Customer Receit/Repayment Plan Recei (210 day loan) PAYMENT MADE ON BEHALF OF OR BY: NAME AND ADDRESS OF THE LICENSEE: Dana Dennis Tm Las Vegas Nv #23 3547 S. Maryland Pkwy, Unit C Las Vegas, NV 89169 DATE/TIME OF RECEIPT OF PAYMENT: LOAN AGREEMENT IDENTIFICATION NO. 03/13/2015 04:53:53 PM 12469-0129635 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. AGENT RECEIVING PAYMENT: AMOUNT PAID: Estefania Cordon \$522.00 TODAY'S PAYMENT ITEMIZATION \$0.00 PRINCIPAL PAID: \$522.00 INTEREST PAID: \$0.00 CHARGES PAID: \$0.00 FEES PAID: \$522-00 TOTAL AMOUNT PAID TODAY: \$5,223,17 BALANCE DUE ON LOAN: 4/7/2015 NEXT SCHEDULED DUE DATE: Account paid in full by rescission. Account paid in full. Title Returned Upon Payment in Full. By signing below, you acknowledge that upon repayment in full, we returned the Vehicle's Title to you. Repayment Plan Agreement. Grace Period Plan Agreement Acknowledgments. By signing below, you acknowledge that the payment information noted above is accurate. You further represent that the information previously provided on the Covered Borrower Identification Statement is still accurate. Signat/re Printed Name

GRACE PERIOD PAYMENTS DEFERMENT AGREEMENT

Date: // -// ///	Account Number: 12469-0129635
Customer Name:	Licensee Name: TitleMax of Nevada, Inc. d/b/a TitleMax Address: 3547 S. Maryland Pkwy, Unit C
Dana Dennis Address:	Las Vegas, NV 89169
6650 E Russell Rd Apt 206 Las Vegas, NV 89122	Vehicle Information:2008 DODGE CHARGER 2B3KA43R58H106055
Co-Borrower Name:	
Address:	
3	·

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

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

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

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.

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

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

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

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

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

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

By signing this Grace Period Payments Deferment Agreement, you acknowledge that it was filled in before you did so and that you have received a completed copy of it. You agree that the information you provided to before entering into this Grace Period Payments 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

Its Authorized Agent

Co-Borrower's Signature

Date

Customer Application

Personal Information

Date 10 - 10 - 14				
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Physical Address (street Number & Name)	50 E Pussell Rd	water the second	Apt# 2	06
City Las Legas	State (N	Zip 891.	DD County C	larce
Mailing Address (if different from Physical address)				
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Date	State Issued ID Number	Date of	Birth	Socia	al Security	#		
Last Name	First Name				lle Name			
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ADDITIONAL TERMS AND CONDITIONS OF THIS CUSTOMER APPLICATION

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

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 †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 (1-809-778-7879) http://www.adr.org or JAMS (1-800-352-5267) https://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

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

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

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

Ability to Repay Verification.

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

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

ROA 093148

months i	d gross monthly income and obligations. You agree that you have told us about a relating to (i) your employment of source of income, and (ii) current and expected at you have read and understood all the above statements, including the A	gross monthly income and obligations. You
	2 anan Lenus	10/07/14
	Applicant Signature	Date /
	Co-Applicant Signature	Date

Affidavit

STATE OF NEVADA COUNTY OF Clark	
Title Loan Agreement No.: Date: 409, 2014 (0 A - 20)	
Customer Name: Dana Marie Dennis Address: 4259 S Pecos Rd Apt 202	Licensee Name: TitleMax of Nevada, Inc. d/b/a <u>Titlemac</u> Address:
Las Vegas, NV 89121 Co-Borrower Name: Address:	3547 S Maryland Pkwy #C Las Vegas, NV 89169
Vehicle Information: VIN: 2B3KA43R58H106055 License Plate State and No: LVK4L5 Color: White Year:2	2008 Make: Dodge Model: Charger
identifies the legal owner of a vehicle of any shifting document issue	air market value. Pursuant to N.R.S. 604A.450-2, we have reviewed
	davit which states: (a) The customer has provided the licensee with
The undersigned, Dana Marie Dennis, being first duly sworn, st	tates as follows:
 You have provided us with true and correct information the vehicle; and 	on concerning your income, obligations, employment and ownership of
2. You have the ability to repay the title loan.	
FURTHER, AFFIANT SA	anoth aneits
Co-Borrower Signature:	

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APP 004/45 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

willeage. U

Tire Size: 215/65R17

MIPG. 10/20

Mileage Cat: D

Base HP: 178 @ 5500

Weight: 3728 Fuel Type: Gas Cylinders: 6
Transmission: A

Taxable HP: 27.5

Wheelbase: 120.0

Drive Train: RWD

Model LXDH48

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

Price AT AC EW Includes:

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
Bas€	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
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er julius diese der Antonio de Santonio de	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							
Options	\$0	\$0	\$0	\$0	\$0	\$0	\$0	N/A
Mileage	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

Titl ax 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.

Jnder 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 win 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 \$5,896.88; (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 considered to be valid by us. (3) If you notify us in writing

PS Form 3817, April 2007 PSN 7530-02-000-5055

within the thirty-day obtain verification or such verification or written request with address of the original control of the original control of the original control of the original control or the

This Contineate of Mailling product of Maryland Pkwy

Las Vegas, NV 89160

To Day Lewis

Las Vegas AV 80160

To Day Lewis

APP 004749

This is an attempt to collect a depurpose.

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

1	0	10	9	/2	0	1	4

# Orig. Date		ype	Coll. Value		Fees.	Paid	Amt. Due	EXT's
2469-0129635 10/09/2014		A2	\$7,503.07		\$3,592.29	\$2,666.00	\$6,146.29	0
Transaction # Type	/	Date Pro		Principal	Fees	Amt Paid	<i>Due</i>	
12469-0129635-1 NEL	10/9/2014 5:2	X	-	\$5,220.00	\$0.00 \$534.40	\$0.00	\$5,220.00	
12469-0129635-2 FEE	11/8/2014 4:2	Х	-	\$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:	Х	•	\$0.00	\$0,00	\$0.00	\$0.00	
12469-0129635-5 PMT	11/11/2014 6: 11/8/2014		14	\$0.00	\$52.15	\$200.00	(\$147.85)	
12469-0129635-6 LOG	11/11/2014 6:	Х	-	\$0.00	\$0.00	\$0.00	\$0.00	
12469-0129635-7 PMT	11/24/2014 5: 12/8/2014		=	\$0.00	\$225.97	\$322.00	(\$96.03)	
12469-0129635-8 FEE	12/8/2014 7:0	Х	-	\$0.00	\$243.3 6	\$0.00	\$243.36	
12469-0129635-9 LOG	12/9/2014 10:	Х	-	\$0.00	\$0.00	\$0.00	\$0.00	
12469-0129635-10 LOG	12/10/2014 1	Х	-	\$0.00	\$0.00	\$0.00	\$0.00	
12469-0129635-11 LOG	12/11/2014 1	Х	-	\$0.00	\$0.00	\$0.00	\$0.00	
12469-0129635-12 LOG	12/11/2014 5:	Х	-	\$0.00	\$0.00	\$0.00	\$0.00	
12469-0129635-13 LOG	12/12/2014 9:	Х	-	\$0.00	\$0.00	\$0.00	\$0.00	
12469-0129635-14 LOG	12/13/2014 1:	Х	_	\$0.00	\$0.00	\$0.00	\$0.00	
12469-0129635-15 LOG	12/20/2014 9:	Х	-	\$0.00	\$0.00	\$0.00	\$0.00	
12469-0129635-16 LOG	12/20/2014 9:	Х		\$0.00	\$0.00	\$0.00	\$0.00	
12469-0129635-17 LOG	12/22/2014 1	Х	_	\$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		X		\$0.00	\$0.00	\$0.00	\$0.00	
	1/17/2015 11:	·		\$0.00	\$0.00	\$0.00	\$0.00	
12469-0129635-24 LOG	1/19/2015 10:			\$0.00	\$0.00	\$0.00	\$0.00	
12469-0129635-25 LOG	1/19/2015 12:	X		\$0.00	\$399.80	\$522.00	(\$122.20)	
12469-0129635-26 PMT	1/30/2015 6:1 2/6/2015	X					**	
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	Х		\$0.00	\$503.52	\$0.00	\$503.52	
12469-0129635-30 LOG	3/9/2015 9:18	Х		\$0.00	\$0.00	\$0.00	\$0.00	
12469-0129635-31 PMT	3/13/2015 4:5 4/7/2015	Х		\$0.00	\$83.92	\$522.00	(\$438.08)	
12469-0129635-32 LOG	4/7/2015 6:58	Х		\$0.00	\$0.00	\$0.00	\$0.00	
12469-0129635-33 FEE	4/7/2015 7:18	Х		\$0.00	\$419.60	\$0.00	\$419.60	
12469-0129635-34 LOG	4/8/2015 11:4	Х		\$0.00	\$0.00	\$0.00	\$0.00	
12469-0129635-35 LOG	4/8/2015 6:02	Х	-	\$0.00	\$0.00	\$0.00	\$0.00	
12469-0129635-36 LOG	4/9/2015 9:55	Х	-	\$0.00	\$0.00	\$0.00	\$0.00	
12469-0129635-37 LOG	4/9/2015 5:12	Х	-	\$0.00	\$0.00	\$0.00	\$0.00	
12469-0129635-38 LOG	4/10/2015 10:	Х	-	\$0.00	\$0.00	\$0.00	\$0.00	
12469-0129635-39 LOG	4/10/2015 10:	Х	-	\$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	Х	<u>.</u>	\$0.00	\$0.00	\$0.00	\$0.00	
12469-0129635-42 LOG	4/30/2015 4:4	Х		\$0.00	\$0.00	\$0.00	\$0.00	
12469-0129635-43 LOG	5/1/2015 11:5	Х		\$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	
	5/5/2015 10.1	x		\$0.00	\$0.00	\$0.00	\$0.00	
12469-0129635-49 LOG				\$0.00	\$0.00 \$0.00	\$0.00	\$0.00	
12469-0129635-50 LOG	5/6/2015 9:17	X					\$0.00 \$0.00	
12469-0129635-51 LOG	5/6/2015 4:04	X		\$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 \$0.00	\$503.52	\$0,00 \$0.00	\$503.52 \$0.00	
12469-0129635-54 LOG	5/8/2015 10:0			መጠ በጠ	\$0.00			

\$5,040.24 \$3,592.29 \$7,503.07 10/09/2014 Totals:

\$2,666.00

\$6,146.29

A - 110

Is the loan a collection account? Is the loan secured? Violation: 604.445, .210 Orig=7454.83, GPDA=8881.90 Does the written loan agreement include a disclosure regarding the opportunity to enter into a REPAYMENT plan if the customer defaults, pursuant to NRS 604A.410 (2f)? Does the written loan agreement disclose the right of the customer to PRE-PAY the loan, pursuant to NRS 604A.410 (2e)? Does the written loan agreement disclose the right of the customer to RESCIND the loan, pursuant to NRS 604A.410 (2d)? What is the borrower's expected gross monthly income? Title Loan Delinquent Loan Type Account Number Borrower Name & Licensee Address: 3547 S MARYLAND PKWY LAS VEGAS NV 89169 (Applies to High-Interest Loans Only) Licensee Name & 12469-0152352 (Applies to Title Loans Only)

NRS 604.445(2) (Applies to Title Loans Only) (Applies to Title Loans Only) (Applies to Deferred Deposit Only) (Applies High-Int Loans) (Applies to D/D Loans) Address: Hawa Shelly, 5440 W Harmon Ave #3019, Las Vegas, NV 89103 NRS 604A.425(1b) NRS 604A.408(1) DBA: TITLEMAX OF NEVADA INC. DBA TITLEMAX YES Origination Date Deferred Deposit If so, what is the collateral? 2007 Toyota Sequoia SR5 4D Utility Has the title loan been extended for more than six additional periods, pursuant to NRS 604A.445 (2)? Does the original term of the title loan exceed 30 days? Does the loan amount exceed the fair market value of the vehicle securing the loan? YES [Has the loan been extended or renewed? Does the original term of the HIL not exceed 35 days? Does the monthly payment amount exceed 25% of the borrower's expected gross monthly income? Does the original term of the D/D Loan not exceed 35 days? Does the deferred deposit loan exceed 25% of the customer's expected gross monthly income? Amount of Loan \$5,020.00 VIOLATIONS/TECHNICAL EXCEPTIONS/OTHER COMMENTS \$2,750 High-Int Loans 604A LOAN REVIEW WORKSHEET Was the borrower's income verified? Maturity Date 9/18/2015 N/A \$2,434.83 Charge Finance Title Loans N/A How many times? U Total Number of Payments YES 6&1 Paystub Purpose of loan: Cash 0 If secured by a vehicle title, is it filed and perfected? Extensions: Title-6 add'l periods; D/D & High Int Loans - 90 days 1064.98/1064.95 YES YES o Payment Amount Affidavit Exam as of: 5/4/2015 Exam Start Fair Market Value: Examiner: Dean Ventura APR Quoted | Is the APR correct? N/A Date: 5/4/2015 N/A ۲, 133.71% Are receipts filed? Other: N/A N/A N/A YES YES \$13,110.00 YES YES

APP 004752 ROA 003158

Confidential

Date: 2/20/2015

5TDZT34A47S296084

VEHICLE MAKE

TOYOTA

VEHICLE YEAR

2007

Date: 2/20/2015						Number: 12469-0152352
Customer & Co-Cu	stomer Information	ACCOUNT NUM	IBER: 12469-0152352			
FIRST NAME Hawa	LAST NAME Shelly		CO-CUSTOMER FIRST N	AME	CO-CUSTOME	ER LAST NAME
201			CO-CUSTOMER SSN	CO-CUSTON	MER'S DRIVERS	LIC./STATE ID. NO.
STREET ADDRESS 5440 W Harmon Ave #3	019		CO-CUSTOMER STREET	ADDRESS		-
City Las Vegas	STATE NV	ZIP CODE 89103	CO-CUSTOMER CITY	CO-CUSTO	OMER STATE	CO-CUSTOMER ZIP CODE
			CO-CUSTOMER HOME P	PHONE	CO-CUSTO	MER DATE OF BIRTH
Motor Vehicle inform		B	URS OF OPERATION: 9:00 A.M. to 7:00 P.M., Saturday	y 10:00 A.M. to 4:0	00 P.M., Closed	Sunday
LICENSEE NAME TitleMax of Nevada, Inc	. d/b/a TitleMax	LICENSEE P (702)866-590	HONE NUMBER 00			
LICENSEE STREET AD 3547 S. Maryland Pkwy			LICENSEE CITY Las Vegas	LICENSEE STA		LICENSEE ZIP CODE 19169
VEHICLE IDENTIFICAT	ION NUMBER (VIN)		LICENSE PLATE		-	

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

COLOR

WHITE

768LME

VEHICLE MODEL

SEQUOIA

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 vearly rate.

FINANCE CHARGE

The dollar amount the credit will cost you.

Amount Financed

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

Total of Payments

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

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
Amount given to you directly:	\$5,000.00
Amount paid on your account:	\$0.00
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 defau the loan, we must offer a Repayment Plan to v efore 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 ente 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 filling, administrative, hearing and arbitrator's fees ("Arbitration Fees"). Throughout the arbitration, each party shall bear his or her own attorneys' fees and expenses, such as witness and expert witness fees. The arbitrator shall apply applicable substantive law consistent with the FAA, and applicable statutes of limitation, and shall honor claims of privilege recognized at law. The arbitration hearing will be conducted in the county of your residence, or within 30 miles from such county, or in the county in which the transaction under this Loan Agreement occurred, or in such other place as shall be ordered by the arbitrator. The arbitrator may decide, with or without a hearing, any motion that is substantially similar to a motion to dismiss for failure to state a claim or a motion for summary judgment. In conducting the arbitration proceeding, the arbitrator shall not apply any federal or state rules of civil procedure or evidence. If allowed by statute or applicable law, the arbitrator may award statutory damages and/or reasonable attorneys' fees and expenses. If the arbitrator renders a decision or an award in your favor resolving the dispute, then you will not be responsible for reimbursing us for your portion of the Arbitration Fees, and we will reimburse you for any Arbitration Fees you have previously paid. If the arbitrator does not render a decision or an award in your favor resolving the dispute, then the arbitrator shall require you to reimburse us for the Arbitration Fees we have advanced, not to exceed the amount which would have been assessed as court costs if the dispute had been resolved by a state court with jurisdiction, less any Arbitration Fees you have previously paid. At the timely request of any party, the arbitrator shall provide a written explanation for the award. The arbitrator's award may be filed with any court having jurisdiction.
- 6. All parties, including related third parties, shall retain the right to seek adjudication in a small claims tribunal for disputes within the scope of such tribunal's jurisdiction. Any dispute, which cannot be adjudicated within the jurisdiction of a small claims tribunal, shall be resolved by binding arbitration. Any appeal of a judgment from a small claims tribunal shall be resolved by binding arbitration. Furthermore, nothing in this Arbitration Provision shall limit the right of you or us (a) to foreclose against the Motor Vehicle by the exercise of any power under the Loan Agreement or under applicable law, (b) to exercise self-help remedies such as set off or repossession, or (c) to obtain provisional or ancillary remedies such as pre-judgment seizure of property, definue, replevin, or injunctive relief, or to seek or obtain any other traditional equitable relief which does not claim money damages from a court having jurisdiction. The institution and maintenance by you or us of any action set forth in this Paragraph 6 shall not constitute a waiver of the right to submit any dispute to arbitration, including any counterclaim asserted.
- 7. This Arbitration Provision is made pursuant to a transaction involving interstate commerce and shall be governed by the FAA. If a final non-appealable judgment of a court having jurisdiction over this transaction finds, for any reason, that the FAA does not apply to this transaction, then our agreement to arbitrate shall be governed by the arbitration law of the State of Nevada.

8. This Arbitration Provision is binding upon an inefits you, your respective heirs, successors and \(\epsilon \) is. 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. Titleiviax of Nevada, Inc. d/b/aTitleMax

8/20/2015

Date

Customer's Signature

Co-Customer's Signature

Customer Recipt/Repayment Plan Recipt (210 day loan) NAME AND ADDRESS OF THE LICENSEE: PAYMENT MADE ON BEHALF OF OR BY Tm Las Vegas Nv #23 Hawa Shelly 3547 S. Maryland Pkwy, Unit C Las Vegas, NV 89169 LOAN AGREEMENT IDENTIFICATION NO. DATE/TIME OF RECEIPT OF PAYMENT: 12469-0152352 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: AGENT RECEIVING PAYMENT: \$552.00 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.

APP 004758

9/12/11y

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

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

Grace Periods Payments Deferment Schedule

Payment Number	Amount of Payment	Deferred Periodic Due Date
1	\$551.70	3/22/2015
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.

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.

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.

And	3/25/20	LICENSEE: TitleMax of Nevada, Inc. o	3 25 15
Customer's Signature	Date	its Authorized Agent	Date '
Co-Borrower's Signature	Date		

Customer Application

2/20/15	Personal Informa	ation			
Date A.I. State issue	SO ID NOMBEL 1. A 4 . A BOOK	Dire	N# 112	~H_A = J(I_A) /.	
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Mailing Address (If different from physical address)	me				
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Co-Applicant Information

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Home Phone	Cell Phone.						
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Are you currently in bankruptcy? yes no		<u> </u>					
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Friend/Referral Name of referrer?		/	-		-		
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ADDITIONAL TERMS AND CONDITIONS OF THIS CUSTOMER APPLICATION

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

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

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

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

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

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

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

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

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

Ability to Repay Verification.

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

THE CHANGES AS FOLLOWS:		ANGE IN THE NEXT	14 10 months, 1	
THE CHANGES AS I OLLOWO	NA			
	·			
			-	

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

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

Co-Applicant Signature

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/aTITLEMAN

3547 S MARYLAND PKWY LAS VEGAS, NV 89169

Vehicle Information: VIN: 51DZT34A47S296084

Color: WHITEYear: 2007 License Plate State and No: NV768LME

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 large current of a vehicle or envisible or envisible of another invisidation. identifies the legal owner of a vehicle or any similar document issued pursuant to the laws of another jurisdiction.

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

Pursuant to N.R.S. 604A.450-3, you are required to give us an affidavit which states: (a) The customer has provided the licensee with true and correct information concerning the customer's income, obligations, employment and ownership of the vehicle; and (b) The customer has the ability to repay the title loan.

, being first duly sworn, states as follows: The undersigned, HAWA SHELLY

- 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

5TDZT34A47S296084 DATE ISSUED

12/16/2013

VEHICLE COLOR

ODOMETER MILES 38008

ODOMETER BRAND ACTUAL MILES

YEAR

2007

MAKE TOYT FUEL TYPE

G

MODEL SEQUOIA SR SALES TAX PD

VEHICLE BODY T4W EMPTY:WT

TITLE NUMBER NV006612790

GROSS WT GVWR 5100 BRANDS

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 FARURE TO

CONPLETE 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 Nevada Driver's License Number or Identification Number

Printed Full Legal Name of Buyer

I certify to the best of my knowledge the adometer reading is the actual mileage of the vehicle unless one of the following statements is checked. Exempt - Model year over 9 years old. TENTHS

ODOMETER READING

Printed Name of Seller(s)/Agent/Dealership

Signature of Seller(s)/Agent/Dealership

Printed Full Legal Name of Buyer

Farm aware of the above odometer certification made by the seller/agent. []

Dealer's License Number

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

7P3545PC (THIS IS NOT A TITLE NO.)

CONTROL NO.

VP-2 (Rev. 8/10)

Contact Information

2/20/2015

Company: Titlemax (314391)

Telephone: 912-525-2675

Contact: Laura Farris

Fax:

E-Mail: laura.farris@titlemax.biz

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: Q Mileage Cat; E

Equip Ret: \$37,600 Tire Size: 245/70R16

MPG: 15/18 Weight: 6600

Cylinders: 8

Base HP: 273 @ 5400

Fuel Type: Gas Wheelbase: 118.1 Transmission: A Drive Train: RWD

Taxable HP: 43.8 Model Number: 7910

End of Term 0

End of Term ₀

Months:

Mileage:

Price Includes: AT AC 8CY

Wholesale Black Book values as of 2/20/2015

	X-CL		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
house and the second of the second	general and the second designation of the se	erations come e- days body you, received on	emprovige and agreement or medical programmer	n er Kusta til til se se syfan er killer se samme

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				

		X-CL	Clean	Average	Rough
}	, , ,	N/A	\$15,950	\$13,300	\$9,525
Optio	ons	N/A	\$0	\$0	\$0
Mile	age	N/A	N/A	N/A	N/A
Reg	ion	N/A	\$0	\$0	\$0
To	otal	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							
Options	\$0	\$0	\$0	\$0	\$0	\$0	\$0	N/A
Mileage	N/A							
Total	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

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

2/20/2015) #	Orig. Date	Customer Name	e Type			Coll. Value	Advanced	Fees.	Paid		EXT's
2469-01523 52	02/20/2015	Shelly, Hawa	A3			\$7,454.83	\$5,020.00	\$1,103.40	\$552.00	\$5,571.40	0
Transactio		Trans. Date	New Due Date	Pro?	Rev?		<u>Principal</u>	Fees	Amt Paid	Due	
12469-0152		2/20/2015 3:4		Х	-		\$5,020.00	\$0.00	\$0.00	\$5,020.00	
12469-015	2352-2 FEE	3/22/2015		Х	-		\$0.00	\$551.70	\$0.00	\$551.70	
12469-015	2352-3 LOG	3/23/2015 9:3		Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
12469-015	2352-4 LOG	3/24/2015 10:		Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
12469-015	2352-5 LOG	3/24/2015 1:5		Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
12469-015	2352-6 LOG	3/24/2015 5:0		Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
12469-015	2352-7 LOG	3/24/2015 5:1		X	-		\$0.00	\$0.00	\$0.00	\$0.00	
12469-015	2352-8 PMT	3/25/2015 11:	4/21/2015	Х	_		\$0.00	\$55.17	\$552.00	(\$496.83)	
12469-015	2352-9 LOG	4/21/2015 9:3		Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
	2352-10 FEE	4/21/2015 7:0		Х	-		\$0.00	\$496.53	\$0.00	\$496.53	
	2352-11 LOG	4/22/2015 10:		Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
12469-015	2352-12 LOG	4/22/2015 5:1		Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
	2352-13 LOG	4/23/2015 11:		Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
	2352-14 LOG	4/24/2015 1:0		Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
	2352-15 LOG	4/25/2015 1:2		Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
	2352-16 LOG	4/28/2015		Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
	2352-17 LOG	4/28/2015 10:		Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
	2352-18 LOG	4/29/2015 9:2		Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
	2352-19 LOG	4/29/2015 10:		Х	_		\$0.00	\$0.00	\$0.00	\$0.00	
	2352-20 LOG	5/6/2015 4:39		Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
	2352-21 LOG	5/7/2015 12:1		Х	_		\$0.00	\$0.00	\$0.00	\$0.00	
	2352-22 LOG	5/7/2015 4:01		Х	_		\$0.00	\$0.00	\$0.00	\$0.00	
	2352-23 LOG	5/7/2015 4:59		Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
	2352-24 LOG	5/8/2015 10:1		Х	_		\$0.00	\$0.00	\$0.00	\$0.00	
	2352-25 LOG	5/8/2015 10:2		Х	_		\$0.00	\$0.00	\$0.00	\$0.00	
	2352 Totals:	1			unner		\$5,020.00	\$1,103.40	\$552.00	\$5,571.40	
							-				
2/20/2015 Tota	ls: 1			., .,		\$7,454.83	\$5,020.00	\$1,103.40	\$552.00	\$5,571.40	

The Max 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 3440 W Harmon Ave #3019 _as 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

: (1) return to the To enter into a Repayment Plan you must follow these procedures by 5/22/2015 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 Re

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



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

If you enter into a Repayment Fian, 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) you, unless you are seeking multiple loans that do not exceed the Repayment Plan by repossessing the attempt to collect the outstanding balance during the term of the Repayment Plan by repossessing the Vehicle unless you default on the Repayment Plan or (6) attempt to collect an amount that is greater than the amount owed under the terms of the Repayment Plan.

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

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

Sincerely

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

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

(1) The amount of the debt is \$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.

APP 004773

IN THE SUPREME COURT OF THE STATE OF NEVADA

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

Case No. 74335

Electronically Filed Apr 19 2018 09:34 a.m. Elizabeth A. Brown Clerk of Supreme Court

Respondent(s),

v.

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

Appellant(s).

District Court No. A-16-743134-J

APPELLANT'S APPENDIX

VOLUME 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	75	017588 - 017591
Motion for Supplemental Relief,		
January 10, 2018		
Notice of Entry of Order Granting in Part	75	017582 - 07599
and Denying in Part Motion for		
Supplemental Relief, January 11, 2018		

	X-CL	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

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

Black Book Add/Deducts

	FAR URE TO COMPU	EQUINES THAT YOU STATE THE MILEAGE IN CONNECTION WITH THE TRANSFER OF OWNERSHIP. THE OR PROVIDING A FARSE STATEMENT MAY RESULT IN FINES AND/OR IMPRISONMENT. Eneby condition the volicie described in this tille has been transferred to the belowing buyeris):
	Printed Full Legal Name of Buyer	☐ AND Neverda Derver's Elocuser Nomber of Identification Number ☐ OR
MENT	Printed Full Legal Name of Buyer	Newada Driver's License Munifier of Rentification; Number
ASSIGNIN ER ONLY		Phy State State The mileage of the vehicle unless one of the following statements is checked. NO II The mileage statements in excess of its mediantical limits.
FIRST REASS DEALER (ODOMETER READING	TENTIES The odometer assuing is not the actual initiage. WARNING ODOMETER DISCREPANCY Exempt - Model year over 9 years old.
	Signature of Seller(s)/Agent/Dealership i am aware of the above odometer certifical	Printed Name of Selfants // Agenti/Osalenship jon made by the selfantsgent. □ Dealer's License Namber Date of Sale
>	Signature of Buyer FEDERAL AND STATE LAW R	PRINTED FOR LOGIC Name of Buyer. FOURIES THAT YOU STATE THE MILEAGE IN CONNECTION WITH THE TRANSFER OF OWNERSHIP.
	FAILURE TO COMP/s The undersigned	TE OR PROVIDING A FALSE STATEMENT WAY RESULT IN FINES AND/OR INPRISONMENT. Southy certifies the vehicle described in his title has been transferred to the following beyons: [T] AND
Ę	Printed Full Legal Name of Buyer Printed Full Legal Name of Buyer	Neverda Dayer's License Number of Identification Number ON Neverda Dayer's Cicense Number of Identification Number
SEIGNME	Address	Sille 2.00 (1)
D REAS		imeter reading is the actual indexes of the vehicle unless one of the inflowing statements is checked. NO
SECON T	ODOMETER READING Signature of Setter(s)/Agent/Dealarship I am aware of the above belometer certifica	Franced Nation of Solien(S)Assemblysidensing
	Signature of Bayer	Printed Full Logal Name of Brayer
>	SAN USE TO COMPU	EQUIRES THAT YOU STATE THE MILEACE IN CONNECTION PURCHES AND/OR MUNISCRED OF CONNECTION. THE OF PROVIDING A PALSE STATEMENT MAY RESULT IN PINES AND/OR MUNISCAULENT. Gereby, certifies the vehicle described in this title has been transferred to the following buyer(s):
	Printed Full Legal Name of Buyer	Nevace Driver's Liceuse (jumber of Identification humber
MENT Y	Printed Full Legal Name of Buyer	Nevada Driver's License Number or Identification Number
ASSIGN ER ONL	Address I certify to the best of my knowledge the or	State Zip Gode Smoter reading is the actual infleege of the vehicle unless one of the following statements is checked: NO The milespe states is in excess of its medianical limits.
THIND REASSIGNA DEALER ONLY	ODOMETER FIEADING	ENTIS I The optomens velociting is suith this actual makeage. Workings: ODENATION DISCREPANCY Exempt: Model year one (Persons and
	Signature of Seller(s)/Agent/Dealership I am aware of the above odometer certifica	Printed Name of Selfer(s)/Agent/Dealership Dealer's License Number Uste of Sale
	Signature of Buyer	Printed Full Legal Name of Buyer LIENHOLDER TO BE RECORDED FEIN
LIEN	Printed Full Legal Name of Lienholder	(if no-lienholder write "NONE")
	Address Street	City State Zip Code

ALTERATION OR ERASURE VOIDS THIS TITLE

GRACE PERIOD PAYMENTS DEFERMENT AGREEMENT

Date:

Account Number: 11569-0125164

ŧ1

Customer Name: Shimon Tavdidishvili 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.

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	\$16,993.00	
payments under the under the terms of the Grace Period	Service Control	
Payments Deferment Agreement:		
-9	· · · · · · · · · · · · · · · · · · ·	

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

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

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

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

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

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

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

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

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

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

GHimou Tho	didistail: 10/7/14	LICENSEE: TitleMax of Nevada, Ir	d/b/a TitleMax
Customer's Signature	Date	Its Authorized Agent	Date
!		: -	
Co-Borrower's Signature	Date	•	

AMENDMENT OF THE TITLF—OAN AGREEMENT TO ESTABLISH A REPAYMENT PLAN (Defaulted)

No. 11569-0125164

Address:

Customer Name: Tavdidishvili, Shimon

2974 Azure Bay St

Las Vegas, NV 89117 (702)544-5037

Amended Agreement No. 11569-u161693

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

4/16/2015

Address:

Licensee Name:

3525 S. Fort Apache Rd. Suite 160

Las Vegas, NV 89147

Co-Borrower Name:

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

Ferms: 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/aTitleMax. 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 "Title" means a certificate of title or our person is the vehicle identified above. 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 pelow 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

Prepayment. You have the right to rescind this Repayment Plan. You may rescind on or before the close of business on the next day of business at the ocation 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, notuding 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 mmediately 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 nay 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 epayment plan that is allowed, whichever is later, at an annual rate not to exceed the prime rate at the largest bank in Nevada, as ascertained by the Commissioner, on January 1 or July 1, as the case may be, immediately preceding the expiration of the initial loan period, plus 10 percent. We may charge and collect such interest for a period not to exceed 90 days. After that period, we will not charge or collect any interest on the loan.

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

		LICENSEE) TitleMax of Nevada, Inc. d/b/a TitleMax
HIMON (HULLGEHIVIA)	nate 4-16-15 By	Solution
Customer's Signature	Date	Its Employee U
Co-Borrower's Signature		$^{\prime}$ APP 004535
Any comments or questions may be dire M-NV-3 Repayment Plan-V.1.0-03.11.2011	ected to our Customer Co	omment Line at the following toll-free number 1-80-80-5368

Customer Receipt/Repayment Plan Receipt (210 day loan) NAME AND ADDRESS OF THE LICENSEE. PAYMENT MADE ON BEHALF OF OR BY: Tm Las Vegas Nv #16 Fort Apach Shimon Tavdidishvili 3525 S. Fort Apache Rd. Suite 160 Las Vegas, NV 89147 LOAN AGREEMENT IDENTIFICATION NO. DATE/TIME OF RECEIPT OF PAYMENT. 11569-0125164 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: AGENT RECEIVING PAYMENT: \$30.00 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.

cknowledgments. 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.

DHIMON TAVENDISHVILL

ted Name

Signature

Customer Receip	πκepaymer	it Plan Receip. (210 day loan)
NAME AND ADDRESS OF THE LICENSE Tm Las Vegas Nv #16 Fort Apach 3525 S. Fort Apache Rd. Suite 160 Las Vegas, NV 89147	E:	PAYMENT MADE ON BEHALF OF OR BY: Shimon Tavdidishvili
LOAN AGREEMENT IDENTIFICATION NO 11569-0125164	D.	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 wa loan number identified above.	s applied to the	1 !
AMOUNT PAID: \$1,000.00	AGENT RECEIV Jeff Baugh	NG PAYMENT:
TODAY'S PAYMENT ITEMIZATION	V	
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.

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

TANGISISHVILI SH MOIN TANDISSHVILY
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 LOAN AGREEMENT IDENTIFICATION NO 11569-0125164 LOAN AGREEMENT DATE: 9/8/2014 3:22:53 PM If you have multiple loans, this payment was		PAYMENT MADE ON BEHALF OF OR BY: Shimon Tavdidishvili DATE/TIME OF RECEIPT OF PAYMENT: 03/06/2015 09:12:14 AM
loan number identified above.		<u></u>
AMOUNT PAID: \$1,000.00	AGENT RECEIVI Stephanie Bollin	
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	
Vehicle's Title to you. Repayment Plan Agreement. Grace Period Plan Agreement. cknowledgments. By signing below, you a apresent that the information previously provided.	cknowledge that the	you acknowledge that upon repayment in full, we returned the e payment information noted above is accurate. You further d Borrower Identification Statement is still accurate.
SHIMON TAVDISISHUN	is gara	NON THE DICHUIG'

rinted Name

Customer Receipt/Repayment Plan Receipt (210 day loan) NAME AND ADDRESS OF THE LICENSEE. PAYMENT MADE ON BEHALF OF OR BY: Tm Las Vegas Nv #16 Fort Apach Shimon Tavdidishvili 3525 S. Fort Apache Rd. Suite 160 Las Vegas, NV 89147 LOAN AGREEMENT IDENTIFICATION NO. DATE/TIME OF RECEIPT OF PAYMENT: 11569-0125164 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: AGENT RECEIVING PAYMENT: \$1,001.00 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. 1 3 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. 3 Grace Period Plan Agreement. **cknowledgments.** By signing below, you acknowledge that the payment information noted above is accurate. You further apresent that the information previously provided on the Covered Borrower Identification Statement is still accurate. on Trodidistria

Signature

rinted Name

Customer Rc Jeipt/Repayment Plan Re Jipt (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 LOAN AGREEMENT IDENTIFICATION NO		PAYMENT MADE ON BEHALF OF OR BY: Shimon Tavdidishvili DATE/TIME OF RECEIPT OF PAYMENT:
11569-0125164	•	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 loan number identified above.	applied to the	
AMOUNT PAID: \$1,000.00	AGENT RECEIVI Alexis Dullenkoj	
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	
Vehicle's Title to you. Repayment Plan Agreement. Grace Period Plan Agreement. cknowledgments. By signing below, you a	cknowledge that the ided on the Covered	you acknowledge that upon repayment in full, we returned the e payment information noted above is accurate. You further d Borrower Identification Statement is still accurate.
TH'MOIN TAVSISISHU'L'	THIMOU	a Tardidigaria

Customer Receip	ot/Repaymer	nt Plan Receipt (210 day loan)
NAME AND ADDRESS OF THE LICENSE Tm Las Vegas Nv #16 Fort Apach 3525 S. Fort Apache Rd. Suite 160 Las Vegas, NV 89147	E:	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 wa loan number identified above.	s applied to the	
AMOUNT PAID: \$1,001.00	AGENT RECEIVI Jeff Baugh	NG PAYMENT:
TODAY'S PAYMENT ITEMIZATION	V	
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 Vehicle's Title to you. Repayment Plan Agreement. Grace Period Plan Agreement.	II. By signing below,	you acknowledge that upon repayment in full, we returned the
:knowledgments. By signing below, you a present that the information previously pro-	acknowledge that the vided on the Covered	e payment information noted above is accurate. You further discover Identification Statement is still accurate.
	/	on Faudidingsin
nted Name	Signature	

APP 004541 ROA 002947

Customer Receipt/Repayment Plan Receipt (210 day Ioan)

		it the second of the second second
NAME AND ADDRESS OF THE LICENSE Tm Las Vegas Nv #16 Fort Apach 3525 S. Fort Apache Rd. Suite 160 Las Vegas, NV 89147		PAYMENT MADE ON BEHALF OF OR SY: Shimon Tavdidishvili
LOAN AGREEMENT IDENTIFICATION N 11569-0125164	O.	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 w loan number identified above.	as applied to the	
AMOUNT PAID: \$1,001.00	AGENT RECEIVI Ana Cisneros-b	
TODAY'S PAYMENT ITEMIZATIO	N	
PRINCIPAL PAID:	\$5.53	
INTEREST PAID:	\$995.47	
CHARGES PAID:	\$0.00	
FEES PAID:	\$0,06	
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.

cknowledgments. 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.

GHIMOU TROdidistroia

inted Name

Signature

Customer Receipt/Repayment Plan Rec pt (210 day loan) PAYMENT MADE ON BEHALF OF OR BY: NAME AND ADDRESS OF THE LICENSEE: Shimon Tavdidishvili Tm Las Vegas Nv #16 Fort Apach 3525 S. Fort Apache Rd. Suite 160 Las Vegas, NV 89147 DATE/TIME OF RECEIPT OF PAYMENT: LOAN AGREEMENT IDENTIFICATION NO. 10/07/2014 05:57:50 PM 11569-0125164 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. AGENT RECEIVING PAYMENT: AMOUNT PAID: Stephanie Bollinger \$1,001.00 TODAY'S PAYMENT ITEMIZATION \$35,30 PRINCIPAL PAID: \$965.70 INTEREST PAID: \$0.00 **CHARGES PAID:** \$0.00 FEES PAID: TOTAL AMOUNT PAID TODAY: \$1,001.00 \$9,964.70 BALANCE DUE ON LOAN: 11/7/2014 **NEXT SCHEDULED DUE DATE:** Account paid in full by rescission. Account paid in full. Title Returned Upon Payment in Full. By signing below, you acknowledge that upon repayment in full, we returned the Vehicle's Title to you. Repayment Plan Agreement. Grace Period Plan Agreement. cknowledgments. 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.

