TitleMax of Nevada, Inc. d/b/a TitleMax
3900 West Sahara Ave
Las Vegas, NV 89102
(702)262-5479

1/28/2015
Zoila Garcia-caceres
7948 Diamond Rock Way #2
Las Vegas, NV 89128

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

Dear Zoila Garcia-caceres
On 7/22/2014 12:35:28 PM you entered into Title Loan Agreement ("Loan Agreement") number 10169-0117199 with TitleMax of Nevada, Inc. On 1/19/2015 ("Date of Default") you defaulted on your obligations. Before we attempt to collect the outstanding balance by repossessing the Vehicle, we are offering you an opportunity to enter into a written **AMENDMENT OF THE Title Loan Agreement TO ESTABLISH A REPAYMENT PLAN** ("Repayment Plan").

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

To enter into a Repayment Plan you must follow these procedures by 02/18/2015: (1) return to the location in which you signed the Loan Agreement (2) read and sign the Repayment Plan we prepare; and (3) make an initial payment of $320.86. The total of payments or the remaining balance on the original transaction is $1,604.31. You made the following payment(s) on the loan:

Date: Amount$

The total amount due if you enter into a Repayment Plan on or before 02/18/2015 will be $1,283.45.

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

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

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

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

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

Sincerely,

Rhonda Hu

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

WE MAY REPORT INFORMATION ABOUT YOUR ACCOUNT TO CREDIT BUREAUS. LATE PAYMENTS, MISSED PAYMENTS, OR OTHER DEFAULTS ON YOUR ACCOUNT MAY BE REFLECTED IN YOUR CREDIT REPORT.

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

(1) The amount of the debt is $1,604.31; (2) TitleMax of Nevada, Inc. d/b/a TitleMax is the name of the creditor to whom the debt is owed; (3) unless you, within thirty days after receipt of the notice, dispute the validity of the debt, or any portion thereof, the debt will be assumed to be valid by us; (4) if you notify us in writing within the thirty-day period that the debt, or any portion thereof, is disputed, we will obtain verification of the debt or a copy of a judgment against you and a copy of such verification or judgment will be mailed to the you by us; and (5) upon your written request within the thirty-day period, we will provide you with the name and address of the original creditor, if different from the current creditor.

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

Name and Address of Sender
TITLEMAX
3900 W Sahara Ave
Las Vegas, NV 89102
702-262-5479

Check type of mail or service:

- Certified
- COD
- Delivery Confirmation
- Express Mail
- Insured
- Recorded Delivery (International)
- Registered
- Return Receipt for Merchandise
- Signature Confirmation

Affix Stamp Here
(if issued as a certificate of mailing, or for additional copies of this bill)
Postmark and Date of Receipt

Article Number	Addressee *(Name, Street, City, State, & ZIP Code)*	Postage	Fee	Handling Charge	Actual Value if Registered	Insured Value	Due Sender if COD	DC Fee	SD Fee	SH Fee	RD Fee
1.	Sonia Munoz 4725 Kay Pl Las Vegas NV 89107										
2.	Victor Cardenas 6021 Bannock Way Las Vegas NV 89107										
3.	Richard R Pacheco 6905 Rocky Pointe Las Vegas NV 89145										
4.	Adam Nils Hanson 5220 Doe Ave Las Vegas NV 89146										
5.	Larry Keith Barlow 4416 Heatheron Las Vegas NV 89110										
6.	Zolia Garcia-Caceres 7448 Diamond Rock Way Las Vegas NV 89128										
7.											
8.											

JAN 28 2015

UNITED STATES POSTAL SERVICE

1000

U.S. POSTAGE
PAID
LAS VEGAS.NV
89102
JAN 28, '15
AMOUNT
$2.82
00065785-09

Total Number of Pieces Listed by Sender: 6
Total Number of Pieces Received at Post Office:
Postmaster, Per *(Name of receiving employee)*

See Privacy Act Statement on Reverse

PS Form **3877**, February 2002 *(Page 1 of 2)*

Complete by Typewriter, Ink, or Ball Point Pen

APP 005167
RA 003573

9/2/14

Zolia Garcia-caceres

TitleMax of Nevada, Inc. Titlemax

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

Estimado

El 7/22/14 aceptó un Contrato de Préstamo Sobre Vehículo ("Contrato de Préstamo") número 10169-0117199 con TitleMax of Nevada, Inc. El 8/21/2014 ("Fecha de Mora") usted no cumplió con sus obligaciones. Antes de intentar cobrar el saldo pendiente al tomar posesión del Vehículo, le estamos ofreciendo la oportunidad de participar en una **ENMIENDA AL Contrato de Préstamo sobre Vehículo PARA ESTABLECER UN PLAN DE PAGO** ("Plan de Pago") escrita.

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

Para participar en un Plan de Pago debe seguir el siguiente procedimiento antes del: 10-2-14 (1) regresar a la ubicación donde firmo el Contrato de Préstamo (2) leer y firmar el Plan de Pago que preparemos; y (3) hacer un pago inicial de $ 683.92 El total de pagos o saldo restante de la transacción original es $ 3419.58 A continuación está(n) el/los pago(s) que ha hecho hacia el préstamo:

Fecha:	Monto$

El monto total debido, si acepta el Plan de Pago, que se vence el o antes del 10-2-14 será $ 683.92.

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

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

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

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

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

Atentamente,

Gerente de Tienda, TitleMax of Nevada, Inc.

PODEMOS DAR INFORMACIÓN D[illegible] TARDIOS, ATRASADOS O MORAS [illegible] CREDITICIO.

Aunque no hayamos iniciado una demanda, en cu[illegible]
NOTIFICACIÓN DE DEUDA:

(1) El monto de la deuda es $ 3419.58; ([illegible] Nevada, Inc.; (3) nosotros consideraremos [illegible] un periodo de 30 días a partir de la fecha en [illegible]

TM-NV-Opportunity to Enter Into Repayment Plan-SPA-V.1.0

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From:
TITLEMAX
3900 W Sahara Ave
Las Vegas, NV 89102
702-262-5479

GARSIDE S. VEGAS SEP - 2 2014 USPS

To: Zoila Garcia-Caceres
1320 Sun Point Dr.
Las Vegas NV 89102

U.S. POSTAGE PAID LAS VEGAS, NV 89102 SEP 02, 14 AMOUNT $1.00

APP 005168
ROA 003574

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

UNITED STATES POSTAL SERVICE

TitleMax of Nevada, Inc. d/b/a TitleMax
3900 West Sahara Ave
Las Vegas, NV 89102
(702)262-5479

10/25/2014
Zoila Garcia-caceres
7948 Diamond Rock Wa
Las Vegas, NV 89128

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

Estimado Zoila Garcia-caceres

El 06/17/2014 aceptó un Contrato de Préstamo Sobre Vehículo ("Contrato de Préstamo") número 10169-0110952 con TitleMax of Nevada, Inc. El 10/16/2014 ("Fecha de Mora") usted no cumplió con sus obligaciones. Antes de intentar cobrar el saldo pendiente al tomar posesión del Vehículo, le estamos ofreciendo la oportunidad de participar en una **ENMIENDA AL Contrato de Préstamo sobre Vehículo PARA ESTABLECER UN PLAN DE PAGO**("Plan de Pago") escrita.

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

Para participar en un Plan de Pago debe seguir el siguiente procedimiento antes del: 11/15/2014: (1) regresar a la ubicación donde firmo el Contrato de Préstamo (2) leer y firmar el Plan de Pago que preparemos; y (3) hacer un pago inicial de $752.54. El total de pagos o saldo restante de la transacción original es $3,762.68. A continuación está(n) el/los pago(s) que ha hecho hacia el préstamo:

Fecha:	Monto$	Fecha:	Monto$	Fecha:	Monto$
07/22/2014	$402.00	08/22/2014	$1,000.00	09/27/2014	$342.00

El monto total debido, si acepta el Plan de Pago, que se vence el o antes del 11/15/2014 será $3,010.14.

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

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

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

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

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

Atentamente,

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

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

Aunque no hayamos iniciado una demanda, en c

(1) El monto de la deuda es $3,762.68; (2) Nevada, Inc.; (3) nosotros consideraremos un periodo de 30 días a partir de la fecha en del periodo de treinta días de que disputa la deuda o una copia del fallo en su contra y d recibir su notificación escrita en el periodo acreedor original, si es que es distinto al ac

Este es un intento de cobrar una deuda y toda in

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From:
TITLEMAX
3900 W Sahara Ave
~~Las Vegas, NV 89102~~
702-262-5479

To: Zoila Garcia-Caceres
7948 Diamond Rock Wa
Las Vegas, NV 89128

1000

U.S. POSTAGE PAID LAS VEGAS, NV 89102 OCT 25, '14 AMOUNT $1.30 00023805-21

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

APP 005169
ROA 003575

Zolia Garcia-Cecres
7948 Diamond Rock Way #2
Las Vegas, NV 89128

TitleMax of Nevada, Inc. d/b/a

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

Dear Customer:

On 07/22/2014 you entered a Title Loan Agreement ("Loan Agreement") with TitleMax of Nevada, Inc. d/b/a TitleMax, and, if applicable, on N/A you entered a Grace Period Payments Deferment Agreement with TitleMax of Nevada, Inc. d/b/a TitleMax. On 12/19/14 ("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 1/18/2014 (1) return to the location in which you signed the Loan Agreement and, if applicable, the Grace Period Payments Deferment Agreement; (2) read and sign the Repayment Plan we prepare; and (3) make an initial payment of $362.18. The total of payments or the remaining balance on the original transaction is $1810.90. You made the following payment(s) on the loan:

Date: 09/02/2014	Amount $ 617.01
Date: 09/27/2014	Amount $ 616.01
Date: 10/25/2014	Amount $ 616.01
Date: 11/24/2014	Amount $ 620.00
Date:	Amount $
Date:	Amount $

The total amount due if you enter into a Repayment Plan on or before 1/18/2014 will be $362.18.

Under the terms of any Repayme ... (4) you must enter into the Repayment Plan not later than 3(... we will allow the period for repayr ... agree to a shorter term; and (3) ... percent of the total amount due u

If you enter into a Repayment Pla ... as an incident to or as a conditior ... without limitation: (1) any interes ... interest charged pursuant to the c ... charged during the term of the ori

TM.TB.NV.Opportunity.to.enter.into.repaymer

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From:
TITLEMAX
3900 W Sahara Ave
Las Vegas, NV 89102
702-262-5479

To: Zolia Garcia-Cecres
7948 Diamond Rock Way #2
Las Vegas, NV 89128

LAS VEGAS NV 89102 JAN - 2 2015 USPS

U.S. POSTAGE PAID LAS VEGAS, NV 89102 JAN 02 '15 AMOUNT $1.30 00042119-19

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

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

NOMBRE Y DOMICILIO DEL TITULAR: Tm Las Vegas Nv #2 Charleston 3900 West Sahara Ave Las Vegas, NV 89102	PAGO HECHO A NOMBRE DE O POR: Zoila Garcia-caceres
NO. DE IDENTIFICACIÓN DEL CONTRATO DE PRESTAMO: 10169-0134906 FECHA DEL CONTRATO DE PRÉSTAMO: 11/12/2014 11:18:51 AM Si tiene varios préstamos, este pago se aplicó al préstamo identificado por el número antedicho.	FECHA /HORA QUE SE RECIBIÓ EL PAGO: 05/07/2015 12:01:31 PM
MONTO PAGADO: $542.00	AGENTE QUE RECIBIÓ EL PAGO: Rhonda Hurst

DESGLOCE DEL PAGO DE HOY:

PAGADO HACIA EL CAPITAL:	$0.00
PAGADO HACIA LOS INTERESES:	$542.00
PAGADO HACIA LOS CARGOS:	$0.00
PAGO HACIA LOS HONORARIOS:	$0.00
MONTO TOTAL DEL PAGO DE HOY:	$542.00
SALDO DEL PRESTAMO:	$5,837.95
PRÓXIMA FECHA DE VENCIMIENTO:	5/11/2015

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

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

Zoila Garcia — 5/7/2015

Nombre en Letra de Molde — Firma

Recibo/ Extensión & Recibo/Recibo de Plan de Pago

NOMBRE Y DOMICILO DEL TITULAR: TitleMax of Nevada, Inc. d/b/a TitleMax 3900 West Sahara Ave Las Vegas, NV 89102	PAGO HECHO EN NOMBRE DE O POR: Garcia-caceres, Zoila 7948 Diamond Rock Way #202 Las Vegas, NV 89128
NO. DE IDENTIFICACIÓN DEL CONTRATO DE PRESTAMO 10169-0117199 FECHA DEL CONTRATO DE PRÉSTAMO: 07/22/2014 Si tiene varios préstamos, este pago se aplicó al préstamo identificado por el número antedicho.	FECHA /HORA QUE SE RECIBIÓ DEL PAGO : 04/18/2015 12:14 PM
MONTO PAGADO: 200.00	AGENTE QUE RECIBIÓ EL PAGO: Ana Cisneros-baca (699)

DESGLOCE DEL PAGO DE HOY		INFORMACIÓN DEL PRÓXIMO PAGO	
PAGADO HACIA EL CAPITAL:	$ 200.00	CAPITAL:	$ 199.75
PAGADO HACIA LOS INTERESES:	$ 0.00	INTERESES:	$ 0.00
PAGADO HACIA LOS CARGOS:	$ 0.00	HONORARIOS:	$ 0.00
PAGO HACIA LOS HONORARIOS:	$ 0.00	CARGOS:	$ 0.00
MONTO TOTAL DEL PAGO DE HOY:	$ 200.00	SALDO DEL PRESTAMO:	$ -998.25
		PAGO MINIMO DEL PLAN:	$ 199.75
		PRÓXIMA FECHA DE VENCIMIENTO:	- 5/13/2015

☐ **Cuenta cancelada por rescisión**
☐ **Cuenta cancelada por completo**
☐ **Titulo Entregado al Cancelar la Cuenta.** Al firmar a continuación, usted reconoce que al cancelar la cuenta por completo, le entregamos a usted el Titulo del vehículo.
☒ **Contrato de Plan de Pago**
☐ **Extensión del Contrato de Préstamo Según lo Dispuesto a Continuación y en el Contrato de Préstamo, el Cual Sigue Pendiente.**

Extensión. Al firmar a continuación, usted acepta que el préstamo se extended más allá de la Fecha de Vencimiento, según las condiciones del Contrato de Préstamo original. Usted reconoce que según lo dispuesto en NRS § 604A.445, podemos extender el Contrato de Préstamo por no mas de seis periodos de extensión, cada uno de los cuales no puede superar los 30 días. Para la extensión usted a pagado por lo menos los costos de financiamiento dispuestos en el Contrato de Préstamo. Por cada periodo de extensión, usted ha acordado pagar los costos de financiamiento dispuestos en el Contrato de Préstamo y a pagar dichos costos además del capital pendiente al concluir dicha extensión. **Los costos de financiamiento revelados, a base anual, por porcentaje son de 0.00% por año.**

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

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

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

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

Nombre en Letra de Molde

Zoila Garcia

Firma

APP 005172
ROA 003578

Recibo/ Extensión & Recibo/Recibo de Plan de Pago

NOMBRE Y DOMICILO DEL TITULAR: TitleMax of Nevada, Inc. d/b/a TitleMax 3900 West Sahara Ave Las Vegas, NV 89102	PAGO HECHO EN NOMBRE DE O POR: Garcia-caceres, Zoila 7948 Diamond Rock Way #202 Las Vegas, NV 89128
NO. DE IDENTIFICACIÓN DEL CONTRATO DE PRESTAMO 10169-0117199 FECHA DEL CONTRATO DE PRÉSTAMO: 07/22/2014 Si tiene varios préstamos, este pago se aplicó al préstamo identificado por el número antedicho.	FECHA /HORA QUE SE RECIBIÓ DEL PAGO : 03/14/2015 02:23 PM
MONTO PAGADO: 200.00	AGENTE QUE RECIBIÓ EL PAGO: Rhonda Hurst (238)

DESGLOCE DEL PAGO DE HOY		INFORMACIÓN DEL PRÓXIMO PAGO	
PAGADO HACIA EL CAPITAL:	$ 200.00	CAPITAL:	$ 199.75
PAGADO HACIA LOS INTERESES:	$ 0.00	INTERESES:	$ 0.00
PAGADO HACIA LOS CARGOS:	$ 0.00	HONORARIOS:	$ 0.00
		CARGOS:	$ 0.00
PAGO HACIA LOS HONORARIOS:	$ 0.00	SALDO DEL PRESTAMO:	$ 1198.25
MONTO TOTAL DEL PAGO DE HOY:	$ 200.00	PAGO MINIMO DEL PLAN:	$ 199.75
		PRÓXIMA FECHA DE VENCIMIENTO:	4/13/2015

☐ **Cuenta cancelada por rescisión**
☐ **Cuenta cancelada por completo**
☐ **Titulo Entregado al Cancelar la Cuenta.** Al firmar a continuación, usted reconoce que al cancelar la cuenta por completo, le entregamos a usted el Titulo del vehículo.
☒ **Contrato de Plan de Pago**
☐ **Extensión del Contrato de Préstamo Según lo Dispuesto a Continuación y en el Contrato de Préstamo, el Cual Sigue Pendiente.**

Extensión. Al firmar a continuación, usted acepta que el préstamo se extended más allá de la Fecha de Vencimiento, según las condiciones del Contrato de Préstamo original. Usted reconoce que según lo dispuesto en NRS § 604A.445, podemos extender el Contrato de Préstamo por no mas de seis periodos de extensión, cada uno de los cuales no puede superar los 30 días. Para la extensión usted a pagado por lo menos los costos de financiamiento dispuestos en el Contrato de Préstamo. Por cada periodo de extensión, usted ha acordado pagar los costos de financiamiento dispuestos en el Contrato de Préstamo y a pagar dichos costos además del capital pendiente al concluir dicha extensión. **Los costos de financiamiento revelados, a base anual, por porcentaje son de 0.00% por año.**

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

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

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

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

Zoila García
Nombre en Letra de Molde

Firma

APP 005173
ROA 003579

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

ENMIENDA AL CONTRATO DE PRÉSTAMO SOBRE VEHÍCULO PARA ESTABLECER UN PLAN DE PAGO (En Mora)

No. 10169-0117199

Fecha: 2/12/2015

Nombre del Cliente: Garcia-caceres, Zoila Domicilio: 7948 Diamond Rock Way #202 Las Vegas, NV 89128 (702)343-8106 Prestatario solidario: Domicilio:	Nombre del Titular: TitleMax of Nevada, Inc. d/b/a TitleMax Domicilio: 3900 West Sahara Ave Las Vegas, NV 89102 Datos del Vehículo: 2006, GRAY, CHRYSLER, 300, 2C3KA43R36H225495

Términos. En esta Enmienda al Contrato de Préstamo sobre Vehículo para Establecer un Plan de Pago ("Contrato de Plan de Pago"), las palabras usted", y "su" se refieren al cliente que lo firma. Las palabras "Titular", "nosotros", y "nuestro" se refieren a TitleMax of Nevada, Inc. d/b/a TitleMax. Operamos según el Capítulo 604A de los Estatutos Revisados de Nevada. Somos regulados por el Departamento de Industria y Negocio, División de Instituciones Financieras de Nevada. Línea directa gratuita para la Oficina de Comisario encargado de quejas y dudas de clientes es (866) 858-8951. La palabra "Vehículo" se refiere al vehículo identificado en previamente. La palabra "Titulo" significa el certificado de titulo o propiedad del vehículo antedicho.

El Contrato de Préstamo sobre Vehículo. Este Contrato de Plan de Pago enmienda y modifica el Contrato de Préstamo sobre Vehículo firmado el 07/22/2014 ("Contrato de Préstamo"), para fijar un plan de pagos. Dentro de 30 días de entrar en estado de mora en el Contrato de Préstamo, usted tiene la oportunidad de aceptar un plan de pago con un termino de por lo menos 90 días, y nosotros tenemos que ofrecerle un plan de pagos antes de tomar posesión del Vehículo. Según el Contrato de Préstamo, su pago de $1,398.25 se venció el 02/17/2015 ("Fecha Original de Vencimiento ").

Pagos. En este Plan de Pagos se a dividido el saldo restante en pagos mensuales. Usted y nosotros acordamos al periodo de pago a continuación en el Horario de Pagos Enmendado. En consideración de su promesa aquí, acordamos enmendar y modificar la Fecha Original de Vencimiento, con el resultado de pagos separados que se Vencen en Fechas Periódicas descritas a continuación. Al firmar usted acuerda hacer un pago inicial de $0.00 y pagar un monto total de $1398.25 según las condiciones del Plan de Pago. No intentaremos cobrar una cantidad mayor a la que se debe. No intentaremos cobrar el saldo restante durante el plazo del Plan de Pago por medios alternativos de resolver disputas, al tomar posesión del Vehículo ni al ejercer cualquier otro derecho concedido por la ley estatal de Nevada, al menos que entre en estado de mora en el Plan de Pago.

Horario de Pagos Enmendado:

Pagos Periódicos	Cantidad del Pago	Fecha de Vencimiento
1er Pago Programado	$199.75	3/14/2015
2do Pago Programado	$199.75	4/13/2015
3er Pago Programado	$199.75	5/13/2015
4to Pago Programado	$199.75	6/12/2015
5to Pago Programado	$199.75	7/12/2015
6to Pago Programado	$199.75	8/11/2015
7mo Pago Programado	$199.75	9/10/2015
Monto total debido según las condiciones del Plan de Pago:	$1398.25	

DEBIDO A QUE ESTO ES UNICAMENTE UNA ENMIENDA Y MODIFICACIÓN AL CONTRATO DE PRÉSTAMO, USTED RECONOCE Y ACUERDA QUE TODAS LAS CONDICIONES Y DIPOSICIONES DEL CONTRATO DE PRESTAMO, INCLUYENDO LA DISPOSICION DE ARBITRAJE, QUEDAN PLEANAMENTE VIGENTES.

Amortización Anticipada. Usted tiene el derecho de rescindir de este Plan de Pago. Usted puede rescindir en o antes de concluir el día laboral del siguiente día hábil en la ubicación donde se inició el Plan de Pago. Para rescindir debe entregarnos el monto total pendiente según el Plan de Pago, menos cualquier cantidad que ya se cancelo al iniciar el mismo. Si usted rescinde, entonces no le cobraremos nada por haber rescindido. También puede pagarnos por completo en cualquier momento, sin ningún costo ni recargo adicional antes de la Fecha de Vencimiento Periódica final. Si paga por completo el monto total debido según las condiciones del Plan de Pago, incluyendo todas las cantidades negociadas o acordadas aquí, entonces le devolveremos el Titulo. También puede usted hacer pagos parciales por anticipado hacia el saldo restante. Al menos que dicho pago sea el último de sus pagos, dichos pagos parciales no mitiga su obligación de pagar su siguiente pago programado.

Mora. Si no cumple con lo aquí prometido se le considerará estar en mora. Dicha mora toma efecto el día que le sigue inmediatamente al día en que no cumplió con lo descrito en este documento. Si entra en mora, entonces pudiésemos procurar tomar posesión de, y vender el Vehículo además de otros recursos permitidos por la ley estatal de Nevada. Si ejercemos otros recursos, entonces de acuerdo con los derechos y limitaciones según la Disposición de Arbitraje, pudiésemos entablar una demanda en su contra procurando los desagravios a continuación: (a) La cantidad de la obligación del préstamo, incluyendo, pero sin limitación a, el interés total, costos y honorarios negociados y acordados tanto por ustedes como por nosotros según se permita, menos los pagos que usted ya haya cancelado; (b) costos y honorarios razonables de abogados; y (c) cualquier otro desagravio legal y equitativo que el juez o árbitro considere apropiado.

Intereses Pos-Vencimiento. Adicionalmente, podemos añadir costos o cobrar los por intereses acumulados a partir de la fecha de vencimiento del plazo del préstamo original o de cualquier extensión o plan de pago que sea permitido, el que sea mas reciente, a una taza anual que no supere la taza de interés preferencial en el banco mas importante en Nevada, según lo determine el Comisionario, el 1 de enero o el 1 de julio, sea cual sea el caso, inmediatamente antes de la fecha de vencimiento del periodo del Préstamo original, mas el 10 porciento. Podemos añadir y cobrar dichos intereses por in periodo que no supere 90 días. A partir de ese plazo, no añadiremos ni cobraremos ningún interés hacia el préstamo.

Al firmar este Contrato de Préstamo, usted reconoce que el mismo fue rellenado antes de firmarlo y que usted a recibido una copia completa del mismo. Usted acuerda que la información que nos proveyó a nosotros antes de aceptar comprometerse a este Plan de Pago es exacta. También Garantiza que no es deudor quiebra ni tiene la intención de presentar una petición de desagravio según cualquiera de los capítulos del Código Estadounidense de Quiebra. **Reconoce que usted a leído, entendido y acordado a todas las condiciones en este Contrato de Plan de Pago, y esta de acuerdo con las condiciones del mismo. También reconoce que con la excepción de lo enmendado en este documento, todas las condiciones del Contrato de Préstamo quedan vigentes incluyendo pero no imitándose al la Disposición de Arbitraje.**

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

Zoila Garcia
Firma del Cliente

Fecha 2-13-15 Por _____
Empleado

_____ Fecha _____
Prestatario Solidario

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

TM-NV-3 Repayment Plan-SPA-V.1.0-05.15.2012

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

NOMBRE Y DOMICILIO DEL TITULAR: Tm Las Vegas Nv #2 Charleston 3900 West Sahara Ave Las Vegas, NV 89102	PAGO HECHO A NOMBRE DE O POR: Zoila Garcia-caceres
NO. DE IDENTIFICACIÓN DEL CONTRATO DE PRESTAMO: 10169-0117199 FECHA DEL CONTRATO DE PRÉSTAMO: 7/22/2014 12:35:28 PM Si tiene varios préstamos, este pago se aplicó al préstamo identificado por el número antedicho.	FECHA /HORA QUE SE RECIBIÓ EL PAGO: 02/12/2015 12:46:11 PM
MONTO PAGADO: $0.00	AGENTE QUE RECIBIÓ EL PAGO: Lucero Luevano

DESGLOCE DEL PAGO DE HOY:

PAGADO HACIA EL CAPITAL:	$0.00
PAGADO HACIA LOS INTERESES:	$0.00
PAGADO HACIA LOS CARGOS:	$0.00
PAGO HACIA LOS HONORARIOS:	$0.00
MONTO TOTAL DEL PAGO DE HOY:	$0.00
SALDO DEL PRESTAMO:	$0.00
PRÓXIMA FECHA DE VENCIMIENTO:	3/14/2015

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

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

	2/12/2015
Nombre en Letra de Molde	Firma

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

NOMBRE Y DOMICILIO DEL TITULAR: Tm Las Vegas Nv #2 Charleston 3900 West Sahara Ave Las Vegas, NV 89102	PAGO HECHO A NOMBRE DE O POR: Zoila Garcia-caceres
NO. DE IDENTIFICACIÓN DEL CONTRATO DE PRESTAMO: 10169-0117199 FECHA DEL CONTRATO DE PRÉSTAMO: 7/22/2014 12:35:28 PM Si tiene varios préstamos, este pago se aplicó al préstamo identificado por el número antedicho.	FECHA /HORA QUE SE RECIBIÓ EL PAGO: 02/12/2015 12:42:28 PM
MONTO PAGADO: $153.62	AGENTE QUE RECIBIÓ EL PAGO: Lucero Luevano

DESGLOCE DEL PAGO DE HOY:

PAGADO HACIA EL CAPITAL:	$112.65
PAGADO HACIA LOS INTERESES:	$40.97
PAGADO HACIA LOS CARGOS:	$0.00
PAGO HACIA LOS HONORARIOS:	$0.00
MONTO TOTAL DEL PAGO DE HOY:	$153.62
SALDO DEL PRESTAMO:	$1,425.09
PRÓXIMA FECHA DE VENCIMIENTO:	2/17/2015

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

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

Zoila Garcia
Nombre en Letra de Molde

Zoila Garcia
2/12/2015
Firma

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

NOMBRE Y DOMICILIO DEL TITULAR: Tm Las Vegas Nv #2 Charleston 3900 West Sahara Ave Las Vegas, NV 89102	PAGO HECHO A NOMBRE DE O POR: Zoila Garcia-caceres
NO. DE IDENTIFICACIÓN DEL CONTRATO DE PRESTAMO: 10169-0117199 FECHA DEL CONTRATO DE PRÉSTAMO: 7/22/2014 12:35:28 PM Si tiene varios préstamos, este pago se aplicó al préstamo identificado por el número antedicho.	FECHA /HORA QUE SE RECIBIÓ EL PAGO: 02/12/2015 12:39:39 PM
MONTO PAGADO: $153.62	AGENTE QUE RECIBIÓ EL PAGO: Lucero Luevano

DESGLOCE DEL PAGO DE HOY:

PAGADO HACIA EL CAPITAL:	$0.00
PAGADO HACIA LOS INTERESES:	$153.62
PAGADO HACIA LOS CARGOS:	$0.00
PAGO HACIA LOS HONORARIOS:	$0.00
MONTO TOTAL DEL PAGO DE HOY:	$153.62
SALDO DEL PRESTAMO:	$1,578.71
PRÓXIMA FECHA DE VENCIMIENTO:	2/17/2015

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

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

Zoila Garcia
Nombre en Letra de Molde

Zoila Garcia 2/12/2015
Firma

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

NOMBRE Y DOMICILIO DEL TITULAR: Tm Las Vegas Nv #2 Charleston 3900 West Sahara Ave Las Vegas, NV 89102	PAGO HECHO A NOMBRE DE O POR: Zoila Garcia-caceres
NO. DE IDENTIFICACIÓN DEL CONTRATO DE PRESTAMO: 10169-0117199 FECHA DEL CONTRATO DE PRÉSTAMO: 7/22/2014 12:35:28 PM Si tiene varios préstamos, este pago se aplicó al préstamo identificado por el número antedicho.	FECHA /HORA QUE SE RECIBIÓ EL PAGO: 01/05/2015 12:51:25 PM
MONTO PAGADO: $300.00	AGENTE QUE RECIBIÓ EL PAGO: Lucero Luevano

DESGLOCE DEL PAGO DE HOY:

PAGADO HACIA EL CAPITAL:	$74.51
PAGADO HACIA LOS INTERESES:	$225.49
PAGADO HACIA LOS CARGOS:	$0.00
PAGO HACIA LOS HONORARIOS:	$0.00
MONTO TOTAL DEL PAGO DE HOY:	$300.00
SALDO DEL PRESTAMO:	$1,537.74
PRÓXIMA FECHA DE VENCIMIENTO:	1/18/2015

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

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

Zoila Garcia

Zoila Garcia
Nombre en Letra de Molde

1/5/2015
Firma

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

NOMBRE Y DOMICILIO DEL TITULAR: Tm Las Vegas Nv #2 Charleston 3900 West Sahara Ave Las Vegas, NV 89102	PAGO HECHO A NOMBRE DE O POR: Zoila Garcia-caceres
NO. DE IDENTIFICACIÓN DEL CONTRATO DE PRESTAMO: 10169-0117199 FECHA DEL CONTRATO DE PRÉSTAMO: 7/22/2014 12:35:28 PM Si tiene varios préstamos, este pago se aplicó al préstamo identificado por el número antedicho.	FECHA /HORA QUE SE RECIBIÓ EL PAGO: 11/24/2014 05:43:16 PM
MONTO PAGADO: $620.00	AGENTE QUE RECIBIÓ EL PAGO: Lucero Luevano

DESGLOCE DEL PAGO DE HOY:

PAGADO HACIA EL CAPITAL:	$417.25
PAGADO HACIA LOS INTERESES:	$202.75
PAGADO HACIA LOS CARGOS:	$0.00
PAGO HACIA LOS HONORARIOS:	$0.00
MONTO TOTAL DEL PAGO DE HOY:	$620.00
SALDO DEL PRESTAMO:	$1,612.25
PRÓXIMA FECHA DE VENCIMIENTO:	12/19/2014

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

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

Zoila Garcia
Nombre en Letra de Molde

Zoila Garcia
11/24/2014
Firma

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

NOMBRE Y DOMICILIO DEL TITULAR: Tm Las Vegas Nv #2 Charleston 3900 West Sahara Ave Las Vegas, NV 89102	PAGO HECHO A NOMBRE DE O POR: Zoila Garcia-caceres
NO. DE IDENTIFICACIÓN DEL CONTRATO DE PRESTAMO: 10169-0117199 FECHA DEL CONTRATO DE PRÉSTAMO: 7/22/2014 12:35:28 PM Si tiene varios préstamos, este pago se aplicó al préstamo identificado por el número antedicho.	FECHA /HORA QUE SE RECIBIÓ EL PAGO: 10/25/2014 02:58:31 PM
MONTO PAGADO: $616.01	AGENTE QUE RECIBIÓ EL PAGO: Lucero Luevano

DESGLOCE DEL PAGO DE HOY:

PAGADO HACIA EL CAPITAL:	$390.38
PAGADO HACIA LOS INTERESES:	$225.63
PAGADO HACIA LOS CARGOS:	$0.00
PAGO HACIA LOS HONORARIOS:	$0.00
MONTO TOTAL DEL PAGO DE HOY:	$616.01
SALDO DEL PRESTAMO:	$2,029.50
PRÓXIMA FECHA DE VENCIMIENTO:	11/19/2014

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

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

Zoila Garcia

Zoila Garcia

Nombre en Letra de Molde

10/25/2014 Zoila Garcia

Firma

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

NOMBRE Y DOMICILIO DEL TITULAR: Tm Las Vegas Nv #2 Charleston 3900 West Sahara Ave Las Vegas, NV 89102	PAGO HECHO A NOMBRE DE O POR: Zoila Garcia-caceres
NO. DE IDENTIFICACIÓN DEL CONTRATO DE PRESTAMO: 10169-0117199 FECHA DEL CONTRATO DE PRÉSTAMO: 7/22/2014 12:35:28 PM Si tiene varios préstamos, este pago se aplicó al préstamo identificado por el número antedicho.	FECHA /HORA QUE SE RECIBIÓ EL PAGO: 09/27/2014 02:25:51 PM
MONTO PAGADO: $616.01	AGENTE QUE RECIBIÓ EL PAGO: Lucero Luevano

DESGLOCE DEL PAGO DE HOY:

PAGADO HACIA EL CAPITAL:	$382.69
PAGADO HACIA LOS INTERESES:	$233.32
PAGADO HACIA LOS CARGOS:	$0.00
PAGO HACIA LOS HONORARIOS:	$0.00
MONTO TOTAL DEL PAGO DE HOY:	$616.01
SALDO DEL PRESTAMO:	$2,419.88
PRÓXIMA FECHA DE VENCIMIENTO:	10/20/2014

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

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

Zoila Garcia
Nombre en Letra de Molde

9/27/2014
Firma
Zoila Garcia

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

NOMBRE Y DOMICILIO DEL TITULAR: Tm Las Vegas Nv #2 Charleston 3900 West Sahara Ave Las Vegas, NV 89102	PAGO HECHO A NOMBRE DE O POR: Zoila Garcia-caceres
NO. DE IDENTIFICACIÓN DEL CONTRATO DE PRESTAMO: 10169-0117199 FECHA DEL CONTRATO DE PRÉSTAMO: 7/22/2014 12:35:28 PM Si tiene varios préstamos, este pago se aplicó al préstamo identificado por el número antedicho.	FECHA /HORA QUE SE RECIBIÓ EL PAGO: 09/02/2014 01:41:42 PM
MONTO PAGADO: $617.01	AGENTE QUE RECIBIÓ EL PAGO: Antonio Silvas

DESGLOCE DEL PAGO DE HOY:

PAGADO HACIA EL CAPITAL:	$197.43
PAGADO HACIA LOS INTERESES:	$419.58
PAGADO HACIA LOS CARGOS:	$0.00
PAGO HACIA LOS HONORARIOS:	$0.00
MONTO TOTAL DEL PAGO DE HOY:	$617.01
SALDO DEL PRESTAMO:	$2,802.57
PRÓXIMA FECHA DE VENCIMIENTO:	9/20/2014

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

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

Zoila Garcia — 9/2/2014

Nombre en Letra de Molde — Firma

GRACE PERIOD PAYMENTS DEFERMENT AGREEMENT

Date: 1/5/15

Account Number: 10169-0117199

Customer Name: Zoila Garcia-caceres Address: 1320 Sun Point Dr Las Vegas, NV 89108 Co-Borrower Name: Address:	Licensee Name: TitleMax of Nevada, Inc. d/b/a TitleMax Address: 3900 West Sahara Ave Las Vegas, NV 89102 Vehicle Information:2006 CHRYSLER 300 2C3KA43R36H225495

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 07/22/2014 ("Loan Agreement.") Under the Title Loan Agreement, we agreed with you that we may subsequently offer you a "Grace Period" which is a gratuitous period of payments deferment. You agree that we are offering you a "Grace Period" and you are voluntarily accepting such offer after entering into a Loan Agreement pursuant to the provisions of NRS 604A.70 and NRS 604A.210. **Please note that since this is a "Grace Period" it is not an "extension" as defined in NRS. 604A.065.**. Under the Title Loan Agreement, your obligation to pay simple interest under the Loan Agreement remains unchanged. Other than the interest and fees originally provided for in the Title Loan Agreement, we do not charge you any additional fees or interest for entering into this Grace Period Payments Deferment Agreement.

