

A - 242

604A LOAN REVIEW WORKSHEET

Licensee Name &

DBA: TITLEMAX OF NEVADA INC DBA TITLEMAX

Exam Start

Date: 5/15/2015

Licensee Address: 6450 W. LAKE MEAD BLVD, LAS VEGAS, NV 89108

Exam as of: 5/15/2015

Borrower Name &

Address: JUSTIN BROWN

Examiner: EC/DV

Account Number	Origination Date	Amount of Loan	Maturity Date	Finance Charge	Total Number of Payments	Payment Amount	APR Quoted	Is the APR correct?
10069-0139023	12/4/2014	\$6,020.00	7/2/2015	\$2,919.87	6 and 1	1277.12/1277.15	133.71%	YES

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

Is the loan secured? YES If so, what is the collateral? 2006 FORD MUSTANG GT If secured by a vehicle title, is it filed and perfected? N/A

What is the borrower's expected gross monthly income? \$2,500 Was the borrower's income verified? YES Paystub ☐ Affidavit ☒ Other: N/A

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

NRS 604A.425(1a)

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

NRS 604A.408(1)

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

NRS 604A.425(1b)

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

NRS 604A.408(1)

(Applies to Title Loans Only) Does the loan amount exceed the fair market value of the vehicle securing the loan? NO Fair Market Value: \$9,640.00

NRS 604A.450(1)

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

NRS 604A.445(1)

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

NRS 604A.445(2)

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

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

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

Is the loan a collection account? YES Has the loan been extended or renewed? NO How many times? 0 Extensions: Title-6 add'l periods: D/D & High Int Loans - 90 days Are receipts filed? YES

VIOLATIONS/ TECHNICAL EXCEPTIONS/ OTHER COMMENTS:

NRS 604A.210 AND 445

GRACE PERIOD DEFERMENT \$10,651.20

Revised 10-15-2008

Confidential

APP 008394
ROA 006800

Title Loan Agreement

Date: 12/4/2014

Number: 10069-0139023

Customer & Co-Customer Information		ACCOUNT NUMBER: 10069-0139023			
FIRST NAME Justin	LAST NAME Brown	CO-CUSTOMER FIRST NAME		CO-CUSTOMER LAST NAME	
D. NO.		CO-CUSTOMER SSN		CO-CUSTOMER'S DRIVERS LIC./STATE ID. NO.	
STREET ADDRESS 7400 Pirates Cove Rd Apt #162		CO-CUSTOMER STREET ADDRESS			
City Las Vegas	STATE NV	ZIP CODE 89145	CO-CUSTOMER CITY		CO-CUSTOMER STATE
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)638-2292			
LICENSEE STREET ADDRESS 6450 W. Lake Mead Blvd., Suite 150		LICENSEE CITY Las Vegas	LICENSEE STATE NV	LICENSEE ZIP CODE 89108	
VEHICLE IDENTIFICATION NUMBER (VIN) 1ZVFT82H565204157		LICENSE PLATE temp			
VEHICLE YEAR 2006	VEHICLE MAKE ford	VEHICLE MODEL Mustang GT	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 \$6,020.00 ("Principal Amount"), which includes any filing fee listed below plus interest on the unpaid principal balance of this Loan Agreement at the daily rate of 0.3663% from the date of this Loan Agreement until 07/02/2015 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 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.

APP 008395
ROA 006801

FEDERAL TRUTH-IN-LENDING DISCLOSURES

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

Your payment schedule will be:

Number of Payments	Amount of Payments	When Payments are Due
6	\$1,277.12	1/3/2015 and each 30 days thereafter
1	\$1,277.15	7/2/2015

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	\$6,020.00
1. Amount given to you directly:	\$6,000.00
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.

APP 008396
ROA 006802

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.

APP 008397
ROA 006803

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.

APP 008398
ROA 006804


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

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

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

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

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



Customer's Signature

12/04/14

Date



Its Authorized Agent

12-4-14

Date

Co-Customer's Signature

Date

APP 008399
ROA 006805

Customer Receipt/Repayment Plan Receipt (210 day loan)

NAME AND ADDRESS OF THE LICENSEE: Tm Las Vegas Nv #1 Lake Mead 6450 W. Lake Mead Blvd., Suite 150 Las Vegas, NV 89108		PAYMENT MADE ON BEHALF OF OR BY: Justin Brown	
LOAN AGREEMENT IDENTIFICATION NO. 10069-0139023		DATE/TIME OF RECEIPT OF PAYMENT: 01/16/2015 10:33:07 AM	
LOAN AGREEMENT DATE: 12/4/2014 7:35:15 PM		If you have multiple loans, this payment was applied to the loan number identified above.	
AMOUNT PAID: \$560.00			
		AGENT RECEIVING PAYMENT: Keosha Hinds-mahaffy	

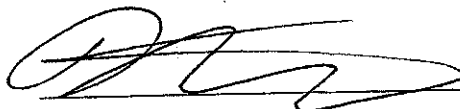
TODAY'S PAYMENT ITEMIZATION

PRINCIPAL PAID:	\$0.00
INTEREST PAID:	\$560.00
CHARGES PAID:	\$0.00
FEES PAID:	\$0.00
TOTAL AMOUNT PAID TODAY:	\$560.00
BALANCE DUE ON LOAN:	\$6,408.29
NEXT SCHEDULED DUE DATE:	1/3/2015

- ☐ 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.

Justin Brown
Printed Name


Signature

APP 008400
ROA 006806

Customer Receipt/Repayment Plan Receipt (210 day loan)

NAME AND ADDRESS OF THE LICENSEE: Tm Las Vegas Nv #1 Lake Mead 6450 W. Lake Mead Blvd., Suite 150 Las Vegas, NV 89108		PAYMENT MADE ON BEHALF OF OR BY: Justin Brown
LOAN AGREEMENT IDENTIFICATION NO. 10069-0139023 LOAN AGREEMENT DATE: 12/4/2014 7:35:15 PM If you have multiple loans, this payment was applied to the loan number identified above.		DATE/TIME OF RECEIPT OF PAYMENT: 01/16/2015 06:35:49 PM
AMOUNT PAID: \$104.00	AGENT RECEIVING PAYMENT: Stu Oestreich	

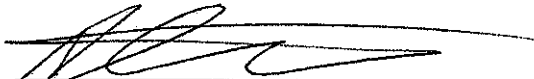
TODAY'S PAYMENT ITEMIZATION

PRINCIPAL PAID:	\$0.00
INTEREST PAID:	\$104.00
CHARGES PAID:	\$0.00
FEES PAID:	\$0.00
TOTAL AMOUNT PAID TODAY:	\$104.00
BALANCE DUE ON LOAN:	\$6,304.29
NEXT SCHEDULED DUE DATE:	2/2/2015

- ☐ 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.

Justin Brown
Printed Name


Signature

APP 008401
ROA 006807

Customer Receipt/Repayment Plan Receipt (210 day loan)

NAME AND ADDRESS OF THE LICENSEE: Tm Las Vegas Nv #1 Lake Mead 6450 W. Lake Mead Blvd., Suite 150 Las Vegas, NV 89108		PAYMENT MADE ON BEHALF OF OR BY: Justin Brown	
LOAN AGREEMENT IDENTIFICATION NO. 10069-0139023 LOAN AGREEMENT DATE: 12/4/2014 7:35:15 PM If you have multiple loans, this payment was applied to the loan number identified above.		DATE/TIME OF RECEIPT OF PAYMENT: 02/13/2015 11:41:59 AM	
AMOUNT PAID: \$290.00		AGENT RECEIVING PAYMENT: Stu Oestreich	

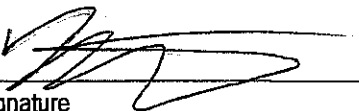
TODAY'S PAYMENT ITEMIZATION

PRINCIPAL PAID:	\$0.00
INTEREST PAID:	\$290.00
CHARGES PAID:	\$0.00
FEES PAID:	\$0.00
TOTAL AMOUNT PAID TODAY:	\$290.00
BALANCE DUE ON LOAN:	\$6,631.79
NEXT SCHEDULED DUE DATE:	2/2/2015

- ☐ 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.

Justin Brown
Printed Name


Signature

APP 008402
ROA 006808

Customer Receipt/Repayment Plan Receipt (210 day loan)

NAME AND ADDRESS OF THE LICENSEE: Tm Las Vegas Nv #1 Lake Mead 6450 W. Lake Mead Blvd., Suite 150 Las Vegas, NV 89108		PAYMENT MADE ON BEHALF OF OR BY: Justin Brown
LOAN AGREEMENT IDENTIFICATION NO. 10069-0139023 LOAN AGREEMENT DATE: 12/4/2014 7:35:15 PM If you have multiple loans, this payment was applied to the loan number identified above.		DATE/TIME OF RECEIPT OF PAYMENT: 02/17/2015 04:46:20 PM
AMOUNT PAID: \$100.00	AGENT RECEIVING PAYMENT: Cynthia Ortega	

TODAY'S PAYMENT ITEMIZATION

PRINCIPAL PAID:	\$0.00
INTEREST PAID:	\$100.00
CHARGES PAID:	\$0.00
FEES PAID:	\$0.00
TOTAL AMOUNT PAID TODAY:	\$100.00
BALANCE DUE ON LOAN:	\$6,620.00
NEXT SCHEDULED DUE DATE:	2/2/2015

- ☐ 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.

Justin Brown
Printed Name

[Signature]
Signature

APP 008403
ROA 006809

Customer Receipt/Repayment Plan Receipt (210 day loan)

NAME AND ADDRESS OF THE LICENSEE: Tm Las Vegas Nv #1 Lake Mead 6450 W. Lake Mead Blvd., Suite 150 Las Vegas, NV 89108		PAYMENT MADE ON BEHALF OF OR BY: Justin Brown	
LOAN AGREEMENT IDENTIFICATION NO. 10069-0139023		DATE/TIME OF RECEIPT OF PAYMENT: 02/26/2015 12:01:35 PM	
LOAN AGREEMENT DATE: 12/4/2014 7:35:15 PM			
If you have multiple loans, this payment was applied to the loan number identified above.			
AMOUNT PAID: \$200.00		AGENT RECEIVING PAYMENT: Maria Garcia	


TODAY'S PAYMENT ITEMIZATION

PRINCIPAL PAID:	\$0.00
INTEREST PAID:	\$200.00
CHARGES PAID:	\$0.00
FEES PAID:	\$0.00
TOTAL AMOUNT PAID TODAY:	\$200.00
BALANCE DUE ON LOAN:	\$6,618.48
NEXT SCHEDULED DUE DATE:	2/2/2015

- ☐ 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.

Justin Brown
Printed Name


Signature

APP 008404
ROA 006810

Customer Receipt / Repayment Plan Receipt (210 day loan)

NAME AND ADDRESS OF THE LICENSEE: Tm Las Vegas Nv #1 Lake Mead 6450 W. Lake Mead Blvd., Suite 150 Las Vegas, NV 89108		PAYMENT MADE ON BEHALF OF OR BY: Justin Brown
LOAN AGREEMENT IDENTIFICATION NO. 10069-0139023 LOAN AGREEMENT DATE: 12/4/2014 7:35:15 PM If you have multiple loans, this payment was applied to the loan number identified above.		DATE/TIME OF RECEIPT OF PAYMENT: 02/26/2015 12:05:44 PM
AMOUNT PAID: \$80.00	AGENT RECEIVING PAYMENT: Maria Garcia	

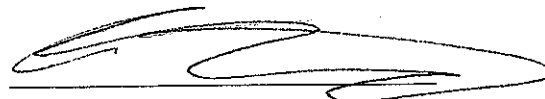
TODAY'S PAYMENT ITEMIZATION

PRINCIPAL PAID:	\$0.00
INTEREST PAID:	\$80.00
CHARGES PAID:	\$0.00
FEES PAID:	\$0.00
TOTAL AMOUNT PAID TODAY:	\$80.00
BALANCE DUE ON LOAN:	\$6,538.48
NEXT SCHEDULED DUE DATE:	3/4/2015

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

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

Justin Brown
Printed Name


Signature

APP 008405
ROA 006811

Customer Receipt/Repayment Plan Receipt (210 day loan)

NAME AND ADDRESS OF THE LICENSEE: Tm Las Vegas Nv #1 Lake Mead 6450 W. Lake Mead Blvd., Suite 150 Las Vegas, NV 89108		PAYMENT MADE ON BEHALF OF OR BY: Justin Brown
LOAN AGREEMENT IDENTIFICATION NO. 10069-0139023 LOAN AGREEMENT DATE: 12/4/2014 7:35:15 PM If you have multiple loans, this payment was applied to the loan number identified above.		DATE/TIME OF RECEIPT OF PAYMENT: 04/21/2015 01:22:57 PM
AMOUNT PAID: \$381.00	AGENT RECEIVING PAYMENT: Stu Oestreich	

TODAY'S PAYMENT ITEMIZATION

PRINCIPAL PAID:	\$0.00
INTEREST PAID:	\$381.00
CHARGES PAID:	\$0.00
FEES PAID:	\$0.00
TOTAL AMOUNT PAID TODAY:	\$381.00
BALANCE DUE ON LOAN:	\$7,348.36
NEXT SCHEDULED DUE DATE:	3/4/2015

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

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

Justin Brown
Printed Name


Signature

APP 008406
ROA 006812

Customer Receipt/Repayment Plan Receipt (210 day loan)

NAME AND ADDRESS OF THE LICENSEE: Tm Las Vegas Nv #1 Lake Mead 6450 W. Lake Mead Blvd., Suite 150 Las Vegas, NV 89108		PAYMENT MADE ON BEHALF OF OR BY: Justin Brown
LOAN AGREEMENT IDENTIFICATION NO. 10069-0139023 LOAN AGREEMENT DATE: 12/4/2014 7:35:15 PM If you have multiple loans, this payment was applied to the loan number identified above.		DATE/TIME OF RECEIPT OF PAYMENT: 04/24/2015 09:23:56 AM
AMOUNT PAID: \$300.00	AGENT RECEIVING PAYMENT: Keosha Hinds-mahaffy	

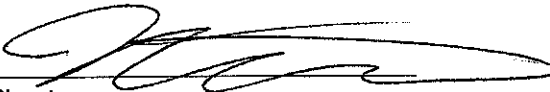
TODAY'S PAYMENT ITEMIZATION

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:	\$7,114.52
NEXT SCHEDULED DUE DATE:	4/3/2015

- ☐ 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.

Justin Brown
Printed Name


Signature

APP 008407
ROA 006813

TitleMax of Nevada, Inc. d/b/a TitleMax
6450 W. Lake Mead Blvd., Suite 150
Las Vegas, NV 89108
(702)638-2292
1/15/2015

Justin Brown
7400 Pirates Cove Rd Apt #162
Las Vegas, NV 89145

Re: Opportunity to Enter into a Repayment Plan

Dear Customer:

On 12/4/2014 7:35:15 PM you entered a Title Loan Agreement ("Loan Agreement") with TitleMax of Nevada, Inc. d/b/a TitleMax, and, if applicable, on N/A you entered a Grace Period Payments Deferment Agreement with TitleMax of Nevada, Inc. d/b/a TitleMax. On 1/4/2015 ("Date of Default") you defaulted on your payment obligations under the Loan Agreement and, if applicable, the Grace Period Payments Deferment Agreement. Before we attempt to collect the outstanding balance by repossessing the Vehicle, we are offering you an opportunity to enter into a written AMENDMENT OF THE TITLE LOAN AGREEMENT TO ESTABLISH A REPAYMENT PLAN ("Repayment Plan").

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

To enter into a Repayment Plan you must follow these procedures by 2/3/2015 : (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 \$1,389.25. The total of payments or the remaining balance on the original transaction is \$6,946.24. You made the following payment(s) on the loan:

The total amount due if you enter into a Repayment Plan on or before 2/3/2015 will be \$1,389.25.

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.

APP 008408
ROA 006814

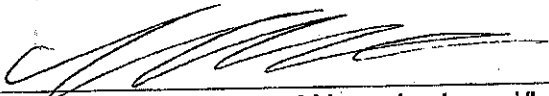
If you enter into a Repayment Plan, we will honor the terms and we will not charge any other amount as an incident to or as a condition of entering into a Repayment Plan. Such an amount includes, without limitation: (1) any interest, regardless of the name given to the interest, other than the interest 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 \$6,946.24 ; (2) TitleMax of Nevada, Inc. d/b/a TitleMax (2) is the name of the creditor to whom the debt is owed; (3) unless you, within thirty days after receipt of the notice, dispute the validity of the debt, or any portion thereof, the debt will be assumed to be valid by us; (4) if you notify us in writing within the thirty-day period that the debt, or any portion thereof, is disputed, we will obtain verification of the debt or a copy of a judgment against you and a copy of such verification or judgment will be mailed to the you by us; and (5) upon your written request within the thirty-day period, we will provide you with the name and address of the original creditor, if different from the current creditor.

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

APP 008409
ROA 006815

Address of Sender

Max of Nevada
1111 Lake Mead Blvd #150
Las Vegas, Nevada 89108
702.638.2292

Check type of mail or service:

- ☐ Adult Signature Required
☐ Certified Mail
☐ COD
☐ Delivery Confirmation
☐ Express Mail
☐ Insured
☐ Adult Signature Restricted Delivery
☐ 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

Address (Name, Street, City, State, & ZIP Code™)

Postage

Fee

Handling Charge

Actual Value if Registered

Insured Value

Due Sender if COD

ASR Fee

ASRD Fee

DC Fee

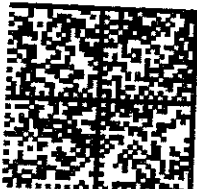
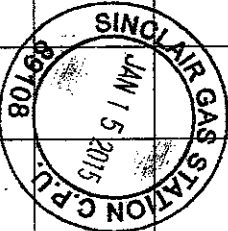
SC Fee

SH Fee

RD Fee

RR Fee

April Greene
 3132 N. Long Blvd #112
 Las Vegas, NV 89108
 Justin Brown
 7400 Pirates Cove Rd #102
 Las Vegas, NV 89145
 Michelle Banks
 1122 Ice Crystal Ct.
 N.L.V., NV 89032
 Angela Mitchell
 7384 Avery Dr
 Las Vegas, NV 89120
 Ethel Loman
 8445 Green Pkwy
 Las Vegas, NV 89128



CPU
 U.S. POSTAGE
 \$ 2.350
 MAILED
 JAN 15 2015
 89108
 CTOM
 3658320
 PB-1P 000

Signature Confirmation
 Special Handling
 Restricted Delivery
 Return Receipt

APP 008410
 ROA 006816

GRACE PERIOD PAYMENTS DEFERMENT AGREEMENT

Date:

1-16-15

Account Number: 10069-0139023

Customer Name: Justin Brown Address: 7400 Pirates Cove Rd Apt #162 Las Vegas, NV 89145 Co-Borrower Name: Address: 	Licensee Name: TitleMax of Nevada, Inc. d/b/a TitleMax Address: 6450 W. Lake Mead Blvd., Suite 150 Las Vegas, NV 89108 Vehicle Information: 2006 ford Mustang GT 1ZVFT82H565204157
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Definitions and Terms. In this Grace Period Payments Deferment Agreement, "customer," "you," and "your" mean the customer who signed it. "Licensee," "we," "us" and "our" mean TitleMax of Nevada, Inc. d/b/a TitleMax, a title loan services provider licensed and regulated by the Nevada Financial Institutions Division, 2785 E Desert Inn Road, Suite 180, Las Vegas, Nevada 89121, Phone: (702) 486-4120, Fax: (702) 486-4563, <http://www.fid.state.nv.us/>. The word "Motor Vehicle" means the vehicle identified above. The word "Title" means a certificate of title or ownership to the Motor Vehicle.

Consideration. You acknowledge and agree that you and we entered into a Title Loan Agreement on 12/04/2014 ("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.

Grace Periods Payments Deferment Schedule

Payment Number	Amount of Payment	Deferred Periodic Due Date
1	\$661.60	1/3/2015
2	\$661.60	2/2/2015
3	\$661.60	3/4/2015
4	\$661.60	4/3/2015
5	\$661.60	5/3/2015
6	\$661.60	6/2/2015
7	\$661.60	7/2/2015
8	\$860.00	8/1/2015
9	\$860.00	8/31/2015
10	\$860.00	9/30/2015
11	\$860.00	10/30/2015
12	\$860.00	11/29/2015
13	\$860.00	12/29/2015
14	\$860.00	1/28/2016
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.

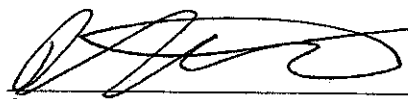
Security Interest. You have given us possession of the Title to the vehicle, and granted us a security interest in the Title. We continue to maintain our security interest and possession of the Title during this Grace Period Payments Deferment Agreement.

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.

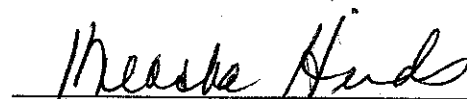
Governing Law and Assignment. Nevada law governs the Loan Agreement and this Grace Period Payments Deferment Agreement, except the Federal Arbitration Act ("FAA") governs the Waiver of Jury Trial and Arbitration Provision. We may assign or transfer the Loan Agreement and Grace Period Payments Deferment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

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

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


Customer's Signature
1/16/15
Date

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


Its Authorized Agent
1/16/15
Date

Co-Borrower's Signature
Date

Customer Application

Personal Information

Date	12-4-14		
Last Name	Brown		
Home Phone	[Redacted]		
Best time to call?	any		
<input type="checkbox"/> Home Phone <input checked="" type="checkbox"/> Cell Phone			
Physical Address (Street Number & Name)		Apt #	
4400 Pirates Cove Rd		162	
City	State	Zip	County
Las Vegas	NV	89145	Clark
Mailing Address (if different from physical address)			
City	State	Zip	

Source of Income

Pay Frequency: (check one) <input type="checkbox"/> 1 st & 15 th of month <input type="checkbox"/> 15 th & end of month <input checked="" type="checkbox"/> Biweekly (every 2 weeks) <input type="checkbox"/> Weekly <input type="checkbox"/> Monthly (last day) <input type="checkbox"/> Monthly (1 st day) <input type="checkbox"/> Monthly (3 rd day) <input type="checkbox"/> Self-Employed	Next Payday	Current and Expected		Work Shift
	12/05/14	Gross Monthly Income	Gross Monthly Obligations	
	12/19/14	2500	\$600	
*Alimony, child support or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation. Alimony, child support, or separate maintenance received under: <input type="checkbox"/> court order <input type="checkbox"/> written agreement <input type="checkbox"/> oral understanding. Are you currently in bankruptcy? <input type="checkbox"/> yes <input checked="" type="checkbox"/> no				

Credit References

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

APP 008415
ROA 006821

Co-Applicant Information

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

ADDITIONAL TERMS AND CONDITIONS OF THIS CUSTOMER APPLICATION

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

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

APP-008416
ROA-006822

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.

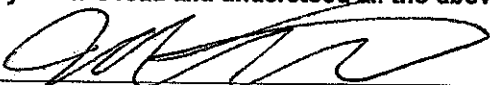
Pursuant to Nevada law, we are required to obtain a written and signed Affidavit from you addressing the following: (i) you have provided TitleMax with true and correct information concerning your income, obligations, employment and ownership of the vehicle; and (ii) you have the ability to repay. You 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

APP 008417
ROA 006823

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

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



Applicant Signature

12/4/14

Date

Co-Applicant Signature

Date

APP 008418
ROA 006824

Affidavit

STATE OF NEVADA
COUNTY OF Clark

Title Loan Agreement No.: 10069-0139023
Date: Dec. , 2014

Customer Name: Justin D Brown
Address: 7400 Pirates Cove Rd. Apt# 162
LAS VEGAS, NV 89145
Co-Borrower Name:
Address:

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

6450 W Lake Mead Blvd
Las Vegas, NV 89108

Vehicle Information: VIN: TZVFT182H565204157
License Plate State and No: TEMP Color: Black Year: 2006 Make: Ford Model: Mustang

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, Justin D Brown, being first duly sworn, states as follows:

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

FURTHER, AFFIANT SAYETH NOT.

Customer Signature: 

Co-Borrower Signature: _____

APP 008419
ROA 006825

STATE OF NEVADA

DEPARTMENT OF MOTOR VEHICLES

CERTIFICATE OF TITLE

VIN 1ZVFT82H565204157	YEAR 2006	MAKE FORD	MODEL MUSTANG GT	VEHICLE BODY PCP	TITLE NUMBER NV007378608
DATE ISSUED 11/19/2014	ODOMETER MILES 63546	FUEL TYPE G	SALES TAX PD	EMPTY WT 3483	GROSS WT GWR
VEHICLE COLOR	ODOMETER BRAND ACTUAL MILES			BRANDS	

OWNER(S) NAME AND ADDRESS

BROWN JUSTIN DAVID
7400 PIRATES COVE RD APT 162
LAS VEGAS NV 89145-0162

LIENHOLDER NAME AND ADDRESS

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

SIGNATURE OF AUTHORIZED AGENT _____ DATE _____

PRINTED NAME OF AGENT AND COMPANY _____

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

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

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

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

ODOMETER READING _____

Signature of Seller(s)/Agent/Dealership _____

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

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

Signature of Buyer _____

Printed Full Legal Name of Buyer _____

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

CONTROL NO.
22616530

(THIS IS NOT A TITLE NO.)

VP-2 (Rev. 8/10)

ALTERATION OR ERASURE VOIDS THIS TITLE

STATE OF NEVADA
RP 003100
RCA 000020

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

ALTERATION OR ERASURE VOIDS THIS TITLE

APP 008421

ROA 006827

Contact Information

12/4/2014

Company: Titlemax (314391)

Telephone: 702-638-2292

Contact: Nathan K

Fax: 855-611-8934

E-Mail: laura.farris@titlemax.biz

Notes

Vehicle Info For 2006 Ford Mustang GT 2D Coupe

MSRP: \$25,140	VIN: 1ZVFT82H565204157	Adj. State: National
Fin Adv: \$11,100	UVC: 2006300336	Mileage: 0
Equip Ret: \$28,830	MPG: 17/25	Mileage Cat: B
Tire Size: 235/55R17	Weight: 3483	Cylinders: 8
Base HP: 300 @ 5750	Fuel Type: Gas	Transmission: M
Taxable HP: 40.3	Wheelbase: 107.1	Drive Train: RWD
Model Number: T82	End of Term 0	End of Term 0
	Months: 0	Mileage: 0
Price Includes: AT AC EW		

Wholesale Black Book values as of 12/4/2014

	X-CL	Clean	Average	Rough
Base	N/A	\$11,250	\$9,500	\$7,300
Options	N/A	\$0	\$0	\$0
Mileage	N/A	N/A	N/A	N/A
Region	N/A	\$0	\$0	\$0
Total	N/A	\$11,250	\$9,500	\$7,300

Trade In Black Book values as of 12/4/2014

	X-CL	Clean	Average	Rough
Base	N/A	\$11,390	\$9,640	\$6,935
Options	N/A	\$0	\$0	\$0
Mileage	N/A	N/A	N/A	N/A
Region	N/A	\$0	\$0	\$0
Total	N/A	\$11,390	\$9,640	\$6,935

Retail Black Book values as of 12/4/2014

APP 008422
ROA 006828

	X-CL	Clean	Average	Rough
Base	N/A	\$14,000	\$11,975	\$9,175
Options	N/A	\$0	\$0	\$0
Mileage	N/A	N/A	N/A	N/A
Region	N/A	\$0	\$0	\$0
Total	N/A	\$14,000	\$11,975	\$9,175

Residual Black Book values as of 12/4/2014

	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

Leather +250

Cash Advance Snapshot Report

Filter (Location: 10069 Loan: 10069-0139023 Ordered by Date)

Tm Las Vegas Nv #1 Lake M
6450 W. Lake Mead Blvd., S
Las Vegas, NV 89108
(702)638-2292

12/04/2014

ID #	Orig. Date	Customer Name	Type	Coll. Value	Advanced	Fees.	Paid	Amt. Due	EXT's
10069-0139023	12/04/2014	Brown, Justin D	A3	\$8,939.87	\$6,020.00	\$3,308.00	\$2,015.00	\$7,313.00	0
Transaction #	Type	Trans. Date	New Due Date	Pro?	Rev?	Principal	Fees	Amt Paid	Due
10069-0139023-1	NEL	12/4/2014 7:3		X	-	\$6,020.00	\$0.00	\$0.00	\$6,020.00
10069-0139023-2	FEE	1/3/2015		X	-	\$0.00	\$661.60	\$0.00	\$661.60
10069-0139023-3	LOG	1/5/2015 8:57		X	-	\$0.00	\$0.00	\$0.00	\$0.00
10069-0139023-4	LOG	1/6/2015 9:57		X	-	\$0.00	\$0.00	\$0.00	\$0.00
10069-0139023-5	LOG	1/10/2015 11:		X	-	\$0.00	\$0.00	\$0.00	\$0.00
10069-0139023-6	LOG	1/12/2015 11:		X	-	\$0.00	\$0.00	\$0.00	\$0.00
10069-0139023-7	LOG	1/12/2015 3:2		X	-	\$0.00	\$0.00	\$0.00	\$0.00
10069-0139023-8	LOG	1/12/2015 5:5		X	-	\$0.00	\$0.00	\$0.00	\$0.00
10069-0139023-9	LOG	1/13/2015 9:4		X	-	\$0.00	\$0.00	\$0.00	\$0.00
10069-0139023-10	LOG	1/13/2015 6:4		X	-	\$0.00	\$0.00	\$0.00	\$0.00
10069-0139023-11	LOG	1/14/2015 11:		X	-	\$0.00	\$0.00	\$0.00	\$0.00
10069-0139023-12	LOG	1/15/2015 9:2		X	-	\$0.00	\$0.00	\$0.00	\$0.00
10069-0139023-13	LOG	1/15/2015 3:1		X	-	\$0.00	\$0.00	\$0.00	\$0.00
10069-0139023-14	PMT	1/16/2015 10:	1/3/2015	X	-	\$0.00	\$286.69	\$560.00	(\$273.31)
10069-0139023-15	PMT	1/16/2015 6:3	2/2/2015	X	-	\$0.00	\$0.00	\$104.00	(\$104.00)
10069-0139023-16	FEE	2/2/2015 7:17		X	-	\$0.00	\$374.91	\$0.00	\$374.91
10069-0139023-17	LOG	2/3/2015 8:59		X	-	\$0.00	\$0.00	\$0.00	\$0.00
10069-0139023-18	LOG	2/4/2015 10:5		X	-	\$0.00	\$0.00	\$0.00	\$0.00
10069-0139023-19	PMT	2/13/2015 11:	2/2/2015	X	-	\$0.00	\$242.59	\$290.00	(\$47.41)
10069-0139023-20	LOG	2/16/2015 9:3		X	-	\$0.00	\$0.00	\$0.00	\$0.00
10069-0139023-21	LOG	2/16/2015 12:		X	-	\$0.00	\$0.00	\$0.00	\$0.00
10069-0139023-22	LOG	2/16/2015 4:5		X	-	\$0.00	\$0.00	\$0.00	\$0.00
10069-0139023-23	PMT	2/17/2015 4:4	2/2/2015	X	-	\$0.00	\$88.21	\$100.00	(\$11.79)
10069-0139023-24	LOG	2/19/2015 12:		X	-	\$0.00	\$0.00	\$0.00	\$0.00
10069-0139023-25	LOG	2/21/2015 11:		X	-	\$0.00	\$0.00	\$0.00	\$0.00
10069-0139023-26	LOG	2/24/2015 10:		X	-	\$0.00	\$0.00	\$0.00	\$0.00
10069-0139023-27	LOG	2/25/2015 9:2		X	-	\$0.00	\$0.00	\$0.00	\$0.00
10069-0139023-28	LOG	2/26/2015 9:5		X	-	\$0.00	\$0.00	\$0.00	\$0.00
10069-0139023-29	PMT	2/26/2015 12:	2/2/2015	X	-	\$0.00	\$198.48	\$200.00	(\$1.52)
10069-0139023-30	PMT	2/26/2015 12:	3/4/2015	X	-	\$0.00	\$0.00	\$80.00	(\$80.00)
10069-0139023-31	FEE	3/4/2015 7:08		X	-	\$0.00	\$132.32	\$0.00	\$132.32
10069-0139023-32	LOG	3/5/2015 9:38		X	-	\$0.00	\$0.00	\$0.00	\$0.00
10069-0139023-33	LOG	3/6/2015 9:46		X	-	\$0.00	\$0.00	\$0.00	\$0.00
10069-0139023-34	LOG	3/9/2015 10:5		X	-	\$0.00	\$0.00	\$0.00	\$0.00
10069-0139023-35	LOG	3/10/2015 12:		X	-	\$0.00	\$0.00	\$0.00	\$0.00
10069-0139023-36	LOG	3/10/2015 5:5		X	-	\$0.00	\$0.00	\$0.00	\$0.00
10069-0139023-37	LOG	3/11/2015 10:		X	-	\$0.00	\$0.00	\$0.00	\$0.00
10069-0139023-38	LOG	3/12/2015 9:5		X	-	\$0.00	\$0.00	\$0.00	\$0.00
10069-0139023-39	LOG	3/14/2015 10:		X	-	\$0.00	\$0.00	\$0.00	\$0.00
10069-0139023-40	LOG	3/16/2015 11:		X	-	\$0.00	\$0.00	\$0.00	\$0.00
10069-0139023-41	LOG	3/18/2015 10:		X	-	\$0.00	\$0.00	\$0.00	\$0.00
10069-0139023-42	LOG	3/19/2015 9:1		X	-	\$0.00	\$0.00	\$0.00	\$0.00
10069-0139023-43	LOG	3/20/2015 9:1		X	-	\$0.00	\$0.00	\$0.00	\$0.00
10069-0139023-44	LOG	3/21/2015 10:		X	-	\$0.00	\$0.00	\$0.00	\$0.00
10069-0139023-45	LOG	3/23/2015 11:		X	-	\$0.00	\$0.00	\$0.00	\$0.00
10069-0139023-46	LOG	3/24/2015 9:2		X	-	\$0.00	\$0.00	\$0.00	\$0.00
10069-0139023-47	LOG	3/25/2015 11:		X	-	\$0.00	\$0.00	\$0.00	\$0.00
10069-0139023-48	LOG	3/26/2015 10:		X	-	\$0.00	\$0.00	\$0.00	\$0.00
10069-0139023-49	LOG	3/27/2015 5:5		X	-	\$0.00	\$0.00	\$0.00	\$0.00
10069-0139023-50	FEE	4/3/2015 7:05		X	-	\$0.00	\$661.60	\$0.00	\$661.60
10069-0139023-51	LOG	4/4/2015 10:4		X	-	\$0.00	\$0.00	\$0.00	\$0.00
10069-0139023-52	LOG	4/7/2015 9:42		X	-	\$0.00	\$0.00	\$0.00	\$0.00
10069-0139023-53	LOG	4/17/2015 6:2		X	-	\$0.00	\$0.00	\$0.00	\$0.00
10069-0139023-54	LOG	4/18/2015 10:		X	-	\$0.00	\$0.00	\$0.00	\$0.00
10069-0139023-55	LOG	4/20/2015 9:4		X	-	\$0.00	\$0.00	\$0.00	\$0.00
10069-0139023-56	LOG	4/20/2015 3:1		X	-	\$0.00	\$0.00	\$0.00	\$0.00
10069-0139023-57	LOG	4/21/2015 8:4		X	-	\$0.00	\$0.00	\$0.00	\$0.00
10069-0139023-58	PMT	4/21/2015 1:2	3/4/2015	X	-	\$0.00	\$336.96	\$381.00	\$15.96
10069-0139023-59	LOG	4/22/2015 4:0		X	-	\$0.00	\$0.00	\$0.00	\$0.00
10069-0139023-60	LOG	4/24/2015 8:5		X	-	\$0.00	\$0.00	\$0.00	\$0.00