Anmon TAVdidishon,

SHIMON TAYBIDISHVIL'

Signature

inted Name

Customer Application

t hiber do you prefer that we be the Phone	Zip	E,mail	Address (optional)†† Apt # County	
nber do you prefer that we be the Phone	Zip	Email	Apt#	
nber do you prefer that we be the Phone	Zip		Apt#	
e Phone □ Cell Phone	Zip	2110		
e Phone □ Cell Phone	Zip	211-		
State ///	Zip P 2	2//->		
State NV	Zip P	2/10		
State NV	Zip	3// n	County	
1 70	P		County	
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State	Σiμ			
Source of Inc	ome			
		Gross	Gross Vyork Snint	
y (every 2 weeks)	Every	Monthly	Monthly	
lonthly (3 rd day)	Friday.	income	ns	
•			200-	
ed not be revealed if you do	not wish to have it	considered as	a hasis for renaving this obligat	ion.
ider: 🗆 count order 🗈 writt	en agreement 🗆 o	oral understan	ding.	
O				-
	nces		***************************************	****
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	State		Zip	
Phone #				
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Personal Reter	ences			
	court order of writter Credit Refere Phone # Personal Refere	Credit References Phone # State Personal References	(every 2 weeks) onthly (3rd day) The day . State Phone # State Personal References	(every 2 weeks) Conthly (3rd day) Fixe day. State Considered as a basis for repaying this obligation or court order court order court order. State Considered as a basis for repaying this obligation or court order. State Credit References Phone # State Zip

 $\begin{array}{c} APP \quad 004544 \\ \text{ROA 002950}_{4} \end{array}$

	Co-Applicant In	ormation 🦳		
Date	State Issued ID Number	Date of Birth	Social Security #	
ast Name	First Name		Middle Name	
ome Phone	Cell Phone†		Email Address (option	H)rf
est time to call?	Which number do	ou prefer that we call?		
		D CONTINUES		
hysical Address (Street Number & Name)			Apt#	
ty		State Zip	County	
ailing Address (if afferent from physical address)				
V		State Zip		
nployer * (Source of Income)	Emp	loyer Address (Street Nu	mber & Name)	
X	State	Zip	Time at Job?	
ork Phone #	Job Title	Supervisor		
y Frequency: (check one) 1st & 15th of month	☐ Monthly (3 rd day)	Next Payday	Gross Monthly Income S S Gross Monthly Obligat S S	y tions
limony, child support or separate maintenance incommony, child support, or separate maintenance receive by you currently in bankfuptcy? yes no	e need not be revealed if you ded and under: court order write	o not wish to have it c ten agreement 🛛 o	onsidered as a basis for r ral understanding.	epaying this obligation.
w did you hear about us? (Circle one.) Friend/Referral Name of referrer?	Saw Store	Television	Yellow Pages	Repeat Custome
Internet Billboard	Postcard	Other:		\

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

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

ROA 0029514

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 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, 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 atternatives 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:

INCOME AND GROSS MO THE CHANGES AS FOLL	ONTHLY OBLIGATIONS TO CHANGE IN THE NEXT 14- 15 MONTHS, PLEASE EXPLAIN OWS:
•	

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

expected gross monthly income and congations. You agree the months relating to (i) your employment or source of income, an agree that you have read and understood all the above star	at you have told us about any changes you expect within the next 14 d (ii) current and expected gross monthly income and obligations. You tements, including the Arbitration Provision.
Stugen Buller	090214,
Applicant Signaturé	Date
Co-Applicant Signature	Date

Loan Analysis

11569-005243

Caswise Version Fiscal Date

User Id

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

(702)362-0054

Loan ID: 11569-016169

Cust:

40462

05/11/2015

235

Tavdidishvili, Shimon

210 Repayment after 210 Days - Grace Period

Module Loan Type

C7

INS

Payment Interval 30 Days Interval

Amortizina Type

Amortizing

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

APR: 0000.0000% Total Amount Due: 7 **Total Finance Charges:** \$0.00 Payment Count: Track Other Lender Information: Due Dates Will Skip Holidays: TeieTrack Approval: Loan Type Settings: Prompt For Check: Tracking ID: Set Due Dates On End Of Month:

Accrue Only Thru Due Date On Payments Made Within Grace Period: False Interest... Only Thru Due Date On Deposited Checks or ACH Payments:

Balloon Amount Type: Balloon Amount Procedure:

Balloon Amount:

Payment Plan:

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

Installment Loans

Payment Tolerance: \$10.00

Late Fee Type: Late Fee Descr.: Flat or Rate: Value: \$

ACH Autopay: False

Pre-Autopay Days: 0

Calculation Procedure: Check Interest Threshold:

False \$0.00

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

False Interest Threshold Tolerance: Check Interest Procedure:

Pmt. Proc: LoanProactiveInterestPaymentAmounts

Collateral Settings: Title

Prompt For Check: No

Check Date:

Collateral Value Protocol: Payment Replacement:

Never replace

CollateralDepositDateProc: Collateral First: No Deposit Method:

Deposit Date Check 21 Automobile Collateral Serial / License Loan Collateral: Date To Pick Routing Replaced Deposit Rule <u>Deposited</u> Model Number / State Deposit Up Account# Make Value ID 1P3EW65G3Y Prowler \$9,932.63 Plymouth Title A-Excellent 00000

Ending Bal. Interest From To Date #Days Satisfied Payment Schedule: <u>Interest</u> **Principal** Total Pmt. Beginning Bal. Fees \$8.513.68 04/17/2015 05/16/2015 30 \$0.00 \$1,418.95 30 Days \$9,932.63 \$0.00 \$1,418.95 1 Saturday 05/16/2015 \$8,513.68 \$0.00 \$0.00 \$1,418.95 \$1,418.95 \$7,094.73 05/17/2015 06/15/2015 30 06/15/2015 2 Monday 30 Days \$1,418.95 \$5,675.78 06/16/2015 07/15/2015 30 30 Days \$1,418,95 3 Wednesd 07/15/2015 \$7,094.73 \$0.00 \$0.00 30 \$4,256.83 07/16/2015 08/14/2015 30 Days \$0.00 \$1,418.95 \$1,418.95 4 Friday 08/14/2015 \$5,675.78 \$0.00 30 \$0.00 \$0.00 \$1,418.95 \$1,418.95 \$2,837.88 08/15/2015 09/13/2015 5 Sunday 09/13/2015 30 Days \$4,256,83 \$1,418.95 \$1,418.93 09/14/2015 10/13/2015 30 \$2,837.88 \$0.00 \$0.00 \$1,418,95 6 Tuesday 10/13/2015 30 Days 30 \$0.00 10/14/2015 11/12/2015 \$1,418.93 \$0.00 \$0.00 \$1,418.93

11/12/2015 30 Days 7 Thursday \$1.418.93 Sale item Fees Credit New Pro. Date **Payment** Amount **Principal** Fees Transaction Summary: Туре Due Date # Rev. Entered ID Applied Charged Paid Amt. Amount Due 4/16/2015 5:10:42 PM 11569-225914 04/16/2015 \$9,932.63 \$9,932.63 \$0.00 \$0.00 \$0.00 1 Thursday \$0.00 \$0.00 \$0.00 \$0.00 \$9932.63 \$9932.63 \$0.00 Proposal Totals:

Pro. Date Sale item Fees Applied Proposal Fee Amount Operation Fees Period Detail: From Date To Date ID Rev. Entered Earned ## Type ##Description Түре Түре Type <u>Amount</u> 4/16/2015 5:10:49 PM 11569-225914 1 04/16/2015 REL PRI 9932.63 MOD 2 Modify Amount

\$9932.63 **Total Amount Due:**

Override Refinance Setting Procedure: Refinance Rules:

Allow Additional Principal: Allow Principal Pay Down: No

Early Extend From Term Date: No No Can Be Consolidated: No Show Roll Fees Option: No Settle Fees On Refinance: Late Extend From Term Date: No Yes Allow Pay Down Refinance: Can Consolidate Others: Nο Default Roll Fees Into Principal: No

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. Da	te Customer Na	me Type		Coll. Value	Advanced	Fees.	Paid	Amt. Due	EXT's
11569-0161693 Transaction	04/16/20	15 Tavdidishvii /pe Trans. Date		Pro?	\$9,932.63 * Rev?	\$9,932.63 <i>Principal</i>	\$0.00 Fees	\$0.00 Amt Paid	\$9,932.63 Due	0
11569-01616 11569-0161		EL 4/16/2015 5: s: 1	1	X		\$9,932.63 \$9,932.63	\$0.00 \$0.00	\$0.00 \$0.00	\$9,932.63 \$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

							Confidential	-				5-2008	Revised 10-15-2008
												-	
										reprint	ad to ask to	Deferment Not in file, had to ask to reprint	NRS 604A.445, Deferm
				S :	MMENTS	OTHER COM	VIOLATIONS/TECHNICAL EXCEPTIONS/OTHER CO	NICAL EX	NS/TECH	VIOLATIO!			
YES		Are receipts filed?	d'I periods; - 90 days	Extensions: Title-6 add'l periods; D/D & High Int Loans - 90 days	0	How many times?	NO Ho		ended or re	Has the loan been extended or renewed?	NO Has	ccount?	Is the loan a collection account?
	? YES	04A.410 (2f):	to NRS 6	customer defaults, pursuant to NRS 604A.410 (2f)?	tomer de	T plan if the cus	REPAYMEN'	o enter into a	portunity to	e regarding the op	a disclosur	reement include	Does the written loan agreement include a disclosure regarding the opportunity to enter into a REPAYMENT plan if the
				YES		04A.410 (2e)?	uant to NRS 6	the loan, purs	PRE-PAY t	f the customer to l	the right o	reement disclose	Does the written loan agreement disclose the right of the customer to PRE-PAY the loan, pursuant to NRS 604A.410 (2e)
				YES		04A.410 (2d)?	uant to NRS 6	the loan, purs	RESCIND	f the customer to l	the right o	reement disclose	Does the written loan agreement disclose the right of the customer to RESCIND the loan, pursuant to NRS 604A.410 (2d)
			NO	445 (2)?	NRS 604A.445 (2)?		itional periods	than six add	ed for more	Has the title loan been extended for more than six additional periods, pursuant to	Ias the title		(Applies to Title Loans Only) NRS 60A.445(2)
							? NO	ceed 30 days	itle loan ex	Does the original term of the title loan exceed 30 days?	Ooes the ori		(Applies to Title Loans Only) NRS 604A.445(1)
00.00	\$13,500.00	t Value:	Fair Market Value	NO Fa		uring the loan?	the vehicle sec	rket value of	the fair mai	Does the loan amount exceed the fair market value of the vehicle securing the loan?	Oes the loa		(Applies to Title Loans Only) NRS 604A.450(1)
		N/A	:	-			35 days?	L not exceed	of the HII	Does the original term of the HIL not exceed 35 days?	Doe	-Int Loans) .408(1)	(Applies High-Int Loans) NRS 604A.408(1)
		N/A		d gross monthly income?	ross mo	wer's expected g	% of the borro	nt exceed 25	ment amou	Does the monthly payment amount exceed 25% of the borrower's expecte		High-Interest Loans Only) NRS 604A.425(1b)	(Applies to High-Interest NRS 604A,425(1b)
		N/A					xceed 35 days?	D Loan not ex	1 of the D/I	Does the original term of the D/D Loan not exceed 35	Doe	D/D Loans) .408(1)	(Applies to D/D Loans) NRS 6044.408(I)
			N/A	income?	monthly	expected gross	the customer's	ceed 25% of	osit loan ex	Does the deferred deposit loan exceed 25% of the customer's expected gross monthly income?		ed Deposit Only 425(la)	(Applies to Deferred Deposit Only) NRS 604A.425(Ia)
<u> </u>		✓ Other:		☐ Affidavit	Paystub	YES	Was the borrower's income verified?	e borrower's i	Was the	me? \$7,339	onthly incor	xpected gross mo	What is the borrower's expected gross monthly income?
YES		s it filed and 1	le title, is	If secured by a vehicle title, is it filed and perfected?	If s			st Tahoe)5 Chevrole	If so, what is the collateral? 2005 Chevrolet Tahoe	io, what is t	YES If s	s the loan secured?
				Purpose of loan: n/a	urpose (· · · · · · · · · · · · · · · · · · ·	Title Loans	ıns 🔲	High-Int Loans		posit [Deferred Deposit	oan Type:
	YES	121.55%		1026.69/1026.68		6+1	\$2,186.82	9/11/2015	9/1:	\$5,000.00		2/13/2015	11569-0151408
rect?	Is the APR correct?		APR Quoted	Amount	er of	Payments	Finance Charge	Maturity Date	Matur	Amount of Loan	ANNA	Origination Date	Account Number
	lerumen	Examiner: Armando Berumen	caminer:	Ex				Las Vegas, NV 89149	as Vegas,	otted Tail Ave, L	, 9004 Spc	Glenna Fanning, 9004 Spotted Tail Ave,	Borrower Name & Address: (
		Exam as of: 5/4/2015	m as of:	Exa			89147	LAS VEGAS NV 89147	160, LAS	ROAD, SUITE 160,	FORT APACHE ROAD,	3525 S. FORT /	Licensee Address: 2
		Start Date: 5/4/2015	Exam Start Date:	Ex	-				DBA TITLEMAX		NEVAD	TITLEMAX OF NEVADA INC.	Licensee Name & DBA:]
\$ 1.5 \$ 1.5					100	SHEET	604A LOAN REVIEW WORKSHEET	DAN REVI	604A LC				

Number: 11569-0151408

late: 2/13/2015

Customer & Co-Ci	ustomer Information	ACCOUNT I	NUMBER	: 11569-	0151408			
FIRST NAME Glenna	LAST NAME Fanning			CO-CUSTOMER	FIRST NA	AME	CO-CUSTOM	ER LAST NAME
COM	DRIVERS LIC./STATE ID. NO			CO-CUSTOMER	SSN	CO-CUSTOMER'S DRIVERS LIC./STATE ID. NO.		
3TREET ADDRESS 3004 Spotted Tail Ave				CO-CUSTOMER	STREET	ADDRESS		
City Las Vegas	STATE NV	ZIP CODE 89149		CO-CUSTOMER	CITY	CO-CUSTO	MER STATE	CO-CUSTOMER ZIP CODE
HOME PHONE	DATE OF RI	2TH		CO-CUSTOMER	HOME PI	HONE	CO-CUSTO	MER DATE OF BIRTH
			LICENSEE'S HOURS OF OPERATION: Monday to Friday 9:00 A.M. to 7:00 P.M., Saturday 10:00 A.M. to 4:00 P.M., Closed Sunday					
LICENSEE NAME LitleMax of Nevada, In-	c. d/b/a TitleMax	LICENSI (702)362		IE NUMBER				
LICENSEE STREET ADDRESS 3525 S. Fort Apache Rd. Suite 160				LICENSEE CITY Las Vegas		LICENSEE STA		LICENSEE ZIP CODE 89147
			LICE 915L	NSE PLATE .FP				
/EHICLE YEAR 2005	VEHICLE MAKE Chevrolet		HICLE N	MODEL	- COLOR RED	to be transfer		+

ems. In this Title Loan Agreement ("Loan Agreement"), "customer," "you," and "your" mean the customer who signed it. "Licensee", "we", "us" and "our" ean TitleMax of Nevada, Inc. d/b/a TitleMax, a title loan services provider licensed and regulated by the Nevada Financial Institutions Division, 2785 E sert 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" eans the vehicle identified above. The word "Title" means a certificate of title or ownership to the Motor Vehicle.

reed in writing \$5,000.00 ("Principal Amount"), which includes any filing fee listed below plus interest on the unpaid principal balance of this Loan preement 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 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 ake 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 dress 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 Il 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 preement. 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 hide 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 ove.

FEDERAL TRUTH-IN-LENDING DISCLOSURES

ANNUAL PERCENTAGE RATE

The cost of your credit as a yearly rate.

FINANCE CHARGE

The dollar amount the credit will cost you.

Amount Financed

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

Total of Payments

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

121.545 %

\$2,186,82

\$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.

emization of Amount Financed of	\$5,000.00
Amount given to you directly:	\$5,00 0.00
Amount paid on your account:	\$0.00
Amount paid to public officials:	\$ 0.00
Amount paid to on your behalf:	\$0.00

alculation of Interest, Application of Payments and Security Interest.

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

ight to Rescind and Prepayment. You may rescind this loan pursuant to Nevada law. You may rescind before we close on our next business day, the location listed above. We will not charge you any amount for rescinding. To rescind, you must deliver funds equal to the face value of the loan, less by 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 Ivance 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 a propriate to reflect any prepayments we receive. If you prepay pursuant to this Loan Agreement, then we will return the Title to you.

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

Repayment Plan Disclosure: If you default of the loan, we must offer a Repayment Plan to you the recommence any civil action or process of alternative dispute resolution, or process of alternative dispute resolution and alternative dispute resolution.

epayment 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 iter into a Repayment Plan for 30 days after such default. The minimum term of the "Repayment Plan" is 90 days. We may require you to make an initial ayment of not more than 20 percent of the total amount due under the terms of the Repayment Plan. We shall not except as otherwise provided by this 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 directly 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 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 excentage rate charged during the term of the original loan agreement; or (ii) any origination fees, set-up fees, collection fees, transaction fees, negotiation es, 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 itering 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 all 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 an to you while you are in a Repayment Plan. Upon default of your obligations under the Repayment Plan, we may repossess the Motor Vehicle.

You will be in default and entitled to enter into a Repayment Plan on the day efault, Acceleration, Repossession, and Post-Default Interest. imediately 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 syment 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 rth 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 ay waive a default and reinstate your account to good status if you bring your account current or make satisfactory payment arrangements with us. owever, 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 (ii) to make a heduled 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 Il on or before the due date any repayment plan relating to the toan. If you are in default and entitled to enter into a Repayment Plan, we may accelerate e 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 ariod 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 possession 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 insfer 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 an obligation, including, without limitation, the aggregate amount of the interest, charges and fees negotiated and agreed to by us and you as permitted, is 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 propriate. 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 rein are cumulative, not exclusive.

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

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

AIVER OF JURY TRIAL AND ARBITRATION PROVISION. Arbitration is a process in which persons with a dispute: (a) waive their rights to file a lawsuit disputed 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") a decision. Each party to the dispute has an opportunity to present some evidence to the arbitrator. Pre-arbitration discovery may be limited. Arbitration becedings are private and less formal than court trials. The arbitrator will issue a final and binding decision resolving the dispute, which may be enforced 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 badest possible meaning and include, without limitation (a) all claims, disputes, or controversies arising from or relating directly or indirectly to the signing 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 ite law claims, disputes or controversies, arising from or relating directly or indirectly to this Loan Agreement (including the Arbitration Provision), the ormation you gave us before entening into this Loan Agreement, and/or any past agreement or agreements between you and us,; (c) all counterclaims, associations 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 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 im you owe us; (g) all claims asserted by you individually against us and/or any of our employees, agents, directors, officers, shareholders, governors, inagers, members, parent company or affiliated entities (hereinafter collectively referred to as "related third parties"), including claims for money damages allowed and member of a class of persons, or in any other representative capacity, against us and/or related third parties (hereinafter referred to as a presentative 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 sonal information about you.

- 2. You acknowledge and agree that by entering o 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 <u>Paragraph 6</u> below, all disputes including any Representative Claims against us and/or related third parties <u>shall</u> be resolved by nding arbitration <u>only</u> on an individual basis with you. THEREFORE, THE ARBITRATOR SHALL NOT CONDUCT CLASS ARBITRATION; THAT IS, THE RBITRATOR SHALL NOT ALLOW YOU TO SERVE AS A REPRESENTATIVE, AS A PRIVATE ATTORNEY GENERAL, OR IN ANY OTHER EPRESENTATIVE 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 bitrate 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, as 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 a attorney, retired judge, or arbitrator registered and in good standing with an arbitration association and arbitrate pursuant to such arbitrator's rules. If the bitration associations listed above are not available and the parties cannot otherwise agree on a substitute, then any party may petition a court pursuant to ection 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 rms of this Loan Agreement and the Arbitration Provision, including the prohibition on class arbitration. The party receiving notice of arbitration will respond writing by certified mail return receipt requested within twenty (20) days. If you derinand arbitration, you must inform us in your demand of the arbitration ganization 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 enty (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 bitrator. 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 occdures of such arbitration organization applicable to consumer disputes, to the extent those rules and procedures do not contradict the express term

Regardless of who demands arbitration, we will advance your portion of the expenses associated with the arbitration, including the filing, administrative, raring and arbitrator's fees ("Arbitration Fees"). Throughout the arbitration, each party shall bear his or her own attorneys' fees and expenses, such as these and expert witness fees. The arbitrator shall apply applicable substantive law consistent with the FAA, and applicable statutes of limitation, and shall mor 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 cide, 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. conducting the arbitration proceeding, the arbitrator shall not apply any federal or state rules of civil procedure or evidence. If allowed by statute or plicable law, the arbitrator may award statutory damages and/or reasonable attorneys' fees and expenses. If the arbitrator renders a decision or an award 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 all 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 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 pitrator 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 isdiction. Any dispute, which cannot be adjudicated within the jurisdiction of a small claims tribunal, shall be resolved by binding arbitration. Any appeal of udgment 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 nedies such as set off or repossession, or (c) to obtain provisional or ancillary remedies such as pre-judgment seizure of property, detinue, replevin, or unctive relief, or to seek or obtain any other traditional equitable relief which does not claim money damages from a court having jurisdiction. The situation 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 pitration, 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 ligment 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 bitrate 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 anefits us, our successors and assigns, and related third parties. The Arbitration Provision continues in full force and effect, even if your obligations have een prepaid, paid or discharged through bankruptcy. The Arbitration Provision survives any termination, amendment, expiration or performance of any ansaction 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 ubject 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 evada, Inc. d/b/a TitleMax, Attn: Legal Dept, P.O. Box 8323, Savannah, GA 31412. Your written notice must include your name, address, Account umber, 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 oan Agreement

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

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

tleMax of Nevada, Inc. d/b/aTitleMax

ustomer's Signature

zed Agent Its Author

Date

1/3/15

5-Customer's Signature

GRACE PERIOD PAYMENTS DEFERMENT AGREEMENT

Date:

Account Number: 11569-0151408

Customer Name: Glenna Fanning Address: 9004 Spotted Tail

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

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 Penod Payments Deferment Agreement.

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

Grace Periods Payments Deferment Schedule

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

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.

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, In	nc. d/b/a TitleMax
Customer's Signature	Date	Its Authorized Agent	Date
Co-Borrower's Signature	Date		

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: Jeese Fanning

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

3525 S Fort Apache Rd #160

Las Vegas, NV 89147

Vehicle Information: VIN: 1gnek13t45l132750

License Plate State and No: 915lfp

Color: Red Year: 2005 Make: Chevv 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 <u>TitleMax</u>, a provider of title loan services, registered, licensed, and operating in accordance with Nevada law and regulated by the Nevada Financial Institutions Division, 406 E. 2nd Street, Suite 3, Carson City, Nevada 89701-4758, Phone: (775) 684-1830,Fax: (775) 684-1845. The word "Vehicle" means the vehicle identified above. The word "Title" means 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 Jeese 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: Co-Borrower Signature

Customer Application

Personal Information

State Issued ID Number Social Security # Middle Name Ome Ph Ome Ph Ost time to call? Which number do you prepr that we call? Home Phone State State Apt # Typical Address (if different from physical address) State				
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ddress (street Number & Name) City State Zip				
Parennal References				
Personal References				

APP 004562 ROA 002968

Co-Applicant Information State Issued ID Number Date of Birth ast Name irst Name T &SS& -anning Home Phone Best time to call? Cell Phone □ Home Phone Apt # Mailing Address (If different from physical address) State Zip Employer * (Source of Income) Employer Address (Street Number & Name) Time at Job? Supervisor Work Phone # Work Shift Current and Expected Next Payday Gross Gross Pay Frequency: (check one) Monthly Monthly □ 1st & 15th of month □ 15th & end of month □ Biweekly (every 2 weeks) Income **Obligations** ☐ Weekly ☐ Monthly (last day) ☐ Monthly (1st day) ☐ Monthly (3rd:day) *1* 000 6 □ Self-Employed *Alimony, child support or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation.

ADDITIONAL TERMS AND CONDITIONS OF THIS CUSTOMER APPLICATION

Saw Store

Postcard

Television

Other:

Yellow Pages

Repeat Custome

Alimony, child support, or separate mainteliance received under: 🗆 court order 🗈 written agreement 🖂 oral understanding.

Rillboard

Notice. The federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, manital 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.flc.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 anses that you won't receive Disclosures electronically, we will notify you. You will need a printer or long-term storage, such as a disk drive, to retain, download, or print the Disclosures. You may withdraw Your Consent at any time. If you want to withdraw Your Consent, submit a request through the link in any email we send, or write to the address found in this disclosure. If you withdraw Your Consent, such withdrawal will not affect the legal effectiveness, validity, or enforceability of prior electronic Disclosures. If your electronic address, mailing address, telephone number, or any information you provided changes, then you agree to inform us. You may contact us by clicking the appropriate link in any email, or writing to the address in this disclosure. BY PROVIDING YOUR EMAIL ADDRESS, AND THEREBY AGREEING, YOU ACKNOWLEDGE AND AGREE THAT YOU: (1) CAN ACCESS THE DISCLOSURES IN THE DESIGNATED FORMATS DESCRIBED ABOVE, (2) READ THE INFORMATION ABOUT ELECTRONIC RECORDS, AND DISCLOSURES, IN THIS CONSENT TO EMAIL COMMUNICATIONS AND ELECTRONIC DISCLOSURES, (3) CONSENT TO HAVING DISCLOSURES PROVIDED OR MADE AVAILABLE TO YOU IN ELECTRONIC FORM, (4) CONSENT TO DOING BUSINESS WITH US ELECTRONICALLY, AND (5) MAY REQUEST A PAPER COPY OF ANY TO YOU IN ELECTRONIC FORM, (4) CONSENT TO DOING BOSINESS WHICH WE WILL PROVIDE TO YOU AT NO CHARGE. You may request an Aobier appropriate to the consent of reference. ROA 002969

Are you currently in bankruptcy? pes
How did you hear about us? (Circle one.)

Friend/Referral Name of referrer?

Internet

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

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

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

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

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

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

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

Ability to Repay Verification.

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

THE CHANGES AS FOLLOWS:	

By signing below and submitting this Customer Application, you are verifying that all of the information in this Customer Application is accurate and correct, including the personal references, contact information, employment of incorne, and current and ROA 00297304

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

Applicant Signature

Co-Applicant Signature

Date

2-13-15

Date

STATE OF NEVADA

DEPARTMENT OF MOTOR VEHICLES

CERTIFICATE OF TITLE

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2005 CHEV

TAHOE K150

VEHICLE BODY T4W

TITLE NUMBER NV006987803

DATE ISSUED 06/02/2014 VEHICLE COLOR ODOMETER MILES. 120558 ODOMETER BRAND

ACTUAL MILES

FUEL TYPE G

SALES TAX PD

EMPTY WT GROSS WT

GVWR

BRANDS

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

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):

Nevada Driver's License Number or Identification Number

Printed Full Legal Name of Buyer Printed Full Legal Name of Buyer

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 exc The odometer to Exempt - Model year over 9 years old.

ODOMETER READING

Signature of Seller(s)/Agent/Dealership

Printed Name of Seller(s)/Agent/Dealership

l am aware of the above edometer certification made by the seller/agent. 🔲 🔑 Dealer's License Number

Signature of Buyer

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

CONTROL NO. 19506070

Printed Full Legal Name of Buyer

VP-2 (Rev. 8/10)

(THIS IS NOT A TITLE NO.)

ALTERATION OR ERASURE VOIDS THIS TITLE

ROA 002972

			THE PROPERTY OF OWNERSHIP.	
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ALTERATION OR ERASURE VOIDS THIS TITLE

- 4	_	_	
Anilita	to Pau	Summa	

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

Tier		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	Ş	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
9	Minimum Payment to Extend		\$499.50

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	1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1	17. 10. 10. 10. 10.	980011500 X2554		200	H Service College	700

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

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

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 0

Months:

Adj. State: National

Mileage: 0

Mileage Cat: E

Cylinders: 8

Transmission: A

Drive Train: 4WD

End of Term 0 Mileage:

Wholesale Black Book values as of 2/13/2015

- Same and safety to said out on the contract of the con-	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	30
Total	N/A	\$10,550	\$7,900	\$5,550

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

go, agrae _e n o en manda esta en	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	\$10,7 0 5	\$8 <i>,</i> 055	\$5,270

Retail Black Book values as of 2/13/2015

X-CI	L Cl	ean Av	verage	Rough
Base	And of the last	ALL THE STATE OF T		

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

L	i materiale espirale esemble per	والمتعارض والمتع	- Antonio (C. Aprino e e College Confessor propositio		47 Manuath	48 Month	60 Month	End Of Term
	12 Month	24 Month	30 Month	36 Month	42 MONU	40 [-10]	3 (4)	End Of Term
1		61/4	N/Δ	N/A	N/A	N/A	N/A	N/A
Base	N/A	N/A)	11/7	+0	40	\$0	\$0	N/A
Options	\$0	\$0	\$0	\$0	30		61/6	N/Δ
•	3.1.4	NI/A	N/A	N/A	N/A	N/A	N/A	147
Mileage	N/A	11///	51/5	N/A	N/A	N/A	N/A	N/A
Total	N/A	N/A	N/A	14/0	,	1		

Black Book Add/Deducts

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

Tm Las Vegas Nv #16 Fort Apach Loan Analysis 3525 S. Fort Apache Rd. Suite 160 Las Vegas, NV 89147 Caswise Version Fiscal Date User Id (702)362-0054 05/11/2015 235 40462 Payment Interval **Amortizing Type** Module Loan Type Loan ID: 11569-015140 NV 210 Day Add-On/No DMV Fee (9.99%) 30 Days Interval Amortizing INS 11569-005181 Fanning, Glenna H Cust: Current Loan Status: Grace Days:0 Log Item 02/13/2015 Origination Date: Friday Loan Origination: \$0.00 \$5,000.00 Balloon Amount: 03/15/2015 Amount Advanced: Normal First Payment Due: 04/14/2015 Next Due Date: \$0.00 03/15/2015 Amount: Cash Advance Fee: First Payment Due Date: 04/14/2015 Grace Date: Origination Charge: \$0.00 Extra Interest Days in First Period: n \$1,026.69 Minimum Payment: \$0.00 Maintence Fees: 04/14/2015 Amount: Second Payment Due Date: \$5,000.00 \$2,186.82 Duration: Principal Balance: Interest Charges: Days Final Payment Due Date: \$7,186,82 Total Amount: \$5,499.00 APR: 0121.5450% **Total Amount Due:** \$2,186.82 Payment Count: **Total Finance Charges:** Track Other Lender Information: Due Dates Will Skip Holidays: TeieTrack Approval: Loan Type Settings: Tracking ID: Set Due Dates On End Of Month: Prompt For Check: **False** Balloon Amount: Balloon Amount Type: Only Thru Due Date On Payments Made Within Grace Period: False Interest... Only Thru Due Date On Deposited Checks or ACH Payments: False Balloon Amount Procedure: Applied Calculation Procedure Early Payoff Rebate Proc. Amount Type Flat/Rate Amount Periodic Fees: LoanInterestProrateCalculator_ 4/14/2015 LoanTitleMax210FeeCalculator 9 990000 % N 999 INT Rate 9 99% Flat Flat or Rate: Value: Late Charges: Default Grace Days: 0 Late Charge Type: Late Fee Type: Payment Tolerance: Late Fee Descr. ACH Autopay: False Pre-Autopay Days: Calculation Procedure: Check Interest Threshold: False Auto Pay Decision Procedure: Interest Threshold Tolerance: \$0.00 Check Scheduled Principal: False Check Interest Procedure: Check Principal Procedure: Pmt. Proc: LoanProactiveInterestPaymentAmounts Payment Plan: Installment Loans <u>INS</u> Collateral Value Protocol: Collateral Settings: Title

Never replace Payment Replacement: Prompt For Check: No Check Date: CollateralDepositDateProc: No Deposit Method: Collateral First: Automobile <u>Make</u> Collateral Serial / License Check 21 Date To Pick Routing Replaced Deposit Date Loan Collateral: <u>Model</u> Number / State Deposited <u>ID</u> Deposit Rule Deposit Up Account# Value Tahoe 1GNEK13T45J A-Excellent 915LFP nv Chevrolet \$7,186.82 Title 2005 Ending Bal. Interest From To Date #Days Satisfied Principal Total Pmt. <u>Fees</u> Payment Schedule: Beginning Bal. <u>interest</u>

\$4,472,81 02/14/2015 03/15/2015 30 04/13/2015 \$1,026.69 \$499.50 \$0.00 \$527.19 \$5,000.00 1 Sunday 03/15/2015 30 Days \$3,892.95 03/16/2015 04/14/2015 30 \$1,026.69 \$579.86 30 Days \$4,472.81 \$446.83 \$0.00 2 Tuesday 04/14/2015 \$3,255.17 04/15/2015 05/14/2015 30 \$1.026.69 \$637.78 30 Days \$388.91 \$0.00 \$3.892.95 3 Thursday 05/14/2015 \$2,553,67 05/15/2015 06/13/2015 30 \$701.50 \$1,026.69 \$3,255.17 \$325.19 \$0.00 06/13/2015 30 Days 4 Saturday 30 \$1,782.09 06/14/2015 07/13/2015 \$771.58 \$1,026.69 \$2,553.67 \$255.11 \$0.00 07/13/2015 30 Days 5 Monday 30 \$933,43 07/14/2015 08/12/2015 \$1,026.69 \$0.00 \$848.66 \$1,782.09 \$178.03 6 Wednesd 08/12/2015 30 Days \$0.00 08/13/2015 09/11/2015 30 \$1,026.68 \$933.43 \$<u>93.</u>25 \$0.00 09/11/2015 30 Days \$933.43 7 Friday Sale Item Fees Credit New Pro. Fees **Payment** Amount **Principal** Transaction Summary: 1D

Charged Paid <u>Amt</u> Due Date # Rev. Entered <u>Type</u> **Applied Amount** Due 2/13/2015 6:14:55 PM 11569-209041 \$0.00 \$0.00 \$0.00 NEL \$5,000.00 \$5,000.00 1 Friday 02/13/2015 \$0.00 \$0.00 \$0.00 3/14/2015 9:54:34 AM \$0.00 \$499.50 03/15/2015 \$0.00 \$499.50 2 Sunday FEE \$500.00 \$0.00 04/14/2015 2 Ρ 4/13/2015 5:59:41 PM 11569-225123 \$0.00 \$482.85 PMT \$500.00 (\$17.15) 04/13/2015 15 Monday 4/14/2015 7:04:43 PM \$16.65 \$0.00 \$0.00 \$0.00 \$16.65 \$0.00 04/14/2015 FEE 17 Tuesday \$5000.00 \$500.00 \$0.00 \$5499.00 \$999.00 Proposal Totals: \$500.00

Date Sale Item Pro. Fees Applied Operation Fees Period Proposal Fee Amount From Date To Date Entered ID Detail: Rev. Earned ## Type ##Description <u>Type</u> <u>Type</u> Type <u>Amount</u> 2/13/2015 6:15:04 PM 11569-209041 PRI 5000.00 MOD 2 Modify Amount NEL 1 02/13/2015 02/14/2015 03/15/2015 3/14/2015 9:54:35 AM 03/15/2015 FEE 3 Apply Fees 499.50 2 03/15/2015 FEE 999 INT Р 11569-225123 04/13/2015 03/16/2015 04/14/2015 4/13/2015 5:59:54 PM Apply Fees INT 482 85 FFF 5 15 04/13/2015 PMT 999 4/13/2015 5:59:54 PM 11569-225123 PAY 7 Apply Payment INT 500.00 PMT 15 04/13/2015 04/14/2015 04/14/2015 4/14/2015 7:04:44 PM 04/14/2015 2 8 Apply Fees 16.65 **FFF** 17 04/14/2015 FEE 999 INT

Total Amount Due: \$5499.00

Refinance Rules:

Allow Additional Principal: Override Refinance Setting Procedure: Allow Principal Pay Down: No Early Extend From Term Date: No

No Settle Fees On Refinance: Show Roll Fees Option: No Can Be Consolidated: No No Late Extend From Term Date: Allow Pay Down Refinance: No Default Roll Fees Into Principal: No Can Consolidate Others: No

Custom Update Procedure Custom Procedures:

DeferredLoanPayoffProposaiUpdate210 LRP Refinance Loan Payoff Report Event ID: PIF

Custom Process Procedure Custom Update Procedure **Custom Procedures: NEL New Loan**

Report Event ID: TMI Installment Loan Analysis (4.0 v1.0) 09.22.2011 Printed: Friday, May 22, 2015 05:38 PM By User: 235

Page 1 of 2

Custom Process Procedure

Loan Analysis

Caswise Version Fiscal Date

User Id

40462 Loan ID: 11569-015140

05/11/2015

235

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

Module Loan Type Payment Interval

Custom Process Procedure

Custom Process Procedure

Custom Process Procedure

Custom Process Procedure

Las Vegas, NV 89147

(702)362-0054

Amortizing Type

Tm Las Vegas Nv #16 Fort Apach

3525 S. Fort Apache Rd. Suite 160

Custom Procedures:

11569-005181

Fanning, Glenna H

B2 INS

30 Days Interval

Amortizing

B2 NEL New Loan

Cust:

Report Event ID: TMI

Custom Procedures:

B2 PMT Deferred Loan Payment Report Event ID: ABR

Custom Procedures:

B2 POF Deferred Payoff Report Event ID: PIF

Custom Procedures:

B2 REL Refinance to InstallmentLoan Report Event ID: TMA

Custom Procedures:

B2 RES Rescinded

Report Event ID: TRR

Custom Procedures: B2 RPC Replace Collateral

Report Event ID: TMI Custom Procedures:

