

			ika ka Marijar		
		::::::::::::::::::::::::::::::::::::::		,,-,-,-,,,	
			41	.	,,,,,,
		- 1 1 1 1 4 1 1 1 1 1 1 1 1 1 1 1 1 1 1			
***************************************			······································		,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,
			ila liki ilimety		
:::::::::::::::::::::::::::::::::::::::					
***************************************	***************************************		····	*,*	
				,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	,,,.,.,,,
			Kilia lima ilikuska kalikus		
· · · · · · · · · · · · · · · · · · ·			E:::::::::::::::::::::::::::::::::::::		
·					
			waaribut,		***************************************
***************************************					***************************************
	··········		iam iningidalikan k		
				*	
	·		film ilan diximili il il il il		
**************************************		· · · · · · · · · · · · · · · · · · ·			
			er bilibiliti	iii:keii:kiiiiiiiiiiiiiiiiiiiiiiiiiiiii	

	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,			amanaman and an	
i i			The Tarana and the		Ta diameter at
	1 3		# ## : Pittle from a recommendation	a pparation and a constant of	
		***************************************		***************************************	************************************
				• • •	

		and the same of the control of the c
the second control of the second control of		

		e Partine 1879. 8. julius juu laijuus taut laijuus 1808.

		VIII VI
***************************************	.,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	

التامل الأمل الأمل المناب الأمل المناب المنا

A COLUMN TO THE SECOND
if the building the control of the c
The state of the s

		,	A - price is summer all into the inter	Aller army Pur
et stjuden prij kapina i nakali naka ila Universita kapina i nakali naka ila		a kan eksemba abakba Kan basan atau sebaga	ust <u>made son</u> Benthamisten is vill stålsten gans skile ser seken flest fles sedsen nganski skilester se flest skilesten støre s	
C MARK SER SAME SER SER SE R CASE SER SAME SER SER SER SE R CASE SER SER SER SER SER SER SER SER SER S				
			m pph. m the tree the tr	
N. (1865) N. (18				
TETETETETETETETETETETETETETETETETETETE	1995 - Lagrandiga Guardi, Albani 1995 - Lagrandiga Hallandi 1986 - Lagrandiga Hallandi, Albani		Likiria din Tahulim din	
TO CARLOW THE THE TANK OF THE CARLOW THE CAR		ka diadi idi indi		
METALLICATION DESCRIPTION DE LA CONTRACTION DEL CONTRACTION DE LA				
K-1950 P. S. B. Landson B.				. 4
RECORDS SCHOOL AND AND THE PROPERTY OF THE SECOND S				
T 1500 STATE TO A STATE OF THE			151 4	
		A de la company de la comp		
		<u> - 1124 - 1525 - 1525 - 1525 - 1525 - 1525 - 1525 - 1525 - 1525 - 1525 - 1525 - 1525 - 1525 - 1525 - 1525 - 1</u>	. (pg. 155) ungin i chini di sipin i ka Marijani di dan sabana Mili di da Marijani di dan sabana Mili da	
AND THE PERSON NAMED IN TH	grani i del calcada l		t pid m	
# 121 (2014) 1				

A CONTRACT LANGE OF THE STATE O	un in helin III 1888 ingine an in helin ilwin 1885 fam he den suga 27 suga Lujian kuni suga 27 suga Lujian kuni suga 27 suga Lujian kuni suga 27 suga Lujian kuni suga 28 suga Lujian kuni suga 28 suga	al man Life to complete the Company of the Company	et indend offi em end offi offi e switch inch. This e switch inch. This	
			g g (1965) (4), (5) (7) (7) (4) (4) (4) (5) (7) (7) (7) (7) (7) (7) (7) (7) (7) (7	
The services of the services o	TORNER MAIN ET TRE THE TREE FOR THE TREE FROM THE TREE FRO			
				1
THE CONTRACT OF CONTRACT OF THE CONTRACT OF TH				

A - 242

						tial	Confidential		•)-15-2008	Revised 10-15-2008	
					-									
ļ 	-										\$10,651.20	EFERMENT	GRACE PERIOD DEFERMENT \$10,651.20	GRACE
												445	NRS.604A.210 AND 445	NRS.604
<u> </u>				TS:	OMMENTS:		KCEPTION	VIOLATIONS/TECHNICAL EXCEPTIONS/OTHER O	ATIONS/TI	VIOI				1.50
YES		Are receipts filed?	Extensions: Tille-6 add'l periods: D/D & High Int Loans - 90 days	Extensiòns: T D/D & High I	? 0	How many times?	NO	or renewed?	een extended	Has the loan been extended or renewed?	YES	n account?	Is the loan a collection account?	is the loa
	YES	04A.410 (2f)?	e customer defaults, pursuant to NRS 604A.410 (2f)?	defaults, pur	ıstomer	ENT plan if the cu	a REPAYM	Does the written loan agreement include a disclosure regarding the opportunity to enter into a REPAYMENT plan if th	g the opportur	losure regardin	ıclude a discl	agreement ir	e written loan	Does the
	-			YES		Does the written loan agreement disclose the right of the customer to PRE-PAY the loan, pursuant to NRS 604A.410 (2e)?	rsuant to NR	AY the loan, pu	mer to PRE-P	ght of the custo	sclose the ri	agreement d	written loan	Does the
				YES		Does the written loan agreement disclose the right of the customer to RESCIND the loan, pursuant to NRS 6044.410 (2d)?	rsuant to NR	ND the loan, pu	mer to RESCI	ght of the custo	isclose the ri	agreement d	written loan	Does the
			NO	to NRS 604A.445 (2)?	VRS 604		ditional peri	Has the title loan been extended for more than six additional periods, pursuant	extended for	title loan been		Loans Only) 45(2)	(Applies to Title Loans Only) NRS 604.445(2)	(App
<u> </u>							s? NO	Does the original term of the title loan exceed 30 days?	of the title loa	ne original term		Loans Only) 145(1)	(Applies to Title Loans Only) NRS 604A.445(1)	(Apr
.00	\$9,640.00	t Value:	Fair Market Value	NO	?	Does the loan amount exceed the fair market value of the vehicle securing the loan?	f the vehicle	r market value o	exceed the fai	e loan amount		Loans Only) 150(1)	(Applies to Title Loans Only) NRS 604A.450(1)	(App
,		N/A					135 days?	Does the original term of the HIL not exceed 35 days?	nal term of th	Does the origi	18)	(Applies High-Int Loans) NRS 604A.408(1)	(Applies H	
		N/A	me?	nonthly incor	gross n	Does the monthly payment amount exceed 25% of the borrower's expected gross monthly income?	5% of the bo	mount exceed 2.	hly payment a	Does the mont	ns Only)	High-Interest Loa NRS 604A 425(1b)	(Applies to High-Interest Loans Only) NRS 604A 425(1b)	(App
		N/A			i	ys?	exceed 35 da	Does the original term of the D/D Loan not exceed 35 days?	nal term of th	Does the origi)	(Applies to D/D Loans) NRS 604A 408(1)	(Applies to	
			N/A	nly income?	s month	Does the deferred deposit loan exceed 25% of the customer's expected gross monthly income?	f the custom	an exceed 25% o	red deposit loa	Does the defer	(Only)	Deferred Deposit	(Applies to Deferred Deposit Only) NRS 604A.425(1a)	(Ap
		Other:	Affidavit 🖸	ŀ_	Paystub	fied? YES	income ver	Was the borrower's income verified?	\$2,500 W		oss monthly	s expected gr	What is the borrower's expected gross monthly income?	What is t
A	erfected?	s it filed and po	If secured by a vehicle title, is it filed and perfected?	f secured by a	lf.	5	GT	If so, what is the collateral? 2006 FORD MUSTANG	al? 2006 FOR	at is the collater	If so, wha	YES	Is the loan secured?	Is the loa
	P		A	Purpose of loan: N/A	Purpos	18 (-)	Title Loans	Loans []	High-Int Loans		Deferred Deposit	Deferr	pe:	Loan Type:
Ц_	YES	133.71%		1277.12/1277.15	-	6 and 1	\$2,919.87	7/2/2015	00	\$6,020.00	12/4/2014	12/4	10069-0139023	10069
RC RC	Is the APR cor	APR Quoted Is the	123	Amount	nents or	Payments	Finance Charge	Maturity Date	1.00	Amount of Loan	Origination Date	Origina	Account Number	Accou
YO A O	0 8	EC/DV	Examiner: EC/DV	Down							BROWN	JUSTIN	Borrower Name & Address:	Borro
0680	30	5/15/2015	Exam as of: 5/15/2015					W 89108	S VEGAS, NV 89108	D BLVD, LAS	6450 W. LAKE MEAD	: 6450 W. L	Licensee Address:	Licen
4 30-		Start Date: 5/15/2015	Exam Start Date:					AX	BA TITUEM	TITLEMAX OF NEVADA INC DBA TITLEMAX	X OF NEV		Licensee Name & DBA:	Licen
			j 2			RKSHEET	IEW WOI	604A LOAN REVIEW WORKSHEET	604/				\$ a	

Title Loan Agreement

Date: 12/4/2014

Number: 10069-0139023

Customer & Co-Custon	ner Information	ACCOU	NT NUMBE	:R: 10069-	0139023			
FIRST NAME Justin	LAST NAME Brown			CO-CUSTOMER	R FIRST NA	ME	CO-CUSTOME	R LAST NAME
(D. NO)	CO-CUSTOMER	RSSN	CO-CUSTOM	ER'S DRIVERS	LIC./STATE ID. NO.
STREET ADDRESS 7400 Pirates Cove Rd Apt #	162			CO-CUSTOMER	R STREET A	ADDRESS		
City S Las Vegas N	TATE V	ZIP CODI 89145	E	CO-CUSTOMER	CITY	CO-CUSTO	MER STATE	CO-CUSTOMER ZIP CODE
H (7				CO-CUSTOMER	R HOME PH	ONE	CO-CUSTON	MER DATE OF BIRTH
Motor venicie & Informatio				S OF OPERATION: 00 A.M. to 7:00 P.M.		10:00 A.M. to 4:0	0 P.M., Closed	Sunday
LICENSEE NAME TitleMax of Nevada, Inc. d/b.		1	NSEE PHC 638-2292	ONE NUMBER				
LICENSEE STREET ADDRE 6450 W. Lake Mead Blvd., S	uite 150			LICENSEE CITY Las Vegas		LICENSEE STA		CENSEE ZIP CODE 9108
VEHICLE IDENTIFICATION 1ZVFT82H565204157	· ·		LIC ten	DENSE PLATE				
VEHICLE YEAR 2006	VEHICLE MAKE ford		VEHICLE Mustang		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.

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
		W-

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
Amount given to you directly:	\$6,000.00
Amount paid on your account:	\$0.00
Amount paid to public officials:	\$20.00
Amount paid to on your behalf:	\$0.00

Calculation of Interest, Application of Payments and Security Interest.

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

 $m APP \ 008396$

Repayment Plan Disclosure: If you default or loan, we must offer a Repayment Plan to you pre we commence any civil action or process of alternative dispute resolution, or lore 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 offening you a Repayment Plan. If you are in default under the Loan Agreement and Grace Period Payments Deferment Agreement and not entitled to enter into a Repayment Plan or if you are in default under the Repayment Plan, we may seek repossession and sale of the Motor Vehicle as well as any other remedy allowed by Nevada law. If you use fraud to secure a title loan, or if you wrongfully transfer any interest in the Motor Vehicle to a third party, then we may bring a civil action against you for any or all of the following relief: (I) the amount of the loan obligation, including, without limitation, the aggregate amount of the interest, charges and fees negotiated and agreed to by us and you as permitted, less any prior payments made by you; (II) reasonable attorney's fees and costs; and (III) any other legal or equitable relief that the court or arbitrator deems appropriate. If we do not use one or more remedies following your default, we do not waive our right to the same or another remedy or remedies. Our rights herein are cumulative, not exclusive.

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

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

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

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

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 <u>Paragraph 6</u> below, all disputes including any Representative Claims against us and/or related third parties <u>shall</u> be resolved by binding arbitration <u>only</u> on an individual basis with you. THEREFORE, THE ARBITRATOR SHALL NOT CONDUCT CLASS ARBITRATION; THAT IS, THE ARBITRATOR SHALL NOT ALLOW YOU TO SERVE AS A REPRESENTATIVE, AS A PRIVATE ATTORNEY GENERAL, OR IN ANY OTHER REPRESENTATIVE CAPACITY FOR OTHERS IN THE ARBITRATION.
- 4. Any party to a dispute, including related third parties, may send the other party written notice by certified mail return receipt requested of their intent to arbitrate and setting forth the subject of the dispute along with the relief requested, even if a lawsuit has been filed. Regardless of who demands arbitration, you shall have the right to select either of the following arbitration organizations to administer the arbitration: the American Arbitration Association (1-800-778-7879) http://www.adr.org, or JAMS (1-800-352-5267) http://www.jamsadr.com. However, the parties may agree to select a local arbitrator who is an attorney, retired judge, or arbitrator registered and in good standing with an arbitration association and arbitrate pursuant to such arbitrator's rules. If the arbitration associations listed above are not available and the parties cannot otherwise agree on a substitute, then any party may petition a court pursuant to section 5 of the Federal Arbitration Act, 9 U.S.C. sections 1-16 to select an arbitration organization, provided such arbitration organization shall enforce the terms of this Loan Agreement and the Arbitration Provision, including the prohibition on class arbitration. The party receiving notice of arbitration will respond in writing by certified mail return receipt requested within twenty (20) days. If you demand arbitration, you must inform us in your demand of the arbitration organization you have selected or whether you desire to select a local arbitrator. If related third parties or we demand arbitration, you must notify us within twenty (20) days in writing by certified mail return receipt requested of your decision to select an arbitration organization or your desire to select a local arbitrator. If you fail to notify us, then we have the right to select an arbitration organization. The parties to such dispute will be governed by the rules and procedures of such arbitration organization applicable to consumer disputes, to the extent those rules and procedures do not cont
- 5. Regardless of who demands arbitration, we will advance your portion of the expenses associated with the arbitration, including the filing, administrative, hearing and arbitrator's fees ("Arbitration Fees"). Throughout the arbitration, each party shall bear his or her own attorneys' fees and expenses, such as witness and expert witness fees. The arbitrator shall apply applicable substantive law consistent with the FAA, and applicable statutes of limitation, and shall honor claims of privilege recognized at law. The arbitration hearing will be conducted in the county of your residence, or within 30 miles from such county, or in the county in which the transaction under this Loan Agreement occurred, or in such other place as shall be ordered by the arbitrator. The arbitrator may decide, with or without a hearing, any motion that is substantially similar to a motion to dismiss for failure to state a claim or a motion for summary judgment. In conducting the arbitration proceeding, the arbitrator shall not apply any federal or state rules of civil procedure or evidence. If allowed by statute or applicable law, the arbitrator may award statutory damages and/or reasonable attorneys' fees and expenses. If the arbitrator renders a decision or an award in your favor resolving the dispute, then you will not be responsible for reimbursing us for your portion of the Arbitration Fees, and we will reimburse you for any Arbitration Fees you have previously paid. If the arbitrator does not render a decision or an award in your favor resolving the dispute, then the arbitrator shall require you to reimburse us for the Arbitration Fees we have advanced, not to exceed the amount which would have been assessed as court costs if the dispute had been resolved by a state court with jurisdiction, less any Arbitration Fees you have previously paid. At the timely request of any party, the arbitrator shall provide a written explanation for the avaid. 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.

008398 ROA 006804

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

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

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

TitleMax of Nevada, Inc. d/b/aTitleMax		;	
Customer's Signature	12/04/14 Date	Its Authorized Agent	12-4-14 Date
Co-Customer's Signature	Date		

Customer Rece., t/Repayment Plan Recei, (210 day loan) PAYMENT MADE ON BEHALF OF OR BY: NAME AND ADDRESS OF THE LICENSEE: Justin Brown Tm Las Vegas Nv #1 Lake Mead 6450 W. Lake Mead Blvd., Suite 150 Las Vegas, NV 89108 DATE/TIME OF RECEIPT OF PAYMENT: LOAN AGREEMENT IDENTIFICATION NO. 01/16/2015 10:33:07 AM 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. AGENT RECEIVING PAYMENT: AMOUNT PAID: Keosha Hinds-mahaffy \$560.00 TODAY'S PAYMENT ITEMIZATION \$0.00 PRINCIPAL PAID: \$560.00 INTEREST PAID: \$0.00 CHARGES PAID: \$0.00 **FEES PAID:** \$560.00_ TOTAL AMOUNT PAID TODAY: \$6,408.29 BALANCE DUE ON LOAN: 1/3/2015 NEXT SCHEDULED DUE DATE: Account paid in full by rescission. Account paid in full. Title Returned Upon Payment in Full. By signing below, you acknowledge that upon repayment in full, we returned the Vehicle's Title to you. Repayment Plan Agreement. Grace Period Plan Agreement. Acknowledgments. By signing below, you acknowledge that the payment information noted above is accurate. You further represent that the information previously provided on the Covered Borrower Identification Statement is still accurate. Sustin Brown

Customer Rec pt/Repayment Plan Recc t (210 day loan

customer vec .p	urepaymen	it riail kect it (210 day loan)
NAME AND ADDRESS OF THE LICENSES Tm Las Vegas Nv #1 Lake Mead 6450 W. Lake Mead Bivd., Suite 150 Las Vegas, NV 89108	Ξ :	PAYMENT MADE ON BEHALF OF OR BY: Justin Brown
LOAN AGREEMENT IDENTIFICATION NO 10069-0139023).	DATE/TIME OF RECEIPT OF PAYMENT: 01/16/2015 06:35:49 PM
LOAN AGREEMENT DATE: 12/4/2014 7:35:15 PM		
If you have multiple loans, this payment was loan number identified above.	s applied to the	
AMOUNT PAID: \$104.00	AGENT RECEIVI Stu Oestreich	NG PAYMENT:
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 Vehicle's Title to you. 	I. By signing below, y	you acknowledge that upon repayment in full, we returned the
Repayment Plan Agreement.		*
Grace Period Plan Agreement.		
Acknowledgments. By signing below, you a epresent that the information previously prov	cknowledge that the ided on the Covered	e payment information noted above is accurate. You further Borrower Identification Statement is still accurate.
÷ 0	1	
Justin Brown	NE	
Printed Name	Signature	

 $APP \underset{\mathsf{ROA}}{008401}$

Customer Recipt/Repayment Plan Recipt (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	₹/ - ₹8 · · · · · · · · · · · · · · · · · ·	PAYMENT MADE ON BEHALF OF OR BY: Justin Brown
LOAN AGREEMENT IDENTIFICATION NO 10069-0139023 LOAN AGREEMENT DATE:		DATE/TIME OF RECEIPT OF PAYMENT: 02/13/2015 11:41:59 AM
12/4/2014 7:35:15 PM		
If you have multiple loans, this payment was loan number identified above.	s applied to the	
AMOUNT PAID: \$290.00	AGENT RECEIVII Stu Oestreich	NG PAYMENT:
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 Vehicle's Title to you.	I. By signing below, y	you acknowledge that upon repayment in full, we returned the
Repayment Plan Agreement.		
Grace Period Plan Agreement.		
		e payment information noted above is accurate. You further discover Identification Statement is still accurate.
Dustin Brawn	V	
Printed Name	Signature	

 $APP \underset{\mathsf{ROA}}{008402}$

Customer Recept/Repayment Plan Recept (210 day loan)

		to the territory				
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: 02/17/2015 04:46:20 PM				
LOAN AGREEMENT DATE: 12/4/2014 7:35:15 PM						
If you have multiple loans, this payment was loan number identified above.	s applied to the	·				
AMOUNT PAID: \$100.00	AGENT RECEIVI Cynthia Ortega	NG PAYMENT;				
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 Vehicle's Title to you. Repayment Plan Agreement.	I. By signing below, y	you acknowledge that upon repayment in full, we returned the				
☐ Grace Period Plan Agreement.						
Acknowledgments. By signing below, you a epresent that the information previously prov	cknowledge that the	e payment information noted above is accurate. You further d Borrower Identification Statement is still accurate.				
Jestin Brun	-					
Printed Name	Signature					

 $APP \underset{\mathsf{ROA}}{008403}$

Customer Rece., t/Repayment Plan Receil (210 day loan)

Customer Rece.	unchaymen	it Flatt Necell (2 to day loatt)	
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 loan number identified above.	applied to the		
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		
Vehicle's Title to you. Repayment Plan Agreement. Grace Period Plan Agreement. Acknowledgments. By signing below, you a epresent that the information previously prov	cknowledge that the	you acknowledge that upon repayment in full, we returned the e payment information noted above is accurate. You further d Borrower Identification Statement is still accurate.	
Juston Brun	CA		
Printed Name	Cionatura		

 $APP \underset{\mathsf{ROA}}{008404}$

Customer Rece 1/Repayment Plan Receir (210 day loan)

Customer Rece.	vkepaymen	t Plan Receir (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 12:05:44 PM
LOAN AGREEMENT DATE: 12/4/2014 7:35:15 PM		
If you have multiple loans, this payment was loan number identified above.	applied to the	
AMOUNT PAID: \$80.00	AGENT RECEIVII Maria Garcia	NG PAYMENT:
TODAY'S PAYMENT ITEMIZATION		
PRINCIPAL PAID:	\$0.00	<u> </u>
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	
Vehicle's Title to you. ☐ Repayment Plan Agreement. ☐ Grace Period Plan Agreement. Acknowledgments. By signing below, you a	icknowledge that th	you acknowledge that upon repayment in full, we returned the e payment information noted above is accurate. You further d Borrower Identification Statement is still accurate.
Justin Boom		

Signature

 $APP \underset{\mathsf{ROA}}{008405}$

Printed Name

Customer Recipt/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: 04/21/2015 01:22:57 PM
LOAN AGREEMENT DATE: 12/4/2014 7:35:15 PM		
if you have multiple loans, this payment was loan number identified above.	s applied to the	
AMOUNT PAID: \$381,00	AGENT RECEIVI Stu Oestreich	NG PAYMENT:
TODAY'S PAYMENT ITEMIZATION	<u> </u>	
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	
Vehicle's Title to you. ☐ Repayment Plan Agreement.	I. By signing below,	you acknowledge that upon repayment in full, we returned the
represent that the information previously prov		e payment information noted above is accurate. You further d Borrower Identification Statement is still accurate.
Sushin Bown	Signature	

APP 008406

Customer Receil	יניגעKepaymer	nt Plan Receip. (210 day loan)
NAME AND ADDRESS OF THE LICENSE Tm Las Vegas Nv #1 Lake Mead 6450 W. Lake Mead Blvd., Suite 150 Las Vegas, NV 89108	E : .	PAYMENT MADE ON BEHALF OF OR BY: Justin Brown
LOAN AGREEMENT IDENTIFICATION NO 10069-0139023	D.	DATE/TIME OF RECEIPT OF PAYMENT: 04/24/2015 09:23:56 AM
LOAN AGREEMENT DATE: 12/4/2014 7:35:15 PM		
If you have multiple loans, this payment wa loan number identified above.	s applied to the	
AMOUNT PAID: \$300.00	AGENT RECEIVI Keosha Hinds-n	
TODAY'S PAYMENT ITEMIZATION	V	
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 Fu	II Ry signing helow	you acknowledge that upon repayment in full, we returned the
Vehicle's Title to you.	n. by digiting bolon,	, or a sum of the sum
☐ Repayment Plan Agreement.☐ Grace Period Plan Agreement.		
Acknowledgments. By signing below, you represent that the information previously pro	acknowledge that the vided on the Covere	e payment information noted above is accurate. You further d Borrower Identification Statement is still accurate.
Justin Brown		
Printed Name	Signature	

APP 008407 ROA 006813

TitleN 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. $APP \quad \Omega A \Omega R$

if you enter into a Repayment Plan, we will honor the terms and we will rescharge 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. $APP\ 00840$

≺OA 006815

GRACE PERIOD PAYMENTS DEFERMENT AGREEMENT

Date:	-	16-	15
-------	---	-----	----

Account Number: 10069-0139023

Customer Name: Jústin 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

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 Penod" 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 Penodic 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 Penod 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.

 $m APP \stackrel{0.000}{0}008412$

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.

ME	5 1/16/15
Customer's Signature	Date
Co-Borrower's Signature	Date

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

Customer Application

Personal Information

Date 2-4-14 Last Name			
Home Phone	Suchin	TWIC	one name
Best time to call?			
any	Home Phone & Cell Phone		
Physical Address (Street Number & Name)	. 01		Apt # 162
Laveres	State W	zip 89/4/5"	- County Clark
lailing Address (if different from physical address)			
City	State	Zip	
	Source of Ir	ncome	
	Jource of II	icollie	
ay Frequency: (check one)			Ind Expected Work Shift
1 1st & 15th of month □ 15th & end of mont	h priweekly (every 2 weeks)	12/05/14 Gross Monthly Income 2500	Monthly Obligatio
☑ Weekly □ Monthly (last day) □ Monthly (☑ Self-Employed	1st day) □ Monthly (3rd day)	2/11/14 2500	ns
A.		1 1	\$600
Alimony, child support or separate maintenan limony, child support, or separate maintenan re you currently in bankruptcy? n yes	ce received under: 🗆 court order 🗆 wr	itten agreement	is a basis for repaying this obligation. anding,
o you during in burne upuy. If yes gen	Credit Refer	· · · · · · · · · · · · · · · · · · ·	
	Gredit Reier	ences	
ime, ¿ Addres	S (Street Number & Name) City	State Zin	

APP 008415 ROA 006821

	• •	Applicali		mau	OI.	1	• •			
Date	State	Issued ID Nun	nber	Date of	Birth		Social Securit	y#		
Last Name	<u>_</u>	First Name			Middle Name					
Home Phone		Cell Phone†					Email Address	s (optional)††	··········	
Best time to call?		Which number do you prefer that we call? □ Home Phone □ Cell Phone				······································				
Dhis ind Add										
Physical Address (Street Number & Name)							Apt	#		
City				State	Zip		County			
Mailing Address (if different from physical address)										
City	·			State	Zip					
Employer * (Source of Income)			Employ	er Addre	SS (Stree	et Numb	er & Name)			
City		State	;			Zip	Time at	Job?		
Work Phone #		Job Title			Superv	isor				
Pay Frequency: (check one)		•		1	lext Pa	yday		nd Expected	Work S	hift
☐ 1st & 15th of month ☐ 15th & end of month	☐ Biweekly (ever	y 2 weeks)					Gross Monthly	Gross Monthly		
☐ Weekly ☐ Monthly (last day) ☐ Monthly (1st day) ☐ Monthly (3rd day)				l			Income	Obligations		
□ Self-Employed							\$	\$		
*Alimony, child support or separate maintenance Alimony, child support, or separate maintenance Are you currently in bankruptcy? yes no How did you hear about us? (Circle one.)	e income need no received under:	t be revealed in court order	f you do r	ot wish to agreem	to have lent	it con oral	sidered as a b understandin	asis for repaying.	g this obl	igation.
Friend/Referral Name of referrer?		Saw Sto	ore.	Tel	evision		Yellow P	adec	Penest	Customer
*	hoard	Postcard			her		TOHOW I	agu-	nepeat	Cuswiller

Applicant Information

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.flc.gov.

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

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

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

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

Ability to Repay Verification.

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

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

expected gross monthly income and obligations. You agree that you months relating to (i) your employment or source of income, and (ii) of agree that you have read and understood all the above statement	current and expected gross monthly income and obligations. You
Applicant Signature	12/4/14 Date
Co-Applicant Signature	Date Date

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: 1ZVF 182H565204157

License Plate State and No: TEMP

Color: Black Year: 2006

Make: Ford

Model: Mustana

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 overship issued pursuant to the laws of the State of Nevada that identifies the level overstore which is a contract institution 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:

DEPARTMENT OF MOTOR VEHICLES

CERTIFICATE OF TITLE

· VIN					
الرابات بالششامات والأرا		_			
1ZVFT82H	5	6	52	04157	

DATE ISSUED ODOMETER MILES

11/19/2014 VEHICLE COLOR

63546 ODOMETER BRAND ACTUAL MILES

YEAR MAKE 2006 FORD MODEL

MUSTANG GT FUEL TYPE SALES TAX PD

VEHICLE BODY PCP

TITLE NUMBER NV007378608 EMPTY WT GROSS WT GVWR

3483 BRANDS

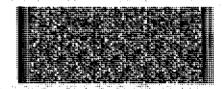
OWNER(S) NAME AND ADDRESS

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.

SIGIVA	IUME C	IL WOTER	JNIZCU I	AGENT		DAIE	j. :
					5 40%,5% 2 322,233		4
PRINT	ED NAM	IE OF AC	ENT AN	D COM	PANY		7



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):

P	rinted	Full	Le	gai	Nan	ne c	of I	Buy	er.	- N.	
ė.	7.	1.			1.00				4.7		
÷	1.0			1.1		16	_				

Nevada Driver's License Number or Identification Number

_		AND	
	•	OR	

Printed Full Legal Name of Buyer

Nevada Driver's License Number or Identification Number

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.

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

ODOMETER READING

Signature of Seller(s)/Agent/Dealership

Printed Name of Seller(s)/Agent/Dealership

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

Dealer's License Number

Date of Sale

Signature of Buyer

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

CONTROL NO. 2577734

VP-2 (Rev. 8/10)

(THIS IS NOT A TITLE NO.)

Printed Full Legal Name of Buyer

			1. 4.25
	FEDERAL AND STATE	AW RECHIDES THAT YOU STATE THE WAY	- 24
	FAILURE TO CO	AW REQUIRES THAT YOU STATE THE MILEAGE IN CONNECTION WITH THE TRANSFER OF OWNERSHIP. MPLETE OR PROVIDING A FALSE STATEMENT MAY RESULT IN FINES AND/OR IMPRISONMENT.	,
	The undersi	prized hereby certifies the vehicle described in this title has been transferred to the following buyer(s):	
سنس ا		a state to the following buyer(s):	
1	Printed Full Legal Name of Buyer		AND.
		Nevada Driver's License Number or Identification Number	OR
E.	Printed Full Legal Name of Buyer	· <u></u>	0.1
ш		Nevada Driver's License Number or Identification Number	- 14
 ≩ ≥		臺리에 가는 그는 그는 그는 가는 하는 것이 말해 생활하다면 얼굴을 됐습니다. 그는 그는 사람이 그는	194 1 1 3
छ ≷	Address	g _ City State Zio Code	
FIRST REASSIGNMENT DEALER ONLY	certify to the best of my knowledge to	Zip Code. se odometer reading is the actual mileage of the vehicle unless one of the following statements is checked.	
Α ⊞		NO The mileage state unless one of the following statements is checked.	-
E S		The mileage stated is in excess of its mechanical limits	
<u> </u>	ODOMETER READING	The decirity is the state of the property of t	NEY
82	ODOWETER HEADING	Exempt - Model year over 9 years old.	
III.		를 보고 있는 보고 있는 사람들은 사람들은 사람들은 사람들은 사람들은 사람들은 사람들이 되었다. 보고 있다.	
	Signature of Seller(s)/Agent/Dealership	■	
	I am aware of the above odometer cer	dication made by the seller/agent .	
		Date of Sale	
	Signature of Buyer		
28 X2	Ogradae of buyer	Printed Full Legal Name of Buyer	
	FEDERAL AND STATE		
	TARCHE TO A	W REQUIRES THAT YOU STATE THE MILEAGE IN CONNECTION WITH THE TRANSFER OF OWNERSHIP.	- 10 m
	The undersion	WE LET BY THE THE WILLIAM IN CONNECTION WITH THE TRANSFER OF OWNERSHIP. MY LET BY THE OTHER AND THE WAR THE STATE WHEN THE WAS AND THE MEDICAL MEDICA	
	7	hed hereby certifies the vehicle described in this title has been transferred to the following buyer(s):	, 机基键
36 . 1	<u> </u>		3 4
	Printed Full Legal Name of Buyer		AND
i		Nevada Driver's License Number or Identification Number	OR
·复´	Printed Full Legal Name of Buyer	등	On.
NMEN		Nevada Driver's License Number or Identification Number	· · · · · · · · · · · · · · · · · · ·
		♥ 다시는 이 다시다고요요요요요요 중에 요요 중요요요요요요요요요요요요요요요요요요요요	
SSIG	Address	City State 7.00	
REASSIGNLER ON	I certify to the best of my knowledge the	Signer State Zip Code	
E E	,,	e odometer reading is the actual mileage of the vehicle unless one of the following statements is checked.	
	<u> </u>	The mileage stated is in excess of its mechanical limits	
불법	ODONETED BEAUTY		ICY
8	ODOMETER READING	Exempt - Model year over 9 years old.	
SECOND DE/		를 보고 있는 사람들이 보고 있는데 사람들이 보고 있다면 보고 있다면 보고 있다면 보고 있다. 그 사람들이 보고 있다면 보다 보고 있다면 보다 되었다면 보고 있다면	
93	Signature of Seller(s)/Agent/Dealership		
	I am aware of the above odometer cert	ication made by the seller/event. Declar's Licentiane or Seller's/Agent/Dealership	
		Date of Sale	
	Signature of Buyer	<u> </u>	
4 7	organic, or Duyer	Printed Full Legal Name of Buyer	
	FEDERAL AND STATE LA		
	FAILURE TO CON	W REQUIRES THAT YOU STATE THE MILEAGE IN CONNECTION WITH THE TRANSFER OF OWNERSHIP.	
	The underside	PLETE OR PROVIDING A FALSE STATEMENT MAY RESULT IN FINES AND/OR IMPRISONMENT.	
		ed hereby certifies the vehicle described in this title has been transferred to the following buyer(s):	
	9	그는 그	- 35
Γ	Printed Full Legal Name of Buyer		AND
		Nevada Driver's License Number or Identification Number	OR
5 [Printed Full Legal Name of Buyer	 	. Asja
j		Nevada Driver's License Number or Identification Number	(Mary
اد⊵	Addrage		
즐롱!	Address	City State Zip Code	
DEALER ONLY	Teertify to the best of my knowledge the	odometer reading is the actual mileage of the vehicle unless one of the following statements is practical.	
	- / A	NO The mileage stated in manager of the vertical states one of the tellurery stated as the char.	
r 🐔 L	<u></u>	Land Section 10 to	4
5 💆 [ODOMETER READING	THE COMPLETE TEACHER PROPERTY AND THE SOUTH	Y
≘	SOOMETEN HEADING	Exempt - Model year over 9 years old	
- L		1、1、1、1、1、1、1、1、1、1、1、1、1、1、1、1、1、1、1、	
	Signature of Seller(s)/Agent/Dealership		1.16.3
	I am aware of the above odometer certification	cation made by the seller/agent Dealer's License Number Dealer's License Number	
	i de la companya de l	Date of Sale	
+	Signature of Buyer	, and a second of the second 	
	S S	Printed Full Legal Name of Buyer	-
.	and the second s	LIENHOLDER TO BE RECORDED	
	and the second s	COMPLETE SECUNDED	X
	<u></u>	10 1.1 (1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	. 'Q
ラ.	Printed Full Legal Name of Lienholder		***
	Address	(if no lienholder write "NONE")	
.	Street	 	4.5
		City Sale VIII O G. G. A. O.	1