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12/04/2014

ID #	Orig. Date	Customer Name	Type	Coll. Value	Advanced	Fees.	Paid	Amt. Due	EXT's
10069-0139023	12/04/2014	Brown, Justin D	A3				\$2,015.00		0
Transaction #	Type	Trans. Date	New Due Date	Pro?	Rev?	Principal	Fees	Amt Paid	Due
10069-0139023-61	PMT	4/24/2015 9:2	4/3/2015	X	-	\$0.00	\$66.16	\$300.00	(\$233.84)
10069-0139023-62	LOG	4/28/2015 4:5		X	-	\$0.00	\$0.00	\$0.00	\$0.00
10069-0139023-63	LOG	5/2/2015 10:3		X	-	\$0.00	\$0.00	\$0.00	\$0.00
10069-0139023-64	FEE	5/3/2015		X	-	\$0.00	\$198.48	\$0.00	\$198.48
10069-0139023-65	LOG	5/4/2015 9:28		X	-	\$0.00	\$0.00	\$0.00	\$0.00
10069-0139023-66	LOG	5/5/2015 10:5		X	-	\$0.00	\$0.00	\$0.00	\$0.00
10069-0139023-67	LOG	5/5/2015 4:54		X	-	\$0.00	\$0.00	\$0.00	\$0.00
10069-0139023-68	LOG	5/6/2015 9:28		X	-	\$0.00	\$0.00	\$0.00	\$0.00
10069-0139023-69	LOG	5/6/2015 3:11		X	-	\$0.00	\$0.00	\$0.00	\$0.00
10069-0139023-70	LOG	5/7/2015 9:02		X	-	\$0.00	\$0.00	\$0.00	\$0.00
10069-0139023-71	LOG	5/7/2015 3:06		X	-	\$0.00	\$0.00	\$0.00	\$0.00
10069-0139023-72	LOG	5/8/2015 3:25		X	-	\$0.00	\$0.00	\$0.00	\$0.00
10069-0139023 Totals:		1				\$6,020.00	\$3,308.00	\$2,015.00	\$7,313.00 0
12/04/2014 Totals:				1		\$8,939.87	\$6,020.00	\$3,308.00	\$2,015.00 \$7,313.00 0

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Licensee Name &

DBA: TITLEMAX OF NEVADA INC. DBA TITLEMAX

604A LOAN REVIEW WORKSHEET

Exam Start

Date: 5/4/2015

Licensee Address: 6450 W. LAKE MEAD PKWY SUITE 150 LAS VEGAS NV 89108

Exam as of: 5/4/2015

Borrower Name & Address: Mattie White, 1345 Paseo Granda St. Las Vegas, NV 89108

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Account Number	Origination Date	Amount of Loan	Maturity Date	Finance Charge	Total Number of Payments	Payment Amount	APR Quoted	Is the APR correct?
10069-0142990	12/26/2014	\$5,000.00	7/24/2015	\$2,425.17	6&1	1060.73/1060.79	133.71%	YES

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

Is the loan secured? YES If so, what is the collateral? 2007 Toyota 4Runner

What is the borrower's expected gross monthly income? \$10,600 Was the borrower's income verified? YES Payout ☐ Affidavit ☒ Other: If secured by a vehicle title, is it filed and perfected? YES

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

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

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

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

(Applies to Title Loans Only) Does the loan amount exceed the fair market value of the vehicle securing the loan? NO Fair Market Value: \$7,675.00

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

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

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

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

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

Is the loan a collection account? 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

Title Loan Active VIOLATIONS/TECHNICAL EXCEPTIONS/OTHER COMMENTS:

604A.445, 210 GPA = \$8846.50 Orig = 7425.17

Revised 10-15-2008

Confidential

Date: 12/26/2014

Title Loan Agreement

Customer & Co-Customer Information			ACCOUNT NUMBER: 10069-0142990		Number: 10069-0142990	
FIRST NAME Mattie		LAST NAME White		CO-CUSTOMER FIRST NAME		CO-CUSTOMER LAST NAME
				CO-CUSTOMER SSN		CO-CUSTOMER'S DRIVERS LIC./STATE ID. NO.
1345 Paseo Granda St.		CO-CUSTOMER STREET ADDRESS				
City Las Vegas	STATE NV	ZIP CODE		CO-CUSTOMER CITY		CO-CUSTOMER STATE
				CO-CUSTOMER HOME PHONE		CO-CUSTOMER DATE OF BIRTH
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)638-2292			
LICENSEE STREET ADDRESS 6450 W. Lake Mead Blvd., Suite 150			LICENSEE CITY Las Vegas		LICENSEE STATE NV	LICENSEE ZIP CODE 89108
VEHICLE IDENTIFICATION NUMBER (VIN) JTEZU14R778072945			LICENSE PLATE LVSN65			
VEHICLE YEAR 2007	VEHICLE MAKE Toyota	VEHICLE MODEL 4Runner Sport 4D Utility	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 \$5,000.00 ("Principal Amount"), which includes any filing fee listed below plus interest on the unpaid principal balance of this Loan Agreement at the daily rate of 0.3663% from the date of this Loan Agreement until 07/24/2015 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.

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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 %	\$2,425.17	\$5,000.00	\$7,425.17

Your payment schedule will be:

Number of Payments	Amount of Payments	When Payments are Due
6	\$1,060.73	1/25/2015 and each 30 days thereafter
1	\$1,060.79	7/24/2015

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

1. Amount given to you directly:	\$5,000.00
2. Amount paid on your account:	\$5,000.00
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.

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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 repossess the Motor Vehicle.

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

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

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

Governing Law and Assignment.

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

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

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

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 of related third parties or 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.

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ROA 006839

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

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

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

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

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

Mattie White 12/26/14
Customer's Signature Date

Stacy Oestrich 12-26-14
Its Authorized Agent Date

Co-Customer's Signature Date

APP 008434
ROA 006840

Customer Receipt/Repayment Plan Receipt (210 day loan)

NAME AND ADDRESS OF THE LICENSEE: Tm Las Vegas Nv #1 Lake Mead 6450 W. Lake Mead Blvd., Suite 150 Las Vegas, NV 89108		PAYMENT MADE ON BEHALF OF OR BY: Mattie White
LOAN AGREEMENT IDENTIFICATION NO. 10069-0142990		DATE/TIME OF RECEIPT OF PAYMENT: 03/25/2015 04:33:29 PM
LOAN AGREEMENT DATE: 12/26/2014 10:26:10 AM		
If you have multiple loans, this payment was applied to the loan number identified above.		
AMOUNT PAID: \$550.95	AGENT RECEIVING PAYMENT: Stu Oestreich	

TODAY'S PAYMENT ITEMIZATION

PRINCIPAL PAID:	\$20.08
INTEREST PAID:	\$530.87
CHARGES PAID:	\$0.00
FEES PAID:	\$0.00
TOTAL AMOUNT PAID TODAY:	\$550.95
BALANCE DUE ON LOAN:	\$4,976.97
NEXT SCHEDULED DUE DATE:	4/25/2015

- ☐ 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.

Mattie White
Printed Name

Mattie White
Signature

APP 008435
ROA 006841

Customer Receipt/Repayment Plan Receipt (210 day loan)

NAME AND ADDRESS OF THE LICENSEE: Tm Las Vegas Nv #1 Lake Mead 6450 W. Lake Mead Blvd., Suite 150 Las Vegas, NV 89108		PAYMENT MADE ON BEHALF OF OR BY: Mattie White
LOAN AGREEMENT IDENTIFICATION NO. 10069-0142990		DATE/TIME OF RECEIPT OF PAYMENT: 02/24/2015 03:51:59 PM
LOAN AGREEMENT DATE: 12/26/2014 10:26:10 AM		
If you have multiple loans, this payment was applied to the loan number identified above.		
AMOUNT PAID: \$550.95	AGENT RECEIVING PAYMENT: Stu Oestreich	

TODAY'S PAYMENT ITEMIZATION

PRINCIPAL PAID:	\$2.95
INTEREST PAID:	\$548.00
CHARGES PAID:	\$0.00
FEES PAID:	\$0.00
TOTAL AMOUNT PAID TODAY:	\$550.95
BALANCE DUE ON LOAN:	\$4,997.05
NEXT SCHEDULED DUE DATE:	3/26/2015

- ☐ 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.

Mattie White
Printed Name

Mattie White
Signature

APP 008436
ROA 006842

Customer Receipt/Repayment Plan Receipt (210 day loan)

NAME AND ADDRESS OF THE LICENSEE: Tm Las Vegas Nv #1 Lake Mead 6450 W. Lake Mead Blvd., Suite 150 Las Vegas, NV 89108		PAYMENT MADE ON BEHALF OF OR BY: Mattie White
LOAN AGREEMENT IDENTIFICATION NO. 10069-0142990		DATE/TIME OF RECEIPT OF PAYMENT: 01/27/2015 04:03:50 PM
LOAN AGREEMENT DATE: 12/26/2014 10:26:10 AM		
If you have multiple loans, this payment was applied to the loan number identified above.		
AMOUNT PAID: \$551.00	AGENT RECEIVING PAYMENT: Stu Oestreich	

TODAY'S PAYMENT ITEMIZATION

PRINCIPAL PAID:	\$0.00
INTEREST PAID:	\$551.00
CHARGES PAID:	\$0.00
FEES PAID:	\$0.00
TOTAL AMOUNT PAID TODAY:	\$551.00
BALANCE DUE ON LOAN:	\$5,035.13
NEXT SCHEDULED DUE DATE:	2/24/2015

☐ 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.

Mattie White
Printed Name

Mattie White
Signature

APP 008437
ROA 006843

GRACE PERIOD PAYMENTS DEFERMENT AGREEMENT

Date: 1-27-15

Account Number: 10069-0142990

Customer Name: Mattie White Address: 1345 Paseo Granda St. Las Vegas, NV 89117 Co-Borrower Name: Address:	Licensee Name: TitleMax of Nevada, Inc. d/b/a TitleMax Address: 6450 W. Lake Mead Blvd., Suite 150 Las Vegas, NV 89108 Vehicle Information: 2007 Toyota 4Runner Sport 4D Utility JTEZU14R7780
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Definitions and Terms. In this Grace Period Payments Deferral Agreement, "customer," "you," and "your" mean the customer who signed it. "Licensee," "we," "us" and "our" mean TitleMax of Nevada, Inc. d/b/a TitleMax, a title loan services provider licensed and regulated by the Nevada Financial Institutions Division, 2785 E Desert Inn Road, Suite 180, Las Vegas, Nevada 89121, Phone: (702) 486-4120, Fax: (702) 486-4563, <http://www.fid.state.nv.us/>. The word "Motor Vehicle" means the vehicle identified above. The word "Title" means a certificate of title or ownership to the Motor Vehicle.

Consideration. You acknowledge and agree that you and we entered into a Title Loan Agreement on 12/26/2014 ("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 Deferral Agreement.

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

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

Any comments or questions may be directed to Customer Service at the following number (800) 804-5338

APP 008438
ROA 006844

Grace Periods Payments Deferment Schedule

Payment Number	Amount of Payment	Deferred Periodic Due Date
1	\$549.50	1/25/2015
2	\$549.50	2/24/2015
3	\$549.50	3/26/2015
4	\$549.50	4/25/2015
5	\$549.50	5/25/2015
6	\$549.50	6/24/2015
7	\$549.50	7/24/2015
8	\$714.29	8/23/2015
9	\$714.29	9/22/2015
10	\$714.29	10/22/2015
11	\$714.29	11/21/2015
12	\$714.29	12/21/2015
13	\$714.29	1/20/2016
14	\$714.26	2/19/2016
The total amount paid after making all payments under the under the terms of the Grace Period Payments Deferment Agreement:		\$8,846.50

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

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

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

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

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

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

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

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

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

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

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

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

Mattie White 1-27-15
Customer's Signature Date

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

Sta Oestreich 1-27-15
Its Authorized Agent Date

Co-Borrower's Signature Date

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

Customer Application

Personal Information

12/26/14

Date 9-26-14

Last Name WALTER

Home Phone N/A Email Address (optional) N/A

Best time to call? Any Which number do you prefer that we call?
☐ Home Phone ☒ Cell Phone

Physical Address (Street Number & Name) 1325 Paseo Granda St Apt #

City Las Vegas State NV Zip 89117 County Clark

Mailing Address (if different from physical address)

City State Zip

Source of Income

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 10th + 25th

Gross Monthly Income 10,600

Gross Monthly Obligations \$2,600

*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

APP 008442
ROA 006848

Co-Applicant Information

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

ADDITIONAL TERMS AND CONDITIONS OF THIS CUSTOMER APPLICATION

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

††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 the information in this application for future reference.

APP 008443
ROA 006849

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:**

APP 008444

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

Affidavit

STATE OF NEVADA
COUNTY OF Clark

Title Loan Agreement No.: 10069-0142990
Date: 12/26/2014

Customer Name: Mattie M White
Address: 1325 Paseo Granda St
Las Vegas, NV 89117
Co-Borrower Name:
Address:

Licensee Name: TitleMax of Nevada, Inc. d/b/a Titlemax
Address:
6450 W Lake Mead Blvd #150
Las Vegas, NV 89108

Vehicle Information: VIN: JTEZU14R778072945
License Plate State and No: LV SN65 Color: Black Year: 2007 Make: Toyota Model: 4Runner

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

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

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

The undersigned, Mattie White, 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: Mattie White

Co-Borrower Signature: _____

APP 008445
ROA 006851

STATE OF NEVADA

DEPARTMENT OF MOTOR VEHICLES

CERTIFICATE OF TITLE

VIN JTEZU1AR778072945	YEAR 2007	MAKE TOYOTA	MODEL 4RUNNER SR	VEHICLE BODY T4W	TITLE NUMBER NV006499703
DATE ISSUED 10/17/2013	ODOMETER MILES 78805	FUEL TYPE G	SALES TAX PD	EMPTY WT 4045	GROSS WT GVWR
VEHICLE COLOR	ODOMETER BRAND ACTUAL MILES	BRANDS			

OWNER(S) NAME AND ADDRESS

WHITE MATTIE M
1345 PASEO GRANADA ST
LAS VEGAS NV 89117-7522

LIENHOLDER NAME AND ADDRESS

TITLEMAX OF NEVADA INC D/B/A TITLEMAX
6450 W LAKE MEAD BLVD STE 150
LAS VEGAS NV 89108-7369

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 ☐ OR ☐

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

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

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

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

Signature of Buyer _____ Printed Full Legal Name of Buyer _____
 ACCORDING TO THE RECORDS OF THE DEPARTMENT OF MOTOR VEHICLES, THE PERSON NAMED HEREON IS THE OWNER OF THE VEHICLE DESCRIBED ABOVE, SUBJECT TO LIEN AS SHOWN.
 CONTROL NO. 1526708C
 (THIS IS NOT A TITLE NO.)

VR-2 (Rev. 8/10)

STATE OF NEVADA

ALTERATION OR ERASURE VOIDS THIS TITLE

Contact Information

12/26/2014

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

Telephone: 702-638-2292
 Fax: 855-611-8934

Notes

Vehicle Info For: 2007 Toyota 4Runner SR5 4D Utility V6

MSRP: \$27,635 VIN: JTEZU14R778072945 Adj. State: National
 Fin Adv: \$12,500 UVC: 2007900011 Mileage: 0
 Equip Ret: \$32,125 MPG: 18/22 Mileage Cat: D
 Tire Size: 265/70R16 Weight: 5330 Cylinders: 6
 Base HP: 236 @ 5200 Fuel Type: Gas Transmission: A
 Taxable HP: 32.8 Wheelbase: 109.8 Drive Train: RWD
 Model Number: 8642 End of Term: 0 End of Term: 0
 Months: 0 Mileage: 0
 Price Includes: AT AC

Wholesale Black Book values as of 12/24/2014

X-CL	Clean	Average	Rough
Base	N/A	\$12,550	\$9,850
Options	N/A	\$0	\$0
Mileage	N/A	N/A	N/A
Region	N/A	\$0	\$0
Total	N/A	\$12,550	\$9,850

Trade In Black Book values as of 12/24/2014

X-CL	Clean	Average	Rough
Base	N/A	\$12,820	\$10,120
Options	N/A	\$0	\$0
Mileage	N/A	N/A	N/A
Region	N/A	\$0	\$0
Total	N/A	\$12,820	\$10,120

Retail Black Book values as of 12/24/2014

X-CL	Clean	Average	Rough
Base	N/A	\$15,400	\$12,250
Options	N/A	\$0	\$0
Mileage	N/A	N/A	N/A
Region	N/A	\$0	\$0
Total	N/A	\$15,400	\$12,250

Residual Black Book values as of 12/24/2014

	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

17-Inch Al Whl +100
 Dual Power Seats +275
 Leather +675
 Navigation System +100
 Power Moonroof +300
 Rear Seat Ent Sys +300
 w/o 3rd Seat -100
 w/o Running Boards -100

Cash Advance Snapshot Report

Filter (Location: 10069 Loan: 10069-0142990 Ordered by Date)

Tm Las Vegas Nv #1 Lake M
6450 W. Lake Mead Blvd., S
Las Vegas, NV 89108
(702)638-2292

12/26/2014

ID #	Orig. Date	Customer Name	Type	Coll. Value	Advanced	Fees.	Paid	Amt. Due	EXT's
10069-0142990	12/26/2014	White, Mattie M	B3	\$7,425.17	\$5,000.00	\$2,195.06	\$2,203.06	\$4,992.00	0
Transaction #	Type	Trans. Date	New Due Date	Pro?	Rev?	Principal	Fees	Amt Paid	Due
10069-0142990-1	NEL	12/26/2014 1		X	-	\$5,000.00	\$0.00	\$0.00	\$5,000.00
10069-0142990-2	LOG	1/3/2015 3:53		X	-	\$0.00	\$0.00	\$0.00	\$0.00
10069-0142990-3	LOG	1/22/2015 3:0		X	-	\$0.00	\$0.00	\$0.00	\$0.00
10069-0142990-4	FEE	1/25/2015		X	-	\$0.00	\$549.50	\$0.00	\$549.50
10069-0142990-5	PMT	1/27/2015 4:0	2/24/2015	X	-	\$0.00	\$36.63	\$551.00	(\$514.37)
10069-0142990-6	LOG	2/24/2015 9:0		X	-	\$0.00	\$0.00	\$0.00	\$0.00
10069-0142990-7	PMT	2/24/2015 3:5	3/26/2015	X	-	(\$2.95)	\$512.87	\$550.95	(\$38.08)
10069-0142990-8	PMT	3/25/2015 4:3	4/25/2015	X	-	(\$20.08)	\$530.87	\$550.95	(\$20.08)
10069-0142990-9	FEE	3/26/2015 8:1		X	-	\$0.00	\$18.23	\$0.00	\$18.23
10069-0142990-10	PMT	4/24/2015 3:4	5/25/2015	X	-	(\$3.19)	\$528.74	\$550.16	(\$21.42)
10069-0142990-11	FEE	4/25/2015 5:0		X	-	\$0.00	\$18.22	\$0.00	\$18.22
10069-0142990 Totals:		1				\$4,973.78	\$2,195.06	\$2,203.06	\$4,992.00 0
12/26/2014 Totals:				1		\$7,425.17	\$4,973.78	\$2,195.06	\$2,203.06 \$4,992.00 0

APP 008448
ROA 006854

IN THE SUPREME COURT OF THE STATE OF NEVADA

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

Respondent(s),
v.

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

Appellant(s).

Electronically Filed
Apr 19 2018 10:23 a.m.
Elizabeth A. Brown
Clerk of Supreme Court

Case No. 74335

District Court No. A-16-743134-J

APPELLANT'S APPENDIX

VOLUME 35 of 75

ADAM PAUL LAXALT

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06740)

Chief Deputy Attorney General

DAVID J. POPE (Bar No.08617)

Senior Deputy Attorney General

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State of Nevada

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Attorneys for Respondent

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

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

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

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

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

Affidavit

STATE OF NEVADA
COUNTY OF Clark

Title Loan Agreement No.: 11369-0142250
Date: 12/20/2014

Customer Name: Brian Sanchez
Address: 5313 Cool Dawn Ct
Las Vegas, NV 89130
Co-Borrower Name:
Address:

Licensee Name: TitleMax of Nevada, Inc. d/b/a TitleMax
Address:
6436 N Decatur Blvd. Ste.115
Las Vegas, NV 89131

Vehicle Information: VIN: 1FTRW07673KB30642
License Plate State and No: 436LDZ Color: Brown Year: 2003 Make: Ford Model: F150

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

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

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

The undersigned, Brian Sanchez, being first duly sworn, states as follows:

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

FURTHER, AFFIANT SAYETH NOT.

Customer Signature: 

Co-Borrower Signature: _____

APP 008204
ROA 006610

STATE OF NEVADA

DEPARTMENT OF MOTOR VEHICLES

CERTIFICATE OF TITLE

VIN 1FTRW07673KB30642	YEAR 2003	MAKE FORD	MODEL F150	VEHICLE BODY TCW	TITLE NUMBER NV007443712
DATE ISSUED 12/20/2014	ODOMETER MILES	FUEL TYPE G	SALES TAX PD	EMPTY WT 4655	GROSS WT 5999
VEHICLE COLOR	ODOMETER BRAND EXEMPT			BRANDS	GVWR

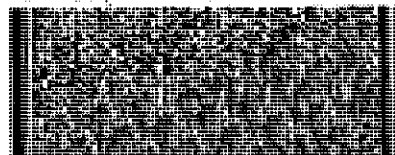
OWNER(S) NAME AND ADDRESS
 SANCHEZ BRIAN CARLOS
 5313 COOL DAWN CT
 LAS VEGAS NV 89130-7090

LIENHOLDER NAME AND ADDRESS
 TITLEMAX OF NEVADA INC DBA TITLEMAX
 6436 N DECATUR BLVD STE 115
 LAS VEGAS NV 89131-2978

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.

2329611C

(THIS IS NOT A TITLE NO.)

VP-2 (Rev. 8/10)

STATE OF NEVADA
 APP 008205

ALTERATION OR ERASURE VOIDS THIS TITLE

Contact Information**12/22/2014**

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

Telephone: 912-525-2675
 Fax:

Notes

Vehicle Info For 2003 Ford F150 XLT Supercrew

MSRP: \$28,335
 Fin Adv: \$7,550
 Equip Ret: \$28,955
 Tire Size: 255/70R16
 Base HP: 231 @ 4750
 Taxable HP: 41.5
 Model Number: W07
 Price Includes: AT AC

VIN: 1FDRW0763
 UVC: 2003300723
 MPG: 15/19
 Weight: 6350
 Fuel Type: Gas
 Wheelbase: 139.0
 End of Term 0
 Months:

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

Wholesale Black Book values as of 12/22/2014

	X-CL	Clean	Average	Rough
Base	N/A	\$7,650	\$5,900	\$4,100
Options	N/A	\$0	\$0	\$0
Mileage	N/A	N/A	N/A	N/A
Region	N/A	\$0	\$0	\$0
Total	N/A	\$7,650	\$5,900	\$4,100

Trade In Black Book values as of 12/22/2014

	X-CL	Clean	Average	Rough
Base	N/A	\$7,755	\$6,005	\$3,895
Options	N/A	\$0	\$0	\$0
Mileage	N/A	N/A	N/A	N/A
Region	N/A	\$0	\$0	\$0
Total	N/A	\$7,755	\$6,005	\$3,895

Retail Black Book values as of 12/22/2014

	X-CL	Clean	Average	Rough
Base				

APP 008206
ROA 006612

	X-CL	Clean	Average	Rough
	N/A	\$10,225	\$8,050	\$5,800
Options	N/A	\$0	\$0	\$0
Mileage	N/A	N/A	N/A	N/A
Region	N/A	\$0	\$0	\$0
Total	N/A	\$10,225	\$8,050	\$5,800

Residual Black Book values as of 12/22/2014

	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

5.4L V8 +100
 Flareside +100
 Leather +375
 Power Moonroof +125
 STX Appearance Pkg +100
 w/o AT - Exc Diesel -625
 w/o Factory Air -150
 XLT Sport Group +100

Ability to Pay Summary

Loan Number	11369-0142250
Customer Name	Brian Sanchez
Is Customer a Covered Borrower	No
Requested Loan Amount	\$4,000.00
Title Fee	\$0
MLV Amount	\$4,000
Gross Monthly Income	\$4,200.00
Current and Expected Monthly Obligations	\$100.00
Other TitleMax Loan Payment	\$1,066.00
Rate Match/Rate for Other TitleMax Loan	9.99%
Add-On to Current Loan or Multi-Car	Multi-Car
Residual Monthly Income	\$3,034.00

210 INSTALLMENT RATE STRUCTURE

Tiers	Rate
100.00	999.99
1000.00	1999.99
2000.00	2999.99
3000.00	3999.99
4000.00	4999.99
5000.00	10000.00

210 INSTALLMENT LOAN BREAKDOWN

Income Based - Max. Loan Amount Inc. Title Fee	\$	10,000
Vehicle Value - Max. Loan Amount Inc. Title Fee	\$	4,000
Interest Rate		9.99%
Max Cash to Customer Amount	\$	4,000.00
Actual Cash to Customer Amount	\$	4,000.00
Title Fee Amount	\$	-
Total Loan Amount	\$	4,000
Amortized Loan Payment		\$821.35
Total Payback Amount		\$5,749.46
Minimum Payment to Extend		\$399.60
Grace Period Plan # of Months (0% Interest)		7
Grace Period Plan Payment (0%)		\$571.43

CHOOSE YOUR CASHWISE LOAN TYPE

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

APP 008208
ROA 006614

Loan Analysis

Tm Las Vegas Nv #14 Decatur Bl
6436 N. Decatur Blvd., #115
Las Vegas, NV 89131
(702)395-9111

Caswise Version Fiscal Date User Id
40462 05/08/2015 235

Loan ID: 11369-014225	NV 210 Day Add-On/No DMV Fee (9.99%)	Module	Loan Type	Payment Interval	Amortizing Type
Cust: 11369-006130	Sanchez, Brian C	INS	B2	30 Days Interval	Amortizing

Loan Origination:	Origination Date: Saturday 12/20/2014	Current Loan Status: Grace Days:0	Log Item
Amount Advanced: \$4,000.00	Normal First Payment Due: 01/19/2015	Ballon Amount: \$0.00	
Cash Advance Fee: \$0.00	First Payment Due Date: 01/19/2015	Next Due Date: 04/19/2015	
Origination Charge: \$0.00	Extra Interest Days In First Period: 0	Grace Date: 04/19/2015	
Maintenance Fees: \$0.00	Second Payment Due Date: 02/18/2015	Minimum Payment:	
Interest Charges: \$1,749.47	Final Payment Due Date:	Principal Balance: \$4,000.00	
Total Amount: \$5,749.47			
Total Finance Charges:	\$1,749.47	Payment Count: 7	APR: 0121.5462%
		Total Amount Due:	\$4,398.40

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

Periodic Fees:	Amount Type Flat/Rate Amount	Applied	Calculation Procedure	Early Payoff Rebate Proc.
999 9.99% Flat	INT Rate 9.990000 % N	4/19/2015	LoanTitleMax210FeeCalculator	LoanInterestProrateCalculator_

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

ACH Autopay: False	Payment Tolerance: \$10.00	Late Fee Type:	
	Pre-Autopay Days: 0	Late Fee Descr.:	
		Calculation Procedure:	
Auto Pay Decision Procedure:		Check Interest Threshold: False	
Check Scheduled Principal: False		Interest Threshold Tolerance: \$0.00	
Check Principal Procedure:		Check Interest Procedure:	

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

Loan Collateral:	Value	Date To Deposit	Pick Up	Routing Account #	Replaced Deposit Rule	Deposit ID	Date Deposited	Check ID	Check 21	Automobile Make	Collateral Model	Serial / License Number / State
1 Title	\$5,749.47									Ford 2003	F150 A	1FTRW07673 436ldz NV

Payment Schedule:	Beginning Bal.	Interest	Fees	Principal	Total Pmt.	Ending Bal.	Interest From	To Date	#Days	Satisfied
1 Monday 01/19/2015 30 Days	\$4,000.00	\$399.60	\$0.00	\$421.75	\$821.35	\$3,578.25	12/21/2014	01/19/2015	30	01/24/2015
2 Wednesday 02/18/2015 30 Days	\$3,578.25	\$357.47	\$0.00	\$463.88	\$821.35	\$3,114.37	01/20/2015	02/18/2015	30	02/28/2015
3 Friday 03/20/2015 30 Days	\$3,114.37	\$311.13	\$0.00	\$510.22	\$821.35	\$2,604.15	02/19/2015	03/20/2015	30	04/18/2015
4 Sunday 04/19/2015 30 Days	\$2,604.15	\$260.15	\$0.00	\$561.20	\$821.35	\$2,042.95	03/21/2015	04/19/2015	30	
5 Tuesday 05/19/2015 30 Days	\$2,042.95	\$204.09	\$0.00	\$617.26	\$821.35	\$1,425.69	04/20/2015	05/19/2015	30	
6 Thursday 06/18/2015 30 Days	\$1,425.69	\$142.43	\$0.00	\$678.92	\$821.35	\$746.77	05/20/2015	06/18/2015	30	
7 Saturday 07/18/2015 30 Days	\$746.77	\$74.60	\$0.00	\$746.77	\$821.37	\$0.00	06/19/2015	07/18/2015	30	

Transaction Summary:	Type	Amount	Due	Principal Applied	Fees Charged	Fees Paid	Credit Amt.	New Due Date	Pro. Rev.	Date Entered	Sale Item ID
1 Saturday 12/20/2014 NEL		\$0.00	\$4,000.00	\$4,000.00	\$0.00	\$0.00	\$0.00		P	12/20/2014 2:40:52 PM	11369-192825
4 Monday 01/19/2015 FEE		\$0.00	\$399.60	\$0.00	\$399.60	\$0.00	\$0.00		P	1/19/2015 7:03:27 PM	
6 Saturday 01/24/2015 PMT		\$400.00	(\$333.40)	\$0.00	\$66.60	\$400.00	\$0.00	02/18/2015 2	P	1/24/2015 2:52:03 PM	11369-202612
8 Wednesday 02/18/2015 FEE		\$0.00	\$333.00	\$0.00	\$333.00	\$0.00	\$0.00		P	2/18/2015 7:17:03 PM	
13 Saturday 02/28/2015 PMT		\$400.00	(\$266.80)	\$0.00	\$133.20	\$400.00	\$0.00	03/20/2015 3	P	2/28/2015 2:25:44 PM	11369-213404
14 Friday 03/20/2015 FEE		\$0.00	\$266.40	\$0.00	\$266.40	\$0.00	\$0.00		P	3/20/2015 7:33:45 PM	
28 Saturday 04/18/2015 PMT		\$400.00	(\$13.72)	\$0.00	\$386.28	\$400.00	\$0.00	04/19/2015 4	P	4/18/2015 10:53:05 AM	11369-226449
29 Sunday 04/19/2015 FEE		\$0.00	\$13.32	\$0.00	\$13.32	\$0.00	\$0.00		P	4/18/2015 4:24:14 PM	

Proposal Totals: \$1200.00 \$4398.40 \$4000.00 \$1598.40 \$1200.00 \$0.00

Detail:	Proposal Type	Fee Type	Amount Type	Operation Type	Amount	Fees Period Earned	Fees Applied From Date To Date	Pro. Rev.	Date Entered	Sale Item ID
1 12/20/2014	NEL	PRI	4000.00	MOD 2	Modify Amount			P	12/20/2014 2:40:55 PM	11369-192825
4 01/19/2015	FEE	999	399.60	FEE 3	Apply Fees	01/19/2015 1	12/21/2014 01/19/2015	P	1/19/2015 7:03:27 PM	
6 01/24/2015	PMT	999	66.60	FEE 5	Apply Fees	01/24/2015 2	01/20/2015 02/18/2015	P	1/24/2015 2:52:03 PM	11369-202612
6 01/24/2015	PMT	INT	-400.00	PAY 7	Apply Payment			P	1/24/2015 2:52:03 PM	11369-202612
8 02/18/2015	FEE	999	333.00	FEE 8	Apply Fees	02/18/2015 2	01/25/2015 02/18/2015	P	2/18/2015 7:17:03 PM	
13 02/28/2015	PMT	999	133.20	FEE 10	Apply Fees	02/28/2015 3	02/19/2015 03/20/2015	P	2/28/2015 2:25:44 PM	11369-213404
13 02/28/2015	PMT	INT	-400.00	PAY 12	Apply Payment			P	2/28/2015 2:25:44 PM	11369-213404
14 03/20/2015	FEE	999	266.40	FEE 13	Apply Fees	03/20/2015 3	03/01/2015 03/20/2015	P	3/20/2015 7:33:45 PM	
28 04/18/2015	PMT	999	386.28	FEE 15	Apply Fees	04/18/2015 4	03/21/2015 04/19/2015	P	4/18/2015 10:53:10 AM	11369-226449
28 04/18/2015	PMT	INT	-400.00	PAY 17	Apply Payment			P	4/18/2015 10:53:10 AM	11369-226449
29 04/19/2015	FEE	999	13.32	FEE 18	Apply Fees	04/19/2015 4	04/19/2015 04/19/2015	P	4/18/2015 4:24:14 PM	

Total Amount Due: \$4398.40

APP 008209
ROA 006615

Loan Analysis

Tm Las Vegas Nv #14 Decatur Bl
6436 N. Decatur Blvd., #115
Las Vegas, NV 89131
(702)395-9111

Casewise Version Fiscal Date User Id
40462 05/08/2015 235

Loan ID:	11369-014225	NV 210 Day Add-On/No DMV Fee (9.99%)	Module	Loan Type	Payment Interval	Amortizing Type
Cust:	11369-006130	Sanchez, Brian C	INS	B2	30 Days Interval	Amortizing

Refinance Rules:

Override Refinance Setting Procedure:

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

Custom Procedures:

Custom Update Procedure

Custom Process Procedure

B2 LRP Refinance Loan Payoff
Report Event ID: PIF

DeferredLoanPayoffProposalUpdate210

Custom Procedures:

Custom Update Procedure

Custom Process Procedure

B2 NEL New Loan
Report Event ID: TMI

Custom Procedures:

Custom Update Procedure

Custom Process Procedure

B2 PMT Deferred Loan Payment
Report Event ID: ABR

Custom Procedures:

Custom Update Procedure

Custom Process Procedure

B2 POF Deferred Payoff
Report Event ID: PIF

DeferredLoanPayoffProposalUpdate210

Custom Procedures:

Custom Update Procedure

Custom Process Procedure

B2 REL Refinance to InstallmentLoan
Report Event ID: TMA

Custom Procedures:

Custom Update Procedure

Custom Process Procedure

B2 RES Rescinded
Report Event ID: TRR

Custom Procedures:

Custom Update Procedure

Custom Process Procedure

B2 RPC Replace Collateral
Report Event ID: TMI

Custom Procedures:

Custom Update Procedure

Custom Process Procedure

APP 008210
ROA 006616

Cash Advance Snapshot Report

Filter (Location: 11369 Loan: 11369-0142250 -Show Collateral Information- Ordered by Date)

Tm Las Vegas Nv #14 Decat
6436 N. Decatur Blvd., #115
Las Vegas, NV 89131
(702)395-9111

12/20/2014

ID #	Orig. Date	Customer Name	Type	Coll. Value	Advanced	Fees.	Paid	Amt. Due	EXT's
11369-0142250	12/20/2014	Sanchez, Brian C	B2	\$5,749.47	\$4,000.00	\$1,598.40	\$1,200.00	\$4,398.40	0
<i>Transaction #</i>	<i>Type</i>	<i>Trans. Date</i>	<i>New Due Date</i>	<i>Pro? Rev?</i>	<i>Principal</i>	<i>Fees</i>	<i>Amt Paid</i>	<i>Due</i>	
11369-0142250-1	NEL	12/20/2014 2:		X -	\$4,000.00	\$0.00	\$0.00	\$4,000.00	
<i>Collateral: Title Year: 2003 Make Ford Model: F150 Color: TAN Value: \$5749.47</i>									
11369-0142250-2	LOG	1/19/2015 9:4		X -	\$0.00	\$0.00	\$0.00	\$0.00	
11369-0142250-3	LOG	1/19/2015 2:3		X -	\$0.00	\$0.00	\$0.00	\$0.00	
11369-0142250-4	FEE	1/19/2015 7:0		X -	\$0.00	\$399.60	\$0.00	\$399.60	
11369-0142250-5	LOG	1/21/2015 9:4		X -	\$0.00	\$0.00	\$0.00	\$0.00	
11369-0142250-6	PMT	1/24/2015 2:5	2/18/2015	X -	\$0.00	\$66.60	\$400.00	(\$333.40)	
<i>Collateral: Title Year: 2003 Make Ford Model: F150 Color: TAN Value: \$5749.47</i>									
11369-0142250-7	LOG	2/18/2015 6:4		X -	\$0.00	\$0.00	\$0.00	\$0.00	
11369-0142250-8	FEE	2/18/2015 7:1		X -	\$0.00	\$333.00	\$0.00	\$333.00	
11369-0142250-9	LOG	2/19/2015 11:		X -	\$0.00	\$0.00	\$0.00	\$0.00	
11369-0142250-10	LOG	2/23/2015 10:		X -	\$0.00	\$0.00	\$0.00	\$0.00	
11369-0142250-11	LOG	2/23/2015 4:2		X -	\$0.00	\$0.00	\$0.00	\$0.00	
11369-0142250-12	LOG	2/23/2015 4:5		X -	\$0.00	\$0.00	\$0.00	\$0.00	
11369-0142250-13	PMT	2/28/2015 2:2	3/20/2015	X -	\$0.00	\$133.20	\$400.00	(\$266.80)	
<i>Collateral: Title Year: 2003 Make Ford Model: F150 Color: TAN Value: \$5749.47</i>									
11369-0142250-14	FEE	3/20/2015 7:3		X -	\$0.00	\$266.40	\$0.00	\$266.40	
11369-0142250-15	LOG	3/21/2015 12:		X -	\$0.00	\$0.00	\$0.00	\$0.00	
11369-0142250-16	LOG	3/23/2015 9:2		X -	\$0.00	\$0.00	\$0.00	\$0.00	
11369-0142250-17	LOG	3/23/2015 3:3		X -	\$0.00	\$0.00	\$0.00	\$0.00	
11369-0142250-18	LOG	3/24/2015 9:5		X -	\$0.00	\$0.00	\$0.00	\$0.00	
11369-0142250-19	LOG	3/30/2015 10:		X -	\$0.00	\$0.00	\$0.00	\$0.00	
11369-0142250-20	LOG	3/30/2015 4:3		X -	\$0.00	\$0.00	\$0.00	\$0.00	
11369-0142250-21	LOG	4/1/2015 4:31		X -	\$0.00	\$0.00	\$0.00	\$0.00	
11369-0142250-22	LOG	4/2/2015 8:51		X -	\$0.00	\$0.00	\$0.00	\$0.00	
11369-0142250-23	LOG	4/2/2015 5:07		X -	\$0.00	\$0.00	\$0.00	\$0.00	
11369-0142250-24	LOG	4/3/2015 8:48		X -	\$0.00	\$0.00	\$0.00	\$0.00	
11369-0142250-25	LOG	4/3/2015 11:3		X -	\$0.00	\$0.00	\$0.00	\$0.00	
11369-0142250-26	LOG	4/3/2015 1:45		X -	\$0.00	\$0.00	\$0.00	\$0.00	
11369-0142250-27	LOG	4/13/2015 5:0		X -	\$0.00	\$0.00	\$0.00	\$0.00	
11369-0142250-28	PMT	4/18/2015 10:	4/19/2015	X -	\$0.00	\$386.28	\$400.00	(\$13.72)	
<i>Collateral: Title Year: 2003 Make Ford Model: F150 Color: TAN Value: \$5749.47</i>									
11369-0142250-29	FEE	4/19/2015		X -	\$0.00	\$13.32	\$0.00	\$13.32	
11369-0142250-30	LOG	4/20/2015 10:		X -	\$0.00	\$0.00	\$0.00	\$0.00	
11369-0142250-31	LOG	4/20/2015 4:1		X -	\$0.00	\$0.00	\$0.00	\$0.00	
11369-0142250-32	LOG	4/21/2015 10:		X -	\$0.00	\$0.00	\$0.00	\$0.00	
11369-0142250-33	LOG	4/25/2015 1:5		X -	\$0.00	\$0.00	\$0.00	\$0.00	
11369-0142250-34	LOG	4/27/2015 1:0		X -	\$0.00	\$0.00	\$0.00	\$0.00	
11369-0142250 Totals:					\$4,000.00	\$1,598.40	\$1,200.00	\$4,398.40	0
<hr/>									
12/20/2014 Totals:				1	\$5,749.47	\$4,000.00	\$1,598.40	\$1,200.00	\$4,398.40 0

APP 008211
ROA 006617

A - 236

604A LOAN REVIEW WORKSHEET

Licensee Name &

DBA: TITLEMAX OF NEVADA INC. DBA TITLEMAX

Exam Start

Date: 5/4/2015

Licensee Address: 6450 W. LAKE MEAD PKWY SUITE 150 LAS VEGAS NV 89108

Exam as of: 5/4/2015

Borrower Name &

Address: Michael Avent, 6489 Assembly Dr, Las Vegas, NV 89108

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?
10069-0120952	8/12/2014	\$8,000.00	3/10/2015	\$3,880.22	6&1	1697.17/1697.20	133.71%	YES

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

Is the loan secured? YES If so, what is the collateral? 2011 Ford Escape If secured by a vehicle title, is it filed and perfected? YES

What is the borrower's expected gross monthly income? \$3,667 Was the borrower's income verified? YES Paystub ☐ Affidavit ☒ Other:

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

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

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

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

(Applies to Title Loans Only) Does the loan amount exceed the fair market value of the vehicle securing the loan? NO Fair Market Value: \$13,940.00

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

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

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

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

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

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

VIOLATIONS/ TECHNICAL EXCEPTIONS/ OTHER COMMENTS:

Title Loan Paid

604A.445, 210 Amt collected (14133.17) - Original amt (11880.22) = 2252.95

Title Loan Agreement

Number: 10069-0120952

Date: 8/12/2014

Customer & Co-Customer Information			ACCOUNT NUMBER: 10069-0120952		
FIRST NAME Michael		LAST NAME Avent		CO-CUSTOMER FIRST NAME	
CO-CUSTOMER SSN		CO-CUSTOMER'S DRIVERS LIC/STATE ID. NO.			
STREET ADDRESS 6489 Assembly Dr.			CO-CUSTOMER STREET ADDRESS		
City Las Vegas	STATE NV	ZIP CODE 89108	CO-CUSTOMER CITY		CO-CUSTOMER STATE
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)638-2292			
LICENSEE STREET ADDRESS 6450 W. Lake Mead Blvd., Suite 150		LICENSEE CITY Las Vegas		LICENSEE STATE NV	LICENSEE ZIP CODE 89108
VEHICLE IDENTIFICATION NUMBER (VIN) 1FMCU0D75BKB54263		LICENSE PLATE 408LGL			
VEHICLE YEAR 2011	VEHICLE MAKE FORD	VEHICLE MODEL ESCAPE	COLOR SILVER		

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

Term, Principal, Interest, Charges and Payment. The original term of this loan is 210 days. You promise to timely pay us in cash or as otherwise agreed in writing \$8,000.00 ("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 0.3663% from the date of this Loan Agreement until 03/10/2015 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.

APP 008214
ROA 006620

FEDERAL TRUTH-IN-LENDING DISCLOSURES

ANNUAL PERCENTAGE RATE The cost of your credit as a yearly rate.	FINANCE CHARGE The dollar amount the credit will cost you.	Amount Financed The amount of credit provided to you or on your behalf.	Total of Payments The amount you will have paid after you have made all payments as scheduled.
133.7117 %	\$3,880.22	\$8,000.00	\$11,880.22

Your payment schedule will be:

Number of Payments	Amount of Payments	When Payments are Due
6	\$1,697.17	9/11/2014 and each 30 days thereafter
1	\$1,697.20	3/10/2015

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	\$8,000.00
1. Amount given to you directly:	\$8,000.00
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.

APP 008215
ROA 006621

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.

APP 008216
ROA 006622

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.

APP 008217
ROA 006623

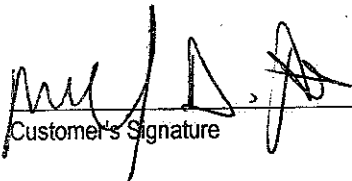
8. This Arbitration Provision is binding upon and benefits you, your respective heirs, successors and assigns. The Arbitration Provision is binding upon and benefits us, our successors and assigns, and related third parties. The Arbitration Provision continues in full force and effect, even if your obligations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

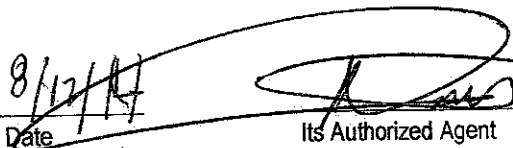
9. **OPT-OUT PROCESS.** You may choose to opt-out of this Arbitration Provision but only by following the process set-forth below. If you do not wish to be subject to this Arbitration Provision, then you must notify us in writing within sixty (60) calendar days of the loan date at the following address: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

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

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

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


Customer's Signature


Date

Its Authorized Agent


Date

Co-Customer's Signature

Date

APP 008218
ROA 006624

Customer Receipt/Repayment Plan Receipt (210 day loan)

NAME AND ADDRESS OF THE LICENSEE: TitleMax of Nevada, Inc. d/b/a TitleMax 6450 W. Lake Mead Blvd, Las Vegas, Nevada 89108.		PAYMENT MADE ON BEHALF OF OR BY: MICHAEL D AVENT 6489 Assembly Dr., Las Vegas, NV, 89108
LOAN AGREEMENT IDENTIFICATION NO. 20120952-10069 LOAN AGREEMENT DATE: 08/12/2014 If you have multiple loans, this payment was applied to the loan number identified above.		DATE/TIME OF RECEIPT OF PAYMENT: 05/20/2015 19:00:23
AMOUNT PAID: 5961.37	AGENT RECEIVING PAYMENT: Mantica Perez-Zurita	

TODAY'S PAYMENT ITEMIZATION

PRINCIPAL PAID: \$ 5961.37
INTEREST PAID: \$ 0.00
CHARGES PAID: \$ 0.00
FEES PAID: \$ 0.00
TOTAL AMOUNT PAID TODAY: \$ 5961.37
UNPAID INTEREST: \$ 0.00
BALANCE DUE ON LOAN: \$ 0.00
NEXT SCHEDULED DUE DATE: 06/09/2015

- ☐ 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.

Michael Avent
Printed Name

[Signature]
Signature

APP 008219
ROA 006625

Customer Receipt/Repayment Plan Receipt (210 day loan)

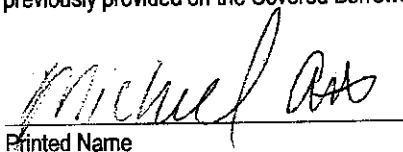
NAME AND ADDRESS OF THE LICENSEE: TitleMax of Nevada, Inc. d/b/a TitleMax 6450 W. Lake Mead Blvd, Las Vegas, Nevada 89108.		PAYMENT MADE ON BEHALF OF OR BY: MICHAEL D AVENT 6489 Assembly Dr., Las Vegas, NV, 89108
LOAN AGREEMENT IDENTIFICATION NO. 20120952-10069 LOAN AGREEMENT DATE: 08/12/2014 If you have multiple loans, this payment was applied to the loan number identified above.		DATE/TIME OF RECEIPT OF PAYMENT: 05/12/2015 13:00:52
AMOUNT PAID: 1010.00	AGENT RECEIVING PAYMENT: Mantica Perez-Zurita	

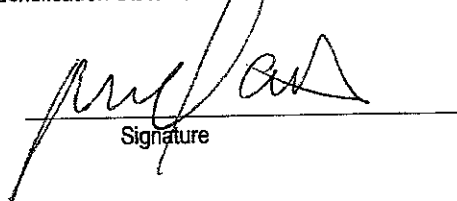
TODAY'S PAYMENT ITEMIZATION

PRINCIPAL PAID: \$ 1010.00
INTEREST PAID: \$ 0.00
CHARGES PAID: \$ 0.00
FEES PAID: \$ 0.00
TOTAL AMOUNT PAID TODAY: \$ 1010.00
UNPAID INTEREST: \$ 0.00
BALANCE DUE ON LOAN: \$ 5961.37
NEXT SCHEDULED DUE DATE: 06/09/2015

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

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


Printed Name


Signature

APP 008220
ROA 006626

Customer Receipt Extension & Receipt/Repayment Plan Receipt

NAME AND ADDRESS OF THE LICENSEE: TitleMax of Nevada, Inc. d/b/a TitleMax 6450 W. Lake Mead Blvd., Suite 150 Las Vegas, NV 89108		PAYMENT MADE ON BEHALF OF OR BY: Michael D Avent 6489 Assembly Dr. Las Vegas, NV 89108	
LOAN AGREEMENT IDENTIFICATION NO. 10069-0120952 LOAN AGREEMENT DATE: 08/12/2014 If you have multiple loans, this payment was applied to the loan number identified above.		DATE/TIME OF RECEIPT OF PAYMENT: 04/10/2015 17:49:04	
AMOUNT PAID: \$996.00		AGENT RECEIVING PAYMENT: Stu Oestreich (070)	

TODAY'S PAYMENT ITEMIZATION		NEXT PAYMENT INFORMATION	
PRINCIPAL PAID:	\$ 996.00	PRINCIPAL:	\$ 995.92
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:	\$ 996.00	BALANCE DUE ON LOAN:	\$ 6971.37
		REPAYMENT PLAN MINIMUM	\$ 995.92
		NEXT SCHEDULED DUE DATE:	5/10/2015

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

☐ 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 you 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.

APP 008221
ROA 006627

Michael Avent

Stu Oestreich

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

No. 10069-0120952

Date: 3/11/2015

Customer Name: Avent, Michael D Address: 6489 Assembly Dr. Las Vegas, NV 89108 (702) 884-3447 Co-Borrower Name: Address:	Licensee Name: TitleMax of Nevada, Inc. d/b/a TitleMax Address: 6450 W. Lake Mead Blvd., Suite Las Vegas, NV 89108 Vehicle Information: 2011, SILVER, FORD, ESCAPE, 1FMCU0D75BKB54263
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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 08/12/2014 ("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 \$7,967.37 was due on 03/10/2015 ("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 \$7967.37 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	\$995.92	4/10/2015
2nd Scheduled Payment	\$995.92	5/10/2015
3rd Scheduled Payment	\$995.92	6/9/2015
4th Scheduled Payment	\$995.92	7/9/2015
5th Scheduled Payment	\$995.92	8/8/2015
6th Scheduled Payment	\$995.92	9/7/2015
7th Scheduled Payment	\$995.92	10/7/2015
8th Scheduled Payment	\$995.93	11/6/2015
The total amount due under the terms of the Repayment Plan:		\$7967.37

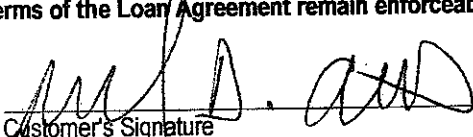
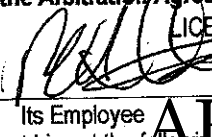
BECAUSE THIS IS ONLY AN AMENDMENT AND MODIFICATION OF THE LOAN AGREEMENT, YOU ACKNOWLEDGE AND AGREE THAT ALL OF THE TERMS AND CONDITIONS OF THE LOAN AGREEMENT, INCLUDING THE ARBITRATION AGREEMENT, REMAIN IN FULL FORCE AND EFFECT.

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.**


 Date 3/11/15 By  Its Employee LICENSSEE: TitleMax of Nevada, Inc. d/b/a TitleMax

Any comments or questions may be directed to our Customer Comment Line at the following toll-free number: 1-800-804-5268.

Customer Receipt/Repayment Plan Receipt (210 day loan)

NAME AND ADDRESS OF THE LICENSEE: Tm Las Vegas Nv #1 Lake Mead 6450 W. Lake Mead Blvd., Suite 150 Las Vegas, NV 89108		PAYMENT MADE ON BEHALF OF OR BY: Michael Avent	
LOAN AGREEMENT IDENTIFICATION NO. 10069-0155464 LOAN AGREEMENT DATE: 3/11/2015 5:43:55 PM If you have multiple loans, this payment was applied to the loan number identified above.		DATE/TIME OF RECEIPT OF PAYMENT: 03/11/2015 05:43:55 PM	
AMOUNT PAID: \$0.00		AGENT RECEIVING PAYMENT: Mark Hart	

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:	\$7,967.37
NEXT SCHEDULED DUE DATE:	4/10/2015

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

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

Printed Name

Signature

APP 008223
ROA 006629

Customer Receipt/Repayment Plan Receipt (210 day loan)

NAME AND ADDRESS OF THE LICENSEE: Tm Las Vegas Nv #1 Lake Mead 6450 W. Lake Mead Blvd., Suite 150 Las Vegas, NV 89108		PAYMENT MADE ON BEHALF OF OR BY: Michael Avent
LOAN AGREEMENT IDENTIFICATION NO. 10069-0120952 LOAN AGREEMENT DATE: 8/12/2014 5:26:14 PM If you have multiple loans, this payment was applied to the loan number identified above.		DATE/TIME OF RECEIPT OF PAYMENT: 03/11/2015 05:32:37 PM
AMOUNT PAID: \$890.00	AGENT RECEIVING PAYMENT: Mark Hart	

TODAY'S PAYMENT ITEMIZATION

PRINCIPAL PAID:	\$0.10
INTEREST PAID:	\$889.90
CHARGES PAID:	\$0.00
FEES PAID:	\$0.00
TOTAL AMOUNT PAID TODAY:	\$890.00
BALANCE DUE ON LOAN:	\$0.00
NEXT SCHEDULED DUE DATE:	4/10/2015

155464

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

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

Printed Name

Signature

APP 008224
ROA 006630

Customer Receipt/Repayment Plan Receipt (210 day loan)

NAME AND ADDRESS OF THE LICENSEE: Tm Las Vegas Nv #1 Lake Mead 6450 W. Lake Mead Blvd., Suite 150 Las Vegas, NV 89108		PAYMENT MADE ON BEHALF OF OR BY: Michael Avent
LOAN AGREEMENT IDENTIFICATION NO. 10069-0120952 LOAN AGREEMENT DATE: 8/12/2014 5:26:14 PM If you have multiple loans, this payment was applied to the loan number identified above.		DATE/TIME OF RECEIPT OF PAYMENT: 02/09/2015 05:44:16 PM
AMOUNT PAID: \$879.00	AGENT RECEIVING PAYMENT: Stu Oestreich	

TODAY'S PAYMENT ITEMIZATION

PRINCIPAL PAID:	\$0.00
INTEREST PAID:	\$879.00
CHARGES PAID:	\$0.00
FEES PAID:	\$0.00
TOTAL AMOUNT PAID TODAY:	\$879.00
BALANCE DUE ON LOAN:	\$8,010.93
NEXT SCHEDULED DUE DATE:	3/10/2015

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

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

Michael Avent
Printed Name

[Signature]
Signature

APP 008225
ROA 006631

Customer Receipt/Repayment Plan Receipt (210 day loan)

NAME AND ADDRESS OF THE LICENSEE: Tm Las Vegas Nv #1 Lake Mead 6450 W. Lake Mead Blvd., Suite 150 Las Vegas, NV 89108		PAYMENT MADE ON BEHALF OF OR BY: Michael Avent
LOAN AGREEMENT IDENTIFICATION NO. 10069-0120952 LOAN AGREEMENT DATE: 8/12/2014 5:26:14 PM If you have multiple loans, this payment was applied to the loan number identified above.		DATE/TIME OF RECEIPT OF PAYMENT: 01/09/2015 06:04:35 PM
AMOUNT PAID: \$880.00	AGENT RECEIVING PAYMENT: Stu Oestreich	

TODAY'S PAYMENT ITEMIZATION

PRINCIPAL PAID:	\$0.00
INTEREST PAID:	\$880.00
CHARGES PAID:	\$0.00
FEES PAID:	\$0.00
TOTAL AMOUNT PAID TODAY:	\$880.00
BALANCE DUE ON LOAN:	\$7,985.12
NEXT SCHEDULED DUE DATE:	2/8/2015

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

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

Printed Name

Signature

APP 008226
ROA 006632

Customer Receipt/Repayment Plan Receipt (210 day loan)

NAME AND ADDRESS OF THE LICENSEE: Tm Las Vegas Nv #1 Lake Mead 6450 W. Lake Mead Blvd., Suite 150 Las Vegas, NV 89108		PAYMENT MADE ON BEHALF OF OR BY: Michael Avent
LOAN AGREEMENT IDENTIFICATION NO. 10069-0120952 LOAN AGREEMENT DATE: 8/12/2014 5:26:14 PM If you have multiple loans, this payment was applied to the loan number identified above.		DATE/TIME OF RECEIPT OF PAYMENT: 12/10/2014 06:03:53 PM
AMOUNT PAID: \$879.20	AGENT RECEIVING PAYMENT: Keosha Hinds-mahaffy	

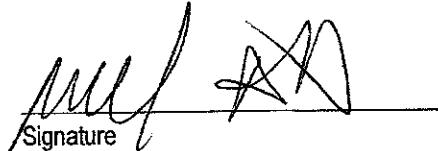
TODAY'S PAYMENT ITEMIZATION

PRINCIPAL PAID:	\$0.00
INTEREST PAID:	\$879.20
CHARGES PAID:	\$0.00
FEES PAID:	\$0.00
TOTAL AMOUNT PAID TODAY:	\$879.20
BALANCE DUE ON LOAN:	\$7,989.50
NEXT SCHEDULED DUE DATE:	1/9/2015

- ☐ **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.

Michael Avent
Printed Name


Signature

APP 008227
ROA 006633

Customer Receipt/Repayment Plan Receipt (210 day loan)

NAME AND ADDRESS OF THE LICENSEE: Tm Las Vegas Nv #1 Lake Mead 6450 W. Lake Mead Blvd., Suite 150 Las Vegas, NV 89108		PAYMENT MADE ON BEHALF OF OR BY: Michael Avent
LOAN AGREEMENT IDENTIFICATION NO. 10069-0120952 LOAN AGREEMENT DATE: 8/12/2014 5:26:14 PM If you have multiple loans, this payment was applied to the loan number identified above.		DATE/TIME OF RECEIPT OF PAYMENT: 11/10/2014 06:24:29 PM
AMOUNT PAID: \$879.20	AGENT RECEIVING PAYMENT: Jennifer M-herandez	

TODAY'S PAYMENT ITEMIZATION

PRINCIPAL PAID:	\$0.00
INTEREST PAID:	\$879.20
CHARGES PAID:	\$0.00
FEES PAID:	\$0.00
TOTAL AMOUNT PAID TODAY:	\$879.20
BALANCE DUE ON LOAN:	\$7,993.08
NEXT SCHEDULED DUE DATE:	12/10/2014

- ☐ 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.

Michael Avent
Printed Name

[Signature]
Signature

APP 008228
ROA 006634

Customer Receipt/Repayment Plan Receipt (210 day loan)

NAME AND ADDRESS OF THE LICENSEE: Tm Las Vegas Nv #1 Lake Mead 6450 W. Lake Mead Blvd., Suite 150 Las Vegas, NV 89108		PAYMENT MADE ON BEHALF OF OR BY: Michael Avent
LOAN AGREEMENT IDENTIFICATION NO. 10069-0120952 LOAN AGREEMENT DATE: 8/12/2014 5:26:14 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 05:30:44 PM
AMOUNT PAID: \$879.20	AGENT RECEIVING PAYMENT: Stu Oestreich	

TODAY'S PAYMENT ITEMIZATION

PRINCIPAL PAID:	\$3.22
INTEREST PAID:	\$875.98
CHARGES PAID:	\$0.00
FEES PAID:	\$0.00
TOTAL AMOUNT PAID TODAY:	\$879.20
BALANCE DUE ON LOAN:	\$7,967.47
NEXT SCHEDULED DUE DATE:	11/10/2014

- ☐ 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.

Michael Avent
Printed Name

[Signature]
Signature

APP 008229
ROA 006635

Customer Receipt/Repayment Plan Receipt (210 day loan)

NAME AND ADDRESS OF THE LICENSEE: Tm Las Vegas Nv #1 Lake Mead 6450 W. Lake Mead Blvd., Suite 150 Las Vegas, NV 89108		PAYMENT MADE ON BEHALF OF OR BY: Michael Avent
LOAN AGREEMENT IDENTIFICATION NO. 10069-0120952 LOAN AGREEMENT DATE: 8/12/2014 5:26:14 PM If you have multiple loans, this payment was applied to the loan number identified above.		DATE/TIME OF RECEIPT OF PAYMENT: 09/10/2014 05:50:53 PM
AMOUNT PAID: \$879.20	AGENT RECEIVING PAYMENT: Nathan Kimenker	

TODAY'S PAYMENT ITEMIZATION

PRINCIPAL PAID:	\$29.31
INTEREST PAID:	\$849.89
CHARGES PAID:	\$0.00
FEES PAID:	\$0.00
TOTAL AMOUNT PAID TODAY:	\$879.20
BALANCE DUE ON LOAN:	\$7,970.69
NEXT SCHEDULED DUE DATE:	10/11/2014

- ☐ **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.

Michael Avent
Printed Name

Signature

APP 008230
ROA 006636

GRACE PERIOD PAYMENTS DEFERMENT AGREEMENT

Date:

9/10/14

Account Number: 10069-0120952

Customer Name: Michael Avent Address: 6489 Assembly Dr. Las Vegas, NV 89108 Co-Borrower Name: Address:	Licensee Name: TitleMax of Nevada, Inc. d/b/a TitleMax Address: 6450 W. Lake Mead Blvd., Suite 150 Las Vegas, NV 89108 Vehicle Information: 2011 FORD ESCAPE 1FMCU0D75BKB54263
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Definitions and Terms. In this Grace Period Payments Deferment Agreement, "customer," "you," and "your" mean the customer who signed it. "Licensee," "we," "us" and "our" mean TitleMax of Nevada, Inc. d/b/a TitleMax, a title loan services provider licensed and regulated by the Nevada Financial Institutions Division, 2785 E Desert Inn Road, Suite 180, Las Vegas, Nevada 89121, Phone: (702) 486-4120, Fax: (702) 486-4563, <http://www.fid.state.nv.us/>. The word "Motor Vehicle" means the vehicle identified above. The word "Title" means a certificate of title or ownership to the Motor Vehicle.

Consideration. You acknowledge and agree that you and we entered into a Title Loan Agreement on 08/12/2014 ("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.

APP 008231
ROA 006637

Grace Periods Payments Deferment Schedule

Payment Number	Amount of Payment	Deferred Periodic Due Date
1	\$879.20	9/11/2014
2	\$879.20	10/11/2014
3	\$879.20	11/10/2014
4	\$879.20	12/10/2014
5	\$879.20	1/9/2015
6	\$879.20	2/8/2015
7	\$879.20	3/10/2015
8	\$1,142.86	4/9/2015
9	\$1,142.86	5/9/2015
10	\$1,142.86	6/8/2015
11	\$1,142.86	7/8/2015
12	\$1,142.86	8/7/2015
13	\$1,142.86	9/6/2015
14	\$1,142.84	10/6/2015
The total amount paid after making all payments under the under the terms of the Grace Period Payments Deferment Agreement:		\$14,154.40

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.

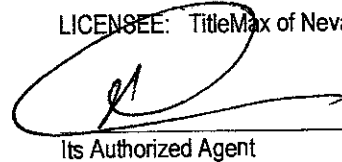
Acknowledgment of Simple Interest Accrual. You acknowledge that we use the simple interest method to calculate and accrue the interest owing under the Loan Agreement. Interest is not compounded under the Loan Agreement. You acknowledge that simple interest is charged on the outstanding principal balance. 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.

 9/10/14
Customer's Signature Date

LICENSEE: TitleMax of Nevada, Inc. d/b/a TitleMax
 9/10/14
Its Authorized Agent Date

Co-Borrower's Signature Date

Customer Application

Personal Information

Date 08/12/14	[Redacted]		
Last Name Avent	First Name Michael	Middle Name Donnell	Email Address (optional)††
Home Phone [Redacted]	Which number do you prefer that we call? <input type="checkbox"/> Home Phone <input checked="" type="checkbox"/> Cell Phone		
Physical Address (Street Number & Name) 6489 Assembly DR		Apt #	
City Las Vegas	State NV	Zip 89108	County Clark
Mailing Address (if different from physical address)			
City	State	Zip	

Source of Income

Employer Address (Street Number & Name) [Redacted]			
WORK PHONE # 702-247-5268	Trust Administrator	Next Payday Aug 15, 2014	Current and Expected Gross Monthly Income \$ 3667
Pay Frequency: (check one) <input type="checkbox"/> 1 st & 15 th of month <input type="checkbox"/> 15 th & end of month <input checked="" type="checkbox"/> Biweekly (every 2 weeks) <input type="checkbox"/> Weekly <input type="checkbox"/> Monthly (last day) <input type="checkbox"/> Monthly (1 st day) <input type="checkbox"/> Monthly (3 rd day) <input type="checkbox"/> Self-Employed		Gross Monthly Obligations \$ 1700	Work Shift [Redacted]
*Alimony, child support or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation. Alimony, child support, or separate maintenance received under: <input type="checkbox"/> court order <input type="checkbox"/> written agreement <input type="checkbox"/> oral understanding. Are you currently in bankruptcy? <input type="checkbox"/> yes <input checked="" type="checkbox"/> no			

Credit References

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

Personal References

[Redacted]			
City	State	Zip	

APP 008235
ROA 006641

Co-Applicant Information

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

ADDITIONAL TERMS AND CONDITIONS OF THIS CUSTOMER APPLICATION

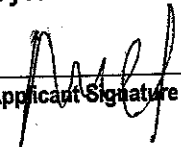

Notice. The federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided the applicant has the capacity to enter into a binding contract); because all or part of the applicant's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

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

APP 008236
ROA 006642

Page 3 of 4

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

 
Applicant Signature

Co-Applicant Signature

8/12/11
Date

Date

APP 008238
ROA 006644

Affidavit

STATE OF NEVADA
COUNTY OF Clark

Title Loan Agreement No.: 10069-0120952
Date: 08/12/2014

Customer Name: MICHAEL DONNELL AVENT
Address: 6489 ASSEMBLY DR
LAS VEGAS, NV 89108
Co-Borrower Name:
Address:

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

6450 W Lake Mead Blvd
Las Vegas, NV 89108

Vehicle Information: VIN: 1FMCU0D75BKB54263
License Plate State and No: 408LGL Color: Silver Year: 2011 Make: FORD Model: Escape

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.

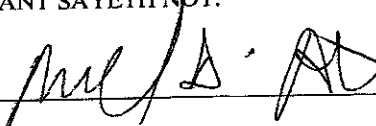
Pursuant to N.R.S. 604A.450-1, we have evaluated the Vehicle's fair market value. Pursuant to N.R.S. 604A.450-2, we have reviewed your application information regarding current and expected income, obligations and employment.

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, MICHAEL DONNELL AVENT, being first duly sworn, states as follows:

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

FURTHER, AFFIANT SAYETH NOT.

Customer Signature: 

Co-Borrower Signature: _____

APP 008239
ROA 006645

STATE OF NEVADA

DEPARTMENT OF MOTOR VEHICLES

CERTIFICATE OF TITLE

VIN: 1FMCU0D75BKB54263
 DATE ISSUED: 08/12/2014
 VEHICLE COLOR:
 YEAR: 2011
 MAKE: FORD
 MODEL: ESCAPE XLT
 VEHICLE BODY: T4W
 TITLE NUMBER: NV007152007
 ODOMETER MILES: 67168
 FUEL TYPE: G
 SALES TAX PD:
 EMPTY WT:
 GROSS WT:
 GVWR:
 ODOMETER BRAND:
 ACTUAL MILES:
 BRANDS:

OWNER(S) NAME AND ADDRESS
 AVENT MICHAEL DONNEL
 6489 ASSEMBLY DR
 LAS VEGAS NV 89108-7703

Rec

[Handwritten signature]

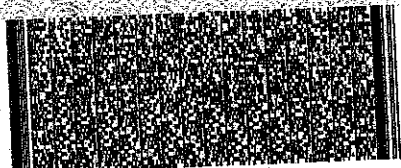
5/20/15

LIENHOLDER NAME AND ADDRESS
 TITLE MAX OF NEVADA INC D/B/A TITLEMAX
 6450 W LAKE MEAD BLVD STE 150
 LAS VEGAS NV 89108-7369

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

[Handwritten signature] 5/20/15
 SIGNATURE OF AGENT/COMPANY DATE
 6450 W Lake Mead Blvd #150 Las Vegas NV 89108
 Mantica Perez

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

ODOMETER READING

Signature of Seller(s)/Agent/Dealership

Printed Name of Seller(s)/Agent/Dealership

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

Dealers License Number

Date of Sale

Signature of Buyer

Printed Full Legal Name of Buyer

CONTROL NO

2087545C

(THIS IS NOT A TITLE NO.)

