACTUAL MILES BRANDS

OWNER(S) NAME AND ADDRESS
 FANNING JESSE HAROLD III
 FANNING GLENNA KAY
 9004 SPOTTED TAIL AVE
 LAS VEGAS NV 89149-2994

AND

LIENHOLDER NAME AND ADDRESS
 TITLEMAX OF NEVADA
 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 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.
 18506070
 (THIS IS NOT A TITLE NO.)

VP-2 (Rev. 8/10)

STATE OF NEVADA

ALTERATION OR ERASURE VOIDS THIS TITLE

004560
 ROA 002972

FIRST REASSIGNMENT DEALER ONLY	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 <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="border: 1px solid black; padding: 2px; display: inline-block;">NO TENTHS</div> <input type="checkbox"/>		<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 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	
	SECOND REASSIGNMENT DEALER ONLY	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 <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="border: 1px solid black; padding: 2px; display: inline-block;">NO TENTHS</div> <input type="checkbox"/>		<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 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		
THIRD REASSIGNMENT DEALER ONLY		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 <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="border: 1px solid black; padding: 2px; display: inline-block;">NO TENTHS</div> <input type="checkbox"/>		<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 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	
	LIEN	LIENHOLDER TO BE RECORDED		
Printed Full Legal Name of Lienholder _____ (if no lienholder write "NONE")				
Address _____ Street _____		City _____	State _____	Zip Code _____

ALTERATION OR ERASURE VOIDS THIS TITLE

APP 004567

ROA 002973

Ability to Pay Summary

Loan Number	11569-0151408
Customer Name	Glenna Fanning
Is Customer a Covered Borrower	No
Requested Loan Amount	\$5,000.00
Title Fee	\$0
MLV Amount	\$3,000
Gross Monthly Income	\$7,339.00
Current and Expected Monthly Obligations	\$3,000.00
Other TitleMax Loan Payment	\$1,743.00
Rate Match/Rate for Other TitleMax Loan	9.99%
Add-On to Current Loan or Multi-Car	Add On / No DMV Fee
Residual Monthly Income	\$2,596.00

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
		17.99%
		16.99%
		15.99%
		14.99%
		13.99%
		10.99%

210 INSTALLMENT LOAN BREAKDOWN

Income Based - Max. Loan Amount Inc. Title Fee	\$	10,000
Vehicle Value - Max. Loan Amount Inc. Title Fee	\$	3,000
Interest Rate		9.99%
Max Cash to Customer Amount	\$	6,800.00
Actual Cash to Customer Amount	\$	5,000.00
Title Fee Amount	\$	-
Total Loan Amount	\$	5,000

Amortized Loan Payment	\$1,026.69
Total Payback Amount	\$7,186.83
Minimum Payment to Extend	\$499.50
Grace Period Plan # of Months (0% Interest)	7
Grace Period Plan Payment (0%)	—\$714.29

CHOOSE THIS CASHWISE LOAN TYPE

NV 210 Day Add-On/No DMV Fee 9.99%

APP 004568
ROA 002974

Contact Information

2/13/2015

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

Telephone: 404-542-6618
 Fax:

Notes

Vehicle Info For 2005 Chevrolet Tahoe LT 4D Utility 4WD

MSRP: \$45,390
 Fin Adv: \$10,500
 Equip Ret: \$47,935
 Tire Size: 265/70R16
 Base HP: 295 @ 5200
 Taxable HP: 45.7
 Model Number: CK15706
 Price Includes: AT AC 8CY

VIN: 1GNEK13T5
 UVC: 2005160636
 MPG: 15/19
 Weight: 6800
 Fuel Type: Gas
 Wheelbase: 116.0
 End of Term Months: 0

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

Wholesale Black Book values as of 2/13/2015

	X-CL	Clean	Average	Rough
Base	N/A	\$10,550	\$7,900	\$5,550
Options	N/A	\$0	\$0	\$0
Mileage	N/A	N/A	N/A	N/A
Region	N/A	\$0	\$0	\$0
Total	N/A	\$10,550	\$7,900	\$5,550

Trade In Black Book values as of 2/13/2015

	X-CL	Clean	Average	Rough
Base	N/A	\$10,705	\$8,055	\$5,270
Options	N/A	\$0	\$0	\$0
Mileage	N/A	N/A	N/A	N/A
Region	N/A	\$0	\$0	\$0
Total	N/A	\$10,705	\$8,055	\$5,270

Retail Black Book values as of 2/13/2015

	X-CL	Clean	Average	Rough
Base				

APP 004569
 ROA 002975 2015

Black Book Print Vehicle

	X-CL	Clean	Average	Rough
	N/A	\$13,500	\$10,375	\$7,475
Options	N/A	\$0	\$0	\$0
Mileage	N/A	N/A	N/A	N/A
Region	N/A	\$0	\$0	\$0
Total	N/A	\$13,500	\$10,375	\$7,475

Residual Black Book values as of 2/13/2015

	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

2nd Row Bucket Seats +100
 Autoride Suspension +100
 Power Sunroof +200
 w/o 3rd Seat -100

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: 11569-015140 NV 210 Day Add-On/No DMV Fee (9.99%) Module Loan Type Payment Interval Amortizing Type
Cust: 11569-005181 Fanning, Glenna H INS B2 30 Days Interval Amortizing

Loan Origination: Origination Date: Friday 02/13/2015 **Current Loan Status:** Grace Days:0 Log Item
Amount Advanced: \$5,000.00 Normal First Payment Due: 03/15/2015 Balloon Amount: \$0.00
Cash Advance Fee: \$0.00 First Payment Due Date: 03/15/2015 Amount: Next Due Date: 04/14/2015
Origination Charge: \$0.00 Extra Interest Days in First Period: 0 Grace Date: 04/14/2015
Maintenance Fees: \$0.00 Second Payment Due Date: 04/14/2015 Amount: \$1,026.69 Minimum Payment:
Interest Charges: \$2,186.82 Final Payment Due Date: Duration: Days Principal Balance: \$5,000.00
Total Amount: \$7,186.82
Total Finance Charges: \$2,186.82 Payment Count: 7 APR: 0121.5450% Total Amount Due: \$5,499.00

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:
999 9.99% Flat INT Rate 9.990000 % N 4/14/2015 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: Never replace
Prompt For Check: No Payment Replacement:
Collateral First: No Deposit Method: CollateralDepositDateProc:

Loan Collateral: Value Date To Deposit Pick Routing Replaced Deposit Date Check 21 Automobile Collateral Serial / License
1 Title \$7,186.82 Deposit Up Account # Deposit Rule ID Deposited ID Make Model Number / State
Chevrolet Tahoe 1GNEK13T45J
2005 A-Excellent 915LFP nv

Payment Schedule:		Beginning Bal.	Interest	Fees	Principal	Total Pmt.	Ending Bal.	Interest From	To Date	#Days	Satisfied
1 Sunday	03/15/2015	30 Days	\$5,000.00	\$499.50	\$0.00	\$527.19	\$1,026.69	\$4,472.81	02/14/2015 03/15/2015	30	04/13/2015
2 Tuesday	04/14/2015	30 Days	\$4,472.81	\$446.83	\$0.00	\$579.86	\$1,026.69	\$3,892.95	03/16/2015 04/14/2015	30	
3 Thursday	05/14/2015	30 Days	\$3,892.95	\$388.91	\$0.00	\$637.78	\$1,026.69	\$3,255.17	04/15/2015 05/14/2015	30	
4 Saturday	06/13/2015	30 Days	\$3,255.17	\$325.19	\$0.00	\$701.50	\$1,026.69	\$2,553.67	05/15/2015 06/13/2015	30	
5 Monday	07/13/2015	30 Days	\$2,553.67	\$255.11	\$0.00	\$771.58	\$1,026.69	\$1,782.09	06/14/2015 07/13/2015	30	
6 Wednesday	08/12/2015	30 Days	\$1,782.09	\$178.03	\$0.00	\$848.66	\$1,026.69	\$933.43	07/14/2015 08/12/2015	30	
7 Friday	09/11/2015	30 Days	\$933.43	\$93.25	\$0.00	\$933.43	\$1,026.68	\$0.00	08/13/2015 09/11/2015	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 Friday	02/13/2015	NEL	\$0.00	\$5,000.00	\$5,000.00	\$0.00	\$0.00	\$0.00		P	2/13/2015 6:14:55 PM	11569-209041
2 Sunday	03/15/2015	FEE	\$0.00	\$499.50	\$0.00	\$499.50	\$0.00	\$0.00		P	3/14/2015 9:54:34 AM	
15 Monday	04/13/2015	PMT	\$500.00	(\$17.15)	\$0.00	\$482.85	\$500.00	\$0.00	04/14/2015 2	P	4/13/2015 5:59:41 PM	11569-225123
17 Tuesday	04/14/2015	FEE	\$0.00	\$16.65	\$0.00	\$16.65	\$0.00	\$0.00		P	4/14/2015 7:04:43 PM	

Proposal Totals: \$500.00 \$5499.00 \$5000.00 \$999.00 \$500.00 \$0.00

Detail:		Proposal Type	Fee Type	Amount	Operation Type	##Description	Fees Period Earned	Fees Applied From Date	To Date	Pro. Rev.	Date Entered	Sale Item ID
1	02/13/2015	NEL	PRI	5000.00	MOD	2 Modify Amount				P	2/13/2015 6:15:04 PM	11569-209041
2	03/15/2015	FEE	999	499.50	FEE	3 Apply Fees	03/15/2015 1	02/14/2015 03/15/2015		P	3/14/2015 9:54:35 AM	
15	04/13/2015	PMT	999	482.85	FEE	5 Apply Fees	04/13/2015 2	03/16/2015 04/14/2015		P	4/13/2015 5:59:54 PM	11569-225123
15	04/13/2015	PMT	INT	-500.00	PAY	7 Apply Payment				P	4/13/2015 5:59:54 PM	11569-225123
17	04/14/2015	FEE	999	16.65	FEE	8 Apply Fees	04/14/2015 2	04/14/2015 04/14/2015		P	4/14/2015 7:04:44 PM	

Total Amount Due: \$5499.00

Refinance Rules: **Override Refinance Setting Procedure:** 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

Custom Procedures: **Custom Update Procedure** **Custom Process Procedure**
B2 LRP Refinance Loan Payoff DeferredLoanPayoffProposalUpdate210
Report Event ID: PIF

Custom Procedures: **Custom Update Procedure** **Custom Process Procedure**
B2 NEL New Loan
Report Event ID: TMI

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:	11569-015140	NV 210 Day Add-On/No DMV Fee (9.99%)	Module	Loan Type	Payment Interval	Amortizing Type
Cust:	11569-005181	Fanning, Glenna H	INS	B2	30 Days Interval	Amortizing

Custom Procedures:

Custom Update Procedure

Custom Process Procedure

B2 NEL New Loan
Report Event ID: TMI

Custom Procedures:

Custom Update Procedure

Custom Process Procedure

B2 PMT Deferred Loan Payment
Report Event ID: ABR

Custom Procedures:

Custom Update Procedure

Custom Process Procedure

B2 POF Deferred Payoff
Report Event ID: PIF

Custom Procedures:

Custom Update Procedure

Custom Process Procedure

B2 REL Refinance to Installment Loan
Report Event ID: TMA

Custom Procedures:

Custom Update Procedure

Custom Process Procedure

B2 RES Rescinded
Report Event ID: TRR

Custom Procedures:

Custom Update Procedure

Custom Process Procedure

B2 RPC Replace Collateral
Report Event ID: TMI

Custom Procedures:

Custom Update Procedure

Custom Process Procedure

APP 004572

Cash Advance Snapshot Report

Filter (Location: 11569 Loan: 11569-0151408 Ordered by Date)

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

02/13/2015

ID #	Orig. Date	Customer Name	Type	Coll. Value	Advanced	Fees.	Paid	Amt. Due	EXT's
11569-0151408	02/13/2015	Fanning, Glenna H	B2	\$7,186.82	\$5,000.00	\$999.00	\$500.00	\$5,499.00	0
Transaction #	Type	Trans. Date	New Due Date	Pro?	Rev?	Fees	Amt Paid	Due	
11569-0151408-1	NEL	2/13/2015 6:1		X	-	\$5,000.00	\$0.00	\$5,000.00	
11569-0151408-2	FEE	3/15/2015		X	-	\$0.00	\$499.50	\$499.50	
11569-0151408-3	LOG	3/17/2015 6:3		X	-	\$0.00	\$0.00	\$0.00	
11569-0151408-4	LOG	3/19/2015 11:		X	-	\$0.00	\$0.00	\$0.00	
11569-0151408-5	LOG	3/19/2015 5:4		X	-	\$0.00	\$0.00	\$0.00	
11569-0151408-6	LOG	3/19/2015 6:1		X	-	\$0.00	\$0.00	\$0.00	
11569-0151408-7	LOG	3/23/2015 5:3		X	-	\$0.00	\$0.00	\$0.00	
11569-0151408-8	LOG	3/28/2015 3:5		X	-	\$0.00	\$0.00	\$0.00	
11569-0151408-9	LOG	3/28/2015 3:5		X	-	\$0.00	\$0.00	\$0.00	
11569-0151408-10	LOG	4/1/2015 6:27		X	-	\$0.00	\$0.00	\$0.00	
11569-0151408-11	LOG	4/2/2015 12:0		X	-	\$0.00	\$0.00	\$0.00	
11569-0151408-12	LOG	4/3/2015 10:1		X	-	\$0.00	\$0.00	\$0.00	
11569-0151408-13	LOG	4/3/2015 10:2		X	-	\$0.00	\$0.00	\$0.00	
11569-0151408-14	LOG	4/11/2015 1:0		X	-	\$0.00	\$0.00	\$0.00	
11569-0151408-15	PMT	4/13/2015 5:5	4/14/2015	X	-	\$0.00	\$482.85	(\$17.15)	
11569-0151408-16	LOG	4/13/2015 6:0		X	-	\$0.00	\$0.00	\$0.00	
11569-0151408-17	FEE	4/14/2015 7:0		X	-	\$0.00	\$16.65	\$16.65	
11569-0151408-18	LOG	4/16/2015 9:2		X	-	\$0.00	\$0.00	\$0.00	
11569-0151408-19	LOG	4/25/2015 3:1		X	-	\$0.00	\$0.00	\$0.00	
11569-0151408-20	LOG	4/27/2015 8:4		X	-	\$0.00	\$0.00	\$0.00	
11569-0151408-21	LOG	4/28/2015 10:		X	-	\$0.00	\$0.00	\$0.00	
11569-0151408-22	LOG	4/29/2015 11:		X	-	\$0.00	\$0.00	\$0.00	
11569-0151408-23	LOG	4/30/2015 12:		X	-	\$0.00	\$0.00	\$0.00	
11569-0151408-24	LOG	4/30/2015 12:		X	-	\$0.00	\$0.00	\$0.00	
11569-0151408-25	LOG	5/9/2015 3:24		X	-	\$0.00	\$0.00	\$0.00	
11569-0151408 Totals:		1				\$5,000.00	\$999.00	\$500.00	\$5,499.00
02/13/2015 Totals:		1				\$7,186.82	\$5,000.00	\$999.00	\$500.00
								\$5,499.00	0

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: Glenna Fanning	
LOAN AGREEMENT IDENTIFICATION NO. 11569-0151408		DATE/TIME OF RECEIPT OF PAYMENT: 04/13/2015 05:59:38 PM	
LOAN AGREEMENT DATE: 2/13/2015 6:14:31 PM			
If you have multiple loans, this payment was applied to the loan number identified above.			
AMOUNT PAID: \$500.00		AGENT RECEIVING PAYMENT: Xochitl Ramos	

TODAY'S PAYMENT ITEMIZATION

PRINCIPAL PAID:	\$0.00
INTEREST PAID:	\$500.00
CHARGES PAID:	\$0.00
FEES PAID:	\$0.00
TOTAL AMOUNT PAID TODAY:	\$500.00
BALANCE DUE ON LOAN:	\$5,482.35
NEXT SCHEDULED DUE DATE:	4/14/2015

- 1 Account paid in full by rescission.
- 1 Account paid in full.
- 1 Title Returned Upon Payment in Full. By signing below, you acknowledge that upon repayment in full, we returned the Vehicle's Title to you.
- 1 Repayment Plan Agreement.
- 1 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.

Glenna Fanning Glenna Fanning
Printed Name Signature

A - 103

604A LOAN REVIEW WORKSHEET

Licensee Name &

DBA: TITLEMAX OF NEVADA INC. DBA TITLEMAX

Exam Start

Date: 5/4/2015

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

Exam as of: 5/4/2015

Borrower Name &

Address: Suzanne Belluschi, 10120 W Flamingo Rd #4176, Las Vegas, NV 89147

Examiner: Armando Berumen

Account Number	Origination Date	Amount of Loan	Maturity Date	Finance Charge	Total Number of Payments	Payment Amount	APR Quoted	Is the APR correct?
11569-0136419	11/21/2014	\$10,000.00	6/19/2015	\$4,373.64	6+1	2053.38/2053.36	121.55%	YES

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

Is the loan secured? **YES** If so, what is the collateral? Dodge Challenger SRT8 If secured by a vehicle title, is it filed and perfected? **YES**

What is the borrower's expected gross monthly income? \$20,000 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) *NRS 604A.425(1a)* Does the original term of the D/D Loan not exceed 35 days? **N/A**

(Applies to High-Interest Loans Only) *NRS 604A.408(1)* Does the monthly payment amount exceed 25% of the borrower's expected gross monthly income? **N/A**

(Applies to High-Int Loans) *NRS 604A.425(1b)* Does the original term of the HIL not exceed 35 days? **N/A**

(Applies to Title Loans Only) *NRS 604A.408(1)* Does the loan amount exceed the fair market value of the vehicle securing the loan? **NO** Fair Market Value: \$26,250.00

(Applies to Title Loans Only) *NRS 604A.450(1)* Does the original term of the title loan exceed 30 days? **NO**

(Applies to Title Loans Only) *NRS 604A.445(1)* 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? **0** 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, Deferment Not in file, had to ask to reprint

Title Loan Agreement

Date: 11/21/2014

Number: 11569-0136419

Customer & Co-Customer Information		ACCOUNT NUMBER: 11569-0136419			
FIRST NAME Suzanne		LAST NAME Belluschi		CO-CUSTOMER FIRST NAME	
SSN		DRIVERS LIC./STATE ID. NO		CO-CUSTOMER SSN	
STREET ADDRESS 10120 W Flamingo Rd #4176		CO-CUSTOMER STREET ADDRESS			
City Las Vegas		STATE NV		ZIP CODE 89147	
HOME PHONE		DATE OF BIRTH		CO-CUSTOMER HOME PHONE	
CO-CUSTOMER'S DRIVERS LIC./STATE ID. NO.		CO-CUSTOMER DATE OF BIRTH			
Motor Vehicle & Licensee Information		LICENSEE'S HOURS OF OPERATION: Monday to Friday 9:00 A.M. to 7:00 P.M., Saturday 10:00 A.M. to 4:00 P.M., Closed Sunday			
LICENSEE NAME TitleMax of Nevada, Inc. d/b/a TitleMax		LICENSEE PHONE NUMBER (702)362-0054			
LICENSEE STREET ADDRESS 3525 S. Fort Apache Rd. Suite 160		LICENSEE CITY Las Vegas		LICENSEE STATE NV	
VEHICLE IDENTIFICATION NUMBER (VIN) 2B3LJ74W38H300738		LICENSE PLATE lvk7bp			
VEHICLE YEAR 2008		VEHICLE MAKE Dodge		VEHICLE MODEL SRT8	
				COLOR Black	

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

Term, Principal, Interest, Charges and Payment. The original term of this loan is 210 days. You promise to timely pay us in cash or as otherwise agreed in writing \$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 06/19/2015 the earlier of: (i) the due date of your last payment as set forth in the Payment Schedule below; or (ii) payment in full. You also promise to pay any other charges provided for under this Loan Agreement. You agree to make your payment in the amounts and on the dates set forth in the Payment Schedule below ("Due Date") at the address indicated above, or at such other address as we direct you in writing. If any Due Date falls on a date we are not open for business, then you agree to pay us on the next business day, and we will credit such payment, as if we received it on the appropriate Due Date. The Loan Agreement will be consummated upon the date you sign this Loan Agreement. Time is of the essence in this Loan Agreement. In consideration of your delivering the Title to us and granting us a security interest in the Motor Vehicle as set forth below, your promise to timely pay and agreeing to this Loan Agreement, we agree to provide you a loan in the Principal Amount provided above.

FEDERAL TRUTH-IN-LENDING DISCLOSURE

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

Your payment schedule will be:

Number of Payments	Amount of Payments	When Payments are Due
6	\$2,053.38	12/21/2014 and each 30 days thereafter
1	\$2,053.36	5/19/2015

Security: You are giving a security interest in the Title to the Motor Vehicle.
 Filing Fee: \$20.00
 Prepayment: If you pay off early, you will not have to pay a penalty, and you may be entitled to a refund of part of the finance charge.

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

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

Calculation of Interest, Application of Payments and Security Interest.

We use the simple interest method to calculate the interest. We calculated the simple interest assuming you will pay on the scheduled Payment Dates. If you make your payments on the dates set forth in the Payment Schedule, the Finance Charge box above discloses the total amount of interest you will owe us under this Loan Agreement. Payments are calculated to 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 (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") 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.

APP 004579 Page 3 of 5
TM TB NV Installment Loan Agreement 2.04.2014
ROA 002985

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.

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

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

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

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

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

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

Customer's Signature

Date

Its Authorized Agent

Date

Co-Customer's Signature

Date

GRACE PERIOD PAYMENTS DEFERMENT AGREEMENT

Date:

Account Number: 11569-0136419

Customer Name: Suzanne Belluschi Address: 10120 W Flamingo Rd #4176 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: 2008 Dodge SRT8 2B3LJ74W38H300738
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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 11/21/2014 ("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	\$999.00	12/21/2014
2	\$999.00	1/20/2015
3	\$999.00	2/19/2015
4	\$999.00	3/21/2015
5	\$999.00	4/20/2015
6	\$999.00	5/20/2015
7	\$999.00	6/19/2015
8	\$1,428.57	7/19/2015
9	\$1,428.57	8/18/2015
10	\$1,428.57	9/17/2015
11	\$1,428.57	10/17/2015
12	\$1,428.57	11/16/2015
13	\$1,428.57	12/16/2015
14	\$1,428.58	1/15/2016
The total amount paid after making all payments under the under the terms of the Grace Period Payments Deferment Agreement:		\$16,993.00

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

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

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

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

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 0.333% from the date of this Loan Agreement until the earlier of: (i) the due date of your last payment as set forth in the original Payment Schedule; or (ii) payment in full. Now that the Payment Schedule has changed, you acknowledge that the new Payment Schedule provided for in this Grace Period Payments Deferment Agreement, if followed, will ratably and fully amortize the entire Principal Amount and interest payable over a longer period of time than the original Payment Schedule in the Loan Agreement. As such you acknowledge and agree you will continue to incur interest as provided in the Loan Agreement. You further agree that in setting the amount of the payments and dates of the payments, we have estimated the accrued interest owing to us assuming you make the payments in the amounts scheduled and on the exact dates set forth in the Grace Periods Payments Deferment Schedule above. Early payments may decrease the amount of interest you owe. Making a payment in an amount greater than scheduled above may decrease the amount of interest you owe. Late payments may increase the amount of interest you owe. The amount of this increase or decrease will be reflected in the final payment. If an early payment is less than the scheduled installment, then you must pay the difference on or before the upcoming installment due date. You may request a payoff at any time.

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

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

Co-Borrower's Signature _____ Date _____

APP 004585
ROA 002991

Affidavit

STATE OF NEVADA

COUNTY OF Clark

Title Loan Agreement No.: 11569-0136419
Date: 11/21/2014

Customer Name: Suzanne Belluschi
Address: 10120 W. Flamingo Rd #4176
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: 2B3LJ74W38H300738
License Plate State and No: 6ERJ525 Color: BLACK Year: 2008 Make: DODGE Model: CHALLENGER

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.

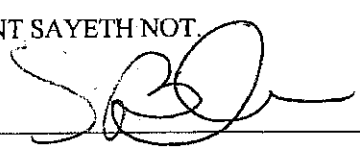
Pursuant to N.R.S. 604A.450-1, we have evaluated the Vehicle's fair market value. Pursuant to N.R.S. 604A.450-2, we have reviewed your application information regarding current and expected income, obligations and employment.

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, Suzanne Belluschi, 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 004586
ROA 002992

Personal Information

Date <u>11/21/14</u>	State <u>[REDACTED]</u>	Date of Birth <u>[REDACTED]</u>	Social Security # <u>[REDACTED]</u>
Last Name <u>Belluschi</u>	First Name <u>Suzanne</u>	Middle Name <u>Lee</u>	
Home Phone <u>-</u>	Cell Phone <u>[REDACTED]</u>	Email Address (optional)**	
Best time to call? <u>After 2:00</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>10120 W Flamingo Rd #4176</u>			Apt # <u>4176</u>
City <u>Las Vegas</u>	State <u>NV</u>	Zip <u>89147</u>	County <u>Clark</u>
Mailing Address (if different from physical address) <u>SAME</u>			
City	State	Zip	

Source of Income

<p>Pay Frequency: (check one)</p> <input checked="" type="checkbox"/> 1 st & 15 th of month <input type="checkbox"/> 15 th & 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 st day) <input type="checkbox"/> Monthly (3 rd day) <input type="checkbox"/> Self-Employed				Next Payday <u>12/1</u>	Current and Expected Gross Monthly Income <u>\$20k</u>	Gross Monthly Obligations <u>\$12k</u>	Work Shift <u>[REDACTED]</u>
<p>*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 </p>							

Credit References

Business Name <u>Gas NVZ</u>	Phone #		
Address (Street Number & Name)	City	State	Zip
Business Name <u>SW Gas</u>	Phone #		
Address (Street Number & Name)	City	State	Zip

Personal References

City	State	Zip
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APP 004587
ROA 002993

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 st & 15 th of month <input type="checkbox"/> 15 th & 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 st day) <input type="checkbox"/> Monthly (3 rd 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? _____ <div style="border: 1px solid black; border-radius: 50%; padding: 2px; display: inline-block;">Internet</div>				Saw Store		Television		Yellow Pages		Repeat Customer	
				Billboard		Postcard		Other: _____			

ADDITIONAL TERMS AND CONDITIONS OF THIS CUSTOMER APPLICATION

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

††Consent to E-mail Communications and Electronic Disclosures. You are not required to provide your email address. If you provided your email address and authorized us to send emails to you ("Your Consent"), then you are requesting to receive emails from us. This includes disclosures and solicitations. You further consent to the use and acceptance of electronic records, and electronic disclosures. **This Consent to E-mail Communications and Electronic Disclosures** informs you of your rights when receiving legally required disclosures, notices, and any other information from us. By providing Your Consent, you acknowledge receipt of this disclosure. You consent to the use of electronic records, and disclosures. The emails and disclosures we may send, may include for example, disclosures or notices under state or federal law, including those pursuant to the Equal Credit Opportunity Act, Truth in Lending Act, Gramm-Leach-Bliley Act, and other disclosures or notices under applicable federal, state or local laws or regulations, or any other notices, information, or solicitations we may send. You may request a paper copy of any emailed disclosures by submitting a request through the link found within the emails. 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 004588
ROA 002994

Page 2 of 4

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

11/21/14

Date

Co-Applicant Signature

Date

STATE OF NEVADA

DEPARTMENT OF MOTOR VEHICLES

CERTIFICATE OF TITLE

VIN 2B3LJ74W38H300738	YEAR 2008	MAKE DODG	MODEL CHALLENGER	VEHICLE BODY PCP	TITLE NUMBER NV006506106
DATE ISSUED 10/21/2013	ODOMETER MILES 61469	FUEL TYPE G	SALES TAX PD	EMPTY WT	GROSS WT
VEHICLE COLOR	ODOMETER BRAND ACTUAL MILES				GVWR
				BRANDS	

OWNER(S) NAME AND ADDRESS
 BELLUSCHI SUZANNE LEE
 10120 W FLAMINGO RD 4176
 LAS VEGAS NV 89147-8392

LIENHOLDER NAME AND ADDRESS
 TITLEMAX OF NEVADA
 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:

Martica Perez
 SIGNATURE OF AUTHORIZED AGENT
 TITLEMAX OF NEVADA
 3525 S FORT APACHE RD STE 160
 LAS VEGAS, NV 89147

DATE

9/30/14

Martica Perez



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.

15454100

(THIS IS NOT A TITLE NO.)

VP-2 (Rev. 8/10)

ALTERATION OR ERASURE VOIDS THIS TITLE

APP 004591
 ROA 002997

		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):			
FIRST REASSIGNMENT DEALER ONLY		Nevada Driver's License Number or Identification Number		<input type="checkbox"/> AND	
		Nevada Driver's License Number or Identification Number		<input type="checkbox"/> OR	
	Printed Full Legal Name of Buyer				
	Printed Full Legal Name of Buyer				
	Address	City	State	Zip Code	
	I certify to the best of my knowledge the odometer reading is the actual mileage of the vehicle unless one of the following statements is checked.				
	<input 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. WARNING: ODOMETER DISCREPANCY <input type="checkbox"/> 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. <input type="checkbox"/>		Dealer's License Number _____ Date of Sale _____		
		Printed Full Legal Name of Buyer			
Signature of Buyer					
SECOND REASSIGNMENT DEALER ONLY		Nevada Driver's License Number or Identification Number		<input type="checkbox"/> AND	
		Nevada Driver's License Number or Identification Number		<input type="checkbox"/> OR	
	Printed Full Legal Name of Buyer				
	Printed Full Legal Name of Buyer				
	Address	City	State	Zip Code	
	I certify to the best of my knowledge the odometer reading is the actual mileage of the vehicle unless one of the following statements is checked.				
	<input 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. WARNING: ODOMETER DISCREPANCY <input type="checkbox"/> 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. <input type="checkbox"/>		Dealer's License Number _____ Date of Sale _____		
		Printed Full Legal Name of Buyer			
Signature of Buyer					
THIRD REASSIGNMENT DEALER ONLY		Nevada Driver's License Number or Identification Number		<input type="checkbox"/> AND	
		Nevada Driver's License Number or Identification Number		<input type="checkbox"/> OR	
	Printed Full Legal Name of Buyer				
	Printed Full Legal Name of Buyer				
	Address	City	State	Zip Code	
	I certify to the best of my knowledge the odometer reading is the actual mileage of the vehicle unless one of the following statements is checked.				
	<input 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. WARNING: ODOMETER DISCREPANCY <input type="checkbox"/> 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. <input type="checkbox"/>		Dealer's License Number _____ Date of Sale _____		
		Printed Full Legal Name of Buyer			
Signature of Buyer					
LIEN	LIENHOLDER TO BE RECORDED				
	FEIN _____				
	Printed Full Legal Name of Lienholder	(If no lienholder write "NONE")			
	Address	Street	City	State Zip Code	

ALTERATION OR ERASURE VOIDS THIS TITLE

APP 004592

ROA 002998

	X-CL	Clean	Average	Rough
Base	\$27,650	\$26,250	\$23,350	\$19,825
Options	\$0	\$0	\$0	\$0
Mileage	N/A	N/A	N/A	N/A
Region	\$0	\$0	\$0	\$0
Total	\$27,650	\$26,250	\$23,350	\$19,825

Residual Black Book values as of 11/21/2014

	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

APP 004593
ROA 002999

Contact Information

11/21/2014

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

Telephone: 404-542-6618
 Fax:

Notes

P.P.P.S.

