

A - 267

APP 009101

ROA 007507

Licensee Name &

604A LOAN REVIEW WORKSHEET

DBA: TITLEMAX OF NEVADA INC. DBA TITLEMAX

Exam Start

Date: 5/19/2015

Licensee Address: 6795 W. TROPICANA AVE., SUITE 140 LAS VEGAS NV 89103

Exam as of: 5/4/2015

Borrower Name & Address: ALYSSA DOUANGSOURI

Exam as of: 5/4/2015

009102
ROA 007508

Account Number	13969-0160000	Origination Date	4/7/2015	Amount of Loan	\$5,000.00	Maturity Date	11/3/2015	Finance Charge	\$2,186.82	Total Number of Payments	6&1	Payment Amount	1026.69/1026.68	APR Quoted	121.55%	Is the APR correct?	YES
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Loan Type: Deferred Deposit High-Int Loans Title Loans Purpose of loan: **APU**

Is the loan secured? YES If so, what is the collateral? 2002 BMW If secured by a vehicle title, is it filed and perfected? YES

What is the borrower's expected gross monthly income? \$2,640 Was the borrower's income verified? YES Pystub Affidavit Other:

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

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

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

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

(Applies to Title Loans Only) Does the loan amount exceed the fair market value of the vehicle securing the loan? NO Fair Market Value: \$9,325.00

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

(Applies to Title Loans Only) Has the title loan been extended for more than six additional periods, pursuant to NRS 604.445 (2)? NO

Does the written loan agreement disclose the right of the customer to RESCIND the loan, pursuant to NRS 604.410 (2d)? YES

Does the written loan agreement disclose the right of the customer to PRE-PAY the loan, pursuant to NRS 604.410 (2e)? YES

Does the written loan agreement include a disclosure regarding the opportunity to enter into a REPAYMENT plan if the customer defaults, pursuant to NRS 604.410 (2d)? YES

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

NRS 604.445 AND 604.410 WITH GRACE PERIOD DEFERMENT AGREEMENT

VIOLATIONS/ TECHNICAL EXCEPTIONS/ OTHER COMMENTS:

Customer & Co-Customer Information		ACCOUNT NUMBER: 13969-0160000			
FIRST NAME Alyssa	LAST NAME Douangsouri		CO-CUSTOMER FIRST NAME		CO-CUSTOMER LAST NAME
[REDACTED]			CO-CUSTOMER SSN	CO-CUSTOMER'S DRIVERS LIC./STATE ID. NO.	
STREET ADDRESS 5055 Duneville St. #105			CO-CUSTOMER STREET ADDRESS		
City Las Vegas	STATE NV	ZIP CODE 89118	CO-CUSTOMER CITY	CO-CUSTOMER STATE	CO-CUSTOMER ZIP CODE
HOME PHONE (702) [REDACTED]			CO-CUSTOMER HOME PHONE		CO-CUSTOMER DATE OF BIRTH
Motor Vehicle & Licensee Information		LICENSEE'S HOURS OF OPERATION: Monday to Friday 9:00 A.M. to 7:00 P.M., Saturday 10:00 A.M. to 4:00 P.M., Closed Sunday			
LICENSEE NAME TitleMax of Nevada, Inc. d/b/a TitleMax		LICENSEE PHONE NUMBER (702)221-1050			
LICENSEE STREET ADDRESS 6795 W. Tropicana Avenue		LICENSEE CITY Las Vegas	LICENSEE STATE NV	LICENSEE ZIP CODE 89103	
VEHICLE IDENTIFICATION NUMBER (VIN) 5UXFB33562LH32374		LICENSE PLATE Temporary			
VEHICLE YEAR 2002	VEHICLE MAKE BMW	VEHICLE MODEL X5	COLOR Gray		

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

Term, Principal, Interest, Charges and Payment. The original term of this loan is 210 days. You promise to timely pay us in cash or as otherwise agreed in writing \$5,000.00 ("Principal Amount"), which includes any filing fee listed below plus interest on the unpaid principal balance of this Loan Agreement at the daily rate of 0.333% from the date of this Loan Agreement until 11/03/2015 the earlier of: (i) the due date of your last payment as set forth in the Payment Schedule below; or (ii) payment in full. You also promise to pay any other charges provided for under this Loan Agreement. You agree to make your payment in the amounts and on the dates set forth in the Payment Schedule below ("Due Date") at the address indicated above, or at such other address as we direct you in writing. If any Due Date falls on a date we are not open for business, then you agree to pay us on the next business day, and we will credit such payment, as if we received it on the appropriate Due Date. The Loan Agreement will be consummated upon the date you sign this Loan Agreement. Time is of the essence in this Loan Agreement. In consideration of your delivering the Title to us and granting us a security interest in the Motor Vehicle as set forth below, your promise to timely pay and agreeing to this Loan Agreement, we agree to provide you a loan in the Principal Amount provided above.

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

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

Number of Payments	Amount of Payments	When Payments are Due
6	\$1,026.69	5/7/2015 and each 30 days thereafter
1	\$1,026.68	11/3/2015

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

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

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

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

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

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

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

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

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

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

Governing Law and Assignment.

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

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

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

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

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

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

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

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

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

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

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

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

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

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

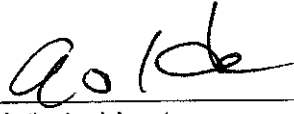
Acknowledgments. This Loan Agreement contains a binding Waiver of Jury Trial and Arbitration Provision. By signing this Loan Agreement you acknowledge that it was filled in before you did so and that you received a completed copy of it. You agree that the information you provided before entering into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

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

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


Customer's Signature

4-7-15
Date


Its Authorized Agent

4/7/15
Date

Co-Customer's Signature

Date

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

GRACE PERIOD PAYMENTS DEFERMENT AGREEMENT

Date:

Account Number: 13969-0160000

Customer Name: Alyssa Douangouri Address: 5055 Duneville St. #105 Las Vegas, NV 89118	Licensee Name: TitleMax of Nevada, Inc. d/b/a TitleMax Address: 6795 W. Tropicana Avenue Las Vegas, NV 89103 Vehicle Information: 2002 BMW X5 5UXFB33562LH32374
Co-Borrower Name: Address:	

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

Consideration. You acknowledge and agree that you and we entered into a Title Loan Agreement on 04/07/2015 ("Loan Agreement.") Under the Title Loan Agreement, we agreed with you that we may subsequently offer you a "Grace Period" which is a gratuitous period of payments deferment. You agree that we are offering you a "Grace Period" and you are voluntarily accepting such offer after entering into a Loan Agreement pursuant to the provisions of NRS 604A.70 and NRS 604A.210. **Please note that since this is a "Grace Period" it is not an "extension" as defined in NRS. 604A.065.** Under the Title Loan Agreement, your obligation to pay simple interest under the Loan Agreement remains unchanged. Other than the interest and fees originally provided for in the Title Loan Agreement, we do not charge you any additional fees or interest for entering into this Grace Period Payments Deferment Agreement.

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

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

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

Grace Periods Payments Deferment Schedule

Payment Number	Amount of Payment	Deferred Periodic Due Date
1	\$499.50	5/7/2015
2	\$499.50	6/6/2015
3	\$499.50	7/6/2015
4	\$499.50	8/5/2015
5	\$499.50	9/4/2015
6	\$499.50	10/4/2015
7	\$499.50	11/3/2015
8	\$714.29	12/3/2015
9	\$714.29	1/2/2016
10	\$714.29	2/1/2016
11	\$714.29	3/2/2016
12	\$714.29	4/1/2016
13	\$714.29	5/1/2016
14	\$714.26	5/31/2016
The total amount paid after making all payments under the terms of the Grace Period Payments Deferment Agreement:	\$8,496.50	

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

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

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

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

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

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

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

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

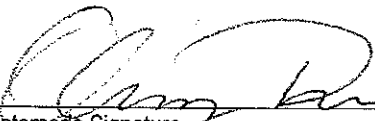
Governing Law and Assignment. Nevada law governs the Loan Agreement and this Grace Period Payments Deferment Agreement, except the Federal Arbitration Act ("FAA") governs the Waiver of Jury Trial and Arbitration Provision. We may assign or transfer the Loan Agreement and Grace Period Payments Deferment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

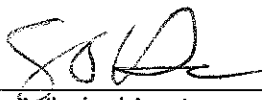
Any comments or questions may be directed to Customer Service at the following number: (800) 804-5368.

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

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

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

 5-7-15
Customer's Signature Date

 5/7/15
Its Authorized Agent Date

Co-Borrower's Signature Date

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

Personal Information

Date 4-7-15 S [REDACTED]

Last Name Douang Soua [REDACTED]

Home Phone [REDACTED] [REDACTED]

Best time to call? [REDACTED] Which number do you prefer that we call?
 Home Phone Cell Phone

Physical Address (Street Number & Name) [REDACTED] Apt # 105

City 5055 Duneville St 105 State NV Zip 89118 County [REDACTED]

Mailing Address (if different from physical address)

City Las Vegas State NV Zip 89118

[REDACTED]

Pay Frequency: (check one)	Next Payday	Current and Expected		Work Shift
<input type="checkbox"/> 1 st & 15 th of month <input type="checkbox"/> 15 th & end of month <input type="checkbox"/> Biweekly (every 2 weeks) <input type="checkbox"/> Weekly <input type="checkbox"/> Monthly (last day) <input type="checkbox"/> Monthly (1 st day) <input type="checkbox"/> Monthly (3 rd day) <input checked="" type="checkbox"/> Self-Employed		Gross Monthly Income	Gross Monthly Obligations	
		\$ <u>26.40</u>	\$ <u>100</u>	

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

Credit Reference

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

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

ADDITIONAL TERMS AND CONDITIONS OF THIS CUSTOMER APPLICATION

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

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

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

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

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

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

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

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

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

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

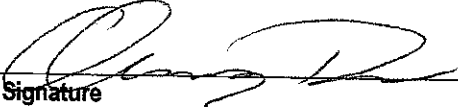
Ability to Repay Verification.

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

N/A

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

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


Applicant Signature

4-7-15
Date

Co-Applicant Signature

Date

Affidavit

STATE OF NEVADA
COUNTY OF Clark

Title Loan Agreement No.: 13969-0160000
Date: 4/7/15

Customer Name: Alyssa Douangsouri
Address: 5055 Duneville St. #105
Las Vegas, NV 89118
Co-Borrower Name:
Address:

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

6795 W. Tropicana Suite 140
Las Vegas, Nevada 89103

Vehicle Information: VIN: 5UXFB33562LR32374
License Plate State and No: Temporary Color: Black Year: 2002 Make: BMW Model: X5

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, Alyssa Douangsouri, being first duly sworn, states as follows:

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

FURTHER, AFFIANT SAYETH NOT.

Customer Signature: 

Co-Borrower Signature: _____

Ability to Pay Summary

Loan Number	13969-01600
Customer Name	Alyssa Douangsouri
Is Customer a Covered Borrower	No
Requested Loan Amount	\$5,000.00
Title Fee	\$0
MLV Amount	\$5,000
Gross Monthly Income	\$2,640.00
Current and Expected Monthly Obligations	\$100.00
Other TitleMax Loan Payment	
Rate Match/Rate for Other TitleMax Loan	9.99%
Add-On to Current Loan or Multi-Car	
Residual Monthly Income	\$2,540.00

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

210 INSTALLMENT LOAN BREAKDOWN

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

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

CHOOSE THIS CASHWISE LOAN TYPE

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

CERTIFICATE OF TITLE

VIN 5UXFB33562LH32374	YEAR 2002	MAKE BMW	MODEL X5 4.4I	VEHICLE BODY T4W	TITLE NUMBER NV007685434
DATE ISSUED 04/07/2015	ODOMETER MILES	FUEL TYPE G	SALES TAX PD	EMPTY WT	GROSS WT 9999
VEHICLE COLOR	ODOMETER BRAND EXEMPT	BRANDS			

OWNER(S) NAME AND ADDRESS

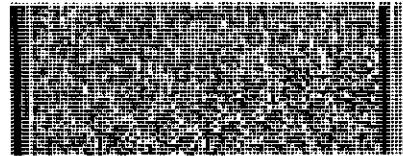
DOUANGSOURI ALYSSA PHONETHIP
5055 DUNEVILLE ST APT 105
LAS VEGAS NV 89118-1251

LIENHOLDER NAME AND ADDRESS

TITLEMAX OF NEVADA INC DBA TITLEMAX
6795 W TROPICANA AVE 140
LAS VEGAS NV 89103

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

SIGNATURE OF AUTHORIZED AGENT _____ DATE _____



PRINTED NAME OF AGENT AND COMPANY _____

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

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

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

Address _____ City _____ State _____ Zip Code _____
I certify to the best of my knowledge the odometer reading is the actual mileage of the vehicle unless one of the following statements is checked.