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

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

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

Grace Periods Payments Deferment Schedule

Payment Number	Amount of Payment	Deferred Periodic Due Date
1	$299.70	8/21/2014
2	$299.70	9/20/2014
3	$299.70	10/20/2014
4	$299.70	11/19/2014
5	$299.70	12/19/2014
6	$299.70	1/18/2015
7	$299.70	2/17/2015
8	$428.57	3/19/2015
9	$428.57	4/18/2015
10	$428.57	5/18/2015
11	$428.57	6/17/2015
12	$428.57	7/17/2015
13	$428.57	8/16/2015
14	$428.58	9/15/2015
The total amount paid after making all payments under the under the terms of the Grace Period Payments Deferment Agreement:	$5,097.90	

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

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

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

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

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

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

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

Acknowledgment of Simple Interest Accrual. You acknowledge that we use the simple interest method to calculate and accrue the interest owing under the Loan Agreement. Interest is not compounded under the Loan Agreement. You acknowledge that simple interest is charged on the outstanding principal balance. Payments will be applied first to accrued interest, second to outstanding charges, if any, and third to principal. We calculated and estimated the simple interest under the Loan Agreement and disclosed in the "Finance Charge" disclosure assuming you would pay each scheduled payment in the amount scheduled and on the scheduled Payment Dates. The original Payment Schedule in the Loan Agreement provided for payments which would ratably and fully amortize the entire Principal Amount and interest payable. The interest rate under the Loan Agreement remains unchanged. You acknowledge that simple interest is charged on the unpaid principal balance of this Loan Agreement at the daily rate of 0.333% 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

Zaila Garna 1-5-15

Customer's Signature Date

Its Authorized Agent 1/5/15

Date

Co-Borrower's Signature Date

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

Customer Application

Personal Information

Date 7-22-14	[redacted]		
Last Name Garcia Cuevas	[redacted]		
Home Phone	[redacted]	Email Address (optional)††	
Best time to call? [redacted]	[redacted]		
Physical Address (Street Number & Name) 1320 Sun Point			Apt # —
City Las Vegas	State NV	Zip 89108	County Clark
Mailing Address (If different from physical address) "Same"			
City	State	Zip	

Source of Income

[redacted]

Pay Frequency: (check one)		Gross Monthly Income	Gross Monthly Obligations	
☐ 1st & 15th of month ☐ 15th & end of month ☒ Biweekly (every 2 weeks) ☐ Weekly ☐ Monthly (last day) ☐ Monthly (1st day) ☐ Monthly (3rd day) ☐ Self-Employed	8-1	$4100	$500	[redacted]

*Alimony, child support or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying [redacted]
Alimony, child support, or separate maintenance received under: ☐ court order ☐ written agreement ☐ oral understanding.
Are you currently in bankruptcy? ☐ yes ☒ no

Credit References

[redacted]

Personal References

[redacted]

APP 005187
ROA 003593

Co-Applicant Information

Date		State Issued ID Number	Date of Birth	Social Security #
Last Name		First Name		Middle Name
Home Phone		Cell Phone†		Email Address (optional)††
Best time to call?		Which number do you prefer that we call? ☐ Home Phone ☐ Cell Phone		

Physical Address *(Street Number & Name)*			Apt #
City	State	Zip	County
Mailing Address *(if different from physical address)*			
City	State	Zip	
Employer * *(Source of Income)*	Employer Address *(Street Number & Name)*		
City	State	Zip	Time at Job?
Work Phone #	Job Title	Supervisor	

Pay Frequency: *(check one)*
☐ 1st & 15th of month ☐ 15th & end of month ☐ Biweekly (every 2 weeks)
☐ Weekly ☐ Monthly (last day) ☐ Monthly (1st day) ☐ Monthly (3rd day)
☐ Self-Employed

Next Payday	Current and Expected Gross Monthly Income $	Current and Expected Gross Monthly Obligations $	Work Shift	

***Alimony, child support or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation.**
Alimony, child support, or separate maintenance received under: ☐ court order ☐ written agreement ☐ oral understanding.
Are you currently in bankruptcy? ☐ yes ☐ no

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

Friend/Referral **Name of referrer?** _____ **Saw Store** **Television** **Yellow Pages** **Repeat Customer**

Internet **Billboard** **Postcard** **Other:** _____

ADDITIONAL TERMS AND CONDITIONS OF THIS CUSTOMER APPLICATION

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

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

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

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

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

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

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

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

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

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

Ability to Repay Verification.

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

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

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

Applicant Signature _____ Date 7-22-14

Co-Applicant Signature _____ Date _____

APP 005190
ROA 003596

Cash Advance Snapshot Report

Filter (Location: 10169 Loan: 10169-0134906 Ordered by Date)

Tm Las Vegas Nv #2 Charle
3900 West Sahara Ave
Las Vegas, NV 89102
(702)262-5479

11/12/2014

ID #	Orig. Date	Customer Name	Type	Coll. Value	Advanced	Fees.	Paid	Amt. Due	EXT's
10169-0134906	11/12/2014	Garcia-caceres, Zoila	B2	$8,624.19	$6,000.00	$3,268.32	$3,430.37	$5,837.95	0

Transaction #	Type	Trans. Date	New Due Date	Pro?	Rev?	Principal	Fees	Amt Paid	Due
10169-0134906-1	NEL	11/12/2014 1		X	-	$6,000.00	$0.00	$0.00	$6,000.00
10169-0134906-2	FEE	12/12/2014 8:		X	-	$0.00	$599.40	$0.00	$599.40
10169-0134906-3	LOG	12/13/2014 1		X	-	$0.00	$0.00	$0.00	$0.00
10169-0134906-4	LOG	12/15/2014 1		X	-	$0.00	$0.00	$0.00	$0.00
10169-0134906-5	LOG	12/15/2014 3:		X	-	$0.00	$0.00	$0.00	$0.00
10169-0134906-6	LOG	12/15/2014 4:		X	-	$0.00	$0.00	$0.00	$0.00
10169-0134906-7	LOG	12/16/2014 5:		X	-	$0.00	$0.00	$0.00	$0.00
10169-0134906-8	LOG	12/17/2014 1		X	-	$0.00	$0.00	$0.00	$0.00
10169-0134906-9	LOG	12/18/2014 1		X	-	$0.00	$0.00	$0.00	$0.00
10169-0134906-10	LOG	12/18/2014 4:		X	-	$0.00	$0.00	$0.00	$0.00
10169-0134906-11	LOG	12/19/2014 1		X	-	$0.00	$0.00	$0.00	$0.00
10169-0134906-12	LOG	12/19/2014 4:		X	-	$0.00	$0.00	$0.00	$0.00
10169-0134906-13	LOG	12/19/2014 5:		X	-	$0.00	$0.00	$0.00	$0.00
10169-0134906-14	PMT	12/20/2014 3:	1/11/2015	X	-	($472.79)	$159.84	$1,232.03	($1,072.19)
10169-0134906-15	FEE	1/11/2015		X	-	$0.00	$404.92	$0.00	$404.92
10169-0134906-16	LOG	1/12/2015 9:3		X	-	$0.00	$0.00	$0.00	$0.00
10169-0134906-17	LOG	1/13/2015 9:2		X	-	$0.00	$0.00	$0.00	$0.00
10169-0134906-18	LOG	1/13/2015 4:1		X	-	$0.00	$0.00	$0.00	$0.00
10169-0134906-19	LOG	1/14/2015 10:		X	-	$0.00	$0.00	$0.00	$0.00
10169-0134906-20	LOG	1/15/2015 10:		X	-	$0.00	$0.00	$0.00	$0.00
10169-0134906-21	LOG	1/15/2015 10:		X	-	$0.00	$0.00	$0.00	$0.00
10169-0134906-22	LOG	1/15/2015 10:		X	-	$0.00	$0.00	$0.00	$0.00
10169-0134906-23	LOG	1/16/2015 2:3		X	-	$0.00	$0.00	$0.00	$0.00
10169-0134906-24	LOG	1/23/2015 5:1		X	-	$0.00	$0.00	$0.00	$0.00
10169-0134906-25	LOG	1/24/2015 3:5		X	-	$0.00	$0.00	$0.00	$0.00
10169-0134906-26	LOG	1/26/2015 10:		X	-	$0.00	$0.00	$0.00	$0.00
10169-0134906-27	LOG	1/27/2015 11:		X	-	$0.00	$0.00	$0.00	$0.00
10169-0134906-28	LOG	1/27/2015 4:0		X	-	$0.00	$0.00	$0.00	$0.00
10169-0134906-29	LOG	1/28/2015 10:		X	-	$0.00	$0.00	$0.00	$0.00
10169-0134906-30	LOG	1/28/2015 5:3		X	-	$0.00	$0.00	$0.00	$0.00
10169-0134906-31	LOG	1/29/2015 9:0		X	-	$0.00	$0.00	$0.00	$0.00
10169-0134906-32	LOG	1/29/2015 5:5		X	-	$0.00	$0.00	$0.00	$0.00
10169-0134906-33	LOG	1/30/2015 10:		X	-	$0.00	$0.00	$0.00	$0.00
10169-0134906-34	LOG	1/31/2015 1:0		X	-	$0.00	$0.00	$0.00	$0.00
10169-0134906-35	LOG	2/2/2015 10:0		X	-	$0.00	$0.00	$0.00	$0.00
10169-0134906-36	LOG	2/2/2015 6:36		X	-	$0.00	$0.00	$0.00	$0.00
10169-0134906-37	LOG	2/3/2015 10:4		X	-	$0.00	$0.00	$0.00	$0.00
10169-0134906-38	LOG	2/3/2015 5:41		X	-	$0.00	$0.00	$0.00	$0.00
10169-0134906-39	LOG	2/4/2015 11:0		X	-	$0.00	$0.00	$0.00	$0.00
10169-0134906-40	LOG	2/4/2015 12:1		X	-	$0.00	$0.00	$0.00	$0.00
10169-0134906-41	LOG	2/4/2015 5:22		X	-	$0.00	$0.00	$0.00	$0.00
10169-0134906-42	LOG	2/5/2015 10:2		X	-	$0.00	$0.00	$0.00	$0.00
10169-0134906-43	LOG	2/5/2015 1:58		X	-	$0.00	$0.00	$0.00	$0.00
10169-0134906-44	LOG	2/5/2015 5:00		X	-	$0.00	$0.00	$0.00	$0.00
10169-0134906-45	LOG	2/5/2015 5:05		X	-	$0.00	$0.00	$0.00	$0.00
10169-0134906-46	LOG	2/6/2015 9:57		X	-	$0.00	$0.00	$0.00	$0.00
10169-0134906-47	LOG	2/7/2015 9:47		X	-	$0.00	$0.00	$0.00	$0.00
10169-0134906-48	LOG	2/9/2015 10:1		X	-	$0.00	$0.00	$0.00	$0.00
10169-0134906-49	LOG	2/9/2015 4:53		X	-	$0.00	$0.00	$0.00	$0.00
10169-0134906-50	LOG	2/10/2015 10:		X	-	$0.00	$0.00	$0.00	$0.00
10169-0134906-51	LOG	2/10/2015 6:5		X	-	$0.00	$0.00	$0.00	$0.00
10169-0134906-52	FEE	2/10/2015 7:0		X	-	$0.00	$552.17	$0.00	$552.17
10169-0134906-53	LOG	2/11/2015 1:2		X	-	$0.00	$0.00	$0.00	$0.00
10169-0134906-54	LOG	2/11/2015 5:3		X	-	$0.00	$0.00	$0.00	$0.00
10169-0134906-55	LOG	2/12/2015 10:		X	-	$0.00	$0.00	$0.00	$0.00
10169-0134906-56	LOG	2/12/2015 12:		X	-	$0.00	$0.00	$0.00	$0.00
10169-0134906-57	PMT	2/12/2015 12:	2/10/2015	X	-	$0.00	$36.81	$552.17	($515.36)
10169-0134906-58	PMT	2/12/2015 12:	3/12/2015	X	-	($110.44)	$0.00	$552.17	($552.17)
10169-0134906-59	FEE	3/12/2015 7:0		X	-	$0.00	$505.06	$0.00	$505.06
10169-0134906-60	LOG	3/13/2015 9:2		X	-	$0.00	$0.00	$0.00	$0.00

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ROA 003597

11/12/2014

ID #	Orig. Date	Customer Name	Type	Coll. Value	Advanced	Fees.	Paid	Amt. Due	EXT's
10169-0134906	11/12/2014	Garcia-caceres, Zoila	B2				$3,430.37		0

Transaction #	Type	Trans. Date	New Due Date	Pro?	Rev?	Principal	Fees	Amt Paid	Due
10169-0134906-61	LOG	3/14/2015 9:3		X	-	$0.00	$0.00	$0.00	$0.00
10169-0134906-62	LOG	3/14/2015 2:2		X	-	$0.00	$0.00	$0.00	$0.00
10169-0134906-63	LOG	3/20/2015 6:3		X	-	$0.00	$0.00	$0.00	$0.00
10169-0134906-64	LOG	3/21/2015 3:0		X	-	$0.00	$0.00	$0.00	$0.00
10169-0134906-65	PMT	3/23/2015 2:5	4/11/2015	X	-	$0.00	$198.42	$552.00	($353.58)
10169-0134906-66	LOG	4/11/2015 10:		X	-	$0.00	$0.00	$0.00	$0.00
10169-0134906-67	FEE	4/11/2015 3:4		X	-	$0.00	$342.72	$0.00	$342.72
10169-0134906-68	LOG	4/13/2015 12:		X	-	$0.00	$0.00	$0.00	$0.00
10169-0134906-69	LOG	4/18/2015 9:5		X	-	$0.00	$0.00	$0.00	$0.00
10169-0134906-70	LOG	4/18/2015 12:		X	-	$0.00	$0.00	$0.00	$0.00
10169-0134906-71	LOG	4/25/2015 11:		X	-	$0.00	$0.00	$0.00	$0.00
10169-0134906-72	LOG	4/27/2015 12:		X	-	$0.00	$0.00	$0.00	$0.00
10169-0134906-73	LOG	4/27/2015 4:2		X	-	$0.00	$0.00	$0.00	$0.00
10169-0134906-74	LOG	4/28/2015 8:4		X	-	$0.00	$0.00	$0.00	$0.00
10169-0134906-75	LOG	4/28/2015 11:		X	-	$0.00	$0.00	$0.00	$0.00
10169-0134906-76	LOG	4/29/2015 9:2		X	-	$0.00	$0.00	$0.00	$0.00
10169-0134906-77	LOG	4/29/2015 4:1		X	-	$0.00	$0.00	$0.00	$0.00
10169-0134906-78	LOG	5/2/2015 2:22		X	-	$0.00	$0.00	$0.00	$0.00
10169-0134906-79	LOG	5/4/2015 11:1		X	-	$0.00	$0.00	$0.00	$0.00
10169-0134906-80	LOG	5/5/2015 10:0		X	-	$0.00	$0.00	$0.00	$0.00
10169-0134906-81	LOG	5/5/2015 3:57		X	-	$0.00	$0.00	$0.00	$0.00
10169-0134906-82	LOG	5/6/2015 10:1		X	-	$0.00	$0.00	$0.00	$0.00
10169-0134906-83	LOG	5/7/2015 10:1		X	-	$0.00	$0.00	$0.00	$0.00
10169-0134906-84	PMT	5/7/2015 12:0	5/11/2015	X	-	$0.00	$468.98	$542.00	($73.02)
10169-0134906-85	PMT	5/7/2015 12:1	6/10/2015	X	X	($2,418.82)	$0.00	$2,840.00	($2,840.00)
10169-0134906-86	REV	5/7/2015 12:1	5/11/2015	X	-	$2,418.82	$0.00	($2,840.00)	$2,840.00
10169-0134906 Totals:		*1*				*$5,416.77*	*$3,268.32*	*$3,430.37*	*$5,837.95*

11/12/2014 Totals:	**1**	**$8,624.19**	**$5,416.77**	**$3,268.32**	**$3,430.37**	**$5,837.95**	**0**

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604A LOAN REVIEW WORKSHEET

Licensee Name & DBA: TITLEMAX OF NEVADA INC. DBA TITLEMAX

Exam Start Date: 5/13/2015

Licensee Address: 3900 W SAHARA AVE LAS VEGAS NV 89102

Exam as of: 5/4/2015

Borrower Name & Address: MICHAEL WAYNE DARLING

Examiner: TD

Account Number	Origination Date	Amount of Loan	Maturity Date	Finance Charge	Total Number of Payments	Payment Amount	APR Quoted	Is the APR correct?
10169-0154374	3/5/2015	$5,020.00	10/1/2015	$234.83	6 & 1	1064.98/1064.95	133.71%	**YES**

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

Is the loan secured? **YES** If so, what is the collateral? 2001 DODGE RAM If secured by a vehicle title, is it filed and perfected? **YES**

What is the borrower's expected gross monthly income? $3,900 Was the borrower's income verified? **YES** Paystub ☐ Affidavit ☑ Other:

(Applies to Deferred Deposit Only) *NRS 604A.425(1a)*	Does the deferred deposit loan exceed 25% of the customer's expected gross monthly income?	**N/A**
(Applies to D/D Loans) *NRS 604A.408(1)*	Does the *original term* of the D/D Loan not exceed 35 days?	**N/A**
(Applies to High-Interest Loans Only) *NRS 604A.425(1b)*	Does the *monthly payment amount* exceed 25% of the borrower's expected gross monthly income?	**N/A**
(Applies High-Int Loans) *NRS 604A.408(1)*	Does the *original term* of the HIL not exceed 35 days?	**N/A**
(Applies to Title Loans Only) *NRS 604A.450(1)*	Does the loan amount exceed the fair market value of the vehicle securing the loan?	**NO** Fair Market Value: $7,192.00
(Applies to Title Loans Only) *NRS 604A.445(1)*	Does the original term of the title loan exceed 30 days?	**NO**
(Applies to Title Loans Only) *NRS 60A.445(2)*	Has the title loan been extended for more than six additional periods, *pursuant to NRS 604A.445 (2)?*	**NO**

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

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

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

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

VIOLATIONS/ TECHNICAL EXCEPTIONS/ OTHER COMMENTS:

NRS 604A 210 AND NRS 604A 445

APP 005194
ROA 003600

Date: 3/5/2015

Title Loan Agreement

Number: 10169-0154374

Customer & Co-Customer Information						
FIRST NAME Michael Wayne	LAST NAME Darling		CO-CUSTOMER FIRST NAME		CO-CUSTOMER LAST NAME	
[redacted]			CO-CUSTOMER SSN	CO-CUSTOMER'S DRIVERS LIC./STATE ID. NO.		
[redacted] Apt #15			CO-CUSTOMER STREET ADDRESS			
City Las Vegas	STATE NV	ZIP CODE [redacted]	CO-CUSTOMER CITY	CO-CUSTOMER STATE	CO-CUSTOMER ZIP CODE	
[redacted]			CO-CUSTOMER HOME PHONE	CO-CUSTOMER DATE OF BIRTH		

Information			
LICENSEE NAME TitleMax of Nevada, Inc. d/b/a TitleMax	LICENSEE'S HOURS OF OPERATION: Monday to Friday 9:00 A.M. to 7:00 P.M., Saturday 10:00 A.M. to 4:00 P.M., Closed Sunday		
	LICENSEE PHONE NUMBER (702)262-5479		
LICENSEE STREET ADDRESS 3900 West Sahara Ave	LICENSEE CITY Las Vegas	LICENSEE STATE NV	LICENSEE ZIP CODE 89102
VEHICLE IDENTIFICATION NUMBER (VIN) 3B7KC23641G729000	LICENSE PLATE d5458		
VEHICLE YEAR 2001	VEHICLE MAKE dodge	VEHICLE MODEL ram 2500	COLOR WHITE

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

Term, Principal, Interest, Charges and Payment. The original term of this loan is 210 days. You promise to timely pay us in cash or as otherwise agreed in writing $5,020.00 ("Principal Amount"), which includes any filing fee listed below plus interest on the unpaid principal balance of this Loan Agreement at the daily rate of 0.3663% from the date of this Loan Agreement until 10/01/2015 the earlier of: (i) the due date of your last payment as set forth in the Payment Schedule below; or (ii) payment in full. You also promise to pay any other charges provided for under this Loan Agreement. You agree to make your payment in the amounts and on the dates set forth in the Payment Schedule below ("Due Date") at the address indicated above, or at such other address as we direct you in writing. If any Due Date falls on a date we are not open for business, then you agree to pay us on the next business day, and we will credit such payment, as if we received it on the appropriate Due Date. The Loan Agreement will be consummated upon the date you sign this Loan Agreement. Time is of the essence in this Loan Agreement. In consideration of your delivering the Title to us and granting us a security interest in the Motor Vehicle as set forth below, your promise to timely pay and agreeing to this Loan Agreement, we agree to provide you a loan in the Principal Amount provided above.

Any comments or questions may be directed to Customer Service at the following toll-free number: (800) 804-5328.

FEDERAL TRUTH-IN-LENDING DISCLOSURES

ANNUAL PERCENTAGE RATE	FINANCE CHARGE	Amount Financed	Total of Payments
The cost of your credit as a yearly rate.	The dollar amount the credit will cost you.	The amount of credit provided to you or on your behalf.	The amount you will have paid after you have made all payments as scheduled.
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	4/4/2015 and each 30 days thereafter
1	$1,064.95	10/1/2015

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	$5,020.00
1. Amount given to you directly:	$5,020.00
2. Amount paid on your account:	$0.00
3. Amount paid to public officials:	$ 0.00
4. Amount paid to _____ on your behalf:	$0.00

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

TitleMax of Nevada, Inc. d/b/aTitleMax

Michael W Dahrig 3/5/2015
Customer's Signature Date

Its Authorized Agent 3/5/15
Date

Co-Customer's Signature Date

GRACE PERIOD PAYMENTS DEFERMENT AGREEMENT

Date: Account Number: 10169-0154374

Customer Name: Michael Wayne Darling Address: 5001 Obannan Apt #15 Las Vegas, NV 89146 Co-Borrower Name: Address: ,	Licensee Name: TitleMax of Nevada, Inc. d/b/a TitleMax Address: 3900 West Sahara Ave Las Vegas, NV 89102 Vehicle Information:2001 dodge ram 2500 3B7KC23641G729000

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 03/05/2015 ("Loan Agreement.") Under the Title Loan Agreement, we agreed with you that we may subsequently offer you a "Grace Period" which is a gratuitous period of payments deferment. You agree that we are offering you a "Grace Period" and you are voluntarily accepting such offer after entering into a Loan Agreement pursuant to the provisions of NRS 604A.70 and NRS 604A.210. **Please note that since this is a "Grace Period" it is not an "extension" as defined in NRS. 604A.065.**. Under the Title Loan Agreement, your obligation to pay simple interest under the Loan Agreement remains unchanged. Other than the interest and fees originally provided for in the Title Loan Agreement, we do not charge you any additional fees or interest for entering into this Grace Period Payments Deferment Agreement.

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

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

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

Grace Periods Payments Deferment Schedule

Payment Number	Amount of Payment	Deferred Periodic Due Date
1	$551.70	4/4/2015
2	$551.70	5/4/2015
3	$551.70	6/3/2015
4	$551.70	7/3/2015
5	$551.70	8/2/2015
6	$551.70	9/1/2015
7	$551.70	10/1/2015
8	$717.14	10/31/2015
9	$717.14	11/30/2015
10	$717.14	12/30/2015
11	$717.14	1/29/2016
12	$717.14	2/28/2016
13	$717.14	3/29/2016
14	$717.16	4/28/2016
The total amount paid after making all payments under the under the terms of the Grace Period Payments Deferment Agreement:	$8,881.90	

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

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

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

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

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

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

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

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

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

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

Michael W. Darling 4/3/2015
Customer's Signature Date

[signature] 4/3/15
Its Authorized Agent Date

Co-Borrower's Signature Date

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

Affidavit

STATE OF NEVADA
COUNTY OF clark

Title Loan Agreement No.: 10169-0154374
Date: 3-5-15

Customer Name: micheal wayne darling Address: 5001 oBannon dr apt 15 las Vegas NV 89146 Co-Borrower Name: Address: same as above	Licensee Name: TitleMax of Nevada, Inc. d/b/a Titlemax Address: 3900 w. Sahara ave las Vegas NV 89102

Vehicle Information: VIN: 3B7KC23641G729000
License Plate State and No: D5458 Color: white Year: 2001 Make: dodge Model: ram 2500

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, micheal wayne darling, 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: Michael W. Darling

Co-Borrower Signature: _____

APP 005204
ROA 003610

STATE OF NEVADA
DEPARTMENT OF MOTOR VEHICLES

CERTIFICATE OF TITLE

VIN	YEAR	MAKE	MODEL	VEHICLE BODY	TITLE NUMBER
3B7KC23641G729000	2001	DODG	RAM 2500 Q	T4C	NV007652732

DATE ISSUED	ODOMETER MILES	FUEL TYPE	SALES TAX PD	EMPTY WT	GROSS WT	GVWR
03/25/2015		D		5168	6001	

VEHICLE COLOR	ODOMETER BRAND	BRANDS
	EXEMPT	

OWNER(S) NAME AND ADDRESS
DARLING MICHAEL WAYNE
5001 OBANNON DR APT 15
LAS VEGAS NV 89146-3411

LIENHOLDER NAME AND ADDRESS
TITLEMAX
3900 W SAHARA AVE
LAS VEGAS NV 89102-0507

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

SIGNATURE OF AUTHORIZED AGENT DATE

PRINTED NAME OF AGENT AND COMPANY

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

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

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

Address **City** **State** **Zip Code**

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

ODOMETER READING NO TENTHS

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

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

I am aware of the above odometer certification made by the seller/agent. ☐ **Dealer's License Number** _____ **Date of Sale** _____

Signature of Buyer **Printed Full Legal Name of Buyer**

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

CONTROL NO.
2489SH7C
(THIS IS NOT A TITLE NO.)

VP-2 (Rev. 8/10)

STATE OF NEVADA

ALTERATION OR ERASURE VOIDS THIS TITLE

Contact Information

3/5/2015

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

Telephone: 912-525-2675
Fax:

Notes

Vehicle Info For 2001 Dodge Ram 2500 Laramie SLT Quad Cab

MSRP: $24,670
Fin Adv: $9,025
Equip Ret: $0
Tire Size: 245/75R16
Base HP: 250 @ 4400
Taxable HP: 38.8
Model Number: BE2L34
Price Includes: AT AC 8CY

VIN: 3B7KC23641G729000
UVC: 2001240464
MPG: 13/17
Weight: 8800
Fuel Type: Diesel
Wheelbase: 154.9
End of Term Months: 0

Adj. State: National
Mileage: 0
Mileage Cat: D
Cylinders: 6
Transmission: A
Drive Train: RWD
End of Term Mileage: 0

Wholesale Black Book values as of 3/5/2015

	X-CL	Clean	Average	Rough
Base	N/A	$6,300	$4,700	$4,000
Options	N/A	$2,800	$2,350	$2,000
Mileage	N/A	N/A	N/A	N/A
Region	N/A	$0	$0	$0
Total	N/A	$9,100	$7,050	$6,000

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

	X-CL	Clean	Average	Rough
Base	N/A	$6,395	$4,795	$3,840
Options	N/A	$2,800	$2,397	$1,920
Mileage	N/A	N/A	N/A	N/A
Region	N/A	$0	$0	$0
Total	N/A	$9,195	$7,192	$5,760

Retail Black Book values as of 3/5/2015

	X-CL	Clean	Average	Rough
Base				

	X-CL	Clean	Average	Rough
	N/A	$8,725	$6,725	$5,700
Options	N/A	$2,800	$2,800	$2,800
Mileage	N/A	N/A	N/A	N/A
Region	N/A	$0	$0	$0
Total	N/A	$11,525	$9,525	$8,500

Residual Black Book values as of 3/5/2015

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

Black Book Add/Deducts

- ✔ 5.9L Turbo Diesel +2800
- 5.9L Turbo Diesel HO +3100
- Cab & Chassis -100
- Flat Dump +1200
- Flat/Stake Bed +525
- Hydric Hook Wrecker +2200
- Landscape Body +350
- Leather +225
- Liftgate +350
- Refrigerated Body +1500
- Rollback Wrecker +2700
- Sport Package +100
- Util/Work Body +525
- V10 0
- Van/Box Body +350
- w/o AT - Exc Diesel -475
- w/o Factory Air -100

Customer Re[illegible]t/Repayment Plan Receipt (210 day loan)

NAME AND ADDRESS OF THE LICENSEE:	PAYMENT MADE ON BEHALF OF OR BY:
Tm Las Vegas Nv #2 Charleston 3900 West Sahara Ave Las Vegas, NV 89102	Michael Wayne Darling
LOAN AGREEMENT IDENTIFICATION NO. 10169-0154374 LOAN AGREEMENT DATE: 3/5/2015 12:25:02 PM If you have multiple loans, this payment was applied to the loan number identified above.	DATE/TIME OF RECEIPT OF PAYMENT: 05/01/2015 10:27:40 AM
AMOUNT PAID: $500.00	AGENT RECEIVING PAYMENT: Rhonda Hurst

TODAY'S PAYMENT ITEMIZATION

PRINCIPAL PAID:	$39.62
INTEREST PAID:	$460.38
CHARGES PAID:	$0.00
FEES PAID:	$0.00
TOTAL AMOUNT PAID TODAY:	$500.00
BALANCE DUE ON LOAN:	$4,448.69
NEXT SCHEDULED DUE DATE:	6/3/2015

] **Account paid in full by rescission.**

] **Account paid in full.**

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

] **Repayment Plan Agreement.**

] **Grace Period Plan Agreement.**

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.

IICHAEL DARLING
rinted Name

Michael W. Darling
Signature

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

NAME AND ADDRESS OF THE LICENSEE: Tm Las Vegas Nv #2 Charleston 3900 West Sahara Ave Las Vegas, NV 89102	PAYMENT MADE ON BEHALF OF OR BY: Michael Wayne Darling
LOAN AGREEMENT IDENTIFICATION NO. 10169-0154374 LOAN AGREEMENT DATE: 3/5/2015 12:25:02 PM If you have multiple loans, this payment was applied to the loan number identified above.	DATE/TIME OF RECEIPT OF PAYMENT: 04/03/2015 09:47:59 AM
AMOUNT PAID: $1,065.00	AGENT RECEIVING PAYMENT: Ana Cisneros-baca

TODAY'S PAYMENT ITEMIZATION

PRINCIPAL PAID:	$531.69
INTEREST PAID:	$533.31
CHARGES PAID:	$0.00
FEES PAID:	$0.00
TOTAL AMOUNT PAID TODAY:	$1,065.00
BALANCE DUE ON LOAN:	$4,488.31
NEXT SCHEDULED DUE DATE:	5/4/2015

☐ **Account paid in full by rescission.**

☐ **Account paid in full.**

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

☐ **Repayment Plan Agreement.**

☐ **Grace Period Plan Agreement.**

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.

MICHAEL W. DARLING
rinted Name

Michael W. Darling
Signature

Cash Advance Snapshot Report

Filter (Location: 10169 Loan: 10169-0154374 Ordered by Date)

Tm Las Vegas Nv #2 Charle
3900 West Sahara Ave
Las Vegas, NV 89102
(702)262-5479

03/05/2015

ID #	Orig. Date	Customer Name	Type	Coll. Value	Advanced	Fees.	Paid	Amt. Due	EXT's
10169-0154374	**03/05/2015**	**Darling, Michael Wayne**	**B3**	**$7,454.83**	**$5,020.00**	**$1,042.58**	**$1,565.00**	**$4,497.58**	**0**

Transaction #	*Type*	*Trans. Date*	*New Due Date*	*Pro?*	*Rev?*	*Principal*	*Fees*	*Amt Paid*	*Due*
10169-0154374-1	NEL	3/5/2015 12:2		X	-	$5,020.00	$0.00	$0.00	$5,020.00
10169-0154374-2	PMT	4/3/2015 9:47	5/4/2015	X	-	($531.69)	$533.31	$1,065.00	($531.69)
10169-0154374-3	FEE	4/4/2015 3:49		X	-	$0.00	$16.44	$0.00	$16.44
10169-0154374-4	PMT	5/1/2015 10:2	6/3/2015	X	-	($39.62)	$443.94	$500.00	($56.06)
10169-0154374-5	FEE	5/4/2015 7:03		X	-	$0.00	$48.89	$0.00	$48.89
10169-0154374 Totals:		*1*				*$4,448.69*	*$1,042.58*	*$1,565.00*	*$4,497.58*	*0*

03/05/2015 Totals: 1	**$7,454.83**	**$4,448.69**	**$1,042.58**	**$1,565.00**	**$4,497.58**	**0**

Customer Application

Personal Information

Date 3/5/2015	[redacted]	
Last Name DARLING	MICHAEL	WAYNE
[redacted]		
EVENING	☐ Home Phone ☒ Cell Phone	

Physical Address (Street Number & Name) 5001 O'BANNON DR			Apt # 15
City LAS VEGAS	State NV	Zip 89146	County CLARK
Mailing Address (If different from physical address)			
City Same as above	State —	Zip —	

Source of Income

Employer * (Source of Income) RETIRED	Employer Address (Street Number & Name)		
City LAS VEGAS	State NV.	Zip	Time at Job? 30 YRS
Work Ph [redacted]	Title	Supervisor ~~[illegible]~~ MD	

Pay Frequency: (check one)	Next Payday	Current and Expected Gross Monthly Income	Current and Expected Gross Monthly Obligations	Work Shift
☐ 1st & 15th of month ☐ 15th & end of month ☐ Biweekly (every 2 weeks) ☐ Weekly ☐ Monthly (last day) ☒ Monthly (1st day) ☐ Monthly (3rd day) ☐ Self-Employed	4/1/15	$3900.00	$800.00	[redacted]

*Alimony, child support or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation.
Alimony, child support, or separate maintenance received under: ☐ court order ☐ written agreement ☐ oral understanding.
Are you currently in bankruptcy? ☐ yes ☒ no

Credit References

[redacted]

[redacted]

APP 005211
ROA 003617

Co-Applicant Information

Date	State Issued ID Number	Date of Birth	Social Security #
Last Name	First Name		Middle Name
Home Phone	Cell Phone†		Email Address (optional)††
Best time to call?	Which number do you prefer that we call? ☐ Home Phone ☐ Cell Phone		

Physical Address *(Street Number & Name)*			Apt #
City	State	Zip	County
Mailing Address *(If different from physical address)*			
City	State	Zip	
Employer * *(Source of Income)*	Employer Address *(Street Number & Name)*		
City	State	Zip	Time at Job?
Work Phone #	Job Title	Supervisor	

Pay Frequency: *(check one)*	Next Payday	Current and Expected Gross Monthly Income	Current and Expected Gross Monthly Obligations	Work Shift
☐ 1st & 15th of month ☐ 15th & end of month ☐ Biweekly (every 2 weeks) ☐ Weekly ☐ Monthly (last day) ☐ Monthly (1st day) ☐ Monthly (3rd day) ☐ Self-Employed		$	$	

***Alimony, child support or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation.**
Alimony, child support, or separate maintenance received under: ☐ court order ☐ written agreement ☐ oral understanding.
Are you currently in bankruptcy? ☐ yes ☐ no

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

Friend/Referral Name of referrer? _____ **Saw Store** **Television** **Yellow Pages** **Repeat Customer**

Internet **Billboard** **Postcard** **Other:** _____

ADDITIONAL TERMS AND CONDITIONS OF THIS CUSTOMER APPLICATION

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

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

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

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

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

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

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

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

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

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

Ability to Repay Verification.