Custom Update Procedure

Custom Update Procedure

Custom Update Procedure

DeferredLoanPayoffProposaiUpdate210

Custom Update Procedure

Custom Update Procedure

Custom Update Procedure

Custom Update Procedure

Custom Process Procedure

Custom Process Procedure

Custom Process Procedure

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

# Orig. Date	Customer Name	Type		Coll. Value	Advanced	Fees.	Paid	Amt. Due	EXT'
# Ong. Date 569-0151408 02/13/2015 Transaction # Type	Fanning Glenn		Pro?	\$7,186.82	\$5,000.00 Principal	\$999.00 Fees	\$500.00 Amt Paid	\$5,499.00 Due	
11569-0151408-1 NEL	2/13/2015 6:1	ACLA TACAP TRACTOR	X	-	\$5,000.00	\$0.00	\$0.00	\$5,000.00	
11569-0151408-2 FEE	3/15/2015		x	_	\$0.00	\$499.50	\$0.00	\$499.50	
11569-0151408-2 FEE	3/17/2015 6:3		x	_	\$0.00	\$0.00	\$0.00	\$0.00	
11000 0101100 ====	3/19/2015 11:		x	_	\$0.00	\$0.00	\$0.00	\$0.00	
11000 0101 100 1 ====	3/19/2015 11.		X	_	\$0.00	\$0.00	\$0.00	\$0.00	
	3/19/2015 5:4		x	_	\$0.00	\$0.00	\$0.00	\$0.00	
11569-0151408-6 LOG			X	_	\$0.00	\$0.00	\$0.00	\$0.00	
11569-0151408-7 LOG	3/23/2015 5:3 3/28/2015 3:5		X	_	\$0.00	\$0.00	\$0.00	\$0.00	
11569-0151408-8 LOG			x	_	\$0.00	\$0.00	\$0.00	\$0.00	
11569-0151408-9 LOG	3/28/2015 3:5		x	_	\$0.00	\$0.00	\$0.00	\$0.00	
11569-0151408-10 LOG	4/1/2015 6:27		X	_	\$0.00	\$0.00	\$0.00	\$0.00	
11569-0151408-11 LOG	4/2/2015 12:0		X	_	\$0.00	\$0.00	\$0.00	\$0.00	
11569-0151408-12 LOG	4/3/2015 10:1		x	-	\$0.00	\$0.00	\$0.00	\$0.00	
11569-0151408-13 LOG	4/3/2015 10:2		x	-	\$0.00	\$0.00	\$0.00	\$0.00	
11569-0151408-14 LOG	4/11/2015 1:0	444.4004.6	x	-	\$0.00	\$482.85	\$500.00	(\$17.15)	
11569-0151408-15 PMT	4/13/2015 5:5	4/14/2015	X	-	\$0.00	\$0.00	\$0.00	\$0.00	
11569-0151408-16 LOG	4/13/2015 6:0			-	\$0.00	\$16.65	\$0.00	\$16.65	
11569-0151408-17 FEE	4/14/2015 7:0		X X	-	\$0.00	\$0.00	\$0.00	\$0.00	
11569-0151408-18 LOG	4/16/2015 9:2			-	\$0.00	\$0.00	\$0.00	\$0.00	
11569-0151408-19 LOG	4/25/2015 3:1		X	-	\$0.00	\$0.00	\$0.00	\$0.00	
11569-0151408-20 LOG	4/27/2015 8:4		X	-	\$0.00	\$0.00	\$0.00	\$0.00	
11569-0151408-21 LOG	4/28/2015 10:		X	-	\$0.00	\$0.00	\$0.00	\$0.00	
11569-0151408-22 LOG	4/29/2015 11:		X	=	\$0.00	\$0.00	\$0.00	\$0.00	
11569-0151408-23 LOG	4/30/2015 12:		X	-	\$0.00 \$0.00	\$0.00	\$0.00	\$0.00	
11569-0151408-24 LOG	4/30/2015 12:		X	-	\$0.00 \$0.00	\$0.00	\$0.00	\$0.00	
11569-0151408-25 LOG	5/9/2015 3:24		X		\$5,000.00	\$999.00	\$500.00	\$5,499.00	
11569-0151408 Totals:	1				<i>ಫರ್ಕಾರಾರ.00</i>	2023.70	********	\$w, . \$w. 00	
2/13/2015 Totals: 1				\$7,186.82	\$5,000.00	\$999.00	\$500.00	\$5,499.00	

Customer Receipt/Repayment Plan Receip (210 day loan) PAYMENT MADE ON BEHALF OF OR BY: NAME AND ADDRESS OF THE LICENSEE: Glenna Fanning Tm Las Vegas Nv #16 Fort Apach 3525 S. Fort Apache Rd. Suite 160 Las Vegas, NV 89147 DATE/TIME OF RECEIPT OF PAYMENT: LOAN AGREEMENT IDENTIFICATION NO. 04/13/2015 05:59:38 PM 11569-0151408 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. AGENT RECEIVING PAYMENT: AMOUNT PAID: **Xochitl Ramos** \$500.00 TODAY'S PAYMENT ITEMIZATION \$0.00 PRINCIPAL PAID: \$500.00 INTEREST PAID: \$0.00 CHARGES PAID: \$0.00 FEES PAID: \$500.00 TOTAL AMOUNT PAID TODAY: \$5,482.35 BALANCE DUE ON LOAN: 4/14/2015 NEXT SCHEDULED DUE DATE: Account paid in full by rescission. Account paid in full. Title Returned Upon Payment in Full. By signing below, you acknowledge that upon repayment in full, we returned the Vehicle's Title to you. Repayment Plan Agreement. 1 Grace Period Plan Agreement. 1

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

A - 103

KOMA TOAN REVIEW WORKSHEET
Licensee Name & Exam Start DBA; TITLEMAX OF NEVADA INC. DBA TITLEMAX Date: 5/4/2015
Licensee Address: 3525 S. FORT APACHE ROAD, SUITE 160, LAS VEGAS NV 89147 Exam as of: 5/4/2015
J. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1.
Account Number Origination Date Amount of Loan Maturity Date Charge Payments Amount APR Quoted Is the APR correct?
Deferred Deposit
If secured? YES If so, what is the collateral? Dodge Challenger SRT8
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? NRS 604A.425(la)
oans) Does the original term of the D/D Loan not exceed 35 days?
(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(16)
(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? NRS 604A.450(1) NO Fair Market Value: \$26,250.00
(Applies to Title Loans Only) Does the original term of the title loan exceed 30 days? 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)? NRS 60A.445(2)
Does the written loan agreement disclose the right of the customer to RESCIND the loan, pursuant to NRS 6044.410 (2d)? YES
Does the written loan agreement disclose the right of the customer to PRE-PAY the loan, pursuant to NRS 604A.410 (2e)?
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? O Extensions: Title-6 add! 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
Confidential

Title Loan Agreement

44/04/0044

VEHICLE YEAR

2008

VEHICLE MAKE

Dodge

Date: 11/21/2014						Number: 11569-0136419
Customer & Co-Cus	tomer Information	ACCOUNT NUI	MBER: 11569-0136419			
FIRST NAME Suzanne	LAST NAME Belluschi		CO-CUSTOMER FIRST	NAME	CO-CUSTOME	ER LAST NAME
SSN	DRIVERS LIC./S	TATE ID. NO	CO-CUSTOMER SSN	CO-CUSTON	MER'S DRIVERS	LIC./STATE ID. NO.
STREET ADDRESS 10120 W Flamingo Rd #	4176		CO-CUSTOMER STREE	T ADDRESS		
City Las Vegas	STATE NV	ZIP CODE 89147	CO-CUSTOMER CITY	CO-CUST	OMER STATE	CO-CUSTOMER ZIP CODE
HOME PHONE	DATE OF BL	RTH	CO-CUSTOMER HOME	PHONE	CO-CUSTO	MER DATE OF BIRTH
Motor Vehicle Inform		LICENSEE'S He Monday to Frida	DURS OF OPERATION: by 9:00 A.M. to 7:00 P.M., Saturd	ay 10:00 A.M. to 4:	00 P.M., Closed	Sunday
LICENSEE NAME TitleMax of Nevada, Inc.	d/b/a TitleMax	LICENSEE (702)362-00	PHONE NUMBER			
LICENSEE STREET AD 3525 S. Fort Apache Rd.	DRESS	1 ()	LICENSEE CITY Las Vegas	LICENSEE ST.	,	ICENSEE ZIP CODE 19147
VEHICLE IDENTIFICAT	·		LICENSE PLATE			

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

VEHICLE MODEL

SRT8

COLOR

Black

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

\$10,000.00

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

Total of Payments

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

\$14,373.64

121.545 %

\$4,373.64

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	6/19/2015	

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.

temization of Amount Financed of \$10,000.00

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

2. Amount paid on your account: \$0.00

3. Amount paid to public officials: \$20.00

I. Amount paid to _____ on your behalf: \$0.00

Calculation of Interest, Application of Payments and Security Interest.

We use the simple interest method to calculate the interest. We calculated the simple interest assuming you will pay on the scheduled Payment Dates. If you make your payments on the dates set forth in the Payment Schedule, the Finance Charge box above discloses the total amount of interest you will owe us under this Loan Agreement. Payments are calculated to atably and fully amortize the entire Principal Amount and interest payable. Interest is not compounded. Early payments may decrease the amount of nterest 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 nayment. 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.

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

For purposes of this Loan Agreement, the term "grace period" means the gratuitous period of payments deferment (i) which we offer to ou after entering into this Agreement pursuant to the provisions of NRS 604A.70 and NRS 604A.210, (ii) you voluntarily accept such terms of the payments eferment after entering into the Loan Agreement, and (iii) you and we agree to such terms of payments deferment in a written and signed "Grace Period ayments Deferment Agreement." We allow customers that are in good standing during the term of this Loan Agreement to request and enter into a Grace ariier than one business day following the date of this Loan Agreement. If you enter into a Grace Period Payments Deferment Agreement, your obligation pay simple interest under this Loan Agreement, we do ot charge you any additional fees or interest for entering into a Grace Period Payments Deferment Agreement.

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

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

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

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

NAIVER 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 "disputes" are given the roadest possible meaning and include, without limitation (a) all claims, disputes, or controversies arising from or relating directly or indirectly to the signing of this Arbitration Provision, the validity and scope of this Arbitration Provision and any claim or attempt to set aside this Arbitration Provision; (b) all federal or tate law claims, disputes or controversies, ansing from or relating directly or indirectly to this Loan Agreement (including the Arbitration Provision), the information you gave us before entering into this Loan Agreement, and/or any past agreement or agreements between you and us,; (c) all counterclaims, ross-claims and third-party claims; (d) all common law claims, based upon contract, tort, fraud, or other intentional torts; (e) all claims based upon a violation f any state or federal constitution, statute or regulation; (f) all claims asserted by us against you, including claims for money damages to collect any sum we laim you owe us; (g) all claims asserted by you individually against us and/or any of our employees, agents, directors, officers, shareholders, governors, nanagers, members, parent company or affiliated entities (hereinafter collectively referred to as "related third parties"), including claims for money damages nd/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 expresentative and member of a class of persons, or in any other representative capacity, against us and/or related third parties (hereinafter referred to as Representative Claims"); and/or (j) all claims arising from or relating directly or indirectly to the disclosure by us or related third parties of any non-public ersonal information about you.

APP 100 45 7 Gage 3 of 5 P 100 4 5 F 100

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

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

APP NV note ilment learn eurosement, 2.04, 2014

- 8. This Arbitration Provision is binding upon and efits you, your respective heirs, successors and as 3. The Arbitration Provision is binding upon and benefits us, our successors and assigns, and related third parties. The Arbitration Provision continues in all force and effect, even if your obligations have been prepaid, paid or discharged through bankruptcy. The Arbitration Provision survives any termination, amendment, expiration or performance of any transaction between you and us and continues in full force and effect unless you and we otherwise agree in writing.
- 9. OPT-OUT PROCESS. You may choose to opt-out of this Arbitration Provision but 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	11/21/14 Date	Its Authorized Agent	11-21-14 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

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.

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
	\$1,428.58	1/15/2016
The total amount pafter making payments under under the terms of Grace Perpayments Defermagreement:	aid \$16,993.00 all the the riod	

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

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

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

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

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

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

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

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

By signing this Grace Period Payments Deferment Agreement, you acknowledge that it was filled in before you did so and that you have received a completed copy of it. You agree that the information you provided to before entering into this Grace Period Payments 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			

STATE OF NEVADA	4
COUNTY OF Clark	

Title Loan Agreement No.: 11569-313649
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<u>TitleMax</u>
Address:

3525 S. Ft. Apache Las Vegas, NV 89147

Vehicle Information: VIN: 2B3LJ74W38H300738

License Plate State and No: 6ERJ525

Color: BLACHYear: 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, Suzzanne 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:

Home Phone — Ge	Name /	(f Diah)	Social Security #	
Home Phone Cel	Name /			
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	Phonet . //		Email Address (optional)**	e-11
best unite of Carlo 200	ich number do you prefer that we cal	l?		
APTOT U	□ Home Phone Dell Phone			
	,		Aust #	
Physical Address (Street Number & Name): Flam	MGO Rd	#4176	Apt # 417 6	
City / as Vecas	State UV	Z 6/	47 Coupy Cark	
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802 911-0160-1	1404 1110 660 1		Current and Expected Work Shift	
Pay Frequency: (check one) 1st & 15th of month □ 15th & end of month □	Riweekly (every 2 weeks)	1 -1	Gross Gross Monthly Monthly	
☐ Weekly ☐ Monthly (last day) ☐ Monthly (1st day)	y) Monthly (3 rd day)	1 1/6/11	Income Obligatio (
□ Seif-Employed		[[szok sizh	
*Alimony, child support or separate maintenance in	come need not be revealed if you do	not wish to have it com	nsidered as a basis for repaying this obligat	tion.
Alimony, child support or separate maintenance re Are you currently in bankruptcy? yes you	ceived under: 🗆 court order 🗅 write	stragreement in ord	, under stemens.	
	Credit Refere	nces		
Business Name	UVS Phone #			-
Address (Street Number & Name) City	002	State	Zip	
Business Name	Phone #			
JW Gas		State	Zip	
Address (Street Number & Name) City				
	Personal Refer	rences		

~ (Co-Applicant In	formati	on	-			
Date	State Issued ID Number	Date of	Birth	Jocial Sec			
Last Name	First Name			Middle Na			
Home Phone	Cell Phone†	· · · · · · · · · · · · · · · · · · ·			dress (optional)**		
Best time to call?	Which number do	you prefer t ne □ Cell	hat we call? Phone				
				. 1	Apt #		
Physical Address (street Number & Name)			T Zip	Coun	by		
City		State	210	Journ	<u> </u>	<u> </u>	
Mailing Address (if different from physical address)		T Charles	e Zip				
City		State		0 610			
Employer * (Source of Income)	Er	nployer Add	ress (Street No		me at Job?		
City	State		Zip		ime acoor		
Work Phone #	Job Title		Supervisor			Work Shif	+
Pay Frequency: (check one) □ 1st & 15th of month □ 15th & end of month □ Biweek □ Weekly □ Monthly (last day) □ Monthly (1st day) □ Self-Employed	☐ Monthly (3 rd day)		Next Payda	Gros Mon Inco	me Monthly Obligations		
*Alimony, child support or separate maintenance income r Alimony, child support, or separate maintenance received to Are you currently in bankruptcy? yes no How did you hear about us? (Circle one.)	need not be revealed if younder: court order v	u do not wis written agre	sh to have it ement 🗆	considered oral unders	as a basis for repay tanding.	ing this oblig	ation.
Friend/Referral_Name of referrer?	Saw Store		Television	Ye	ellow Pages	Repeat C	tustomer
Internet Billiboard	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-Billey Act, and other disclosures or notices under applicable federal, state or local laws or regulations, or any other notices, information, or solicitations we may send. You may request a paper copy of any emailed disclosures by submitting a request through the link found within the emails. You may also send a written request to TitleMax, P. O. Box 8323, Savannah, GA 31412. We will provide such paper copies to you at no charge. We will retain all Disclosures as required by applicable law. Your Consent only applies to emails we send and receive. You consent to electronically receiving disclosures relating to transactions, accounts, and other emails electronically. Before deciding to obtain electronic disclosures, you acknowledge that you considered whether you have the required hardware and software capabilities. To access and retain Disclosures electronically, you will need to use the following computer software and hardware: a PC with Internet access and an Internet Browser that meets the following minimum requirements: Microsoft® Internet Explorer 6.1 or later versions or Mozilla Firefox 2.0 or later versions. The specific internet Browser must also support at least 128-bit encryption. To read some documents, you will need a PDF file reader like Adobe® Acrobat Reader. If these requirements change and a material risk arises that you won't receive Disclosures electronically, we will notify you. You will need a printer or long-term storage, such as a disk drive, to retain, download, or print the Disclosures. You may withdraw Your Consent at any time. If you want to withdraw Your Consent, submit a request through the link in any email we send, or write to the address found in this disclosure. If you withdraw Your Consent, such withdrawal will not affect the legal effectiveness, validity, or enforceability of prior electronic Disclosures. If your electronic address, mailing address, telephone number, or any information you provided changes, then you agree to inform us. You may contact us by clicking the appropriate link in any email, or writing to the address in this disclosure. BY PROVIDING YOUR EMAIL ADDRESS, AND THEREBY AGREEING, YOU ACKNOWLEDGE AND AGREE THAT YOU: (1) CAN ACCESS THE DISCLOSURES IN THE DESIGNATED FORMATS DESCRIBED ABOVE, (2) READ THE INFORMATION ABOUT ELECTRONIC RECORDS, AND DISCLOSURES, IN THIS CONSENT TO EMAIL COMMUNICATIONS AND ELECTRONIC DISCLOSURES, (3) CONSENT TO HAVING DISCLOSURES PROVIDED OR MADE AVAILABLE TO YOU IN ELECTRONIC FORM, (4) CONSENT TO DOING BUSINESS WITH US ELECTRONICALLY, AND (5) MAY REQUEST A PAPER COPY OF ANY EMAILED DISCLOSURES, WHICH WE WILL PROVIDE TO YOU AT NO CHARGE. You may request and obtain a copy of this information to retain for future reference.

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

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

Release of Information. You authorize us to verify all of the information that you have provided and you acknowledge that this information may be used to verify certain past or current credit or payment history information from third party source(s). You further authorize and consent that we may contact any person or company listed on this Customer Application, including any persons that you may add at a later date. Your application may be rejected if any information provided is 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 (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 senous financial hardships. You should evaluate the costs and benefits of all alternatives before entering into this type of transaction. Other forms of short-term credit that may be less expensive include a loan from another institution or from family or friends, a credit card cash advance, an account with overdraft protection, or a salary advance.

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

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

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 and submitting the personal references, contact information, employment and submitting the personal references, contact information, employment and submitting this customer application, you are the submitting this customer application, you are the submitting this customer application, you are the submitted and correct, including the personal references, contact information, employment are the submitted and correct, including the personal references, contact information, employment are the submitted and correct are the submitted are the submitted and correct are the submi

expected gross monthly income and obligations. You agmonths relating to (i) your employment or source of incoragree that you have read and understood all the above	me, and (ii) current and exp	pected gross monthly income and obligations.	ļ Ya
336	· · · · · · · · · · · · · · · · · · ·	11/21/14	
Applicant Signature		Date / / /	
Co-Annicant Signature		Date	

Co-Applicant Signature



CERTIFICATE OF TITLE

VIN	
2B3LJ74W38H30073	8

. MAKE 2008 DODG MODEL CHALLENGER VEHICLE BODY PCP

NV006506106

DATE ISSUED

ODOMETER MILES

FUEL TYPE

SALES TAX PD

GROSS WT EMPTY WT

GVWR

10/21/2013 VEHICLE COLOR

61469

BRANDS

ODOMETER BRAND ACTUAL MILES

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

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

TITLEMAX/OF NEVADA



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

Printed Full Legal Name of Buyer

Nevada Driver's License Number or identification Number

Printed Full Legal Name of Buyer

Signature of Seller(s)/Agent/Dealership

Nevada Driver's License Number or Identification Number

Address

City

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. The mileage stated is in excess of its mechanical limits.

TENTHS

ster reading is not the actual mileage. WARNING: ODOMETER DISCREPANCY. Exempt - Model year over 9 years old.

ODOMETER READING

Printed Name of Seller(s)/Agent/Dealership

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

Dealer's License Number

Signature of Buyer

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

VP-2 (Rev. 8/10)

Printed Full Legal Name of Buyer CONTROL NO.

15454100

(THIS IS NOT A TITLE NO.)

ALTERATION OR ERASURE VOIDS THIS TITLE

					AGE IN CONNE	CTION WITH THE	TRANSFER OF	OWNERSHIP.		}
	FEDERAL AND STATE LAW R FAILURE TO COMPLI The undersigned	EQUIRES T	HAT YOU STA OVIDING A FAI	TE THE MILE LSE STATEM described in the	ENT MAY RESU	LT IN FINES AND transferred to the	following buyer(s	s):		
	The undersigned	hereby certif	nes the vehicle	GOOGHEOU II.						AND
 					Nevada I	Driver's License N	lumber or Identif	cation Number		OR
	nted Full Legal Name of Buyer				1464266	Driver's License	Jumber or Identif	ication Number		
1					Nevada	Driver's License	Quinzon di]
	nted Full Legal Name of Buyer				<u></u>		Zip Code			
}	idress ertify to the best of my knowledge the o	City			State	- and of the follow	vina statements i	s checked.		
Ad	idress	on, Monteter rea	iding is the actu	at mileage of	the vehicle unless	cass of its mechan	ical limits.	DOMESTED DISC	REPAN	1CY
10	entity to the best of my knowledge are	.	NO	∏ Themis ∐ Theodo	eage stated is in ex ometer reading is n	of the actual milea	ge. WARNING: C	DOMETER BIGG		
				Exempl	Model year over	g years old.				
	ODOMETER READING						///Acont/Deal	ership		
					Prir	nted Name of Sel	ler(s)/Agenit Desi	Date of Sal	e	
Si	ignature of Seller(s)/Agent/Dealership am aware of the above odometer certific	dation made	by the sellenag	gent. 🗀				· 		
118					p r	inted Full Legal N	lame of Buyer			
_	ignature of Buyer		\ <u></u>					OF OWNERSH	IP.	
		N REQUIRE	S THAT YOU S	TATE THE N	REEAGE IN CON EMENT MAY RE in this title has be	SULT IN FINES A	ND/OR IMPRIS	ONMENT. er(s):		
	FAILURE TO COM The undersign	ed hereby co	ertifies the vehic	le described	in this the has be	OIT LOW PLANT			_	AND
_ -	Ind was 5				·	da Driver's Licens	e Number or Ide	ntification Numb	er	j or
	2.54				Neva	DS DUABLE DOORS		ntification Numb	ег	
	Printed Full Legal Name of Buyer	Ŀ			Neva	da Driver's Licens	se Number or los	enuncason nome		
}-	Printed Full Legal Name of Buyer	·,								<u> </u>
1		·.			State		Zip Code	re is strecked.		
SE -	Address	City	roading is the a	actual mileage	of the vehicle un	less one of the fo	SHOWING Statemen	13 to 5		
LER ONLY	Address I certify to the best of my knowledge th	16 dounerer	NO	∏ The	mileage stated is in	n excess of its med :	hanical fimits. leage. WARNING	6: ODOMÉTER D	ISCRE	PANCY
ابد			TENTHS		odomater reading empt - Model year o	ver 9 years old.				
	ODOMETER READING		TENTHS	The	mpit - Model year o	ver 9 years old.				
	ODOMETER READING	er many specific Co	TENTHS	Exe	mpit - Model year o	ver 9 years old.	Seller(s)/Agent/D			
DEAL	36	er many specific Co	TENTHS	Exe	mpit - Model year o	ver 9 years old.	Seller(s)/Agent/D			
		er many specific Co	TENTHS	Exe	mpit - Model year o	Printed Name of Dense Number	Seller(s)/Agent/D	ealership Date of		
	Signature of Seller(s)/Agent/Dealership I am aware of the above odometer cer	p diffication ma	TENTHS	Exe	Dealer's Lice	Printed Name of Dense Number	Seller(s)/Agent/D	Date of	Sale	
790	Signature of Seller(s)/Agent/Dealership I am aware of the above odometer cer Signature of Buyer	p tilication ma	TENTHS	Exe	Dealer's Lic	Printed Name of Dense NumberPrinted Full Leg	Seller(s)/AgenvD	pealership Date of	Sale	
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790	Signature of Seller(s)/Agent/Dealershit I am aware of the above odometer ce Signature of Buyer FEDERAL AND STATE L FARLURE TO CO The undersi	p tilication ma	TENTHS	Exe	Dealer's Lice Dealer's Lice MILEAGE IN C TATEMENT MAY ed in this title has	Printed Name of Dense Number Printed Full Leg ONNECTION WT RESULT IN FINE been transferred	Seller(s)/Agent/D al Name of Buye TH THE TRANSF S AND/OR IMPI to the following	Date of Date of Park of Owner RISONMENT. buyer(s):	Sale	☐ AN
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ALTERATION OR ERASURE VOIDS THIS TITLE

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

Black Book Add/Deducts

Contact Information

11/21/2014

Company: Titlemax (314391)

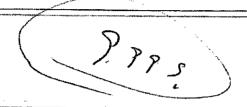
Telephone: 404-542-6618

Contact: Laura Farris

E-Mail: laura.farris@titlemax.biz

Fax:

Notes



Vehicle Info For 2008 Dodge Challenger SRT8 2D Coupe

MSRP: \$37,320

Fin Adv: \$23,050

Equip Ret: \$42,048

Tire Size: 245/45ZR20

Base HP: 425 @ 6200

Taxable HP: 53.7

Model Number: LCDX22

Price Includes: AT AC EW ES

VIN: 2B3KJ74W8

UVC: 2008240791

MPG: 13/18

Weight: 4140

Fuel Type: Gas

Wheelbase: 116.0

End of Term 0

Months:

Adj. State: National

Mileage: 0

Mileage Cat: D

Cylinders: 8

Transmission: A

Drive Train: RWD

End of Term 0

Mileage:

Wholesale Black Book values as of 11/21/2014

	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 003000014

a Little.		Da	C	
Ability	TO	Pav	SHIR	าเกลาง

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	토 (취임) 관심 (1.75 \$0
Gross Monthly Income	\$20,000.00
Current and Expected Monthly Obligations	512,000.00
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

Tiera		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	1,0000.00	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

9.99

Loan Analysis

Caswise Version Fiscal Date

User Id

40462

05/11/2015

235

Module Loan Type

Payment Interval **Amortizing Type**

(702)362-0054

Loan ID: 11569-013641 Cust:

11569-004327

NV 210 Multi Car (9.99%) Belluschi, Suzanne L

INS A2

Amount:

30 Days Interval

Amortizing

Las Vegas, NV 89147

Tm Las Vegas Nv #16 Fort Apach

3525 S. Fort Apache Rd. Suite 160

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

\$10,000,00 Amount Advanced: \$0.00 Cash Advance Fee: Origination Charge: \$0.00 Maintence Fees:

\$0.00 \$4,373,64 \$14,373.64

Normal First Payment Due: First Payment Due Date:

Final Payment Due Date:

Due Dates Will Skip Holidays:

12/21/2014 Extra Interest Days In First Period: 01/20/2015 Second Payment Due Date:

\$2.053.38 Amount: Duration: Days

Balloon Amount: Next Due Date: Grace Date:

\$0.00 04/20/2015 04/20/2015

Minimum Payment: Principal Balance:

\$7,758.04

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

12/21/2014

Loan Type Settings:

Set Due Dates On End Of Month: False Only Thru Due Date On Payments Made Within Grace Period: False Interest... Only Thru Due Date On Deposited Checks or ACH Payments: False TeleTrack Approval: Prompt For Check: Balloon Amount Type: Balloon Amount Procedure:

Track Other Lender Information: Tracking ID: Balloon Amount:

Periodic Fees:

Interest Charges:

Total Amount:

Amount Type Flat/Rate Amount 9 990000 % N Applied Calculation Procedure

Early Payoff Rebate Proc.

9 99% Flat

INT Rate

4/20/2015 LoanTitleMax210FeeCalculator

LoaninterestProrateCalculator

Late Charges: Default Grace Days: 0

Late Charge Type:

Late Fee Type:

Value:

ACH Autopay: Faise

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

Late Fee Descr.: Calculation Procedure: False

Auto Pay Decision Procedure: Check Scheduled Principal:

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

Flat or Rate:

Check Principal Procedure: Payment Plan:

Installment Loans INS

Pmt. Proc: LoanProactiveInterestPaymentAmounts Collateral Value Protocol:

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

Check Date: Deposit Method: Payment Replacement:

Never replace

Loan Collateral:

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

Deposit <u>ID</u> Replaced **Deposit Rule**

CollateralDepositDateProc: Check 21 Date

Automobile Collateral Serial / License Model Number / State

Title

\$14,373.64

Deposited

Make 2B3LJ74W38H SRT8 Dodge 2008 A-Excellent lvk7bp

Ending Bal. Interest From To Date #Days Satisfied Total Pmt. <u>Principal</u> Beginning Bal. Payment Schedule: Interest Fees \$2,053.38 \$8.945.62 11/22/2014 12/21/2014 30 01/16/2015 30 Days \$10,000,00 \$999.00 \$0.00 \$1,054.38 12/21/2014 1 Sunday \$7,785.91 12/22/2014 01/20/2015 01/16/2015 \$1,159.71 \$2,053.38 30 \$893.67 \$0.00 30 Days \$8,945.62 2 Tuesday 01/20/2015 03/25/2015 \$6,510.34 01/21/2015 02/19/2015 30 \$2,053,38 \$1,275.57 3 Thursday 02/19/2015 30 Days \$7,785.91 \$777.81 \$0.00 \$5,107.34 02/20/2015 03/21/2015 03/25/2015 30 \$2.053.38 30 Days \$650.38 \$0.00 \$1,403.00 4 Saturday \$6.510.34 03/21/2015 \$1,543.16 \$2,053.38 \$3,564.18 03/22/2015 04/20/2015 30 \$5,107.34 \$510.22 \$0.00 30 Days 5 Monday 04/20/2015 \$1,866.86 04/21/2015 05/20/2015 30 \$1,697.32 \$2.053.38 6 Wednesd 05/20/2015 30 Days \$3,564.18 \$356.06 \$0.00 30 \$0.00 05/21/2015 06/19/2015 \$2,053,36 ¢4 066 06 \$186 50 **\$0.00** \$1,866,86

/ Friday	06/19/2015	30 Da	เพร จา,ซ	14 00.00	00.00 QU.UU	φ1, 000 .	.00 4 2,0	JJ.JU	Φ0.00 CG/2 (72010 CG/10/2010 CG/			
Transaction			Payment	Amount	Principal	Fees	Fees	Credit	New	Pro.	Date	Sale Item
Tansacuon		Түре	,	Due	Applied	Charged	<u>Paid</u>	Amt.	Due Date #	Rev.	Entered	!D
1 Friday	11/21/2014	NEL	\$0.00	\$10,000.00	\$10,000.00	\$0.00	\$0.00	\$0.00		Р	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		Р	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	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	02/19/2015 3	Р	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		Р	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		Р	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		P	3/21/2015 4:32:13 PM	
37 Wednesday	-,	PMT	\$1,555.00	(\$1.451.66)	\$0.00	\$103.34	\$1,555.00	\$0.00	03/21/2015 4	PR	3/25/2015 3:46:55 PM	11569-220133
38 Wednesday		REV	(\$1,555,00)	\$1,451,66	\$0.00	(\$103.34)	(\$1,555.00)	\$0.00	02/19/2015 3	3 P	3/25/2015 4:17:36 PM	
39 Wednesday		PMT	\$777.50	(\$674.16)	\$0.00	\$103.34	\$777.50	\$0.00	03/21/2015 4	P	3/25/2015 4:18:19 PM	11569-220151
40 Wednesday	· -	PMT	\$777.50	(\$777.50)	\$0.00	\$0.00	\$777.50	\$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		P	4/20/2015 7:12:18 PM	
		-				A	00440 00	**				

Proposal Totals:

\$5661.76 \$8631.47 \$7758.04 \$4293.23 \$3419.80 \$0.00

	Proposal	Fee	Amount		Opera	tior	1	Fees Peri	iod	Fees Applied	Pro.	Date	Sale item
<u>Detail:</u>	Туре	Type	_	Amount	Type	##	Description	Earned	##	From Date To Date	Rev.	Entered	ID
1 11/21/201			PRI	10000.00	MOD	2	Modify Amount				P	11/21/2014 9:57:54 AM	11569-184403
2 12/21/201	4 FEE	999	INT	999.00	FEE	3	Apply Fees	12/21/2014	1	11/22/2014 12/21/2014	Р	12/20/2014 4:28:41 PM	
15 01/16/201		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 01/16/201		•	PRI	-188.58	PAY	7	Apply Payment				Р	1/16/2015 4:16:38 PM	11569-200189
15 01/16/201			INT	-1864.80	PAY	7	Apply Payment				Р	1/16/2015 4:16:38 PM	11569-200189
16 01/16/201			PRI	-2053.38	PAY	9	Apply Payment				Р	1/16/2015 4:17:29 PM	11569-200190
17 01/20/201		999	INT	103.34	FEE	10	Apply Fees	01/20/2015	2	01/17/2015 01/20/2015	Р	1/20/2015 7:13:55 PM	
18 02/19/201	-	999	INT	775.03	FEE	12	Apply Fees	02/19/2015	3	01/21/2015 02/19/2015	Р	2/19/2015 7:26:30 PM	
31 03/21/201	5 FEE	999	INT	775.03	FEE	14	Apply Fees	03/21/2015	4	02/20/2015 03/21/2015	Р	3/21/2015 4:32:14 PM	
37 03/25/201	5 PMT	999	INT	103.34	FEE	16	Apply Fees	03/25/2015	5	03/22/2014 04/20/2015) P 🔼		11569-220133
37 03/25/201	5 PMT		INT	-1555.00	PAY	18	Apply Payment			ALL	P (R)	1/35/2415347/3(P)	11569-220133
38 03/25/201	5 REV		INT	-103.34	REV	19	Reverse Operation	·			-PD/	~ ³ / ₄ 5/2 <mark>0</mark> 15/45/736 PM	
												Page 1 of 2	

Loan Analysis

Caswise Version Fiscal Date

User Id

40462

05/11/2015

235

Las Vegas, NV 89147

Tm Las Vegas Nv #16 Fort Apach

3525 S. Fort Apache Rd. Suite 160

(702)362-0054

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

Proposal Fee Amount			Operation			od	Fees Applied	Pro.	Date	Sale Item		
<u>Detail:</u>	Type	Tv	ое Ту <u>ре</u>	Amount	Type	##Description	Earned	##	From Date To Date	Rev.	Entered	łD
38 03/25/201			INT	1555.00	REV	21 Reverse Operation	1			Р	3/25/2015 4:17:36 PM	
-		999	INT			22 Apply Fees	03/25/2015	5	03/22/2015 04/20/2015	P	3/25/2015 4:18:34 PM	11569-220151
39 03/25/201						24 Apply Payment				Р	3/25/2015 4:18:34 PM	11569-220151
39 03/25/201	15 PMT		INT	<i>-7</i> 77.50						р	3/25/2015 4:20:07 PM	11569-220152
40 03/25/201	15 PMT		INT	-777.50	PAY	26 Apply Payment						
41 04/20/20	15 FEE	999	INT	671.69	FEE	27 Apply Fees	04/20/2015	. 5	03/26/2015 04/20/2015	Р	4/20/2015 7:12:18 PM	

Total Amount Due: \$8631.47

Refinance Rules:	Overr	ide Refinance Setting Procedure	•			Allow Additional Principal: Allow Principal Pay Down:	
Can Be Consolidated:	No	Show Roll Fees Option:	No	Settle Fees On Refinance:	No	Early Extend From Term Date:	
Can Consolidate Others:	No	Default Roll Fees Into Principal:	No	Allow Pay Down Refinance:	No	Late Extend From Term Date:	

Call Consolidate Officia. 140 Doi:	4011 1000 1110 1 1111 1 1 1 1 1 1 1 1 1	
Custom Procedures: A2 LRP Refinance Loan Payoff Report Event ID: PIF	Custom Update Procedure DeferredLoanPayoffProposalUpdate210	Custom Process Procedure
Custom Procedures:	Custom Update Procedure	Custom Process Procedure
A2 NEL New Loan Report Event ID: TMI		December 1
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

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

1/21/2014 D#	Orig. E	ate	Customer Name	Туре	"	Coll. Value	Advanced	Fees.	Paid	Amt. Due EXT	
1569-0136419	11/21/2		Belluschi, Suza	nnel A2		\$14,373.64	\$10,000.00	\$4,293.23	\$5,661.76	\$8,631.47 Due	0
Transaction		Type		New Due Date			Principal	Fees	Amt Paid \$0.00	\$10,000.00	
11569-0136		NEL	11/21/2014 9:		Х -		\$10,000.00	\$0.00 \$999.00	\$0.00	\$999.00	
11569-0136	41 9- 2	FEE	12/21/2014		Х -	•	\$0.00	\$0.00	\$0.00	\$0.00	
11569-0136	419-3	LOG	12/23/2014 9:		Χ -	•	\$0.00		\$0.00 \$0.00	\$0.00	
11569-0136	419-4	LOG	12/26/2014 3:		Χ -	-	\$0.00	\$0.00		\$0.00	
11569-0136	419-5	LOG	12/27/2014 1		,,	•	\$0.00	\$0.00	\$0.00	\$0.00 \$0.00	
11569-0136	419-6	LOG	12/29/2014 3:		^	•	\$0.00	\$0.00	\$0.00		
11569-0136	419-7	LOG	1/2/2015 5:20		X	-	\$0.00	\$0.00	\$0.00	\$0.00	
11569-0136	419-8	LOG	1/5/2015 3:47	,	X	-	\$0.00	\$0.00	\$0.00	\$0.00	
11569-0136		LOG	1/7/2015 11:0		X	-	\$0.00	\$0.00	\$0.00	\$0.00	
11569-0136			1/8/2015 12:0		X	-	\$0.00	\$0.00	\$0.00	\$0.00	
11569-0136			1/13/2015 10:		Х	_	\$0.00	\$0.00	\$0.00	\$0.00	
11569-0136			1/15/2015 10:		Х	_	\$0.00	\$0.00	\$0.00	\$0.00	
11569-0136			1/16/2015 10:		Х	=	\$0.00	\$0.00	\$0.00	\$0.00	
11569-0136			1/16/2015 1:4			_	\$0.00	\$0.00	\$0.00	\$0.00	
11569-0136			1/16/2015 4:1	1/20/2015		-	(\$188.58)	\$865.80	\$2,053.38	(\$1,187.58)	
11569-0136			1/16/2015 4:1	2/19/2015		-	(\$2,053.38)	\$0.00	\$2,053.38	(\$2,053.38)	
11569-0136			1/20/2015 7:1	2/13/2010		_	\$0.00	\$103.34	\$0.00	\$103.34	
			2/19/2015 7:1			_	\$0.00	\$775.03	\$0.00	\$775.03	
11569-0136			2/20/2015 7.2			_	\$0.00	\$0.00	\$0.00	\$0.00	
11569-0136						_	\$0.00	\$0.00	\$0.00	\$0.00	
11569-0136			2/21/2015 3:0		x	_	\$0.00	\$0.00	\$0.00	\$0.00	
11569-0136			2/24/2015 3:2			-	\$0.00	\$0.00	\$0.00	\$0.00	
11569-0136			2/25/2015 4:4		X		\$0.00	\$0.00	\$0.00	\$0.00	
11569-0136			2/26/2015 4:2		X	-	\$0.00	\$0.00	\$0.00	\$0.00	
11569-0136	5419-2 4	LOG	2/27/ 20 15 11:		Х	-	\$0.00	\$0.00	\$0.00	\$0.00	
11569-0136			3/4/2015 8:55		Х	-	\$0.00	\$0.00	\$0.00	\$0.00	
11569-0136	5419- 2 6	LQG	3/7/2015 12:3		Х	-	•	\$0.00 \$0.00	\$0.00	\$0.00	
11569-0136	5419-27	LOG	3/9/2015 10:0		Х	-	\$0.00		\$0.00	\$0.00	
11569-013	641 9-2 8	LQG	3/12/2015 11:		Х	-	\$0.00	\$0.00	\$0.00	\$0.00	
11569-013	6419-29	LQG	3/16/2015 12:		Х	-	\$0.00	\$0.00		\$0.00	
11569-013	6419-30	LOG	3/20/2015 10:		Х	-	\$0.00	\$0.00	\$0.00		
11569-013	6419-31	FEE	3/21/2015 4:3		Х	-	\$0.00	\$775.03	\$0.00	\$775.03	
11569-013			3/23/2015 9:4		Х	-	\$0.00	\$0.00	\$0.00	\$0.00	
11569-013			3/23/2015 11:		Х	-	\$0.00	\$0.00	\$0.00	\$0.00	
11569-013			3/24/2015 11:		Х	-	\$0.00	\$0.00	\$0.00	\$0.00	
11569-013			3/24/2015 4:1		Х	-	\$0.00	\$0.00	\$0.00	\$0.00	
11569-013			3/25/2015 9:5		Х	-	\$0.00	\$0.00	\$0.00	\$0.00	
11569-013			3/25/2015 3:4	3/21/2015	Х	X	\$0.00	\$103.34	\$1,555.00	(\$1,451.66)	
11569-013			3/25/2015 4:1	2/19/2015	Х	_	\$0.00	(\$103.34)	(\$1,555.00)	\$1,451.66	
11569-013			3/25/2015 4:1	3/21/2015	Х	_	\$0.00	\$103.34	\$777.50	(\$674.16)	
11569-013			3/25/2015 4:1	_	X	_	\$0.00	\$0.00	\$777.50	(\$777.50)	
11569-013			4/20/2015 7:1	4,20,20,10	X	_	\$0.00	\$671.69	\$0.00	\$671.69	
11569-013					X	_	\$0.00	\$0.00	\$0.00	\$0.00	
11569-013					X	-	\$0.00	\$0.00	\$0.00	\$0.00	
					X	_	\$0.00	\$0.00	\$0.00	\$0.00	
11569-013					x	_	\$0.00		\$0.00	\$0.00	
11569-013					x	_	\$0.00		\$0.00	\$0.00	
11569-013					x	_	\$0.00		\$0.00	\$0.00	
11569-013							\$0.00	•	\$0.00	\$0.00	
11569-013					X	-	\$0.00		\$0.00	\$0.00	
11569-013					X	-	\$0.00 \$0.00		\$0.00	\$0.00	
11569-013					X	-	•		\$0.00	\$0.00	
11569-013	36419-5°	1 LOG			Х	-	\$0.00		\$0.00	\$0.00	
11569-013	36419-52	2 LQG	5/1/2015 2:29		Х	-	\$0.00			\$0.00 \$0.00	
11569-013	36419-5	3 LOG	5/4/2015 12:4	•	Х	-	\$0.00		\$0.00		
11569-013					Х	-	\$0.00		\$0.00	\$0.00	
11569-013					X		\$0.00			\$0.00	
11569-01			1				<i>\$7,758.04</i>	\$4,293.23	\$5,661.76	\$8,631.47	

\$14,373.64

\$7,758.04

APP 004598 Page 1 of 1 ROA 003004

\$4,293.23

\$5,661.76

DB: () Printed: Friday, May 22, 2015 06:05 PM By User:

11/21/2014 Totals:

\$8,631.47

Customer Recap	ukepaymen	it Plan Recc.ρι (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	• !	
lf you have multiple loans, this payment was loan number identified above.	applied to the	
AMOUNT PAID: \$2,053.38	AGENT RECEIVI Stephanie Bollin	
TODAY'S PAYMENT ITEMIZATION	,	
PRINCIPAL PAID:	\$188.58	
NTEREST PAID:	\$1,864.80	;
CHARGES PAID:	\$0.00	
FEES PAID:	\$0,00	
FOTAL AMOUNT PAID TODAY:	\$2,053.38	
3ALANCE 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 Vehicle's Title to you. Repayment Plan Agreement. Grace Period Plan Agreement.	i. By signing below,	you acknowledge that upon repayment in full, we returned the
:knowledgments. By signing below, you a present that the information previously prov	cknowledge that the	e payment information noted above is accurate. You further described Borrower Identification Statement is still accurate.