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

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

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

Signature of Buyer _____ Printed Full Legal Name of Buyer _____

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

CONTROL NO.
25349830

(THIS IS NOT A TITLE NO.)

VP-2 (Rev. 8/10)

ALTERATION OR ERASURE VOIDS THIS TITLE

APP 009118
ROA 007524

Contact Information

4/7/2015

Company: Titlemax - Stores (314391)
 Contact: Suzanne Gillespie
 E-Mail: suzanne.gillespie@titlemax.biz

Telephone: 404-542-6618
 Fax:

Notes

Vehicle Info For 2002 BMW XS 4D SAV 4.4i

MSRP: \$49,400	VIN: 5UXFB3352	Adj. State: National
Fin Adv: \$6,750	UVC: 2002100074	Mileage: 0
Equip Ret: \$53,839	MPG: 13/17	Mileage Cat: E
Tire Size: 255/55R18	Weight: 6005	Cylinders: 8
Base HP: 282 @ 5400	Fuel Type: Gas	Transmission: A
Taxable HP: 41.9	Wheelbase: 111.0	Drive Train: AWD
Model Number: 0262	End of Term Months: 0	End of Term Mileage: 0

Price Includes: AT AWD AC LTH

Wholesale Black Book values as of 4/7/2015

	X-CL	Clean	Average	Rough
Base	N/A	\$6,800	\$4,200	\$2,600
Options	N/A	\$0	\$0	\$0
Mileage	N/A	N/A	N/A	N/A
Region	N/A	\$0	\$0	\$0
Total	N/A	\$6,800	\$4,200	\$2,600

Trade In Black Book values as of 4/7/2015

	X-CL	Clean	Average	Rough
Base	N/A	\$6,955	\$4,355	\$2,495
Options	N/A	\$0	\$0	\$0
Mileage	N/A	N/A	N/A	N/A
Region	N/A	\$0	\$0	\$0
Total	N/A	\$6,955	\$4,355	\$2,495

Retail Black Book values as of 4/7/2015

X-CL	Clean	Average	Rough
------	-------	---------	-------

	X-CL	Clean	Average	Rough
Base	N/A	\$9,325	\$6,225	\$4,150
Options	N/A	\$0	\$0	\$0
Mileage	N/A	N/A	N/A	N/A
Region	N/A	\$0	\$0	\$0
Total	N/A	\$9,325	\$6,225	\$4,150

Residual Black Book values as of 4/7/2015

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

Black Book Add/Deducts

w/o Moonroof -150

Cash Advance Snapshot Report

Filter (Location: 13969 Customer: 13969-0070250 Ordered by Date)

6795 W. Tropicana Avenue
Las Vegas, NV 89103
(702)221-1050

04/07/2015

ID #	Orig. Date	Customer Name	Type	Coll. Value	Advanced	Fees.	Paid	Amt. Due	EXT's	
13969-0159997	04/07/2015	Douangsouri, Alyssa P	A2	\$0.00	\$5,000.00	\$0.00	\$0.00	(\$5,000.00)	0	
<i>Transaction #</i>	<i>Type</i>	<i>Trans. Date</i>	<i>New Due Date</i>	<i>Pro?</i>	<i>Rev?</i>	<i>Principal</i>	<i>Fees</i>	<i>Amt Paid</i>	<i>Due</i>	
13969-0159997-1	NEL	4/7/2015 3:16		X	X	\$5,000.00	\$0.00	\$0.00	\$5,000.00	
13969-0159997-2	VOI	4/7/2015 3:22		X	-	(\$5,000.00)	\$0.00	\$0.00	(\$5,000.00)	
13969-0159997 Totals:		1				\$0.00	\$0.00	\$0.00	\$0.00	
13969-0160000	04/07/2015	Douangsouri, Alyssa P	B2	\$7,186.82	\$5,000.00	\$499.50	\$500.00	\$4,999.50	0	
<i>Transaction #</i>	<i>Type</i>	<i>Trans. Date</i>	<i>New Due Date</i>	<i>Pro?</i>	<i>Rev?</i>	<i>Principal</i>	<i>Fees</i>	<i>Amt Paid</i>	<i>Due</i>	
13969-0160000-1	NEL	4/7/2015 3:22		X	-	\$5,000.00	\$0.00	\$0.00	\$5,000.00	
13969-0160000-2	LOG	5/6/2015 6:05		X	-	\$0.00	\$0.00	\$0.00	\$0.00	
13969-0160000-3	PMT	5/7/2015 10:1	6/6/2015	X	-	(\$0.50)	\$499.50	\$500.00	(\$0.50)	
13969-0160000 Totals:		1				\$4,999.50	\$499.50	\$500.00	\$4,999.50	
04/07/2015 Totals:				2		\$7,186.82	\$4,999.50	\$499.50	\$500.00	\$4,999.50

APP 009121
ROA 007527

Customer Receipt/Repayment Plan Receipt (210 day loan)

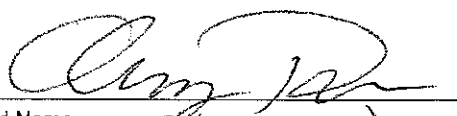
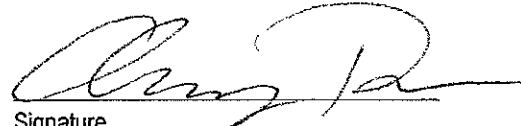
NAME AND ADDRESS OF THE LICENSEE: Tm Las Vegas Nv #36 6795 W. Tropicana Avenue Las Vegas, NV 89103		PAYMENT MADE ON BEHALF OF OR BY: Alyssa Douangsouxi	
LOAN AGREEMENT IDENTIFICATION NO. 13969-0160000		DATE/TIME OF RECEIPT OF PAYMENT: 05/07/2015 10:14:38 AM	
LOAN AGREEMENT DATE: 4/7/2015 3:22:44 PM			
If you have multiple loans, this payment was applied to the loan number identified above.			
AMOUNT PAID: \$500.00		AGENT RECEIVING PAYMENT: Angela O'Hare	

TODAY'S PAYMENT ITEMIZATION

PRINCIPAL PAID:	<u> \$0.50 </u>
INTEREST PAID:	<u> \$499.50 </u>
CHARGES PAID:	<u> \$0.00 </u>
FEES PAID:	<u> \$0.00 </u>
TOTAL AMOUNT PAID TODAY:	<u> \$500.00 </u>
BALANCE DUE ON LOAN:	<u> \$4,999.50 </u>
NEXT SCHEDULED DUE DATE:	<u> 6/6/2015 </u>

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

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

	
Printed Name	Signature
Alyssa Douangsouxi	Angela O'Hare

A - 268

604A LOAN REVIEW WORKSHEET

Licensee Name &

DBA: TITLEMAX OF NEVADA INC. DBA TITLEMAX

Exam Start

Date: 5/19/2015

Licensee Address: 6795 W. TROPICANA AVE., SUITE 140 LAS VEGAS NV 89103

Exam as of: 5/4/2015

Borrower Name &

Address: JARED VOSS

Examiner: TD

Account Number	Origination Date	Amount of Loan	Maturity Date	Finance Charge	Total Number of Payments	Payment Amount	APR Quoted	Is the APR correct?
13969-0150644	2/9/2015	\$3,620.00	9/7/2015	\$1,670.74	6&1	784.39/784.340	121.55%	YES

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

Is the loan secured? **YES** If so, what is the collateral? 2000 STRN VUE **If secured by a vehicle title, is it filed and perfected? YES**

What is the borrower's expected gross monthly income? \$7,588 Was the borrower's income verified? **YES** Paystub Affidavit Other:

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

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

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

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

(Applies to Title Loans Only) Does the loan amount exceed the fair market value of the vehicle securing the loan? **NO** Fair Market Value: \$8,675.00

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

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

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

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

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

Is the loan a collection account?	NO	Has the loan been extended or renewed?	NO	How many times?	na	Are receipts filed?	YES
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VIOLATIONS/ TECHNICAL EXCEPTIONS/ OTHER COMMENTS:

NRS 604A 445 AND 604A 210

APP 009124
ROA 007530

Customer & Co-Customer Information		ACCOUNT NUMBER: 13969-0150644			
FIRST NAME Jared	LAST NAME Voss		CO-CUSTOMER FIRST NAME		CO-CUSTOMER LAST NAME
[REDACTED]		CO-CUSTOMER SSN	CO-CUSTOMER'S DRIVERS LIC./STATE ID. NO.		
STREET ADDRESS 7067 Somera Way		CO-CUSTOMER STREET ADDRESS			
City Las Vegas	STATE NV	ZIP CODE 89113	CO-CUSTOMER CITY	CO-CUSTOMER STATE	CO-CUSTOMER ZIP CODE
H (7)	[REDACTED]		CO-CUSTOMER HOME PHONE		CO-CUSTOMER DATE OF BIRTH
Motor Vehicle & Licensee Information		LICENSEE'S HOURS OF OPERATION: Monday to Friday 9:00 A.M. to 7:00 P.M., Saturday 10:00 A.M. to 4:00 P.M., Closed Sunday			
LICENSEE NAME TitleMax of Nevada, Inc. d/b/a TitleMax		LICENSEE PHONE NUMBER (702)221-1050			
LICENSEE STREET ADDRESS 6795 W. Tropicana Avenue		LICENSEE CITY Las Vegas	LICENSEE STATE NV	LICENSEE ZIP CODE 89103	
VEHICLE IDENTIFICATION NUMBER (VIN) 5GZCZ63466S821118		LICENSE PLATE 372LFX			
VEHICLE YEAR 2006	VEHICLE MAKE Saturn	VEHICLE MODEL VUE	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 \$3,820.00 ("Principal Amount"), which includes any filing fee listed below plus interest on the unpaid principal balance of this Loan Agreement at the daily rate of 0.333% from the date of this Loan Agreement until 09/07/2015 the earlier of: (i) the due date of your last payment as set forth in the Payment Schedule below; or (ii) payment in full. You also promise to pay any other charges provided for under this Loan Agreement. You agree to make your payment in the amounts and on the dates set forth in the Payment Schedule below ("Due Date") at the address indicated above, or at such other address as we direct you in writing. If any Due Date falls on a date we are not open for business, then you agree to pay us on the next business day, and we will credit such payment, as if we received it on the appropriate Due Date. The Loan Agreement will be consummated upon the date you sign this Loan Agreement. Time is of the essence in this Loan Agreement. In consideration of your delivering the Title to us and granting us a security interest in the Motor Vehicle as set forth below, your promise to timely pay and agreeing to this Loan Agreement, we agree to provide you a loan in the Principal Amount provided above.

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

Page 1 of 5

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

APP 009125
ROA 007531

ANNUAL PERCENTAGE RATE The cost of your credit as a yearly rate. 121.5462 %	FINANCE CHARGE The dollar amount the credit will cost you. \$1,670.74	Amount Financed The amount of credit provided to you or on your behalf. \$3,820.00	Total of Payments The amount you will have paid after you have made all payments as scheduled. \$5,490.74
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Your payment schedule will be:

Number of Payments	Amount of Payments	When Payments are Due
6	\$784.39	3/11/2015 and each 30 days thereafter
1	\$784.40	9/7/2015

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

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

Itemization of Amount Financed of	\$3,820.00
1. Amount given to you directly:	\$3,800.00
2. Amount paid on your account:	\$0.00
3. Amount paid to public officials:	\$20.00
4. Amount paid to _____ on your behalf:	\$0.00

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

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

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

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

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

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

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

Governing Law and Assignment.