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

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

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

Michael W. Darling
Applicant Signature

3/5/2015
Date

Co-Applicant Signature

Date

A - 127

604A LOAN REVIEW WORKSHEET

Licensee Name & DBA: TITLEMAX OF NEVADA INC. DBA TITLEMAX

Exam Start Date: 5/13/2015

Licensee Address: 3900 W SAHARA AVE LAS VEGAS NV 89102

Exam as of: 5/4/2015

Borrower Name & Address: YOLANDA WALKER

Examiner: TD

Account Number	Origination Date	Amount of Loan	Maturity Date	Finance Charge	Total Number of Payments	Payment Amount	APR Quoted	Is the APR correct?
1169-0154367	3/5/2015	$4,000.00	10/1/2015	$2,527.41	6 &1	932.48/932.43	170.21%	YES

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

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

What is the borrower's expected gross monthly income? $4,500 Was the borrower's income verified? **YES** Paystub ☐ Affidavit ☑ Other:

(Applies to Deferred Deposit Only) *NRS 604A.425(1a)* Does the deferred deposit loan exceed 25% of the customer's expected gross monthly income? **N/A**

(Applies to D/D Loans) *NRS 604A.408(1)* Does the *original term* of the D/D Loan not exceed 35 days? **N/A**

(Applies to High-Interest Loans Only) *NRS 604A.425(1b)* Does the *monthly payment amount* exceed 25% of the borrower's expected gross monthly income? **N/A**

(Applies High-Int Loans) *NRS 604A.408(1)* Does the *original term* of the HIL not exceed 35 days? **N/A**

(Applies to Title Loans Only) *NRS 604A.450(1)* Does the loan amount exceed the fair market value of the vehicle securing the loan? **NO** Fair Market Value: $4,500.00

(Applies to Title Loans Only) *NRS 604A.445(1)* Does the original term of the title loan exceed 30 days? **NO**

(Applies to Title Loans Only) *NRS 60A.445(2)* Has the title loan been extended for more than six additional periods, *pursuant to NRS 604A.445 (2)?* **NO**

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

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

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

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

VIOLATIONS/ TECHNICAL EXCEPTIONS/ OTHER COMMENTS:

WITH RPT VIO ON DEFERMENT AGREEMENT NRS 604A 210 AND NRS 604A 445

Title Loan Agreement

Date: 3/5/2015

Number: 10169-0154367

Customer & Co-Customer Information		ACCOUNT NUMBER: 10169-0154367		
FIRST NAME Yolanda	LAST NAME Walker	CO-CUSTOMER FIRST NAME	CO-CUSTOMER LAST NAME	
[redacted]		CO-CUSTOMER SSN	CO-CUSTOMER'S DRIVERS LIC./STATE ID. NO.	
STREET ADDRESS 6233 Palmyra		CO-CUSTOMER STREET ADDRESS		
City Las Vegas	STATE NV	ZIP CODE 89146	CO-CUSTOMER CITY	CO-CUSTOMER STATE	CO-CUSTOMER ZIP CODE
[redacted]		CO-CUSTOMER HOME PHONE	CO-CUSTOMER DATE OF BIRTH	

Motor Vehicle & Licensee Information	LICENSEE'S HOURS OF OPERATION: Monday to Friday 9:00 A.M. to 7:00 P.M., Saturday 10:00 A.M. to 4:00 P.M., Closed Sunday		
LICENSEE NAME TitleMax of Nevada, Inc. d/b/a TitleMax	LICENSEE PHONE NUMBER (702)262-5479		
LICENSEE STREET ADDRESS 3900 West Sahara Ave	LICENSEE CITY Las Vegas	LICENSEE STATE NV	LICENSEE ZIP CODE 89102
VEHICLE IDENTIFICATION NUMBER (VIN) 2t1br32e38c936558	LICENSE PLATE 349wzs		
VEHICLE YEAR 2008	VEHICLE MAKE toyota	VEHICLE MODEL corolla	COLOR tan

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 $4,000.00 ("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 10/01/2015 the earlier of: (i) the due date of your last payment as set forth in the Payment Schedule below; or (ii) payment in full. You also promise to pay any other charges provided for under this Loan Agreement. You agree to make your payment in the amounts and on the dates set forth in the Payment Schedule below ("Due Date") at the address indicated above, or at such other address as we direct you in writing. If any Due Date falls on a date we are not open for business, then you agree to pay us on the next business day, and we will credit such payment, as if we received it on the appropriate Due Date. The Loan Agreement will be consummated upon the date you sign this Loan Agreement. Time is of the essence in this Loan Agreement. In consideration of your delivering the Title to us and granting us a security interest in the Motor Vehicle as set forth below, your promise to timely pay and agreeing to this Loan Agreement, we agree to provide you a loan in the Principal Amount provided above.

FEDERAL TRUTH-IN-LENDING DISCLOSURES

ANNUAL PERCENTAGE RATE	FINANCE CHARGE	Amount Financed	Total of Payments
The cost of your credit as a yearly rate.	The dollar amount the credit will cost you.	The amount of credit provided to you or on your behalf.	The amount you will have paid after you have made all payments as scheduled.
170.2129 %	$2,527.41	$4,000.00	$6,527.41

Your payment schedule will be:

Number of Payments	Amount of Payments	When Payments are Due
6	$932.48	4/4/2015 and each 30 days thereafter
1	$932.53	10/1/2015

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

8. This Arbitration Provision is binding upon and be[illegible]s you, your respective heirs, successors and assig[illegible] The Arbitration Provision is binding upon and benefits us, our successors and assigns, and relate[illegible]ird parties. The Arbitration Provision continues in fu[illegible]orce 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	3-5-15 Date	Its Authorized Agent	3/5/15 Date
Co-Customer's Signature	Date		

GRACE PERIOD PAYMENTS DEFERMENT AGREEMENT

Date: Account Number: 10169-0154367

Customer Name: Yolanda Walker Address: 6233 Palmyra Las Vegas, NV 89146 Co-Borrower Name: Address: ,	Licensee Name: TitleMax of Nevada, Inc. d/b/a TitleMax Address: 3900 West Sahara Ave Las Vegas, NV 89102 Vehicle Information:2008 toyota corolla 2t1br32e38c936558

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 03/05/2015 ("Loan Agreement.") Under the Title Loan Agreement, we agreed with you that we may subsequently offer you a "Grace Period" which is a gratuitous period of payments deferment. You agree that we are offering you a "Grace Period" and you are voluntarily accepting such offer after entering into a Loan Agreement pursuant to the provisions of NRS 604A.70 and NRS 604A.210. **Please note that since this is a "Grace Period" it is not an "extension" as defined in NRS. 604A.065.**. Under the Title Loan Agreement, your obligation to pay simple interest under the Loan Agreement remains unchanged. Other than the interest and fees originally provided for in the Title Loan Agreement, we do not charge you any additional fees or interest for entering into this Grace Period Payments Deferment Agreement.

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

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

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

Grace Periods Payments Deferment Schedule

Payment Number	Amount of Payment	Deferred Periodic Due Date
1	$559.60	4/4/2015
2	$559.60	5/4/2015
3	$559.60	6/3/2015
4	$559.60	7/3/2015
5	$559.60	8/2/2015
6	$559.60	9/1/2015
7	$559.60	10/1/2015
8	$571.43	10/31/2015
9	$571.43	11/30/2015
10	$571.43	12/30/2015
11	$571.43	1/29/2016
12	$571.43	2/28/2016
13	$571.43	3/29/2016
14	$571.42	4/28/2016
The total amount paid after making all payments under the under the terms of the Grace Period Payments Deferment Agreement:	$7,917.20	

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

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

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

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

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

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

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

Acknowledgment of Simple Interest Accrual. You acknowledge that we use the simple interest method to calculate and accrue the interest owing under the Loan Agreement. Interest is not compounded under the Loan Agreement. You acknowledge that simple interest is charged on the outstanding principal balance. Payments will be applied first to accrued interest, second to outstanding charges, if any, and third to principal. We calculated and estimated the simple interest under the Loan Agreement and disclosed in the "Finance Charge" disclosure assuming you would pay each scheduled payment in the amount scheduled and on the scheduled Payment Dates. The original Payment Schedule in the Loan Agreement provided for payments which would ratably and fully amortize the entire Principal Amount and interest payable. The interest rate under the Loan Agreement remains unchanged. You acknowledge that simple interest is charged on the unpaid principal balance of this Loan Agreement at the daily rate of 0.4663% from the date of this Loan Agreement until the earlier of: (i) the due date of your last payment as set forth in the original Payment Schedule; or (ii) payment in full. Now that the Payment Schedule has changed, you acknowledge that the new Payment Schedule provided for in this Grace Period Payments Deferment Agreement, if followed, will ratably and fully amortize the entire Principal Amount and interest payable over a longer period of time than the original Payment Schedule in the Loan Agreement. As such you acknowledge and agree you will continue to incur interest as provided in the Loan Agreement. You further agree that in setting the amount of the payments and dates of the payments, we have estimated the accrued interest owing to us assuming you make the payments in the amounts scheduled and on the exact dates set forth in the Grace Periods Payments Deferment Schedule above. Early payments may decrease the amount of interest you owe. Making a payment in an amount greater than scheduled above may decrease the amount of interest you owe. Late payments may increase the amount of interest you owe. The amount of this increase or decrease will be reflected in the final payment. If an early payment is less than the scheduled installment, then you must pay the difference on or before the upcoming installment due date. You may request a payoff at any time.

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

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

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

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

4-11-15

Customer's Signature Date

Co-Borrower's Signature Date

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

4/11/15

Its Authorized Agent Date

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

Affidavit

STATE OF NEVADA
COUNTY OF CLARK

Title Loan Agreement No.: 10169-
Date: 3-5-2015

Customer Name: YOLANDA WALKER Address: 6233 PALMYRA AVE LAS VEGAS, NV 89146 Co-Borrower Name: Address:	Licensee Name: TitleMax of Nevada, Inc. d/b/a TITLEMAX Address: 3900 W SAHARA AVE LAS VEGAS, NV 89102

Vehicle Information: VIN: 2T1BR32E38C936558
License Plate State and No: 349WZS Color: TAN Year: 2008 Make: TOYOTA Model: COROLLA

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, YOLANDA WALKER, 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: _____

TM-NV-Customer Affidavit-V.1.0-02.16.2011

Ability to Pay Summary

Loan Number	
Customer Name	volanda walker
Is Customer a Covered Borrower	No
Requested Loan Amount	$4,000.00
Title Fee	$0
MLV Amount	$4,020
Gross Monthly Income	$4,500.00
Current and Expected Monthly Obligations	$900.00
Other TitleMax Loan Payment	$0.00
Rate Match/Rate for Other TitleMax Loan	
Add-On to Current Loan or Multi-Car	
Residual Monthly Income	$3,600.00

210 INSTALLMENT LOAN BREAKDOWN

Income Based - Max. Loan Amount Inc. Title Fee	$	10,000
Vehicle Value - Max. Loan Amount Inc. Title Fee	$	4,020
Interest Rate		13.99%
Max Cash to Customer Amount	$	4,020.00
Actual Cash to Customer Amount	$	4,000.00
Title Fee Amount	$	-
Total Loan Amount	$	4,000

Amortized Loan Payment	$932.48
Total Payback Amount	$6,527.39
Minimum Payment to Extend	$559.60
Grace Period Plan # of Months (0% Interest)	7
Grace Period Plan Payment (0%)	$571.43

CHOOSE THIS CASHWISE LOAN TYPE

NV 210 Day Add-On/No DMV Fee 13.99%

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

07.18.2014

STATE OF NEVADA
DEPARTMENT OF MOTOR VEHICLES

CERTIFICATE OF TITLE

VIN	YEAR	MAKE	MODEL	VEHICLE BODY	TITLE NUMBER
2T1BR32E38C936558	2008	TOYT	COROLLA CE	P4D	NV007601868

DATE ISSUED	ODOMETER MILES	FUEL TYPE	SALES TAX PD	EMPTY WT	GROSS WT	GVWR
03/05/2015	89000	G				

VEHICLE COLOR

ODOMETER BRAND
ACTUAL MILES

BRANDS

OWNER(S) NAME AND ADDRESS
WALKER YOLANDA ANGELA
6233 PALMYRA AVE
LAS VEGAS NV 89146-6651

LIENHOLDER NAME AND ADDRESS
TITLEMAX
3900 W SAHARA AVE
LAS VEGAS NV 89102-0507

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

SIGNATURE OF AUTHORIZED AGENT DATE

PRINTED NAME OF AGENT AND COMPANY

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

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

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

Address — City — State — Zip Code

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

ODOMETER READING [NO TENTHS]
- ☐ The mileage stated is in excess of its mechanical limits.
- ☐ The odometer reading is not the actual mileage. WARNING: ODOMETER DISCREPANCY.
- ☐ Exempt - Model year over 9 years old.

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

I am aware of the above odometer certification made by the seller/agent. ☐ Dealer's License Number _____ Date of Sale _____

Signature of Buyer — Printed Full Legal Name of Buyer

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

CONTROL NO.
2455960C

(THIS IS NOT A TITLE NO.)

VP-2 (Rev. 8/10)

ALTERATION OR ERASURE VOIDS THIS TITLE

Contact Information 3/5/2015

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

Telephone: 912-525-2675
Fax:

Notes

Vehicle Info For 2008 Toyota Corolla LE 4D Sedan

MSRP: $16,415
Fin Adv: $6,750
Equip Ret: $17,819
Tire Size: 195/65R15
Base HP: 126 @ 6000
Taxable HP: 15.5
Model Number: 1822
Price Includes: AT AC

VIN: 2T1BR32E38C936558
UVC: 2008900066
MPG: 26/35
Weight: 2615
Fuel Type: Gas
Wheelbase: 102.4
End of Term Months: 0

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

Wholesale Black Book values as of 3/5/2015

	X-CL	Clean	Average	Rough
Base	$7,100	$6,450	$5,600	$4,500
Options	$0	$0	$0	$0
Mileage	N/A	N/A	N/A	N/A
Region	$0	$0	$0	$0
Total	$7,100	$6,450	$5,600	$4,500

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

	X-CL	Clean	Average	Rough
Base	N/A	$6,525	$5,700	$4,275
Options	N/A	$0	$0	$0
Mileage	N/A	N/A	N/A	N/A
Region	N/A	$0	$0	$0
Total	N/A	$6,525	$5,700	$4,275

Retail Black Book values as of 3/5/2015

	X-CL	Clean	Average	Rough
Base				

APP 005229
ROA 003635

	X-CL	Clean	Average	Rough
	$9,625	$8,725	$7,575	$6,100
Options	$0	$0	$0	$0
Mileage	N/A	N/A	N/A	N/A
Region	$0	$0	$0	$0
Total	$9,625	$8,725	$7,575	$6,100

Residual Black Book values as of 3/5/2015

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

Black Book Add/Deducts

Aluminum Wheels +125
Power Sunroof +400
w/o Auto Trans -650

Cash Advance Snapshot Report

Filter (Location: 10169 Loan: 10169-0154367 Ordered by Date)

Tm Las Vegas Nv #2 Charle
3900 West Sahara Ave
Las Vegas, NV 89102
(702)262-5479

03/05/2015

ID #	Orig. Date	Customer Name	Type	Coll. Value	Advanced	Fees.	Paid	Amt. Due	EXT's
10169-0154367	**03/05/2015**	**Walker, Yolanda**	**A7**	**$6,527.41**	**$4,000.00**	**$1,156.51**	**$1,120.60**	**$4,035.91**	**0**

Transaction #	*Type*	*Trans. Date*	*New Due Date*	*Pro?*	*Rev?*	*Principal*	*Fees*	*Amt Paid*	*Due*
10169-0154367-1	NEL	3/5/2015 12:0		X	-	$4,000.00	$0.00	$0.00	$4,000.00
10169-0154367-2	LOG	4/3/2015 10:4		X	-	$0.00	$0.00	$0.00	$0.00
10169-0154367-3	FEE	4/4/2015 3:49		X	-	$0.00	$559.60	$0.00	$559.60
10169-0154367-4	LOG	4/10/2015 10:		X	-	$0.00	$0.00	$0.00	$0.00
10169-0154367-5	LOG	4/10/2015 4:1		X	-	$0.00	$0.00	$0.00	$0.00
10169-0154367-6	LOG	4/10/2015 5:1		X	-	$0.00	$0.00	$0.00	$0.00
10169-0154367-7	PMT	4/11/2015 10:	5/4/2015	X	-	$0.00	$130.57	$559.60	($429.03)
10169-0154367-8	LOG	5/4/2015 10:5		X	-	$0.00	$0.00	$0.00	$0.00
10169-0154367-9	FEE	5/4/2015 7:03		X	-	$0.00	$429.03	$0.00	$429.03
10169-0154367-10	LOG	5/6/2015 10:2		X	-	$0.00	$0.00	$0.00	$0.00
10169-0154367-11	PMT	5/6/2015 10:3	6/3/2015	X	-	$0.00	$37.31	$561.00	($523.69)
10169-0154367 Totals:		*1*				*$4,000.00*	*$1,156.51*	*$1,120.60*	*$4,035.91*

03/05/2015 Totals:	**1**	**$6,527.41**	**$4,000.00**	**$1,156.51**	**$1,120.60**	**$4,035.91**	**0**

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 #2 Charleston 3900 West Sahara Ave Las Vegas, NV 89102	Yolanda Walker
LOAN AGREEMENT IDENTIFICATION NO. 10169-0154367 LOAN AGREEMENT DATE: 3/5/2015 12:04:17 PM If you have multiple loans, this payment was applied to the loan number identified above.	DATE/TIME OF RECEIPT OF PAYMENT: 04/11/2015 10:02:22 AM
AMOUNT PAID: $559.60	AGENT RECEIVING PAYMENT: Ana Cisneros-baca

TODAY'S PAYMENT ITEMIZATION

PRINCIPAL PAID:	$0.00
INTEREST PAID:	$559.60
CHARGES PAID:	$0.00
FEES PAID:	$0.00
TOTAL AMOUNT PAID TODAY:	$559.60
BALANCE DUE ON LOAN:	$4,130.57
NEXT SCHEDULED DUE DATE:	5/4/2015

] **Account paid in full by rescission.**

] **Account paid in full.**

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

] **Repayment Plan Agreement.**

] **Grace Period Plan Agreement.**

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.

YOLANDA WALKER

rinted Name

Signature

Customer Application

Personal Information

Date 3-5-15	[redacted]		
Last Name WALKER	YOLANDA		—
Home Phone	[redacted]		Email Address (optional)†† —
Best time to call? ANY [redacted]	Which number do you prefer that we call? ☐ Home Phone ☒ Cell Phone		
Physical Address (Street Number & Name) 6233 PALMYRA AVE			Apt # —
City LAS VEGAS	State NV	Zip 89146	County CLARK
Mailing Address (If different from physical address) same			
City —	State —	Zip —	

Source of Income

[redacted]

Pay Frequency: (check one)	Next Payday	Current and Expected Gross Monthly Income	Current and Expected Gross Monthly Obligations	Work Shift
☐ 1st & 15th of month ☐ 15th & end of month ☒ Biweekly (every 2 weeks) ☐ Weekly ☐ Monthly (last day) ☐ Monthly (1st day) ☐ Monthly (3rd day) ☐ Self-Employed	3-6-15	$4,500	$ 900-	[redacted]

*Alimony, child support or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation.
Alimony, child support, or separate maintenance received under: ☐ court order ☐ written agreement ☐ oral understanding.
Are you currently in bankruptcy? ☐ yes ☒ no

Credit References

[redacted]

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

APP 005233
ROA 003639

Co-Applicant Information

Date	State Issued ID Number	Date of Birth	Social Security #
Last Name	First Name		Middle Name
Home Phone	Cell Phone†		Email Address (optional)††
Best time to call?	Which number do you prefer that we call? ☐ Home Phone ☐ Cell Phone		

Physical Address *(Street Number & Name)*			Apt #
City	State	Zip	County
Mailing Address *(If different from physical address)*			
City	State	Zip	
Employer * *(Source of Income)*	Employer Address *(Street Number & Name)*		
City	State	Zip	Time at Job?
Work Phone #	Job Title	Supervisor	

Pay Frequency: *(check one)*	Next Payday	Current and Expected Gross Monthly Income	Current and Expected Gross Monthly Obligations	Work Shift
☐ 1st & 15th of month ☐ 15th & end of month ☐ Biweekly (every 2 weeks) ☐ Weekly ☐ Monthly (last day) ☐ Monthly (1st day) ☐ Monthly (3rd day) ☐ Self-Employed		$	$	

***Alimony, child support or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation.**
Alimony, child support, or separate maintenance received under: ☐ court order ☐ written agreement ☐ oral understanding.
Are you currently in bankruptcy? ☐ yes ☐ no

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

Friend/Referral **Name of referrer?** _____ **Saw Store** **Television** **Yellow Pages** **Repeat Customer**

Internet **Billboard** **Postcard** **Other:** _____

ADDITIONAL TERMS AND CONDITIONS OF THIS CUSTOMER APPLICATION

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

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

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

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

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

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

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

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

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

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

Ability to Repay Verification.

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

NO

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

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

Applicant Signature _____ **Date** 3-5-15

Co-Applicant Signature _____ **Date** _____

A - 128

604A LOAN REVIEW WORKSHEET

Licensee Name & DBA: TITLEMAX OF NEVADA INC. DBA TITLEMAX

Exam Start Date: 5/13/2015

Licensee Address: 3900 W SAHARA AVE LAS VEGAS NV 89102

Exam as of: 5/4/2015

Borrower Name & Address: CHRISTINE HICKMAN

Examiner: TD

Account Number	Origination Date	Amount of Loan	Maturity Date	Finance Charge	Total Number of Payments	Payment Amount	APR Quoted	Is the APR correct?
10169-0159325	4/3/2015	$3,020.00	10/30/2015	$1,320.85	6&1	620.12/620.13	121.55%	YES

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

Is the loan secured? **YES** If so, what is the collateral? 2001 GMC SIERRA If secured by a vehicle title, is it filed and perfected? **YES**

What is the borrower's expected gross monthly income? $10,148 Was the borrower's income verified? **YES** Paystub ☐ Affidavit ☑ Other:

(Applies to Deferred Deposit Only) *NRS 604A.425(1a)* Does the deferred deposit loan exceed 25% of the customer's expected gross monthly income? **N/A**

(Applies to D/D Loans) *NRS 604A.408(1)* Does the *original term* of the D/D Loan not exceed 35 days? **N/A**

(Applies to High-Interest Loans Only) *NRS 604A.425(1b)* Does the *monthly payment amount* exceed 25% of the borrower's expected gross monthly income? **N/A**

(Applies High-Int Loans) *NRS 604A.408(1)* Does the *original term* of the HIL not exceed 35 days? **N/A**

(Applies to Title Loans Only) *NRS 604A.450(1)* Does the loan amount exceed the fair market value of the vehicle securing the loan? **NO** Fair Market Value: $7,625.00

(Applies to Title Loans Only) *NRS 604A.445(1)* Does the original term of the title loan exceed 30 days? **NO**

(Applies to Title Loans Only) *NRS 60A.445(2)* Has the title loan been extended for more than six additional periods, *pursuant to NRS 604A.445 (2)?* **NO**

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

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

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

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

VIOLATIONS/ TECHNICAL EXCEPTIONS/ OTHER COMMENTS:

WITH SIGNED DEFERMENT AGREEMENT NRS 604A 445 AND NRS 604A 2102

APP 005238
ROA 003644

Title Loan Agreement

Date: 4/3/2015

Number: 10169-0159325

Customer & Co-Customer Information	ACCOUNT NUMBER: 10169-0159325		
FIRST NAME Christine	LAST NAME Hickman	CO-CUSTOMER FIRST NAME Jeffrey	CO-CUSTOMER LAST NAME Hickman
[redacted]		CO-CUSTOMER SSN XXX-XX-0351	CO-CUSTOMER'S DRIVERS LIC./STATE ID. NO.
STREET ADDRESS 6213 Vista Verde		CO-CUSTOMER STREET ADDRESS 6213 Vista Verde	
City Las Vegas	STATE NV	ZIP CODE 89146	CO-CUSTOMER CITY Las Vegas	CO-CUSTOMER STATE NV	CO-CUSTOMER ZIP CODE 89146
[redacted]		CO-CUSTOMER HOME PHONE (702)596-9349	CO-CUSTOMER DATE OF BIRTH 8/16/1958

Motor Vehicle & Licensee Information	LICENSEE'S HOURS OF OPERATION: Monday to Friday 9:00 A.M. to 7:00 P.M., Saturday 10:00 A.M. to 4:00 P.M., Closed Sunday		
LICENSEE NAME TitleMax of Nevada, Inc. d/b/a TitleMax	LICENSEE PHONE NUMBER (702)262-5479		
LICENSEE STREET ADDRESS 3900 West Sahara Ave	LICENSEE CITY Las Vegas	LICENSEE STATE NV	LICENSEE ZIP CODE 89102
VEHICLE IDENTIFICATION NUMBER (VIN) 1GTEC19VX1Z105305	LICENSE PLATE 736-LEK		
VEHICLE YEAR 2001	VEHICLE MAKE GMC	VEHICLE MODEL SIERRA	COLOR GOLD

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

Term, Principal, Interest, Charges and Payment. The original term of this loan is 210 days. You promise to timely pay us in cash or as otherwise agreed in writing $3,020.00 ("Principal Amount"), which includes any filing fee listed below plus interest on the unpaid principal balance of this Loan Agreement at the daily rate of 0.333% from the date of this Loan Agreement until 10/30/2015 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	FINANCE CHARGE	Amount Financed	Total of Payments
The cost of your credit as a yearly rate.	The dollar amount the credit will cost you.	The amount of credit provided to you or on your behalf.	The amount you will have paid after you have made all payments as scheduled.
121.5462 %	$1,320.85	$3,020.00	$4,340.85

Your payment schedule will be:

Number of Payments	Amount of Payments	When Payments are Due
6	$620.12	5/3/2015 and each 30 days thereafter
1	$620.13	10/30/2015

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

Filing Fee: $20.00

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

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

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

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

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

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

Repayment Plan Disclosure: If you default on [illegible] loan, we must offer a Repayment Plan to you b[illegible]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.**

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

TitleMax of Nevada, Inc. d/b/aTitleMax

Customer's Signature	4-3-15 Date	Its Authorized Agent	4/3/15 Date
Co-Customer's Signature	4-3-15 Date		

GRACE PERIOD PAYMENTS DEFERMENT AGREEMENT

Date:

Account Number: 10169-0159325

Customer Name: Christine Hickman Address: 6213 Vista Verde Las Vegas, NV 89146 Co-Borrower Name: Jeffrey Hickman Address: 6213 Vista Verde Las Vegas, NV 89146	Licensee Name: TitleMax of Nevada, Inc. d/b/a TitleMax Address: 3900 West Sahara Ave Las Vegas, NV 89102 Vehicle Information:2001 GMC SIERRA 1GTEC19VX1Z105305

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 04/03/2015 ("Loan Agreement.") Under the Title Loan Agreement, we agreed with you that we may subsequently offer you a "Grace Period" which is a gratuitous period of payments deferment. You agree that we are offering you a "Grace Period" and you are voluntarily accepting such offer after entering into a Loan Agreement pursuant to the provisions of NRS 604A.70 and NRS 604A.210. **Please note that since this is a "Grace Period" it is not an "extension" as defined in NRS. 604A.065.** . Under the Title Loan Agreement, your obligation to pay simple interest under the Loan Agreement remains unchanged. Other than the interest and fees originally provided for in the Title Loan Agreement, we do not charge you any additional fees or interest for entering into this Grace Period Payments Deferment Agreement.

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

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

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

Grace Periods Payments Deferment Schedule

Payment Number	Amount of Payment	Deferred Periodic Due Date
1	$301.70	5/3/2015
2	$301.70	6/2/2015
3	$301.70	7/2/2015
4	$301.70	8/1/2015
5	$301.70	8/31/2015
6	$301.70	9/30/2015
7	$301.70	10/30/2015
8	$431.43	11/29/2015
9	$431.43	12/29/2015
10	$431.43	1/28/2016
11	$431.43	2/27/2016
12	$431.43	3/28/2016
13	$431.43	4/27/2016
14	$431.42	5/27/2016
The total amount paid after making all payments under the under the terms of the Grace Period Payments Deferment Agreement:	$5,131.90	

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

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

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

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

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

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

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

Acknowledgment of Simple Interest Accrual. You acknowledge that we use the simple interest method to calculate and accrue the interest owing under the Loan Agreement. Interest is not compounded under the Loan Agreement. You acknowledge that simple interest is charged on the outstanding principal balance. Payments will be applied first to accrued interest, second to outstanding charges, if any, and third to principal. We calculated and estimated the simple interest under the Loan Agreement and disclosed in the "Finance Charge" disclosure assuming you would pay each scheduled payment in the amount scheduled and on the scheduled Payment Dates. The original Payment Schedule in the Loan Agreement provided for payments which would ratably and fully amortize the entire Principal Amount and interest payable. The interest rate under the Loan Agreement remains unchanged. You acknowledge that simple interest is charged on the unpaid principal balance of this Loan Agreement at the daily rate of 0.333% 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 govems the Loan Agreement and this Grace Period Payments Deferment Agreement, except the Federal Arbitration Act ("FAA") governs the Waiver of Jury Trial and Arbitration Provision. We may assign or transfer the Loan Agreement and Grace Period Payments Deferment Agreement or any of our rights.

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

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

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

5-7-15

Customer's Signature Date

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

5/7/15

Its Authorized Agent Date

Co-Borrower's Signature Date

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

STATE OF NEVADA
DEPARTMENT OF MOTOR VEHICLES

CERTIFICATE OF TITLE

VIN	YEAR	MAKE	MODEL	VEHICLE BODY	TITLE NUMBER
1GTEC19VX1Z105305	2001	GMC	SIERRA C15	T4C	NV007154883

DATE ISSUED	ODOMETER MILES	FUEL TYPE	SALES TAX PD	EMPTY WT	GROSS WT	GVWR
08/13/2014		G		9999	5999	

VEHICLE COLOR

ODOMETER BRAND
EXEMPT

BRANDS

OWNER(S) NAME AND ADDRESS
HICKMAN CHRISTINE PORT
HICKMAN JEFFREY BRYANT
6213 VISTA VERDE
LAS VEGAS NV 89146-1105

Title
@ DMV

LIENHOLDER NAME AND ADDRESS
TITLEMAX OF NEVADA INC DBA TITLEMAX
3900 W SAHARA AVE
LAS VEGAS NV 89102

LIENHOLDER RELEASE - INTEREST IN THE VEHICLE DESCRIBED

SIGNATURE OF AUTHORIZED AGENT DATE

TitleMax Of Nevada Inc. d/b/a TitleMax

PRINTED NAME OF AGENT AND COMPANY
900 W Sahara Ave Las Vegas NV 89102

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

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

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

Address **City** **State** **Zip Code**

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

ODOMETER READING NO TENTHS

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

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

I am aware of the above odometer certification made by the seller/agent. ☐ Dealer's License Number _____ **Date of Sale** _____

Signature of Buyer **Printed Full Legal Name of Buyer**

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

CONTROL NO.
20236726
(THIS IS NOT A TITLE NO.)

VP-2 (Rev. 8/10)

ALTERATION OR ERASURE VOIDS THIS TITLE

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 #2 Charleston 3900 West Sahara Ave Las Vegas, NV 89102	Christine Hickman
LOAN AGREEMENT IDENTIFICATION NO. 10169-0159325 LOAN AGREEMENT DATE: 4/3/2015 12:29:04 PM If you have multiple loans, this payment was applied to the loan number identified above.	DATE/TIME OF RECEIPT OF PAYMENT: 05/07/2015 02:22:31 PM
AMOUNT PAID: $301.70	AGENT RECEIVING PAYMENT: Ana Cisneros-baca

TODAY'S PAYMENT ITEMIZATION

PRINCIPAL PAID:	$0.00
INTEREST PAID:	$301.70
CHARGES PAID:	$0.00
FEES PAID:	$0.00
TOTAL AMOUNT PAID TODAY:	$301.70
BALANCE DUE ON LOAN:	- $3,060.23
NEXT SCHEDULED DUE DATE:	- 6/2/2015

- ☐ **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.

Christine Hickman
Printed Name

Signature

Affidavit

STATE OF NEVADA
COUNTY OF Clark

Title Loan Agreement No.: 10169-0159325
Date: 4-3-2015

Customer Name: CHRISTINE HICKMAN Address: 6213 VISTA VERDE LAS VEGAS, NV 89146 Co-Borrower Name: JEFFREY HICKMAN Address: 6213 VISTA VERDE LAS VEGAS, NV 89146	Licensee Name: TitleMax of Nevada, Inc. d/b/a Titlemax Address: 3900 W Sahara Ave Las Vegas, NV 89102

Vehicle Information: VIN: 1GTEC19VX1Z105305
License Plate State and No: 736LEK Color: TAN Year: 2001 Make: GMC Model: SIERRA

In this Affidavit ("Affidavit"), the words "affiant," customer," "you" and "your" mean the customer who has signed it. The words "Licensee", "we", "us" and "our" mean TitleMax of Nevada, Inc. d/b/a Titlemax, a provider of title loan services, registered, licensed, and operating in accordance with Nevada law and regulated by the Nevada Financial Institutions Division, 406 E. 2nd Street, Suite 3, Carson City, Nevada 89701-4758, Phone: (775) 684-1830, Fax: (775) 684-1845. The word "Vehicle" means the vehicle identified above. The word "Title" means a certificate of title or ownership issued pursuant to the laws of the State of Nevada that identifies the legal owner of a vehicle or any similar document issued pursuant to the laws of another jurisdiction.