Vehicle Info For 2008 Dodge Challenger SRT8 2D Coupe

MSRP: \$37,320	VIN: 2B3KJ74W8	Adj. State: National
Fin Adv: \$23,050	UVC: 2008240791	Mileage: 0
Equip Ret: \$42,048	MPG: 13/18	Mileage Cat: D
Tire Size: 245/45ZR20	Weight: 4140	Cylinders: 8
Base HP: 425 @ 6200	Fuel Type: Gas	Transmission: A
Taxable HP: 53.7	Wheelbase: 116.0	Drive Train: RWD
Model Number: LCDX22	End of Term Months: 0	End of Term Mileage: 0
Price Includes: AT AC EW ES		

Wholesale Black Book values as of 11/21/2014

	X-CL	Clean	Average	Rough
Base	\$23,700	\$22,500	\$19,900	\$17,100
Options	\$0	\$0	\$0	\$0
Mileage	N/A	N/A	N/A	N/A
Region	\$0	\$0	\$0	\$0
Total	\$23,700	\$22,500	\$19,900	\$17,100

Trade In Black Book values as of 11/21/2014

	X-CL	Clean	Average	Rough
Base	N/A	\$22,640	\$20,210	\$16,070
Options	N/A	\$0	\$0	\$0
Mileage	N/A	N/A	N/A	N/A
Region	N/A	\$0	\$0	\$0
Total	N/A	\$22,640	\$20,210	\$16,070

Retail Black Book values as of 11/21/2014

APP 004594
 ROA 003000

Ability to Pay Summary

Loan Number	11569-0136419
Customer Name	Suzanne Belluschi
Is Customer a Covered Borrower	No
Requested Loan Amount	\$9,980.00
Title Fee	\$20
MLV Amount	\$0
Gross Monthly Income	\$20,000.00
Current and Expected Monthly Obligations	\$12,000.00
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	\$8,000.00

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	\$	10,000
Interest Rate		9.99%
Max Cash to Customer Amount	\$	9,980.00
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%

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:	11569-013641	NV 210 Multi Car (9.99%)	Module	Loan Type	Payment Interval	Amortizing Type
Cust:	11569-004327	Belluschi, Suzanne L	INS	A2	30 Days Interval	Amortizing

Loan Origination: Origination Date: Friday 11/21/2014 **Current Loan Status:** Grace Days:0 Log Item

Amount Advanced:	\$10,000.00	Normal First Payment Due:	12/21/2014	Balloon Amount:	\$0.00
Cash Advance Fee:	\$0.00	First Payment Due Date:	12/21/2014	Next Due Date:	04/20/2015
Origination Charge:	\$0.00	Extra Interest Days In First Period:	0	Grace Date:	04/20/2015
Maintenance Fees:	\$0.00	Second Payment Due Date:	01/20/2015	Amount:	\$2,053.38
Interest Charges:	\$4,373.64	Final Payment Due Date:		Duration:	Days
Total Amount:	\$14,373.64			Minimum Payment:	
				Principal Balance:	\$7,758.04

Total Finance Charges: \$4,373.64 **Payment Count:** 7 **APR:** 0121.5450% **Total Amount Due:** \$8,631.47

Loan Type Settings: Due Dates Will Skip Holidays: Set Due Dates On End Of Month: **False** TeleTrack Approval: Track Other Lender Information: Prompt For Check: 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**

Periodic Fees: Amount Type Flat/Rate Amount Applied Calculation Procedure Early Payoff Rebate Proc.
999 9.99% Flat INT Rate 9.990000 % N 4/20/2015 LoanTitleMax210FeeCalculator LoanInterestProrateCalculator_

Late Charges: Default Grace Days: 0 Late Charge Type: Flat or Rate: Value:
Payment Tolerance: \$10.00
Pre-Autopay Days: 0
Late Fee Type: \$
Late Fee Descr.:
Calculation Procedure:
Check Interest Threshold: False
Interest Threshold Tolerance: \$0.00
Check Interest Procedure:

ACH Autopay: **False**

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
Prompt For Check: No Check Date: CollateralDepositDateProc:
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	\$14,373.64								Dodge 2008	SRT8 A-Excellent	2B3LJ74W38H lvk7bp nv

Payment Schedule:	Beginning Bal.	Interest	Fees	Principal	Total Pmt.	Ending Bal.	Interest From	To Date	#Days	Satisfied
1 Sunday 12/21/2014 30 Days	\$10,000.00	\$999.00	\$0.00	\$1,054.38	\$2,053.38	\$8,945.62	11/22/2014	12/21/2014	30	01/16/2015
2 Tuesday 01/20/2015 30 Days	\$8,945.62	\$893.67	\$0.00	\$1,159.71	\$2,053.38	\$7,785.91	12/22/2014	01/20/2015	30	01/16/2015
3 Thursday 02/19/2015 30 Days	\$7,785.91	\$777.81	\$0.00	\$1,275.57	\$2,053.38	\$6,510.34	01/21/2015	02/19/2015	30	03/25/2015
4 Saturday 03/21/2015 30 Days	\$6,510.34	\$650.38	\$0.00	\$1,403.00	\$2,053.38	\$5,107.34	02/20/2015	03/21/2015	30	03/25/2015
5 Monday 04/20/2015 30 Days	\$5,107.34	\$510.22	\$0.00	\$1,543.16	\$2,053.38	\$3,564.18	03/22/2015	04/20/2015	30	
6 Wednesday 05/20/2015 30 Days	\$3,564.18	\$356.06	\$0.00	\$1,697.32	\$2,053.38	\$1,866.86	04/21/2015	05/20/2015	30	
7 Friday 06/19/2015 30 Days	\$1,866.86	\$186.50	\$0.00	\$1,866.86	\$2,053.36	\$0.00	05/21/2015	06/19/2015	30	

Transaction Summary:	Payment Type	Amount	Due	Principal Applied	Fees Charged	Fees Paid	Credit Amt.	New Due Date	Pro. Rev.	Date Entered	Sale Item ID
1 Friday 11/21/2014 NEL	\$0.00	\$10,000.00	\$10,000.00	\$0.00	\$0.00	\$0.00	\$0.00		P	11/21/2014 9:57:48 AM	11569-184403
2 Sunday 12/21/2014 FEE	\$0.00	\$999.00	\$0.00	\$999.00	\$0.00	\$0.00	\$0.00		P	12/20/2014 4:28:41 PM	
15 Friday 01/16/2015 PMT	\$2,053.38	(\$1,187.58)	(\$188.58)	\$865.80	\$1,864.80	\$0.00	\$0.00	01/20/2015 2	P	1/16/2015 4:16:38 PM	11569-200189
16 Friday 01/16/2015 PMT	\$2,053.38	(\$2,053.38)	(\$2,053.38)	\$0.00	\$0.00	\$0.00	\$0.00	02/19/2015 3	P	1/16/2015 4:17:29 PM	11569-200190
17 Tuesday 01/20/2015 FEE	\$0.00	\$103.34	\$0.00	\$103.34	\$0.00	\$0.00	\$0.00		P	1/20/2015 7:13:54 PM	
18 Thursday 02/19/2015 FEE	\$0.00	\$775.03	\$0.00	\$775.03	\$0.00	\$0.00	\$0.00		P	2/19/2015 7:26:30 PM	
31 Saturday 03/21/2015 FEE	\$0.00	\$775.03	\$0.00	\$775.03	\$0.00	\$0.00	\$0.00		P	3/21/2015 4:32:13 PM	
37 Wednesday 03/25/2015 PMT	\$1,555.00	(\$1,451.66)	\$0.00	\$103.34	\$1,555.00	\$0.00	\$0.00	03/21/2015 4	P R	3/25/2015 3:46:55 PM	11569-220133
38 Wednesday 03/25/2015 REV	(\$1,555.00)	\$1,451.66	\$0.00	(\$103.34)	(\$1,555.00)	\$0.00	\$0.00	02/19/2015 3	P	3/25/2015 4:17:36 PM	
39 Wednesday 03/25/2015 PMT	\$777.50	(\$674.16)	\$0.00	\$103.34	\$777.50	\$0.00	\$0.00	03/21/2015 4	P	3/25/2015 4:18:19 PM	11569-220151
40 Wednesday 03/25/2015 PMT	\$777.50	(\$777.50)	\$0.00	\$0.00	\$777.50	\$0.00	\$0.00	04/20/2015 5	P	3/25/2015 4:19:46 PM	11569-220152
41 Monday 04/20/2015 FEE	\$0.00	\$671.69	\$0.00	\$671.69	\$0.00	\$0.00	\$0.00		P	4/20/2015 7:12:18 PM	

Proposal Totals: \$5661.76 \$8631.47 \$7758.04 \$4293.23 \$3419.80 \$0.00

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
1 11/21/2014 NEL	PRJ	10000.00	MOD	2 Modify Amount			P	11/21/2014 9:57:54 AM	11569-184403
2 12/21/2014 FEE	999 INT	999.00	FEE	3 Apply Fees	12/21/2014 1	11/22/2014 12/21/2014	P	12/20/2014 4:28:41 PM	
15 01/16/2015 PMT	999 INT	865.80	FEE	5 Apply Fees	01/16/2015 2	12/22/2014 01/20/2015	P	1/16/2015 4:16:38 PM	11569-200189
15 01/16/2015 PMT	PRJ	-188.58	PAY	7 Apply Payment			P	1/16/2015 4:16:38 PM	11569-200189
15 01/16/2015 PMT	INT	-1864.80	PAY	7 Apply Payment			P	1/16/2015 4:16:38 PM	11569-200189
16 01/16/2015 PMT	PRJ	-2053.38	PAY	9 Apply Payment			P	1/16/2015 4:17:29 PM	11569-200190
17 01/20/2015 FEE	999 INT	103.34	FEE	10 Apply Fees	01/20/2015 2	01/17/2015 01/20/2015	P	1/20/2015 7:13:55 PM	
18 02/19/2015 FEE	999 INT	775.03	FEE	12 Apply Fees	02/19/2015 3	01/21/2015 02/19/2015	P	2/19/2015 7:26:30 PM	
31 03/21/2015 FEE	999 INT	775.03	FEE	14 Apply Fees	03/21/2015 4	02/20/2015 03/21/2015	P	3/21/2015 4:32:14 PM	
37 03/25/2015 PMT	999 INT	103.34	FEE	16 Apply Fees	03/25/2015 5	03/22/2015 04/20/2015	P R	3/25/2015 3:47:33 PM	11569-220133
37 03/25/2015 PMT	INT	-1555.00	PAY	18 Apply Payment			P R	3/25/2015 4:17:36 PM	11569-220133
38 03/25/2015 REV	INT	-103.34	REV	19 Reverse Operation			P	3/25/2015 4:17:36 PM	

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:	11569-013641	NV 210 Multi Car (9.99%)	Module	Loan Type	Payment Interval	Amortizing Type
Cust:	11569-004327	Belluschi, Suzanne L	INS	A2	30 Days Interval	Amortizing

Detail:	Proposal Type	Fee Type	Amount Type	Operation Type	Period Earned	Fees Applied From Date To Date	Pro. Rev.	Date Entered	Sale Item ID
38 03/25/2015	REV		INT	1555.00 REV 21			P	3/25/2015 4:17:36 PM	
39 03/25/2015	PMT	999	INT	103.34 FEE 22	03/25/2015 5	03/22/2015 04/20/2015	P	3/25/2015 4:18:34 PM	11569-220151
39 03/25/2015	PMT		INT	-777.50 PAY 24			P	3/25/2015 4:18:34 PM	11569-220151
40 03/25/2015	PMT		INT	-777.50 PAY 26			P	3/25/2015 4:20:07 PM	11569-220152
41 04/20/2015	FEE	999	INT	671.69 FEE 27	04/20/2015 5	03/26/2015 04/20/2015	P	4/20/2015 7:12:18 PM	

Total Amount Due: \$8631.47

<u>Refinance Rules:</u>		<u>Override Refinance Setting Procedure:</u>				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

Custom Procedures:	Custom Update Procedure	Custom Process Procedure
A2 LRP Refinance Loan Payoff Report Event ID: PIF	DeferredLoanPayoffProposalUpdate210	
Custom Procedures:	Custom Update Procedure	Custom Process Procedure
A2 NEL New Loan Report Event ID: TMI		
Custom Procedures:	Custom Update Procedure	Custom Process Procedure
A2 PMT Deferred Loan Payment Report Event ID: ABR		
Custom Procedures:	Custom Update Procedure	Custom Process Procedure
A2 POF Deferred Payoff Report Event ID: PIF	DeferredLoanPayoffProposalUpdate210	
Custom Procedures:	Custom Update Procedure	Custom Process Procedure
A2 REL Refinance to InstallmentLoan Report Event ID: TMA		
Custom Procedures:	Custom Update Procedure	Custom Process Procedure
A2 RES Rescinded Report Event ID: TRR		
Custom Procedures:	Custom Update Procedure	Custom Process Procedure

APP 004597

Cash Advance Snapshot Report

Filter (Location: 11569 Loan: 11569-0136419 Ordered by Date)

Tm Las Vegas Nv #16 Fort A

3525 S. Fort Apache Rd. Sui

Las Vegas, NV 89147

(702)362-0054

11/21/2014

11/21/2014										
ID #	Orig. Date	Customer Name	Type	Coll. Value	Advanced	Fees.	Paid	Amt. Due	EXT's	
11569-0136419	11/21/2014	Belluschi, Suzanne L	A2	\$14,373.64	\$10,000.00	\$4,293.23	\$5,661.76	\$8,631.47	0	
Transaction #	Type	Trans. Date	New Due Date	Pro?	Rev?	Principal	Fees	Amt Paid	Due	
11569-0136419-1	NEL	11/21/2014 9:		X	-	\$10,000.00	\$0.00	\$0.00	\$10,000.00	
11569-0136419-2	FEE	12/21/2014		X	-	\$0.00	\$999.00	\$0.00	\$999.00	
11569-0136419-3	LOG	12/23/2014 9:		X	-	\$0.00	\$0.00	\$0.00	\$0.00	
11569-0136419-4	LOG	12/26/2014 3:		X	-	\$0.00	\$0.00	\$0.00	\$0.00	
11569-0136419-5	LOG	12/27/2014 1		X	-	\$0.00	\$0.00	\$0.00	\$0.00	
11569-0136419-6	LOG	12/29/2014 3:		X	-	\$0.00	\$0.00	\$0.00	\$0.00	
11569-0136419-7	LOG	1/2/2015 5:20		X	-	\$0.00	\$0.00	\$0.00	\$0.00	
11569-0136419-8	LOG	1/5/2015 3:47		X	-	\$0.00	\$0.00	\$0.00	\$0.00	
11569-0136419-9	LOG	1/7/2015 11:0		X	-	\$0.00	\$0.00	\$0.00	\$0.00	
11569-0136419-10	LOG	1/8/2015 12:0		X	-	\$0.00	\$0.00	\$0.00	\$0.00	
11569-0136419-11	LOG	1/13/2015 10:		X	-	\$0.00	\$0.00	\$0.00	\$0.00	
11569-0136419-12	LOG	1/15/2015 10:		X	-	\$0.00	\$0.00	\$0.00	\$0.00	
11569-0136419-13	LOG	1/16/2015 10:		X	-	\$0.00	\$0.00	\$0.00	\$0.00	
11569-0136419-14	LOG	1/16/2015 1:4		X	-	\$0.00	\$0.00	\$0.00	\$0.00	
11569-0136419-15	PMT	1/16/2015 4:1	1/20/2015	X	-	(\$188.58)	\$865.80	\$2,053.38	(\$1,187.58)	
11569-0136419-16	PMT	1/16/2015 4:1	2/19/2015	X	-	(\$2,053.38)	\$0.00	\$2,053.38	(\$2,053.38)	
11569-0136419-17	FEE	1/20/2015 7:1		X	-	\$0.00	\$103.34	\$0.00	\$103.34	
11569-0136419-18	FEE	2/19/2015 7:2		X	-	\$0.00	\$775.03	\$0.00	\$775.03	
11569-0136419-19	LOG	2/20/2015 8:4		X	-	\$0.00	\$0.00	\$0.00	\$0.00	
11569-0136419-20	LOG	2/21/2015 3:0		X	-	\$0.00	\$0.00	\$0.00	\$0.00	
11569-0136419-21	LOG	2/24/2015 3:2		X	-	\$0.00	\$0.00	\$0.00	\$0.00	
11569-0136419-22	LOG	2/25/2015 4:4		X	-	\$0.00	\$0.00	\$0.00	\$0.00	
11569-0136419-23	LOG	2/26/2015 4:2		X	-	\$0.00	\$0.00	\$0.00	\$0.00	
11569-0136419-24	LOG	2/27/2015 11:		X	-	\$0.00	\$0.00	\$0.00	\$0.00	
11569-0136419-25	LOG	3/4/2015 8:55		X	-	\$0.00	\$0.00	\$0.00	\$0.00	
11569-0136419-26	LOG	3/7/2015 12:3		X	-	\$0.00	\$0.00	\$0.00	\$0.00	
11569-0136419-27	LOG	3/9/2015 10:0		X	-	\$0.00	\$0.00	\$0.00	\$0.00	
11569-0136419-28	LOG	3/12/2015 11:		X	-	\$0.00	\$0.00	\$0.00	\$0.00	
11569-0136419-29	LOG	3/16/2015 12:		X	-	\$0.00	\$0.00	\$0.00	\$0.00	
11569-0136419-30	LOG	3/20/2015 10:		X	-	\$0.00	\$0.00	\$0.00	\$0.00	
11569-0136419-31	FEE	3/21/2015 4:3		X	-	\$0.00	\$775.03	\$0.00	\$775.03	
11569-0136419-32	LOG	3/23/2015 9:4		X	-	\$0.00	\$0.00	\$0.00	\$0.00	
11569-0136419-33	LOG	3/23/2015 11:		X	-	\$0.00	\$0.00	\$0.00	\$0.00	
11569-0136419-34	LOG	3/24/2015 11:		X	-	\$0.00	\$0.00	\$0.00	\$0.00	
11569-0136419-35	LOG	3/24/2015 4:1		X	-	\$0.00	\$0.00	\$0.00	\$0.00	
11569-0136419-36	LOG	3/25/2015 9:5		X	-	\$0.00	\$0.00	\$0.00	\$0.00	
11569-0136419-37	PMT	3/25/2015 3:4	3/21/2015	X	X	\$0.00	\$103.34	\$1,555.00	(\$1,451.66)	
11569-0136419-38	REV	3/25/2015 4:1	2/19/2015	X	-	\$0.00	(\$103.34)	(\$1,555.00)	\$1,451.66	
11569-0136419-39	PMT	3/25/2015 4:1	3/21/2015	X	-	\$0.00	\$103.34	\$777.50	(\$674.16)	
11569-0136419-40	PMT	3/25/2015 4:1	4/20/2015	X	-	\$0.00	\$0.00	\$777.50	(\$777.50)	
11569-0136419-41	FEE	4/20/2015 7:1		X	-	\$0.00	\$671.69	\$0.00	\$671.69	
11569-0136419-42	LOG	4/21/2015 9:0		X	-	\$0.00	\$0.00	\$0.00	\$0.00	
11569-0136419-43	LOG	4/22/2015 1:1		X	-	\$0.00	\$0.00	\$0.00	\$0.00	
11569-0136419-44	LOG	4/22/2015 5:0		X	-	\$0.00	\$0.00	\$0.00	\$0.00	
11569-0136419-45	LOG	4/23/2015 9:0		X	-	\$0.00	\$0.00	\$0.00	\$0.00	
11569-0136419-46	LOG	4/23/2015 6:0		X	-	\$0.00	\$0.00	\$0.00	\$0.00	
11569-0136419-47	LOG	4/24/2015 10:		X	-	\$0.00	\$0.00	\$0.00	\$0.00	
11569-0136419-48	LOG	4/25/2015 1:5		X	-	\$0.00	\$0.00	\$0.00	\$0.00	
11569-0136419-49	LOG	4/27/2015 9:1		X	-	\$0.00	\$0.00	\$0.00	\$0.00	
11569-0136419-50	LOG	4/28/2015 11:		X	-	\$0.00	\$0.00	\$0.00	\$0.00	
11569-0136419-51	LOG	4/30/2015 2:3		X	-	\$0.00	\$0.00	\$0.00	\$0.00	
11569-0136419-52	LOG	5/1/2015 2:29		X	-	\$0.00	\$0.00	\$0.00	\$0.00	
11569-0136419-53	LOG	5/4/2015 12:4		X	-	\$0.00	\$0.00	\$0.00	\$0.00	
11569-0136419-54	LOG	5/5/2015 5:31		X	-	\$0.00	\$0.00	\$0.00	\$0.00	
11569-0136419-55	LOG	5/6/2015 2:29		X	-	\$0.00	\$0.00	\$0.00	\$0.00	
11569-0136419 Totals:				1		\$7,758.04	\$4,293.23	\$5,661.76	\$8,631.47	0

11/21/2014 Totals: 1

\$14,373.64 \$7,758.04 \$4,293.23 \$5,661.76 \$8,631.47 0

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: Suzanne Belluschi	
LOAN AGREEMENT IDENTIFICATION NO. 11569-0136419		DATE/TIME OF RECEIPT OF PAYMENT: 01/16/2015 04:16:32 PM	
LOAN AGREEMENT DATE: 11/21/2014 9:57:25 AM		If you have multiple loans, this payment was applied to the loan number identified above.	
AMOUNT PAID: \$2,053.38		AGENT RECEIVING PAYMENT: Stephanie Bollinger	

TODAY'S PAYMENT ITEMIZATION

PRINCIPAL PAID:	\$188.58
INTEREST PAID:	\$1,864.80
CHARGES PAID:	\$0.00
FEES PAID:	\$0.00
TOTAL AMOUNT PAID TODAY:	\$2,053.38
BALANCE DUE ON LOAN:	\$9,811.42
NEXT SCHEDULED DUE DATE:	1/20/2015

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.

Susan Belluschi
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: Suzanne Belluschi	
LOAN AGREEMENT IDENTIFICATION NO. 11569-0136419		DATE/TIME OF RECEIPT OF PAYMENT: 01/16/2015 04:17:28 PM	
LOAN AGREEMENT DATE: 11/21/2014 9:57:25 AM		If you have multiple loans, this payment was applied to the loan number identified above.	
AMOUNT PAID: \$2,053.38			
		AGENT RECEIVING PAYMENT: Stephanie Bollinger	

TODAY'S PAYMENT ITEMIZATION

PRINCIPAL PAID:	\$2,053.38
INTEREST PAID:	\$0.00
CHARGES PAID:	\$0.00
FEES PAID:	\$0.00
TOTAL AMOUNT PAID TODAY:	\$2,053.38
BALANCE DUE ON LOAN:	\$7,758.04
NEXT SCHEDULED DUE DATE:	2/19/2015

Account paid in full by rescission.

Account paid in full.

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

Repayment Plan Agreement.

Grace Period Plan Agreement.

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

Susan Belluschi
Printed Name

[Signature]
Signature

TitleMax of Nevada, Inc. d/b/a TitleMax
3525 S. Fort Apache Rd. Suite 160
Las Vegas, NV 89147
(702)362-0054
3/3/2015

Suzanne Belluschi
10120 W Flamingo Rd #4176
Las Vegas, NV 89147

Re: Opportunity to Enter into a Repayment Plan

Dear Customer:

On 11/21/2014 9:57:25 AM you entered a Title Loan Agreement ("Loan Agreement") with TitleMax of Nevada, Inc. d/b/a TitleMax, and, if applicable, on 01/16/2015 you entered a Grace Period Payment Deferment Agreement with TitleMax of Nevada, Inc. d/b/a TitleMax. On 2/20/2015 ("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 3/22/2015 : (1) return to the location in which you signed the Loan Agreement and, if applicable, the Grace Period Payment Deferment Agreement; (2) read and sign the Repayment Plan we prepare; and (3) make an initial payment of \$1,696.04. The total of payments on the remaining balance on the original transaction is \$8,480.22. You made the following payment(s) on the loan:

Date: 01/16/2015
Date: 01/16/2015

UNITED STATES POSTAL SERVICE® Certificate of Mailing

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

From: TITLEMAX OF NEVADA
3525 S FORT APACHE RD #160
LAS VEGAS, NV 89147

To: Suzanne Belluschi
10120 W Flamingo Rd
Las Vegas, NV 89147

U.S. POSTAGE
PAID
LAS VEGAS, NV
89147
\$1.696.04

30

The total amount due if you

are \$1,696.04.

Under the terms of any Repayment Plan not later will allow the period for re

just enter into the grace period; (2) unless you agree

to a shorter term; and (3) we may require you to make an initial payment of not more than 20 percent the total amount due under the Repayment Plan.

OUT FOR REPO REQUEST FORM

Email this completed form to your DM along with the customer's collection notes, pay history, title with lien, and any Right to Cure notices. When approved, scan the DM written approval along with this form into the customer's account.

Customer Name: SUZANNE BELLUSCHI

Account Number: 20136419


Account Information	Vehicle Information
Days Past Due: <u>32</u>	Year/Make/Model: <u>2008 DODGE CHALLENGER</u>
Days Past PPD: <u>NA</u>	Last Known Mileage: <u>77,221</u>
First or Second Default: <u>NA</u>	Current Black Book Value: <u>\$16,900</u>
Original Loan Date: <u>11/21/2014</u>	Condition of Vehicle if Known: <u>LIKE NEW, LOW MILES</u>
Original Loan Amount: <u>\$10,000</u>	
Add On Date: <u>NA</u>	
Add On Amount: <u>NA</u>	
Total Paid to Date: <u>\$5,662</u>	
Current Amount Due: <u>\$9,432</u>	

Voluntary ☐ Involuntary ☒

Where applies, was the Voluntary Surrender Form signed? NA

Is the contract signed by all applicable parties? YES

Special Notes:

SM or ASM signature verifying all info is accurate: 

Date 05/22/15

Out for Repo Request to Suzanne Belluschi

daniel.piatkowski@titlemax.com

Fri 5/22/2015 4:57 PM

To: TM-LasVegas-NV16 11569 <TM-LasVegas-NV16@titlemax.com>;

Your request has been approved.

Repossession Checklist - NV

REPOSSESSED

FILE	COMPLETED
Repayment Plan Offer Letter	03-03-15
Certificate of Mailing	03-03-15
DM Repo Approval	05-22-15
Notice of Our Plan to Sell Property	
Certificate Mailing	
Repo Fee Receipt	
Repo Expense Check	
Repossession Inspection	
Repossession Inventory	
Repossession Checklist	
Voluntary Surrender Form (if applicable)	

SOLD

FILE	COMPLETED
Bid Sheet/DM Sale Approval	
Bill of Sale	
Dealer License	
Repossession Affidavit	
Payment Check/Money Order	
Receipt	
Title for Sale	
Explanation of Calculation of Surplus	
Certificate of Mailing	
Excess Proceeds Check (if applicable)	

REDEEMED

FILE	COMPLETED
Payment Check/Money Order	
Receipt	
Title with Lien Released	
Vehicle Release Form	

Notes: _____

Store Manager Review: Signature/Date _____/_____

A - 104

Licensee Name &

604A LOAN REVIEW WORKSHEET

DBA: TITLEMAX OF NEVADA INC. DBA TITLEMAX

Exam Start

Date: 5/15/2015

Licensee Address: 3547 S MARYLAND PKWY LAS VEGAS NV 89169

Exam as of: 5/4/2015

Borrower Name & Address: LARA LOUISE LAFACE

Account Number	Origination Date	Amount of Loan	Maturity Date	Finance Charge	Total Number of Payments	Payment Amount	APR Quoted	Is the APR correct?
12469-0159162	4/22/2015	\$2,000.00	10/29/2015	\$1,263.70	6&1	466.24/466.26	170.21%	YES

Loan Type: Deferred Deposit ☐ High-Int Loans ☐ Title Loans ☒ Purpose of loan: ☐ If secured by a vehicle title, is it filed and perfected? YES

What is the borrower's expected gross monthly income? \$1,235 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: \$5,240.00

(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? YES Has the loan been extended or renewed? NO How many times? na Are receipts filed? YES

VIOLATIONS/ TECHNICAL EXCEPTIONS/ OTHER COMMENTS:

Printed Name: LARA LOUISE LAFACE

Title Loan Agreement

Date: 4/2/2015

Number: 12469-0159162

Customer & Co-Customer Information		ACCOUNT NUMBER: 12469-0159162			
FIRST NAME Laura Louise	LAST NAME Laface	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 1181 Carson St		CO-CUSTOMER STREET ADDRESS			
City Pahrump	STATE NV	ZIP CODE 89048	CO-CUSTOMER CITY	CO-CUSTOMER STATE	CO-CUSTOMER ZIP CODE
HOME PHONE [REDACTED]	DATE OF BIRTH [REDACTED]	CO-CUSTOMER HOME PHONE		CO-CUSTOMER DATE OF BIRTH	
Motor Vehicle & Licensee Information		LICENSEE'S HOURS OF OPERATION: Monday to Friday 9:00 A.M. to 7:00 P.M., Saturday 10:00 A.M. to 4:00 P.M., Closed Sunday			
LICENSEE NAME TitleMax of Nevada, Inc. d/b/a TitleMax		LICENSEE PHONE NUMBER (702)866-5900			
LICENSEE STREET ADDRESS 3547 S. Maryland Pkwy, Unit C		LICENSEE CITY Las Vegas	LICENSEE STATE NV	LICENSEE ZIP CODE 89169	
VEHICLE IDENTIFICATION NUMBER (VIN) 1J4GL48K94W246111		LICENSE PLATE 404XTZ			
VEHICLE YEAR 2004	VEHICLE MAKE Jeep	VEHICLE MODEL Liberty	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 \$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 0.4663% from the date of this Loan Agreement until 10/29/2015 the earlier of: (i) the due date of your last payment as set forth in the Payment Schedule below; or (ii) payment in full. You also promise to pay any other charges provided for under this Loan Agreement. You agree to make your payment in the amounts and on the dates set forth in the Payment Schedule below ("Due Date") at the address indicated above, or at such other address as we direct you in writing. If any Due Date falls on a date we are not open for business, then you agree to pay us on the next business day, and we will credit such payment, as if we received it on the appropriate Due Date. The Loan Agreement will be consummated upon the date you sign this Loan Agreement. Time is of the essence in this Loan Agreement. In consideration of your delivering the Title to us and granting us a security interest in the Motor Vehicle as set forth below, your promise to timely pay and agreeing to this Loan Agreement, we agree to provide you a loan in the Principal Amount provided above.