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

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

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

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

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

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

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

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

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

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

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

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

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

APP 009128
ROA 007534

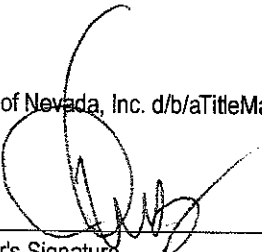
...entirety, our successors and assigns, and related third parties. The Arbitration Provision continues in full force and effect, even if your obligations have been prepaid, paid or discharged through bankruptcy. The Arbitration Provision survives any termination, amendment, expiration or performance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

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

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

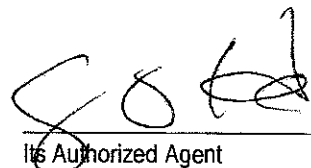
THIS DOCUMENT IS SUBJECT TO A SECURITY INTEREST IN FAVOR OF, AND PLEDGED AS COLLATERAL TO, WELLS FARGO BANK, NATIONAL ASSOCIATION, AS COLLATERAL AGENT.

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



Customer's Signature

02-09-2015
Date



TitleMax Authorized Agent

2/9/15
Date

Co-Customer's Signature

Date

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

GRACE PERIOD PAYMENTS DEFERMENT AGREEMENT

Date:

Account Number: 13969-0150644

Customer Name: Jared Voss Address: 7067 Somera Way Las Vegas, NV 89113	Licensee Name: TitleMax of Nevada, Inc. d/b/a TitleMax Address: 6795 W. Tropicana Avenue Las Vegas, NV 89103 Vehicle Information: 2006 Saturn VUE 5GZCZ63466S821118
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 02/09/2015 ("Loan Agreement.") Under the Title Loan Agreement, we agreed with you that we may subsequently offer you a "Grace Period" which is a gratuitous period of payments deferment. You agree that we are offering you a "Grace Period" and you are voluntarily accepting such offer after entering into a Loan Agreement pursuant to the provisions of NRS 604A.70 and NRS 604A.210. **Please note that since this is a "Grace Period" it is not an "extension" as defined in NRS. 604A.065.** Under the Title Loan Agreement, your obligation to pay simple interest under the Loan Agreement remains unchanged. Other than the interest and fees originally provided for in the Title Loan Agreement, we do not charge you any additional fees or interest for entering into this Grace Period Payments Deferment Agreement.

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

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

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

Grace Periods Payments Deferment Schedule

Payment Number	Amount of Payment	Deferred Periodic Due Date
1	\$381.62	3/11/2015
2	\$381.62	4/10/2015
3	\$381.62	5/10/2015
4	\$381.62	6/9/2015
5	\$381.62	7/9/2015
6	\$381.62	8/8/2015
7	\$381.62	9/7/2015
8	\$545.71	10/7/2015
9	\$545.71	11/6/2015
10	\$545.71	12/6/2015
11	\$545.71	1/5/2016
12	\$545.71	2/4/2016
13	\$545.71	3/5/2016
14	\$545.74	4/4/2016
The total amount paid after making all payments under the terms of the Grace Period Payments Deferment Agreement:	\$6,491.34	

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

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

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

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

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

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

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

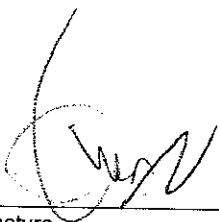
Acknowledgment of Simple Interest Accrual. You acknowledge that we use the simple interest method to calculate and accrue the interest owing under the Loan Agreement. Interest is not compounded under the Loan Agreement. You acknowledge that simple interest is charged on the outstanding principal balance.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

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

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

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

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

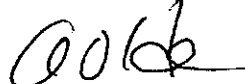


03-23-2015

Customer's Signature

Date

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



3/23/15

Its Authorized Agent

Date

Co-Borrower's Signature

Date

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

Personal Information

Date	02/02/2015	State Issued ID Number	Date of Birth	Social Security #	
Last Name	VOSS	First Name	JARED	Middle Name	PHILLIP
Home Phone		Cell Phone*		Email Address (optional)**	
Best time to call?		Which number do you prefer that we call? <input type="checkbox"/> Home Phone <input checked="" type="checkbox"/> Cell Phone			
Physical Address (Street Number & Name)				Apt #	
City	LAS VEGAS	State	NV	Zip	89113
Mailing Address (if different from physical address)					
City		State		Zip	

Source of Income

<input type="checkbox"/> 1 st & 15 th of month <input type="checkbox"/> 15 th & end of month <input checked="" type="checkbox"/> Biweekly (every 2 weeks) <input type="checkbox"/> Weekly <input type="checkbox"/> Monthly (last day) <input type="checkbox"/> Monthly (1 st day) <input type="checkbox"/> Monthly (3 rd day) <input type="checkbox"/> Self-Employed				Next Payday	Current and Expected	Work Shift
	4/20	Gross Monthly Income	Gross Monthly Obligations			
		\$ 7588.50	\$ 250			
<p>*Alimony, child support or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation. Alimony, child support, or separate maintenance received under: <input type="checkbox"/> court order <input type="checkbox"/> written agreement <input type="checkbox"/> oral understanding. Are you currently in bankruptcy? <input type="checkbox"/> yes <input checked="" type="checkbox"/> no</p>						

Credit References

Business Name	NV ENERGY	Address (Street Number & Name)	City
Business Name	SN GAS	Address (Street Number & Name)	City

Personal References

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

ADDITIONAL TERMS AND CONDITIONS OF THIS CUSTOMER APPLICATION

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

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

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

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

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

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

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

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

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

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

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

ND

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

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



Applicant Signature

02/01/2015

Date

Co-Applicant Signature

Date

Affidavit

STATE OF NEVADA
COUNTY OF Clark

Title Loan Agreement No.: 13969-0150644
Date: 2/9/15

Customer Name: Jared Voss
Address: 7068 Somera Way
Las Vegas, NV 89113
Co-Borrower Name:
Address:

Licensee Name: TitleMax of Nevada, Inc. d/b/a TitleMax
Address:
6795 W. Tropicana Suite 140
Las Vegas, Nevada 89103

Vehicle Information: VIN: 5GZCZ63466S821118
License Plate State and No: 372LFX Color: Black Year: 2006 Make: Saturn Model: Vue

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, Jared Voss, being first duly sworn, states as follows:

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

FURTHER, AFFIANT SAYETH NOT.

Customer Signature:  _____

Co-Borrower Signature: _____

Ability to Pay Summary

Loan Number	13969-0150644
Customer Name	Jared Voss
Is Customer a Covered Borrower	No
Requested Loan Amount	\$3,800.00
Title Fee	\$20
MLV Amount	\$3,800
Gross Monthly Income	\$7,588.50
Current and Expected Monthly Obligations	\$2,800.00
Other TitleMax Loan Payment	\$0.00
Rate Match/Rate for Other TitleMax Loan	9.99%
Add-On to Current Loan or Multi-Car	
Residual Monthly Income	\$4,788.50

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

210 INSTALLMENT LOAN BREAKDOWN

Income Based - Max. Loan Amount Inc. Title Fee	\$	10,020
Vehicle Value - Max. Loan Amount Inc. Title Fee	\$	3,820
Interest Rate		9.99%
Max. Cash to Customer Amount	\$	3,800.00
Actual Cash to Customer Amount	\$	3,800.00
Title Fee Amount	\$	20
Total Loan Amount	\$	3,820

Amortized Loan Payment	\$784.39
Total Payback Amount	\$5,490.73
Minimum Payment to Extend	\$381.62
Grace Period Plan # of Months (0% Interest)	7
Grace Period Plan Payment (0%)	\$545.71

CHOOSE THIS CASHWISE LOAN TYPE

NV 210 Day Multi-Car 9.99%

CERTIFICATE OF TITLE

VIN	YEAR	MAKE	MODEL	VEHICLE BODY	TITLE NUMBER
5GZC763466S821118	2006	STRN	VUE	T4W	NV007583314
DATE ISSUED	ODOMETER MILES	FUEL TYPE	SALES TAX PD	EMPTY WT	GROSS WT
02/26/2015	66011	G			
VEHICLE COLOR	ODOMETER BRAND	BRANDS			
	ACTUAL MILES				

OWNER(S) NAME AND ADDRESS

VOSS JARED PHILLIP
 7067 SOMERA WAY
 LAS VEGAS NV 89113-1170

LIENHOLDER NAME AND ADDRESS

TITLEMAX OF NEVADA INC DBA TITLEMAX
 6795 W TROPICANA AVE SUITE 140
 LAS VEGAS NV 89103

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

SIGNATURE OF AUTHORIZED AGENT _____ DATE _____

PRINTED NAME OF AGENT AND COMPANY _____



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

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

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

Address _____ City _____ State _____ Zip Code _____

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

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

ODOMETER READING _____

Signature of Seller(s)/Agent/Dealership _____

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

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

Signature of Buyer _____

Printed Full Legal Name of Buyer _____

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

CONTROL NO.
 34508980

(THIS IS NOT A TITLE NO.)

ALTERATION OR ERASURE VOIDS THIS TITLE

Contact Information

2/9/2015

Company: Titlemax (314391)
 Contact: Suzanne Gillespie
 E-Mail: suzanne.gillespie@titlemax.biz

Telephone: 404-542-6618
 Fax:

Notes

Vehicle Info For 2006 Saturn VUE 4D Utility AWD V6

MSRP: \$23,050	VIN: 5GZCZ6346	Adj. State: National
Fin Adv: \$6,300	UVC: 2006820018	Mileage: 0
Equip Ret: \$26,790	MPG: 19/25	Mileage Cat: D
Tire Size: 235/60SR17	Weight: 3630	Cylinders: 6
Base HP: 250 @ 5800	Fuel Type: Gas	Transmission: A
Taxable HP: 29.4	Wheelbase: 106.6	Drive Train: AWD
Model Number: ZLN26	End of Term Months: 0	End of Term Mileage: 0
Price Includes: AC		

Wholesale Black Book values as of 2/9/2015

	X-CL	Clean	Average	Rough
Base	N/A	\$6,325	\$5,025	\$3,925
Options	N/A	\$0	\$0	\$0
Mileage	N/A	N/A	N/A	N/A
Region	N/A	\$0	\$0	\$0
Total	N/A	\$6,325	\$5,025	\$3,925

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

	X-CL	Clean	Average	Rough
Base	N/A	\$6,425	\$5,125	\$3,765
Options	N/A	\$0	\$0	\$0
Mileage	N/A	N/A	N/A	N/A
Region	N/A	\$0	\$0	\$0
Total	N/A	\$6,425	\$5,125	\$3,765

Retail Black Book values as of 2/9/2015

X-CL	Clean	Average	Rough

	X-CL	Clean	Average	Rough
Base	N/A	\$8,675	\$7,000	\$5,550
Options	N/A	\$0	\$0	\$0
Mileage	N/A	N/A	N/A	N/A
Region	N/A	\$0	\$0	\$0
Total	N/A	\$8,675	\$7,000	\$5,550

Residual Black Book values as of 2/9/2015

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

Black Book Add/Deducts

Entertainment Package +250
 Leather +600
 Power Sunroof +250
 Red Line Package +300

13969-0112820		06/27/2014		Voss, Jared P		NVC				\$4,664.51	0
Transaction #	Type	Trans. Date	New Due Date	Pro?	Rev?	Principal	Fees	Amt Paid	Due		
13969-0112820-28	LOG	10/27/2014 9:		X	-	\$0.00	\$0.00	\$0.00	\$0.00		
13969-0112820-29	LOG	10/28/2014 2:		X	-	\$0.00	\$0.00	\$0.00	\$0.00		
13969-0112820-30	PMT	10/31/2014 3:	10/25/2014	X	-	(\$600.00)	\$0.00	\$600.00	(\$600.00)		
13969-0112820-31	LOG	10/31/2014 3:		X	-	\$0.00	\$0.00	\$0.00	\$0.00		
13969-0112820-32	LOG	11/3/2014 5:4		X	-	\$0.00	\$0.00	\$0.00	\$0.00		
13969-0112820-33	LOG	11/7/2014 9:2		X	-	\$0.00	\$0.00	\$0.00	\$0.00		
13969-0112820-34	LOG	11/8/2014 10:		X	-	\$0.00	\$0.00	\$0.00	\$0.00		
13969-0112820-35	LOG	11/10/2014 9:		X	-	\$0.00	\$0.00	\$0.00	\$0.00		
13969-0112820-36	LOG	11/12/2014 1		X	-	\$0.00	\$0.00	\$0.00	\$0.00		
13969-0112820-37	LOG	11/12/2014 4:		X	-	\$0.00	\$0.00	\$0.00	\$0.00		
13969-0112820-38	LOG	11/17/2014 9:		X	-	\$0.00	\$0.00	\$0.00	\$0.00		
13969-0112820-39	LOG	11/17/2014 3:		X	-	\$0.00	\$0.00	\$0.00	\$0.00		
13969-0112820-40	LOG	11/18/2014 1		X	-	\$0.00	\$0.00	\$0.00	\$0.00		
13969-0112820-41	LOG	11/19/2014 9:		X	-	\$0.00	\$0.00	\$0.00	\$0.00		
13969-0112820-42	LOG	11/19/2014 3:		X	-	\$0.00	\$0.00	\$0.00	\$0.00		
13969-0112820-43	LOG	11/25/2014 2:		X	-	\$0.00	\$0.00	\$0.00	\$0.00		
13969-0112820-44	PMT	11/26/2014 5:	12/24/2014	X	-	(\$1,300.00)	\$0.00	\$1,300.00	(\$1,300.00)		
13969-0112820-45	POF	11/28/2014 1:	1/23/2015	X	-	(\$1,564.51)	\$0.00	\$1,564.51	(\$1,564.51)		
13969-0112820 Totals:		1				\$0.00	\$0.00	\$4,664.51	\$0.00		0