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

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

The undersigned, CHRISTINE HICKMAN, 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: _____

Ability to Pay Summary 10169-0159325

Loan Number	
Customer Name	christine hickman
Is Customer a Covered Borrower	No
Requested Loan Amount	$3,000.00
Title Fee	$20
MLV Amount	$3,020
Gross Monthly Income	$8,148.00
Current and Expected Monthly Obligations	$1,500.00
Other TitleMax Loan Payment	$0.00
Rate Match/Rate for Other TitleMax Loan	
Add-On to Current Loan or Multi-Car	
Residual Monthly Income	$6,648.00

210 INSTALLMENT RATE STRUCTURE

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

210 INSTALLMENT LOAN BREAKDOWN

Income Based - Max. Loan Amount Inc. Title Fee	$	10,020
Vehicle Value - Max. Loan Amount Inc. Title Fee	$	3,040
Interest Rate		14.99%
Max Cash to Customer Amount	$	3,020.00
Actual Cash to Customer Amount	$	3,020.00
Title Fee Amount	$	20
Total Loan Amount	$	3,040

Amortized Loan Payment	$730.48
Total Payback Amount	$5,113.33
Minimum Payment to Extend	$455.70
Grace Period Plan # of Months (0% Interest)	7
Grace Period Plan Payment (0%)	$434.29

CHOOSE THIS CASHWISE LOAN TYPE

NV 210 Day Multi-Car 14.99%

Contact Information 4/3/2015

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

Telephone: 912-525-2675
Fax:

Notes

Vehicle Info For 2001 GMC Sierra 1500 SLE Ext Cab 4D

MSRP: $25,254
Fin Adv: $5,225
Equip Ret: $35,000
Tire Size: 235/75R16
Base HP: 300 @ 4400
Taxable HP: 44.8
Model Number: TC15753
Price Includes: AT AC 8CY

VIN: 1GTEC19VX1Z105305
UVC: 2001340755
MPG: 16/21
Weight: 6200
Fuel Type: Gas
Wheelbase: 143.5
End of Term Months: 0

Adj. State: National
Mileage: 0
Mileage Cat: D
Cylinders: 8
Transmission: A
Drive Train: RWD
End of Term Mileage: 0

Wholesale Black Book values as of 4/3/2015

	X-Cl.	Clean	Average	Rough
Base	N/A	$5,400	$3,900	$2,900
Options	N/A	($100)	($100)	($100)
Mileage	N/A	N/A	N/A	N/A
Region	N/A	$0	$0	$0
Total	N/A	$5,300	$3,800	$2,800

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

	X-Cl.	Clean	Average	Rough
Base	N/A	$5,490	$3,990	$2,780
Options	N/A	($100)	($100)	($100)
Mileage	N/A	N/A	N/A	N/A
Region	N/A	$0	$0	$0
Total	N/A	$5,390	$3,890	$2,680

Retail Black Book values as of 4/3/2015

	X-Cl.	Clean	Average	Rough
Base	N/A	$7,725	$5,775	$4,375
Options	N/A	($100)	($100)	($100)
Mileage	N/A	N/A	N/A	N/A
Region	N/A	$0	$0	$0
Total	N/A	$7,625	$5,675	$4,275

Residual Black Book values as of 4/3/2015

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

Black Book Add/Deducts

4300 V6 -100
✓ 4800 V8 -100
w/o AT - Exc Diesel -475

APP 005252
ROA 003658

Cash Advance Snapshot Report

Filter (Location: 10169 Loan: 10169-0159325 Ordered by Date)

Tm Las Vegas Nv #2 Charle
3900 West Sahara Ave
Las Vegas, NV 89102
(702)262-5479

04/03/2015

ID #	Orig. Date	Customer Name	Type	Coll. Value	Advanced	Fees.	Paid	Amt. Due	EXT's
10169-0159325	**04/03/2015**	**Hickman, Christine P**	**A2**	**$4,340.85**	**$3,020.00**	**$341.93**	**$301.70**	**$3,060.23**	**0**

Transaction #	*Type*	*Trans. Date*	*New Due Date*	*Pro?*	*Rev?*	*Principal*	*Fees*	*Amt Paid*	*Due*
10169-0159325-1	NEL	4/3/2015 12:2		X	-	$3,020.00	$0.00	$0.00	$3,020.00
10169-0159325-2	LOG	5/2/2015 11:1		X	-	$0.00	$0.00	$0.00	$0.00
10169-0159325-3	FEE	5/3/2015		X	-	$0.00	$301.70	$0.00	$301.70
10169-0159325-4	LOG	5/5/2015 10:3		X	-	$0.00	$0.00	$0.00	$0.00
10169-0159325-5	PMT	5/7/2015 2:22	6/2/2015	X	-	$0.00	$40.23	$301.70	($261.47)
10169-0159325 Totals:		*1*				*$3,020.00*	*$341.93*	*$301.70*	*$3,060.23*	*0*

04/03/2015 Totals:	**1**	**$4,340.85**	**$3,020.00**	**$341.93**	**$301.70**	**$3,060.23**	**0**

Customer Application

Personal Information

Date 4-3-15	[redacted]		
Last Name Hickman	First Name Christine		Middle Name
[redacted]			
Best time to call? Any	Which number do you prefer that we call? ☐ Home Phone ☒ Cell Phone		
Physical Address (Street Number & Name) 6213 Vista Verde			Apt #
City Las Vegas	State NV	Zip 89146	County Clark
Mailing Address (If different from physical address) Same			
City	State	Zip	

Source of Income

Employer * (Source of Income) SSI	Employer Address (Street Number & Name) —		
City —	State —	Zip —	Time at Job? —
Work Phone # —	Title —	Supervisor —	

Pay Frequency: (check one)	Next Payday	Current and Expected Gross Monthly Income	Current and Expected Gross Monthly Obligations	Work Shift
☐ 1st & 15th of month ☐ 15th & end of month ☐ Biweekly (every 2 weeks) ☐ Weekly ☐ Monthly (last day) ☐ Monthly (1st day) ☒ Monthly (3rd day) ☐ Self-Employed	5/3/15	$1048.00	$ Ø	N/A

*Alimony, child support or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation.
Alimony, child support, or separate maintenance received under: ☐ court order ☐ written agreement ☐ oral understanding.
Are you currently in bankruptcy? ☐ yes ☒ no

Credit References

[redacted]		
	State	Zip
	State	Zip

Personal References

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

APP 005254

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

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

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

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

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

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

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

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

Ability to Repay Verification.

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

N/A

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

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

Applicant Signature — **Date** 4-3-15

Co-Applicant Signature — **Date** 4-3-15

A - 129

604A LOAN REVIEW WORKSHEET

Licensee Name & DBA: TITLEMAX OF NEVADA INC. DBA TITLEMAX

Exam Start Date: 5/13/2015

Licensee Address: 3900 W SAHARA AVE LAS VEGAS NV 89102

Exam as of: 5/4/2015

Borrower Name & Address: BARBARANN RAFTER

Examiner: TD

Account Number	Origination Date	Amount of Loan	Maturity Date	Finance Charge	Total Number of Payments	Payment Amount	APR Quoted	Is the APR correct?
10169-0142822	12/23/2014	$4,535.00	7/21/2015	$1,983.46	6&1	931.21/931.20	121.55%	**YES**

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

Is the loan secured? **YES** If so, what is the collateral? 2007 NISSAN ARMADA If secured by a vehicle title, is it filed and perfected? **YES**

What is the borrower's expected gross monthly income? $2,997 Was the borrower's income verified? **YES** Paystub ☐ Affidavit ☑ Other:

(Applies to Deferred Deposit Only) *NRS 604A.425(1a)*	Does the deferred deposit loan exceed 25% of the customer's expected gross monthly income?	**N/A**
(Applies to D/D Loans) *NRS 604A.408(1)*	Does the *original term* of the D/D Loan not exceed 35 days?	**N/A**
(Applies to High-Interest Loans Only) *NRS 604A.425(1b)*	Does the *monthly payment amount* exceed 25% of the borrower's expected gross monthly income?	**N/A**
(Applies High-Int Loans) *NRS 604A.408(1)*	Does the *original term* of the HIL not exceed 35 days?	**N/A**
(Applies to Title Loans Only) *NRS 604A.450(1)*	Does the loan amount exceed the fair market value of the vehicle securing the loan?	**NO** Fair Market Value: $14,550.00
(Applies to Title Loans Only) *NRS 604A.445(1)*	Does the original term of the title loan exceed 30 days?	**NO**
(Applies to Title Loans Only) *NRS 60A.445(2)*	Has the title loan been extended for more than six additional periods, *pursuant to NRS 604A.445 (2)?*	**NO**

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

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

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

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

VIOLATIONS/ TECHNICAL EXCEPTIONS/ OTHER COMMENTS:

VIOLAITON ON GRACE PERIOD DEFERMENT AGREEMENT NRS 604A 445 AND NRS 604A 210

APP 005258
ROA 003664

Title Loan Agreement

Date: 12/23/2014

Number: 10169-0142822

Customer & Co-Customer Information	ACCOUNT NUMBER: 10169-0142822				
FIRST NAME Barbarann	LAST NAME Rafter		CO-CUSTOMER FIRST NAME	CO-CUSTOMER LAST NAME	
[redacted]			CO-CUSTOMER SSN	CO-CUSTOMER'S DRIVERS LIC./STATE ID. NO.	
STREET ADDRESS 4526 Buena Vista Dr.			CO-CUSTOMER STREET ADDRESS		
City Las Vegas	STATE NV	ZIP CODE 89102	CO-CUSTOMER CITY	CO-CUSTOMER STATE	CO-CUSTOMER ZIP CODE
[redacted]			CO-CUSTOMER HOME PHONE	CO-CUSTOMER DATE OF BIRTH	

Motor Vehicle & Licensee Information	LICENSEE'S HOURS OF OPERATION: Monday to Friday 9:00 A.M. to 7:00 P.M., Saturday 10:00 A.M. to 4:00 P.M., Closed Sunday		
LICENSEE NAME TitleMax of Nevada, Inc. d/b/a TitleMax	LICENSEE PHONE NUMBER (702)262-5479		
LICENSEE STREET ADDRESS 3900 West Sahara Ave	LICENSEE CITY Las Vegas	LICENSEE STATE NV	LICENSEE ZIP CODE 89102
VEHICLE IDENTIFICATION NUMBER (VIN) 5N1AA08A07N711348	LICENSE PLATE 433-YDM		
VEHICLE YEAR 2007	VEHICLE MAKE NISSAN	VEHICLE MODEL ARMADA	COLOR DARK 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 $4,535.00 ("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 07/21/2015 the earlier of: (i) the due date of your last payment as set forth in the Payment Schedule below; or (ii) payment in full. You also promise to pay any other charges provided for under this Loan Agreement. You agree to make your payment in the amounts and on the dates set forth in the Payment Schedule below ("Due Date") at the address indicated above, or at such other address as we direct you in writing. If any Due Date falls on a date we are not open for business, then you agree to pay us on the next business day, and we will credit such payment, as if we received it on the appropriate Due Date. The Loan Agreement will be consummated upon the date you sign this Loan Agreement. Time is of the essence in this Loan Agreement. In consideration of your delivering the Title to us and granting us a security interest in the Motor Vehicle as set forth below, your promise to timely pay and agreeing to this Loan Agreement, we agree to provide you a loan in the Principal Amount provided above.

FEDERAL TRUTH-IN-LENDING DISCLOSURES

ANNUAL PERCENTAGE RATE	FINANCE CHARGE	Amount Financed	Total of Payments
The cost of your credit as a yearly rate.	The dollar amount the credit will cost you.	The amount of credit provided to you or on your behalf.	The amount you will have paid after you have made all payments as scheduled.
121.5462 %	$1,983.46	$4,535.00	$6,518.46

Your payment schedule will be:

Number of Payments	Amount of Payments	When Payments are Due
6	$931.21	1/22/2015 and each 30 days thereafter
1	$931.20	7/21/2015

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	$4,535.00
1. Amount given to you directly:	$4,535.00
2. Amount paid on your account:	$0.00
3. Amount paid to public officials:	$ 0.00
4. Amount paid to _____ on your behalf:	$0.00

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

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

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

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

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

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

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

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

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

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

2. You acknowledge and agree that by enterir 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.

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

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

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

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

TitleMax of Nevada, Inc. d/b/aTitleMax

Barbara [illegible]	12-23-14	[illegible]	12/23/14
Customer's Signature	Date	Its Authorized Agent	Date
Co-Customer's Signature	Date		

IN THE SUPREME COURT OF THE STATE OF NEVADA

Electronically Filed
Apr 19 2018 09:41 a.m.
Elizabeth A. Brown
Clerk of Supreme Court

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

Respondent(s),

v.

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

Appellant(s).

Case No. 74335

District Court No. A-16-743134-J

APPELLANT'S APPENDIX

VOLUME 22 of 75

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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

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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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

TitleMax of Nevada, Inc. d/b/aTitleMax

Customer's Signature	12/15/14 Date	Its Authorized Agent	12/15/14 Date
Co-Customer's Signature	Date		

GRACE PERIOD PAYMENTS DEFERMENT AGREEMENT

Date:

Account Number: 11169-0141187

Customer Name: Patricia Castellon-escobedo Address: 1580 Upland Ave Pahrump, NV 89048 Co-Borrower Name: Address:	Licensee Name: TitleMax of Nevada, Inc. d/b/a TitleMax Address: 3810 Blue Diamond Rd. Suite 105 Las Vegas, NV 89139 Vehicle Information:2007 DODGE RAM 1500 1D7HU18267S143557

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 12/15/2014 ("Loan Agreement.") Under the Title Loan Agreement, we agreed with you that we may subsequently offer you a "Grace Period" which is a gratuitous period of payments deferment. You agree that we are offering you a "Grace Period" and you are voluntarily accepting such offer after entering into a Loan Agreement pursuant to the provisions of NRS 604A.70 and NRS 604A.210. **Please note that since this is a "Grace Period" it is not an "extension" as defined in NRS. 604A.065.** . Under the Title Loan Agreement, your obligation to pay simple interest under the Loan Agreement remains unchanged. Other than the interest and fees originally provided for in the Title Loan Agreement, we do not charge you any additional fees or interest for entering into this Grace Period Payments Deferment Agreement.

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

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

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

Grace Periods Payments Deferment Schedule

Payment Number	Amount of Payment	Deferred Periodic Due Date
1	$661.60	1/14/2015
2	$661.60	2/13/2015
3	$661.60	3/15/2015
4	$661.60	4/14/2015
5	$661.60	5/14/2015
6	$661.60	6/13/2015
7	$661.60	7/13/2015
8	$860.00	8/12/2015
9	$860.00	9/11/2015
10	$860.00	10/11/2015
11	$860.00	11/10/2015
12	$860.00	12/10/2015
13	$860.00	1/9/2016
14	$860.00	2/8/2016
The total amount paid after making all payments under the under the terms of the Grace Period Payments Deferment Agreement:	$10,651.20	

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

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

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

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

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

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

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

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

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

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

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

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

Customer's Signature 1/13/15 Date

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

Its Authorized Agent 1/13/15 Date

Co-Borrower's Signature Date

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

Ability to Pay Summary

Loan Number	~~11109~~ MCA-0141187
Customer Name	PATRICIA CASTELLON
Is Customer a Covered Borrower	No
Requested Loan Amount	$6,000.00
Title Fee	$20
MLV Amount	$8,400
Gross Monthly Income	$3,200.00
Current and Expected Monthly Obligations	$500.00
Other TitleMax Loan Payment	$0.00
Rate Match/Rate for Other TitleMax Loan	
Add-On to Current Loan or Multi-Car	
Residual Monthly Income	$2,700.00

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

210 INSTALLMENT LOAN BREAKDOWN

Income Based - Max. Loan Amount Inc. Title Fee	$	10,020
Vehicle Value - Max. Loan Amount Inc. Title Fee	$	8,420
Interest Rate		10.99%
Max Cash to Customer Amount	$	8,400.00
Actual Cash to Customer Amount	$	6,000.00
Title Fee Amount	$	20
Total Loan Amount	$	6,020

Amortized Loan Payment	$1,277.12
Total Payback Amount	$8,939.86
Minimum Payment to Extend	$661.60
Grace Period Plan # of Months (0% Interest)	7
Grace Period Plan Payment (0%)	$860.00

CHOOSE THIS CASHWISE LOAN TYPE

NV 210 Day Multi-Car 10.99%

APP 005026
ROA 003432

Affidavit

STATE OF NEVADA
COUNTY OF CLARK

Title Loan Agreement No.: 11169-0141187
Date: 12/15/2014

Customer Name: PATRICIA CASTELLON-ESCOB Address: 1580 UPLAND AVE PAHRUMP NV 89048 Co-Borrower Name: Address:	Licensee Name: TitleMax of Nevada, Inc. d/b/aTITLEMA Address: 3810 BLUE DIAMOND RD 105 LAS VEGAS NV 89139

Vehicle Information: VIN: 1D7HU18267S143557
License Plate State and No: 4PICHON Color: RED Year: 2007 Make: DODGE Model: RAM 1500

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, PATRICIA ESCOBEDO, 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: _____

TM-NV-Customer Affidavit-V.1.0-02.16.2011

STATE OF NEVADA
DEPARTMENT OF MOTOR VEHICLES

CERTIFICATE OF TITLE

VIN	YEAR	MAKE	MODEL	VEHICLE BODY	TITLE NUMBER
1D7HU18267S143557	2007	DODG	RAM 1500 Q	TCW	NV007481035

DATE ISSUED	ODOMETER MILES	FUEL TYPE	SALES TAX PD	EMPTY WT	GROSS WT	GVWR
01/12/2015	76970	G		5197	6001	

VEHICLE COLOR	ODOMETER BRAND	BRANDS
	ACTUAL MILES	

OWNER(S) NAME AND ADDRESS

ESCOBEDO JOSE ALFREDO
CASTELLON-ESCOBEDO PATRICIA M
1520 JAMES MONROE AVE
BATTLE MOUNTAIN NV 89820-3416

OR

LIENHOLDER NAME AND ADDRESS

TITLEMAX
3810 BLUE DIAMOND RD 105
LAS VEGAS NV 89139-7765

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

SIGNATURE OF AUTHORIZED AGENT DATE

PRINTED NAME OF AGENT AND COMPANY

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

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

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

Address **City** **State** **Zip Code**

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

ODOMETER READING NO TENTHS

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

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

I am aware of the above odometer certification made by the seller/agent. ☐ Dealer's License Number _____ **Date of Sale** _____

Signature of Buyer **Printed Full Legal Name of Buyer**

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

CONTROL NO.
2346929C
(THIS IS NOT A TITLE NO.)

VP-2 (Rev. 8/10)

STATE OF NEVADA

ALTERATION OR ERASURE VOIDS THIS TITLE

Contact Information 12/15/2014

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

Telephone: 404-542-6618
Fax:

Notes

Vehicle Info For 2007 Dodge Ram 1500 SLT Quad Cab 4WD

MSRP:	$31,605	VIN:	1D7HU18267S143557	Adj. State:	National
Fin Adv:	$14,650	UVC:	2007240572	Mileage:	0
Equip Ret:	$37,480	MPG:	13/17	Mileage Cat:	D
Tire Size:	245/70R17	Weight:	6800	Cylinders:	8
Base HP:	235 @ 4400	Fuel Type:	Gas	Transmission:	A
Taxable HP:	49.2	Wheelbase:	160.5	Drive Train:	4WD
Model Number:	DR6H42	End of Term Months:	0	End of Term Mileage:	0
Price Includes:	AT AC 8CY				

Wholesale Black Book values as of 12/15/2014

	X-CL	Clean	Average	Rough
Base	N/A	$14,150	$10,950	$8,450
Options	N/A	$550	$550	$550
Mileage	N/A	N/A	N/A	N/A
Region	N/A	$0	$0	$0
Total	N/A	$14,700	$11,500	$9,000

Trade In Black Book values as of 12/15/2014

	X-CL	Clean	Average	Rough
Base	N/A	$14,470	$11,270	$7,985
Options	N/A	$550	$550	$550
Mileage	N/A	N/A	N/A	N/A
Region	N/A	$0	$0	$0
Total	N/A	$15,020	$11,820	$8,535

Retail Black Book values as of 12/15/2014

	X-CL	Clean	Average	Rough
Base				

	X-CL	Clean	Average	Rough
	N/A	$17,225	$13,675	$10,575
Options	N/A	$550	$550	$550
Mileage	N/A	N/A	N/A	N/A
Region	N/A	$0	$0	$0
Total	N/A	$17,775	$14,225	$11,125

Residual Black Book values as of 12/15/2014

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

Black Book Add/Deducts

- 20-Inch Wheel Package +425
- 5.7L HEMI V8 +550
- Big Horn +100
- Chrome Package +125
- Entertainment System +100
- Leather +675
- Lone Star +100
- Navigation System +100
- Power Running Boards +175
- Power Sunroof +300
- w/o AT - Exc Diesel -925

Cash Advance Snapshot Report

Filter (Location: 11169 Loan: 11169-0141187 Ordered by Date)

Tm Las Vegas Nv #12 Blue
3810 Blue Diamond Rd. Suit
Las Vegas, NV 89139
(702)361-2721

12/15/2014

ID #	Orig. Date	Customer Name	Type	Coll. Value	Advanced	Fees.	Paid	Amt. Due	EXT's
11169-0141187	**12/15/2014**	**Castellon-escobedo, Pa A3**		**$8,939.87**	**$6,020.00**	**$2,513.34**	**$2,405.00**	**$6,128.34**	**0**

Transaction #	*Type*	*Trans. Date*	*New Due Date*	*Pro?*	*Rev?*	*Principal*	*Fees*	*Amt Paid*	*Due*
11169-0141187-1	NEL	12/15/2014 5:		X	-	$6,020.00	$0.00	$0.00	$6,020.00
11169-0141187-2	PMT	1/13/2015 4:2	2/13/2015	X	-	($160.46)	$639.54	$800.00	($160.46)
11169-0141187-3	FEE	1/14/2015 7:0		X	-	$0.00	$21.47	$0.00	$21.47
11169-0141187-4	PMT	2/12/2015 12:	3/15/2015	X	-	($356.03)	$622.50	$1,000.00	($377.50)
11169-0141187-5	FEE	2/13/2015 7:1		X	-	$0.00	$20.16	$0.00	$20.16
11169-0141187-6	FEE	3/15/2015		X	-	$0.00	$604.84	$0.00	$604.84
11169-0141187-7	LOG	3/16/2015 5:4		X	-	$0.00	$0.00	$0.00	$0.00
11169-0141187-8	LOG	3/18/2015 10:		X	-	$0.00	$0.00	$0.00	$0.00
11169-0141187-9	LOG	3/18/2015 6:3		X	-	$0.00	$0.00	$0.00	$0.00
11169-0141187-10	LOG	3/19/2015 11:		X	-	$0.00	$0.00	$0.00	$0.00
11169-0141187-11	LOG	3/19/2015 6:0		X	-	$0.00	$0.00	$0.00	$0.00
11169-0141187-12	LOG	3/20/2015 10:		X	-	$0.00	$0.00	$0.00	$0.00
11169-0141187-13	LOG	3/21/2015 11:		X	-	$0.00	$0.00	$0.00	$0.00
11169-0141187-14	LOG	3/23/2015 11:		X	-	$0.00	$0.00	$0.00	$0.00
11169-0141187-15	LOG	3/24/2015 11:		X	-	$0.00	$0.00	$0.00	$0.00
11169-0141187-16	LOG	3/24/2015 5:5		X	-	$0.00	$0.00	$0.00	$0.00
11169-0141187-17	LOG	3/25/2015 9:4		X	-	$0.00	$0.00	$0.00	$0.00
11169-0141187-18	LOG	3/25/2015 10:		X	-	$0.00	$0.00	$0.00	$0.00
11169-0141187-19	LOG	4/1/2015 5:50		X	-	$0.00	$0.00	$0.00	$0.00
11169-0141187-20	LOG	4/2/2015 10:1		X	-	$0.00	$0.00	$0.00	$0.00
11169-0141187-21	LOG	4/3/2015 9:58		X	-	$0.00	$0.00	$0.00	$0.00
11169-0141187-22	LOG	4/3/2015 6:01		X	-	$0.00	$0.00	$0.00	$0.00
11169-0141187-23	LOG	4/4/2015 9:41		X	-	$0.00	$0.00	$0.00	$0.00
11169-0141187-24	PMT	4/4/2015 11:3	4/14/2015	X	-	$0.00	$403.22	$605.00	($201.78)
11169-0141187-25	LOG	4/7/2015 6:11		X	-	$0.00	$0.00	$0.00	$0.00
11169-0141187-26	FEE	4/14/2015 7:0		X	-	$0.00	$201.61	$0.00	$201.61
11169-0141187-27	LOG	5/1/2015 5:36		X	-	$0.00	$0.00	$0.00	$0.00
11169-0141187-28	LOG	5/5/2015 9:31		X	-	$0.00	$0.00	$0.00	$0.00
11169-0141187-29	LOG	5/5/2015 6:32		X	-	$0.00	$0.00	$0.00	$0.00
11169-0141187-30	LOG	5/6/2015 11:0		X	-	$0.00	$0.00	$0.00	$0.00
11169-0141187-31	LOG	5/6/2015 6:03		X	-	$0.00	$0.00	$0.00	$0.00
11169-0141187 Totals:		*1*				*$5,503.51*	*$2,513.34*	*$2,405.00*	*$6,128.34*

0

12/15/2014 Totals:	**1**	**$8,939.87**	**$5,503.51**	**$2,513.34**	**$2,405.00**	**$6,128.34**	**0**

APP 005031
ROA 003437

Customer Application

Personal Information

Date 12/15/14	[redacted]	
Last Name Castellon [redacted]		
[redacted]	Cell Phone†	Email Address (optional)††
Best time to call? mornings 8AM to 12PM	Which number do you prefer that we call? ☒ Home Phone ☐ Cell Phone	
Physical Address (Street Number & Name) 1580 upland Ave		Apt #
City Pahrump	State NV	Zip 89048	County NYE
Mailing Address (if different from physical address)		
City	State	Zip

Source of Income

Employer * (Source of Income)	Employer Address (Street Number & Name) [redacted]		
Pay Frequency: (check one) ☒ 1st & 15th of month ☐ 15th & end of month ☐ Biweekly (every 2 weeks) ☐ Weekly ☐ Monthly (last day) ☐ Monthly (1st day) ☐ Monthly (3rd day) ☐ Self-Employed	Next Payday 1st	Current and Expected Gross Monthly Income $3,200	Gross Monthly Obligations $500	Work Shift [redacted]

*Alimony, child support or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation.
Alimony, child support, or separate maintenance received under: ☐ court order ☐ written agreement ☐ oral understanding.
Are you currently in bankruptcy? ☐ yes ☒ no

Credit References

[redacted]

Personal References

[redacted]

APP 005032
ROA 003438

Co-Applicant Information

Date	State Issued ID Number	Date of Birth	Social Security #
Last Name	First Name		Middle Name
Home Phone	Cell Phone†		Email Address (optional)††
Best time to call?	Which number do you prefer that we call? ☐ Home Phone ☐ Cell Phone		
Physical Address *(Street Number & Name)*			Apt #
City	State	Zip	County
Mailing Address *(If different from physical address)*			
City	State	Zip	
Employer * *(Source of Income)*	Employer Address *(Street Number & Name)*		
City	State	Zip	Time at Job?
Work Phone #	Job Title	Supervisor	

Pay Frequency: *(check one)* ☐ 1st & 15th of month ☐ 15th & end of month ☐ Biweekly (every 2 weeks) ☐ Weekly ☐ Monthly (last day) ☐ Monthly (1st day) ☐ Monthly (3rd day) ☐ Self-Employed	Next Payday	Current and Expected Gross Monthly Income $	Gross Monthly Obligations $	Work Shift

***Alimony, child support or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation.**
Alimony, child support, or separate maintenance received under: ☐ court order ☐ written agreement ☐ oral understanding.
Are you currently in bankruptcy? ☐ yes ☐ no

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

Friend/Referral Name of referrer? _____ **Saw Store** **Television** **Yellow Pages** **Repeat Customer**

Internet **Billboard** **Postcard** **Other:** _____

ADDITIONAL TERMS AND CONDITIONS OF THIS CUSTOMER APPLICATION

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

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

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

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

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

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

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

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

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

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

Ability to Repay Verification.

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

N/A

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

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

Applicant Signature _____ Date 12/15/14

Co-Applicant Signature _____ Date _____

Customer Receipt/Repayment Plan Receipt (210 day loan)

NAME AND ADDRESS OF THE LICENSEE: Tm Las Vegas Nv #12 Blue Diamo 3810 Blue Diamond Rd. Suite 105 Las Vegas, NV 89139	PAYMENT MADE ON BEHALF OF OR BY: Patricia Castellon-escobedo
LOAN AGREEMENT IDENTIFICATION NO. 11169-0141187 LOAN AGREEMENT DATE: 12/15/2014 5:51:32 PM If you have multiple loans, this payment was applied to the loan number identified above.	DATE/TIME OF RECEIPT OF PAYMENT: 04/04/2015 11:34:28 AM
AMOUNT PAID: $605.00	AGENT RECEIVING PAYMENT: Brooklyn Krein

TODAY'S PAYMENT ITEMIZATION

PRINCIPAL PAID:	$0.00
INTEREST PAID:	$605.00
CHARGES PAID:	$0.00
FEES PAID:	$0.00
TOTAL AMOUNT PAID TODAY:	$605.00
BALANCE DUE ON LOAN:	$5,926.73
NEXT SCHEDULED DUE DATE:	4/14/2015

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

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

Printed Name

Signature

Customer Receipt/Repayment Plan Receipt (210 day loan)

NAME AND ADDRESS OF THE LICENSEE:	PAYMENT MADE ON BEHALF OF OR BY: Patricia Castellon
LOAN AGREEMENT IDENTIFICATION NO. 11164-014187 TitleMax 3810 Blue Diamond Rd 105 Las Vegas, Nv 89139 702-361-2721 LOAN AGREEMENT DATE: If you have multiple loans, this payment was applied to the loan number identified above.	DATE/TIME OF RECEIPT OF PAYMENT: 4-4-15 12:00
AMOUNT PAID: 605.00	AGENT RECEIVING PAYMENT: (322) Brooklyn Krein

TODAY'S PAYMENT ITEMIZATION

PRINCIPAL PAID: $_____

INTEREST PAID: $_____

CHARGES PAID: $ 0.00

FEES PAID: $_____

TOTAL AMOUNT PAID TODAY: $ 605

BALANCE DUE ON LOAN: $ 5,926.73

NEXT SCHEDULED DUE DATE: 4-14-15

- ☐ **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.

Patricia Escobedo
Printed Name

Signature

APP 005037
ROA 003443

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 #12 Blue Diamo 3810 Blue Diamond Rd. Suite 105 Las Vegas, NV 89139	Patricia Castellon-escobedo
LOAN AGREEMENT IDENTIFICATION NO. 11169-0141187 LOAN AGREEMENT DATE: 12/15/2014 5:51:32 PM If you have multiple loans, this payment was applied to the loan number identified above.	DATE/TIME OF RECEIPT OF PAYMENT: 02/12/2015 12:27:09 PM
AMOUNT PAID: $1,000.00	AGENT RECEIVING PAYMENT: Jasmine Bishop

TODAY'S PAYMENT ITEMIZATION

PRINCIPAL PAID:	$356.03
INTEREST PAID:	$643.97
CHARGES PAID:	$0.00
FEES PAID:	$0.00
TOTAL AMOUNT PAID TODAY:	$1,000.00
BALANCE DUE ON LOAN:	$5,503.51
NEXT SCHEDULED DUE DATE:	3/15/2015

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

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

Patricia Escobedo
Printed Name

Signature

Customer Receipt/Repayment Plan Receipt (210 day loan)

NAME AND ADDRESS OF THE LICENSEE:	PAYMENT MADE ON BEHALF OF OR BY:
Tm Las Vegas Nv #12 Blue Diamo 3810 Blue Diamond Rd. Suite 105 Las Vegas, NV 89139	Patricia Castellon-escobedo
LOAN AGREEMENT IDENTIFICATION NO. 11169-0141187 LOAN AGREEMENT DATE: 12/15/2014 5:51:32 PM If you have multiple loans, this payment was applied to the loan number identified above.	DATE/TIME OF RECEIPT OF PAYMENT: 01/13/2015 04:24:16 PM

AMOUNT PAID:	AGENT RECEIVING PAYMENT:
$800.00	Jasmine Bishop

TODAY'S PAYMENT ITEMIZATION

PRINCIPAL PAID:	$160.46
INTEREST PAID:	$639.54
CHARGES PAID:	$0.00
FEES PAID:	$0.00
TOTAL AMOUNT PAID TODAY:	$800.00
BALANCE DUE ON LOAN:	$5,859.54
NEXT SCHEDULED DUE DATE:	2/13/2015

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

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

Patricia Escobedo
Printed Name

Signature

Title. .x of Nevada, Inc. d/b/a TitleMax
3810 Blue Diamond Rd. Suite 105
Las Vegas, NV 89139
(702)361-2721
3/27/2015

Patricia Castellon-escobedo
1580 Upland Ave
Pahrump, NV 89048

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

Dear Customer:

On 12/15/2014 5:51:32 PM you entered a Title Loan Agreement ("Loan Agreement") with TitleMax of Nevada, Inc. d/b/a TitleMax, and, if applicable, on 01/13/2015 you entered a Grace Period Payments Deferment Agreement with TitleMax of Nevada, Inc. d/b/a TitleMax. On 3/16/2015 ("Date of Default")you defaulted on your payment obligations under the Loan Agreement and, if applicable, the Grace Period Payments Deferment Agreement. Before we attempt to collect the outstanding balance by repossessing the Vehicle, we are offering you an opportunity to enter into a written AMENDMENT OF THE TITLE LOAN AGREEMENT TO ESTABLISH A REPAYMENT PLAN ("Repayment Plan").

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

To enter into a Repayment Plan you must follow these procedures by 4/15/2015 : (1) return to the location in which you signed the Loan Agreement and, if applicable, the Grace Period Payments Deferment Agreement; (2) read and sign the Repayment Plan we prepare; and (3) make an initial payment of $1,274.09. The total of payments or the remaining balance on the original transaction is $6,370.44. You made the following payment(s) on the loan:

Date:	01/13/2015	Amount:	$800.00
Date:	02/12/2015	Amount:	$1,000.00

The total amount due if you enter into a F

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

UNITED STATES POSTAL SERVICE
Certificate Of Mailing
This Certificate of Mailing provides evidence that mail has been presented to USPS® for mailing. This form may be used for domestic and international mail.
From: TitleMax
3810 Blue Diamond Rd 105
Las Vegas, Nv 89139
702-361-2721
To: Patricia Castellon-Escobedo
1580 Upland Ave
Pahrump NV 89048
MAR 27 2015
$1.30
U.S. POSTAGE PAID LAS VEGAS, NV 89123 MAR 27 '15 AMOUNT
00010423-08
PS Form 3817, April 2007 PSN 7530-02-000-9065

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

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

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

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

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

Sincerely,

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

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

(1) The amount of the debt is $6,370.44 ; (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.