FEDERAL TRUTH-IN-LENDING DISCLOSURE

ANNUAL PERCENTAGE RATE	FINANCE CHARGE	Amount Financed	Total of Payments
The cost of your credit as a yearly rate.	The dollar amount the credit will cost you.	The amount of credit provided to you or on your behalf.	The amount you will have paid after you have made all payments as scheduled.
170.2117 %	\$1,263.70	\$2,000.00	\$3,263.70

Your payment schedule will be:

Number of Payments	Amount of Payments	When Payments are Due
6	\$466.24	5/2/2015 and each 30 days thereafter
1	\$466.26	10/29/2015

Security: You are giving a security interest in the Title to the Motor Vehicle.
 Filing Fee: \$20.00
 Prepayment: If you pay off early, you will not have to pay a penalty, and you may be entitled to a refund of part of the finance charge.

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

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

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

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

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

Repayment Plan Disclosure: If you default 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.

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.

GRACE PERIOD PAYMENTS DEFERMENT AGREEMENT

Date: 4-23-15

Account Number: 12469-0159162

Customer Name: Laura Louise Laface Address: 1181 Carson St Pahrump, NV 89048 Co-Borrower Name: Address:	Licensee Name: TitleMax of Nevada, Inc. d/b/a TitleMax Address: 3547 S. Maryland Pkwy, Unit C Las Vegas, NV 89169 Vehicle Information: 2004 Jeep Liberty 1J4GL48K94W246111
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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 04/02/2015 ("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	\$279.80	5/2/2015
2	\$279.80	6/1/2015
3	\$279.80	7/1/2015
4	\$279.80	7/31/2015
5	\$279.80	8/30/2015
6	\$279.80	9/29/2015
7	\$279.80	10/29/2015
8	\$285.71	11/28/2015
9	\$285.71	12/28/2015
10	\$285.71	1/27/2016
11	\$285.71	2/26/2016
12	\$285.71	3/27/2016
13	\$285.71	4/26/2016
14	\$285.74	5/26/2016
The total amount paid after making all payments under the under the terms of the Grace Period Payments Deferment Agreement:		\$3,958.60

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 0.4663% 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

Laura Lowe 4/23/15
Customer's Signature Date

[Signature] 4-23-15
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.

Customer Receipt/Repayment Plan Receipt (210 day loan)

NAME AND ADDRESS OF THE LICENSEE: Tm Las Vegas Nv #23 3547 S. Maryland Pkwy, Unit C Las Vegas, NV 89169		PAYMENT MADE ON BEHALF OF OR BY: Laura Louise Laface
LOAN AGREEMENT IDENTIFICATION NO. 12469-0159162		DATE/TIME OF RECEIPT OF PAYMENT: 05/06/2015 02:19:13 PM
LOAN AGREEMENT DATE: 4/2/2015 3:30:03 PM		
If you have multiple loans, this payment was applied to the loan number identified above.		
AMOUNT PAID: \$280.00	AGENT RECEIVING PAYMENT: Karla Ibarra	

TODAY'S PAYMENT ITEMIZATION

PRINCIPAL PAID:	\$0.00
INTEREST PAID:	\$280.00
CHARGES PAID:	\$0.00
FEES PAID:	\$0.00
TOTAL AMOUNT PAID TODAY:	\$280.00
BALANCE DUE ON LOAN:	\$2,037.11
NEXT SCHEDULED DUE DATE:	6/1/2015

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

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

Mailed Payment
Printed Name Signature

Affidavit

STATE OF NEVADA
COUNTY OF Clark

Title Loan Agreement No.: 12469-0159162
Date: 4.2.15

Customer Name: Laura LaFace
Address: 1181 Carson St
Pahrump, NV 89048
Co-Borrower Name: _____
Address: _____

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

3547 S Maryland Pkwy #C
Las Vegas, NV 89169

Vehicle Information: VIN: 1H4GL48K94W246111
License Plate State and No: NV 404-xtz Color: white Year: 2004 Make: Jeep Model: liberty

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, Laura LaFace, 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: Laura LaFace

Co-Borrower Signature: _____

APP 004617
ROA 003023

STATE OF NEVADA

DEPARTMENT OF MOTOR VEHICLES

CERTIFICATE OF TITLE

VIN 1J4GL48K94W246111	YEAR 2004	MAKE JEEP	MODEL LIBERTY SP	VEHICLE BODY T4W	TITLE NUMBER NV006259000
DATE ISSUED 06/27/2013	ODOMETER MILES 77976	FUEL TYPE G	SALES TAX PD	EMPTY WT 3656	GROSS WT 5999
VEHICLE COLOR	ODOMETER BRAND			BRANDS	

ACTUAL MILES

OWNER(S) NAME AND ADDRESS

LAFACE LAURA LOUISE
PO BOX 4556
PAHRUMP NV 89041-4556

LIENHOLDER NAME AND ADDRESS

TITLEMAX OF NEVADA INC/DBA TITLEMAX
3547 S MARYLAND PKWY
LAS VEGAS NV 89169-3095

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.

1315842C

(THIS IS NOT A TITLE NO.)

VP-2 (Rev. 8/10)

ALTERATION OR ERASURE VOIDS THIS TITLE

ROA 003024

FIRST REASSIGNMENT DEALER ONLY	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 <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. WARNING: ODOMETER DISCREPANCY <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		
SECOND REASSIGNMENT DEALER ONLY	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 <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. WARNING: ODOMETER DISCREPANCY <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		
THIRD REASSIGNMENT DEALER ONLY	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 <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. WARNING: ODOMETER DISCREPANCY <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		
LIEN	LIENHOLDER TO BE RECORDED			
	Printed Full Legal Name of Lienholder _____ (if no lienholder write "NONE")			
	Address	Street	City	State Zip Code

ALTERATION OR ERASURE VOIDS THIS TITLE

APP 004619

ROA 003025

Contact Information

4/2/2015

Company: Titlemax - Stores (314391)

Telephone: 404-542-6618

Contact: Alalia Lundy

Fax:

E-Mail: tm-lasvegas-nv23@titlemax.com

Notes

Vehicle Info For 2004 Jeep Liberty Sport 4D Utility 4WD

MSRP: \$19,890	VIN: 1J4GL48K94W246111	Adj. State: National
Fin Adv: \$5,125	UVC: 2004480090	Mileage: 0
Equip Ret: \$24,250	MPG: 20/24	Mileage Cat: D
Tire Size: 215/75R16	Weight: 5600	Cylinders: 6
Base HP: 150 @ 5200	Fuel Type: Gas	Transmission: A
Taxable HP: 32.2	Wheelbase: 104.3	Drive Train: 4WD
Model Number: KJJH74	End of Term 0	End of Term 0
	Months:	Mileage:
Price Includes: AT AC 6CY		

Wholesale Black Book values as of 4/2/2015

	X-CL	Clean	Average	Rough
Base	N/A	\$5,175	\$4,050	\$2,950
Options	N/A	\$0	\$0	\$0
Mileage	N/A	N/A	N/A	N/A
Region	N/A	\$0	\$0	\$0
Total	N/A	\$5,175	\$4,050	\$2,950

Trade In Black Book values as of 4/2/2015

	X-CL	Clean	Average	Rough
Base	N/A	\$5,240	\$4,115	\$2,830
Options	N/A	\$0	\$0	\$0
Mileage	N/A	N/A	N/A	N/A
Region	N/A	\$0	\$0	\$0
Total	N/A	\$5,240	\$4,115	\$2,830

Retail Black Book values as of 4/2/2015

	X-CL	Clean	Average	Rough
Base				

APP 004620
ROA 003026

	X-CL	Clean	Average	Rough
	N/A	\$7,425	\$5,900	\$4,425
Options	N/A	\$0	\$0	\$0
Mileage	N/A	N/A	N/A	N/A
Region	N/A	\$0	\$0	\$0
Total	N/A	\$7,425	\$5,900	\$4,425

Residual Black Book values as of 4/2/2015

	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

4 Cylinder -100
 Columbia Edition +100
 Off-Road Package +225
 Power Sunroof +175
 w/o Auto Trans -550
 w/o Factory Air -225
 w/o Pwr Win/Locks -350

APP 004621
 ROA 003027

Cash Advance Snapshot Report

Filter (Location: 12469 Customer: 12469-0036271 Ordered by Date)

Tm Las Vegas Nv #23
3547 S. Maryland Pkwy, Unit
Las Vegas, NV 89169
(702)866-5900

06/04/2013

ID #	Orig. Date	Customer Name	Type	Coll. Value	Advanced	Fees	Paid	Amt. Due	EXT's
12469-0058772	06/04/2013	Laface, Laura Louise	2	\$0.00	\$2,020.00	(\$201.80)	\$0.00	(\$2,221.80)	0
					Principal	Fees	Amt Paid	Due	
Transaction #	Type	Trans. Date	New Due Date	Pro?	Rev?				
12469-0058772-1	NEW	6/4/2013 5:30	7/4/2013	X	X	\$2,020.00	\$201.80	\$0.00	\$2,221.80
12469-0058772-2	VOI	6/4/2013 5:38		X	-	(\$2,020.00)	(\$201.80)	\$0.00	(\$2,221.80)
12469-0058772 Totals:		1				\$0.00	\$0.00	\$0.00	0
12469-0058774	06/04/2013	Laface, Laura Louise	NV3	\$0.00	\$2,020.00	\$2,069.95	\$4,089.95	\$0.00	6
					Principal	Fees	Amt Paid	Due	
Transaction #	Type	Trans. Date	New Due Date	Pro?	Rev?				
12469-0058774-1	NEW	6/4/2013 5:38	7/4/2013	X	-	\$2,020.00	\$295.73	\$0.00	\$2,315.73
12469-0058774-2	LOG	7/8/2013 11:4		X	-	\$0.00	\$0.00	\$0.00	\$0.00
12469-0058774-3	LOG	7/9/2013 10:1		X	-	\$0.00	\$0.00	\$0.00	\$0.00
12469-0058774-4	LOG	7/9/2013 7:01		X	-	\$0.00	\$0.00	\$0.00	\$0.00
12469-0058774-5	LOG	7/9/2013 7:12		X	-	\$0.00	\$0.00	\$0.00	\$0.00
12469-0058774-6	EXT	7/11/2013 11:	8/3/2013	X	-	\$0.00	\$295.73	\$295.73	\$0.00
12469-0058774-7	EXT	8/2/2013 3:48	9/2/2013	X	-	\$0.00	\$295.73	\$295.73	\$0.00
12469-0058774-8	LOG	9/3/2013 11:1		X	-	\$0.00	\$0.00	\$0.00	\$0.00
12469-0058774-9	LOG	9/4/2013 10:5		X	-	\$0.00	\$0.00	\$0.00	\$0.00
12469-0058774-10	LOG	9/4/2013 5:32		X	-	\$0.00	\$0.00	\$0.00	\$0.00
12469-0058774-11	LOG	9/4/2013 7:45		X	-	\$0.00	\$0.00	\$0.00	\$0.00
12469-0058774-12	LOG	9/7/2013 11:4		X	-	\$0.00	\$0.00	\$0.00	\$0.00
12469-0058774-13	LOG	9/9/2013 2:49		X	-	\$0.00	\$0.00	\$0.00	\$0.00
12469-0058774-14	LOG	9/10/2013 10:		X	-	\$0.00	\$0.00	\$0.00	\$0.00
12469-0058774-15	EXT	9/10/2013 6:1	10/2/2013	X	-	(\$0.27)	\$295.69	\$296.00	(\$0.31)
12469-0058774-16	LOG	10/2/2013 11:		X	-	\$0.00	\$0.00	\$0.00	\$0.00
12469-0058774-17	LOG	10/2/2013 7:0		X	-	\$0.00	\$0.00	\$0.00	\$0.00
12469-0058774-18	LOG	10/3/2013 10:		X	-	\$0.00	\$0.00	\$0.00	\$0.00
12469-0058774-19	LOG	10/10/2013 1:		X	-	\$0.00	\$0.00	\$0.00	\$0.00
12469-0058774-20	LOG	10/10/2013 5:		X	-	\$0.00	\$0.00	\$0.00	\$0.00
12469-0058774-21	LOG	10/11/2013 9:		X	-	\$0.00	\$0.00	\$0.00	\$0.00
12469-0058774-22	LOG	10/12/2013 9:		X	-	\$0.00	\$0.00	\$0.00	\$0.00
12469-0058774-23	LOG	10/14/2013 1		X	-	\$0.00	\$0.00	\$0.00	\$0.00
12469-0058774-24	LOG	10/15/2013 9:		X	-	\$0.00	\$0.00	\$0.00	\$0.00
12469-0058774-25	LOG	10/17/2013 5:		X	-	\$0.00	\$0.00	\$0.00	\$0.00
12469-0058774-26	LOG	10/18/2013 9:		X	-	\$0.00	\$0.00	\$0.00	\$0.00
12469-0058774-27	LOG	10/18/2013 5:		X	-	\$0.00	\$0.00	\$0.00	\$0.00
12469-0058774-28	LOG	10/19/2013 1		X	-	\$0.00	\$0.00	\$0.00	\$0.00
12469-0058774-29	LOG	10/21/2013 9:		X	-	\$0.00	\$0.00	\$0.00	\$0.00
12469-0058774-30	LOG	10/21/2013 5:		X	-	\$0.00	\$0.00	\$0.00	\$0.00
12469-0058774-31	LOG	10/22/2013 1		X	-	\$0.00	\$0.00	\$0.00	\$0.00
12469-0058774-32	LOG	10/23/2013 1		X	-	\$0.00	\$0.00	\$0.00	\$0.00
12469-0058774-33	LOG	10/23/2013 6:		X	-	\$0.00	\$0.00	\$0.00	\$0.00
12469-0058774-34	LOG	10/24/2013 1		X	-	\$0.00	\$0.00	\$0.00	\$0.00
12469-0058774-35	LOG	10/24/2013 5:		X	-	\$0.00	\$0.00	\$0.00	\$0.00
12469-0058774-36	LOG	10/25/2013 9:		X	-	\$0.00	\$0.00	\$0.00	\$0.00
12469-0058774-37	LOG	10/26/2013 9:		X	-	\$0.00	\$0.00	\$0.00	\$0.00
12469-0058774-38	LOG	10/28/2013 1		X	-	\$0.00	\$0.00	\$0.00	\$0.00
12469-0058774-39	LOG	10/29/2013 1		X	-	\$0.00	\$0.00	\$0.00	\$0.00
12469-0058774-40	LOG	10/30/2013 1		X	-	\$0.00	\$0.00	\$0.00	\$0.00
12469-0058774-41	LOG	11/1/2013 11:		X	-	\$0.00	\$0.00	\$0.00	\$0.00
12469-0058774-42	LOG	11/2/2013 11:		X	-	\$0.00	\$0.00	\$0.00	\$0.00
12469-0058774-43	LOG	11/4/2013 10:		X	-	\$0.00	\$0.00	\$0.00	\$0.00
12469-0058774-44	LOG	11/5/2013 10:		X	-	\$0.00	\$0.00	\$0.00	\$0.00
12469-0058774-45	LOG	11/5/2013 5:1		X	-	\$0.00	\$0.00	\$0.00	\$0.00
12469-0058774-46	LOG	11/6/2013 6:4		X	-	\$0.00	\$0.00	\$0.00	\$0.00
12469-0058774-47	LOG	11/7/2013 9:1		X	-	\$0.00	\$0.00	\$0.00	\$0.00
12469-0058774-48	LOG	11/11/2013 1		X	-	\$0.00	\$0.00	\$0.00	\$0.00
12469-0058774-49	LOG	11/11/2013 2:		X	-	\$0.00	\$0.00	\$0.00	\$0.00
12469-0058774-50	LOG	11/18/2013 1		X	-	\$0.00	\$0.00	\$0.00	\$0.00
12469-0058774-51	LOG	11/18/2013 4:		X	-	\$0.00	\$0.00	\$0.00	\$0.00
12469-0058774-52	EXT	11/20/2013 3:	11/1/2013	X	-	\$0.00	\$295.69	\$295.69	\$0.00
12469-0058774-53	LOG	12/2/2013 4:2		X	-	\$0.00	\$0.00	\$0.00	\$0.00
12469-0058774-54	LOG	12/4/2013 2:1		X	-	\$0.00	\$0.00	\$0.00	\$0.00

06/04/2013

ID #	Orig. Date	Customer Name	Type	Coll. Value	Advanced	Fees.	Paid	Amt. Due	EXT's
12469-0058774	06/04/2013	Laface, Laura Louise	NV3				\$4,089.95		0
Transaction #	Type	Trans. Date	New Due Date	Pro? Rev?	Principal	Fees	Amt Paid	Due	
12469-0058774-55	EXT	12/5/2013 3:4	12/1/2013	X -	\$0.00	\$295.69	\$295.69	\$0.00	
12469-0058774-56	LOG	12/9/2013 12:		X -	\$0.00	\$0.00	\$0.00	\$0.00	
12469-0058774-57	LOG	12/10/2013 1		X -	\$0.00	\$0.00	\$0.00	\$0.00	
12469-0058774-58	LOG	1/4/2014 2:20		X -	\$0.00	\$0.00	\$0.00	\$0.00	
12469-0058774-59	EXT	1/4/2014 2:37	12/31/2013	X -	\$0.00	\$295.69	\$295.69	\$0.00	
12469-0058774-60	LOG	1/7/2014 4:31		X -	\$0.00	\$0.00	\$0.00	\$0.00	
12469-0058774-61	PAY	2/3/2014 12:1		X -	\$0.00	\$0.00	\$295.69	(\$295.69)	
12469-0058774-62	DRP	2/3/2014 12:1		X -	(\$2,019.73)	\$0.00	\$2,019.73	(\$2,019.73)	
12469-0058774 Totals:		1			\$0.00	\$2,069.95	\$4,089.95	\$0.00	6
06/04/2013 Totals:	2				\$0.00	\$0.00	\$2,069.95	\$4,089.95	\$0.00 6

06/17/2013

ID #	Orig. Date	Customer Name	Type	Coll. Value	Advanced	Fees.	Paid	Amt. Due	EXT's
12469-0060239	06/17/2013	Laface, Laura Louise	NV6	\$0.00	\$1,000.00	\$1,006.03	\$2,006.03	\$0.00	6
Transaction #	Type	Trans. Date	New Due Date	Pro? Rev?	Principal	Fees	Amt Paid	Due	
12469-0060239-1	NEW	6/17/2013 3:4	7/17/2013	X -	\$1,000.00	\$146.40	\$0.00	\$1,146.40	
12469-0060239-2	EXT	7/11/2013 11:	8/16/2013	X -	\$0.00	\$146.40	\$146.40	\$0.00	
12469-0060239-3	LOG	8/17/2013 1:5		X -	\$0.00	\$0.00	\$0.00	\$0.00	
12469-0060239-4	EXT	8/20/2013 6:3	9/15/2013	X -	(\$0.60)	\$146.31	\$147.00	(\$0.69)	
12469-0060239-5	EXT	9/10/2013 6:1	10/15/2013	X -	(\$21.69)	\$143.14	\$168.00	(\$24.86)	
12469-0060239-6	LOG	10/11/2013 9:		X -	\$0.00	\$0.00	\$0.00	\$0.00	
12469-0060239-7	LOG	10/17/2013 5:		X -	\$0.00	\$0.00	\$0.00	\$0.00	
12469-0060239-8	LOG	10/18/2013 9:		X -	\$0.00	\$0.00	\$0.00	\$0.00	
12469-0060239-9	LOG	10/18/2013 5:		X -	\$0.00	\$0.00	\$0.00	\$0.00	
12469-0060239-10	LOG	10/19/2013 1		X -	\$0.00	\$0.00	\$0.00	\$0.00	
12469-0060239-11	LOG	10/21/2013 9:		X -	\$0.00	\$0.00	\$0.00	\$0.00	
12469-0060239-12	LOG	10/21/2013 4:		X -	\$0.00	\$0.00	\$0.00	\$0.00	
12469-0060239-13	LOG	10/22/2013 1		X -	\$0.00	\$0.00	\$0.00	\$0.00	
12469-0060239-14	LOG	10/22/2013 5:		X -	\$0.00	\$0.00	\$0.00	\$0.00	
12469-0060239-15	LOG	10/23/2013 1		X -	\$0.00	\$0.00	\$0.00	\$0.00	
12469-0060239-16	LOG	10/24/2013 1		X -	\$0.00	\$0.00	\$0.00	\$0.00	
12469-0060239-17	LOG	10/24/2013 5:		X -	\$0.00	\$0.00	\$0.00	\$0.00	
12469-0060239-18	LOG	10/25/2013 9:		X -	\$0.00	\$0.00	\$0.00	\$0.00	
12469-0060239-19	LOG	10/26/2013 9:		X -	\$0.00	\$0.00	\$0.00	\$0.00	
12469-0060239-20	LOG	10/28/2013 1		X -	\$0.00	\$0.00	\$0.00	\$0.00	
12469-0060239-21	LOG	10/29/2013 1		X -	\$0.00	\$0.00	\$0.00	\$0.00	
12469-0060239-22	LOG	10/30/2013 1		X -	\$0.00	\$0.00	\$0.00	\$0.00	
12469-0060239-23	LOG	10/30/2013 6:		X -	\$0.00	\$0.00	\$0.00	\$0.00	
12469-0060239-24	LOG	11/1/2013 12:		X -	\$0.00	\$0.00	\$0.00	\$0.00	
12469-0060239-25	LOG	11/2/2013 11:		X -	\$0.00	\$0.00	\$0.00	\$0.00	
12469-0060239-26	LOG	11/4/2013 10:		X -	\$0.00	\$0.00	\$0.00	\$0.00	
12469-0060239-27	LOG	11/5/2013 10:		X -	\$0.00	\$0.00	\$0.00	\$0.00	
12469-0060239-28	LOG	11/5/2013 5:1		X -	\$0.00	\$0.00	\$0.00	\$0.00	
12469-0060239-29	EXT	11/6/2013 10:	11/14/2013	X -	(\$0.86)	\$143.01	\$144.00	(\$0.99)	
12469-0060239-30	LOG	11/6/2013 6:4		X -	\$0.00	\$0.00	\$0.00	\$0.00	
12469-0060239-31	LOG	12/2/2013 4:3		X -	\$0.00	\$0.00	\$0.00	\$0.00	
12469-0060239-32	LOG	12/4/2013 2:2		X -	\$0.00	\$0.00	\$0.00	\$0.00	
12469-0060239-33	EXT	12/5/2013 3:4	12/14/2013	X -	(\$12.83)	\$141.13	\$155.84	(\$14.71)	
12469-0060239-34	LOG	12/10/2013 1		X -	\$0.00	\$0.00	\$0.00	\$0.00	
12469-0060239-35	LOG	1/4/2014 2:20		X -	\$0.00	\$0.00	\$0.00	\$0.00	
12469-0060239-36	EXT	1/4/2014 2:38	1/13/2014	X X	(\$10.00)	\$139.67	\$151.13	(\$11.46)	
12469-0060239-37	REV	1/4/2014 4:10		X -	\$10.00	(\$139.67)	(\$151.13)	\$11.46	
12469-0060239-38	EXT	1/4/2014 4:11	1/13/2014	X -	(\$10.18)	\$139.64	\$151.31	(\$11.67)	
12469-0060239-39	LOG	1/14/2014 9:5		X -	\$0.00	\$0.00	\$0.00	\$0.00	
12469-0060239-40	PAY	2/3/2014 12:1		X -	\$0.00	\$0.00	\$139.64	(\$139.64)	
12469-0060239-41	DRP	2/3/2014 12:1		X -	(\$953.84)	\$0.00	\$953.84	(\$953.84)	
12469-0060239 Totals:		1			\$0.00	\$1,006.03	\$2,006.03	\$0.00	6
06/17/2013 Totals:	1				\$0.00	\$0.00	\$1,006.03	\$2,006.03	\$0.00 6

08/02/2013

ID #	Orig. Date	Customer Name	Type	Coll. Value	Advanced	Fees.	Paid	Amt. Due	EXT's
12469-0066003	08/02/2013	Laface, Laura Louise	NV1	\$0.00	\$1,020.00	\$674.09	\$1,694.09	\$0.00	3
Transaction #	Type	Trans. Date	New Due Date	Pro? Rev?	Principal	Fees	Amt Paid	Due	
12469-0066003-1	NEW	8/2/2013 4:10	9/1/2013	X -	\$1,020.00	\$674.09	\$0.00	\$1,694.09	

08/02/2013

ID #	Orig. Date	Customer Name	Type	Coll. Value	Advanced	Fees.	Paid	Amt. Due	EXT's
12469-0066003	08/02/2013	Laface, Laura Louise	NV1				\$1,694.09		0
Transaction #	Type	Trans. Date	New Due Date	Pro?	Rev?	Principal	Fees	Amt Paid	Due
12469-0066003-2	LOG	9/3/2013 11:1		X	-	\$0.00	\$0.00	\$0.00	\$0.00
12469-0066003-3	LOG	9/4/2013 10:5		X	-	\$0.00	\$0.00	\$0.00	\$0.00
12469-0066003-4	LOG	9/4/2013 5:32		X	-	\$0.00	\$0.00	\$0.00	\$0.00
12469-0066003-5	LOG	9/4/2013 7:46		X	-	\$0.00	\$0.00	\$0.00	\$0.00
12469-0066003-6	LOG	9/7/2013 11:4		X	-	\$0.00	\$0.00	\$0.00	\$0.00
12469-0066003-7	LOG	9/9/2013 2:49		X	-	\$0.00	\$0.00	\$0.00	\$0.00
12469-0066003-8	LOG	9/10/2013 10:		X	-	\$0.00	\$0.00	\$0.00	\$0.00
12469-0066003-9	EXT	9/10/2013 6:1	10/1/2013	X	-	(\$0.39)	\$168.54	\$169.00	(\$0.46)
12469-0066003-10	LOG	10/2/2013 6:1		X	-	\$0.00	\$0.00	\$0.00	\$0.00
12469-0066003-11	LOG	10/2/2013 7:1		X	-	\$0.00	\$0.00	\$0.00	\$0.00
12469-0066003-12	LOG	10/3/2013 10:		X	-	\$0.00	\$0.00	\$0.00	\$0.00
12469-0066003-13	LOG	10/10/2013 1:		X	-	\$0.00	\$0.00	\$0.00	\$0.00
12469-0066003-14	LOG	10/10/2013 5:		X	-	\$0.00	\$0.00	\$0.00	\$0.00
12469-0066003-15	LOG	10/11/2013 9:		X	-	\$0.00	\$0.00	\$0.00	\$0.00
12469-0066003-16	LOG	10/11/2013 5:		X	-	\$0.00	\$0.00	\$0.00	\$0.00
12469-0066003-17	LOG	10/12/2013 9:		X	-	\$0.00	\$0.00	\$0.00	\$0.00
12469-0066003-18	LOG	10/14/2013 1		X	-	\$0.00	\$0.00	\$0.00	\$0.00
12469-0066003-19	LOG	10/15/2013 9:		X	-	\$0.00	\$0.00	\$0.00	\$0.00
12469-0066003-20	LOG	10/17/2013 5:		X	-	\$0.00	\$0.00	\$0.00	\$0.00
12469-0066003-21	LOG	10/18/2013 9:		X	-	\$0.00	\$0.00	\$0.00	\$0.00
12469-0066003-22	LOG	10/18/2013 5:		X	-	\$0.00	\$0.00	\$0.00	\$0.00
12469-0066003-23	LOG	10/19/2013 1		X	-	\$0.00	\$0.00	\$0.00	\$0.00
12469-0066003-24	LOG	10/21/2013 9:		X	-	\$0.00	\$0.00	\$0.00	\$0.00
12469-0066003-25	LOG	10/21/2013 5:		X	-	\$0.00	\$0.00	\$0.00	\$0.00
12469-0066003-26	LOG	10/22/2013 1		X	-	\$0.00	\$0.00	\$0.00	\$0.00
12469-0066003-27	LOG	10/22/2013 5:		X	-	\$0.00	\$0.00	\$0.00	\$0.00
12469-0066003-28	LOG	10/23/2013 1		X	-	\$0.00	\$0.00	\$0.00	\$0.00
12469-0066003-29	LOG	10/23/2013 6:		X	-	\$0.00	\$0.00	\$0.00	\$0.00
12469-0066003-30	LOG	10/24/2013 1		X	-	\$0.00	\$0.00	\$0.00	\$0.00
12469-0066003-31	LOG	10/24/2013 5:		X	-	\$0.00	\$0.00	\$0.00	\$0.00
12469-0066003-32	LOG	10/25/2013 9:		X	-	\$0.00	\$0.00	\$0.00	\$0.00
12469-0066003-33	LOG	10/26/2013 9:		X	-	\$0.00	\$0.00	\$0.00	\$0.00
12469-0066003-34	LOG	10/28/2013 1		X	-	\$0.00	\$0.00	\$0.00	\$0.00
12469-0066003-35	LOG	10/29/2013 1		X	-	\$0.00	\$0.00	\$0.00	\$0.00
12469-0066003-36	LOG	10/30/2013 1		X	-	\$0.00	\$0.00	\$0.00	\$0.00
12469-0066003-37	LOG	10/30/2013 6:		X	-	\$0.00	\$0.00	\$0.00	\$0.00
12469-0066003-38	LOG	11/1/2013 12:		X	-	\$0.00	\$0.00	\$0.00	\$0.00
12469-0066003-39	LOG	11/2/2013 11:		X	-	\$0.00	\$0.00	\$0.00	\$0.00
12469-0066003-40	LOG	11/4/2013 10:		X	-	\$0.00	\$0.00	\$0.00	\$0.00
12469-0066003-41	LOG	11/5/2013 10:		X	-	\$0.00	\$0.00	\$0.00	\$0.00
12469-0066003-42	LOG	11/5/2013 5:1		X	-	\$0.00	\$0.00	\$0.00	\$0.00
12469-0066003-43	EXT	11/6/2013 10:	10/31/2013	X	-	(\$0.46)	\$168.47	\$169.00	(\$0.53)
12469-0066003-44	LOG	11/6/2013 6:4		X	-	\$0.00	\$0.00	\$0.00	\$0.00
12469-0066003-45	LOG	11/7/2013 9:1		X	-	\$0.00	\$0.00	\$0.00	\$0.00
12469-0066003-46	LOG	11/11/2013 1		X	-	\$0.00	\$0.00	\$0.00	\$0.00
12469-0066003-47	LOG	12/2/2013 4:3		X	-	\$0.00	\$0.00	\$0.00	\$0.00
12469-0066003-48	LOG	12/4/2013 2:2		X	-	\$0.00	\$0.00	\$0.00	\$0.00
12469-0066003-49	EXT	12/5/2013 3:4	11/30/2013	X	-	\$0.00	\$168.47	\$168.47	\$0.00
12469-0066003-50	LOG	12/9/2013 12:		X	-	\$0.00	\$0.00	\$0.00	\$0.00
12469-0066003-51	LOG	12/10/2013 1		X	-	\$0.00	\$0.00	\$0.00	\$0.00
12469-0066003-52	LOG	12/11/2013 5:		X	-	\$0.00	\$0.00	\$0.00	\$0.00
12469-0066003-53	LOG	12/27/2013 1		X	-	\$0.00	\$0.00	\$0.00	\$0.00
12469-0066003-54	LOG	1/4/2014 2:21		X	-	\$0.00	\$0.00	\$0.00	\$0.00
12469-0066003-55	LOG	1/7/2014 11:0		X	-	\$0.00	\$0.00	\$0.00	\$0.00
12469-0066003-56	PIC	1/7/2014 1:27		X	-	(\$1,019.15)	\$0.00	\$1,187.62	(\$1,187.62)
12469-0066003 Totals:		1				\$0.00	\$874.09	\$1,694.09	\$0.00 3