06/27/2014 Totals: 1 \$0.00 \$0.00 \$0.00 \$4,664.51 \$0.00 0

02/09/2015

ID #	Orig. Date	Customer Name	Type	Coll. Value	Advanced	Fees	Paid	Amt. Due	EXT's	
13969-0150644	02/09/2015	Voss, Jared P	A2	\$5,490.74	\$3,820.00	\$852.28	\$782.00	\$3,890.28	0	
Transaction #	Type	Trans. Date	New Due Date	Pro?	Rev?	Principal	Fees	Amt Paid	Due	
13969-0150644-1	NEL	2/9/2015 2:19		X	-	\$3,820.00	\$0.00	\$0.00	\$3,820.00	
13969-0150644-2	LOG	3/10/2015 4:5		X	-	\$0.00	\$0.00	\$0.00	\$0.00	
13969-0150644-3	FEE	3/11/2015 7:1		X	-	\$0.00	\$381.62	\$0.00	\$381.62	
13969-0150644-4	LOG	3/14/2015 10:		X	-	\$0.00	\$0.00	\$0.00	\$0.00	
13969-0150644-5	LOG	3/14/2015 10:		X	-	\$0.00	\$0.00	\$0.00	\$0.00	
13969-0150644-6	LOG	3/14/2015 2:3		X	-	\$0.00	\$0.00	\$0.00	\$0.00	
13969-0150644-7	LOG	3/16/2015 5:1		X	-	\$0.00	\$0.00	\$0.00	\$0.00	
13969-0150644-8	LOG	3/20/2015 12:		X	-	\$0.00	\$0.00	\$0.00	\$0.00	
13969-0150644-9	LOG	3/21/2015 10:		X	-	\$0.00	\$0.00	\$0.00	\$0.00	
13969-0150644-10	LOG	3/21/2015 2:3		X	-	\$0.00	\$0.00	\$0.00	\$0.00	
13969-0150644-11	LOG	3/21/2015 2:3		X	-	\$0.00	\$0.00	\$0.00	\$0.00	
13969-0150644-12	PMT	3/23/2015 11:	4/10/2015	X	-	\$0.00	\$152.65	\$382.00	(\$229.35)	
13969-0150644-13	LOG	4/9/2015 6:28		X	-	\$0.00	\$0.00	\$0.00	\$0.00	
13969-0150644-14	FEE	4/10/2015 7:0		X	-	\$0.00	\$228.97	\$0.00	\$228.97	
13969-0150644-15	LOG	4/11/2015 10:		X	-	\$0.00	\$0.00	\$0.00	\$0.00	
13969-0150644-16	PMT	4/17/2015 11:	5/10/2015	X	-	\$0.00	\$89.04	\$400.00	(\$310.96)	
13969-0150644-17	LOG	4/17/2015 11:		X	-	\$0.00	\$0.00	\$0.00	\$0.00	
13969-0150644 Totals:		1				\$3,820.00	\$852.28	\$782.00	\$3,890.28	0

02/09/2015 Totals: 1 \$5,490.74 \$3,820.00 \$852.28 \$782.00 \$3,890.28 0

Cash Advance Snapshot Report

Filter (Location: 13969 Customer: 13969-0044365 Ordered by Date)

6795 W. Tropicana Avenue
Las Vegas, NV 89103
(702)221-1050

11/12/2013

ID #	Orig. Date	Customer Name	Type	Coll. Value	Advanced	Fees.	Paid	Amt. Due	EXT's			
13969-0078418	11/12/2013	Voss, Jared P	NV1	\$0.00	\$5,120.00	\$3,524.51	\$8,644.51	\$0.00	6			
	<i>Transaction #</i>	<i>Type</i>	<i>Trans. Date</i>	<i>New Due Date</i>	<i>Pro?</i>	<i>Rev?</i>	<i>Principal</i>	<i>Fees</i>	<i>Amt Paid</i>	<i>Due</i>		
13969-0078418-1	NEW	11/12/2013 1	12/12/2013	X	-		\$5,120.00	\$511.49	\$0.00	\$5,631.49		
13969-0078418-2	EXT	12/12/2013 1	1/11/2014	X	-		(\$8.51)	\$510.64	\$520.00	(\$9.36)		
13969-0078418-3	LOG	1/13/2014 8:3		X	-		\$0.00	\$0.00	\$0.00	\$0.00		
13969-0078418-4	LOG	1/13/2014 9:4		X	-		\$0.00	\$0.00	\$0.00	\$0.00		
13969-0078418-5	EXT	1/13/2014 11:	2/10/2014	X	-		(\$9.36)	\$509.70	\$520.00	(\$10.30)		
13969-0078418-6	LOG	2/10/2014 5:3		X	-		\$0.00	\$0.00	\$0.00	\$0.00		
13969-0078418-7	LOG	2/12/2014 9:1		X	-		\$0.00	\$0.00	\$0.00	\$0.00		
13969-0078418-8	LOG	2/13/2014 9:4		X	-		\$0.00	\$0.00	\$0.00	\$0.00		
13969-0078418-9	LOG	2/13/2014 12:		X	-		\$0.00	\$0.00	\$0.00	\$0.00		
13969-0078418-10	EXT	2/21/2014 12:	3/12/2014	X	-		(\$10.30)	\$508.67	\$520.00	(\$11.33)		
13969-0078418-11	LOG	3/13/2014 7:0		X	-		\$0.00	\$0.00	\$0.00	\$0.00		
13969-0078418-12	LOG	3/14/2014 9:4		X	-		\$0.00	\$0.00	\$0.00	\$0.00		
13969-0078418-13	LOG	3/14/2014 10:		X	-		\$0.00	\$0.00	\$0.00	\$0.00		
13969-0078418-14	EXT	3/21/2014 9:4	4/11/2014	X	-		(\$11.33)	\$507.54	\$520.00	(\$12.46)		
13969-0078418-15	LOG	3/21/2014 10:		X	-		\$0.00	\$0.00	\$0.00	\$0.00		
13969-0078418-16	EXT	4/18/2014 9:0	5/11/2014	X	-		(\$92.46)	\$498.31	\$600.00	(\$101.69)		
13969-0078418-17	LOG	5/12/2014 4:5		X	-		\$0.00	\$0.00	\$0.00	\$0.00		
13969-0078418-18	LOG	5/12/2014 5:2		X	-		\$0.00	\$0.00	\$0.00	\$0.00		
13969-0078418-19	LOG	5/15/2014 6:1		X	-		\$0.00	\$0.00	\$0.00	\$0.00		
13969-0078418-20	EXT	5/30/2014 3:0	6/10/2014	X	-		(\$201.69)	\$478.16	\$700.00	(\$221.84)		
13969-0078418-21	LOG	5/30/2014 3:2		X	-		\$0.00	\$0.00	\$0.00	\$0.00		
13969-0078418-22	LOG	6/20/2014 1:4		X	-		\$0.00	\$0.00	\$0.00	\$0.00		
13969-0078418-23	PAY	6/27/2014 12:		X	-		(\$121.84)	\$0.00	\$600.00	(\$600.00)		
13969-0078418-24	DRP	6/27/2014 12:		X	-		(\$4,664.51)	\$0.00	\$4,664.51	(\$4,664.51)		
13969-0078418 Totals:		1					\$0.00	\$3,524.51	\$8,644.51	\$0.00	6	
11/12/2013 Totals:				1			\$0.00	\$0.00	\$3,524.51	\$8,644.51	\$0.00	6

06/27/2014

ID #	Orig. Date	Customer Name	Type	Coll. Value	Advanced	Fees.	Paid	Amt. Due	EXT's	
13969-0112820	06/27/2014	Voss, Jared P	NVC	\$0.00	\$4,664.51	\$0.00	\$4,664.51	\$0.00	0	
	<i>Transaction #</i>	<i>Type</i>	<i>Trans. Date</i>	<i>New Due Date</i>	<i>Pro?</i>	<i>Rev?</i>	<i>Principal</i>	<i>Fees</i>	<i>Amt Paid</i>	<i>Due</i>
13969-0112820-1	REL	6/27/2014 12:		X	-		\$4,664.51	\$0.00	\$0.00	\$4,664.51
13969-0112820-2	PMT	7/25/2014 11:	8/26/2014	X	-		(\$600.00)	\$0.00	\$600.00	(\$600.00)
13969-0112820-3	LOG	8/29/2014 10:		X	-		\$0.00	\$0.00	\$0.00	\$0.00
13969-0112820-4	LOG	8/30/2014 10:		X	-		\$0.00	\$0.00	\$0.00	\$0.00
13969-0112820-5	LOG	8/30/2014 11:		X	-		\$0.00	\$0.00	\$0.00	\$0.00
13969-0112820-6	LOG	9/6/2014 3:16		X	-		\$0.00	\$0.00	\$0.00	\$0.00
13969-0112820-7	LOG	9/8/2014 9:47		X	-		\$0.00	\$0.00	\$0.00	\$0.00
13969-0112820-8	LOG	9/8/2014 1:08		X	-		\$0.00	\$0.00	\$0.00	\$0.00
13969-0112820-9	LOG	9/9/2014 2:18		X	-		\$0.00	\$0.00	\$0.00	\$0.00
13969-0112820-10	PMT	9/10/2014 2:0	9/25/2014	X	-		(\$600.00)	\$0.00	\$600.00	(\$600.00)
13969-0112820-11	LOG	9/10/2014 2:1		X	-		\$0.00	\$0.00	\$0.00	\$0.00
13969-0112820-12	LOG	9/26/2014 9:1		X	-		\$0.00	\$0.00	\$0.00	\$0.00
13969-0112820-13	LOG	9/27/2014 10:		X	-		\$0.00	\$0.00	\$0.00	\$0.00
13969-0112820-14	LOG	9/29/2014 11:		X	-		\$0.00	\$0.00	\$0.00	\$0.00
13969-0112820-15	LOG	9/29/2014 4:3		X	-		\$0.00	\$0.00	\$0.00	\$0.00
13969-0112820-16	LOG	10/6/2014 2:2		X	-		\$0.00	\$0.00	\$0.00	\$0.00
13969-0112820-17	LOG	10/7/2014 9:2		X	-		\$0.00	\$0.00	\$0.00	\$0.00
13969-0112820-18	LOG	10/7/2014 2:1		X	-		\$0.00	\$0.00	\$0.00	\$0.00
13969-0112820-19	LOG	10/8/2014 9:1		X	-		\$0.00	\$0.00	\$0.00	\$0.00
13969-0112820-20	LOG	10/8/2014 2:5		X	-		\$0.00	\$0.00	\$0.00	\$0.00
13969-0112820-21	LOG	10/8/2014 4:1		X	-		\$0.00	\$0.00	\$0.00	\$0.00
13969-0112820-22	LOG	10/9/2014 9:5		X	-		\$0.00	\$0.00	\$0.00	\$0.00
13969-0112820-23	LOG	10/10/2014 6:		X	-		\$0.00	\$0.00	\$0.00	\$0.00
13969-0112820-24	LOG	10/13/2014 1:		X	-		\$0.00	\$0.00	\$0.00	\$0.00
13969-0112820-25	LOG	10/16/2014 4:		X	-		\$0.00	\$0.00	\$0.00	\$0.00
13969-0112820-26	LOG	10/24/2014 9:		X	-		\$0.00	\$0.00	\$0.00	\$0.00
13969-0112820-27	LOG	10/25/2014 9:		X	-		\$0.00	\$0.00	\$0.00	\$0.00