Loan Analysis

Caswise Version	Fiscal Date	User Id
40462	05/07/2015	627

Tm Las Vegas Nv #12 Blue Diamo
3810 Blue Diamond Rd. Suite 105
Las Vegas, NV 89139
(702)361-2721

			Module	Loan Type	Payment Interval	Amortizing Type
Loan ID:	11169-014118	NV 210 Multi Car (10.99%)				
Cust:	11169-006536	Castellon-escobedo, Patricia	INS	A3	30 Days Interval	Amortizing

Loan Origination: **Origination Date:** Monday 12/15/2014 **Current Loan Status:** Grace Days:0 Log Item

Amount Advanced:	$6,020.00	Normal First Payment Due:	01/14/2015			Balloon Amount:	$0.00
Cash Advance Fee:	$0.00	First Payment Due Date:	01/14/2015	Amount:		Next Due Date:	**04/14/2015**
Origination Charge:	$0.00	Extra Interest Days In First Period:	0			Grace Date:	04/14/2015
Maintence Fees:	$0.00	Second Payment Due Date:	02/13/2015	Amount:	$1,277.12	Minimum Payment:	
Interest Charges:	$2,919.87	Final Payment Due Date:		Duration:	Days	Principal Balance:	$5,503.51
Total Amount:	$8,939.87						

Total Finance Charges: **$2,919.87** **Payment Count:** 7 **APR:** 0133.7129% **Total Amount Due:** **$6,128.34**

Loan Type Settings:

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

Periodic Fees:

		Amount Type	Flat/Rate	Amount	Applied	Calculation Procedure	Early Payoff Rebate Proc.
109	10.99% Flat	INT	Rate	10.99000 % N	4/14/2015	LoanTitleMax210FeeCalculator	LoanInterestProrateCalculator_

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

ACH Autopay: **False** Payment Tolerance: $10.00 Pre-Autopay Days: 0

Late Fee Type: $
Late Fee Descr.:
Calculation Procedure:

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

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

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

Collateral Settings: **Title**

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

Collateral Value Protocol:
Payment Replacement: **Never replace**
CollateralDepositDateProc:

Loan Collateral:

		Value	Date To Deposit	Pick Up	Routing Account #	Replaced Deposit Rule	Deposit ID	Date Deposited	Check 21 ID	Automobile Make	Collateral Model	Serial / License Number / State
1	**Title**	$8,939.87								DODGE 2007	RAM 1500 A-Excellent	1D7HU18267S 4PICHO NV

Payment Schedule:

			Beginning Bal.	Interest	Fees	Principal	Total Pmt.	Ending Bal.	Interest From	To Date	#Days	Satisfied
1 Wednesd	01/14/2015	30 Days	$6,020.00	$661.60	$0.00	$615.52	$1,277.12	$5,404.48	12/16/2014	01/14/2015	30	01/13/2015
2 Friday	02/13/2015	30 Days	$5,404.48	$593.95	$0.00	$683.17	$1,277.12	$4,721.31	01/15/2015	02/13/2015	30	02/12/2015
3 Sunday	03/15/2015	30 Days	$4,721.31	$518.87	$0.00	$758.25	$1,277.12	$3,963.06	02/14/2015	03/15/2015	30	04/04/2015
4 Tuesday	04/14/2015	30 Days	$3,963.06	$435.54	$0.00	$841.58	$1,277.12	$3,121.48	03/16/2015	04/14/2015	30	
5 Thursday	05/14/2015	30 Days	$3,121.48	$343.05	$0.00	$934.07	$1,277.12	$2,187.41	04/15/2015	05/14/2015	30	
6 Saturday	06/13/2015	30 Days	$2,187.41	$240.40	$0.00	$1,036.72	$1,277.12	$1,150.69	05/15/2015	06/13/2015	30	
7 Monday	07/13/2015	30 Days	$1,150.69	$126.46	$0.00	$1,150.69	$1,277.15	$0.00	06/14/2015	07/13/2015	30	

Transaction Summary:

		Type	Payment Amount	Amount Due	Principal Applied	Fees Charged	Fees Paid	Credit Amt.	New Due Date	#	Pro. Rev.	Date Entered	Sale Item ID
1 Monday	12/15/2014	NEL	$0.00	$6,020.00	$6,020.00	$0.00	$0.00	$0.00			P	12/15/2014 5:51:37 PM	11169-191304
2 Tuesday	01/13/2015	PMT	$800.00	($160.46)	($160.46)	$639.54	$639.54	$0.00	02/13/2015	2	P	1/13/2015 4:24:18 PM	11169-199051
3 Wednesday	01/14/2015	FEE	$0.00	$21.47	$0.00	$21.47	$0.00	$0.00			P	1/14/2015 7:09:58 PM	
4 Thursday	02/12/2015	PMT	$1,000.00	($377.50)	($356.03)	$622.50	$643.97	$0.00	03/15/2015	3	P	2/12/2015 12:27:19 PM	11169-208323
5 Friday	02/13/2015	FEE	$0.00	$20.16	$0.00	$20.16	$0.00	$0.00			P	2/13/2015 7:15:46 PM	
6 Sunday	03/15/2015	FEE	$0.00	$604.84	$0.00	$604.84	$0.00	$0.00			P	3/16/2015 6:47:11 AM	
24 Saturday	04/04/2015	PMT	$605.00	($201.78)	$0.00	$403.22	$605.00	$0.00	04/14/2015	4	P	4/4/2015 11:34:49 AM	11169-222835
26 Tuesday	04/14/2015	FEE	$0.00	$201.61	$0.00	$201.61	$0.00	$0.00			P	4/14/2015 7:00:14 PM	
Proposal Totals:			**$2405.00**	**$6128.34**	**$5503.51**	**$2513.34**	**$1888.51**	**$0.00**					

Detail:

	Proposal Type	Fee Type	Amount Type	Amount	Operation Type	##	Description	Fees Earned	Period ##	Fees Applied From Date	To Date	Pro. Rev.	Date Entered	Sale Item ID
1	12/15/2014	NEL	PRI	6020.00	MOD	2	Modify Amount					P	12/15/2014 5:51:38 PM	11169-191304
2	01/13/2015	PMT	109 INT	639.54	FEE	3	Apply Fees	01/13/2015	1	12/16/2014	01/14/2015	P	1/13/2015 4:24:21 PM	11169-199051
2	01/13/2015	PMT	PRI	-160.46	PAY	5	Apply Payment					P	1/13/2015 4:24:21 PM	11169-199051
2	01/13/2015	PMT	INT	-639.54	PAY	5	Apply Payment					P	1/13/2015 4:24:21 PM	11169-199051
3	01/14/2015	FEE	109 INT	21.47	FEE	6	Apply Fees	01/14/2015	1	01/14/2015	01/14/2015	P	1/14/2015 7:09:59 PM	
4	02/12/2015	PMT	109 INT	622.50	FEE	8	Apply Fees	02/12/2015	2	01/15/2015	02/13/2015	P	2/12/2015 12:28:18 PM	11169-208323
4	02/12/2015	PMT	PRI	-356.03	PAY	10	Apply Payment					P	2/12/2015 12:28:18 PM	11169-208323
4	02/12/2015	PMT	INT	-643.97	PAY	10	Apply Payment					P	2/12/2015 12:28:18 PM	11169-208323
5	02/13/2015	FEE	109 INT	20.16	FEE	11	Apply Fees	02/13/2015	2	02/13/2015	02/13/2015	P	2/13/2015 7:15:46 PM	
6	03/15/2015	FEE	109 INT	604.84	FEE	13	Apply Fees	03/15/2015	3	02/14/2015	03/15/2015	P	3/16/2015 6:47:12 AM	
24	04/04/2015	PMT	109 INT	403.22	FEE	15	Apply Fees	04/04/2015	4	03/16/2015	04/14/2015	P	4/4/2015 11:35:44 AM	11169-222835
24	04/04/2015	PMT	INT	-605.00	PAY	17	Apply Payment					P	4/4/2015 11:35:44 AM	11169-222835
26	04/14/2015	FEE	109 INT	201.61	FEE	18	Apply Fees	04/14/2015	4	04/05/2015	04/14/2015	P	4/14/2015 7:00:14 PM	

Total Amount Due: **$6128.34**

Loan Analysis

Caswise Version	Fiscal Date	User Id
40462	05/07/2015	627

Tm Las Vegas Nv #12 Blue Diamo
3810 Blue Diamond Rd. Suite 105
Las Vegas, NV 89139
(702)361-2721

			Module	Loan Type	Payment Interval	Amortizing Type
Loan ID:	11169-014118	NV 210 Multi Car (10.99%)				
Cust:	11169-006536	Castellon-escobedo, Patricia	INS	A3	30 Days Interval	Amortizing

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

Allow Additional Principal: **No**
Allow Principal Pay Down: **No**

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

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

A - 121

604A LOAN REVIEW WORKSHEET

Licensee Name & DBA: TITLEMAX OF NEVADA INC. DBA TITLEMAX

Exam Start Date: 5/20/2015

Licensee Address: 3810 BLUE DIAMOND ROAD SUITE 105 LAS VEGAS NV 89139

Borrower Name & Address: SUK LEE

Exam as of: 5/4/2015

Examiner: td

Account Number	Origination Date	Amount of Loan	Maturity Date	Finance Charge	Total Number of Payments	Payment Amount	APR Quoted	Is the APR correct?
11169-0128837	10/4/2014	$3,020.00	5/2/2015	$1,320.85	6&1	620.12/620.13	121.55%	YES

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

Is the loan secured? **YES** If so, what is the collateral? 2000 TOYT AVALON

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

What is the borrower's expected gross monthly income? $5,500 Was the borrower's income verified? **YES** Paystub ☐ Affidavit ☐ Other:

(Applies to Deferred Deposit Only) *NRS 604A.425(1a)* Does the deferred deposit loan exceed 25% of the customer's expected gross monthly income? **N/A**

(Applies to D/D Loans) *NRS 604A.408(1)* Does the *original term* of the D/D Loan not exceed 35 days? **N/A**

(Applies to High-Interest Loans Only) *NRS 604A.425(1b)* Does the *monthly payment amount* exceed 25% of the borrower's expected gross monthly income? **N/A**

(Applies High-Int Loans) *NRS 604A.408(1)* Does the *original term* of the HIL not exceed 35 days? **N/A**

(Applies to Title Loans Only) *NRS 604A.450(1)* Does the loan amount exceed the fair market value of the vehicle securing the loan? **NO** Fair Market Value: $4,375.00

(Applies to Title Loans Only) *NRS 604A.445(1)* Does the original term of the title loan exceed 30 days? **NO**

(Applies to Title Loans Only) *NRS 60A.445(2)* Has the title loan been extended for more than six additional periods, *pursuant to NRS 604A.445 (2)?* **NO**

Does the written loan agreement disclose the right of the customer to RESCIND the loan, *pursuant to NRS 604A.410 (2d)?* **NO**

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

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

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

VIOLATIONS/ TECHNICAL EXCEPTIONS/ OTHER COMMENTS:

NRS 604A 445 AND NRS 604A 210 RPT VIO ON GPDA

Revised 10-15-2008

Confidential

APP 005045
ROA-003451

Title Loan Agreement

Date: 10/4/2014

Number: 11169-0128837

Customer & Co-Customer Information			ACCOUNT NUMBER: 11169-0128837		
FIRST NAME Suk	LAST NAME Lee		CO-CUSTOMER FIRST NAME	CO-CUSTOMER LAST NAME	
[redacted]O			CO-CUSTOMER SSN	CO-CUSTOMER'S DRIVERS LIC./STATE ID. NO.	
STREET ADDRESS 7739 Whitesboro Court			CO-CUSTOMER STREET ADDRESS		
City Las Vegas	STATE NV	ZIP CODE 89139	CO-CUSTOMER CITY	CO-CUSTOMER STATE	CO-CUSTOMER ZIP CODE
[redacted]			CO-CUSTOMER HOME PHONE	CO-CUSTOMER DATE OF BIRTH	

Motor Vehicle & Licensee Information				
LICENSEE'S HOURS OF OPERATION: Monday to Friday 9:00 A.M. to 7:00 P.M., Saturday 10:00 A.M. to 4:00 P.M., Closed Sunday				
LICENSEE NAME TitleMax of Nevada, Inc. d/b/a TitleMax	LICENSEE PHONE NUMBER (702)361-2721			
LICENSEE STREET ADDRESS 3810 Blue Diamond Rd. Suite 105	LICENSEE CITY Las Vegas	LICENSEE STATE NV	LICENSEE ZIP CODE 89139	
VEHICLE IDENTIFICATION NUMBER (VIN) 4T1BF28B5YU028529	LICENSE PLATE 380PAE			
VEHICLE YEAR 2000	VEHICLE MAKE TOYOTA	VEHICLE MODEL AVALON XL	COLOR GREEN	

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

Term, Principal, Interest, Charges and Payment. The original term of this loan is 210 days. You promise to timely pay us in cash or as otherwise agreed in writing $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 0.333% from the date of this Loan Agreement until 05/02/2015 the earlier of: (i) the due date of your last payment as set forth in the Payment Schedule below; or (ii) payment in full. You also promise to pay any other charges provided for under this Loan Agreement. You agree to make your payment in the amounts and on the dates set forth in the Payment Schedule below ("Due Date") at the address indicated above, or at such other address as we direct you in writing. If any Due Date falls on a date we are not open for business, then you agree to pay us on the next business day, and we will credit such payment, as if we received it on the appropriate Due Date. The Loan Agreement will be consummated upon the date you sign this Loan AgreemenL Time is of the essence in this Loan Agreement. In consideration of your delivering the Title to us and granting us a security interest in the Motor Vehicle as set forth below, your promise to timely pay and agreeing to this Loan Agreement, we agree to provide you a loan in the Principal Amount provided above.

FEDERAL TRUTH-IN-LENDING DISCLOSURES

ANNUAL PERCENTAGE RATE	FINANCE CHARGE	Amount Financed	Total of Payments
The cost of your credit as a yearly rate.	The dollar amount the credit will cost you.	The amount of credit provided to you or on your behalf.	The amount you will have paid after you have made all payments as scheduled.
121.5462 %	$1,320.85	$3,020.00	$4,340.85

Your payment schedule will be:

Number of Payments	Amount of Payments	When Payments are Due
6	$620.12	11/3/2014 and each 30 days thereafter
1	$620.13	5/2/2015

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

TitleMax of Nevada, Inc. d/b/aTitleMax

Customer's Signature	Date 10/04/2014	Its Authorized Agent	Date 10/4/14
Co-Customer's Signature	Date		

GRACE PERIOD PAYMENTS DEFERMENT AGREEMENT

Date:

Account Number: 11169-0128837

Customer Name: Suk Lee Address: 7739 Whitesboro Court Las Vegas, NV 89139 Co-Borrower Name: Address:	Licensee Name: TitleMax of Nevada, Inc. d/b/a TitleMax Address: 3810 Blue Diamond Rd. Suite 105 Las Vegas, NV 89139 Vehicle Information:2000 TOYOTA AVALON XL 4T1BF28B5YU028529

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 10/04/2014 ("Loan Agreement.") Under the Title Loan Agreement, we agreed with you that we may subsequently offer you a "Grace Period" which is a gratuitous period of payments deferment. You agree that we are offering you a "Grace Period" and you are voluntarily accepting such offer after entering into a Loan Agreement pursuant to the provisions of NRS 604A.70 and NRS 604A.210. **Please note that since this is a "Grace Period" it is not an "extension" as defined in NRS. 604A.065.**. Under the Title Loan Agreement, your obligation to pay simple interest under the Loan Agreement remains unchanged. Other than the interest and fees originally provided for in the Title Loan Agreement, we do not charge you any additional fees or interest for entering into this Grace Period Payments Deferment Agreement.

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

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

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

Grace Periods Payments Deferment Schedule

Payment Number	Amount of Payment	Deferred Periodic Due Date
1	$301.70	11/3/2014
2	$301.70	12/3/2014
3	$301.70	1/2/2015
4	$301.70	2/1/2015
5	$301.70	3/3/2015
6	$301.70	4/2/2015
7	$301.70	5/2/2015
8	$431.43	6/1/2015
9	$431.43	7/1/2015
10	$431.43	7/31/2015
11	$431.43	8/30/2015
12	$431.43	9/29/2015
13	$431.43	10/29/2015
14	$431.42	11/28/2015
The total amount paid after making all payments under the under the terms of the Grace Period Payments Deferment Agreement:	$5,131.90	

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

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

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

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

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

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

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

Acknowledgment of Simple Interest Accrual. You acknowledge that we use the simple interest method to calculate and accrue the interest owing under the Loan Agreement. Interest is not compounded under the Loan Agreement. You acknowledge that simple interest is charged on the outstanding principal balance. Payments will be applied first to accrued interest, second to outstanding charges, if any, and third to principal. We calculated and estimated the simple interest under the Loan Agreement and disclosed in the "Finance Charge" disclosure assuming you would pay each scheduled payment in the amount scheduled and on the scheduled Payment Dates. The original Payment Schedule in the Loan Agreement provided for payments which would ratably and fully amortize the entire Principal Amount and interest payable. The interest rate under the Loan Agreement remains unchanged. You acknowledge that simple interest is charged on the unpaid principal balance of this Loan Agreement at the daily rate of 0.333% 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	11/08/2014 Date	Its Authorized Agent	11/8/14 Date
Co-Borrower's Signature	Date		

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

Ability to Pay Summary

Loan Number	11169-
Customer Name	Suk Lee
Is Customer a Covered Borrower	No
Requested Loan Amount	$3,000.00
Title Fee	$20
MLV Amount	$3,020
Gross Monthly Income	$5,500.00
Current and Expected Monthly Obligations	$800.00
Other TitleMax Loan Payment	$0.00
Rate Match/Rate for Other TitleMax Loan	9.99%
Add-On to Current Loan or Multi-Car	Multi-Car
Residual Monthly Income	$4,700.00

210 INSTALLMENT LOAN BREAKDOWN

Income Based - Max. Loan Amount Inc. Title Fee	$	10,020
Vehicle Value - Max. Loan Amount Inc. Title Fee	$	3,040
Interest Rate		9.99%
Max Cash to Customer Amount	$	3,020.00
Actual Cash to Customer Amount	$	3,020.00
Title Fee Amount	$	20
Total Loan Amount	$	3,040

Amortized Loan Payment	$624.23
Total Payback Amount	$4,369.59
Minimum Payment to Extend	$303.70
Grace Period Plan # of Months (0% Interest)	7
Grace Period Plan Payment (0%)	$434.29

CHOOSE THIS CASHWISE LOAN TYPE

NV 210 Day Multi-Car 9.99%

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

07.18.2014

Cash Advance Snapshot Report

Filter (Location: 11169 Loan: 11169-0128837 Ordered by Date)

Tm Las Vegas Nv #12 Blue
3810 Blue Diamond Rd. Suit
Las Vegas, NV 89139
(702)361-2721

10/04/2014

ID #	Orig. Date	Customer Name	Type			Coll. Value	Advanced	Fees.	Paid	Amt. Due	EXT's
11169-0128837	**10/04/2014**	**Lee, Suk F**	**A2**			**$4,340.85**	**$3,020.00**	**$2,100.18**	**$1,819.00**	**$3,301.18**	**0**
Transaction #	*Type*	*Trans. Date*	*New Due Date*	*Pro?*	*Rev?*		*Principal*	*Fees*	*Amt Paid*	*Due*	
11169-0128837-1	NEL	10/4/2014 11:		X	-		$3,020.00	$0.00	$0.00	$3,020.00	
11169-0128837-2	LOG	10/31/2014 4:		X	-		$0.00	$0.00	$0.00	$0.00	
11169-0128837-3	FEE	11/3/2014 6:5		X	-		$0.00	$301.70	$0.00	$301.70	
11169-0128837-4	LOG	11/7/2014 4:1		X	-		$0.00	$0.00	$0.00	$0.00	
11169-0128837-5	PMT	11/8/2014 1:5	12/3/2014	X	-		$0.00	$50.28	$302.00	($251.72)	
11169-0128837-6	LOG	12/1/2014 3:0		X	-		$0.00	$0.00	$0.00	$0.00	
11169-0128837-7	FEE	12/3/2014 7:0		X	-		$0.00	$251.41	$0.00	$251.41	
11169-0128837-8	PMT	12/5/2014 10:	1/2/2015	X	-		$0.00	$20.11	$302.00	($281.89)	
11169-0128837-9	PMT	1/2/2015 9:22	2/1/2015	X	-		($3.92)	$281.58	$305.00	($23.42)	
11169-0128837-10	LOG	1/31/2015 2:0		X	-		$0.00	$0.00	$0.00	$0.00	
11169-0128837-11	FEE	2/1/2015		X	-		$0.00	$301.31	$0.00	$301.31	
11169-0128837-12	LOG	2/11/2015 9:2		X	-		$0.00	$0.00	$0.00	$0.00	
11169-0128837-13	PMT	2/14/2015 2:3	3/3/2015	X	-		$0.00	$130.57	$305.00	($174.43)	
11169-0128837-14	LOG	2/14/2015 2:3		X	-		$0.00	$0.00	$0.00	$0.00	
11169-0128837-15	PMT	2/27/2015 9:2	4/2/2015	X	-		($47.55)	$130.57	$305.00	($174.43)	
11169-0128837-16	FEE	3/3/2015 7:02		X	-		$0.00	$39.54	$0.00	$39.54	
11169-0128837-17	LOG	3/27/2015 3:4		X	-		$0.00	$0.00	$0.00	$0.00	
11169-0128837-18	FEE	4/2/2015 7:10		X	-		$0.00	$296.56	$0.00	$296.56	
11169-0128837-19	PMT	4/10/2015 10:	5/2/2015	X	-		$0.00	$79.08	$300.00	($220.92)	
11169-0128837-20	LOG	4/30/2015 11:		X	-		$0.00	$0.00	$0.00	$0.00	
11169-0128837-21	FEE	5/2/2015 4:18		X	-		$0.00	$217.47	$0.00	$217.47	
11169-0128837 Totals:		*1*					*$2,968.53*	*$2,100.18*	*$1,819.00*	*$3,301.18*	*0*
10/04/2014 Totals:		**1**				**$4,340.85**	**$2,968.53**	**$2,100.18**	**$1,819.00**	**$3,301.18**	**0**

APP 005056

ROA 003462

STATE OF NEVADA
DEPARTMENT OF MOTOR VEHICLES

CERTIFICATE OF TITLE

VIN	YEAR	MAKE	MODEL	VEHICLE BODY	TITLE NUMBER
4T1BF28B5YU028529	2000	TOYT	AVALON XL/	P4D	NV007327120

DATE ISSUED	ODOMETER MILES	FUEL TYPE	SALES TAX PD	EMPTY WT.	GROSS WT.	GVWR
10/24/2014		G		3335		

VEHICLE COLOR: ODOMETER BRAND: EXEMPT

BRANDS:

OWNER(S) NAME AND ADDRESS
LEE SUK FONG
7739 WHITESBORO CT
LAS VEGAS NV 89139-5794

LIENHOLDER NAME AND ADDRESS
TITLEMAX
3810 BLUE DIAMOND RD 105
LAS VEGAS NV 89139-7765

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

SIGNATURE OF AUTHORIZED AGENT DATE

PRINTED NAME OF AGENT AND COMPANY

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

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

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

Address — City — State — Zip Code

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

ODOMETER READING NO TENTHS

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

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

I am aware of the above odometer certification made by the seller/agent. ☐ Dealer's License Number _____ Date of Sale _____

Signature of Buyer — Printed Full Legal Name of Buyer

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

CONTROL NO.
22174296
(THIS IS NOT A TITLE NO.)

VP-2 (Rev. 8/10)

Contact Information 10/4/2014

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

Telephone: 404-542-6618
Fax:

Notes

Vehicle Info For 2000 Toyota Avalon XLS 4D Sedan

MSRP: $30,105
Fin Adv: $3,775
Equip Ret: $31,835
Tire Size: 205/65HR15
Base HP: 210 @ 5800
Taxable HP: 28.4
Model Number: 3546
Price Includes: AT AC

VIN: 4T1BF28B5YU028529
UVC: 2000900017
MPG: 21/39
Weight: 3439
Fuel Type: Gas
Wheelbase: 107.1
End of Term Months: 0

Adj. State: National
Mileage: 0
Mileage Cat: C
Cylinders: 6
Transmission: A
Drive Train: FWD
End of Term Mileage: 0

Wholesale Black Book values as of 10/3/2014

	X-CL	Clean	Average	Rough
Base	N/A	$3,850	$2,750	$1,750
Options	N/A	$0	$0	$0
Mileage	N/A	N/A	N/A	N/A
Region	N/A	$0	$0	$0
Total	N/A	$3,850	$2,750	$1,750

Trade In Black Book values as of 10/3/2014

	X-CL	Clean	Average	Rough
Base	N/A	$3,915	$2,815	$1,715
Options	N/A	$0	$0	$0
Mileage	N/A	N/A	N/A	N/A
Region	N/A	$0	$0	$0
Total	N/A	$3,915	$2,815	$1,715

Retail Black Book values as of 10/3/2014

	X-CL	Clean	Average	Rough
Base				

	X-CL	Clean	Average	Rough
	N/A	$5,875	$4,375	$3,000
Options	N/A	$0	$0	$0
Mileage	N/A	N/A	N/A	N/A
Region	N/A	$0	$0	$0
Total	N/A	$5,875	$4,375	$3,000

Residual Black Book values as of 10/3/2014

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

Black Book Add/Deducts

Affidavit

STATE OF NEVADA
COUNTY OF Clark

Title Loan Agreement No.: 11169-0128837
Date: 10/4/14

Customer Name: Suk Lee Address: 7739 Whitesboro Las Vegas, NV 89139 Co-Borrower Name: Address:	Licensee Name: TitleMax of Nevada, Inc. d/b/a TitleMax Address: 3810 Blue Diamond #105 Las Vegas, NV 89139

Vehicle Information: VIN: 4T1BF28B5YU028529
License Plate State and No: 380 PAE Color: Green Year: 2000 Make: Toyota Model: Avalon XLS

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, Suk Lee, 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: Suk Lee

Co-Borrower Signature: _____

TM-NV-Customer Affidavit-V.1.0-02.16.2011

Customer Application

Personal Information

[redacted]

Date 10-4-14	[redacted]	Middle Name Kong
Last Name Lee	First Name Suk	Email Address (optional)††
[redacted] 702-516-8262	Cell Phone† [redacted]	
Best time to call? Any	Which number do you prefer that we call? ☒ Home Phone ☐ Cell Phone	

Physical Address (Street Number & Name) 7739 Whitesboro Ct.			Apt # —
City Las Vegas	State NV	Zip 89139	County Clark
Mailing Address (if different from physical address) SAME			
City	State	Zip	

Source of Income

[redacted]

Work Phone # 702-777-7771	[redacted]	Next Payday	Current and Expected Gross Monthly Income	Gross Monthly Obligations
Pay Frequency (check one) ☐ 1st & 15th of month ☐ 15th & end of month ☐ Biweekly (every 2 weeks) ☐ Weekly ☐ Monthly (last day) ☐ Monthly (1st day) ☐ Monthly (3rd day) ☐ Self-Employed		OCT 10, 2014	$ 5500.00	$ 800

Work Shift [redacted]

***Alimony, child support or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation.**
Alimony, child support, or separate maintenance received under: ☐ court order ☐ written agreement ☐ oral understanding.
Are you currently in bankruptcy? ☐ yes ☒ no

Credit References

Business Name		Phone #	
Address (Street Number & Name)	City	State	Zip
Business Name		Phone #	
Address (Street Number & Name)	City	State	Zip

Personal References

[redacted] City State Zip [redacted] Oaks CA 91423

APP 005061
ROA 003467

TM NV Customer Application-V.2.0-10.09.2013

Co-Applicant Information

Date	State Issued ID Number	Date of Birth	Social Security #
Last Name	First Name		Middle Name
Home Phone	Cell Phone†		Email Address (optional)††
Best time to call?	Which number do you prefer that we call? ☐ Home Phone ☐ Cell Phone		
Physical Address *(Street Number & Name)*			Apt #
City	State	Zip	County
Mailing Address *(if different from physical address)*			
City	State	Zip	
Employer * *(Source of Income)*	Employer Address *(Street Number & Name)*		
City	State	Zip	Time at Job?
Work Phone #	Job Title	Supervisor	

Pay Frequency: *(check one)*	Next Payday	Current and Expected Gross Monthly Income	Current and Expected Gross Monthly Obligations	Work Shift	
☐ 1st & 15th of month ☐ 15th & end of month ☐ Biweekly (every 2 weeks) ☐ Weekly ☐ Monthly (last day) ☐ Monthly (1st day) ☐ Monthly (3rd day) ☐ Self-Employed		$	$		

***Alimony, child support or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation.**
Alimony, child support, or separate maintenance received under: ☐ court order ☐ written agreement ☐ oral understanding.
Are you currently in bankruptcy? ☐ yes ☐ no

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

Friend/Referral Name of referrer? _____ **Saw Store** **Television** **Yellow Pages** **Repeat Customer**

Internet **Billboard** **Postcard** **Other:** _____

ADDITIONAL TERMS AND CONDITIONS OF THIS CUSTOMER APPLICATION

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

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

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

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

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

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

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

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

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

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

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

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

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

Lisa Lee
Applicant Signature

10-04-2014
Date

Co-Applicant Signature

Date

Customer Receipt/Repayment Plan Receipt (210 day loan)

NAME AND ADDRESS OF THE LICENSEE: Tm Las Vegas Nv #12 Blue Diamo 3810 Blue Diamond Rd. Suite 105 Las Vegas, NV 89139	PAYMENT MADE ON BEHALF OF OR BY: Suk Lee
LOAN AGREEMENT IDENTIFICATION NO. 11169-0128837 LOAN AGREEMENT DATE: 10/4/2014 11:55:32 AM If you have multiple loans, this payment was applied to the loan number identified above.	DATE/TIME OF RECEIPT OF PAYMENT: 04/10/2015 10:01:27 AM
AMOUNT PAID: $300.00	AGENT RECEIVING PAYMENT: Jasmine Bishop

TODAY'S PAYMENT ITEMIZATION

PRINCIPAL PAID:	$0.00
INTEREST PAID:	$300.00
CHARGES PAID:	$0.00
FEES PAID:	$0.00
TOTAL AMOUNT PAID TODAY:	$300.00
BALANCE DUE ON LOAN:	$3,083.71
NEXT SCHEDULED DUE DATE:	5/2/2015

- ☐ **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.

SUK LEE
Printed Name

Suk Jay Lee
Signature

APP 005065
ROA 003471

Customer Receipt/Repayment Plan Receipt (210 day loan)

NAME AND ADDRESS OF THE LICENSEE: Tm Las Vegas Nv #12 Blue Diamo 3810 Blue Diamond Rd. Suite 105 Las Vegas, NV 89139	PAYMENT MADE ON BEHALF OF OR BY: Suk Lee
LOAN AGREEMENT IDENTIFICATION NO. 11169-0128837 LOAN AGREEMENT DATE: 10/4/2014 11:55:32 AM If you have multiple loans, this payment was applied to the loan number identified above.	DATE/TIME OF RECEIPT OF PAYMENT: 02/27/2015 09:29:54 AM
AMOUNT PAID: $305.00	AGENT RECEIVING PAYMENT: Brooklyn Krein

TODAY'S PAYMENT ITEMIZATION

PRINCIPAL PAID:	$47.55
INTEREST PAID:	$257.45
CHARGES PAID:	$0.00
FEES PAID:	$0.00
TOTAL AMOUNT PAID TODAY:	$305.00
BALANCE DUE ON LOAN:	$2,968.53
NEXT SCHEDULED DUE DATE:	4/2/2015

- ☐ **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.

SUK LEE

Printed Name

Signature

APP 005066
ROA 003472

Customer Receipt/Repayment Plan Receipt (210 day loan)

NAME AND ADDRESS OF THE LICENSEE: Tm Las Vegas Nv #12 Blue Diamo 3810 Blue Diamond Rd. Suite 105 Las Vegas, NV 89139	PAYMENT MADE ON BEHALF OF OR BY: Suk Lee
LOAN AGREEMENT IDENTIFICATION NO. 11169-0128837 LOAN AGREEMENT DATE: 10/4/2014 11:55:32 AM If you have multiple loans, this payment was applied to the loan number identified above.	DATE/TIME OF RECEIPT OF PAYMENT: 02/14/2015 02:37:37 PM
AMOUNT PAID: $305.00	AGENT RECEIVING PAYMENT: James Lalas

TODAY'S PAYMENT ITEMIZATION

PRINCIPAL PAID:	$0.00
INTEREST PAID:	$305.00
CHARGES PAID:	$0.00
FEES PAID:	$0.00
TOTAL AMOUNT PAID TODAY:	$305.00
BALANCE DUE ON LOAN:	$3,142.96
NEXT SCHEDULED DUE DATE:	3/3/2015

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

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

SUK LEE
Printed Name

Suk Lee
Signature

Customer Receipt/Repayment Plan Receipt (210 day loan)

NAME AND ADDRESS OF THE LICENSEE: Tm Las Vegas Nv #12 Blue Diamo 3810 Blue Diamond Rd. Suite 105 Las Vegas, NV 89139	PAYMENT MADE ON BEHALF OF OR BY: Suk Lee
LOAN AGREEMENT IDENTIFICATION NO. 11169-0128837 LOAN AGREEMENT DATE: 10/4/2014 11:55:32 AM If you have multiple loans, this payment was applied to the loan number identified above.	DATE/TIME OF RECEIPT OF PAYMENT: 01/02/2015 09:22:13 AM
AMOUNT PAID: $305.00	AGENT RECEIVING PAYMENT: Mary Smith

TODAY'S PAYMENT ITEMIZATION

PRINCIPAL PAID:	$3.92
INTEREST PAID:	$301.08
CHARGES PAID:	$0.00
FEES PAID:	$0.00
TOTAL AMOUNT PAID TODAY:	$305.00
BALANCE DUE ON LOAN:	$3,016.08
NEXT SCHEDULED DUE DATE:	2/1/2015

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

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

SUK LEE
Printed Name

Signature

Customer Receipt/Repayment Plan Receipt (210 day loan)

NAME AND ADDRESS OF THE LICENSEE: Tm Las Vegas Nv #12 Blue Diamo 3810 Blue Diamond Rd. Suite 105 Las Vegas, NV 89139	PAYMENT MADE ON BEHALF OF OR BY: Suk Lee
LOAN AGREEMENT IDENTIFICATION NO. 11169-0128837 LOAN AGREEMENT DATE: 10/4/2014 11:55:32 AM If you have multiple loans, this payment was applied to the loan number identified above.	DATE/TIME OF RECEIPT OF PAYMENT: 12/05/2014 10:02:17 AM
AMOUNT PAID: $302.00	AGENT RECEIVING PAYMENT: Paula Queen

TODAY'S PAYMENT ITEMIZATION

PRINCIPAL PAID:	$0.00
INTEREST PAID:	$302.00
CHARGES PAID:	$0.00
FEES PAID:	$0.00
TOTAL AMOUNT PAID TODAY:	$302.00
BALANCE DUE ON LOAN:	$3,039.50
NEXT SCHEDULED DUE DATE:	1/2/2015

- ☐ **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.