08/02/2013 Totals: 1 \$0.00 \$0.00 \$674.09 \$1,694.09 \$0.00 3

02/03/2014

ID #	Orig. Date	Customer Name	Type	Coll. Value	Advanced	Fees.	Paid	Amt. Due	EXT's
12469-0090474	02/03/2014	Laface, Laura Louise	NVC	\$0.00	\$2,019.73	\$0.00	\$2,019.73	\$0.00	0
Transaction #	Type	Trans. Date	New Due Date	Pro?	Rev?	Principal	Fees	Amt Paid	Due
12469-0090474-1	REL	2/3/2014 12:1		X	-	\$2,019.73	\$0.00	\$0.00	\$2,019.73
12469-0090474-2	LOG	3/6/2014 9:00		X	-	\$0.00	\$0.00	\$0.00	\$0.00
12469-0090474-3	LOG	3/6/2014 5:12		X	-	\$0.00	\$0.00	\$0.00	\$0.00

APP 004624

02/03/2014

ID #	Orig. Date	Customer Name	Type	Coll. Value	Advanced	Fees.	Paid	Amt. Due	EXT's
12469-0090474	02/03/2014	Laface, Laura Louise	NVC				\$2,019.73		0
Transaction #	Type	Trans. Date	New Due Date	Pro?	Rev?	Principal	Fees	Amt Paid	Due
12469-0090474-4	LOG	3/6/2014 5:16		X	-	\$0.00	\$0.00	\$0.00	\$0.00
12469-0090474-5	LOG	3/12/2014 5:5		X	-	\$0.00	\$0.00	\$0.00	\$0.00
12469-0090474-6	LOG	3/14/2014 4:2		X	-	\$0.00	\$0.00	\$0.00	\$0.00
12469-0090474-7	LOG	3/17/2014 10:		X	-	\$0.00	\$0.00	\$0.00	\$0.00
12469-0090474-8	LOG	3/17/2014 5:1		X	-	\$0.00	\$0.00	\$0.00	\$0.00
12469-0090474-9	LOG	3/18/2014 10:		X	-	\$0.00	\$0.00	\$0.00	\$0.00
12469-0090474-10	PMT	3/18/2014 12:	4/4/2014	X	-	(\$252.47)	\$0.00	\$252.47	(\$252.47)
12469-0090474-11	LOG	4/4/2014 5:03		X	-	\$0.00	\$0.00	\$0.00	\$0.00
12469-0090474-12	LOG	4/8/2014 8:13		X	-	\$0.00	\$0.00	\$0.00	\$0.00
12469-0090474-13	LOG	4/11/2014 2:1		X	-	\$0.00	\$0.00	\$0.00	\$0.00
12469-0090474-14	LOG	4/18/2014 9:3		X	-	\$0.00	\$0.00	\$0.00	\$0.00
12469-0090474-15	LOG	4/18/2014 9:4		X	-	\$0.00	\$0.00	\$0.00	\$0.00
12469-0090474-16	LOG	4/21/2014 5:3		X	-	\$0.00	\$0.00	\$0.00	\$0.00
12469-0090474-17	PMT	4/22/2014 1:3	5/4/2014	X	-	(\$252.47)	\$0.00	\$252.47	(\$252.47)
12469-0090474-18	LOG	5/5/2014 9:04		X	-	\$0.00	\$0.00	\$0.00	\$0.00
12469-0090474-19	PMT	5/5/2014 2:05	6/3/2014	X	-	(\$252.47)	\$0.00	\$252.47	(\$252.47)
12469-0090474-20	LOG	6/4/2014 8:58		X	-	\$0.00	\$0.00	\$0.00	\$0.00
12469-0090474-21	PMT	6/7/2014 3:03	7/3/2014	X	-	(\$252.47)	\$0.00	\$252.47	(\$252.47)
12469-0090474-22	LOG	7/5/2014 10:2		X	-	\$0.00	\$0.00	\$0.00	\$0.00
12469-0090474-23	LOG	7/5/2014 10:4		X	-	\$0.00	\$0.00	\$0.00	\$0.00
12469-0090474-24	PMT	7/7/2014 2:42	8/2/2014	X	-	(\$252.47)	\$0.00	\$252.47	(\$252.47)
12469-0090474-25	LOG	8/2/2014 2:16		X	-	\$0.00	\$0.00	\$0.00	\$0.00
12469-0090474-26	LOG	8/4/2014 11:0		X	-	\$0.00	\$0.00	\$0.00	\$0.00
12469-0090474-27	PMT	8/4/2014 1:55	9/1/2014	X	-	(\$252.47)	\$0.00	\$252.47	(\$252.47)
12469-0090474-28	LOG	9/2/2014 10:1		X	-	\$0.00	\$0.00	\$0.00	\$0.00
12469-0090474-29	LOG	9/2/2014 10:1		X	-	\$0.00	\$0.00	\$0.00	\$0.00
12469-0090474-30	LOG	9/2/2014 12:5		X	-	\$0.00	\$0.00	\$0.00	\$0.00
12469-0090474-31	PMT	9/4/2014 9:56	10/1/2014	X	-	(\$260.34)	\$0.00	\$260.34	(\$260.34)
12469-0090474-32	LOG	10/1/2014 12:		X	-	\$0.00	\$0.00	\$0.00	\$0.00
12469-0090474-33	POF	10/3/2014 9:1		X	-	(\$244.57)	\$0.00	\$244.57	(\$244.57)
12469-0090474 Totals:		1				\$0.00	\$0.00	\$2,019.73	\$0.00 0

12469-0090475	02/03/2014	Laface, Laura Louise	NVB	\$0.00	\$953.84	\$0.00	\$953.84	\$0.00	0
Transaction #	Type	Trans. Date	New Due Date	Pro?	Rev?	Principal	Fees	Amt Paid	Due
12469-0090475-1	REL	2/3/2014 12:1		X	-	\$953.84	\$0.00	\$0.00	\$953.84
12469-0090475-2	LOG	3/6/2014 9:00		X	-	\$0.00	\$0.00	\$0.00	\$0.00
12469-0090475-3	LOG	3/6/2014 5:16		X	-	\$0.00	\$0.00	\$0.00	\$0.00
12469-0090475-4	LOG	3/12/2014 5:5		X	-	\$0.00	\$0.00	\$0.00	\$0.00
12469-0090475-5	LOG	3/14/2014 4:2		X	-	\$0.00	\$0.00	\$0.00	\$0.00
12469-0090475-6	LOG	3/17/2014 10:		X	-	\$0.00	\$0.00	\$0.00	\$0.00
12469-0090475-7	LOG	3/17/2014 5:1		X	-	\$0.00	\$0.00	\$0.00	\$0.00
12469-0090475-8	LOG	3/18/2014 10:		X	-	\$0.00	\$0.00	\$0.00	\$0.00
12469-0090475-9	PMT	3/18/2014 12:	4/4/2014	X	-	(\$136.53)	\$0.00	\$136.53	(\$136.53)
12469-0090475-10	LOG	4/4/2014 5:05		X	-	\$0.00	\$0.00	\$0.00	\$0.00
12469-0090475-11	LOG	4/8/2014 8:14		X	-	\$0.00	\$0.00	\$0.00	\$0.00
12469-0090475-12	LOG	4/11/2014 2:1		X	-	\$0.00	\$0.00	\$0.00	\$0.00
12469-0090475-13	LOG	4/18/2014 9:3		X	-	\$0.00	\$0.00	\$0.00	\$0.00
12469-0090475-14	LOG	4/18/2014 9:4		X	-	\$0.00	\$0.00	\$0.00	\$0.00
12469-0090475-15	LOG	4/21/2014 5:3		X	-	\$0.00	\$0.00	\$0.00	\$0.00
12469-0090475-16	PMT	4/22/2014 1:3	5/4/2014	X	-	(\$137.53)	\$0.00	\$137.53	(\$137.53)
12469-0090475-17	LOG	5/5/2014 9:05		X	-	\$0.00	\$0.00	\$0.00	\$0.00
12469-0090475-18	PMT	5/5/2014 2:06	6/3/2014	X	-	(\$137.53)	\$0.00	\$137.53	(\$137.53)
12469-0090475-19	LOG	6/4/2014 8:58		X	-	\$0.00	\$0.00	\$0.00	\$0.00
12469-0090475-20	PMT	6/7/2014 3:03	7/3/2014	X	-	(\$137.53)	\$0.00	\$137.53	(\$137.53)
12469-0090475-21	LOG	7/5/2014 10:2		X	-	\$0.00	\$0.00	\$0.00	\$0.00
12469-0090475-22	LOG	7/5/2014 10:5		X	-	\$0.00	\$0.00	\$0.00	\$0.00
12469-0090475-23	PMT	7/7/2014 2:43	8/2/2014	X	-	(\$137.53)	\$0.00	\$137.53	(\$137.53)
12469-0090475-24	LOG	8/2/2014 2:16		X	-	\$0.00	\$0.00	\$0.00	\$0.00
12469-0090475-25	LOG	8/4/2014 11:0		X	-	\$0.00	\$0.00	\$0.00	\$0.00
12469-0090475-26	PMT	8/4/2014 1:55	9/1/2014	X	-	(\$137.53)	\$0.00	\$137.53	(\$137.53)
12469-0090475-27	LOG	9/2/2014 10:1		X	-	\$0.00	\$0.00	\$0.00	\$0.00
12469-0090475-28	LOG	9/2/2014 10:1		X	-	\$0.00	\$0.00	\$0.00	\$0.00
12469-0090475-29	LOG	9/2/2014 12:5		X	-	\$0.00	\$0.00	\$0.00	\$0.00
12469-0090475-30	POF	9/4/2014 9:56		X	-	(\$129.66)	\$0.00	\$129.66	(\$129.66)
12469-0090475 Totals:		1				\$0.00	\$0.00	\$953.84	\$0.00 0

APP 004625

ROA 003031

02/03/2014

ID #	Orig. Date	Customer Name	Type	Coll. Value	Advanced	Fees.	Paid	Amt. Due	EXT's
12469-0090475	02/03/2014	Laface, Laura Louise	NVB				\$953.84		0
Transaction #	Type	Trans. Date	New Due Date	Pro? Rev?	Principal	Fees	Amt Paid	Due	
02/03/2014 Totals:	2				\$0.00	\$0.00	\$0.00	\$2,973.57	\$0.00 0

09/04/2014

ID #	Orig. Date	Customer Name	Type	Coll. Value	Advanced	Fees.	Paid	Amt. Due	EXT's
12469-0124483	09/04/2014	Laface, Laura Louise	B7	\$0.00	\$1,000.00	\$670.59	\$1,670.59	\$0.00	0
Transaction #	Type	Trans. Date	New Due Date	Pro? Rev?	Principal	Fees	Amt Paid	Due	
12469-0124483-1	NEL	9/4/2014 10:3		X -	\$1,000.00	\$0.00	\$0.00	\$1,000.00	
12469-0124483-2	PMT	10/3/2014 9:1	11/3/2014	X -	(\$97.88)	\$135.24	\$233.12	(\$97.88)	
12469-0124483-3	FEE	10/4/2014 4:0		X -	\$0.00	\$4.21	\$0.00	\$4.21	
12469-0124483-4	LOG	11/3/2014 10:		X -	\$0.00	\$0.00	\$0.00	\$0.00	
12469-0124483-5	FEE	11/3/2014 7:0		X -	\$0.00	\$126.21	\$0.00	\$126.21	
12469-0124483-6	LOG	11/4/2014 10:		X -	\$0.00	\$0.00	\$0.00	\$0.00	
12469-0124483-7	LOG	11/4/2014 4:1		X -	\$0.00	\$0.00	\$0.00	\$0.00	
12469-0124483-8	LOG	11/11/2014 1		X -	\$0.00	\$0.00	\$0.00	\$0.00	
12469-0124483-9	LOG	11/11/2014 5:		X -	\$0.00	\$0.00	\$0.00	\$0.00	
12469-0124483-10	PMT	11/12/2014 3:	12/3/2014	X -	(\$64.85)	\$37.86	\$233.13	(\$195.27)	
12469-0124483-11	LOG	12/3/2014 6:3		X -	\$0.00	\$0.00	\$0.00	\$0.00	
12469-0124483-12	FEE	12/3/2014 7:0		X -	\$0.00	\$81.99	\$0.00	\$81.99	
12469-0124483-13	LOG	12/4/2014 10:		X -	\$0.00	\$0.00	\$0.00	\$0.00	
12469-0124483-14	LOG	12/8/2014 2:4		X -	\$0.00	\$0.00	\$0.00	\$0.00	
12469-0124483-15	LOG	12/8/2014 3:5		X -	\$0.00	\$0.00	\$0.00	\$0.00	
12469-0124483-16	PMT	12/9/2014 11:	1/2/2015	X -	(\$127.71)	\$23.43	\$233.13	(\$209.70)	
12469-0124483-17	FEE	1/2/2015 7:09		X -	\$0.00	\$79.41	\$0.00	\$79.41	
12469-0124483-18	LOG	1/3/2015 10:0		X -	\$0.00	\$0.00	\$0.00	\$0.00	
12469-0124483-19	LOG	1/5/2015 10:5		X -	\$0.00	\$0.00	\$0.00	\$0.00	
12469-0124483-20	PMT	1/6/2015 1:35	2/1/2015	X -	(\$140.48)	\$13.24	\$233.13	(\$219.89)	
12469-0124483-21	FEE	2/1/2015		X -	\$0.00	\$69.00	\$0.00	\$69.00	
12469-0124483-22	LOG	2/2/2015 9:39		X -	\$0.00	\$0.00	\$0.00	\$0.00	
12469-0124483-23	LOG	2/2/2015 4:56		X -	\$0.00	\$0.00	\$0.00	\$0.00	
12469-0124483-24	LOG	2/2/2015 5:02		X -	\$0.00	\$0.00	\$0.00	\$0.00	
12469-0124483-25	PMT	2/5/2015 11:5	3/3/2015	X -	(\$153.51)	\$10.62	\$233.13	(\$222.51)	
12469-0124483-26	LOG	3/3/2015 6:35		X -	\$0.00	\$0.00	\$0.00	\$0.00	
12469-0124483-27	FEE	3/3/2015 7:40		X -	\$0.00	\$50.39	\$0.00	\$50.39	
12469-0124483-28	LOG	3/4/2015 10:1		X -	\$0.00	\$0.00	\$0.00	\$0.00	
12469-0124483-29	LOG	3/4/2015 5:20		X -	\$0.00	\$0.00	\$0.00	\$0.00	
12469-0124483-30	LOG	3/5/2015 10:3		X -	\$0.00	\$0.00	\$0.00	\$0.00	
12469-0124483-31	LOG	3/5/2015 12:3		X -	\$0.00	\$0.00	\$0.00	\$0.00	
12469-0124483-32	LOG	3/7/2015 3:37		X -	\$0.00	\$0.00	\$0.00	\$0.00	
12469-0124483-33	PMT	3/9/2015 2:48	4/2/2015	X -	(\$171.11)	\$11.63	\$233.13	(\$221.50)	
12469-0124483-34	LOG	4/1/2015 6:48		X -	\$0.00	\$0.00	\$0.00	\$0.00	
12469-0124483-35	LOG	4/2/2015 9:19		X -	\$0.00	\$0.00	\$0.00	\$0.00	
12469-0124483-36	POF	4/2/2015 3:35		X -	(\$244.46)	\$27.36	\$271.82	(\$244.46)	
12469-0124483 Totals:	1				\$0.00	\$670.59	\$1,670.59	\$0.00	0
09/04/2014 Totals:	1				\$0.00	\$0.00	\$670.59	\$1,670.59	\$0.00 0

10/03/2014

ID #	Orig. Date	Customer Name	Type	Coll. Value	Advanced	Fees.	Paid	Amt. Due	EXT's
12469-0128575	10/03/2014	Laface, Laura Louise	B7	\$0.00	\$1,000.00	\$652.78	\$1,652.78	\$0.00	0
Transaction #	Type	Trans. Date	New Due Date	Pro? Rev?	Principal	Fees	Amt Paid	Due	
12469-0128575-1	NEL	10/3/2014 10:		X -	\$1,000.00	\$0.00	\$0.00	\$1,000.00	
12469-0128575-2	FEE	11/2/2014		X -	\$0.00	\$139.90	\$0.00	\$139.90	
12469-0128575-3	LOG	11/3/2014 10:		X -	\$0.00	\$0.00	\$0.00	\$0.00	
12469-0128575-4	LOG	11/4/2014 10:		X -	\$0.00	\$0.00	\$0.00	\$0.00	
12469-0128575-5	LOG	11/4/2014 4:1		X -	\$0.00	\$0.00	\$0.00	\$0.00	
12469-0128575-6	LOG	11/11/2014 1		X -	\$0.00	\$0.00	\$0.00	\$0.00	
12469-0128575-7	LOG	11/11/2014 5:		X -	\$0.00	\$0.00	\$0.00	\$0.00	
12469-0128575-8	PMT	11/12/2014 3:	12/2/2014	X -	(\$46.60)	\$46.63	\$233.13	(\$186.50)	
12469-0128575-9	FEE	12/2/2014 7:0		X -	\$0.00	\$88.92	\$0.00	\$88.92	
12469-0128575-10	LOG	12/3/2014 6:3		X -	\$0.00	\$0.00	\$0.00	\$0.00	
12469-0128575-11	LOG	12/4/2014 10:		X -	\$0.00	\$0.00	\$0.00	\$0.00	
12469-0128575-12	LOG	12/8/2014 2:4		X -	\$0.00	\$0.00	\$0.00	\$0.00	
12469-0128575-13	LOG	12/8/2014 3:5		X -	\$0.00	\$0.00	\$0.00	\$0.00	
12469-0128575-14	PMT	12/9/2014 11:	1/1/2015	X -	(\$113.09)	\$31.12	\$233.13	(\$202.01)	
12469-0128575-15	FEE	1/1/2015		X -	\$0.00	\$0.13	\$0.00	\$0.13	
12469-0128575-16	LOG	1/2/2015 12:2		X -	\$0.00	\$0.00	\$0.00	\$0.00	

10/03/2014

ID #	Orig. Date	Customer Name	Type	Coll. Value	Advanced	Fees.	Paid	Amt. Due	EXT's
12469-0128575	10/03/2014	Laface, Laura Louise	B7				\$1,652.78		0
<i>Transaction #</i>	<i>Type</i>	<i>Trans. Date</i>	<i>New Due Date</i>	<i>Pro?</i>	<i>Rev?</i>	<i>Principal</i>	<i>Fees</i>	<i>Amt Paid</i>	<i>Due</i>
12469-0128575-17	LOG	1/3/2015 10:0		X	-	\$0.00	\$0.00	\$0.00	\$0.00
12469-0128575-18	LOG	1/5/2015 10:5		X	-	\$0.00	\$0.00	\$0.00	\$0.00
12469-0128575-19	PMT	1/6/2015 1:35	1/31/2015	X	-	(\$123.41)	\$19.59	\$233.13	(\$213.54)
12469-0128575-20	LOG	1/31/2015 3:3		X	-	\$0.00	\$0.00	\$0.00	\$0.00
12469-0128575-21	FEE	1/31/2015 4:4		X	-	\$0.00	\$83.58	\$0.00	\$83.58
12469-0128575-22	LOG	2/2/2015 9:39		X	-	\$0.00	\$0.00	\$0.00	\$0.00
12469-0128575-23	LOG	2/2/2015 4:57		X	-	\$0.00	\$0.00	\$0.00	\$0.00
12469-0128575-24	LOG	2/2/2015 5:04		X	-	\$0.00	\$0.00	\$0.00	\$0.00
12469-0128575-25	PMT	2/5/2015 11:5	3/2/2015	X	-	(\$132.83)	\$16.72	\$233.13	(\$216.41)
12469-0128575-26	FEE	3/2/2015 7:12		X	-	\$0.00	\$68.09	\$0.00	\$68.09
12469-0128575-27	LOG	3/4/2015 10:1		X	-	\$0.00	\$0.00	\$0.00	\$0.00
12469-0128575-28	LOG	3/4/2015 5:20		X	-	\$0.00	\$0.00	\$0.00	\$0.00
12469-0128575-29	LOG	3/5/2015 10:4		X	-	\$0.00	\$0.00	\$0.00	\$0.00
12469-0128575-30	LOG	3/5/2015 12:4		X	-	\$0.00	\$0.00	\$0.00	\$0.00
12469-0128575-31	LOG	3/7/2015 3:38		X	-	\$0.00	\$0.00	\$0.00	\$0.00
12469-0128575-32	PMT	3/9/2015 2:48	4/1/2015	X	-	(\$145.97)	\$19.07	\$233.13	(\$214.06)
12469-0128575-33	LOG	4/1/2015 6:48		X	-	\$0.00	\$0.00	\$0.00	\$0.00
12469-0128575-34	FEE	4/1/2015 6:59		X	-	\$0.00	\$46.99	\$0.00	\$46.99
12469-0128575-35	LOG	4/2/2015 9:18		X	-	\$0.00	\$0.00	\$0.00	\$0.00
12469-0128575-36	POF	4/2/2015 3:18	5/1/2015	X	-	(\$438.10)	\$2.04	\$487.13	(\$485.09)
12469-0128575 Totals:		1				\$0.00	\$652.78	\$1,652.78	\$0.00 0

10/03/2014 Totals: 1 \$0.00 \$0.00 \$652.78 \$1,652.78 \$0.00 0

04/02/2015

ID #	Orig. Date	Customer Name	Type	Coll. Value	Advanced	Fees.	Paid	Amt. Due	EXT's
12469-0159162	04/02/2015	Laface, Laura Louise	A7	\$3,263.70	\$2,000.00	\$317.11	\$280.00	\$2,037.11	0
<i>Transaction #</i>	<i>Type</i>	<i>Trans. Date</i>	<i>New Due Date</i>	<i>Pro?</i>	<i>Rev?</i>	<i>Principal</i>	<i>Fees</i>	<i>Amt Paid</i>	<i>Due</i>
12469-0159162-1	NEL	4/2/2015 3:30		X	-	\$2,000.00	\$0.00	\$0.00	\$2,000.00
12469-0159162-2	LOG	5/1/2015 6:19		X	-	\$0.00	\$0.00	\$0.00	\$0.00
12469-0159162-3	FEE	5/2/2015 4:04		X	-	\$0.00	\$279.80	\$0.00	\$279.80
12469-0159162-4	LOG	5/6/2015		X	-	\$0.00	\$0.00	\$0.00	\$0.00
12469-0159162-5	LOG	5/6/2015 10:3		X	-	\$0.00	\$0.00	\$0.00	\$0.00
12469-0159162-6	PMT	5/6/2015 2:19	6/1/2015	X	-	\$0.00	\$37.31	\$280.00	(\$242.69)
12469-0159162 Totals:		1				\$2,000.00	\$317.11	\$280.00	\$2,037.11 0

04/02/2015 Totals: 1 \$3,263.70 \$2,000.00 \$317.11 \$280.00 \$2,037.11 0

04/23/2015

ID #	Orig. Date	Customer Name	Type	Coll. Value	Advanced	Fees.	Paid	Amt. Due	EXT's
12469-0162684	04/23/2015	Laface, Laura Louise	B7	\$1,631.85	\$1,000.00	\$60.62	\$140.00	\$920.62	0
<i>Transaction #</i>	<i>Type</i>	<i>Trans. Date</i>	<i>New Due Date</i>	<i>Pro?</i>	<i>Rev?</i>	<i>Principal</i>	<i>Fees</i>	<i>Amt Paid</i>	<i>Due</i>
12469-0162684-1	NEL	4/23/2015 10:		X	-	\$1,000.00	\$0.00	\$0.00	\$1,000.00
12469-0162684-2	PMT	5/6/2015 2:20	6/22/2015	X	-	(\$79.38)	\$60.62	\$140.00	(\$79.38)
12469-0162684 Totals:		1				\$920.62	\$60.62	\$140.00	\$920.62 0

04/23/2015 Totals: 1 \$1,631.85 \$920.62 \$60.62 \$140.00 \$920.62 0

APP 004627

ROA 003033 Page 6 of 6

Customer Application

Personal Information

Date <u>4-2-15</u>	State Issued ID Number [REDACTED]	Date of Birth [REDACTED]	Social Security # [REDACTED]
Last Name <u>Lafare</u>	First Name <u>Leura</u>	Middle Name <u>Louise</u>	
Home Phone [REDACTED]	Cell Phone [REDACTED]	Email Address (optional)††	
Best time to call <u>10am-5pm</u>	Which number do you prefer that we call? <input checked="" type="checkbox"/> Home Phone <input type="checkbox"/> Cell Phone		
Physical Address (Street Number & Name) <u>1181 Carson St</u>			Apt # <u>—</u>
City <u>Pahrump</u>	State <u>NV</u>	Zip <u>89048</u>	County
Mailing Address (If different from physical address) <u>Same</u>			
City	State	Zip	

Source of Income

Employer * Source of Income [REDACTED]	Employer Address (Street Number & Name)						
City	State	Zip	Time at Job?				
Work Phone #	Title	Supervisor					
Pay Frequency: (check one) <input type="checkbox"/> 1 st & 15 th of month <input type="checkbox"/> 15 th & 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 st day) <input checked="" type="checkbox"/> Monthly (3 rd day) <input type="checkbox"/> Self-Employed		Next Payday <u>4-3-15</u>	<table border="1"> <tr> <th>Current</th> <th>Expected</th> </tr> <tr> <td>Gross Monthly Income \$<u>1235</u></td> <td>Gross Monthly Obligations \$<u>650</u></td> </tr> </table>	Current	Expected	Gross Monthly Income \$ <u>1235</u>	Gross Monthly Obligations \$ <u>650</u>
Current	Expected						
Gross Monthly Income \$ <u>1235</u>	Gross Monthly Obligations \$ <u>650</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 the loan. 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>AT & T</u>	Phone #		
Address (Street Number & Name)	City	State	Zip
Business Name <u>Valley Electric</u>	Phone #		
Address (Street Number & Name)	City	State	Zip

Personal References

Address (Street Number & Name)	City	State	Zip
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Co-Applicant Information

Date		State Issued ID Number		Date of Birth		Social Security #				
Last Name			First Name			Middle Name				
Home Phone			Cell Phone†			Email Address (optional)††				
Best time to call?			Which number do you prefer that we call? <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 st & 15 th of month <input type="checkbox"/> 15 th & 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 st day) <input type="checkbox"/> Monthly (3 rd 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? _____ Internet Billboard Postcard			Saw Store Television Yellow Pages Repeat Customer		Other: _____					

ADDITIONAL TERMS AND CONDITIONS OF THIS CUSTOMER APPLICATION

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

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

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

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

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

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

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

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

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

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

Ability to Repay Verification.

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

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

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

Laura L. LaFace
Applicant Signature

4-2-13
Date

Co-Applicant Signature

Date

A - 105

604A LOAN REVIEW WORKSHEET

Licensee Name &

DBA: TITLEMAX OF NEVADA INC. DBA TITLEMAX

Exam Start

Date: 5/15/2015

Licensee Address: 3547 S MARYLAND PKWY LAS VEGAS NV 89169

Exam as of: 5/4/2015

Borrower Name &

Address: GERALDINE GARCIA

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?
12469-0154314	3/4/2015	\$1,220.00	9/30/2015	\$956.60	1&1	310.95/310.390	206.71%	YES

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

Is the loan secured? YES If so, what is the collateral? 2006 DODGE STRATUS

If secured by a vehicle title, is it filed and perfected? YES

What is the borrower's expected gross monthly income? \$1,600 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

(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: \$2,800.00

(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 (2)? YES

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

VIOLATIONS/TECHNICAL EXCEPTIONS/OTHER COMMENTS:

NRS 604A.445 NRS 604A.210 RPT VIO GRADE PRD DEFERMENT AGREEMENT

Title Loan Agreement

Number: 12469-0154314

Date: 3/4/2015

Customer & Co-Customer Information		ACCOUNT NUMBER: 12469-0154314	
FIRST NAME Geraldine	LAST NAME Garcia	CO-CUSTOMER FIRST NAME	CO-CUSTOMER LAST NAME
DRIVERS LIC./STATE ID. NO. [REDACTED]		CO-CUSTOMER SSN	CO-CUSTOMER'S DRIVERS LIC./STATE ID. NO.
STREET ADDRESS 5312 Country Retreat Ct		CO-CUSTOMER STREET ADDRESS	
City Las Vegas	STATE NV	ZIP CODE 89131	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
LICENSEE'S HOURS OF OPERATION:			
Monday to Friday 9:00 A.M. to 7:00 P.M., Saturday 10:00 A.M. to 4:00 P.M., Closed Sunday			
Information			
LICENSEE NAME TitleMax of Nevada, Inc. d/b/a TitleMax		LICENSEE PHONE NUMBER (702)866-5900	
LICENSEE STREET ADDRESS 3547 S. Maryland Pkwy, Unit C		LICENSEE CITY Las Vegas	LICENSEE STATE NV
VEHICLE IDENTIFICATION NUMBER (VIN) 1B3EL46X25N578640		LICENSE PLATE FNSZE76	
VEHICLE YEAR 2005	VEHICLE MAKE Dodge	VEHICLE MODEL Stratus	COLOR GREEN

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 \$1,220.00 ("Principal Amount"), which includes any filing fee listed below plus interest on the unpaid principal balance of this Loan Agreement at the daily rate of 0.5663% from the date of this Loan Agreement until 09/30/2015 the earlier of: (i) the due date of your last payment as set forth in the Payment Schedule below; or (ii) payment in full. You also promise to pay any other charges provided for under this Loan Agreement. You agree to make your payment in the amounts and on the dates set forth in the Payment Schedule below ("Due Date") at the address indicated above, or at such other address as we direct you in writing. If any Due Date falls on a date we are not open for business, then you agree to pay us on the next business day, and we will credit such payment, as if we received it on the appropriate Due Date. The Loan Agreement will be consummated upon the date you sign this Loan Agreement. Time is of the essence in this Loan Agreement. In consideration of your delivering the Title to us and granting us a security interest in the Motor Vehicle as set forth below, your promise to timely pay and agreeing to this Loan Agreement, we agree to provide you a loan in the Principal Amount provided above.