APP 009144
ROA 007550

Customer Receipt/Repayment Plan Receipt (210 day loan)

NAME AND ADDRESS OF THE LICENSEE: Tm Las Vegas Nv #36 6795 W. Tropicana Avenue Las Vegas, NV 89103	PAYMENT MADE ON BEHALF OF OR BY: Jared Voss
LOAN AGREEMENT IDENTIFICATION NO. 13969-0150644 LOAN AGREEMENT DATE: 2/9/2015 2:19:52 PM If you have multiple loans, this payment was applied to the loan number identified above.	DATE/TIME OF RECEIPT OF PAYMENT: 04/17/2015 11:42:33 AM
AMOUNT PAID: \$400.00	AGENT RECEIVING PAYMENT: Angela O'Hare

TODAY'S PAYMENT ITEMIZATION

PRINCIPAL PAID:	\$0.00
INTEREST PAID:	\$400.00
CHARGES PAID:	\$0.00
FEES PAID:	\$0.00
TOTAL AMOUNT PAID TODAY:	\$400.00
BALANCE DUE ON LOAN:	\$3,890.28
NEXT SCHEDULED DUE DATE:	5/10/2015

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

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

Jared Voss

[Handwritten Signature]

Printed Name

Signature

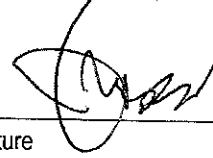
NAME AND ADDRESS OF THE LICENSEE: Tm Las Vegas Nv #36 6795 W. Tropicana Avenue Las Vegas, NV 89103		PAYMENT MADE ON BEHALF OF OR BY: Jared Voss	
LOAN AGREEMENT IDENTIFICATION NO. 13969-0150644		DATE/TIME OF RECEIPT OF PAYMENT: 03/23/2015 11:01:27 AM	
LOAN AGREEMENT DATE: 2/9/2015 2:19:52 PM			
If you have multiple loans, this payment was applied to the loan number identified above.			
AMOUNT PAID: \$382.00		AGENT RECEIVING PAYMENT: Angela O'Hare	

TODAY'S PAYMENT ITEMIZATION	
PRINCIPAL PAID:	\$0.00
INTEREST PAID:	\$382.00
CHARGES PAID:	\$0.00
FEES PAID:	\$0.00
TOTAL AMOUNT PAID TODAY:	\$382.00
BALANCE DUE ON LOAN:	\$3,972.27
NEXT SCHEDULED DUE DATE:	4/10/2015

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

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

Jared Voss
Printed Name


Signature

A - 269

APP 009147
ROA 007553

604A LOAN REVIEW WORKSHEET

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

Exam Start Date: 5/19/2015

Exam as of: 5/4/2015

Borrower Name & Address: ERNESTO CABRERA PENA

Examiner: TD

Account Number	Origination Date	Amount of Loan	Maturity Date	Finance Charge	Total Number of Payments	Payment Amount	APR Quoted	Is the APR correct?
13969-0155479	3/1/2015	\$3,500.00	10/7/2015	\$1,366.28	6&1	695.18/695.20	109.38%	YES

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

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

What is the borrower's expected gross monthly income? \$6,000 Was the borrower's income verified? YES Paystub Affidavit Other:

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

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

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

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

(Applies to Title Loans Only) Does the loan amount exceed the fair market value of the vehicle securing the loan? NO Fair Market Value: \$15,525.00

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

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

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

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

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

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

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

VIOLATIONS/ TECHNICAL EXCEPTIONS/ OTHER COMMENTS:

NRS 604A 445 NRS 604A 210 WITH SIGNED GPD AGREEMENT

APP 009148
ROA 007554

Información del Cliente & Co-Cliente		NÚMERO DE CUENTA: 13969-0155479			
NOMBRE DE PILA Ernesto		APELLIDO Cabrera-pena		NOMBRE DE PILA DEL CO-CLIENTE	
SEGURO SOCIAL [REDACTED]		LIC. DE CONDUCIR/ ID DE ESTADO [REDACTED]		SSN DEL CO-CLIENTE	
DOMICILIO 6300 W Tropicana Ave Trlr 262		DOMICILIO CO-CLIENTE			
CIUDAD Las Vegas		ESTADO NV	CODIGO POSTAL 89103	CIUDAD - CO-CLIENTE	ESTADO - CO-CLIENTE
TELÉFONO CASA [REDACTED]		FECHA DE NACIMIENTO [REDACTED]		TELÉFONO CASA CO-CLIENTES	
Datos del Vehículo y del Titular		HORAS DE ATENCIÓN DEL TITULAR Lunes a Viernes 9:00 A.M. a 7:00 P.M., Sábado 10:00 A.M. a 4:00 P.M., No se atiende los Domingos			
NOMBRE DE PILA NOMBRE DEL TITULAR TitleMax of Nevada, Inc. d/b/a TitleMax		NÚMERO DE TELÉFONO DEL TITULAR (702)221-1050			
DOMICILIO DEL TITULAR 6795 W. Tropicana Avenue		CIUDAD DEL TITULAR Las Vegas	ESTADO DEL TITULAR NV	CÓDIGO POSTAL DEL TITULAR 89103	
NÚMERO DE IDENTIFICACIÓN DEL VEHÍCULO (VIN) 4T1BF3EK9BU604320		PLACA DE CIRCULACIÓN 121LNE			
AÑO DEL VEHÍCULO 2011	MARCA DEL VEHÍCULO Toyota	MODELO DEL VEHÍCULO Camry	COLOR DEL VEHÍCULO Silver		

Términos. En este Contrato de Préstamo sobre Vehículo ("Contrato de Préstamo"), las palabras "cliente", "usted", y "su" se refieren al cliente que lo firma. Las palabras "Titular", "nosotros", y "nuestro" se refieren a TitleMax de Nevada, Inc. d/b/a TitleMax un prestamista sobre vehículos autorizado y regulado por la División de Instituciones Financieras de Nevada, 2785 E Desert Inn Road, Suite 180, Las Vegas, Nevada 89121, Teléfono: (702) 486-4120, Fax: (702) 486-4563, <http://www.fid.state.nv.us/>. La palabra "Vehículo" se refiere a el vehículo ya identificado. La palabra "Titulo" se refiere al certificado de título o propiedad del vehículo ya identificado.

Plazo, Capital, Interés, Costos y Pagos. El plazo original de este préstamo es de 210 días. Usted promete pagarnos puntualmente en efectivo o según algún otro acuerdo escrito \$3,500.00 ("Monto de Capital"), el cual incluye cualquier costo de presentación descrito a continuación además de todo interés sobre el saldo de capital no pagado de este Contrato de Préstamo a una tasa diaria de 0.2997% a partir de la fecha de este Contrato de Préstamo hasta 10/07/2015 el que sea más temprano entre: (i) la fecha de vencimiento de su último pago, según se define en el Horario de Pago a continuación; o (ii) se cancele por completo. Usted también promete pagar cualquier otro costo dispuesto en este Contrato de Préstamo. Usted acuerda hacer sus pagos en las cantidades y fechas indicadas en el Horario de Pago a continuación ("Fecha de Vencimiento") en el domicilio antedicho, o en cualquier otro domicilio según se le indique por escrito. Si alguna Fecha de Vencimiento cae en un día donde no atendemos, entonces usted acuerda pagarnos al siguiente día hábil, y acreditaremos dicho pago como si hubiera sido hecho en la Fecha de Vencimiento en si. El Contrato de Préstamo toma efecto en la fecha en el que lo firma. La Puntualidad es clave en este Contrato de Arrendamiento. En consideración a que usted nos entregará el Título a nosotros y nos concede una garantía de interés sobre el Vehículo definido a continuación, usted promete pagar puntualmente según se define en el Contrato de Préstamo, y nosotros acordamos concederle el préstamo en la Cantidad de Capital dispuesta arriba.

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

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TAZA DE PORCENTAJE ANUAL	COSTOS DE FINANCIAMIENTO	Cantidad Financiada	Monto Total de Pagos
El costo de su crédito como tasa anual.	La cantidad total que le costará el crédito.	La cantidad de crédito que se le concede a usted o a su nombre.	La cantidad que usted habrá pagado al concluir todos los pagos programados.
109.3783 %	\$1,366.28	\$3,500.00	\$4,866.28

Su Horario de Pagos será:

Cantidad de Pagos	Monto de los Pagos	Fecha de vencimiento del Pago
6	\$695.18	4/10/2015 y cada treinta días a continuación
1	\$695.20	10/7/2015

Garantía: Usted nos concede interés sobre el Título del Vehículo como garantía.
Honorario de Presentación: \$ 0.00
Prepago: Si cancela por completo antes del vencimiento, no será sancionado, y pudiese tener el derecho a un reembolso por parte del costo

Véase las condiciones a continuación y en el reverso de este Contrato de Préstamo para información adicional sobre falta de pagos, mora, cualquier reembolso requerido por completo antes de la fecha programada y devolución de reembolsos y sanciones.

Desglose de la Cantidad Financiada de: \$3,500.00

1. Cantidad que se le entregó a usted directamente: \$3,500.00
2. Cantidad que se ha pagado en su cuenta: \$0.00
3. Cantidad pagada a agentes públicos: \$ 0.00
4. Cantidad pagada a _____ a su nombre: \$0.00

Cálculo de Intereses, Aplicación de los Pagos e Interés en la Garantía. Utilizamos el método de calculo de intereses simple. Calculamos el interés simple suponiendo que pagará sus pagos en la Fechas de Vencimiento. Si hace sus pagos en las Fechas de Vencimiento en su Horario de Pagos el casillero de Costos de arriba revela el monto total de intereses que deberá según este Contrato de Préstamo. Los pagos se calculan proporcionalmente y se amortizan en Monto de Capital completamente y el interés debido. El interés no es compuesto. Pagos antes de tiempo pueden reducir la cantidad de intereses que debe. Pagos atrasados pueden aumentar los intereses que deberá. La cantidad de reducción o aumento se reflejará en el pago final. Si un pago temprano es menos del monto de pago programado, entonces debe pagar el resto en o antes de la fecha de vencimiento para dicho pago. Los pagos se aplicarán primero hacia los interés devengados, segundo a costos pendientes, si existen, y tercero al capital. Se requiere que nos de posesión de Título, y por el presente nos concede el Título. Nos concede un interés como garantía sobre el Vehículo antedicho. Mantendremos posesión del Título durante este Contrato de Préstamo.

Derecho del Cliente de Revocar el Préstamo y de Prepago Según la ley del Estado de Nevada, usted tiene el derecho de revocar este préstamo antes de concluir el siguiente día laboral, en el local indicado arriba. No se le cobrará nada por revocar el préstamo. Para revocar el préstamo debe entregarnos la cantidad de dinero equivalente al valor nominal del mismo, menos el honorario cobrado para iniciar el préstamo. Si revoca el préstamo, entonces le devolveremos el Título, y reembolsaremos cualquier cantidad pagada. Usted tiene el derecho de hacer pagos de cualquier cantidad en cualquier momento, antes de la fecha de vencimiento, sin ningún costo, recargo ni sanción adicional. Si prepaga alguna cantidad en algún momento, entonces se ajustará los montos de pagos finales para reflejar los prepagos que se han recibido. Si prepaga según las condiciones de este Contrato de Préstamo, entonces le devolveremos el Título.

Periodo de Gracia. Por propósitos de este Contrato de Préstamo, el termino "periodo de gracia" significa y periodo arbitrario de prorroga para pagos el cual (i) le ofrecemos después de aceptar este Contrato según las disposiciones de NRS 604A.70 y NRS 604A.210, (ii) usted acepta voluntariamente las condiciones de la prórroga de pagos en un "Contrato de Prorroga de Pagos en Periodo de Gracia", y (iii) usted y nosotros tenemos que acordar las condiciones de la prórroga de pagos al firmar, por escrito, un "Contrato de Prorroga de Pagos en Periodo de Gracia". Permitimos a clientes que están en regla durante el plazo de este Contrato de Préstamo firmar un Contrato de Prorroga de Pagos en Periodo de Gracia. Puede solicitar firmar un Contrato de Prorroga de Pagos en Periodo de Gracia al regresar a nuestra tienda por lo menos un día después de la fecha de este Contrato de Préstamo. Si usted acepta un Contrato de Prorroga de Pagos en Periodo de Gracia, su obligación de pagar interés simple bajo este Contrato de Préstamo continua sin cambio. Con la excepción de los intereses y recargos originales dispuestos en este Contrato de Préstamo, no cobramos costos ni intereses adicionales por firmar un Contrato de Prorroga de Pagos en Periodo de Gracia.