Signature

Customer Recaipt	/Repaymen	t Plan Recupt (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
OAN AGREEMENT IDENTIFICATION NO. 11569-0136419		DATE/TIME OF RECEIPT OF PAYMENT: 01/16/2015 04:17:28 PM
-OAN AGREEMENT DATE: 11/21/2014 9:57:25 AM		
f you have multiple loans, this payment was oan number identified above.	applied to the	
MOUNT PAID: \$2,053.38	AGENT RECEIVI Stephanie Bollin	
TODAY'S PAYMENT ITEMIZATION		
PRINCIPAL PAID:	\$2,053.38	
NTEREST PAID:	\$0.00	
CHARGES PAID:	\$0.00	
EES PAID:	\$0.00	
TOTAL AMOUNT PAID TODAY:	\$2,053.38	
BALANCE DUE ON LOAN:	\$7,758.04	
IEXT SCHEDULED DUE DATE:	2/19/2015	
Vehicle's Title to you. Repayment Plan Agreement. Grace Period Plan Agreement.		you acknowledge that upon repayment in full, we returned the
knowledgments. By signing below, you a present that the information previously provided that the information previously provided the provided that the provided the provided the provided that the provided that the provided the	cknowledge that th ided on the Covere	e payment information noted above is accurate. You further d Borrower Identification Statement is still accurate.
Susan Belluschi		

Signature

ited Name

Title 1ax of Nevada, Inc. d/b/a Title 160 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 TITL 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 Paymen Deferment Agreement; (2) read and sign the Repayment Plan we prepare; and (3) make an initi payment of \$1,696.04. The total of payments or the remaining balance on the original transaction \$8,480.22. You made the following payment(s) on the loan:

Date:	
Date:	

01/16/2015

01/16/2015

POSTAL SERVICE Certificate Of International Services of Mealing provides evidence that mail has been presented to USPS® This form may be used for domestic and international mail.

TITLEMAX OF NEVADA

3525 S FORT APACHE RD #16

LAS VEGAS, NV 89147

The total amount due if yo

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

1010 W Flamingo Kd 2007 PSN7530-02-000-9065

e \$1,696.04.

ust enter into the inger period; (2) \(\mathred{\chi_i}\), unless you agr

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 REPOREQUEST 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: 32	Year/Make/Model: 2008 DODGE CHALLENGER
Days Past PPD: NA	Last Known Mileage: 77,221
First or Second Default: NA	Cutrent Black Book Value: \$16,900
Original Loan Date: 11/21/2014	Condition of Vehicle if Known: LIKE NEW, LOW MILES
Original Loan Amount: \$10,000	LINE INC. IN THIS CO.
Add On Date: NA	
Add On Amount: NA	
Total Paid to Date: \$5,662	
Current Amount Due: \$9,432	
Voluntary Involuntary	
Where applies, was the Voluntary Surrender Form	n signed? NA
Is the contract signed by all applicable parties? Y	ES
Special Notes:	
	^
CNC ACM signature residuing all infe is accurate	- 101111 Date 05/22/15
SM or ASM signature verifying all info is accurat	e: Date 05/22/15

Out For Repo Request Form - v1. 09.09.10

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:			 		
				<u> </u>	
Store Manager Rev	iew: Signature/Da	te	 		

A - 104

APP	Is the APR correct: YES und perfected? YES \$5,240.00 YES filed? YES	Additional Payments Additional Payment Pay	Loan Type: Is the loan secured? What is the borrower's expects (Applies to Deferred De NRS 6044.425(1a) (Applies to High-Interest NRS 6044.425(1b) (Applies to Title Loans Or NRS 6044.45(1) (Applies to Title Loans Or NRS 6044.45(1) (Applies to Title Loans Or NRS 6044.45(1) (Applies to Title Loans Or NRS 604.445(1) Or Streen I oan agreement Does the written loan agreement Does the written loan agreement Does the written loan agreement Poes the written loan agreement Revised 10-15-2008
0046 ROA 00	2	ss: 3547 S MARYLAND PKWY LAS VEGAS NV 89169 & ss: LARA LOuISE LAFACE Origination Date Amount of Log.	Borrower Name & Address: Account Number
306 13012	1 n	AN REVIEW WORKSHEET	License

Title Loan Agreement

Date: 4/2/2015 Number: 12469-0159162

	1.6	40001		40400	3450460			
Customer & Co-Customer Information ACCOUNT NUMBER				0159162				
FIRST NAME	LAST NAME			CO-CUSTOMER	CO-CUSTOMER FIRST NAME CO-CUSTOMER LAST NAME		R LAST NAME	
Laura Louise	Laface							
SSN	DRIVERS LIC./ST	ATE ID. NO		CO-CUSTOMER	SSN	CO-CUSTOM	ER'S DRIVERS	LIC./STATE ID. NO.
STREET ADDRESS				CO-CUSTOMER	STREET A	DDRESS		
1181 Carson St								
City	STATE	ZIP CODE		CO-CUSTOMER	CITY	CO-CUSTO	MER STATE	CO-CUSTOMER ZIP CODE
Pahrump	NV	89048						
HOME PHONE	DATE OF BIF	RTH	H CO-CUSTOMER		R HOME PHONE CO-CUSTOMER D.		MER DATE OF BIRTH	
Motor Vehicle	& Licensee	LIÇENSE	'S HOURS	OF OPERATION:				
Informa	ition	Monday to	Friday 9:00	0 A.M. to 7:00 P.M.	Saturday	10:00 A.M. to 4:0	0 P.M., Closed	Sunday
LICENSEE NAME		LICEN	ISEE PHO	NE NUMBER				
TitleMax of Nevada, Inc.	d/b/a TitleMax	(702)8	366-5900					
LICENSEE STREET ADD	DRESS			LICENSEE CITY		LICENSEE STATE		ICENSEE ZIP CODE
3547 S. Maryland Pkwy, Unit C			Las Vegas NV		8	9169		
			ENSE PLATE					
1J4GL48K94W246111 404X			XTZ					
VEHICLE YEAR VEHICLE MAKE VEHICLE N		MODEL	COLOR			•		
2004	Jeep		Liberty		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 DISCLOSUR

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.

\$3,263.70

170.2117 %

\$1,263.70

\$2,000.00

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.

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

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

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

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

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

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

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

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

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

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

1. For purposes of this Waiver of Jury Trial and Arbitration Provision (hereinafter the "Arbitration Provision"), the words "dispute" and "disputes" are given the broadest possible meaning and include, without limitation (a) all claims, disputes, or controversies arising from or relating directly or indirectly to the signing of this Arbitration Provision, the validity and scope of this Arbitration Provision and any claim or attempt to set aside this Arbitration Provision; (b) all federal or state law claims, disputes or controversies, arising from or relating directly or indirectly to this Loan Agreement (including the Arbitration Provision), the information you gave us before 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 ente 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 junsdiction.
- 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 junsdiction 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 at inefits you, your respective heirs, successors and ins. 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

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

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.

FitleMax of Nevada, Inc. d/b/aTitleMax			
Lucia L L Customer's Signature	2 June 4-275 Date	Its Authorized Agent	<u>U-) 15</u> Date
Co-Customer's Signature	Date		

GRACE PERIOD PAYMENTS DEFERMENT AGREEMENT

Date:

Account Number: 12469-0159162

Customer Name: Laura Louise Laface

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

Address:

3547 S. Maryland Pkwy, Unit C Las Vegas, NV 89169

1181 Carson St Pahrump, NV 89048

Vehicle Information: 2004 Jeep Liberty 1J4GL48K94W246111

Co-Borrower Name:

Address:

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

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

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.

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

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	N Face 40	LICENSEE: TitleMax of Nevada, In	c. d/b/a TitleMax 4 23 15 Date
Co-Borrower'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: 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 loan number identified above.	applied to the	
AMOUNT PAID: \$280.00	AGENT RECEIVI Karla Ibarra	NG PAYMENT:
TODAY'S PAYMENT ITEMIZATION		
PRINCIPAL PAID:	\$0.00	. <u></u>
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 epresent that the information previously provided on the Covered Borrower Identification Statement is still accurate.

Printed Name

Signatur

Affidavit

- A	
STATE OF NEVADA COUNTY OF Clark	
Title Loan Agreement No.: 12469-0159162 Date: 4.2.15	
Customer Name: Laura LaFace Address: 1181 Carson St	Licensee Name: TitleMax of Nevada, Inc. d/b/aTitleMax Address:
Pahrump, NV 89048	3547 S Maryland Pkwy #C
Co-Borrower Name: Address:	Las Vegas, NV 89169
Vehicle Information: VIN: 1 49 48k94w246111 License Plate State and No: NV 404-xtz Color: white Year: 20	04 Make: Jeep Model: librety
The country of country and the vehicle's fai	you" and "your" mean the customer who has signed it. The words d/b/a TitleMax a provider of title loan services, and regulated by the Nevada Financial Institutions Division, 406 E. 75) 684-1830 Fax: (775) 684-1845. The word "Vehicle" means the le or ownership issued pursuant to the laws of the State of Nevada that d pursuant to the laws of another jurisdiction.
your application information regarding current and expected income	e, congations and employment.
Pursuant to N.R.S. 604A.450-3, you are required to give us an affid- true and correct information concerning the customer's income, obta- customer has the ability to repay the title loan.	avit which states: (a) The customer has provided the licensee with ligations, employment and ownership of the vehicle; and (b) The
The undersigned, Laura LaFace , being first duly sworn, sta	
 You have provided us with true and correct information the vehicle; and 	n concerning your income, obligations, employment and ownership of
2. You have the ability to repay the title loan.	
FURTHER, AFFIANT SA	
Customer Signature: Lan	un La Face
Co-Borrower Signature:	



DEPARTMENT OF MOTOR VEHICLES I

CERTIFICATE OF TITLE

1J4GL48K94W246111

YEAR MAKE 2004 JEEP

MODEL

VEHICLE BODY

TITLE NUMBER

DATE ISSUED

ODOMETER MILES

LIBERTY SP FUEL TYPE SALES TAX PD

T4W **EMPTY WT**

NV006259000 **GROSS WT** GVWR

06/27/2013 VEHICLE COLOR

77976 ODOMETER BRAND

3656.

5999

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

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 Buy

AND.

Printed Full Legal Name of Buyer

Nevada Driver's License Number or Identification Number

f 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 exce

TENTHS

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

Signature of Seller(s)/Agent/Dealership

ODOMETER READING

Printed Name of Seller(s)/Agent/Dealership

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

Dealer's License Number

CONTROL NO.

Signature of Buyer

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

1315842C

/P-2 (Rev. 8/10)

(THIS IS NOT A TITLE NO.)

Printed Full Legal Name of Buyer

ROA 003024

	EPREDAL AND STATE LAW DE	QUIRES THAT YOU STATE THE MILEAGE IN CONNECTION WITH THE TRANSFER OF OWNERSHIP.
	FAILURE TO COMPLET	TE OR PROVIDING A FALSE STATEMENT MAY RESULT IN FINES AND/OR IMPRISONMENT. Seby certifies the vehicle described in this title has been transferred to the following buyer(s):
1.0		T AND
	Printed Full Legal Name of Buyer	Nevada Driver's License Number or Identification Number OR
Ë	Printed Full Legal Name of Buyer	Nevada Driver's License Number or Identification Number
Z Z		
S S		State Zip Code interest in the actual mileage of the vehicle unless one of the following statements is checked.
REASSIGNMEN EALER ONLY	octary to the best of my morneage the state	NO D The mileage stated is in excess of its mechanical limits.
	ODOMETER READING	TENTHS
FIRST		
	Signature of Seller(s)/Agent/Dealership I am aware of the above odometer certification	Printed Name of Selfer(s)/Agent/Dealership The made by the seller/agent. Dealer's License Number Dealer's License Number
1	can aware of the above destreter certain and	bate of Sale
	Signature of Buyer	Printed Full Legal Name of Briver
S	FEDERAL AND STATE LAW RE	QUIRES THAT YOU STATE THE MILEAGE IN CONNECTION WITH THE TRANSFER OF OWNERSHIP.
		E OR PROVIDING A FALSE STATEMENT MAY RESULT IN FINES AND/OR IMPRISONMENT. Seeby certifies the vehicle described in this title has been transferred to the following buyer(s):
		AND.
	Printed Full Legal Name of Buyer	Nevada Driver's License Number or Identification Number
占	Printed Full Legal Name of Buyer	Nevada Driver's License Number or Identification Number
፷∠		
SSIG		ity Zip Code greter reading is the actual mileage of the vehicle unless one of the following statements is checked.
ND REASS DEALER O		NO [] The mileage stated is in excess of its mechanical limits.
	ODOMETER BEADING	TENTHS Discrept reading is not the actual mileage. WARNING: ODOMETER DISCREPANCY Exempt - Model year over 9 years old:
SECOND		
O)	Signature of Seller(s)//Agent/Dealership I am aware of the above odometer certification	Rrinted Name of Seller(s)/Agent/Dealership in made by the seller/agent. □ Dealer's License Number_ Date of Sale_
	Signature of Buyer	Printed Full Legal Name of Buyer
	FAILURE TO COMPLE	QUIRES THAT YOU STATE THE MILEAGE IN CONNECTION WITH THE TRANSFER OF OWNERSHIP. THE OR PROVIDING A FALSE STATEMENT MAY RESULT IN FINES AND/OR IMPRISONMENT. THE OR PROVIDING A FALSE STATEMENT MAY RESULT IN FINES AND/OR IMPRISONMENT.
	Printed Full Legal Name of Buyer	Nevada Driver's License Number or identification Number 📋 OR
₽	Printed Full Legal Name of Buyer	Nevada Driver's License Number or Identification Number
掌国	Address 0	State Zip Code
흥중	ELO BOLLYON - 47 NG 원모(1981) 45 Nath (AND 1982) 1984	sty: State Zip Code. greter reading is the actual mileage of the vehicle unless one of the following statements is checked.
THIRD REASSIGNIN DEALER ONLY		NO D The mileage stated is in excess of its mechanical limits.
급	ODOMETER READING	The odometer reading is not the actual mileage. WARNING: ODOMETER DISCREPANCY Exempt. Model year over 9 years old.
計		
	Signature of Seller(s)/Agent/Dealership I am aware of the above odometer certification	Printed Name of Seller(s)/Agent/Dealership in made by the seller/agent. Dealer's License Number
	Signature of Buyer	Printed Full Legal Name of Buyer
1		LIENHOLDER TO BE RECORDED
EE	Printed Full Legal Name of Lienholder	FEIN.
	Address	(if no lienholder write "NONE")
	Street	City State Zip Code

ALTERATION OR ERASURE VOIDS THIS TITLE

Contact Information

4/2/2015

Company: Titlemax - Stores (314391)

Telephone: 404-542-6618

Fax:

Contact: Alalia Lundy

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

Notes

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

MSRP: \$19,890

Fin Adv: \$5,125

Equip Ret: \$24,250

Tire Size: 215/75R16 Base HP: 150 @ 5200

Taxable HP: 32.2

Model Number: KJJH74

Price Includes: AT AC 6CY

VIN: 1J4GL48K94W246111

UVC: 2004480090

MPG: 20/24

Weight: 5600

Fuel Type: Gas

Wheelbase: 104.3 End of Term 0

Months:

Adj. State: National

Mileage: 0

Mileage Cat: D

Cylinders: 6

Transmission: A Drive Train: 4WD

End of Term 0

Mileage:

Wholesale Black Book values as of 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
Totai	N/A	\$5,240	\$4,115	\$2,830

Retail Black Book values as of 4/2/2015

	X-CL	Clean	Average	Rough
Base	chicamorticativisti fotto fotto bollomi esperinse crassos e			

APP 004620

The state of the s	X-CL	Clean	Average	Rough
of Edvindor	. 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		\$7,425	\$5,900	\$4,425

Residual Black Book values as of 4/2/2015

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

Black Book Add/Deducts

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

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

ID#	Orig. Date	Customer Nam			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
Transaction	······································		New Due Date				Principal 1	Fees	Amt Paid	Due	
12469-0058			7/4/2013	Х	X		\$2,020.00	\$201.80	\$0.00	\$2,221.80	
12469-0058		6/4/2013 5:38	r.r.m-1	X	_		(\$2,020.00)	(\$201.80)	\$0.00 \$0.00	(\$2,221.80) \$0.00	
12469-0058	772 Totals:	.1					\$0.00	\$0.00	30.00	\$ 0.40	C.
12469- 0058 77 4 Transaction	06/04/2013 # Type		Louise NV3 New Due Date	Pro?	Rev?	\$0.00	\$2,020.00 Principal	\$2,069.95 <i>Fees</i>	\$4,089.95 Amt Paid	\$0.00 Due	6
12469-0058	774-1 NEV	V 6/4/2013 5:38	7/4/2013	Х	-		\$2,020.00	\$295.73	\$0.00	\$2,315.73	
12469-0058	774-2 LOG	7/8/2013 11:4		Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
12469-0058	774-3 LOG	7/9/2013 10:1		Χ.	-		\$0.00	\$0.00	\$0.00	\$0.00	
12469-0058	774-4 LOG	7/9/2013 7:01		Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
12469-0058	774-5 LOG	7/9/2013 7:12		Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
12469-0058	774-6 EXT	7/11/2013 11:	8/3/2013	Х	-		\$0.00	\$295.73	\$295.73	\$0.00	
12469-0058	774-7 EXT	8/2/2013 3:48	9/2/2013	Х	-		\$0.00	\$295.73	\$295.73	\$0.00	
12469-0058	774-8 LOG	9/3/2013 11:1		Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
12469-0058	774-9 LOG	9/4/2013 10:5		Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
12469-0058	774-10 LOG	9/4/2013 5:32		Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
12469-0058	774-11 LOG	9/4/2013 7:45		Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
12469-0058	774-12 LOG	9/7/2013 11:4		Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
12469-0058	774-13 LOG	9/9/2013 2:49		Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
12469-0058	774-14 LOG	9/10/2013 10:		Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
12469-0058	774-15 EXT	9/10/2013 6:1	10/2/2013	Х	-		(\$0.27)	\$295.69	\$296.00	(\$0.31)	
12469-0058	774-16 LOG	10/2/2013 11:		Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
12469-0058	7 74 -17 LOG	10/2/2013 7:0		Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
12469-0058	774-18 LOC	10/3/2013 10:		Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
12469-0058	774-19 LOC	10/10/2013 1:		Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
12469-0058	774-20 LOG	10/10/2013 5:		Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
12469-0058	774-21 LOG	10/11/2013 9:		Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
12469-0058	774-22 LOC			Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
12469-0058	774-23 LOC	10/14/2013 1		Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
12469-0058	774-24 LOC	10/15/2013 9:		Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
12469-0058	774-25 LOG	10/17/2013 5:		X	-		\$0.00	\$0.00	\$0.00	\$0.00	
12469-0058	774-26 LOC	10/18/2013 9:	4	Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
12469-0058	774-27 LOC	10/18/2013 5:		Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
12469-0058	774-28 LOC	10/19/2013 1		Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
12469-0058	774-29 LOC	10/21/2013 9:		X	-		\$0.00	\$0.00	\$0.00	\$0.00	
	774-30 LOC			Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
12469-0058	774-31 LOC	10/22/2013 1		Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
12469-0058	774-32 LOC	10/23/2013 1		Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
12469-0058	774-33 LOC	6 10/23/2013 6:		Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
12469-0058	774-34 LOC			Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
	774-35 LOC			Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
12469-0058	7 7 4-36 LOC	9 10/25/2013 9:		Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
	774-37 LOC			Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
	774-38 LO			Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
	774-39 LO			Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
	774-40 LO			Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
	774-41 LO			Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
	774-42 LO			X	-		\$0.00	\$0.00	\$0.00	\$0.00	
	774-43 LO			X	-		\$0.00	\$0.00	\$0.00	\$0.00	
	774-44 LO			X	-		\$0.00	\$0.00	\$0.00	\$0.00	
	774-45 LO			X	-		\$0.00	\$0.00	\$0.00	\$0.00	
	774-46 LO			X	-		\$0.00	\$0.00	\$0.00	\$0.00	
	774-47 LO			X	-		\$0.00	\$0.00	\$0.00	\$0.00	
=	774-48 LO			X	-		\$0.00	\$0.00	\$0.00	\$0.00	
-	774-49 LO		:	X	-		\$0.00	\$0.00	\$0.00	\$0.00	
	774-50 LO			Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
	774-51 LO			Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
	3774-52 EX			Х	-		\$0.00	\$295.69	\$295.69	\$0.00	U O
12469-0058	3774-53 LO	G 12/2/2013 4:2 G 12/4/2013 2:1	<u>)</u> 	X	-		\$0.00/ \$0.00	$P_{0.00}$		$622^{\scriptscriptstyle{0.00}}$	0

06/04/2013

!D#	Orig. Date	Customer Nam	e Type		Co	II. Value	Advanced	Fees.	Paid	Amt. Due	EXT's
12469-0058774	06/04/2013	Laface, Laura	Louise NV3						\$4,089.95		0
Transaction	i# Type	Trans. Date	New Due Date	Pro?	Rev?		Principal	Fees	Amt Paid	Due	
12469-0058	774-55 EXT	12/5/2013 3:4	12/1/2013	Х	-		\$0.00	\$295.69	\$295.69	\$0.00	
12469-0058	774-56 LOG	12/9/2013 12:		Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
12469-0058	774-57 LOG	12/10/2013 1		Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
12469-0058	774-58 LOG	1/4/2014 2:20		Х	_		\$0.00	\$0.00	\$0.00	\$0.00	
12469-0058	774-59 EXT	1/4/2014 2:37	12/31/2013	Х	_		\$0.00	\$295.69	\$295.69	\$0.00	
12469-0058	774-60 LOG	1/7/2014 4:31		Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
·-· -	774-61 PAY	2/3/2014 12:1		Х	_		\$0.00	\$0.00	\$295.69	(\$295.69)	
	774-62 DRP	2/3/2014 12:1		Х	_		(\$2.019.73)	\$0.00	\$2,019.73	(\$2,019.73)	
12469-0058		1	INCOME.				\$0.00	\$2,069.95	\$4,089.95	\$0.00	8
06/04/2013 Totals	: 2					\$0.00	\$0.00	\$2,069.95	\$4,089.95	\$0.00	6

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#	Orig.	Date	Customer Nam	e Type		Col	l. Value	Advanced	Fees.	Paid	Amt. Due	EXT'
469-0060239 Transaction	06/17/		Laface, Laura Trans. Date		Pro?	Rev?	\$0.00	\$1,000.00 Principal	\$1,006.03 <i>Fees</i>	\$2,006.03 Amt Paid	\$0.00 Due	
12469-0060		NEW	6/17/2013 3:4	7/17/2013	X	-		\$1,000.00	\$146.40	\$0.00	\$1,146.40	
12469-0060		EXT	7/11/2013 11:	8/16/2013	Х	_		\$ 0.0 0	\$146.40	\$146.40	\$0.00	
12469-0060		LOG	8/17/2013 1:5		Х	_		\$0.00	\$0.00	\$0.00	\$0.00	
12469-0060		EXT	8/20/2013 6:3	9/15/2013	Х	_		(\$0.60)	\$146.31	\$147.00	(\$0.69)	
12469-0060		EXT	9/10/2013 6:1	10/15/2013	Х	_		(\$21.69)	\$143.14	\$168.00	(\$24.86)	
12469-0060		LOG	10/11/2013 9:		Х	_		\$0.00	\$0.00	\$0.00	\$0.00	
12469-0060		LOG	10/17/2013 5:		Х	_		\$0.00	\$0.00	\$0.00	\$0.00	
12469-0060		LOG	10/18/2013 9:		Х	_		\$0.00	\$0.00	\$0.00	\$0.00	
12469-0060		LOG	10/18/2013 5:		X	-		\$0.00	\$0.00	\$0.00	\$0.00	
12469-0060			10/19/2013 1		Х	_		\$0.00	\$0.00	\$0.00	\$0.00	
12469-0060			10/21/2013 9:		X	-		\$0.00	\$0.00	\$0.00	\$0.00	
12469-0060			10/21/2013 4:		X	_		\$0.00	\$0.00	\$0.00	\$0.00	
12469-0060			10/22/2013 1		X	_		\$0.00	\$0.00	\$0.00	\$0.00	
12469-0060			10/22/2013 5:		X	_		\$0.00	\$0.00	\$0.00	\$0.00	
12469-0060			10/23/2013 1		X	-		\$0.00	\$0.00	\$0.00	\$0.00	
12469-0060			10/24/2013 1		X	-		\$0.00	\$0.00	\$0.00	\$0.00	
12469-0060			10/24/2013 1 10/24/2013 5 :		x	_		\$0.00	\$0.00	\$0.00	\$0.00	
-			10/25/2013 9:		x	-		\$0.00	\$0.00	\$0.00	\$0.00	
12469-0060			10/26/2013 9:		x	_		\$0.00	\$0.00	\$0.00	\$0.00	
12469-0060					x	_		\$0. 0 0	\$0.00	\$0.00	\$0.00	
12469-0060			10/28/2013 1		x	-		\$0.00	\$0.00	\$0.00	\$0.00	
12469-0060			10/29/2013 1		X	-		\$0.00	\$0.00	\$0.00	\$0.00	
12469-0060			10/30/2013 1		X	-		\$0.00 \$0.00	\$0.00	\$0.00	\$0.00	
12469-0060			10/30/2013 6:						\$0.00 \$0.00	\$0.00	\$0.00	
12469-0060			11/1/2013 12:		Х	-		\$0.00	•	•	\$0.00	
12469-0060			11/2/2013 11:		Х	-		\$0.00	\$0.00	\$0.00 \$0.00	\$0.00	
12469-0060			11/4/2013 10:		Х	-		\$0.00	\$0.00			
12469-0060			11/5/2013 10:		Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
12469-0060			11/5/2013 5:1		Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
12469-0060			11/6/2013 10:	11/14/2013	Х	-		(\$0.86)	\$143.01	\$144.00	(\$0.99)	
12469-0060			11/6/2013 6:4		Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
12469-0060)239-31	LOG	12/2/2013 4:3		Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
12469-0060			12/4/2013 2:2		Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
12469-0060)239-33	EXT	12/5/2013 3:4	12/14/2013	Х	-		(\$12.83)	\$141.13	\$155.84	(\$14.71)	
12469-0060)239-34	LOG	12/ 10 /2013 1		Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
12469-0060)239-35	LOG	1/4/2014 2:20		Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
12469-0060	0239-36	EXT	1/4/2014 2:38	1/13/2014	Х	Х		(\$10.00)	\$139.67	\$151.13	(\$11.46)	
12469-0060	239-37	REV	1/4/2014 4:10		Х	-		\$10.00	(\$139.67)	(\$151.13)	\$1 1.46	
12469-0060	239-38	EXT	1/4/2014 4:11	1/13/2014	Х	-		(\$10.18)	\$139.64	\$15 1.31	(\$11.67)	
12469-0060	0239-39	LOG	1/14/2014 9:5		Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
12469-0060	239-40	PAY	2/3/2014 12:1		Х	-		\$0.00	\$0.00	\$139.64	(\$139.64)	
12469-0060)23 9-4 1	DRP	2/3/2014 12:1		Х	-		(\$953.84)	\$0.00	\$953.84	(\$953.84)	
12469-0060			1					\$0.00	\$1,006.03	\$2,006.03	\$0.00	

06/17/2013 Totals:

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	<u>\$674.</u> 09	\$1,694.09	\$0.00	3
Transactio	n# Type	Trans. Date New Du	re Date	Pro? Rev.	?	Principal/	D Bes			
12469-0066	6003-1 NEW	8/2/2013 4:10 9/1/201	3	Х -		\$1,020.02	\$148.61		25 1 23 8.61	