ALTERATION OR ERASURE VOIDS THIS TITLE

OUS121 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:

Mileage:

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		

	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

The state of the s	12 Month	24 Month	30 Month	36 Month	42 Month	48 Month	60 Month	End Of Term
Base	N/A							
Options	. \$0	\$0	\$0	\$0	\$0	\$0	\$0	N/A
Mileage	N/A							
Total	N/A							

Black Book Add/Deducts

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

1	2	0	4/	2	0	1	4

#	Orig.	Date	Customer Nam	e Type			Coll. Value	Advanced	Fees.	Paid	Amt. Due	EXT
069-0139023	12/04		Brown, Justin	D A3			\$8,939.87	\$6,020.00	\$3,308.00	\$2,015.00	\$7,313.00	
Transactio		Type	Trans. Date	New Due Date	Pro?	Rev?	>	Principal	Fees	Amt Paid	Due	
10069-0139	0023-1	NEL.	12/4/2014 7:3		Х	-		\$6,020.00	\$0.00	\$0.00	\$6,020.00	
10069-0139	023-2	FEE	1/3/2015		Х	-		\$0.00	\$661.60	\$0.00	\$661.60	
10069-0139	9023-3	LOG	1/5/2015 8:57		X	-		\$0.00	\$0.00	\$0.00	\$0.00	
10069-0139	023-4	LOG	1/6/2015 9:57		Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
10069-0139		LOG	1/10/2015 11:		Х	_		\$0.00	\$0.00	\$0.00	\$0.00	
10069-0139		LOG	1/12/2015 11:		Х	_		\$0.00	\$0.00	\$0.00	\$0.00	
10069-0139		LOG	1/12/2015 3:2		Х	_		\$0.00	\$0.00	\$0.00	\$0.00	
10069-0139		LOG	1/12/2015 5:5		X	_		\$0.00	\$0.00	\$0.00	\$0.00	
10069-0139		LOG	1/13/2015 9:4		X	_		\$0.00	\$0.00	\$0.00	\$0.00	
10069-0139			1/13/2015 6:4		X	_		\$0.00	\$0.00	\$0.00	\$0.00	
10069-0139			1/14/2015 11:		X	_		\$0.00	\$0.00	\$0.00	\$0.00	
10069-0139			1/15/2015 9:2		x	_		\$0.00	\$0.00	\$0.00	\$0.00	
					x	_		\$0.00	\$0.00	\$0.00	\$0.00	
10069-0139			1/15/2015 3:1	4/0/0045	x			\$0.00	\$286.69	\$560.00	(\$273.31)	
10069-0139			1/16/2015 10:	1/3/2015				\$0.00 \$0.00	•	\$300.00 \$104.00	(\$273.31) (\$104.00)	
10069-0139			1/16/2015 6:3	2/2/2015	Х	-		•	\$0.00			
10069-0139			2/2/2015 7:17		X	-		\$0.00	\$374.91	\$0.00	\$374.91	
10069-0139			2/3/2015 8:59		Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
10069-0139			2/4/2015 10:5		X	-		\$0.00	\$0.00	\$0.00	\$0.00	
10069-0139	0023-19	PMT	2/13/2015 11:	2/2/2015	Х	-		\$0.00	\$242.59	\$290.00	(\$47.41)	
10069-0139			2/16/2015 9:3		Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
10069-0139	9023-21	LOG	2/16/2015 12:		Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
10069-0139	9023-22	LOG	2/16/2015 4:5		Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
10069-0139	9023-23	PMT	2/17/2015 4:4	2/2/2015	Х	-		\$0.00	\$88.21	\$100.00	(\$11.79)	
10069-0139	023-24	LOG	2/19/2015 12:		Х	-		\$0.00	\$0.00	\$ 0. 0 0	\$0.00	
10069-0139	9023-25	LOG	2/21/2015 11:		Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
10069-0139	9023-26	LOG	2/24/2015 10:		Х	_		\$0.00	\$0.00	\$0.00	\$0.00	
10069-0139			2/25/2015 9:2		Х	_		\$0.00	\$0.00	\$0.00	\$0.00	
10069-0139			2/26/2015 9:5		X	_		\$0.00	\$0.00	\$0.00	\$0.00	
10069-0139			2/26/2015 12:	2/2/2015	X	_		\$0.00	\$198.48	\$200.00	(\$1.52)	
10069-0139			2/26/2015 12:	3/4/2015	x	_		\$0.00	\$0.00	\$80.00	(\$80.00)	
10069-0139			3/4/2015 7:08	0/4/2010	X	_		\$0.00	\$132.32	\$0.00	\$132.32	
10069-0139			3/5/2015 9:38		X	-		\$0.00	\$0.00	\$0.00	\$0.00	
					x			\$0.00	\$0.00	\$0.00	\$0.00	
10069-0139			3/6/2015 9:46		x	_		\$0.00	\$0.00	\$0.00	\$0.00	
10069-0139			3/9/2015 10:5		x			\$0.00	\$0.00	\$0.00	\$0.00	
10069-0139			3/10/2015 12:			-			\$0.00	\$0.00	\$0.00	
10069-0139			3/10/2015 5:5		X	-		\$0. 0 0				
10069-0139			3/11/2015 10:		Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
10069-0139			3/12/2015 9:5		Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
10069-0139			3/14/2015 10:		Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
10069-0139			3/16/2015 11:		Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
10069-0139	9023-41	LOG	3/18/2015 10:		Х	-		\$0.00	\$0.00	\$0.00	\$0.00	1
10069-0139	9023-42	LOG	3/19/2015 9:1		Х	-		\$0.00	\$0.00	\$0.00	\$0.00	1
10069-0139	9023-43	LOG	3/20/2015 9:1		Х	-		\$0.00	\$0.00	\$0.00	\$0.00	l
10069-0139	9023-44	LOG	3/21/2015 10:		Х	-		\$0.00	\$0.00	\$0.00	\$0.00)
10069-0139	9023-45	LOG	3/23/2015 11:		Х	-		\$0.00	\$0.00	\$0.00	\$0.00)
10069-0139			3/24/2015 9:2		Х	-		\$0.00	\$0.00	\$0.00	\$0.00)
10069-0139			3/25/2015 11:		Х	_		\$0.00	\$0.00	\$0.00	\$0.00)
10069-0139			3/26/2015 10:		Х	_		\$0.00	\$0.00	\$0.00	\$0.00)
10069-0139			3/27/2015 5:5		X	_		\$0.00	\$0.00	\$0.00	\$0.00)
10069-0139			4/3/2015 7:05		X	_		\$0.00	\$661.60	\$0.00	\$661.60	
10069-0139			4/4/2015 10:4		X			\$0.00	\$0.00	\$0.00	\$0.00	
					x	_		\$0.00	\$0.00	\$0.00	\$0.00	
10069-0139			4/7/2015 9:42		x	_		\$0.00	\$0.00	\$0.00	\$0.00	
10069-0139			4/17/2015 6:2									
10069-0139			4/18/2015 10:		X	-		\$0.00	\$0.00	\$0.00	\$0.00	
10069-0139			4/20/2015 9:4		Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
10069-0139			4/20/2015 3:1		X	-		\$0.00	\$0.00	\$0.00	\$0.00	
10069-0139	9023-57	LOG	4/21/2015 8:4		Х	-		\$0.09	D 2000	00	7/	
10069-0139	9023-58	PMT	4/21/2015 1:2	3/4/2015	Х	-		\$0. 00			- 2 41 15.96	
10069-0139	9023-59	LOG	4/22/2015 4:0		Х	-		\$0.00	\$0.00	ROA\$900	6830 ^{60.00})
40000 0400	anaa ed	LOG	4/24/2015 8:5		Х	_		\$0.00	\$0.00	\$0.00	\$0.00)

12/04/2014

ID#	Orig. Date	Customer Nam	e Type			Coll. Value	Advanced	Fees.	Paid	Amt. Due	EXT's
10069-0139023	12/04/2014	Brown, Justin						_	\$2,015.00		0
Transaction	r# Type	Trans. Date	New Due Date	Pro?	Rev?		Principal	Fees	Amt Paid	Due	
10069-0139	023-61 PMT	4/24/2015 9:2	4/3/2015	X	-		\$0.00	\$66.16	\$300.00	(\$233.84)	
10069-0139	023-62 LOG	4/28/2015 4:5		X	-		\$0.00	\$0.00	\$0.00	\$0.00	
10069-0139	023-63 LOG	5/2/2015 10:3		Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
10069-0139	023-64 FEE	5/3/2015		Х	-		\$0.00	\$198.48	\$0.00	\$198.48	
10069-0139	023-65 LOG	5/4/2015 9:28		Χ	_		\$0.00	\$0.00	\$0.00	\$0.00	
10069-0139	023-66 LOG	5/5/2015 10:5		X	-		\$0.00	\$0.00	\$0.00	\$0.00	
10069-0139	023-67 LOG	5/5/2015 4:54		X	-		\$0.00	\$0.00	\$0.00	\$0.00	
10069-0139	023-68 LOG	5/6/2015 9:28		Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
10069-0139	023-69 LOG	5/6/2015 3:11		Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
10069-0139	023-70 LOG	5/7/2015 9:02		Х	_		\$0.00	\$0.00	\$0.00	\$0.00	
10069-0139	023-71 LOG	5/7/2015 3:06		Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
10069-0139	023-72 LOG	5/8/2015 3:25		Х	_		\$0.00	\$0.00	\$0.00	\$0.00	
10069-0139	023 Totals:	1			iminiminime.		\$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

 $APP \underset{\mathsf{ROA}}{008425}$

		an dan dan dan dan dan dan dan dan dan d	
in the state of th			
	e (1 de la composition della c		

THE REPORT OF THE PARTY OF THE	

A - 243

Date: 12/26/2014		j	Title Loan Agree	ement	-		
Customer & Co-Cus FIRST NAME Mattie	tomer Information LAST NAME	ACCOUNT NUMBE	10000	142990			Number: 10069-0142990
mattle	White		CO-CUSTOMER F	IRST NAM	IE	CO-CUSTOM	ER LAST NAME
1345 Paseo Granda St.			CO-CUSTOMERS	j	CO-CUSTOME		LIC./STATE ID. NO.
City	STATE	ZIP CODE	CO-CUSTOMER S	TREET AD	DRESS		
- Vogado	NV		CO-CUSTOMER C		CO-CUSTON	IER STATE	CO-CUSTOMER ZIP CODE
Informati	∟icensee on	LICENSEE'S HOURS	CO-CUSTOMER HO			CO-CUSTON	MER DATE OF BIRTH
LICENSEE NAME TitleMax of Nevada, Inc. d/b LICENSEE STREET ADDRI	Jo Tules	Monday to Friday 9:00 / LICENSEE PHONE (702)638-2292	A.M. to 7:00 P.M., Sa NUMBER	turday 10:0	00 A.M. to 4:00 I	P.M., Closed S	iunday
3450 W. Lake Mead Blvd., S EHICLE IDENTIFICATION TEZU14R778072945	450	Li La	CENSEE CITY as Vegas	LIC	ENSEE STATE	j 440	ENSEE ZIP CODE
EHICLE YEAR 007	VEHICLE MAKE	LICEN LVSN6 VEHICLE MO					108
The last Tru	Toyota	4Runner Spor	ODEL COL	.OR		 -	

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 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 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 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 above.

APP 008430 ROA 006836

FEDERAL TRUTH-IN-LENDING DISCLOSURES

ANNUAL PERCENTAGE RATE

The cost of your credit as a yearly rate.

133.7129 %

FINANCE CHARGE

The dollar amount the credit will cost you.

\$2.425.17

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.

\$5,000.00

\$7,425,17

ROA 006837

Tour payment schedule will be:		
Number of Payments 6	Amount of Payments \$1,060.73	When Payments are Due 1/25/2015 and each 30 days thereafter
,	\$1,060.79	7/24/2015
Security:		

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: 2. Amount paid on your account: 3. Amount paid to public officials: 4. Amount paid to on your behalf:	\$5,000.00 \$5,000.00 \$0.00 \$ 0.00
on your benam:	\$0.00

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

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.

Frace Period. For purposes of this Loan Agreement, the term "grace period" means the gratuitous period of payments deferment (i) which we offer to ou after entering into this Agreement pursuant to the provisions of NRS 604A.70 and NRS 604A.210, (ii) you voluntarily accept such terms of the payments eferment after entering into the Loan Agreement, and (iii) you and we agree to such terms of payments deferment in a written and signed "Grace Period ayments Deferment Agreement." We allow customers that are in good standing during the term of this Loan Agreement to request and enter into a Grace eriod Payments Deferment Agreement. You may request and enter into a Grace Period Payments Deferment Agreement by returning to our store not arlier than one business day following the date of this Loan Agreement. If you enter into a Grace Period Payments Deferment Agreement, your obligation pay simple interest under this Loan Agreement remains unchanged. Other than the interest and fees originally provided for in this Loan Agreement, we do of charge you any additional fees or interest for entering into a Grace Period Payments Deferment Agreement. UU843 I

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

Repayment Plan Disclosure: If you default the loan, we must offer a Repayment Plan to your efore we commence any civil action of process of alternative dispute resolution, or perfore 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 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 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 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 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. 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 You will be in default and entitled to enter into a Repayment Plan on the day 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

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") 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:

I. For purposes of this Waiver of Jury Trial and Arbitration Provision (hereinafter the "Arbitration Provision"), the words "dispute" and "disputes" are given the provision, the validity and scope of this Arbitration Provision and any claim or attempt to set aside this Arbitration Provision; (b) all federal or information you gave us before entening into this Loan Agreement, and/or any past agreement or agreement (including the Arbitration Provision), the ross-claims and third party claims; (d) all common law claims, based upon contract, tort, fraud, or other intentional torts; (e) all claims based upon a violation laim you owe us; (g) all claims asserted by you individually against us and/or any of our employees, agents, directors, officers, shareholders, governors, ad/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 tepresentative claims"); and/or (j) all claims arising from or relating directly or indirectly to the disclosure by use and/or related third parties (percental to as resonal information about you.

- 2. You acknowledge and agree that by enter this Arbitration Provision:
 - (a) YOU ARE WAIVING YOUR RIGHT TO HAVE A TRIAL BY JURY TO RESOLVE ANY DISPUTE ALLEGED AGAINST US OR RELATED THIRD PARTIES;
 - (b) YOU ARE WAIVING YOUR RIGHT TO HAVE A COURT, OTHER THAN A SMALL CLAIMS TRIBUNAL, RESOLVE ANY DISPUTE ALLEGED AGAINST US OR RELATED THIRD PARTIES; and
- (c) YOU ARE WAIVING YOUR RIGHT TO SERVE AS A REPRESENTATIVE, AS A PRIVATE ATTORNEY GENERAL, OR IN ANY OTHER REPRESENTATIVE CAPACITY, AND/OR TO PARTICIPATE AS A MEMBER OF A CLASS OF CLAIMANTS, IN ANY LAWSUIT FILED AGAINST US AND/OR RELATED THIRD PARTIES.
- 3. Except as provided in <u>Paragraph 6</u> below, all disputes including any Representative Claims against us and/or related third parties <u>shall</u> be resolved by binding arbitration <u>only</u> on an individual basis with you. THEREFORE, THE ARBITRATOR SHALL NOT CONDUCT CLASS ARBITRATION; THAT IS, THE ARBITRATOR SHALL NOT ALLOW YOU TO SERVE AS A REPRESENTATIVE, AS A PRIVATE ATTORNEY GENERAL, OR IN ANY OTHER REPRESENTATIVE CAPACITY FOR OTHERS IN THE ARBITRATION.
- 4. Any party to a dispute, including related third parties, may send the other party written notice by certified mail return receipt requested of their intent to arbitrate and setting forth the subject of the dispute along with the relief requested, even if a lawsuit has been filed. Regardless of who demands arbitration, you shall have the right to select either of the following arbitration organizations to administer the arbitration: the American Arbitration Association (1-800-778-7879) http://www.adr.org, or JAMS (1-800-352-5267) http://www.jamsadr.com. However, the parties may agree to select a local arbitrator who is an attorney, retired judge, or arbitrator registered and in good standing with an arbitration association and arbitrate pursuant to such arbitrator's rules. If the arbitration associations listed above are not available and the parties cannot otherwise agree on a substitute, then any party may petition a court pursuant to section 5 of the Federal Arbitration Act, 9 U.S.C. sections 1-16 to select an arbitration organization, provided such arbitration organization shall enforce the terms of this Loan Agreement and the Arbitration Provision, including the prohibition on class arbitration. The party receiving notice of arbitration organization you have selected or whether you desire to select a local arbitrator. If 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 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 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
- 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 udgment of a court having jurisdiction over this transaction finds, for any reason, that the FAA does not apply to this transaction the state of Nevada.

 ROA 006839

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

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

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

TitleMax of Nevada, Inc. d/b/aTitleMax			
Mallu Watte Customer's Signature	12/26/14 Date	Sty Oestrew? Its Authorized Agent	
Co-Customer's Signature	 Date		

APP 008434

Customer Recipt/Repayment Plan Recipt (210 day loan) NAME AND ADDRESS OF THE LICENSEE: PAYMENT MADE ON BEHALF OF OR BY: Tm Las Vegas Nv #1 Lake Mead 6450 W. Lake Mead Blvd., Suite 150 Mattie White Las Vegas, NV 89108 LOAN AGREEMENT IDENTIFICATION NO. DATE/TIME OF RECEIPT OF PAYMENT: 10069-0142990 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: AGENT RECEIVING PAYMENT: \$550.95 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 Repayment Plan Agreement. Grace Period Plan Agreement. Acknowledgments. By signing below, you acknowledge that the payment information noted above is accurate. You further represent that the information previously provided on the Covered Borrower Identification Statement is still accurate.

APP 008435

Customer Recipt/Repayment Plan Recipt (210 day loan) NAME AND ADDRESS OF THE LICENSEE: PAYMENT MADE ON BEHALF OF OR BY Tm Las Vegas Nv #1 Lake Mead 6450 W. Lake Mead Blvd., Suite 150 Mattie White Las Vegas, NV 89108 LOAN AGREEMENT IDENTIFICATION NO. DATE/TIME OF RECEIPT OF PAYMENT: 10069-0142990 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: AGENT RECEIVING PAYMENT: \$550.95 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.

APP 008436

Customer Rev

NAME AND ADD	NET 00 0 = = =	ouizehayiile	nt Plan Recc st (210 day loan)
I IIII Las vegas	Ny #1 Lake Mead Mead Blvd Suite 150	E:	PAYMENT MADE ON BEHALF OF OR BY: Mattie White
LOAN AGREEME 10069-0142990	ENT IDENTIFICATION NO).	DATE/TIME OF RECEIPT OF PAYMENT:
LOAN AGREEME 12/26/2014 10:2	ENT DATE:		01/27/2015 04:03:50 PM
If you have multiple loans, this payment was applied to the loan number identified above.		applied to the	
AMOUNT PAID: \$551.00		AGENT RECEIVII Stu Oestreich	NG PAYMENT:
TODAY'S DAY	MENT ITEMIZATION		
- ODATO PAT	MICHILLEMIZATION		
PRINCIPAL PAID:	-	\$0.00	
INTEREST PAID:	-	\$551.00	

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.
- J Account paid in full. J
- Title Returned Upon Payment in Full. By signing below, you acknowledge that upon repayment in full, we returned the J
- Repayment Plan Agreement.
- J Grace Period Plan Agreement.

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

GRACE PERIOD PAYMENTS DEFERMENT AGREEMENT

Date: 1-21-15	Account Number: 10069-0142990
Customer Name: Mattie White Address: 1345 Paseo Granda St. Las Vegas, NV 89117	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
Со-Вогтоwer Name:	
Address:	

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

Consideration. You acknowledge and agree that you and we entered into a Title Loan Agreement on 12/26/2014 ("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 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 \mathbf{A}^{un} 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 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 of 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.

MA 01 11.		LICENSEE: TitleMax of Nevada, Inc. d/b/a TitleMax		
Customer's Signature	1-27-15 Date	Sty Outhersh Its Authorized Agent	1-27-15 Date	
Co-Borrower's Signature	Date			

Dustomer Application

12/26/14	Pe	rsonal Informa	tion	Ç'		
Date 9-26-14						
Home Phone		FILL	•••	mail Address (b	1 monelliti	
Best time to call?	Which number do	you prefer that we call?		. Audites (c)	14	
	□ Home Phone	e □ xe ll Phone				
Physical Address (street Number & Name)	Daseo Gra			Apt#		
Mailing Address (If different from physical	address)	State U V	Zip & 91	County	Clark	
City	-	State	Zip			
	S	ource of Incon	ne			
ray rrequency: (check one) □ 1st & 15th of month □ 15th & en	d of month □ Biweekiv (every	2 weeks)	Art Mo	oss Gross onthly Monthly		A
□ Weekly □ Monthly (last day) □	Monthly (1st day) □ Monthly (3rday)		Obligations Obligations		
*Alimony, child support or separate	maintenance income need not	be revealed if you do not	wish to have it consider	dered as a basis for	(i). repaying this obligation.	
Alimony, child support, or separate n Are you currently in bankruptcy? _ y	naintenance received under. 🗉	court order written ag	greement 🗆 oral ül	nderstanding.		
4 1	C	redit Reference				
·					Martin de la compansión d	_
- 7					Appaint Annual A	
N						
R					•	
Na Re						
110						

APP 008442 ROA 006848

		Co-Applican	t intorma	uon	\sim			
Date	<u> </u>	State Issued ID Nun	nber Date	of Birth	Sócial Securit	y#		
Last Name	First Name Middle Name							
Home Phone		Cell Phone [†]			Email Address	s (optional)††		
Best time to call?		Which numb	er do you prefe Phone 🗆 C	er that we ca lell Phone	iš.			
Physical Address (street	Number & Name)				Apt	#		
City			State	Zip	County			
Mailing Address (# differe	ent from physical address)		<u>I</u>					
City			Sta	te Zip			···	
Employer * (Source of Inco	me)		Employer Ad	dress (Street M	lumber & Name)			
City		State		Z	ip Time a	t Job?		
Work Phone #		Job Title		Superviso	or			
Pay Frequency: (check on				Next Payd		nd Expected	Work Shift	
☐ 1st & 15th of month	☐ 15th & end of month ☐ Biwe				Gross Monthly Income	Gross Monthly Obligations		
☐ Self-Employed	(last day) □ Monthly (1.4 day)	Li Monthly (3" day)			\$	\$		
*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: oral understanding. Are you currently in bankruptcy? yes no								
How did you hear abou								
Friend/Referral N	lame of referrer?	Saw Sto	ore	Television	Yellow P	ages	Repeat Customer	
inte	rnet 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-Billey Act, and other disclosures or notices under applicable federal, state or local laws or regulations, or any other notices, information, or solicitations we may send. You may request a paper copy of any emailed disclosures by submitting a request through the link found within the emails. You may also send a written request to TitleMax, P. O. Box 8323, Savannah, GA 31412. We will provide such paper copies to you at no charge. We will retain all Disclosures as required by applicable law. Your Consent only applies to emails we send and receive. You consent to electronically receiving disclosures relating to transactions, accounts, and other emails electronically. Before deciding to obtain electronic disclosures, you acknowledge that you considered whether you have the required hardware and software capabilities. To access and retain Disclosures electronically, you will need to use the following computer software and hardware: a PC with internet access and an Internet Browser that meets the following minimum requirements: Microsoft® Internet Explorer 6.1 or later versions or Mozilla Firefox 2.0 or later versions. The specific Internet Browser must also support at least 128-bit encryption. To read some documents, you will need a PDF file reader like Adobe® Acrobat Reader. If these requirements change and a material risk arises that you won't receive Disclosures electronically, we will notify you. You will need a printer or long-term storage, such as a disk drive, to retain, download, or print the Disclosures. You may withdraw Your Consent at any time. If you want to withdraw Your Consent, submit a request through the link in any email we send, or write to the address found in this disclosure. If you withdraw Your Consent, such withdrawal will not affect the legal effectiveness, validity, or enforceability of prior electronic Disclosures. If your electronic address, mailing address, telephone number, or any information you provided changes, then you agree to inform us. You may contact us by clicking the appropriate link in any email, or writing to the address in this disclosure. BY PROVIDING YOUR EMAIL ADDRESS, AND THEREBY AGREEING, YOU ACKNOWLEDGE AND AGREE THAT YOU: (1) CAN ACCESS THE DISCLOSURES IN THE DESIGNATED FORMATS DESCRIBED ABOVE, (2) READ THE INFORMATION ABOUT ELECTRONIC RECORDS, AND DISCLOSURES, IN THIS CONSENT TO EMAIL COMMUNICATIONS AND ELECTRONIC DISCLOSURES, (3) CONSENT TO HAVING DISCLOSURES PROVIDED OR MADE AVAILABLE TO YOU IN ELECTRONIC FORM, (4) CONSENT TO DOING BUSINESS WITH US ELECTRONICALLY, AND (5) MAK REQUEST A RAPER CORP. OF ANY EMAILED DISCLOSURES, WHICH WE WILL PROVIDE TO YOU AT NO CHARGE. You may request and obtain a copy of ten (可如如何)()有理如何可以可以 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 arbitration 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 organizatio

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

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

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

Ability to Repay Verification.

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

ADD 000444

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 <u>Titlemax</u> Address: 6450 W Lake Mead Blvd #150 Las Vegas, NV 89108
Vehicle Information: VIN: JTEZU14R/78072945 License Plate State and No: LV SN65 Color: Black Year: 20	007 Make: Toyota Model: 4Runner
	"you" and "your" mean the customer who has signed it. The word d'/a Titlemax, a provider of title loan servicer and regulated by the Nevada Financial Institutions Division, 406 F 75) 684-1830, Fax: (775) 684-1845. The word "Vehicle" means the province of Nevada the Neva
Pursuant to N.R.S. 604A.450-1, we have evaluated the Vehicle's far your application information regarding current and expected income	ir market value. Pursuant to N.R.S. 604A.450-2, we have reviewed e, obligations and employment.
Pursuant to N.R.S. 604A.450-3, you are required to give us an affid true and correct information concerning the customer's income, obcustomer has the ability to repay the title loan.	avit which states: (a) The customer has provided the licensee with ligations, employment and ownership of the vehicle; and (b) The
The undersigned, Mattie White , being first duly sworn, sta	ites as follows:
You have provided us with true and correct information the vehicle; and	n concerning your income, obligations, employment and ownership of
2. You have the ability to repay the title loan.	
FURTHER, AFFIANT SA Customer Signature:	rathe While
Co-Borrower Signature:	
: }	



DEPARTMENT OF MOTOR VEHICLES

CERTIFICATE OF TITLE

VIN	40	10	: 1	100			•	100	7
.3E	- 25				11.		2 2		٠,
JTE	ΖU	12	R 7	T	30	₹25	14	5	ें

2007 FOYT

MODEL **4RUNNER SR** VEHICLE BODY ∓4₩

TITLE NUMBER NV006499703

DATE ISSUED

ODOMETER MILES 78805

FUEL TYPE

SALES TAX PO

EMPTY WT

GVWR

4045

10/17/2013 VEHICLE COLOR

ODOMETER BRAND ACTUAL MILES

BRANDS

OWNER(S) NAME AND ADDRESS

WHITE WATTIE M

1345 PASEO GRANADA ST

LAS VEGAS NV 89117-7522

LIENHOLDER NAME AND ADDRESS

TITLEMAX OF NEVADA INC DIBIA TITLEMAX 6450 W LAKE MEAD BEVO-STE 150

LAS VEGAS NV 89108-7369

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

SIGNATURE OF AUTHORIZED AGENT

PRINTED NAME OF AGENT AND COMPANY

FEDERAL AND STATE LAW REQUIRES THAT YOU STATE THE MILEAGE IN CONNECTION WITH THE TRANSFER OF OWNERSHIP FAILURE TO COMPLETE OF PROVIDING A FALSE STATEMENT MAY RESULT IN FINES AND/OF IMPRISORMENT. The undersigned hereby countes the vehicle described in this tage manufacted to the following bayers:

Signature of Seller(s)/Agent/Dealership

ODOMETER READING

Printed Name of Seller(s)/Agent/Dea

eter certification made by the seller/agent. [] Dealer's License Number

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

VR-2 (Rev. 8/10)

Printed Full Legal Name of Buyer CONTROL NO.

15267080

(THIS IS NOT A TITLE NO.)

Contact Information 12/26/2014

Company: Titlemax (314391)

Contact: Nathan K
E-Mail: laura.famis@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 Base HP: 236 @ 5200 Weight: 5330

Cyfinders: 6 Transmission: A

Taxable HP: 32.8

Fuel Type: Gas Wheelbase: 109.8

Drive Train: RWD

Model Number: 8642

End of Term 0 Months: End of Term 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	\$7,675
Options [NA	\$0	\$0	\$0
Mileage _	N/A	N/A	N/A	N/A
Region	NA	\$0	\$0	\$0
Total	N/A	\$12,550	\$9,850	\$7,675

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

	X-CL	Clean	Average	Rough
Base	N/A	\$12,820	\$10,120	\$7,290
Options	N/A	\$0	\$0	\$0
Mileage	N/A	N/A	N/A	N/A
Region	N/A	\$0	\$0	\$0
Total	N/A	\$12,820	\$10,120	\$7,290

Retail Black Book values as of 12/24/2014

,	X-CL	Clean	Average	Rough
Base	N/A	\$15,400	\$12,250	\$9,725
Options	N/A	\$0	\$0	\$0
Mileage	N/A	N/A	N/A	N/A
Region	N/A	\$0	\$0	\$0
Total	NA	\$15,400	\$12,250	\$9,725

Residual Black Book values as of 12/24/2014

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

Black Book Add/Deducts

17-Inch Al Whi +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

1	2	12	A	12	n	1	4

ID#	Orig. Date	Customer Nan	ie Type			Coll. Value	Advanced	Fees.	Paid	Amt. Due	EXT's
10069-0142990 Transaction	12/26/2014 n # Type	White, Mattie Trans. Date	M B3 New Due Date	Pro?	Rev?	\$7,425.17	\$5,000.00 Principal	\$2,195.06 Fees	\$2,203.06 Amt Paid	\$4,992.00 Due	0
10069-0142		12/26/2014 1		Х	-		\$5,000.00	\$0.00	\$0.00	\$5,000.00	
10069-0142	990-2 LOG	1/3/2015 3:53		Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
10069-0142	990-3 LOG	1/22/2015 3:0		Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
10069-0142	990-4 FEE	1/25/2015		Х	-		\$0.00	\$549.50	\$0.00	\$549.50	
10069-0142	990-5 PMT	1/27/2015 4:0	2/24/2015	Х	-		\$0.00	\$36.63	\$551.00	(\$514.37)	
10069-0142	990-6 LOG	2/24/2015 9:0		Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
10069-0142	990-7 PMT	2/24/2015 3:5	3/26/2015	Х	-		(\$2.95)	\$512.87	\$550.95	(\$38.08)	
10069-0142	990-8 PMT	3/25/2015 4:3	4/25/2015	Х	-		(\$20.08)	\$530.87	\$550.95	(\$20.08)	
10069-0142	990-9 FEE	3/26/2015 8:1		Х	-		\$0.00	\$18.23	\$0.00	\$18.23	
10069-0142	990-10 PMT	4/24/2015 3:4	5/25/2015	Х	-		(\$3.19)	\$528.74	\$550.16	(\$21.42)	
10069-0142	990-11 FEE	4/25/2015 5:0		Х	-		\$0.00	\$18.22	\$0.00	\$18.22	
100 69-01 42	1990 Totals:	1					\$4,973.78	\$2,195.06	\$2,203.06	\$4,992.00	0
2/26/2014 Totals	s: 1					\$7,425.17	\$4,973.78	\$2,195.06	\$2,203.06	\$4,992.00	0

 $APP \underset{\mathsf{ROA}}{008448}$

IN THE SUPREME COURT OF THE STATE OF NEVADA

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

Case No. 74335

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

Respondent(s),

v.

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

Appellant(s).

District Court No. A-16-743134-J

APPELLANT'S APPENDIX

VOLUME 35 of 75

ADAM PAUL LAXALT Attorney General WILLIAM J. MCKEAN (Bar No. 06740)

Chief Deputy Attorney General DAVID J. POPE (Bar No.08617) Senior Deputy Attorney General VIVIENNE RAKOWSKY (Bar No. 09160)

Deputy Attorney General State of Nevada Office of the Attorney General 555 East Washington Avenue Suite 3900 Las Vegas, Nevada 89101 (702) 486-3426 (phone) (702) 486-3416 (fax)
Email address(es)
wmckean@ag.nv.gov
dpope@ag.nv.gov
vrakowsky@ag.nv.gov
Attorneys for Respondent

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

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

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

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

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

Affidavit

1.200	
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	Licensee Name: TitleMax of Nevada, Inc. d/b/aTItleMax Address:
Las Vegas, NV 89130 Co-Borrower Name:	6436 N Decatur Blvd. Ste.115 Las Vegas, NV 89131
Address:	Las vegas, NV 00101
Vehicle Information: VIN: 1FTRW07673KB30642	
License Plate State and No: 436LDZ Color: Brown Year: 20	03 Make: Ford Model: F150
In this Affidavit ("Affidavit"), the words "affiant," customer," "Licensee", "we", "us" and "our" mean TitleMax of Nevada, Inc. registered, licensed, and operating in accordance with Nevada law 2nd Street, Suite 3, Carson City, Nevada 89701-4758, Phone: (77 vehicle identified above. The word "Title" means a certificate of titl identifies the legal owner of a vehicle or any similar document issued Pursuant to N.R.S. 604A.450-1, we have evaluated the Vehicle's fair your application information regarding current and expected income Pursuant to N.R.S. 604A.450-3, you are required to give us an affidative and correct information concerning the customer's income, oblicustomer has the ability to repay the title loan.	r market value. Pursuant to N.R.S. 604A.450-2, we have reviewed a obligations and employment. avit which states: (a) The customer has provided the licensee with
The undersigned, Brian Sanchez, being first duly sworn, state	ies as follows:
 You have provided us with true and correct information the vehicle; and 	concerning your income, obligations, employment and ownership of
2. You have the ability to repay the title loan.	
FURTHER, AFFIANT SAY	YETH NOT.
Customer Signature:	and Janchy
Co-Borrower Signature:	

OF NEVAD

DEPARTMENT OF MOTOR VEHICLES I

CERTIFICATE OF TITLE

VIN		
	A Para Life of the	
1FTRWA7	673KB30642	

MAKE YEAR 2003 FORD MODEL F150 VEHICLE BODY TCW

TITLE NUMBER NV007443712

DATE ISSUED

ODOMETER MILES

FUEL TYPE G.

EMPTY WT

GROSS WT

SALES TAX PD

4655

BRANDS

12/20/2014 ODOMETER BRAND VEHICLE COLOR

EXEMPT

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.