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Plan de Pago. Si está en estado de mora y tiene el derecho a firmar un Plan de Pago, le ofreceremos un "Plan de Pago". Le daremos la oportunidad de firmar un plan de pagos por 30 días después de la mora. El plazo mínimo de un "Plan de Pago" es 90 días. Puede que se requiera un pago inicial de no más del 20 por ciento del monto total debido según las condiciones del "Plan de Pago". Con la excepción de lo dispuesto por el NRS 604A, no le cobraremos ninguna otra cantidad, incluyendo, pero sin limitación, ninguna cantidad o costo pagado directa o indirectamente por usted e impuesto directamente o indirectamente por nosotros en relación a, o condición de el plan de pago. Dicha cantidad incluye, sin limitación; (i) cualquier interés, sin importar como se lo denomine, con la excepción del interés cobrado en cumplimiento al contrato de préstamo original a una tasa que no supere la tasa de porcentaje anual durante el plazo de contrato original del préstamo; o (ii) cualquier costo de origen, costos de arreglo, cobranza, transacción, negociación, manejo, procesamiento, atraso, mora o cualquier otros recargo, sin importar como se denomine el mismo. No pediremos garantía adicional para el Plan de Pago ni intentaremos cobrar una cantidad mayor de la que se debe bajo los términos del Plan de Pago. No le venderemos ningún seguro ni le exigiremos la compra de ningún bien, ni servicio para firmar el Plan de Pago. No le haremos ningún otro préstamo mientras esté en un Plan de Pagos. **Al incurrir en mora en sus obligaciones bajo el Plan de Pago, podemos tomar posesión del vehículo.**

Mora, Aceleración, Tomar la Posesión del Vehículo e Interés Pos-Mora.

Se le retiene en estado de mora, con derecho a aceptar un Plan de Pago, de inmediato, el día después de la fecha en la que (i) no se cancele el pago vencido de este préstamo; (ii) no se cancele el pago en and antes de la fecha de vencimiento según las disposiciones del Contrato de Prorroga para Pagos en Periodo de Gracia; (iii) no cancele por completo en, o antes de, la fecha de vencimiento del periodo inicial de este contrato detallado en este documento, al menos que haya firmado un Contrato de Prorroga para Pagos en Periodo de Gracia; (iv) no cancele por completo en, o antes de, la fecha de vencimiento del periodo inicial de este contrato, detallado en el Contrato de Prorroga para Pagos en Periodo de Gracia; o (v) no cancele algún pago bajo cualquier Periodo de Gracia que le hayamos concedido según NRS 604A.210. Pudiésemos dispensar su estado de mora y restablecer su cuenta a buen estado si usted se pone al día en sus pagos o hacer algún arreglo de pago satisfactorio con nosotros. Sin embargo, no tenemos la obligación de ofrecerle un Plan de Pago mas de una vez por cada préstamo. Con tal que la fecha de vencimiento del Plan de Pago no infrinja con las disposiciones de la Ley de Nevada, estará en estado de mora y sin derecho a un Plan de Pagos si es que (i) no cancela un pago vencido de este préstamo en o antes de la fecha de vencimiento según las condiciones de cualquier Plan de Pago relacionado a este préstamo o (ii) no cancela por completo en, o antes de, la fecha de vencimiento de cualquier Plan de Pago relacionado al préstamo. Si se encuentra en estado de mora y tiene el derecho a aceptar un Plan de Pago, podemos acelerar el saldo pero no podremos tomar posesión del Vehículo antes de ofrecerle un Plan de Pago. Si se encuentra en estado de mora bajo el Contrato de Préstamo y Contrato de Prorroga para Pagos en Periodo de Gracia y no tiene el derecho a un Plan de Pago o si está en estado de mora en un Plan de Pago, podremos procurar la posesión del Vehículo y la venta del mismo junto con cualquier otra compensación perimida por la Ley de Nevada. Si comete a fraude para obtener un Préstamo sobre Vehículo o si transfiere el interés del vehículo ilícitamente a terceros, entonces pudiésemos entablar un demanda en la vía ordinaria en contra del cliente procurando todo o parte, de lo siguiente: (I) La cantidad comprometida en el préstamo, incluyendo pero no limitándose a, la cantidad completa de intereses, costos y honorarios negociados y acordados por usted y nosotros, según se permita, menos cualquier pago que usted haya hecho; (II) honorarios y costos razonables de abogados; y (III) cualquier otro desagravio legal o equitativo que el juez o árbitro considere adecuado. Si no ejercemos uno o mas de las reparaciones después de que entre en mora, no renunciamos a nuestro derecho de dicha reparación o reparaciones. Nuestros derechos en este documento so acumulativos, no exclusivos.

Ley Gobernante y Asignación. Este Contrato de Préstamo es gobernado por la ley estatal de Nevada, con la excepción de la renuncia a juicio con jurado, la cual es gobernada por la Ley Federal de Arbitraje. Podemos asignar o transferir este Contrato de Préstamo o cualquiera de nuestros derechos.

Declaración Jurada. Usted reconoce y acuerda que nos entregó una declaración jurada afirmando que: a) El cliente le proveyó al titular con información fiel y exacta con referencia a ingresos, obligaciones, empleo y titularidad del vehículo; y (b) El cliente tiene la capacidad de pagar el préstamo sobre vehículo.

RENUNCIA A JUICIO POR JURADO Y DISPOSICIÓN DE ARBITRAJE. El arbitraje es un proceso en el que personas en una disputa: (a) renuncian su derecho a entablar una demanda y proceder ante un juzgado y celebrar un juicio con jurado para resolver la misma; y (b) en vez, por mutuo acuerdo presentan sus disputas a una tercero neutral (un "árbitro") para que tome la decisión. Cada parte de la disputa tienen la oportunidad de presentar pruebas al árbitro. La revelación previa al arbitraje pudiera ser limitada. Las diligencias de Arbitraje son privadas y menos formales que juicios en juzgados. El árbitro emitirá una decisión final y vinculante que resuelva la disputa la cual pudiese ser ejecutable como fallo judicial. Los jueces rara vez anulan las decisiones de árbitros. **POR LO TANTO, USTED RECONOCE Y ACUERDA A LO SIGUIENTE:**

1. En el transcurso de esta Disposición de Arbitraje y Renuncia a Juicio Con Jurado (de aquí en adelante "Disposición de Arbitraje"), las palabras "disputa" y "disputas" serán concedidas el significado mas amplio e incluye, sin limitación (a) todo reclamo, disputa o controversia que surja de, o este relacionado directa o indirectamente a, la rúbrica de esta Disposición de Arbitraje, la validez y el alcance de la misma y cualquier reclamo o intento de desestimarla; (b) todo reclamo Estatal o Federal, disputas o controversias que surjan de, o estén relacionados a este Contrato de Préstamo (incluyendo la Disposición de Arbitraje), y la información que nos proveyó antes de involucrarse en este Contrato de Préstamo; (c) todo contra reclamo, reconvención y reclamos por terceros; (d) reclamos por derecho consuetudinario, basado en contrato, agravio, fraude, u otro agravio intencional; (e) todo reclamo que se base en contravención de leyes, reglamentos o la constitución Estatal o Federal; (f) todo reclamo acertado por nosotros en contra de usted, incluyendo reclamos de indemnización monetaria de cobranzas de cualquier cantidad que afirmemos que usted nos deba; (g) todo reclamo acertado por usted individualmente en contra nuestra

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adecuada; (g) reclamos colectivamente contra terceros relacionados; (h) todo reclamo acertado a su nombre por terceros; (i) todo reclamo acertado por usted como abogado particular general, como representante y miembro de un grupo de personas, o en cualquier otra forma de representación en contra nuestra y/o terceros relacionados (de aquí en adelante referidos como "Reclamos Representados"); y/o (j) todo reclamo que surja de, o relacionado directa o indirectamente a, la divulgación de información personal suya, a cualquier personal no-público, hecha por nosotros o por terceros.

2. Usted reconoce y acuerda que al aceptar esta Disposición de Arbitraje:

(a) **USTED ESTÁ RENUNCIANDO A SU DERECHO A UN JUICIO CON JURADO PARA RESOLVER TODA DISPUTA ALEGADA EN NUESTRA CONTRA O EN CONTRA DE TERCEROS RELACIONADOS;**

(b) **USTED ESTÁ RENUNCIANDO A SU DERECHO A QUE TODA DISPUTA ALEGADA EN NUESTRA CONTRA O EN CONTRA DE TERCEROS RELACIONADOS SEA RESUELTA EN UN JUZGADO QUE NO SEA DE RECLAMOS DE MENOR CUANTÍA; y**

(c) **USTED ESTÁ RENUNCIANDO A SU DERECHO DE FUNGIR COMO REPRESENTANTE DE, ABOGADO PARTICULAR GENERAL, O EN CUALQUIER OTRA CAPACIDAD DE REPRESENTANTE, Y/O PARTICIPAR COMO MIEMBRO DE UN GRUPO DE RECLAMANTES, EN TODA DEMANDA PRESENTADA EN NUESTRA CONTRA Y/O EN CONTRA DE TERCEROS RELACIONADOS.**

3. Con la excepción de lo dispuesto en el Párrafo 6 a continuación, todas las disputas, incluyendo todo Reclamo Representativo en nuestra contra y/o en contra de Terceros Relacionados deberán ser resueltos únicamente por arbitraje vinculante a nivel individual con usted. **POR CONSIGUIENTE, EL ÁRBITRO NO CELEBRARÁ UN ARBITRAJE DE GRUPO, ES DECIR, NO SE LE PERMITIRÁ AL ÁRBITRO FUNGIR COMO REPRESENTANTE, COMO ABOGADO PARTICULAR GENERAL, O EN ALGUNA OTRA CAPACIDAD, EN REPRESENTACIÓN DE OTROS EN EL ARBITRAJE.**

4. Cualquier parte a la disputa, incluyendo terceros relacionados, pueden enviar a la parte contraria una notificación por escrito, por correo certificado con acuse de recibo, de su intención de arbitrar, afirmando el tema de la disputa, junto con el desagravio solicitado, aun si una demanda ya a sido entablada. Sin importar quien exige el arbitraje, usted tendrá el derecho de elegir cualquier a de las dos organizaciones de administración de arbitraje a continuación: The American Arbitration Association (1-800-778-7879) <http://www.adr.org>, JAMS (1-800-352-5267) <http://www.arb-forumjamsadr.com>. Sin embargo, las partes pueden acordar elegir un árbitro local que sea abogado, juez jubilado o árbitro registrado y de buena reputación en la asociación de árbitros y arbitre según dichas normas de Arbitraje. Si las asociaciones antedichas no están disponibles y las partes no logran acordar por un sustituto, entonces cualquiera de las partes pueden peticionar al juez en cumplimiento de la sección 5 de la Ley Federal de Arbitraje, 9U.S.C. Secciones 1-16 para elegir una organización de árbitros, con tal de que dicha organización ejecute las condiciones del Contrato de Préstamo y la Disposición de Arbitraje, incluyendo la prohibición de Arbitraje en grupo. La parte que recibió la notificación de Arbitraje responderá por escrito, por correo certificado con acuse de recibo, dentro de un periodo de veinte (20) días. Si usted exige un arbitraje, tiene que informarnos en su notificación la organización que haya elegido o si es su deseo elegir un árbitro local. Si son los terceros relacionados o nosotros los que exigimos el arbitraje, usted debe notificarnos dentro de un periodo de veinte (20) días, por escrito, por correo certificado con acuse de recibo, cual organización ha elegido o si es su deseo elegir un arbitro local. Si usted no nos notifica, entonces tendremos nosotros el derecho de elegir la organización de Arbitraje. Las partes en dicha disputa serán gobernadas por las reglas y procedimientos de la organización de Arbitraje aplicable a disputas de clientes, con tal que dichas reglas y procedimientos no contradigan las condiciones explícitas de este Contrato de Préstamo o la Disposición de Arbitraje, incluyendo las limitaciones para el árbitro a continuación. Usted puede obtener una copia de las reglas y procedimientos al comunicarse con las organizaciones antedichas.