\$0.00

\$0.00

\$1,006.03 \$2,006.03

\$0.00

08/02/2013

# Orig. Date 469-0066003	9/3/2013 11:1 9/4/2013 10:5 9/4/2013 5:32 9/4/2013 7:46 9/7/2013 11:4 9/9/2013 2:49 9/10/2013 10: 9/10/2013 6:1 10/2/2013 6:1	Louise NV1 New Due Date	X X X X X	ev? - - -	Principal \$0.00 \$0.00 \$0.00	Fees \$0.00 \$0.00 \$0.00	\$1,694.09 Amt Paid \$0.00 \$0.00	<i>Due</i> \$0.00 \$0.00	**********
Transaction # Type 12469-0066003-2 LOG 12469-0066003-3 LOG 12469-0066003-4 LOG 12469-0066003-5 LOG 12469-0066003-6 LOG 12469-0066003-7 LOG 12469-0066003-8 LOG 12469-0066003-10 LOG 12469-0066003-11 LOG 12469-0066003-12 LOG 12469-0066003-13 LOG 12469-0066003-14 LOG 12469-0066003-15 LOG 12469-0066003-14 LOG 12469-0066003-15 LOG 12469-0066003-14 LOG 12469-0066003-15 LOG 12469-0066003-17 LOG 12469-0066003-18 LOG 12469-0066003-19 LOG 12469-0066003-20 LOG 12469-0066003-21 LOG 12469-0066003-22 LOG 12469-0066003-23 LOG 12469-0066003-24 LOG 12469-0066003-25 LOG 12469-0066003-31 <td< th=""><th>9/3/2013 11:1 9/4/2013 10:5 9/4/2013 5:32 9/4/2013 7:46 9/7/2013 11:4 9/9/2013 2:49 9/10/2013 0: 9/10/2013 6:1 10/2/2013 6:1</th><th>New Due Date</th><th>X X X X X</th><th>- - -</th><th>\$0.00 \$0.00 \$0.00</th><th>\$0.00 \$0.00</th><th>\$0.00 \$0.00</th><th>\$0.00</th><th></th></td<>	9/3/2013 11:1 9/4/2013 10:5 9/4/2013 5:32 9/4/2013 7:46 9/7/2013 11:4 9/9/2013 2:49 9/10/2013 0: 9/10/2013 6:1 10/2/2013 6:1	New Due Date	X X X X X	- - -	\$0.00 \$0.00 \$0.00	\$0.00 \$0.00	\$0.00 \$0.00	\$0.00	
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12469-0066003-8 LOG 12469-0066003-10 LOG 12469-0066003-11 LOG 12469-0066003-11 LOG 12469-0066003-12 LOG 12469-0066003-13 LOG 12469-0066003-14 LOG 12469-0066003-15 LOG 12469-0066003-16 LOG 12469-0066003-17 LOG 12469-0066003-17 LOG 12469-0066003-18 LOG 12469-0066003-19 LOG 12469-0066003-20 LOG 12469-0066003-21 LOG 12469-0066003-21 LOG 12469-0066003-22 LOG 12469-0066003-23 LOG 12469-0066003-25 LOG 12469-0066003-26 LOG 12469-0066003-27 LOG 12469-0066003-28 LOG 12469-0066003-31 LOG 12469-0066003-34 LOG 12469-0066003-45 LOG 12469-0066003-45 LOG 12469-0066003-46 LOG 12469-0066003-47 LOG 12469-0066003-48 LOG 12469-0066003-49 EXT 12469-0066003-49 EXT 12469-0066003-49 EXT 12469-0066003-49 EXT 12469-0066003-49 EXT	9/10/2013 10: 9/10/2013 6:1 10/2/2013 6:1			_	\$0.00	\$0.00	\$0.00	\$0.00	
12469-0066003-9 EXT 12469-0066003-10 LOG 12469-0066003-11 LOG 12469-0066003-12 LOG 12469-0066003-13 LOG 12469-0066003-14 LOG 12469-0066003-15 LOG 12469-0066003-16 LOG 12469-0066003-17 LOG 12469-0066003-17 LOG 12469-0066003-18 LOG 12469-0066003-20 LOG 12469-0066003-21 LOG 12469-0066003-21 LOG 12469-0066003-22 LOG 12469-0066003-22 LOG 12469-0066003-25 LOG 12469-0066003-26 LOG 12469-0066003-27 LOG 12469-0066003-28 LOG 12469-0066003-31 LOG 12469-0066003-34 LOG 12469-0066003-34 LOG 12469-0066003-34 LOG 12469-0066003-34 LOG 12469-0066003-41 LOG 12469-0066003-41 LOG 12469-0066003-42 LOG 12469-0066003-42 LOG 12469-0066003-44 LOG 12469-0066003-45 LOG 12469-0066003-46 LOG 12469-0066003-47 LOG 12469-0066003-48 LOG 12469-0066003-48 LOG 12469-0066003-49 EXT 12469-0066003-49 EXT 12469-0066003-49 EXT 12469-0066003-49 EXT	9/10/2013 6:1 10/2/2013 6:1			_	\$0.00	\$0.00	\$0.00	\$0.00	
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12469-0066003-16 LOG 12469-0066003-17 LOG 12469-0066003-18 LOG 12469-0066003-19 LOG 12469-0066003-20 LOG 12469-0066003-21 LOG 12469-0066003-21 LOG 12469-0066003-22 LOG 12469-0066003-24 LOG 12469-0066003-25 LOG 12469-0066003-26 LOG 12469-0066003-27 LOG 12469-0066003-28 LOG 12469-0066003-31 LOG 12469-0066003-41 LOG 12469-0066003-42 LOG 12469-0066003-42 LOG 12469-0066003-43 EXT 12469-0066003-44 LOG 12469-0066003-45 LOG 12469-0066003-45 LOG 12469-0066003-45 LOG 12469-0066003-45 LOG 12469-0066003-45 LOG 12469-0066003-45 LOG		*	Х	_	\$0.00	\$0.00	\$0.00	\$0.00	
12469-0066003-17 LOG 12469-0066003-18 LOG 12469-0066003-19 LOG 12469-0066003-20 LOG 12469-0066003-21 LOG 12469-0066003-21 LOG 12469-0066003-22 LOG 12469-0066003-24 LOG 12469-0066003-25 LOG 12469-0066003-26 LOG 12469-0066003-27 LOG 12469-0066003-28 LOG 12469-0066003-31 LOG 12469-0066003-41 LOG 12469-0066003-42 LOG 12469-0066003-42 LOG 12469-0066003-43 LOG 12469-0066003-44 LOG 12469-0066003-45 LOG 12469-0066003-45 LOG 12469-0066003-45 LOG 12469-0066003-45 LOG 12469-0066003-45 LOG 12469-0066003-45 LOG			Х	_	\$0.00	\$0.00	\$0.00	\$0.00	
12469-0066003-18 LOG 12469-0066003-20 LOG 12469-0066003-21 LOG 12469-0066003-21 LOG 12469-0066003-22 LOG 12469-0066003-23 LOG 12469-0066003-24 LOG 12469-0066003-25 LOG 12469-0066003-26 LOG 12469-0066003-27 LOG 12469-0066003-28 LOG 12469-0066003-31 LOG 12469-0066003-41 LOG 12469-0066003-42 LOG 12469-0066003-42 LOG 12469-0066003-43 EXT 12469-0066003-45 LOG 12469-0066003-45 LOG 12469-0066003-45 LOG 12469-0066003-45 LOG 12469-0066003-45 LOG		•	X	_	\$0.00	\$0.00	\$0.00	\$0.00	
12469-0066003-19 LOG 12469-0066003-20 LOG 12469-0066003-21 LOG 12469-0066003-21 LOG 12469-0066003-22 LOG 12469-0066003-24 LOG 12469-0066003-25 LOG 12469-0066003-26 LOG 12469-0066003-27 LOG 12469-0066003-28 LOG 12469-0066003-30 LOG 12469-0066003-31 LOG 12469-0066003-31 LOG 12469-0066003-32 LOG 12469-0066003-34 LOG 12469-0066003-35 LOG 12469-0066003-36 LOG 12469-0066003-37 LOG 12469-0066003-38 LOG 12469-0066003-38 LOG 12469-0066003-39 LOG 12469-0066003-30 LOG 12469-0066003-40 LOG 12469-0066003-41 LOG 12469-0066003-42 LOG 12469-0066003-45 LOG 12469-0066003-46 LOG 12469-0066003-47 LOG 12469-0066003-48 LOG 12469-0066003-49 EXT 12469-0066003-49 EXT 12469-0066003-49 EXT 12469-0066003-49 EXT			x	-	\$0.00	\$0.00	\$0.00	\$0.00	
12469-0066003-20 LOG 12469-0066003-21 LOG 12469-0066003-22 LOG 12469-0066003-23 LOG 12469-0066003-24 LOG 12469-0066003-25 LOG 12469-0066003-26 LOG 12469-0066003-27 LOG 12469-0066003-28 LOG 12469-0066003-31 LOG			x	-	\$0.00	\$0.00	\$0.00	\$0.00	
12469-0066003-21 LOG 12469-0066003-22 LOG 12469-0066003-23 LOG 12469-0066003-24 LOG 12469-0066003-25 LOG 12469-0066003-26 LOG 12469-0066003-27 LOG 12469-0066003-28 LOG 12469-0066003-30 LOG 12469-0066003-31 LOG 12469-0066003-31 LOG 12469-0066003-35 LOG 12469-0066003-35 LOG 12469-0066003-36 LOG 12469-0066003-37 LOG 12469-0066003-38 LOG 12469-0066003-38 LOG 12469-0066003-38 LOG 12469-0066003-38 LOG 12469-0066003-39 LOG 12469-0066003-40 LOG 12469-0066003-41 LOG 12469-0066003-42 LOG 12469-0066003-45 LOG 12469-0066003-46 LOG 12469-0066003-47 LOG 12469-0066003-48 LOG 12469-0066003-48 LOG 12469-0066003-48 LOG 12469-0066003-48 LOG 12469-0066003-48 LOG 12469-0066003-49 EXT 12469-0066003-49 EXT 12469-0066003-49 EXT					\$0.00	\$0.00	\$0.00	\$0.00	
12469-0066003-22 LOG 12469-0066003-23 LOG 12469-0066003-24 LOG 12469-0066003-25 LOG 12469-0066003-26 LOG 12469-0066003-27 LOG 12469-0066003-28 LOG 12469-0066003-30 LOG 12469-0066003-31 LOG 12469-0066003-31 LOG 12469-0066003-35 LOG 12469-0066003-35 LOG 12469-0066003-36 LOG 12469-0066003-37 LOG 12469-0066003-38 LOG 12469-0066003-38 LOG 12469-0066003-38 LOG 12469-0066003-39 LOG 12469-0066003-40 LOG 12469-0066003-41 LOG 12469-0066003-42 LOG 12469-0066003-45 LOG 12469-0066003-46 LOG 12469-0066003-47 LOG 12469-0066003-48 LOG 12469-0066003-48 LOG 12469-0066003-48 LOG 12469-0066003-48 LOG 12469-0066003-49 EXT 12469-0066003-49 EXT			Х	-	\$0.00	\$0.00	\$0.00	\$0.00	
12469-0066003-23 LOG 12469-0066003-24 LOG 12469-0066003-25 LOG 12469-0066003-26 LOG 12469-0066003-27 LOG 12469-0066003-28 LOG 12469-0066003-30 LOG 12469-0066003-31 LOG 12469-0066003-31 LOG 12469-0066003-32 LOG 12469-0066003-35 LOG 12469-0066003-36 LOG 12469-0066003-37 LOG 12469-0066003-37 LOG 12469-0066003-38 LOG 12469-0066003-39 LOG 12469-0066003-40 LOG 12469-0066003-41 LOG 12469-0066003-42 LOG 12469-0066003-45 LOG 12469-0066003-45 LOG 12469-0066003-46 LOG 12469-0066003-47 LOG 12469-0066003-48 LOG 12469-0066003-48 LOG 12469-0066003-49 EXT 12469-0066003-49 EXT	10/18/2013 9:		Х	•	•			\$0.00	
12469-0066003-24 LOG 12469-0066003-25 LOG 12469-0066003-26 LOG 12469-0066003-27 LOG 12469-0066003-28 LOG 12469-0066003-30 LOG 12469-0066003-31 LOG 12469-0066003-31 LOG 12469-0066003-35 LOG 12469-0066003-35 LOG 12469-0066003-36 LOG 12469-0066003-37 LOG 12469-0066003-38 LOG 12469-0066003-38 LOG 12469-0066003-39 LOG 12469-0066003-40 LOG 12469-0066003-41 LOG 12469-0066003-45 LOG 12469-0066003-45 LOG 12469-0066003-47 LOG 12469-0066003-48 LOG 12469-0066003-49 EXT 12469-0066003-49 EXT			Х	-	\$0.00	\$0.00	\$0.00		
12469-0066003-24 LOG 12469-0066003-25 LOG 12469-0066003-26 LOG 12469-0066003-27 LOG 12469-0066003-28 LOG 12469-0066003-30 LOG 12469-0066003-31 LOG 12469-0066003-31 LOG 12469-0066003-32 LOG 12469-0066003-35 LOG 12469-0066003-35 LOG 12469-0066003-36 LOG 12469-0066003-37 LOG 12469-0066003-38 LOG 12469-0066003-39 LOG 12469-0066003-40 LOG 12469-0066003-41 LOG 12469-0066003-42 LOG 12469-0066003-44 LOG 12469-0066003-45 LOG 12469-0066003-46 LOG 12469-0066003-47 LOG 12469-0066003-48 LOG 12469-0066003-48 LOG 12469-0066003-48 LOG 12469-0066003-48 LOG 12469-0066003-48 LOG 12469-0066003-48 LOG 12469-0066003-49 EXT 12469-0066003-49 EXT	10/19/2013 1		Х	-	\$0.00	\$0.00	\$0.00	\$0.00	
12469-0066003-25 LOG 12469-0066003-27 LOG 12469-0066003-27 LOG 12469-0066003-28 LOG 12469-0066003-32 LOG 12469-0066003-31 LOG 12469-0066003-32 LOG 12469-0066003-32 LOG 12469-0066003-35 LOG 12469-0066003-35 LOG 12469-0066003-36 LOG 12469-0066003-37 LOG 12469-0066003-37 LOG 12469-0066003-38 LOG 12469-0066003-39 LOG 12469-0066003-40 LOG 12469-0066003-41 LOG 12469-0066003-42 LOG 12469-0066003-45 LOG 12469-0066003-45 LOG 12469-0066003-47 LOG 12469-0066003-48 LOG 12469-0066003-48 LOG 12469-0066003-49 EXT 12469-0066003-49 EXT			Х	-	\$0.00	\$0.00	\$0.00	\$0.00	
12469-0066003-26 LOG 12469-0066003-27 LOG 12469-0066003-28 LOG 12469-0066003-30 LOG 12469-0066003-31 LOG 12469-0066003-31 LOG 12469-0066003-32 LOG 12469-0066003-34 LOG 12469-0066003-35 LOG 12469-0066003-36 LOG 12469-0066003-37 LOG 12469-0066003-37 LOG 12469-0066003-38 LOG 12469-0066003-39 LOG 12469-0066003-40 LOG 12469-0066003-41 LOG 12469-0066003-42 LOG 12469-0066003-45 LOG 12469-0066003-46 LOG 12469-0066003-47 LOG 12469-0066003-48 LOG 12469-0066003-48 LOG 12469-0066003-49 EXT 12469-0066003-49 EXT			Х	-	\$0.00	\$0.00	\$0.00	\$0.00	
12469-0066003-27 LOG 12469-0066003-28 LOG 12469-0066003-30 LOG 12469-0066003-31 LOG 12469-0066003-31 LOG 12469-0066003-32 LOG 12469-0066003-34 LOG 12469-0066003-35 LOG 12469-0066003-36 LOG 12469-0066003-37 LOG 12469-0066003-38 LOG 12469-0066003-39 LOG 12469-0066003-40 LOG 12469-0066003-41 LOG 12469-0066003-42 LOG 12469-0066003-45 LOG 12469-0066003-45 LOG 12469-0066003-47 LOG 12469-0066003-48 LOG 12469-0066003-48 LOG 12469-0066003-49 EXT 12469-0066003-49 EXT			Х	-	\$0.00	\$0.00	\$0.00	\$0.00	
12469-0066003-28 LOG 12469-0066003-39 LOG 12469-0066003-31 LOG 12469-0066003-31 LOG 12469-0066003-32 LOG 12469-0066003-34 LOG 12469-0066003-35 LOG 12469-0066003-36 LOG 12469-0066003-37 LOG 12469-0066003-38 LOG 12469-0066003-39 LOG 12469-0066003-40 LOG 12469-0066003-41 LOG 12469-0066003-42 LOG 12469-0066003-45 LOG 12469-0066003-45 LOG 12469-0066003-47 LOG 12469-0066003-48 LOG 12469-0066003-48 LOG 12469-0066003-49 EXT 12469-0066003-49 EXT			Х	_	\$0.00	\$0.00	\$0.00	\$0.00	
12469-0066003-29 LOG 12469-0066003-31 LOG 12469-0066003-31 LOG 12469-0066003-32 LOG 12469-0066003-34 LOG 12469-0066003-35 LOG 12469-0066003-36 LOG 12469-0066003-37 LOG 12469-0066003-38 LOG 12469-0066003-39 LOG 12469-0066003-40 LOG 12469-0066003-41 LOG 12469-0066003-42 LOG 12469-0066003-45 LOG 12469-0066003-45 LOG 12469-0066003-46 LOG 12469-0066003-47 LOG 12469-0066003-48 LOG 12469-0066003-48 LOG 12469-0066003-49 EXT 12469-0066003-49 EXT			X	_	\$0.00	\$0.00	\$0.00	\$0.00	
12469-0066003-30 LOG 12469-0066003-31 LOG 12469-0066003-32 LOG 12469-0066003-34 LOG 12469-0066003-35 LOG 12469-0066003-36 LOG 12469-0066003-37 LOG 12469-0066003-38 LOG 12469-0066003-39 LOG 12469-0066003-40 LOG 12469-0066003-41 LOG 12469-0066003-42 LOG 12469-0066003-45 LOG 12469-0066003-45 LOG 12469-0066003-47 LOG 12469-0066003-48 LOG 12469-0066003-48 LOG 12469-0066003-49 EXT 12469-0066003-50 LOG			x	_	\$0.00	\$0.00	\$0.00	\$0.00	
12469-0066003-31 LOG 12469-0066003-32 LOG 12469-0066003-34 LOG 12469-0066003-35 LOG 12469-0066003-36 LOG 12469-0066003-37 LOG 12469-0066003-38 LOG 12469-0066003-39 LOG 12469-0066003-40 LOG 12469-0066003-41 LOG 12469-0066003-42 LOG 12469-0066003-45 LOG 12469-0066003-47 LOG 12469-0066003-47 LOG 12469-0066003-48 LOG 12469-0066003-48 LOG 12469-0066003-49 EXT 12469-0066003-50 LOG			x	- -	\$0.00	\$0.00	\$0.00	\$0.00	
12469-0066003-32 LOG 12469-0066003-34 LOG 12469-0066003-35 LOG 12469-0066003-35 LOG 12469-0066003-37 LOG 12469-0066003-38 LOG 12469-0066003-39 LOG 12469-0066003-40 LOG 12469-0066003-41 LOG 12469-0066003-42 LOG 12469-0066003-45 LOG 12469-0066003-45 LOG 12469-0066003-47 LOG 12469-0066003-48 LOG 12469-0066003-48 LOG 12469-0066003-49 EXT 12469-0066003-50 LOG					\$0.00	\$0.00	\$0.00	\$0.00	
12469-0066003-33 LOG 12469-0066003-34 LOG 12469-0066003-35 LOG 12469-0066003-37 LOG 12469-0066003-38 LOG 12469-0066003-39 LOG 12469-0066003-40 LOG 12469-0066003-41 LOG 12469-0066003-42 LOG 12469-0066003-45 LOG 12469-0066003-45 LOG 12469-0066003-47 LOG 12469-0066003-48 LOG 12469-0066003-48 LOG 12469-0066003-49 EXT 12469-0066003-50 LOG			X	-	\$0.00	\$0.00	\$0.00	\$0.00	
12469-0066003-34 LOG 12469-0066003-35 LOG 12469-0066003-36 LOG 12469-0066003-37 LOG 12469-0066003-38 LOG 12469-0066003-40 LOG 12469-0066003-41 LOG 12469-0066003-42 LOG 12469-0066003-45 LOG 12469-0066003-45 LOG 12469-0066003-47 LOG 12469-0066003-48 LOG 12469-0066003-48 LOG 12469-0066003-49 EXT 12469-0066003-50 LOG			X	-				\$0.00	
12469-0066003-35 LOG 12469-0066003-36 LOG 12469-0066003-37 LOG 12469-0066003-38 LOG 12469-0066003-40 LOG 12469-0066003-41 LOG 12469-0066003-42 LOG 12469-0066003-45 LOG 12469-0066003-45 LOG 12469-0066003-47 LOG 12469-0066003-47 LOG 12469-0066003-48 LOG 12469-0066003-49 EXT 12469-0066003-50 LOG	10/26/2013 9:		Х	-	\$0.00	\$0.00	\$0.00	•	
12469-0066003-36 LOG 12469-0066003-37 LOG 12469-0066003-38 LOG 12469-0066003-40 LOG 12469-0066003-41 LOG 12469-0066003-42 LOG 12469-0066003-42 LOG 12469-0066003-45 LOG 12469-0066003-45 LOG 12469-0066003-47 LOG 12469-0066003-48 LOG 12469-0066003-49 EXT 12469-0066003-50 LOG	10/28/2013 1		Х	-	\$0.00	\$0.00	\$0.00	\$0.00	
12469-0066003-37 LOG 12469-0066003-38 LOG 12469-0066003-39 LOG 12469-0066003-40 LOG 12469-0066003-41 LOG 12469-0066003-42 LOG 12469-0066003-44 LOG 12469-0066003-45 LOG 12469-0066003-47 LOG 12469-0066003-47 LOG 12469-0066003-48 LOG 12469-0066003-49 EXT 12469-0066003-50 LOG	10/29/2013 1		Х	-	\$0.00	\$0.00	\$0.00	\$0.00	
12469-0066003-37 LOG 12469-0066003-38 LOG 12469-0066003-39 LOG 12469-0066003-40 LOG 12469-0066003-41 LOG 12469-0066003-42 LOG 12469-0066003-44 LOG 12469-0066003-45 LOG 12469-0066003-47 LOG 12469-0066003-47 LOG 12469-0066003-48 LOG 12469-0066003-49 EXT 12469-0066003-50 LOG	10/30/2013 1		Х	-	\$0.00	\$0.00	\$0.00	\$0.00	
12469-0066003-38 LOG 12469-0066003-39 LOG 12469-0066003-40 LOG 12469-0066003-41 LOG 12469-0066003-42 LOG 12469-0066003-45 LOG 12469-0066003-45 LOG 12469-0066003-47 LOG 12469-0066003-47 LOG 12469-0066003-48 LOG 12469-0066003-49 EXT 12469-0066003-50 LOG			Х	-	\$0.00	\$0.00	\$0.00	\$0.00	
12469-0066003-39 LOG 12469-0066003-40 LOG 12469-0066003-41 LOG 12469-0066003-42 LOG 12469-0066003-44 LOG 12469-0066003-45 LOG 12469-0066003-46 LOG 12469-0066003-47 LOG 12469-0066003-48 LOG 12469-0066003-49 EXT 12469-0066003-50 LOG			Х	_	\$0.00	\$0.00	\$0.00	\$0.00	
12469-0066003-40 LOG 12469-0066003-41 LOG 12469-0066003-42 LOG 12469-0066003-43 EXT 12469-0066003-45 LOG 12469-0066003-46 LOG 12469-0066003-47 LOG 12469-0066003-48 LOG 12469-0066003-49 EXT 12469-0066003-50 LOG			Х		\$0.00	\$0.00	\$0.00	\$0.00	
12469-0066003-41 LOG 12469-0066003-42 LOG 12469-0066003-43 EXT 12469-0066003-45 LOG 12469-0066003-46 LOG 12469-0066003-47 LOG 12469-0066003-48 LOG 12469-0066003-49 EXT 12469-0066003-50 LOG			x	_	\$0.00	\$0.00	\$0.00	\$0.00	
12469-0066003-42 LOG 12469-0066003-43 EXT 12469-0066003-44 LOG 12469-0066003-45 LOG 12469-0066003-47 LOG 12469-0066003-48 LOG 12469-0066003-49 EXT 12469-0066003-50 LOG			x	_	\$0.00	\$0.00	\$0.00	\$0.00	
12469-0066003-43 EXT 12469-0066003-44 LOG 12469-0066003-45 LOG 12469-0066003-47 LOG 12469-0066003-48 LOG 12469-0066003-49 EXT 12469-0066003-50 LOG			x	_	\$0.00	\$0.00	\$0.00	\$0.00	
12469-0066003-44 LOG 12469-0066003-45 LOG 12469-0066003-46 LOG 12469-0066003-47 LOG 12469-0066003-48 LOG 12469-0066003-49 EXT 12469-0066003-50 LOG					(\$0.46)	\$168.47	\$169.00	(\$0.53)	
12469-0066003-45 LOG 12469-0066003-46 LOG 12469-0066003-47 LOG 12469-0066003-48 LOG 12469-0066003-49 EXT 12469-0066003-50 LOG			Х	=		\$100.47	\$0.00	\$0.00	
12469-0066003-46 LOG 12469-0066003-47 LOG 12469-0066003-48 LOG 12469-0066003-49 EXT 12469-0066003-50 LOG	9 11/6/2013 6:4	ļ	Х	-	\$0.00		-	\$0.00	
12469-0066003-47 LOG 12469-0066003-48 LOG 12469-0066003-49 EXT 12469-0066003-50 LOG	3 11/7/2013 9:1		Х	_	\$0.00	\$0.00	\$0.00		
12469-0066003-48 LOG 12469-0066003-49 EXT 12469-0066003-50 LOG	3 11/11/2013 1		Х	-	\$0.00	\$0.00	\$0.00	\$0.00	
12469-0066003-48 LOG 12469-0066003-49 EXT 12469-0066003-50 LOG	3 12/2/2013 4:3	3	Х	-	\$0.00	\$0.00	\$0.00	\$0.00	
12469-0066003-49 EXT 12469-0066003-50 LOG			Х	-	\$0.00	\$0.00	\$0.00	\$0.00	
12469-0066003-50 LOG			Х	_	\$0.00	\$168.47	\$168.47	\$0.00	
			X	_	\$0.00	\$0.00	\$0.00	\$0.00	
			x		\$0.00	\$0.00	\$0.00	\$0.00	
			x	-	\$0.00	\$0.00	\$0.00	\$0.00	
12469-0066003-52 LOC					\$0.00	\$0.00	\$0.00	\$0.00	
12469-0066003-53 LOC			X	-	\$0.00 \$0.00	\$0.00	\$0.00	\$0.00	
12469-0066003-54 LOC	the state of the s		Х				\$0.00 \$0.00	\$0.00	
12469-0066003-55 LOC	G 1/7/2014 11:0)	Х	-	\$0.00	\$0.00		•	
12469-0066003-56 PIC	1/7/2014 1:2	7	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	

02/03/2014

ID #	Orig.	Date	Customer Nam	e Type			Coll. Value	Advanced	Fees.	Paid	Amt. Due	EXT's
1D # 12469-0090474 Transaction	02/03		Laface, Laura		Pro?	Rev2	\$0.00	\$2,019.73 Principal	\$0.00 Fees	\$2,019.73 Amt Paid	\$0.00 <i>Du</i> e	0
12469-0090		REL	2/3/2014 12:1	1464 DEC Date	X			\$2,019.73	\$0.00	\$0.00	\$2,019.73	
12469-0090 12469-0090		LOG LOG	3/6/2014 9:00 3/6/2014 5:12		X	_		\$0.00 \$0.0 ⁄\	\$0.00	\$0.00	\$0.00	
12469-0090	474-3	LOG	3/0/2014 3.12					$\underline{\hspace{1cm}}$	PP	<u>UU40</u>	<u> 24</u>	

Orig. Date	Customer Name			oll. Value	Advanced	Fees.	Paid \$2,040,73	Amt. Due	EXT'
169-0090474 02/03/2014 Transaction # Type	Laface, Laura L Trans. Date	_ouise NVC New Due Date	Pro? Rev?		Principal	Fees	\$2,019.73 Amt Paid	Due	
		lack noe nate			\$0.00	\$0.00	\$0.00	\$0.00	
12469-0090474-4 LOG	3/6/2014 5:16					-		\$0.00	
12469-0090474-5 LOG	3/12/2014 5:5		X -		\$0.00	\$0.00	\$0.00		
12469-0090474-6 LOG	3/14/2014 4:2		Х -		\$0.00	\$0.00	\$0.00	\$0.00	
12469-0090474-7 LOG	3/17/2014 10:		Х -		\$0.00	\$0.00	\$0.00	\$0.00	
12469-0090474-8 LOG	3/17/2014 5:1		Х -		\$0.00	\$0.00	\$0.00	\$0.00	
12469-0090474-9 LOG	3/18/2014 10:		Х -		\$0.00	\$0.00	\$0.00	\$0.00	
12469-0090474-10 PMT		4/4/2014	X -		(\$252.47)	\$0.00	\$252.47	(\$252.47)	
	4/4/2014 5:03	4/4/2019	X -		\$0.00	\$0.00	\$0.00	\$0.00	
12469-0090474-11 LOG							-	\$0.00	
12469-0090474-12 LOG	4/8/2014 8:13		Х -		\$0.00	\$0.00	\$0.00		
12469-0090474-13 LOG	4/11/2014 2:1		Х -		\$0.00	\$0.00	\$0.00	\$0.00	
12469-0090474-14 LOG	4/18/2014 9:3		Х -		\$0.00	\$0.00	\$0.00	\$0.00	
12469-0090474-15 LOG	4/18/2014 9:4		Χ -		\$0.00	\$0.00	\$0.00	\$0.00	
12469-0090474-16 LOG	4/21/2014 5:3		Х -		\$0.00	\$0.00	\$0.00	\$0.00	
12469-0090474-17 PMT		5/4/2014	X -		(\$252.47)	\$0.00	\$252.47	(\$252.47)	
		\$1412014	x -		\$0.00	\$0.00	\$0.00	\$0.00	
12469-0090474-18 LOG	5/5/2014 9:04	0.01-0.4			· · · · · · · · · · · · · · · · · · ·			•	
12469-0090474-19 PMT		6/3/2014	Х -		(\$252.47)	\$0.00	\$252.47	(\$252.47)	
12469-0090474-20 LOG	6/4/2014 8:58		Х -		\$0.00	\$0.00	\$0.00	\$0.00	
12469-0090474-21 PMT	6/7/2014 3:03	7/3/2014	Х -		(\$252.47)	\$0.00	\$252.47	(\$252.47)	
12469-0090474-22 LOG	7/5/2014 10:2		Х -		\$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	х -		(\$252.47)	\$0.00	\$252.47	(\$252.47)	
		WZ12014	X -		\$0.00	\$0.00	\$0.00	\$0.00	
12469-0090474-25 LOG	8/2/2014 2:16					-			
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	Х -		(\$252.47)	\$0.00	\$252.47	(\$252.47)	
12469-0090474-28 LOG	9/2/2014 10:1		Х -		\$0.00	\$0.00	\$0.00	\$0.00	
12469-0090474-29 LOG	9/2/2014 10:1		Х -		\$0. 0 0	\$0.00	\$0.00	\$0.00	
12469-0090474-30 LOG	9/2/2014 12:5		Χ -	•	\$0.00	\$0.00	\$0.00	\$0.00	
12469-0090474-31 PMT		10/1/2014	x -		(\$260.34)	\$0.00	\$260.34	(\$260.34)	
12409-00304/4-3 FIVII	31412014 3.30	10/1/2014			\$0.00	\$0.00	\$0.00	\$0.00	
40400 0000474 00 1 00	40/4/004440-							30.00	
12469-0090474-32 LOG	10/1/2014 12:		X -		•	•			
12469-0090474-32 LOG 12469-0090474-33 POF 12469-0090474 Totals: 169-0090475 02/03/2014	10/1/2014 12: 10/3/2014 9:1 1 Laface, Laura	Louise NVE	X -	\$0.00	(\$244.57) \$0.00 \$953.84	\$0.00 \$0.00 \$0.00	\$244.57 \$2,019.73 \$953.84	(\$244.57) \$0.00 \$0.00	
12469-0090474-33 POF 12469-0090474 Totals: 169-0090475 02/03/2014 Transaction # Type	10/3/2014 9:1 1 Laface, Laura I Trans. Date	Louise NVE New Due Date	X -	\$0.00	(\$244.57) \$0.00 \$953.84 Principal	\$0.00 \$0.00 \$0.00 Fees	\$244.57 \$2,019.73 \$953.84 Amt Paid	(\$244.57) \$0.00 \$0.00 Due	
12469-0090474-33 POF 12469-0090474 Totals: 169-0090475 02/03/2014 Transaction # Type 12469-0090475-1 REL	10/3/2014 9:1 1 Laface, Laura I Trans. Date 2/3/2014 12:1		X - 3 2 Pro? Rev? X -	\$0.00	(\$244.57) \$0.00 \$953.84 <i>Principal</i> \$953.84	\$0.00 \$0.00 \$0.00 Fees \$0.00	\$244.57 \$2,019.73 \$953.84 Amt Paid \$0.00	(\$244.57) \$0.00 \$0.00 Due \$953.84	
12469-0090474-33 POF 12469-0090474 Totals: 169-0090475 02/03/2014 Transaction # Type 12469-0090475-1 REL 12469-0090475-2 LOG	10/3/2014 9:1 1 Laface, Laura 1 Trans. Date 2/3/2014 12:1 3/6/2014 9:00		X - 3 Pro? Rev? X - X -	\$0.00	\$953.84 Principal \$953.84 \$953.84 \$0.00	\$0.00 \$0.00 \$0.00 Fees \$0.00 \$0.00	\$244.57 \$2,019.73 \$953.84 Amt Paid \$0.00 \$0.00	\$0.00 \$0.00 \$0.00 Due \$953.84 \$0.00	***************************************
12469-0090474-33 POF 12469-0090474 Totals: 169-0090475 02/03/2014 Transaction # Type 12469-0090475-1 REL	10/3/2014 9:1 1 Laface, Laura I Trans. Date 2/3/2014 12:1		X - 3 2 Pro? Rev? X -	\$0.00	\$953.84 Principal \$953.84 \$953.84 \$0.00 \$0.00	\$0.00 \$0.00 \$0.00 Fees \$0.00 \$0.00 \$0.00	\$244.57 \$2,019.73 \$953.84 Amt Paid \$0.00 \$0.00 \$0.00	\$0.00 \$0.00 \$0.00 Due \$953.84 \$0.00 \$0.00	ALERA WITH THE PARTY OF THE PAR
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12469-0090474-33 POF 12469-0090474 Totals: 169-0090475 02/03/2014 Transaction # Type 12469-0090475-1 REL 12469-0090475-2 LOG 12469-0090475-3 LOG 12469-0090475-4 LOG 12469-0090475-5 LOG	10/3/2014 9:1 1 Laface, Laura I Trans. Date 2/3/2014 12:1 3/6/2014 9:00 3/6/2014 5:16 3/12/2014 5:5 3/14/2014 4:2		X - 8	\$0.00	\$953.84 Principal \$953.84 \$953.84 \$0.00 \$0.00 \$0.00 \$0.00	\$0.00 \$0.00 \$0.00 Fees \$0.00 \$0.00 \$0.00 \$0.00	\$244.57 \$2,019.73 \$953.84 Amt Paid \$0.00 \$0.00 \$0.00 \$0.00 \$0.00	\$0.00 \$0.00 \$0.00 Due \$953.84 \$0.00 \$0.00 \$0.00	ALLES AND SECTION OF
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12469-0090474-33 POF 12469-0090474 Totals: 169-0090475 02/03/2014 Transaction # Type 12469-0090475-1 REL 12469-0090475-2 LOG 12469-0090475-3 LOG 12469-0090475-5 LOG 12469-0090475-6 LOG 12469-0090475-7 LOG 12469-0090475-8 LOG 12469-0090475-10 LOG 12469-0090475-11 LOG 12469-0090475-12 LOG 12469-0090475-15 LOG 12469-0090475-16 PMT 12469-0090475-17 LOG 12469-0090475-18 PMT 12469-0090475-19 LOG 12469-0090475-19 LOG 12469-0090475-12 LOG 12469-0090475-12 LOG 12469-0090475-13 LOG 12469-0090475-14 LOG 12469-0090475-15 LOG 12469-0090475-16 PMT 12469-0090475-12 LOG 12469-0090475-12 LOG	10/3/2014 9:1 1 Laface, Laura I Trans. Date 2/3/2014 12:1 3/6/2014 5:16 3/12/2014 5:5 3/14/2014 4:2 3/17/2014 5:1 3/18/2014 10: 3/18/2014 10: 3/18/2014 12: 4/4/2014 5:05 4/8/2014 8:14 4/11/2014 9:3 4/18/2014 9:3 4/18/2014 9:4 4/21/2014 5:3 4/22/2014 1:3 5/5/2014 9:05 5/5/2014 9:05 5/5/2014 0:05 5/5/2014 10:2 7/5/2014 10:5 7/7/2014 2:43 8/2/2014 1:55 9/2/2014 10:1 9/2/2014 10:1	New Due Date 4/4/2014 5/4/2014 6/3/2014 7/3/2014 8/2/2014	X - 8	\$0.00	\$953.84 Principal \$953.84 \$953.84 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$137.53) \$0.00 \$137.53) \$0.00 \$137.53) \$0.00 \$137.53) \$0.00 \$137.53) \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00	\$0.00 \$0.00	\$244.57 \$2,019.73 \$953.84 Anti Paid \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$136.53 \$0.00 \$0.00 \$0.00 \$137.53 \$0.00 \$137.53 \$0.00 \$137.53 \$0.00 \$137.53 \$0.00 \$137.53 \$0.00 \$137.53 \$0.00 \$137.53 \$0.00 \$137.53	\$0.00 \$0.00 \$953.84 \$0.00 \$137.53) \$0.00 \$137.53) \$0.00 \$137.53) \$0.00	
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_)#	Orig. Date	Customer Name	Type	Coll	. Value	Advanced	Fees.	Paid	Amt. Due	EXT's
_	2469-0090475	02/03/2014	Laface, Laura Lo	ouise NVB		•			\$953.84		0
-	Transaction				Pro? Rev?		Principal	Fees	Amt Paid	Due	
02	2/03/2014 Totals	. 2				\$0.00	\$0.00	\$0.00	\$2,973.57	\$0.00	0

09/04/2014

) #	Orig. Date	Customer Nam				oll. Value	Advanced	Fees.	Paid	Amt. Due	EXT's
2469-01 24483	09/04/2014		Louise B7 New Due Date	Dwg.	Day?	\$0.00	\$1,000.00 <i>Principal</i>	\$670.59 Fees	\$1,670.59 Amt Paid	\$0.00 Due	0
Transaction		**************************************	New Due Date	<u> </u>	rev/		\$1,000.00	\$0.00	\$0.00	\$1,000.00	
12469-0124			14/0/0014	x	-		(\$97.88)	\$135.24	\$233.12	(\$97.88)	
12469-0124			11/3/2014	X	-		\$0.00	\$4.21	\$0.00	\$4.21	
12469-0124				X	_		\$0.00	\$0.00	\$0.00	\$0.00	
12469-0124				x	_		\$0.00	\$126.21	\$0.00	\$126.21	
12469-0124		*** =			-		\$0.00	\$0.00	\$0.00	\$0.00	
12469-0124				X			\$0.00	\$0.00	\$0.00	\$0.00	
12469-0124				X	-		\$0.00	\$0.00	\$0.00	\$0.00	
12469-0124				X			\$0.00	\$0.00	\$0.00 \$0.00	\$0.00	
12469-0124			40/0/0044	Х	-			\$0.00 \$37.86	\$0.00 \$233.13	(\$195.27)	
	483-10 PMT		12/3/2014	Х	-		(\$64.85)	\$0.00	\$0.00	\$0.00	
-	483-11 LOG			Х	-		\$0.00		\$0.00 \$0.00	\$81.99	
	483-12 FEE			Х	-		\$0.00	\$81.99	-	\$0.00	
	483-13 LOG			Х	-		\$0.00	\$0.00	\$0.00	**	
	483-14 LOG			X	-		\$0.00	\$0.00	\$0.00	\$0.00	
	483-15 LOG			Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
	483-16 PMT		1/2/2015	Х	-		(\$127.71)	\$23.43	\$233.13	(\$209.70)	
	483-17 FEE			Х	-		\$0.00	\$79.41	\$0.00	\$79.41	
12469-0124	483-18 LOG			Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
	483-19 LOG			Χ	-		\$0.00	\$0.00	\$0.00	\$0.00	
12469-0124	483-20 РМП		2/1/2015	Х	-		(\$140.48)	\$13.24	\$233.13	(\$219.89)	
12469-0124	483-21 FEE			Х	-		\$0.00	\$69.00	\$0.00	\$69.00	
12469-0124	483-22 LOG	2/2/2015 9:39		Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
12469-0124	483-23 LOG	2/2/2015 4:56		Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
12469-0124	483-24 LOG	2/2/2015 5:02		Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
12469-0124	483-25 PM⊓	Γ 2/5/2015 11:5	3/3/2015	Х	-		(\$153.51)	\$10.62	\$233.13	(\$222.51)	
12469-0124	483-26 LOG	3/3/2015 6:35		Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
12469-0124	483-27 FEE	3/3/2015 7:40		Х	-		\$0.00	\$50.39	\$0.00	\$50.39	
12469-0124	483-28 LOC	3/4/2015 10:1		Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
12469-0124	483-29 LOG	3/4/2015 5:20		Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
12469-0124	483-30 LOG	3/5/2015 10:3		Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
12469-0124	483-31 LOG	3/5/2015 12:3		Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
12469-0124	483-32 LOG	3/7/2015 3:37		Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
12469-0124	483-33 PMT	Г 3/9/2015 2:48	4/2/2015	Х	-		(\$171.11)	\$11.63	\$233.13	(\$221.50)	
	483-34 LOC			Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
	483-35 LOC			Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
	1483-36 POF			Х	-		(\$244.46)	\$27.36	\$271.82	(\$244.46)	
	483 Totals:	1					\$0.00	\$670.59	\$1,670.59	\$0.00	(
_											

10/03/2014

ID#	Oria.	Date	Customer Nam	e	Type			Coll. Value	Advanced	Fees.	Paid	Amt. Due	EXT's
12469-0128575 Transactio	10/03/		Laface, Laura Trans. Date		B7	Pro?	Rev?	\$0.00	\$1,000.00 Principal	\$652.78 Fees	\$1,652.78 Amt Paid	\$0.00 Due	O
12469-0128	~~~~~~~~~	NEL	10/3/2014 10:			Х	_		\$1,000.00	\$0.00	\$0.00	\$1,000.00	
12469-0128		FEE	11/2/2014			Х	_		\$0.00	\$139.90	\$0.00	\$139.90	
12469-012		LOG	11/3/2014 10:			Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
12469-0128	3575-4	LOG	11/4/2014 10:			Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
12469-012		LOG	11/4/2014 4:1			Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
12469-012	3575-6	LOG	11/11/2014 1			Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
12469-012	8575-7	LOG	11/11/2014 5:			Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
12469-012	8575-8	PMT	11/12/2014 3:	12/2/201	4	Х	-		(\$46.60)	\$46.63	\$233.13	(\$186.50)	
12469-012	8575-9	FEE	12/2/2014 7:0			Х	-		\$0.00	\$88.92	\$0.00	\$88.92	
12469-012	8575-10	LOG	12/3/2014 6:3			Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
12469-012	8575-11	LOG	12/4/2014 10:			Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
12469-012			12/8/2014 2:4			Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
12469-012	8575-13	LOG ·	12/8/2014 3:5			Х	_		\$0.00	\$0.00	\$0.00	\$0.00	
12469-012			12/9/2014 11:	1/1/2015	5	Х	-		(\$113.09)	\$31.12	\$233.13	(\$202.01)	
12469-012			1/1/2015			Х	_		\$0.00▲	\$90,13	O\$0.90	\$90.13	
12469-012			1/2/2015 12:2			х	_		\$0.00	50.00		Z (30.00	

10/03/2014

# Oria, [Date	Customer Nam	e Type		Coll. Va	alue	Advanced	Fees.	Paid	Amt. Due	EXT's
469-0128575 10/03/		Laface, Laura		02	Dov2		Principal	Fees	\$1,652.78 Amt Paid	Due	C
Transaction #	Type	Trans. Date	WEM THE Date	X	VEA:		\$0.00	\$0.00	\$0.00	\$0.00	
12469-0128575-17		1/3/2015 10:0			-		\$0.00	\$0.00	\$0.00	\$0.00	
12469-0128575-18		1/5/2015 10:5	1010015	X			•	\$19.59	\$233.13	(\$213.54)	
12469-0128575-19		1/6/2015 1:35	1/31/2015	Х	-		(\$123.41)	•	\$0.00	\$0.00	
12469-0128575-20		1/31/2015 3:3		X	-		\$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		Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
12469-0128575-23	LOG	2/2/2015 4:57		Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
12469-0128575-24	LOG	2/2/2015 5:04		Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
12469-0128575-25	PMT	2/5/2015 11:5	3/2/2015	Х	-		(\$132.83)	\$16.72	\$233.13	(\$216.41)	
12469-0128575-26	FEË	3/2/2015 7:12		Х	-		\$0.00	\$68.09	\$0.00	\$68.09	
12469-0128575-27	LOG	3/4/2015 10:1		Х	_		\$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		3/5/2015 10:4		Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
12469-0128575-30		3/5/2015 12:4		Х	_		\$0.00	\$0.00	\$0.00	\$0.00	
12469-0128575-31		3/7/2015 3:38		Х	_		\$0.00	\$0.00	\$0.00	\$0.00	
12469-0128575-32		3/9/2015 2:48	4/1/2015	X	_		(\$145.97)	\$19.07	\$233.13	(\$214.06)	
12469-0128575-33		4/1/2015 6:48	17 11.201.0	x	_		\$0.00	\$0.00	\$0.00	\$0.00	
12469-0128575-34		4/1/2015 6:59		X	_		\$0.00	\$46.99	\$0.00	\$46.99	
and the second s		4/2/2015 9:18		X	_		\$0.00	\$0.00	\$0.00	\$0.00	
12469-0128575-35			E141004E	x			(\$438.10)	\$2.04	\$487.13	(\$485.09)	
12469-0128575-36		4/2/2015 3:18	3/1/2013			·	\$0.00	\$652.78	\$1,652.78	\$0.00	
12469-0128575 To	(at\$:	1					ww.wu	φψ υ ±Ω	A. M. A. Arrest A.	Acres A	•
03/2014 Totals: 1						\$0.00	\$0.00	\$652.78	\$1,652.78	\$0.00	(