SUK LEE
Printed Name

Signature

Customer Receipt/Repayment Plan Receipt (210 day loan)

NAME AND ADDRESS OF THE LICENSEE: Tm Las Vegas Nv #12 Blue Diamo 3810 Blue Diamond Rd. Suite 105 Las Vegas, NV 89139	PAYMENT MADE ON BEHALF OF OR BY: Suk Lee
LOAN AGREEMENT IDENTIFICATION NO. 11169-0128837 LOAN AGREEMENT DATE: 10/4/2014 11:55:32 AM If you have multiple loans, this payment was applied to the loan number identified above.	DATE/TIME OF RECEIPT OF PAYMENT: 11/08/2014 01:51:53 PM
AMOUNT PAID: $302.00	AGENT RECEIVING PAYMENT: Mary Smith

TODAY'S PAYMENT ITEMIZATION

PRINCIPAL PAID:	$0.00
INTEREST PAID:	$302.00
CHARGES PAID:	$0.00
FEES PAID:	$0.00
TOTAL AMOUNT PAID TODAY:	$302.00
BALANCE DUE ON LOAN:	$3,069.98
NEXT SCHEDULED DUE DATE:	12/3/2014

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

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

SUK LEE
Printed Name

Suk Lee
Signature

Loan Analysis

Caswise Version	Fiscal Date	User Id
40462	05/07/2015	627

Tm Las Vegas Nv #12 Blue Diamo
3810 Blue Diamond Rd. Suite 105
Las Vegas, NV 89139
(702)361-2721

			Module	Loan Type	Payment Interval	Amortizing Type
Loan ID:	11169-012883	NV 210 Multi Car (9.99%)	INS	A2	30 Days Interval	Amortizing
Cust:	11169-000350	Lee, Suk F				

Loan Origination: Origination Date: Saturday 10/04/2014 **Current Loan Status:** Grace Days:0 Apply Fees

Amount Advanced:	$3,020.00	Normal First Payment Due:	11/03/2014			Balloon Amount:	$0.00
Cash Advance Fee:	$0.00	First Payment Due Date:	11/03/2014	Amount:		Next Due Date:	05/02/2015
Origination Charge:	$0.00	Extra Interest Days In First Period:	0			Grace Date:	05/02/2015
Maintence Fees:	$0.00	Second Payment Due Date:	12/03/2014	Amount:	$620.12	Minimum Payment:	
Interest Charges:	$1,320.85	Final Payment Due Date:		Duration:	Days	Principal Balance:	$2,968.53
Total Amount:	$4,340.85						

Total Finance Charges: $1,320.85 **Payment Count:** 7 **APR:** 0121.5462% **Total Amount Due:** $3,301.18

Loan Type Settings:

Due Dates Will Skip Holidays:
Set Due Dates On End Of Month: False
Accrue Interest... Only Thru Due Date On Payments Made Within Grace Period: False
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:

		Amount Type	Flat/Rate	Amount	Applied	Calculation Procedure	Early Payoff Rebate Proc.
999	9.99% Flat	INT	Rate	9.990000 % N	5/2/2015	LoanTitleMax210FeeCalculator	LoanInterestProrateCalculator_

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

Late Fee Type: Flat or Rate: $ Value:
Late Fee Descr.:
Calculation Procedure:

ACH Autopay: False
Payment Tolerance: $10.00
Pre-Autopay Days: 0

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

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

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

Collateral Settings: Title
Prompt For Check: No
Collateral First: No
Check Date:
Deposit Method:

Collateral Value Protocol:
Payment Replacement: Never replace
CollateralDepositDateProc:

Loan Collateral:

		Value	Date To Deposit	Pick Up	Routing Account #	Replaced Deposit Rule	Deposit ID	Date Deposited	Check 21 ID	Automobile Make	Collateral Model	Serial / License Number / State
1	Title	$4,340.85								TOYOTA 2000	AVALON XL4T1BF28B5YU A-Excellent 380PAE NV	

Payment Schedule:

			Beginning Bal.	Interest	Fees	Principal	Total Pmt.	Ending Bal.	Interest From	To Date	#Days	Satisfied
1 Monday	11/03/2014	30 Days	$3,020.00	$301.70	$0.00	$318.42	$620.12	$2,701.58	10/05/2014	11/03/2014	30	11/08/2014
2 Wednesd	12/03/2014	30 Days	$2,701.58	$269.89	$0.00	$350.23	$620.12	$2,351.35	11/04/2014	12/03/2014	30	12/05/2014
3 Friday	01/02/2015	30 Days	$2,351.35	$234.90	$0.00	$385.22	$620.12	$1,966.13	12/04/2014	01/02/2015	30	01/02/2015
4 Sunday	02/01/2015	30 Days	$1,966.13	$196.42	$0.00	$423.70	$620.12	$1,542.43	01/03/2015	02/01/2015	30	02/14/2015
5 Tuesday	03/03/2015	30 Days	$1,542.43	$154.09	$0.00	$466.03	$620.12	$1,076.40	02/02/2015	03/03/2015	30	02/27/2015
6 Thursday	04/02/2015	30 Days	$1,076.40	$107.53	$0.00	$512.59	$620.12	$563.81	03/04/2015	04/02/2015	30	04/10/2015
7 Saturday	05/02/2015	30 Days	$563.81	$56.32	$0.00	$563.81	$620.13	$0.00	04/03/2015	05/02/2015	30	

Transaction Summary:

		Type	Payment Amount	Amount Due	Principal Applied	Fees Charged	Fees Paid	Credit Amt.	New Due Date	#	Pro. Rev.	Date Entered	Sale Item ID
1 Saturday	10/04/2014	NEL	$0.00	$3,020.00	$3,020.00	$0.00	$0.00	$0.00			P	10/4/2014 11:55:38 AM	11169-172189
3 Monday	11/03/2014	FEE	$0.00	$301.70	$0.00	$301.70	$0.00	$0.00			P	11/3/2014 6:58:38 PM	
5 Saturday	11/08/2014	PMT	$302.00	($251.72)	$0.00	$50.28	$302.00	$0.00	12/03/2014	2	P	11/8/2014 1:52:02 PM	11169-181243
7 Wednesday	12/03/2014	FEE	$0.00	$251.41	$0.00	$251.41	$0.00	$0.00			P	12/3/2014 7:03:41 PM	
8 Friday	12/05/2014	PMT	$302.00	($281.89)	$0.00	$20.11	$302.00	$0.00	01/02/2015	3	P	12/5/2014 10:02:20 AM	11169-188213
9 Friday	01/02/2015	PMT	$305.00	($23.42)	($3.92)	$281.58	$301.08	$0.00	02/01/2015	4	P	1/2/2015 9:22:15 AM	11169-195372
11 Sunday	02/01/2015	FEE	$0.00	$301.31	$0.00	$301.31	$0.00	$0.00			P	1/31/2015 4:19:22 PM	
13 Saturday	02/14/2015	PMT	$305.00	($174.43)	$0.00	$130.57	$305.00	$0.00	03/03/2015	5	P	2/14/2015 2:37:40 PM	11169-209284
15 Friday	02/27/2015	PMT	$305.00	($174.43)	($47.55)	$130.57	$257.45	$0.00	04/02/2015	6	P	2/27/2015 9:30:01 AM	11169-212698
16 Tuesday	03/03/2015	FEE	$0.00	$39.54	$0.00	$39.54	$0.00	$0.00			P	3/3/2015 7:02:33 PM	
18 Thursday	04/02/2015	FEE	$0.00	$296.56	$0.00	$296.56	$0.00	$0.00			P	4/2/2015 7:10:36 PM	
19 Friday	04/10/2015	PMT	$300.00	($220.92)	$0.00	$79.08	$300.00	$0.00	05/02/2015	7	P	4/10/2015 10:02:13 AM	11169-224201
21 Saturday	05/02/2015	FEE	$0.00	$217.47	$0.00	$217.47	$0.00	$0.00			P	5/2/2015 4:18:53 PM	
Proposal Totals:			**$1819.00**	**$3301.18**	**$2968.53**	**$2100.18**	**$1767.53**	**$0.00**					

Detail:

	Proposal Type	Fee Type	Amount Type	Amount	Operation Type	##	Description	Fees Earned	Period ##	Fees Applied From Date	To Date	Pro. Rev.	Date Entered	Sale Item ID
1 10/04/2014	NEL		PRI	3020.00	MOD	2	Modify Amount					P	10/4/2014 11:55:46 AM	11169-172189
3 11/03/2014	FEE	999	INT	301.70	FEE	3	Apply Fees	11/03/2014	1	10/05/2014	11/03/2014	P	11/3/2014 6:58:38 PM	
5 11/08/2014	PMT	999	INT	50.28	FEE	5	Apply Fees	11/08/2014	2	11/04/2014	12/03/2014	P	11/8/2014 1:57:53 PM	11169-181243
5 11/08/2014	PMT		INT	-302.00	PAY	7	Apply Payment					P	11/8/2014 1:57:53 PM	11169-181243
7 12/03/2014	FEE	999	INT	251.41	FEE	8	Apply Fees	12/03/2014	2	11/09/2014	12/03/2014	P	12/3/2014 7:03:42 PM	
8 12/05/2014	PMT	999	INT	20.11	FEE	10	Apply Fees	12/05/2014	3	12/04/2014	01/02/2015	P	12/5/2014 10:03:01 AM	11169-188213
8 12/05/2014	PMT		INT	-302.00	PAY	12	Apply Payment					P	12/5/2014 10:03:01 AM	11169-188213
9 01/02/2015	PMT	999	INT	281.58	FEE	13	Apply Fees	01/02/2015	3	12/06/2014	01/02/2015	P	1/2/2015 9:22:29 AM	11169-195372
9 01/02/2015	PMT		INT	-301.08	PAY	15	Apply Payment					P	1/2/2015 9:22:29 AM	11169-195372
9 01/02/2015	PMT		PRI	-3.92	PAY	15	Apply Payment					P	1/2/2015 9:22:29 AM	11169-195372
11 02/01/2015	FEE	999	INT	301.31	FEE	16	Apply Fees	02/01/2015	4	01/03/2015	02/01/2015	P	2/1/2015 4:19:22 PM	

APP 005071
ROA 00374

Loan Analysis

Tm Las Vegas Nv #12 Blue Diamo
3810 Blue Diamond Rd. Suite 105
Las Vegas, NV 89139
(702)361-2721

Caswise Version	Fiscal Date	User Id
40462	05/07/2015	627

			Module	Loan Type	Payment Interval	Amortizing Type
Loan ID:	11169-012883	NV 210 Multi Car (9.99%)	INS	A2	30 Days Interval	Amortizing
Cust:	11169-000350	Lee, Suk F				

Detail:	Proposal Type	Fee Type	Amount Type	Amount	Operation Type	##	Description	Fees Earned	Period ##	Fees Applied From Date	To Date	Pro. Rev.	Date Entered	Sale Item ID
13 02/14/2015	PMT	999	INT	130.57	FEE	18	Apply Fees	02/14/2015	5	02/02/2015	03/03/2015	P	2/14/2015 2:37:56 PM	11169-209284
13 02/14/2015	PMT		INT	-305.00	PAY	20	Apply Payment					P	2/14/2015 2:37:56 PM	11169-209284
15 02/27/2015	PMT	999	INT	130.57	FEE	21	Apply Fees	02/27/2015	5	02/15/2015	03/03/2015	P	2/27/2015 9:30:20 AM	11169-212698
15 02/27/2015	PMT		PRI	-47.55	PAY	23	Apply Payment					P	2/27/2015 9:30:20 AM	11169-212698
15 02/27/2015	PMT		INT	-257.45	PAY	23	Apply Payment					P	2/27/2015 9:30:20 AM	11169-212698
16 03/03/2015	FEE	999	INT	39.54	FEE	24	Apply Fees	03/03/2015	5	02/28/2015	03/03/2015	P	3/3/2015 7:02:33 PM	
18 04/02/2015	FEE	999	INT	296.56	FEE	26	Apply Fees	04/02/2015	6	03/04/2015	04/02/2015	P	4/2/2015 7:11:19 PM	
19 04/10/2015	PMT	999	INT	79.08	FEE	28	Apply Fees	04/10/2015	7	04/03/2015	05/02/2015	P	4/10/2015 10:02:21 AM	11169-224201
19 04/10/2015	PMT		INT	-300.00	PAY	30	Apply Payment					P	4/10/2015 10:02:21 AM	11169-224201
21 05/02/2015	FEE	999	INT	217.47	FEE	31	Apply Fees	05/02/2015	7	04/11/2015	05/02/2015	P	5/2/2015 4:19:10 PM	

Total Amount Due: $3301.18

Refinance Rules:

Override Refinance Setting Procedure:

Allow Additional Principal: **No**
Allow Principal Pay Down: **No**

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

Custom Procedures: ***Custom Update Procedure*** ***Custom Process Procedure***

A2 **LRP** Refinance Loan Payoff — DeferredLoanPayoffProposalUpdate210
Report Event ID: **PIF**

Custom Procedures: ***Custom Update Procedure*** ***Custom Process Procedure***

A2 **NEL** New Loan
Report Event ID: **TMI**

Custom Procedures: ***Custom Update Procedure*** ***Custom Process Procedure***

A2 **PMT** Deferred Loan Payment
Report Event ID: **ABR**

Custom Procedures: ***Custom Update Procedure*** ***Custom Process Procedure***

A2 **POF** Deferred Payoff — DeferredLoanPayoffProposalUpdate210
Report Event ID: **PIF**

Custom Procedures: ***Custom Update Procedure*** ***Custom Process Procedure***

A2 **REL** Refinance to InstallmentLoan
Report Event ID: **TMA**

Custom Procedures: ***Custom Update Procedure*** ***Custom Process Procedure***

A2 **RES** Rescinded
Report Event ID: **TRR**

Custom Procedures: ***Custom Update Procedure*** ***Custom Process Procedure***

APP 005072
ROA 003478

A - 122

604A LOAN REVIEW WORKSHEET

Licensee Name & DBA: TITLEMAX OF NEVADA INC. DBA TITLEMAX

Exam Start Date: 5/20/2015

Licensee Address: 3810 BLUE DIAMOND ROAD SUITE 105 LAS VEGAS NV 89139

Exam as of: 5/4/2015

Borrower Name & Address: DEREK SLATERRY

Examiner: TD

Account Number	Origination Date	Amount of Loan	Maturity Date	Finance Charge	Total Number of Payments	Payment Amount	APR Quoted	Is the APR correct?
11169-0159551	4/4/2015	$6,320.00	10/31/2015	$2,764.15	6&1	1297.74/1297.71	121.55%	YES

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

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

What is the borrower's expected gross monthly income? $10,000 Was the borrower's income verified? **YES** Paystub ☐ Affidavit ☑ Other:

(Applies to Deferred Deposit Only) *NRS 604A.425(1a)*	Does the deferred deposit loan exceed 25% of the customer's expected gross monthly income?	**N/A**
(Applies to D/D Loans) *NRS 604A.408(1)*	Does the *original term* of the D/D Loan not exceed 35 days?	**N/A**
(Applies to High-Interest Loans Only) *NRS 604A.425(1b)*	Does the *monthly payment amount* exceed 25% of the borrower's expected gross monthly income?	**N/A**
(Applies High-Int Loans) *NRS 604A.408(1)*	Does the *original term* of the HIL not exceed 35 days?	**N/A**
(Applies to Title Loans Only) *NRS 604A.450(1)*	Does the loan amount exceed the fair market value of the vehicle securing the loan? **NO** Fair Market Value:	$10,375.00
(Applies to Title Loans Only) *NRS 604A.445(1)*	Does the original term of the title loan exceed 30 days?	**NO**
(Applies to Title Loans Only) *NRS 60A.445(2)*	Has the title loan been extended for more than six additional periods, *pursuant to NRS 604A.445 (2)?*	**NO**

Does the written loan agreement disclose the right of the customer to RESCIND the loan, *pursuant to NRS 604A.410 (2d)?* **NO**

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

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

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

VIOLATIONS/ TECHNICAL EXCEPTIONS/ OTHER COMMENTS:

NO PAYMENTS MADE 1ST DUE 05 04 2015

NRS 604A 445 AND NRS 604A 210 GPDA SIGNED

APP 005074
ROA 003480

Title Loan Agreement

Date: 4/4/2015

Number: 11169-0159551

Customer & Co-Customer Information			ACCOUNT NUMBER: 11169-0159551		
FIRST NAME Derek	LAST NAME Slattery		CO-CUSTOMER FIRST NAME	CO-CUSTOMER LAST NAME	
[redacted]			CO-CUSTOMER SSN	CO-CUSTOMER'S DRIVERS LIC./STATE ID. NO.	
STREET ADDRESS 8255 Las Vegas Blvd #1722			CO-CUSTOMER STREET ADDRESS		
City Las Vegas	STATE NV	ZIP CODE 89123	CO-CUSTOMER CITY	CO-CUSTOMER STATE	CO-CUSTOMER ZIP CODE
[redacted]			CO-CUSTOMER HOME PHONE	CO-CUSTOMER DATE OF BIRTH	

Motor Vehicle & Licensee Information	LICENSEE HOURS OF OPERATION: Monday to Friday 9:00 A.M. to 7:00 P.M., Saturday 10:00 A.M. to 4:00 P.M., Closed Sunday		
LICENSEE NAME TitleMax of Nevada, Inc. d/b/a TitleMax	LICENSEE PHONE NUMBER (702)361-2721		
LICENSEE STREET ADDRESS 3810 Blue Diamond Rd. Suite 105	LICENSEE CITY Las Vegas	LICENSEE STATE NV	LICENSEE ZIP CODE 89139
VEHICLE IDENTIFICATION NUMBER (VIN) SALME11495A181328	LICENSE PLATE 654YSE		
VEHICLE YEAR 2005	VEHICLE MAKE Land Rover	VEHICLE MODEL Range Rover	COLOR White

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

Term, Principal, Interest, Charges and Payment. The original term of this loan is 210 days. You promise to timely pay us in cash or as otherwise agreed in writing $6,320.00 ("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 10/31/2015 the earlier of: (i) the due date of your last payment as set forth in the Payment Schedule below; or (ii) payment in full. You also promise to pay any other charges provided for under this Loan Agreement. You agree to make your payment in the amounts and on the dates set forth in the Payment Schedule below ("Due Date") at the address indicated above, or at such other address as we direct you in writing. If any Due Date falls on a date we are not open for business, then you agree to pay us on the next business day, and we will credit such payment, as if we received it on the appropriate Due Date. The Loan Agreement will be consummated upon the date you sign this Loan Agreement. Time is of the essence in this Loan Agreement. In consideration of your delivering the Title to us and granting us a security interest in the Motor Vehicle as set forth below, your promise to timely pay and agreeing to this Loan Agreement, we agree to provide you a loan in the Principal Amount provided above.

FEDERAL TRUTH-IN-LENDING DISCLOSURES

ANNUAL PERCENTAGE RATE	FINANCE CHARGE	Amount Financed	Total of Payments
The cost of your credit as a yearly rate.	The dollar amount the credit will cost you.	The amount of credit provided to you or on your behalf.	The amount you will have paid after you have made all payments as scheduled.
121.5462 %	$2,764.15	$6,320.00	$9,084.15

Your payment schedule will be:

Number of Payments	Amount of Payments	When Payments are Due
6	$1,297.74	5/4/2015 and each 30 days thereafter
1	$1,297.71	10/31/2015

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	$6,320.00
1. Amount given to you directly:	$6,300.00
2. Amount paid on your account:	$0.00
3. Amount paid to public officials:	$20.00
4. Amount paid to _____ on your behalf:	$0.00

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

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

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

Repayment Plan Disclosure: If you defaul the loan, we must offer a Repayment Plan to y 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 enterir to this Arbitration Provision:

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

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

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

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

4. Any party to a dispute, including related third parties, may send the other party written notice by certified mail return receipt requested of their intent to arbitrate and setting forth the subject of the dispute along with the relief requested, even if a lawsuit has been filed. Regardless of who demands arbitration, you shall have the right to select either of the following arbitration organizations to administer the arbitration: the American Arbitration Association (1-800-778-7879) http://www.adr.org, or JAMS (1-800-352-5267) http://www.jamsadr.com. However, the parties may agree to select a local arbitrator who is an attorney, retired judge, or arbitrator registered and in good standing with an arbitration association and arbitrate pursuant to such arbitrator's rules. If the arbitration associations listed above are not available and the parties cannot otherwise agree on a substitute, then any party may petition a court pursuant to section 5 of the Federal Arbitration Act, 9 U.S.C. sections 1-16 to select an arbitration organization, provided such arbitration organization shall enforce the terms of this Loan Agreement and the Arbitration Provision, including the prohibition on class arbitration. The party receiving notice of arbitration 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.

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

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

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

Customer's Signature	4-4-2015 Date	Its Authorized Agent	4-4-15 Date
Co-Customer's Signature	Date		

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

APP 005079
ROA 003485

GRACE PERIOD PAYMENTS DEFERMENT AGREEMENT

Date:

Account Number: 11169-0159551

Customer Name: Derek Slattery Address: 8255 Las Vegas Blvd #1722 Las Vegas, NV 89123 Co-Borrower Name: Address: ,	Licensee Name: TitleMax of Nevada, Inc. d/b/a TitleMax Address: 3810 Blue Diamond Rd. Suite 105 Las Vegas, NV 89139 Vehicle Information:2005 Land Rover Range Rover SALME11495A181328

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

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

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

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

Grace Periods Payments Deferment Schedule

Payment Number	Amount of Payment	Deferred Periodic Due Date
1	$631.37	5/4/2015
2	$631.37	6/3/2015
3	$631.37	7/3/2015
4	$631.37	8/2/2015
5	$631.37	9/1/2015
6	$631.37	10/1/2015
7	$631.37	10/31/2015
8	$902.86	11/30/2015
9	$902.86	12/30/2015
10	$902.86	1/29/2016
11	$902.86	2/28/2016
12	$902.86	3/29/2016
13	$902.86	4/28/2016
14	$902.84	5/28/2016
The total amount paid after making all payments under the under the terms of the Grace Period Payments Deferment Agreement:	$10,739.59	

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

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

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

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

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

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

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

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

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

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

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

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

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

5/6/2015
Customer's Signature Date

Its Authorized Agent 5/06/15
Date

Co-Borrower's Signature Date

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

Affidavit

STATE OF NEVADA
COUNTY OF Clark

Title Loan Agreement No.: 11169-613955 1
Date: 4-4-15

Customer Name: Derek Slattery Address: 8255 Las Vegas Blvd #1722 Las Vegas, NV 89123 Co-Borrower Name: Address:	Licensee Name: TitleMax of Nevada, Inc. d/b/a Title Max Address: 3810 Blue Diamond Rd #105 Las Vegas, NV 89139

Vehicle Information: VIN: SALME11495A181328
License Plate State and No: 654YSE Color: White Year: 2005 Make: Landrover Model: Range Rover

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 Title Max, 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, Derek Slattery, 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: D Slattery

Co-Borrower Signature: _____

TM-NV-Customer Affidavit-V.1.0-02.16.2011

STATE OF NEVADA
DEPARTMENT OF MOTOR VEHICLES

CERTIFICATE OF TITLE

VIN	YEAR	MAKE	MODEL	VEHICLE BODY	TITLE NUMBER
SALME11495A181328	2005	LNDR	RANGE ROVE	T4W	NV007723736

DATE ISSUED	ODOMETER MILES	FUEL TYPE	SALES TAX PD	EMPTY WT	GROSS WT	GVWR
04/22/2015		G				

VEHICLE COLOR	ODOMETER BRAND	BRANDS
	EXEMPT	

OWNER(S) NAME AND ADDRESS
SLATTERY DEREK JUSTIN
8255 LAS VEGAS BLVD S UNIT 1715
LAS VEGAS NV 89123-1089

LIENHOLDER NAME AND ADDRESS
TITLEMAX
3810 BLUE DIAMOND RD 105
LAS VEGAS NV 89139

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

SIGNATURE OF AUTHORIZED AGENT DATE

PRINTED NAME OF AGENT AND COMPANY

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

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

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

Address — City — State — Zip Code

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

ODOMETER READING NO TENTHS
☐ The mileage stated is in excess of its mechanical limits.
☐ The odometer reading is not the actual mileage. WARNING: ODOMETER DISCREPANCY.
☐ Exempt - Model year over 9 years old.

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

I am aware of the above odometer certification made by the seller/agent. ☐ Dealer's License Number _____ Date of Sale _____

Signature of Buyer — Printed Full Legal Name of Buyer

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

CONTROL NO.
25552810
(THIS IS NOT A TITLE NO.)

VP-2 (Rev. 8/10)

Contact Information

4/4/2015

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

Telephone: 404-542-6618
Fax:

Notes

Vehicle Info For 2005 Land Rover Range Rover 4D Hardtop

MSRP: $73,085
Fin Adv: $10,500
Equip Ret: $73,750
Tire Size: 255/55R19
Base HP: 282 @ 5400
Taxable HP: 42.0
Model Number: SRHS
Price Includes: AT AC LTH SR

VIN: SALME11495A181328
UVC: 2005495013
MPG: 12/16
Weight: 5374
Fuel Type: Gas
Wheelbase: 113.4
End of Term Months: 0

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

Wholesale Black Book values as of 4/3/2015

	X-CL	Clean	Average	Rough
Base	N/A	$10,550	$7,900	$4,750
Options	N/A	$0	$0	$0
Mileage	N/A	N/A	N/A	N/A
Region	N/A	$0	$0	$0
Total	N/A	$10,550	$7,900	$4,750

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

	X-CL	Clean	Average	Rough
Base	N/A	$10,705	$8,055	$4,510
Options	N/A	$0	$0	$0
Mileage	N/A	N/A	N/A	N/A
Region	N/A	$0	$0	$0
Total	N/A	$10,705	$8,055	$4,510

Retail Black Book values as of 4/3/2015

	X-CL	Clean	Average	Rough
Base				

APP 005086
ROA 003492

	X-CL	Clean	Average	Rough
	N/A	$13,500	$10,375	$6,575
Options	N/A	$0	$0	$0
Mileage	N/A	N/A	N/A	N/A
Region	N/A	$0	$0	$0
Total	N/A	$13,500	$10,375	$6,575

Residual Black Book values as of 4/3/2015

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

Black Book Add/Deducts

Westminster Edition +300

Cash Advance Snapshot Report

Filter (Location: 11169 Loan: 11169-0159551 Ordered by Date)

Tm Las Vegas Nv #12 Blue
3810 Blue Diamond Rd. Suit
Las Vegas, NV 89139
(702)361-2721

04/04/2015

ID #	Orig. Date	Customer Name	Type	Coll. Value	Advanced	Fees.	Paid	Amt. Due	EXT's
11169-0159551	**04/04/2015**	**Slattery, Derek Justin**	**A2**	**$9,084.15**	**$6,320.00**	**$673.46**	**$640.00**	**$6,353.46**	**0**
Transaction #	*Type*	*Trans. Date*	*New Due Date*	*Pro? Rev?*	*Principal*	*Fees*	*Amt Paid*	*Due*	
11169-0159551-1	NEL	4/4/2015 11:4		X -	$6,320.00	$0.00	$0.00	$6,320.00	
11169-0159551-2	FEE	5/4/2015 7:00		X -	$0.00	$631.37	$0.00	$631.37	
11169-0159551-3	LOG	5/5/2015 9:52		X -	$0.00	$0.00	$0.00	$0.00	
11169-0159551-4	LOG	5/5/2015 6:32		X -	$0.00	$0.00	$0.00	$0.00	
11169-0159551-5	PMT	5/6/2015 12:4	6/3/2015	X -	$0.00	$42.09	$640.00	($597.91)	
11169-0159551 Totals:		*1*			*$6,320.00*	*$673.46*	*$640.00*	*$6,353.46*	*0*
04/04/2015 Totals:		**1**		**$9,084.15**	**$6,320.00**	**$673.46**	**$640.00**	**$6,353.46**	**0**

Customer Receipt/Repayment Plan Receipt (210 day loan)

NAME AND ADDRESS OF THE LICENSEE: Tm Las Vegas Nv #12 Blue Diamo 3810 Blue Diamond Rd. Suite 105 Las Vegas, NV 89139	PAYMENT MADE ON BEHALF OF OR BY: Derek Slattery
LOAN AGREEMENT IDENTIFICATION NO. 11169-0159551 LOAN AGREEMENT DATE: 4/4/2015 11:47:42 AM If you have multiple loans, this payment was applied to the loan number identified above.	DATE/TIME OF RECEIPT OF PAYMENT: 05/06/2015 12:44:00 PM
AMOUNT PAID: $640.00	AGENT RECEIVING PAYMENT: Jasmine Bishop

TODAY'S PAYMENT ITEMIZATION

PRINCIPAL PAID:	$0.00
INTEREST PAID:	$640.00
CHARGES PAID:	$0.00
FEES PAID:	$0.00
TOTAL AMOUNT PAID TODAY:	$640.00
BALANCE DUE ON LOAN:	$6,353.46
NEXT SCHEDULED DUE DATE:	6/3/2015

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

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

Derek SLATTERY
Printed Name

Signature

Loan Analysis

Caswise Version	Fiscal Date	User Id
40462	05/07/2015	627

Tm Las Vegas Nv #12 Blue Diamo
3810 Blue Diamond Rd. Suite 105
Las Vegas, NV 89139
(702)361-2721

			Module	Loan Type	Payment Interval	Amortizing Type
Loan ID:	11169-015955	NV 210 Multi Car (9.99%)	INS	A2	30 Days Interval	Amortizing
Cust:	11169-007013	Slattery, Derek Justin				

Loan Origination: Origination Date: Saturday 04/04/2015 **Current Loan Status:** Grace Days:0 Deferred Loan Paym

Amount Advanced:	$6,320.00	Normal First Payment Due:	05/04/2015	Balloon Amount:	$0.00
Cash Advance Fee:	$0.00	First Payment Due Date:	05/04/2015	Next Due Date:	06/03/2015
Origination Charge:	$0.00	Extra Interest Days In First Period:	0	Grace Date:	06/03/2015
Maintence Fees:	$0.00	Second Payment Due Date:	06/03/2015	Minimum Payment:	
Interest Charges:	$2,764.15	Final Payment Due Date:		Principal Balance:	$6,320.00
Total Amount:	$9,084.15				

Total Finance Charges: $2,764.15 **Payment Count:** 7 **APR:** 0121.5462% **Total Amount Due:** $6,353.46

Loan Type Settings:
Due Dates Will Skip Holidays:
Set Due Dates On End Of Month: False
Accrue Interest... Only Thru Due Date On Payments Made Within Grace Period: False
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:

	Amount Type	Flat/Rate	Amount	Applied	Calculation Procedure	Early Payoff Rebate Proc.
999 9.99% Flat	INT	Rate	9.990000 % N	5/6/2015	LoanTitleMax210FeeCalculator	LoanInterestProrateCalculator_

Late Charges: Default Grace Days: 0 Late Charge Type:
Late Fee Type: Flat or Rate: $ Value:
Late Fee Descr.:
Calculation Procedure:

ACH Autopay: False
Payment Tolerance: $10.00
Pre-Autopay Days: 0
Auto Pay Decision Procedure:
Check Scheduled Principal: False
Check Principal Procedure:
Check Interest Threshold: False
Interest Threshold Tolerance: $0.00
Check Interest Procedure:

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

Collateral Settings: Title
Prompt For Check: No
Collateral First: No
Check Date:
Deposit Method:
Collateral Value Protocol:
Payment Replacement: Never replace
CollateralDepositDateProc:

Loan Collateral:

		Value	Date To Deposit	Pick Up	Routing Account #	Replaced Deposit Rule	Deposit ID	Date Deposited	Check 21 ID	Automobile Make	Collateral Model	Serial / License Number / State
1	Title	$9,084.15								Land Rover 2005	Range Rove A	SALME11495A 654YSE NV

Payment Schedule:

			Beginning Bal.	Interest	Fees	Principal	Total Pmt.	Ending Bal.	Interest From	To Date	#Days	Satisfied
1 Monday	05/04/2015	30 Days	$6,320.00	$631.37	$0.00	$666.37	$1,297.74	$5,653.63	04/05/2015	05/04/2015	30	05/06/2015
2 Wednesd	06/03/2015	30 Days	$5,653.63	$564.80	$0.00	$732.94	$1,297.74	$4,920.69	05/05/2015	06/03/2015	30	
3 Friday	07/03/2015	30 Days	$4,920.69	$491.58	$0.00	$806.16	$1,297.74	$4,114.53	06/04/2015	07/03/2015	30	
4 Sunday	08/02/2015	30 Days	$4,114.53	$411.04	$0.00	$886.70	$1,297.74	$3,227.83	07/04/2015	08/02/2015	30	
5 Tuesday	09/01/2015	30 Days	$3,227.83	$322.46	$0.00	$975.28	$1,297.74	$2,252.55	08/03/2015	09/01/2015	30	
6 Thursday	10/01/2015	30 Days	$2,252.55	$225.03	$0.00	$1,072.71	$1,297.74	$1,179.84	09/02/2015	10/01/2015	30	
7 Saturday	10/31/2015	30 Days	$1,179.84	$117.87	$0.00	$1,179.84	$1,297.71	$0.00	10/02/2015	10/31/2015	30	

Transaction Summary:

		Type	Payment Amount	Amount Due	Principal Applied	Fees Charged	Fees Paid	Credit Amt.	New Due Date	#	Pro. Rev.	Date Entered	Sale Item ID
1 Saturday	04/04/2015	NEL	$0.00	$6,320.00	$6,320.00	$0.00	$0.00	$0.00			P	4/4/2015 11:48:01 AM	11169-222845
2 Monday	05/04/2015	FEE	$0.00	$631.37	$0.00	$631.37	$0.00	$0.00			P	5/4/2015 7:00:46 PM	
5 Wednesday	05/06/2015	PMT	$640.00	($597.91)	$0.00	$42.09	$640.00	$0.00	06/03/2015	2	P	5/6/2015 12:44:01 PM	11169-231124
Proposal Totals:			**$640.00**	**$6353.46**	**$6320.00**	**$673.46**	**$640.00**	**$0.00**					

Detail:

	Proposal Type	Fee Type	Amount Type	Operation Amount	Operation Type	##	Description	Fees Earned	Period ##	Fees Applied From Date	To Date	Pro. Rev.	Date Entered	Sale Item ID
1 04/04/2015	NEL		PRI	6320.00	MOD	2	Modify Amount					P	4/4/2015 11:48:04 AM	11169-222845
2 05/04/2015	FEE	999	INT	631.37	FEE	3	Apply Fees	05/04/2015	1	04/05/2015	05/04/2015	P	5/4/2015 7:00:46 PM	
5 05/06/2015	PMT	999	INT	42.09	FEE	5	Apply Fees	05/06/2015	2	05/05/2015	06/03/2015	P	5/6/2015 12:45:18 PM	11169-231124
5 05/06/2015	PMT		INT	-640.00	PAY	7	Apply Payment					P	5/6/2015 12:45:18 PM	11169-231124
Total Amount Due:				**$6353.46**										

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

Custom Procedures: **Custom Update Procedure** **Custom Process Procedure**
A2 LRP Refinance Loan Payoff
Report Event ID: PIF
DeferredLoanPayoffProposalUpdate210

Custom Procedures: **Custom Update Procedure** **Custom Process Procedure**
A2 NEL New Loan
Report Event ID: TMI

Custom Procedures: **Custom Update Procedure** **Custom Process Procedure**

APP 005090
ROA 003496

Loan Analysis

Caswise Version	Fiscal Date	User Id
40462	05/07/2015	627

Tm Las Vegas Nv #12 Blue Diamo
3810 Blue Diamond Rd. Suite 105
Las Vegas, NV 89139
(702)361-2721

			Module	Loan Type	Payment Interval	Amortizing Type
Loan ID:	11169-015955	NV 210 Multi Car (9.99%)	INS	A2	30 Days Interval	Amortizing
Cust:	11169-007013	Slattery, Derek Justin				

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**

Ability to Pay Summary

Loan Number	11169-0159551
Customer Name	Derek Slattery
Is Customer a Covered Borrower	No
Requested Loan Amount	$6,300.00
Title Fee	$20
MLV Amount	$6,300
Gross Monthly Income	$10,000.00
Current and Expected Monthly Obligations	$5,000.00
Other TitleMax Loan Payment	
Rate Match/Rate for Other TitleMax Loan	9.99%
Add-On to Current Loan or Multi-Car	
Residual Monthly Income	$5,000.00

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

210 INSTALLMENT LOAN BREAKDOWN

Income Based - Max. Loan Amount Inc. Title Fee	$	10,020
Vehicle Value - Max. Loan Amount Inc. Title Fee	$	6,320
Interest Rate		9.99%
Max Cash to Customer Amount	$	6,300.00
Actual Cash to Customer Amount	$	6,300.00
Title Fee Amount	$	20
Total Loan Amount	$	6,320
Amortized Loan Payment		$1,297.74
Total Payback Amount		$9,084.15
Minimum Payment to Extend		$631.37
Grace Period Plan # of Months (0% interest)		7
Grace Period Plan Payment (0%)		$902.86