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

VP-2 (Rev. 8/10)

STATE OF NEVADA

PP 008210

ALTERATION OR ERASURE VOIDS THIS TITLE

Contact Information

8/12/2014

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

Telephone: 702-638-2292
 Fax: 855-611-8934

Notes

Vehicle Info For 2011 Ford Escape XLT 4D Utility FWD

MSRP: \$24,215	VIN: 1FMCU0D75BKB54263	Adj. State: National
Fin Adv: \$14,225	UVC: 2011300732	Mileage: 0
Equip Ret: \$26,740	MPG: —/—	Mileage Cat: D
Tire Size: 235/70R16	Weight: 4300	Cylinders: 4
Base HP: 171 @ 6000	Fuel Type: Gas	Transmission: A
Taxable HP: 19.6	Wheelbase: 103.1	Drive Train: FWD
Model Number: U0D	End of Term 0	End of Term 0
Price Includes: AT AC	Months: 0	Mileage: 0

Wholesale Black Book values as of 8/12/2014 (daily)

	X-CL	Clean	Average	Rough
Base	\$14,750	\$13,675	\$11,600	\$9,500
Options	\$0	\$0	\$0	\$0
Mileage	N/A	N/A	N/A	N/A
Region	\$0	\$0	\$0	\$0
Total	\$14,750	\$13,675	\$11,600	\$9,500

Trade In Black Book values as of 8/12/2014 (daily)

	X-CL	Clean	Average	Rough
Base	N/A	\$13,940	\$12,115	\$8,975
Options	N/A	\$0	\$0	\$0
Mileage	N/A	N/A	N/A	N/A
Region	N/A	\$0	\$0	\$0
Total	N/A	\$13,940	\$12,115	\$8,975

Retail Black Book values as of 8/12/2014 (daily)

APP 008241
 ROA 006647

	X-CL	Clean	Average	Rough
Base	\$17,850	\$16,575	\$14,125	\$11,750
Options	\$0	\$0	\$0	\$0
Mileage	N/A	N/A	N/A	N/A
Region	\$0	\$0	\$0	\$0
Total	\$17,850	\$16,575	\$14,125	\$11,750

Residual Black Book values as of 8/12/2014 (daily)

	12 Month	24 Month	30 Month	36 Month	42 Month	48 Month	60 Month	End Of Term
Base	\$10,400	\$8,625	\$7,825	\$7,050	\$6,325	\$5,600	\$4,300	\$0
Options	\$0	\$0	\$0	\$0	\$0	\$0	\$0	N/A
Mileage	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Total	\$10,400	\$8,625	\$7,825	\$7,050	\$6,325	\$5,600	\$4,300	\$0

Black Book Add/Deducts

Chrome Wheels +250
 Leather Package +975
 Power Moonroof +500
 Rear Seat Ent Sys +500
 Sport App Package +200
 V6 +650

Ability to Pay Summary

Loan Number	10069-0120952
Customer Name	MICHAEL ADVENT
Is Customer a Covered Borrower	No
Requested Loan Amount	\$8,000.00
Title Fee	\$0
MLV Amount	\$8,050
Gross Monthly Income	\$3,667.00
Current and Expected Monthly Obligations	\$1,700.00
Other TitleMax Loan Payment	\$0.00
Rate Match/Rate for Other TitleMax Loan	
Add-On to Current Loan or Multi-Car	
Residual Monthly Income	\$1,967.00

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	\$	9,271
Vehicle Value - Max. Loan Amount Inc. Title Fee	\$	8,050
Interest Rate		10.99%
Max Cash to Customer Amount	\$	8,050.00
Actual Cash to Customer Amount	\$	8,000.00
Title Fee Amount	\$	-
Total Loan Amount	\$	8,000

Amortized Loan Payment	\$1,697.17
Total Payback Amount	\$11,880.22
Minimum Payment to Extend	\$879.20
Grace Period Plan # of Months (0% Interest)	7
Grace Period Plan Payment (0%)	\$1,142.86

CHOOSE THIS CASHWISE LOAN TYPE

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

APP 008243
ROA 006649

A - 237

604A LOAN REVIEW WORKSHEET

Licensee Name &

DBA: TITLEMAX OF NEVADA INC DBA TITLEMAX

Exam Start

Date: 5/15/2015

Licensee Address: 6450 W. LAKE MEAD BLVD, LAS VEGAS, NV 89108

Exam as of: 5/15/2015

Borrower Name &

Address: AGRUPINA BERMUDEZ

Examiner: EC/DV

Account Number	Origination Date	Amount of Loan	Maturity Date	Finance Charge	Total Number of Payments	Payment Amount	APR Quoted	Is the APR correct?
10069-0145198	1/8/2015	\$2,000.00	8/6/2015	\$1,164.55	6 and 1	452.08/452.07	158.04%	YES

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

Is the loan secured? YES If so, what is the collateral? 1998 BMW Z3 If secured by a vehicle title, is it filed and perfected? N/A

What is the borrower's expected gross monthly income? \$1,922 Was the borrower's income verified? YES Paystub ☐ Affidavit ☒ Other:

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

(Applies to D/D Loans)

NRS 604A.423(1)(a)

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

(Applies to High-Interest Loans Only)

NRS 604A.423(1)(b)

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: \$3,775.00

(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 604A.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 (2)? YES

Is the loan a collection account? YES

Has the loan been extended or renewed? NO

How many times? 0

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

Are receipts filed? YES

VIOLATIONS/ TECHNICAL EXCEPTIONS/ OTHER COMMENTS:

NRS 604A.210 & 445

Grace Period Deferral Agreement \$3,818.60

Title Loan Agreement

Number: 10069-0145198

Date: 1/8/2015

Customer & Co-Customer Information		ACCOUNT NUMBER: 10069-0145198	
FIRST NAME Agoripina	LAST NAME Bermudez	CO-CUSTOMER FIRST NAME Anthony	CO-CUSTOMER LAST NAME Sabato
STREET ADDRESS 2251 N Rampart Blvd #116		CO-CUSTOMER SSN XXX-XX-0018	CO-CUSTOMER'S DRIVERS LIC./STATE ID. NO.
City Las Vegas	STATE NV	ZIP CODE 89128	CO-CUSTOMER CITY Las Vegas
CO-CUSTOMER STATE NV		CO-CUSTOMER ZIP CODE 89128	
CO-CUSTOMER HOME PHONE (702) 538-7342		CO-CUSTOMER DATE OF BIRTH 4/6/1936	
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) 638-2292	
LICENSEE STREET ADDRESS 6450 W. Lake Mead Blvd., Suite 150		LICENSEE CITY Las Vegas	LICENSEE STATE NV
LICENSEE ZIP CODE 89108			
VEHICLE IDENTIFICATION NUMBER (VIN) 4USCJ3334WLC14348		LICENSE PLATE 688YBP	
VEHICLE YEAR 1998	VEHICLE MAKE BMW	VEHICLE MODEL Z3 2.8	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 \$2,000.00 ("Principal Amount"), which includes any filing fee listed below plus interest on the unpaid principal balance of this Loan Agreement at the daily rate of 0.433% from the date of this Loan Agreement until 08/06/2015 the earlier of: (i) the due date of your last payment as set forth in the Payment Schedule below; or (ii) payment in full. You also promise to pay any other charges provided for under this Loan Agreement. You agree to make your payment in the amounts and on the dates set forth in the Payment Schedule below ("Due Date") at the address indicated above, or at such other address as we direct you in writing. If any Due Date falls on a date we are not open for business, then you agree to pay us on the next business day, and we will credit such payment, as if we received it on the appropriate Due Date. The Loan Agreement will be consummated upon the date you sign this Loan Agreement. Time is of the essence in this Loan Agreement. In consideration of your delivering the Title to us and granting us a security interest in the Motor Vehicle as set forth below, your promise to timely pay and agreeing to this Loan Agreement, we agree to provide you a loan in the Principal Amount provided above.

APP 008246
ROA 006652

FEDERAL TRUTH-IN-LENDING DISCLOSURES

ANNUAL PERCENTAGE RATE The cost of your credit as a yearly rate.	FINANCE CHARGE The dollar amount the credit will cost you.	Amount Financed The amount of credit provided to you or on your behalf.	Total of Payments The amount you will have paid after you have made all payments as scheduled.
158.0438 %	\$1,164.55	\$2,000.00	\$3,164.55

Your payment schedule will be:

Number of Payments	Amount of Payments	When Payments are Due
6	\$452.08	2/7/2015 and each 30 days thereafter
1	\$452.07	8/6/2015

Security: You are giving a security interest in the Title to the Motor Vehicle.
 Filing Fee: \$ 0.00
 Prepayment: If you pay off early, you will not have to pay a penalty, and you may be entitled to a refund of part of the finance charge.

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

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

Calculation of Interest, Application of Payments and Security Interest.

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

Right to Rescind and Prepayment.

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

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

APP 008247
ROA 006653

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.

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ROA 006654

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.

APP 008249
ROA 006655

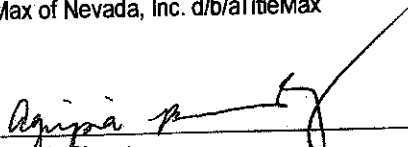
8. This Arbitration Provision is binding upon and benefits you, your respective heirs, successors and assigns. The Arbitration Provision is binding upon and benefits us, our successors and assigns, and related third parties. The Arbitration Provision continues in full force and effect, even if your obligations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


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


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

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

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


Customer's Signature 1/8/15
Date


Co-Customer's Signature 1/8/15
Date


Its Authorized Agent 1-8-15
Date

APP 008250
ROA 006656

Customer Receipt/Repayment Plan Receipt (210 day loan)

NAME AND ADDRESS OF THE LICENSEE: Tm Las Vegas Nv #1 Lake Mead 6450 W. Lake Mead Blvd., Suite 150 Las Vegas, NV 89108		PAYMENT MADE ON BEHALF OF OR BY: Agripina Bermudez	
LOAN AGREEMENT IDENTIFICATION NO. 10069-0145198 LOAN AGREEMENT DATE: 1/8/2015 12:12:35 PM If you have multiple loans, this payment was applied to the loan number identified above.		DATE/TIME OF RECEIPT OF PAYMENT: 04/20/2015 02:04:21 PM	
AMOUNT PAID: \$260.00		AGENT RECEIVING PAYMENT: Stu Oestreich	

TODAY'S PAYMENT ITEMIZATION

PRINCIPAL PAID:	\$0.00
INTEREST PAID:	\$260.00
CHARGES PAID:	\$0.00
FEES PAID:	\$0.00
TOTAL AMOUNT PAID TODAY:	\$260.00
BALANCE DUE ON LOAN:	\$2,103.32
NEXT SCHEDULED DUE DATE:	5/8/2015

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

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

ANTHONY SABATO [Signature]
Printed Name Signature

APP 008251
ROA 006657

Customer Receipt/Repayment Plan Receipt (210 day loan)

NAME AND ADDRESS OF THE LICENSEE: Tm Las Vegas Nv #1 Lake Mead 6450 W. Lake Mead Blvd., Suite 150 Las Vegas, NV 89108		PAYMENT MADE ON BEHALF OF OR BY: Agridina Bermudez
LOAN AGREEMENT IDENTIFICATION NO. 10069-0145198 LOAN AGREEMENT DATE: 1/8/2015 12:12:35 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 11:22:44 AM
AMOUNT PAID: \$260.00	AGENT RECEIVING PAYMENT: Mantica Perez	

TODAY'S PAYMENT ITEMIZATION

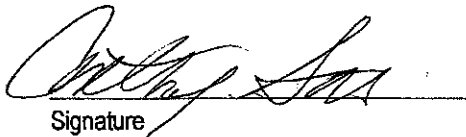
PRINCIPAL PAID:	\$0.00
INTEREST PAID:	\$260.00
CHARGES PAID:	\$0.00
FEES PAID:	\$0.00
TOTAL AMOUNT PAID TODAY:	\$260.00
BALANCE DUE ON LOAN:	\$2,060.22
NEXT SCHEDULED DUE DATE:	4/8/2015

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

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

ANTHONY SABATO

Printed Name



Signature

APP 008252
ROA 006658

Customer Receipt/Repayment Plan Receipt (210 day loan)

NAME AND ADDRESS OF THE LICENSEE: Tm Las Vegas Nv #1 Lake Mead 6450 W. Lake Mead Blvd., Suite 150 Las Vegas, NV 89108	PAYMENT MADE ON BEHALF OF OR BY: Agripina Bermudez
LOAN AGREEMENT IDENTIFICATION NO. 10069-0145198 LOAN AGREEMENT DATE: 1/8/2015 12:12:35 PM If you have multiple loans, this payment was applied to the loan number identified above.	DATE/TIME OF RECEIPT OF PAYMENT: 02/19/2015 10:47:59 AM
AMOUNT PAID: \$260.00	AGENT RECEIVING PAYMENT: Stu Oestreich

TODAY'S PAYMENT ITEMIZATION

PRINCIPAL PAID:	\$0.00
INTEREST PAID:	\$260.00
CHARGES PAID:	\$0.00
FEES PAID:	\$0.00
TOTAL AMOUNT PAID TODAY:	\$260.00
BALANCE DUE ON LOAN:	\$2,103.72
NEXT SCHEDULED DUE DATE:	3/9/2015

- ☐ **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.

AGRIPIÑA BERMUDEZ
 Printed Name

Agripina B
 Signature

APP 008253
ROA 006659

TitleMax of Nevada, Inc. d/b/a TitleMax
6450 W. Lake Mead Blvd., Suite 150
Las Vegas, NV 89108
(702)638-2292
2/19/2015

Agripina Bermudez
2251 N Rampart Blvd #116
Las Vegas, NV 89128

Anthony Sabato
2251 N Rampart Blvd #116
Las Vegas, NV 89128

Re: Opportunity to Enter into a Repayment Plan

Dear Customer:

On 1/8/2015 12:12:35 PM you entered a Title Loan Agreement ("Loan Agreement") with TitleMax of Nevada, Inc. d/b/a TitleMax, and, if applicable, on N/A you entered a Grace Period Payments Deferment Agreement with TitleMax of Nevada, Inc. d/b/a TitleMax. On 2/8/2015 ("Date of Default") you defaulted on your payment obligations under the Loan Agreement and, if applicable, the Grace Period Payments Deferment Agreement. Before we attempt to collect the outstanding balance by repossessing the Vehicle, we are offering you an opportunity to enter into a written AMENDMENT OF THE TITLE LOAN AGREEMENT TO ESTABLISH A REPAYMENT PLAN ("Repayment Plan").

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

To enter into a Repayment Plan you must follow these procedures by 3/10/2015 : (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 \$472.74. The total of payments or the remaining balance on the original transaction is \$2,363.72. You made the following payment(s) on the loan:

The total amount due if you enter into a Repayment Plan on or before 3/10/2015 will be \$472.74.

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.

APP 008254
ROA 006660

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

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

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

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

Sincerely,



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

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

- (1) The amount of the debt is \$2,363.72 ; (2) TitleMax of Nevada, Inc. d/b/a TitleMax
- (2) is the name of the creditor to whom the debt is owed; (3) unless you, within thirty days after receipt of the notice, dispute the validity of the debt, or any portion thereof, the debt will be assumed to be valid by us; (4) if you notify us in writing within the thirty-day period that the debt, or any portion thereof, is disputed, we will obtain verification of the debt or a copy of a judgment against you and a copy of such verification or judgment will be mailed to the you by us; and (5) upon your written request within the thirty-day period, we will provide you with the name and address of the original creditor, if different from the current creditor.

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

APP 008255
ROA 006661

GRACE PERIOD PAYMENTS DEFERMENT AGREEMENT

Date: 2-19-15

Account Number: 10069-0145198

Customer Name: Agripina Bermudez Address: 2251 N Rampart Blvd #116 Las Vegas, NV 89128 Co-Borrower Name: Anthony Sabato Address: 2251 N Rampart Blvd #116 Las Vegas, NV 89128	Licensee Name: TitleMax of Nevada, Inc. d/b/a TitleMax Address: 6450 W. Lake Mead Blvd., Suite 150 Las Vegas, NV 89108 Vehicle Information: 1998 BMW Z3 2.8 4USCJ3334WLC14348
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Definitions and Terms. In this Grace Period Payments Deferment Agreement, "customer," "you," and "your" mean the customer who signed it. "Licensee," "we," "us" and "our" mean TitleMax of Nevada, Inc. d/b/a TitleMax, a title loan services provider licensed and regulated by the Nevada Financial Institutions Division, 2785 E Desert Inn Road, Suite 180, Las Vegas, Nevada 89121, Phone: (702) 486-4120, Fax: (702) 486-4563, <http://www.fid.state.nv.us/>. The word "Motor Vehicle" means the vehicle identified above. The word "Title" means a certificate of title or ownership to the Motor Vehicle.

Consideration. You acknowledge and agree that you and we entered into a Title Loan Agreement on 01/08/2015 ("Loan Agreement.") Under the Title Loan Agreement, we agreed with you that we may subsequently offer you a "Grace Period" which is a gratuitous period of payments deferment. You agree that we are offering you a "Grace Period" and you are voluntarily accepting such offer after entering into a Loan Agreement pursuant to the provisions of NRS 604A.70 and NRS 604A.210. **Please note that since this is a "Grace Period" it is not an "extension" as defined in NRS. 604A.065.** Under the Title Loan Agreement, your obligation to pay simple interest under the Loan Agreement remains unchanged. Other than the interest and fees originally provided for in the Title Loan Agreement, we do not charge you any additional fees or interest for entering into this Grace Period Payments Deferment Agreement.

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

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

Grace Periods Payments Deferment Schedule

Payment Number	Amount of Payment	Deferred Periodic Due Date
1	\$259.80	2/7/2015
2	\$259.80	3/9/2015
3	\$259.80	4/8/2015
4	\$259.80	5/8/2015
5	\$259.80	6/7/2015
6	\$259.80	7/7/2015
7	\$259.80	8/6/2015
8	\$285.71	9/5/2015
9	\$285.71	10/5/2015
10	\$285.71	11/4/2015
11	\$285.71	12/4/2015
12	\$285.71	1/3/2016
13	\$285.71	2/2/2016
14	\$285.74	3/3/2016
The total amount paid after making all payments under the under the terms of the Grace Period Payments Deferment Agreement:		\$3,818.60

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

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

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

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

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

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

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

Acknowledgment of Simple Interest Accrual. You acknowledge that we use the simple interest method to calculate and accrue the interest owing under the Loan Agreement. Interest is not compounded under the Loan Agreement. You acknowledge that simple interest is charged on the outstanding principal balance. Payments will be applied first to accrued interest, second to outstanding charges, if any, and third to principal. We calculated and estimated the simple interest under the Loan Agreement and disclosed in the "Finance Charge" disclosure assuming you would pay each scheduled payment in the amount scheduled and on the scheduled Payment Dates. The original Payment Schedule in the Loan Agreement provided for payments which would ratably and fully amortize the entire Principal Amount and interest payable. The interest rate under the Loan Agreement remains unchanged. You acknowledge that simple interest is charged on the unpaid principal balance of this Loan Agreement at the daily rate of 0.433% 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

Aguina Bandy 2/19/15
Customer's Signature Date

Stu DePetrach 2-19-15
Its Authorized Agent Date

[Signature] 2-19-15
Co-Borrower's Signature Date

Customer Application

Personal Information

Date	1/8/15		
Last Name	BERMUDEZ	First Name	AGRIPINA
Home Phone			
Which number do you prefer that we call?		<input type="checkbox"/> Home Phone <input checked="" type="checkbox"/> Cell Phone	
Physical Address (Street Number & Name)	8508 HERRST CT.		Apt #
City	LAS VEGAS	State	NV
Zip	89107	County	CLARK
Mailing Address (If different from physical address)	2251 N. Rampart Blvd # 116		
City	LAS VEGAS	State	NV
Zip	89128		

Source of Income

Employer * (Source of Income)									
City		Zip							
Work Phone #	Title	Supervisor	Time at Job?						
Pay Frequency: (check one) <input type="checkbox"/> 1 st & 15 th of month <input type="checkbox"/> 15 th & end of month <input type="checkbox"/> Biweekly (every 2 weeks) <input type="checkbox"/> Weekly <input type="checkbox"/> Monthly (last day) <input type="checkbox"/> Monthly (1 st day) <input checked="" type="checkbox"/> Monthly (3 rd day) <input type="checkbox"/> Self-Employed		Next Payday 2/2/15	<table border="1"> <tr> <th>Current</th> <th>Expected</th> </tr> <tr> <td>Gross Monthly Income</td> <td>Gross Monthly Obligations</td> </tr> <tr> <td>\$ 1922-</td> <td>\$ 1850-</td> </tr> </table>	Current	Expected	Gross Monthly Income	Gross Monthly Obligations	\$ 1922-	\$ 1850-
Current	Expected								
Gross Monthly Income	Gross Monthly Obligations								
\$ 1922-	\$ 1850-								
*Alimony, child support or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation. Alimony, child support, or separate maintenance received under: <input type="checkbox"/> court order <input type="checkbox"/> written agreement <input type="checkbox"/> oral understanding. Are you currently in bankruptcy? <input type="checkbox"/> yes <input checked="" type="checkbox"/> no									

Credit References

Phone #			
State			
Zip			
Phone #			
State			
Zip			

Personal References

Relationship To You	Phone	Cell

APP 008260
ROA 006666

Co-Applicant Information

Date <u>1/8/15</u>		SSN Number <u>[REDACTED]</u>		Date of Birth <u>[REDACTED]</u>	
Last Name <u>SABATO</u>		First Name <u>Anthony</u>		Middle Name <u>P.</u>	
Home Phone <u>[REDACTED]</u>		Email Address (optional)†† <u>[REDACTED]</u>			
Best time to call? <u>anytime</u>		Which number do you prefer that we call: <input type="checkbox"/> Home Phone <input type="checkbox"/> Cell Phone			
Physical Address (Street Number & Name) <u>8508 NEARST CT</u>					Apt # <u></u>
City <u>LAS VEGAS</u>		State <u>NV</u>	Zip <u>89117</u>	County <u>CLARK</u>	
Mailing Address (if different from physical address)					
City <u></u>		State <u></u>	Zip <u></u>		
Employer * (Source of Income)			Employer Address (Street Number & Name)		
City <u></u>		State <u></u>	Zip <u></u>	Time at Job? <u></u>	
Work Phone # <u></u>		Job Title <u></u>		Supervisor <u></u>	
Pay Frequency: (check one) <input type="checkbox"/> 1 st & 15 th of month <input type="checkbox"/> 15 th & end of month <input type="checkbox"/> Biweekly (every 2 weeks) <input type="checkbox"/> Weekly <input type="checkbox"/> Monthly (last day) <input checked="" type="checkbox"/> Monthly (<u>1st day</u>) <input type="checkbox"/> Monthly (3 rd day) <input type="checkbox"/> Self-Employed <u>2nd Wednesday</u>			Next Payday <u>1/14/15</u>	Current and Expected Gross Monthly Income <u>\$2500</u> Gross Monthly Obligations <u>\$1200-</u>	Work Shift <u></u>
*Alimony, child support or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation. Alimony, child support, or separate maintenance received under: <input type="checkbox"/> court order <input type="checkbox"/> written agreement <input type="checkbox"/> oral understanding. Are you currently in bankruptcy? <input type="checkbox"/> yes <input checked="" type="checkbox"/> no How did you hear about us? (Circle one.)					
Friend/Referral Name of referrer? <u></u>		Saw Store		Television	
Internet		Billboard		Yellow Pages	
Postcard		Other: <u></u>		Repeat Customer <u>(circled)</u>	

ADDITIONAL TERMS AND CONDITIONS OF THIS CUSTOMER APPLICATION

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

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

APP 008281
ROA 006667

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

APP 008262
ROA 008068

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.**

Amira B. [Signature]
Applicant Signature
[Signature]
Co-Applicant Signature

1/8/15
Date
1-8-15
Date

APP 008263
ROA 006669

Affidavit

STATE OF NEVADA
COUNTY OF Clark

Title Loan Agreement No.: 10069-0145198
Date: 1/8/2015

Customer Name: Agripina Bermudez

Address: 8508 Hearst Ct

Las Vegas, NV 89117

Co-Borrower Name: Anthony Sabato

Address: 8508 Hearst Ct.
Las Vegas, NV 89117

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

6450 W Lake Mead Blvd #150

Las Vegas, NV 89108

Vehicle Information: VIN: 4USCJ3334WLC14348

License Plate State and No: 688 YBP Color: Black Year: 1998 Make: BMW Model: Z3

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, Agripina Bermudez and Anthony Sabato, being first duly sworn, states as follows:

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

FURTHER, AFFIANT SAYETH NOT.

Customer Signature: 

Co-Borrower Signature: 

APP 008264
ROA 006670

DEPARTMENT OF MOTOR VEHICLES

[illegible]

SACRISTO ARMANDO P
REQUINOTI MARILYN
DANE BLAISE CT
LAS VEGAS NV 89111-1505

CONCLUSIONS

TITLEMAN OF NEVADA THE D/D/A TITLEMAN
SAND W LAKE HEAD BLVD STE 150
LAS VEGAS NV 89102 174

WILEY

Figure 1

1. I HAVE NO OTHER INTEREST IN THE MATERIAL DERIVED ON THIS TITLE. I HEREBY RELEASE

[illegible]

77 THE HALL OF RECORDS INC 6700 TRUCKERS
8455 WILKIE AVENUE SUITE 200 LOS ANGELES CA 90048
FRONTIER NAME OF ACCOUNT AND ADDRESS

~~THESE TWO STATE LAW PROVISIONS MAY CONTRADICT THE FEDERAL CONSTITUTION AND THEREFORE A CHALLENGE TO THE
VALIDITY OF THESE LAWS IS BEING FILED IN COURT. ANY VIOLATION OF FEDERAL LAWS WILL RESULT IN FURTHER ACTION BY THE DEPARTMENT.~~

[illegible]

Section	Yes	No	Comments
1. Is the school principal the immediate supervisor of the school nurses and of the visiting nurses in the school?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	
2. Is the school principal in charge of the school nurses?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	
3. Is the school principal in charge of the visiting nurses in the school?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	
4. Is the school principal in charge of the school nurses and of the visiting nurses in the school?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	

[illegible]

RECEIVED
JAN 24 1964
U.S. DEPARTMENT OF JUSTICE
FEDERAL BUREAU OF INVESTIGATION
WASHINGTON, D.C. 20535

STATE OF NEVADA

APP 008265

ALTERATION OF ENDSIDE JOINTS THIS TITLE

CA 0066741

Contact Information

1/8/2015

Company: Titledmax (314391)
 Contact: STUART OESTREICH
 E-Mail: laura.famis@titledmax.biz

Telephone: 702-638-2292
 Fax: 855-611-8934

Notes

Vehicle Info For 1998 BMW Z3 Base 2D Roadster 2.8

MSRP: \$35,900 VIN: 4USCJ3334WLC14348 Adj. State: National
 Fin Adv: \$5,450 UVC: 1998100056 Mileage: 0
 Equip Ret: \$0 MPG: 19/26 Mileage Cat: E
 Tire Size: 225/50ZR16 Weight: 2844 Cylinders: 6
 Base HP: 189 @ 5300 Fuel Type: Gas Transmission: M
 Taxable HP: 263 Wheelbase: 96.3 Drive Train: RWD
 Model Number: 9828 End of Term 0
 Months: 0 Mileage: 0
 Price Includes: AC

Wholesale Black Book values as of 1/8/2015

	X-CL	Clean	Average	Rough
Base	N/A	\$5,500	\$3,775	\$2,175
Options	N/A	\$0	\$0	\$0
Mileage	N/A	N/A	N/A	N/A
Region	N/A	\$0	\$0	\$0
Total	N/A	\$5,500	\$3,775	\$2,175

Trade In Black Book values as of 1/8/2015

	X-CL	Clean	Average	Rough
Base	N/A	\$5,600	\$3,875	\$2,085
Options	N/A	\$0	\$0	\$0
Mileage	N/A	N/A	N/A	N/A
Region	N/A	\$0	\$0	\$0
Total	N/A	\$5,600	\$3,875	\$2,085

Retail Black Book values as of 1/8/2015

	X-CL	Clean	Average	Rough
Base	N/A	\$7,925	\$5,725	\$3,675
Options	N/A	\$0	\$0	\$0
Mileage	N/A	N/A	N/A	N/A
Region	N/A	\$0	\$0	\$0
Total	N/A	\$7,925	\$5,725	\$3,675

Residual Black Book values as of 1/8/2015

	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

Auto Trans 0
 Power Top 0

Ability to Pay Summary

Loan Number	10069-0145198
Customer Name	Bermudez/ Sabato
Is Customer a Covered Borrower	No
Requested Loan Amount	\$2,000.00
Title Fee	\$0
MLV Amount	\$5,600
Gross Monthly Income	\$3,422.00
Current and Expected Monthly Obligations	\$2,200.00
Other TitleMax Loan Payment	\$373.00
Rate Match/Rate for Other TitleMax Loan	12.99%
Add-On to Current Loan or Multi-Car	Add On / No DMV Fee
Residual Monthly Income	\$849.00

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	\$	3,755
Vehicle Value - Max. Loan Amount Inc. Title Fee	\$	5,600
Interest Rate		12.99%
Max Cash to Customer Amount	\$	3,755.00
Actual Cash to Customer Amount	\$	2,000.00
Title Fee Amount	\$	-
Total Loan Amount	\$	2,000

Amortized Loan Payment	\$452.08
Total Payback Amount	\$3,164.57
Minimum Payment to Extend	\$259.80
Grace Period Plan # of Months (0% Interest)	7
Grace Period Plan Payment (0%)	\$285.71

CHOOSE OUR CASHWISE LOAN TYPE

NV 210 Day Add-On/No DMV Fee 12.99%

APP 008267
ROA 006673

Income

Employment	Description	Amount
Gross Monthly Salary or Wages		\$
Part-Time Gross Monthly Salary or Wages		\$
Other/Expected Income	Description	Amount
Gross Bonus or Commission		\$
Social Security/ Disability		\$ 1600.00
Gross Pension/Retirement		\$ 900.00
Unemployment		\$
Alimony or Child Support		\$
Other Income (Babysitting, Lawn care, etc.):		\$
Total Current/Expected Income	Part 1: Please add all income amounts and enter amount here	+\$ 2500.00
Total Monthly Expense	Part 2: Please add all monthly expenses and enter amount here	-\$ 1200.00

Part 3: Net Monthly Income Total = Part 1 Total - Part 2 Total
 Subtract Total Expense from Total Income. The Net Monthly Income must be equal to or greater than the Required Residual Income.

Applicant Name: ANTHONY P. SABATO

Today's Date: 1/8/15

Driver's License/Government Issued ID Number:

Alimony, child support or separate maintenance income need not be revealed if you do not wish it considered as a basis for repaying this obligation.

Income Worksheet

Employee Use Only

Income

Employment	Description	Amount
Gross Monthly Salary or Wages		\$
Part-Time Gross Monthly Salary or Wages		\$
Other/Expected Income	Description	Amount
Gross Bonus or Commission		\$
Social Security/ Disability		\$ 1922.00
Gross Pension/Retirement		\$
Unemployment		\$
Alimony or Child Support		\$
Other Income (Babysitting, Lawn care, etc.):		\$
Total Current/Expected Income	Part 1: Please add all income amounts and enter amount here	+ \$ 1922.00
Total Monthly Expense	Part 2: Please add all monthly expenses and enter amount here	- \$ 1000.00
Part 3: Net Monthly Income Total = Part 1 Total - Part 2 Total		= \$ 922.00
Subtract Total Expense from Total Income. The Net Monthly Income <u>must be</u> equal to or greater than the Required Residual Income.		

Applicant Name:

AGRIPINA BERMUDEZ

Today's Date:

1/8/15

Driver's License/Government Issued ID Number:

Alimony, child support or separate maintenance income need not be revealed if you do not wish it considered as a basis for repaying this obligation.

APP 008269
ROA 006675

A - 238

604A LOAN REVIEW WORKSHEET

Licensee Name &

DBA: TITLEMAX OF NEVADA INC DBA TITLEMAX

Exam Start

Date: 5/15/2015

Licensee Address: 6450 W. LAKE MEAD BLVD, LAS VEGAS, NV 89108

Exam as of: 5/15/2015

Borrower Name &

Address: JUNE CASEY

Examiner: EC/DV

Account Number	Origination Date	Amount of Loan	Maturity Date	Finance Charge	Total Number of Payments	Payment Amount	APR Quoted	Is the APR correct?
10069-0138726	12/3/2014	\$6,000.00	7/1/2015	\$2,624.19	6 and 1	1232.03/1232.01	121.55%	YES

Loan Type:

Deferred Deposit



High-Int Loans



Title Loans



Purpose of loan: N/A

Is the loan secured? YES

If so, what is the collateral? 2013 AUDI A4

If secured by a vehicle title, is it filed and perfected? N/A

What is the borrower's expected gross monthly income? \$10,000

Was the borrower's income verified? YES

Paysstub

Affidavit

Other:

(Applies to Deferred Deposit Only)

Does the deferred deposit loan exceed 25% of the customer's expected gross monthly income? N/A

(Applies to D/D Loans)

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

(Applies to High-Interest Loans Only)

Does the monthly payment amount exceed 25% of the borrower's expected gross monthly income? N/A

(Applies High-Int Loans)

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

(Applies to Title Loans Only)

Does the loan amount exceed the fair market value of the vehicle securing the loan? NO

Fair Market Value:

\$21,000.00

(Applies to Title Loans Only)

Does the original term of the title loan exceed 30 days? NO

(Applies to Title Loans Only)

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

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

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

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

Is the loan a collection account? YES

Has the loan been extended or renewed? NO

How many times? 0

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

Are receipts filed? YES

VIOLATIONS/ TECHNICAL EXCEPTIONS/ OTHER COMMENTS:

NRS 604A.210 AND 445

GRACE PERIOD DEFERMENT \$10,195.80

Revised 10-15-2008

Confidential

APP 008271
ROA 006677

Title Loan Agreement

Date: 12/3/2014

Number: 10069-0138726

Customer & Co-Customer Information		ACCOUNT NUMBER: 10069-0138726			
FIRST NAME June		LAST NAME Casey		CO-CUSTOMER FIRST NAME	
				CO-CUSTOMER LAST NAME	
		CO-CUSTOMER SSN		CO-CUSTOMER'S DRIVERS LIC./STATE ID. NO.	
STREET ADDRESS 9225 Worsley Park Place		CO-CUSTOMER STREET ADDRESS			
City Las Vegas	STATE NV	ZIP CODE 89145	CO-CUSTOMER CITY		CO-CUSTOMER STATE
		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)638-2292			
LICENSEE STREET ADDRESS 6450 W. Lake Mead Blvd., Suite 150		LICENSEE CITY Las Vegas		LICENSEE STATE NV	LICENSEE ZIP CODE 89108
VEHICLE IDENTIFICATION NUMBER (VIN) WAUFAFL5DA157854		LICENSE PLATE SN2597			
VEHICLE YEAR 2013	VEHICLE MAKE AUDI	VEHICLE MODEL A4	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 \$6,000.00 ("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 07/01/2015 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.