FEDERAL TRUTH-IN-LENDING DISCLOSURES

ANNUAL PERCENTAGE RATE The cost of your credit as a yearly rate.	FINANCE CHARGE The dollar amount the credit will cost you.	Amount Financed The amount of credit provided to you or on your behalf.	Total of Payments The amount you will have paid after you have made all payments as scheduled.
206.7129 %	\$956.60	\$1,220.00	\$2,176.60

Your payment schedule will be:

Number of Payments	Amount of Payments	When Payments are Due
6	\$310.95	4/3/2015 and each 30 days thereafter
1	\$310.90	9/30/2015

Security: You are giving a security interest in the Title to the Motor Vehicle.
 Filing Fee: \$20.00
 Prepayment: If you pay off early, you will not have to pay a penalty, and you may be entitled to a refund of part of the finance charge.

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

Itemization of Amount Financed of	\$1,220.00
1. Amount given to you directly:	\$1,200.00
2. Amount paid on your account:	\$0.00
3. Amount paid to public officials:	\$20.00
4. Amount paid to _____ on your behalf:	\$0.00

Calculation of Interest, Application of Payments and Security Interest.

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

Right to Rescind and Prepayment.

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

Grace Period.

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

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.

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

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

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

TitleMax of Nevada, Inc. d/b/aTitleMax

Customer's Signature Sheraldus Lee Date 3/15

Its Authorized Agent _____ Date 3-4-15

Co-Customer's Signature _____ Date _____

GRACE PERIOD PAYMENTS DEFERMENT AGREEMENT

Date: 4/6/15

Account Number: 12469-0154314

Customer Name: Geraldine Garcia Address: 5312 Country Retreat Ct Las Vegas, NV 89131 Co-Borrower Name: Address:	Licensee Name: TitleMax of Nevada, Inc. d/b/a TitleMax Address: 3547 S. Maryland Pkwy, Unit C Las Vegas, NV 89169 Vehicle Information: 2005 Dodge Stratus 1B3EL46X25N578640
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Definitions and Terms. In this Grace Period Payments Deferral Agreement, "customer," "you," and "your" mean the customer who signed it. "Licensee," "we," "us" and "our" mean TitleMax of Nevada, Inc. d/b/a TitleMax, a title loan services provider licensed and regulated by the Nevada Financial Institutions Division, 2785 E Desert Inn Road, Suite 180, Las Vegas, Nevada 89121, Phone: (702) 486-4120, Fax: (702) 486-4563, <http://www.fid.state.nv.us/>. The word "Motor Vehicle" means the vehicle identified above. The word "Title" means a certificate of title or ownership to the Motor Vehicle.

Consideration. You acknowledge and agree that you and we entered into a Title Loan Agreement on 03/04/2015 ("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 Deferral 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 Deferral Agreement.

Grace Period Payments Deferral. 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 Deferral Schedule. Therefore, you and we agree to the amended and deferred payments and periods set forth below in the Grace Period Payments Deferral Schedule. Therefore, you agree to pay us in cash the amount owing on the dates set forth in the Grace Period Payments Deferral 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 Deferral Agreement will be consummated upon the date you sign it. Time is of the essence in this Grace Period Payments Deferral 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 Deferral 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	\$207.28	4/3/2015
2	\$207.28	5/3/2015
3	\$207.28	6/2/2015
4	\$207.28	7/2/2015
5	\$207.28	8/1/2015
6	\$207.28	8/31/2015
7	\$207.28	9/30/2015
8	\$174.29	10/30/2015
9	\$174.29	11/29/2015
10	\$174.29	12/29/2015
11	\$174.29	1/28/2016
12	\$174.29	2/27/2016
13	\$174.29	3/28/2016
14	\$174.26	4/27/2016
The total amount paid after making all payments under the under the terms of the Grace Period Payments Deferment Agreement:		\$2,670.96

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.

Grace Periods Payments Deferment Schedule

Payment Number	Amount of Payment	Deferred Periodic Due Date
1	\$207.28	4/3/2015
2	\$207.28	5/3/2015
3	\$207.28	6/2/2015
4	\$207.28	7/2/2015
5	\$207.28	8/1/2015
6	\$207.28	8/31/2015
7	\$207.28	9/30/2015
8	\$174.29	10/30/2015
9	\$174.29	11/29/2015
10	\$174.29	12/29/2015
11	\$174.29	1/28/2016
12	\$174.29	2/27/2016
13	\$174.29	3/28/2016
14	\$174.26	4/27/2016
The total amount paid after making all payments under the under the terms of the Grace Period Payments Deferment Agreement:		\$2,670.96

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 0.5663% from the date of this Loan Agreement until the earlier of: (i) the due date of your last payment as set forth in the original Payment Schedule; or (ii) payment in full. Now that the Payment Schedule has changed, you acknowledge that the new Payment Schedule provided for in this Grace Period Payments Deferment Agreement, if followed, will ratably and fully amortize the entire Principal Amount and interest payable over a longer period of time than the original Payment Schedule in the Loan Agreement. As such you acknowledge and agree you will continue to incur interest as provided in the Loan Agreement. You further agree that in setting the amount of the payments and dates of the payments, we have estimated the accrued interest owing to us assuming you make the payments in the amounts scheduled and on the exact dates set forth in the Grace Periods Payments Deferment Schedule above. Early payments may decrease the amount of interest you owe. Making a payment in an amount greater than scheduled above may decrease the amount of interest you owe. Late payments may increase the amount of interest you owe. The amount of this increase or decrease will be reflected in the final payment. If an early payment is less than the scheduled installment, then you must pay the difference on or before the upcoming installment due date. You may request a payoff at any time.

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

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

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.

Andrew J. 4-6-15

Customer's Signature Date

Date _____

Date _____

APP 004642
ROA 003048

Affidavit

STATE OF NEVADA
COUNTY OF Clark

Title Loan Agreement No.: 12469-0154314
Date: 3.4.2015

Customer Name: Geraldine Shawnee Garcia
Address: 5312 Country retreat crt
Las Vegas, NV 89131
Co-Borrower Name:
Address:

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

3547 S Maryland Pkwy #C
Las Vegas, NV 89169

Vehicle Information: VIN: 1B3EL46X25N578640
License Plate State and No: fnq2676 Color: silver Year: 2005 Make: dodge Model: Stratus

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, Geraldine Shawnee Garcia, 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 004643
ROA 003049

STATE OF NEVADA

DEPARTMENT OF MOTOR VEHICLES

CERTIFICATE OF TITLE

VIN
1B3EL46X25N578640

YEAR
2005

MAKE
DODG

MODEL
STRATUS SX

VEHICLE BODY
P4D

TITLE NUMBER
NV007653379

DATE ISSUED
03/25/2015

ODOMETER MILES

FUEL TYPE
G

SALES TAX PD

EMPTY WT
3093

GROSS WT

GVWR

VEHICLE COLOR

ODOMETER BRAND
EXEMPT

BRANDS

OWNER(S) NAME AND ADDRESS

GARCIA GERALDINE SHAWNEE
4240 BOULDER HWY 1112
LAS VEGAS NV 89121-3006

LIENHOLDER NAME AND ADDRESS

TITLEMAX OF NEVADA INC DBA TITLEMAX
3547 S MARYLAND PKWY STE C
LAS VEGAS NV 89169-3032

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.

24700100

(THIS IS NOT A TITLE NO.)

VP-2 (Rev. 8/10)

STATE OF NEVADA

ALTERATION OR ERASURE VOIDS THIS TITLE

ROA 003050

Contact Information

3/4/2015

Company: Titlemax (314391)

Telephone: 404-542-6618

Contact: Alalia Lundy

Fax:

E-Mail: tm-lasvegas-nv23@titlemax.com

Notes

Vehicle Info For 2005 Dodge Stratus SXT 4D Sedan

MSRP: \$20,355	VIN: 1B3EL46X25N578640	Adj. State: National
Fin Adv: \$2,700	UVC: 2005240567	Mileage: 0
Equip Ret: \$22,025	MPG: 22/30	Mileage Cat: B
Tire Size: 205/60R16	Weight: 3182	Cylinders: 4
Base HP: 150 @ 5100	Fuel Type: Gas	Transmission: A
Taxable HP: 18.9	Wheelbase: 108.0	Drive Train: FWD
Model Number: JRDH41	End of Term 0	End of Term 0
	Months: 0	Mileage: 0
Price Includes: AT AC		

Wholesale Black Book values as of 3/4/2015

	X-CL	Clean	Average	Rough
Base	N/A	\$2,750	\$1,900	\$1,250
Options	N/A	\$0	\$0	\$0
Mileage	N/A	N/A	N/A	N/A
Region	N/A	\$0	\$0	\$0
Total	N/A	\$2,750	\$1,900	\$1,250

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

	X-CL	Clean	Average	Rough
Base	N/A	\$2,800	\$1,950	\$1,225
Options	N/A	\$0	\$0	\$0
Mileage	N/A	N/A	N/A	N/A
Region	N/A	\$0	\$0	\$0
Total	N/A	\$2,800	\$1,950	\$1,225

Retail Black Book values as of 3/4/2015

	X-CL	Clean	Average	Rough
Base				

APP 004645
ROA 003051

	X-CL	Clean	Average	Rough
	N/A	\$4,525	\$3,275	\$2,375
Options	N/A	\$0	\$0	\$0
Mileage	N/A	N/A	N/A	N/A
Region	N/A	\$0	\$0	\$0
Total	N/A	\$4,525	\$3,275	\$2,375

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

Power Sunroof +200
V6 +200

APP 004646
ROA 003052

Cash Advance Snapshot Report

Filter (Location: 12469 Customer: 12469-0048432 Ordered by Date)

Tm Las Vegas Nv #23
3547 S. Maryland Pkwy, Unit
Las Vegas, NV 89169
(702)866-5900

01/29/2014

ID #	Orig. Date	Customer Name	Type	Coll. Value	Advanced	Fees.	Paid	Amt. Due	EXT's
12469-0089857	01/29/2014	Garcia, Geraldine Shaw .1		\$0.00	\$1,020.00	\$1,191.19	\$2,211.19	\$0.00	6
	Transaction #	Type	Trans. Date	New Due Date	Pro? Rev?	Principal	Fees	Amt Paid	Due
12469-0089857-1	NEW	1/29/2014 4:1	2/28/2014	X	-	\$1,020.00	\$173.30	\$0.00	\$1,193.30
12469-0089857-2	LOG	3/1/2014 10:0		X	-	\$0.00	\$0.00	\$0.00	\$0.00
12469-0089857-3	LOG	3/1/2014 11:3		X	-	\$0.00	\$0.00	\$0.00	\$0.00
12469-0089857-4	LOG	3/6/2014 5:35		X	-	\$0.00	\$0.00	\$0.00	\$0.00
12469-0089857-5	LOG	3/7/2014 6:34		X	-	\$0.00	\$0.00	\$0.00	\$0.00
12469-0089857-6	EXT	3/7/2014 6:59	3/30/2014	X	-	(\$6.70)	\$172.16	\$180.00	(\$7.84)
12469-0089857-7	LOG	3/31/2014 11:		X	-	\$0.00	\$0.00	\$0.00	\$0.00
12469-0089857-8	LOG	3/31/2014 5:2		X	-	\$0.00	\$0.00	\$0.00	\$0.00
12469-0089857-9	EXT	4/4/2014 12:3	4/29/2014	X	-	(\$7.84)	\$170.83	\$180.00	(\$9.17)
12469-0089857-10	LOG	4/30/2014 11:		X	-	\$0.00	\$0.00	\$0.00	\$0.00
12469-0089857-11	LOG	4/30/2014 4:4		X	-	\$0.00	\$0.00	\$0.00	\$0.00
12469-0089857-12	LOG	4/30/2014 4:5		X	-	\$0.00	\$0.00	\$0.00	\$0.00
12469-0089857-13	EXT	5/2/2014 1:33	5/29/2014	X	-	\$0.00	\$170.83	\$170.83	\$0.00
12469-0089857-14	LOG	5/29/2014 6:3		X	-	\$0.00	\$0.00	\$0.00	\$0.00
12469-0089857-15	EXT	5/30/2014 12:	6/28/2014	X	-	(\$9.17)	\$169.27	\$180.00	(\$10.73)
12469-0089857-16	EXT	6/27/2014 2:2	7/28/2014	X	-	(\$10.73)	\$167.45	\$180.00	(\$12.55)
12469-0089857-17	LOG	7/29/2014 10:		X	-	\$0.00	\$0.00	\$0.00	\$0.00
12469-0089857-18	LOG	7/29/2014 4:2		X	-	\$0.00	\$0.00	\$0.00	\$0.00
12469-0089857-19	LOG	7/29/2014 5:3		X	-	\$0.00	\$0.00	\$0.00	\$0.00
12469-0089857-20	EXT	8/4/2014 5:35	8/27/2014	X	-	(\$0.55)	\$167.35	\$168.00	(\$0.65)
12469-0089857-21	LOG	8/27/2014 7:0		X	-	\$0.00	\$0.00	\$0.00	\$0.00
12469-0089857-22	LOG	8/28/2014 9:4		X	-	\$0.00	\$0.00	\$0.00	\$0.00
12469-0089857-23	LOG	8/28/2014 11:		X	-	\$0.00	\$0.00	\$0.00	\$0.00
12469-0089857-24	PAY	9/5/2014 4:36		X	-	(\$2.65)	\$0.00	\$170.00	(\$170.00)
12469-0089857-25	DRP	9/5/2014 4:37		X	-	(\$982.36)	\$0.00	\$982.36	(\$982.36)
12469-0089857 Totals:		1				\$0.00	\$1,191.19	\$2,211.19	\$0.00 6

01/29/2014 Totals: 1 \$0.00 \$0.00 \$1,191.19 \$2,211.19 \$0.00 6

09/05/2014

ID #	Orig. Date	Customer Name	Type	Coll. Value	Advanced	Fees.	Paid	Amt. Due	EXT's
12469-0124789	09/05/2014	Garcia, Geraldine Shaw NVB		\$0.00	\$982.36	\$0.00	\$982.36	\$0.00	0
	Transaction #	Type	Trans. Date	New Due Date	Pro? Rev?	Principal	Fees	Amt Paid	Due
12469-0124789-1	REL	9/5/2014 4:37		X	-	\$982.36	\$0.00	\$0.00	\$982.36
12469-0124789-2	LOG	9/29/2014 1:4		X	-	\$0.00	\$0.00	\$0.00	\$0.00
12469-0124789-3	LOG	10/6/2014 3:4		X	-	\$0.00	\$0.00	\$0.00	\$0.00
12469-0124789-4	LOG	10/7/2014 9:4		X	-	\$0.00	\$0.00	\$0.00	\$0.00
12469-0124789-5	LOG	10/7/2014 4:4		X	-	\$0.00	\$0.00	\$0.00	\$0.00
12469-0124789-6	LOG	10/8/2014 10:		X	-	\$0.00	\$0.00	\$0.00	\$0.00
12469-0124789-7	PMT	10/17/2014 4:	11/4/2014	X	-	(\$141.00)	\$0.00	\$141.00	(\$141.00)
12469-0124789-8	LOG	10/31/2014 3:		X	-	\$0.00	\$0.00	\$0.00	\$0.00
12469-0124789-9	PMT	11/6/2014 2:0	12/4/2014	X	-	(\$140.00)	\$0.00	\$140.00	(\$140.00)
12469-0124789-10	LOG	11/28/2014 3:		X	-	\$0.00	\$0.00	\$0.00	\$0.00
12469-0124789-11	PMT	12/12/2014 4:	12/4/2014	X	-	(\$140.00)	\$0.00	\$140.00	(\$140.00)
12469-0124789-12	PMT	12/15/2014 1	1/3/2015	X	-	(\$0.10)	\$0.00	\$0.10	(\$0.10)
12469-0124789-13	LOG	1/5/2015 11:4		X	-	\$0.00	\$0.00	\$0.00	\$0.00
12469-0124789-14	LOG	1/6/2015 9:57		X	-	\$0.00	\$0.00	\$0.00	\$0.00
12469-0124789-15	LOG	1/6/2015 10:0		X	-	\$0.00	\$0.00	\$0.00	\$0.00
12469-0124789-16	LOG	1/9/2015 5:40		X	-	\$0.00	\$0.00	\$0.00	\$0.00
12469-0124789-17	LOG	1/10/2015 10:		X	-	\$0.00	\$0.00	\$0.00	\$0.00
12469-0124789-18	LOG	1/12/2015 9:5		X	-	\$0.00	\$0.00	\$0.00	\$0.00
12469-0124789-19	PMT	1/12/2015 5:1	2/2/2015	X	-	(\$141.00)	\$0.00	\$141.00	(\$141.00)
12469-0124789-20	POF	1/30/2015 12:	3/4/2015	X	-	(\$420.26)	\$0.00	\$420.26	(\$420.26)
12469-0124789 Totals:		1				\$0.00	\$0.00	\$982.36	\$0.00 0

09/05/2014 Totals: 1 \$0.00 \$0.00 \$0.00 \$982.36 \$0.00 0

APP 004647

09/26/2014

ID #	Orig. Date	Customer Name	Type	Coll. Value	Advanced	Fees.	Paid	Amt. Due	EXT's
12469-0127759	09/26/2014	Garcia, Geraldine Shaw B91		\$0.00	\$600.00	\$428.15	\$1,028.15	\$0.00	0
<i>Transaction #</i>	<i>Type</i>	<i>Trans. Date</i>	<i>New Due Date</i>	<i>Pro?</i>	<i>Rev?</i>	<i>Principal</i>	<i>Fees</i>	<i>Amt Paid</i>	<i>Due</i>
12469-0127759-1	NEL	9/26/2014 4:3		X	-	\$600.00	\$0.00	\$0.00	\$600.00
12469-0127759-2	LOG	10/17/2014 4:		X	-	\$0.00	\$0.00	\$0.00	\$0.00
12469-0127759-3	FEE	10/26/2014		X	-	\$0.00	\$101.94	\$0.00	\$101.94
12469-0127759-4	PMT	10/31/2014 3:	11/25/2014	X	-	\$0.00	\$16.99	\$102.00	(\$85.01)
12469-0127759-5	LOG	11/25/2014 4:		X	-	\$0.00	\$0.00	\$0.00	\$0.00
12469-0127759-6	FEE	11/25/2014 7:		X	-	\$0.00	\$84.95	\$0.00	\$84.95
12469-0127759-7	PMT	11/28/2014 3:	12/25/2014	X	-	\$0.00	\$10.19	\$105.00	(\$94.81)
12469-0127759-8	FEE	12/25/2014		X	-	\$0.00	\$91.75	\$0.00	\$91.75
12469-0127759-9	LOG	12/26/2014 1		X	-	\$0.00	\$0.00	\$0.00	\$0.00
12469-0127759-10	PMT	12/26/2014 3:	1/24/2015	X	-	\$0.00	\$3.40	\$102.00	(\$98.60)
12469-0127759-11	FEE	1/24/2015		X	-	\$0.00	\$98.54	\$0.00	\$98.54
12469-0127759-12	LOG	1/26/2015 10:		X	-	\$0.00	\$0.00	\$0.00	\$0.00
12469-0127759-13	LOG	1/26/2015 6:3		X	-	\$0.00	\$0.00	\$0.00	\$0.00
12469-0127759-14	LOG	1/26/2015 6:5		X	-	\$0.00	\$0.00	\$0.00	\$0.00
12469-0127759-15	LOG	1/27/2015 11:		X	-	\$0.00	\$0.00	\$0.00	\$0.00
12469-0127759-16	LOG	1/27/2015 4:2		X	-	\$0.00	\$0.00	\$0.00	\$0.00
12469-0127759-17	LOG	1/28/2015 10:		X	-	\$0.00	\$0.00	\$0.00	\$0.00
12469-0127759-18	LOG	1/28/2015 6:0		X	-	\$0.00	\$0.00	\$0.00	\$0.00
12469-0127759-19	LOG	1/29/2015 11:		X	-	\$0.00	\$0.00	\$0.00	\$0.00
12469-0127759-20	LOG	1/29/2015 1:5		X	-	\$0.00	\$0.00	\$0.00	\$0.00
12469-0127759-21	LOG	1/29/2015 6:0		X	-	\$0.00	\$0.00	\$0.00	\$0.00
12469-0127759-22	LOG	1/30/2015 10:		X	-	\$0.00	\$0.00	\$0.00	\$0.00
12469-0127759-23	POF	1/30/2015 12:	2/23/2015	X	-	(\$600.00)	\$20.39	\$719.15	(\$698.76)
12469-0127759 Totals:		1				\$0.00	\$428.15	\$1,028.15	\$0.00 0

09/26/2014 Totals: 1 \$0.00 \$0.00 \$428.15 \$1,028.15 \$0.00 0

03/04/2015

ID #	Orig. Date	Customer Name	Type	Coll. Value	Advanced	Fees.	Paid	Amt. Due	EXT's
12469-0154314	03/04/2015	Garcia, Geraldine Shaw A91		\$2,176.60	\$1,220.00	\$414.56	\$220.00	\$1,414.56	0
<i>Transaction #</i>	<i>Type</i>	<i>Trans. Date</i>	<i>New Due Date</i>	<i>Pro?</i>	<i>Rev?</i>	<i>Principal</i>	<i>Fees</i>	<i>Amt Paid</i>	<i>Due</i>
12469-0154314-1	NEL	3/4/2015 6:12		X	-	\$1,220.00	\$0.00	\$0.00	\$1,220.00
12469-0154314-2	LOG	4/3/2015 7:21		X	-	\$0.00	\$0.00	\$0.00	\$0.00
12469-0154314-3	FEE	4/3/2015 7:29		X	-	\$0.00	\$207.28	\$0.00	\$207.28
12469-0154314-4	LOG	4/4/2015 1:12		X	-	\$0.00	\$0.00	\$0.00	\$0.00
12469-0154314-5	PMT	4/6/2015 5:47	5/3/2015	X	-	\$0.00	\$20.73	\$220.00	(\$199.27)
12469-0154314-6	LOG	5/2/2015 1:54		X	-	\$0.00	\$0.00	\$0.00	\$0.00
12469-0154314-7	FEE	5/3/2015		X	-	\$0.00	\$186.55	\$0.00	\$186.55
12469-0154314-8	LOG	5/4/2015 11:1		X	-	\$0.00	\$0.00	\$0.00	\$0.00
12469-0154314-9	LOG	5/4/2015 6:09		X	-	\$0.00	\$0.00	\$0.00	\$0.00
12469-0154314-10	LOG	5/5/2015 10:5		X	-	\$0.00	\$0.00	\$0.00	\$0.00
12469-0154314-11	LOG	5/6/2015 10:5		X	-	\$0.00	\$0.00	\$0.00	\$0.00
12469-0154314-12	LOG	5/6/2015 5:18		X	-	\$0.00	\$0.00	\$0.00	\$0.00
12469-0154314-13	LOG	5/6/2015 5:20		X	-	\$0.00	\$0.00	\$0.00	\$0.00
12469-0154314-14	LOG	5/7/2015 5:17		X	-	\$0.00	\$0.00	\$0.00	\$0.00
12469-0154314 Totals:		1				\$1,220.00	\$414.56	\$220.00	\$1,414.56 0

03/04/2015 Totals: 1 \$2,176.60 \$1,220.00 \$414.56 \$220.00 \$1,414.56 0

APP 004648

ROA 003054 Page 2 of 2

Customer Application

Personal Information

Date <u>3-5-15</u>	[Redacted]		Social Security # [Redacted]
Last Name <u>Garcia</u>	First Name <u>Geraldine</u>	Middle Name <u>Shawnae</u>	
Home Phone [Redacted]	Cell Phone [Redacted]	Email Address (optional) [Redacted]	
Best time to call? <u>anytime M-F 5p</u>	Which number do you prefer? <input type="checkbox"/> Home Phone <input checked="" type="checkbox"/> Cell Phone		
Physical Address (Street Number & Name) <u>5312 Country Retreat Ct.</u>			Apt # <u>—</u>
City <u>Las Vegas</u>	State <u>NV</u>	Zip <u>89131</u>	County <u>Clark</u>
Mailing Address (if different from physical address) <u>Same as above</u>			
City	State	Zip	

Source of Income

Employer * (Source of Income) [Redacted]	Employer Address (Street Number & Name) <u>115 E. Flamingo Ave</u>		
City <u>Las Vegas</u>	State <u>NV</u>	Zip <u>89109</u>	Time at Job? <u>2 yrs</u>
Work Phone # [Redacted]	Title [Redacted]	Supervisor <u>Tosh</u>	
[Redacted]			
<p>*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.</p> <p>Alimony, child support, or separate maintenance received under: <input type="checkbox"/> court order <input type="checkbox"/> written agreement <input type="checkbox"/> oral understanding.</p> <p>Are you currently in bankruptcy? <input type="checkbox"/> yes <input checked="" type="checkbox"/> no</p>			

Credit References

Business Name [Redacted]	Phone # [Redacted]
[Redacted]	

Personal References

Name	Address (Street Number & Name)	City	State	Zip
[Redacted]				
<u>Friend</u>				

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 st & 15 th of month <input type="checkbox"/> 15 th & 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 st day) <input type="checkbox"/> Monthly (3 rd day) <input type="checkbox"/> Self-Employed					Next Payday		Current and Expected		Work Shift	
							<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 50%;">Gross Monthly Income</td> <td style="width: 50%;">Gross Monthly Obligations</td> </tr> <tr> <td style="text-align: center;">\$</td> <td style="text-align: center;">\$</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.) <div style="display: flex; justify-content: space-between; align-items: flex-start;"> <div style="width: 40%;"> Friend/Referral Name of referrer? _____ Internet Billboard <u>Postcard</u> </div> <div style="width: 20%;"> Saw Store Television Yellow Pages <u>Repeat Customer</u> Other: _____ </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.

††**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 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 arbitration organizations, (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.**

Geraldine Garcia
Applicant Signature

3-5-15
Date

Co-Applicant Signature

Date

Customer Receipt/Repayment Plan Receipt (210 day loan)

NAME AND ADDRESS OF THE LICENSEE: Tm Las Vegas Nv #23 3547 S. Maryland Pkwy, Unit C Las Vegas, NV 89169		PAYMENT MADE ON BEHALF OF OR BY: Geraldine Garcia	
LOAN AGREEMENT IDENTIFICATION NO. 12469-0154314		DATE/TIME OF RECEIPT OF PAYMENT: 04/06/2015 05:47:49 PM	
LOAN AGREEMENT DATE: 3/4/2015 6:12:27 PM			
If you have multiple loans, this payment was applied to the loan number identified above.			
AMOUNT PAID: \$220.00		AGENT RECEIVING PAYMENT: James Lalas	

TODAY'S PAYMENT ITEMIZATION

PRINCIPAL PAID:	\$0.00
INTEREST PAID:	\$220.00
CHARGES PAID:	\$0.00
FEES PAID:	\$0.00
TOTAL AMOUNT PAID TODAY:	\$220.00
BALANCE DUE ON LOAN:	\$1,228.01
NEXT SCHEDULED DUE DATE:	5/3/2015

- ☐ 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.

Geraldine Garcia
Printed Name

[Signature]
Signature

A - 106

604A LOAN REVIEW WORKSHEET

Licensee Name &

DBA: TITLEMAX OF NEVADA INC. DBA TITLEMAX

Exam Start

Date: 5/15/2015

Licensee Address: 3547 S MARYLAND PKWY LAS VEGAS NV 89169

Exam as of: 5/4/2015

Borrower Name &

Address: REGINALD WILLIAM III

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?
12469-0150716	2/9/2015	\$3,020.00	9/7/2015	\$2,059.66	6&1	725.67/725.64	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? 2005 TOYT RAV4 If secured by a vehicle title, is it filed and perfected? YES

What is the borrower's expected gross monthly income? \$1,600 Was the borrower's income verified? YES Paysub ☐ 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)

NRS 604A.408(1)

Does the original term of the D/D Loan not exceed 35 days? N/A

(Applies to High-Interest Loans Only) 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)

NRS 604A.408(1)

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: \$7,565.00

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 (2)? YES

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

VIOLATIONS/TECHNICAL EXCEPTIONS/OTHER COMMENTS:

NRS 604A.45 604A.210 604A.440

Title Loan Agreement

Date: 2/9/2015

Number: 12469-0150716

Customer & Co-Customer Information		ACCOUNT NUMBER: 12469-0150716	
FIRST NAME Reginald	LAST NAME Williams III	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 4021 Tara Ave #201		CO-CUSTOMER STREET ADDRESS	
City Las Vegas	STATE NV	ZIP CODE 89102	CO-CUSTOMER CITY CO-CUSTOMER STATE CO-CUSTOMER ZIP CODE
[REDACTED]		CO-CUSTOMER HOME PHONE	CO-CUSTOMER DATE OF BIRTH
Motor Vehicle & Licensee Information		LICENSEE'S HOURS OF OPERATION: Monday to Friday 9:00 A.M. to 7:00 P.M., Saturday 10:00 A.M. to 4:00 P.M., Closed Sunday	
LICENSEE NAME TitleMax of Nevada, Inc. d/b/a TitleMax		LICENSEE PHONE NUMBER (702)866-5900	
LICENSEE STREET ADDRESS 3547 S. Maryland Pkwy, Unit C		LICENSEE CITY Las Vegas	LICENSEE STATE NV
VEHICLE IDENTIFICATION NUMBER (VIN) JTEGD20V750051654		LICENSE PLATE x434kd	
VEHICLE YEAR 2005	VEHICLE MAKE Toyt	VEHICLE MODEL Rav 4	COLOR Grey

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

Term, Principal, Interest, Charges and Payment. The original term of this loan is 210 days. You promise to timely pay us in cash or as otherwise agreed in writing \$3,020.00 ("Principal Amount"), which includes any filing fee listed below plus interest on the unpaid principal balance of this Loan Agreement at the daily rate of 0.4997% from the date of this Loan Agreement until 09/07/2015 the earlier of: (i) the due date of your last payment as set forth in the Payment Schedule below; or (ii) payment in full. You also promise to pay any other charges provided for under this Loan Agreement. You agree to make your payment in the amounts and on the dates set forth in the Payment Schedule below ("Due Date") at the address indicated above, or at such other address as we direct you in writing. If any Due Date falls on a date we are not open for business, then you agree to pay us on the next business day, and we will credit such payment, as if we received it on the appropriate Due Date. The Loan Agreement will be consummated upon the date you sign this Loan Agreement. Time is of the essence in this Loan Agreement. In consideration of your delivering the Title to us and granting us a security interest in the Motor Vehicle as set forth below, your promise to timely pay and agreeing to this Loan Agreement, we agree to provide you a loan in the Principal Amount provided above.