CHOOSE THIS CASHWISE LOAN TYPE

NV 210 Day Multi-Car 9.99%

07.18.2014

Customer Application

Personal Information

[redacted]

Date 4/4/2015		
Last Name SLATTERY	First Name DEREK	Middle Name JUSTIN
Home Phone [redacted]		Email Address (optional)††
Best time to call? Noon.	Which number do you prefer that we call? ☐ Home Phone ☑ Cell Phone	
Physical Address (Street Number & Name) 8255 Las Vegas Blvd.		Apt # 1722
City LAS Vegas	State NV	Zip 89123	County USA
Mailing Address (If different from physical address)		
City	State	Zip

Source of Income

[redacted]

Pay Frequency: (check one)	Next Payday	Current and Expected Gross Monthly income	Gross Monthly Obligations	Work Shift
☐ 1st & 15th of month ☐ 15th & end of month ☐ Biweekly (every 2 weeks) ☐ Weekly ☐ Monthly (last day) ☐ Monthly (1st day) ☐ Monthly (3rd day) ☑ Self-Employed	4/30/2015	$10,000	$5000	[redacted]

***Alimony, child support or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation.**
Alimony, child support, or separate maintenance received under: ☐ court order ☐ written agreement ☐ oral understanding.
Are you currently in bankruptcy? ☐ yes ☑ no

Credit References

[redacted]

Personal References

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

Co-Applicant Information

Date	State Issued ID Number	Date of Birth	Social Security #
Last Name	First Name		Middle Name
Home Phone	Cell Phone†		Email Address (optional)††
Best time to call?	Which number do you prefer that we call? ☐ Home Phone ☐ Cell Phone		
Physical Address *(Street Number & Name)*			Apt #
City	State	Zip	County
Mailing Address *(If different from physical address)*			
City	State	Zip	
Employer * *(Source of Income)*	Employer Address *(Street Number & Name)*		
City	State	Zip	Time at Job?
Work Phone #	Job Title	Supervisor	

Pay Frequency: *(check one)*	Next Payday	Current and Expected Gross Monthly Income	Current and Expected Gross Monthly Obligations	Work Shift
☐ 1st & 15th of month ☐ 15th & end of month ☐ Biweekly (every 2 weeks) ☐ Weekly ☐ Monthly (last day) ☐ Monthly (1st day) ☐ Monthly (3rd day) ☐ Self-Employed		$	$	

***Alimony, child support or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation.**
Alimony, child support, or separate maintenance received under: ☐ court order ☐ written agreement ☐ oral understanding.
Are you currently in bankruptcy? ☐ yes ☐ no

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

Friend/Referral **Name of referrer?** _____ **Saw Store** **Television** **Yellow Pages** **Repeat Customer**

Internet Referral 4.4.15 **Billboard** **Postcard** **Other:** _____

ADDITIONAL TERMS AND CONDITIONS OF THIS CUSTOMER APPLICATION

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

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

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

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

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

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

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

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

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

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

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

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

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

Applicant Signature

4-4-2015
Date

Co-Applicant Signature

Date

A - 123

604A LOAN REVIEW WORKSHEET

Licensee Name & DBA: TITLEMAX OF NEVADA INC. DBA TITLEMAX

Exam Start Date: 5/4/2015

Licensee Address: 3900 W SAHARA AVE LAS VEGAS NV 89102

Exam as of: 5/4/2015

Borrower Name & Address: Jose M Montes-Llamas, 1808 Santana Paula

Examiner: Dean Ventura

Account Number	Origination Date	Amount of Loan	Maturity Date	Finance Charge	Total Number of Payments	Payment Amount	APR Quoted	Is the APR correct?
10169-0121920	8/18/2014	$1,020.00	3/16/2015	$799.80	6&1	259.97/259.98	206.71%	YES

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

Is the loan secured? **YES** If so, what is the collateral? 1997 Dodge Ram 1500 If secured by a vehicle title, is it filed and perfected? **YES**

What is the borrower's expected gross monthly income? $2,000 Was the borrower's income verified? **YES** Paystub ☐ Affidavit ☑ Other:

(Applies to Deferred Deposit Only) *NRS 604A.425(1a)*	Does the deferred deposit loan exceed 25% of the customer's expected gross monthly income?	**N/A**
(Applies to D/D Loans) *NRS 604A.408(1)*	Does the *original term* of the D/D Loan not exceed 35 days?	**N/A**
(Applies to High-Interest Loans Only) *NRS 604A.425(1b)*	Does the *monthly payment amount* exceed 25% of the borrower's expected gross monthly income?	**N/A**
(Applies High-Int Loans) *NRS 604A.408(1)*	Does the *original term* of the HIL not exceed 35 days?	**N/A**
(Applies to Title Loans Only) *NRS 604A.450(1)*	Does the loan amount exceed the fair market value of the vehicle securing the loan?	**NO** Fair Market Value: $2,250.00
(Applies to Title Loans Only) *NRS 604A.445(1)*	Does the original term of the title loan exceed 30 days?	**N/A**
(Applies to Title Loans Only) *NRS 60A.445(2)*	Has the title loan been extended for more than six additional periods, *pursuant to NRS 604A.445 (2)?*	**N/A**

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

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

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

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

VIOLATIONS/ TECHNICAL EXCEPTIONS/ OTHER COMMENTS:

Title Loan Paid

604.445, .210 Orig=1819.80, Paid=2050.54 over by $230.74

APP 005098
ROA 003504

Title Loan Agreement

Date: 8/18/2014

Number: 10169-0121920

Customer & Co-Customer Information			ACCOUNT NUMBER: 10169-0121920		
FIRST NAME Jose	LAST NAME Montes-llamas		CO-CUSTOMER FIRST NAME		CO-CUSTOMER LAST NAME
[redacted]			[redacted]USTOMER SSN	CO-CUSTOMER'S DRIVERS LIC./STATE ID. NO.	
STREET ADDRESS 1808 Santana Paula			[redacted]USTOMER STREET ADDRESS		
City Las Vegas	STATE NV	ZIP CODE 89104	CO-CUSTOMER CITY	CO-CUSTOMER STATE	CO-CUSTOMER ZIP CODE
[redacted]			[redacted]CUSTOMER HOME PHONE	CO-CUSTOMER DATE OF BIRTH	
[redacted] Information			[redacted]PERATION: Monday to Friday 9:00 A.M. to 7:00 P.M., Saturday 10:00 A.M. to 4:00 P.M., Closed Sunday		
LICENSEE NAME TitleMax of Nevada, Inc. d/b/a TitleMax			LICENSEE PHONE NUMBER (702)262-5479		
LICENSEE STREET ADDRESS 3900 West Sahara Ave			LICENSEE CITY Las Vegas	LICENSEE STATE NV	LICENSEE ZIP CODE 89102
VEHICLE IDENTIFICATION NUMBER (VIN) 1B7HC13Z3VJ508622			LICENSE PLATE 528 LWD		
VEHICLE YEAR 1997	VEHICLE MAKE Dodge	VEHICLE MODEL Ram1500	COLOR Black		

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

Term, Principal, Interest, Charges and Payment. The original term of this loan is 210 days. You promise to timely pay us in cash or as otherwise agreed in writing $1,020.00 ("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 0.5663% from the date of this Loan Agreement until 03/16/2015 the earlier of: (i) the due date of your last payment as set forth in the Payment Schedule below; or (ii) payment in full. You also promise to pay any other charges provided for under this Loan Agreement. You agree to make your payment in the amounts and on the dates set forth in the Payment Schedule below ("Due Date") at the address indicated above, or at such other address as we direct you in writing. If any Due Date falls on a date we are not open for business, then you agree to pay us on the next business day, and we will credit such payment, as if we received it on the appropriate Due Date. The Loan Agreement will be consummated upon the date you sign this Loan Agreement. Time is of the essence in this Loan Agreement. In consideration of your delivering the Title to us and granting us a security interest in the Motor Vehicle as set forth below, your promise to timely pay and agreeing to this Loan Agreement, we agree to provide you a loan in the Principal Amount provided above.

FEDERAL TRUTH-IN-LENDING DISCLOSURES

ANNUAL PERCENTAGE RATE	FINANCE CHARGE	Amount Financed	Total of Payments
The cost of your credit as a yearly rate.	The dollar amount the credit will cost you.	The amount of credit provided to you or on your behalf.	The amount you will have paid after you have made all payments as scheduled.
206.7117 %	**$799.80**	**$1,020.00**	**$1,819.80**

Your payment schedule will be:

Number of Payments	Amount of Payments	When Payments are Due
6	$259.97	9/17/2014 and each 30 days thereafter
1	$259.98	3/16/2015

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

TitleMax of Nevada, Inc. d/b/aTitleMax

Jose M Montes 8/18/14
Customer's Signature Date

[signature] 8/18/14
Its Authorized Agent Date

Co-Customer's Signature Date

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 #2 Charleston 3900 West Sahara Ave Las Vegas, NV 89102	Jose Montes
LOAN AGREEMENT IDENTIFICATION NO. 10169-0121920 LOAN AGREEMENT DATE: 8/18/2014 4:50:20 PM If you have multiple loans, this payment was applied to the loan number identified above.	DATE/TIME OF RECEIPT OF PAYMENT: 03/16/2015 03:30:20 PM
AMOUNT PAID: $0.00	AGENT RECEIVING PAYMENT: Lucero Luevano

TODAY'S PAYMENT ITEMIZATION

PRINCIPAL PAID:	$0.00
INTEREST PAID:	$0.00
CHARGES PAID:	$0.00
FEES PAID:	$0.00
TOTAL AMOUNT PAID TODAY:	$0.00
BALANCE DUE ON LOAN:	$0.00
NEXT SCHEDULED DUE DATE:	4/15/2015

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

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

Printed Name _____ Signature _____

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

No. 10169-0121920 Date: 3/16/2015

Customer Name: Montes, Jose Manuel Address: 1808 Santa Paula Las Vegas, NV 89104 (702)502-2925 Co-Borrower Name: Address:	Licensee Name: TitleMax of Nevada, Inc. d/b/a TitleMax Address: 3900 West Sahara Ave Las Vegas, NV 89102 Vehicle Information: 1997, Black, Dodge, Ram1500, 1B7HC13Z3VJ508622

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

The Title Loan Agreement. This Repayment Plan Agreement amends and modifies the Title Loan Agreement you signed on 08/18/2014 ("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 $748.75 was due on 03/16/2015 ("Original Due Date").

Payments. This Repayment Plan is divided into monthly installments of the remaining balance owing. You and we agree to the payment period set forth below in the Amended Payment Schedule. In consideration of your promises herein, we agree to amend and modify the Original Due Date, resulting in separate payments due on the Periodic Due Dates set forth below. Therefore, you agree to pay us in cash the amount owing on the dates set forth in the Amended Payment Schedule set forth below. By signing below, you agree to make an initial payment of $0.00 and to pay a total of $748.75 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	$106.96	4/15/2015
2nd Scheduled Payment	$106.96	5/15/2015
3rd Scheduled Payment	$106.96	6/14/2015
4th Scheduled Payment	$106.96	7/14/2015
5th Scheduled Payment	$106.96	8/13/2015
6th Scheduled Payment	$106.96	9/12/2015
7th Scheduled Payment	$106.99	10/12/2015
The total amount due under the terms of the Repayment Plan:	$748.75	

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

Prepayment. You have the right to rescind this Repayment Plan. You may rescind on or before the close of business on the next day of business at the location where the Repayment Plan was initiated. To rescind, you must deliver to us the total amount due under the Repayment Plan, less any amount you paid to you to initiate the Repayment Plan. If you rescind, then we will not charge you any amount for rescinding. You may also pay us in full at any time, without an additional charge or fee, before the final Periodic Due Date. If you pay the total amount due under the terms of the Repayment Plan in full, including all amounts negotiated and agreed to herein, then we shall return the Title to you. You may also make a partial payment on the Repayment Plan at any time without an additional charge or fee. You agree that we will apply all partial prepayments to the outstanding balance amount owing. Unless your next scheduled payment is your final payment owing, such partial prepayment does not relieve you of your obligation to make your next scheduled payment.

Default. You will be in default under this Repayment Plan Agreement if you fail to keep any promise made herein. Such default occurs on the day immediately following the date of your failure to perform as described herein. If you default, then we may seek repossession and sale of the Vehicle as well as any other remedy Nevada law allows. If we exercise our remedies, then in accordance with the limitations and rights under the Arbitration Agreement we may bring an action against you for any or all of the following relief: (a) The amount of the loan obligation, including, without limitation, the aggregate amount of the interest, charges and fees negotiated and agreed to by us and you as permitted, less any prior payments made by you; (b) reasonable attorney's fees and costs; and (c) any other legal or equitable relief that the court or arbitrator deems appropriate.

Post Maturity Interest. Additionally, we may charge and collect interest accrued after the expiration of the initial loan period or after any extension or repayment plan that is allowed, whichever is later, at an annual rate not to exceed the prime rate at the largest bank in Nevada, as ascertained by the Commissioner, on January 1 or July 1, as the case may be, immediately preceding the expiration of the initial loan period, plus 10 percent. We may charge and collect such interest for a period not to exceed 90 days. After that period, we will not charge or collect any interest on the loan.

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

Jose Montes Date 3/16/2015 By LICENSEE: TitleMax of Nevada, Inc. d/b/a TitleMax

Customer's Signature Its Employee

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

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

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 #2 Charleston 3900 West Sahara Ave Las Vegas, NV 89102	Jose Montes
LOAN AGREEMENT IDENTIFICATION NO. 10169-0121920 LOAN AGREEMENT DATE: 8/18/2014 4:50:20 PM If you have multiple loans, this payment was applied to the loan number identified above.	DATE/TIME OF RECEIPT OF PAYMENT: 03/16/2015 03:28:48 PM
AMOUNT PAID: $55.19	AGENT RECEIVING PAYMENT: Lucero Luevano

TODAY'S PAYMENT ITEMIZATION

PRINCIPAL PAID:	$0.00
INTEREST PAID:	$55.19
CHARGES PAID:	$0.00
FEES PAID:	$0.00
TOTAL AMOUNT PAID TODAY:	$55.19
BALANCE DUE ON LOAN:	$812.29
NEXT SCHEDULED DUE DATE:	3/16/2015

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

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

Jose Montes
Printed Name

Jose Montes
Signature

Customer Receipt/Repayment Plan Receipt (210 day loan)

NAME AND ADDRESS OF THE LICENSEE: Tm Las Vegas Nv #2 Charleston 3900 West Sahara Ave Las Vegas, NV 89102	PAYMENT MADE ON BEHALF OF OR BY: Jose Montes
LOAN AGREEMENT IDENTIFICATION NO. 10169-0121920 LOAN AGREEMENT DATE: 8/18/2014 4:50:20 PM If you have multiple loans, this payment was applied to the loan number identified above.	DATE/TIME OF RECEIPT OF PAYMENT: 02/16/2015 05:35:40 PM
AMOUNT PAID: $200.00	AGENT RECEIVING PAYMENT: Xochitl Ramos

TODAY'S PAYMENT ITEMIZATION

PRINCIPAL PAID:	$70.14
INTEREST PAID:	$129.86
CHARGES PAID:	$0.00
FEES PAID:	$0.00
TOTAL AMOUNT PAID TODAY:	$200.00
BALANCE DUE ON LOAN:	$748.75
NEXT SCHEDULED DUE DATE:	3/16/2015

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

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

Mª De Lourdes Cruz
Printed Name

Signature

Customer Receipt/Repayment Plan Receipt (210 day loan)

NAME AND ADDRESS OF THE LICENSEE: Tm Las Vegas Nv #2 Charleston 3900 West Sahara Ave Las Vegas, NV 89102	PAYMENT MADE ON BEHALF OF OR BY: Jose Montes
LOAN AGREEMENT IDENTIFICATION NO. 10169-0121920 LOAN AGREEMENT DATE: 8/18/2014 4:50:20 PM If you have multiple loans, this payment was applied to the loan number identified above.	DATE/TIME OF RECEIPT OF PAYMENT: 01/19/2015 04:43:39 PM
AMOUNT PAID: $200.00	AGENT RECEIVING PAYMENT: Lucero Luevano

TODAY'S PAYMENT ITEMIZATION

PRINCIPAL PAID:	$47.84
INTEREST PAID:	$152.16
CHARGES PAID:	$0.00
FEES PAID:	$0.00
TOTAL AMOUNT PAID TODAY:	$200.00
BALANCE DUE ON LOAN:	$818.89
NEXT SCHEDULED DUE DATE:	2/14/2015

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

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

Mª De Lourdes Cruz
Printed Name

Signature

Customer Receipt/Repayment Plan Receipt (210 day loan)

NAME AND ADDRESS OF THE LICENSEE:	PAYMENT MADE ON BEHALF OF OR BY:
Tm Las Vegas Nv #2 Charleston 3900 West Sahara Ave Las Vegas, NV 89102	Jose Montes
LOAN AGREEMENT IDENTIFICATION NO. 10169-0121920 LOAN AGREEMENT DATE: 8/18/2014 4:50:20 PM If you have multiple loans, this payment was applied to the loan number identified above.	DATE/TIME OF RECEIPT OF PAYMENT: 12/19/2014 05:13:27 PM
AMOUNT PAID: $300.00	AGENT RECEIVING PAYMENT: Lucero Luevano

TODAY'S PAYMENT ITEMIZATION

PRINCIPAL PAID:	$106.99
INTEREST PAID:	$193.01
CHARGES PAID:	$0.00
FEES PAID:	$0.00
TOTAL AMOUNT PAID TODAY:	$300.00
BALANCE DUE ON LOAN:	$866.73
NEXT SCHEDULED DUE DATE:	1/15/2015

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

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

Maria Lourdes Cruz
Printed Name

Signature

Customer Rece t/Repayment Plan Recei (210 day loan)

NAME AND ADDRESS OF THE LICENSEE: Tm Las Vegas Nv #2 Charleston 3900 West Sahara Ave Las Vegas, NV 89102	PAYMENT MADE ON BEHALF OF OR BY: Jose Montes
LOAN AGREEMENT IDENTIFICATION NO. 10169-0121920 LOAN AGREEMENT DATE: 8/18/2014 4:50:20 PM If you have multiple loans, this payment was applied to the loan number identified above.	DATE/TIME OF RECEIPT OF PAYMENT: 11/14/2014 04:34:20 PM
AMOUNT PAID: $200.00	AGENT RECEIVING PAYMENT: Jenette Chavez

TODAY'S PAYMENT ITEMIZATION

PRINCIPAL PAID:	$5.84
INTEREST PAID:	$194.16
CHARGES PAID:	$0.00
FEES PAID:	$0.00
TOTAL AMOUNT PAID TODAY:	$200.00
BALANCE DUE ON LOAN:	$973.72
NEXT SCHEDULED DUE DATE:	12/16/2014

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

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

Mª De Lourdes C
Printed Name

Signature

Customer Receipt/Repayment Plan Receipt (210 day loan)

NAME AND ADDRESS OF THE LICENSEE: Tm Las Vegas Nv #2 Charleston 3900 West Sahara Ave Las Vegas, NV 89102	PAYMENT MADE ON BEHALF OF OR BY: Jose Montes
LOAN AGREEMENT IDENTIFICATION NO. 10169-0121920 LOAN AGREEMENT DATE: 8/18/2014 4:50:20 PM If you have multiple loans, this payment was applied to the loan number identified above.	DATE/TIME OF RECEIPT OF PAYMENT: 10/10/2014 05:07:14 PM
AMOUNT PAID: $173.30	AGENT RECEIVING PAYMENT: Jenette Chavez

TODAY'S PAYMENT ITEMIZATION

PRINCIPAL PAID:	$40.44
INTEREST PAID:	$132.86
CHARGES PAID:	$0.00
FEES PAID:	$0.00
TOTAL AMOUNT PAID TODAY:	$173.30
BALANCE DUE ON LOAN:	$979.56
NEXT SCHEDULED DUE DATE:	11/16/2014

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

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

Mª De Lourdes C
Printed Name

Signature

Customer Receipt/Repayment Plan Receipt (210 day loan)

NAME AND ADDRESS OF THE LICENSEE: Tm Las Vegas Nv #2 Charleston 3900 West Sahara Ave Las Vegas, NV 89102	PAYMENT MADE ON BEHALF OF OR BY: Jose Montes
LOAN AGREEMENT IDENTIFICATION NO. 10169-0121920 LOAN AGREEMENT DATE: 8/18/2014 4:50:20 PM If you have multiple loans, this payment was applied to the loan number identified above.	DATE/TIME OF RECEIPT OF PAYMENT: 10/10/2014 05:02:21 PM
AMOUNT PAID: $173.30	AGENT RECEIVING PAYMENT: Jenette Chavez

TODAY'S PAYMENT ITEMIZATION

PRINCIPAL PAID:	$0.00
INTEREST PAID:	$173.30
CHARGES PAID:	$0.00
FEES PAID:	$0.00
TOTAL AMOUNT PAID TODAY:	$173.30
BALANCE DUE ON LOAN:	$1,152.86
NEXT SCHEDULED DUE DATE:	10/17/2014

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

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

Mc De Lourdes C
Printed Name

Signature

Customer Receipt, Extension & Receipt/Repayment Plan Receipt

NAME AND ADDRESS OF THE LICENSEE: TitleMax of Nevada, Inc. d/b/a TitleMax 3900 West Sahara Ave Las Vegas, NV 89102	PAYMENT MADE ON BEHALF OF OR BY: Jose Manuel Montes-Ilamas 1808 Santa Paula Las Vegas, NV 89104
LOAN AGREEMENT IDENTIFICATION NO. 10169-0121920 LOAN AGREEMENT DATE: 08/18/2014 If you have multiple loans, this payment was applied to the loan number identified above.	DATE/TIME OF RECEIPT OF PAYMENT: 04/20/2015 17:15:34
AMOUNT PAID: $641.75	AGENT RECEIVING PAYMENT: Lucero Luevano (256)

TODAY'S PAYMENT ITEMIZATION		NEXT PAYMENT INFORMATION	
PRINCIPAL PAID:	$ 641.75	PRINCIPAL:	$ 0.00
INTEREST PAID:	$ 0.00	INTEREST:	$ 0.00
CHARGES PAID:	$ 0.00	FEES:	$ 0.00
FEES PAID:	$ 0.00	CHARGES:	$ 0.00
TOTAL AMOUNT PAID TODAY:	$ 641.75	BALANCE DUE ON LOAN:	$ 0.00
		REPAYMENT PLAN MINIMUM	$ 0.00
		NEXT SCHEDULED DUE DATE:	6/14/2015

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

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

Extension. By signing below, you acknowledge that we have extended the loan beyond the Due Date, under the original terms of the Loan Agreement. You acknowledge that pursuant to NRS § 604A.445, we may extend the Loan Agreement for not more than six periods of extension, with each such period not to exceed 30 days. To extend, you have paid at least the amount of the finance charges provided in the Loan Agreement. For each extension period, you have agreed to pay the amount of the finance charges pursuant to the Loan Agreement, and you have agreed to pay such amounts, plus the outstanding principal, at the end of such extension period. **The finance charges disclosed on a yearly basis, as a percentage, are 0.00% per annum.**

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

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

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

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

Ma De Lourdes C
Printed Name

Signature

TM-Customer Receipt-V.1.0-02.17.2012

Customer Receipt/Extension & Receipt/Repayment Plan Receipt

NAME AND ADDRESS OF THE LICENSEE:	PAYMENT MADE ON BEHALF OF OR BY:
TitleMax of Nevada, Inc. d/b/a TitleMax 3900 West Sahara Ave Las Vegas, NV 89102	Jose Manuel Montes-llamas 1808 Santa Paula Las Vegas, NV 89104
LOAN AGREEMENT IDENTIFICATION NO. 10169-0121920 LOAN AGREEMENT DATE: 08/18/2014 If you have multiple loans, this payment was applied to the loan number identified above.	DATE/TIME OF RECEIPT OF PAYMENT: 04/18/2015 15:25:27
AMOUNT PAID: $107.00	AGENT RECEIVING PAYMENT: Ana Cisneros-baca (699)

TODAY'S PAYMENT ITEMIZATION		NEXT PAYMENT INFORMATION	
PRINCIPAL PAID:	$ 107.00	PRINCIPAL:	$ 106.96
INTEREST PAID:	$ 0.00	INTEREST:	$ 0.00
CHARGES PAID:	$ 0.00	FEES:	$ 0.00
FEES PAID:	$ 0.00	CHARGES:	$ 0.00
TOTAL AMOUNT PAID TODAY:	$ 107.00	BALANCE DUE ON LOAN:	$ ~641.75
		REPAYMENT PLAN MINIMUM	$ 106.96
		NEXT SCHEDULED DUE DATE:	~5/15/2015

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

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

Extension. By signing below, you acknowledge that we have extended the loan beyond the Due Date, under the original terms of the Loan Agreement. You acknowledge that pursuant to NRS § 604A.445, we may extend the Loan Agreement for not more than six periods of extension, with each such period not to exceed 30 days. To extend, you have paid at least the amount of the finance charges provided in the Loan Agreement. For each extension period, you have agreed to pay the amount of the finance charges pursuant to the Loan Agreement, and you have agreed to pay such amounts, plus the outstanding principal, at the end of such extension period.**The finance charges disclosed on a yearly basis, as a percentage, are 0.00% per annum.**

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

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

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

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

Mª De Lourdes C
Printed Name

Signature

TM-Customer Receipt-V.1.0-02.17.2012

GRACE PERIOD PAYMENTS DEFERMENT AGREEMENT

Date: 10/10/14

Account Number: 10169-0121920

Customer Name: Jose Montes-llamas Address: 1808 Santana Paula Las Vegas, NV 89104 Co-Borrower Name: Address:	Licensee Name: TitleMax of Nevada, Inc. d/b/a TitleMax Address: 3900 West Sahara Ave Las Vegas, NV 89102 Vehicle Information:1997 Dodge Ram1500 1B7HC13Z3VJ508622

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

Consideration. You acknowledge and agree that you and we entered into a Title Loan Agreement on 08/18/2014 ("Loan Agreement.") Under the Title Loan Agreement, we agreed with you that we may subsequently offer you a "Grace Period" which is a gratuitous period of payments deferment. You agree that we are offering you a "Grace Period" and you are voluntarily accepting such offer after entering into a Loan Agreement pursuant to the provisions of NRS 604A.70 and NRS 604A.210. **Please note that since this is a "Grace Period" it is not an "extension" as defined in NRS. 604A.065.**. Under the Title Loan Agreement, your obligation to pay simple interest under the Loan Agreement remains unchanged. Other than the interest and fees originally provided for in the Title Loan Agreement, we do not charge you any additional fees or interest for entering into this Grace Period Payments Deferment Agreement.

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

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

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

Grace Periods Payments Deferment Schedule

Payment Number	Amount of Payment	Deferred Periodic Due Date
1	$173.30	9/17/2014
2	$173.30	10/17/2014
3	$173.30	11/16/2014
4	$173.30	12/16/2014
5	$173.30	1/15/2015
6	$173.30	2/14/2015
7	$173.30	3/16/2015
8	$145.71	4/15/2015
9	$145.71	5/15/2015
10	$145.71	6/14/2015
11	$145.71	7/14/2015
12	$145.71	8/13/2015
13	$145.71	9/12/2015
14	$145.74	10/12/2015
The total amount paid after making all payments under the under the terms of the Grace Period Payments Deferment Agreement:	$2,233.10	

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

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

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

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

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

Default and Repayment Plan. You will be in default under Grace Period Payments Deferment Agreement if you fail to keep any promise made herein. Such default occurs on the day immediately following the date of your failure to perform as described herein. We may waive a default and reinstate your account to good status if you bring your account current or make satisfactory payment arrangements with us. You will have the opportunity to enter into a Repayment Plan with a term of at least 90 days after the Date of Default on the Grace 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.

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

Mª De Lourdes C 10-10-14
Customer's Signature Date

Its Authorized Agent 10-10-14
Date

Co-Borrower's Signature Date

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

Customer Application

M-L 8/18/14

Personal Information

Date ~~7/28/14~~	[redacted]		
Last Name MONTES LLAMAS	[redacted] VOSE		Middle Name MANUEL
Home Phone	[redacted]		Email Address (optional)††
Best time to call? anytime	Which number do you prefer that we call? ☐ Home Phone ☒ Cell Phone		
Physical Address (Street Number & Name) 1808 Santa Paula			Apt #
City Las Vegas Nevada	State Nevada	Zip 89104	County SLARK
Mailing Address (If different from physical address)			
City	State	Zip	

[redacted]

M-L

Pay Frequency: (check one)	Next Payday	Current and Expected Gross Monthly Income	Current and Expected Gross Monthly Obligations	Work Shift
☐ 1st & 15th of month ☐ 15th & end of month ☒ Biweekly (every 2 weeks) ☐ Weekly ☐ Monthly (last day) ☐ Monthly (1st day) ☐ Monthly (3rd day) ☐ Self-Employed	~~7/8~~ 8/29 M-L	$ 2,000	$ 1500	[redacted]

*Alimony, child support or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation.
Alimony, child support, or separate maintenance received under: ☐ court order ☐ written agreement ☐ oral understanding.
Are you currently in bankruptcy? ☐ yes ☒ no

Credit References

[redacted]

M-L

Personal References

[redacted]

M-L

APP 005119
ROA 003525

Co-Applicant Information

Date	State Issued ID Number	Date of Birth	Social Security #
Last Name	First Name		Middle Name
Home Phone	Cell Phone†		Email Address (optional)††
Best time to call?	Which number do you prefer that we call? ☐ Home Phone ☐ Cell Phone		
Physical Address *(Street Number & Name)*			Apt #
City	State	Zip	County
Mailing Address *(If different from physical address)*			
City	State	Zip	
Employer * *(Source of Income)*	Employer Address *(Street Number & Name)*		
City	State	Zip	Time at Job?
Work Phone #	Job Title	Supervisor	

Pay Frequency: *(check one)*	Next Payday	Current and Expected Gross Monthly Income	Current and Expected Gross Monthly Obligations	Work Shift
☐ 1st & 15th of month ☐ 15th & end of month ☐ Biweekly (every 2 weeks) ☐ Weekly ☐ Monthly (last day) ☐ Monthly (1st day) ☐ Monthly (3rd day) ☐ Self-Employed		$	$	

*Alimony, child support or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation.
Alimony, child support, or separate maintenance received under: ☐ court order ☐ written agreement ☐ oral understanding.
Are you currently in bankruptcy? ☐ yes ☐ no

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

Friend/Referral Name of referrer? _____ Saw Store Television Yellow Pages Repeat Customer

Internet Billboard Postcard Other: _____

ADDITIONAL TERMS AND CONDITIONS OF THIS CUSTOMER APPLICATION

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

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

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

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

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

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

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

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

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

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

Ability to Repay Verification.

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

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.**

Jose M Martes
Applicant Signature

8/18/18
Date

Co-Applicant Signature

Date

APP 005122
ROA 003528

Affidavit

STATE OF NEVADA
COUNTY OF Clark

Title Loan Agreement No.: 10169-0121920
Date: 08/18/2014

Customer Name: Jose M. Montes-Llamas Address: 1808 Santana Paula Las Vegas, NV 89104 Co-Borrower Name: Address:	Licensee Name: TitleMax of Nevada, Inc. d/b/a TitleMax Address: 3900 W. Sahara Ave. Las Vegas, NV 89102

Vehicle Information: VIN: 1B7HC13Z3VJ508622
License Plate State and No: 528 LWD Color: Black Year: 1997 Make: Dodge Model: Ram 1500

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, Jose M. Montes-Lamas, 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: Jose M Montes

Co-Borrower Signature: _____

APP 005123
ROA 003529

STATE OF NEVADA
DEPARTMENT OF MOTOR VEHICLES

CERTIFICATE OF TITLE

VIN	YEAR	MAKE	MODEL	VEHICLE BODY	TITLE NUMBER
1B7HC13Z3VJ508622	1997	DODG	RAM 1500	TPC	NV007269267

DATE ISSUED	ODOMETER MILES	FUEL TYPE	SALES TAX PD	EMPTY WT	GROSS WT	GVWR
09/30/2014		G		4379	6001	

VEHICLE COLOR	ODOMETER BRAND	BRANDS
	EXEMPT	

OWNER(S) NAME AND ADDRESS
MONTES JOSE M
1808 SANTA PAULA DR
LAS VEGAS NV 89104-2406

LIENHOLDER NAME AND ADDRESS
TITLEMAX
3900 W SAHARA AVE
LAS VEGAS NV 89102-0507

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

SIGNATURE OF AUTHORIZED AGENT — DATE 4/20/2015

TitleMax Of Nevada Inc. d/b/a TitleMax

PRINTED NAME OF AGENT AND COMPANY — 3900 W Sahara Ave Las Vegas NV 89102

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

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

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

Address — City — State — Zip Code

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

ODOMETER READING: NO TENTHS
- ☐ The mileage stated is in excess of its mechanical limits.
- ☐ The odometer reading is not the actual mileage. WARNING: ODOMETER DISCREPANCY.
- ☐ Exempt - Model year over 9 years old.

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

I am aware of the above odometer certification made by the seller/agent. ☐ Dealer's License Number _____ Date of Sale _____

Signature of Buyer — Printed Full Legal Name of Buyer

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

CONTROL NO.
2167914C
(THIS IS NOT A TITLE NO.)

VP-2 (Rev. 8/10)

ALTERATION OR ERASURE VOIDS THIS TITLE

Contact Information 8/18/2014

Company: Titlemax (314391)
Contact: Suzanne Gillespie
E-Mail: Suzanne.Gillespie@titlemax.biz

Telephone: 404-542-6618
Fax:

Notes

Vehicle Info For 1997 Dodge Ram 1500 Laramie SLT Club Cab

MSRP:	$21,275	VIN:	1B7HC13Z3VJ508622	Adj. State:	National
Fin Adv:	$5,475	UVC:	1997240188	Mileage:	0
Equip Ret:	$0	MPG:	12/17	Mileage Cat:	D
Tire Size:	225/75R16XL	Weight:	6400	Cylinders:	8
Base HP:	220 @ 4400	Fuel Type:	Gas	Transmission:	M
Taxable HP:	51.2	Wheelbase:	139.0	Drive Train:	RWD
Model Number:	BR1L31	End of Term Months:	0	End of Term Mileage:	0
Price Includes:	AT AC 8CY				

Wholesale Black Book values as of 8/1/2014 (daily)

	X-CL	Clean	Average	Rough
Base	N/A	$5,550	$3,200	$2,250
Options	N/A	$0	$0	$0
Mileage	N/A	N/A	N/A	N/A
Region	N/A	$0	$0	$0
Total	N/A	$5,550	$3,200	$2,250

Trade In Black Book values as of 8/1/2014 (daily)

	X-CL	Clean	Average	Rough
Base	N/A	$5,690	$3,340	$2,160
Options	N/A	$0	$0	$0
Mileage	N/A	N/A	N/A	N/A
Region	N/A	$0	$0	$0
Total	N/A	$5,690	$3,340	$2,160

Retail Black Book values as of 8/1/2014 (daily)

	X-CL	Clean	Average	Rough
Base	N/A	$7,900	$5,000	$3,675

APP 005125
ROA 003531

	X-CL	Clean	Average	Rough
Options	N/A	$0	$0	$0
Mileage	N/A	N/A	N/A	N/A
Region	N/A	$0	$0	$0
Total	N/A	$7,900	$5,000	$3,675

Residual Black Book values as of 8/1/2014 (daily)

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

Black Book Add/Deducts

9-29-1

TitleMax of Nevada, Inc. d/b/a TitleMax
3900 W Sahara Ave
Las Vegas, NV

Jose Montes

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

Dear Customer:

On 8/18/14 you entered a Title Loan Agreement ("Loan Agreement") with TitleMax of Nevada, Inc. d/b/a TitleMax and, if applicable, on N/A you entered a Grace Period Payments Deferment Agreement with TitleMax of Nevada, Inc. d/b/a TitleMax. On 9/18/14 ("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 10/18/14 (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 $ 252.50. The total of payments or the remaining balance on the original transaction is $ 1262.60. You made the following payment(s) on the loan:

Date:	Amount $
Date:	Amount $
Date:	Amount $
Date:	Amount $
Date:	Amount $
Date:	Amount $

The total amount due if you enter into a Repayment Plan on or before 10/18/14 will be $ 252.50.