APP 008272

ROA 006678

FEDERAL TRUTH-IN-LENDING DISCLOSURES

ANNUAL PERCENTAGE RATE The cost of your credit as a yearly rate.	FINANCE CHARGE The dollar amount the credit will cost you.	Amount Financed The amount of credit provided to you or on your behalf.	Total of Payments The amount you will have paid after you have made all payments as scheduled.
121.5462 %	\$2,624.19	\$6,000.00	\$8,624.19

Your payment schedule will be:

Number of Payments	Amount of Payments	When Payments are Due
6	\$1,232.03	1/2/2015 and each 30 days thereafter
1	\$1,232.01	7/1/2015

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	\$6,000.00
1. Amount given to you directly:	\$6,000.00
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.

APP 008273
ROA 006679

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.

APP 008274
ROA 006680

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.

APP 008275
ROA 006681

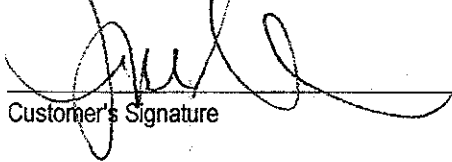
8. This Arbitration Provision is binding upon and benefits you, your respective heirs, successors and assigns. The Arbitration Provision is binding upon and benefits us, our successors and assigns, and related third parties. The Arbitration Provision continues in full force and effect, even if your obligations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

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

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

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

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



Customer's Signature

12-3-14
Date



Its Authorized Agent

12-3-14
Date

Co-Customer's Signature

Date

APP 008276
ROA 006682

Customer Receipt/Repayment Plan Receipt (210 day loan)

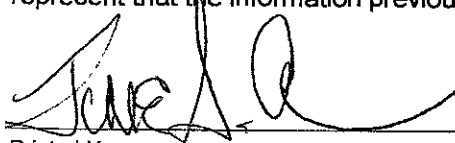
NAME AND ADDRESS OF THE LICENSEE: Tm Las Vegas Nv #1 Lake Mead 6450 W. Lake Mead Blvd., Suite 150 Las Vegas, NV 89108		PAYMENT MADE ON BEHALF OF OR BY: June Casey
LOAN AGREEMENT IDENTIFICATION NO. 10069-0138726		DATE/TIME OF RECEIPT OF PAYMENT: 01/05/2015 04:54:31 PM
LOAN AGREEMENT DATE: 12/3/2014 1:51:31 PM		
If you have multiple loans, this payment was applied to the loan number identified above.		
AMOUNT PAID: \$600.00	AGENT RECEIVING PAYMENT: Maria Garcia	

TODAY'S PAYMENT ITEMIZATION

PRINCIPAL PAID:	\$0.00
INTEREST PAID:	\$600.00
CHARGES PAID:	\$0.00
FEES PAID:	\$0.00
TOTAL AMOUNT PAID TODAY:	\$600.00
BALANCE DUE ON LOAN:	\$6,059.34
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.


Printed Name


Signature

APP 008277
ROA 006683

Customer Receipt / Repayment Plan Receipt (210 day loan)

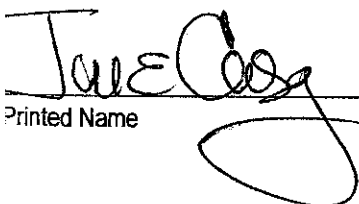
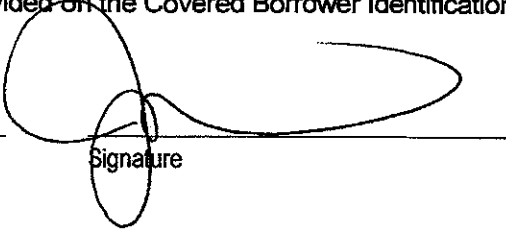
NAME AND ADDRESS OF THE LICENSEE: Tm Las Vegas Nv #1 Lake Mead 6450 W. Lake Mead Blvd., Suite 150 Las Vegas, NV 89108		PAYMENT MADE ON BEHALF OF OR BY: June Casey	
LOAN AGREEMENT IDENTIFICATION NO. 10069-0138726		DATE/TIME OF RECEIPT OF PAYMENT: 02/04/2015 02:13:29 PM	
LOAN AGREEMENT DATE: 12/3/2014 1:51:31 PM			
If you have multiple loans, this payment was applied to the loan number identified above.			
AMOUNT PAID: \$600.00		AGENT RECEIVING PAYMENT: Leslye Murrieta	

TODAY'S PAYMENT ITEMIZATION

PRINCIPAL PAID:	\$0.00
INTEREST PAID:	\$600.00
CHARGES PAID:	\$0.00
FEES PAID:	\$0.00
TOTAL AMOUNT PAID TODAY:	\$600.00
BALANCE DUE ON LOAN:	\$6,058.74
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.

	
Printed Name	Signature

APP 008278
ROA 006684

Customer Receipt/Repayment Plan Receipt (210 day loan)

NAME AND ADDRESS OF THE LICENSEE: Tm Las Vegas Nv #1 Lake Mead 6450 W. Lake Mead Blvd., Suite 150 Las Vegas, NV 89108		PAYMENT MADE ON BEHALF OF OR BY: June Casey
LOAN AGREEMENT IDENTIFICATION NO. 10069-0138726		DATE/TIME OF RECEIPT OF PAYMENT: 03/05/2015 10:06:11 AM
LOAN AGREEMENT DATE: 12/3/2014 1:51:31 PM		
If you have multiple loans, this payment was applied to the loan number identified above.		
AMOUNT PAID: \$600.00	AGENT RECEIVING PAYMENT: Stu Oestreich	

TODAY'S PAYMENT ITEMIZATION

PRINCIPAL PAID:	\$0.00
INTEREST PAID:	\$600.00
CHARGES PAID:	\$0.00
FEES PAID:	\$0.00
TOTAL AMOUNT PAID TODAY:	\$600.00
BALANCE DUE ON LOAN:	\$6,038.16
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.

June Casey
Printed Name

[Signature]
Signature

APP 008279
ROA 006685

Customer Receipt/Repayment Plan Receipt (210 day loan)

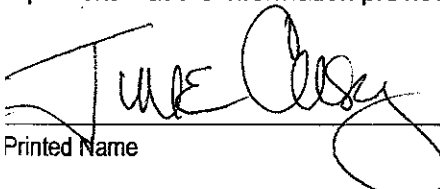
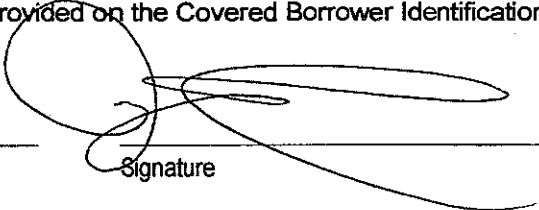
NAME AND ADDRESS OF THE LICENSEE: Tm Las Vegas Nv #1 Lake Mead 6450 W. Lake Mead Blvd., Suite 150 Las Vegas, NV 89108		PAYMENT MADE ON BEHALF OF OR BY: June Casey
LOAN AGREEMENT IDENTIFICATION NO. 10069-0152097 LOAN AGREEMENT DATE: 2/19/2015 9:20:53 AM If you have multiple loans, this payment was applied to the loan number identified above.		DATE/TIME OF RECEIPT OF PAYMENT: 04/22/2015 01:37:58 PM
AMOUNT PAID: \$200.00	AGENT RECEIVING PAYMENT: Mark Hart	

TODAY'S PAYMENT ITEMIZATION

PRINCIPAL PAID:	\$0.00
INTEREST PAID:	\$200.00
CHARGES PAID:	\$0.00
FEES PAID:	\$0.00
TOTAL AMOUNT PAID TODAY:	\$200.00
BALANCE DUE ON LOAN:	\$2,012.90
NEXT SCHEDULED DUE DATE:	5/20/2015

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

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

	
Printed Name	Signature

APP 008280
ROA 006686

Customer Receipt/Repayment Plan Receipt (210 day loan)

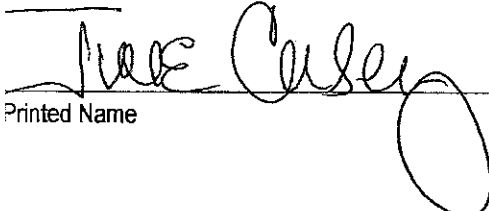
NAME AND ADDRESS OF THE LICENSEE: Tm Las Vegas Nv #1 Lake Mead 6450 W. Lake Mead Blvd., Suite 150 Las Vegas, NV 89108		PAYMENT MADE ON BEHALF OF OR BY: June Casey
LOAN AGREEMENT IDENTIFICATION NO. 10069-0138726		DATE/TIME OF RECEIPT OF PAYMENT: 05/06/2015 11:13:07 AM
LOAN AGREEMENT DATE: 12/3/2014 1:51:31 PM		
If you have multiple loans, this payment was applied to the loan number identified above.		
AMOUNT PAID: \$600.00	AGENT RECEIVING PAYMENT: Mark Hart	


TODAY'S PAYMENT ITEMIZATION

PRINCIPAL PAID:	\$0.00
INTEREST PAID:	\$600.00
CHARGES PAID:	\$0.00
FEES PAID:	\$0.00
TOTAL AMOUNT PAID TODAY:	\$600.00
BALANCE DUE ON LOAN:	\$6,076.92
NEXT SCHEDULED DUE DATE:	6/1/2015

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

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


Printed Name


Signature

APP 008281
ROA 006687

GRACE PERIOD PAYMENTS DEFERMENT AGREEMENT

Date: 1-5-15

Account Number: 10069-0138726

Customer Name: June Casey Address: 9225 Worsley Park Place Las Vegas, NV 89145 Co-Borrower Name: Address:	Licensee Name: TitleMax of Nevada, Inc. d/b/a TitleMax Address: 6450 W. Lake Mead Blvd., Suite 150 Las Vegas, NV 89108 Vehicle Information: 2013 AUDI A4 WAUAF AFL5DA157854
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Definitions and Terms. In this Grace Period Payments Deferment Agreement, "customer," "you," and "your" mean the customer who signed it. "Licensee," "we," "us" and "our" mean TitleMax of Nevada, Inc. d/b/a TitleMax, a title loan services provider licensed and regulated by the Nevada Financial Institutions Division, 2785 E Desert Inn Road, Suite 180, Las Vegas, Nevada 89121, Phone: (702) 486-4120, Fax: (702) 486-4563, <http://www.fid.state.nv.us/>. The word "Motor Vehicle" means the vehicle identified above. The word "Title" means a certificate of title or ownership to the Motor Vehicle.

Consideration. You acknowledge and agree that you and we entered into a Title Loan Agreement on 12/03/2014 ("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	\$599.40	1/2/2015
2	\$599.40	2/1/2015
3	\$599.40	3/3/2015
4	\$599.40	4/2/2015
5	\$599.40	5/2/2015
6	\$599.40	6/1/2015
7	\$599.40	7/1/2015
8	\$857.14	7/31/2015
9	\$857.14	8/30/2015
10	\$857.14	9/29/2015
11	\$857.14	10/29/2015
12	\$857.14	11/28/2015
13	\$857.14	12/28/2015
14	\$857.16	1/27/2016
The total amount paid after making all payments under the under the terms of the Grace Period Payments Deferment Agreement:		\$10,195.80

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.

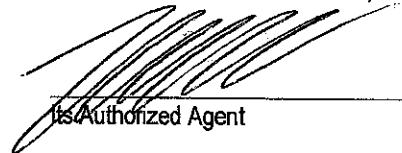
Governing Law and Assignment. Nevada law governs the Loan Agreement and this Grace Period Payments Deferment Agreement, except the Federal Arbitration Act ("FAA") governs the Waiver of Jury Trial and Arbitration Provision. We may assign or transfer the Loan Agreement and Grace Period Payments Deferment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

 1-5-15
Customer's Signature Date

LICENSEE: TitleMax of Nevada, Inc. d/b/a TitleMax
 1/5/15
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.

Co-Applicant Information

Date		State Issued ID Number		Date of Birth		Social Security #		
Last Name			First Name			Middle Name		
Home Phone			Cell Phone†			Email Address (optional)††		
Best time to call?			Which number do you prefer that we call? <input type="checkbox"/> Home Phone <input type="checkbox"/> Cell Phone					
Physical Address (Street Number & Name)								Apt #
City				State	Zip	County		
Mailing Address (If different from physical address)								
City				State	Zip			
Employer * (Source of Income)				Employer Address (Street Number & Name)				
City				State	Zip	Time at Job?		
Work Phone #			Job Title		Supervisor			
Pay Frequency: (check one) <input type="checkbox"/> 1 st & 15 th of month <input type="checkbox"/> 15 th & end of month <input type="checkbox"/> Biweekly (every 2 weeks) <input type="checkbox"/> Weekly <input type="checkbox"/> Monthly (last day) <input type="checkbox"/> Monthly (1 st day) <input type="checkbox"/> Monthly (3 rd day) <input type="checkbox"/> Self-Employed					Next Payday	Current and Expected 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: <input type="checkbox"/> court order <input type="checkbox"/> written agreement <input type="checkbox"/> oral understanding. Are you currently in bankruptcy? <input type="checkbox"/> yes <input type="checkbox"/> no How did you hear about us? (Circle one.) <div style="display: flex; justify-content: space-around; margin-top: 5px;"> Friend/Referral Name of referrer? _____ Saw Store Television Yellow Pages Repeat Customer </div> <div style="display: flex; justify-content: space-around; margin-top: 5px;"> Internet Billboard Postcard Other: _____ </div>								

ADDITIONAL TERMS AND CONDITIONS OF THIS CUSTOMER APPLICATION

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

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

APR 008288
ROA 006694

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.

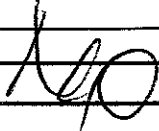
WARNING: This type of transaction is only intended to address short-term, NOT long-term, credit needs. Repeated or frequent use can create serious financial hardships. You should evaluate the costs and benefits of all alternatives before entering into this type of transaction. Other forms of short-term 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.

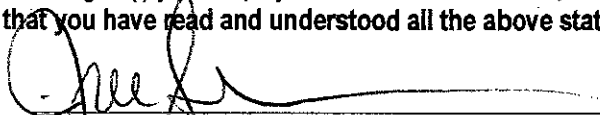
Pursuant to Nevada law, we are required to obtain a written and signed Affidavit from you addressing the following: (i) you have provided TitleMax with true and correct information concerning your income, obligations, employment and ownership of the vehicle; and (ii) you have the ability to repay. You 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

APP 008289
RCA 008895

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


Applicant Signature

12-3-14
Date

Co-Applicant Signature

Date

Affidavit

STATE OF NEVADA
COUNTY OF Clark

Title Loan Agreement No.: 10069-0138726
Date: 12/3/14

Customer Name: June A Casey
Address: 9226 Worsely Park Place
Las Vegas, NV 89145
Co-Borrower Name:
Address:

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

TitleMax of Nevada
6450 West Lake Mead Blvd #150
Las Vegas, Nevada 89108
702.638.2292

Vehicle Information: VIN: WAUAF AFL5DA157854
License Plate State and No: 2597 Color: Silver Year: 2013 Make: Audi Model: A4 2.0

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, June A. Casey, being first duly sworn, states as follows:

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

FURTHER, AFFIANT SAYETH NOT.

Customer Signature: 

Co-Borrower Signature: _____

APP 008291
ROA 006697

STATE OF NEVADA

DEPARTMENT OF MOTOR VEHICLES

CERTIFICATE OF TITLE

VIN	YEAR	MAKE	MODEL	VEHICLE TYPE	TITLE NUMBER
WMAFAFL5DA157854	2013	AUDI	A4 2.0T PW	P40	NV006674599
DATE SOLD	DATE RECEIVED	MODEL TYPE	SALES TAX PD	CURR. WT	DISC. WT
01/17/2014	2014	G			
VEHICLE COLOR	COLOR/TEXT COLOR				
	ACTUAL MILES				

OWNER(S) NAME AND ADDRESS

CASEY JUNE ALLISON
8725 WINDSEY PARK PL
LAS VEGAS NV 89145-0713

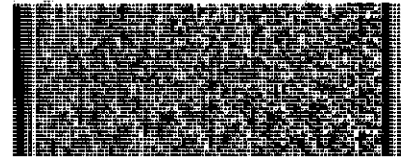
LIENHOLDER NAME AND ADDRESS

TITLEMAX OF NEVADA INC DBA/TITLEMAX
6450 W LAKE MEAD BLVD STE 150
LAS VEGAS NV 89109-7369

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 REQUIRE THAT YOU STATE THE TRUTH IN CONNECTION WITH THE TRANSFER OF OWNERSHIP. FAILURE TO COMPLETE OR PROVIDING A FALSE STATEMENT MAY RESULT IN FINE AND/OR IMPRISONMENT.
The undersigned hereby declares under penalty of perjury that the foregoing is true and correct.

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

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

Warranty I certify to the best of my knowledge the following regarding the vehicle: ☐ Yes ☒ No ☐ Not Applicable
The amount shown is in excess of the maximum limit.
The amount shown is in excess of the maximum limit.
Amount: \$1000.00 (in words and figures)

Signature of Seller/Agent/Endorser _____ Notary Public or Notary Public/Endorser _____

I am aware of the above information and declare under penalty of perjury that the above is true and correct. _____ County's License Number _____ Date of Sale _____

Signature of Buyer _____ Printed Full Legal Name of Buyer _____

ATTENTION: TO THE BEST OF MY KNOWLEDGE, THE PERSON NAMED HEREON IS THE OWNER OF THE VEHICLE DESCRIBED ABOVE, SUBJECT TO ANY LIENS.
Contract No. 11167946
(THIS IS NOT A TITLE)

01/20/2014

ALTERATION OR ERASURE VOID THIS TITLE

APR 008292
FOA 006699

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

ALTERATION OR ERASURE VOIDS THIS TITLE

APP 008293

ROA 006699

Contact Information

12/5/2014

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

Telephone: 702-638-2292
 Fax: 855-611-8934

Notes

Vehicle Info For 2013 Audi A4 Premium 4D Sedan 2.0T

MSRP: \$32,500	VIN: WAUAFAPL5DA157854	Adj. State: National
Fin Adv: \$23,750	UVC: 2013080171	Mileage: 0
Equip Ret: \$36,705	MPG: 24/31	Mileage Cat: C
Tire Size: 245/45R17	Weight: 3505	Cylinders: 4
Base HP: 211 @ 4300	Fuel Type: Gas	Transmission: A
Taxable HP: 16.9	Wheelbase: 110.6	Drive Train: FWD
Model Number: 8K256H	End of Term Months: 0	End of Term Mileage: 0
Price Includes: AT AC		

Wholesale Black Book values as of 12/5/2014

	X-CL	Clean	Average	Rough
Base	\$24,350	\$23,000	\$21,000	\$18,550
Options	\$0	\$0	\$0	\$0
Mileage	N/A	N/A	N/A	N/A
Region	\$0	\$0	\$0	\$0
Total	\$24,350	\$23,000	\$21,000	\$18,550

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

	X-CL	Clean	Average	Rough
Base	N/A	\$23,405	\$21,600	\$17,435
Options	N/A	\$0	\$0	\$0
Mileage	N/A	N/A	N/A	N/A
Region	N/A	\$0	\$0	\$0
Total	N/A	\$23,405	\$21,600	\$17,435

Retail Black Book values as of 12/5/2014

	X-CL	Clean	Average	Rough
Base	\$28,275	\$26,700	\$24,550	\$21,275
Options	\$0	\$0	\$0	\$0
Mileage	N/A	N/A	N/A	N/A
Region	\$0	\$0	\$0	\$0

APP 008294
 ROA 006700

	X-CL	Clean	Average	Rough
Total	\$28,275	\$26,700	\$24,550	\$21,275

Residual Black Book values as of 12/5/2014

	12 Month	24 Month	30 Month	36 Month	42 Month	48 Month	60 Month	End Of Term
Base	\$18,600	\$16,125	\$14,975	\$13,825	\$12,625	\$11,450	\$9,150	\$0
Options	\$0	\$0	\$0	\$0	\$0	\$0	\$0	N/A
Mileage	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Total	\$18,600	\$16,125	\$14,975	\$13,825	\$12,625	\$11,450	\$9,150	\$0

Black Book Add/Deducts

Cash Advance Snapshot Report

Filter (Location: 10069 Loan: 10069-0138726 Ordered by Date)

Tm Las Vegas Nv #1 Lake M
6450 W. Lake Mead Blvd., S
Las Vegas, NV 89108
(702)638-2292

12/03/2014

ID #	Orig. Date	Customer Name	Type	Coll. Value	Advanced	Fees	Paid	Amt. Due	EXT's
10069-0138726	12/03/2014	Casey, June A	B2	\$8,624.19	\$6,000.00	\$3,076.92	\$3,000.00	\$6,076.92	0
<i>Transaction #</i>	<i>Type</i>	<i>Trans. Date</i>	<i>New Due Date</i>	<i>Pro?</i>	<i>Rev?</i>	<i>Principal</i>	<i>Fees</i>	<i>Amt Paid</i>	<i>Due</i>
10069-0138726-1	NEL	12/3/2014 1:5		X	-	\$6,000.00	\$0.00	\$0.00	\$6,000.00
10069-0138726-2	LOG	12/15/2014 2:		X	-	\$0.00	\$0.00	\$0.00	\$0.00
10069-0138726-3	FEE	1/2/2015 7:33		X	-	\$0.00	\$599.40	\$0.00	\$599.40
10069-0138726-4	LOG	1/3/2015 9:59		X	-	\$0.00	\$0.00	\$0.00	\$0.00
10069-0138726-5	PMT	1/5/2015 4:54	2/1/2015	X	-	\$0.00	\$59.94	\$600.00	(\$540.06)
10069-0138726-6	FEE	2/1/2015		X	-	\$0.00	\$539.46	\$0.00	\$539.46
10069-0138726-7	LOG	2/4/2015 8:33		X	-	\$0.00	\$0.00	\$0.00	\$0.00
10069-0138726-8	PMT	2/4/2015 2:13	3/3/2015	X	-	\$0.00	\$59.94	\$600.00	(\$540.06)
10069-0138726-9	FEE	3/3/2015 7:09		X	-	\$0.00	\$539.46	\$0.00	\$539.46
10069-0138726-10	LOG	3/4/2015 8:59		X	-	\$0.00	\$0.00	\$0.00	\$0.00
10069-0138726-11	PMT	3/5/2015 10:0	4/2/2015	X	-	\$0.00	\$39.96	\$600.00	(\$560.04)
10069-0138726-12	FEE	4/2/2015 8:05		X	-	\$0.00	\$559.44	\$0.00	\$559.44
10069-0138726-13	LOG	4/3/2015 9:51		X	-	\$0.00	\$0.00	\$0.00	\$0.00
10069-0138726-14	PMT	4/4/2015 10:1	5/2/2015	X	-	\$0.00	\$39.96	\$600.00	(\$560.04)
10069-0138726-15	FEE	5/2/2015		X	-	\$0.00	\$559.44	\$0.00	\$559.44
10069-0138726-16	LOG	5/4/2015 8:56		X	-	\$0.00	\$0.00	\$0.00	\$0.00
10069-0138726-17	LOG	5/4/2015 3:18		X	-	\$0.00	\$0.00	\$0.00	\$0.00
10069-0138726-18	PMT	5/6/2015 11:1	6/1/2015	X	-	\$0.00	\$79.92	\$600.00	(\$520.08)
10069-0138726 Totals:	1					\$6,000.00	\$3,076.92	\$3,000.00	\$6,076.92 0
12/03/2014 Totals:	1					\$8,624.19	\$6,000.00	\$3,076.92	\$3,000.00 \$6,076.92 0

APP 008296
ROA 006702

A -239

604A LOAN REVIEW WORKSHEET

Licensee Name &

DBA: TITLEMAX OF NEVADA INC DBA TITLEMAX

Exam Start

Date: 5/15/2015

Licensee Address: 6450 W. LAKE MEAD BLVD, LAS VEGAS, NV 89108

Exam as of: 5/15/2015

Borrower Name &

Address: RAMONA GOMEZ

Examiner: EC/DV

Account Number	Origination Date	Amount of Loan	Maturity Date	Finance Charge	Total Number of Payments	Payment Amount	APR Quoted	Is the APR correct?
10069-0133077	10/31/2014	\$5,020.00	5/29/2015	\$2,434.83	6 and 1	1064.98/1064.95	133.71%	YES

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

Is the loan secured? YES If so, what is the collateral? 2005 NISSAN 350Z If secured by a vehicle title, is it filed and perfected? N/A

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

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

NRS 604A.423(1c)

(Applies to D/D Loans)

NRS 604A.408(1)

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

N/A

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

NRS 604A.423(1b)

(Applies High-Int Loans)

NRS 604A.408(1)

Does the original term of the HIL not exceed 35 days?

N/A

(Applies to Title Loans Only) Does the loan amount exceed the fair market value of the vehicle securing the loan? NO Fair Market Value: \$10,950.00

NRS 604A.450(1)

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

NRS 604A.445(1)

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

NRS 604A.445(2)

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

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

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

Is the loan a collection account? YES Has the loan been extended or renewed? NO How many times? 0 Extensions: Title-6 add'l periods: D/D & High Int Loans - 90 days Are receipts filed? YES

VIOLATIONS/ TECHNICAL EXCEPTIONS/ OTHER COMMENTS:

NRS.604A.210 AND 445

GRACE PERIOD DEFERMENT \$8,881.90

Revised 10-15-2008

Confidential

APP 008298
ROA 006704

Title Loan Agreement

Date: 10/31/2014

Number: 10069-0133077

Customer & Co-Customer Information		ACCOUNT NUMBER: 10069-0133077			
FIRST NAME Ramona		LAST NAME Gomez		CO-CUSTOMER FIRST NAME	
				CO-CUSTOMER LAST NAME	
SSN (S [REDACTED])		D. NO		CO-CUSTOMER SSN	
				CO-CUSTOMER'S DRIVERS LIC./STATE ID. NO.	
STREET ADDRESS 7604 Bauble Ave				CO-CUSTOMER STREET ADDRESS	
City Las Vegas		STATE NV		ZIP CODE 89128	
				CO-CUSTOMER CITY	
				CO-CUSTOMER STATE	
				CO-CUSTOMER ZIP CODE	
HOME PHONE (702) [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)638-2292			
LICENSEE STREET ADDRESS 6450 W. Lake Mead Blvd., Suite 150				LICENSEE CITY Las Vegas	
				LICENSEE STATE NV	
				LICENSEE ZIP CODE 89108	
VEHICLE IDENTIFICATION NUMBER (VIN) JN1AZ34D45M606834				LICENSE PLATE LV JOYO	
VEHICLE YEAR 2005		VEHICLE MAKE Nissan		VEHICLE MODEL 350Z	
				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 \$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 05/29/2015 the earlier of: (i) the due date of your last payment as set forth in the Payment Schedule below; or (ii) payment in full. You also promise to pay any other charges provided for under this Loan Agreement. You agree to make your payment in the amounts and on the dates set forth in the Payment Schedule below ("Due Date") at the address indicated above, or at such other address as we direct you in writing. If any Due Date falls on a date we are not open for business, then you agree to pay us on the next business day, and we will credit such payment, as if we received it on the appropriate Due Date. The Loan Agreement will be consummated upon the date you sign this Loan Agreement. Time is of the essence in this Loan Agreement. In consideration of your delivering the Title to us and granting us a security interest in the Motor Vehicle as set forth below, your promise to timely pay and agreeing to this Loan Agreement, we agree to provide you a loan in the Principal Amount provided above.

APP 008299

ROA 006705

FEDERAL TRUTH-IN-LENDING DISCLOSURE

ANNUAL PERCENTAGE RATE	FINANCE CHARGE	Amount Financed	Total of Payments
The cost of your credit as a yearly rate.	The dollar amount the credit will cost you.	The amount of credit provided to you or on your behalf.	The amount you will have paid after you have made all payments as scheduled.
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	11/30/2014 and each 30 days thereafter
1	\$1,064.95	5/29/2015

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

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

Itemization of Amount Financed of	\$5,020.00
1. Amount given to you directly:	\$5,000.00
2. Amount paid on your account:	\$0.00
3. Amount paid to public officials:	\$20.00
4. Amount paid to _____ on your behalf:	\$0.00

Calculation of Interest, Application of Payments and Security Interest.

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

Right to Rescind and Prepayment.

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

Grace Period.

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

APP 008300
ROA 006706

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.

APP 008301
ROA 006707

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

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

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

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

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

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

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

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

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

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

APP 008302
ROA 006708

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

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

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

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

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


Customer's Signature

10-31-14
Date


Its Authorized Agent

10-31-14
Date

Co-Customer's Signature

Date

Customer Receipt/Repayment Plan Receipt (210 day loan)

NAME AND ADDRESS OF THE LICENSEE: Tm Las Vegas Nv #1 Lake Mead 6450 W. Lake Mead Blvd., Suite 150 Las Vegas, NV 89108		PAYMENT MADE ON BEHALF OF OR BY: Ramona Gomez
LOAN AGREEMENT IDENTIFICATION NO. 10069-0133077 LOAN AGREEMENT DATE: 10/31/2014 4:34:30 PM If you have multiple loans, this payment was applied to the loan number identified above.		DATE/TIME OF RECEIPT OF PAYMENT: 04/17/2015 04:22:36 PM
AMOUNT PAID: \$545.00	AGENT RECEIVING PAYMENT: Stu Oestreich	

TODAY'S PAYMENT ITEMIZATION

PRINCIPAL PAID:	\$0.00
INTEREST PAID:	\$545.00
CHARGES PAID:	\$0.00
FEES PAID:	\$0.00
TOTAL AMOUNT PAID TODAY:	\$545.00
BALANCE DUE ON LOAN:	\$5,336.10
NEXT SCHEDULED DUE DATE:	4/29/2015

- ☐ 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 HERNANDEZ
Printed Name

[Signature]
Signature

APP 008304
ROA 006710

Customer Receipt/Repayment Plan Receipt (210 day loan)

NAME AND ADDRESS OF THE LICENSEE: Tm Las Vegas Nv #1 Lake Mead 6450 W. Lake Mead Blvd., Suite 150 Las Vegas, NV 89108		PAYMENT MADE ON BEHALF OF OR BY: Ramona Gomez
LOAN AGREEMENT IDENTIFICATION NO. 10069-0133077 LOAN AGREEMENT DATE: 10/31/2014 4:34:30 PM If you have multiple loans, this payment was applied to the loan number identified above.		DATE/TIME OF RECEIPT OF PAYMENT: 03/19/2015 05:00:03 PM
AMOUNT PAID: \$544.00	AGENT RECEIVING PAYMENT: Mark Hart	

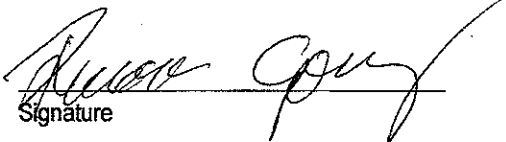
TODAY'S PAYMENT ITEMIZATION

PRINCIPAL PAID:	\$0.00
INTEREST PAID:	\$544.00
CHARGES PAID:	\$0.00
FEES PAID:	\$0.00
TOTAL AMOUNT PAID TODAY:	\$544.00
BALANCE DUE ON LOAN:	\$5,355.64
NEXT SCHEDULED DUE DATE:	3/30/2015

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

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


Printed Name


Signature

APP 008305
ROA 006711

Customer Receipt/Repayment Plan Receipt (210 day loan)

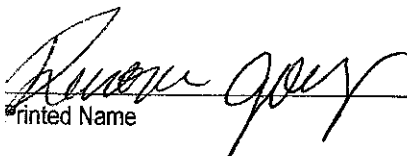
NAME AND ADDRESS OF THE LICENSEE: Tm Las Vegas Nv #1 Lake Mead 6450 W. Lake Mead Blvd., Suite 150 Las Vegas, NV 89108		PAYMENT MADE ON BEHALF OF OR BY: Ramona Gomez	
LOAN AGREEMENT IDENTIFICATION NO. 10069-0133077		DATE/TIME OF RECEIPT OF PAYMENT: 02/05/2015 06:25:07 PM	
LOAN AGREEMENT DATE: 10/31/2014 4:34:30 PM		If you have multiple loans, this payment was applied to the loan number identified above.	
AMOUNT PAID: \$544.00			
AGENT RECEIVING PAYMENT: Keosha Hinds-mahaffy			

TODAY'S PAYMENT ITEMIZATION

PRINCIPAL PAID:	\$0.00
INTEREST PAID:	\$544.00
CHARGES PAID:	\$0.00
FEES PAID:	\$0.00
TOTAL AMOUNT PAID TODAY:	\$544.00
BALANCE DUE ON LOAN:	\$5,138.62
NEXT SCHEDULED DUE DATE:	2/28/2015

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

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


Printed Name

Signature

APP 008306
ROA 006712

Customer Receipt/Repayment Plan Receipt (210 day loan)

NAME AND ADDRESS OF THE LICENSEE: Tm Las Vegas Nv #1 Lake Mead 6450 W. Lake Mead Blvd., Suite 150 Las Vegas, NV 89108		PAYMENT MADE ON BEHALF OF OR BY: Ramona Gomez
LOAN AGREEMENT IDENTIFICATION NO. 10069-0133077		DATE/TIME OF RECEIPT OF PAYMENT: 01/08/2015 03:31:19 PM
LOAN AGREEMENT DATE: 10/31/2014 4:34:30 PM		
If you have multiple loans, this payment was applied to the loan number identified above.		
AMOUNT PAID: \$550.00	AGENT RECEIVING PAYMENT: Maria Garcia	

TODAY'S PAYMENT ITEMIZATION

PRINCIPAL PAID:	\$0.00
INTEREST PAID:	\$550.00
CHARGES PAID:	\$0.00
FEES PAID:	\$0.00
TOTAL AMOUNT PAID TODAY:	\$550.00
BALANCE DUE ON LOAN:	\$5,175.27
NEXT SCHEDULED DUE DATE:	1/29/2015

- ☐ **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 HERNANDEZ
Printed Name

[Signature]
Signature

APP 008307
ROA 006713

Customer Receipt/Repayment Plan Receipt (210 day loan)

NAME AND ADDRESS OF THE LICENSEE: Tm Las Vegas Nv #1 Lake Mead 6450 W. Lake Mead Blvd., Suite 150 Las Vegas, NV 89108		PAYMENT MADE ON BEHALF OF OR BY: Ramona Gomez	
LOAN AGREEMENT IDENTIFICATION NO. 10069-0133077		DATE/TIME OF RECEIPT OF PAYMENT: 11/26/2014 05:34:13 PM	
LOAN AGREEMENT DATE: 10/31/2014 4:34:30 PM			
If you have multiple loans, this payment was applied to the loan number identified above.			
AMOUNT PAID: \$552.00		AGENT RECEIVING PAYMENT: Keosha Hinds-mahaffy	

TODAY'S PAYMENT ITEMIZATION

PRINCIPAL PAID:	\$73.86
INTEREST PAID:	\$478.14
CHARGES PAID:	\$0.00
FEES PAID:	\$0.00
TOTAL AMOUNT PAID TODAY:	\$552.00
BALANCE DUE ON LOAN:	\$4,946.14
NEXT SCHEDULED DUE DATE:	12/30/2014

- ☐ 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.