Ŷ	7	Ì	G	N.	Δ.	Т	Ü	۱Ė	łΕ	1	Ö	F	'n	Δ	Ш	Ŧ	1	ľ)	7	2	71	=1)	1	۷	G	Ε	١	П	Ξ'
	•	1	•			ж.	. •	400			~	٠.			•		•				••		100	-				200			

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

or Identification Number

Nevada Driver's License Number or Identification Number

Printed Full Legal Name of Buyer

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

The mileage stated is in excess of its mechanical limit

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

ODOMETER READING

Printed Name of Seller(s)/Agent/Dealership

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

Dealer's License Number

Signature of Buyer

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

VP-2 (Rev. 8/10)

Printed Full Legal Name of Buyer

CONTROL NO.

23276116

(THIS IS NOT A TITLE NO.)

Contact information

12/22/2014

Company: Titlemax (314391)

Telephone: 912-525-2675

Fax:

Contact: Laura Farris

E-Mail: laura.farris@titlemax.biz

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

, i reconstruction control con	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 <i>,</i> 755	\$6,005	\$3,895

Retail Black Book values as of 12/22/2014

X-CL Clean Average Rough Base

	X-CL	Clean	Average	Rough
L	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

Alliand California	12 Month	24 Month	30 Month	36 Month	42 Month	48 Month	60 Month	End Of Term
. Bas	e N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Option	s \$0	\$0	\$0	\$0	\$0	\$0	\$0	N/A
Mileage	e N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Tota	I 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 Summa	ary
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
0 - 13 - 100 - 164 - 1	¢a nav no

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%

Income Based - Max. Loan Amount Inc. Title Fee	\$	10,00
Vehicle Value - Max. Loan Amount Inc. Title Fee	\$	4,00
Interest Rate		9.99
Max Cash to Customer Amount	7. \$ \$ 7 7	4,000.0
Actual Cash to Customer Amount	5	4,000 0
Title Fee Amount	\$	-
Total Loan Amount	\$	4,00
Amortized Loan Payment		\$821.3
Total Payback Amount		\$5,749.4
Minimum Payment to Extend		\$399.6
Grace Period Plan # of Months (0% Interest)		
Grace Period Plan Payment (0%)		\$571.4

NV Z10 Day Add-On/No DMV Fee 9.99%

Loan Analysis

Caswise Version Fiscal Date

scal Date User Id

40462

05/08/2015

235

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

40462 05/08/2015 235	(102)000
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
L	Current Loan Status: Grace Days:0 Log Item
Amount Advanced: \$4,000.00	Duration: Days Principal Balance: \$4,000.00
Set Due Dates On End Of Month: False Prom Accrue Only Thru Due Date On Payments Made Within Grace Period: False Balloo	rack Approval: Track Other Lender Information: pt For Check: Tracking ID: on Amount Type: Balloon Amount: on Amount Procedure:
, and a second s	n Procedure Early Payoff Rebate Proc.
999 9.99% Flat INT Rate 9.990000 % N 4/19/2015 LoanTitleMa	x210FeeCalculator LoaninterestProrateCalculator_
Late Charges: Default Grace Days: 0 Late Charge Type:	Flat or Rate: Value:
Pre-Autonay Dave:	e Type: \$ e Descr.: ion Procedure:
Check Scheduled Principal: False Interest	nterest Threshold: False Threshold Tolerance: \$0.00 nterest Procedure:
Payment Plan: INS Installment Loans Pmt. Proc	LoanProactiveInterestPaymentAmounts
Prompt For Check: No Check Date: For Collateral First: No Deposit Method: Collateral: Date To Pick Routing Replaced Deposit	Collateral Value Protocol: Payment Replacement: Never replace Collateral DepositDateProc: Date Check 21 Automobile Collateral Serial / License Deposited ID Make Model Number / State
1 Title \$5,749.47 Deposit Up Account # Deposit Rule ID	Ford F150 1FTRW07673 2003 A 436ldz NV
Payment Schedule: Beginning Bal. Interest Fees Principal 1 Monday 01/19/2015 30 Days \$4,000.00 \$399.60 \$0.00 \$421.75 2 Wednesd 02/18/2015 30 Days \$3,578.25 \$357.47 \$0.00 \$463.88 3 Friday 03/20/2015 30 Days \$3,114.37 \$311.13 \$0.00 \$510.22 4 Sunday 04/19/2015 30 Days \$2,604.15 \$260.15 \$0.00 \$561.20 5 Tuesday 05/19/2015 30 Days \$2,042.95 \$204.09 \$0.00 \$617.26 6 Thursday 06/18/2015 30 Days \$1,425.69 \$142.43 \$0.00 \$678.92 7 Saturday 07/18/2015 30 Days \$746.77 \$74.60 \$0.00 \$746.77	Total Pmt. Ending Bal. Interest From To Date #Days Satisfied \$821.35 \$3,578.25 12/21/2014 01/19/2015 30 01/24/2015 \$821.35 \$3,114.37 01/20/2015 02/18/2015 30 02/28/2015 \$821.35 \$2,604.15 02/19/2015 03/20/2015 30 04/18/2015 \$821.35 \$2,042.95 03/21/2015 04/19/2015 30 04/18/2015 \$821.35 \$1,425.69 04/20/2015 05/19/2015 30 04/18/2015 \$821.35 \$746.77 05/20/2015 06/18/2015 30 04/18/2015 \$821.37 \$0.00 06/19/2015 07/18/2015 30 04/18/2015
Transaction Summary: Payment Amount Principal Fees	Fees Credit New Pro. Date Sale Item
<u>Type Amount Due Applied Charged</u> 1 Saturday 12/20/2014 NEL \$0.00 \$4,000.00 \$4,000.00 \$0.00	Paid Amt. Due Date # Rev. Entered ID \$0.00 \$0.00 P 12/20/2014 2:40:52 PM 11369-192825 \$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 \$4 8 Wednesday 02/18/2015 FEE \$0.00 \$333.00 \$0.00 \$333.00	00.00 \$0.00 02/18/2015 2 P 1/24/2015 2:51:54 PM 11369-202612 \$0.00 \$0.00 P 2/18/2015 7:17:03 PM 00.00 \$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 28 Saturday 04/18/2015 PMT \$400.00 (\$13.72) \$0.00 \$386.28 \$4	\$0.00 \$0.00 P 3/20/2015 7:33:45 PM 00.00 \$0.00 04/19/2015 4 P 4/18/2015 10:53:05 AM 11369-226449 \$0.00 \$0.00 P 4/18/2015 4:24:14 PM
20 04:124	00.00 \$0.00
- rabaan ramar	

Total Amount Due:

FEE

PMT

PMT

FEE

PMT

PMT

FEE

PMT

PMT

FEE

999

999

999

999

999

999

INT

INT

INT

INT

INT

INT

INT

INT

INT

4 01/19/2015

6 01/24/2015

6 01/24/2015

8 02/18/2015

13 02/28/2015

13 02/28/2015

14 03/20/2015

28 04/18/2015

28 04/18/2015

29 04/19/2015

\$4398.40

399.60 FEE

FEE 5

PAY

FEE

FEE 10

PAY

FEE

FEE

66.60

-400.00

333.00

133.20

-400.00

266.40

13.32

386.28 FEE

-400.00 PAY

Apply Fees

Apply Fees

Apply Fees

Apply Fees

12 Apply Payment

Apply Fees Apply Fees

17 Apply Payment

18 Apply Fees

Apply Payment

3

15

01/19/2015 1

2

01/24/2015

02/18/2015

02/28/2015

03/20/2015 3

04/19/2015 4

12/21/2014 01/19/2015

01/20/2015 02/18/2015

01/25/2015 02/18/2015

02/19/2015 03/20/2015

03/01/2015 03/20/2015

03/21/2015 04/19/2015

008209 ROA 006615

1/19/2015 7:03:27 PM

1/24/2015 2:52:03 PM

2/18/2015 7:17:03 PM

2/28/2015 2:25:48 PM

2/28/2015 2:25:48 PM

3/20/2015 7:33:45 PM

1/24/2015 2:52:03 PM 11369-202612

4/18/2015 10:53:10 AM 11369-226449

4/18/2015 10:53:10 AM 11369-226449

11369-202612

11369-213404

Loan Analysis

Caswise Version | Fiscal Date

User Id

40462

05/08/2015

235

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

Loan ID: 11369-014225

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

Default Roll Fees Into Principal:

Module Loan Type

Payment Interval

Amortizing Type **Amortizing**

11369-006130 Cust:

Refinance Rules:

Sanchez, Brian C

INS B2 30 Days Interval

Allow Additional Principal: No

Can Be Consolidated:

Can Consolidate Others:

Show Roll Fees Option:

Override Refinance Setting Procedure:

No No

Settle Fees On Refinance:

No No Allow Pay Down Refinance:

Allow Principal Pay Down: No Early Extend From Term Date:

No Late Extend From Term Date: No

Custom Procedures: B2 LRP Refinance Loan Payoff

Custom Update Procedure DeferredLoanPayoffProposalUpdate210 **Custom Process Procedure**

Report Event ID: PIF

Custom Procedures: B2 NEL New Loan

Custom Update Procedure

Custom Update Procedure

Custom Process Procedure

Custom Process Procedure

Report Event ID: TMI Custom Procedures:

B2 PMT Deferred Loan Payment

Report Event ID: ABR

Custom Procedures: B2 POF Deferred Payoff Custom Update Procedure DeferredLoanPayoffProposalUpdate210

Custom Update Procedure

Custom Process Procedure

Custom Process Procedure

Custom Process Procedure

Report Event ID: PIF

Custom Procedures: REL Refinance to InstallmentLoan

Report Event ID: TMA

Custom Procedures:

B2 RES Rescinded Report Event ID; TRR

Custom Procedures:

B2 RPC Replace Collateral Report Event ID: TMI

Custom Procedures:

Custom Update Procedure

Custom Update Procedure

Custom Update Procedure

Custom Process Procedure

Custom Process Procedure

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

D #	Orig. Date	Customer Name	Type	Coll. Value	Advanced	Fees.	Paid		EXT':
1369-0142250	12/20/2014	Sanchez, Brian C	B2	\$5,749.47	\$4,000.00	\$1,598.40	\$1,200.00	\$4,398.40	•
Transaction	· · · · · · · · · · · · · · · · · · ·		Due Date Pro? R		Principal	Fees	Amt Paid \$0.00	<i>Dua</i> \$4,000.00	
11369-0142		12/20/2014 2:	^	-	\$4,000.00	\$0.00	Φ0.00	\$4,000.00	
Collateral: T		ilake Ford Model: F150 Col			***	***	CO.OO	¢ 0.00	
11369-0142	250-2 LOG	1/19/2015 9:4	Х	-	\$0.00	\$0.00	\$0.00	\$0.00 \$ 0.00	
11369-0142	250-3 LOG	1/19/2015 2:3	Х	-	\$0.00	\$0.00	\$0.00	•	
11369-0142		1/19/2015 7:0	X	-	\$0.00	\$399.60	\$0.00	\$399.60	
11369-0142	250-5 LOG	1/21/2015 9:4	Х	-	\$0.00	\$0.00	\$0.00	\$0.00	
11369-0142		1/24/2015 2:5 2/18/		-	\$0.00	\$66.60	\$400.00	(\$333.40)	
Colleteral: T	ille Year: 2003 l	Make Ford Model: F150 Co	or: TAN Value: \$5749	.47				*** ***	
11369-0142	250-7 LOG	2/18/2015 6:4	Х	-	\$0.00	\$0.00	\$0.00	\$0.00	
11369-0142	250-8 FEE	2/18/2015 7:1	X	-	\$0.00	\$333.00	\$0.00	\$333.00	
11369-0142	250-9 LOG	2/19/2015 11:	X	-	\$0.00	\$0.00	\$0.00	\$0.00	
11369-0142	250-10 LOG	2/23/2015 10:	X	-	\$0.00	\$0.00	\$0.00	\$0.00	
11369-0142	250-11 LOG	2/23/2015 4:2	X	-	\$0.00	\$0.00	\$0.00	\$0.00	
11369-0142	250-12 LOG	2/23/2015 4:5	Х	-	\$0.00	\$0.00	\$0.00	\$0.00	
11369-0142	250-13 PMT	2/28/2015 2:2 3/20/	2015 X	-	\$0.00	\$133.20	\$400.00	(\$266.80)	
		Make Ford Model: F150 Co	ior: TAN Value: \$5749	9,47					
	250-14 FEE	3/20/2015 7:3	Х	-	\$0.00	\$266.40	\$0.00	\$266.40	
11369-0142	250-15 LOG	3/21/2015 12:	Х	-	\$0.00	\$0.00	\$0.00	\$0.00	
	250-16 LOG	3/23/2015 9:2	Х	-	\$0.00	\$0.00	\$0.00	\$0.00	
	250-17 LOG	3/23/2015 3:3	Х	-	\$0.00	\$0.00	\$0.00	\$0.00	
	250-18 LOG	3/24/2015 9:5	Х	_	\$0.00	\$0.00	\$0.00	\$0.00	
	250-19 LOG	3/30/2015 10:	χ .	-	\$0.00	\$0.00	\$0.00	\$0.00	
	250-20 LOG	3/30/2015 4:3	Х	_	\$0.00	\$0.00	\$0.00	\$0.00	
	250-21 LOG	4/1/2015 4:31	X	_	\$0.00	\$0.00	\$0.00	\$0.00	
	250-22 LOG	4/2/2015 8:51	Х	•	\$0.00	\$0.00	\$0.00	\$0.00	
	250-23 LOG	4/2/2015 5:07	X	-	\$0.00	\$0.00	\$0.00	\$0.00	
	250-24 LOG	4/3/2015 8:48	X	_	\$0.00	\$0.00	\$0.00	\$0.00	
	250-25 LOG	4/3/2015 11:3	x	_	\$0.00	\$0.00	\$0.00	\$0.00	
-	250-25 LOG	4/3/2015 1:45	x	_	\$0.00	\$0.00	\$0.00	\$0.00	
	250-20 LOG	4/13/2015 5:0	x	=	\$0.00	\$0.00	\$0.00	\$0.00	
	250-27 LOC 250-28 PMT	4/18/2015 10: 4/19		-	\$0.00	\$386.28	\$400.00	(\$13.72)	
		Make Ford Model: F150 C		9.47	*	·		•	
	2250-29 FEE	4/19/2015	X		\$0.00	\$13.32	\$0.00	\$13.32	
	250-29 FEE	4/20/2015 10:	x	_	\$0.00	\$0.00	\$0.00	\$0.00	
- ,	2250-30 LOG	4/20/2015 10. 4/20/2015 4:1	x	_	\$0.00	\$0.00	\$0.00	\$0.00	
	2250-31 LOG 2250-32 LOG	4/21/2015 10:	x	_	\$0.00	\$0.00	\$0.00	\$0.00	
		4/25/2015 10. 4/25/2015 1:5	x	_	\$0.00	\$0.00	\$0.00	\$0.00	
	2250-33 LOG		x	_	\$0.00	\$0.00	\$0.00	\$0.00	
***************************************	2250-34 LOG	4/27/2015 1:0			\$4,000.00	\$1,598.40	\$1,200,00	54,398.40	
77309-074	2250 Totals:	1			\$ 23000x00	# . 1 ~ a ~ x * s a	* · * ¬ ~ • · · ~	,	

APP 008211 ROA 006617

A - 236

604A.445., 210 Amt collected (14133.17) - Original amt (11880.22) = 2252.95 Title Loan Paid Is the loan a collection account? Does the written loan agreement include a disclosure regarding the opportunity to enter into a REPAYMENT plan if the customer defaults, pursuant to NRS 604A 410 (29)? Does the written loan agreement disclose the right of the customer to PRE-PAY the loan, pursuant to NRS 604A.410 (2e)? Does the written loan agreement disclose the right of the customer to RESCIND the loan, pursuant to NRS 604A.410 (2d): What is the borrower's expected gross monthly income? Is the loan secured? Loan Type Account Number Borrower Name & (Applies to High-Interest Loans Only) (Applies to Title Loans Only) (Applies to Title Loans Only) Licensee Address: 6450 W. LAKE MEAD PKWY SUITE 150 LAS VEGAS NV 89108 (Applies to Title Loans Only) 10069-0120952 Licensee Name & (Applies to Deferred Deposit Only) (Applies High-Int Loans) (Applies to D/D Loans) NRS 604A.445(I NRS 604A.450(1) Address: Michael Avent, 6489 Assembly Dr, Las Vegas, NV 89108 DBA: TITLEMAX OF NEVADA INC. DBA TITLEMAX YES Origination Date Deferred Deposit If so, what is the collateral? 2011 Ford Escape Has the title loan been extended for more than six additional periods, pursuant to NRS 604A.445 (2)? Does the original term of the title loan exceed 30 days? Does the loan amount exceed the fair market value of the vehicle securing the loan? N/A Has the loan been extended or renewed? Does the monthly payment amount exceed 25% of the borrower's expected gross monthly income? Does the original term of the D/D Loan not exceed 35 days? Does the deferred deposit loan exceed 25% of the customer's expected gross monthly income? Does the original term of the HIL not exceed 35 days? Amount of Loan \$8,000.00 VIOLATIONS/ TECHNICAL EXCEPTIONS/ OTHER COMMENTS: \$3,667 High-Int Loans 604A LOAN REVIEW WORKSHEET Was the borrower's income verified? Maturity Date 3/10/2015 N/A \$3,880.22 Charge Finance Title Loans N/A How many times? ζ. Total Number of Payments YES Paystub 6&1 Purpose of loan: N/A 0 If secured by a vehicle title, is it filed and perfected? Extensions: Title-6 add'l periods; D/D & High Int Loans - 90 days YES YES 1697.17/1697.20 NO Payment Amount Affidavit Exam as of: 5/4/2015 Exam Start Fair Market Value: Examiner: Dean Ventura APR Quoted N/A N/A Date: 5/4/2015 4 133.71% Are receipts filed? Other N/A N/A Is the APR correct YES YES \$13,940.00 YES 8213***** $\mathsf{R} \cap \mathsf{A}$

Title Loan Agreement

	\smile	110	He Loan rigide.		\sim	1	Number:	10069-0120952
Date: 8/12/2014			10069-01	20952				
Customer & Co-Customer Info	mation ACCOU	T NUMBER:			45"	CO-CUSTOME	R LAST NAM	E
	ST NAME		CO-CUSTOMER F	-IKS I NAN	VIE	00 000 000	.,,	
Michael Ave	ent		CHOTOUED		COCUSTOM	ER'S DRIVERS L	IC/STATE I	D. NO.
S	TO LIG WILLIAM IN	P	CO-CUSTOMER	SSIN	CO-COSTON	LINO BINITE IN		
(\$				CTDEET A	DDDESS			
STREET ADDRESS			CO-CUSTOMER	SIKEELA	IDDKESS			
6489 Assembly Dr.				OIT) (COCUETO	MER STATE	CO-CUST	OMER ZIP CODE
City STATE	ZIP COD	E	CO-CUSTOMER	CITY	00-00310	NATELOUVEE		
Las Vegas NV	89108			HOME DI	IONE	CO-CUSTON	VIER DATE C	F BIRTH
H			CO-CUSTOMER	HOME PH	IUNE	00-000.01	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	
- (9								-
Motor Vehicle & Licens	ee LICENS	CE S HOURS	OF OPERATION: A.M. to 7:00 P.M.,	Catumlan	10:00 A M to 4:0	nn P.M. Closed	Sunday	
Information	Monday	to Friday 9:00) A.M. to 7:00 P.M.,	Saluluay	10.00 A.M. 10 T.	001 111111 0:000		
LICENSEE NAME		NSEE PHON	NE NUMBER					
TitleMax of Nevada, Inc. d/b/a Title	Max (702	2)638-2292			LICENSEE ST	ATE 1	ICENSEE ZI	P CODE
LICENSEE STREET ADDRESS	· · · · · · · · · · · · · · · · · · ·		LICENSEE CITY	Į	NV		9108	
6450 W. Lake Mead Blvd., Suite 15	50		Las Vegas		144			
VEHICLE IDENTIFICATION NUMBER			ENSE PLATE					
1FMCU0D75BKB54263	•		LGL					
	HICLE MAKE	VEHICLE	Model	COLOR				

2011 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.

ESCAPE

FORD

SILVER

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

FEDERAL TRUTH-IN-LENDING DISCLOSURES

ANNUAL PERCENTAGE RATE

The cost of your credit as a yearly rate.

133,7117 %

FINANCE CHARGE

\$3,880.22

The dollar amount the credit will cost you.

Amount Financed

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

\$8,000.00

Total of Payments

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

\$11,880.22

Your payment schedule will be:		
Number of Payments	Amount of Payments	When Payments are Due
14diliber of Faymonto	\$1,697.17	9/11/2014 and each 30 days thereafter
6		
1	*\$1,697.20	3/10/2010
1	\$1,697.20	3/10/2015

Security:

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

Filing Fee: 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
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

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

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

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

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

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

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

Governing Law and Assignment.

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

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

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

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

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

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

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

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

Customer's Signature	Date Its Authorized Agent	8/12/2a4 Date
Co-Customer's Signature	Date	

Customer Receipt/Repayment Plan Receipt (210 day loan)

Custoine	i izeceihnizehaa	citt i tati itoocipt (2 10 day tours	/
NAME AND ADDRESS OF THE LI	CENSEE:	PAYMENT MADE ON BEHALF OF OR BY:	
TitleMax of Nevada,	Inc. d/b/a TitleMax	MICHAEL D AVENT	
6450 W. Lake Mead Blv	d,Las Vegas, Nevada 89		89108
LOAN AGREEMENT IDENTIFICA	TION NO.	DATE/TIME OF RECEIPT OF PAYMENT:	
20120952-10069		05/20/2015 19:00:23	
LOAN AGREEMENT DATE: 08	/12/2014		
If you have multiple loans, to			
AMOUNT PAID: 5961.37		VING PAYMENT: Mantica Perez-Zurita	
	1		
TODAY'S PAYMENT I	TEMIZATION		
PRINCIPAL PAID:	\$ 5961.37		
INTEREST PAID:	\$ <u>0.00</u>		
CHARGES PAID:	\$_0.00		
FEES PAID:	\$0.00		
TOTAL AMOUNT PAID TODAY:	\$ 5961.37		
UNPAID INTEREST:	\$ <u>0.00</u>		
BALANCE DUE ON LOAN:	\$ <u>0.00</u>		
NEXT SCHEDULED DUE DATE	. 06/09/2015		
Account paid in full by Account paid in full Title Returned Upon Pa Repayment Plan Agree Grace Period Plan Agree	yment in Full. By signing below, ment	acknowledge that upon repayment in full, we returned the Vehic	le's Title to you.
Acknowledgments. By signing b previously provided on the Covered	elow, you acknowledge that the p d Borrower Identification Statemer	ent information noted above is accurate. You further represent still accurate.	that the information
Michael Aver	of Mul	AUS	
Printed Name	Signatur		

Customer Receipt/Repayment Plan Receipt (210 day loan) PAYMENT MADE ON BEHALF OF OR BY: NAME AND ADDRESS OF THE LICENSEE: MICHAEL D AVENT TitleMax of Nevada, Inc. d/b/a TitleMax 6489 Assembly Dr., Las Vegas, NV, 89108 6450 W. Lake Mead Blvd, Las Vegas, Nevada 89108. DATE/TIME OF RECEIPT OF PAYMENT: LOAN AGREEMENT IDENTIFICATION NO. 05/12/2015 13:00:52 20120952-10069 LOAN AGREEMENT DATE: 08/12/2014 If you have multiple loans, this payment was applied to the loan number identified above. AGENT RECEIVING PAYMENT: Mantica Perez-Zurita AMOUNT PAID: 1010.00 TODAY'S PAYMENT ITEMIZATION \$ 1010.00 PRINCIPAL PAID: \$0.00 INTEREST PAID: \$ 0.00 CHARGES PAID: \$ 0.00 FEES PAID: TOTAL AMOUNT PAID TODAY: \$1010.00 \$0.00 UNPAID INTEREST: \$ 5961.37 BALANCE DUE ON LOAN: 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.

Customer Receip Extension & Receipt/Rep ment Plan Receipt

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

TODAY'S PAYMENT ITE	MIZATION	NEXT PAYMENT INFO	PRMATION
PRINCIPAL PAID:	\$ 996.00	PRINCIPAL:	\$ 995.92
INTEREST PAID:	\$0.00_	INTEREST:	\$0.00
Charges Paid:	\$ 0.00	FEES:	\$0.00
CHARGES FAID.	<u> </u>	Charges:	\$0.00_
FEES PAID:	\$0.00_	BALANCE DUE ON LOAN:	\$ 6971.37
TOTAL AMOUNT PAID TODAY:	\$996.00_	REPAYMENT PLAN MINIMUN	995.92
		NEXT SCHEDULED DUE DAT	TE: <u>5/10/2</u> 015

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.

Ÿ, 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 spand) or as a dependent of spouse of such membe status as an active duty member of the Armed Forces (Army, Navy, Marine Corps, Air Force, or Const changes.

Michael Avent

ROA 006627

No. 10069-0120952

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

Customer Name: Avent, Michael D Address: 6489 Assembly Dr. Las Vegas, NV 89108

6450 W. Lake Mead Blvd., Suite Las Vegas, NV 89108

Vehicle Information: 2011, SILVER, FORD, ESCAPE, 1FMCU0D75BKB54263

Co-Borrower Name:

Address:

Address:

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 represent the Vehicle. Under the Loan Agreement your

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 ("Onginal 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 Due Date Amount of Payment Periodic Payments 4/10/2015 \$995.92 1st Scheduled Payment 5/10/2015 \$995.92 2nd Scheduled Payment 6/9/2015 \$995.92 3rd Scheduled Payment 7/9/2015 \$995.92 4th Scheduled Payment 8/8/2015 \$995.92 5th Scheduled Payment 9/7/2015 \$995.92 6th Scheduled Payment 10/7/2015 \$995.92 7th Scheduled Payment 11/6/2015 \$995.93 8th Scheduled Payment 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

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 paid to you to initiate the Repayment Plan. If you 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, 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 applied to payment is your final payment agreed to herein any time without an additional charge or fee. scheduled payment is your final payment owing, such partial prepayment does not relieve you of your obligation to make 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 Default. You will be in default under this Repayment Plan Agreement 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 smediac, then in accordance with the limitation 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 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. ICENSEE: TitleMax of Nevada, Inc. d/b/a TitleMax

Its Employee Any comments or questions may be directed to our Customer Comment Line at the following toll-free

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

3/11/2015

Customer Recu⊒t/Repayment Plan Recei (210 day loan)

Customer Rece_	Michayinei	it i lan itcoorpe (2 to day to all)
NAME AND ADDRESS OF THE LICENSE Tm Las Vegas Nv #1 Lake Mead 6450 W. Lake Mead Blvd., Suite 150 Las Vegas, NV 89108	E :	PAYMENT MADE ON BEHALF OF OR BY: Michael Avent
LOAN AGREEMENT IDENTIFICATION NO 10069-0155464	Ο.	DATE/TIME OF RECEIPT OF PAYMENT: 03/11/2015 05:43:55 PM
LOAN AGREEMENT DATE: 3/11/2015 5:43:55 PM		
If you have multiple loans, this payment was loan number identified above.	as applied to the	
AMOUNT PAID: \$0.00	AGENT RECEIVI Mark Hart	NG PAYMENT:
TODAY'S PAYMENT ITEMIZATIO	N	
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 Foundation Vehicle's Title to you. 	ull. By signing below,	, you acknowledge that upon repayment in full, we returned the
□ Repayment Plan Agreement.		
☐ Grace Period Plan Agreement.		
Acknowledgments. By signing below, you represent that the information previously pr	u acknowledge that the ovided on the Covere	ne payment information noted above is accurate. You further ed Borrower Identification Statement is still accurate.
Printed Name	Signature	

Customer Receipt/Repayment Plan Receipt (210 day loan)

Ouotomo: House	o , to bay	it Plair Neceipt (2 to 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		DATE/TIME OF RECEIPT OF PAYMENT: 03/11/2015 05:32:37 PM
LOAN AGREEMENT DATE: 8/12/2014 5:26:14 PM		
If you have multiple loans, this payment was loan number identified above.		
AMOUNT PAID: \$890.00	AGENT RECEIVI Mark Hart	NG PAYMENT:
TODAY'S PAYMENT ITEMIZATION		
PRINCIPAL PAID:	\$0.10	
INTERÉST PAID:	\$889.90	15546
CHARGES PAID:	\$0.00	<u> </u>
FEES PAID:	\$0.00	
TOTAL AMOUNT PAID TODAY:	\$890.00	
BALANCE DUE ON LOAN:	\$0.00	
NEXT SCHEDULED DUE DATE:	4/10/2015	
 □ Account paid in full by rescission. □ Account paid in full. □ Title Returned Upon Payment in Full Vehicle's Title to you. □ Repayment Plan Agreement. □ Grace Period Plan Agreement. 	II. By signing below,	, you acknowledge that upon repayment in full, we returned the
a to to towards. Du signing holow you	acknowledge that the covered t	he payment information noted above is accurate. You further ed Borrower Identification Statement is still accurate.

Customer Recipt/Repayment Plan Recipt (210 day loan) PAYMENT MADE ON BEHALF OF OR BY: NAME AND ADDRESS OF THE LICENSEE: Michael Avent Tm Las Vegas Nv #1 Lake Mead 6450 W. Lake Mead Blvd., Suite 150 Las Vegas, NV 89108 DATE/TIME OF RECEIPT OF PAYMENT: LOAN AGREEMENT IDENTIFICATION NO. 02/09/2015 05:44:16 PM 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. AGENT RECEIVING PAYMENT: AMOUNT PAID:

Stu Oestreich

TODAY'S PAYMENT ITEMIZAT	ION	
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.

Acknowledgments By signing below you acknowledge that the payment information noted above is accurate. You further

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

Repayment Plan Agreement.

Grace Period Plan Agreement.

\$879.00

Signature

Customer Rec∟pt	/Repaymen	t 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		DATE/TIME OF RECEIPT OF PAYMENT: 01/09/2015 06:04:35 PM
LOAN AGREEMENT DATE: 8/12/2014 5:26:14 PM		
If you have multiple loans, this payment was loan number identified above.		
AMOUNT PAID: \$880.00	AGENT RECEIV Stu Oestreich	NG PAYMENT:
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	<u> </u>
BALANCE DUE ON LOAN:	\$7,985.12	
NEXT SCHEDULED DUE DATE:	2/8/2015	
Vehicle's Title to you.	II. By signing below	, you acknowledge that upon repayment in full, we returned the
 ☐ Repayment Plan Agreement. ☐ Grace Period Plan Agreement. 		,
Acknowledgments. By signing below, you represent that the information previously pro	vided on the Cover	the payment information noted above is accurate. You further and Borrower Identification Statement is still accurate.
Printed Name	M) V Signature	nel Anent.

Customer Recapt/Repayment Plan Recapt (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		DATE/TIME OF RECEIPT OF PAYMENT: 12/10/2014 06:03:53 PM
LOAN AGREEMENT DATE: 8/12/2014 5:26:14 PM		
If you have multiple loans, this payment was loan number identified above.	applied to the	
AMOUNT PAID	AGENT RECEIVIN	IG PAYMENT:

AMOUNT PAID: Keosha Hinds-mahaffy \$879.20 TODAY'S PAYMENT ITEMIZATION \$0.00 PRINCIPAL PAID: \$879.20 INTEREST PAID: \$0.00 **CHARGES PAID:**

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

\$0.00

	Account paid	in full by	rescission.
--	--------------	------------	-------------

Account paid in full.

FEES PAID:

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

	Customer Rece	∕pt/Repaymer	nt Plan Receipt (210 day loan)
	NAME AND ADDRESS OF THE LICENSE 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	O.	DATE/TIME OF RECEIPT OF PAYMENT: 11/10/2014 06:24:29 PM
	LOAN AGREEMENT DATE: 8/12/2014 5:26:14 PM		
	If you have multiple loans, this payment wa loan number identified above.	as applied to the	
	AMOUNT PAID: \$879.20	AGENT RECEIVI Jennifer M-hem	
	TODAY'S PAYMENT ITEMIZATION	N	
	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	
	e in the control of you.	II. By signing below, y	ou acknowledge that upon repayment in full, we returned the
A r	epresent that the information previously pro-	acknowledge that the vided on the Covered	payment information noted above is accurate. You further Borrower Identification Statement is still accurate.
- E	Michael Avunt	MID	
1	HITTER MAME	Signaffusa	-

APP 008228 ROA 006634

Customer Rec	ot/Repaymer	nt Plan Receart (210 day loan)
NAME AND ADDRESS OF THE LICENSES Tm Las Vegas Nv #1 Lake Mead 6450 W. Lake Mead Blvd., Suite 150 Las Vegas, NV 89108	<u>:</u>	PAYMENT MADE ON BEHALF OF OR BY: Michael Avent
LOAN AGREEMENT IDENTIFICATION NO 10069-0120952).	DATE/TIME OF RECEIPT OF PAYMENT: 10/10/2014 05:30:44 PM
LOAN AGREEMENT DATE: 8/12/2014 5:26:14 PM		
If you have multiple loans, this payment wa loan number identified above.	s applied to the	
AMOUNT PAID: \$879.20	AGENT RECEIVI Stu Oestreich	NG PAYMENT:
TODAY'S PAYMENT ITEMIZATION	V	
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 Fuvehicle's Title to you. □ Repayment Plan Agreement. □ Grace Period Plan Agreement. 	III. By signing below,	you acknowledge that upon repayment in full, we returned the
Acknowledgments. By signing below, you represent that the information previously pro	acknowledge that the vided on the Covere	e payment information noted above is accurate. You further d Bortower Identification Statement is still accurate.
Michael Avent Printed Name	Signature	

Customer Receipt/Repayment Plan Receipt (210 day loan)

Customer Receip	v Repaymen	it Flail Neceipt (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		DATE/TIME OF RECEIPT OF PAYMENT: 09/10/2014 05:50:53 PM
LOAN AGREEMENT DATE: 8/12/2014 5:26:14 PM		
If you have multiple loans, this payment was loan number identified above.		·
AMOUNT PAID: \$879.20	AGENT RECEIVI Nathan Kimenk	
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. <u>69</u>	·
NEXT SCHEDULED DUE DATE:	10/11/2014	
 ☐ Account paid in full by rescission. ☐ Account paid in full. ☐ Title Returned Upon Payment in Fuvehicle's Title to you. ☐ Repayment Plan Agreement. ☐ Grace Period Plan Agreement. 	II. By signing below,	you acknowledge that upon repayment in full, we returned the
Acknowledgments. By signing below, you represent that the information previously pro	acknowledge that the vided on the Covere Signature	ne payment information noted above is accurate. You further led Borrower Identification Statement is still accurate.