04/02/2015

ID #	Oria. E	ate	Customer Nam	e	Type			Coll. Value	Advanced	Fees.	Paid	Amt. Due	EXT's
12469-0159162 Transaction	04/02/2		Laface, Laura Trans, Date		A7	Pro7	Rev?	\$3,263.70	\$2,000.00 Principal	\$317.11 Fees	\$280.00 Amt Paid	\$2,037.11 Due	0
12469-0159		NEL	4/2/2015 3:30			Х	-		\$2,000.00	\$0.00	\$0.00	\$2,000.00	
12469-0159		LOG	5/1/2015 6:19			Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
12469-0159		FEE	5/2/2015 4:04			X	-		\$0.00	\$279.80	\$0.00	\$279.80	
12469-0159		LOG	5/6/2015			Х	_		\$0.00	\$0.00	\$0.00	\$0.00	
12469-0159		LOG	5/6/2015 10:3			Х	_		\$0.00	\$0.00	\$0.00	\$0.00	
12469-0159		PMT	5/6/2015 2:19	6/1/2015		Х	-		\$0.00	\$37.31	\$280.00	(\$242.69)	
12469-0159		als:	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#	Oria.	Date	Customer Nam	e Type		Coll. Value	Advanced	Fees.	Paid	Amt. Due	EXT's
12469-0162684 Transactio	04/23		Laface, Laura			\$1,631.85 Rev?	\$1,000.00 Principal	\$60.62 Fees	\$140 .00 Amt Paid	\$920.62 Due	0
12469-0162	684-1	NEL	4/23/2015 10:		X	_	\$1,000.00	\$0.00 \$60.62	\$0.00 \$140.00	\$1,000.00 (\$79.38)	
12469-0162 12469-0162		PMT tais:	5/6/2015 2:20 1	6/22/2015	X		(\$79.38) \$920.62	\$60.62	\$140.00	\$920,62	0
04/23/2015 Total	s: 1					\$1,631.85	\$920.62	\$60.62	\$140.00	\$920.62	0

APP 004627

Customer Application

Personal Information

State	State State				Personal	1111011110				
State Supervisor State Zip State	St Nighe	Date // 7	State Issued	D Number		Date of	Birth 1	Social	Security #	
Cell Phone Email Address (optional) Cell Phone Ce	Cell Phone Which number do you prefer that we call? Apt # Which number do you prefer that we call? Apt # Which number do you prefer that we call? Apt # State Zip Source of Income Title Source of Income Employer Address (Sheet Number & Name) Title Supervisor Next Payday Gross Gross Gross Gross Gross Gross Gross Gross Gross Morthy (last day) Diff & 15th of morth Diff & end of morth Biweekly (every 2 weeks) Diff & 15th of morth (last day) Which number a Name) Address (Sheet Number & Name) Credit References Phone # Credit References Phone # Address (Sheet Number & Name) City State Zip State Zip Supervisor Next Payday Gross Monthly (last day) Monthly (last day) Income Obligatio James Address Credit References Phone # Address (Sheet Number & Name) City State Zip Personal References	4.01		1 11471-1 111415			4	Middle	Name -	1
Which number do you prefer that we call? Thomas Syntage State Sta	Which number do you prefer that we call? Apt # State	Latail			eura			Email A	Address (optional)††
Apt # City State Zip County State Zip County State Zip County State Zip County State Zip Time at Job? Source of Income Employer Address (sneet Number & Name) City State Zip Time at Job? Work Phone # Title Supervisor Next Payday Current and Expected Gross	Apt # County State Zip	lome Phone	202		1					
State Zip Apt #	Apt.# State Zip Work County	Best time to com.		Which nu	umber do you prefer	that we call?				
State Zip Audition State Zip Z	State Zip Zi	10en-5pm		HO	ome Priorie B oci	a y none				-
State Zip Gross County State Zip Supervisor	State Zip Zi								Apt#	_
State Zip	State State Zip	Physical Address (Street Number	& Name)							
Source of Income Employer & Grand (Income) Employer Address (Street Number & Name) City State Supervisor Next Payday Gross Gross Monthly Monthly (Isst day)	Source of Income Imployer Address (Street Number & Name) State Zip Time at Job? State Zip Time at Job? Supervisor Next Payday Current and Expected Work Shift Gross Gross Monthly Gross Gross Monthly Monthly (Jast day) Monthly (Jast day) Monthly (Jast day) Monthly (Jast day) Self-Employed Walkinony, 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 sulfamous, child support, or separate maintenance received under: count order written agreement coral understanding. Credit References Business Name Phone # City Phone # State Zip Phone # Address (Street Number & Name) City State Zip Phone # Phone # Personal References	10 C			State	1//	ZIP C	90U8	County	
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Credit References	Credit References Business (Street Number & Name) Business (Street Number & Name) City Phone # Phone # Phone # Address (Street Number & Name) City Phone #	Alimony, child support, or se	parate maintenan	ice receive	ed under: court or	der 🗆 writte	n agreement 🗆	oral understa	naing.	
Business Name Address (street Number & Name) Business Name City Phone # State Zip Address (street Number & Name) City State Zip Personal References	Business Name Address (Street Number & Name) City Phone # State Zip Phone # Address (Street Number & Name) City Phone # State Zip Personal References	Are you currently in bankrup	tcy? pes	ő						
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Address street Numble & Namel	Address assess Number & Names City State / Tip 11 Ocil				Person	al Refer	ences			1
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Co-Applicant Information

				ocial Security	ц		
Date	State Issued ID Number	Date of Birth	50	ocial Security	#		
	First Name		М	iddle Name			
Last Name	FIISL Name						
Home Phone	Cell Phone [†]		E	mail Address	(optional)††		
nome Pilotie							
Best time to call?	Which number do	you prefer that v	ve call?				
	☐ Home Phon	e □ Cell Pho	ne				
				Apt #			
Physical Address (Street Number & Name)							
City		State	Zip	County			
				<u> </u>			
Mailing Address (If different from physical address)							
		State	Zip				
City							
Employer * (Source of Income)	En	ployer Address	Street Numbe	r & Name)			
	I State		Zip	Time at	lob?		
City	State						
	Job Title	Su	pervisor				
Work Phone #						NA - L Chiff	
		Nex	t Payday		nd Expected	Work Shift	
Pay Frequency: (check one)				Gross Monthly	Gross Monthly		
☐ 1 st & 15 th of month ☐ 15 th & end of month ☐ Biwee	ekly (every 2 weeks)			Income	Obligations		1
☐ Weekly ☐ Monthly (last day) ☐ Monthly (1st day)	☐ Monthly (3 rd day)						
☐ Self-Employed				\$	\$		
*Alimony, child support or separate maintenance income	need not be revealed if you	do not wish to	have it con	sidered as a l	oasis for repayir	ng this obliga	tion.
*Alimony, child support or separate maintenance income Alimony, child support, or separate maintenance received	under. court order v	vritten agreemer	it 🛭 oral	understandin	g.		
Are you currently in bankruptcy? yes one							-
How did you hear about us? (Circle one.)					,		1
Friend/Referral Name of referrer?	Saw Store	Tde	rision	Yellow F	rages (Repeat Cu	stomer
Politic and	Postcard	Othe	er:		_ `		
Internet Billboard	rosicard						

ADDITIONAL TERMS AND CONDITIONS OF THIS CUSTOMER APPLICATION

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

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

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

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

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

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

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

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

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

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

Ability to Repay Verification.

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

THE CHANGES AS FOLLOWS:	T ODEIO/(TIOTA)			
	10)			
		 	<u> </u>	

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

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

A - 105

Is the loan secured? NRS 604A 445 NRS 604A 210 RPT VIO GRADE PRD DEFERMENT AGREEMENT What is the borrower's expected gross monthly income? Does the written loan agreement include a disclosure regarding the opportunity to enter into a REPAYMENT plan if the customer defaults, pursuant to NRS 604A.410 (2f)? Does the written loan agreement disclose the right of the customer to PRE-PAY the loan, pursuant to NRS 604A.410 (2e)? Does the written loan agreement disclose the right of the customer to RESCIND the loan, pursuant to NRS 604A.410 (2d)? Loan Type: Is the loan a collection account? Account Number Borrower Name & (Applies to High-Interest Loans Only) Licensee Address: 3547 S MARYLAND PKWY LAS VEGAS NV 89169 Licensee Name & (Applies to Title Loans Only) 12469-0154314 (Applies to Title Loans Only) (Applies to Title Loans Only) (Applies to Deferred Deposit Only) (Applies High-Int Loans) (Applies to D/D Loans) Address: GERALDINE GARCIA DBA: TITLEMAX OF NEVADA INC. DBA TITLEMAX YES Origination Date Deferred Deposit If so, what is the collateral? 2006 DODGE STRATUS Has the title loan been extended for more than six additional periods, pursuant to NRS 604A.445 (2)? Does the original term of the title loan exceed 30 days? Does the loan amount exceed the fair market value of the vehicle securing the loan? Z Has the loan been extended or renewed? Does the original term of the HIL not exceed 35 days? Does the monthly payment amount exceed 25% of the borrower's expected gross monthly income? Does the original term of the D/D Loan not exceed 35 days? Does the deferred deposit loan exceed 25% of the customer's expected gross monthly income? Amount of Loan \$1,220.00 VIOLATIONS/TECHNICAL EXCEPTIONS/OTHER COMMENTS \$1,600 High-Int Loans 604A LOAN REVIEW WORKSHEET Was the borrower's income verified? Maturity Date 9/30/2015 NO Charge \$956.60 Finance Title Loans NO How many times? 4 Total Number of Payments YES <u>~</u> Paystub Purpose of loan: Z If secured by a vehicle title, is it filed and perfected? Extensions: Title-6 add'l periods; D/D & High Int Loans - 90 days 310.95/310.390 YES YES NO Payment Amount Affidavit Exam as of: 5/4/2015 Exam Start Fair Market Value APR Quoted Date: 5/15/2015 Z 4 206.71% Are receipts filed? Other: N/A N/A N/N Is the APR correct? YES YES \$2,800.00 YES YES

APP 004633 ROA 003039

Confidential

Title Loan Agreement

Date: 3/4/2015							Mulliber: 12409-0154514
Customer & Co-Cu	stomer Information	ACCOUNT NUMBER	12469-0	154314			
FIRST NAME Geraldine	LAST NAME Garcia		CO-CUSTOMER	FIRST NAM		,	ER LAST NAME
CON	DBIVEDS LIC (ST	ATE ID NO	CO-CUSTOMER	SSN	CO-CUSTOME	R'S DRIVERS	LIC./STATE ID. NO.
STREET ADDRESS 5312 Country Retreat C	et .		CO-CUSTOMER			·	Las guerouse TIP CODE
City Las Vegas	STATE NV	ZIP CODE 89131	CO-CUSTOMER	CITY	CO-CUSTOR	MER STATE	CO-CUSTOMER ZIP CODE
LONG DUONE	DATE OF BI	RTH.	CO-CUSTOMER	HOME PH	ONE	CO-CUSTO	MER DATE OF BIRTH
		NSEE'S HOURS Monday to Friday 9:0	S OF OPERATION:	Saturday 1	10:00 A.M. to 4:00	P.M., Closed	Sunday
LICENSEE NAME	mation	LICENSEE PHO (702)866-5900		outer day		<u>, , , , , , , , , , , , , , , , , , , </u>	
TitleMax of Nevada, In- LICENSEE STREET A 3547 S. Maryland Pkw	DDRESS	(102)000-0500	LICENSEE CITY Las Vegas		LICENSEE STA'NV		LICENSEE ZIP CODE 89169
VEHICLE IDENTIFICA 1B3EL46X25N578640	TION NUMBER (VIN)		ENSE PLATE SZE76				
VEHICLE YEAR	VEHICLE MAKE	VEHICLE	MODEL	COLOR			

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

Stratus

GREEN

VEHICLE YEAR

2005

Dodge

The original term of this loan is 210 days. You promise to timely pay us in cash or as otherwise Term, Principal, Interest, Charges and Payment. agreed in writing \$1,220.00 ("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.

Number: 12469-0154314

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\$1,220.001. Amount given to you directly:\$1,200.002. Amount paid on your account:\$0.003. Amount paid to public officials:\$20.004. Amount paid to _____ on your behalf:\$0.00

Calculation of Interest, Application of Payments and Security Interest.

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

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

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

- this Arbitration Provision: 2. You acknowledge and agree that by entering
 - (a) YOU ARE WAIVING YOUR RIGHT TO HAVE A TRIAL BY JURY TO RESOLVE ANY DISPUTE ALLEGED AGAINST US OR RELATED THIRD PARTIES:
 - (b) YOU ARE WAIVING YOUR RIGHT TO HAVE A COURT, OTHER THAN A SMALL CLAIMS TRIBUNAL, RESOLVE ANY DISPUTE ALLEGED AGAINST US OR RELATED THIRD PARTIES: and
 - (c) YOU ARE WAIVING YOUR RIGHT TO SERVE AS A REPRESENTATIVE, AS A PRIVATE ATTORNEY GENERAL, OR IN ANY OTHER REPRESENTATIVE CAPACITY, AND/OR TO PARTICIPATE AS A MEMBER OF A CLASS OF CLAIMANTS, IN ANY LAWSUIT FILED AGAINST US AND/OR RELATED THIRD PARTIES.
- 3. Except as provided in Paragraph 6 below, all disputes including any Representative Claims against us and/or related third parties shall be resolved by binding arbitration only on an individual basis with you. THEREFORE, THE ARBITRATOR SHALL NOT CONDUCT CLASS ARBITRATION; THAT IS, THE ARBITRATOR SHALL NOT ALLOW YOU TO SERVE AS A REPRESENTATIVE, AS A PRIVATE ATTORNEY GENERAL, OR IN ANY OTHER REPRESENTATIVE CAPACITY FOR OTHERS IN THE ARBITRATION.
- 4. Any party to a dispute, including related third parties, may send the other party written notice by certified mail return receipt requested of their intent to arbitrate and setting forth the subject of the dispute along with the relief requested, even if a lawsuit has been filed. Regardless of who demands arbitration, you shall have the right to select either of the following arbitration organizations to administer the arbitration: the American Arbitration Association (1-800-778-7879) http://www.adr.org, or JAMS (1-800-352-5267) http://www.jamsadr.com. However, the parties may agree to select a local arbitrator who is an attorney, retired judge, or arbitrator registered and in good standing with an arbitration association and arbitrate pursuant to such arbitrator's rules. If the arbitration associations listed above are not available and the parties cannot otherwise agree on a substitute, then any party may petition a court pursuant to section 5 of the Federal Arbitration Act, 9 U.S.C. sections 1-16 to select an arbitration organization, provided such arbitration organization shall enforce the terms of this Loan Agreement and the Arbitration Provision, including the prohibition on class arbitration. The party receiving notice of arbitration will respond in writing by certified mail return receipt requested within twenty (20) days. If you demand arbitration, you must inform us in your demand of the arbitration organization you have selected or whether you desire to select a local arbitrator. If related third parties or we demand arbitration, you must notify us within twenty (20) days in writing by certified mail return receipt requested of your decision to select an arbitration organization or your desire to select a local 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 nefits you, your respective heirs, successors and as is. The Arbitration Provision is binding upon and benefits us, our successors and assigns, and related third parties. The Arbitration Provision continues and effect, even if your obligations have been prepaid, paid or discharged through bankruptcy. The Arbitration Provision survives any termination, amendment, expiration or performance of any transaction between you and us and continues in full force and effect unless you and we otherwise agree in writing.
- 9. OPT-OUT PROCESS. You may choose to opt-out of this Arbitration Provision but only by following the process set-forth below. If you do not wish to be subject to this Arbitration Provision, then you must notify us in writing within sixty (60) calendar days of the loan date at the following address: TitleMax of Nevada, Inc. d/b/a TitleMax, Attn: Legal Dept, P.O. Box 8323, Savannah, GA 31412. Your written notice must include your name, address, Account number, the loan date, and a statement that you wish to opt out of the Arbitration Provision. If you choose to opt out, then your choice will apply only to this Loan Agreement

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

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

TitleMax of Nevada, Inc. d/b/aTitleMax Customer's Signature	3.415. Date	Its Authorized Agent	3-415 Date
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

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

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

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

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 under the Grace Period Payments Deferment Agreement:	\$2,67 0 .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.

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.

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.

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.

Andrie A	H-6-15	LICENSEE: Title Max of Mevada, Ir	nc. d/b/a TitleMax
Customer's Signature	Date	its Authorized Agent	Dat
Co-Borrower's Signature	Date		

1

Affidavit

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 <u>TitleMax</u> Address: 3547 S Maryland Pkwy #C Las Vegas, NV 89169
Vehicle Information: VIN: 1B3EL46X25N578640 License Plate State and No: fng2676 Color: silver Year: 200:	5 Make: dodge Model: Stratus
In this Affidavit ("Affidavit"), the words "affiant," customer," "you "Licensee", "we", "us" and "our" mean TitleMax of Nevada, Inc. of registered, licensed, and operating in accordance with Nevada law a 2nd Street, Suite 3, Carson City, Nevada 89701-4758, Phone: (775 vehicle identified above. The word "Title" means a certificate of title identifies the legal owner of a vehicle or any similar document issued	ou" and "your" mean the customer who has signed it. The words /b/a TitleMax a provider of title loan services, nd regulated by the Nevada Financial Institutions Division, 406 E.) 684-1830, Fax: (775) 684-1845. The word "Vehicle" means the or ownership issued pursuant to the laws of the State of Nevada that pursuant to the laws of another jurisdiction.
Pursuant to N.R.S. 604A.450-1, we have evaluated the Vehicle's fair your application information regarding current and expected income,	market value. Pursuant to N.R.S. 604A.450-2, we have reviewed
Pursuant to N.R.S. 604A.450-3, you are required to give us an affidave true and correct information concerning the customer's income, oblig customer has the ability to repay the title loan.	it which states: (a) The customer has provided the licensee with eations, employment and ownership of the vehicle; and (b) The
The undersigned, Geraldine Shawnee Garcia, being first duly sworn, state	
 You have provided us with true and correct information of the vehicle; and 	concerning your income, obligations, employment and ownership of
2. You have the ability to repay the title loan.	
FURTHER, AFFIANT SAY Customer Signature:	eth NOT.

Co-Borrower Signature:

STATE OF NEVADA COUNTY OF Clark

		JERIHUA	te of this		
VIN 1B3EL46X25N578		YEAR MAKE 2005 DODG	MODEL STRATUS S	VEHICLE BODY P4D	NV00765337
DATE ISSUED 03/25/2015	ODOMETER MIL	es fuelty G	PE SALES TAX PD	EMPTY WT GI	ROSS WT GVWR
VEHICLE COLOR	ODOMETER BRA	IND		BRANDS	The second secon
	CAEMLI				
OWNER(S) NAME A	AND ADDRESS NE SHAWNEE				4
4240 BOULDER H	IWY 1112				
LAS VEGAS NV	89121-31106				
ا المستقد الم					
LIENHOLDER NAM	E AND ADDRES	S			
TITLEMAX OF N 3547 S MARYLA	ND BRIDE DR	A LILLEMAX			
1 1341 3 HANLEN	HD LIKE A				1
LAS VEGAS NV	89169-3032				
LAS VEGAS NV		T IN THE VEHICLE	DESCRIBED ON	THIS TITLE IS HE	REBY RELEASED:
LAS VEGAS NV LIENHOLDER REL		TIN THE VEHICLE	DESCRIBED ON	THIS TITLE IS HE	REBY RELEASED:
LAS VEGAS NV	EASE - INTÈRES		DESCRIBED ON	THIS TITLE IS HE	REBY RELEASED:
LAS VEGAS NV Lienholder Rel	EASE - INTÈRES		DESCRIBED ON	THIS TITLE IS HE	REBY RELEASED:
LAS VEGAS NV Lienholder Rel	EASE - INTERES	NT DATE	DESCRIBED ON	THIS TITLE IS HE	REBY RELEASED:
LAS VEGAS NV LIENHOLDER REL SIGNATURE OF AL PRINTED NAME O	EASE - INTERES JTHORIZED AGE FAGENT AND C	NT DATE			
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LAS VEGAS NV LIENHOLDER REL SIGNATURE OF AL PRINTED NAME O FEDERAL AND STATE 1 COMPLETE OR PROVIDE The undersigned hereby ce Printed Full Legal Name Printed Full Legal Name	EASE - INTERES JTHORIZED AGE F AGENT AND C AW REQUIRES THAT NG A FALSE STATEM Infles the vehicle describe of Buyer of Buyer	OMPANY YOU STATE THE MILE/ ENT MAY RESULT IN FIN ed in this title has been trans City Stef reading is the actual The miles	GE IN CONNECTION WI ES AND/OR MAPRISONMI serred to the following buye Nevada Driver's Lic Nevada Driver's Lic Nevada Driver's Lic nileage of the Vehicle un je stated is in excess of its efer reading is not the actu- fodel year over 3 years old	THE TRANSFER OF STATE INSTRUMENT OF Identification of the following mochanical limits: at mileage: WARNING: OD	Cation Number OR
LAS VEGAS NV LIENHOLDER REL SIGNATURE OF AN PRINTED NAME O FEDERAL AND STATE 1 COMPLETE OR PROVIDING The undersigned hereby ce Printed Full Legal Name Address I certify to the best of my ODOMETER READING Signature of Seller(s)/Ag	EASE - INTERES JTHORIZED AGE F AGENT AND C AW REQUIRES THAT NG A FALSE STATEM ITEM AND C AW REQUIRES THAT NG A FALSE STATEM ITEM AND C AND	OMPANY YOU STATE THE MILES ENT MAY RESULT IN FIN ed in this title has been train City eter reading is the actual The miles THS. Exempt:	GE IN CONNECTION WI ES AND/OR IMPRISONME ferred to the following buys Nevada Driver's Lic Nevada Driver's Lic The Nevada Driver's Lic The Nevada Driver's Lic Nevada Driver's Lic Metallic Lice Metallic Lice Metall	THE TRANSFER OF STATE OF THE TRANSFER OF THE T	Cation Number OR Zip Code g statements is checked.
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ALTERATION OR ERASURE VOIDS THIS TITLE

Contact Information

3/4/2015

Company: Titlemax (314391)

Contact: Alalia Lundy

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

Telephone: 404-542-6618

Fax:

Notes

Vehicle Info For 2005 Dodge Stratus SXT 4D Sedan

MSRP: \$20,355

Fin Adv: \$2,700

Equip Ret: \$22,025

Tire Size: 205/60R16

Base HP: 150 @ 5100

Taxable HP: 18.9

Model Number: JRDH41 Price Includes: AT AC

VIN: 1B3EL46X25N578640

UVC: 2005240567

MPG: 22/30

Weight: 3182

Fuel Type: Gas

Wheelbase: 108.0

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 3/4/2015

	X-CL	Clean	Аvегаде	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

Rough X-CL Clean Base

APP 004645

	X-CL	Clean	Average	Rough
İ	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

The state of the s	12 Month	24 Month	30 Month	36 Month	42 Month 48	3 Month 60	Month E	nd 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	in an	N/A	N/A	N/A	N/A	N/A	N/A	N/A

Black Book Add/Deducts

Power Sunroof +200 V6 +200

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

01/29/2 014	04	129	/20	1	4
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Orig. Date	Customer Nam	e Type			Coll. Value	Advanced	Fees.	<u>Paid</u>	Amt. Due	EXT's
9-0089857 01/29/2014	Garcia, Gerald				\$0.00	\$1,020.00	\$1 ,19 <u>1</u> .19	\$2,211.19	\$0.00	6
Transaction # Type	Trans. Date	New Due Date		Rev:	?	Principal	Fees	Amt Paid	Due	
12469-0089857-1 NEW	1/29/2014 4:1	2/28/2014	Х	-		\$1,020.00	\$173.30	\$0.00	\$1,193.30	
12469-0089857-2 LOG	3/1/2014 10:0		Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
12469-0089857-3 LOG	3/1/2014 11:3		Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
12469-0089857-4 LOG	3/6/2014 5:35		Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
12469-0089857-5 LOG	3/7/2014 6:34		Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
12469-0089857-6 EXT	3/7/2014 6:59	3/30/2014	Х	-		(\$6.70)	\$172.16	\$180.00	(\$7.84)	
12469-0089857-7 LOG	3/31/2014 11:		Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
12469-0089857-8 LOG	3/31/2014 5:2		Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
12469-0089857-9 EXT	4/4/2014 12:3	4/29/2014	Х	-		(\$7.84)	\$170.83	\$180.00	(\$9.17)	
12469-0089857-10 LOG	4/30/2014 11:		Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
12469-0089857-11 LOG	4/30/2014 4:4		Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
12469-0089857-12 LOG	4/30/2014 4:5		Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
12469-0089857-13 EXT	5/2/2014 1:33	5/29/2014	Х	-		\$0.00	\$170.83	\$170.83	\$0.00	
12469-0089857-14 LOG	5/29/2014 6:3		Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
12469-0089857-15 EXT	5/30/2014 12:	6/28/2014	Х	-		(\$9.17)	\$169.27	\$180.00	(\$10.73)	
12469-0089857-16 EXT	6/27/2014 2:2	7/28/2014	Х	-		(\$10.73)	\$167.45	\$180.00	(\$12.55)	
12469-0089857-17 LOG	7/29/2014 10:		Х	_		\$0.00	\$0.00	\$0.00	\$0.00	
12469-0089857-18 LOG	7/29/2014 4:2		Х	_		\$0.00	\$0.00	\$0.00	\$0.00	
12469-0089857-19 LOG	7/29/2014 5:3		Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
12469-0089857-20 EXT	8/4/2014 5:35	8/27/2014	Х	-		(\$0.55)	\$167.35	\$168.00	(\$0.65)	
12469-0089857-21 LOG	8/27/2014 7:0		Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
12469-0089857-22 LOG	8/28/2014 9.4		Х	_		\$0.00	\$0.00	\$0.00	\$0.00	
12469-0089857-23 LOG	8/28/2014 11:		Х	_		\$0.00	\$0.00	\$0.00	\$0.00	
12469-0089857-24 PAY	9/5/2014 4:36		Х	_		(\$2.65)	\$0.00	\$170.00	(\$170.00)	
12469-0089857-25 DRP	9/5/2014 4:37		Х			(\$982.36)	\$0.00	\$982.36	(\$982.36)	
12469-0089857 Totals:	1					\$0.00	\$1,191.19	\$2,211.19	\$0.00	6

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

09/05/2014

O# O	rig. Date	Customer Nam	ie Type		Co	II. Value	Advanced	Fees.	Paid	Amt. Due	EXT's
2469-0124789 09	/05/2014	Garcia, Gerald	line Shaw NVE	3		\$0.00	\$982.36	\$0.00	\$982.36	\$0 .00	0
Transaction #	Туре	Trans. Date	New Due Date	<u> Pro7</u>	Rev?		Principal	Fees	Amt Paid	Due	
12469-0124789)-1 REL	9/5/2014 4:37		Х	-		\$982.36	\$0.00	\$0.00	\$982.36	
12469-0124789	-2 LOG	9/29/2014 1:4		Х	_		\$0.00	\$0.00	\$0. 0 0	\$0.00	
12469-0124789	-3 LOG	10/6/2014 3:4		Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
12469-0124789	4 LOG	10/7/2014 9:4		Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
12469-0124789	-5 LOG	10/7/2014 4:4		Х	-		\$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	9-7 P MT	10/17/2014 4:	11/4/2014	Х	-		(\$141.00)	\$0.00	\$141.00	(\$141.00)	
12469-0124789	9-8 L O G	10/31/2014 3:		Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
12469-0124789	9-9 PMT	11/6/2014 2:0	12/4/2014	Х	-		(\$140.00)	\$0.00	\$140.00	(\$140.00)	
12469-0124789	9-10 LOG	11/28/2014 3:		Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
12469-0124789	-11 PMT	12/12/2014 4:	12/4/2014	Х	-		(\$140.00)	\$0.00	\$140.00	(\$140.00)	
12469-0124789	-12 PMT	12/15/2014 1	1/3/2015	Х	-		(\$0.10)	\$0.00	\$0.10	(\$0.10)	
12469-0124789	9-13 LOG	1/5/2015 11:4		Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
12469-0124789	3-14 LOG	1/6/2015 9:57		Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
12469-0124789	9-15 LOG	1/6/2015 10:0		Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
12469-012478	-16 LOG	1/9/2015 5:40		Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
12469-012478	-17 LOG	1/10/2015 10:		Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
12469-012478	9-18 LOG	1/12/2015 9:5		Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
12469-012478	19 PMT	1/12/2015 5:1	2/2/2015	Х	_		(\$141.00)	\$0.00	\$141.00	(\$141.00)	
12469-012478		1/30/2015 12:	3/4/2015	Х	-		(\$420.26)	\$0.00	\$420.26	(\$420.26)	
12459-012478		1					\$0.00	\$0.00	\$982.36	\$0.00	
9/05/2014 Totals:	1					\$0.00	\$0.00	\$0.00	\$982.36	\$0.00	

09/26/2014

Orig. Date	Customer Name	e Type		Coll. Value	Advanced	Fees.	Paid	Amt. Due	EXT's
69-0127759 09/26/2014	Garcia, Geraldi	ine Shaw B91	00	\$0.00	\$600.00 Principal	\$428.15 Fees	\$1,028.15 Amt Paid	\$0. 00 Due	1
Transaction # Type		New Due Date		Key/	\$600.00	\$0.00	\$0.00	\$600.00	
12469-0127759-1 NEL	9/26/2014 4:3		X	-		\$0.00 \$0.00	\$0.00	\$0.00	
12469-0127759-2 LOG	10/17/2014 4:		X	-	\$0.00	-	\$0.00	\$101.94	
12469-0127759-3 FEE	10/26/2014		Х	-	\$0.00	\$101.94		•	
12469-012 7 759-4 PMT	· - · · - · · · ·	11/25/2014	X	-	\$0.00	\$16.99	\$102.00	(\$85.01)	
12469-0127 7 59-5 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	Х	-	\$0.00	\$10.19	\$105.00	(\$94.81)	
12469-0127759-8 FEE	12/25/ 2 01 4		Х	-	\$0.00	\$91.75	\$0.00	\$91.75	
12469-0127759-9 LOG	12/26/2014 1		Х	-	\$0.00	\$0.00	\$0.00	\$0.00	
12469-0127759-10 PMT	12/26/2014 3:	1/24/2015	Х	-	\$0.00	\$3.40	\$102.00	(\$98.60)	
12469-0127759-11 FEE	1/24/2015		Х	-	\$0.00	\$98.54	\$0.00	\$98.54	
12469-0127759-12 LOG	1/26/2015 10:		Х	-	\$0.00	\$0.00	\$0.00	\$0.00	
12469-0127759-13 LOG	1/26/2015 6:3		Х	-	\$0.00	\$0.00	\$0.00	\$0.00	
12469-0127759-14 LOG	1/26/2015 6:5		Х	-	\$0.00	\$0.00	\$0.00	\$0.00	
12469-0127759-15 LOG	1/27/2015 11:		Х	-	\$0.00	\$0.00	\$0.00	\$0.00	
12469-0127759-16 LOG	1/27/2015 4:2		Х	-	\$0.00	\$0.00	\$0.00	\$0.00	
12469-0127759-17 LOG	1/28/2015 10:		Х	-	\$0.00	\$0.00	\$0.00	\$0.00	
12469-0127759-18 LOG	1/28/2015 6:0		Х	-	\$0.00	\$0.00	\$0.00	\$0.00	
12469-0127759-19 LOG	1/29/2015 11:		Х	-	\$0.00	\$0.00	\$0.00	\$0.00	
12469-0127759-20 LOG	1/29/2015 1:5		Х	_	\$0.00	\$0.00	\$0.00	\$0.00	
12469-0127759-21 LOG	1/29/2015 6:0		Х	-	\$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	\$420.15	\$1,028.15	\$0.00	

02/0*4/*2015

09/26/2014 Totals:

# Orig. Da	te Customer	Name	Type			Coll. Value_	Advanced	Fees.	Paid	Amt. Due	EXT'
2469-0154314 03/04/20			aw A91 Due Date	Pro?	Rev?	\$2,176.60	\$1,220.00 Principal	\$414.56 Fees	\$220.00 Amt Paid	\$1,414.56 Due	
	EL 3/4/2015 6			X	-		\$1,220.00	\$0.00	\$0.00	\$1,220.00	
12469-0154314-2 L0	OG 4/3/2015 7	:21		Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
12469-0154314-3 F	EE 4/3/2015 7	29		Х	-		\$0.00	\$207.28	\$0.00	\$207.28	
12469-0154314-4 L0	OG 4/4/2015 1	:12		Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
12469-0154314-5 P	MT 4/6/2015.5	47 5/3/20)15	Х	-		\$0.00	\$20.73	\$220.00	(\$199.27)	
12469-0154314-6 L0	OG 5/2/2015 1	:54		Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
12469-0154314-7 F	EE 5/3/2015			Х	-		\$0.00	\$186.55	\$0.00	\$186.55	
12469-0154314-8 L	OG 5/4/2015 1	1:1		Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
12469-0154314-9 L	OG 5/4/2015 6	:09		Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
12469-0154314-10 L	OG 5/5/2015 1	0:5		Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
12469-0154314-11 L	OG 5/6/2015 1	0:5		Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
12469-0154314-12 L	OG 5/6/2015 5	:18		Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
12469-0154314-13 L	OG 5/6/2015 5	.20		Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
12469-0154314-14 L	OG 5/7/2015 5	:17		Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
12469-0154314 Total	s: 1						\$1,220.00	\$414.56	\$22 0.00	\$1,414.56	
/04/2015 Totals: 1						\$2,176.60	\$1,220.00	\$414,56	\$220.00	\$1,414.56	

\$0.00

APP 004648

\$428.15

\$0.00

\$1,028.15

\$0.00

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ROA 003054 Page 2 of 2

Customer Application

Personal Information

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Co-Applicant Information

	CO-Applicant						
	State Issued ID Number	Date of Birth	So	cial Security #	‡		1
Date		<u> </u>	h di	ddle Name			
Last Name	First Name		l with	Oute Name			
LUCK THATTE	Cell Phone†		En	nail Address (optional)††		
Home Phone	-						
Best time to call?	Which number do y	ou prefer that v	ve call?				
Best time to can:	□ Home Phone	□ Cell Pho	ne				
				_		<u> </u>	
				Apt#			
Physical Address (Street Number & Name)				Courbi	···		
City		State	Zip !	County			
Mailing Address (If different from physical address)							
		State	Zip				
City				0.441			
Employer * (Source of Income)	Em	ployer Address	(Street Number	& Name)			
Employer	State		Zip	Time at	Job?		1
City	5			<u> </u>			
Work Phone #	Job Title	Su	pervisor	*			
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Are you currently in bankruptcy? U yes U no							
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ADDITIONAL TERMS AND CONDITIONS OF THIS CUSTOMER APPLICATION

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

#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.

Pursuant to Nevada law, we are required to obtain a written and signed Affidavit from you addressing the following: (i) Ability to Repay Verification. 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 $\stackrel{\leftarrow}{\text{APP}} 004654$

expected gross monthly income and obligations. You agree that you have tol months relating to (i) your employment or source of income, and (ii) current at agree that you have read and understood all the above statements, including Applicant Signature	III EXPEDIEU GIOSS IIIOITITIY IIIOOTTIO ETTE ODIIGUETTI
Co-Applicant Signature	Date

Customer Receipt/Repayment Plan Receipt (210 day loan)

Customer Receip	ukepaymen	it Flan Receipt (2 to day loan)
NAME AND ADDRESS OF THE LICENSE Tm Las Vegas Nv #23 3547 S. Maryland Pkwy, Unit C Las Vegas, NV 89169	Ξ:	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 wa loan number identified above.	s applied to the	
AMOUNT PAID: \$220.00	AGENT RECEIVI James Lalas	NG PAYMENT:
TODAY'S PAYMENT ITEMIZATION	V	
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	
Vehicle's Title to you. ☐ Repayment Plan Agreement. ☐ Grace Period Plan Agreement. Acknowledgments. By signing below, you	acknowledge that the vided on the Covere	you acknowledge that upon repayment in full, we returned the e payment information noted above is accurate. You further d Borrower Identification Statement is still accurate.
Geraldine Garcia	, Les	Spe

Printed Name

A - 106

Is the loan secured? NRS 604445 604A 210 604A 440 Does the written loan agreement disclose the right of the customer to PRE-PAY the loan, pursuant to NRS 604A.410 (2e)? What is the borrower's expected gross monthly income? Does the written loan agreement disclose the right of the customer to RESCIND the loan, pursuant to NRS 604A.410 (2d)? Loan Type Is the loan a collection account? Does the written loan agreement include a disclosure regarding the opportunity to enter into a REPAYMENT plan if the customer defaults, pursuant to NRS 604A.410 (2f)? Account Number Borrower Name & Licensee Address: 3547 S MARYLAND PKWY LAS VEGAS NV 89169 (Applies to High-Interest Loans Only) Licensee Name & 12469-0150716 (Applies to Title Loans Only) (Applies to Title Loans Only) (Applies to Title Loans Only) (Applies to Deferred Deposit Only) (Applies High-Int Loans) (Applies to D/D Loans) Address: REGINALD WILLIAM III DBA: TITLEMAX OF NEVADA INC. DBA TITLEMAX YES Origination Date Deferred Deposit 2/9/2015 If so, what is the collateral? 2005 TOYT RAV4 Has the title loan been extended for more than six additional periods, pursuant to NRS 604A.445 (2)? Does the original term of the title loan exceed 30 days? Does the loan amount exceed the fair market value of the vehicle securing the loan? Z Has the loan been extended or renewed? Does the original term of the HIL not exceed 35 days? Does the monthly payment amount exceed 25% of the borrower's expected gross monthly income? Does the original term of the D/D Loan not exceed 35 days? Does the deferred deposit loan exceed 25% of the customer's expected gross monthly income? Amount of Loan \$3,020.00 VIOLATIONS/TECHNICAL EXCEPTIONS/OTHER COMMENTS \$1,600 High-Int Loans 604A LOAN REVIEW WORKSHEET Was the borrower's income verified? Maturity Date 9/7/2015 N/A \$2,059.66 Charge Finance Title Loans NO How many times? Total Number of Payments YES 6&1Paystub Purpose of loan: Z If secured by a vehicle title, is it filed and perfected? Extensions: Title-6 add'l periods: D/D & High Int Loans - 90 days YES YES NO 725.67/725.64 Payment Amount Affidavit Exam as of: 5/4/2015 Exam Start Examiner: TD Fair Market Value: APR Quoted Date: 5/15/2015 Z < 182.38% Are receipts filed? Other: N/A N/A N/A Is the APR correct? YES YES \$7,565,00 YES Z/X

APP 004655 ROA 003061

Confidential

Date:

2/9/2015

ACCOUNT NUMBER: 12469-0150716 **Customer & Co-Customer Information** CO-CUSTOMER LAST NAME CO-CUSTOMER FIRST NAME LAST NAME FIRST NAME Williams lii Reginald CO-CUSTOMER'S DRIVERS LIC./STATE ID. NO. CO-CUSTOMER SSN DRIVERS LIC /STATE ID NO CO-CUSTOMER STREET ADDRESS STREET ADDRESS 4021 Tara Ave #201 CO-CUSTOMER ZIP CODE CO-CUSTOMER STATE CO-CUSTOMER CITY ZIP CODE STATE City 89102 NV Las Vegas CO-CUSTOMER DATE OF BIRTH CO-CUSTOMER HOME PHONE

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 F (702)866-590	PHONE NUMBER			
LICENSEE STREET ADDRESS 3547 S. Maryland Pkwy, Unit C		LICENSEE CITY Las Vegas		TY	LICENSEE STATE NV	LICENSEE ZIP CODE 89169
VEHICLE IDENTIFICATION NUMBER (VIN) JTEGD20V750051654			LICENSE PLATE x434kd			
VEHICLE YEAR 2005	VEHICLE MAKE Toyt	VEHIC Rav 4	CLE MODEL	COLOR Grey		
2000						-idik #licanaga# "wa" "ua" and "d

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.