Ramona Gomez
Printed Name

Ramona Gomez
Signature

APP 008308
ROA 006714

TitleMax of Nevada, Inc. d/b/a TitleMax
6450 W. Lake Mead Blvd., Suite 150
Las Vegas, NV 89108
(702)638-2292
4/11/2015

Ramona Gomez
204 Bauble Ave
Las Vegas, NV 89128

Re: Opportunity to Enter into a Repayment Plan

Dear Customer:

On 10/31/2014 4:34:30 PM you entered a Title Loan Agreement ("Loan Agreement") with TitleMax of Nevada, Inc. d/b/a TitleMax, and, if applicable, on 11/26/2014 you entered a Grace Period Payments Deferment Agreement with TitleMax of Nevada, Inc. d/b/a TitleMax. On 3/31/2015 ("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 4/30/2015 : (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 \$1,129.11. The total of payments or the remaining balance on the original transaction is \$5,645.54. You made the following payment(s) on the loan:

Date:	11/26/2014	Amount:	\$552.00
Date:	01/08/2015	Amount:	\$550.00
Date:	02/05/2015	Amount:	\$544.00
Date:	03/19/2015	Amount:	\$544.00

The total amount due if you enter into a Repayment Plan on or before 4/30/2015 will be \$1,129.11.

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.

APP 008309
ROA 006715

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

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

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

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

Sincerely,



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

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

- (1) The amount of the debt is \$5,645.54 ; (2) TitleMax of Nevada, Inc. d/b/a TitleMax (2) is the name of the creditor to whom the debt is owed; (3) unless you, within thirty days after receipt of the notice, dispute the validity of the debt, or any portion thereof, the debt will be assumed to be valid by us; (4) if you notify us in writing within the thirty-day period that the debt, or any portion thereof, is disputed, we will obtain verification of the debt or a copy of a judgment against you and a copy of such verification or judgment will be mailed to the you by us; and (5) upon your written request within the thirty-day period, we will provide you with the name and address of the original creditor, if different from the current creditor.

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

APP 008310
ROA 006716

Customer Receipt/Repayment Plan Receipt (210 day loan)

NAME AND ADDRESS OF THE LICENSEE: TitleMax of Nevada, Inc. d/b/a TitleMax 6450 W. Lake Mead Blvd, Las Vegas, Nevada 89108.		PAYMENT MADE ON BEHALF OF OR BY: RAMONA GOMEZ 7604 Bauble Ave, Las Vegas, NV, 89128	
LOAN AGREEMENT IDENTIFICATION NO. 20133077-10069 LOAN AGREEMENT DATE: 10/31/2014 If you have multiple loans, this payment was applied to the loan number identified above.		DATE/TIME OF RECEIPT OF PAYMENT: 05/14/2015 19:00:32	
AMOUNT PAID: 544.00		AGENT RECEIVING PAYMENT: Mantica Perez-Zurita	

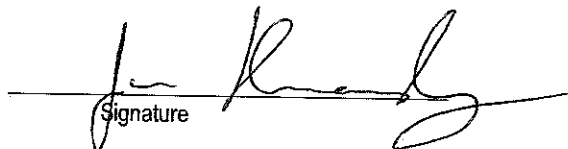
TODAY'S PAYMENT ITEMIZATION

PRINCIPAL PAID:	\$ 0.00
INTEREST PAID:	\$ 544.00
CHARGES PAID:	\$ 0.00
FEES PAID:	\$ 0.00
TOTAL AMOUNT PAID TODAY:	\$ 544.00
UNPAID INTEREST:	\$ 280.82
BALANCE DUE ON LOAN:	\$ 5226.96
NEXT SCHEDULED DUE DATE:	05/29/2015

- ☐ 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 HERNANDEZ
Printed Name


Signature

APP 008312
ROA 006718

GRACE PERIOD PAYMENTS DEFERMENT AGREEMENT

Date: 11-26-14

Account Number: 10069-0133077

Customer Name: Ramona Gomez Address: 7604 Bauble Ave Las Vegas, NV 89128 Co-Borrower Name: Address:	Licensee Name: TitleMax of Nevada, Inc. d/b/a TitleMax Address: 6450 W. Lake Mead Blvd., Suite 150 Las Vegas, NV 89108 Vehicle Information: 2005 Nissan 350Z JN1AZ34D45M606834
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Definitions and Terms. In this Grace Period Payments Deferment Agreement, "customer," "you," and "your" mean the customer who signed it. "Licensee," "we," "us" and "our" mean TitleMax of Nevada, Inc. d/b/a TitleMax, a title loan services provider licensed and regulated by the Nevada Financial Institutions Division, 2785 E Desert Inn Road, Suite 180, Las Vegas, Nevada 89121, Phone: (702) 486-4120, Fax: (702) 486-4563, <http://www.fid.state.nv.us/>. The word "Motor Vehicle" means the vehicle identified above. The word "Title" means a certificate of title or ownership to the Motor Vehicle.

Consideration. You acknowledge and agree that you and we entered into a Title Loan Agreement on 10/31/2014 ("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	\$551.70	11/30/2014
2	\$551.70	12/30/2014
3	\$551.70	1/29/2015
4	\$551.70	2/28/2015
5	\$551.70	3/30/2015
6	\$551.70	4/29/2015
7	\$551.70	5/29/2015
8	\$717.14	6/28/2015
9	\$717.14	7/28/2015
10	\$717.14	8/27/2015
11	\$717.14	9/26/2015
12	\$717.14	10/26/2015
13	\$717.14	11/25/2015
14	\$717.16	12/25/2015
The total amount paid after making all payments under the under the terms of the Grace Period Payments Deferment Agreement:	\$8,881.90	

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

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

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

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

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

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

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

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

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

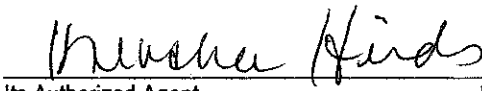
Any comments or questions may be directed to Customer Service at the following number: (800) 804-5368.

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

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

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

 11/26/14
Customer's Signature Date

 11/26/14
Its Authorized Agent Date

Co-Borrower's Signature Date

Customer Application

Personal Information

Date	10-31-14		
Last Name	Gomez		
Home Phone	[REDACTED]		
Best time to call?	Any time		
Physical Address (Street Number & Name)	7604 Bauble Ave		Apt #
City	Las Vegas NV	State	NV
Zip	89128	County	Clark
Mailing Address (if different from physical address)			
City		State	
Zip			

Source of Income

[REDACTED]			
b? 9415			
Work Shift			
<input type="checkbox"/> 1st & 15th of month <input type="checkbox"/> 15th & end of month <input checked="" type="checkbox"/> Biweekly (every 2 weeks) <input type="checkbox"/> Weekly <input type="checkbox"/> Monthly (last day) <input type="checkbox"/> Monthly (1st day) <input type="checkbox"/> Monthly (3rd day) <input type="checkbox"/> Self-Employed	11/14/14	Monthly Income \$1300 2600	Monthly Obligations \$200.00
*Alimony, child support or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation. Alimony, child support, or separate maintenance received under: <input type="checkbox"/> court order <input type="checkbox"/> written agreement <input type="checkbox"/> oral understanding. Are you currently in bankruptcy? <input type="checkbox"/> yes <input checked="" type="checkbox"/> no			

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

Personal References

N	[REDACTED]
R	[REDACTED]
N	[REDACTED]
R	[REDACTED]
N	[REDACTED]
R	[REDACTED]
N	[REDACTED]
R	[REDACTED]

APP 008317
ROA 006723

Co-Applicant Information

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

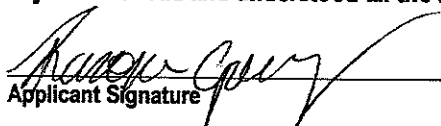
Updates: You agree to inform us of any changes to the information contained in this Customer Application throughout the course of your business relationship with us.

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

10-31-14
Date

Co-Applicant Signature

Date

Affidavit

STATE OF NEVADA
COUNTY OF Clark

Title Loan Agreement No.: 10069-0133077
Date: 10/31/2014

Customer Name: Ramona Gomez
Address: 7604 Bauble Ave
Las Vegas, NV 89128
Co-Borrower Name:
Address:

Licensee Name: TitleMax of Nevada, Inc. d/b/a Titlemax
Address:
6450 W Lake Mead Blvd #150
Las Vegas, NV 89108

Vehicle Information: VIN: JN1AZ34D45M606834
License Plate State and No: LV JOYO Color: Black Year: 2005 Make: Nissan Model: 350Z

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, Ramona Gomez, being first duly sworn, states as follows:

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

FURTHER, AFFIANT SAYETH NOT.

Customer Signature: 

Co-Borrower Signature: _____

APP 008321
ROA 006727

DEPARTMENT OF DEFENSE

DATE	TIME	NAME	LEVEL	ORIGIN	TITLE
12/15/2014	2014	NTM	1007	PLP	NAVY/PLP
DATE	COORDINATE	FILE TYPE	DATE/TIME	STATUS	REMARKS
12/15/2014	SR100	1			
12/15/2014	COORDINATE				
12/15/2014	ACTUAL MILE				

1. 2010年10月1日起，凡在中华人民共和国境内销售货物或者提供加工、修理修配劳务以及进口货物的单位和个人，均应按照《中华人民共和国增值税暂行条例》及实施细则缴纳增值税。

[illegible]

UNSUB NOT RELEASE. INTEREST IN THIS CASE DESCRIBED IN THIS FILE IS HEREBY RELEASED.

THE UNIVERSITY OF CHICAGO

REDACTED AND CIVIL LAW SECTION, THAT THE NINE DE METERS IN CUBAN AIR WERE THE PROPERTY OF AMERICAN PEOPLE IN CUBA AND VERIFICATION A FALSE STATEMENT MAY BECOME BE MADE UNDER INVESTIGATION.

1. The first step in the process is to identify the problem or issue that needs to be addressed. This involves gathering information and understanding the context of the problem.

Figure 1. The effect of the concentration of the solution on the adsorption of the dye. The concentration of the solution was 0.01, 0.02, 0.03, 0.04, 0.05, 0.06, 0.07, 0.08, 0.09, 0.1, 0.2, 0.3, 0.4, 0.5, 0.6, 0.7, 0.8, 0.9, 1.0, 1.5, 2.0, 3.0, 4.0, 5.0, 6.0, 7.0, 8.0, 9.0, 10.0, 15.0, 20.0, 30.0, 40.0, 50.0, 60.0, 70.0, 80.0, 90.0, 100.0, 150.0, 200.0, 300.0, 400.0, 500.0, 600.0, 700.0, 800.0, 900.0, 1000.0, 1500.0, 2000.0, 3000.0, 4000.0, 5000.0, 6000.0, 7000.0, 8000.0, 9000.0, 10000.0, 15000.0, 20000.0, 30000.0, 40000.0, 50000.0, 60000.0, 70000.0, 80000.0, 90000.0, 100000.0, 150000.0, 200000.0, 300000.0, 400000.0, 500000.0, 600000.0, 700000.0, 800000.0, 900000.0, 1000000.0, 1500000.0, 2000000.0, 3000000.0, 4000000.0, 5000000.0, 6000000.0, 7000000.0, 8000000.0, 9000000.0, 10000000.0, 15000000.0, 20000000.0, 30000000.0, 40000000.0, 50000000.0, 60000000.0, 70000000.0, 80000000.0, 90000000.0, 100000000.0, 150000000.0, 200000000.0, 300000000.0, 400000000.0, 500000000.0, 600000000.0, 700000000.0, 800000000.0, 900000000.0, 1000000000.0, 1500000000.0, 2000000000.0, 3000000000.0, 4000000000.0, 5000000000.0, 6000000000.0, 7000000000.0, 8000000000.0, 9000000000.0, 10000000000.0, 15000000000.0, 20000000000.0, 30000000000.0, 40000000000.0, 50000000000.0, 60000000000.0, 70000000000.0, 80000000000.0, 90000000000.0, 100000000000.0, 150000000000.0, 200000000000.0, 300000000000.0, 400000000000.0, 500000000000.0, 600000000000.0, 700000000000.0, 800000000000.0, 900000000000.0, 1000000000000.0, 1500000000000.0, 2000000000000.0, 3000000000000.0, 4000000000000.0, 5000000000000.0, 6000000000000.0, 7000000000000.0, 8000000000000.0, 9000000000000.0, 10000000000000.0, 15000000000000.0, 20000000000000.0, 30000000000000.0, 40000000000000.0, 50000000000000.0, 60000000000000.0, 70000000000000.0, 80000000000000.0, 90000000000000.0, 100000000000000.0, 150000000000000.0, 200000000000000.0, 300000000000000.0, 400000000000000.0, 500000000000000.0, 600000000000000.0, 700000000000000.0, 800000000000000.0, 900000000000000.0, 1000000000000000.0, 1500000000000000.0, 2000000000000000.0, 3000000000000000.0, 4000000000000000.0, 5000000000000000.0, 6000000000000000.0, 7000000000000000.0, 8000000000000000.0, 9000000000000000.0, 10000000000000000.0, 15000000000000000.0, 20000000000000000.0, 30000000000000000.0, 40000000000000000.0, 50000000000000000.0, 60000000000000000.0, 70000000000000000.0, 80000000000000000.0, 90000000000000000.0, 100000000000000000.0, 150000000000000000.0, 200000000000000000.0, 300000000000000000.0, 400000000000000000.0, 500000000000000000.0, 600000000000000000.0, 700000000000000000.0, 800000000000000000.0, 900000000000000000.0, 1000000000000000000.0, 1500000000000000000.0, 2000000000000000000.0, 3000000000000000000.0, 4000000000000000000.0, 5000000000000000000.0, 6000000000000000000.0, 7000000000000000000.0, 8000000000000000000.0, 9000000000000000000.0, 10000000000000000000.0, 15000000000000000000.0, 20000000000000000000.0, 30000000000000000000.0, 40000000000000000000.0, 50000000000000000000.0, 60000000000000000000.0, 70000000000000000000.0, 80000000000000000000.0, 90000000000000000000.0, 100000000000000000000.0, 150000000000000000000.0, 200000000000000000000.0, 300000000000000000000.0, 400000000000000000000.0, 500000000000000000000.0, 600000000000000000000.0, 700000000000000000000.0, 800000000000000000000.0, 900000000000000000000.0, 1000000000000000000000.0, 1500000000000000000000.0, 2000000000000000000000.0, 3000000000000000000000.0, 4000000000000000000000.0, 5000000000000000000000.0, 6000000000000000000000.0, 7000000000000000000000.0, 8000000000000000000000.0, 9000000000000000000000.0, 10000000000000000000000.0, 15000000000000000000000.0, 20000000000000000000000.0, 30000000000000000000000.0, 40000000000000000000000.0, 50000000000000000000000.0, 60000000000000000000000.0, 70000000000000000000000.0, 80000000000000000000000.0, 90000000000000000000000.0, 100000000000000000000000.0, 150000000000000000000000.0, 200000000000000000000000.0, 300000000000000000000000.0, 400000000000000000000000.0, 500000000000000000000000.0, 600000000000000000000000.0, 700000000000000000000000.0, 800000000000000000000000.0, 900000000000000000000000.0, 10000000

1. The purpose of this document is to provide information regarding the proposed changes to the existing contract between the City of San Francisco and the San Francisco Police Department (SFPD) for the year 2000. The purpose of this document is to provide information regarding the proposed changes to the existing contract between the City of San Francisco and the San Francisco Police Department (SFPD) for the year 2000.

FEDERAL

© 2000 Blackwell Science Ltd, *Journal of Internal Medicine* 247: 105–112

[illegible]

1. The first step is to identify the problem. This involves understanding the current situation and the goals that need to be achieved.

1. 凡在本公司工作之员工，其工资由基本工资、绩效工资、奖金、津贴、补贴、福利费、社会保险费、住房公积金等组成。

the results of the analysis of the data collected in the field. The results of the analysis of the data collected in the field are presented in the following table.

[illegible][illegible][illegible]

THE UNIVERSITY OF CHICAGO

ROA 006728

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

ALTERATION OR ERASURE VOIDS THIS TITLE

APP 008323

ROA 006729

Contact Information

10/31/2014

Company: Titledmax (314391)

Contact: Nathan K

E-Mail: laura.farris@titledmax.biz

Telephone: 702-638-2292

Fax: 855-611-8934

Notes

Vehicle Info For 2005 Nissan 350Z Base 2D Coupe

MSRP: \$26,800
 Fin Adv: \$8,225
 Equip Ret: \$28,927
 Tire Size: 225/50WR17
 Base HP: 287 @ 6200
 Taxable HP: 33.9
 Model Number: 56065
 Price Includes: AC

VIN: JN1AZ34D45M606834
 UVC: 2005640227
 MPG: 20/26
 Weight: 3188
 Fuel Type: Gas
 Wheelbase: 104.3
 End of Term Months: 0

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

Wholesale Black Book values as of 10/31/2014

	X-CL	Clean	Average	Rough
Base	N/A	\$8,300	\$6,500	\$4,500
Options	N/A	\$0	\$0	\$0
Mileage	N/A	N/A	N/A	N/A
Region	N/A	\$0	\$0	\$0
Total	N/A	\$8,300	\$6,500	\$4,500

Trade In Black Book values as of 10/31/2014

	X-CL	Clean	Average	Rough
Base	N/A	\$8,405	\$6,605	\$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	\$8,405	\$6,605	\$4,275

Retail Black Book values as of 10/31/2014

	X-CL	Clean	Average	Rough
Base	N/A	\$10,950	\$8,750	\$6,250
Options	N/A	\$0	\$0	\$0
Mileage	N/A	N/A	N/A	N/A
Region	N/A	\$0	\$0	\$0
Total	N/A	\$10,950	\$8,750	\$6,250

Residual Black Book values as of 10/31/2014

	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

Cash Advance Snapshot Report

Filter (Location: 10069 Loan: 10069-0133077 Ordered by Date)

Tm Las Vegas Nv #1 Lake M
6450 W. Lake Mead Blvd., S
Las Vegas, NV 89108
(702)638-2292

10/31/2014

ID #	Orig. Date	Customer Name	Type	Coll. Value	Advanced	Fees.	Paid	Amt. Due	EXT's		
10069-0133077	10/31/2014	Gomez, Ramona	A3	\$7,454.83	\$5,020.00	\$3,268.53	\$2,735.00	\$5,553.53	0		
Transaction #	Type	Trans. Date	New Due Date	Pro?	Rev?	Principal	Fees	Amt Paid	Due		
10069-0133077-1	NEL	10/31/2014 4:		X	-	\$5,020.00	\$0.00	\$0.00	\$5,020.00		
10069-0133077-2	PMT	11/26/2014 5:	12/30/2014	X	-	(\$73.86)	\$478.14	\$552.00	(\$73.86)		
10069-0133077-3	FEE	11/30/2014		X	-	\$0.00	\$72.48	\$0.00	\$72.48		
10069-0133077-4	FEE	12/30/2014 7:		X	-	\$0.00	\$543.58	\$0.00	\$543.58		
10069-0133077-5	LOG	12/31/2014 8:		X	-	\$0.00	\$0.00	\$0.00	\$0.00		
10069-0133077-6	LOG	1/2/2015 9:19		X	-	\$0.00	\$0.00	\$0.00	\$0.00		
10069-0133077-7	LOG	1/3/2015 11:4		X	-	\$0.00	\$0.00	\$0.00	\$0.00		
10069-0133077-8	LOG	1/5/2015 11:2		X	-	\$0.00	\$0.00	\$0.00	\$0.00		
10069-0133077-9	LOG	1/6/2015 10:1		X	-	\$0.00	\$0.00	\$0.00	\$0.00		
10069-0133077-10	LOG	1/6/2015 2:56		X	-	\$0.00	\$0.00	\$0.00	\$0.00		
10069-0133077-11	PMT	1/8/2015 3:31	1/29/2015	X	-	\$0.00	\$163.07	\$550.00	(\$386.93)		
10069-0133077-12	FEE	1/29/2015 7:1		X	-	\$0.00	\$380.51	\$0.00	\$380.51		
10069-0133077-13	LOG	1/30/2015 9:0		X	-	\$0.00	\$0.00	\$0.00	\$0.00		
10069-0133077-14	LOG	1/31/2015 12:		X	-	\$0.00	\$0.00	\$0.00	\$0.00		
10069-0133077-15	LOG	2/2/2015 9:41		X	-	\$0.00	\$0.00	\$0.00	\$0.00		
10069-0133077-16	LOG	2/3/2015 10:3		X	-	\$0.00	\$0.00	\$0.00	\$0.00		
10069-0133077-17	LOG	2/3/2015 2:57		X	-	\$0.00	\$0.00	\$0.00	\$0.00		
10069-0133077-18	LOG	2/3/2015 5:02		X	-	\$0.00	\$0.00	\$0.00	\$0.00		
10069-0133077-19	PMT	2/5/2015 6:25	2/28/2015	X	-	\$0.00	\$126.84	\$544.00	(\$417.16)		
10069-0133077-20	FEE	2/28/2015 5:1		X	-	\$0.00	\$416.75	\$0.00	\$416.75		
10069-0133077-21	LOG	3/2/2015 9:34		X	-	\$0.00	\$0.00	\$0.00	\$0.00		
10069-0133077-22	LOG	3/3/2015 9:20		X	-	\$0.00	\$0.00	\$0.00	\$0.00		
10069-0133077-23	LOG	3/3/2015 4:12		X	-	\$0.00	\$0.00	\$0.00	\$0.00		
10069-0133077-24	LOG	3/6/2015 5:02		X	-	\$0.00	\$0.00	\$0.00	\$0.00		
10069-0133077-25	PMT	3/19/2015 5:0	3/30/2015	X	-	\$0.00	\$344.27	\$544.00	(\$199.73)		
10069-0133077-26	FEE	3/30/2015 7:2		X	-	\$0.00	\$199.31	\$0.00	\$199.31		
10069-0133077-27	LOG	3/31/2015 9:0		X	-	\$0.00	\$0.00	\$0.00	\$0.00		
10069-0133077-28	LOG	3/31/2015 9:5		X	-	\$0.00	\$0.00	\$0.00	\$0.00		
10069-0133077-29	LOG	4/6/2015 11:2		X	-	\$0.00	\$0.00	\$0.00	\$0.00		
10069-0133077-30	LOG	4/6/2015 5:51		X	-	\$0.00	\$0.00	\$0.00	\$0.00		
10069-0133077-31	LOG	4/17/2015 8:4		X	-	\$0.00	\$0.00	\$0.00	\$0.00		
10069-0133077-32	LOG	4/17/2015 11:		X	-	\$0.00	\$0.00	\$0.00	\$0.00		
10069-0133077-33	LOG	4/17/2015 3:5		X	-	\$0.00	\$0.00	\$0.00	\$0.00		
10069-0133077-34	PMT	4/17/2015 4:2	4/29/2015	X	-	\$0.00	\$326.15	\$545.00	(\$218.85)		
10069-0133077-35	FEE	4/29/2015 7:1		X	-	\$0.00	\$217.43	\$0.00	\$217.43		
10069-0133077-36	LOG	4/30/2015 9:0		X	-	\$0.00	\$0.00	\$0.00	\$0.00		
10069-0133077-37	LOG	4/30/2015 5:3		X	-	\$0.00	\$0.00	\$0.00	\$0.00		
10069-0133077-38	LOG	5/1/2015 9:17		X	-	\$0.00	\$0.00	\$0.00	\$0.00		
10069-0133077-39	LOG	5/2/2015 10:4		X	-	\$0.00	\$0.00	\$0.00	\$0.00		
10069-0133077-40	LOG	5/4/2015 9:29		X	-	\$0.00	\$0.00	\$0.00	\$0.00		
10069-0133077-41	LOG	5/4/2015 5:23		X	-	\$0.00	\$0.00	\$0.00	\$0.00		
10069-0133077 Totals:		1				\$4,946.14	\$3,268.53	\$2,735.00	\$5,553.53	0	
10/31/2014 Totals:		1				\$7,454.83	\$4,946.14	\$3,268.53	\$2,735.00	\$5,553.53	0

APP 008325
ROA 006731

A - 240

604A LOAN REVIEW WORKSHEET

Licensee Name &

DBA: TITLEMAX OF NEVADA INC DBA TITLEMAX

Exam Start

Date: 5/15/2015

Licensee Address: 6450 W. LAKE MEAD BLVD, LAS VEGAS, NV 89108

Exam as of: 5/15/2015

Borrower Name &

Address: ELIA DOTTION

Examiner: EC/DV

Account Number	Origination Date	Amount of Loan	Maturity Date	Finance Charge	Total Number of Payments	Payment Amount	APR Quoted	Is the APR correct?
10069-0119884	8/6/2014	\$2,520.00	3/4/2015	\$1,846.58	6 and 1	623.80/623.78	194.54%	YES

Loan Type: Deferred Deposit ☐ High-Int Loans ☐ Title Loans ☐ Purpose of loan: N/A

Is the loan secured? YES If so, what is the collateral? 1994 CHEVROLET CAMARO Z28

If secured by a vehicle title, is it filed and perfected? N/A

What is the borrower's expected gross monthly income? \$2,937 Was the borrower's income verified? YES Paystub ☐ Affidavit ☒ Other:

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

NRS 604A.425(1a)

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

NRS 604A.408(1)

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

NRS 604A.425(1b)

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

NRS 604A.408(1)

(Applies to Title Loans Only) Does the loan amount exceed the fair market value of the vehicle securing the loan? NO Fair Market Value: \$4,500.00

NRS 604A.450(1)

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

NRS 604A.445(1)

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

NRS 604A.445(2)

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

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

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

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

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

VIOLATIONS/ TECHNICAL EXCEPTIONS/ OTHER COMMENTS:

NRS 604A.210 AND 445

GRACE PERIOD DEFERMENT \$5,340.65

Revised 10-15-2008

Confidential

APP 008327
ROA 006733

Title Loan Agreement

Date: 8/6/2014

Number: 10069-0119884

Customer & Co-Customer Information		ACCOUNT NUMBER: 10069-0119884			
FIRST NAME Ella		LAST NAME Dotton		CO-CUSTOMER FIRST NAME	
				CO-CUSTOMER LAST NAME	
S [REDACTED] (S [REDACTED])		CO-CUSTOMER SSN		CO-CUSTOMER'S DRIVERS LIC./STATE ID. NO.	
STREET ADDRESS 8144 W Gilmore Ave		CO-CUSTOMER STREET ADDRESS			
City Las Vegas	STATE NV	ZIP CODE 89129	CO-CUSTOMER CITY		CO-CUSTOMER STATE
				CO-CUSTOMER ZIP CODE	
HC [REDACTED] (70 [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)638-2292			
LICENSEE STREET ADDRESS 6450 W. Lake Mead Blvd., Suite 150		LICENSEE CITY Las Vegas		LICENSEE STATE NV	LICENSEE ZIP CODE 89108
VEHICLE IDENTIFICATION NUMBER (VIN) 2G1FP22P6R2197174		LICENSE PLATE 022XYT			
VEHICLE YEAR 1994	VEHICLE MAKE Chevrolet	VEHICLE MODEL Camaro Z28 2D Coupe		COLOR RED	

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

Term, Principal, Interest, Charges and Payment. The original term of this loan is 210 days. You promise to timely pay us in cash or as otherwise agreed in writing \$2,520.00 ("Principal Amount"), which includes any filing fee listed below plus interest on the unpaid principal balance of this Loan Agreement at the daily rate of 0.533% from the date of this Loan Agreement until 03/04/2015 the earlier of: (i) the due date of your last payment as set forth in the Payment Schedule below; or (ii) payment in full. You also promise to pay any other charges provided for under this Loan Agreement. You agree to make your payment in the amounts and on the dates set forth in the Payment Schedule below ("Due Date") at the address indicated above, or at such other address as we direct you in writing. If any Due Date falls on a date we are not open for business, then you agree to pay us on the next business day, and we will credit such payment, as if we received it on the appropriate Due Date. The Loan Agreement will be consummated upon the date you sign this Loan Agreement. Time is of the essence in this Loan Agreement. In consideration of your delivering the Title to us and granting us a security interest in the Motor Vehicle as set forth below, your promise to timely pay and agreeing to this Loan Agreement, we agree to provide you a loan in the Principal Amount provided above.

APP 008328
ROA 006734

FEDERAL TRUTH-IN-LENDING DISCLOSURE

ANNUAL PERCENTAGE RATE The cost of your credit as a yearly rate.	FINANCE CHARGE The dollar amount the credit will cost you.	Amount Financed The amount of credit provided to you or on your behalf.	Total of Payments The amount you will have paid after you have made all payments as scheduled.
194.5438 %	\$1,846.58	\$2,520.00	\$4,366.58

Your payment schedule will be:

Number of Payments	Amount of Payments	When Payments are Due
6	\$623.80	9/5/2014 and each 30 days thereafter
1	\$623.78	3/4/2015

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

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

Itemization of Amount Financed of \$2,520.00

1. Amount given to you directly: \$2,500.00
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.

APP 008329
ROA 006735

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.

APP 008330
ROA 006736

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

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

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

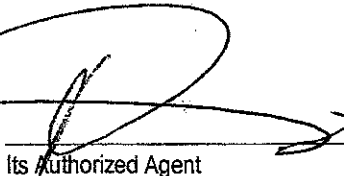
THIS DOCUMENT IS SUBJECT TO A SECURITY INTEREST IN FAVOR OF, AND PLEDGED AS COLLATERAL TO, WELLS FARGO BANK, NATIONAL ASSOCIATION, AS COLLATERAL AGENT.

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



Customer's Signature


Date


Its Authorized Agent


Date

Co-Customer's Signature

Date

APP 008331
ROA 006737

Ella Dotson

TitleMax of Nevada, Inc. d/b/a TitleMax 9/17/18
6450 W Lake Mead Blvd #150
Las Vegas, NV
702-638-2292

Re: Opportunity to Enter into a Repayment Plan

Dear Customer:

On 8/6/14 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 9/16/14 ("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 10/6/14 (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 \$166.83. The total of payments on the remaining balance on the original transaction is \$ 3084.13. 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 10/6/14 will be \$ 166.83.

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

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

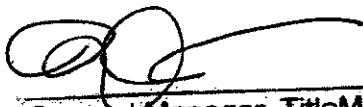
collection fees, transaction fees, negotiation fees, handling fees, processing fees, late fees, default fees or any other fees, regardless of the name given to the fee.

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

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

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

Sincerely,



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 \$ 3,084.¹³; (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.

Check type of mail or service:

Certified
COD
Delivery Confirmation
Express Mail
Insured

Recorded Delivery (International)
Registered
Return Receipt for Merchandise
Signature Confirmation

Address (Name, Street, City, State, & ZIP Code)

Postage

Handling Charge

Actual Value if Registered

Value

Insured

Postmark and Date of Receipt

Fee

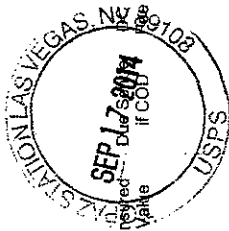
Affix Stamp Here
(If issued as a certificate of mailing, or for additional copies of this bill)
Postmark and Date of Receipt

SC Fee

RD Fee

SH Fee

RR Fee



Postage

Value

Insured

Postmark and Date of Receipt

Fee

SC Fee

RD Fee

SH Fee

RR Fee

U.S. POSTAGE
PAID
LAS VEGAS, NV
89108
SEP 17 14
AMOUNT
\$3.76
00048702-06



1000

Angela D Mitchell
2221 Avery Dr.
Las Vegas NV 89108
T Mitchell Esq
5513 Erin Lee Ct.
N. Las Vegas NV 89131
Vita U Palia
2041 Willowburg Dr #D
Las Vegas NV 89108
Cesar O Morales
4412 Bannock Way
Las Vegas NV 89107
BMW of Las Vegas
6000 W Sahara Ave
Las Vegas NV 89117

Cella Dutton
444 W. Gilmore Ave
Las Vegas NV 89129
Santana Hooks
6201 Bellota Dr Unit C
Las Vegas NV 89108
008334
Other Santos
441 Silverstream Ave #2078
Las Vegas NV 89107
008334
ROA 006740

Postmaster, Per (Name of receiving employee)

166

See Privacy Act Statement on Reverse

Complete by Typewriter, Ink, or Ball Point Pen

Customer Receipt (payment Plan Receipt (30 day loan))

NAME AND ADDRESS OF THE LICENSEE: Tm Las Vegas Nv #1 Lake Mead 6450 W. Lake Mead Blvd., Suite 150 Las Vegas, NV 89108		PAYMENT MADE ON BEHALF OF OR BY: Ella Dotton	
LOAN AGREEMENT IDENTIFICATION NO. 10069-0119884		DATE/TIME OF RECEIPT OF PAYMENT: 09/24/2014 01:13:31 PM	
LOAN AGREEMENT DATE: 8/6/2014 11:48:22 AM			
If you have multiple loans, this payment was applied to the loan number identified above.			
AMOUNT PAID: \$564.13		AGENT RECEIVING PAYMENT: Nathan Kimenker	

TODAY'S PAYMENT ITEMIZATION

PRINCIPAL PAID:	\$0.00
INTEREST PAID:	\$564.13
CHARGES PAID:	\$0.00
FEES PAID:	\$0.00
TOTAL AMOUNT PAID TODAY:	\$564.13
BALANCE DUE ON LOAN:	\$2,614.02
NEXT SCHEDULED DUE DATE:	10/5/2014

- ☐ 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.

Ella Dotton
Printed Name

Ella Dotton
Signature

APP 008335
ROA 006741

Customer Receipt/Repayment Plan Receipt (210 day loan)

NAME AND ADDRESS OF THE LICENSEE: Tm Las Vegas Nv #1 Lake Mead 6450 W. Lake Mead Blvd., Suite 150 Las Vegas, NV 89108		PAYMENT MADE ON BEHALF OF OR BY: Ella Dotton
LOAN AGREEMENT IDENTIFICATION NO. 10069-0119884		DATE/TIME OF RECEIPT OF PAYMENT: 10/22/2014 02:02:04 PM
LOAN AGREEMENT DATE: 8/6/2014 11:48:22 AM		
If you have multiple loans, this payment was applied to the loan number identified above.		
AMOUNT PAID: \$405.00	AGENT RECEIVING PAYMENT: Nikki Brandon	

TODAY'S PAYMENT ITEMIZATION

PRINCIPAL PAID:	\$0.00
INTEREST PAID:	\$405.00
CHARGES PAID:	\$0.00
FEES PAID:	\$0.00
TOTAL AMOUNT PAID TODAY:	\$405.00
BALANCE DUE ON LOAN:	\$2,585.11
NEXT SCHEDULED DUE DATE:	11/4/2014

- ☐ 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.