 $APP \underset{\mathsf{ROA}}{008230}$

GRACE PERIOD PAYMENTS DEFERMENT AGREEMENT

Date: \$/10/14

Account Number: 10069-0120952

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

6489 Assembly Dr. Las Vegas, NV 89108 Vehicle Information: 2011 FORD ESCAPE 1FMCU0D75BKB54263

Co-Borrower Name:

Address:

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

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

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

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

Grace Periods Payments Deferment Schedule

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

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

Acknowledgment of Simple Interest Accrual. You acknowledge that we use the simple interest method to calculate and accrue the interest owing under the Loan Agreement. Interest is not compounded under the Loan Agreement. You acknowledge that simple interest is charged on the outstanding principal balance. Payments will be applied first to accrued interest, second to outstanding charges, if any, and third to principal. We calculated and estimated the simple interest under the Loan Agreement and disclosed in the "Finance Charge" disclosure assuming you would pay each scheduled payment in the amount scheduled and on the scheduled Payment Dates. The original Payment Schedule in the Loan Agreement provided for payments which would ratably and fully amortize the entire Principal Amount and interest payable. The interest rate under the Loan Agreement remains unchanged. You acknowledge that simple interest is charged on the unpaid principal balance of this Loan Agreement at the daily rate of 0.3663% 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 beforement 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.

dustomer's Signature	9/10/14 Date	LICENSEE: TitleMax of Nevada, In Its Authorized Agent	nc. d/b/a TitleMax Q Daf
Co-Borrower's Signature	Date		

Customer Application

Personal Information

Date				
08/12/14	First Name	V310111111	Middle Name	
Last Name Nvert	First Name Michael		Email Address (optional)††	
Home Phone				
	Which number do you pre-	er that we cam Cell Phone		
	7		-	
		<u> </u>	Apt#	
Physical Address (Street Number & N	ABLY DR State	Zip	County	
City as Vegas		V 891	108 Clark	
Mailing Address (if different from phy	sical address)			
City	State	Zip		
	<u> </u>			
2	Source	ce of Income		
		rocs (Smeet Number & Name)	2. 1	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,
WOIK PHONE #777-747	- 5268 Trust Holmi	nistrator con	Offrent and Expected Work Sh	ift
102 014	la la	Next Payday	Criment and Expected Work Sh Gross Gross	HL .
Pay Frequency: (check one)	& end of month Siweekly (every 2 wee	ks) Aug V, toly	Monthly Monthly Income Obligatio	
☐ 1 % & 15 " of monthly (last da	y) D Monthly (1st day) D Monthly (3rd day	, ,	ns	
☐ Self-Employed			\$ 3667 \$ 1700	
*Alimony, child support or sepa Alimony, child support, or sepa Are you currently in bankruptcy	arate maintenance income need not be reverate maintenance received under: court	order written agreement o	ral understanding.	
	Cond	it Deferences		
Address (Street Number & Name)	City	State		
	Perso	nal References		
		City State Zip		
1				
The state of the s				
- Control of the Cont				
			<u></u>	

 $APP \underset{\mathsf{ROA}}{008235}$

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

ADDITIONAL TERMS AND CONDITIONS OF THIS CUSTOMER APPLICATION

Saw Store

Postcard

Television

Other:

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

#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 ATD STMAY REQUEST OP ARE CORY OF ANY EMAILED DISCLOSURES, WHICH WE WILL PROVIDE TO YOU AT NO CHARGE. You may request and lotain a copy of the increase of the reference. ROA 006642

Repeat Customer

Yellow Pages

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

Friend/Referral/Name of referrer?

Internet

Rillboard

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

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

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

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

Ability to Repay Verification.

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

 K) 1971	 	
 14 (13		

By signing below and submitting this Customer Application, you are verifying that all of the information in his Customer Application, you are verifying that all of the information in his Customer Application, you are verifying that all of the information in his Customer Application, you are verifying that all of the information in his Customer Application, you are verifying that all of the information in his Customer Application, you are verifying that all of the information in his Customer Application, you are verifying that all of the information in his Customer Application, you are verifying that all of the information in his Customer Application in his Customer accurate and correct, including the personal references, contact information, employment or source of interior, And CHICA

	obligations. You agree that you have told us about nt or source of income, and (ii) current and expecte erstood all the above statements, including the	
Applicant Signature) - AM	Date Date
Co-Applicant Signature		Date

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/aTitleMax Address:

6450 W Lake Mead Blvd Las Vegas, NV 89108

Vehicle Information: VIN: 1FMCU0D75BKB54263

License Plate State and No: 408LGL

Color: Silver Year: 2011

Model: Escape Make: FORD

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:

STATE OF NEVADA

DEPARTMENT OF MOTOR VEHICLES

CERTIFICATE OF TITLE

UO/ IZIZUAN	57168	ESCAPE XL) SALES TAX PD EI	HICLE BODY 14W 1 APTY WI. GROSS I	NT GVWB.
OWNER(S) NAME AND ADDRE AVENT MICHAEL DONNELL 6489 ASSEMBLY DR LAS VEGAS MY 89188-7		ec AMA	<u> </u>	729/15
CIENHOLDER NAME AND AD TITLE MAX OF NEVADA I 6450 W LAKE MEAB BLVD LAS VEGAS NV 89108-7 LIENHOLDER RELEASE DIA LIENHOLDER RELEASE DIA SKIMATURBEOB AUTHORIZE	STE 150 369 EFFEST IN THE VEHICLE L S ATPRIENTED DE MANGE	DESCRIBED ON THIS	TITLE IS HEREB	Y RELEASED:
SIGNATURILEORIZAD RESIDENTE SASSEMENT SASSEMEN	AND COMPANY S THAT YOU STATE THE MILEA	GE IN CONNECTION WITH I ES AND/OR IMPRISONMENT det read to the following payers: Nevada Driver's License		AND E
Printed Full Legal Name of Buyer Address Foertily to the best of my knowledge. ODOMETER-READING Signature of Seller(s)/Agent/Dealership.	The odor	intege of the vehicle timess ge stated is in excess of its men neter reading is not the actual mi Model year over 9 years old.	State One of the following state following sta	ZIp Code afenents is checked. ETER DISCREPANCY.
I am aware of the above odometer of Signature of Buyer ACCORDING TO THE RECORDS OF VEHICLE DESCRIBED ABOVE, SIR.	THE DEPARTMENT OF MOTOR	the first and the first of the	jat Name of Buyer	

Contact Information

8/12/2014

Company: Titlemax (314391)

Telephone: 702-638-2292

Contact: Nathan K

Fax: 855-611-8934

E-Mail: laura.farris@titlemax.biz

Notes

Vehicle Info For 2011 Ford Escape XLT 4D Utility FWD

MSRP: \$24,215

VIN: 1FMCU0D75BKB54263

Adj. State: National

Fin Adv: \$14,225

UVC: 2011300732

Mileage 3

Equip Ret: \$26,740

MPG: --/-

Mileage Cat: D

Weight: 4300

Cylinders: 4

Tire Size: 235/70R16

Fuel Type: Gas

Transmission: A

Base HP: 171 @ 6000 Taxable HP: 19.6

Wheelbase: 103.1

Drive Train: FWD

Model Number: U0D

End of Term 0

End of Term 0

Months:

Price Includes: AT AC

Mileage:

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

				1
ADMINISTRAÇÃO DE COMPANSA DE C	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)

ROA 006647

			<i>(</i>	
	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

	12 Month	24 Month	30 Month	36 Month	42 Month	48 Month	60 Month	End Of Term
Base								
otions			\$0	\$0	\$0	\$0	\$0	N/A
leage	<u> </u>	<u> </u>	<u> </u>	N/A	N/A	N/A	N/A	N/A
Total	L	! 		\$7,050	\$6,325	\$5,600	\$4,300	\$(

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 Summa	ary
Loan Number	10069-0120952
Customer Name	MICHAEL ADVENT
ls Customer a Covered Borrower	No.
Requested Loan Amount	\$8,000.00
Title Fee	<u>\$0</u>
MLV Amount	\$8,050
Gross Monthly income	\$3,667.00
Current and Expected Monthly Obligations	\$1,700.00
Other TitleMax Loan Payment	\$6.00
Rate Match/Rate for Other TitleMax Loan	
Add-On to Current Loan or Multi-Car	
Residual Monthly Income	\$1,967.00

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

210 INSTALLMENT LOAN BRE		
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	3.4	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

A - 237

Grace Period Deferrment Agreement \$3,818.60 NRS.604A.210 & 445 Is the loan a collection account? Does the written loan agreement include a disclosure regarding the opportunity to enter into a REPAYMENT plan if the customer defaults, pursuant to NRS 604A.410 (2f)? Does the written loan agreement disclose the right of the customer to PRE-PAY the loan, pursuant to NRS 604A.410 (2e)? Does the written loan agreement disclose the right of the customer to RESCIND the loan, pursuant to NRS 604A.410 (2d)? What is the borrower's expected gross monthly income? Is the loan secured? Loan Type Account Number Borrower Name & (Applies to High-Interest Loans Only) Licensee Address: 6450 W. LAKE MEAD BLVD, LAS VEGAS, NV 89108 10069-0145198 (Applies to Title Loans Only) (Applies to Title Loans Only) (Applies to Title Loans Only) Licensee Name & (Applies to Deferred Deposit Only) (Applies High-Int Loans) (Applies to D/D Loans) NRS 604A.450(1) Address: AGRIPINA BERMUDEZ DBA: TITLEMAX OF NEVADA INC DBA TITLEMAX NRS 604A.408(1) YES Origination Date Deferred Deposit 1/8/2015 If so, what is the collateral? 1998 BMW Z3 Does the loan amount exceed the fair market value of the vehicle securing the loan? Has the title loan been extended for more than six additional periods, pursuant to NRS 604A.445 (2)? Does the original term of the title loan exceed 30 days? YES Has the loan been extended or renewed? Does the original term of the HIL not exceed 35 days? Does the monthly payment amount exceed 25% of the borrower's expected gross monthly income? Does the deferred deposit loan exceed 25% of the customer's expected gross monthly income? Does the original term of the D/D Loan not exceed 35 days? Amount of Loan \$2,000.00 VIOLATIONS/ TECHNICAL EXCEPTIONS/ OTHER COMMENTS \$1,922 High-Int Loans 604A LOAN REVIEW WORKSHEET Was the borrower's income verified? Maturity Date 8/6/2015 NO \$1,164.55 Finance Charge Title Loans NO How many times? <u>u</u> Total Number of Payments 6 and 1 YES Paystub Purpose of loan: N/A 0 If secured by a vehicle title, is it filed and perfected? Extensions: Title-6 add'l periods; D/D & High Int Loans - 90 days YES YES NO 452.08/452.07 Payment Amount Affidavit Exam as of: 5/15/2015 Exam Start Fair Market Value: Examiner: EC/DV APR Quoted N/A Date: 5/15/2015 ZO • 158.04% Other: Are reccipts filed? N/A N/A N/A Is the APR correct? YES YES \$3,775.00 YES 8

Title Loan Agreement

VEHICLE YEAR

BMW

4/0/004E			11.00			Number: 10069-0145198
)ate: 1/8/2015 Customer & Co-Cu	stomer Information	ACCOUN	NUMBER: 10069-0145		T ac custous	D LACT NAME
FIRST NAME	LAST NAME		CO-CUSTOMER FIR		CO-CUSTOME Sabato	
Agripina S	Bermudez		CO-CUSTOMER SSI XXX-XX-0018	CO-CUSTO	MER'S DRIVERS I	LIC./STATE ID. NO.
(S STREET ADDRESS	MAC		CO-CUSTOMER STI 2251 N Rampart Blvo	#116		Language All CODE
2251 N Rampart Blvd # City	STATE	ZIP CODE 89128	THE PROPERTY OF		TOMER STATE	CO-CUSTOMER ZIP CODE 89128
_as Vegas -IC	NV	DT11	CO-CUSTOMER HC (702)538-7342	ME PHONE	4/6/1936	MER DATE OF BIRTH
(70 Motor Vehicl	le & Licensee mation	Monday to	S HOURS OF OPERATION: Friday 9:00 A.M. to 7:00 P.M., Sa	turday 10:00 A.M. to 4	4:00 P.M., Closed	Sunday
LICENSEE NAME TitleMax of Nevada, In			NSEE PHONE NUMBER 638-2292			ICENSEE ZIP CODE
LICENSEE STREET A	DDRESS		LICENSEE CITY Las Vegas	LICENSEE S NV		39108
6450 W. Lake Mead B	TION NUMBER (VIN)		LICENSE PLATE 688YBP			
4USCJ3334WLC1434	VEHICLE MAK			DLOR ACK		

1998 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.

Z3 2.8

BLACK

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

EDERAL TRUTH-IN-LENDING DISCLOSURES

ANNUAL PERCENTAGE RATE

The cost of your credit as a yearly rate.

FINANCE CHARGE

The dollar amount the credit will cost you.

Amount Financed

\$2,000.00

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

Total of Payments

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

\$3,164.55

158.0438 %

\$1,164.55

Your payment schedule will be: Number of Payments 6	Amount of Payments \$452.08 \$452.07	When Payments are Due 2/7/2015 and each 30 days thereafter 8/6/2015
1	this interest in the Title t	to the Motor Vehicle.

Security:

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

Filing Fee:

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
	\$2,000.00
Amount given to you directly:	\$0.00
2. Amount paid on your account:	\$ 0.00
3. Amount paid to public officials:	\$0.00
Amount paid to on your behalf:	40

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

You may rescind this loan pursuant to Nevada law. You may rescind before we close on our next business day, 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 incuring any charge, fee or penalty. If you prepay any amount at any time, then the final payment amounts will be adjusted as appropriate to reflect any prepayments we receive. If you prepay pursuant to this Loan Agreement, then we will return the Title to you.

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

Repayment Plan Disclosure: If you default on loan, we must offer a Repayment Plan to you be we commence any civil action or process of alternative dispute resolution, or be 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 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 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 payment of the name and includes, without limitation: (i) any interest, regardless 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 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 make any other 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 Repa

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

Governing Law and Assignment.

Nevada law governs this Loan Agreement, except the Federal Arbitration Act ("FAA") governs the Waiver of Jury Thail 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 ansing 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, ansing from or relating directly or indirectly to this Loan Agreement (including the Arbitration Provision), the state law claims, disputes or controversies, ansing from or relating directly or indirectly to this Loan Agreement (including the Arbitration Provision), the state law claims, disputes or controversies, ansing from or relating directly or indirectly to this Loan Agreement (including the Arbitration Provision; (b) all counterclaims, information you gave us before entering into this Loan Agreement, and/or any past agreement or agreements between you and us,; (c) all counterclaims, information 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 or 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 Claims"); and/or (j) all claims ansing from or relating directly or indirectly to the discl

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

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

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

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

TitleMax of Nevada, Inc. d/b/aTitleMax

Customer's Signature

its Authorized Agent

008250

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

Customer vec hi	ritepaymen	
NAME AND ADDRESS OF THE LICENSEE:		PAYMENT MADE ON BEHALF OF OR BY: Agripina Bermudez
Tm Las Vegas Nv #1 Lake Mead 6450 W. Lake Mead Blvd., Suite 150		Agripina berniddez
Las Vegas, NV 89108		:
LOAN AGREEMENT IDENTIFICATION NO.		DATE/TIME OF RECEIPT OF PAYMENT:
10069-0145198		04/20/2015 02:04:21 PM
		·
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.		
AMOUNT PAID:	AGENT RECEIVI Stu Oestreich	NG PAYMENT:
\$260.00	Sta Cestreton	
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	<u> </u>
	5/8/20 <u>15</u>	
NEXT SCHEDULED DUE DATE:	3/0/2010	
☐ Account paid in full by rescission.☐ Account paid in full.		
☐ Title Refurmed Upon Payment in Fu	II. 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.		
A - Lucy - January - Dy oigning holow VOII	acknowledge that t	he payment information noted above is accurate. You further
represent that the information previously pro	vided on the Cover	red Borrower Identification Statement is still accurate.
	\bigcap n	
HUTHORY SADATO	1 Stille	. #
HALLHONY) AUTHO	_0 <u>VVG</u>	
Printed Name	Signaturé	-

Customer Rec_pt/Repayment Plan Rece_1 (210 day loan)

Customer Recap	nvehaamer	it Flair Nece 1 (2 to 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		DATE/TIME OF RECEIPT OF PAYMENT: 03/16/2015 11:22:44 AM
LOAN AGREEMENT DATE: 1/8/2015 12:12:35 PM		
If you have multiple loans, this payment was loan number identified above.	applied to the	
AMOUNT PAID: \$260.00	AGENT RECEIVI Mantica Perez	NG PAYMENT:
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.		
• • • • • • • • • • • • • • • • • • •	I. By signing below,	you acknowledge that upon repayment in full, we returned the
□ Repayment Plan Agreement.		
☐ Grace Period Plan Agreement.		
	-	e payment information noted above is accurate. You further d Borrower Identification Statement is still accurate.
ANTHON SABATO	And In	To San
Printed Name	Signature	
	- 1	

Customer Re⊾ipt	/Repaymen	t Plan Rece-pt (210 day loan)
NAME AND ADDRESS OF THE LICENSEE: Tm Las Vegas Nv #1 Lake Mead	· · · · · · · · · · · · · · · · · · ·	PAYMENT MADE ON BEHALF OF OR BY: Agripina Bermudez
6450 W. Lake Mead Blvd., Suite 150 Las Vegas, NV 89108		
LOAN AGREEMENT IDENTIFICATION NO. 10069-0145198		DATE/TIME OF RECEIPT OF PAYMENT: 02/19/2015 10:47:59 AM
LOAN AGREEMENT DATE: 1/8/2015 12:12:35 PM		
If you have multiple loans, this payment was loan number identified above.		
AMOUNT PAID: \$260.00	AGENT RECEIVI Stu Oestreich	NG PAYMENT:
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.	u By cianing helow	, you acknowledge that upon repayment in full, we returned the
Vehicle's Title to you.	n. by signing below	, , , , , , , , , , , , , , , , , , , ,
☐ Repayment Plan Agreement.		
☐ Grace Period Plan Agreement.		
Acknowledgments. By signing below, you represent that the information previously pro	acknowledge that t vided on the Cover	he payment information noted above is accurate. You further ed Borrower Identification Statement is still accurate.
	<i>^</i>	i p
GERIPINA BERMMEZ Printed Name	Signature	-1-

Titlel 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. $\Delta PP = 0.08954$

if you enter into a Repayment Plan, we will honor the terms and we will 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 = 0.08255

GRACE PERIOD PAYMENTS DEFERMENT AGREEMENT

Date: 2-19-15

Agripina Bermudez

Customer Name:

Address:

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

Account Number: 10069-0145198

Address: 6450 W. Lake Mead Blvd., Suite 150

Las Vegas, NV 89108

Vehicle Information:1998 BMW Z3 2.8 4USCJ3334WLC14348

2251 N Rampart Blvd #116 Las Vegas, NV 89128 Co-Borrower Name:

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

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 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:		

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 $\stackrel{\cdot}{\mathrm{APP}}$ 008

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

per

Co-Borrower's Signature

Date

Customer Application

Personal Information

State NV Zip & 9 28 Source of Income Income Size Number & Name Survey State Number & Name Title Supervisor Survey Survey	S		
which number du you present a voice. Home Phone Apt #	ate //8//	First Name 4	/ / Middle Name
Which number a busyou presposal in comment of the property of	St Name BERMUDEZ	HERIP IN	Fmail Address (optional)††
Home Phone a-Cell	nme Phone		
ysical Address (street Number & Name) Y AAS VEC AS State NV Zip 49/17 County CLARK WE AS Source of Income Inployer * (Source of Income) Title Supervisor Next Payday Time at Job? Ork Phone # Title Supervisor Next Payday Self-Employed Alimony, child support or separate maintenange received under: a count order a written agreement or oral understanding. Credit References State Zip	of time to poll?		ne
State NV NV State NV		1 Tome Friend B control	
State NV Zip &9/1/7 County CLARK State NV Zip &9/1/7 County CLARK State NV Zip &9/1/8 State NV Zip Time at Job? Supervisor Supervisor Supervisor State Newt Payday Current and Expected Gross G	*		Apt#
As well as the state of the sta	ysical Address (Street Number & Name)	JOS HERRST CT.	7ip County 2 4 4 4 4
Source of Income Inployer * (Source of Income) Inployer Address (Street Number & Name) It Zip Time at Job? Zip Time at Job? Supervisor Time at Job? Time at Job?	" LHS VE617.	5	89/17 CHRR
Source of Income Imployer * (Source of Income) Inployer Address (Street Number & Name) Ity Ity Ity Ity Ity Ity Ity It	ailing Address (if different from physical addres	Barriet Blod =	# 116
Source of Income Inployer * (Source of Income) Inployer Address (Street Number & Name) Ity Zip Time at Job? Time at Job? Time at Job? Time at Job? Next Payday Current and Expected Gross Monthly Gross Monthly Income Obligation Ins Self-Employed Alimony, child support or separate maintenange income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation. In you currently in bankruptoy? In yes abdro Credit References State Zip One # State Zip State Zip	tv .	State A/L	7:
Inployer * (Source of Income) Title Supervisor	MRS VEGAS		
Inployer * (Source of Income) Title Supervisor		Source of	Income
Title Supervisor Supervisor	mployer * (Source of Income)		
ork Phone # Title Supervisor Next Payday Current and Expected Work Shift		Zip	Time at Job?
Next Payday Current and Expected Gross Gross Monthly 1			
ay Frequency: (check one) 1 **2 **4.15** of month 15*** & end of month Biweekty (every 2 weeks) 1 **2 **4.15** of month 15** & end of month Biweekty (every 2 weeks) 2 **4 **4.15** of month 15** & end of month Biweekty (every 2 weeks) 3 **4 **5** of month 15** & end of month Biweekty (every 2 weeks) 4 **Monthly (last day) Monthly (1** day) Monthly (3** day) 2 **Self-Employed Alimony, child support or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation. It imony, child support, or separate maintenance received under: court order written agreement oral understanding. Credit References Dhone #	ork Phone #	nue	
1 x & 15th of month 15th & end of month Biweekly (Every 2 weeks) 1 x & 15th of month 15th & end of month Biweekly (Every 2 weeks) 1 x & 15th of month 1 x & 15th		 -	Gross Gross
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. State Zip Zip State Zip Zip	1 1 a & 15th of month □ 15th & end of	month □ Biweekly (every 2 weeks)	i also i i i i i i i i i i i i i i i i i i i
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 or oral understanding. Credit References Dhone #	□ Weekly □ Monthly (last day) □ Mo	nthly (1st day) ■ Monthly (3rd day)	ns ns
Credit References State Zip	□ Self-Employed		1 18
State Zip one # State Zip	Alimony, child support or separate main wimony, child support, or separate main to you currently in bankruptcy? yes	is no	
one # State Zip			
one # State Zip			State Zip
State Zip			State
		one #	#
Personal References			State Zip
Personal References		Do-sonal B	Poforoncos
		Personal R	(eleichices
	Relationship To You	Phone	Cell
Relationship To You Phone Cell	Relationship to roa		

 $APP \underset{\mathsf{ROA}}{008260}$

Co-Applicant Information

Date 11-1.6		Dat		1.10	
1/8/15			1 37	ndoje name 🔑	
Last Name SABATO	First Name	nthon	м I	/ .	
Home Phone			E	mail Address (optional)††	
	which number a		uar we ware		
Best time to call?	□ Home Pho		Phone		
				Apt #	
Physical Address (street Number & Name) ### Name JEARST CT					
City LAS VEGAS		State	/ Zip / 891/7	County	rk
		100	10 1 1	<u> </u>	
Mailing Address (if different from physical address)					
City		State	Zip		
Employer * (Source of Income)	TE	mployer Addi	'ess (Street Numbe	r & Name)	
Employer " (source or income)				1 75-5 24 12-52	
City	State		Zip	Time at Job?	
Work Phone #	Job Title		Supervisor		
WOLK FILORIES IF			Next Payday	Current and Expected	Work Shift
Pay Frequency: (check one)			Next Fayday	Gross Gross	
□ 1 * & 15 * of month □ 15 * & end of month □ Biweekly (ever	y 2 weeks)		1,115	Monthly Monthly	
☐ Weekly ☐ Monthly (last day) Monthly (45 day) ☐ Mo	onthly (3 rd day)		ין אוןי	Income Obligations	
□ Self-Employed and Wednes			,		3 1 1
*Alimony, child support or separate maintenance income need no	ot be revealed if yo	ou do not wis	h to have it con	sidered as a basis for repay	ing this obligation.
Alimony, child support, or separate maintenance received under.	□ court order □	written agree	ement 🗆 oral	understanding.	
Are you currently in bankruptcy? pyes Tho					
How did you hear about us? (Circle one.)		_	F. 1	Vellow Dagge	Repeat Customer
Friend/Referral Name of referrer?	_ Saw Store		Television	Yellow Pages (notedi onsone
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® Intamet 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 SO MAY RECARS PROVIDED OR MADE AVAILABLE TO YOU IN ELECTRONIC FORM, (4) CONSENT TO DOING BUSINESS WITH US ELECTRONICALLY AND SO MAY RECARS DE COPY OF ANY EMAILED DISCLOSURES, WHICH WE WILL PROVIDE TO YOU AT NO CHARGE. You may request and obtain a copy of this wife matter to return for future 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

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 the Customer Application is accurate and correct, including the personal references, contact information, employment or source of including the personal references, contact information, employment or source of including the personal references, contact information, employment or source of including the personal references.

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

Applicant Signature

Co-Applicant Signature

Date (

1-8-15

Date

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: 9507 Huarst

vegas, NV 89117

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

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. and 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, Agriptina Bermudoz 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

STATE OF NEVADA

repairme of Motor vehicles

CERTIFICATE OF TITLE

ver 41955: GEN, SAMETT (1793 mente kicker	1996 1996	######################################		wins to a
			WINITE TOTAL LOSS	
CONTRACTOR NAME NATURAL CONTRACTOR OF THE CONTRACTOR OF T			_ UK	
<u> </u>	1206			
LIETMANDLENER NAME AND	ran iyibile 121 175 gyl itsi	LEMAN		
		5/11/15 PATT		
			HEDHAMA I	

1/8/2015 Contact Information Telephone: 702-638-2292 Company: Titlemax (314391) Fax: 855-611-8934 Contact STUART OESTREICH E-Mail: laura.famis@titlemax.biz Vehicle Info For 1998 BMW Z3 Base 2D Roadster 2.8 Adj. State: National VIN: 4USCI3334WLC14348 MSRP: \$35,900 Mileage: 0 UVC: 1998100056 Fin Adv: \$5,450 Mileage Cat E MPG: 19/26 Equip Ret \$0 Cylinders: 6 Weight 2844 Tire Size: 225/50ZR16 Transmission: M Fuel Type: Gas Base HP: 189 @ 5300 Drive Train: RWD Taxable HP: 26.3 Wheelbase: 96.3 End of Term 0 Mileage: 0 End of Term 0 Months: Model Number: 9828 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
Miteage	N/A	N/A	N/A	N/A
Region	N/A	\$0	\$0	\$0
Total	N/A	\$5,500	\$3,775	\$2,175

Trade L	ı Black Book	values as o	f 1/8/2015		
-	X-CL	Clean	Average	Rough	·
Base	N/A	\$5,600	\$3,875	\$2,085	
Options	NA	\$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 B	lack Book val	ues as of 1	/8/2015		
	X-CL	Clean	Average	Rough	
Base	N/A	\$7,925	\$5,725	\$3,575	
tions	N/A	\$0	\$0	\$0	
leage	N/A	N/A	N/A	N/A	
tegion	N/A	\$0	\$0	\$0	
Total	N/A	\$7,925	. \$5,725	\$3,675	

Residual Black Book values as of 1/8/2015									
1	2 Month 24	Month 3	0 Month 3	36 Month	42 Month 4	8 Month 6	O Month I	nd Of Term	
Base	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
ptions	\$0	\$0	\$0	\$0	\$0	\$0	\$0	N/A	
ileage	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 Summa	ary
Loan Number	10069-0145198
Customer Name	Bermudez/ Sabato
Is Customer a Covered Borrower	
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 / No DMV Fee

\$849.00

Tiers		Bate
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%

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	Ş.	2,000:00 بريان
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)		:
Grace Period Plan Payment (0%)		\$285.71

CHOOSE BUILD CASHWISE LOAD TYPE

Add-On to Current Loan or Multi-Car

Residual Monthly Income

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

ome pulsanta	
oss Monthly Salary or Wages	\$
rt-Time Gross Monthly Salary or Wages	\$
ner/Especied Incomic	
oss Bonus or Commission	\$
ocial Security/ Disability	\$ 1600. W
ross Pension/Retirement	\$ 900.00
	\$
nemployment	\$
limony or Child Support	\$
ther income (Babysitting, Lawn care, etc.):	
otal Current/Expected Income	Please atical income amounts +\$ 2500. 10
otal Monthly Expense	Please and all mounts - \$ /2 m . ~
Part 3: Net Monthly Income Total = Part 1 Total - Part ubstract Total Expense from Total Income. The Net Monthly Inco	2 Total
subtract Total Expense from Total Income. The Net Worlding the han the Required Residual Income.	
Applicant Name: ANTHONY P. SA	BATO
Today's Date: //@/iX	
Driver's License/Government Issued ID Number:	ome need not be revealed if you do not wish it considered as a paying this obligation.

for repaying this obligation.

A CANA	Income Worksheel	
A Section Control of the Control of	***Employee Use Crity***	
ncome	Description	Amount
imployment	Description	Ś
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. N
Gross Pension/Retirement		\$
Unemployment		\$
Alimony or Child Support		\$
Other Income (Babysitting, Lawn care, etc.	.):	\$
Total Current/Expected Income	Part 1: Please add all Income and enter amount here	+ \$ 1922. N hty - \$ 100. W
Total Monthly Expense	Part 2: Please add all month expenses and enter amount h	hty -\$ /000 . W
Part 3: Net Monthly Income Total = Part Subtract Total Expense from Total Income. The Net	1 Total - Part 2 Total	$q_{2,2}$, ω
than the Required Residual Income.		
Applicant Name: AGRIPINA	BERMUDEZ	
Today's Date:		Figure (FSC) Only
Driver's License/Government Issued ID N	umber:	
Alimony, child support or separate main	tenance income need not be r for repaying this obligat	revealed if you do not wish it considered as a bition.

APP 008269 ROA 006675

A - 238

							Confidential	ဥ		-			Revised 10-15-2008	Revised 1	
L															
1									Ì			T \$10,195.80	DEFERMENT	GRACE PERIOD D	S
l													D 445	NRS.604A.210 AND 445	NR
J				TS:	OMMENTS:	Č	EXCEPTIONS/ OTHER	LEXCE	TECHNICAI	VIOLATIONS/TECHNICAL	VIC				
L	YES	Are receipts filed?	Extensions: Title-6 add'l periods; D/D & High Int Loans - 90 days	Extensions: Ti. D/D & High In	es? 0	How many times		NO	d or renewed?	Has the loan been extended or renewed?		YES	on account?	Is the loan a collection account?	ls t
<u> </u>	SE	04A.410 (2f)? YES	customer defaults, pursuant to NRS 604A.410 (2f)?	defaults, pur	ustomer (plan if the c	PAYMENT	into a RE	unity to enter i	ing the opport	olosure regard	t include a disc	n agreement	Does the written loan agreement include a disclosure regarding the opportunity to enter into a REPAYMENT plan if the	Dο
<u>. </u>			-	YES	.~	14A.410 (2e)	nt to NRS 6t	, pursuai	PAY the loan	stomer to PRE-	ight of the cus	t disclose the r	n agreement	Does the written loan agreement disclose the right of the customer to PRE-PAY the loan, pursuant to NRS 604A.410 (2e)?	Do
.1				YES	!?	94A.410 (2d)	nt to NRS 6t	1, pursua	CIND the loar	stomer to RES	ight of the cus	t disclose the r	n agreement	Does the written loan agreement disclose the right of the customer to RESCIND the loan, pursuant to NRS 604A.410 (2d)?	Dο
	-		NO	NRS 604A.445 (2)?	NRS 604.	pursuant to	mal periods,	ix additio	r more than si	Has the title loan been extended for more than six additional periods, pursuant to	e title loan be		e Loans On 445(2)	(Applies to Title Loans Only) NRS 60A.445(2)	
1							NO) days?	oan exceed 30	Does the original term of the title loan exceed 30 days?	he original ter		e Loans On	(Applies to Title Loans Only) NRS 604A.445(1)	
J	\$21,000.00		Fair Market Value	NO	n?	uring the loa	vehicle seci	ue of the	air market val	Does the loan amount exceed the fair market value of the vehicle securing the loan?	he loan amou		e Loans On .450(1)	(Applies to Title Loans Only) NRS 604A.450(1)	
!		N/A					days?	xceed 35	the HIL not ea	Does the original term of the HIL not exceed 35 days?	Does the on	oans)	(Applies High-Int Loans) NRS 6044.408(1)	(Applies I ${NRS}$	
.1		N/A	ne?	nonthly incor	d gross n	wer's expecte	of the borrov	ed 25% (amount exce	Does the monthly payment amount exceed 25% of the borrower's expected gross monthly income?	Does the mo	oans Only)	High-Interest Loans Only) NRS 604A.425(1b)	(Applies to High	
1		N/A		,		.	ed 35 days?	not exce	the D/D Loan	Does the original term of the D/D Loan not exceed 35	Does the ori	ans)	(Applies to D/D Loans) NRS 6044.408(1)	(Applies	
Į.			N/A	ross monthly income?	oss month	expected gro	e customer's	5% of the	loan exceed 2.	Does the deferred deposit loan exceed 25% of the customer's expected gr	Does the dea	osit Only)	Deferred Depo NRS 604A.425(1a)	(Applies to Deferred Deposit Only) NRS 604A.425(1a)	
.1		Other:	Affidavit 🔽		s Paystub	d? YES	ome verified	wer's inc	Was the borrower's income verified?	\$10,000	'income?	gross monthly	r's expected	What is the borrower's expected gross monthly income?	ЧМ
<u> </u>	d?	If secured by a vehicle title, is it filed and perfected?	a vehicle title, is	secured by a	H				UDI A4	If so, what is the collateral? 2013 AUDI A4	nat is the colla	If so, w	YES	Is the loan secured?	ls t
	P		'A	Purpose of loan: N/A	Purpos	<a>I	Title Loans	1	High-Int Loans	High-I		Deferred Deposit	Def	Loan Type:	Lo
	P	121,55% YES		1232.03/1232.01		6 and 1	\$2,624.19	\$2,	7/1/2015	0.00	\$6,000.00	12/3/2014	1	10069-0138726	
RC	correct	APR Quoted Is the APR correct		Payment Amount	imber of aeuts	Total Numbe Payments	Finance Charge	4. 10	Maturity Date	Amount of Loan	Amount	Origination Date		Account Number	4
)A 0	08	EC/DV	Examiner: EC/DV				:					CASEY	ss: JUNE CASEY	Borrower Name & Address:	
0667	$\frac{1}{27}$	5/15/2015	Exam as of: 5/15/2015						, NV 89108	6450 W. LAKE MEAD BLVD, LAS VEGAS,	AD BLVD, I	7. LAKE ME.	ss: 6450 W	Licensee Address:	
77	$egin{array}{c} 1 \end{array}$	Start Date: 5/15/2015	Exam Start Date:			,			MAX	TITLEMAX OF NEVADA INC DBA TITLEMAX	VADA INC	MAX OF NE		Licensee Name & DBA:	
•						SHEET	W WORK	REVIE	604A LOAN REVIEW WORKSHEET	60					

Title	Loan	Agreement

Date: 12/3/2014

Number: 10069-0138726

Customer & Co-Custom	er Information	ACCOUN	T NUMBE	R: 1	0069-0	138726			
FIRST NAME	LAST NAME			CO-CUST	-CUSTOMER FIRST NAME C		CO-CUSTOM	CO-CUSTOMER LAST NAME	
June	Casey								
				CO-CUST	DMER	SSN	CO-CUSTOME	ER'S DRIVERS	LIC./STATE ID. NO.
STREET ADDRESS 9225 Worsley Park Place				CO-CUST	OMER	STREET	ADDRESS		
City ST Las Vegas NV	ATE /	ZIP CODE 89145	<u> </u>	CO-CUSTO	OMER	CITY	CO-CUSTO	MER STATE	CO-CUSTOMER ZIP CODE
				CO-CUST(OMER	HOME PH	IONE	CO-CUSTO	MER DATE OF BIRTH
Motor Vehicle & L Information				S OF OPERA 00 A.M. to 7:00		Saturday	10:00 A.M. to 4:00	D P.M., Closed	Sunday
LICENSEE NAME		LICE	ISEE PHO	NE NUMBER	ì				
TitleMax of Nevada, Inc. d/b/s	a TitleMax	(702)	38-2292						
LICENSEE STREET ADDRE			LICENSEE C	ITY		LICENSEE STA	TE I	LICENSEE ZIP CODE	
6450 W. Lake Mead Blvd., St			Las Vegas			NV .		39108	
VEHICLE IDENTIFICATION WAUAFAFL5DA157854	NUMBER (VIN)		1	ENSE PLATE 2597					
VEHICLE YEAR 2013	VEHICLE MAKE		VEHICLE A4.	MODEL	•	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.