FEDERAL TRUTH-IN-LENDING DISCLOSURE

ANNUAL PERCENTAGE RATE	FINANCE CHARGE	Amount Financed	Total of Payments
The cost of your credit as a yearly rate.	The dollar amount the credit will cost you.	The amount of credit provided to you or on your behalf.	The amount you will have paid after you have made all payments as scheduled.
182.3771 %	\$2,059.66	\$3,020.00	\$5,079.66

Your payment schedule will be:

Number of Payments	Amount of Payments	When Payments are Due
6	\$725.67	3/11/2015 and each 30 days thereafter
1	\$725.64	9/7/2015

Security: You are giving a security interest in the Title to the Motor Vehicle.
 Filing Fee: \$20.00
 Prepayment: If you pay off early, you will not have to pay a penalty, and you may be entitled to a refund of part of the finance charge.

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

Itemization of Amount Financed of	\$3,020.00
1. Amount given to you directly:	\$3,000.00
2. Amount paid on your account:	\$0.00
3. Amount paid to public officials:	\$20.00
4. Amount paid to _____ on your behalf:	\$0.00

Calculation of Interest, Application of Payments and Security Interest.

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

Right to Rescind and Prepayment.

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

Grace Period.

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

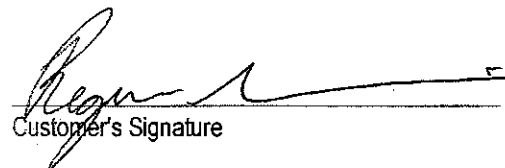
8. This Arbitration Provision is binding upon and benefits you, your respective heirs, successors and assigns. The Arbitration Provision is binding upon and benefits us, our successors and assigns, and related third parties. The Arbitration Provision continues in full force and effect, even if your obligations 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
2/9/15
Date


Its Authorized Agent
2/9/15
Date

Co-Customer's Signature

Date



GRACE PERIOD PAYMENTS DEFERMENT AGREEMENT

Date:

Account Number: 12469-0150716

Customer Name: Reginald Williams III Address: 4021 Tara Ave #201 Las Vegas, NV 89102 Co-Borrower Name: Address:	Licensee Name: TitleMax of Nevada, Inc. d/b/a TitleMax Address: 3547 S. Maryland Pkwy, Unit C Las Vegas, NV 89169 Vehicle Information: 2005 Toyota Rav 4 JTEGD20V750051654
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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 02/09/2015 ("Loan Agreement.") Under the Title Loan Agreement, we agreed with you that we may subsequently offer you a "Grace Period" which is a gratuitous period of payments deferment. You agree that we are offering you a "Grace Period" and you are voluntarily accepting such offer after entering into a Loan Agreement pursuant to the provisions of NRS 604A.70 and NRS 604A.210. **Please note that since this is a "Grace Period" it is not an "extension" as defined in NRS 604A.065.** Under the Title Loan Agreement, your obligation to pay simple interest under the Loan Agreement remains unchanged. Other than the interest and fees originally provided for in the Title Loan Agreement, we do not charge you any additional fees or interest for entering into this Grace Period Payments Deferment Agreement.

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

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

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

Grace Periods Payments Deferment Schedule

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

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

Reginald Hill 3/12/15
Customer's Signature Date

G. Carson 03/12/15
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.: 12469-0150716
Date: 2.9.15

Customer Name: Reginald Williams III
Address: 4021 Tara Ave #201
Las Vegas, NV 89102
Co-Borrower Name:
Address:

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

3547 S Maryland Pkwy #C
Las Vegas, NV 89169

Vehicle Information: VIN: JTEGD20V750051654
License Plate State and No: x434kd Color: grey Year: 2005 Make: Toyot Model: Rav 4

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.

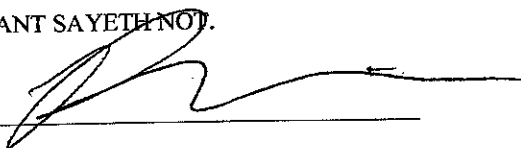
Pursuant to N.R.S. 604A.450-1, we have evaluated the Vehicle's fair market value. Pursuant to N.R.S. 604A.450-2, we have reviewed your application information regarding current and expected income, obligations and employment.

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, Reginald Williams III, 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 NO.

Customer Signature: 

Co-Borrower Signature: _____

Customer Receipt/Repayment Plan Receipt (210 day loan)

NAME AND ADDRESS OF THE LICENSEE: Tm Las Vegas Nv #23 3547 S. Maryland Pkwy, Unit C Las Vegas, NV 89169		PAYMENT MADE ON BEHALF OF OR BY: Reginald Williams III	
LOAN AGREEMENT IDENTIFICATION NO. 12469-0150716		DATE/TIME OF RECEIPT OF PAYMENT: 05/04/2015 11:32:11 AM	
LOAN AGREEMENT DATE: 2/9/2015 6:45:15 PM		If you have multiple loans, this payment was applied to the loan number identified above.	
AMOUNT PAID: \$460.00		AGENT RECEIVING PAYMENT: Jennifer Rapp	

TODAY'S PAYMENT ITEMIZATION

PRINCIPAL PAID:	\$0.00
INTEREST PAID:	\$460.00
CHARGES PAID:	\$0.00
FEES PAID:	\$0.00
TOTAL AMOUNT PAID TODAY:	\$460.00
BALANCE DUE ON LOAN:	\$3,367.56
NEXT SCHEDULED DUE DATE:	5/10/2015

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

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

Reginald Williams
Printed Name

Reginald Williams
Signature

Customer Receipt/Repayment Plan Receipt (210 day loan)


NAME AND ADDRESS OF THE LICENSEE: Tm Las Vegas Nv #23 3547 S. Maryland Pkwy, Unit C Las Vegas, NV 89169		PAYMENT MADE ON BEHALF OF OR BY: Reginald Williams iii
LOAN AGREEMENT IDENTIFICATION NO. 12469-0150716		DATE/TIME OF RECEIPT OF PAYMENT: 03/12/2015 06:08:11 PM
LOAN AGREEMENT DATE: 2/9/2015 6:45:15 PM		
If you have multiple loans, this payment was applied to the loan number identified above.		
AMOUNT PAID: \$460.00	AGENT RECEIVING PAYMENT: Estefania Cordon	

TODAY'S PAYMENT ITEMIZATION	
PRINCIPAL PAID:	\$0.00
INTEREST PAID:	\$460.00
CHARGES PAID:	\$0.00
FEES PAID:	\$0.00
TOTAL AMOUNT PAID TODAY:	\$460.00
BALANCE DUE ON LOAN:	\$3,027.79
NEXT SCHEDULED DUE DATE:	4/10/2015

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

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

Reginald Williams
Printed Name


Signature

Cash Advance Snapshot Report

Filter (Location: 12469 Customer: 12469-0067935 Ordered by Date)

Tm Las Vegas Nv #23
3547 S. Maryland Pkwy, Unit
Las Vegas, NV 89169
(702)866-5900

02/09/2015

ID #	Orig. Date	Customer Name	Type	Coll. Value	Advanced	Fees.	Paid	Amt. Due	EXT's
12469-0150711	02/09/2015	Williams Iii, Reginald M A8		\$0.00	\$3,520.00	\$0.00	\$0.00	(\$3,520.00)	0
					Principal	Fees	Amt Paid	Due	
12469-0150711-1	NEL	2/9/2015 6:15		X	X	\$3,520.00	\$0.00	\$0.00	\$3,520.00
12469-0150711-2	VOI	2/9/2015 6:44		X	-	(\$3,520.00)	\$0.00	\$0.00	(\$3,520.00)
12469-0150711 Totals:	1				\$0.00	\$0.00	\$0.00	\$0.00	0
12469-0150716	02/09/2015	Williams Iii, Reginald M A8		\$5,079.66	\$3,020.00	\$1,267.56	\$920.00	\$3,367.56	0
					Principal	Fees	Amt Paid	Due	
12469-0150716-1	NEL	2/9/2015 6:45		X	-	\$3,020.00	\$0.00	\$0.00	\$3,020.00
12469-0150716-2	LOG	3/11/2015 7:1		X	-	\$0.00	\$0.00	\$0.00	\$0.00
12469-0150716-3	FEE	3/11/2015 7:1		X	-	\$0.00	\$452.70	\$0.00	\$452.70
12469-0150716-4	LOG	3/12/2015 11:		X	-	\$0.00	\$0.00	\$0.00	\$0.00
12469-0150716-5	LOG	3/12/2015 1:1		X	-	\$0.00	\$0.00	\$0.00	\$0.00
12469-0150716-6	LOG	3/12/2015 4:5		X	-	\$0.00	\$0.00	\$0.00	\$0.00
12469-0150716-7	PMT	3/12/2015 6:0	4/10/2015	X	-	\$0.00	\$15.09	\$460.00	(\$444.91)
12469-0150716-8	LOG	4/10/2015 9:4		X	-	\$0.00	\$0.00	\$0.00	\$0.00
12469-0150716-9	FEE	4/10/2015		X	-	\$0.00	\$437.61	\$0.00	\$437.61
12469-0150716-10	LOG	4/17/2015 2:3		X	-	\$0.00	\$0.00	\$0.00	\$0.00
12469-0150716-11	LOG	4/23/2015 10:		X	-	\$0.00	\$0.00	\$0.00	\$0.00
12469-0150716-12	LOG	4/30/2015 4:5		X	-	\$0.00	\$0.00	\$0.00	\$0.00
12469-0150716-13	LOG	4/30/2015 6:1		X	-	\$0.00	\$0.00	\$0.00	\$0.00
12469-0150716-14	LOG	5/1/2015 5:50		X	-	\$0.00	\$0.00	\$0.00	\$0.00
12469-0150716-15	LOG	5/2/2015 12:2		X	-	\$0.00	\$0.00	\$0.00	\$0.00
12469-0150716-16	LOG	5/4/2015 11:0		X	-	\$0.00	\$0.00	\$0.00	\$0.00
12469-0150716-17	PMT	5/4/2015 11:3	5/10/2015	X	-	\$0.00	\$362.16	\$460.00	(\$97.84)
12469-0150716 Totals:	1				\$3,020.00	\$1,267.56	\$920.00	\$3,367.56	0
02/09/2015 Totals:	2			\$5,079.66	\$3,020.00	\$1,267.56	\$920.00	\$3,367.56	0

04/07/2015

ID #	Orig. Date	Customer Name	Type	Coll. Value	Advanced	Fees.	Paid	Amt. Due	EXT's
12469-0159933	04/07/2015	Williams Iii, Reginald M B8		\$1,295.16	\$770.00	\$115.42	\$0.00	\$885.42	0
					Principal	Fees	Amt Paid	Due	
12469-0159933-1	NEL	4/7/2015 11:2		X	-	\$770.00	\$0.00	\$0.00	\$770.00
12469-0159933-2	LOG	5/7/2015 6:01		X	-	\$0.00	\$0.00	\$0.00	\$0.00
12469-0159933-3	FEE	5/7/2015		X	-	\$0.00	\$115.42	\$0.00	\$115.42
12469-0159933-4	LOG	5/8/2015 11:0		X	-	\$0.00	\$0.00	\$0.00	\$0.00
12469-0159933 Totals:	1				\$770.00	\$115.42	\$0.00	\$885.42	0
04/07/2015 Totals:	1			\$1,295.16	\$770.00	\$115.42	\$0.00	\$885.42	0

APP 004666

STATE OF NEVADA

DEPARTMENT OF MOTOR VEHICLES

CERTIFICATE OF TITLE

VIN: JTEGD20V750051654
 DATE ISSUED: 03/02/2015
 VEHICLE COLOR:
 YEAR: 2005
 MAKE: TOYT
 MODEL: RAV4
 SALES TAX PD:
 VEHICLE BODY: T4W
 EMPTY WT:
 GROSS WT:
 GVWR: NV007592436
 ODOMETER MILES:
 ODOMETER BRAND: EXEMPT
 FUEL TYPE: G
 BRANDS:
 TITLE NUMBER: NV007592436

OWNER(S) NAME AND ADDRESS

WILLIAMS REGINALD II
 5850 SKY POINTE DR APT 2059 BLDG A
 LAS VEGAS NV 89130-4965

LIENHOLDER NAME AND ADDRESS

TITLEMAX OF NEVADA INC DBA TITLEMAX
 3547 S MARYLAND PKWY STE C
 LAS VEGAS NV 89169

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.

24353990

(THIS IS NOT A TITLE NO.)

VP-2 (Rev. 8/10)

APP 004667

ALTERATION OR ERASURE VOIDS THIS TITLE

Contact Information

2/9/2015

Company: Tittlemax (314391)
 Contact: Alalia Lundy
 E-Mail: tm-lasvegas-nv23@tittlemax.com

Telephone: 404-542-6618
 Fax:

Notes

Vehicle Info For 2005 Toyota Rav4 Base 4D Hardtop FWD

MSRP: \$20,100
 Fin Adv: \$7,300
 Equip Ret: \$22,925
 Tire Size: 215/70R16
 Base HP: 161 @ 5700
 Taxable HP: 19.4
 Model Number: 4419
 Price Includes: AT AC

VIN: JTEGD20V750051654
 UVC: 2005900151
 MPG: 24/29
 Weight: 4041
 Fuel Type: Gas
 Wheelbase: 98.0
 End of Term 0
 Months:

Adj. State: National
 Mileage: 0
 Mileage Cat: B
 Cylinders: 4
 Transmission: A
 Drive Train: FWD
 End of Term 0
 Mileage:

Wholesale Black Book values as of 2/9/2015

	X-CL	Clean	Average	Rough
Base	N/A	\$7,450	\$5,475	\$3,900
Options	N/A	\$0	\$0	\$0
Mileage	N/A	N/A	N/A	N/A
Region	N/A	\$0	\$0	\$0
Total	N/A	\$7,450	\$5,475	\$3,900

Trade In Black Book values as of 2/9/2015

	X-CL	Clean	Average	Rough
Base	N/A	\$7,565	\$5,590	\$3,740
Options	N/A	\$0	\$0	\$0
Mileage	N/A	N/A	N/A	N/A
Region	N/A	\$0	\$0	\$0
Total	N/A	\$7,565	\$5,590	\$3,740

Retail Black Book values as of 2/9/2015

	X-CL	Clean	Average	Rough
Base				

APP 004668
 ROA 003074

2/9/2015

	X-CL	Clean	Average	Rough
	N/A	\$9,750	\$7,300	\$5,375
Options	N/A	\$0	\$0	\$0
Mileage	N/A	N/A	N/A	N/A
Region	N/A	\$0	\$0	\$0
Total	N/A	\$9,750	\$7,300	\$5,375

Residual Black Book values as of 2/9/2015

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

Black Book Add/Deducts

Aluminum Wheels +100
 Leather +525
 Power Moonroof +200
 Sport Package +100
 w/o Auto Trans -550
 w/o Factory Air -300

APP 004669
 ROA 003075 2/9/2015

Customer Application

Personal Information

Date	2/9/15		
Last Name	WILLIAMS		
Home Phone	Cell Phone	Email Address (optional)††	
Best time to call?	ANY Before 5pm		
Physical Address (Street Number & Name)		Apt #	
4021 TARA AVE		201	
City	State	Zip	County
LAS VEGAS	NV	89102	CLARKE
Mailing Address (If different from physical address)			
NONE			
City	State	Zip	

Source of Income

Employer * (Source of Income)	Employer Address (Street Number & Name)		
[REDACTED]			
Pay Frequency: (check one)	Next Payday	Current and Expected	Work Shift
<input type="checkbox"/> 1 st & 15 th of month <input type="checkbox"/> 15 th & 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 st day) <input type="checkbox"/> Monthly (3 rd day) <input type="checkbox"/> Self-Employed	2/13/15	Gross Monthly Income \$1680 Gross Monthly Obligations \$650	[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	Address (Street Number & Name)			State	Zip
	382			NV	89102
Business Name	Phone #				
METRO					
Address (Street Number & Name)	City	State	Zip		
		NV	89102		

Personal References

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

Co-Applicant Information

Date		State Issued ID Number		Date of Birth		Social Security #				
Last Name			First Name			Middle Name				
Home Phone			Cell Phone†			Email Address (optional)††				
Best time to call?			Which number do you prefer that we call? <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 st & 15 th of month <input type="checkbox"/> 15 th & 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 st day) <input type="checkbox"/> Monthly (3 rd 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? _____			<div style="border: 1px solid black; border-radius: 50%; padding: 5px; display: inline-block;">Saw Store</div>		Television		Yellow Pages		Repeat Customer	
Internet			Billboard		Postcard		Other: _____			

ADDITIONAL TERMS AND CONDITIONS OF THIS CUSTOMER APPLICATION

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

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

APP 004672 Page 5 of 4
ROA 003078

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

2-9-15
Date

Co-Applicant Signature

Date

A - 107

604A LOAN REVIEW WORKSHEET

Licensee Name &

DBA: TITLEMAX OF NEVADA INC. DBA TITLEMAX

Exam Start

Date: 5/4/2015

Licensee Address: 3547 S MARYLAND PKWY LAS VEGAS NV 89169

Exam as of: 5/4/2015

Borrower Name &

Address: Wendy Ciro, 6549 Covinto St, Las Vegas, NV 89131

Examiner: Dean Ventura

Account Number	Origination Date	Amount of Loan	Maturity Date	Finance Charge	Total Number of Payments	Payment Amount	APR Quoted	Is the APR correct?
12469-0154162	3/4/2015	\$3,020.00	9/30/2015	\$2,059.66	6&1	725.67/725.64	182.38%	YES

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

Is the loan secured? YES If so, what is the collateral? 2012 Chevy Traverse If secured by a vehicle title, is it filed and perfected? YES

What is the borrower's expected gross monthly income? \$980 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: \$14,150.00

NRS 604A.450(1)

(Applies to Title Loans Only) Does the original term of the title loan exceed 30 days? N/A

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)? N/A

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? YES Has the loan been extended or renewed? N/A How many times? 0

Are receipts filed? YES

Violations/Technical Exceptions/Other Comments:

Title Loan Active

Violation: 604A.445, 210 Orig=5079.66, GPDA=6188.83

Revised 10-15-2008

Confidential

APP 004675
ROA 003081

Title Loan Agreement

Date: 3/4/2015

Number: 12469-0154162

Customer & Co-Customer Information		ACCOUNT NUMBER: 12469-0154162			
FIRST NAME Wendy		LAST NAME Ciro		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 6549 Convinto St				CO-CUSTOMER STREET ADDRESS	
City Las Vegas		STATE NV		ZIP CODE 89131	
				CO-CUSTOMER CITY	
				CO-CUSTOMER STATE	
				CO-CUSTOMER ZIP CODE	
HOME PHONE [REDACTED]		DATE OF BIRTH [REDACTED]		CO-CUSTOMER HOME PHONE	
				CO-CUSTOMER DATE OF BIRTH	
Motor Vehicle & Licensee Information		LICENSEE'S HOURS OF OPERATION: Monday to Friday 9:00 A.M. to 7:00 P.M., Saturday 10:00 A.M. to 4:00 P.M., Closed Sunday			
LICENSEE NAME TitleMax of Nevada, Inc. d/b/a TitleMax		LICENSEE PHONE NUMBER (702)866-5900			
LICENSEE STREET ADDRESS 3547 S. Maryland Pkwy, Unit C		LICENSEE CITY Las Vegas		LICENSEE STATE NV	
				LICENSEE ZIP CODE 89169	
VEHICLE IDENTIFICATION NUMBER (VIN) 1GNKRGED1CJ368521		LICENSE PLATE a476			
VEHICLE YEAR 2012		VEHICLE MAKE Chevy		VEHICLE MODEL Traverse LT	
				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 \$3,020.00 ("Principal Amount"), which includes any filing fee listed below plus interest on the unpaid principal balance of this Loan Agreement at the daily rate of 0.4997% from the date of this Loan Agreement until 09/30/2015 the earlier of: (i) the due date of your last payment as set forth in the Payment Schedule below; or (ii) payment in full. You also promise to pay any other charges provided for under this Loan Agreement. You agree to make your payment in the amounts and on the dates set forth in the Payment Schedule below ("Due Date") at the address indicated above, or at such other address as we direct you in writing. If any Due Date falls on a date we are not open for business, then you agree to pay us on the next business day, and we will credit such payment, as if we received it on the appropriate Due Date. The Loan Agreement will be consummated upon the date you sign this Loan Agreement. Time is of the essence in this Loan Agreement. In consideration of your delivering the Title to us and granting us a security interest in the Motor Vehicle as set forth below, your promise to timely pay and agreeing to this Loan Agreement, we agree to provide you a loan in the Principal Amount provided above.

FEDERAL TRUTH-IN-LENDING DISCLOSURE

ANNUAL PERCENTAGE RATE The cost of your credit as a yearly rate.	FINANCE CHARGE The dollar amount the credit will cost you.	Amount Financed The amount of credit provided to you or on your behalf.	Total of Payments The amount you will have paid after you have made all payments as scheduled.
182.3771 %	\$2,059.66	\$3,020.00	\$5,079.66

Your payment schedule will be:

Number of Payments	Amount of Payments	When Payments are Due
6	\$725.67	4/3/2015 and each 30 days thereafter
1	\$725.64	9/30/2015

Security: You are giving a security interest in the Title to the Motor Vehicle.
 Filing Fee: \$20.00
 Prepayment: If you pay off early, you will not have to pay a penalty, and you may be entitled to a refund of part of the finance charge.

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

Itemization of Amount Financed of	\$3,020.00
1. Amount given to you directly:	\$3,000.00
2. Amount paid on your account:	\$0.00
3. Amount paid to public officials:	\$20.00
4. Amount paid to _____ on your behalf:	\$0.00

Calculation of Interest, Application of Payments and Security Interest.

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

Right to Rescind and Prepayment.

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

Grace Period.

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

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

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

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

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

Governing Law and Assignment.

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Wendy A. Cio 3/14/15
Customer's Signature Date

[Signature] 3-14-15
Its Authorized Agent Date

Co-Customer's Signature Date

Customer Receipt/Repayment Plan Receipt (210 day loan)

NAME AND ADDRESS OF THE LICENSEE: Tm Las Vegas Nv #23 3547 S. Maryland Pkwy, Unit C Las Vegas, NV 89169		PAYMENT MADE ON BEHALF OF OR BY: Wendy Ciro
LOAN AGREEMENT IDENTIFICATION NO. 12469-0154162		DATE/TIME OF RECEIPT OF PAYMENT: 04/06/2015 10:50:04 AM
LOAN AGREEMENT DATE: 3/4/2015 11:51:29 AM		
If you have multiple loans, this payment was applied to the loan number identified above.		
AMOUNT PAID: \$453.00	AGENT RECEIVING PAYMENT: James Lalas	

TODAY'S PAYMENT ITEMIZATION

PRINCIPAL PAID:	\$0.00
INTEREST PAID:	\$453.00
CHARGES PAID:	\$0.00
FEES PAID:	\$0.00
TOTAL AMOUNT PAID TODAY:	\$453.00
BALANCE DUE ON LOAN:	\$3,064.97
NEXT SCHEDULED DUE DATE:	5/3/2015

- ☐ 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.

Wendy Ciro
Printed Name

Wendy Ciro
Signature

Customer Receipt/Repayment Plan Receipt (210 day loan)

NAME AND ADDRESS OF THE LICENSEE: TitleMax of Nevada, Inc. d/b/a TitleMax 3547 S. Maryland Pkwy, Las Vegas, Nevada 89119.		PAYMENT MADE ON BEHALF OF OR BY: WENDY ANN CIRO 6549 Convinto St, Las Vegas, NV, 89131
LOAN AGREEMENT IDENTIFICATION NO. 20154162-12469 LOAN AGREEMENT DATE: 03/04/2015 If you have multiple loans, this payment was applied to the loan number identified above.		DATE/TIME OF RECEIPT OF PAYMENT: 05/13/2015 13:00:19
AMOUNT PAID: 453.00	AGENT RECEIVING PAYMENT: Jennifer Rapp	

TODAY'S PAYMENT ITEMIZATION

PRINCIPAL PAID: \$ 0.00
INTEREST PAID: \$ 453.00
CHARGES PAID: \$ 0.00
FEES PAID: \$ 0.00
TOTAL AMOUNT PAID TODAY: \$ 453.00
UNPAID INTEREST: \$ 150.30
BALANCE DUE ON LOAN: \$ 3170.30
NEXT SCHEDULED DUE DATE: 06/02/2015

- ☐ 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.

Wendy Giro
Printed Name

Wendy Giro
Signature

GRACE PERIOD PAYMENTS DEFERMENT AGREEMENT

Date: 4/6/15

Account Number: 12469-0154162

Customer Name: Wendy Ciro Address: 6549 Convinto St Las Vegas, NV 89131 Co-Borrower Name: Address:	Licensee Name: TitleMax of Nevada, Inc. d/b/a TitleMax Address: 3547 S. Maryland Pkwy, Unit C Las Vegas, NV 89169 Vehicle Information: 2012 Chevy Traverse LT 1GNKRGE1CJ368521
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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 03/04/2015 ("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	\$452.69	4/3/2015
2	\$452.69	5/3/2015
3	\$452.69	6/2/2015
4	\$452.69	7/2/2015
5	\$452.69	8/1/2015
6	\$452.69	8/31/2015
7	\$452.69	9/30/2015
8	\$431.43	10/30/2015
9	\$431.43	11/29/2015
10	\$431.43	12/29/2015
11	\$431.43	1/28/2016
12	\$431.43	2/27/2016
13	\$431.43	3/28/2016
14	\$431.42	4/27/2016
The total amount paid after making all payments under the under the terms of the Grace Period Payments Deferment Agreement:		\$6,188.83

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.

Wendy Ciro 4/6/15
Customer's Signature Date

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

J-C JH 4/6/15
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.

Personal Information

Date <u>12-27-14</u>		[Redacted]	
Last Name <u>Ciro</u>		First Name <u>WENDY</u>	Middle Name <u>Ann</u>
Home Phone <u>(702)</u>		[Redacted]	[Redacted]
Best time to call? <u>Any time</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>12549 Cominto Street</u>			
City <u>LAS Vegas NV</u>		State <u>NV</u>	Zip <u>89131</u>
Mailing Address (if different from physical address) <u>Same</u>		Apt # <u> </u> County <u>Clark</u>	
City		State	Zip

Source of Income

Employees * (Source of Income) Retired Nurse		Employer Address (Street Number & Name)											
City		State		Zip									
Time at Job?													
Work Phone #		Title		Supervisor									
Pay Frequency: (check one) <input type="checkbox"/> 1 st & 15 th of month <input type="checkbox"/> 15 th & 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 st day) <input type="checkbox"/> Monthly (3 rd day) <input type="checkbox"/> Self-Employed		Next Payday 2nd wed		<table border="1"> <thead> <tr> <th colspan="2">Current and Expected</th> <th rowspan="2">Work Shift</th> </tr> <tr> <th>Gross Monthly Income</th> <th>Gross Monthly Obligations</th> </tr> </thead> <tbody> <tr> <td>\$980</td> <td>\$150</td> <td>Retired</td> </tr> </tbody> </table>		Current and Expected		Work Shift	Gross Monthly Income	Gross Monthly Obligations	\$980	\$150	Retired
Current and Expected		Work Shift											
Gross Monthly Income	Gross Monthly Obligations												
\$980	\$150	Retired											
*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

[REDACTED]

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 st & 15 th of month <input type="checkbox"/> 15 th & 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 st day) <input type="checkbox"/> Monthly (3 rd 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		<div style="border: 1px solid black; border-radius: 50%; width: 40px; height: 40px; margin: 0 auto; display: flex; align-items: center; justify-content: center;"> </div> Repeat Customer	
Internet Billboard Postcard			Other: _____							

ADDITIONAL TERMS AND CONDITIONS OF THIS CUSTOMER APPLICATION

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

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

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

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

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

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

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

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

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

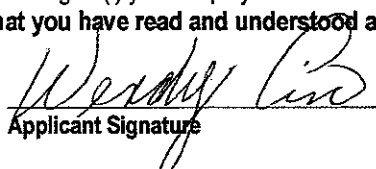
Updates: You agree to inform us of any changes to the information contained in this Customer Application throughout the course of your business relationship with us.

Ability to Repay Verification.

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

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

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


Applicant Signature


Date

Co-Applicant Signature

Date

Affidavit

STATE OF NEVADA
COUNTY OF Clark

Title Loan Agreement No.: 12469-0154162
Date: 3.4.2015

Customer Name: Wendy Ciro
Address: 6549 Convinto St
Las Vegas, NV 89131
Co-Borrower Name:
Address:

Licensee Name: TitleMax of Nevada, Inc. d/b/a TitleMax
Address:
3547 S Maryland Pkwy #C
Las Vegas, NV 89169

Vehicle Information: VIN: 1GNKRGED1CJ368521
License Plate State and No: a476 Color: blue Year: 2012 Make: chevy Model: Traverse

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, Wendy Ciro, 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: Wendy A. Ciro

Co-Borrower Signature: _____

STATE OF NEVADA

DEPARTMENT OF MOTOR VEHICLES

CERTIFICATE OF TITLE

VIN.	YEAR	MAKE	MODEL	VEHICLE BODY	TITLE NUMBER
1GNKRGED1CJ368521	2012	CHEV	TRAVERSE L	T4W	NV007653371
DATE ISSUED	ODOMETER MILES	FUEL TYPE	SALES TAX PD	EMPTY WT	GROSS WT
03/25/2015	12581	G			6001
VEHICLE COLOR	ODOMETER BRAND			BRANDS	
	ACTUAL MILES				

OWNER(S) NAME AND ADDRESS

COSTABILE MICHELLE LEIGH
CIRO WENDY ANN
6549 CONVINTO ST
LAS VEGAS NV 89131-3152

OR

LIENHOLDER NAME AND ADDRESS

TITLEMAX OF NEVADA INC DBA TITLEMAX
3547 S MARYLAND PKWY STE C
LAS VEGAS NV 89169-3032

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.