Ella Dotton

Printed Name



Signature

APP 008336
ROA 006742

Customer Receipt/Repayment Plan Receipt (210 day loan)

NAME AND ADDRESS OF THE LICENSEE: Tm Las Vegas Nv #1 Lake Mead 6450 W. Lake Mead Blvd., Suite 150 Las Vegas, NV 89108		PAYMENT MADE ON BEHALF OF OR BY: Ella Dotton	
LOAN AGREEMENT IDENTIFICATION NO. 10069-0119884		DATE/TIME OF RECEIPT OF PAYMENT: 12/01/2014 10:29:46 AM	
LOAN AGREEMENT DATE: 8/6/2014 11:48:22 AM			
If you have multiple loans, this payment was applied to the loan number identified above.			
AMOUNT PAID: \$403.00		AGENT RECEIVING PAYMENT: Jennifer M-hernandez	

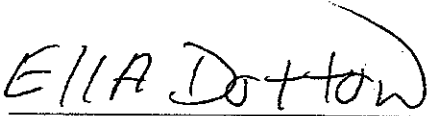
TODAY'S PAYMENT ITEMIZATION

PRINCIPAL PAID:	\$0.00
INTEREST PAID:	\$403.00
CHARGES PAID:	\$0.00
FEES PAID:	\$0.00
TOTAL AMOUNT PAID TODAY:	\$403.00
BALANCE DUE ON LOAN:	\$2,719.37
NEXT SCHEDULED DUE DATE:	12/4/2014

- ☐ 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.


Printed Name


Signature

APP 008337
ROA 006743

Customer Receipt/Repayment Plan Receipt (210 day loan)


NAME AND ADDRESS OF THE LICENSEE: Tm Las Vegas Nv #1 Lake Mead 6450 W. Lake Mead Blvd., Suite 150 Las Vegas, NV 89108		PAYMENT MADE ON BEHALF OF OR BY: Ella Dotton
LOAN AGREEMENT IDENTIFICATION NO. 10069-0119884 LOAN AGREEMENT DATE: 8/6/2014 11:48:22 AM If you have multiple loans, this payment was applied to the loan number identified above.		DATE/TIME OF RECEIPT OF PAYMENT: 12/26/2014 12:40:23 PM
AMOUNT PAID: \$403.00	AGENT RECEIVING PAYMENT: Keosha Hinds-mahaffy	

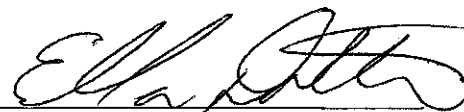
TODAY'S PAYMENT ITEMIZATION

PRINCIPAL PAID:	\$0.00
INTEREST PAID:	\$403.00
CHARGES PAID:	\$0.00
FEES PAID:	\$0.00
TOTAL AMOUNT PAID TODAY:	\$403.00
BALANCE DUE ON LOAN:	\$2,652.16
NEXT SCHEDULED DUE DATE:	1/3/2015

- ☐ 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.


Printed Name


Signature

APP 008338
ROA 006744

Customer Receipt/Repayment Plan Receipt (210 day loan)

NAME AND ADDRESS OF THE LICENSEE: Tm Las Vegas Nv #1 Lake Mead 6450 W. Lake Mead Blvd., Suite 150 Las Vegas, NV 89108		PAYMENT MADE ON BEHALF OF OR BY: Ella Dotton	
LOAN AGREEMENT IDENTIFICATION NO. 10069-0119884 LOAN AGREEMENT DATE: 8/6/2014 11:48:22 AM If you have multiple loans, this payment was applied to the loan number identified above.		DATE/TIME OF RECEIPT OF PAYMENT: 02/06/2015 03:30:57 PM	
AMOUNT PAID: \$420.00		AGENT RECEIVING PAYMENT: Stu Oestreich	

TODAY'S PAYMENT ITEMIZATION

PRINCIPAL PAID:	<u>\$0.00</u>
INTEREST PAID:	<u>\$420.00</u>
CHARGES PAID:	<u>\$0.00</u>
FEES PAID:	<u>\$0.00</u>
TOTAL AMOUNT PAID TODAY:	<u>\$420.00</u>
BALANCE DUE ON LOAN:	<u>\$2,796.29</u>
NEXT SCHEDULED DUE DATE:	<u>2/2/2015</u>

- ☐ **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.

Ella Dotton
Printed Name

Ella Dotton
Signature

APP 008339
ROA 006745

Customer Receipt/Repayment Plan Receipt (210 day loan)

NAME AND ADDRESS OF THE LICENSEE: Tm Las Vegas Nv #1 Lake Mead 6450 W. Lake Mead Blvd., Suite 150 Las Vegas, NV 89108		PAYMENT MADE ON BEHALF OF OR BY: Ella Dotton	
LOAN AGREEMENT IDENTIFICATION NO. 10069-0119884 LOAN AGREEMENT DATE: 8/6/2014 11:48:22 AM If you have multiple loans, this payment was applied to the loan number identified above.		DATE/TIME OF RECEIPT OF PAYMENT: 02/25/2015 03:40:50 PM	
AMOUNT PAID: \$410.00		AGENT RECEIVING PAYMENT: Stu Oestreich	

TODAY'S PAYMENT ITEMIZATION

PRINCIPAL PAID:	\$0.00
INTEREST PAID:	\$410.00
CHARGES PAID:	\$0.00
FEES PAID:	\$0.00
TOTAL AMOUNT PAID TODAY:	\$410.00
BALANCE DUE ON LOAN:	\$2,641.49
NEXT SCHEDULED DUE DATE:	3/4/2015

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

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

<u>Ella Dotton</u>	<u>Ella Dotton</u>
Printed Name	Signature

APP 008340
ROA 006746

Customer Receipt/Repayment Plan Receipt (210 day loan)

NAME AND ADDRESS OF THE LICENSEE: Tm Las Vegas Nv #1 Lake Mead 6450 W. Lake Mead Blvd., Suite 150 Las Vegas, NV 89108		PAYMENT MADE ON BEHALF OF OR BY: Ella Dotton	
LOAN AGREEMENT IDENTIFICATION NO. 10069-0157681 LOAN AGREEMENT DATE: 3/25/2015 3:24:07 PM If you have multiple loans, this payment was applied to the loan number identified above.		DATE/TIME OF RECEIPT OF PAYMENT: 03/25/2015 03:24:07 PM	
AMOUNT PAID: \$405.00		AGENT RECEIVING PAYMENT: Stu Oestreich	

TODAY'S PAYMENT ITEMIZATION

PRINCIPAL PAID:	\$283.51
INTEREST PAID:	\$0.00
CHARGES PAID:	\$0.00
FEES PAID:	\$0.00
TOTAL AMOUNT PAID TODAY:	\$405.00
BALANCE DUE ON LOAN:	\$2,236.49
NEXT SCHEDULED DUE DATE:	4/24/2015

- ☐ 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.

Ella Dotton

Printed Name

Ella Dotton

Signature

APP 008341
ROA 006747

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

No. 10069-0119884

Amended Agreement No. 10069-0157681

Date: 3/25/2015

Customer Name: Dotton, Ella Address: 8144 W Gilmore Ave Las Vegas, NV 89129 (702)752-3346 Co-Borrower Name:	Licensee Name: TitleMax of Nevada, Inc. d/b/a TitleMax Address: 6450 W. Lake Mead Blvd., Suite 150 Las Vegas, NV 89108 Vehicle Information: 1994, RED, Chevrolet, Camaro Z28 2D Coupe, 2G1FP22P6R21
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Terms: In this Amendment of the Title Loan Agreement to Establish a Repayment Plan ("Repayment Plan Agreement"), the words "you" and "your" mean the customer who has signed it. The words "Licensee", "we", "us" and "our" mean TitleMax of Nevada, Inc. d/b/a TitleMax. We operate under Chapter 604A of the Nevada Revised Statutes. We are regulated by the Nevada Department of Business & Industry, Financial Institutions Division. The toll-free telephone number to the Office of the Commissioner to handle concerns or complaints of customers is (866) 858-8951. The word "Vehicle" means the vehicle identified above. The word "Title" means a certificate of title or ownership to the vehicle identified above.

The Title Loan Agreement. This Repayment Plan Agreement amends and modifies the Title Loan Agreement you signed on 08/06/2014 ("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 \$2735.51 was due on 03/04/2015 ("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 \$547.10 and to pay a total of \$2735.51 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	\$319.50	4/24/2015
2ND Scheduled Payment	\$319.50	5/24/2015
3RD Scheduled Payment	\$319.50	6/23/2015
4TH Scheduled Payment	\$319.50	7/23/2015
5TH Scheduled Payment	\$319.50	8/22/2015
6TH Scheduled Payment	\$319.50	9/21/2015
7TH Scheduled Payment	\$319.49	10/21/2015
The total amount due under the terms of the Repayment Plan:		\$2236.49

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 partial prepayments under this Repayment Plan at any time without an additional charge or fee. You agree that we will apply all partial prepayments to the outstanding balance amount owing. Unless your next scheduled payment is your final payment owing, such partial prepayment does not relieve you of your obligation to make your next scheduled payment.

Default. You will be in default under this Repayment Plan Agreement if you fail to keep any promise made herein. Such default occurs on the day immediately following the date of your failure to perform as described herein. If you default, then we may seek repossession and sale of the Vehicle as well as any other remedy Nevada law allows. If we exercise our remedies, then in accordance with the limitations and rights under the Arbitration Agreement we may bring an action against you for any or all of the following relief: (a) The amount of the loan obligation, including, without limitation, the aggregate amount of the interest, charges and fees negotiated and agreed to by us and you as permitted, less any prior payments made by you; (b) reasonable attorney's fees and costs; and (c) any other legal or equitable relief that the court or arbitrator deems appropriate.

Post Maturity Interest. Additionally, we may charge and collect interest accrued after the expiration of the initial loan period or after any extension or repayment plan that is allowed, whichever is later, at an annual rate not to exceed the prime rate at the largest bank in Nevada, as ascertained by the Commissioner, on January 1 or July 1, as the case may be, immediately preceding the expiration of the initial loan period, plus 10 percent. We may charge and collect such interest for a period not to exceed 90 days. After that period, we will not charge or collect any interest on the loan.

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

Customer's Signature: Ella Dotton Date: 3-25-15 By: [Signature] Its Employee: 008342
Co-Borrower's Signature: _____ Date: _____ ROA 006748

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

Customer Receipt/Extension & Receipt/Repayment Plan Receipt

NAME AND ADDRESS OF THE LICENSEE: TitleMax of Nevada, Inc. d/b/a TitleMax 6450 W. Lake Mead Blvd., Suite 150 Las Vegas, NV 89108		PAYMENT MADE ON BEHALF OF OR BY: Ella Dotton 8144 W Gilmore Ave Las Vegas, NV 89129	
LOAN AGREEMENT IDENTIFICATION NO. 10069-0119884 LOAN AGREEMENT DATE: 08/06/2014 If you have multiple loans, this payment was applied to the loan number identified above.		DATE/TIME OF RECEIPT OF PAYMENT: 05/08/2015 13:53:04	
AMOUNT PAID: \$320.00		AGENT RECEIVING PAYMENT: Mark Hart (617)	

TODAY'S PAYMENT ITEMIZATION		NEXT PAYMENT INFORMATION	
PRINCIPAL PAID:	\$ 320.00	PRINCIPAL:	\$ 319.50
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:	\$ 320.00	BALANCE DUE ON LOAN:	\$ 1916.49
		REPAYMENT PLAN MINIMUM	\$ 319.50
		NEXT SCHEDULED DUE DATE:	5/24/2015

- ☐ 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.

APP 008343
ROA 006749

Ella Dotton

Mark Hart

GRACE PERIOD PAYMENTS DEFERMENT AGREEMENT

Date: 9-24-14

Account Number: 10069-0119884

Customer Name: Ella Dotton Address: 8144 W Gilmore Ave Las Vegas, NV 89129 Co-Borrower Name: Address:	Licensee Name: TitleMax of Nevada, Inc. d/b/a TitleMax Address: 6450 W. Lake Mead Blvd., Suite 150 Las Vegas, NV 89108 Vehicle Information: 1994 Chevrolet Camaro Z28 2D Coupe 2G1FP22P6R
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Definitions and Terms. In this Grace Period Payments Deferment Agreement, "customer," "you," and "your" mean the customer who signed it. "Licensee," "we," "us" and "our" mean TitleMax of Nevada, Inc. d/b/a TitleMax, a title loan services provider licensed and regulated by the Nevada Financial Institutions Division, 2785 E Desert Inn Road, Suite 180, Las Vegas, Nevada 89121, Phone: (702) 486-4120, Fax: (702) 486-4563, <http://www.fid.state.nv.us/>. The word "Motor Vehicle" means the vehicle identified above. The word "Title" means a certificate of title or ownership to the Motor Vehicle.

Consideration. You acknowledge and agree that you and we entered into a Title Loan Agreement on 08/06/2014 ("Loan Agreement.") Under the Title Loan Agreement, we agreed with you that we may subsequently offer you a "Grace Period" which is a gratuitous period of payments deferment. You agree that we are offering you a "Grace Period" and you are voluntarily accepting such offer after entering into a Loan Agreement pursuant to the provisions of NRS 604A.70 and NRS 604A.210. **Please note that since this is a "Grace Period" it is not an "extension" as defined in NRS. 604A.065.** Under the Title Loan Agreement, your obligation to pay simple interest under the Loan Agreement remains unchanged. Other than the interest and fees originally provided for in the Title Loan Agreement, we do not charge you any additional fees or interest for entering into this Grace Period Payments Deferment Agreement.

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

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

Grace Periods Payments Deferment Schedule

Payment Number	Amount of Payment	Deferred Periodic Due Date
1	\$402.95	9/5/2014
2	\$402.95	10/5/2014
3	\$402.95	11/4/2014
4	\$402.95	12/4/2014
5	\$402.95	1/3/2015
6	\$402.95	2/2/2015
7	\$402.95	3/4/2015
8	\$360.00	4/3/2015
9	\$360.00	5/3/2015
10	\$360.00	6/2/2015
11	\$360.00	7/2/2015
12	\$360.00	8/1/2015
13	\$360.00	8/31/2015
14	\$360.00	9/30/2015
The total amount paid after making all payments under the under the terms of the Grace Period Payments Deferment Agreement:		\$5,340.65

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

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

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

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

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

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

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


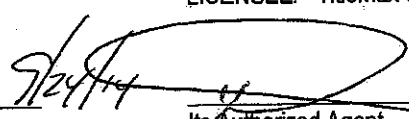
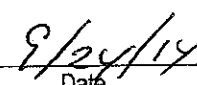
Acknowledgment of Simple Interest Accrual. You acknowledge that we use the simple interest method to calculate and accrue the interest owing under the Loan Agreement. Interest is not compounded under the Loan Agreement. You acknowledge that simple interest is charged on the outstanding principal balance.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

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

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

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

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

  
Customer's Signature Date Its Authorized Agent Date

Co-Borrower's Signature Date

Customer Application

Personal Information

Date: 8-6-14			
Last Name: 1010J		First Name: EIA	Middle Name:
Cell Phone: SAME		Email Address (optional): EIA7148@gmail	
Which number do you prefer that we call? <input type="checkbox"/> Home Phone <input type="checkbox"/> Cell Phone ANY			
Physical Address (Street Number & Name): 7836 SACMINNS BAY CT			Apt #: 15c
City: LAS VEGAS	State: NV	Zip: 89129	County:
Mailing Address (if different from physical address): SAME			
City:	State:	Zip:	

Source of Income

Employer * (Source of Income): Widows Renten		Employer Address (Street Number & Name):	
City:	State:	Zip:	Time at Job?:
Work Phone #:	Title:	Supervisor:	
Pay Frequency: (check one) <input type="checkbox"/> 1 st & 15 th of month <input type="checkbox"/> 15 th & end of month <input type="checkbox"/> Biweekly (every 2 weeks) <input type="checkbox"/> Weekly <input type="checkbox"/> Monthly (last day) <input type="checkbox"/> Monthly (1 st day) <input type="checkbox"/> Monthly (3 rd day) <input type="checkbox"/> Self-Employed 4th Wed mo.		Next Payday: 8/27	Current and Expected Gross Monthly Income: \$2537 Gross Monthly Obligations: \$820 Work Shift: N/A
*Alimony, child support or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation. Alimony, child support, or separate maintenance received under: <input type="checkbox"/> court order <input type="checkbox"/> written agreement <input type="checkbox"/> oral understanding. Are you currently in bankruptcy? <input checked="" type="checkbox"/> yes <input type="checkbox"/> no			

Credit References

	Phone #	State	Zip
	Phone #	State	Zip

Personal References

	Cell
	Cell
	Cell

APP 008348
ROA 006754

Co-Applicant Information

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

ADDITIONAL TERMS AND CONDITIONS OF THIS CUSTOMER APPLICATION

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

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

APP 008349
ROA 006755

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.

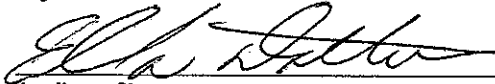
Ability to Repay Verification.

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

APP 008350
ROA 006756

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



Applicant Signature

8-6-14

Date

Co-Applicant Signature

Date

APP 008351
ROA 006757

Affidavit

STATE OF NEVADA
COUNTY OF CLARK

Title Loan Agreement No.: 10069- 6119584
Date: 8/6/2014

Customer Name: DOTTON, ELLA
Address: 8144 W GILMORE AVE.
LAS VEGAS, NV 89129
Co-Borrower Name:
Address:

Licensee Name: TitleMax of Nevada, Inc. d/b/a TITLEMAX
Address:
6450 W LAKE MEAD BLVD 150
LAS VEGAS, NV 89108

Vehicle Information: VIN: 2G1FP22P6R2197174
License Plate State and No: 022XYT Color: RED Year: 1994 Make: CHEVRO Model: CAMERO Z28

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, DOTTON, ELLA, being first duly sworn, states as follows:

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

FURTHER, AFFIANT SAYETH NOT

Customer Signature: 

Co-Borrower Signature: _____

APP 008352
ROA 006758

STATE OF NEVADA

DEPARTMENT OF MOTOR VEHICLES

CERTIFICATE OF TITLE

VIN 2G1FP22P6R2197174 YEAR 1994 MAKE CHEV MODEL CAMARO Z28 VEHICLE BODY PCP TITLE NUMBER NV007194564
 DATE ISSUED 08/28/2014 ODOMETER MILES FUEL TYPE G SALES TAX PD EMPTY WT 3424 GROSS WT GVWR
 VEHICLE COLOR ODOMETER BRAND EXEMPT BRANDS

OWNER(S) NAME AND ADDRESS

DOTTON ELLA
 7836 SCAMMONS BAY CT
 LAS VEGAS NV 89129-7315

LIENHOLDER NAME AND ADDRESS

TITLEMAX OF NEVADA INC DBA TITLEMAX
 6450 W LAKE MEAD BLVD 150
 LAS VEGAS NV 89108

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

SIGNATURE OF AUTHORIZED AGENT DATE

PRINTED NAME OF AGENT AND COMPANY



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

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

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

Address City State Zip Code

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

ODOMETER READING

Signature of Seller(s)/Agent/Dealership

Printed Name of Seller(s)/Agent/Dealership

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

Signature of Buyer

Printed Full Legal Name of Buyer

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

CONTROL NO
 21038340

(THIS IS NOT A TITLE NO.)

VP-2 (Rev. 8/10)

STATE OF NEVADA
 APP 0082152

ALTERATION OR ERASURE VOIDS THIS TITLE

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

ALTERATION OR ERASURE VOIDS THIS TITLE

APP 008854

ROA 006760

Contact Information

8/6/2014

Company: Titlemax (314391)

Telephone: 702-638-2292

Contact: Nathan K

Fax: 855-611-8934

E-Mail: laura.farris@titlemax.biz

Notes

Vehicle Info For 1994 Chevrolet Camaro Z28 2D Coupe

MSRP: \$16,999	VIN: 2G1FP22P6R2197174	Adj. State: National
Fin Adv: \$8,175	UVC: 1994160031	Mileage: 0
Equip Ret: \$0	MPG: 15/24	Mileage Cat: B
Tire Size: 235/55R16	Weight: 3424	Cylinders: 8
Base HP:	Fuel Type: Gas	Transmission: M
Taxable HP: 51.2	Wheelbase: 101.1	Drive Train: RWD
Model Number: 1FP87	End of Term 0	End of Term 0
	Months: 0	Mileage: 0
Price Includes: AT AC		

Wholesale Black Book values as of 8/1/2014 (daily)

	X-CL	Clean	Average	Rough
Base	N/A	\$8,375	\$4,500	\$2,325
Options	N/A	\$0	\$0	\$0
Mileage	N/A	N/A	N/A	N/A
Region	N/A	\$0	\$0	\$0
Total	N/A	\$8,375	\$4,500	\$2,325

Trade In Black Book values as of 8/1/2014 (daily)

	X-CL	Clean	Average	Rough
Base	N/A	\$8,605	\$4,730	\$2,230
Options	N/A	\$0	\$0	\$0
Mileage	N/A	N/A	N/A	N/A
Region	N/A	\$0	\$0	\$0
Total	N/A	\$8,605	\$4,730	\$2,230

Retail Black Book values as of 8/1/2014 (daily)

APP 008355
ROA 006761

	X-CL	Clean	Average	Rough
Base	N/A	\$10,875	\$6,375	\$3,600
Options	N/A	\$0	\$0	\$0
Mileage	N/A	N/A	N/A	N/A
Region	N/A	\$0	\$0	\$0
Total	N/A	\$10,875	\$6,375	\$3,600

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

Cash Advance Snapshot Report

Filter (Location: 10069 Loan: 10069-0119884 Ordered by Date)

Tm Las Vegas Nv #1 Lake M
6450 W. Lake Mead Blvd., S
Las Vegas, NV 89108
(702)638-2292

08/06/2014

ID #	Orig. Date	Customer Name	Type	Coll. Value	Advanced	Fees.	Paid	Amt. Due	EXT's
10069-0119884	08/06/2014	Dotton, Ella	A9	\$4,366.58	\$2,520.00	\$2,726.62	\$5,246.62	\$0.00	0
Transaction #	Type	Trans. Date	New Due Date	Pro?	Rev?	Principal	Fees	Amt Paid	Due
10069-0119884-1	NEL	8/6/2014 11:4		X	-	\$2,520.00	\$0.00	\$0.00	\$2,520.00
10069-0119884-2	LOG	9/5/2014 10:1		X	-	\$0.00	\$0.00	\$0.00	\$0.00
10069-0119884-3	FEE	9/5/2014 7:35		X	-	\$0.00	\$402.95	\$0.00	\$402.95
10069-0119884-4	LOG	9/6/2014 10:3		X	-	\$0.00	\$0.00	\$0.00	\$0.00
10069-0119884-5	LOG	9/6/2014 3:13		X	-	\$0.00	\$0.00	\$0.00	\$0.00
10069-0119884-6	LOG	9/8/2014 11:1		X	-	\$0.00	\$0.00	\$0.00	\$0.00
10069-0119884-7	LOG	9/9/2014 11:0		X	-	\$0.00	\$0.00	\$0.00	\$0.00
10069-0119884-8	PMT	9/24/2014 1:1	10/5/2014	X	-	\$0.00	\$255.20	\$564.13	(\$308.93)
10069-0119884-9	LOG	9/24/2014 1:1		X	-	\$0.00	\$0.00	\$0.00	\$0.00
10069-0119884-10	FEE	10/5/2014		X	-	\$0.00	\$147.75	\$0.00	\$147.75
10069-0119884-11	LOG	10/6/2014 8:5		X	-	\$0.00	\$0.00	\$0.00	\$0.00
10069-0119884-12	LOG	10/22/2014 1:1		X	-	\$0.00	\$0.00	\$0.00	\$0.00
10069-0119884-13	PMT	10/22/2014 2:	11/4/2014	X	-	\$0.00	\$228.34	\$405.00	(\$176.66)
10069-0119884-14	LOG	10/22/2014 2:		X	-	\$0.00	\$0.00	\$0.00	\$0.00
10069-0119884-15	FEE	11/4/2014 7:0		X	-	\$0.00	\$174.61	\$0.00	\$174.61
10069-0119884-16	LOG	11/5/2014 9:0		X	-	\$0.00	\$0.00	\$0.00	\$0.00
10069-0119884-17	LOG	11/26/2014 5:		X	-	\$0.00	\$0.00	\$0.00	\$0.00
10069-0119884-18	LOG	11/28/2014 1		X	-	\$0.00	\$0.00	\$0.00	\$0.00
10069-0119884-19	LOG	11/28/2014 4:		X	-	\$0.00	\$0.00	\$0.00	\$0.00
10069-0119884-20	LOG	11/28/2014 6:		X	-	\$0.00	\$0.00	\$0.00	\$0.00
10069-0119884-21	LOG	11/29/2014 1		X	-	\$0.00	\$0.00	\$0.00	\$0.00
10069-0119884-22	LOG	11/29/2014 1		X	-	\$0.00	\$0.00	\$0.00	\$0.00
10069-0119884-23	PMT	12/1/2014 10:	12/4/2014	X	-	\$0.00	\$362.65	\$403.00	(\$40.35)
10069-0119884-24	LOG	12/1/2014 1:3		X	-	\$0.00	\$0.00	\$0.00	\$0.00
10069-0119884-25	FEE	12/4/2014 8:1		X	-	\$0.00	\$40.29	\$0.00	\$40.29
10069-0119884-26	LOG	12/26/2014 1		X	-	\$0.00	\$0.00	\$0.00	\$0.00
10069-0119884-27	PMT	12/26/2014 1	1/3/2015	X	-	\$0.00	\$295.50	\$403.00	(\$107.50)
10069-0119884-28	FEE	1/3/2015		X	-	\$0.00	\$107.45	\$0.00	\$107.45
10069-0119884-29	LOG	1/5/2015 10:4		X	-	\$0.00	\$0.00	\$0.00	\$0.00
10069-0119884-30	LOG	1/30/2015 12:		X	-	\$0.00	\$0.00	\$0.00	\$0.00
10069-0119884-31	FEE	2/2/2015 7:17		X	-	\$0.00	\$402.95	\$0.00	\$402.95
10069-0119884-32	PMT	2/6/2015 3:30	2/2/2015	X	-	\$0.00	\$53.73	\$420.00	(\$366.27)
10069-0119884-33	LOG	2/6/2015 6:56		X	-	\$0.00	\$0.00	\$0.00	\$0.00
10069-0119884-34	PMT	2/25/2015 3:4	3/4/2015	X	-	\$0.00	\$255.20	\$410.00	(\$154.80)
10069-0119884-35	FEE	3/4/2015 7:08		X	-	\$0.00	\$94.02	\$0.00	\$94.02
10069-0119884-36	LOG	3/5/2015 10:0		X	-	\$0.00	\$0.00	\$0.00	\$0.00
10069-0119884-37	LRP	3/25/2015 3:2		X	-	(\$2,520.00)	(\$94.02)	\$2,641.49	(\$2,735.51)
10069-0119884 Totals:		1				\$0.00	\$2,726.62	\$5,246.62	\$0.00 0
08/06/2014 Totals:		1				\$4,366.58	\$0.00	\$2,726.62	\$5,246.62 \$0.00 0

APP 008357
ROA 006763



APP 008358
ROA 006764

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604A LOAN REVIEW WORKSHEET

Licensee Name &

DBA: TITLEMAX OF NEVADA INC DBA TITLEMAX

Exam Start

Date: 5/15/2015

Licensee Address: 6450 W. LAKE MEAD BLVD, LAS VEGAS, NV 89108

Exam as of: 5/15/2015

Borrower Name &

Address: MIRNA MARTINEZ

Examiner: EC/DV

Account Number	Origination Date	Amount of Loan	Maturity Date	Finance Charge	Total Number of Payments	Payment Amount	APR Quoted	Is the APR correct?
10069-0128094	9/29/2014	\$2,878.00	4/27/2015	\$1,258.74	6 and 1	590.96/590.98	121.55%	YES

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

Is the loan secured? YES If so, what is the collateral? 2006 DODGE DURANGO If secured by a vehicle title, is it filed and perfected?

What is the borrower's expected gross monthly income? \$5,000 Was the borrower's income verified? YES Payout ☐ Affidavit ☒ Other:

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

NRS 604A.423(1a)

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

NRS 604A.408(1)

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

NRS 604A.423(1b)

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

NRS 604A.408(1)

(Applies to Title Loans Only) Does the loan amount exceed the fair market value of the vehicle securing the loan? NO Fair Market Value: \$7,155.00

NRS 604A.450(1)

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

NRS 604A.445(1)

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

NRS 604A.445(2)

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

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

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

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

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

VIOLATIONS/ TECHNICAL EXCEPTIONS/ OTHER COMMENTS:

NRS 604A.210 AND 445

GRACE PERIOD DEFERMENT \$4,890.57

Revised 10-15-2008

Confidential

APP 0083360
ROA 006766

Title Loan Agreement

Number: 10069-0128094

Date: 9/29/2014

Customer & Co-Customer Information			ACCOUNT NUMBER: 10069-0128094		
FIRST NAME Mima		LAST NAME Martinez		CO-CUSTOMER FIRST NAME	
				CO-CUSTOMER LAST NAME	
		CO-CUSTOMER SSN		CO-CUSTOMER'S DRIVERS LIC./STATE ID. NO.	
STREET ADDRESS 2600 Fulano Way			CO-CUSTOMER STREET ADDRESS		
City Las Vegas	STATE NV	ZIP CODE 89102	CO-CUSTOMER CITY		CO-CUSTOMER STATE
			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)638-2292		
LICENSEE STREET ADDRESS 6450 W. Lake Mead Blvd., Suite 150			LICENSEE CITY Las Vegas	LICENSEE STATE NV	LICENSEE ZIP CODE 89108
VEHICLE IDENTIFICATION NUMBER (VIN) 1D4HB48246F104168			LICENSE PLATE CP4268		
VEHICLE YEAR 2006	VEHICLE MAKE Dodge	VEHICLE MODEL Durango	COLOR BLUE		

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

Term, Principal, Interest, Charges and Payment. The original term of this loan is 210 days. You promise to timely pay us in cash or as otherwise agreed in writing \$2,878.00 ("Principal Amount"), which includes any filing fee listed below plus interest on the unpaid principal balance of this Loan Agreement at the daily rate of 0.333% from the date of this Loan Agreement until 04/27/2015 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.

APP 008361
ROA 006767

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 %	\$1,258.74	\$2,878.00	\$4,136.74

Your payment schedule will be:

Number of Payments	Amount of Payments	When Payments are Due
6	\$590.96	10/29/2014 and each 30 days thereafter
1	\$590.98	4/27/2015

Security: You are giving a security interest in the Title to the Motor Vehicle.
 Filing Fee: \$ 0.00
 Prepayment: If you pay off early, you will not have to pay a penalty, and you may be entitled to a refund of part of the finance charge.

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

Itemization of Amount Financed of \$2,878.00
 1. Amount given to you directly: \$2,878.00
 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.

APP 008362
ROA 006768

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 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.

APP 008363
ROA 006769

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.

APP 008364
ROA 006770

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

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

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

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

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


Customer's Signature

9/29/14
Date


Its Authorized Agent

9-29-14
Date

Co-Customer's Signature

Date

APP 008365
ROA 006771

Customer Receipt/Repayment Plan Receipt (210 day loan)

NAME AND ADDRESS OF THE LICENSEE: Tm Las Vegas Nv #1 Lake Mead 6450 W. Lake Mead Blvd., Suite 150 Las Vegas, NV 89108		PAYMENT MADE ON BEHALF OF OR BY: Mirna Martinez
LOAN AGREEMENT IDENTIFICATION NO. 10069-0128094 LOAN AGREEMENT DATE: 9/29/2014 4:51:35 PM If you have multiple loans, this payment was applied to the loan number identified above.		DATE/TIME OF RECEIPT OF PAYMENT: 02/27/2015 12:20:30 PM
AMOUNT PAID: \$287.51	AGENT RECEIVING PAYMENT: Stu Oestreich	

TODAY'S PAYMENT ITEMIZATION

PRINCIPAL PAID:	\$0.00
INTEREST PAID:	\$287.51
CHARGES PAID:	\$0.00
FEES PAID:	\$0.00
TOTAL AMOUNT PAID TODAY:	\$287.51
BALANCE DUE ON LOAN:	\$2,886.94
NEXT SCHEDULED DUE DATE:	3/28/2015

- ☐ **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.

Mirna Martinez
Printed Name

M. Martez
Signature

APP 008366
ROA 006772

Customer Receipt/Repayment Plan Receipt (210 day loan)

NAME AND ADDRESS OF THE LICENSEE: Tm Las Vegas Nv #1 Lake Mead 6450 W. Lake Mead Blvd., Suite 150 Las Vegas, NV 89108		PAYMENT MADE ON BEHALF OF OR BY: Mirna Martinez
LOAN AGREEMENT IDENTIFICATION NO. 10069-0128094 LOAN AGREEMENT DATE: 9/29/2014 4:51:35 PM If you have multiple loans, this payment was applied to the loan number identified above.		DATE/TIME OF RECEIPT OF PAYMENT: 02/27/2015 12:16:55 PM
AMOUNT PAID: \$287.51	AGENT RECEIVING PAYMENT: Stu Oestreich	

TODAY'S PAYMENT ITEMIZATION

PRINCIPAL PAID:	\$0.00
INTEREST PAID:	\$287.51
CHARGES PAID:	\$0.00
FEES PAID:	\$0.00
TOTAL AMOUNT PAID TODAY:	\$287.51
BALANCE DUE ON LOAN:	\$3,174.45
NEXT SCHEDULED DUE DATE:	2/26/2015

- ☐ 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.

Mirna Martinez
Printed Name

M. Martinez
Signature

APP 008367
ROA 006773

Customer Receipt/Repayment Plan Receipt (210 day loan)

NAME AND ADDRESS OF THE LICENSEE:

Tm Las Vegas Nv #1 Lake Mead
6450 W. Lake Mead Blvd., Suite 150
Las Vegas, NV 89108

PAYMENT MADE ON BEHALF OF OR BY:
Mirna Martinez

LOAN AGREEMENT IDENTIFICATION NO.
10069-0128094

DATE/TIME OF RECEIPT OF PAYMENT:
01/23/2015 03:29:23 PM

LOAN AGREEMENT DATE:
9/29/2014 4:51:35 PM

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

AMOUNT PAID:
\$287.51

AGENT RECEIVING PAYMENT:
Stu Oestreich

TODAY'S PAYMENT ITEMIZATION

PRINCIPAL PAID:	\$0.00
INTEREST PAID:	\$287.51
CHARGES PAID:	\$0.00
FEES PAID:	\$0.00
TOTAL AMOUNT PAID TODAY:	\$287.51
BALANCE DUE ON LOAN:	\$3,126.54
NEXT SCHEDULED DUE DATE:	1/27/2015

☐ 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

Mirna Martinez

Signature

M. Martinez

APP 008368
ROA 006774

Customer Receipt / Repayment Plan Receipt (210 day loan)

NAME AND ADDRESS OF THE LICENSEE: Tm Las Vegas Nv #1 Lake Mead 6450 W. Lake Mead Blvd., Suite 150 Las Vegas, NV 89108		PAYMENT MADE ON BEHALF OF OR BY: Mirna Martinez
LOAN AGREEMENT IDENTIFICATION NO. 10069-0128094 LOAN AGREEMENT DATE: 9/29/2014 4:51:35 PM If you have multiple loans, this payment was applied to the loan number identified above.		DATE/TIME OF RECEIPT OF PAYMENT: 01/23/2015 03:25:44 PM
AMOUNT PAID: \$287.51	AGENT RECEIVING PAYMENT: Stu Oestreich	

TODAY'S PAYMENT ITEMIZATION

PRINCIPAL PAID:	\$0.00
INTEREST PAID:	\$287.51
CHARGES PAID:	\$0.00
FEES PAID:	\$0.00
TOTAL AMOUNT PAID TODAY:	\$287.51
BALANCE DUE ON LOAN:	\$3,414.05
NEXT SCHEDULED DUE DATE:	12/28/2014

- ☐ 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.