FEDERAL TRUTH-IN-LENDING DISCLOSURES

ANNUAL PERCENTAGE RATE

The cost of your credit as a yearly rate.

121.5462 %

FINANCE CHARGE

The dollar amount the credit will cost you.

\$2,624.19

Amount Financed

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

\$6,000.00

Total of Payments

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

\$8,624.19

Your payment schedule will be	<u>: </u>	
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
Amount given to you directly:	\$6,000.0 0
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.

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.

For purposes of this Loan Agreement, the term "grace period" means the gratuitous period of payments deferment (i) which we offer to rou 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 leferment 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 of 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.

 $\Pr_{\mathsf{ROA}} 008273$

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

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

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) play 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 givil 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, govemors, 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 Claims"); and/or (j) all claims ansing from or relating directly or indirectly to the disclosure by us or related third parties of any non-public personal information about you.

ROA 006680

- You acknowledge and agree that by entering to this Arbitration Provision:
- (a) YOU ARE WAIVING YOUR RIGHT TO HAVE A TRIAL BY JURY TO RESOLVE ANY DISPUTE ALLEGED AGAINST US OR RELATED THIRD PARTIES:
- (b) YOU ARE WAIVING YOUR RIGHT TO HAVE A COURT, OTHER THAN A SMALL CLAIMS TRIBUNAL, RESOLVE ANY DISPUTE ALLEGED AGAINST US OR RELATED THIRD PARTIES; and
- (c) YOU ARE WAIVING YOUR RIGHT TO SERVE AS A REPRESENTATIVE, AS A PRIVATE ATTORNEY GENERAL, OR IN ANY OTHER REPRESENTATIVE CAPACITY, AND/OR TO PARTICIPATE AS A MEMBER OF A CLASS OF CLAIMANTS, IN ANY LAWSUIT FILED AGAINST US AND/OR RELATED THIRD PARTIES.
- 3. Except as provided in <u>Paragraph 6</u> below, all disputes including any Représentative Claims against us and/or related third parties <u>shall</u> be resolved by binding arbitration <u>only</u> on an individual basis with you. THEREFORE, THE ARBITRATOR SHALL NOT CONDUCT CLASS ARBITRATION; THAT IS, THE ARBITRATOR SHALL NOT ALLOW YOU TO SERVE AS A REPRESENTATIVE, AS A PRIVATE ATTORNEY GENERAL, OR IN ANY OTHER REPRESENTATIVE CAPACITY FOR OTHERS IN THE ARBITRATION.
- 4. Any party to a dispute, including related third parties, may send the other party written notice by certified mail return receipt requested of their intent to arbitrate and setting forth the subject of the dispute along with the relief requested, even if a lawsuit has been filed. Regardless of who demands arbitration, you shall have the right to select either of the following arbitration organizations to administer the arbitration: the American Arbitration Association (1-800-778-7879) http://www.adr.org, or JAMS (1-800-352-5267) http://www.jamsadr.com. However, the parties may agree to select a local arbitrator who is an attorney, retired judge, or arbitrator registered and in good standing with an arbitration association and arbitrate pursuant to such arbitrator's rules. If the arbitration associations listed above are not available and the parties cannot otherwise agree on a substitute, then any party may petition a court pursuant to section 5 of the Federal Arbitration Act, 9 U.S.C. sections 1-16 to select an arbitration organization, provided such arbitration organization shall enforce the terms of this Loan Agreement and the Arbitration Provision, including the prohibition on class arbitration. The party receiving notice of arbitration organization you have selected or whether you desire to select a local arbitrator. If 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 proc
- 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 ancillarly 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.

008275 ROA 006681

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

Customer's Signature	12-3-14 Date	THE F
Co-Customer's Signature	Date	E el lus delles dimensionement de

Authorized Agent Date

Customer Rece	<i>ur</i> cepaymen	it Pian Receil (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 loan number identified above.	applied to the	
AMOUNT PAID: \$600.00	AGENT RECEIVI Maria Garcia	NG PAYMENT:
TODAY'S PAYMENT ITEMIZATION		
PRINCIPAL PAID:	\$0.00	
INTEREST PAID:	\$600.00	
CHARGES PAID:	\$0.00	- Marie de la companio del companio de la companio della companio
FEES PAID:	\$0.00	
TOTAL AMOUNT PAID TODAY:	\$600.00	
BALANCE DUE ON LOAN:	\$6,059.34	
NEXT SCHEDULED DUE DATE:	2/1/2015	
Vehicle's Title to you. Repayment Plan Agreement. Grace Period Plan Agreement. Acknowledgments. By signing below, you ad	ck <u>n</u> owledge that the	you acknowledge that upon repayment in full, we returned the e payment information noted above is accurate. You further the Borrower Identification Statement is still accurate.
Printed Name	Signature	

Customer Receii / Repayment Plan Receii 210 day loan) NAME AND ADDRESS OF THE LICENSEE: PAYMENT MADE ON BEHALF OF OR BY Tm Las Vegas Nv #1 Lake Mead June Casev 6450 W. Lake Mead Blvd., Suite 150 Las Vegas, NV 89108 LOAN AGREEMENT IDENTIFICATION NO. DATE/TIME OF RECEIPT OF PAYMENT: 10069-0138726 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: AGENT RECEIVING PAYMENT \$600.00 Leslve 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 \Box Grace Period Plan Agreement. Acknowledgments. By signing below, you acknowledge that the payment information noted above is accurate. You further represent that the information previously provided on the Covered Borrower Identification Statement is still accurate.

Signature

APP 008278

Printed Name

Customer Reculp	и кераут еп	it Pian Rece 🦯 (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 loan number identified above.	applied to the	
AMOUNT PAID: \$600.00	AGENT RECEIVII Stu Oestreich	NG PAYMENT:
TODAY'S PAYMENT ITEMIZATION		
PRINCIPAL PAID:	\$0.00	<u> </u>
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	·
Vehicle's Title to you. Repayment Plan Agreement. Grace Period Plan Agreement. Acknowledgments. By signing below, you a	cknowledge that the	you acknowledge that upon repayment in full, we returned the e payment information noted above is accurate. You further d Borrower Identification Statement is still accurate.
,		

Customer Receipt/Repayment Plan Receipt (210 day loan)

- actomer iteotrip	ar topujilloi	
NAME AND ADDRESS OF THE LICENSEE Tm Las Vegas Nv #1 Lake Mead 6450 W. Lake Mead Bivd., Suite 150 Las Vegas, NV 89108	:	PAYMENT MADE ON BEHALF OF OR BY: June Casey
LOAN AGREEMENT IDENTIFICATION NO 10069-0152097		DATE/TIME OF RECEIPT OF PAYMENT: 04/22/2015 01:37:58 PM
LOAN AGREEMENT DATE: 2/19/2015 9:20:53 AM		
If you have multiple loans, this payment was loan number identified above.	applied to the	
AMOUNT PAID: \$200.00	AGENT RECEIVI Mark Hart	NG PAYMENT:
TODAY'S PAYMENT ITEMIZATION		
PRINCIPAL PAID:	\$0.00	
INTEREST PAID:	\$200.00	
CHARGES PAID:	\$0.00	
FEES PAID:	\$0.00	
TOTAL AMOUNT PAID TODAY:	\$200.00	
BALANCE DUE ON LOAN:	\$2,012.90	
NEXT SCHEDULED DUE DATE:	5/20/2015	
Vehicle's Title to you. ☐ Repayment Plan Agreement. ☐ Grace Period Plan Agreement.		you acknowledge that upon repayment in full, we returned the
		d Borrower Identification Statement is still accurate.
THE Close		
Printed Name	Signature	

Customer Rece	<i>u</i> Kepaymer	it Plan Receil (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	Ξ:	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 loan number identified above.	s applied to the	· ·
AMOUNT PAID: \$600.00	AGENT RECEIVII Mark Hart	NG PAYMENT:
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	
Vehicle's Title to you. ☐ Repayment Plan Agreement. ☐ Grace Period Plan Agreement. Acknowledgments. By signing below, you a	cknowledge that the	you acknowledge that upon repayment in full, we returned the e payment information noted above is accurate. You further d Borrower Identification Statement is still accurate.
Printed Name	Signature	

		and a special state of the party of the part	the open control of the first o	
Milkilli is in	Kii ka wa ena mwakii kii	Amerika in		
Listen Pick supple	tir radious dividi			
		THE PERSON NAMED IN COLUMN NAM	erikenken i Mek	
LANGE MARIE EL CONTRACTORIO EL CONTRACTORIO EL CONTRACTORIO EL CONTRACTORIO EL CONTRACTORIO EL CONTRACTORIO E	eur vallitara miran			
kuluni ulbu kabuma	EM Resident Billy			
	ere più per appe è il libration de la libratio			
	######################################			
	 **************************************		***************************************	



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

s: 6450 W. Lake Mead Blvd., Suite 150 Las Vegas, NV 89108

Vehicle Information: 2013 AUDI A4 WAUAFAFL5DA157854

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 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	\$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.

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 Date

Co-Borrower's Signature Date

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

Statuthofized Agent

Date

111

Customer Application

Personal Information

Date 2 - 3 - 14						
Last Name USEU				1 F	ר ואינטי	
	u nome Prione 💢	en Prione				<u> </u>
Physical Address (Street Number & Name)		.0	10.00		Apt#	
City	5 W 8/4/L	Jan P	acl			
	*	UC	8910	<u> 1</u> S	6950	
Mailing Address (if different from physical address)	Same C	is an		1		
City	State		Zip			
•					* -	
Emp		e of Income				
City	3 44 4	Zip Zip			Time at Jpb?	
Work Phone #		Zip	· · · ~		Time acopo?	ear
_						
Pay Frequency: (check one)		İ	iext Payday	Gross	Gross	VVOIK Shift
☐ 1st & 15th of month ☐ 15th & end of month ☐ Weekly ☐ Monthly (last day) ☐ Monthly (1st			1	Monthly income	Monthly Obligatio	
□ Self-Employed		lt-		\$1000	ns C	
*Alimony, child support or separate maintenance Alimony, child support, or separate maintenance	received under: D. court of	aled if you do not w	ish to have it	considered as	a basis for repay	fing this obligation.
Are you currently in bankruptcy? □ yes □ xo			Somon B	ar unocious.		
,	Crodit	Peferences	S			
		#		-		
			State	÷	Zip	***************************************
		#		<u> </u>		
<u> </u>			State		Zip	
		10 (·····	1		

₩ CO-/	Applicant into	ormation /		
Date State	Issued ID Number	Date of Birth	Social Security #	
Last Name	First Name	<u> </u>	Middle Name	
Home Phone	Cell Phone†		Email Address (optional)††	
Best time to call?	Which number do your Home Phone	ou prefer that we call? □ Cell Phone		
Physical Address (street Number & Name)		, se ^t	Apt#	
City	. /	State Zip	County	
Mailing Address_(If different from physical address)				
City		State Zip		
Employer * (Source of Income)	Empl	oyer Address (Street Num	nber & Name)	
City	State	Zip	Time at Job?	
Work Phone #	Job Title	Supervisor		
Pay Frequency: (check one)		Next Payday	Current and Expected Gross Gross	Work Shift
☐ 1st & 15th of month ☐ 15th & end of month ☐ Biweekly (ever	y 2 weeks)		Monthly Monthly	
	on thly (3rd d ay)		Income Obligations	
□ Self-Employed			\$ \$	
*Alimony, child support or separate maintenance income need no Alimony, child support, or separate maintenance received under:	t be revealed if you de □ court order □ writt	o not wish to have it co ten agreement o or	onsidered as a basis for repayir al understanding.	ng this obligation.
Are you currently in bankruptcy? ges geno How did you hear about us? (Circle one.)				
Friend/Referral Name of referrer?	Saw Store	Television	Yellow Pages	Repeat Customer
Internet Billboard	Postcard	Other:		/

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

ADDITIONAL TERMS AND CONDITIONS OF THIS CUSTOMER APPLICATION

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

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 008289

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

•	· · ·
expected gross monthly income and obligations. You agree that you have months relating to (i) your employment or source of income, and (ii) currer	
agree that you have read and understood all the above statements, in	ncluding the Arbitration Provision.
(-hul	12-3-14
Applicant Signature	Date
Co-Applicant Signature	Date
,,	

STATE OF NEVADA COUNTY OF Clark

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

Customer Name: June A Casev

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: WAUAFAFL5DA15/854

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 <u>TitleMax</u>, a provider of title loan services, registered, licensed, and operating in accordance with Nevada law and regulated by the Nevada Financial Institutions Division, 406 E. 2nd Street, Suite 3, Carson City, Nevada 89701-4758, Phone: (775) 684-1830, Fax: (775) 684-1845. The word "Vehicle" means the vehicle identified above. The word "Title" means a certificate of title or ownership issued pursuant to the laws of the State of Nevada that identifies the legal owner of a vehicle or any similar document issued pursuant to the laws of another jurisdiction.

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

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

The undersigned, 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, AFFLANT SAYETH NOT.

Customer Signature

Co-Borrower Signature:

E::	1114					=::																																																					
				:::			***	: :		÷-:				 								•- :-	 -:				****	::::		 		* :	- 34				 	-	MA:	 			14.		 rr.	100		-	-	****	20	T (.		· · ·	 7545	1071			
	****				 	: :		٠		:::	ž.,			 						***	 	 ::::	 		.::	-	***			-		ī.,.		ж,			•			 				•	 re, :	٠			 -44	***		₩.		::.:	 ***	0.75		•	
			ij		 ij.	H		١.,:		÷	÷.,	••;	.,.									 :-8	 -	-		4	-				Т.,		3	::-					٠.,	 ÷:	4				 т.,	٠,	, ,		-			•		i.	 7	0.718			•
	****		ij			H		H															14	÷,				H		Ŧ			-		•					•	•						Ü												٠,
																				***										Ŧ					•						-													H					
											ŀ																			Ī																								H	ï				
																														Ī																									Ī			Ī	
									ž																																																	Ī	
						7								Ä																					-																							Ī	
						7								i																					-																		#		Ţ				
		Ĺ				7																							ı														1												Ī				
		Ĺ				7						1																	ű																														
		L		L		7																													-								1														Ċ		
		L				1	Ė	1																																																	Ċ		
		L				1	<u>.</u>	1																																																	Ċ		
		L				1	Ė	1																																	. :=																Ċ		
		L				1	<u>.</u>	1				•																													. :=																Ċ		
		L				1	<u>.</u>	1				***																													. :=																Ċ		
		L				1	<u>.</u>	1																																	. :=																Ċ		
		L				1	<u>.</u>	1																																	. :=																Ċ		
								1																																	1	٦																	
								1									_																								1																Ċ		

UMBLERTS) MAME AND ADDRESS LAST F. JUNE MILLISON LYJE MORSTEY PARK FL LAT FEARS MF. DYEAR JULIS LEMMSLEER NAME AND ADDRESS LILLEMAN DE NEVADA INC. DURLA TITLEMAN SALO WILLES NEVADA INC. DURLA TITLEMAN 6450 W LAKE MEAD RIVO STE 150 LAS VEGAS NV. MYTOU 7369

LIEMING DED NELEMEN SWITCHES IN THE VEHICLE DESCRISED OF THIS OTLE IS HEREBY RELEASED.

market and the second the second seco	

Linea	and the second second			mitak a dalah
Country by the best of my households			ing property and	idelli i vieteli '
		նատում կանահանգակությունը մեջ մեր և գու		
		Talita i i i i i i i i i i i i i i i i i i		
i en erret si fin skryt eknem e	elleder beds by Stanfitt	MARKET I.E. CHIMATTA (-MAYAM TEMPA		H LT LINE
Angendana of themse		The said that the	d Hara a Kayar	
eri i projekto pri jek pokrijenski se Vrijenjen jek pri prijenje sektroji		Property of		
		11.1.1.1.1		

)	EARLIBE TO COMPLETE O	RES THAT YOU STATE THE MILEAGE IN CONNECTION WITH THE TRANSFER OF OWNERSHIP. R PROVIDING A FALSE STATEMENT MAY RESULT IN FINES AND/OR IMPRISONMENT. / certifies the vehicle described in this title has been transferred to the following buyer(s):
	Printed Full Legal Name of Buyer Printed Full Legal Name of Buyer	Nevada Driver's License Number or Identification Number
SSIGNMENT FONLY	Address City:	State Zip Code at reading is the actual mileage of the vehicle unless one of the following statements is checked.
FIRST REA DEALE	ODOMETER READING:	NO.
	Signature of Seller(s)/Agent/Dealership I am aware of the above odometer certification to Signature of Briver	Printed Name of Seller(s)/Agent/Dealership lade by the seller/agent Dealer's License Number Date of Sale Printed Full Legal Name of Buyer
	EAR USE TO COMPLETE (IRES THAT YOU STATE THE MILEAGE IN CONNECTION WITH THE TRANSFER OF OWNERSHIP. OR PROVIDING A FALSE STATEMENT MAY RESULT IN FINES AND/OR IMPRISONMENT. IN CONTROL OF THE VEHICLE OF THE V
75.3 75.3	Printed Full Legal Name of Buyer Printed Full Legal Name of Buyer	Nevada Driver's License Number of Identification Number (OR
ASSIGNMEN P.ONLY	Address City	State Zip Code er reading is the actual mileage of the vehicle unless one of the following statements is checked:
COND RE	ODOMETER READING	NO DESCRIPTION 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:
3E	Signature of Saller(s)/Agent/Deatership I am aware of the above adometer certification s Signature of Buyer	Printed Name of Seller/s)/Agent/Dealership Date of Sale Printed Full Legal Name of Buyer
X	FAILURE TO COMPLETE	HRES THAT YOU STATE THE MILEAGE IN CONNECTION WITH THE TRANSFER OF OWNERSHIP. OR PROVIDING A FALSE STATEMENT MAY RESULT IN FINES AND/OR IMPRISONMENT. by certifies the vehicle described in this title has been transferred to the following buyer(s):
	Printed Full Legal Name of Bayer Printed Full Legal Name of Bayer	Nevada Driver's License Number of Identification Namber OR Nevada Driver's License Number of Identification Namber
SSIGNMENT F ONLY	Address City	State Zip Code For reading is the actual mileage of the vehicle unless one of the following statements is checked.
THIND REAS DEALER	ODOMETER (FEADING	NO. Be mileage stated is a excess of as in the actual mileage. WARNING: ODOMETER DISCREPANCY. Exempt: Model year over 9 years old.
	Signature of Seller(s)/Agent/Dealership I am aware of the above odometer certification	Printed Name of Seller(s)/Agent/Dealership made by the seller/agent. □ Dealer's License Number Date of Sale Printed Full Legal Name of Buyer
	Signature of Buyer	LIENHOLDER TO BE RECORDED
EN THE	Printed Full Legal Name of Lienholder————————————————————————————————————	iff no lienholder write "NONE") 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

Fin Adv: \$23,750

Equip Ret: \$36,70S

Tire Size: 245/45R17 Base HP: 211 @ 4300

Taxable HP: 16.9

Model Number: 8K256H

Price Includes: AT AC

VIN: WAUAFAFL5DA157854

UVC: 2013080171

MPG: 24/31

Weight 3505

Fuel Type: Gas

Wheelbase: 110.6

End of Term Months: 0

Adj. State: National

Mileage: 0

Mileage Cat: C

Cylinders: 4

Transmission: A Drive Train: FWD

End of Term Mileage: 0

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	Ачегаде	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

Residu	al Black	Book value	s as of 12	/5/2014				
1	2 Month	24 Month	30 Month	36 Month	42 Month	48 Month 6	50 Month	End Of Term
Base	\$18,600	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	,			,	\$9,150	,
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 <i>,</i> 975	\$13,825	\$12,625	\$11,450	\$9,150	\$0

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

1	2/	O	3/	2	O	1	4

ID#	Orig. Date	Customer Nan	ie Type			Coll. Value	Advanced	Fees.	Paid	Amt. Due	EXT's
10069-0138726 Transaction		Casey, June A	New Due Date	Pro?	'Rev?	\$8,624.19	\$6,000.00 Principal	\$3,076.92 Fees	\$3,000.00 Amt Paid	\$6,076.92 Due	0
10069-013				Х	-		\$6,000.00	\$0.00	\$0.00	\$6,000.00	
10069-013	8726-2 LOG	12/15/2 0 14 2:		Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
10069-013	8726-3 FEE	1/2/2015 7:33		Х	-		\$0.00	\$599.40	\$0.00	\$599.40	
10069-013	8726-4 LOG	1/3/2015 9:59		Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
10069-013	8726-5 PMT	1/5/2015 4:54	2/1/2015	Х	-		\$0 .00	\$59.94	\$600.00	(\$540.06)	
10069-013	8726-6 FEE	2/1/2015		Х	-		\$0.00	\$539.46	\$0.00	\$539.46	
10069-013	8 7 26-7 L O G	2/4/2015 8:33		Х	-		\$0.00	\$0.00	\$0.00	\$0 .00	
10069-013	8726-8 PMT	2/4/2015 2:13	3/3/2015	Х	-		\$0.00	\$59.94	\$600.00	(\$540.06)	
10069-013	8726-9 FEE	3/3/2015 7:09		Х	-		\$0.00	\$539.46	\$0.00	\$539.46	
10069-013	8726-10 LOG	3/4/2015 8:59		Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
10069-013	8726-11 PMT	3/5/2015 10:0	4/2/2015	Х	-		\$0.00	\$39.96	\$600.00	(\$560.04)	
10069-013	8726-12 FEE	4/2/2015 8:05		Х	-		\$0.00	\$559.44	\$0.00	\$559.44	
10069-013	8726-13 LOG	4/3/2015 9:51		Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
10069-013	8726-14 PMT	4/4/2015 10:1	5/2/2015	Х	-		\$0.00	\$39.96	\$600.00	(\$560.04)	
10069-013	8726-15 FEE	5/2/2015		Х	-		\$0.00	\$559.44	\$0.00	\$559.44	
10069-013	8726-16 LOG	5/4/2015 8:56		Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
10069-013	8726-17 LOG	5/4/2015 3:18		Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
10069-013	8726-18 PMT	5/6/2015 11:1	6/1/2015	Х	-		\$0.00	\$ 79. 92	\$600.00	(\$520.08)	
10069-013	18726 Totals:	1					\$6,000.00	\$3,076.92	\$3,000.00	\$6,076.92	0
12/03/2014 Tota	ıls: 1					\$8,624.19	\$6,000.00	\$3,076.92	\$3,000.00	\$6,076.92	0

APP 008296 ROA 006702

A -239

	-			-		Confidential	Confi				B	1-15-2008	Revised 10-15-2008
	-			-							PERIOD DEFERMENT \$8,881.90	EFERMEN	GRACE PERIOD DE
							-) 445	NRS.604A.210 AND 445
<u> </u>				VITS:	ER COMME	ONS/OTH	EXCEPT1	VIOLATIONS/TECHNICAL EXCEPTIONS/OTHER COMMENTS:	ATIONS/	VIOI			
YES		Are receipts filed?	Extensions: Tille-6 add'l periods; D/D & High Int Loans - 90 days		How many times? 0	How mai	NO	Has the loan been extended or renewed?	een extend	Has the loan b	t? YES	n account	Is the loan a collection account?
	YES		ersuant to NRS-6	r defaults, pu	if the custome	YMENT plan	ıto a REPA`	tunity to enter in	the oppor	losure regarding	nt include a disc	ı agreemet	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	10 (2e)?	NRS 604A.4	pursuant to	E-PAY the loan,	mer to PR	ght of the custo	nt disclose the ri	ı agreemei	Does the written loan agreement disclose the right of the customer to PRE-PAY the loan, pursuant to NRS 6044.410 (2e)?
	-			YES	110 (2d)?) NRS 604A.4	, pursuant to	SCIND the loan,	mer to RE	ght of the custo	ent disclose the ri	agreemei	Does the written loan agreement disclose the right of the customer to RESCIND the loan, pursuant to NRS 604A.410 (2d)?
			NO	to NRS 604A.445 (2)?		periods, purs	k additional	Has the title loan been extended for more than six additional periods, pursuant	extended 1	e title loan been		Loans O 445(2)	(Applies to Title Loans Only) NRS 604.445(2)
					-	NO	days?	Does the original term of the title loan exceed 30 days?	of the title	he original term		Loans O .445(1)	(Applies to Title Loans Only) NRS 604A.445(1)
0.00	\$10,950.00	et Value:	Fair Market Value	NO	the loan?	nicle securing	ıe of the veh	Does the loan amount exceed the fair market value of the vehicle securing the	exceed the	he loan amount		Loans O 450(1)	(Applies to Title Loans Only) NRS 604A.450(1)
		N/A			-	·s?	ceed 35 day	Does the original term of the HIL not exceed 35 days?	nal term o	Does the origi	Loans)	ies High-Int I NRS 604A.408(1)	(Applies High-Int Loans) NRS 604A.408(1)
		N/A	ome?	monthly inc	expected gross	ne borrower's	3d 25% of th	Does the monthly payment amount exceed 25% of the borrower's expected gross monthly income?	'hly payme	Does the moni	Loans Only)	High-Interest NRS 604A.425(1b)	(Applies to High-Interest Loans Only) NRS 604A.425(1b)
		N/A				35 days?	not exceed (Does the original term of the D/D Loan not exceed 35 days?	nal term o	Does the <i>origi</i>	oans)	(Applies to D/D Loans) NRS 6044.408(1)	(Applies NRS c
			? N/A	gross monthly income?		stomer's expe	% of the cu	Does the deferred deposit loan exceed 25% of the customer's expected	red deposi	Does the defer	posit Only)	Deferred Dej NRS 604A.425(Ia)	(Applies to Deferred Deposit Only) NRS 604A.425(1a)
	-	Other:	Affidavit 🔽		YES Paystub	verified?	ver's income	Was the borrower's income verified?	\$2,600		ed gross monthly	r's expecte	What is the borrower's expected gross monthly income?
A	ected?	If secured by a vehicle title, is it filed and perfected?	y a vehicle title,	If secured by			-	NISSAN 350Z	ral? 2005 l	If so, what is the collateral? 2005 NISSAN 350Z		YES	Is the loan secured?
\mathbb{P}	T		N/A	Purpose of loan: N/A		Title Loans 🛛 🗸	☐ Title	High-Int Loans [High		Deferred Deposit	, D	Loan Type:
P	YES	133.71%	1064.98/1064.95 133	1064.98	6 and 1	1.83	\$2,434.83	5/29/2015	.00	\$5,020.00	10/31/2014		10069-0133077
\mathbb{R}^{0}	Is the APR correct?	APR Quoted Is the A	Payment APR		Total Number of Payments		Finance te Charge	Maturity Date	f Loan	Amount of Loan	Origination Date		Account Number
08		EC/DV	Examiner: EC/DV			`.	-				RAMONA GOMEZ	_	Borrower Name & Address:
29		Exam as of: 5/15/2015	Exam as of					S, NV 89108	\S VEGA	AD BLVD, L.	W LAKE ME.	ss: 6450	Licensee Address: 6450 W. LAKE MEAD BLVD, LAS VEGAS, NV 89108
8 04		Start Date: <u>5/15/2015</u>	Exam Start Date:					EMAX	BA TITL	VADA INC D	me & DBA: TITLEMAX OF NEVADA INC DBA TITLEMAX	& A: <u>TITL</u>	Licensee Na
					EET	WORKSHI	REVIEW	604A LOAN REVIEW WORKSHEET	6				

Title Loan Agreement

Date: 10/31/2014

Customer & Co-Custo	may lafa-matica	1000		40000	24000		· · · · · · · · · · · · · · · · · · ·	
		ACCOU	NT NUMBE	R: 10069-	0133077			
FIRST NAME	LAST NAME			CO-CUSTOMER	R FIRST NA	ME I	CO-CUSTOME	R LAST NAME
Ramona	Gomez				-			
SS		D. NO	0	CO-CUSTOMER	SSN	CO-CUSTOME	R'S DRIVERS	LIC./STATE ID. NO.
(S			-	33 333 3		00 000 101111	-IVO DIVIVEINO	EIOJOTATE ID. NO.
STREET ADDRESS				CO-CUSTOMER	STREET	ADDRESS		
7604 Bauble Ave								
City	STATE	ZIP COD	E	CO-CUSTOMER	CITY	CO-CUSTO	MER STATE	CO-CUSTOMER ZIP CODE
Las Vegas	NV	89128						00000 minima (211 000)
HC				CO-CUSTOMER	HOME PH	IONE	CO-CUSTO	MER DATE OF BIRTH
(70				,				MERCONIE ON BRANCE
LIOLAISEE'S HOURS			S OF OPERATION:					
Information Monday to Friday 9:00					10:00 A.M. to 4:00	P.M., Closed	Sunday	
LICENSEE NAME		LICE	NSEE PHO	NE NUMBER				
TitleMax of Nevada, Inc. d/	b/a TitleMax	(702)	638-2292					
LICENSEE STREET ADD	RESS			LICENSEE CITY	Ï	LICENSEE STA	ΓE L	ICENSEE ZIP CODE
6450 W. Lake Mead Blvd.,	Suite 150			Las Vegas	LICENOLE ZII CODE		-	
			ENSE PLATE			······		
JN1AZ34D45M606834			LV	JOYO				
VEHICLE YEAR	VEHICLE MAKE		VEHICLE	MODEL	COLOR			
2005	Nissan		350Z		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.

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.

Number 10069-0133077

FEDERAL TRUTH-IN-LENDING DISCLOSURF

ANNUAL PERCENTAGE RATE

The cost of your credit as a yearly rate.

133.7129 %

FINANCE CHARGE

The dollar amount the credit will cost you.

\$2,434,83

Amount Financed

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

\$5,020.00

Total of Payments

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

\$7,454.83

Your payment schedule will be:

Amount of Payments	When Payments are Due
\$1,064.98	11/30/2014 and each 30 days thereafter
\$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
Amount given to you directly:	\$5,000.00
Amount paid on your account:	\$0.00
Amount paid to public officials:	\$20.00
4. Amount paid to on your behalf:	\$0.00

Calculation of Interest, Application of Payments and Security Interest.

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

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

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

APP 008300 ROA 006706 Repayment Plan Disclosure: If you defated the loan, we must offer a Repayment Plan to y 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: (1) 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.

ROA 006707

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

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

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

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

TitleMax of Nevada, Inc. d/b/aTitleMax		•	
Huan Jug Eustomer's Signature	10-31-14	Sty Oestreids	10-31-14
Customers Signature	Date	Its Authorized Agent	Date
Co-Customer's Signature	Date		

Customer Recipt/Repayment Plan Recipt (210 day loan)

	citopaymen	it i iaii itoot: "/t (2 io day iodii)
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: 04/17/2015 04:22:36 PM
LOAN AGREEMENT DATE: 10/31/2014 4:34:30 PM		
If you have multiple loans, this payment was loan number identified above.	applied to the	
AMOUNT PAID: \$545.00	AGENT RECEIVI Stu Oestreich	NG PAYMENT:
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 helpy	you acknowledge that upon repayment in full, we returned the
Vehicle's Title to you.	i, by signing below,	you acknowledge that upon repayment in rail, we retained the
□ Repayment Plan Agreement.□ Grace Period Plan Agreement.		,
Acknowledgments. By signing below, you a	cknowledge that th	e payment information noted above is accurate. You further

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

APP 008304

Customer Recept/Repayment Plan Recept (210 day loan)

Customer Rect. h	nvehaamen	it 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: 03/19/2015 05:00:03 PM
LOAN AGREEMENT DATE: 10/31/2014 4:34:30 PM		
If you have multiple loans, this payment was loan number identified above.	applied to the	
AMOUNT PAID: \$544.00	AGENT RECEIVII Mark Hart	NG PAYMENT:
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 Vehicle's Title to you. 	ı. By signing below, y	you acknowledge that upon repayment in full, we returned the
□ Repayment Plan Agreement. □ Grace Period Plan Agreement.		
Giace Period Plan Agreement.		
		e payment information noted above is accurate. You further d Borrower Identification Statement is still accurate.

 $APP \underset{\mathsf{ROA}}{008305}$

Customer Receipt/Repayment Plan Receipt (210 day loan) NAME AND ADDRESS OF THE LICENSEE: PAYMENT MADE ON BEHALF OF OR BY-Tm Las Vegas Nv #1 Lake Mead Ramona Gomez 6450 W. Lake Mead Blvd., Suite 150 Las Vegas, NV 89108 LOAN AGREEMENT IDENTIFICATION NO. DATE/TIME OF RECEIPT OF PAYMENT: 10069-0133077 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: AGENT RECEIVING PAYMENT: \$544.00 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.

Signature

Customer Receipt/Repayment Plan Receipt (210 day loan)

		\	
NAME AND ADDRESS OF THE L Tm Las Vegas Nv #1 Lake Mead 6450 W. Lake Mead Blvd., Suite Las Vegas, NV 89108		PAYMENT MADE ON BEHALF OF OR BY: Ramona Gomez	
LOAN AGREEMENT IDENTIFICA 10069-0133077	TION NO.	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 pay loan number identified above.	ment was applied to the		
AMOUNT PAID: \$550.00	AGENT RECEIV Maria Garcia	ING PAYMENT:	
TODAY'S PAYMENT ITEMIZ	ZATION		
PRINCIPAL DAID:	\$0.00		

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

Printed Name

Signature

Customer Recept/Repayment Plan Recept (210 day loan)

	rizebağınei	it Flan 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	E:	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 loan number identified above.	applied to the	
AMOUNT PAID: \$552.00	AGENT RECEIVII Keosha Hinds-rr	
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	
Vehicle's Title to you.	. By signing below, y	you acknowledge that upon repayment in full, we returned the
□ Repayment Plan Agreement. □ Grace Period Plan Agreement.		
Acknowledgments. By signing below, you a	cknowledge that the ded on the Covered	e payment information noted above is accurate. You further I Borrower Identification Statement is still accurate.