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

بأفد

Number: 12469-0150716

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

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

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

FitleMax of Nevada, Inc. d/b/aTitleMax Lustomer's Signature	2/9/15 Date	its Authorized Agent	<u> </u>
Co-Customer's Signature	Date		



Customer Name: Reginald Williams lii Address:

Address: 3547 S. Maryland Pkwy, Unit C Las Vegas, NV 89169

4021 Tara Ave #201 Las Vegas, NV 89102

Vehicle Information: 2005 Toyt Rav 4 JTEGD20V750051654

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

Co-Borrower Name:

Address:

Date:

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.

Account Number: 12469-0150716

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.

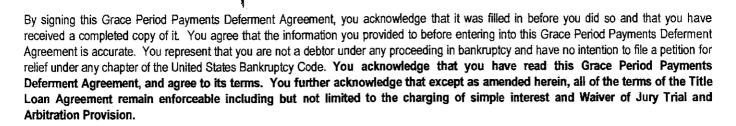
Repayment Plan Disclosure: If you default on the loan and this Grace Period Deferred Payments Agreement, we must offer a Repayment Plan to you before we commence any civil action or process of alternative dispute resolution, or before we repossesses the Motor Vehicle.

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.



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		
Meginals) Lill Customer's Signature	3/12/15 Date	Its-Authorized Agent	03/12 Date	
Co-Borrower's Signature	Date			

Affidavit

COUNTY OF Clark	
Title Loan Agreement No.: 12469-0150716 Date: 2.9.15	
Customer Name: Reginald Williams III Address: 4021 Tara Ave #201	Licensee Name: TitleMax of Nevada, Inc. d/b/a TitleMax Address:
Las Vegas, NV 89102	3547 S Maryland Pkwy #C
Co-Borrower Name: Address:	Las Vegas, NV 89169
Vehicle Information: VIN: J1EGD20V750051654 License Plate State and No: x434kd Color: grey Year: 20	
In this Affidavit ("Affidavit"), the words "affiant," customer," "Licensee", "we", "us" and "our" mean TitleMax of Nevada, Inc. registered, licensed, and operating in accordance with Nevada law 2nd Street, Suite 3, Carson City, Nevada 89701-4758, Phone: (7' vehicle identified above. The word "Title" means a certificate of tit identifies the legal owner of a vehicle or any similar document issue Pursuant to N.R.S. 604A.450-1, we have evaluated the Vehicle's fair your application information regarding current and expected income	ir market value. Pursuant to N.R.S. 604A.450-2, we have reviewed
Pursuant to N.R.S. 604A.450-3, you are required to give us an affid true and correct information concerning the customer's income, obcustomer has the ability to repay the title loan.	avit which states: (a) The customer has provided the licensee with ligations, employment and ownership of the vehicle; and (b) The
The undersigned, Reginald Williams III being first duly sworn, sta	
 You have provided us with true and correct information the vehicle; and 	n concerning your income, obligations, employment and ownership of
2. You have the ability to repay the title loan.	
FURTHER, AFFIANT SA	уетимор.
4/	
Customer Signature:	<u> </u>

Co-Borrower Signature: _

STATE OF NEVADA

Customer Recipt/Repayment Plan Recipt/Repaym PAYMENT MADE ON BEHALF OF OR BY: NAME AND ADDRESS OF THE LICENSEE: Reginald Williams Iii Tm Las Vegas Nv #23 3547 S. Maryland Pkwy, Unit C Las Vegas, NV 89169 DATE/TIME OF RECEIPT OF PAYMENT: LOAN AGREEMENT IDENTIFICATION NO. 05/04/2015 11:32:11 AM 12469-0150716 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. AGENT RECEIVING PAYMENT: AMOUNT PAID: Jennifer Rapp \$460.00 TODAY'S PAYMENT ITEMIZATION \$0.00 PRINCIPAL PAID: \$460.00 INTEREST PAID: \$0.00 CHARGES PAID: \$0.00 FEES PAID: \$460.00 TOTAL AMOUNT PAID TODAY: \$3,367.56 BALANCE DUE ON LOAN: 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.

Customer Recei. t/Repayment Plan Recei (210 day loan) PAYMENT MADE ON BEHALF OF OR BY: NAME AND ADDRESS OF THE LICENSEE: Reginald Williams Iii Tm Las Vegas Nv #23 3547 S. Maryland Pkwy, Unit C Las Vegas, NV 89169 DATE/TIME OF RECEIPT OF PAYMENT: LOAN AGREEMENT IDENTIFICATION NO. 03/12/2015 06:08:11 PM 12469-0150716 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. AGENT RECEIVING PAYMENT: AMOUNT PAID: Estefania Cordon \$460.00 TODAY'S PAYMENT ITEMIZATION \$0.00 PRINCIPAL PAID: \$460.00 INTEREST PAID: \$0.00 CHARGES PAID: \$0.00 FEES PAID: \$460.00 TOTAL AMOUNT PAID TODAY: \$3,027.79 BALANCE DUE ON LOAN: **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.

Cash Advance Snapshot Report Filter (Location: 12469 Customer: 12469-0067935 Ordered by Date)

02/09/2015

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

ID#	Orig. Date	Customer Name	е Туре			Coll. Value	Advanced	Fees.	Paid	Amt. Due	EXT's
Carrier Commence Comm	02/09/2015	Williams lii, Re	ginald M A8			\$0.00	\$3,520.00	\$0.00	\$0.00	(\$3,520.00)	0
Transaction		Trans. Date	New Due Date				Principal	Fees	Amt Paid	. Due	
12469-01507	11-1 N EL	2/9/2015 6:15		Х	Х		\$3,520.00	\$0.00	\$0.00	\$3,520.00	
12469-01507	11-2 VOI	2/9/2015 6:44		X	-		(\$3,520.00)	\$0.00	\$0.00	(\$3,520.00)	
12469-01507	11 Totals:	1					\$0.00	\$0.00	\$0.00	\$0.00	0
12469-0150716 (Transaction	02/09/2015 # <i>Type</i>	Williams lii, Re	eginald M A8 New Due Date	Pro?	Rev?	\$5,079.66	\$3,020.00 Principal	\$1,267.56 Fees	\$920.00 Amt Paid	\$3,367.56 Due	0
12469-01507		2/9/2015 6:45		X	-		\$3,020.00	\$0.00	\$0.00	\$3,020.00	
12469-01507		3/11/2015 7:1		Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
12469-01507		3/11/2015 7:1		Х	-		\$0.00	\$452.70	\$0.00	\$452.70	
12469-01507		3/12/2015 11:		Х	_		\$0. 0 0	\$0.00	\$0.00	\$0.00	
12469-01507		3/12/2015 1:1	*	Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
12469-01507		3/12/2015 4:5		Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
12469-01507		3/12/2015 6:0	4/10/2015	Х	_		\$0.00	\$15.09	\$460.00	(\$444.91)	
12469-01507	=	4/10/2015 9:4		Х	_		\$0.00	\$0.00	\$0.00	\$0.00	
12469-01507		4/10/2015		Х	_		\$0.00	\$437.61	\$0.00	\$437.61	
12469-01507		4/17/2015 2:3		х	_		\$0.00	\$0.00	\$0.00	\$0.00	
12469-01507		4/23/2015 10:		х	-		\$0.00	\$0.00	\$0.00	\$0.00	
12469-01507		4/30/2015 4:5		Х	_		\$0.00	\$0.00	\$0.00	\$0.00	
12469-01507		4/30/2015 6:1		Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
12469-01507		5/1/2015 5:50		х	-		\$0.00	\$0.00	\$0.00	\$0.00	
12469-01507		5/2/2015 12:2		х	_		\$0.00	\$0.00	\$0.00	\$0.00	
12469-0150 7		5/4/2015 11:0		Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
12469-01507		5/4/2015 11:3	5/10/2015	Χ	-		\$0.00	\$362.16	\$460.00	(\$97.84)	
12469-01507		1					\$3,02 0 .00	\$1,267.56	\$92 0.00	\$3,367.56	0
02/09/2015 Totals:	2			•		\$5,079.66	\$3,020.00	\$1,267.56	\$920.00	\$3,367.56	O
04/07/2015											- EVT
****	Orig. Date	Customer Nam				Coll. Value	Advanced	Fees.	Paid	Amt. Due	EXT's
12469-0159933 Transaction	04/07/2015 . # Type	Williams III, R Trans. Date	eginald M B8 New Due <u>Date</u>	Pro?	' Rev	\$1,295.16 ?	\$770.00 Principal	\$115.42 Fees	\$0.00 Amt Paid	\$885.42 Due	(
12469-01599		4/7/2015 11:2		Х	_		\$770.00	\$0.00	\$0.00	\$770.00	
12469-01599		5/7/2015 6:01		Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
12469-01599		5/7/2015		Х	_		\$0.00	\$115.42	\$0.00	\$115.42	
12469-01599		5/8/2015 11:0		X			\$0.00	\$0.00	\$0.00	\$0.00	
10100 01500		A					\$770.00	\$115.42	\$0.00	\$085.42	1

\$115.42

\$115.42

\$770.00

\$770.00

\$1,295.16

\$0.00

\$0.00

\$085.42

\$885.42

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12469-0159933 Totals:

04/07/2015 Totals:

STATE OF NEVADA

DEPARTMENT OF MOTOR VEHICLES

CERTIFICATE OF TITLE

G

YEAR

2005

MAKE TOYT MODEL

VEHICLE BODY

TITLE NUMBER

JTEGD20V750051654 DATE ISSUED

ODOMETER MILES

RAV4 SALES TAX PD FUEL TYPE

T4W EMPTY WT GROSS WT

NV007592436 **GVWR**

03/02/2015 VEHICLE COLOR

ODOMETER BRAND

EXEMPT

BRANDS

OWNER(S) NAME AND ADDRESS

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

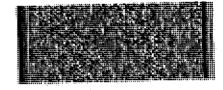
LIENHOLDER NAME AND ADDRESS

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

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):

Nevada Driver's License Number or Identification Number

☐ AND

Printed Full Legal Name of Buyer

Printed Full Legal Name of Buyer

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

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

Exempt - Model year over 9 years old.

ODOMETER READING

Printed Name of Seller(s)/Agent/Dealership

Signature of Seller(s)/Agent/Dealership I am aware of the above odometer certification made by the seller/agent.

Dealer's License Number

Signature of Buyer

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

2435397C

CONTROL NO.

Printed Full Legal Name of Buy

VP-2 (Rev. 8/10)

TERATION OR ERASURE VOIDS THIS TITL

Contact Information

2/9/2015

Company: Titlemax (314391)

Telephone: 404-542-6618

Contact: Alalia Lundy

Fax:

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

Notes

Vehicle Info For 2005 Toyota Rav4 Base 4D Hardtop FWD

MSRP: \$20,100

VIN: JTEGD20V750051654

Adj. State: National

Fin Adv: \$7,300

UVC: 2005900151

Mileage: 0

Equip Ret: \$22,925

MPG: 24/29

Mileage Cat: B

Tire Size: 215/70R16

Weight: 4041

Cylinders: 4

Base HP: 161 @ 5700 Taxable HP: 19.4

Fuel Type: Gas Wheelbase: 98.0 Transmission: A Drive Train: FWD

Model Number: 4419

End of Term 0 Months:

End of Term 0

Mileage:

Price Includes: AT AC

Wholesale Black Book values as of 2/9/2015

X-CL	Clean	Average	Rough
N/A	\$7,450	\$5,475	\$3,900
N/A	\$0	\$0	\$0
N/A	N/A	N/A	N/A
N/A	\$0	\$0	\$0
N/A	\$7,450	\$5,475	\$3,900
	N/A N/A N/A N/A	N/A \$7,450 N/A \$0 N/A N/A N/A \$0	N/A \$7,450 \$5,475 N/A \$0 \$0 N/A N/A N/A N/A \$0 \$0

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

х-с	L Cle	an A	verage	Rough
Base				

parte	X-CL N/A	Clean \$9,750∯	Average \$7,300	Rough \$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

1								
	42 Month 2	4 Month 30	Month	36 Month	42 Month	48 Month	60 Month	End Of Term
3	12 Monda	NI/A	N/Δ	N/A	N/A	N/A	N/A	N/A
Base	N/A:	N/A)	14/74	\$0	\$0	\$0	\$0	N/A
Options	\$0	\$0	\$U	Þυ	40	N/A	N/A	N/A
Mileage	N/A	N/A	N/A	N/A	N/A	14/m	N/A	N/A
Total		N/A	N/A	N/A	N/A	, N/A	, IN/A	1977

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

Customer Application

Personal Information

Date 2/9/15					
Last Name Williams	MEGINALA			1EIVIN	
Home Phone	Coll Phonot		Email A	ddress (optional)	†† -
Best time to call? ANJ blue 5	which number do you preier that we can?				
Physical Address (street Number & Name) 40	21 TARA AVE			Apt # 201	
City LAS VEARS	State NV	Zip % 9 1	02	A	RKF
Mailing Address (If different from physical address)			<u> </u>		35-21.02
City City	State	Zip			
	1				
	Source of Incor	ne			
Employer * (Source of Income)	Employer Address (Street Number	& Name)	1 15.		
					rs.
	_		Current and Gross	Expected Gross	Work Shift
Pay Frequency: (check one) ☐ 1st & 15th of month ☐ 15th & end of m	onth Biweekly (every 2 weeks)		Monthly Income	Monthly Obligatio	
Weekly ☐ Monthly (last day) ☐ Month	hly (1st day) □ Monthly (3rd day)	21212	\$16 5 6	ns (7)	•
,		· [• •	\$0,0	
*Alimony, child support or separate mainte Alimony, child support, or separate mainte Are you currently in bankruptcy? yes	enance income need not be revealed if you do no nance received under: a court order a written a ho	t wish to have it co agreement — ora	nsidered as a il understand	ing.	ng this obligation.
	Credit Reference	es			
Business Na	0.000.1000			<u> </u>	
Address (sm		State NV	Ī	^{Zip} 8910:	1
382 Business Name	Phone#	., ,		0 (10 2	<u></u>
Address (Street Number & Name)	City	State		Zip 89108	}
	Porconal Pofora	NV NV	1	0-1100	-
Name . I Ad	Personal Refere	State Zip			
					and the state of t
Description of the Control of the Co					
1 KILIUD	1		1		

	Co-Applicant Inf	ormation			
Date	State Issued ID Number	Date of Birth	Social Securit	y #	
Last Name	First Name	<u> </u>	Middle Name		
Home Phone	Cell Phone†		Email Address	(optional)††	
Best time to call?	Which number do y	you prefer that we ca	اجلا		
Physical Address (street Number & Name)			Apt	#	
City		State Zip	County		
Mailing Address (If different from physical address)					
City		State Zip			
Employer * (Source of Income)	Em	ployer Address (Street	Number & Name)		
City	State		ip Time a	t Job?	
Work Phone #	Job Title	Supervis	or		-
Pay Frequency: (check one)		Next Pay	day Current a	nd Expected Gross	Work Shift
☐ 1st & 15th of month ☐ 15th & end of month ☐ Biwee ☐ Weekly ☐ Monthly (last day) ☐ Monthly (1st day)	• • •		Monthly Income	Monthly Obligations	
□ Self-Employed			\$	\$	
*Alimony, child support or separate maintenance income Alimony, child support, or separate maintenance received Are you currently in bankruptcy? yes no	need not be revealed if you under: a court order a wr	do not wish to have itten agreement	it considered as a oral understandi	basis for repayir ng.	ng this obligation.
How did you hear about us? (Circle one.)	Saw Store	Television	Yeilow I	Pages	Repeat Customer
Friend/Referral Name of referrer?	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.

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

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

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

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

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

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

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

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

Ability to Repay Verification.

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

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. months relating to (i) your employment or source agree that you have read and understood all the	of income, and (ii) current and expected	I gross monthly income and obligations. To
Applicant Signature	te above statements, morating the re-	<u> </u>
Co-Applicant Signature		Date

A - 107

Is the loan secured? What is the borrower's expected gross monthly income? Loan Type Does the written loan agreement disclose the right of the customer to RESCIND the loan, pursuant to NRS 604A.410 (2d)? Does the written loan agreement disclose the right of the customer to PRE-PAY the loan, pursuant to NRS 604A.410 (2e)? Violation: 604A.445, .210 Orig=5079.66, GPDA=6188.83 Title Loan Active Is the loan a collection account? Does the written loan agreement include a disclosure regarding the opportunity to enter into a REPAYMENT plan if the customer defaults, pursuant to NRS 604A.410 (2f)? Account Number Borrower Name & Licensee Address: 3547 S MARYLAND PKWY LAS VEGAS NV 89169 (Applies to High-Interest Loans Only) Licensee Name & 12469-0154162 (Applies to Title Loans Only)
NRS 604.445(2) (Applies to Title Loans Only) (Applies to Title Loans Only) (Applies to Deferred Deposit Only) (Applies High-Int Loans) (Applies to D/D Loans) NRS 604A.450(1) Address: Wendy Ciro, 6549 Covinto St, Las Vegas, NV 89131 DBA: TITLEMAX OF NEVADA INC. DBA TITLEMAX NRS 604A.425(1b) NRS 604A.408(1) Origination Date Deferred Deposit 3/4/2015 If so, what is the collateral? 2012 Chevy Traverse Has the title loan been extended for more than six additional periods, pursuant to NRS 604A.445 (2)? Does the loan amount exceed the fair market value of the vehicle securing the loan? Does the original term of the title loan exceed 30 days? YES [Has the loan been extended or renewed? Does the deferred deposit loan exceed 25% of the customer's expected gross monthly income? Does the original term of the HIL not exceed 35 days? Does the monthly payment amount exceed 25% of the borrower's expected gross monthly income? Does the original term of the D/D Loan not exceed 35 days? Amount of Loan \$3,020.00 VIOLATIONS/ TECHNICAL EXCEPTIONS/ OTHER COMMENTS \$980 High-Int Loans 604A LOAN REVIEW WORKSHEET Was the borrower's income verified? Maturity Date 9/30/2015 N/A \$2,059.66 Charge Finance Title Loans N/A How many times? 4 Total Number of Payments YES 6&1 Paystub Purpose of loan: Cash 0 If secured by a vehicle title, is it filed and perfected? Extensions: Title-6 add'l periods; D/D & High Int Loans - 90 days 725.67/725.64 YES YES Ö Payment Amount Affidavit Exam as of: 5/4/2015 Exam Start Examiner: Dean Ventura Fair Market Value: APR Quoted Date: 5/4/2015 N/A Z/A <u>.</u> 182.38% Other: Are receipts filed? N/A N/A N/A Is the APR correct? YES YES \$14,150.00 YES YES 6

ROA 003081

Revised 10-15-2008

Title Loan Agreement

Date: 3/4/2015

Chevy

2012

Date. 3/4/2013										Number: 12469-0154162	
Customer & Co-0	Custome	r Information	ACCOU	NT NUM	BER:	12469-	0154162				
FIRST NAME		LAST NAME			C	CO-CUSTOMER FIRST NAME			CO-CUSTOMER LAST NAME		
Wendy	Ciro										
CCM	CON DRIVEDO LO (CTATE ID NO			C	CO-CUSTOMER	RSSN	CO-CUSTOME	CO-CUSTOMER'S DRIVERS LIC./STATE ID. NO.			
STREET ADDRESS 6549 Convinto St					C	O-CUSTOMER	RSTREET	ADDRESS			
City Las Vegas	ST/ NV	ATE	ZIP COD 89131	E	C	O-CUSTOMER	RCITY	CO-CUSTO	MER STATE	CO-CUSTOMER ZIP CODE	
HOME PHONE DATE OF RIPTH			C	CO-CUSTOMER HOME PHONE CO-CUSTOMER DATE OF BIRTH							
Motor Vehi Info	cle & Li rmation					OPERATION: M. to 7:00 P.M.		10:00 A.M. to 4:00	P.M., Closed	Sunday	
LICENSEE NAME TitleMax of Nevada, I	nc. d/b/a	TitleMax		NSEE F)866-590		NUMBER					
LICENSEE STREET ADDRESS 3547 S. Maryland Pkwy, Unit C				LICENSEE CITY LICENSEE STATE LICENSEE ZIP COL Las Vegas NV 89169		ICENSEE ZIP CODE 19169					
VEHICLE IDENTIFIC 1GNKRGED1CJ3685		IUMBER (VIN)			⊔CENS a476	SE PLATE					
VEHICLE YEAR		VEHICLE MAKE		VEHIC	CLE MO	DEL	COLOR				

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

Traverse LT

Blue

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 DISCLOSURES

ANNUAL PERCENTAGE RATE

The cost of your credit as a yearly rate.

182.3771 %

FINANCE CHARGE

\$2.059.66

The dollar amount the credit will cost you.

Amount Financed

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

\$3,020.00

Total of Payments

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

\$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
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.

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

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

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

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

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

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

1. For purposes of this Waiver of Jury Trial and Arbitration Provision (hereinafter the "Arbitration Provision"), the words "dispute" and "disputes" are given the broadest possible meaning and include, without limitation (a) all claims, disputes, or controversies arising from or relating directly or indirectly to the signing of this Arbitration Provision, the validity and scope of this Arbitration Provision and any claim or attempt to set aside this Arbitration Provision; (b) all federal or state law claims, disputes or controversies, arising from or relating directly 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.

- hto this Arbitration Provision: 2. You acknowledge and agree that by enter
 - (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 FÁA. 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 perits you, your respective heirs, successors and as so. The Arbitration Provision is binding upon and benefits us, our successors and assigns, and related third parties. The Arbitration Provision continues in all force and effect, even if your obligations have been prepaid, paid or discharged through bankruptcy. The Arbitration Provision survives any termination, amendment, expiration or performance of any transaction between you and us and continues in full force and effect unless you and we otherwise agree in writing.
- 9. **OPT-OUT PROCESS**. You may choose to opt-out of this Arbitration Provision but <u>only</u> by following the process set-forth below. If you do not wish to be subject to this Arbitration Provision, then you must notify us in writing within sixty (60) calendar days of the loan date at the following address: TitleMax of Nevada, Inc. d/b/a TitleMax, Attn: Legal Dept, P.O. Box 8323, Savannah, GA 31412. Your written notice must include your name, address, Account number, the loan date, and a statement that you wish to opt out of the Arbitration Provision. If you choose to opt out, then your choice will apply only to this Loan Agreement.

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

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

TitleMax of Nevada, Inc. d/b/aTitleMax Customer's Signature	3/14/15 Date	Its Authorized Agent	<u>S-415</u> Date
Co-Customer's Signature	Date		

Customer Receipt/Repayment Plan Receipt (210 day loan) PAYMENT MADE ON BEHALF OF OR BY: NAME AND ADDRESS OF THE LICENSEE: Wendy Ciro Tm Las Vegas Nv #23 3547 S. Maryland Pkwy, Unit C Las Vegas, NV 89169 DATE/TIME OF RECEIPT OF PAYMENT: LOAN AGREEMENT IDENTIFICATION NO. 04/06/2015 10:50:04 AM 12469-0154162 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. AGENT RECEIVING PAYMENT: AMOUNT PAID: James Lalas \$453.00

TODAY'S PAYMENT ITEMIZATION	ON
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.

Account paid in full.

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

Repayment Plan Agreement.

Grace Period Plan Agreement.

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

Customer Receipt/Repayment Plan Receipt (210 day loan) PAYMENT MADE ON BEHALF OF OR BY: NAME AND ADDRESS OF THE LICENSEE: WENDY ANN CIRO TitleMax of Nevada, Inc. d/b/a TitleMax 6549 Convinto St, Las Vegas, NV, 89131 3547 S. Maryland Pkwy, Las Vegas, Nevada 89119. LOAN AGREEMENT IDENTIFICATION NO. DATE/TIME OF RECEIPT OF PAYMENT: 20154162-12469 05/13/2015 13:00:19 LOAN AGREEMENT DATE: 03/04/2015 If you have multiple loans, this payment was applied to the loan number identified above. AMOUNT PAID: 453.00 AGENT RECEIVING PAYMENT: Jennifer Rapp TODAY'S PAYMENT ITEMIZATION \$0.00 PRINCIPAL PAID: \$ 453.00 INTEREST PAID: CHARGES PAID: \$ 0.00 \$0.00 FEES PAID: TOTAL AMOUNT PAID TODAY: \$453.00 **\$ 150.30** UNPAID INTEREST: \$ 3170.30 BALANCE DUE ON LOAN: 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.

Printed Name

Signature

GRACE PERIOD PAYMENTS DEFERMENT AGREEMENT

Date: 4/4/15 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 1GNKRGED1CJ368521

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 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.

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

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

Wendy Con	4/6/15	\c\
Customer's Signature	Date	Its Authorized Agent
0	·	
Co-Borrower's Signature	Date	

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

Date

3-4-15 undto M. Personal Information							
Date 21				···			
Last Name Ciro	First Name WE.	TONE	,	/ '	Middle	e Name	
Home Phone	YV.C.	NUY					
Best time to call?	winci nombei do						
Hny-time	☐ Home Phon	ne Cell Pho	one				·
Physical Address (street Number & Name)						Apt#	
as49 commoto o	Treet	Tours					4
city LAS Vegas NV		State //		Zip 891	/3/	County C	lark
Mailing Address ut different from physical address)							
City		State		Zip			
							
Francisco de la		Source of					***
Employer* (source of income) Letvied Nurse	Employ	rer Address (Stre	eet Number & Name)				
City	State	Zip	ı			Time at Job?	
Work Phone #	Title		Supervise	or			
Pay Frequency: (check one)			Next i		Current an	d Expected Gross	Work Shift
☐ 1st & 15th of month ☐ 15th & end of month			ac	≤ 11	Monthly	Monthly	
☐ Weekly ☐ Monthly (last day) ☐ Monthly (1	i≖ day) □ Monthly	(3 rd day)	988	1 & K	Since)	Obligatio ns	noth
□ Self-Employed	dued		9	NOT "	MO	190	V
*Alimony, child support or separate maintenand Alimony, child support, or separate maintenand Are you currently in bankruptcy? yes no	ce received under: c	be revealed if y court order	ou do not wish to written agreeme	have it con	nsidered as if understar	a basis for repay ading.	ring this obligation.
		Credit Ref	erences				
B							
A							
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N		MSOliai re	Bielelices				
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Co-Applicant Information

Date	State Issued ID Num	iber Date o	of Birth	Social Securi	ty #	
Last Name	First Name			Middle Name		
Home Phone	Cell Phone†	,		Email Addres	s (optional)††	
Best time to call?		er do you prefer Phone 🔲 Ce				

Physical Address (Street Number & Name)				Apt	#	
City		State	Zip	County		
Mailing Address (if different from physical address)		. •				
City		Stat	e Zip			
Employer * (Source of Income)		Employer Add	TESS (Street Num	nber & Name)	VIII.	
City	State		Zip	Time a	t Job?	
Work Phone #	Job Title	***************************************	Supervisor			
Pay Frequency: (check one)			Next Payday		nd Expected	Work Shift
☐ 15th of month ☐ 15th & end of month ☐ Biweek	lv (everv 2 weeks)			Gross Monthly	Gross Monthly	
☐ (Weekly ☐ Monthly (last day) ☐ Monthly (1 rd day)		ĺ		Income	Obligations	.
□ Self-Employed				\$	\$	
*Alimony, child support or separate maintenance income in Alimony, child support, or separate maintenance received to Are you currently in bankruptcy? yes no	need not be revealed in under: court order	f you do not wis written agree	h to have it co ement □ on	onsidered as a al understandir	basis for repayir ng.	ng this obligation.
How did you hear about us? (Circle one.)		····				
Friend/Referral Name of referrer?	Saw Sto	ore 1	Television	Yellow F	'ages	Repeat Customer
Internet Billboard	Postcard		Other:			

ADDITIONAL TERMS AND CONDITIONS OF THIS CUSTOMER APPLICATION

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

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

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

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

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

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

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

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

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

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

Ability to Repay Verification.

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

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

APP 004689

expected gross monthly income and obligations. You agree that yo	
months relating to (i) your employment or source of income, and (ii)	
agree that you have read and understood all the above stateme	ents, including the Arbitration Provision.
Applicant Signature	3/4/15 Date/
\mathcal{O}	
Co-Applicant Signature	Date

Affidavit

STATE OF NEVADA COUNTY OF Clark Title Loan Agreement No.: 12469-0154162 Date: 3.4.2015 Licensee Name: TitleMax of Nevada, Inc. d/b/a TitleMax Customer Name: Wendy Ciro Address: 6549 Convinto St Address: Las Vegas, NV 89131 3547 S Maryland Pkwy #C Co-Borrower Name: Las Vegas, NV 89169 Address: 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. Derdy Je. Ciro

Co-Borrower Signature:

DEPARTMENT OF MOTOR VEHICLES

CERTIE GATE OF TITLE

YEAR MAKE MODEL VEHICLE BODY TITLE NUMBER TRAVERSE L TAW 1GNKRGED1CJ368521 2012 CHEV NV007653371 DATE ISSUED FUEL TYPE SALES TAX PD EMPTY WT ODOMETER MILES **GROSS WT GVWR**

OR

G 03/25/2015 12581 6001 VEHICLE COLOR ODOMETER BRAND BRANDS

ACTUAL MILES

OWNER(S) NAME AND ADDRESS

COSTABILE MICHELE LEIGH CIRO WENDY ANN 6549 CONVINTO ST

LAS VEGAS NV 89131-3152

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:

DATE

PRINTED NAME OF AGENT AND COMPANY

SIGNATURE OF AUTHORIZED AGENT



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

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

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

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

odometer rea

bial mileage. WARNING: ODOMETER DISCREPANCY.

ODOMETER READING

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

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

Printed Full Legal Name of Buyer 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. 24500050

(THIS IS NOT A TITLE NO.) VP-2 (Rev. 8/10)

TERATION OR ERASURE VOIDS THIS TITLE

Contact Information

3/4/2015

Company: Titlemax (314391)

Contact: Alalia Lundy

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

Telephone: 404-542-6618

Fax:

Notes

Vehicle Info For 2012 Chevrolet Traverse LT 4D Utility FWD

MSRP: \$32,610

Fin Adv: \$20,375

Equip Ret. \$34,490 Tire Size: 255/65R18

Base HP: 281 @ 6300

Taxable HP: 32.9

Model Number: CR14526

Price Includes: AT AC 6CY

VIN: 1GNKRGED1CJ368521

UVC: 2012160331

MPG: 17/24

Weight: 6411

Fuel Type: Gas

Wheelbase: 118.9

End of Term 0

Months:

Adj. State: National

Mileage: 0

Mileage Cat: E

Cylinders: 6

Transmission: A

Drive Train: FWD

End of Term 0

Mileage:

Wholesale Black Book values as of 3/4/2015

<u> </u>	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
	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	y. 2			

APP 004693 ROA 003099 3/4/2015

4	X-CL	Clean \$22,750	Average \$20,000	Rough \$16,725
4,	\$25,300	\$22,730	\$20,000	\$0
Options	ŞU:	N/A	N/A	N/A
Mileage 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		,	-				\$0
Options	\$0	tanaman and a second	\$0	\$0	\$0	\$0	\$0	N/A
Mileage	N/A	Construction of the Constr	N/A	N/A	N/A	N/A	N/A	N/A
Total	\$14,725		\$12,700		\$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

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	į	21	2	7	/2	0	1	4	
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ID#		Orig.	Date	Customer Nam	ne Type		Ç	oll. Value	Advanced	Fees.	Paid	Amt. Due	EXΤ's
12469-01 Tra	143211 nsaction	12/27 学	/ 2014 Type	Ciro, Wendy A Trans. Date	Ann A8 New Due Date	e Pro?	? Rev?	\$0.00	\$3,320.00 Principal	\$579.37 Fees	\$3,899.37 Amt Paid	\$0.00 Due	0
124	69-01432	211-1	NEL	12/27/2014 1	i	Χ	-		\$3,320.00	\$0.00	\$0.00	\$3,320.00	
124	69-01432	211-2	PMT	1/24/2015 1:4	2/25/2015	X	-		(\$35.51)	\$464.49	\$500.00	(\$35.51)	
124	69-01432	211-3	FEE	1/26/2015 7:0		Х	-		\$0.00	\$32.8 2	\$0.00	\$32.82	
124	69-01432	211-4	POF	1/31/2015 12:	3/27/2015	Х	-		(\$3,284.49)	\$82.06	\$3,399.37	(\$3,317.31)	
124	169-01432	211 To	tals:	1					\$0.00	\$579.37	\$3,899.37	\$0.00	0
				•									
12/27/201	4 Totals	. 1						\$0.00	\$0.00	\$579.37	\$3 899 37	\$0.00	n

03/04/2015

D#	Orig.	Date	Customer Nam	е Тур	9		Coll. Value	Advanced	Fees.	Paid	Amt. Due	EXT's
2469-01 5416 2	03/04		Ciro, Wendy A				\$5,079.66	\$3,020.00	\$905.40	\$453.00	\$3,472.40	0
Transaction	7.4	Type	Trans. Date	New Due Da	e Pro	Rev/		Principal	Fees	Amt Paid	<u>Due</u>	
12469-0154	162-1	NEL	3/4/2015 11:5	•	Х	-		\$3,020.00	\$0.00	\$0.00	\$3,020.00	
12469-0154	162-2	LOG	4/3/2015 2:42		X	-		\$0.00	\$0.00	\$0.00	\$0.00	
12469-0154	162-3	FEE	4/3/2015 7:29		Х	-		\$0.00	\$452.70	\$0.00	\$452.70	
12469-0154	162-4	PMT	4/6/2015 10:5	5/3/2015	Х	-		\$0.00	\$45.27	\$453.00	(\$407.73)	
12469-0154	162-5	LOG	5/2/2015 1:50		Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
12469-0154	162-6	FEE	5/3/2015		Х	-		\$0.00	\$407.43	\$0.00	\$407.43	
12469-0154	162- 7	LOG	5/4/2015 6:06		X	-		\$0.00	\$0.00	\$0.00	\$0.00	
12469-0154	162-8	LOG	5/5/2015 10:5		Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
12469-0154	162-9	LOG	5/5/2015 11:5		Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
12469-0154	162 To	tais:	1					\$3,020.00	\$905.40	\$453.00	\$3,472.40	C
3/04/2015 Totals	: 1					·	\$5,079.66	\$3,020.00	\$905.40	\$453.00	\$3,472,40	

A - 108

604A.445, .210, Grace Period Agreement = 12744.75 Orig=10780.25 Is the loan a collection account? Does the written loan agreement disclose the right of the customer to RESCIND the loan, pursuant to NRS 604A.410 (2d)? Does the written loan agreement include a disclosure regarding the opportunity to enter into a REPAYMENT plan if the customer defaults, pursuant to NRS 604A.410 (2f)? Does the written loan agreement disclose the right of the customer to PRE-PAY the loan, pursuant to NRS 604A.410 (2e)? Title Loan Active What is the borrower's expected gross monthly income? Is the loan secured? Loan Type: Account Number (Applies to High-Interest Loans Only) Borrower Name & Licensee Address: 3547 S MARYLAND PKWY LAS VEGAS NV 89169 (Applies to Title Loans Only)

NRS 60A.445(2) (Applies to Title Loans Only) (Applies to Title Loans Only) Licensee Name & (Applies to Deferred Deposit Only) (Applies High-Int Loans) (Applies to D/D Loans) Address: Brian K Pickett, 3184 Brentwood St, Las Vegas, NV 89121 NRS 604A.425(1b) DBA: TITLEMAX OF NEVADA INC. DBA TITLEMAX YES Origination Date Deferred Deposit 12/6/2014 If so, what is the collateral? 2007 Cadillac Escalade L T4W Has the title loan been extended for more than six additional periods, pursuant to NRS 604A.445 (2)? Does the original term of the title loan exceed 30 days? Does the loan amount exceed the fair market value of the vehicle securing the loan? YES Has the loan been extended or renewed? Does the monthly payment amount exceed 25% of the borrower's expected gross monthly income? Does the original term of the D/D Loan not exceed 35 days? Does the deferred deposit loan exceed 25% of the customer's expected gross monthly income? Does the original term of the HIL not exceed 35 days? Amount of Loan \$7,500.00 VIOLATIONS/ TECHNICAL EXCEPTIONS/ OTHER COMMENTS \$5,200 High-Int Loans 604A LOAN REVIEW WORKSHEET Was the borrower's income verified? Maturity Date 7/4/2015 N/A \$3,280.25 Finance Charge Title Loans N/A How many times? Total Number of Payments YES 6&1 Paystub Purpose of loan: Cash If secured by a vehicle title, is it filed and perfected? Extensions: Title-6 add't periods; D/D & High Int Loans - 90 days 1540.03/1540.07 YES YES ZO Amount Payment Affidavit Exam as of: 5/4/2015 Exam Start Fair Market Value: Examiner: Dean Ventura APR Quoted N/A Date: 5/4/2015 4 121.55% Are receipts filed? Other: N/A N/A N/A Is the APR correct? YES YES \$14,950.00 YES YES

ROA 003103

Title Loan Agreement

Date. 12/0/20	· 1 · 4					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		
			CUSTOMER SSN	CO-CUSTON	MER'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-CUS		OMER STATE	CO-CUSTOMER ZIP CODE	
			CO-CUSTOMER HOME F	PHONE	CO-CUSTO	MER DATE OF BIRTH	
	hicle & Licensee formation	LICENSEE'S HOURS Monday to Friday 9:00	OF OPERATION: A.M. to 7:00 P.M., Saturda	y 10:00 A.M. to 4:0	00 P.M., Closed	Sunday	
LICENSEE NAME TitleMax of Nevada,	, Inc. d/b/a TitleMax	LICENSEE PHON (702)866-5900	IE NUMBER				
LICENSEE STREET ADDRESS 3547 S. Maryland Pkwy, Unit C			LICENSEE CITY LICENSEE ST. Las Vegas NV			ICENSEE ZIP CODE 9169	
VEHICLE IDENTIFIC	CATION NUMBER (VIN)	LICE	NSE PLATE		'		

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

COLOR

Black

1phat4u

VEHICLE MODEL

Escalade

1GYFK63887R212573

VEHICLE MAKE

Cadillac

VEHICLE YEAR

Ferm, 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 n 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.

TM.TB.NV.installment-loan-agreement.2.04.2014

EDERAL TRUTH-IN-LENDING DISCLOSURES

ANNUAL PERCENTAGE RATE

The cost of your credit as a yearly rate.

FINANCE CHARGE

The dollar amount the credit will cost you.