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

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

insurance or any other g...

to you, unless you are seeking multiple loans that do not exceed the ...

(5) attempt to collect the outstanding balance during the term of the Repayment Plan by repossessin the Vehicle unless you default on the Repayment Plan or (6) attempt to collect an amount that is greater than the amount owed under the terms of the Repayment Plan.

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

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

Sincerely,

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

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

(1) The amount of the debt is $ 1,262.62; (2) TitleMax of Neva Inc. d/b/a TitleMax is the name of the creditor to whom the debt is owed; (3) unless you, within thirty days after receipt of the notice, dispute the validity of the debt, or any portion thereof, the d will be assumed to be valid by us; (4) if you notify us in writing within the thirty-day period that th 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.

TM.TB.NV.Opportunity.to.enter.into.repay

UNITED STATES POSTAL SERVICE

Certificate of Mailing

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

From: TITLEMAX
3900 W Sahara Ave
Las Vegas, NV 89102
702-262-5479

To: Jose Montes
1808 Santa Paula
Los Vegas, NV 89104

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

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 goods or services to enter into the Repayment Plan; (4) make any other loan [illegible] the limit set forth under Nevada law

Ability to Pay Summary

Loan Number	10169-0121920
Customer Name	Jose Montes-Llamas
Is Customer a Covered Borrower	No
Requested Loan Amount	$600.00
Title Fee	$20
MLV Amount	$1,020
Gross Monthly Income	$2,000.00
Current and Expected Monthly Obligations	$1,500.00
Other TitleMax Loan Payment	$162.62
Rate Match/Rate for Other TitleMax Loan	
Add-On to Current Loan or Multi-Car	Multi-Car
Residual Monthly Income	$337.38

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

210 INSTALLMENT LOAN BREAKDOWN

Income Based - Max. Loan Amount Inc. Title Fee	$	1,323
Vehicle Value - Max. Loan Amount Inc. Title Fee	$	1,040
Interest Rate		16.99%
Max Cash to Customer Amount	$	1,020.00
Actual Cash to Customer Amount	$	1,000.00
Title Fee Amount	$	20
Total Loan Amount	$	1,020

Amortized Loan Payment	$259.97
Total Payback Amount	$1,819.80
Minimum Payment to Extend	$173.30
Grace Period Plan # of Months (0% Interest)	7
Grace Period Plan Payment (0%)	$145.71

CHOOSE THIS CASHWISE LOAN TYPE

NV 210 Day Multi-Car 16.99%

07.18.2014

A - 124

604A LOAN REVIEW WORKSHEET

Licensee Name & DBA: TITLEMAX OF NEVADA INC. DBA TITLEMAX

Licensee Address: 3900 W SAHARA AVE LAS VEGAS NV 89102

Borrower Name & Address: Juan Vazques-Murillo, 2601 Amarillo St, Las Vegas, NV 89102

Exam Start Date: 5/4/2015

Exam as of: 5/4/2015

Examiner: Dean Ventura

Account Number	Origination Date	Amount of Loan	Maturity Date	Finance Charge	Total Number of Payments	Payment Amount	APR Quoted	Is the APR correct?
10169-0121672	8/16/2014	$3,020.00	3/14/2015	$2,059.66	6&1	725.67/725.64	182.38%	YES

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

Is the loan secured? **YES** If so, what is the collateral? 2002 Nissan Frontier X

What is the borrower's expected gross monthly income? $1,600 Was the borrower's income verified? **YES** Paystub ☐ Affidavit ☑ Other:

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

(Applies to Deferred Deposit Only) *NRS 604A.425(1a)* Does the deferred deposit loan exceed 25% of the customer's expected gross monthly income? **N/A**

(Applies to D/D Loans) *NRS 604A.408(1)* Does the *original term* of the D/D Loan not exceed 35 days? **N/A**

(Applies to High-Interest Loans Only) *NRS 604A.425(1b)* Does the *monthly payment amount* exceed 25% of the borrower's expected gross monthly income? **N/A**

(Applies High-Int Loans) *NRS 604A.408(1)* Does the *original term* of the HIL not exceed 35 days? **N/A**

(Applies to Title Loans Only) *NRS 604A.450(1)* Does the loan amount exceed the fair market value of the vehicle securing the loan? **NO** Fair Market Value: $8,850.00

(Applies to Title Loans Only) *NRS 604A.445(1)* Does the original term of the title loan exceed 30 days? **N/A**

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

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

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

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

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

VIOLATIONS/ TECHNICAL EXCEPTIONS/ OTHER COMMENTS:

Title Loan Paid

Violation: 604A.445, .210 Orig =5079.66 Paid=5826.74

Revised 10-15-2008

Confidential

APP 005132
ROA 003538

Date: 8/16/2014

Title Loan Agreement

Number: 10169-0121672

Customer & Co-Customer Information			ACCOUNT NUMBER: 10169-0121672		
FIRST NAME [redacted]	LAST NAME		CO-CUSTOMER FIRST NAME	CO-CUSTOMER LAST NAME	
			CO-CUSTOMER SSN	CO-CUSTOMER'S DRIVERS LIC./STATE ID. NO.	
STREET ADDRESS 2601 Amarillo St			CO-CUSTOMER STREET ADDRESS		
City Las Vegas	STATE NV	ZIP CODE [redacted]	CO-CUSTOMER CITY	CO-CUSTOMER STATE	CO-CUSTOMER ZIP CODE
			CO-CUSTOMER HOME PHONE	CO-CUSTOMER DATE OF BIRTH	

Motor Vehicle & Licensee Information			
LICENSEE NAME TitleMax of Nevada, Inc. d/b/a TitleMax	LICENSEE PHONE NUMBER (702)262-5479		
LICENSEE STREET ADDRESS 3900 West Sahara Ave	LICENSEE CITY Las Vegas	LICENSEE STATE NV	LICENSEE ZIP CODE 89102
VEHICLE IDENTIFICATION NUMBER (VIN) 1N6ED27T92C363451	LICENSE PLATE 332-XVF		
VEHICLE YEAR 2002	VEHICLE MAKE Nissan	VEHICLE MODEL Frontier	COLOR YELLOW

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

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 "Title" means a certificate of title or ownership to the Motor Vehicle. The word "Motor Vehicle" means the vehicle identified above.

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 03/14/2015 the earlier of: (i) the due date of your last payment as set forth in the Payment Schedule below; or (ii) payment in full. You also promise to pay any other charges provided for under this Loan Agreement. You agree to make your payment in the amounts and on the dates set forth in the Payment Schedule below ("Due Date") at the address indicated above, or at such other address as we direct you in writing. If any Due Date falls on a date we are not open for business, then you agree to pay us on the next business day, and we will credit such payment, as if we received it on the appropriate Due Date. The Loan Agreement will be consummated upon the date you sign this Loan Agreement. Time is of the essence in this Loan Agreement. In consideration of your delivering the Title to us and granting us a security interest in the Motor Vehicle as set forth below, your promise to timely pay and agreeing to this Loan Agreement, we agree to provide you a loan in the Principal Amount provided above.

FEDERAL TRUTH-IN-LENDING DISCLOSURES

ANNUAL PERCENTAGE RATE	FINANCE CHARGE	Amount Financed	Total of Payments
The cost of your credit as a yearly rate.	The dollar amount the credit will cost you.	The amount of credit provided to you or on your behalf.	The amount you will have paid after you have made all payments as scheduled.
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	9/15/2014 and each 30 days thereafter
1	$725.64	3/14/2015

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

Filing Fee: $20.00

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

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

Itemization of Amount Financed of $3,020.00

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

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

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

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

Any comments or questions may be directed to Customer Service at the following telephone number: 800) 8[illegible]

Repayment Plan Disclosure: If you default o[illegible] a loan, we must offer a Repayment Plan to you [illegible] 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.**

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 enterin[illegible] this Arbitration Provision:

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

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

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

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

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

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

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

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

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

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

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

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

TitleMax of Nevada, Inc. d/b/aTitleMax

Juan Vazquez 8-16-14
Customer's Signature Date

[signature] 8/16/14
Its Authorized Agent Date

Co-Customer's Signature Date

Any comments or questions may be directed to Customer Service at the following [illegible]

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 #2 Charleston 3900 West Sahara Ave Las Vegas, NV 89102	Juan Vazquez-murillo
LOAN AGREEMENT IDENTIFICATION NO. 10169-0121672 LOAN AGREEMENT DATE: 8/16/2014 3:39:11 PM If you have multiple loans, this payment was applied to the loan number identified above.	DATE/TIME OF RECEIPT OF PAYMENT: 02/18/2015 01:55:00 PM
AMOUNT PAID: $3,557.74	AGENT RECEIVING PAYMENT: Xochitl Ramos

TODAY'S PAYMENT ITEMIZATION

PRINCIPAL PAID:	$3,020.00
INTEREST PAID:	$537.74
CHARGES PAID:	$0.00
FEES PAID:	$0.00
TOTAL AMOUNT PAID TODAY:	$3,557.74
BALANCE DUE ON LOAN:	$0.00
NEXT SCHEDULED DUE DATE:	3/14/2015

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

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

Juan Manuel Vazquez — Printed Name

Juan Vazquez — Signature

445, 210

Orig: 5079.66

Paid: 5826.74

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

Customer Rece t/Repayment Plan Recei (210 day loan)

NAME AND ADDRESS OF THE LICENSEE: Tm Las Vegas Nv #2 Charleston 3900 West Sahara Ave Las Vegas, NV 89102	PAYMENT MADE ON BEHALF OF OR BY: Juan Vazquez-murillo
LOAN AGREEMENT IDENTIFICATION NO. 10169-0121672 LOAN AGREEMENT DATE: 8/16/2014 3:39:11 PM If you have multiple loans, this payment was applied to the loan number identified above.	DATE/TIME OF RECEIPT OF PAYMENT: 01/19/2015 03:19:39 PM
AMOUNT PAID: $453.00	AGENT RECEIVING PAYMENT: Lucero Luevano

TODAY'S PAYMENT ITEMIZATION

PRINCIPAL PAID:	$0.00
INTEREST PAID:	$453.00
CHARGES PAID:	$0.00
FEES PAID:	$0.00
TOTAL AMOUNT PAID TODAY:	$453.00
BALANCE DUE ON LOAN:	$3,105.04
NEXT SCHEDULED DUE DATE:	2/12/2015

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

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

Juan Manuel Vazquez
Printed Name

Juan Vazquez
Signature

Customer Receipt/Repayment Plan Receipt (210 day loan)

NAME AND ADDRESS OF THE LICENSEE:	PAYMENT MADE ON BEHALF OF OR BY:
Tm Las Vegas Nv #2 Charleston 3900 West Sahara Ave Las Vegas, NV 89102	Juan Vazquez-murillo
LOAN AGREEMENT IDENTIFICATION NO. 10169-0121672 LOAN AGREEMENT DATE: 8/16/2014 3:39:11 PM If you have multiple loans, this payment was applied to the loan number identified above.	DATE/TIME OF RECEIPT OF PAYMENT: 12/16/2014 03:15:03 PM
AMOUNT PAID: $453.00	AGENT RECEIVING PAYMENT: Lucero Luevano

TODAY'S PAYMENT ITEMIZATION

PRINCIPAL PAID:	$0.00
INTEREST PAID:	$453.00
CHARGES PAID:	$0.00
FEES PAID:	$0.00
TOTAL AMOUNT PAID TODAY:	$453.00
BALANCE DUE ON LOAN:	$3,044.98
NEXT SCHEDULED DUE DATE:	1/13/2015

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

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

Juan Manuel Vazquez
Printed Name

Juan Vazquez
Signature

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

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 #2 Charleston 3900 West Sahara Ave Las Vegas, NV 89102	Juan Vazquez-murillo
LOAN AGREEMENT IDENTIFICATION NO. 10169-0121672 LOAN AGREEMENT DATE: 8/16/2014 3:39:11 PM If you have multiple loans, this payment was applied to the loan number identified above.	DATE/TIME OF RECEIPT OF PAYMENT: 11/17/2014 03:02:36 PM
AMOUNT PAID: $455.00	AGENT RECEIVING PAYMENT: Lucero Luevano

TODAY'S PAYMENT ITEMIZATION

PRINCIPAL PAID:	$0.00
INTEREST PAID:	$455.00
CHARGES PAID:	$0.00
FEES PAID:	$0.00
TOTAL AMOUNT PAID TODAY:	$455.00
BALANCE DUE ON LOAN:	$3,060.37
NEXT SCHEDULED DUE DATE:	12/14/2014

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

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

Juan Manuel Vazquez
Printed Name

Juan Vazquez
Signature

Customer Receipt/Repayment Plan Receipt (210 day loan)

NAME AND ADDRESS OF THE LICENSEE:	PAYMENT MADE ON BEHALF OF OR BY:
Tm Las Vegas Nv #2 Charleston 3900 West Sahara Ave Las Vegas, NV 89102	Juan Vazquez-murillo
LOAN AGREEMENT IDENTIFICATION NO. 10169-0121672 LOAN AGREEMENT DATE: 8/16/2014 3:39:11 PM If you have multiple loans, this payment was applied to the loan number identified above.	DATE/TIME OF RECEIPT OF PAYMENT: 10/16/2014 11:35:40 AM
AMOUNT PAID: $453.00	AGENT RECEIVING PAYMENT: Jenette Chavez

TODAY'S PAYMENT ITEMIZATION

PRINCIPAL PAID:	$0.00
INTEREST PAID:	$453.00
CHARGES PAID:	$0.00
FEES PAID:	$0.00
TOTAL AMOUNT PAID TODAY:	$453.00
BALANCE DUE ON LOAN:	$3,032.49
NEXT SCHEDULED DUE DATE:	11/14/2014

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

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

Juan Manuel Vazquez
Printed Name

Juan Vazquez
Signature

Customer Receipt/Repayment Plan Receipt (210 day loan)

NAME AND ADDRESS OF THE LICENSEE: Tm Las Vegas Nv #2 Charleston 3900 West Sahara Ave Las Vegas, NV 89102	PAYMENT MADE ON BEHALF OF OR BY: Juan Vazquez-murillo
LOAN AGREEMENT IDENTIFICATION NO. 10169-0121672 LOAN AGREEMENT DATE: 8/16/2014 3:39:11 PM If you have multiple loans, this payment was applied to the loan number identified above.	DATE/TIME OF RECEIPT OF PAYMENT: 09/16/2014 02:45:10 PM
AMOUNT PAID: $455.00	AGENT RECEIVING PAYMENT: Antonio Silvas

TODAY'S PAYMENT ITEMIZATION

PRINCIPAL PAID:	$0.00
INTEREST PAID:	$455.00
CHARGES PAID:	$0.00
FEES PAID:	$0.00
TOTAL AMOUNT PAID TODAY:	$455.00
BALANCE DUE ON LOAN:	$3,032.79
NEXT SCHEDULED DUE DATE:	10/15/2014

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

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

Juan Manuel Vazquez
Printed Name

Juan Vazquez
Signature

GRACE PERIOD PAYMENTS DEFERMENT AGREEMENT

Date: 9-16-14

Account Number: 10169-0121672

Customer Name: Juan Vazquez-murillo Address: 2601 Amarillo St Las Vegas, NV 89102 Co-Borrower Name: Address: ,	Licensee Name: TitleMax of Nevada, Inc. d/b/a TitleMax Address: 3900 West Sahara Ave Las Vegas, NV 89102 Vehicle Information:2002 Nissan Frontier 1N6ED27T92C363451

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

Consideration. You acknowledge and agree that you and we entered into a Title Loan Agreement on 08/16/2014 ("Loan Agreement.") Under the Title Loan Agreement, we agreed with you that we may subsequently offer you a "Grace Period" which is a gratuitous period of payments deferment. You agree that we are offering you a "Grace Period" and you are voluntarily accepting such offer after entering into a Loan Agreement pursuant to the provisions of NRS 604A.70 and NRS 604A.210. **Please note that since this is a "Grace Period" it is not an "extension" as defined in NRS. 604A.065.**. Under the Title Loan Agreement, your obligation to pay simple interest under the Loan Agreement remains unchanged. Other than the interest and fees originally provided for in the Title Loan Agreement, we do not charge you any additional fees or interest for entering into this Grace Period Payments Deferment Agreement.

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

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

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

Grace Periods Payments Deferment Schedule

Payment Number	Amount of Payment	Deferred Periodic Due Date
1	$452.69	9/15/2014
2	$452.69	10/15/2014
3	$452.69	11/14/2014
4	$452.69	12/14/2014
5	$452.69	1/13/2015
6	$452.69	2/12/2015
7	$452.69	3/14/2015
8	$431.43	4/13/2015
9	$431.43	5/13/2015
10	$431.43	6/12/2015
11	$431.43	7/12/2015
12	$431.43	8/11/2015
13	$431.43	9/10/2015
14	$431.42	10/10/2015
The total amount paid after making all payments under the under the terms of the Grace Period Payments Deferment Agreement:	$6,188.83	

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

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

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

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

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

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

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

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

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

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

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

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

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

Juan Vazquez 9-16-14

Customer's Signature Date

Its Authorized Agent Date

Co-Borrower's Signature Date

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

Customer Application

Personal Information

TT #

Date 8-16-14	[redacted]		
Last Name Vazquez Murillo	Juan		Manuel
[redacted]			Email Address (optional)††
[redacted]	X Home Phone ☐ Cell Phone		
Physical Address (Street Number & Name) 2601 Amarillo St			Apt # —
City Las Vegas	State NV	Zip 89102	County Clark
Mailing Address (if different from physical address) same			
City "	State "	Zip "	

Source of Income

[redacted]

Are you currently in bankruptcy? ☐ yes ☒ no

Credit References

Business Nar[redacted]			
Address (Stree[redacted]		State	Zip
Business Nar[redacted]			
Address (Stree[redacted]		State	Zip

Personal References

[redacted]

APP 005148
ROA 003554

Co-Applicant Information

Date	State Issued ID Number	Date of Birth	Social Security #
Last Name	First Name		Middle Name
Home Phone	Cell Phone†		Email Address (optional)††
Best time to call?	Which number do you prefer that we call? ☐ Home Phone ☐ Cell Phone		
Physical Address *(Street Number & Name)*			Apt #
City	State	Zip	County
Mailing Address *(if different from physical address)*			
City	State	Zip	
Employer * *(Source of income)*	Employer Address *(Street Number & Name)*		
City	State	Zip	Time at Job?
Work Phone #	Job Title	Supervisor	

Pay Frequency: *(check one)*	Next Payday	Current and Expected Gross Monthly Income	Current and Expected Gross Monthly Obligations	Work Shift	
☐ 1st & 15th of month ☐ 15th & end of month ☐ Biweekly (every 2 weeks) ☐ Weekly ☐ Monthly (last day) ☐ Monthly (1st day) ☐ Monthly (3rd day) ☐ Self-Employed		$	$		

*Alimony, child support or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation.
Alimony, child support, or separate maintenance received under: ☐ court order ☐ written agreement ☐ oral understanding.
Are you currently in bankruptcy? ☐ yes ☐ no

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

Friend/Referral **Name of referrer?** _____ **Saw Store** **Television** **Yellow Pages** **Repeat Customer**

Internet **Billboard** **Postcard** **Other:** _____

ADDITIONAL TERMS AND CONDITIONS OF THIS CUSTOMER APPLICATION

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

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

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

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

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

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

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

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

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

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

Ability to Repay Verification.

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

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.**

Juan Vazquez
Applicant Signature

8-16-14
Date

Co-Applicant Signature

Date

APP 005151
ROA 003557

Affidavit

STATE OF NEVADA
COUNTY OF Clark

Title Loan Agreement No.: 10169-0121672
Date: 08/16/2014

Customer Name: Juan Vazquez-Murillo Address: 2601 Amarillo St. Las Vegas, NV 89102 Co-Borrower Name: Address:	Licensee Name: TitleMax of Nevada, Inc. d/b/a TitleMax Address: 3900 W. Sahara Ave. Las Vegas, NV 89102

Vehicle Information: VIN: 1N6ED27T92C363451
License Plate State and No: 332 XVF Color: Yellow Year: 2002 Make: Nissan Model: Frontier X

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, Juan Vazquez-Murillo, 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: Juan Vazquez

Co-Borrower Signature: _____

APP 005152
ROA 003558

STATE OF NEVADA

DEPARTMENT OF MOTOR VEHICLES

CERTIFICATE OF TITLE

VIN	YEAR	MAKE	MODEL	VEHICLE BODY	TITLE NUMBER
1N6ED27T92C363451	2002	NISS	FRONTIER X	TCW	NV007206415

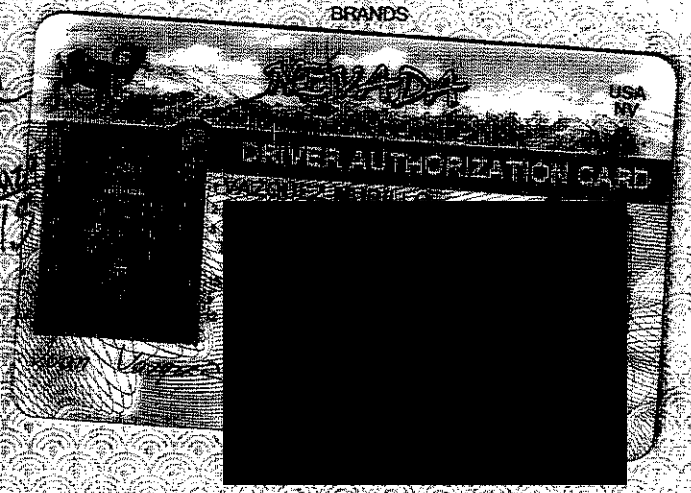
DATE ISSUED	ODOMETER MILES	FUEL TYPE	SALES TAX PD	EMPTY WT	GROSS WT	GVWR
09/04/2014		G		3658	5999	

VEHICLE COLOR

ODOMETER BRAND: EXEMPT

BRANDS

I have received my Title
2-18-15



OWNER(S) NAME AND ADDRESS
VAZQUEZ-MURILLO JUAN
QUEZADA SARA
2601 AMARILLO ST
LAS VEGAS NV 89102-0602

LIENHOLDER NAME AND ADDRESS
TITLEMAX
3900 W SAHARA AVE
LAS VEGAS NV 89102-0507

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

SIGNATURE OF AUTHORIZED AGENT — DATE 2/18/15

TITLEMAX
3900 W Sahara Ave
Las Vegas, NV 89102
702-262-5479

PRINTED NAME OF AGENT OR COMPANY — Xochitl Ramos

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

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

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

Address — City — State — Zip Code

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

ODOMETER READING — NO TENTHS
- ☐ The mileage stated is in excess of its mechanical limits.
- ☐ The odometer reading is not the actual mileage. WARNING: ODOMETER DISCREPANCY.
- ☐ Exempt - Model year over 9 years old.

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

I am aware of the above odometer certification made by the seller/agent. ☐ Dealer's License Number _____ Date of Sale _____

Signature of Buyer — Printed Full Legal Name of Buyer

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

CONTROL NO. 21177130
(THIS IS NOT A TITLE NO.)

VP-2 (Rev. 8/10)

ALTERATION OR ERASURE VOIDS THIS TITLE

Contact Information 8/16/2014

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

Telephone: 912-525-2675
Fax:

Notes

Vehicle Info For 2002 Nissan Frontier XE Crew Cab V6

MSRP:	$19,449	VIN:	1N6ED27T92C363451	Adj. State:	National
Fin Adv:	$6,475	UVC:	2002640194	Mileage:	0
Equip Ret:	$20,854	MPG:	16/20	Mileage Cat:	A
Tire Size:	265/70R15	Weight:	3776	Cylinders:	6
Base HP:	170 @ 4800	Fuel Type:	Gas	Transmission:	A
Taxable HP:	31.1	Wheelbase:	116.1	Drive Train:	RWD
Model Number:	53052	End of Term Months:	0	End of Term Mileage:	0
Price Includes:	AT AC				

Wholesale Black Book values as of 8/15/2014 (daily)

	X-CL	Clean	Average	Rough
Base	N/A	$6,650	$4,900	$3,925
Options	N/A	$0	$0	$0
Mileage	N/A	N/A	N/A	N/A
Region	N/A	$0	$0	$0
Total	N/A	$6,650	$4,900	$3,925

Trade In Black Book values as of 8/15/2014 (daily)

	X-CL	Clean	Average	Rough
Base	N/A	$6,755	$5,005	$3,765
Options	N/A	$0	$0	$0
Mileage	N/A	N/A	N/A	N/A
Region	N/A	$0	$0	$0
Total	N/A	$6,755	$5,005	$3,765

Retail Black Book values as of 8/15/2014 (daily)

	X-CL	Clean	Average	Rough
Base	N/A	$8,850	$6,675	$5,300

APP 005154
ROA 003560

	X-CL	Clean	Average	Rough
Options	N/A	$0	$0	$0
Mileage	N/A	N/A	N/A	N/A
Region	N/A	$0	$0	$0
Total	N/A	$8,850	$6,675	$5,300

Residual Black Book values as of 8/15/2014 (daily)

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

Black Book Add/Deducts

w/o Auto Trans -100
w/o Factory Air -225

A - 125

604A LOAN REVIEW WORKSHEET

Licensee Name & DBA: TITLEMAX OF NEVADA INC. DBA TITLEMAX

Exam Start Date: 5/13/2015

Licensee Address: 3900 W SAHARA AVE LAS VEGAS NV 89102

Exam as of: 5/4/2015

Borrower Name & Address: ZOILA GARCIA CACERES

Examiner: TD

Account Number	Origination Date	Amount of Loan	Maturity Date	Finance Charge	Total Number of Payments	Payment Amount	APR Quoted	Is the APR correct?
10169-0117199	7/22/2014	$3,000.00	2/17/2015	$1,312.10	7	$616.01	121.55%	YES

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

Is the loan secured? **YES** If so, what is the collateral? 2006 CAMRY If secured by a vehicle title, is it filed and perfected? **YES**

What is the borrower's expected gross monthly income? $4,100 Was the borrower's income verified? **YES** Paystub ☐ Affidavit ☑ Other:

(Applies to Deferred Deposit Only) *NRS 604A.425(1a)* Does the deferred deposit loan exceed 25% of the customer's expected gross monthly income? **N/A**

(Applies to D/D Loans) *NRS 604A.408(1)* Does the *original term* of the D/D Loan not exceed 35 days? **N/A**

(Applies to High-Interest Loans Only) *NRS 604A.425(1b)* Does the *monthly payment amount* exceed 25% of the borrower's expected gross monthly income? **N/A**

(Applies High-Int Loans) *NRS 604A.408(1)* Does the *original term* of the HIL not exceed 35 days? **N/A**

(Applies to Title Loans Only) *NRS 604A.450(1)* Does the loan amount exceed the fair market value of the vehicle securing the loan? **NO** Fair Market Value: $5,500.00

(Applies to Title Loans Only) *NRS 604A.445(1)* Does the original term of the title loan exceed 30 days? **NO**

(Applies to Title Loans Only) *NRS 60A:445(2)* Has the title loan been extended for more than six additional periods, *pursuant to NRS 604A.445 (2)?* **NO**

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

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

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

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

VIOLATIONS/ TECHNICAL EXCEPTIONS/ OTHER COMMENTS:

REPEAT VIOLATION ON DEFERMENT AGREEMENT NRS 604A 445 NRS 604A 210

APP 005157
ROA 003563

Title Loan Agreement

Date: 7/22/2014

Number: 10169-0117199

Customer & Co-Customer Information	ACCOUNT NUMBER: 10169-0117199				
FIRST NAME Zoila	LAST NAME Garcia-caceres	CO-CUSTOMER FIRST NAME	CO-CUSTOMER LAST NAME		
[redacted]		CO-CUSTOMER SSN	CO-CUSTOMER'S DRIVERS LIC./STATE ID. NO.		
1320 Sun Point Dr		CO-CUSTOMER STREET ADDRESS			
City Las Vegas	STATE NV	ZIP CODE 89108	CO-CUSTOMER CITY	CO-CUSTOMER STATE	CO-CUSTOMER ZIP CODE
[redacted]		CO-CUSTOMER HOME PHONE	CO-CUSTOMER DATE OF BIRTH		
Information	LICENSEE HOURS OF OPERATION: Monday to Friday 9:00 A.M. to 7:00 P.M., Saturday 10:00 A.M. to 4:00 P.M., Closed Sunday				
LICENSEE NAME TitleMax of Nevada, Inc. d/b/a TitleMax	LICENSEE PHONE NUMBER (702)262-5479				
LICENSEE STREET ADDRESS 3900 West Sahara Ave	LICENSEE CITY Las Vegas	LICENSEE STATE NV	LICENSEE ZIP CODE 89102		
VEHICLE IDENTIFICATION NUMBER (VIN) 2C3KA43R36H225495	LICENSE PLATE 811-YGK				
VEHICLE YEAR 2006	VEHICLE MAKE CHRYSLER	VEHICLE MODEL 300	COLOR GRAY		

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

Term, Principal, Interest, Charges and Payment. The original term of this loan is 210 days. You promise to timely pay us in cash or as otherwise agreed in writing $3,000.00 ("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 02/17/2015 the earlier of: (i) the due date of your last payment as set forth in the Payment Schedule below; or (ii) payment in full. You also promise to pay any other charges provided for under this Loan Agreement. You agree to make your payment in the amounts and on the dates set forth in the Payment Schedule below ("Due Date") at the address indicated above, or at such other address as we direct you in writing. If any Due Date falls on a date we are not open for business, then you agree to pay us on the next business day, and we will credit such payment, as if we received it on the appropriate Due Date. The Loan Agreement will be consummated upon the date you sign this Loan Agreement. Time is of the essence in this Loan Agreement. In consideration of your delivering the Title to us and granting us a security interest in the Motor Vehicle as set forth below, your promise to timely pay and agreeing to this Loan Agreement, we agree to provide you a loan in the Principal Amount provided above.

FEDERAL TRUTH-IN-LENDING DISCLOSURES

ANNUAL PERCENTAGE RATE	FINANCE CHARGE	Amount Financed	Total of Payments
The cost of your credit as a yearly rate.	The dollar amount the credit will cost you.	The amount of credit provided to you or on your behalf.	The amount you will have paid after you have made all payments as scheduled.
121.545 %	$1,312.10	$3,000.00	$4,312.10

Your payment schedule will be:

Number of Payments	Amount of Payments	When Payments are Due
6	$616.01	8/21/2014 and each 30 days thereafter
1	$616.04	2/17/2015

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

Filing Fee: $ 0.00

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

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

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

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

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

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

Repayment Plan Disclosure: If you default o[illegible] loan, we must offer a Repayment Plan to you [illegible]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.**

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

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

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

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

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

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

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

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

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

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

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

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

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

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

8. This Arbitration Provision is binding upon and benefits you, your respective heirs, successors and assigns. The Arbitration Provision is binding upon and benefits us, our successors and assigns, and related third parties. The Arbitration Provision continues in 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

Zoila Gama 7-22-14

Customer's Signature Date

Its Authorized Agent 7-22-14

Date

Co-Customer's Signature Date

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

Affidavit

STATE OF NEVADA
COUNTY OF Clark

Title Loan Agreement No.: 10169-011 71 99
Date: 7/22/2014

Customer Name: Zoila Garcia-Caceres Address: 1320 Sun Point Dr Las Vegas, NV 89102 Co-Borrower Name: Address:	Licensee Name: TitleMax of Nevada, Inc. d/b/a Titlemax Address: 3900 W Sahara Las Vegas, NV 89102

Vehicle Information: VIN: 2C3KA43R36H225495
License Plate State and No: 811-YGK Color: Gray Year: 2006 Make: Chrysler Model: 300

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, Zoila Garcia-Caceres, 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: Zoila Garcia

Co-Borrower Signature: _____

TM-NV-Customer Affidavit-V.1.0-02.16.2011

Black Book **Price Point**

Welcome nv10169 ! Log Out

Products

Admin

User Profile Manager

Market Matters

Home | Vehicle Trends | Market Trends | User Reports | Specs | All Values | Other Services | Vehicle History | Market Report | Demand Index

Vehicle Selector

Free Form | Drill Down

Class	Full-Size Car
Year	2006
Make	Chrysler
Model	300
Series	C
Style	4D Sedan

2006 Chrysler 300 C 4D Sedan

Basic Vehicle Info

2006 Chrysler 300 C 4D Sedan

MSRP: $33,725 VIN: 2C3AA63H6

Fin Adv: $10,475 UVC: 2006180108

Equip Ret: $39,415 Model #: LXCS48

MPG: 17/25 Price Incl: AT AC EW ES

Vehicle Demand Index

Local Index

25% 50% 75% 100%

ZIP Code (5 digit):

31401

Values & Adjustments

Wholesale | Trade In | Retail | Residual

	X-CL	Clean	Average	Rough
Base	N/A	$10,500	$8,700	$6,500
Options	N/A	$0	$0	$0
Mileage	N/A	$0	$0	$0
Region	N/A	$0	$0	$0
Total	N/A	$10,500	$8,700	$6,500

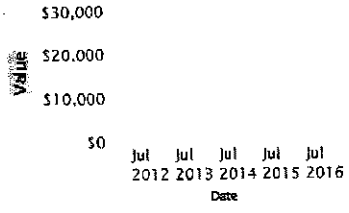
Daily Values | Weekly Values | Monthly Values

Mileage | Add/Deducts

As Of: 7/22/2014 | National

Segment Analysis

Segment Analysis



Value Trend

Value Trend

2006 Chrysler 300 C 4D Sedan

User Reporting Summary

This Month | This Year

Valuations

62

As of: 7/22/2014

th

APP 005164

ROA 003570

STATE OF NEVADA

DEPARTMENT OF MOTOR VEHICLES

CERTIFICATE OF TITLE

VIN	YEAR	MAKE	MODEL	VEHICLE BODY	TITLE NUMBER
2C3KA43R36H225495	2006	CHRY	300	P4D	NV007090308

DATE ISSUED	ODOMETER MILES	FUEL TYPE	SALES TAX PD	EMPTY WT	GROSS WT	GVWR
07/17/2014	128544	G		3623		

VEHICLE COLOR	ODOMETER BRAND	BRANDS
	ACTUAL MILES	

OWNER(S) NAME AND ADDRESS
GARCIA-CACERES ZOILA
4550 W SAHARA AVE APT 1210
LAS VEGAS NV 89102-3615

LIENHOLDER NAME AND ADDRESS
TITLEMAX OF NEVADA INC DBA TITLEMAX
3900 W SAHARA AVE
LAS VEGAS NV 89012

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

SIGNATURE OF AUTHORIZED AGENT DATE

PRINTED NAME OF AGENT AND COMPANY

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

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

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

Address **City** **State** **Zip Code**

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

ODOMETER READING NO TENTHS

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

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

I am aware of the above odometer certification made by the seller/agent. ☐ Dealer's License Number _____ **Date of Sale** _____

Signature of Buyer **Printed Full Legal Name of Buyer**

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

CONTROL NO.
20138639
(THIS IS NOT A TITLE NO.)

VP-2 (Rev. 8/10)

ALTERATION OR ERASURE VOIDS THIS TITLE