Mirna Martinez
Printed Name

M. Martinez
Signature

APP 008369
ROA 006775

Customer Receipt/Repayment Plan Receipt (210 day loan)

NAME AND ADDRESS OF THE LICENSEE: Tm Las Vegas Nv #1 Lake Mead 6450 W. Lake Mead Blvd., Suite 150 Las Vegas, NV 89108		PAYMENT MADE ON BEHALF OF OR BY: Mirna Martinez
LOAN AGREEMENT IDENTIFICATION NO. 10069-0128094 LOAN AGREEMENT DATE: 9/29/2014 4:51:35 PM If you have multiple loans, this payment was applied to the loan number identified above.		DATE/TIME OF RECEIPT OF PAYMENT: 11/10/2014 05:11:39 PM
AMOUNT PAID: \$288.15	AGENT RECEIVING PAYMENT: Stu Oestreich	

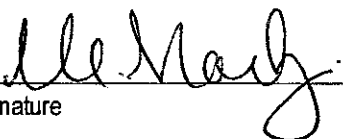
TODAY'S PAYMENT ITEMIZATION

PRINCIPAL PAID:	\$0.00
INTEREST PAID:	\$288.15
CHARGES PAID:	\$0.00
FEES PAID:	\$0.00
TOTAL AMOUNT PAID TODAY:	\$288.15
BALANCE DUE ON LOAN:	\$2,992.36
NEXT SCHEDULED DUE DATE:	11/28/2014

- ☐ 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.

Mirna Martinez
Printed Name


Signature

APP 008370
ROA 006776

TitleMax of Nevada, Inc. d/b/a TitleMax
6450 W. Lake Mead Blvd., Suite 150
Las Vegas, NV 89108
(702)638-2292
12/9/2014

Mirna Martinez
2600 Fulano Way
Las Vegas, NV 89102

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

Dear Customer:

On 9/29/2014 4:51:35 PM you entered a Title Loan Agreement ("Loan Agreement") with TitleMax of Nevada, Inc. d/b/a TitleMax, and, if applicable, on 11/10/2014 you entered a Grace Period Payments Deferment Agreement with TitleMax of Nevada, Inc. d/b/a TitleMax. On 11/29/2014 ("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 12/29/2014 : (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 \$654.06. The total of payments or the remaining balance on the original transaction is \$3,270.29. You made the following payment(s) on the loan:

Date:	11/10/2014	Amount:	\$288.15
Date:	10/11/2014	Amount:	\$480.00

The total amount due if you enter into a Repayment Plan on or before 12/29/2014 will be \$654.06.

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.

APP 008371
ROA 006777

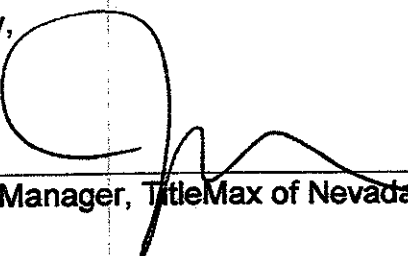
If you enter into a Repayment Plan we will honor the terms and we will not charge any other amount as an incident to or as a condition of entering into a Repayment Plan. Such an amount includes, without limitation: (1) any interest, regardless of the name given to the interest, other than the interest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

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

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

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

Sincerely,


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

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

- (1) The amount of the debt is \$2,526.40 ; (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.

APP 008372

ROA 006778

10060 012420

TitleMax of Nevada
6450 West Lake Mead Blvd #150
Las Vegas, Nevada 89108
702 638-2292

Affix Stamp Here
*(If issued as a
certificate of mailing
or for additional
copies of this bill)*
Postmark and

Address (Name, Street, City, State, & ZIP Code™)

Shirley Randolph
4040 Gemstone Dr
Las Vegas, NV 89124

Postmaster per (Name of receiving employee)

Total Number of Pieces		Total Number of Pieces
Received at Post Office		Received at Post Office
0	0	0
1	1	1
2	2	2
3	3	3
4	4	4
5	5	5
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U.S. Form 3877, June 2011 (Page 1 of 2)

Complete by Typewriter, Ink, or Ball Point Pen

See Privacy Act Statement on Reverse

APP

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LAS VEGAS, NV
89108
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AMOUNT

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UNITED STATES
POSTAL SERVICE

1001



GRACE PERIOD PAYMENTS DEFERMENT AGREEMENT

Date:

11-10-14

Account Number: 10069-0128094

Customer Name: Mirna Martinez Address: 2600 Fulano Way Las Vegas, NV 89102 Co-Borrower Name: Address: 	Licensee Name: TitleMax of Nevada, Inc. d/b/a TitleMax Address: 6450 W. Lake Mead Blvd., Suite 150 Las Vegas, NV 89108 Vehicle Information: 2006 Dodge Durango 1D4HB48246F104168
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Definitions and Terms. In this Grace Period Payments Deferment Agreement, "customer," "you," and "your" mean the customer who signed it. "Licensee," "we," "us" and "our" mean TitleMax of Nevada, Inc. d/b/a TitleMax, a title loan services provider licensed and regulated by the Nevada Financial Institutions Division, 2785 E Desert Inn Road, Suite 180, Las Vegas, Nevada 89121, Phone: (702) 486-4120, Fax: (702) 486-4563, <http://www.fid.state.nv.us/>. The word "Motor Vehicle" means the vehicle identified above. The word "Title" means a certificate of title or ownership to the Motor Vehicle.

Consideration. You acknowledge and agree that you and we entered into a Title Loan Agreement on 09/29/2014 ("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) 404-5468.

APP 008374
ROA 006780

Grace Periods Payments Deferment Schedule

Payment Number	Amount of Payment	Deferred Periodic Due Date
1	\$287.51	10/29/2014
2	\$287.51	11/28/2014
3	\$287.51	12/28/2014
4	\$287.51	1/27/2015
5	\$287.51	2/26/2015
6	\$287.51	3/28/2015
7	\$287.51	4/27/2015
8	\$411.14	5/27/2015
9	\$411.14	6/26/2015
10	\$411.14	7/26/2015
11	\$411.14	8/25/2015
12	\$411.14	9/24/2015
13	\$411.14	10/24/2015
14	\$411.16	11/23/2015
The total amount paid after making all payments under the under the terms of the Grace Period Payments Deferment Agreement:		\$4,890.57

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

M. Marsh 11/10/14
Customer's Signature Date

Sty Oestreich 11-10-14
Its Authorized Agent Date

Co-Borrower's Signature Date

Customer Application

Personal Information

Date	9/29/14			[Redacted]			
Last Name	Martinez		First Name	Mirna		Middle Name	Maria
[Redacted]		Cell Phone		[Redacted]			Email Address (optional)††
Best time to call?		anytime					
Which number do you prefer that we call:							
<input type="checkbox"/> Home Phone						<input checked="" type="checkbox"/> Cell Phone	
Physical Address (Street Number & Name)						Apt #	
2600 Fulano way							
City		State		Zip		County	
Las Vegas		NV		89102		Clark	
Mailing Address (if different from physical address)							
City		State		Zip			
Same							

Source of Income

[Redacted]				
Work Phone # 799-5960 MCL-Strategic				
Pay Frequency: (check one)		Next Payday	Current and Expected Gross Monthly Income	Work Shift
<input type="checkbox"/> 1 st & 15 th of month <input type="checkbox"/> 15 th & end of month <input checked="" type="checkbox"/> Biweekly (every 2 weeks) <input type="checkbox"/> Weekly <input type="checkbox"/> Monthly (last day) <input type="checkbox"/> Monthly (1 st day) <input type="checkbox"/> Monthly (3 rd day) <input type="checkbox"/> Self-Employed		10th	\$5000.- Gross Monthly Income \$1200.- Gross Monthly Obligations	[Redacted]
*Alimony, child support or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation. Alimony, child support, or separate maintenance received under: <input type="checkbox"/> court order <input type="checkbox"/> written agreement <input type="checkbox"/> oral understanding. Are you currently in bankruptcy? <input type="checkbox"/> yes <input checked="" type="checkbox"/> no				

Credit References

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

Personal References

[Redacted]	
Friend	

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ROA 006784

Co-Applicant Information

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

ADDITIONAL TERMS AND CONDITIONS OF THIS CUSTOMER APPLICATION

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

††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.

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

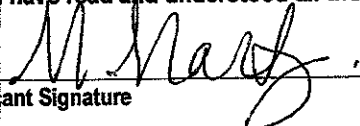
Pursuant to Nevada law, we are required to obtain a written and signed Affidavit from you addressing the following: (i) you have provided TitleMax with true and correct information concerning your income, obligations, employment and ownership of the vehicle; and (ii) you have the ability to repay. You 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

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ROA 006786

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

9/29/14
Date

Co-Applicant Signature

Date

APP 008381
ROA 006787

Page 4 of 4

Affidavit

STATE OF NEVADA
COUNTY OF Clark

Title Loan Agreement No.: 10069-0128094
Date: 9/29/2014

Customer Name: Mirna Martinez
Address: 2600 Fulano Way
Las Vegas, NV 89102
Co-Borrower Name:
Address:

Licensee Name: TitleMax of Nevada, Inc. d/b/a Titmax
Address:
6450 W Lake Mead Blvd #150
Las Vegas, NV 89108

Vehicle Information: VIN: 1D4HB48246F104168
License Plate State and No: CP 4268 Color: Blue Year: 2006 Make: Dodge Model: Durango

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 Titmax, 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.

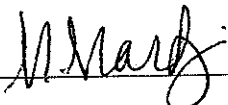
Pursuant to N.R.S. 604A.450-1, we have evaluated the Vehicle's fair market value. Pursuant to N.R.S. 604A.450-2, we have reviewed your application information regarding current and expected income, obligations and employment.

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, Mirna Martinez, 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: _____

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ROA 006788

STATE OF NEVADA

DEPARTMENT OF MOTOR VEHICLES

CERTIFICATE OF TITLE

VIN 1D4HB48246F104168	YEAR 2006	MAKE DODG	MODEL DURANGO SL	VEHICLE BODY T4W	TITLE NUMBER NV006221915
DATE ISSUED 06/12/2013	ODOMETER MILES 84585	FUEL TYPE G	SALES TAX PD	EMPTY WT 4859	GROSS WT 5999
VEHICLE COLOR	ODOMETER BRAND			BRANDS	

ACTUAL MILES

OWNER(S) NAME AND ADDRESS

MARTINEZ MIRNA
2600 FULANO WAY
LAS VEGAS NV 89102-6102

LIENHOLDER NAME AND ADDRESS

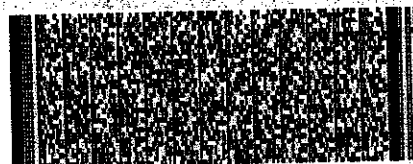
TITLEMAX OF NEVADA INC D/B/A TITLEMAX
6450 W LAKE MEAD BLVD STE 150
LAS VEGAS NV 89108-7369

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	<input type="checkbox"/> AND <input type="checkbox"/> OR
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Printed Full Legal Name of Buyer	Nevada Driver's License Number or Identification Number
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Address _____ City _____ State _____ Zip Code _____

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

<input type="checkbox"/> NO	<input type="checkbox"/> The mileage stated is in excess of its mechanical limits.
<input type="checkbox"/> TENTHS	<input type="checkbox"/> The odometer reading is not the actual mileage. WARNING: ODOMETER DISCREPANCY.
	<input type="checkbox"/> Exempt - Model year over 9 years old.

ODOMETER READING

Signature of Seller(s)/Agent/Dealership

Printed Name of Seller(s)/Agent/Dealership

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

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.

1285344C

(THIS IS NOT A TITLE NO.)

VP-2 (Rev. 8/10)

APP 008383

ALTERATION OR ERASURE VOIDS THIS TITLE

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

ALTERATION OR ERASURE VOIDS THIS TITLE

APP 008384

ROA 006790

Contact Information

9/29/2014

Company: Titlemax (314391)

Telephone: 702-387-9600

Contact: Jim Sullivan

Fax: 855-380-3750

E-Mail: laura.farris@titlemax.biz

Notes

Vehicle Info For 2006 Dodge Durango SLT 4D Utility 4WD

MSRP: \$33,630	VIN: 1D4HB48246F104168	Adj. State: National
Fin Adv: \$8,925	UVC: 2006240529	Mileage: 0
Equip Ret: \$35,950	MPG: 14/18	Mileage Cat: D
Tire Size: 245/70R17	Weight: 6600	Cylinders: 8
Base HP: 230 @ 4600	Fuel Type: Gas	Transmission: A
Taxable HP: 49.1	Wheelbase: 119.2	Drive Train: 4WD
Model Number: HB5H74	End of Term 0	End of Term 0
	Months:	Mileage:
Price Includes: AT AC 8CY		

Wholesale Black Book values as of 9/29/2014

	X-CL	Clean	Average	Rough
Base	N/A	\$8,450	\$6,500	\$4,475
Options	N/A	\$500	\$500	\$500
Mileage	N/A	N/A	N/A	N/A
Region	N/A	\$0	\$0	\$0
Total	N/A	\$8,950	\$7,000	\$4,975

Trade In Black Book values as of 9/29/2014

	X-CL	Clean	Average	Rough
Base	N/A	\$8,605	\$6,655	\$4,250
Options	N/A	\$500	\$500	\$500
Mileage	N/A	N/A	N/A	N/A
Region	N/A	\$0	\$0	\$0
Total	N/A	\$9,105	\$7,155	\$4,750

Retail Black Book values as of 9/29/2014

	X-CL	Clean	Average	Rough
Base				

APP 008385
ROA 006791

	X-CL	Clean	Average	Rough
	N/A	\$11,100	\$8,750	\$6,175
Options	N/A	\$500	\$500	\$500
Mileage	N/A	N/A	N/A	N/A
Region	N/A	\$0	\$0	\$0
Total	N/A	\$11,600	\$9,250	\$6,675

Residual Black Book values as of 9/29/2014

	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

- ✓ 5.7L HEMI V8 +500
- Chrome Wheels +100
- Entertainment System +100
- Leather +600
- Power Liftgate +100
- Power Sunroof +250
- w/o 3rd Seat -100

Cash Advance Snapshot Report

Filter (Location: 10069 Loan: 10069-0128094 Ordered by Date)

Tm Las Vegas Nv #1 Lake M
6450 W. Lake Mead Blvd., S
Las Vegas, NV 89108
(702)638-2292

09/29/2014

ID #	Orig. Date	Customer Name	Type	Coll. Value	Advanced	Fees.	Paid	Amt. Due	EXT's
10069-0128094	09/29/2014	Martinez, Mirna Maria	B2	\$4,136.74	\$2,878.00	\$2,012.57	\$1,438.19	\$3,452.38	0
	Transaction #	Type	Trans. Date	New Due Date	Pro? Rev?	Principal	Fees	Amt Paid	Due
10069-0128094-1	NEL	9/29/2014 4:5			X -	\$2,878.00	\$0.00	\$0.00	\$2,878.00
10069-0128094-2	FEE	10/29/2014 7:			X -	\$0.00	\$287.51	\$0.00	\$287.51
10069-0128094-3	LOG	10/30/2014 8:			X -	\$0.00	\$0.00	\$0.00	\$0.00
10069-0128094-4	LOG	10/30/2014 4:			X -	\$0.00	\$0.00	\$0.00	\$0.00
10069-0128094-5	LOG	10/30/2014 5:			X -	\$0.00	\$0.00	\$0.00	\$0.00
10069-0128094-6	LOG	10/31/2014 9:			X -	\$0.00	\$0.00	\$0.00	\$0.00
10069-0128094-7	PMT	11/10/2014 5:	11/28/2014		X -	\$0.00	\$115.00	\$288.15	(\$173.15)
10069-0128094-8	FEE	11/28/2014 8:			X -	\$0.00	\$172.51	\$0.00	\$172.51
10069-0128094-9	LOG	11/29/2014 8:			X -	\$0.00	\$0.00	\$0.00	\$0.00
10069-0128094-10	LOG	11/29/2014 1			X -	\$0.00	\$0.00	\$0.00	\$0.00
10069-0128094-11	LOG	12/11/2014 1			X -	\$0.00	\$0.00	\$0.00	\$0.00
10069-0128094-12	LOG	12/11/2014 6:			X -	\$0.00	\$0.00	\$0.00	\$0.00
10069-0128094-13	LOG	12/11/2014 6:			X -	\$0.00	\$0.00	\$0.00	\$0.00
10069-0128094-14	LOG	12/12/2014 9:			X -	\$0.00	\$0.00	\$0.00	\$0.00
10069-0128094-15	LOG	12/12/2014 1			X -	\$0.00	\$0.00	\$0.00	\$0.00
10069-0128094-16	LOG	12/12/2014 3:			X -	\$0.00	\$0.00	\$0.00	\$0.00
10069-0128094-17	LOG	12/15/2014 9:			X -	\$0.00	\$0.00	\$0.00	\$0.00
10069-0128094-18	LOG	12/15/2014 6:			X -	\$0.00	\$0.00	\$0.00	\$0.00
10069-0128094-19	LOG	12/16/2014 1			X -	\$0.00	\$0.00	\$0.00	\$0.00
10069-0128094-20	LOG	12/16/2014 1			X -	\$0.00	\$0.00	\$0.00	\$0.00
10069-0128094-21	LOG	12/16/2014 1			X -	\$0.00	\$0.00	\$0.00	\$0.00
10069-0128094-22	LOG	12/17/2014 1			X -	\$0.00	\$0.00	\$0.00	\$0.00
10069-0128094-23	LOG	12/17/2014 2:			X -	\$0.00	\$0.00	\$0.00	\$0.00
10069-0128094-24	LOG	12/17/2014 6:			X -	\$0.00	\$0.00	\$0.00	\$0.00
10069-0128094-25	LOG	12/17/2014 6:			X -	\$0.00	\$0.00	\$0.00	\$0.00
10069-0128094-26	LOG	12/18/2014 9:			X -	\$0.00	\$0.00	\$0.00	\$0.00
10069-0128094-27	LOG	12/19/2014 9:			X -	\$0.00	\$0.00	\$0.00	\$0.00
10069-0128094-28	LOG	12/19/2014 4:			X -	\$0.00	\$0.00	\$0.00	\$0.00
10069-0128094-29	LOG	12/20/2014 1			X -	\$0.00	\$0.00	\$0.00	\$0.00
10069-0128094-30	LOG	12/22/2014 1			X -	\$0.00	\$0.00	\$0.00	\$0.00
10069-0128094-31	LOG	12/23/2014 9:			X -	\$0.00	\$0.00	\$0.00	\$0.00
10069-0128094-32	LOG	12/24/2014 1			X -	\$0.00	\$0.00	\$0.00	\$0.00
10069-0128094-33	LOG	12/26/2014 9:			X -	\$0.00	\$0.00	\$0.00	\$0.00
10069-0128094-34	LOG	12/26/2014 3:			X -	\$0.00	\$0.00	\$0.00	\$0.00
10069-0128094-35	FEE	12/28/2014			X -	\$0.00	\$287.51	\$0.00	\$287.51
10069-0128094-36	LOG	12/29/2014 9:			X -	\$0.00	\$0.00	\$0.00	\$0.00
10069-0128094-37	LOG	12/30/2014 1			X -	\$0.00	\$0.00	\$0.00	\$0.00
10069-0128094-38	LOG	12/30/2014 5:			X -	\$0.00	\$0.00	\$0.00	\$0.00
10069-0128094-39	LOG	12/31/2014 9:			X -	\$0.00	\$0.00	\$0.00	\$0.00
10069-0128094-40	LOG	12/31/2014 5:			X -	\$0.00	\$0.00	\$0.00	\$0.00
10069-0128094-41	LOG	1/2/2015 10:1			X -	\$0.00	\$0.00	\$0.00	\$0.00
10069-0128094-42	LOG	1/2/2015 5:41			X -	\$0.00	\$0.00	\$0.00	\$0.00
10069-0128094-43	LOG	1/3/2015 1:29			X -	\$0.00	\$0.00	\$0.00	\$0.00
10069-0128094-44	LOG	1/3/2015 1:37			X -	\$0.00	\$0.00	\$0.00	\$0.00
10069-0128094-45	LOG	1/5/2015 9:58			X -	\$0.00	\$0.00	\$0.00	\$0.00
10069-0128094-46	LOG	1/6/2015 9:10			X -	\$0.00	\$0.00	\$0.00	\$0.00
10069-0128094-47	LOG	1/6/2015 3:59			X -	\$0.00	\$0.00	\$0.00	\$0.00
10069-0128094-48	LOG	1/6/2015 6:05			X -	\$0.00	\$0.00	\$0.00	\$0.00
10069-0128094-49	LOG	1/7/2015 9:09			X -	\$0.00	\$0.00	\$0.00	\$0.00
10069-0128094-50	LOG	1/7/2015 3:31			X -	\$0.00	\$0.00	\$0.00	\$0.00
10069-0128094-51	LOG	1/8/2015 9:13			X -	\$0.00	\$0.00	\$0.00	\$0.00
10069-0128094-52	LOG	1/9/2015 9:06			X -	\$0.00	\$0.00	\$0.00	\$0.00
10069-0128094-53	LOG	1/10/2015 10:			X -	\$0.00	\$0.00	\$0.00	\$0.00
10069-0128094-54	LOG	1/12/2015 8:5			X -	\$0.00	\$0.00	\$0.00	\$0.00
10069-0128094-55	LOG	1/12/2015 4:4			X -	\$0.00	\$0.00	\$0.00	\$0.00
10069-0128094-56	LOG	1/12/2015 5:4			X -	\$0.00	\$0.00	\$0.00	\$0.00
10069-0128094-57	LOG	1/13/2015 8:5			X -	\$0.00	\$0.00	\$0.00	\$0.00
10069-0128094-58	LOG	1/13/2015 6:3			X -	\$0.00	\$0.00	\$0.00	\$0.00
10069-0128094-59	LOG	1/14/2015 11:			X -	\$0.00	\$0.00	\$0.00	\$0.00
10069-0128094-60	LOG	1/15/2015 8:5			X -	\$0.00	\$0.00	\$0.00	\$0.00

APP 008387
ROA 006793

09/29/2014

ID #	Orig. Date	Customer Name	Type	Coll. Value	Advanced	Fees.	Paid	Amt. Due	EXT's
10069-0128094	09/29/2014	Martinez, Mirna Maria	B2				\$1,438.19		0
Transaction #	Type	Trans. Date	New Due Date	Pro? Rev?	Principal	Fees	Amt Paid	Due	
10069-0128094-61	LOG	1/15/2015 4:1		X -	\$0.00	\$0.00	\$0.00	\$0.00	
10069-0128094-62	LOG	1/16/2015 8:4		X -	\$0.00	\$0.00	\$0.00	\$0.00	
10069-0128094-63	LOG	1/17/2015 1:5		X -	\$0.00	\$0.00	\$0.00	\$0.00	
10069-0128094-64	LOG	1/19/2015 10:		X -	\$0.00	\$0.00	\$0.00	\$0.00	
10069-0128094-65	LOG	1/20/2015 8:5		X -	\$0.00	\$0.00	\$0.00	\$0.00	
10069-0128094-66	LOG	1/20/2015 5:2		X -	\$0.00	\$0.00	\$0.00	\$0.00	
10069-0128094-67	LOG	1/20/2015 7:0		X -	\$0.00	\$0.00	\$0.00	\$0.00	
10069-0128094-68	PMT	1/23/2015 3:2	12/28/2014	X -	\$0.00	\$249.18	\$287.51	(\$38.33)	
10069-0128094-69	PMT	1/23/2015 3:2	1/27/2015	X -	\$0.00	\$0.00	\$287.51	(\$287.51)	
10069-0128094-70	FEE	1/27/2015 7:2		X -	\$0.00	\$38.33	\$0.00	\$38.33	
10069-0128094-71	LOG	1/28/2015 9:1		X -	\$0.00	\$0.00	\$0.00	\$0.00	
10069-0128094-72	LOG	1/29/2015 10:		X -	\$0.00	\$0.00	\$0.00	\$0.00	
10069-0128094-73	LOG	1/29/2015 4:3		X -	\$0.00	\$0.00	\$0.00	\$0.00	
10069-0128094-74	LOG	1/30/2015 9:5		X -	\$0.00	\$0.00	\$0.00	\$0.00	
10069-0128094-75	LOG	2/12/2015 10:		X -	\$0.00	\$0.00	\$0.00	\$0.00	
10069-0128094-76	LOG	2/12/2015 4:2		X -	\$0.00	\$0.00	\$0.00	\$0.00	
10069-0128094-77	LOG	2/13/2015 9:3		X -	\$0.00	\$0.00	\$0.00	\$0.00	
10069-0128094-78	LOG	2/14/2015 10:		X -	\$0.00	\$0.00	\$0.00	\$0.00	
10069-0128094-79	LOG	2/16/2015 9:1		X -	\$0.00	\$0.00	\$0.00	\$0.00	
10069-0128094-80	LOG	2/16/2015 2:1		X -	\$0.00	\$0.00	\$0.00	\$0.00	
10069-0128094-81	LOG	2/16/2015 4:5		X -	\$0.00	\$0.00	\$0.00	\$0.00	
10069-0128094-82	LOG	2/17/2015 10:		X -	\$0.00	\$0.00	\$0.00	\$0.00	
10069-0128094-83	LOG	2/17/2015 6:1		X -	\$0.00	\$0.00	\$0.00	\$0.00	
10069-0128094-84	LOG	2/18/2015 8:4		X -	\$0.00	\$0.00	\$0.00	\$0.00	
10069-0128094-85	LOG	2/18/2015 4:5		X -	\$0.00	\$0.00	\$0.00	\$0.00	
10069-0128094-86	LOG	2/19/2015 11:		X -	\$0.00	\$0.00	\$0.00	\$0.00	
10069-0128094-87	LOG	2/20/2015 10:		X -	\$0.00	\$0.00	\$0.00	\$0.00	
10069-0128094-88	LOG	2/20/2015 1:5		X -	\$0.00	\$0.00	\$0.00	\$0.00	
10069-0128094-89	LOG	2/20/2015 4:5		X -	\$0.00	\$0.00	\$0.00	\$0.00	
10069-0128094-90	LOG	2/21/2015 11:		X -	\$0.00	\$0.00	\$0.00	\$0.00	
10069-0128094-91	LOG	2/23/2015 9:2		X -	\$0.00	\$0.00	\$0.00	\$0.00	
10069-0128094-92	LOG	2/23/2015 4:1		X -	\$0.00	\$0.00	\$0.00	\$0.00	
10069-0128094-93	LOG	2/24/2015 9:5		X -	\$0.00	\$0.00	\$0.00	\$0.00	
10069-0128094-94	LOG	2/24/2015 6:2		X -	\$0.00	\$0.00	\$0.00	\$0.00	
10069-0128094-95	LOG	2/25/2015 9:1		X -	\$0.00	\$0.00	\$0.00	\$0.00	
10069-0128094-96	LOG	2/25/2015 4:2		X -	\$0.00	\$0.00	\$0.00	\$0.00	
10069-0128094-97	LOG	2/26/2015 9:1		X -	\$0.00	\$0.00	\$0.00	\$0.00	
10069-0128094-98	LOG	2/26/2015 3:3		X -	\$0.00	\$0.00	\$0.00	\$0.00	
10069-0128094-99	FEE	2/26/2015 6:5		X -	\$0.00	\$287.51	\$0.00	\$287.51	
10069-0128094-10	LOG	2/27/2015 9:1		X -	\$0.00	\$0.00	\$0.00	\$0.00	
10069-0128094-10	PMT	2/27/2015 12:	2/26/2015	X -	\$0.00	\$9.58	\$287.51	(\$277.93)	
10069-0128094-10	PMT	2/27/2015 12:	3/28/2015	X -	\$0.00	\$0.00	\$287.51	(\$287.51)	
10069-0128094-10	FEE	3/28/2015 4:4		X -	\$0.00	\$277.93	\$0.00	\$277.93	
10069-0128094-10	LOG	3/30/2015 11:		X -	\$0.00	\$0.00	\$0.00	\$0.00	
10069-0128094-10	LOG	3/31/2015 9:2		X -	\$0.00	\$0.00	\$0.00	\$0.00	
10069-0128094-10	LOG	3/31/2015 4:3		X -	\$0.00	\$0.00	\$0.00	\$0.00	
10069-0128094-10	LOG	4/1/2015 11:5		X -	\$0.00	\$0.00	\$0.00	\$0.00	
10069-0128094-10	LOG	4/1/2015 4:55		X -	\$0.00	\$0.00	\$0.00	\$0.00	
10069-0128094-10	LOG	4/2/2015 9:52		X -	\$0.00	\$0.00	\$0.00	\$0.00	
10069-0128094-11	LOG	4/2/2015 4:27		X -	\$0.00	\$0.00	\$0.00	\$0.00	
10069-0128094-11	LOG	4/3/2015 10:0		X -	\$0.00	\$0.00	\$0.00	\$0.00	
10069-0128094-11	LOG	4/3/2015 11:4		X -	\$0.00	\$0.00	\$0.00	\$0.00	
10069-0128094-11	LOG	4/11/2015 10:		X -	\$0.00	\$0.00	\$0.00	\$0.00	
10069-0128094-11	LOG	4/13/2015 9:2		X -	\$0.00	\$0.00	\$0.00	\$0.00	
10069-0128094-11	LOG	4/13/2015 9:4		X -	\$0.00	\$0.00	\$0.00	\$0.00	
10069-0128094-11	LOG	4/13/2015 5:0		X -	\$0.00	\$0.00	\$0.00	\$0.00	
10069-0128094-11	LOG	4/13/2015 5:2		X -	\$0.00	\$0.00	\$0.00	\$0.00	
10069-0128094-11	LOG	4/14/2015 11:		X -	\$0.00	\$0.00	\$0.00	\$0.00	
10069-0128094-11	LOG	4/14/2015 3:4		X -	\$0.00	\$0.00	\$0.00	\$0.00	
10069-0128094-12	LOG	4/15/2015 10:		X -	\$0.00	\$0.00	\$0.00	\$0.00	
10069-0128094-12	LOG	4/15/2015 4:1		X -	\$0.00	\$0.00	\$0.00	\$0.00	
10069-0128094-12	LOG	4/16/2015 11:		X -	\$0.00	\$0.00	\$0.00	\$0.00	
10069-0128094-12	LOG	4/16/2015 4:0		X -	\$0.00	\$0.00	\$0.00	\$0.00	
10069-0128094-12	LOG	4/17/2015 8:4		X -	\$0.00	\$0.00	\$0.00	\$0.00	
10069-0128094-12	LOG	4/17/2015 1:5		X -	\$0.00	\$0.00	\$0.00	\$0.00	
10069-0128094-12	LOG	4/17/2015 3:4		X -	\$0.00	\$0.00	\$0.00	\$0.00	
10069-0128094-12	LOG	4/20/2015 10:		X -	\$0.00	\$0.00	\$0.00	\$0.00	

APP 008388
ROA 006794

09/29/2014

09/29/2014									
ID #	Orig. Date	Customer Name	Type	Coll. Value	Advanced	Fees.	Paid	Amt. Due	EXT's
10069-0128094	09/29/2014	Martinez, Mirna Maria	B2				\$1,438.19		0
Transaction #	Type	Trans. Date	New Due Date	Pro?	Rev?	Principal	Fees	Amt Paid	Due
10069-0128094-12	LOG	4/20/2015 3:2		X	-	\$0.00	\$0.00	\$0.00	\$0.00
10069-0128094-12	LOG	4/21/2015 9:3		X	-	\$0.00	\$0.00	\$0.00	\$0.00
10069-0128094-13	LOG	4/21/2015 4:2		X	-	\$0.00	\$0.00	\$0.00	\$0.00
10069-0128094-13	LOG	4/22/2015 10:		X	-	\$0.00	\$0.00	\$0.00	\$0.00
10069-0128094-13	LOG	4/22/2015 6:3		X	-	\$0.00	\$0.00	\$0.00	\$0.00
10069-0128094-13	LOG	4/23/2015 9:3		X	-	\$0.00	\$0.00	\$0.00	\$0.00
10069-0128094-13	LOG	4/24/2015 8:5		X	-	\$0.00	\$0.00	\$0.00	\$0.00
10069-0128094-13	LOG	4/24/2015 4:5		X	-	\$0.00	\$0.00	\$0.00	\$0.00
10069-0128094-13	LOG	4/25/2015 10:		X	-	\$0.00	\$0.00	\$0.00	\$0.00
10069-0128094-13	LOG	4/27/2015 9:0		X	-	\$0.00	\$0.00	\$0.00	\$0.00
10069-0128094-13	LOG	4/27/2015 3:1		X	-	\$0.00	\$0.00	\$0.00	\$0.00
10069-0128094-13	LOG	4/27/2015 5:3		X	-	\$0.00	\$0.00	\$0.00	\$0.00
10069-0128094-14	FEE	4/27/2015 7:2		X	-	\$0.00	\$287.51	\$0.00	\$287.51
10069-0128094-14	LOG	5/2/2015 10:1		X	-	\$0.00	\$0.00	\$0.00	\$0.00
10069-0128094-14	LOG	5/4/2015 9:10		X	-	\$0.00	\$0.00	\$0.00	\$0.00
10069-0128094-14	LOG	5/4/2015 1:09		X	-	\$0.00	\$0.00	\$0.00	\$0.00
10069-0128094-14	LOG	5/5/2015 10:0		X	-	\$0.00	\$0.00	\$0.00	\$0.00
10069-0128094-14	LOG	5/5/2015 4:36		X	-	\$0.00	\$0.00	\$0.00	\$0.00
10069-0128094-14	LOG	5/6/2015 9:15		X	-	\$0.00	\$0.00	\$0.00	\$0.00
10069-0128094-14	LOG	5/7/2015 8:48		X	-	\$0.00	\$0.00	\$0.00	\$0.00
10069-0128094-14	LOG	5/7/2015 3:05		X	-	\$0.00	\$0.00	\$0.00	\$0.00
10069-0128094-14	LOG	5/8/2015 9:07		X	-	\$0.00	\$0.00	\$0.00	\$0.00
10069-0128094-15	LOG	5/8/2015 3:20		X	-	\$0.00	\$0.00	\$0.00	\$0.00
10069-0128094 Totals:		1				\$2,878.00	\$2,012.57	\$1,438.19	\$3,452.38
09/29/2014 Totals:		1				\$4,136.74	\$2,878.00	\$2,012.57	\$1,438.19
								\$3,452.38	0

APP 008389
ROA 006795