Amount Financed

\$7,500.00

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

Total of Payments

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

\$10.780.25

121.5462 %

\$3,280,25

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
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

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

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

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

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

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

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

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

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

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

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

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

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/aTitleMax

Its Authorized Agent

8. This Arbitration Provision is binding upon and by 1 ts you, your respective heirs, successors and assign

The Arbitration Provision is binding upon and

Date

Date

Customer's Signature

Co-Customer's Signature

Customer Receipt/Repayment Plan Receipt (210 day loan)

Guətoille	i izeceibniz	chaline	triairiteoeipt (210 day 10dil)
NAME AND ADDRESS OF THE LI	CENSEE:		PAYMENT MADE ON BEHALF OF OR BY:
THE ITAL OF THE TAGE		<i>l</i> lax	BRIAN K PICKETT
3547 S. Maryland Pkwy,Las Vegas, Nevada 89119.			3184 Brentwood St,Las Vegas,NV,89121
LOAN AGREEMENT IDENTIFICA			DATE/TIME OF RECEIPT OF PAYMENT:
20139453-12469			05/12/2015 15:00:17
LOAN AGREEMENT DATE: 12/	06/2014		
If you have multiple loans, the loan number identified above	e.		
AMOUNT PAID: 645.00	. A	GENT RECEIVING	^{G PAYMENT:} Karla Ibarra
TODAY'S PAYMENT I	TEMIZATION		
PRINCIPAL PAID:	\$0.00		
INTEREST PAID:	\$ <u>645.00</u>		
CHARGES PAID:	\$ 0.00		
FEES PAID:	\$_0.00	_	
TOTAL AMOUNT PAID TODAY:	\$ <u>645.00</u>		
UNPAID INTEREST:	\$ <u>62.48</u>		
BALANCE DUE ON LOAN:	\$ <u>6500.45</u>		
NEXT SCHEDULED DUE DATE	06/04/2015		
Account paid in full by	rescission yment in Full. By signi ment	ing below, you ack	nowledge that upon repayment in full, we returned the Vehicle's Title to you.
Acknowledgments. By signing b previously provided on the Covered	elow, you acknowledge d Borrower Identification	that the payment n Statement is still	information noted above is accurate. You further represent that the information accurate.

 $APP \underset{\mathsf{ROA}}{004703}$

Customer Resipt/Repayment Plan Recipt (210 day loan) PAYMENT MADE ON BEHALF OF OR BY: NAME AND ADDRESS OF THE LICENSEE: Tm Las Vegas Nv #23 Brian Pickett 3547 S. Maryland Pkwy, Unit C Las Vegas, NV 89169 DATE/TIME OF RECEIPT OF PAYMENT: LOAN AGREEMENT IDENTIFICATION NO. 12469-0139453 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. AGENT RECEIVING PAYMENT: AMOUNT PAID: Jennifer Rapp \$800.00 TODAY'S PAYMENT ITEMIZATION PRINCIPAL PAID: \$122.74 \$677.26 INTEREST PAID: \$0.00 CHARGES PAID: \$0.00 FEES PAID: \$800.00 TOTAL AMOUNT PAID TODAY: BALANCE DUE ON LOAN: \$6,437.97 5/5/2015 **NEXT SCHEDULED DUE DATE:** Account paid in full by rescission. Account paid in full. Title Returned Upon Payment in Full. By signing below, you acknowledge that upon repayment in full, we returned the Vehicle's Title to you. Repayment Plan Agreement.

Grace Period Plan Agreement.

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

Printed Name

Customer Receipt/Repayment Plan Rec 210 day loan) PAYMENT MADE ON BEHALF OF OR BY NAME AND ADDRESS OF THE LICENSEE: Brian Pickett Tm Las Vegas Nv #23 3547 S. Maryland Pkwy, Unit C Las Vegas, NV 89169 DATE/TIME OF RECEIPT OF PAYMENT: LOAN AGREEMENT IDENTIFICATION NO. 03/09/2015 02:41:43 PM 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. AGENT RECEIVING PAYMENT: AMOUNT PAID: Jennifer Rapp \$800.00 TODAY'S PAYMENT ITEMIZATION \$51.38 PRINCIPAL PAID: \$748.62 INTEREST PAID: \$0.00 **CHARGES PAID:** \$0.00 FEES PAID: \$800.00 TOTAL AMOUNT PAID TODAY: \$6,560.71 BALANCE DUE ON LOAN: 4/5/2015 **NEXT SCHEDULED DUE DATE:** Account paid in full by rescission. Account paid in full. Title Returned Upon Payment in Full. By signing below, you acknowledge that upon repayment in full, we returned the П 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

Castomer veceshi	/Kehayiiieii	L Flatt Nece, 12 to 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: 02/03/2015 12:45:59 PM
LOAN AGREEMENT DATE: 12/6/2014 1:45:31 PM		
If you have multiple loans, this payment was loan number identified above.	applied to the	
AMOUNT PAID: \$750.00	AGENT RECEIVI Jennifer Rapp	NG PAYMENT:
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 <u>/6/2015</u>	
Vehicle's Title to you. ☐ Repayment Plan Agreement. ☐ Grace Period Plan Agreement. Acknowledgments. By signing below, you a	cknowledge that th	you acknowledge that upon repayment in full, we returned the see payment information noted above is accurate. You further ad Borrower Identification Statement is still accurate.

BRIAN PICKETT &

Customer Receipt/Repayment Plan Receip (210 day loan)

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NAME AND ADDRESS OF THE LICENSEE Tm Las Vegas Nv #23 3547 S. Maryland Pkwy, Unit C Las Vegas, NV 89169	Ē:	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 loan number identified above.	applied to the	
AMOUNT PAID: \$1,540.03	AGENT RECEIVI Vivian Tirado	NG PAYMENT:
\$1,540.03	VIVIAII TIIAGO	
TODAY'S PAYMENT ITEMIZATION	l	
PRINCIPAL PAID:	\$765.81	
INTEREST PAID:	\$774.22	
CHARGES PAID:	\$0.00	non
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 Ful Vehicle's Title to you.	I. By signing below,	you acknowledge that upon repayment in full, we returned the
□ Repayment Plan Agreement. □ Grace Period Plan Agreement		
☐ Grace Period Plan Agreement.		
Acknowledgments. By signing below, you a represent that the information previously prov	cknowledge that the	e payment information noted above is accurate. You further discover Identification Statement is still accurate.
DKAN P, LCH Printed Name	Signature	A HAND

GRACE PERIOD PAYMENTS DEFERMENT AGREEMENT

Date: 1-6-2015

Account Number: 12469-0139453

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

ckett Address

Address: 3547 S. Maryland Pkwy, Unit C Las Vegas, NV 89169

3184 Brentwood St Las Vegas, NV 89121

Vehicle Information: 2007 Cadillac Escalade 1GYFK63887R212573

Co-Borrower Name:

Address:

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

Consideration. You acknowledge and agree that you and we entered into a Title Loan Agreement on 12/06/2014 ("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 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.

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 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.

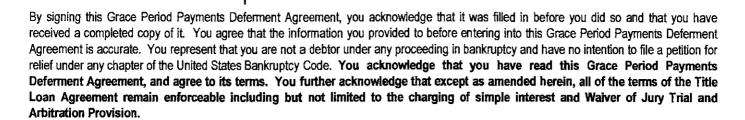
Default and Repayment Plan. You will be in default under Grace Period Payments Deferment Agreement if you fail to keep any promise made herein. Such default occurs on the day immediately following the date of your failure to perform as described herein. We may waive a default and reinstate your account 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	1-6-14 Date	LICENSEE: TitleMax of Nevada, Inc. d/b/a Title Licensee: TitleMax of Nevada,
Co-Borrower's Signature	Date	

Customer Application

Personal Information

Date D G 14					
Cell Phone	2510100		Email Address	(optional)††	
Which put	mber do you prefer that we call? ne Phone Cell Phone				
·			, s. a.		
Physical Address street Number & Name Rent Will	0005T.		Apt#	- '	
City LAS VEGAS	State NV	Zip 🕃	912) Coun	У	
Mailing Address (if different from physical address)					:
City	State	Zip			
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Employer * (Source					
City BS VEBAS State		<u>8910_</u>	Time a	Job? 50	YRS
Work Phone # Title	WAITON	Supervisor	·	€ Sr	18
	ا <i>اسم</i>	Next Pay	Gross Gro		101
Pay Frequency: (check one) □ 1 st & 15 th of month □ 15 th & end of month ■ Biwee	kly (every 2 weeks)			nthly	
☐ Weekly ☐ Monthly (last day) ☐ Monthly (1st day) ☐	Monthly (3rd day)	12/18		ligatio	
□ Setf-Employed			\$. I'	200	
*Alimony, child support or separate maintenance income Alimony, child support, or separate maintenance received	need not be revealed if you do	not wish to have it on agreement on o	onsidered as a basis ral understanding.	for repaying this o	bligation.
Are you currently in bankruptcy? yes you	andow o secretaria				<u>.</u>
	Credit Referer	ices			
Business Name	0.00				
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Address (sector number a number)					
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Co-Applicant Information

Date	State Issued ID Number	Date of Birth	Social Security #			
Last Name	First Name	<u> </u>	Middle Name			
Home Phone	Cell Phone† ·		Email Address (options	al) ^{††}		
Best time to call?	Which number do y	ou prefer that we cal	1?	-		
Physical Address (Street Number & Name)			Apt #			
City		State Zip	County			
Mailing Address (if different from physical address)						
City		State Zip				
Employer * (Source of Income)	Emp	oloyer Address (Street I	lumber & Name)			
City	State	Z	ip Time at Job?			
Work Phone #	Job Title	Superviso	or			
Pay Frequency: (check one)		Next Payo	ay Current and Expe			
□ 1 × & 15 h of month □ 15 h & end of month □ Biwee			Monthly Month	3 1		
□ Weekty □ Monthly (last day) □ Monthly (1st day) □ Self-Employed	☐ Monthly (3º day)		\$ \$			
*Alipsony, child support or separate maintenance income	need not be revealed if you	do not wish to have i	t considered as a basis for	repaying this obligation.		
Allmony, child support, or separate maintenance received Are you currently in bankruptcy? yes no	iunder: 🗆 court order 🗆 wr	illen agreement u	oral understanding.			
How did you hear about us? (Circle one.)	S S	Television	Yellow Pages	Repeat Customer		
Friend/Referral Name of referrer?				/ support originals		
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.

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

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

E 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 spurce of income, and current and

expected gross monthly income and obligations. You agree that you months relating to (i) your employment or source of income, and (ii) agree that you have read and understood all the above stateme	current and expected gross monthly income and obligations. You
Applicant Signature	
Co-Applicant Signature	Date

Affidavit

Ailiu	avit
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 <u>TitleMax</u> Address: 3547 S Maryland Pkwy #C Las Vegas, NV 89169
Vehicle Information: VIN: 1GYFK6388/R2125/3	
License Plate State and No: 2PHATU Color: Black Year: 200	7 Make: Cadillac Model: Escalade
In this Affidavit ("Affidavit"), the words "affiant," customer," "yo "Licensee", "we", "us" and "our" mean TitleMax of Nevada, Inc. d registered, licensed, and operating in accordance with Nevada law a 2nd Street, Suite 3, Carson City, Nevada 89701-4758, Phone: (775) vehicle identified above. The word "Title" means a certificate of title identifies the legal owner of a vehicle or any similar document issued	ou" and "your" mean the customer who has signed it. The word /b/a TitleMax , a provider of title loan services and regulated by the Nevada Financial Institutions Division, 406 E) 684-1830,Fax: (775) 684-1845. The word "Vehicle" means the or ownership issued pursuant to the laws of the State of Nevada the pursuant to the laws of another jurisdiction.
Pursuant to N.R.S. 604A.450-1, we have evaluated the Vehicle's fair ryour application information regarding current and expected income, or	
Pursuant to N.R.S. 604A.450-3, you are required to give us an affidavitrue and correct information concerning the customer's income, obligicustomer has the ability to repay the title loan.	
The undersigned, Brian Pickett , being first duly sworn, states	s as follows:
 You have provided us with true and correct information of the vehicle; and 	oncerning your income, obligations, employment and ownership of
2. You have the ability to repay the title loan.	
FURTHER, AFFIANT SAYE	ETH NOT.
Customer Signature: /	I first
Co-Воттоwer Signature:	Add Management of the Control of the

CERTIFICATE OF TITLE

VIN		
1GY	FK63887	R212573

YEAR 2007

MAKE. CADI

MODEL ESCALADE L VEHICLE BODY T4W

TITLE NUMBER NV006422883

DATE ISSUED

ODOMETER MILES

FUEL TYPE

SALES TAX PD

EMPTY WT **GROSS WT**

209 ODOMETER BRAND

5751

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:

SIGNIA						

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

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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

ODOMETER READING

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

Signature of Seller(s)/Agent/Dealership

Printed Name of Seller(s)/Agent/Dealership

arm aware of the above odometer certification made by the seller/agent.

Dealer's License Number

Date of Sale

Signature of Buyer

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

CONTROL NO. 1465783(

VP-2 (Rev. 8/10)

(THIS IS NOT A TITLE NO.)

Printed Full Legal Name of Buyer



Contact Information

12/6/2014

Company: Titlemax (314391)

Telephone: 404-542-6618

Contact: Alalia Lundy

Fax:

E-Mail: tm-lasvegas-nv23@titlemax.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 Tire Size: 265/65R18 MPG: 13/19

Mileage Cat: E

Base HP: 400 @ 5700

Weight: 7100 Fuel Type: Gas

Cylinders: 8 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:

AT AC EW LTH Price Includes:

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

APP 004718

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

Black Book Add/Deducts

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

 $APP \underset{\mathsf{ROA}}{004719} \underset{\mathsf{003125}}{\mathbf{}}$

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

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08/20/2013

12469-0068178-1 12469-0068178-2 12469-0068178-3	2013 Type NEW EXT EXT LOG	Pickett, Brian Trans. Date 8/20/2013 4:0 9/17/2013 11:	New Due Date 9/19/2013 10/19/2013	Pro?	Rev?	\$0.00	\$7,220.00 <i>Principal</i>	\$5,035.48 Fees	\$12,255.48 Amt Paid	\$0.00	6
12469-0068178-1 12469-0068178-2 12469-0068178-3	NEW EXT EXT	8/20/2013 4:0 9/17/2013 11:	9/19/2013			www.mininininininininininininini	Principal	Face	Rose Doint		
12469-0068178-2 12469-0068178-3	EXT EXT	9/17/2013 11:		Х	_				Prese stall	Due	
12469-0068178-3	EXT		10/10/2012				\$7,220.00	\$721.28	\$0.00	\$7,941.28	
			10/13/2013	Х	-		(\$3.72)	\$720.91	\$725.00	(\$4.09)	
12469-0068178-4	LOG	10/18/2013 2:	11/18/2013	Х	-		(\$20.09)	\$718.90	\$741.00	(\$22.10)	
	LUG	11/18/2013 2:		Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
12469-0068178-5	EXT	11/21/2013 2:	12/18/2013	Х	-		(\$1.10)	\$718.79	\$720.00	(\$1.21)	
12469-0068178-6	LOG	12/18/2013 7:		Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
12469-0068178-7	LOG	12/19/2013 9:		Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
12469-0068178-8	EXT	12/19/2013 2:	1/17/2014	Х	-		(\$1.21)	\$718.67	\$720.00	(\$1.33)	
12469-0068178-9	LOG	1/16/2014 12:		Х	_		\$0.00	\$0.00	\$0.00	\$0.00	
12469-0068178-10	EXT	1/17/2014 11:	2/16/2014	Х	-		(\$1.33)	\$718.54	\$720.00	(\$1.46)	
12469-0068178-11	LOG	2/17/2014 2:0		Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
12469-0068178-12	EXT	2/24/2014 1:0	3/18/2014	Х	-		(\$1.46)	\$718.39	\$720.00	(\$1.61)	
12469-0068178-13	LOG	3/17/2014 3:2		Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
12469-0068178-14	LOG	3/25/2014 11:		Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
12469-0068178-15	DRP	3/27/2014 10:		Х	Х		(\$7,191.09)	\$0.00	\$7,909.48	(\$7,909.48)	
12469-0068178-16	REV	3/27/2014 10:		Х	-		\$7,191.09	\$0.00	(\$7,909.48)	\$7,909.48	
12469-0068178-17	PAY	3/27/2014 10:		Х	-		(\$1.61)	\$0.00	\$720.00	(\$720.00)	
12469-0068178-18	DRP	3/27/2014 10:		Х	-		(\$7,189.48)	\$0.00	\$7,189.48	(\$7,189.48)	
12469-0068178 Tota	als:	1					\$0.00	\$5,035.48	\$12,255.48	\$0.00	6

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

12/10/2013

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

03/27/2014

12/10/2013 Totals:

ID#	Orig.	Date	Customer Nam	ie Type		C	oll. 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
Transactio	n#	Type	Trans. Date	New Due Date	Pro?	Rev?		Principal .	Eees	Amt Paid _	Due	
12469-0097		REL	3/27/2014 10:		Х	Х		\$7,909.48	₽\$ ‰	()()240′	7 \$,600.48	
								1 .				

\$0.00

\$0.00

\$1,939.62

\$4,739.62

\$0.00

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03/27/2014

	Orig. Date	Customer Nam			Coli. Value	Advanced	Fees.	Paid	Amt. Due	EXT's
	03/27/2014	Pickett, Brian			~	0-111	· •-	\$0.00		(
Transaction		Trans. Date	New Due Date		7	Principal	Fees	Amt Paid	Due (27 000 40)	
12469-00975		3/27/2014 10:		<u> </u>		(\$7,909.48)	\$0.00	\$0.00	(\$7,909.48)	
12469-00975	U6 Totals:	1				\$0.00	\$0.00	\$0.00	\$0.00	
2469-0097508 <i>Transaction</i>	03/27/2014 # Туре	Pickett, Brian Trans. Date	K NVC New Due Date		\$0.00	\$7,189.48 Principal	\$0.00 Fees	\$7,189.48 Amt Paid	\$0.00 Дие	(
12469-00975	08-1 REL	3/27/2014 10:		Х -		\$7,189.48	\$0.00	\$0.00	\$7,189.48	
12469-00975	08-2 LOG	4/28/2014 9:5		Х -		\$0.00	\$0.00	\$0.00	\$0.00	
12469-00975	08-3 LOG	4/28/2014 1:3		Х -		\$0.00	\$0.00	\$0.00	\$0.00	
12469-00975	08-4 PMT	4/29/2014 5:0	5/26/2014	Х -		(\$900.00)	\$0.00	\$900.00	(\$900.00)	
12469-00975	08-5 LOG	5/27/2014 12:	•	Х -		\$0.00	\$0.00	\$0.00	\$0.00	
12469-00975	08-6 PMT	5/27/2014 2:5	6/25/2014	Х -		(\$900.00)	\$0.00	\$900.00	(\$900.00)	
12469-00975	08-7 LOG	6/9/2014 5:23		Х -		\$0.00	\$0.00	\$0.00	\$0.00	
12469-00975	08-8 LOG	6/30/2014 9:1		Х -		\$0.00	\$0.00	\$0.00	\$0.00	
12469-00975	08-9 PMT	7/1/2014 1:38	7/25/2014	Х -		(\$900.00)	\$0.00	\$900.00	(\$900.00)	
12469-00975	08-10 LOG	7/26/2014 1:1		Х -		\$0.00	\$0.00	\$0.00	\$0.00	
12469-00975	08-11 LOG	7/26/2014 1:2		Х -		\$0.00	\$0.00	\$0.00	\$0.00	
12469-00975	08-12 PMT	7/31/2014 2:4	8/24/2014	Х -		(\$900.00)	\$0.00	\$900.00	(\$900.00)	
12469-00975	08-13 PMT	8/18/2014 1:2	9/23/2014	Х -		(\$900.00)	\$0.00	\$900.00	(\$900.00)	
12469-00975	08-14 LOG	9/11/2014 3:4		Х -		\$0.00	\$0.00	\$0.00	\$0.00	
12469-00975	08-15 LOG	9/13/2014 3:1		Х -		\$0.00	\$0.00	\$0.00	\$0.00	
12469-00975	08-16 LOG	9/23/2014 3:1		Х -		\$0.00	\$0.00	\$0.00	\$0.00	
12469-00975	08-17 PMT	9/30/2014 1:2	9/23/2014	Х -		(\$885.00)	\$0.00	\$885.00	(\$885.00)	
12469-00975	08-18 LOG	9/30/2014 2:2		Х -		\$0.00	\$0 .00	\$0.00	\$0.00	
12469-00975	08-19 PMT	10/3/2014 2:3	10/23/2014	Х -		(\$15.00)	\$0.00	\$15.00	(\$15.00)	
12469-00975	08-20 LOG	10/18/2014 3:		Х -		\$0.00	\$0.00	\$0.00	\$0.00	
12469-00975	08-21 LOG	10/23/2014 3:		Х -		\$0.00	\$0.00	\$0.00	\$0.00	
12469-00975		10/31/2014 1		Х -		\$0.00	\$0.00	\$0.00	\$0.00	
12469-00975	08-23 PMT	11/6/2014 2:3	11/22/2014	Х -		(\$900.00)	\$0.00	\$900.00	(\$900.00)	
12469-00975	08-24 LOG	11/20/2014 2:		Х -		\$0.00	\$0 .00	\$0.00	\$0.00	
12469-00975		12/2/2014 9:4	11/22/2014	Х -		(\$889.48)	\$0.00	\$889.48	(\$889.48)	
12469-00975		1				\$0.00	\$0.00	\$7,189.48	\$0.00	***************************************
	<u> </u>							4- 4		
3/27/2014 Totals:	2				\$0.00	\$0.00	\$0.00	\$7,189.48	\$0.00	

07/17/2014

07/17/2014 Totals:

#	Orig.	Date	Customer Nam	ie Type		C ₍	oll. Value	Advanced	Fees.	<u>Paid</u>	Amt. Due	EXT
469-0116393	07/17/		Pickett, Brian		~ ~	D	\$0.00	\$2,725.37	\$0.00	\$2,725.37	\$0.00	
Transaction		<i>Ту</i> ре	Trans. Date	New Due Date		nev!		Principal	Fees	Amt Paid	Due	
12469-0116		REL	7/17/2014 3:2		Х	-		\$2,725.37	\$0.00	\$0.00	\$2,725.37	
12469-0116		PMT	8/5/2014 1:14	9/15/2014	Х	_		(\$360.00)	\$0.00	\$360.00	(\$360.00)	
12469-0116		LOG	9/11/2014 3:4		Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
12469-0116		LOG	9/13/2014 3:1		Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
12469-0116		LOG	9/13/2014 3:2		Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
12469-0116		LOG	9/19/2014 11:		Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
12469-0116	393-7	LOG	9/23/2014 11:		Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
12469-0116	393-8	PMT	9/23/2014 3:1	10/15/2014	X	-		(\$341,00)	\$0 .00	\$341.00	(\$341.00)	
12469-0116	393-9	LOG	10/14/2014 1		Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
12469-0116	393-10	PMT	10/21/2014 3:	10/15/2014	Х	-		(\$300.00)	\$0.00	\$300.00	(\$300.00)	
12469-0116	393-11	LOG	10/21/2014 3:		Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
12469-0116	393-12	PMT	10/23/2014 1	11/14/2014	Х	-		(\$41.00)	\$0.00	\$41.00	(\$41.00)	
12469-0116	393-13	LOG	11/12/2014 1:		Х	-		\$0.00	\$0 .00	\$0.00	\$0.00	
12469-0116	393-14	LOG	11/18/2014 1:		Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
12469-0116	393-15	PMT	11/20/2014 2:	12/14/2014	Х	-		(\$345.00)	\$0.00	\$345.00	(\$345.00)	
12469-0116	393-16	LOG	12/15/2014 1		Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
12469-0116	393-17	LOG	12/15/2014 2:		Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
12469-0116	393-18	P MT	12/20/2014 2:	1/13/2015	Х	-		(\$341.00)	\$0.00	\$341.00	(\$341.00)	
12469-0116	393-19	LOG	1/6/2015 1:27		Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
12469-0116	393-20	PMT	1/13/2015 12:	2/12/2015	Х	-		(\$340.67)	\$0.00	\$340.67	(\$340.67)	
12469-0116	393-21	LOG	2/2/2015 12:4		Χ	-		\$0.00	\$0.00	\$0.00	\$0.00	
12469-0116	393-22	PMT	2/17/2015 1:2	3/14/2015	Х	-		(\$350.00)	\$0.00	\$350.00	(\$350.00)	
12469-0116	393-23	POF	3/2/2015 12:0	3/14/2015	Х	-		(\$306.70)	\$0.00	\$306.70	(\$306.70)	
12459-0116	393 To	tals:	1	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,				\$0.00	\$ 0.0 0	\$2,725.37	\$0.00	

\$0.00

\$0.00

APP 004721

\$2,725.37

\$0.00

Cash Advance Snapshot Report 02.25.10 DB: (40462) Printed: Friday, May 08, 2015 05:47 PM By User: 503

\$0.00

12/06/2014

D# C	rig. Dat	te	Customer Nam	e Type			Coll. Value	Advanced	Fees.	Paid	Amt. Due	EXT's
	2/06/20 ⁻		Pickett, Brian				\$10,780.25	\$7,500.00	\$3,385.40	\$3,890.03	\$6,995.37	0
Transaction #		/De	Trans. Date	New Due Date	Pror	Rev/		Principal	Fees	Amt Paid	<u>Due</u>	
12469-013945	3-1 NI	EL	12/6/2014 1:4		Х	-		\$7,500.00	\$0.00	\$0.00	\$7,500.00	
12469-013945	3-2 LC	OG	1/5/2015 5:49		Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
12469-013945	3-3 FE	EE	1/5/2015 7:02		Х	-		\$0.00	\$749.25	\$0.00	\$749.25	
12469-013945	3-4 PI	MΤ	1/6/2015 1:25	2/4/2015	Х	- '		(\$765.81)	\$24.97	\$1,540.03	(\$1,515.06)	
12469-013945	3-5 LC	OG	2/2/2015 12:4		Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
12469-013945	3-6 Pi	MT	2/3/2015 12:4	3/6/2015	Х	-		(\$122.10)	\$627.90	\$750.00	(\$122.10)	
12469-013945	3-7 F	EE	2/4/2015 7:07		Х	-		\$0.00	\$22.02	\$0.00	\$22.02	
12469-013945	3-8 LC	ЭG	3/2/2015 12:1		Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
12469-013945	3-9 Fi	EE	3/6/2015 7:04		Х	-		\$0.00	\$660.55	\$0.00	\$660.55	
12469-013945	3-10 PI	MΤ	3/9/2015 2:41	4/5/2015	Х	-		(\$51.38)	\$66.05	\$800.00	(\$733.95)	
12469-013945	3-11 LC	OG	3/30/2015 2:2		Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
12469-013945	3-12 F	ΕE	4/5/2015		Х	_		\$0.00	\$589.87	\$0.00	\$589.87	
12469-013945	3-13 PI	MT	4/9/2015 3:27	5/5/2015	Х	-		(\$122.74)	\$87.39	\$800.00	(\$712.61)	
12469-013945	3-14 L0	OG	4/29/2015 1:3		Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
12469-013945	3-15 FE	EE	5/5/2015 7:04		Х	-		\$0.00	\$557.40	\$0.00	\$55 7 .40	
12469-013945	3-16 L0	OG	5/7/2015 3:10		Х	_		\$0.00	\$0.00	\$0.00	\$0.00	
12469-013945	***************************************	***************************************	1					\$6,437.97	\$3,385.40	\$3,890.03	\$6,995.37	0
2/06/2014 Totals:	1						\$10,780.25	\$6,437.97	\$3,385.40	\$3,890.03	\$6,995.37	0

01/13/2015

\$510.00 \$ Ant Paid \$ \$0.00 \$ \$0.00 \$ \$230.00 \$ \$0.00	\$908.60 Due \$1,120.00 \$0.00 (\$151.68) \$29.02	Company of controlled Advances on the Controlled
\$0.00 2 \$230.00	\$0.00 (\$151.68)	
\$230.00	(\$151.68)	
•		
90.00	\$20.02	
	\$2 9 .02	
\$0.00	\$0.00	
4 \$0.00	\$96.74	
7 \$160.00	(\$150.33)	
5 \$120.00	(\$35.15)	
\$51 0.00	\$908.60	(
\$298.60	\$298.60 \$510.00	\$298.60 \$519.00 \$908.60
1 7 5	\$0.00 \$160.00 \$120.00 \$510.00	\$0.00 \$96.74 \$160.00 (\$150.33) \$120.00 (\$35.15) \$510.00 \$908.60

03/02/2015

D#	Orig.	Date	Customer Nam	ie Type		(Coll. Value_	Advanced	Fees.	Paid	Amt. Due	EXT's
2469-0153683 Transaction	03/02 n #	/2015 Type	Pickett, Brian Trans. Date	K B2 New Due Date	Pro?	Rev?	\$3,449.68	\$2,400.00 Principal	\$473.50 Fees	\$556.00 Amt Paid	\$2,317.50 Due	0
12469-0153	683-1	NEL	3/2/2015 12:3		X	_		\$2,400.00	\$0.00	\$0.00	\$2,400.00	
12469-0153	683-2	LOG	3/30/2015 2:2		Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
12469-0153	683-3	PMT	4/1/2015 4:44	5/1/2015	Х	-		(\$60.24)	\$239.76	\$300.00	(\$60.24)	
12469-0153	683-4	LOG	4/29/2015 1:3		Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
12469-0153	683-5	LOG	5/1/2015 3:07		Х	_		\$0.00	\$0.00	\$0.00	\$0.00	
12469-0153	683-6	PMT	5/1/2015 6:08	5/31/2015	Х	-		(\$22.26)	\$233.74	\$256.00	(\$22.26)	
12469-0153	1683 To	tals:	1					\$2,317.50	\$473.50	\$556.00	\$2,317.50	Ĺ
3/02/2015 Total:	s: 1						\$3,449.68	\$2,317.50	\$473.50	\$556.00	\$2,317.50	

 $\underset{\mathsf{ROA\ 003128}}{\mathsf{APP}}\ \underset{\mathsf{Page\ 3\ of\ 3}}{\mathsf{O04722}}$

A - 109

NRS 604A.445, .210/.440 Grace Period Agreement=8870.36 Orig=7503.07 Title Loan Delinquent Is the loan a collection account? Does the written loan agreement include a disclosure regarding the opportunity to enter into a REPAYMENT plan if the customer defaults, pursuant to NRS 604A.410 (2f)? Does the written loan agreement disclose the right of the customer to PRE-PAY the loan, pursuant to NRS 604A.410 (2e)? Does the written loan agreement disclose the right of the customer to RESCIND the loan, pursuant to NRS 604A.410 (2d)? What is the borrower's expected gross monthly income? Is the loan secured? Loan Type Account Number (Applies to High-Interest Loans Only) Borrower Name & (Applies to Title Loans Only)
NRS 604.445(2) (Applies to Title Loans Only)

NRS 604A.445(1) (Applies to Title Loans Only) Licensee Address: 3547 S MARYLAND PKWY LAS VEGAS NV 89169 Licensee Name & 12469-0129635 (Applies to Deferred Deposit Only) (Applies High-Int Loans)
NRS 604A.408(1) (Applies to D/D Loans) Address: Dana Dennis, 6650 E Russell Rd Apt 206, Las Vegas, NV 89122 NRS 604A.408(1) DBA: TITLEMAX OF NEVADA INC. DBA TITLEMAX YES Origination Date Deferred Deposit 10/9/2014 If so, what is the collateral? 2008 Dodge Charger P4D Has the title loan been extended for more than six additional periods, pursuant to NRS 604A.445 (2)? Does the original term of the title loan exceed 30 days? Does the loan amount exceed the fair market value of the vehicle securing the loan? YES Has the loan been extended or renewed? Does the original term of the HIL not exceed 35 days? Does the monthly payment amount exceed 25% of the borrower's expected gross monthly income? Does the original term of the D/D Loan not exceed 35 days? Does the deferred deposit loan exceed 25% of the customer's expected gross monthly income? Amount of Loan VIOLATIONS/ TECHNICAL EXCEPTIONS/ OTHER COMMENTS \$5,220.00 \$2,360 High-Int Loans 604A LOAN REVIEW WORKSHEET Was the borrower's income verified? Maturity Date 5/7/2015 N/A \$2,283.07 Charge Finance Title Loans N/A How many times? ζ, Total Number of Payments YES Paystub Purpose of loan: Cash If secured by a vehicle title, is it filed and perfected? Extensions: Title-6 add'l periods; D/D & High Int Loans - 90 days YES YES 1071.86/1071.91 NO Payment Amount Affidavit Exam as of: 5/4/2015 Exam Start Fair Market Value: Examiner: Dean Ventura APR Quoted N/AN/A Date: 5/4/2015 4 121.55% Are receipts filed? Other: N/A N/A Is the APR correct? YES YES \$8,830.00 YES YES

ROA 003130

Title Loan Agreement

Number: 12469-0129635 10/9/2014 Date: Customer & Co-Customer Information ACCOUNT NUMBER: 12469-0129635 CO-CUSTOMER FIRST NAME CO-CUSTOMER LAST NAME LAST NAME FIRST NAME Dennis Dana CO-CUSTOMER'S DRIVERS LIC./STATE ID. NO. CO-CUSTOMER SSN CO-CUSTOMER STREET ADDRESS 6650 E Russell Rd Apt 206 CO-CUSTOMER ZIP CODE CO-CUSTOMER STATE ZIP CODE CO-CUSTOMER CITY STATE City 89122 Las Vegas NV CO-CUSTOMER DATE OF BIRTH CO-CUSTOMER HOME PHONE 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 PHONE NUMBER LICENSEE NAME (702)866-5900 TitleMax of Nevada, Inc. d/b/a TitleMax LICENSEE ZIP CODE LICENSEE STATE LICENSEE CITY LICENSEE STREET ADDRESS 89169 Las Vegas 3547 S. Maryland Pkwy, Unit C LICENSE PLATE VEHICLE IDENTIFICATION NUMBER (VIN)

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

COLOR

WHITE

LVK4L5

VEHICLE MODEL

CHARGER

2B3KA43R58H106055

VEHICLE YEAR

2008

VEHICLE MAKE

DODGE

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

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 %

\$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		
Armount given to you directly:	\$5,200.00		
Amount paid on your account:	\$0.00		
3. Amount paid to public officials:	\$20.00		
Amount paid to on your behalf:	\$0.00		

Calculation of Interest, Application of Payments and Security Interest.

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

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

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

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

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

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

1. For purposes of this Waiver of Jury Trial and Arbitration Provision (hereinafter the "Arbitration Provision"), the words "dispute" and "disputes" are given the broadest possible meaning and include, without limitation (a) all claims, disputes, or controversies 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 (i) all claims arising from or relating directly or indirectly to the disclosure by us or related third parties of any non-public personal information about you.

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

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

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

Mullou	12 9/04/4 Date	Its Authorized Agent	Date
TitleMax of Nevada, Inc. d/b/aTitleMax	10		10-9-2014
ASSOCIATION, AS COLLATERAL AGENT.			

Customer Receip	t/Repaymer	it Plan Rece _r pt (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 loan number identified above.	applied to the	
AMOUNT PAID: \$200.00	AGENT RECEIVII Jennifer Rapp	NG PAYMENT:
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. Vehicle's Title to you.	. By signing below, y	ou acknowledge that upon repayment in full, we returned the
Repayment Plan Agreement.		
Grace Period Plan Agreement.		
cknowledgments. By signing below, you ac epresent that the information previously provi	cknowledge that the ded on the Covered	payment information noted above is accurate. You further Borrower Identification Statement is still accurate.
Explanation of the state of the	Signature	na Jenno

Customer Rec .pt/Repayment Plan Recc .pt (210 day loan)

d. Jen Ienneuver	unepayiliel	it Plan Rece J. (Z to 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 loan number identified above.	applied to the	·
AMOUNT PAID: \$322.00	AGENT RECEIVII Jennifer Rapp	NG PAYMENT:
TODAY'S PAYMENT ITEMIZATION		
PRINCIPAL PAID:	\$0.00	
INTEREST PAID:	\$322.00	
CHARGES PAID:	\$0.00	
FEES PAID:	\$0.00	st erment in the second /del>
TOTAL AMOUNT PAID TODAY:	\$322.00	• •
BALANCE DUE ON LOAN:	\$5,497.60	
NEXT SCHEDULED DUE DATE:	12/8/2014	
Vehicle's Title to you. Repayment Plan Agreement. Grace Period Plan Agreement. cknowledgments. By signing below, you a	cknowledge that the	e payment information noted above is accurate. You further a Borrower Identification Statement is still accurate.
rinted Name	Signature	- Lever S

Customer Rec. pt/Repayment Plan Rece. 2 (210 day loan) PAYMENT MADE ON BEHALF OF OR BY: NAME AND ADDRESS OF THE LICENSEE: Dana Dennis Tm Las Vegas Nv #23 3547 S. Maryland Pkwy, Unit C Las Vegas, NV 89169 DATE/TIME OF RECEIPT OF PAYMENT: LOAN AGREEMENT IDENTIFICATION NO. 01/03/2015 11:08:45 AM 12469-0129635 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. AGENT RECEIVING PAYMENT: AMOUNT PAID: Vivian Tirado \$522.00 TODAY'S PAYMENT ITEMIZATION \$0.00 PRINCIPAL PAID: \$522.00 INTEREST PAID: \$0.00 CHARGES PAID: \$0.00 FEES PAID: \$522.00 TOTAL AMOUNT PAID TODAY: \$5,670.91 BALANCE DUE ON LOAN: 1/7/2015 NEXT SCHEDULED DUE DATE: Account paid in full by rescission. Account paid in full. Title Returned Upon Payment in Full. By signing below, you acknowledge that upon repayment in full, we returned the Vehicle's Title to you. Repayment Plan Agreement. Grace Period Plan Agreement. Acknowledgments. By signing below, you acknowledge that the payment information noted above is accurate. You further represent that the information previously provided on the Covered Borrower Identification Statement is still accurate Signature Printed Name

Customer Receipt Repayment Plan Receipt 10 day loan) PAYMENT MADE ON BEHALF OF OR BY: NAME AND ADDRESS OF THE LICENSEE: Dana Dennis Tm Las Vegas Nv #23 3547 S. Maryland Pkwy, Unit C Las Vegas, NV 89169 DATE/TIME OF RECEIPT OF PAYMENT: LOAN AGREEMENT IDENTIFICATION NO. 01/30/2015 06:12:15 PM 12469-0129635 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. AGENT RECEIVING PAYMENT: AMOUNT PAID: Vivian Tirado \$578.00 TODAY'S PAYMENT ITEMIZATION \$179.76 PRINCIPAL PAID: \$398.24 INTEREST PAID: \$0.00 CHARGES PAID: \$0.00 FEES PAID: \$578.00 TOTAL AMOUNT PAID TODAY: \$5,040.24 BALANCE DUE ON LOAN: 3/8/2015 NEXT SCHEDULED DUE DATE: Account paid in full by rescission. Account paid in full. Title Returned Upon Payment in Full. By signing below, you acknowledge that upon repayment in full, we returned the 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.

Signattire

Printed Name

Customer Receip	ukepaymen	it 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 loan number identified above.	applied to the	
AMOUNT PAID: \$522.00	AGENT RECEIVI Vivian Tirado	NG PAYMENT:
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 Vehicle's Title to you.	I. By signing below,	you acknowledge that upon repayment in full, we returned the 🕟
Repayment Plan Agreement.		
Grace Period Plan Agreement.		
		e payment information noted above is accurate. You further d Borrower Identification Statement is still accurate.
Dana Dennist	Signature	inam enis