24800090

(THIS IS NOT A TITLE NO.)

VP-2 (Rev. 8/10)

STATE OF NEVADA

ALTERATION OR ERASURE VOIDS THIS TITLE

AP 1

004692
ROA 003098

Contact Information

3/4/2015

Company: Titlemax (314391)

Telephone: 404-542-6618

Contact: Alalia Lundy

Fax:

E-Mail: tm-lasvegas-nv23@titlemax.com

Notes

Vehicle Info For 2012 Chevrolet Traverse LT 4D Utility FWD

MSRP: \$32,610	VIN: 1GNKRGED1CJ368521	Adj. State: National
Fin Adv: \$20,375	UVC: 2012160331	Mileage: 0
Equip Ret: \$34,490	MPG: 17/24	Mileage Cat: E
Tire Size: 255/65R18	Weight: 6411	Cylinders: 6
Base HP: 281 @ 6300	Fuel Type: Gas	Transmission: A
Taxable HP: 32.9	Wheelbase: 118.9	Drive Train: FWD
Model Number: CR14526	End of Term 0	End of Term 0
	Months:	Mileage:
Price Includes: AT AC 6CY		

Wholesale Black Book values as of 3/4/2015

	X-CL	Clean	Average	Rough
Base	\$21,400	\$19,200	\$16,700	\$14,150
Options	\$0	\$0	\$0	\$0
Mileage	N/A	N/A	N/A	N/A
Region	\$0	\$0	\$0	\$0
Total	\$21,400	\$19,200	\$16,700	\$14,150

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

	X-CL	Clean	Average	Rough
Base	N/A	\$19,860	\$17,450	\$13,370
Options	N/A	\$0	\$0	\$0
Mileage	N/A	N/A	N/A	N/A
Region	N/A	\$0	\$0	\$0
Total	N/A	\$19,860	\$17,450	\$13,370

Retail Black Book values as of 3/4/2015

	X-CL	Clean	Average	Rough
Base				

APP 004693
ROA 003099

	X-CL	Clean	Average	Rough
	\$25,300	\$22,750	\$20,000	\$16,725
Options	\$0	\$0	\$0	\$0
Mileage	N/A	N/A	N/A	N/A
Region	\$0	\$0	\$0	\$0
Total	\$25,300	\$22,750	\$20,000	\$16,725

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	\$14,725	\$13,025	\$12,700	\$11,425	\$11,075	\$9,900	\$8,425	\$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
Total	\$14,725	\$13,025	\$12,700	\$11,425	\$11,075	\$9,900	\$8,425	\$0

Black Book Add/Deducts

20-Inch Wheels +550
 2nd Row Bucket Seats +275
 Chrome Package +250
 Heated Seat Package +450
 Leather +1050
 Navigation System +700
 Power Sunroof +550
 Rear Seat Ent Sys +500
 Rearview Camera Sys +150

APP 004694
 ROA 003100

Cash Advance Snapshot Report

Filter (Location: 12469 Customer: 12469-0066013 Ordered by Date)

Tm Las Vegas Nv #23
3547 S. Maryland Pkwy, Unit
Las Vegas, NV 89169
(702)866-5900

12/27/2014

ID #	Orig. Date	Customer Name	Type	Coll. Value	Advanced	Fees.	Paid	Amt. Due	EXT's
12469-0143211	12/27/2014	Ciro, Wendy Ann	A8	\$0.00	\$3,320.00	\$579.37	\$3,899.37	\$0.00	0
Transaction #	Type	Trans. Date	New Due Date	Pro?	Rev?	Principal	Fees	Amt Paid	Due
12469-0143211-1	NEL	12/27/2014 1		X	-	\$3,320.00	\$0.00	\$0.00	\$3,320.00
12469-0143211-2	PMT	1/24/2015 1:4	2/25/2015	X	-	(\$35.51)	\$464.49	\$500.00	(\$35.51)
12469-0143211-3	FEE	1/26/2015 7:0		X	-	\$0.00	\$32.82	\$0.00	\$32.82
12469-0143211-4	POF	1/31/2015 12:	3/27/2015	X	-	(\$3,284.49)	\$82.06	\$3,399.37	(\$3,317.31)
12469-0143211 Totals:		1				\$0.00	\$579.37	\$3,899.37	\$0.00 0

12/27/2014 Totals: 1 \$0.00 \$0.00 \$579.37 \$3,899.37 \$0.00 0

03/04/2015

ID #	Orig. Date	Customer Name	Type	Coll. Value	Advanced	Fees.	Paid	Amt. Due	EXT's
12469-0154162	03/04/2015	Ciro, Wendy Ann	A8	\$5,079.66	\$3,020.00	\$905.40	\$453.00	\$3,472.40	0
Transaction #	Type	Trans. Date	New Due Date	Pro?	Rev?	Principal	Fees	Amt Paid	Due
12469-0154162-1	NEL	3/4/2015 11:5		X	-	\$3,020.00	\$0.00	\$0.00	\$3,020.00
12469-0154162-2	LOG	4/3/2015 2:42		X	-	\$0.00	\$0.00	\$0.00	\$0.00
12469-0154162-3	FEE	4/3/2015 7:29		X	-	\$0.00	\$452.70	\$0.00	\$452.70
12469-0154162-4	PMT	4/6/2015 10:5	5/3/2015	X	-	\$0.00	\$45.27	\$453.00	(\$407.73)
12469-0154162-5	LOG	5/2/2015 1:50		X	-	\$0.00	\$0.00	\$0.00	\$0.00
12469-0154162-6	FEE	5/3/2015		X	-	\$0.00	\$407.43	\$0.00	\$407.43
12469-0154162-7	LOG	5/4/2015 6:06		X	-	\$0.00	\$0.00	\$0.00	\$0.00
12469-0154162-8	LOG	5/5/2015 10:5		X	-	\$0.00	\$0.00	\$0.00	\$0.00
12469-0154162-9	LOG	5/5/2015 11:5		X	-	\$0.00	\$0.00	\$0.00	\$0.00
12469-0154162 Totals:		1				\$3,020.00	\$905.40	\$453.00	\$3,472.40 0

03/04/2015 Totals: 1 \$5,079.66 \$3,020.00 \$905.40 \$453.00 \$3,472.40 0

APP 004695
ROA 003101

A - 108

604A LOAN REVIEW WORKSHEET

Licensee Name &

DBA: TITLEMAX OF NEVADA INC. DBA TITLEMAX

Exam Start
Date: 5/4/2015

Licensee Address: 3547 S MARYLAND PKWY LAS VEGAS NV 89169

Exam as of: 5/4/2015

Borrower Name &

Address: Brian K Pickett, 3184 Brentwood St, Las Vegas, NV 89121

Examiner: Dean Ventura

Account Number	Origination Date	Amount of Loan	Maturity Date	Finance Charge	Total Number of Payments	Payment Amount	APR Quoted	Is the APR correct?
1269-0139453	12/6/2014	\$7,500.00	7/4/2015	\$3,280.25	6&1	1540.03/1540.07	121.55%	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 Cadillac Escalade L T4W If secured by a vehicle title, is it filed and perfected? YES

What is the borrower's expected gross monthly income? \$5,200 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) *NRS 604A.425(a)* Does the original term of the D/D Loan not exceed 35 days? N/A(Applies to High-Interest Loans Only) *NRS 604A.408(1)* Does the monthly payment amount exceed 25% of the borrower's expected gross monthly income? N/A(Applies High-Int Loans) *NRS 604A.425(b)* Does the original term of the HIL not exceed 35 days? N/A(Applies to Title Loans Only) *NRS 604A.408(1)* Does the loan amount exceed the fair market value of the vehicle securing the loan? NO Fair Market Value: \$14,950.00(Applies to Title Loans Only) *NRS 604A.450(1)* Does the original term of the title loan exceed 30 days? N/A(Applies to Title Loans Only) *NRS 604A.445(1)* Has the title loan been extended for more than six additional periods, pursuant to NRS 604A.445 (2)? N/A

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

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

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

Is the loan a collection account? YES Has the loan been extended or renewed? N/A How many times? 0 Are receipts filed? YES

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

VIOLATIONS/ TECHNICAL EXCEPTIONS/ OTHER COMMENTS:

Title Loan Active

604A.445, 210, Grace Period Agreement = 12744.75 Orig=10780.25

Title Loan Agreement

Date: 12/6/2014

Number: 12469-0139453

Customer & Co-Customer Information		ACCOUNT NUMBER: 12469-0139453			
FIRST NAME Brian		LAST NAME Pickett		CO-CUSTOMER FIRST NAME	
				CO-CUSTOMER LAST NAME	
		CO-CUSTOMER SSN		CO-CUSTOMER'S DRIVERS LIC./STATE ID. NO.	
STREET ADDRESS 3184 Brentwood St		CO-CUSTOMER STREET ADDRESS			
City Las Vegas	STATE NV	ZIP CODE 89121	CO-CUSTOMER CITY	CO-CUSTOMER STATE	CO-CUSTOMER ZIP CODE
		CO-CUSTOMER HOME PHONE		CO-CUSTOMER DATE OF BIRTH	
Motor Vehicle & Licensee Information		LICENSEE'S HOURS OF OPERATION: Monday to Friday 9:00 A.M. to 7:00 P.M., Saturday 10:00 A.M. to 4:00 P.M., Closed Sunday			
LICENSEE NAME TitleMax of Nevada, Inc. d/b/a TitleMax		LICENSEE PHONE NUMBER (702)866-5900			
LICENSEE STREET ADDRESS 3547 S. Maryland Pkwy, Unit C		LICENSEE CITY Las Vegas	LICENSEE STATE NV	LICENSEE ZIP CODE 89169	
VEHICLE IDENTIFICATION NUMBER (VIN) 1GYFK63887R212573		LICENSE PLATE 1phat4u			
VEHICLE YEAR 2007	VEHICLE MAKE Cadillac	VEHICLE MODEL Escalade	COLOR Black		

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

Term, Principal, Interest, Charges and Payment. The original term of this loan is 210 days. You promise to timely pay us in cash or as otherwise agreed in writing \$7,500.00 ("Principal Amount"), which includes any filing fee listed below plus interest on the unpaid principal balance of this Loan Agreement at the daily rate of 0.333% from the date of this Loan Agreement until 07/04/2015 the earlier of: (i) the due date of your last payment as set forth in the Payment Schedule below; or (ii) payment in full. You also promise to pay any other charges provided for under this Loan Agreement. You agree to make your payment in the amounts and on the dates set forth in the Payment Schedule below ("Due Date") at the address indicated above, or at such other address as we direct you in writing. If any Due Date falls on a date we are not open for business, then you agree to pay us on the next business day, and we will credit such payment, as if we received it on the appropriate Due Date. The Loan Agreement will be consummated upon the date you sign this Loan Agreement. Time is of the essence in this Loan Agreement. In consideration of your delivering the Title to us and granting us a security interest in the Motor Vehicle as set forth below, your promise to timely pay and agreeing to this Loan Agreement, we agree to provide you a loan in the Principal Amount provided above.

FEDERAL TRUTH-IN-LENDING DISCLOSURES

ANNUAL PERCENTAGE RATE The cost of your credit as a yearly rate.	FINANCE CHARGE The dollar amount the credit will cost you.	Amount Financed The amount of credit provided to you or on your behalf.	Total of Payments The amount you will have paid after you have made all payments as scheduled.
121.5462 %	\$3,280.25	\$7,500.00	\$10,780.25

Your payment schedule will be:

Number of Payments	Amount of Payments	When Payments are Due
6	\$1,540.03	1/5/2015 and each 30 days thereafter
1	\$1,540.07	7/4/2015

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	\$7,500.00
1. Amount given to you directly:	\$7,500.00
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 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 repossesses the Motor Vehicle.

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

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

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

Governing Law and Assignment.

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

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

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

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

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

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

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

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

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

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

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

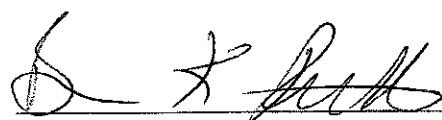
8. This Arbitration Provision is binding upon and binds you, your respective heirs, successors and assigns. The Arbitration Provision is binding upon and benefits us, our successors and assigns, and related third parties. The Arbitration Provision continues in full force and effect, even if your obligations 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.

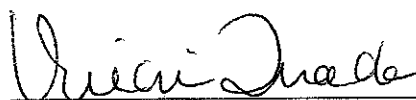
TitleMax of Nevada, Inc. d/b/a TitleMax



Customer's Signature

12-6-14

Date



Its Authorized Agent

12-6-14

Date

Co-Customer's Signature

Date

Customer Receipt/Repayment Plan Receipt (210 day loan)

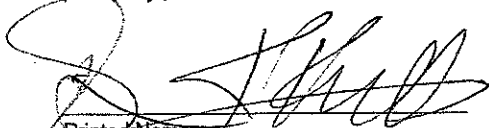
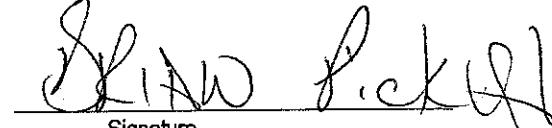
NAME AND ADDRESS OF THE LICENSEE: TitleMax of Nevada, Inc. d/b/a TitleMax 3547 S. Maryland Pkwy, Las Vegas, Nevada 89119.		PAYMENT MADE ON BEHALF OF OR BY: BRIAN K PICKETT 3184 Brentwood St, Las Vegas, NV, 89121	
LOAN AGREEMENT IDENTIFICATION NO. 20139453-12469 LOAN AGREEMENT DATE: 12/06/2014 If you have multiple loans, this payment was applied to the loan number identified above.		DATE/TIME OF RECEIPT OF PAYMENT: 05/12/2015 15:00:17	
AMOUNT PAID: 645.00		AGENT RECEIVING PAYMENT: Karla Ibarra	

TODAY'S PAYMENT ITEMIZATION

PRINCIPAL PAID: \$ 0.00
INTEREST PAID: \$ 645.00
CHARGES PAID: \$ 0.00
FEES PAID: \$ 0.00
TOTAL AMOUNT PAID TODAY: \$ 645.00
UNPAID INTEREST: \$ 62.48
BALANCE DUE ON LOAN: \$ 6500.45
NEXT SCHEDULED DUE DATE: 06/04/2015

- ☐ 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

APP 004703
ROA 003109

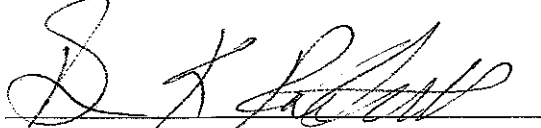
Customer Receipt/Repayment Plan Receipt (210 day loan)


NAME AND ADDRESS OF THE LICENSEE: Tm Las Vegas Nv #23 3547 S. Maryland Pkwy, Unit C Las Vegas, NV 89169		PAYMENT MADE ON BEHALF OF OR BY: Brian Pickett	
LOAN AGREEMENT IDENTIFICATION NO. 12469-0139453		DATE/TIME OF RECEIPT OF PAYMENT: 04/09/2015 03:27:23 PM	
LOAN AGREEMENT DATE: 12/6/2014 1:45:31 PM		If you have multiple loans, this payment was applied to the loan number identified above.	
AMOUNT PAID: \$800.00		AGENT RECEIVING PAYMENT: Jennifer Rapp	

TODAY'S PAYMENT ITEMIZATION	
PRINCIPAL PAID:	\$122.74
INTEREST PAID:	\$677.26
CHARGES PAID:	\$0.00
FEES PAID:	\$0.00
TOTAL AMOUNT PAID TODAY:	\$800.00
BALANCE DUE ON LOAN:	\$6,437.97
NEXT SCHEDULED DUE DATE:	5/5/2015

- ☐ Account paid in full by rescission.
- ☐ Account paid in full.
- ☐ Title Returned Upon Payment in Full. By signing below, you acknowledge that upon repayment in full, we returned the Vehicle's Title to you.
- ☐ Repayment Plan Agreement.
- ☐ 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 Rec (210 day loan)


NAME AND ADDRESS OF THE LICENSEE: Tm Las Vegas Nv #23 3547 S. Maryland Pkwy, Unit C Las Vegas, NV 89169		PAYMENT MADE ON BEHALF OF OR BY: Brian Pickett
LOAN AGREEMENT IDENTIFICATION NO. 12469-0139453		DATE/TIME OF RECEIPT OF PAYMENT: 03/09/2015 02:41:43 PM
LOAN AGREEMENT DATE: 12/6/2014 1:45:31 PM		
If you have multiple loans, this payment was applied to the loan number identified above.		
AMOUNT PAID: \$800.00	AGENT RECEIVING PAYMENT: Jennifer Rapp	

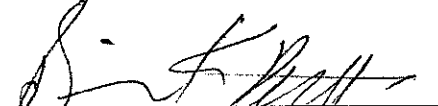
TODAY'S PAYMENT ITEMIZATION

PRINCIPAL PAID:	\$51.38
INTEREST PAID:	\$748.62
CHARGES PAID:	\$0.00
FEES PAID:	\$0.00
TOTAL AMOUNT PAID TODAY:	\$800.00
BALANCE DUE ON LOAN:	\$6,560.71
NEXT SCHEDULED DUE DATE:	4/5/2015

- ☐ Account paid in full by rescission.
- ☐ Account paid in full.
- ☐ Title Returned Upon Payment in Full. By signing below, you acknowledge that upon repayment in full, we returned the Vehicle's Title to you.
- ☐ Repayment Plan Agreement.
- ☐ 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 #23 3547 S. Maryland Pkwy, Unit C Las Vegas, NV 89169		PAYMENT MADE ON BEHALF OF OR BY: Brian Pickett
LOAN AGREEMENT IDENTIFICATION NO. 12469-0139453 LOAN AGREEMENT DATE: 12/6/2014 1:45:31 PM If you have multiple loans, this payment was applied to the loan number identified above.		DATE/TIME OF RECEIPT OF PAYMENT: 02/03/2015 12:45:59 PM
AMOUNT PAID: \$750.00	AGENT RECEIVING PAYMENT: Jennifer Rapp	

TODAY'S PAYMENT ITEMIZATION

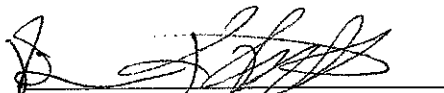
PRINCIPAL PAID:	\$122.10
INTEREST PAID:	\$627.90
CHARGES PAID:	\$0.00
FEES PAID:	\$0.00
TOTAL AMOUNT PAID TODAY:	\$750.00
BALANCE DUE ON LOAN:	\$6,612.09
NEXT SCHEDULED DUE DATE:	3/6/2015

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

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

BRIAN PICKETT

Printed Name



Signature

Customer Receipt/Repayment Plan Receipt (210 day loan)

NAME AND ADDRESS OF THE LICENSEE: Tm Las Vegas Nv #23 3547 S. Maryland Pkwy, Unit C Las Vegas, NV 89169		PAYMENT MADE ON BEHALF OF OR BY: Brian Pickett	
LOAN AGREEMENT IDENTIFICATION NO. 12469-0139453		DATE/TIME OF RECEIPT OF PAYMENT: 01/06/2015 01:25:32 PM	
LOAN AGREEMENT DATE: 12/6/2014 1:45:31 PM		If you have multiple loans, this payment was applied to the loan number identified above.	
AMOUNT PAID: \$1,540.03			
AGENT RECEIVING PAYMENT: Vivian Tirado			

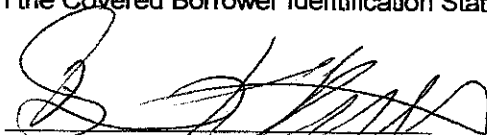
TODAY'S PAYMENT ITEMIZATION

PRINCIPAL PAID:	\$765.81
INTEREST PAID:	\$774.22
CHARGES PAID:	\$0.00
FEES PAID:	\$0.00
TOTAL AMOUNT PAID TODAY:	\$1,540.03
BALANCE DUE ON LOAN:	\$6,734.19
NEXT SCHEDULED DUE DATE:	2/4/2015

- ☐ 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.

 Brian Pickett
Printed Name


Signature

T

GRACE PERIOD PAYMENTS DEFERMENT AGREEMENT

Date: 1-6-2015

Account Number: 12469-0139453

Customer Name: Brian Pickett Address: 3184 Brentwood St Las Vegas, NV 89121 Co-Borrower Name: Address: 	Licensee Name: TitleMax of Nevada, Inc. d/b/a TitleMax Address: 3547 S. Maryland Pkwy, Unit C Las Vegas, NV 89169 Vehicle Information: 2007 Cadillac Escalade 1GYFK63887R212573
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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 12/06/2014 ("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	\$749.25	1/5/2015
2	\$749.25	2/4/2015
3	\$749.25	3/6/2015
4	\$749.25	4/5/2015
5	\$749.25	5/5/2015
6	\$749.25	6/4/2015
7	\$749.25	7/4/2015
8	\$1,071.43	8/3/2015
9	\$1,071.43	9/2/2015
10	\$1,071.43	10/2/2015
11	\$1,071.43	11/1/2015
12	\$1,071.43	12/1/2015
13	\$1,071.43	12/31/2015
14	\$1,071.42	1/30/2016
The total amount paid after making all payments under the under the terms of the Grace Period Payments Deferment Agreement:		\$12,744.75

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 Deferral 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 Deferral 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 Deferral Agreement and do not enter into a Repayment Plan and we do not waive the default, or (II) default on Grace Period Payments Deferral 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 Deferral Agreement.


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

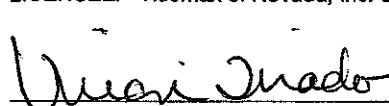
Governing Law and Assignment. Nevada law governs the Loan Agreement and this Grace Period Payments Deferral Agreement, except the Federal Arbitration Act ("FAA") governs the Waiver of Jury Trial and Arbitration Provision. We may assign or transfer the Loan Agreement and Grace Period Payments Deferral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


Customer's Signature
1-6-14¹⁵
Date

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

Its Authorized Agent
1-6-14¹⁵
Date

Co-Borrower's Signature

Date

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

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 st & 15 th of month <input type="checkbox"/> 15 th & 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 st day) <input type="checkbox"/> Monthly (3 rd 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.

****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.

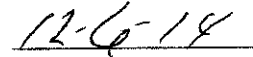
Ability to Repay Verification.

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


Date

Co-Applicant Signature

Date

T

Affidavit

STATE OF NEVADA

COUNTY OF Clark

Title Loan Agreement No.: _____

Date: 12-6-2014

Customer Name: Brian K Pickett

Address: 3184 Brentwood St

Las Vegas, NV 89121

Co-Borrower Name: _____

Address: _____

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

Address: _____

3547 S Maryland Pkwy #C

Las Vegas, NV 89169

Vehicle Information: VIN: 1GYFK63887R212573

License Plate State and No: 2PHATU Color: Black Year: 2007 Make: Cadillac Model: Escalade

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.

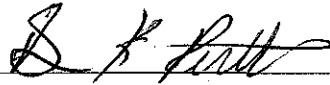
Pursuant to N.R.S. 604A.450-1, we have evaluated the Vehicle's fair market value. Pursuant to N.R.S. 604A.450-2, we have reviewed your application information regarding current and expected income, obligations and employment.

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, Brian Pickett, 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 1GYFK63887R212573 YEAR 2007 MAKE CADI MODEL ESCALADE L VEHICLE BODY T4W TITLE NUMBER NV006422883
 DATE ISSUED 09/12/2013 ODOMETER MILES 209 FUEL TYPE G SALES TAX PD EMPTY WT 5751 GROSS WT GVWR
 VEHICLE COLOR ODOMETER BRAND BRANDS

ACTUAL MILES

OWNER(S) NAME AND ADDRESS

PICKETT BRIAN K
 PICKETT MADELINE EMMELINE
 3184 BRENTWOOD ST
 LAS VEGAS NV 89121-3309

OR

LIENHOLDER NAME AND ADDRESS

TITLEMAX OF NEVADA INC DBA TITLEMAX
 3547 S MARYLAND PKWY
 LAS VEGAS NV 89169-3095

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.

14627830

(THIS IS NOT A TITLE NO.)

VP-2 (Rev. 8/10)

ALTERATION OR ERASURE VOIDS THIS TITLE

ROA 003123

Contact Information

12/6/2014

Company: Tittlemax (314391)

Telephone: 404-542-6618

Contact: Alalia Lundy

Fax:

E-Mail: tm-lasvegas-nv23@tittlemax.com

Notes

Vehicle Info For 2007 Cadillac Escalade Base 4D Utility AWD

MSRP: \$57,225	VIN: 1GYFK6387	Adj. State: National
Fin Adv: \$20,325	UVC: 2007140034	Mileage: 0
Equip Ret: \$59,720	MPG: 13/19	Mileage Cat: E
Tire Size: 265/65R18	Weight: 7100	Cylinders: 8
Base HP: 400 @ 5700	Fuel Type: Gas	Transmission: A
Taxable HP: 52.8	Wheelbase: 116.0	Drive Train: AWD
Model Number: 6K15706	End of Term 0	End of Term 0
	Months:	Mileage:
Price Includes: AT AC EW LTH SR		

Wholesale Black Book values as of 12/5/2014

	X-CL	Clean	Average	Rough
Base	N/A	\$20,350	\$17,750	\$14,950
Options	N/A	\$0	\$0	\$0
Mileage	N/A	N/A	N/A	N/A
Region	N/A	\$0	\$0	\$0
Total	N/A	\$20,350	\$17,750	\$14,950

Trade In Black Book values as of 12/5/2014

	X-CL	Clean	Average	Rough
Base	N/A	\$20,610	\$18,010	\$14,125
Options	N/A	\$0	\$0	\$0
Mileage	N/A	N/A	N/A	N/A
Region	N/A	\$0	\$0	\$0
Total	N/A	\$20,610	\$18,010	\$14,125

Retail Black Book values as of 12/5/2014

X-CL	Clean	Average	Rough
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APP 004718
ROA 003124



	X-CL	Clean	Average	Rough
	X-CL	Clean	Average	Rough
Base	N/A	\$24,025	\$21,125	\$17,550
Options	N/A	\$0	\$0	\$0
Mileage	N/A	N/A	N/A	N/A
Region	N/A	\$0	\$0	\$0
Total	N/A	\$24,025	\$21,125	\$17,550

Residual Black Book values as of 12/5/2014

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

Chrome Wheels +100
 Entertainment System +100
 Htd/Cooled Seat Pkg +150
 Navigation System +150
 w/o Sunroof -350

APP 004719
ROA 003125

Cash Advance Snapshot Report

Filter (Location: 12469 Customer: 12469-0040132 Ordered by Date)

Tm Las Vegas Nv #23
3547 S. Maryland Pkwy, Unit
Las Vegas, NV 89169
(702)866-5900

08/20/2013

ID #	Orig. Date	Customer Name	Type	Coll. Value	Advanced	Fees.	Paid	Amt. Due	EXT's
12469-0068178	08/20/2013	Pickett, Brian K	NV1	\$0.00	\$7,220.00	\$5,035.48	\$12,255.48	\$0.00	6
<i>Transaction #</i>	<i>Type</i>	<i>Trans. Date</i>	<i>New Due Date</i>	<i>Pro?</i>	<i>Rev?</i>	<i>Principal</i>	<i>Fees</i>	<i>Amt Paid</i>	<i>Due</i>
12469-0068178-1	NEW	8/20/2013 4:0	9/19/2013	X	-	\$7,220.00	\$721.28	\$0.00	\$7,941.28
12469-0068178-2	EXT	9/17/2013 11:	10/19/2013	X	-	(\$3.72)	\$720.91	\$725.00	(\$4.09)
12469-0068178-3	EXT	10/18/2013 2:	11/18/2013	X	-	(\$20.09)	\$718.90	\$741.00	(\$22.10)
12469-0068178-4	LOG	11/18/2013 2:		X	-	\$0.00	\$0.00	\$0.00	\$0.00
12469-0068178-5	EXT	11/21/2013 2:	12/18/2013	X	-	(\$1.10)	\$718.79	\$720.00	(\$1.21)
12469-0068178-6	LOG	12/18/2013 7:		X	-	\$0.00	\$0.00	\$0.00	\$0.00
12469-0068178-7	LOG	12/19/2013 9:		X	-	\$0.00	\$0.00	\$0.00	\$0.00
12469-0068178-8	EXT	12/19/2013 2:	1/17/2014	X	-	(\$1.21)	\$718.67	\$720.00	(\$1.33)
12469-0068178-9	LOG	1/16/2014 12:		X	-	\$0.00	\$0.00	\$0.00	\$0.00
12469-0068178-10	EXT	1/17/2014 11:	2/16/2014	X	-	(\$1.33)	\$718.54	\$720.00	(\$1.46)
12469-0068178-11	LOG	2/17/2014 2:0		X	-	\$0.00	\$0.00	\$0.00	\$0.00
12469-0068178-12	EXT	2/24/2014 1:0	3/18/2014	X	-	(\$1.46)	\$718.39	\$720.00	(\$1.61)
12469-0068178-13	LOG	3/17/2014 3:2		X	-	\$0.00	\$0.00	\$0.00	\$0.00
12469-0068178-14	LOG	3/25/2014 11:		X	-	\$0.00	\$0.00	\$0.00	\$0.00
12469-0068178-15	DRP	3/27/2014 10:		X	X	(\$7,191.09)	\$0.00	\$7,909.48	(\$7,909.48)
12469-0068178-16	REV	3/27/2014 10:		X	-	\$7,191.09	\$0.00	(\$7,909.48)	\$7,909.48
12469-0068178-17	PAY	3/27/2014 10:		X	-	(\$1.61)	\$0.00	\$720.00	(\$720.00)
12469-0068178-18	DRP	3/27/2014 10:		X	-	(\$7,189.48)	\$0.00	\$7,189.48	(\$7,189.48)
12469-0068178 Totals:		1				\$0.00	\$5,035.48	\$12,255.48	\$0.00 6