Title ax 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 -304 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 allow the period for repayment to extend at least 90 days after the date of default, unless you agree 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 be 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.

			į
		ur n 1 1 mari man hi dan middig bang 1 mari man da middig ban g	
To the state of th		en Wille and project a long	
The second secon			

Customer Receipt/Repayment Plan Receipt (210 day loan) NAME AND ADDRESS OF THE LICENSEE: PAYMENT MADE ON BEHALF OF OR BY: TitleMax of Nevada, Inc. d/b/a TitleMax RAMONA GOMEZ 6450 W. Lake Mead Blvd, Las Vegas, Nevada 89108. 7604 Bauble Ave, Las Vegas, NV, 89128 LOAN AGREEMENT IDENTIFICATION NO. DATE/TIME OF RECEIPT OF PAYMENT: 20133077-10069 05/14/2015 19:00:32 LOAN AGREEMENT DATE: 10/31/2014 If you have multiple loans, this payment was applied to the loan number identified above. AMOUNT PAID: 544.00 AGENT RECEIVING PAYMENT: Mantica Perez-Zurita **TODAY'S PAYMENT ITEMIZATION** \$ 0.00 PRINCIPAL PAID: INTEREST PAID: \$544.00 CHARGES PAID: \$<u>0.00</u> FEES PAID: \$ 0.00 TOTAL AMOUNT PAID TODAY: \$544.00 \$280.82 UNPAID INTEREST: 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 HERUMINEZ

APP 008312

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

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

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

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

Grace Periods Payments Deferment Schedule

Payment Number	Amount of Payment	Deferred Periodic Due Date
1	\$551.70	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.

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

Date

Co-Borrower's Signature

Customer Application

Personal Information

Date 10-31-14			
Last Name Gomes	4 WYWIN		-
	Pi Phonoit		
Best time to call? Whi			}
•			
Physical Address (Street Number & Name)	Bauble Ave		Apt #
Las Vegas NV.	State NV	Zip 89128	County
Mailing Address (If different from physical address)			
City	State	Zip	
	Source of Income		
			-2
			^{5?} 9 ५15
			Work Shift
□ 1st & 15th of month □ 15th & end of month ₩	Biweekhy (every 2 weeks)	11414 Monthly	Monthly
□ Weekly □ Monthly (last day) □ Monthly (1 st day)	ay) □ Monthly (3 rd day)	Income	Obligatio ns
□ Self-Employed		\$ 1306 2600	200°
*Alimony, child support or separate maintenance in Alimony, child support, or separate maintenance re	come need not be revealed if you do not wis	ch to have it concidered as	a bacia for comming this abliques
Are you currently in bankruptcy? □ yes 🛣 no			
	Personal Reference	es	
R			
N			
R			
N			
R			
N			
स			

Co-Applicant Information

Date .	State Issued ID Number	Date of	of Birth Social Security #				
Last Name	First Name			Middle Name			
Home Phone	Cell Phone†			Email Addres	s (optional)††		
Best time to call? Which number do you prefer that we call? Home Phone □ Cell Phone							
Physical Address (Street Number & Name)				Apt	#		
City		State	Zip	County			
Mailing Address (If different from physical address)			<u> </u>				
City		State	Zip				
Employer * (Source of Income) Employer Address (Street Number & Name)							
City	State		Zip	Time a	t Job?	<u>.</u>	
Work Phone #	Job Title		Supervisor	· · ·			
Pay Frequency: (check one)	<u> </u>		Next Payday	Current a	nd Expected I Gross	Work Sh	ift
□ 1st & 15th of month □ 15th & end of month □ Biweekly (every 2 weeks)				Monthly	Monthly		ĺ
□ Weekly □ Monthly (last day) □ Monthly (1st day) □ Monthly (3rd day)				Income	Obligations		
□ Self-Employed				\$	 \$		and the same of th
*Alimony, child support or separate maintenance income r Alimony, child support, or separate maintenance received of Are you currently in bankruptcy? yes no	need not be revealed if you under: court order wi	do not wish ritten agree	to have it co ment ora	nsidered as a l al understandin	pasis for repaying.	ng this obli	gation.
How did you hear about us? (Circle one.) Friend/Referral Name of referrer? Repeat Customer							
Internet Billboard	Postcard	c	Other:				

ADDITIONAL TERMS AND CONDITIONS OF THIS CUSTOMER APPLICATION

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

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

ROA 006724

†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) https://www.adr.org or JAMS (1-800-352-5267) https://www.jamsadr.com, and we will advance all of the expenses associated with the arbitration, including the filing, administrative, hearing and arbitrator's fees. You will be responsible for your attorney's fees, if any. Any appeal of a judgment from a small claims tribunal https://www.jamsadr.com, and we will advance all of the expenses associated with the arbitration, including the filing, administrative, hearing and arbitration. The arbitration shall not conduct class arbitration. The arbitration hearing will be conducted in the country 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 sectio

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 correct, including the personal references, contact information, employment or source of income, and current and correct, including the personal references, contact information, employment or source of income, and current and correct, including the personal references, contact information, employment or source of income, and current and correct, including the personal references, contact information, employment or source of income, and current and correct, including the personal references.

months relating to (i) your employment or source of income, and (agree that you have read and understood all the above staten	ii) current and expected gross monthly income and obligations.
Applicant Signature	10-31-14 Date
Co-Applicant Signature	Date

Affic	davit
STATE OF NEVADA	
COUNTY OF Clark	
Title Loan Agreement No.: 10069-0133077 Date: 10/31/2014	
Customer Name: Ramona Gomez Address: 7604 Bauble Ave	Licensee Name: TitleMax of Nevada, Inc. d/b/a <u>Titlemax</u> Address:
Las Vegas, NV 89128	6450 W Lake Mead Blvd #150
Co-Borrower Name: Address:	Las Vegas, NV 89108
Vehicle Information: VIN: JN1AZ34D45M606834	
License Plate State and No: LV JOYO Color: Black Year: 200	05 Make: Nissan Model: 350Z
In this Affidavit ("Affidavit"), the words "affiant," customer," "y "Licensee", "we", "us" and "our" mean TitleMax of Nevada, Inc. registered, licensed, and operating in accordance with Nevada law 2nd Street, Suite 3, Carson City, Nevada 89701-4758, Phone: (77 vehicle identified above. The word "Title" means a certificate of title identifies the legal owner of a vehicle or any similar document issued.	 684-1830, Fax: (775) 684-1845. The word "Vehicle" means the e or ownership issued pursuant to the laws of the State of Nevada that
Pursuant to N.R.S. 604A.450-1, we have evaluated the Vehicle's fair your application information regarding current and expected income,	
Pursuant to N.R.S. 604A.450-3, you are required to give us an affida true and correct information concerning the customer's income, oblicustomer has the ability to repay the title loan.	
The undersigned, Ramona Gomez , being first duly sworn, state	es as follows:
You have provided us with true and correct information the vehicle; and	concerning your income, obligations, employment and ownership of
2. You have the ability to repay the title loan.	

FURTHER, AFFIANT SAYETH NOT.

Co-Borrower Signature:

				- Hermaldon
				stiff. Luint.
			and the second s	
interproperty	ANTAL MILE:			

LIENNAND DER HEIL BARK UND EREGT IN WIND NAUHABUR DEGERHEITN IN AUGUST HEILEN HEINE HEINE HEINE MIT AUGUST.

to leanelleachteir.

STATE OF NEVADA

	FEDERAL AND STATE LY FAILURE TO CO The undersig	AWEREQUIRES THAT YOU STATE THE MILEAGE IN CONNECTION WITH THE TRANSFER OF OWNERSHIP. MPETE OR PROVIDING A FALSE STATEMENT MAY RESULT IN FINES AND/OR IMPRISONMENT. Red Deteby Certifies the vehicle described in this the has been transferred to the following buyer(s):
SIGNMENT ONLY	Printed Full Legal Name of Buyer Printed Full Legal Name of Buyer Address	Nevada Driver's License Number or Identification Number Nevada Driver's License Number or Identification Number Revada Driver's License Number or Identification Number
FIRST REASSI DEALER C	ODOMETER READING	State Zip Code e boometer, reading is the actual mileage of the vehicle unless one of the following statements is checked. No
	Signature of Seller(s)/Agent/Dealership tam aware of the above adometer certification of Buyer.	Printed Full Lettel Name of State
	FEDERAL AND STATE LAN FAILURE TO COM The undersign Printed Fail Legal Name of Bayer	MERCUIRES THAT YOU STATE THE MILEAGE IN CONNECTION WITH THE TRANSFER OF OWNERSHIP. PLETE OR PROVIDING A FALSE STATEMENT MAY RESULT IN FINES AND/OR IMPRISONMENT. If hereby contries the vehicle described in this title has been transferred to the following buyer(s):
SSIGNMENT ONLY	Printed Full Legal Name of Buyer Address	Nevada Driver's License Nomber or Identification Number Nevada Driver's License Number or Identification Number State
ECOND REAL DEALER	Contily to the best of my knowledge the	State State DP-Code gloometer reading is the actual mileage of the vehicle unless one of the following statements is checked. NO
	Signature of Seller(s)/Agent/Dealership. I am aware of the above odometer confinence of Buyer.	Parted Full Legal Name of Proces
	FEDERAL AND STATE LAW FAILURE TO COMP The undersigns Printed Full Legal Name of Boyer	REQUIRES THAT YOU STATE THE MILEAGE IN CONNECTION WITH THE TRANSFER OF OWNERSHIP. LETE OR PROVIDING A FALSE STATEMENT MAY RESULT IN FINES AND/OR IMPRISONMENT. I hereby certifies the vehicle described in this fille has been transferred to the following buyer(s):
ONWENT:	Printed Full Legal Name of Bover	Nevada Driver's License Number or Identification Number OR Mevada Driver's License Number or Identification Number State
THIRD A	ODOMETER READING	dometer reading is the actual maleage of the vehicle unless one of the following statements is checked. HENTES Ell This makings stated is trievious of a nectional milit. HENTES Ell The obtainable reading is not the actual making. WARNING: ODOMETER DISCREPANCY Cle Everyt - Model year over 8 years old.
	gnature of Seller(s)/Agent/Dealership/ 8 am aware of the above odemeter certification gnature-of-Buyer	Printed Full Legal Name of Buyer
1 1 1	ninted Full Legal Name of Lienholder Odress Street	LIENHOLDER TO BE RECORDED FEIN (If no lightfolder wine "NONE")

ALTERATION OR ERASURE VOIDS THIS TITLE

APP 008323 ROA 006729

Contact Information 10/31/2014 Company: Titlemax (314391) Telephone: 702-638-2292 Contact: Nathan K Fax: 855-611-8934 E-Mail: laura.farris@titlemax.biz Notes Vehicle Info For 2005 Nissan 350Z Base 2D Coupe MSRP: \$26,800 VIN: JN1AZ34D45M606834 Adj. State: National Fin Adv: \$8,225 UVC: 2005640227 Mileage: 0 Equip Ret: \$28,927 MPG: 20/26 Mileage Cat: D Tire Size: 225/50WR17 Weight 3188 Cylinders: 6 Base HP: 287 @ 6200 Fuel Type: Gas Transmission: M Taxable HP: 33.9 Wheelbase: 104.3 Drive Train: RWD End of Term Months: 0 End of Term 0 Model Number: 56065 Mileage: Price Includes: AC Wholesale Black Book values as of 10/31/2014 X-CL Clean N/A N/A Region N/A \$0 \$0 Total N/A \$8,300 \$6,500 \$4,500 Trade In Black Book values as of 10/31/2014 X-CL Clean Rough N/A \$6,605 \$4,275 Option N/A \$0 N/A N/A N/A \$0 N/A \$8,405 Retail Black Book values as of 10/31/2014 Clean \$10,950 Option N/A Region N/A \$0 N/A \$10,950 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 N/A N/A N/A N/A \$0 N/A 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

1	0	/3	1	12	0	1	4

10/31/2014 Totals:

D# Orig. Date	Customer Name	Type Coll. Value	Advanced	Fees.	Paid	Amt. Due	EXT
0069-0133077 10/31/2014	Gomez, Ramona	A3 \$7,454.83		\$3,268.53	\$2,735.00	\$5,553.53	
Transaction # Type		e 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: 12/30/20		(\$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:	Х -	\$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	Х -	\$0.00	\$0.00	\$0.00	\$0.00	
10069-0133077-8 LOG	1/5/2015 11:2	Х -	\$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	
10069-013307 7 -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 1/29/201		\$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	Х -	\$0.00	\$0.00	\$0.00	\$0.00	
10069-0133077-16 LOG	2/3/2015 10:3	Х -	\$0.00	\$0.00	\$0.00	\$0.00	
10069-0133077-17 LOG	2/3/2015 2:57	Х -	\$0.00	\$0.00	\$0.00	\$0.00	
10069-0133077-18 LOG	2/3/2015 5:02	Х -	\$0.00	\$0.00	\$0.00	\$0.00	
10069-0133077-19 PMT	2/5/2015 6:25 2/28/201	5 X -	\$0.00	\$126.84	\$544.00	(\$417.16)	
10069-0133077-20 FEE	2/28/2015 5:1	Х -	\$0.00	\$416.75	\$0.00	\$416.75	
10069-0133077-21 LOG	3/2/2015 9:34	Х -	\$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	Х -	\$0.00	\$0.00	\$0.00	\$0.00	
10069-0133077-24 LOG	3/6/2015 5:02	Х -	\$0.00	\$0.00	\$0.00	\$0.00	
10069-0133077-25 PMT	3/19/2015 5:0 3/30/201		\$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	
10069-0133077-31 LOG	4/17/2015 1.4 4/17/2015 11:	X -	\$0.00	\$0.00	\$0.00	\$0.00	
10069-0133077-32 LOG	4/17/2015 11. 4/17/2015 3:5	X -	\$0.00	\$0.00	\$0.00	\$0.00	
	4/17/2015 3.5 4/17/2015 4:2 4/29/20		\$0.00	\$326.15	\$545.00	(\$218.85)	
10069-0133077-34 PMT 10069-0133077-35 FEE	4/17/2015 4.2 4/29/20 4/29/2015 7:1	X -	\$0.00	\$217.43	\$0.00	\$217.43	
		X -	\$0.00	\$0.00	\$0.00 \$0.00	\$0.00	
10069-0133077-36 LOG	4/30/2015 9:0		•	•		\$0.00	
10069-0133077-37 LOG	4/30/2015 5:3	X -	\$0.00	\$0.00	\$0.00		
10069-0133077-38 LOG	5/1/2015 9:17	Х -	\$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	Х -	\$0.00	\$0.00	\$0.00	\$0.00	
10069-0133077-41 LOG 10069-0133077 Totals:	5/4/2015 5:23 1	X -	\$0.00 \$4,946,14	\$0.00 \$3,288.53	\$0.00 \$2,735.00	\$0.00 \$5,553.53	

\$7,454.83

APP 008325

\$2,735.00

\$5,553.53

\$3,268.53

\$4,946.14

A - 240

604A LOAN KEVIEW WORKSHEET		
Licensee Name & Exam Start DBA: TITLEMAX OF NEVADA INC DBA TITLEMAX Date: 5/15	Exam Start Date: 5/15/2015	7
Licensee Address: 6450 W. LAKE MEAD BLVD, LAS VEGAS, NV 89108 Exam as of: 5/15	Exam as of: 5/15/2015	32 1673
Borrower Name & Address: ELLA DOTTON Examiner: EC/	Examiner: EC/DV	08
Account Number Origination Date Amount of Loan Maturity Date Charge Payments Amount APR Quot	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 P
Loan Type: Deferred Deposit	V/A	\mathbf{P}
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?	/ a vehicle title, is it filed and per	rfected?
What is the borrower's expected gross monthly income? \$2,937 Was the borrower's income verified? YES Paystub Affidavit		
(Applies to Deferred Deposit Only) Does the deferred deposit loan exceed 25% of the customer's expected gross monthly income? NRS 604A.425(Ia)		
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/S 604A.425(1b)	ome? N/A:	-
oans) Does the original term of the HIL not exceed 35 days?	N/A	
NO Does the loan amount exceed the fair market value of the vehicle securing the loan?	Fair Market Value:	\$4,500.00
(Applies to Title Loans Only) Does the original term of the title loan exceed 30 days? NRS 604A.445(1)		
(Applies to Title Loans Only) Has the title loan been extended for more than six additional periods, pursuant to NRS 604.4.445 (2)? NRS 604.445(2)	NO	
Does the written loan agreement disclose the right of the customer to RESCIND the loan, pursuant to NRS 604A.410 (2d)?		
Does the written loan agreement disclose the right of the customer to PRE-PAY the loan, pursuant to NRS 604A.410 (2e)?		
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)?	rsuant to NRS 604A.410 (2f)?	YES
Is the loan a collection account? YES Has the loan been extended or renewed? NO How many times? O Extensions: Title-6 addil periods: Are D/D & High Int Loans - 90 days	Title-6 addit periods: Int Loans - 90 days Are receipts filed?	led? YES
VIOLATIONS/ TECHNICAL EXCEPTIONS/OTHER COMMENTS:		
NRS.604A.210 AND 445		
GRACE PERIOD DEFERMENT \$5,340.65		
Revised 10-15-2008	The second secon	

Title Loan Agreement

Date. 0/0/2014			<u> </u>			14d11ber: 10009-0719004
Customer & Co-Cus	tomer information	ACCOUNT NUMBE	R: 10069-0119884			
FIRST NAME Elia	LAST NAME Dotton		CO-CUSTOMER FIRST N	AME	CO-CUSTOME	R LAST NAME
S (\$		CO-CUSTOMER SSN	CO-CUSTOME	R'S DRIVERS	LIC./STATE ID. NO.	
STREET ADDRESS 8144 W Gilmore Ave			CO-CUSTOMER STREET	CO-CUSTOMER STREET ADDRESS		
City Las Vegas	STATE NV	ZIP CODE 89129	CO-CUSTOMER CITY CO-CUSTOMER STATE		CO-CUSTOMER ZIP CODE	
HC (70		CO-CUSTOMER HOME P	CO-CUSTOMER HOME PHONE CO-CUSTOMER DATE OF BIRTH			
Motor Vehicle Inform			RS OF OPERATION: 00 A.M. to 7:00 P.M., Saturday	y 10:00 A.M. to 4:00	P.M., Closed	Sunday
LICENSEE NAME TitleMax of Nevada, Inc.	d/b/a TitleMax	LICENSEE PHO (702)638-2292				
LICENSEE STREET ADDRESS 6450 W. Lake Mead Blvd., Suite 150		LICENSEE CITY Las Vegas	LICENSEE STAT		ICENSEE ZIP CODE 9108	
VEHICLE IDENTIFICAT 2G1FP22P6R2197174	ION NUMBER (VIN)		CENSE PLATE 22XYT			

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.

VEHICLE MODEL Camaro Z28 2D Coupe

VEHICLE YEAR

1994

VEHICLE MAKE

Chevrolet

COLOR

RED

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.

Number 10000 0110004

FEDERAL TRUTH-IN-LENDING DISCLOSURGE

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.

ROA 006735

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
Amount given to you directly:	\$2,500.00
2. Amount paid on your account:	\$0.00
Amount paid to public officials:	\$20.00
4. Amount paid to on your behalf:	\$0.00

Calculation of Interest, Application of Payments and Security Interest.

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

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

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

Any comments or questions may be directed to Customer Service at the following toil-free number (800) 804-536:

- 2. You acknowledge and agree that by entrainto this Arbitration Provision:
 - (a) YOU ARE WAIVING YOUR RIGHT TO HAVE A TRIAL BY JURY TO RESOLVE ANY DISPUTE ALLEGED AGAINST US OR RELATED THIRD PARTIES:
 - (b) YOU ARE WAIVING YOUR RIGHT TO HAVE A COURT, OTHER THAN A SMALL CLAIMS TRIBUNAL, RESOLVE ANY DISPUTE ALLEGED AGAINST US OR RELATED THIRD PARTIES; and
 - (c) YOU ARE WAIVING YOUR RIGHT TO SERVE AS A REPRESENTATIVE, AS A PRIVATE ATTORNEY GENERAL, OR IN ANY OTHER REPRESENTATIVE CAPACITY, AND/OR TO PARTICIPATE AS A MEMBER OF A CLASS OF CLAIMANTS, IN ANY LAWSUIT FILED AGAINST US AND/OR RELATED THIRD PARTIES.
- 3. Except as provided in <u>Paragraph 6</u> below, all disputes including any Representative Claims against us and/or related third parties <u>shall</u> be resolved by binding arbitration <u>only</u> on an individual basis with you. THEREFORE, THE ARBITRATOR SHALL NOT CONDUCT CLASS ARBITRATION; THAT IS, THE ARBITRATOR SHALL NOT ALLOW YOU TO SERVE AS A REPRESENTATIVE, AS A PRIVATE ATTORNEY GENERAL, OR IN ANY OTHER REPRESENTATIVE CAPACITY FOR OTHERS IN THE ARBITRATION.
- 4. Any party to a dispute, including related third parties, may send the other party written notice by certified mail return receipt requested of their intent to arbitrate and setting forth the subject of the dispute along with the relief requested, even if a lawsuit has been filed. Regardless of who demands arbitration, you shall have the right to select either of the following arbitration organizations to administer the arbitration: the American Arbitration Association (1-800-778-7879) http://www.adr.org, or JAMS (1-800-352-5267) http://www.jamsadr.com. However, the parties may agree to select a local arbitrator who is an attorney, retired judge, or arbitrator registered and in good standing with an arbitration association and arbitrate pursuant to such arbitrator's rules. If the arbitration associations listed above are not available and the parties cannot otherwise agree on a substitute, then any party may petition a court pursuant to section 5 of the Federal Arbitration Act, 9 U.S.C. sections 1-16 to select an arbitration organization, provided such arbitration organization shall enforce the terms of this Loan Agreement and the Arbitration Provision, including the prohibition on class arbitration. The party receiving notice of arbitration organization you have selected or whether you desire to select a local arbitrator. If 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 proc
- 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.

 ROA 006736

- 8. This Arbitration Provision is binding upon archenefits you, your respective heirs, successors and fights. The Arbitration Provision is binding upon and benefits us, our successors and assigns, and field third parties. The Arbitration Provision continue 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 <u>only</u> by following the process set-forth below. If you do not wish to be subject to this Arbitration Provision, then you must notify us in writing within sixty (60) calendar days of the loan date at the following address: TitleMax of Nevada, Inc. d/b/a TitleMax, Attn: Legal Dept, P.O. Box 8323, Savannah, GA 31412. Your written notice must include your name, address, Account number, the loan date, and a statement that you wish to opt out of the Arbitration Provision. If you choose to opt out, then your choice will apply only to this Loan Agreement.

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

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

TitleMax of Nevada, Inc. d/b/aTitleMax			//
Customer's Signature	Date Date	Its #uthorized Agent	
Co-Customer's Signature	 Date		

Ella Dotton

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

Re: Opportunity to Enter into a Repayment Plan

Dear Customer:

On Stold you entered a Title Loan Agreement ("Loan Agreement") with TitleMax of Nevada, Inc. d/b/attraction and, if applicable, on N/A you entered a Grace Period Payments Deferment Agreement with TitleMax of Nevada, Inc. d/b/attract On Glo H ("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 to 14 (1) return to the location in which you signed the Loan Agreement and, if applicable, the Grace Period Payments Determent Agreement; (2) read and sign the Repayment Plan we prepare; and (3) make an initial payment of \$1010.83. The total of payments or the remaining balance on the original transaction is \$ 3084.13. You made the following payment(s) on the loan:

Date: Amount \$

The total amount due if you enter into a Repayment Plan on or before 10 64 will be

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, 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 from you to enter into the Repayment Plan; (4) make any other loan 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,

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

Check type of mail or service:

Delivery Confirmation Express Mail

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

Affix Stamp Here (If issued as a certificate of melling, or for additional copies of this bill) Anderson Name, Steel, 6, 210000)

Anderson Name, Or, Stele, 6, 210000)

Las Vergas No. 14Chell

SS 12 FVIN LOG CA.

N. Veds Vergan N. 891051

VITA CHELLIA N. 891051

Las Vergas N. 891051

CHAS Vergas N. 891057

CHAS VERGAS N. 891057

CHAS VERGAS N. 891057

CHAS VERGAS N. 891057

CHAS VERGAS N. 8911057

Fee

R Re

SC SH RD Fee Fee

LAS VEGAS.NV 89108 SEP 17 14



UNITED STATES 1000 See Privacy Act Statement on Reverse

by Callmone Ave by Callmone Ave by Pellota Dr. Ond. C Suegas NV Scilos Hear Schools

A TO A MANAGE COMMENSAGE AND AND AND ADDRESS OF THE PARTY
Complete by Typewriter, Ink, or Bail Point Pen

NAMED NO SCOTION ne of receiving employee)

Customer Receippayment Plan Receip day loan

		it i fall itcocip day ioally ,
NAME AND ADDRESS OF THE LICENSE Tm Las Vegas Nv #1 Lake Mead 6450 W. Lake Mead Blvd., Suite 150 Las Vegas, NV 89108	E:	PAYMENT MADE ON BEHALF OF OR BY: Ella Dotton
LOAN AGREEMENT IDENTIFICATION N 10069-0119884	O.	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 loan number identified above.	as applied to the	
AMOUNT PAID: \$564.13	AGENT RECEIVI Nathan Kimenke	
TODAY'S PAYMENT ITEMIZATIO	N	
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	<u> </u>
Account paid in full by rescission. Account paid in full. Title Returned Upon Payment in Fuvehicle's Title to you. Repayment Plan Agreement. Grace Period Plan Agreement.	ıll. By signing below, y	you acknowledge that upon repayment in full, we returned the

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.

Signatu

Customer Recipt/Repayment Plan Receip (210 day loan)

		it rian Necel, _ (2 to 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	<u>:</u>	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 loan number identified above.	applied to the	
AMOUNT PAID: \$405.00	AGENT RECEIVI Nikki Brandon	NG PAYMENT:
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	
Vehicle's Title to you. ☐ Repayment Plan Agreement. ☐ Grace Period Plan Agreement.		you acknowledge that upon repayment in full, we returned the
Acknowledgments. By signing below, you are represent that the information previously provi	cknowledge that the ded on the Covered	payment information noted above is accurate. You further Borrower Identification Statement is still accurate.
EllA Dotton	Elle	Della
Printed Name	Signature	

ر، Customer Rece	t/Repaymer	nt Plan Recei,	(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 Ella Dotton	
LOAN AGREEMENT IDENTIFICATION NO 10069-0119884		DATE/TIME OF RECE 12/01/2014 10:29:46	
LOAN AGREEMENT DATE: 8/6/2014 11:48:22 AM			
If you have multiple loans, this payment was loan number identified above.	applied to the		
AMOUNT PAID: \$403.00	AGENT RECEIVII Jennifer M-herna		
TODAY'S PAYMENT ITEMIZATION			
PRINCIPAL PAID:	\$0.00		
INTEREST PAID:	\$403.00	<u></u>	
CHARGES PAID:	\$0.00	· · · · · · · · · · · · · · · · · · ·	
FEES PAID:	\$0.00	····	
TOTAL AMOUNT PAID TODAY:	\$403.00		
BALANCE DUE ON LOAN:	\$2,719.37	<u>.</u>	
NEXT SCHEDULED DUE DATE:	12/4/2014	 	
Account paid in full by rescission. Account paid in full. Title Returned Upon Payment in Full. Vehicle's Title to you. Repayment Plan Agreement. Grace Period Plan Agreement.	. By signing below, y	ou acknowledge that up	on repayment in full, we returned the
acknowledgments. By signing below, you accepted that the information previously provi	cknowledge that the ded on the Covered	payment information no Borrower Identification	ted above is accurate. You further Statement is still accurate.
Eller Gotter	EllA	Dottow	
rinted Name	Signature		•

APP 008337 ROA 006743

Printed Name

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

	ba.zopa3o.	in the company to day to day
NAME AND ADDRESS OF THE L Tm Las Vegas Nv #1 Lake Mead 6450 W. Lake Mead Blvd., Suite Las Vegas, NV 89108	I	PAYMENT MADE ON BEHALF OF OR BY: Ella Dotton
LOAN AGREEMENT IDENTIFICA 10069-0119884	TION NO.	DATE/TIME OF RECEIPT OF PAYMENT: 12/26/2014 12:40:23 PM
LOAN AGREEMENT DATE: 8/6/2014 11:48:22 AM		
If you have multiple loans, this pay loan number identified above.	ment was applied to the	
AMOUNT PAID: \$403.00	AGENT RECEIV Keosha Hinds-r	
TODAY'S PAYMENT ITEM!	ZATION	
PRINCIPAL PAID:	\$0.00	
INTEREST PAID:	\$403.00	•

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

CHARGES PAID:

FEES PAID:

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

\$0.00

\$0.00

\$403.00

\$2,652.16

1/3/2015

☐ Repayment Plan Agreement.

TOTAL AMOUNT PAID TODAY:

NEXT SCHEDULED DUE DATE:

BALANCE DUE ON LOAN:

☐ Grace Period Plan Agreement.

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

Printed Name

Signature

Customer Recapt/Repayment Plan Recapt (210 day loan)

Odstollier Rodsip	ortepaymer	it i lati Nece "M (2 to day loati)
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: 02/06/2015 03:30:57 PM
LOAN AGREEMENT DATE: 8/6/2014 11:48:22 AM		
If you have multiple loans, this payment was loan number identified above.	s applied to the	
AMOUNT PAID: \$420.00	AGENT RECEIVI Stu Oestreich	NG PAYMENT:
TODAY'S PAYMENT ITEMIZATION	<u> </u>	
PRINCIPAL PAID:	\$0.00	· · · · · · · · · · · · · · · · · · ·
INTEREST PAID:	\$420.00	
CHARGES PAID:	\$0.00	
FEES PAID:	\$0.00	
TOTAL AMOUNT PAID TODAY:	\$420.00	
BALANCE DUE ON LOAN:	\$2,796.29	
NEXT SCHEDULED DUE DATE:	2/2/2015	
 ☐ Account paid in full by rescission. ☐ Account paid in full. ☐ Title Returned Upon Payment in Full Vehicle's Title to you. ☐ Repayment Plan Agreement. 	I. By signing below,	you acknowledge that upon repayment in full, we returned the
□ Grace Period Plan Agreement.		
		e payment information noted above is accurate. You further d Borrower Identification Statement is still accurate.
E/A Dotton	Ell	asitte
Printed Name *	Signature	

APP 008339 ROA 006745

Customer Regarb	uizehayiilei	it i iaii Nece "A (210 day ioaii)
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: 02/25/2015 03:40:50 PM
LOAN AGREEMENT DATE: 8/6/2014 11:48:22 AM		
If you have multiple loans, this payment was loan number identified above.	applied to the	
AMOUNT PAID: \$410.00	AGENT RECEIVI Stu Oestreich	NG PAYMENT:
TODAY'S PAYMENT ITEMIZATION		· · · · · · · · · · · · · · · · · · ·
PRINCIPAL PAID:	\$0.00	
INTEREST PAID:	\$410.00	
CHARGES PAID:	\$0.00	-1-1-1-1
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 Vehicle's Title to you. 	I. By signing below,	you acknowledge that upon repayment in full, we returned the
Repayment Plan Agreement		
☐ Grace Period Plan Agreement.		
Acknowledgments. By signing below, you a represent that the information previously proving	acknowledge that the dided on the Covere	e payment information noted above is accurate. You further d Borrower Identification Statement is still accurate.
EllA DOTTON) Slh	a Dette
Printed Name	Signature	*

Customer Recipt/Repayment Plan Recipt (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	E'	PAYMENT MADE ON BEHALF OF OR BY: Elia Dotton
LOAN AGREEMENT IDENTIFICATION NO 10069-0157681		DATE/TIME OF RECEIPT OF PAYMENT: 03/25/2015 03:24:07 PM
LOAN AGREEMENT DATE: 3/25/2015 3:24:07 PM		·
If you have multiple loans, this payment was loan number identified above.	applied to the	
AMOUNT PAID: \$405.00	AGENT RECEIVI Stu Oestreich	NG PAYMENT:
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 Vehicle's Title to you. □ Repayment Plan Agreement. □ Grace Period Plan Agreement. 	I. By signing below,	you acknowledge that upon repayment in full, we returned the
Acknowledgments. By signing below, you a		e payment information noted above is accurate. You further d Borrower Identification Statement is still accurate.

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

No. 10069-0119884 Amended Agreement No. 10009-0157681 Date: 3/25/2015

Customer Name: Dotton, Ella Licensee Name: Address: 8144 W Gilmore Ave Address: Addre

Las Vegas, NV 89129 Las Vegas, NV 89108 (702)752-3346

Co-Borrower Name: Vehicle Information: 1994, RED, Chevrolet, Camaro Z28 2D Coupe , 2G1FP22P6R21

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/aTitleMax. We operate under Chapter 604A of the Nevada Revised Statutes. We are regulated by the Nevada Department of Business & Industry, Financial Institutions Division. The toll-free telephone number to the Office of the Commissioner to handle concerns or complaints of customers is (866) 858-8951. The word "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 unde 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.

tellio of the Forth Valconient longin amaiaansis.			
EIIA Softon	3305	LICENSEE: TitleMax of Nevada, Inc	. d/b/a TitleMax 008342
Customer's Signature	Date by	Its Employee	ROA 006748

Co-Borrower's Signature

Customer Receipt/F tension & Receipt/Repay ent Plan Receipt

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

TODAY'S PAYMENT ITE	MIZATION	NEXT PAYMENT INFO	RMATION
PRINCIPAL PAID:	\$320.00_	PRINCIPAL:	\$319.50_
INTEREST PAID:	\$0.00_	INTEREST:	\$0.00_
CHARGES PAID:	\$0.00_	FEES:	\$0.00
		CHARGES:	\$0.00_
FEES PAID:	\$0.00	BALANCE DUE ON LOAN:	\$1916.49
TOTAL AMOUNT PAID TODAY:	\$320.00_	REPAYMENT PLAN MINIMUM	\$ 319.50
		NEXT SCHEDULED DUE DATE	E: <u>5/24/2015</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

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 <u>ARBITRATION AGREEMENT</u>, 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 are a dependent or spouse of such member changes.

QUA DOLLO

ROA 006749





GRACE PERIOD PAYMENTS DEFERMENT AGREEMENT

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

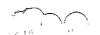
Vehicle Information:1994 Chevrolet Camaro Z28 2D Coupe 2G1FP22P6R

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.Q0	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:		

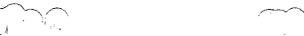
BECAUSE THIS IS ONLY AN AMENDMENT AND MODIFICATION OF THE LOAN AGREEMENT IN WHICH WE ARE ONLY MODIFYING AND DEFERRING YOUR PAYMENTS UNDER THE TITLE LOAN AGREEMENT, YOU ACKNOWLEDGE AND AGREE THAT ALL OF THE TERMS AND CONDITIONS OF THE TITLE LOAN AGREEMENT, INCLUDING THE CHARGING OF SIMPLE INTEREST AND 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.