5. Sin importar quien exija el Arbitraje, nosotros le adelantaremos su porción de los costos asociados con el mismo, incluyendo los honorarios de presentación, administrativos, y los honorarios del árbitro ("Costos de Arbitraje"). Durante el arbitraje, cada parte cubrirá sus propios costos y honorarios de abogado y testigos periciales. El árbitro aplicará la ley sustancial pertinente consistente con el FAA, y reglas de prescripción, y cumplirá peticiones de privacidad reconocidos por la ley. El arbitraje se celebrará en el condado donde usted resida, o en el condado en el que se firmó el Contrato de Préstamo, o en algún otro lugar según lo ordene el árbitro. El árbitro puede tomar su decisión, con o sin una audiencia, sobre cualquier petición que sea sustancialmente similar a una petición de sobreseimiento por falta de afirmar un reclamo o un petición de sentencia sumaria. Al conducir la diligencia de arbitraje, el arbitro no deberá aplicar ninguna regla federal o estatal probatoria o de diligencias en la vía ordinaria. Si la ley o las reglas que aplican lo permite, el árbitro puede conceder indemnización por derecho y/o honorarios y costos razonables de abogado. Si el árbitro resuelve la disputa a su favor o le concede indemnización, entonces usted no será responsable de reembolsarnos por su porción de los Costos de Arbitraje, y nosotros le reembolsamos por cualquier Costos de Arbitraje que haya ya pagado usted. Si el árbitro no resuelve la disputa a su favor, ni le concede indemnización, entonces el árbitro le [exigirá, puede exigirle, no le exigirá] reembolsamos por su porción de los Costos de Arbitraje que le adelantamos, con tal que supere la cantidad que hubiese sido tazado como costos judiciales si la disputa hubiese sido resuelta por un juzgado estatal, menos los Costos de Arbitraje que usted ya haya ya pagado. A petición puntual de cualquiera de las partes, el árbitro proveerá una explicación por escrito de la concesión de indemnización. Dicha concesión puede ser presentada ante cualquier juzgado con jurisdicción.

6. Todas las partes, incluyendo los terceros relacionados, retienen el derecho de procurar un fallo en el tribunal de menor cuantía por disputas dentro del alcance de dicho tribunal. Cualquier disputa, que no pueda ser adjudicada dentro de la competencia de un tribunal de menor cuantía, deberá ser resuelta por medio de arbitraje vinculante. Toda recurso del fallo en el tribunal de menor cuantía debe ser resuelto por medio de arbitraje vinculante. Además, ninguna parte de esta Disposición de Arbitraje limita el derecho nuestro y suyo de (a) ejecutar en contra del vehículo al ejercer cualquier autoridad que el Contrato de Préstamo o la ley aplicable, (b) de ejercer recursos de auto ayuda tal como el compensar o recuperar la posesión, o (c) obtener recursos provisionales o auxiliares tal como la confiscación previa al fallo, la acción de reivindicar la devolución del mueble, la acción de reivindicar la devolución del mueble más daños y perjuicios, o el mandato judicial, o obtener una pena no monetaria la cual no exige daños y perjuicios de un juzgado competente. La entablación, sea suya o nuestra de cualquiera de estas acciones mencionadas en el Párrafo 6, no constituirá una renuncia al derecho de presentar la disputa para arbitraje, incluyendo cualquier contrademanda acertada.

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alguna razón la decisión final, sin recargar, de un juez con jurisdicción en el estado de Nevada. acuerdo de Arbitraje será gobernado por la ley de arbitrajes del estado de Nevada.

8. Esta Disposición de Arbitraje es vinculante y le beneficia a usted, sus presentes herederos, sucesores y designados. La Disposición de Arbitraje es vinculante y nos beneficia a nosotros, nuestros sucesores y designados, y terceros relacionados. La Disposición de Arbitraje continua en plena vigencia, aun si sus obligaciones hayan sido extendidas, aplazadas, renovadas, pre-pagadas, pagadas o liquidadas por estado de quiebra. La Disposición de Arbitraje continúa en plena vigencia, aun si este Contrato de Préstamo se pierde, destruye o roba. La Disposición de Arbitraje perdura cualquier terminación, enmienda, expiración o ejecutar de toda transacción entre usted y nosotros y continua en plena vigencia al menos que tanto usted como nosotros acordamos lo contrario por escrito.

9. **PROCESO PARA OPTAR POR NO.** Usted puede elegir optar por no aceptar esta Disposición de Arbitraje únicamente al seguir el proceso a continuación. Si usted desea no estar sujeto a la Disposición de Arbitraje, entonces debe notificarnos por escrito dentro de sesenta (60) días naturales a partir de la fecha de este Contrato de Préstamo al siguiente domicilio: Atención: Title Max de Nevada d/b/a TitleMax, Arm: Legal Dept, P.O. Box 8323, Savannah, GA 31412. Su notificación escrita debe incluir su nombre, domicilio, número de Cuenta, la fecha de este Contrato de Préstamo, y su declaración de que opta por no aceptar la Disposición de Arbitraje. Si elige optar por no, entonces su decisión aplicará únicamente al presente Contrato de Préstamo.

Reconocimientos. Este Contrato de Préstamo contiene una Renuncia a Juicio con Jurado y una Disposición de Arbitraje vinculantes. Al firmar este Contrato se Préstamo usted reconoce que el mismo fue relleno antes de haberlo firmado y que usted a recibió una copia completa del mismo. Usted acuerda que la información que nos proveyó a nosotros antes de aceptar comprometerse a este Contrato de Préstamo es exacta. También Garantiza que no es deudor en ninguna diligencia de quiebra ni tiene la intención de presentar una petición de desagravio por cualquiera de los capítulos del Código Estadounidense de Quiebra. Esta de acuerdo que la cantidad del préstamo no excede el valor del mercado del vehículo. **Usted acuerda que tiene los medios para pagar este Contrato de Préstamo, basándose en su presentes ingresos obligaciones y empleo.** Usted reconoce que el préstamo no exige un pago de amortización irregular al vencimiento (globo) de ningún tipo. **Además reconoce que usted a leído, entendido y acordado a todas las condiciones en este Contrato de Préstamo, incluyendo la renuncia a un Juicio con Jurado y la Disposición de Arbitraje.**

ESTE DOCUMENTO ESTA SUJETO A LA GARANTÍA A FAVOR DE, Y PROMETIDO COMO AVAL A, WELLS FARGO BANK, NATIONAL ASSOCIATION, COMO AGENTE AVAL.

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

Sanjay Chavhan 03-11-15
Firma del Cliente Fecha

SO 12 3/11/15
Su Agente Autorizado Fecha

Firma del Co-Cliente Fecha

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

Página 5 de 5

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

APP 009153
ROA 007559

GRACE PERIOD PAYMENTS DEFERMENT AGREEMENT

Date:

Account Number: 13969-0155479

Customer Name: Ernesto Cabrera-pena Address: 6300 W Tropicana Ave Trlr 262 Las Vegas, NV 89103 Co-Borrower Name: Address:	Licensee Name: TitleMax of Nevada, Inc. d/b/a TitleMax Address: 6795 W. Tropicana Avenue Las Vegas, NV 89103 Vehicle Information: 2011 Toyota Camry 4T1BF3EK9BU604320
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Definitions and Terms. In this Grace Period Payments Deferment Agreement, "customer," "you," and "your" mean the customer who signed it. "Licensee", "we", "us" and "our" mean TitleMax of Nevada, Inc. d/b/a TitleMax , a title loan services provider licensed and regulated by the Nevada Financial Institutions Division, 2785 E Desert Inn Road, Suite 180, Las Vegas, Nevada 89121, Phone: (702) 486-4120, Fax: (702) 486-4563, <http://www.fid.state.nv.us/>. The word "Motor Vehicle" means the vehicle identified above. The word "Title" means a certificate of title or ownership to the Motor Vehicle.

Consideration. You acknowledge and agree that you and we entered into a Title Loan Agreement on 03/11/2015 ("Loan Agreement.") Under the Title Loan Agreement, we agreed with you that we may subsequently offer you a "Grace Period" which is a gratuitous period of payments deferment. You agree that we are offering you a "Grace Period" and you are voluntarily accepting such offer after entering into a Loan Agreement pursuant to the provisions of NRS 604A.70 and NRS 604A.210. **Please note that since this is a "Grace Period" it is not an "extension" as defined in NRS. 604A.065.** Under the Title Loan Agreement, your obligation to pay simple interest under the Loan Agreement remains unchanged. Other than the interest and fees originally provided for in the Title Loan Agreement, we do not charge you any additional fees or interest for entering into this Grace Period Payments Deferment Agreement.

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

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

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

Grace Periods Payments Deferment Schedule

Payment Number	Amount of Payment	Deferred Periodic Due Date
1	\$314.65	4/10/2015
2	\$314.65	5/10/2015
3	\$314.65	6/9/2015
4	\$314.65	7/9/2015
5	\$314.65	8/8/2015
6	\$314.65	9/7/2015
7	\$314.65	10/7/2015
8	\$500.00	11/6/2015
9	\$500.00	12/6/2015
10	\$500.00	1/5/2016
11	\$500.00	2/4/2016
12	\$500.00	3/5/2016
13	\$500.00	4/4/2016
14	\$500.00	5/4/2016
The total amount paid after making all payments under the terms of the Grace Period Payments Deferment Agreement:	\$5,702.55	

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 0.2997% from the date of this Loan Agreement until the earlier of: (i) the due date of your last payment as set forth in the original Payment Schedule; or (ii) payment in full. Now that the Payment Schedule has changed, you acknowledge that the new Payment Schedule provided for in this Grace Period Payments Deferment Agreement, if followed, will ratably and fully amortize the entire Principal Amount and interest payable over a longer period of time than the original Payment Schedule in the Loan Agreement. As such you acknowledge and agree you will continue to incur interest as provided in the Loan Agreement. You further agree that in setting the amount of the payments and dates of the payments, we have estimated the accrued interest owing to us assuming you make the payments in the amounts scheduled and on the exact dates set forth in the Grace Periods Payments Deferment Schedule above. Early payments may decrease the amount of interest you owe. Making a payment in an amount greater than scheduled above may decrease the amount of interest you owe. Late payments may increase the amount of interest you owe. The amount of this increase or decrease will be reflected in the final payment. If an early payment is less than the scheduled installment, then you must pay the difference on or before the upcoming installment due date. You may request a payoff at any time.


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

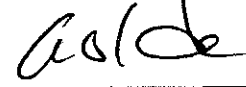
Any comments or questions may be directed to Customer Service at the following number: (800) 804-5368.