08/20/2013 Totals: 1 \$0.00 \$0.00 \$5,035.48 \$12,255.48 \$0.00 6

12/10/2013

ID #	Orig. Date	Customer Name	Type	Coll. Value	Advanced	Fees.	Paid	Amt. Due	EXT's
12469-0082631	12/10/2013	Pickett, Brian K	5	\$0.00	\$2,800.00	\$1,939.62	\$4,739.62	\$0.00	6
<i>Transaction #</i>	<i>Type</i>	<i>Trans. Date</i>	<i>New Due Date</i>	<i>Pro?</i>	<i>Rev?</i>	<i>Principal</i>	<i>Fees</i>	<i>Amt Paid</i>	<i>Due</i>
12469-0082631-1	NEW	12/10/2013 1	1/9/2014	X	-	\$2,800.00	\$279.72	\$0.00	\$3,079.72
12469-0082631-2	EXT	1/7/2014 11:0	2/8/2014	X	-	(\$0.28)	\$279.69	\$280.00	(\$0.31)
12469-0082631-3	LOG	2/10/2014 9:2		X	-	\$0.00	\$0.00	\$0.00	\$0.00
12469-0082631-4	LOG	2/10/2014 5:5		X	-	\$0.00	\$0.00	\$0.00	\$0.00
12469-0082631-5	LOG	2/11/2014 9:2		X	-	\$0.00	\$0.00	\$0.00	\$0.00
12469-0082631-6	LOG	2/11/2014 5:0		X	-	\$0.00	\$0.00	\$0.00	\$0.00
12469-0082631-7	LOG	2/12/2014 10:		X	-	\$0.00	\$0.00	\$0.00	\$0.00
12469-0082631-8	LOG	2/12/2014 12:		X	-	\$0.00	\$0.00	\$0.00	\$0.00
12469-0082631-9	EXT	2/17/2014 1:5	3/10/2014	X	-	(\$20.31)	\$277.66	\$300.00	(\$22.34)
12469-0082631-10	LOG	3/8/2014 2:31		X	-	\$0.00	\$0.00	\$0.00	\$0.00
12469-0082631-11	EXT	3/10/2014 1:5	4/9/2014	X	-	(\$2.34)	\$277.43	\$280.00	(\$2.57)
12469-0082631-12	PAY	3/27/2014 10:		X	X	(\$442.57)	\$0.00	\$720.00	(\$720.00)
12469-0082631-13	REV	3/27/2014 10:		X	-	\$442.57	\$0.00	(\$720.00)	\$720.00
12469-0082631-14	LOG	4/10/2014 10:		X	-	\$0.00	\$0.00	\$0.00	\$0.00
12469-0082631-15	EXT	4/10/2014 2:0	5/9/2014	X	-	(\$22.57)	\$275.17	\$300.00	(\$24.83)
12469-0082631-16	EXT	5/5/2014 12:2	6/8/2014	X	-	(\$0.08)	\$275.17	\$275.25	(\$0.08)
12469-0082631-17	LOG	6/9/2014 9:04		X	-	\$0.00	\$0.00	\$0.00	\$0.00
12469-0082631-18	LOG	6/9/2014 2:40		X	-	\$0.00	\$0.00	\$0.00	\$0.00
12469-0082631-19	EXT	6/9/2014 3:52	7/8/2014	X	-	(\$3.83)	\$274.78	\$279.00	(\$4.22)
12469-0082631-20	LOG	7/8/2014 5:29		X	-	\$0.00	\$0.00	\$0.00	\$0.00
12469-0082631-21	LOG	7/16/2014 4:4		X	-	\$0.00	\$0.00	\$0.00	\$0.00
12469-0082631-22	PAY	7/17/2014 3:2		X	-	(\$25.22)	\$0.00	\$300.00	(\$300.00)
12469-0082631-23	DRP	7/17/2014 3:2		X	-	(\$2,725.37)	\$0.00	\$2,725.37	(\$2,725.37)
12469-0082631 Totals:		1				\$0.00	\$1,939.62	\$4,739.62	\$0.00 6

12/10/2013 Totals: 1 \$0.00 \$0.00 \$1,939.62 \$4,739.62 \$0.00 6

03/27/2014

ID #	Orig. Date	Customer Name	Type	Coll. Value	Advanced	Fees.	Paid	Amt. Due	EXT's
12469-0097506	03/27/2014	Pickett, Brian K	NVC	\$0.00	\$7,909.48	\$0.00	\$0.00	\$0.00	0
<i>Transaction #</i>	<i>Type</i>	<i>Trans. Date</i>	<i>New Due Date</i>	<i>Pro?</i>	<i>Rev?</i>	<i>Principal</i>	<i>Fees</i>	<i>Amt Paid</i>	<i>Due</i>
12469-0097506-1	REL	3/27/2014 10:		X	X	\$7,909.48	\$0.00	\$0.00	\$7,909.48

APP 004720

03/27/2014

ID #	Orig. Date	Customer Name	Type	Coll. Value	Advanced	Fees.	Paid	Amt. Due	EXT's
12469-0097506	03/27/2014	Pickett, Brian K	NVC				\$0.00		0
Transaction #	Type	Trans. Date	New Due Date	Pro?	Rev?	Principal	Fees	Amt Paid	Due
12469-0097506-2	REV	3/27/2014 10:		X	-	(\$7,909.48)	\$0.00	\$0.00	(\$7,909.48)
12469-0097506 Totals:		1				\$0.00	\$0.00	\$0.00	0
12469-0097508	03/27/2014	Pickett, Brian K	NVC	\$0.00	\$7,189.48	\$0.00	\$7,189.48	\$0.00	0
Transaction #	Type	Trans. Date	New Due Date	Pro?	Rev?	Principal	Fees	Amt Paid	Due
12469-0097508-1	REL	3/27/2014 10:		X	-	\$7,189.48	\$0.00	\$0.00	\$7,189.48
12469-0097508-2	LOG	4/28/2014 9:5		X	-	\$0.00	\$0.00	\$0.00	\$0.00
12469-0097508-3	LOG	4/28/2014 1:3		X	-	\$0.00	\$0.00	\$0.00	\$0.00
12469-0097508-4	PMT	4/29/2014 5:0	5/26/2014	X	-	(\$900.00)	\$0.00	\$900.00	(\$900.00)
12469-0097508-5	LOG	5/27/2014 12:		X	-	\$0.00	\$0.00	\$0.00	\$0.00
12469-0097508-6	PMT	5/27/2014 2:5	6/25/2014	X	-	(\$900.00)	\$0.00	\$900.00	(\$900.00)
12469-0097508-7	LOG	6/9/2014 5:23		X	-	\$0.00	\$0.00	\$0.00	\$0.00
12469-0097508-8	LOG	6/30/2014 9:1		X	-	\$0.00	\$0.00	\$0.00	\$0.00
12469-0097508-9	PMT	7/1/2014 1:38	7/25/2014	X	-	(\$900.00)	\$0.00	\$900.00	(\$900.00)
12469-0097508-10	LOG	7/26/2014 1:1		X	-	\$0.00	\$0.00	\$0.00	\$0.00
12469-0097508-11	LOG	7/26/2014 1:2		X	-	\$0.00	\$0.00	\$0.00	\$0.00
12469-0097508-12	PMT	7/31/2014 2:4	8/24/2014	X	-	(\$900.00)	\$0.00	\$900.00	(\$900.00)
12469-0097508-13	PMT	8/18/2014 1:2	9/23/2014	X	-	(\$900.00)	\$0.00	\$900.00	(\$900.00)
12469-0097508-14	LOG	9/11/2014 3:4		X	-	\$0.00	\$0.00	\$0.00	\$0.00
12469-0097508-15	LOG	9/13/2014 3:1		X	-	\$0.00	\$0.00	\$0.00	\$0.00
12469-0097508-16	LOG	9/23/2014 3:1		X	-	\$0.00	\$0.00	\$0.00	\$0.00
12469-0097508-17	PMT	9/30/2014 1:2	9/23/2014	X	-	(\$885.00)	\$0.00	\$885.00	(\$885.00)
12469-0097508-18	LOG	9/30/2014 2:2		X	-	\$0.00	\$0.00	\$0.00	\$0.00
12469-0097508-19	PMT	10/3/2014 2:3	10/23/2014	X	-	(\$15.00)	\$0.00	\$15.00	(\$15.00)
12469-0097508-20	LOG	10/18/2014 3:		X	-	\$0.00	\$0.00	\$0.00	\$0.00
12469-0097508-21	LOG	10/23/2014 3:		X	-	\$0.00	\$0.00	\$0.00	\$0.00
12469-0097508-22	LOG	10/31/2014 1		X	-	\$0.00	\$0.00	\$0.00	\$0.00
12469-0097508-23	PMT	11/6/2014 2:3	11/22/2014	X	-	(\$900.00)	\$0.00	\$900.00	(\$900.00)
12469-0097508-24	LOG	11/20/2014 2:		X	-	\$0.00	\$0.00	\$0.00	\$0.00
12469-0097508-25	POF	12/2/2014 9:4	11/22/2014	X	-	(\$889.48)	\$0.00	\$889.48	(\$889.48)
12469-0097508 Totals:		1				\$0.00	\$0.00	\$7,189.48	\$0.00
03/27/2014 Totals:		2				\$0.00	\$0.00	\$0.00	\$7,189.48

07/17/2014

ID #	Orig. Date	Customer Name	Type	Coll. Value	Advanced	Fees.	Paid	Amt. Due	EXT's
12469-0116393	07/17/2014	Pickett, Brian K	NVC	\$0.00	\$2,725.37	\$0.00	\$2,725.37	\$0.00	0
Transaction #	Type	Trans. Date	New Due Date	Pro?	Rev?	Principal	Fees	Amt Paid	Due
12469-0116393-1	REL	7/17/2014 3:2		X	-	\$2,725.37	\$0.00	\$0.00	\$2,725.37
12469-0116393-2	PMT	8/5/2014 1:14	9/15/2014	X	-	(\$360.00)	\$0.00	\$360.00	(\$360.00)
12469-0116393-3	LOG	9/11/2014 3:4		X	-	\$0.00	\$0.00	\$0.00	\$0.00
12469-0116393-4	LOG	9/13/2014 3:1		X	-	\$0.00	\$0.00	\$0.00	\$0.00
12469-0116393-5	LOG	9/13/2014 3:2		X	-	\$0.00	\$0.00	\$0.00	\$0.00
12469-0116393-6	LOG	9/19/2014 11:		X	-	\$0.00	\$0.00	\$0.00	\$0.00
12469-0116393-7	LOG	9/23/2014 11:		X	-	\$0.00	\$0.00	\$0.00	\$0.00
12469-0116393-8	PMT	9/23/2014 3:1	10/15/2014	X	-	(\$341.00)	\$0.00	\$341.00	(\$341.00)
12469-0116393-9	LOG	10/14/2014 1		X	-	\$0.00	\$0.00	\$0.00	\$0.00
12469-0116393-10	PMT	10/21/2014 3:	10/15/2014	X	-	(\$300.00)	\$0.00	\$300.00	(\$300.00)
12469-0116393-11	LOG	10/21/2014 3:		X	-	\$0.00	\$0.00	\$0.00	\$0.00
12469-0116393-12	PMT	10/23/2014 1	11/14/2014	X	-	(\$41.00)	\$0.00	\$41.00	(\$41.00)
12469-0116393-13	LOG	11/12/2014 1:		X	-	\$0.00	\$0.00	\$0.00	\$0.00
12469-0116393-14	LOG	11/18/2014 1:		X	-	\$0.00	\$0.00	\$0.00	\$0.00
12469-0116393-15	PMT	11/20/2014 2:	12/14/2014	X	-	(\$345.00)	\$0.00	\$345.00	(\$345.00)
12469-0116393-16	LOG	12/15/2014 1		X	-	\$0.00	\$0.00	\$0.00	\$0.00
12469-0116393-17	LOG	12/15/2014 2:		X	-	\$0.00	\$0.00	\$0.00	\$0.00
12469-0116393-18	PMT	12/20/2014 2:	1/13/2015	X	-	(\$341.00)	\$0.00	\$341.00	(\$341.00)
12469-0116393-19	LOG	1/6/2015 1:27		X	-	\$0.00	\$0.00	\$0.00	\$0.00
12469-0116393-20	PMT	1/13/2015 12:	2/12/2015	X	-	(\$340.67)	\$0.00	\$340.67	(\$340.67)
12469-0116393-21	LOG	2/2/2015 12:4		X	-	\$0.00	\$0.00	\$0.00	\$0.00
12469-0116393-22	PMT	2/17/2015 1:2	3/14/2015	X	-	(\$350.00)	\$0.00	\$350.00	(\$350.00)
12469-0116393-23	POF	3/2/2015 12:0	3/14/2015	X	-	(\$306.70)	\$0.00	\$306.70	(\$306.70)
12469-0116393 Totals:		1				\$0.00	\$0.00	\$2,725.37	\$0.00
07/17/2014 Totals:		1				\$0.00	\$0.00	\$0.00	\$2,725.37

APP 004721

12/06/2014

ID #	Orig. Date	Customer Name	Type	Coll. Value	Advanced	Fees.	Paid	Amt. Due	EXT's
12469-0139453	12/06/2014	Pickett, Brian K	B2	\$10,780.25	\$7,500.00	\$3,385.40	\$3,890.03	\$6,995.37	0
<i>Transaction #</i>	<i>Type</i>	<i>Trans. Date</i>	<i>New Due Date</i>	<i>Pro?</i>	<i>Rev?</i>	<i>Principal</i>	<i>Fees</i>	<i>Amt Paid</i>	<i>Due</i>
12469-0139453-1	NEL	12/6/2014 1:4		X	-	\$7,500.00	\$0.00	\$0.00	\$7,500.00
12469-0139453-2	LOG	1/5/2015 5:49		X	-	\$0.00	\$0.00	\$0.00	\$0.00
12469-0139453-3	FEE	1/5/2015 7:02		X	-	\$0.00	\$749.25	\$0.00	\$749.25
12469-0139453-4	PMT	1/6/2015 1:25	2/4/2015	X	-	(\$765.81)	\$24.97	\$1,540.03	(\$1,515.06)
12469-0139453-5	LOG	2/2/2015 12:4		X	-	\$0.00	\$0.00	\$0.00	\$0.00
12469-0139453-6	PMT	2/3/2015 12:4	3/6/2015	X	-	(\$122.10)	\$627.90	\$750.00	(\$122.10)
12469-0139453-7	FEE	2/4/2015 7:07		X	-	\$0.00	\$22.02	\$0.00	\$22.02
12469-0139453-8	LOG	3/2/2015 12:1		X	-	\$0.00	\$0.00	\$0.00	\$0.00
12469-0139453-9	FEE	3/6/2015 7:04		X	-	\$0.00	\$660.55	\$0.00	\$660.55
12469-0139453-10	PMT	3/9/2015 2:41	4/5/2015	X	-	(\$51.38)	\$66.05	\$800.00	(\$733.95)
12469-0139453-11	LOG	3/30/2015 2:2		X	-	\$0.00	\$0.00	\$0.00	\$0.00
12469-0139453-12	FEE	4/5/2015		X	-	\$0.00	\$589.87	\$0.00	\$589.87
12469-0139453-13	PMT	4/9/2015 3:27	5/5/2015	X	-	(\$122.74)	\$87.39	\$800.00	(\$712.61)
12469-0139453-14	LOG	4/29/2015 1:3		X	-	\$0.00	\$0.00	\$0.00	\$0.00
12469-0139453-15	FEE	5/5/2015 7:04		X	-	\$0.00	\$557.40	\$0.00	\$557.40
12469-0139453-16	LOG	5/7/2015 3:10		X	-	\$0.00	\$0.00	\$0.00	\$0.00
12469-0139453 Totals:				1		\$6,437.97	\$3,385.40	\$3,890.03	\$6,995.37 0

12/06/2014 Totals: 1 \$10,780.25 \$6,437.97 \$3,385.40 \$3,890.03 \$6,995.37 0

01/13/2015

ID #	Orig. Date	Customer Name	Type	Coll. Value	Advanced	Fees.	Paid	Amt. Due	EXT's
12469-0146056	01/13/2015	Pickett, Brian K	A2	\$1,609.84	\$1,120.00	\$298.60	\$510.00	\$908.60	0
<i>Transaction #</i>	<i>Type</i>	<i>Trans. Date</i>	<i>New Due Date</i>	<i>Pro?</i>	<i>Rev?</i>	<i>Principal</i>	<i>Fees</i>	<i>Amt Paid</i>	<i>Due</i>
12469-0146056-1	NEL	1/13/2015 12:		X	-	\$1,120.00	\$0.00	\$0.00	\$1,120.00
12469-0146056-2	LOG	2/2/2015 12:4		X	-	\$0.00	\$0.00	\$0.00	\$0.00
12469-0146056-3	PMT	2/3/2015 12:4	3/14/2015	X	-	(\$151.68)	\$78.32	\$230.00	(\$151.68)
12469-0146056-4	FEE	2/12/2015 7:1		X	-	\$0.00	\$29.02	\$0.00	\$29.02
12469-0146056-5	LOG	3/14/2015 12:		X	-	\$0.00	\$0.00	\$0.00	\$0.00
12469-0146056-6	FEE	3/14/2015 4:4		X	-	\$0.00	\$96.74	\$0.00	\$96.74
12469-0146056-7	PMT	3/17/2015 3:5	4/13/2015	X	-	(\$24.57)	\$9.67	\$160.00	(\$150.33)
12469-0146056-8	PMT	4/13/2015 1:2	5/13/2015	X	-	(\$35.15)	\$84.85	\$120.00	(\$35.15)
12469-0146056 Totals:				1		\$908.60	\$298.60	\$510.00	\$908.60 0

01/13/2015 Totals: 1 \$1,609.84 \$908.60 \$298.60 \$510.00 \$908.60 0

03/02/2015

ID #	Orig. Date	Customer Name	Type	Coll. Value	Advanced	Fees.	Paid	Amt. Due	EXT's
12469-0153683	03/02/2015	Pickett, Brian K	B2	\$3,449.68	\$2,400.00	\$473.50	\$556.00	\$2,317.50	0
<i>Transaction #</i>	<i>Type</i>	<i>Trans. Date</i>	<i>New Due Date</i>	<i>Pro?</i>	<i>Rev?</i>	<i>Principal</i>	<i>Fees</i>	<i>Amt Paid</i>	<i>Due</i>
12469-0153683-1	NEL	3/2/2015 12:3		X	-	\$2,400.00	\$0.00	\$0.00	\$2,400.00
12469-0153683-2	LOG	3/30/2015 2:2		X	-	\$0.00	\$0.00	\$0.00	\$0.00
12469-0153683-3	PMT	4/1/2015 4:44	5/1/2015	X	-	(\$60.24)	\$239.76	\$300.00	(\$60.24)
12469-0153683-4	LOG	4/29/2015 1:3		X	-	\$0.00	\$0.00	\$0.00	\$0.00
12469-0153683-5	LOG	5/1/2015 3:07		X	-	\$0.00	\$0.00	\$0.00	\$0.00
12469-0153683-6	PMT	5/1/2015 6:08	5/31/2015	X	-	(\$22.26)	\$233.74	\$256.00	(\$22.26)
12469-0153683 Totals:				1		\$2,317.50	\$473.50	\$556.00	\$2,317.50 0

03/02/2015 Totals: 1 \$3,449.68 \$2,317.50 \$473.50 \$556.00 \$2,317.50 0

APP 004722

ROA 003128 Page 3 of 3

A - 109

604A LOAN REVIEW WORKSHEET

Licensee Name &

DBA: TITLEMAX OF NEVADA INC. DBA TITLEMAX

Exam Start

Date: 5/4/2015

Licensee Address: 3547 S MARYLAND PKWY LAS VEGAS NV 89169

Exam as of: 5/4/2015

Borrower Name &

Address: Dana Dennis, 6650 E Russell Rd Apt 206, Las Vegas, NV 89122

Examiner: Dean Ventura

Account Number	Origination Date	Amount of Loan	Maturity Date	Finance Charge	Total Number of Payments	Payment Amount	APR Quoted	Is the APR correct?
12469-0129635	10/9/2014	\$5,220.00	5/7/2015	\$2,283.07	6&1	1071.86/1071.91	121.55%	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? 2008 Dodge Charger P4D If secured by a vehicle title, is it filed and perfected? YES

What is the borrower's expected gross monthly income? \$2,360 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: \$8,830.00

(Applies to Title Loans Only) Does the original term of the title loan exceed 30 days? N/A

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

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

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

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

Is the loan a collection account? YES Has the loan been extended or renewed? N/A How many times? 0 Extensions: Title-6 and High Int Loans - 90 days Are receipts filed? YES

VIOLATIONS/ TECHNICAL EXCEPTIONS/ OTHER COMMENTS:

Title Loan Delinquent

NRS 604A.445, 210/ .440 Grace Period Agreement=8870.36 Orig=7503.07

Title Loan Agreement

Date: 10/9/2014

Number: 12469-0129635

Customer & Co-Customer Information		ACCOUNT NUMBER: 12469-0129635	
FIRST NAME Dana	LAST NAME Dennis	CO-CUSTOMER FIRST NAME	CO-CUSTOMER LAST NAME
DRIVERS LIC./STATE ID. NO.		CO-CUSTOMER SSN	CO-CUSTOMER'S DRIVERS LIC./STATE ID. NO.
CO-CUSTOMER STREET ADDRESS 6650 E Russell Rd Apt 206			
City Las Vegas	STATE NV	ZIP CODE 89122	CO-CUSTOMER CITY CO-CUSTOMER STATE CO-CUSTOMER ZIP CODE
CO-CUSTOMER HOME PHONE		CO-CUSTOMER DATE OF BIRTH	
Motor Vehicle & Licensee Information			
LICENSEE'S HOURS OF OPERATION: Monday to Friday 9:00 A.M. to 7:00 P.M., Saturday 10:00 A.M. to 4:00 P.M., Closed Sunday			
LICENSEE NAME TitleMax of Nevada, Inc. d/b/a TitleMax		LICENSEE PHONE NUMBER (702)866-5900	
LICENSEE STREET ADDRESS 3547 S. Maryland Pkwy, Unit C		LICENSEE CITY Las Vegas	LICENSEE STATE NV
VEHICLE IDENTIFICATION NUMBER (VIN) 2B3KA43R58H106055		LICENSE PLATE LVK4L5	
VEHICLE YEAR 2008	VEHICLE MAKE DODGE	VEHICLE MODEL CHARGER	COLOR WHITE

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

Term, Principal, Interest, Charges and Payment. The original term of this loan is 210 days. You promise to timely pay us in cash or as otherwise agreed in writing \$5,220.00 ("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 05/07/2015 the earlier of: (i) the due date of your last payment as set forth in the Payment Schedule below; or (ii) payment in full. You also promise to pay any other charges provided for under this Loan Agreement. You agree to make your payment in the amounts and on the dates set forth in the Payment Schedule below ("Due Date") at the address indicated above, or at such other address as we direct you in writing. If any Due Date falls on a date we are not open for business, then you agree to pay us on the next business day, and we will credit such payment, as if we received it on the appropriate Due Date. The Loan Agreement will be consummated upon the date you sign this Loan Agreement. Time is of the essence in this Loan Agreement. In consideration of your delivering the Title to us and granting us a security interest in the Motor Vehicle as set forth below, your promise to timely pay and agreeing to this Loan Agreement, we agree to provide you a loan in the Principal Amount provided above.

FEDERAL TRUTH-IN-LENDING DISCLOSURES

ANNUAL PERCENTAGE RATE	FINANCE CHARGE	Amount Financed	Total of Payments
The cost of your credit as a yearly rate.	The dollar amount the credit will cost you.	The amount of credit provided to you or on your behalf.	The amount you will have paid after you have made all payments as scheduled.
121.5462 %	\$2,283.07	\$5,220.00	\$7,503.07

Your payment schedule will be:

Number of Payments	Amount of Payments	When Payments are Due
6	\$1,071.86	11/8/2014 and each 30 days thereafter
1	\$1,071.91	5/7/2015

Security: You are giving a security interest in the Title to the Motor Vehicle.
 Filing Fee: \$20.00
 Prepayment: If you pay off early, you will not have to pay a penalty, and you may be entitled to a refund of part of the finance charge.

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

Itemization of Amount Financed of	\$5,220.00
1. Amount given to you directly:	\$5,200.00
2. Amount paid on your account:	\$0.00
3. Amount paid to public officials:	\$20.00
4. Amount paid to _____ on your behalf:	\$0.00

Calculation of Interest, Application of Payments and Security Interest.

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

Right to Rescind and Prepayment.

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

Grace Period.

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

Repayment Plan Disclosure: If you default on 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 repossesses the Motor Vehicle.

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

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

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

Governing Law and Assignment.

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Customer's Signature

Date

Its Authorized Agent

Date

Co-Customer's Signature

Date

Customer Receipt/Repayment Plan Receipt (210 day loan)

NAME AND ADDRESS OF THE LICENSEE: Tm Las Vegas Nv #23 3547 S. Maryland Pkwy, Unit C Las Vegas, NV 89169		PAYMENT MADE ON BEHALF OF OR BY: Dana Dennis	
LOAN AGREEMENT IDENTIFICATION NO. 12469-0129635		DATE/TIME OF RECEIPT OF PAYMENT: 11/11/2014 06:17:12 PM	
LOAN AGREEMENT DATE: 10/9/2014 5:27:03 PM			
If you have multiple loans, this payment was applied to the loan number identified above.			
AMOUNT PAID: \$200.00		AGENT RECEIVING PAYMENT: Jennifer Rapp	

TODAY'S PAYMENT ITEMIZATION

PRINCIPAL PAID:	\$0.00
INTEREST PAID:	\$200.00
CHARGES PAID:	\$0.00
FEES PAID:	\$0.00
TOTAL AMOUNT PAID TODAY:	\$200.00
BALANCE DUE ON LOAN:	\$5,593.63
NEXT SCHEDULED DUE DATE:	11/8/2014

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

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

Dana Dennis
Printed Name

Dana Dennis
Signature

APP 004730
ROA 003136

Customer Receipt/Repayment Plan Receipt (210 day loan)

NAME AND ADDRESS OF THE LICENSEE: Tm Las Vegas Nv #23 3547 S. Maryland Pkwy, Unit C Las Vegas, NV 89169		PAYMENT MADE ON BEHALF OF OR BY: Dana Dennis
LOAN AGREEMENT IDENTIFICATION NO. 12469-0129635		DATE/TIME OF RECEIPT OF PAYMENT: 11/24/2014 05:45:00 PM
LOAN AGREEMENT DATE: 10/9/2014 5:27:03 PM		
If you have multiple loans, this payment was applied to the loan number identified above.		
AMOUNT PAID: \$322.00	AGENT RECEIVING PAYMENT: Jennifer Rapp	

TODAY'S PAYMENT ITEMIZATION

PRINCIPAL PAID:	\$0.00
INTEREST PAID:	\$322.00
CHARGES PAID:	\$0.00
FEES PAID:	\$0.00
TOTAL AMOUNT PAID TODAY:	\$322.00
BALANCE DUE ON LOAN:	\$5,497.60
NEXT SCHEDULED DUE DATE:	12/8/2014

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

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

Dana Dennis
Printed Name

Dana M. Dennis
Signature

APP 004731
ROA 003137

Customer Receipt/Repayment Plan Receipt (210 day loan)

NAME AND ADDRESS OF THE LICENSEE: Tm Las Vegas Nv #23 3547 S. Maryland Pkwy, Unit C Las Vegas, NV 89169		PAYMENT MADE ON BEHALF OF OR BY: Dana Dennis
LOAN AGREEMENT IDENTIFICATION NO. 12469-0129635		DATE/TIME OF RECEIPT OF PAYMENT: 01/03/2015 11:08:45 AM
LOAN AGREEMENT DATE: 10/9/2014 5:27:03 PM		
If you have multiple loans, this payment was applied to the loan number identified above.		
AMOUNT PAID: \$522.00	AGENT RECEIVING PAYMENT: Vivian Tirado	

TODAY'S PAYMENT ITEMIZATION

PRINCIPAL PAID:	\$0.00
INTEREST PAID:	\$522.00
CHARGES PAID:	\$0.00
FEES PAID:	\$0.00
TOTAL AMOUNT PAID TODAY:	\$522.00
BALANCE DUE ON LOAN:	\$5,670.91
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 represent that the information previously provided on the Covered Borrower Identification Statement is still accurate.

Dana Dennis
Printed Name

[Signature]
Signature

APP 004732
ROA 003138

Customer Receipt Repayment Plan Receipt (10 day loan)

NAME AND ADDRESS OF THE LICENSEE: Tm Las Vegas Nv #23 3547 S. Maryland Pkwy, Unit C Las Vegas, NV 89169		PAYMENT MADE ON BEHALF OF OR BY: Dana Dennis	
LOAN AGREEMENT IDENTIFICATION NO. 12469-0129635		DATE/TIME OF RECEIPT OF PAYMENT: 01/30/2015 06:12:15 PM	
LOAN AGREEMENT DATE: 10/9/2014 5:27:03 PM			
If you have multiple loans, this payment was applied to the loan number identified above.			
AMOUNT PAID: \$578.00		AGENT RECEIVING PAYMENT: Vivian Tirado	

TODAY'S PAYMENT ITEMIZATION

PRINCIPAL PAID:	\$179.76
INTEREST PAID:	\$398.24
CHARGES PAID:	\$0.00
FEES PAID:	\$0.00
TOTAL AMOUNT PAID TODAY:	\$578.00
BALANCE DUE ON LOAN:	\$5,040.24
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.

Dana Dennis

Printed Name

Signature

Dana M. Dennis

APP 004733
ROA 003139

Customer Receipt (Repayment Plan Receipt (10 day loan))

NAME AND ADDRESS OF THE LICENSEE: Tm Las Vegas Nv #23 3547 S. Maryland Pkwy, Unit C Las Vegas, NV 89169		PAYMENT MADE ON BEHALF OF OR BY: Dana Dennis	
LOAN AGREEMENT IDENTIFICATION NO. 12469-0129635		DATE/TIME OF RECEIPT OF PAYMENT: 01/30/2015 06:11:19 PM	
LOAN AGREEMENT DATE: 10/9/2014 5:27:03 PM		If you have multiple loans, this payment was applied to the loan number identified above.	
AMOUNT PAID: \$522.00			
AGENT RECEIVING PAYMENT: Vivian Tirado			

TODAY'S PAYMENT ITEMIZATION

PRINCIPAL PAID:	\$0.00
INTEREST PAID:	\$522.00
CHARGES PAID:	\$0.00
FEES PAID:	\$0.00
TOTAL AMOUNT PAID TODAY:	\$522.00
BALANCE DUE ON LOAN:	\$5,618.24
NEXT SCHEDULED DUE DATE:	2/6/2015

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

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

Dana Dennis Dana M. Dennis
Printed Name Signature