APP 00834



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.



iy signing this Grace Period Payments Deferment Agreement, you acknowledge that it was filled in before you did so and that you have eceived 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,	nc. d/b/a TitleMax		
Ellerali	the The	A4 4	8/24/14		
Customer's Signature	Date	Its Authorized Agent	Daté 1		
f					
į.					
Co-Borrower's Signature	Date	44			

Customer Application

Personal Information Which number do you prefer that we call? □ Cell Phone □ Home Phone County City Mailing Add State City Source of Income Employer Address (Street Number & Name) Time at Job? State Zip Work Phone # Title Supervisor Work Shift Next Payday Current and Expected Gross Gross Pay Frequency: (check one) Monthly Monthly ☐ 1st & 15th of month ☐ 15th & end of month ☐ Biweekly (every 2 weeks) income Obligatio $\ \square$ Weekly $\ \square$ Monthly (last day) $\ \square$ Monthly (1st day) $\ \square$ Monthly (3st day) กร □ Self-Employed 4+1 137,82 Wed Mu. *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 ηÓ Credit References Phone # State Phone # Personal References Cell Cell Cell

APP 008348



Co-Applicant Information

Date	State Issued ID N	tumber	Date of B	Birth	Soc	ial Security	#		
Last Name	First Nam	ie	,		Mic	Idle Name		····	
Home Phone	Cell Phon	et	· · · · · · · · · · · · · · · · · · ·		Em	ail Address	(optional)††		
Best time to call?	Which nu □ Ho	mber do yo me Phone	ou prefer th a Cell	nat we call Phone	?				
Physical Address (street Number & Name)	,					Apt #	ŧ		
City			State	Zip		County			The second secon
Mailing Address (if different from physical address)			<u> </u>		1				
City			State	Zip					
Employer * (Source of Income)		Emp	loyer Addre	SS (Street N	umber &	Name)			
City	9	tate		Zi	p	Time at	Job?		
Work Phone #	Job Title			Superviso	r				A COLUMN TO THE PARTY OF THE PA
				Next Payd	зу [nd Expected	Work Sh	ift
Pay Frequency: (check one)					- 1	Gross Monthly	Gross Monthly		-
□ 1 st & 15th of month □ 15th & end of month □ Biwee					1	Income	Obligations		
☐ Weekly ☐ Monthly (last day) ☐ Monthly (1st day)	□ MORGIN (3.4 (ioy)	Ì		İ		"		
□ Self-Employed						\$	\$		
*Alimony, child support or separate maintenance income Alimony, child support, or separate maintenance received	need not be revea under: court or	led if you d der □ writ	lo not wish tten agreer	to have it ment o	consid oral ur	lered as a t iderstandin	esis for repaying	g this obli	gation.
Are you currently in bankruptcy? ☐ yes ☐ no How did you hear about us? (Circle one.)		: .							
now did you near about us? (Ordie one.)							[[4.
Friend/Referral Name of referrer?	Sav	v Store	Te	elevision		Yellow P	ages / (Repeat (Customer
Internet Billboard	Postcar	d	C	ther:			_ \		

ADDITIONAL TERMS AND CONDITIONS OF THIS CUSTOMER APPLICATION

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

#Consent to E-mail Communications and Electronic Disclosures. You are not required to provide your email address. If you provided your email address and authorized us to send emails to you ("Your Consent"), then you are requesting to receive emails from us. This includes disclosures and solicitations. You further consent to the use and acceptance of electronic records, and electronic disclosures. This Consent to E-mail Communications and Electronic Disclosures informs you of your rights when receiving legally required disclosures, notices, and any other information from us. By providing Your Consent, you acknowledge receipt of this disclosure. You consent to the use of electronic records, and disclosures. The emails and disclosures we may send, may include for example, disclosures or notices under state or federal law, including those pursuant to the Equal Credit Opportunity Act, Truth in Lending Act, Gramm-Leach-Billey Act, and other disclosures or notices under applicable federal, state or local laws or regulations, or any other notices, information, or solicitations we may send. You may request a paper copy of any emailed disclosures by submitting a request through the link found within the emails. You may also send a written request to TitteMax, 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 TO TRECUEST A PART COPEMAILED DISCLOSURES, WHICH WE WILL PROVIDE TO YOU AT NO CHARGE. You may request any ortan a copy of this morning of the copy of reference. 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

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 FORMS MONTHLY OBLIGATIONS TO CHANGE IN THE NEXT 14- 15 MONTHS, PLEASE EXPLAIN

HE CHANGES AS FOLLOWS:	<u>_</u>		
		1 0	
			
	- 	191 - UP 1	
	12		
*			

By signing below and submitting this Customer Application, you are verifying that all of the Application this Customer Application, you are verifying that all of the Application this customer Application, you are verifying that all of the Application this customer and current and c

Page 3 of 4

expected gross monthly income and obligations. You agree that you t	have toid us about any changes you expect within the next 14
months relating to (i) your employment or source of income, and (ii) co	arrent and expected gross monthly income and obligations. You
agree that you have read and understood all the above statement	ts, including the Arbitration Provision.
Ella Detter	-8-6-14
Applicant Signature	Date
Co-Applicant Signature	Date

Affidavit

COUNTY OF CLARK Title Loan Agreement No.: 10069-649784
Date: 8/6/2014 Licensee Name: TitleMax of Nevada, Inc. d/b/aTITLEMAN Customer Name: DOTTON, ELLA Address: Address: 8144 W GILMORE AVE. LAS VEGAS, NV 89129 6450 W LAKE MEAD BLVD 150 Co-Borrower Name: LAS VEGAS, NV 89108 Address: Vehicle Information: VIN: 2G1FP22P6R2197174 Make: CHEVR® Model: CAMERO Z28 License Plate State and No: 022XYT Color: RED Year: 1994 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:

STATE OF NEVADA

GERTHERATE OF THE

		IN		4.1		1	1.	r,	33	2	66.4	1	
*				_				T			- 10	-	
•	1	ч.	ĸ.		1	10	- h	X.		У.	71.	1.4	4

(EAR MAKE 1994 CHEV

CAMARO Z28

VEHICLE BODY

DATE ISSUED 08/28/2014 ODOMETER MILES

FUEL TYPE SALES TAX PD

EMPTY WT GROSS WT

VEHICLE COLOR:

ODOMETER BRAND EXEMPT

BRANDS

OWNER(S) NAME AND ADDRESS DOTTON ELLA 7836 SCAMMONS BAY CT

LAS VEGAS NV 89129-7315

<mark>LIENHOLDER NAME AND ADDRESS</mark> 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:

CHARLETTINE OF	ALCOHOLDS AV	STATE -	100	OPEN APPER AND A SECOND	÷ .
SIGNATURE OF	ALTHUMAZED AL	3EN1		DAIL	
	11 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	한 <u>한 한 경우 (공</u>	100	4 7 9 43 T. (**) . (*)	30.00
200	化二氯化邻甲基甲基磺胺 医二甲基甲基	A read to the second	47 .9.3	The state of the second of the second	

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 cartifles the vehicle described in this title has been transferred to the following buyer(s):

	[경기기기 기상장 경기장기 개상	and the state of t	The state of the s
3	Printed Full Legal Name of	Buver Nevada	Driver's License Number or Identification Number OB
×		[2] [1] [1] [1] [1] [2] [2] [2] [2] [2] [2] [2] [2] [2] [2	

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

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. ODOMETER READING

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

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

Signature of Buyer

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

VP-2 (Rev. 8/10)

Printed Full Legal Name of Buye

CONTROL NO 21038340

(THIS IS NOT A TITLE NO.)

>	ALONE TO CUMPLI	EQUIRES THAT YOU STATE THE MILEAGE IN CONNECTION WITH THE TRANSFER OF OWNERSHIP. TE OR PROVIDING A FALSE STATEMENT MAY RESULT IN FINES AND/OR IMPRISONMENT. Breby conflies 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 of Identification Number. OR
SNMENT	Printed Full Legal Name of Buyer Address	Nevada Driver's License Number or Identification Number State Zio Code
FIRST REASSIGNMENT DEALER ONLY	I certify to the best of my knowledge the od	dineter reading is the actual mileage of the vehicle unless one of the following statements is checked. NO II The mileage stated is in excess of its mechanical limits. TENTHS II The odometer reading is not the actual imileage. WARNING: ODOMETER DISCREPANCY
FIRST	Signature of Seller(s)/Acent/Dealershin	Exempt - Model year over 9 years old.
	1 am aware of the above odometer certificat Signature of Buyer	
		Printed Full Legal Name of Buyer
		EQUIRES THAT YOU STATE THE MILEAGE IN CONNECTION WITH THE TRANSFER OF OWNERSHIP. JE OR PROVIDING A FALSE STATEMENT MAY RESULT IN FINES AND/OR IMPRISONMENT. Levely certifies the vehicle described in this title has been transferred to the following buyer(s):
		☐ AND
_	Printed Full Legal Name of Buyer	Nevada Driver's License Number or Identification Number OR
ND REASSIGNMENT DEALER ONLY	Printed Full Legal Name of Buyer	Nevada Driver's License Number or Identification Number
	Address	State Zip Code
H.H.	and the cost of my knowledge the Ook	imeter reading is the actual mileage of the vehicle unless one of the following statements is checked. NO 🗀 The mileage stated is in excess of its mechanical limits.
SECOND DEA	ODOMETER READING	TENTHS ☐ The odometer reading is not the actual mileage. WARNING: ODOMETER DISCREPANCY ☐ Exempt: Model year over 9 years old.
<i>6</i>	Signature of Seller(s)/Agent/Dealership I am aware of the above odometer contincati	Printed Name of Seller(s)//Agent/Dealership pri-made by the seller/agent: Dealer's License Number Date of Sale
	Signature of Buyer	Printed Full Legal Name of Buyer
>		EQUIRES THAT YOU STATE THE MILEAGE IN CONNECTION WITH THE TRANSFER OF OWNERSHIP. TE OR PROVIDING A FALSE STATEMENT MAY RESULT IN FINES AND/OR IMPRISONMENT. Preby 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
Z.MENT	Printed Full Legal Name of Buyer	Nevada Driver's License Number or Identification Number
THIRD REASSIGN DEALER ONL		ity State Zip Code meter reading is the actual mileage of the vehicle unless one of the following statements is checked.
EA.		TENTHS The odometer reading is not the actual mileage: WARNING COOMETER DISCORDANCE
Ē	ODOMETER READING Signature of Seller(s)/Agent/Dealership	
	I am aware of the above odometer certificate	in made by the seller/agent Dealer's License Number Date of Sale
	Signature of Buyer	Printed Full Legal Name of Buyer
		LIENHOLDER TO BE RECORDED
I EN	Printed Full Legal Name of Lienholder	FEIN
7	Address	(if no lienholder write 'NONE')
		ADD A09251

ALTERATION OR ERASURE VOIDS THIS TITLE

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

Fin Adv: \$8,175

Equip Ret: \$0

Tire Size: 235/55R16

Base HP:

Taxable HP: 51.2

Model Number, 1FP87

Price Includes: AT AC

VIN: 2G1FP22P6R2197174

UVC: 1994160031

MPG: 15/24

Weight: 3424

Fuel Type: Gas

Wheelbase: 101.1

End of Term 0 Months:

Adj. State: National

Mileage: 0

Mileage Cat: B

Cylinders: 8

Transmission: M

Drive Train: RWD

End of Term 0

Mileage:

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

	X-CL	Clean	Average		Rou	ok/	_
Base	N/A	\$8,375	\$4,500		7	2.325	
Options	N/A	\$0	\$0	/	17	\$0	į
Mileage	N/A	N/A	N/A	7	7	N/A	1
Region	N/A	\$0	\$0	17		\$0	
Total	N/A	\$8,375	\$4,500	7	:	\$2,325	
		Φ0,3/L	00¢,#¢		***************************************	74,343	

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 3/1/2014 (daily)

2			1	
	X-CL	Clean	Average	Rough
Base	N/A	\$10,875	\$6,37	5 \$3,600
Options	N/A	\$0	- / s	0 \$0
Mileage	N/A	N/A	/ N/	A N/A
Region	N/A	\$0		0 \$0
Total	N/A	\$10,875	\$6,37	5 \$3,600
			~	THE RESERVE AND ADDRESS OF THE PARTY OF THE

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

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

Black Book Add/Deducts

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	4	1	a	12	6	Ю	8/	0
------------	---	---	---	----	---	---	----	---

#	Orig.		Customer Nam				Coll. Value	Advanced	Fees.	Paid	Amt. Due	EXT'
069-0119884 Transactio	08/06 m#	2014 Type	Dotton, Ella Trans. Date	A9 New Due Date	Pro?	Rev?	\$4,366.58	\$2,520.00 Principal	\$2, 726.6 2 Fees	\$5,246.62 Amt Paid	\$0.00 Due	1
10069-0119		NEL	8/6/2014 11:4		X	_		\$2,520.00	\$0.00	\$0.00	\$2,520.00	
10069-0119	9884-2	LOG	9/5/2014 10:1		Х	_		\$0.00	\$0.00	\$0.00	\$0.00	
10069-0119		FEE	9/5/2014 7:35		Х	_		\$0.00	\$402.95	\$0.00	\$402.95	
10069-0119		LOG	9/6/2014 10:3		Х	_		\$0.00	\$0.00	\$0.00	\$0.00	
10069-0119	9884-5	LOG	9/6/2014 3:13		Х	_		\$0.00	\$0.00	\$0.00	\$0.00	
10069-0119	9884-6	LOG	9/8/2014 11:1		Х	_		\$0.00	\$0.00	\$0.00	\$0.00	
10069-0119	9884-7	LOG	9/9/2014 11:0		Х	_		\$0.00	\$0.00	\$0.00	\$0.00	
10069-0119	9884-8	PMT	9/24/2014 1:1	10/5/2014	Х	-		\$0.00	\$255.20	\$564.13	(\$308.93)	
10069-0119	9884-9	LOG	9/24/2014 1:1		Х	_		\$0.00	\$0.00	\$0.00	\$0.00	
10069-0119		FEE	10/5/2014		Х	_		\$0.00	\$147.75	\$0.00	\$147.75	
10069-0119			10/6/2014 8:5		Х	_		\$0.00	\$0.00	\$0.00	\$0.00	
10069-0119	9884-12	LOG	10/22/2014 1:		Х	_		\$0.00	\$0.00	\$0.00	\$0.00	
10069-0119	9884-13	PMT	10/22/2014 2:	11/4/2014	Х	_		\$0.00	\$228.34	\$405.00	(\$176.66)	
10069-0119	9884-14	LOG	10/22/2014 2:		Х	_		\$0.00	\$0.00	\$0.00	\$0.0Ó	
10069-0119	9884-15	FEE	11/4/2014 7:0		Х	_		\$0.00	\$174.61	\$0.00	\$174.61	
10069-0119	9884-16	LOG	11/5/2014 9:0		Х	_		\$0.00	\$0.00	\$0.00	\$0.00	
10069-0119	9884-17	LOG	11/26/2014 5:		Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
10069-0119	9884-18	LOG	11/28/2014 1		Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
10069-0119	9884-19	LOG	11/28/2014 4:		Х	_		\$0.00	\$0.00	\$0.00	\$0.00	
10069-0119	9884-20	LOG	11/28/2014 6:		Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
10069-0119	9884-21	LOG	11/29/2014 1		Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
10069-0119	9884-22	LOG	11/29/2014 1		Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
10069-0119	9884-23	PMT	12/1/2014 10:	12/4/2014	Х	-		\$0.00	\$362.65	\$403.00	(\$40.35)	
10069-0119	9884-24	LOG	12/1/2014 1:3		Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
10069-0119	884-25	FEE	12/4/2014 8:1		Х	_		\$0.00	\$40.29	\$0.00	\$40.29	
10069-0119	884-26	LOG	12/26/2014 1		Х	_		\$0.00	\$0.00	\$0.00	\$0.00	
10069-0119	9884-27	PMT	12/26/2014 1	1/3/2015	Х	-		\$0.00	\$295.50	\$403.00	(\$107.50)	
10069-0119	9884-28	FEE	1/3/2015		Х	-		\$0.00	\$107.45	\$0.00	\$107.45	
10069-0119	9884-29	LOG	1/5/2015 10:4		Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
10069-0119	884-30	LOG	1/30/2015 12:		Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
10069-0119	9884-31	FEE	2/2/2015 7:17		X	_		\$0.00	\$402.95	\$0.00	\$402.95	
10069-0119	884-32	PMT	2/6/2015 3:30	2/2/2015	X	-		\$0.00	\$53.73	\$420.00	(\$366.27)	
10069-0119	9884-33	LOG	2/6/2015 6:56		Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
10069-0119	3884-34	PMT	2/25/2015 3:4	3/4/2015	Х	_		\$0.00	\$255.20	\$410.00	(\$154.80)	
10069-0119	9884-35	FEE	3/4/2015 7:08		Х	-		\$0.00	\$94.02	\$0.00	\$94.02	
10069-0119	9884-36	LOG	3/5/2015 10:0		Х	_		\$0.00	\$0.00	\$0.00	\$0.00	
10069-0119	9884-37	LRP	3/25/2015 3:2		Х	_		(\$2,520.00)	(\$94.02)	\$2,641.49	(\$2,735.51)	
10069-011	9884 To	tais:	1		,			\$0.00	\$2,725.52	\$5,246.62	\$0.00	

A - 241

							Confidential			-	Revised 10-15-2008	Revised 1	
										T \$4,890.57	EFERMEN	GRACE PERIOD DEFERMENT \$4,890.57	Q
											D 445	NRS.604A.210 AND 445	Z
				•	MENTS	OTHER COM	KCEPTIONS/	VIOLATIONS/ TECHNICAL EXCEPTIONS/ OTHER COMMENTS	VIOLATIONS/				
YES		Are receipts filed?		Extensions: Title-6 add'1 periods; D/D & High Int Loans - 90 days	0	How many times?	NO Ho	ed or renewed?	Has the loan been extended or renewed?	YES H	on account?	Is the loan a collection account?	Is t
	YES	14A.410 (2f)?	to NRS 60	faults, pursuant	tomer de	T plan if the cust	a REPAYMEN'	tunity to enter into	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)?	include a disclos	n agreement	es the written loa	D
			<u> </u>	YES		04A.410 (2e)?	rsuant to NRS 6	E-PAY the loan, piu	Does the written loan agreement disclose the right of the customer to PRE-PAY the loan, pursuant to NRS 604A.410	disclose the right	n agreement	es the written loa	D ₀
	-	•		YES		04A.410 (2d)?	rsuant to NRS 6	SCIND the loan, pu	Does the written loan agreement disclose the right of the customer to RESCIND the loan, pursuant to NRS 6044.410 (2d)?	disclose the right	n agreement	es the written loa	Do
			NO	145 (2)?	to NRS 604A.445 (2)?		ditional periods	or more than six ac	Has the title loan been extended for more than six additional periods, pursuant		e Loans On 445(2)	(Applies to Title Loans Only) NRS 60A.445(2)	
						-	's? NO	loan exceed 30 day	Does the original term of the title loan exceed 30 days?		e Loans Onl .445(1)	(Applies to Title Loans Only) NRS 6044.445(1)	
55.00	\$7,155.00	Value:	Fair Market Value:	NO Fa		uring the loan?	f the vehicle sec	fair market value o	Does the loan amount exceed the fair market value of the vehicle securing the loan?		e Loans Onl .450(1)	(Applies to Title Loans Only) NRS 6044.450(1)	
		N/A					d 35 days?	the HIL not excee	Does the original term of the HIL not exceed 35 days?	-	(Applies High-Int Loans) NRS 6044.408(1)	(Applies I	
		N/A		cted gross monthly income?	ross mon	wer's expected g	5% of the borro	it amount exceed 2	Does the monthly payment amount exceed 25% of the borrower's expe		High-Interest Loans Only) NRS 604A.425(1b)	(Applies to High	
		N/A	į				exceed 35 days?	the D/D Loan not	Does the original term of the D/D Loan not exceed 35 days?		(Applies to D/D Loans) NRS 604A.408(1)	(Applies	
		ļ	N/A	income?	gross monthly income?		of the customer's	loan exceed 25%	Does the deferred deposit loan exceed 25% of the customer's expected		o Deferred Depo NRS 604A.425(la)	(Applies to Deferred Deposit Only) NRS 604A. 425(1a)	
		Other:		☐ Affidavit	Paystub	YES	income verifie	Was the borrower's income verified?	ome? \$5,000	gross monthly inc	's expected	What is the borrower's expected gross monthly income?	Wh
/ 3	perfected?	it filed and p	te title, is	If secured by a vehicle title, is it filed and perfected?	If se		3	ODGE DURANG	If so, what is the collateral? 2006 DODGE DURANGO	If so, what i	YES	Is the loan secured?	Is ti
<u> </u>				Purpose of loan: N/A	urposė o	Į.	Title Loans	High-Int Loans	☐ High-	Deferred Deposit	Defe	Loan Type:	Lor
4	YES	5%	121.55%	590.96/590.98		6 and 1	\$1,258.74	4/27/2015	\$2,878.00	9/29/2014	9/2	10069-0128094	<u>`</u>
RC RC	Is the APR conse		APR Quoted	Amount	ar of	Total Number of Payments	Finance Charge	Maturity Date	Amount of Loan	Origination Date	Origin	Account Number	>
Ψ8 Α 0		EC/DV	Examiner: EC/DV							Name & Address: MIRNA MARTINEZ	& ss: MIRNA	Borrower Name & Address:	—
36		Exam as of: 5/15/2015	m as of: <u>5</u>	Exai				, NV 89108	BLVD, LAS VEGAS,	6450 W. LAKE MEAD BLVD,	s: 6450 W.	Licensee Address:	
() 36		Start Date: 5/15/2015	Exam Start Date: 5	Ex:			-	MAX	nne & DBA: TITLEMAX OF NEVADA INC DBA TITLEMAX	IAX OF NEVA	& TITLEN	Licensee Name & DBA:	
						SHEET	TEW WORK	604A LOAN REVIEW WORKSHEET	60				

Title Loan Agreement

9/29/2014 Date:

VEHICLE YEAR

2006

Number: 10069-0128094 10069-0128094 ACCOUNT NUMBER: **Customer & Co-Customer Information** CO-CUSTOMER LAST NAME CO-CUSTOMER FIRST NAME LAST NAME FIRST NAME Martinez Mirna CO-CUSTOMER'S DRIVERS LIC./STATE ID. NO. CO-CUSTOMER SSN CO-CUSTOMER STREET ADDRESS STREET ADDRESS 2600 Fulano Way CO-CUSTOMER ZIP CODE CO-CUSTOMER STATE CO-CUSTOMER CITY ZIP CODE STATE City 89102 Las Vegas NV CO-CUSTOMER DATE OF BIRTH CO-CUSTOMER HOME PHONE LICENSEE'S HOURS OF OPERATION: Motor Vehicle & Licensee Monday to Friday 9:00 A.M. to 7:00 P.M., Saturday 10:00 A.M. to 4:00 P.M., Closed Sunday Information LICENSEE PHONE NUMBER LICENSEE NAME (702)638-2292 TitleMax of Nevada, Inc. d/b/a TitleMax LICENSEE ZIP CODE LICENSEE STATE LICENSEE CITY LICENSEE STREET ADDRESS 89108 Las Vegas 6450 W. Lake Mead Blvd., Suite 150 LICENSE PLATE VEHICLE IDENTIFICATION NUMBER (VIN) CP4268 1D4HB48246F104168

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

VEHICLE MODEL

Durango

VEHICLE MAKE

Dodge

COLOR

BI UE

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

FEDERAL TRUTH-IN-LENDING DISCLOSURES

ANNUAL PERCENTAGE RATE

The cost of your credit as a yearly rate.

FINANCE CHARGE

The dollar amount the credit will cost you.

Amount Financed

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

Total of Payments

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

121.545 %

\$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 Einanced of	\$2,878.00
Amount given to you directly:	\$2,878.00
2. Amount paid on your account	\$0.00
Amount paid to public officials:	\$ 0.00
4. Amount paid to on your behalf:	\$0.00
4. Attout paid to on your portain	•

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 UU8362 ROA 006768 Repayment Plan Disclosure: If you default the loan, we must offer a Repayment Plan to you fore we commence any civil action or process of alternative dispute resolution, or perfore 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 make any other loan to you while you are in a Repayment Plan. Upon default of your obligations under the Repayment Plan, we may repossess the Motor Vehicle.

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

Governing Law and Assignment.

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

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

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

1. For purposes of this Waiver of Jury Trial and Arbitration Provision (hereinafter the "Arbitration Provision"), the words "dispute" and "disputes" are given the broadest possible meaning and include, without limitation (a) all claims, disputes, or controversies arising from or relating directly 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 state law claims, disputes or controversies, arising from or relating directly or indirectly to this Loan Agreement (including the Arbitration Provision), the state law claims, disputes or controversies, arising from or relating directly or indirectly to this Loan Agreement (including the Arbitration Provision), the state law claims, disputes or controversies, arising from or relating directly or indirectly to this Loan Agreement (including the Arbitration Provision), the state law claims, disputes or controversies, arising from or relating directly or indirectly to the including the Arbitration Provision, (b) all claims based upon a dispute or indirectly to the dispute or including 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 claims"); and/or (j) all cla

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

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

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

TitleMax of Nevada, Inc. d/b/aTitleMax

Customer's Signature Date

Co-Customer's Signature Date

Its Authorized Agent Da

APP 008365

Customer Recipt/Repayment Plan Recept (210 day loan)

ouotomor resesipt	or to bay	ter fatt troops, se (2 to day tout,)
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: 02/27/2015 12:20:30 PM
LOAN AGREEMENT DATE: 9/29/2014 4:51:35 PM		
If you have multiple loans, this payment was loan number identified above.	applied to the	
AMOUNT PAID: \$287.51	AGENT RECEIVI Stu Oestreich	NG PAYMENT:
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 Vehicle's Title to you. 	I. By signing below,	you acknowledge that upon repayment in full, we returned the
□ Repayment Plan Agreement.		
☐ Grace Period Plan Agreement.		,
Acknowledgments: By signing below, you a represent that the information previously provi	acknowledge that the vided on the Covere	ne payment information noted above is accurate. You further ed Borrower Identification Statement is still accurate.
Mirna Martinez Printed Name		Mard;

Customer Recipt/Repayment Plan Recipt (210 day loan)

Customer Recpt	/Repaymen	L Flair Nece , J. (2 To 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: 02/27/2015 12:16:55 PM
LOAN AGREEMENT DATE: 9/29/2014 4:51:35 PM		
If you have multiple loans, this payment was loan number identified above.		
AMOUNT PAID: \$287.51	AGENT RECEIVI Stu Oestreich	NG PAYMENT:
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	
Vehicle's Title to you. ☐ Repayment Plan Agreement. ☐ Grace Period Plan Agreement. Asknowledgments By signing below you.	acknowledge that th	you acknowledge that upon repayment in full, we returned the ne payment information noted above is accurate. You further and Borrower Identification Statement is still accurate.
Mirna Martinez Printed Name	Signature	n. Mars

		Plan Recei (210 day loan) PAYMENT MADE ON BEHALF OF OR BY: Mirra Martinez
Page	/Repayment	Plan Receit (2)
Customer Rece		PAYMENT MADE ON BLITTE
ADDRESS OF THE LICENS		Mirna Martinez
NAME AND ADDRESS Tm Las Vegas Nv #1 Lake Mead 6450 W. Lake Mead Blvd., Suite 150		
6450 W. Lake Mead Dives, Las Vegas, NV 89108		DATE/TIME OF RECEIPT OF PAYMENT:
LOAN AGREEMENT IDENTIFICATION NO	D.	01/23/2015 03:29:23 PM
LOAN AGREEMENT IDENTIFY 10069-0128094		
LOAN AGREEMENT DATE:	as applied to the	
9/29/2014 4:51:35 FW If you have multiple loans, this payment w loan number identified above.		TANC PAYMENT:
loan number identified de-	AGENT RECEI	VING PAYMENT:
AMOUNT PAID: \$287.51	Stu Oesticion	
	ON	
TODAY'S PAYMENT ITEMIZATION	\$0.0 <u>0</u>	•
PRINCIPAL PAID:		
	\$287.51	
INTEREST PAID	\$0. <u>00</u>	
CHARGES PAID:	Ψ0.00	
DAID:	\$0.00	
FEES PAID:	\$287.5°	1
TOTAL AMOUNT PAID TODAY:		
BALANCE DUE ON LOAN:	\$3,126.	04
NEXT SCHEDULED DUE DATE:	1/27/20	15
NEXT SCHEDGLED DOLLAR		
Account paid in full by resciss	ion.	
☐ Account paid in full.	:-ming b	elow, you acknowledge that upon repayment in full, we returned the
☐ Title Returned Upon Payment	in Full. By signing b	560, 10-
Venicles are to you.		
☐ Repayment Plan Agreement.☐ Grace Period Plan Agreement		
		was the payment information noted above is accurate. You further
Acknowledgments. By signing below represent that the information previous	v, you acknowledge t sly provided on the C	that the payment information noted above is accurate. You further covered Borrower Identification Statement is still accurate.
Printed Name		^

Customer Rece 1/Repayment Plan Recei (210 day loan)

Customer Rece., a	Repaymen	L Plati Necell (210 day loati)
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 03:25:44 PM
LOAN AGREEMENT DATE: 9/29/2014 4:51:35 PM		;
If you have multiple loans, this payment was loan number identified above.		
AMOUNT PAID: \$287.51	AGENT RECEIVI Stu Oestreich	NG PAYMENT:
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 Vehicle's Title to you.	I. By signing below,	you acknowledge that upon repayment in full, we returned the
□ Repayment Plan Agreement.		•
☐ Grace Period Plan Agreement.	_	
Acknowledgments. By signing below, you a represent that the information previously prov	acknowledge that thi rided on the Covere	ne payment information noted above is accurate. You further and Borrower Identification Statement is still accurate.
Mirna Martine	.	Man
Printed Name	Signature	· ,)

 $APP \underset{\mathsf{ROA}}{008369} \\ _{\mathsf{ROA}}$

Customer Recipt/Repayment Plan Recipt (210 day loan)

	econior recesip	urcpaymen	it i lan rece pi (210 day loan)
Tm Las Vegas N	RESS OF THE LICENSEE Nv #1 Lake Mead lead Blvd., Suite 150 39108	Ė	PAYMENT MADE ON BEHALF OF OR BY: Mirna Martinez
LOAN AGREEME 10069-0128094	NT IDENTIFICATION NO		DATE/TIME OF RECEIPT OF PAYMENT: 11/10/2014 05:11:39 PM
LOAN AGREEME 9/29/2014 4:51:3	,		
If you have multipl loan number ident	le loans, this payment was ified above.	applied to the	
AMOUNT PAID: \$288.15		AGENT RECEIVI Stu Oestreich	NG PAYMENT:
TODAY'S PAY	MENT 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 O	N LOAN:	\$2,992.36	
NEXT SCHEDULE	ED DUE DATE:	11/28/2014	
Account paid Title Returns Vehicle's Title Repayment I Grace Period	ed Upon Payment in Full to you. Plan Agreement. I Plan Agreement.		you acknowledge that upon repayment in full, we returned the
			e payment information noted above is accurate. You further discrete Borrower Identification Statement is still accurate.
Mirna	Martinez	Ile	Mary.
Printed Name		Signature	-

x 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

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.

If you enter into a Repayment Pla we will honor the terms and we will the 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.

					1	1	1 .	ı	I		
•		, 0 0		iqieossi		C 118					
	i i	2 8		Delivery Teviled		isisəq8					
	Andrew Control of the					nre Con	 				;
		3.8			4		elivery				
	U.S. POSTAGE LAS VEGAS.NV BEC. 10.14 AMOUNT	- S	-	Delivery	parolik	inte Re	ខរសិទ្ធែ រ	e da A	Verse		
	S VEG S VEG 8910	00088063-1			pesi	nbay é.	njeußis	inba	on Re		
		8			,				ment		
100		3.1		¶°					State		
						_			y Act		
	UNITED STATES	0001-			-				See Privacy Act Statement on Reverse		
i i i i i i i i i i i i i i i i i i i									See F		
		P AG	(6)	CHON-					1		
÷	Here mailing na! bill)	andling harge		3 1							
	Affix Stamp Here (if issued as a certificate of mailing or for additional copies of this bill) Postmark and Date of Receipt	Ī ^O		a A		<u></u>			Pen l		
;	Affix (If Iss certific or for cople: Postu Date	É	- 13		·				Point		
	ery (Postage					^		Gomplete by Typewriter, Ink, or Ball Point Pen		
ř.	d Delive national andlee	4						A STATE OF THE STA	r, Ink,		*: X
	testricte y (Interr r Merch nation				of the state of th			part transmit	e) rewrite	250 (6)	
	Adull Signature Rastricted Delivery Recorded Delivery (International) Registered Ratum Receipt for Merchandise Signature Confirmation	Addressee (Neme, Streef, City, State, & ZIP Code TW) YOU FULLIAND WALLOW YOURS NIVERS						A CALL COMMISSION OF THE SECOND OF THE SECON	employee)		
	Adult Signati Recorded Di Registered Registered Return Rece	8, 8 ZIP	200	<u> </u>				THE COLUMN TO A LABOR TO THE COLUMN TO THE C	selving 6		
				3				tige of the second	Per (Name of receiving Complet		
	servicé uired n	Street, C.						ist constitution on the pro-	er (Nam		
	Check type of mall or service: Chault Signature Required Cob Cob Delivery Confirmation Express Mall Insured				The second secon			and the same of th			
	pe of n Signatu ied Melii ied Melii ies Maill		100 mg		-	\mathbb{A}	1,000	20112	Postmaster,		
0.000	leck tyl Adutt Certifi CoD Cob Delive Expre	A COOL	ESE PER	1				Linear transfer of the second	\A		
									# Of 2)		
	#150 08				χ				res Total Number of Pleces Received L Post Office June 2011 (Page 1 of 2)		
	ler vada 1 Blvd a 8911	mber							Num New D110		
	Address of Sender TitleMax of Nevada Vest Lake Mead Blv Vegas, Nevada 891 702,638.2292	Article Number							Rece Rece Ine 2(
	ress o eMax Lake gas, N	4				,	V D	$\mathbf{D} \mathbf{v}$		7	
	ime and Address of Sender TitleMax of Nevada 6450 West Lake Mead Blvd #150 Las Yegas, Nevada 89108 702,638.2292						AP	P U		7 7	
	ime aii 645(L				•			m	otal National	ey.	

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	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
Co-Borrower Name:	
Address:	
,	

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

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

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

Grace Period Payments Deferment. In the Title Loan Agreement, you agreed to make your scheduled payments in the amounts and on the dates set forth in the Payment Schedule listed in the Federal Truth In Lending Disclosures at the address indicated above, or at such other address as we direct you in writing. During this Grace Period, we have agreed to amend, modify, and defer your payments as set forth below in the Grace Period Payments Deferment Schedule. Therefore, you 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	\$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:		

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. Page 2 of 4 PP ROA 006781 Default and Repayment Plan. You will be in default under Grace Period Payments Deferment Agreement if you fail to keep any promise made herein. Such default occurs on the day immediately following the date of your failure to perform as described herein. We may waive a default and reinstate your account to good status if you bring your account current or make satisfactory payment arrangements with us. You will have the opportunity to enter into a Repayment Plan with a term of at least 90 days after the Date of Default on the Grace Period Payments Deferment Agreement. Under the terms of any Repayment Plan and pursuant to Nevada law: (1) you must enter into the Repayment Plan not later than 30 days after the date of default, unless we allow a longer period; (2) we will allow the period for repayment to extend at least 90 days after the date of default, unless you agree to a shorter term; and (3) we may require you to make an initial payment of not more than 20 percent of the total amount due under the Repayment Plan. If you enter into a Repayment Plan, we will honor the terms and we will not charge any other amount as an incident to or as a condition of entening into a Repayment Plan. Such an amount includes, without limitation: (a) any interest, regardless of the name given to the interest, other than the interest charged pursuant to the original loan agreement at a rate which does not exceed the rate charged during the term of the original loan agreement; or (b) any origination fees, set-up fees, collection fees, transaction fees, negotiation fees, handling fees, processing fees, late fees, default fees or any other fees, regardless of the name given to the fee. Additionally, if you enter into a Repayment, we will honor the terms of the Repayment Plan, and unless otherwise authorized by Nevada law we will not (i) accept any additional security or collateral from you to enter into the Repayment Plan; (ii) sell to you any insurance (iii) require you to purchase insurance or any other goods or services to enter into the Repayment Plan; (iv) make any other loan to you, unless you are seeking multiple loans that do not exceed the limit set forth under Nevada law; (v) attempt to collect the outstanding balance during the term of the Repayment Plan by repossessing the Vehicle unless you default on the Repayment Plan or (vi) attempt to collect an amount that is greater than the amount owed under the terms of the Repayment Plan. Therefore, if you (I) default on Grace Period Payments Deferment Agreement and do not enter into a Repayment Plan and we do not waive the default, or (II) default on Grace Period Payments Deferment Agreement, enter into a Repayment Plan, and default on the terms of the Repayment Plan, then we may pursue any remedy Nevada law allows, including seeking repossession and sale of the Motor Vehicle.

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

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

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

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

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

		LICENSEE: TitleMax of Nevada, Inc. d/b/a			
Mart	11/10/14	Sty Oesteich]/:		
Customer's Signature	Date	Its Authorized Agent	Dat		
Co-Borrower's Signature	Date				

Customer Application

Personal Information

				00		1
Date 9/29/14	4100101000			Middle	Name \	
Last Name Martinez	First Name MI Cna			Email A	ddress (optional)††	
ļ.	Call Phonet					
Best time to call?	Which number do yo	Celi Phone				
anytime						
Physical Address (Street Number & Name)	me)				Apt #	
	no way	State NV	^{Zip} 891	A 2	County Clark	
Las vegas		NV	- 1 011	<u> </u>		
Mailing Address (If different from physi		State	Zip	<u>,,</u>		
City Same				···		
	C.	ource of Inc	ome			
	3(ource or mc	Offic			
						- 1
WORK PHONE 17 199 - 5	960 MCL-	Strateget	Next Payday (Current an	d Expected Work	Shift
Pay Frequency: (check one)		J		cross Monthly	Gross Monthly	
□ 1 = & 15 th of month □ 15th δ	end of month Biweekly (every	2 weeks)		ncome	Obligatio	
☐ Weekly ☐ Monthly (last day) ☐ Monthly (1 st day) ☐ Monthly (3	3™ day)	10	5000 T	ns	
□ Self-Employed	rate maintenance income need not	no revealed if you do	not wish to have it cor	sidered as	a basis for repaying this	obligation.
! Alimony, child support, or separa	TE Wallifeliglice received auger:	court order - writt	en agreement □ ora	l understar	nding.	
Are you currently in bankruptcy?	gyes sano					
	C	redit Refere	nces			
Address (Street Number & Name)	City		State		Zip	
	Pe	rsonal Refe	rences			
		,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	***			
						and the state of t
						a managan pangan pa
						BOTTE THE THE
						Andrew
						the state of the s
+711	end I					

 $\mathop{\mathrm{APP}}_{\mathsf{ROA}} \underset{\mathsf{006784}}{008378}$

Co-Applicant Information Date of Birth Social Security # State Issued ID Number Date Middle Name First Name Last Name Email Address (optional)# Cell Phone[†] Home Phone Which number do you prefer that we call? Best time to call? □ Cell Phone □ Home Phone Apt# Physical Address (Street Number & Name) State Zip Mailing Address (If different from physical address) Zip State Employer Address (Street Number & Name) Employer * (Source of Income) Zip Time at Job? State City Supervisor Job Title Work Phone # Work Shift Current and Expected Next Payday Pay Frequency: (check one) Monthly Monthly □ 1 4 & 15 of month □ 15 & end of month □ Siweekly (every 2 weeks) Income Obligations □ Weekly □ Monthly (last day) □ Monthly (1st day) □ Self-Employed *Alimony, child support or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation. Alimony, child support, or separate maintenance received under:

court order court order written agreement coral understanding. Are you currently in bankruptcy? - yes o no How did you hear about us? (Circle one.) Repeat Customer Yellow Pages Television Saw Store Friend/Referral Name of referrer?

ADDITIONAL TERMS AND CONDITIONS OF THIS CUSTOMER APPLICATION

Postcard

Rillboard

Other:

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

th Consent to E-mail Communications and Electronic Disclosures. You are not required to provide your email address. If you provided your email address and authorized us to send emails to you ("Your Consent"), then you are requesting to receive emails from us. This includes disclosures and solicitations. You further consent to the use and acceptance of electronic records, and electronic disclosures. This Consent to E-mail Communications and Electronic Disclosures informs you of your rights when receiving legally required disclosures, notices, and any other information from us. By providing Your Consent, you acknowledge receipt of this disclosure. You consent to the use of electronic records, and disclosures. The emails and disclosures we may send, may include for example, disclosures or notices under state or federal law, including those pursuant to the Equal Credit Opportunity Act, Truth in Lending Act, Gramm-Leach-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 TO THE REQUEST A PAPER COPY OF ANY EMAILED DISCLOSURES, WHICH WE WILL PROVIDE TO YOU AT NO CHARGE. You may request any of the northward future reference.

Internet

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

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

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

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

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

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 Aformatical in this Asperer Application is accurate and correct, including the personal references, contact information, employment or source of income, and edificult and accurate and correct, including the personal references, contact information, employment or source of income, and edificult and accurate and correct, including the personal references, contact information, employment or source of income, and edificult and accurate and correct, including the personal references, contact information, employment or source of income, and edificult and accurate and correct, including the personal references.

expected gross monthly income and obligations. You agree that you had months relating to (i) your employment or source of income, and (ii) curragree that you have read and understood all the above statements,	ent and expected gross monthly income and obligations. You
Applicant Signature	9/29/14 Date
Co-Applicant Signature	Date

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	Licensee Name: TitleMax of Nevada, Inc. d/b/a Titmax Address:
Las Vegas, NV 89102	6450 W Lake Mead Blvd #150
Co-Borrower Name: Address:	Las Vegas, NV 89108
Dicense I rate State taxes (c. C) TECC	ear:2006 Make: Dodge Model: Durango
2nd Street, Suite 3, Carson City, Nevada 89701-4758, Phon vehicle identified above. The word "Title" means a certificate identifies the legal owner of a vehicle or any similar document	
Pursuant to N.R.S. 604A.450-1, we have evaluated the Vehicle your application information regarding current and expected in	e's fair market value. Pursuant to N.R.S. 604A.450-2, we have reviewed noome, obligations and employment.
Pursuant to N.R.S. 604A.450-3, you are required to give us an true and correct information concerning the customer's income customer has the ability to repay the title loan.	n affidavit which states: (a) The customer has provided the licensee with ne, obligations, employment and ownership of the vehicle; and (b) The
The undersigned, Mirna Martinez, being first duly swo	rn, states as follows:
 You have provided us with true and correct information the vehicle; and 	mation concerning your income, obligations, employment and ownership of
2. You have the ability to repay the title loan.	
FURTHER, AFFIAN	NT SAYETH NOT.
Customer Signature:	M.Mard
Co-Borrower Signature:	

STATE OF NEVADA

DEPARTMENT OF MOTOR VEHICLES

CERTIFICATE OF TITLE

			DOY TITLE NUMBER
vin 1D4HB48246F104168	YEAR MAKE 2006 DODG	MODEL VEHICLE BO DURANGO SL TAW	NV006221915
DATE ISSUED ODOMETER M	IILES FUEL TYPE	SALES TAX PD EMPTY WT	
06/12/2013 84! VEHICLE COLOR ODOMETER B	585 G RAND	4859 BRANDS	5999
ACTUAL I	MILES		
OWNER(S) NAME AND ADDRESS			
MARTINEZ MIRNÁ 2600 FULANO WAY			
LAS VEGAS NV 89102-6102		- Carried and the second and the sec	
LIENHOLDER NAME AND ADDRE	:SS :		
TITIEMAX OF NEVADA INC D	/B/A TITLEMAX		
6450 W LAKE MEAD BLVD ST	TE 150		
LIENHOLDER RELEASE - INTERI	EST IN THE VEHICLE D	ESCRIBED ON THIS TITLE IS	HEREBY RELEASED:
	·.		MICHELLE PROJECTION
SIGNATURE OF AUTHORIZED AC	SENT DATE		
PRINTED NAME OF AGENT AND	COMPANY		
		THE PARTY OF THE P	E. S. L. S. L. S. L. S.
FEDERAL AND STATE LAW REQUIRES THE COMPLETE OR PROVIDING A FALSE STATE			ER OF OWNERSHIP. FAILURE TO
The undersigned hereby certifies the vehicle desc	ribed in this title has been transfer		Z Z Z Z Z Z Z Z Z Z Z Z Z Z Z Z Z Z Z
Printed Fell Logal Name of Buyer		Nevada Orber & License Number of Sc	
Printed Full Legal Name of Buyer		Nevada Driver's License Rumber of R	emification Number
Address I certify to the best of my knowledge the odd	City	State sage of the vehicle unless one of the fol	Zip Code lowing statements is checked.
	The odometer	tated is in excess of its mechanical limits, reading is not the actual mileage. WARNIN ol year over 9 years old.	G: ODOMETER DISCREPANCY
ODOMETER READING			
Signature of Seller(s)/Agent/Dealership		Printed Name of Seller(s)/Ager Dealer's License Number	Date of Sale
I am aware of the above edometer certification	on made by the selenagent [1]		
Signature of Buyer ACCORDING TO THE RECORDS OF THE DE	PARTMENT OF MOTOR	Printed Full Legal Name of Bus CONTROL NO.	
ACCORDING TO THE RECURS OF THE PERSON NAMED HEREON I VEHICLE DESCRIBED ABOVE, SUBJECT TO		1285344C (THIS IS NOT A TITLE NO.)	
Architecture Company of the Service Company o		(4180 to refer to the state of	and the second s

ALTERATION OR ERASURE VOIDS THIS TITLE

VP-2 (Rev. 8/10)

ENTURE TO CO	W REQUIRES THAT YOU STATE THE MILEAGE IN CONNECTION WITH THE TRANSFER OF OWNERSHIP. WPLETE OR PROVIDING A FALSE STATEMENT MAY RESULT IN FINES AND/OR IMPRISONMENT. The providing of the state of the providing buyer(s):
4 143 9 8 8 8 1 1 1 3 24 A 8 C	ET AND
Printed Full Legal Name of Buyer	Nevada Driver's License Number or Identification Number
Fillied Tall Legal Name of Duyer	·
Printed Full Legal Name of Buyer	Nevada Driver's License Number or Identification Number
Address	City State Zip Code
T certify to the best of my knowledge the	excdometer reading is the actual mileage of the vehicle unless one of the following statements is checked.
	NO The mileage stated is in excess of its mechanical limits. TENTHS The odometer reading is not the actual mileage. WARNING: ODOMETER DISCREPANCY
ODOMETER READING	Exempt - Model year over 9 years old.
ODOME TEATHORDING.	
Signature of Seller(s)/Agent/Dealership	Printed Name of Seller(s)/Agent/Dealership
I am aware of the above odometer ce	Beater's License Number Date of Sale
Signature of Buyer	Printed Full Logal Name of Buyer
CENERAL AND STATES	AW REQUIRES THAT YOU STATE THE MILEAGE IN CONNECTION WITH THE TRANSFER OF OWNERSHIP.
EMENDETOCO	MOLETE AD DROVINING A FALSE STATEMENT MAY RESULT IN FINES AND/OH IMPRISONMENT
The undersi	ned hereby certifies the vehicle described in this title has been transferred to the following buyer(s):
	A CONTRACTOR OF THE CONTRACTOR
Printed Full Legal Name of Buyer	Nevada Driver's License Number or Identification Number OR
	Nevada Driver's License Number of Identification Number
Printed Full Legal Name of Buyer	
	State Zip Code
Address	State Zip Code. The colometer reading is the actual mileage of the vehicle unless one of the following statements is checked.
	NO. The mileage stated is in excess of its mechanical limits.
	TENTHS The odometer reading is not the actual mileage. WARNING: ODOMETER DISCREPANCY
ODOMETER READING	Exempt - Model year over 9 years old.
Signature of Seller(s)/Agent/Dealershi	Printed Name of Seller(s)/Agent/Dealership. Dealer's License Number Date of Sale
I am aware of the above odometer ce	macanon made by the salies agent in Dealer & Dea
	Printed Full Legal Name of Buyer
Signature of Buyer	
	AW REQUIRES THAT YOU STATE THE MILEAGE IN CONNECTION WITH THE TRANSFER OF OWNERSHIP. MIPLETE OR PROVIDING A FALSE STATEMENT MAY RESULT IN FINES AND/OR IMPRISONMENT. Brief bereby certifies the vehicle described in this title has been transferred to the following buyer(s):
	I AND
	Nevada Driver's License Number or Identification Number OR
Printed Full Legal Name of Buyer	[編集] 사용하다
Printed Full Legal Name of Buyer	Nevada Driver's License Number or Identification Number
Henry and Veny and Ve	
Address	City Statle 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.
Address Feeling to the best of my knowledge	The mileage stated is in excess of its mechanical finits. TENTHS 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/Dealersh	Printed Name of Seller(s)/Agent/Dealership
am aware of the above odometer of	The seller/agent. Dealer's License Number Date of Sale
	3毫8.64.60 也 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1
Signature of Buyer	Printed Full Legal Name of Buyer
	LIENHOLDER TO BE RECORDED
	FEIN.
Printed Full Legal Name of Lienho	Control of the second of the s
Printed Full Legal Name of Lienho	(if no lienholder write "NONE")
Address Street	City State Zip Code

ALTERATION OR ERASURE VOIDS THIS TITLE

ĂPĪ

 $\underset{\mathsf{ROA\ 006790}}{008384}$

Contact Information

9/29/2014

Company: Titlemax (314391)

Contact: Jim Sullivan

E-Mail: laura.farris@titlemax.biz

Telephone: 702-387-9600

Fax: 855-380-3750

Notes

Vehicle Info For 2006 Dodge Durango SLT 4D Utility 4WD

MSRP: \$33,630

Fin Adv: \$8,925

Equip Ret: \$35,950

Tire Size: 245/70R17 Base HP: 230 @ 4600

Taxable HP: 49.1

Model Number: HB5H74

Price Includes: AT AC 8CY

VIN: 1D4HB48246F104168

UVC: 2006240529

MPG: 14/18

Weight: 6600 Fuel Type: Gas

Wheelbase: 119.2

End of Term 0

Months: \

Adj. State: National

Mileage: 0

Mileage Cat: D

Cylinders: 8

Transmission: A

Drive Train: 4WD

End of Term 0

Mileage:

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-(_	verage	Rough
Base	A SAME		Name of the state	

APP 008385

	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						
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							

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	/20	14

09/29/2014 ID# Orig. Date	Customer Nan	пе Туре		Coll. Value	Advanced	Fees.	Paid	Amt. Due	EXT's
10069-0128094 09/29/2014	Martinez, Miri			\$4,136.74	\$2,878.00	\$2,012.57	\$1,438.19	\$3,452.38	0
Transaction # Type		New Due Date	Pro7 I	₹ev?	Principal	Fees	Amt Paid	Due	
10069-0128094-1 NEL	9/29/2014 4:5		Х	-	\$2,878.00	\$0.00	\$0.00	\$2,878.00	
10069-0128094-2 FEE	10/29/2014 7:		Х	-	\$0.00	\$287.51	\$0.00	\$287.51	
10069-0128094-3 LOG	10/30/2014 8:		Х	-	\$0.00	\$0.00	\$0.00	\$0.00	
10069-0128094-4 LOG	10/30/2014 4:		Х	-	\$0.00	\$0.00	\$0.00	\$0.00	
10069-0128094-5 LOG	10/30/2014 5:		Х	-	\$0.00	\$0.00	\$0.00	\$0.00	
10 0 69-0128094-6 LOG	10/31/2014 9:		Х	-	\$0.00	\$0.00	\$0.00	\$0.00	
10069-0128094-7 PMT	11/10/2014 5:	11/28/2014	Х	=	\$0.00	\$115.00	\$288.15	(\$173.15)	
10069-0128094-8 FEE	11/28/2014 8:		Х	=	\$0 .00	\$172.51	\$0.00	\$172.51	
10069-0128094-9 LOG	11/29/2014 8:		Х	-	\$0.00	\$0.00	\$0.00	\$0.00	
10069-0128094-10 LOG	11/29/2014 1		Х	_	\$0.00	\$0.00	\$0.00	\$0 .00	
10069-0128094-11 LOG	12/11/2014 1		Х	-	\$0.00	\$0.00	\$0.00	\$0.00	
10069-0128094-12 LOG	12/11/2014 6:		Х	-	\$0.00	\$0. 0 0	\$0.00	\$0.00	
10069-0128094-13 LOG	12/11/2014 6:		Х	-	\$0.00	\$0.00	\$0.00	\$0.00	
10069-0128094-14 LOG	12/12/2014 9:		Х	-	\$0.00	\$0.00	\$0.00	\$0.00	
10069-0128094-15 LOG	12/12/2014 1		Х	-	\$0.00	\$0. 0 0	\$0.00	\$0.00	
10069-0128094-16 LOG	12/12/2014 3:		Х	-	\$0.00	\$0. 0 0	\$0.00	\$0.00	
10069-0128094-17 LOG			Х	-	\$0.00	\$0.00	\$0 .00	\$0.00	
10069-0128094-18 LOG			Х	-	\$0 .00	\$0.00	\$0.00	\$0.00	
10069-0128094-19 LOG			Х	_	\$0.00	\$0.00	\$0.00	\$0.00	
10069-0128094-20 LOG			Х	_	\$0.00	\$0.00	\$0.00	\$0.00	
10069-0128094-21 LOC			Х	_	\$0.00	\$0.00	\$0.00	\$0.00	
10069-0128094-22 LOG			Х	_	\$0.00	\$0. 0 0	\$0.00	\$0.00	
10069-0128094-23 LOC			Х	=	\$0.00	\$0.00	\$0.00	\$0.00	
10069-0128094-24 LOC			Х	_	\$0.00	\$0.00	\$0 .00	\$0.00	
10069-0128094-25 LOG			Х	_	\$0.00	\$0.00	\$0.00	\$0.00	
10069-0128094-26 LOG			Х	_	\$0.00	\$0.00	\$0.00	\$0.00	
10069-0128094-27 LOG			Х	_	\$0.00	\$0.00	\$0.00	\$0.00	
10069-0128094-28 LOG			Х	_	\$0.00	\$0.00	\$0.00	\$0.00	
10069-0128094-29 LOG			Х	_	\$0.00	\$0.00	\$0.00	\$0.00	
10069-0128094-30 LOG			Х	_	\$0.00	\$0.00	\$0.00	\$0 .00	
10069-0128094-31 LOC			Х	_	\$0.00	\$0.00	\$0.00	\$0 .00	
10069-0128094-32 LOC	12/24/2014 1		Х	-	\$0.00	\$0.00	\$0.00	\$0.00	
10069-0128094-33 LOG	12/26/2014 9:		Х	_	\$0.00	\$0. 0 0	\$0.00	\$0.00	
10069-0128094-34 LOC			Х	_	\$0.00	\$0.00	\$0.00	\$0.00	
10069-0128094-35 FEE	12/28/2014		Х	-	\$0.00	\$28 7.51	\$0.00	\$287.51	
10069-0128094-36 LOC	12/29/2014 9:		Х	-	\$0.00	\$0.00	\$0.00	\$0.00	
10069-0128094-37 LOC	12/30/2014 1		Х	-	\$0.00	\$0.00	\$0.00	\$0.00	
10069-0128094-38 LOG			Х	_	\$0.00	\$0.00	\$0 .00	\$0.00	
10069-0128094-39 LOC			Х	-	\$0.00	\$0.00	\$0.00	\$0.00	
10069-0128094-40 LOC			Х	=	\$0.00	\$0. 0 0	\$0.00	\$0.00	
10069-0128094-41 LOC			Х	-	\$0.00	\$0.00	\$0.00	\$0.00	
10069-0128094-42 LOC			Х	-	\$0.00	\$0.00	\$0.00	\$0.00	
10069-0128094-43 LOC		ı	Х	-	\$0.00	\$0.00	\$0.00	\$0.00	
10069-0128094-44 LOC	1/3/2015 1:37	•	Х	-	\$0.00	\$0.00	\$0.00	\$0.00	
10069-0128094-45 LOG	1/5/2015 9:58		Х	-	\$0.00	\$0.00	\$0.00	\$0.00	
10069-0128094-46 LOG	1/6/2015 9:10	l	Х	_	\$0.00	\$0.00	\$0.00	\$0.00	
10069-0128094-47 LOG	1/6/2015 3:59	ſ	Х	-	\$0.00	\$0.00	\$0. 0 0	\$0 .00	
10069-0128094-48 LOG	1/6/2015 6:05	ı	Х	-	\$0.00	\$0.00	\$0.00	\$0.00	
10069-0128094-49 LOG	1/7/2015 9:09	r	Х	-	\$0.00	\$0. 0 0	\$0.00	\$0 .00	
10069-0128094-50 LOC	3 1/7/2015 3:31		Х	-	\$0.00	\$0.00	\$0.00	\$0 .00	
10069-0128094-51 LOC	1/8/2015 9:13	;	Х	<u></u>	\$0.00	\$0.00	\$0.00	\$0.00	
10069-0128094-52 LOC			Χ	-	\$0.00	\$0.00	\$0.00	\$0.00	
10069-0128094-53 LOC			Χ	_	\$0.00	\$0.00	\$0.00	\$0.00	
10069-0128094-54 LOC	3 1/12/2015 8:5	•	Х	-	\$0.00	\$0.00	\$0.00	\$0.00	
10069-0128094-55 LOC	and the second s		Х	-	\$0.00	\$0.00	\$0.00	\$0.00	
10069-0128094-56 LOC	3 1/12/2015 5:4	1	Χ	_	\$0.00	\$0.00	\$0.00	\$0.00	
10069-0128094-57 LOC			Χ	_	\$0.0 ø	\$0.00		Q 7 \$0.00	
10069-0128094-58 LOC			Х	_	\$0.60	\$0.00	00000		
10069-0128094-59 LOC	3 1/14/2015 11:		Х	-	\$0.00	\$0.00	RO&		
10069-0128094-60 LOC	3 1/15/2015 8:5	j	Х	<u>-</u> .	\$0.00	\$0.00	\$0.00	\$0.00	

09/29/2014

ID#	Orig Data	Customer Nam	o Typo		Coll. Value	Advanced	Fees.	Paid	Amt. Due	EXT's
	Orig. Date				COII. VAIUE	Auvanceu	1 663.	\$1,438.19	Aiit. Due	<u> </u>
10069-0128094	09/29/2014	Martinez, Mirn	a Maria B2	O 2	Day2	Principal .	Fees	Amt Paid	Due	U
Transactio		Trans. Date	New Due Date							
	3094-61 LOG	1/15/2015 4:1		Х	•	\$0.00	\$0.00	\$0.00	\$0.00	
10069-0128	3094-62 LOG	1/16/2015 8:4		Х	-	\$0.00	\$0.00	\$0.00	\$0.00	
10069-0128	3094-63 LOG	1/17/2015 1:5		Х	-	\$0.00	\$0.00	\$0.00	\$0.00	
	3094-64 LOG	1/19/2015 10:		Х	_	\$0.00	\$0.00	\$0.00	\$0.00	
					_	\$0.00	\$0.00	\$0.00	\$0.00	
	3094-65 LOG	1/20/2015 8:5		Х						
10069-0128	3094-66 LOG	1/20/2015 5:2		Х	-	\$0.00	\$0.00	\$0.00	\$0.00	
10069-0128	3094-67 LOG	1/20/2015 7:0		Х	_	\$0.00	\$0.00	\$0.00	\$0.00	
10069-0128	3094-68 PMT	1/23/2015 3:2	12/28/2014	Х	_	\$0.00	\$249.18	\$287.51	(\$38.33)	
				x	_	\$0.00	\$0.00	\$287.51	(\$287.51)	
	3094-69 PMT	1/23/2015 3:2	1/27/2015			•	•			
	3094-70 FEE	1/27/2015 7:2		Х	-	\$0.00	\$38.33	\$0.00	\$38.33	
10069-0128	3094-71 LOG	1/28/2015 9:1		Х	-	\$0.00	\$0.00	\$0.00	\$0.00	
10069-0128	3094-72 LOG	1/29/2015 10:		Х	_	\$0.00	\$0.00	\$0.00	\$0.00	
	3094-73 LOG	1/29/2015 4:3		Х	<u>.</u>	\$0.00	\$0.00	\$0.00	\$0.00	
				x	-	\$0.00	\$0.00	\$0.00	\$0.00	
	3094-74 LOG	1/30/2015 9:5								
10069-0128	3094-75 LOG	2/12/2015 10:		Х	=	\$0.00	\$0.00	\$0.00	\$0.00	
10069-0128	3094-76 LOG	2/12/2015 4:2		Х	-	\$0.00	\$0.00	\$0.00	\$0.00	
10069-0128	3094-77 LOG	2/13/2015 9:3		Х	_	\$0.00	\$0.00	\$0.00	\$0.00	
	8094-78 LOG	2/14/2015 10:		X	_	\$0.00	\$0.00	\$0.00	\$0.00	
							•			
	3094-79 LOG	2/16/2015 9:1		Х	-	\$0.00	\$0.00	\$0.00	\$0.00	
	3094-80 LOG	2/16/2015 2:1		Х	-	\$0.00	\$0.00	\$0.00	\$0.00	
10069-0128	3094-81 LOG	2/16/2015.4:5		Х	-	\$0.00	\$0.00	\$0.00	\$0.00	
	3094-82 LOG	2/17/2015 10:		Х	-	\$0 .00	\$0.00	\$0.00	\$0.00	
	8094-83 LOG	2/17/2015 10:		X	_	\$0.00	\$0.00	\$0.00	\$0.00	
							•	\$0.00 \$0.00	\$0.00	
	3094-84 LOG	2/18/2015 8:4		Х	-	\$0.00	\$0.00			
10069-0128	3094-85 LOG	2/18/2015 4:5		Х	-	\$0.00	\$0.00	\$0.00	\$0.00	
10069-0128	3094-86 LOG	2/19/2015 11:		Х	-	\$0.00	\$0.00	\$0.00	\$0.00	
10069-0128	3094-87 LOG	2/20/2015 10:		Х	_	\$0.00	\$0.00	\$0. 0 0	\$0.00	
	8094-88 LOG			X	_	\$0.00	\$0.00	\$0.00	\$0.00	
		2/20/2015 1:5					•			
	3094-89 LOG	2/20/2015 4:5		Х	-	\$0.00	\$0.00	\$0.00	\$0.00	
10069-0128	3094-90 LOG	2/21/2015 11:		Х	_	\$0.00	\$0.00	\$0.00	\$0.00	
10069-0128	3094-91 LOG	2/23/2015 9:2		Х	=	\$0.00	\$0.00	\$0.00	\$0.00	
	3094-92 LOG	2/23/2015 4:1		Х	-	\$0.00	\$0.00	\$0.00	\$0.00	
				x	 	\$0.00	\$0.00	\$0.00	\$0.00	
	3094-93 LOG	2/24/2015 9:5							,	
10069-0128	3094-94 LOG	2/24/2015 6:2		Х	-	\$0.00	\$0.00	\$0.00	\$0.00	
10069-0128	3094-95 LOG	2/25/2015 9:1		Х	-	\$0.00	\$0.00	\$0.00	\$0.00	
10069-0128	3094-96 LOG	2/25/2015 4:2		Х	-	\$0.00	\$0.00	\$0.00	\$0.00	
	3094-97 LOG	2/26/2015 9:1		Х	-	\$0.00	\$0.00	\$0.00	\$0.00	1
						\$0.00	\$0.00	\$0.00	\$0.00	
	3094-98 LOG	2/26/2015 3:3		Х	-		•	•		
10069-0128	3094-99 FEE	2/26/2015 6:5		Х	-	\$0.00	\$287.51	\$0.00	\$287.51	
10069-0128	3094-10 LOG	2/27/2015 9 :1		Х	-	\$ 0.0 0	\$0.00	\$0.00	\$0.00	1
10069-0128	3094-10 PMT	2/27/2015 12:	2/26/2015	Х	_	\$0.00	\$9.58	\$287.51	(\$277.93)	1
	3094-10 PMT	2/27/2015 12:		Х	_	\$0.00	\$0.00	\$287.51	(\$287.51)	i
			3/20/2013			\$0.00	\$277.93	\$0.00	\$277.93	
	3094-10 FEE	3/28/2015 4:4		Х	-			•		
	3094-10 LOG	3/30/2015 11:		Х	-	\$0.00	\$0.00	\$0.00	\$0.00	
10069-0128	3094-10 LOG	3/31/2015 9:2		Х	-	\$0.00	\$0.00	\$0.00	\$0.00)
10069-0128	3094-10 LOG	3/31/2015 4:3		Х	-	\$0.00	\$0.00	\$0.00	\$0.00)
= "	3094-10 LOG	4/1/2015 11:5		X	-	\$0.00	\$0.00	\$0.00	\$0.00	
						\$0.00	\$0.00	\$0.00	\$0.00	
	3094-10 LOG	4/1/2015 4:55		X						
	3094-10 LOG	4/2/2015 9:52		Х	-	\$0.00	\$0.00	\$0.00	\$0.00	
10069-0128	3094-11 LOG	4/2/2015 4:27		Х	-	\$0.00	\$0.00	\$0.00	\$0.00	
10069-0128	3094-11 LOG	4/3/2015 10:0		Х	-	\$0.00	\$0.00	\$0.00	\$0.00)
	3094-11 LOG	4/3/2015 11:4		X	_	\$0.00	\$0.00	\$0.00	\$0.00	
	3094-11 LOG			x	_	\$0.00	\$0.00	\$0.00	\$0.00	
		4/11/2015 10:						-	-	
	3094-11 LOG	4/13/2015 9:2		Х	-	\$0.00	\$0.00	\$0.00	\$0.00	
10069-0128	3094-11 LOG	4/13/2015 9:4		Х	-	\$0.00	\$0.00	\$0.00	\$0.00	
10069-0128	3094-11 LOG	4/13/2015 5:0		Х	-	\$0.00	\$0.00	\$0.00	\$0.00)
	3094-11 LOG	4/13/2015 5:2		X	_	\$0.00	\$0.00	\$0.00	\$0.00	
				x		\$0.00	\$0.00	\$0.00	\$0.00	
	3094-11 LOG	4/14/2015 11:			-					
	3094-11 LOG	4/14/2015 3:4		Х	-	\$0.00	\$0.00	\$0.00	\$0.00	
10069-0128	3094-12 LOG	4/15/2015 10:		Х	-	\$0.00	\$0.00	\$0.00	\$0.00)
	3094-12 LOG	4/15/2015 4:1		Х	_	\$0.00	\$0.00	\$0.00	\$0.00	כ
	3094-12 LOG	4/16/2015 11:		X	_	\$0.00	\$0.00	\$0.00	\$0.00	
						-	-	\$0.00		
	3094-1 2 LOG	4/16/2015 4:0		Х	-	\$0.00	\$0.00		\$0.00	
10069-0128	3094-12 LOG	4/17/2015 8:4		Х	=	\$0.00 ₄	\$0.00	\$0.00	\$0.00	J
10069-0128	8094-12 LOG	4/17/2015 1:5		Х	-	\$0.0 Ø	P 200	∩∩\$Q₫-	Q Q \$0.00	
	8094-12 LOG	4/17/2015 3:4		X	_	\$0.66	- - \$ 0.00	OO BOX		
	8094-12 LOG	4/20/2015 10:		X	_	\$0.00		ROA = 00		
10003-0120	-12 LUG	₩ZUIZU10 10.		^		Ψ0.00	\$0.00		J 1 J =₩0.00	-

09/29/2014

# Orig. Date	Customer Nam	е Туре			Coll. Value	Advanced	Fees.	Paid	Amt. Due	EXT's
069-0128094 09/29/2014	Martinez, Mirn	a Maria B2				P7 * * \$.	\$1,438.19 Amt Paid	Due	0
Transaction # Type		New Due Date		Rev?		Principal	Fees	uu	\$0.00	
10069-0128094-12 LOG	4/20/2015 3:2		Х	-		\$0.00	\$0.00	\$0.00	•	
10069-0128094-12 LOG	4/21/2015 9 :3		Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
10069-0128094-13 LOG	4/21/2015 4:2		Х	_		\$0.00	\$0.00	\$0.00	\$0.00	
10069-0128094-13 LOG	4/22/2015 10:		Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
10069-0128094-13 LOG	4/22/2015 6:3		Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
10069-0128094-13 LOG	4/23/2015 9:3		Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
10069-0128094-13 LOG	4/24/2015 8:5		Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
10069-0128094-13 LOG	4/24/2015 4:5		Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
10069-0128094-13 LOG	4/25/2015 10:		Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
10069-0128094-13 LOG	4/27/2015 9:0		Х	-		\$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		Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
10069-0128094-14 FEE	4/27/2015 7:2		Х	-		\$0.00	\$287.51	\$0.00	\$287.51	
10069-0128094-14 LOG	5/2/2015 10:1		Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
10069-0128094-14 LOG	5/4/2015 9:10		Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
10069-0128094-14 LOG	5/4/2015 1:09		Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
10069-0128094-14 LOG	5/5/2015 10:0		Х	_		\$0.00	\$0.00	\$0.0 0	\$0.00	
10069-0128094-14 LOG	5/5/2015 4:36		Х	_		\$0.00	\$0.00	\$0.00	\$0.00	
10069-0128094-14 LOG	5/6/2015 9:15		Х	_		\$0.00	\$0.00	\$0.00	\$0.00	
10069-0128094-14 LOG	5/7/2015 8:48		Х	_		\$0.00	\$0.00	\$0.00	\$0.00	
10069-0128094-14 LOG	5/7/2015 3:05		Х	_		\$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	
10069-0128094-13 LOG	1					\$2,878.00	\$2,012.57	\$1,438.19	\$3,452.38	0
	-									
29/2014 Totals: 1					\$4,136,74	\$2,878.00	\$2,012.57	\$1,438.19	\$3,452.38	0