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

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

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

 04-10-15
Customer's Signature Date

 4/10/15
Its Authorized Agent Date

Co-Borrower's Signature Date

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

Personal Information

Date	3/11/15	Sta	[REDACTED]	Date of Birth	[REDACTED]	Social	[REDACTED]
Last Name	CABRERA PENA	First Name	ERNESTO	Middle Name			
Home Phone	[REDACTED]	Cell Phone	[REDACTED]	Email Address (optional)**	NA		
Best time to call?	Anytime	Which number do you prefer that we call? <input checked="" type="checkbox"/> Home Phone <input type="checkbox"/> Cell Phone					
Physical Address (Street Number & Name)							Apt #
6300 W TROPICANA AVE							262
City	1915 VEGAS	State	NV	Zip	89103	County	CLARK
Mailing Address (if different from physical address)							
City		State		Zip			

Source of Income

Employer * (Source of Income)	[REDACTED]						
Employer Address (Street Number & Name)	[REDACTED]						
Pay Frequency: (check one)	Next Payday	Current and Expected	Work Shift				
<input type="checkbox"/> 1 st & 15 th of month <input type="checkbox"/> 15 th & end of month <input type="checkbox"/> Biweekly (every 2 weeks) <input checked="" type="checkbox"/> Weekly <input type="checkbox"/> Monthly (last day) <input type="checkbox"/> Monthly (1 st day) <input type="checkbox"/> Monthly (3 rd day) <input type="checkbox"/> Self-Employed	03-13-15	<table border="1"> <tr> <td>Gross Monthly Income</td> <td>Gross Monthly Obligations</td> </tr> <tr> <td>\$600.00</td> <td>\$2.300</td> </tr> </table>	Gross Monthly Income	Gross Monthly Obligations	\$600.00	\$2.300	[REDACTED]
Gross Monthly Income	Gross Monthly Obligations						
\$600.00	\$2.300						
*Alimony, child support or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation. Alimony, child support, or separate maintenance received under: <input type="checkbox"/> court order <input type="checkbox"/> written agreement <input type="checkbox"/> oral understanding. Are you currently in bankruptcy? <input type="checkbox"/> yes <input checked="" type="checkbox"/> no							

Credit References

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

Personal References

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

Co-Applicant Information

Date 3/11/15		State Issued ID Number [REDACTED]		Social Security # [REDACTED]	
Last Name SANCHEZ ARTILES		First Name ANA		Middle Name CRISTINA	
Home Phone [REDACTED]		Cell Phone [REDACTED]		Email Address (optional)††	
Best time to call:		Which number do you prefer that we call? <input type="checkbox"/> Home Phone <input type="checkbox"/> Cell Phone			
Physical Address (Street Number & Name) 6300 W. TROPICANA AVE TRIP 262					
City LAS VEGAS		State NV	Zip 89103	County CLARK	
Mailing Address (if different from physical address)					
City		State	Zip		
[REDACTED]					
Pay Frequency. (check one)					
<input type="checkbox"/> 1 st & 15 th of month <input type="checkbox"/> 15 th & end of month <input type="checkbox"/> Biweekly (every 2 weeks)		Gross Monthly Income		Gross Monthly Obligations	
<input type="checkbox"/> Weekly <input type="checkbox"/> Monthly (last day) <input type="checkbox"/> Monthly (1 st day) <input type="checkbox"/> Monthly (3 rd day)		\$		\$	
<input type="checkbox"/> Self-Employed					
*Alimony, child support or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation. Alimony, child support, or separate maintenance received under: <input type="checkbox"/> court order <input type="checkbox"/> written agreement <input type="checkbox"/> oral understanding.					
Are you currently in bankruptcy? <input type="checkbox"/> yes <input checked="" type="checkbox"/> no					
How did you hear about us? (Circle one.)					
<input type="checkbox"/> Friend/Referral Name of referrer? _____		<input type="checkbox"/> Saw Store		<input type="checkbox"/> Television	
<input type="checkbox"/> Internet		<input type="checkbox"/> Billboard		<input type="checkbox"/> Postcard	
		<input type="checkbox"/> Other: _____		<input checked="" type="checkbox"/> Repeat Customer	

ADDITIONAL TERMS AND CONDITIONS OF THIS CUSTOMER APPLICATION

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

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

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

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

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

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

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

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

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

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

Ability to Repay Verification.

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

ND

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

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

Lucretia Cabrera Pena
Applicant Signature

03-11-15
Date

Co-Applicant Signature

Date

Affidavit

STATE OF NEVADA
COUNTY OF Clark

Title Loan Agreement No.: 13969-0155479
Date: 3/11/15

Customer Name: Ernesto Cabrera-Pena
Address: 6300 W. Tropicana Ave. Trlr. 262
Las Vegas, NV 89103
Co-Borrower Name:
Address:

Licensee Name: TitleMax of Nevada, Inc. d/b/a TitleMax
Address:
6795 W. Tropicana Suite 140
Las Vegas, Nevada 89103

Vehicle Information: VIN: 4T1BF3EK9BU604320
License Plate State and No: 121LNE Color: Gold Year: 2011 Make: Toyota Model: Camry SE

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, Ernesto Cabrera-Pena, being first duly sworn, states as follows:

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

FURTHER, AFFIANT SAYETH NOT.

Customer Signature: 

Co-Borrower Signature: _____

Ability to Pay Summary

Loan Number	13969-0155479
Customer Name	Ernesto Cabrera-Pena
Is Customer a Covered Borrower	No
Requested Loan Amount	\$3,500.00
Title Fee	\$0
MLV Amount	\$10,000
Gross Monthly Income	\$6,000.00
Current and Expected Monthly Obligations	\$2,300.00
Other TitleMax Loan Payment	\$1,233.00
Rate Match/Rate for Other TitleMax Loan	8.99%
Add-On to Current Loan or Multi-Car	Add-On / No DMV Fee
Residual Monthly Income	\$2,467.00

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

210 INSTALLMENT LOAN BREAKDOWN

Income Based - Max. Loan Amount Inc. Title Fee	\$	10,000
Vehicle Value - Max. Loan Amount Inc. Title Fee	\$	10,000
Interest Rate		8.99%
Max Cash to Customer Amount	\$	10,000.00
Actual Cash to Customer Amount	\$	3,500.00
Title Fee Amount	\$	-
Total Loan Amount	\$	3,500

Amortized Loan Payment	\$695.18
Total Payback Amount	\$4,866.28
Minimum Payment to Extend	\$314.65
Grace Period Plan # of Months (0% Interest)	7
Grace Period Plan Payment (0%)	\$500.00

CHOOSE THIS CASHWISE LOAN TYPE

NV 210 Day Add-On/No DMV Fee 8.99%

CERTIFICATE OF TITLE

VIN: 4T1BF3EK9BU604320
 YEAR: 2011 MAKE: TOYT MODEL: CAMRY/SE/L VEHICLE BODY: P4D TITLE NUMBER: NV006912347
 DATE ISSUED: 04/30/2014 ODOMETER MILES: 52236 FUEL TYPE: G SALES TAX PD: EMPTY WT: GROSS WT: GVWR:
 VEHICLE COLOR: ODOMETER BRAND: ACTUAL MILES: BRANDS:

OWNER(S) NAME AND ADDRESS
 CABRERA-PENA ERNESTO
 6300 W TROPICANA AVE TRLR 262
 LAS VEGAS NV 89103-4428

LIENHOLDER NAME AND ADDRESS
 TITLEMAX OF NEVADA INC DBA TITLEMAX
 6975 W TROPICANA AVE SUITE 140
 LAS VEGAS NV 89103

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

SIGNATURE OF AUTHORIZED AGENT _____ DATE _____

PRINTED NAME OF AGENT AND COMPANY _____



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

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

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

Address _____ City _____ State _____ Zip Code _____
 I certify to the best of my knowledge the odometer reading is the actual mileage of the vehicle unless one of the following statements is checked.

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

Signature of Seller(s)/Agent/Dealership _____ Printed Name of Seller(s)/Agent/Dealership _____
 I am aware of the above odometer certification made by the seller/agent. Dealer's License Number _____ Date of Sale _____

Signature of Buyer _____ Printed Full Legal Name of Buyer _____
 CONTROL NO. 18708090

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.

(THIS IS NOT A TITLE NO.)

VP-2 (Rev. 8/10)

ALTERATION OR ERASURE VOIDS THIS TITLE

APP 009164
 ROA 007570

3/11/2015

Contact Information

Company: Titlemax (314391)
 Contact: Suzanne Gillespie
 E-Mail: suzanne.gillespie@titlemax.biz

Telephone: 404-542-6618
 Fax:

Notes

Vehicle Info For 2011 Toyota Camry SE 4D Sedan

MSRP: \$23,590	VIN: 4T1BF3EKB	Adj. State: National
Fin Adv: \$13,075	UVC: 2011900040	Mileage: 0
Equip Ret: \$25,394	MPG: 22/32	Mileage Cat: C
Tire Size: 215/55R17	Weight: 3351	Cylinders: 4
Base HP: 179 @ 6000	Fuel Type: Gas	Transmission: A
Taxable HP: 20.1	Wheelbase: 109.3	Drive Train: FWD
Model Number: 2546	End of Term Months: 0	End of Term Mileage: 0
Price Includes: AT AC		

Wholesale Black Book values as of 3/11/2015

	X-CL	Clean	Average	Rough
Base	\$13,500	\$12,600	\$11,400	\$9,750
Options	\$0	\$0	\$0	\$0
Mileage	N/A	N/A	N/A	N/A
Region	\$0	\$0	\$0	\$0
Total	\$13,500	\$12,600	\$11,400	\$9,750

Trade In Black Book values as of 3/11/2015

	X-CL	Clean	Average	Rough
Base	N/A	\$12,825	\$11,700	\$9,210
Options	N/A	\$0	\$0	\$0
Mileage	N/A	N/A	N/A	N/A
Region	N/A	\$0	\$0	\$0
Total	N/A	\$12,825	\$11,700	\$9,210

Retail Black Book values as of 3/11/2015

	X-CL	Clean	Average	Rough

	X-CL	Clean	Average	Rough
Base	\$16,625	\$15,525	\$14,100	\$11,925
Options	\$0	\$0	\$0	\$0
Mileage	N/A	N/A	N/A	N/A
Region	\$0	\$0	\$0	\$0
Total	\$16,625	\$15,525	\$14,100	\$11,925

Residual Black Book values as of 3/11/2015

	12 Month	24 Month	30 Month	36 Month	42 Month	48 Month	60 Month	End Of Term
Base	\$9,900	\$8,675	\$8,150	\$7,525	\$7,025	\$6,450	\$5,425	\$0
Options	\$0	\$0	\$0	\$0	\$0	\$0	\$0	N/A
Mileage	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Total	\$9,900	\$8,675	\$8,150	\$7,525	\$7,025	\$6,450	\$5,425	\$0

Black Book Add/Deducts

Leather +550
 Navigation System +450
 Power Sunroof +500
 w/o Auto Trans -900

13969-0132200 10/27/2014		Cabrera-pena, Ernesto NVC					\$6,580.26		0	
Transaction #	Type	Trans. Date	New Due Date	Pro?	Rev?	Principal	Fees	Amt Paid	Due	
13969-0132200-36	LOG	4/2/2015 10:5		X	-	\$0.00	\$0.00	\$0.00	\$0.00	
13969-0132200-37	LOG	4/3/2015 9:43		X	-	\$0.00	\$0.00	\$0.00	\$0.00	
13969-0132200-38	LOG	4/3/2015 9:45		X	-	\$0.00	\$0.00	\$0.00	\$0.00	
13969-0132200-39	LOG	4/6/2015 9:30		X	-	\$0.00	\$0.00	\$0.00	\$0.00	
13969-0132200-40	LOG	4/10/2015 3:0		X	-	\$0.00	\$0.00	\$0.00	\$0.00	
13969-0132200-41	PMT	4/10/2015 4:5	3/26/2015	X	-	(\$280.00)	\$0.00	\$280.00	(\$280.00)	
13969-0132200-42	LOG	4/10/2015 4:5		X	-	\$0.00	\$0.00	\$0.00	\$0.00	
13969-0132200-43	LOG	4/11/2015 3:0		X	-	\$0.00	\$0.00	\$0.00	\$0.00	
13969-0132200-44	LOG	4/11/2015 3:0		X	-	\$0.00	\$0.00	\$0.00	\$0.00	
13969-0132200-45	LOG	4/13/2015 9:2		X	-	\$0.00	\$0.00	\$0.00	\$0.00	
13969-0132200-46	LOG	4/13/2015 10:		X	-	\$0.00	\$0.00	\$0.00	\$0.00	
13969-0132200-47	LOG	4/14/2015 9:3		X	-	\$0.00	\$0.00	\$0.00	\$0.00	
13969-0132200-48	PMT	4/14/2015 10:	4/25/2015	X	-	(\$554.00)	\$0.00	\$554.00	(\$554.00)	
13969-0132200-49	LOG	4/24/2015 2:1		X	-	\$0.00	\$0.00	\$0.00	\$0.00	
13969-0132200-50	LOG	4/27/2015 9:5		X	-	\$0.00	\$0.00	\$0.00	\$0.00	
13969-0132200-51	LOG	4/27/2015 10:		X	-	\$0.00	\$0.00	\$0.00	\$0.00	
13969-0132200-52	PMT	5/4/2015 12:0	4/25/2015	X	-	(\$400.00)	\$0.00	\$400.00	(\$400.00)	
13969-0132200-53	LOG	5/4/2015 4:27		X	-	\$0.00	\$0.00	\$0.00	\$0.00	
13969-0132200 Totals:		1				\$3,284.81	\$0.00	\$6,580.26	\$3,284.81	0

10/27/2014 Totals: 1 \$9,865.07 \$3,284.81 \$0.00 \$6,580.26 \$3,284.81 0

03/11/2015

ID #	Orig. Date	Customer Name	Type	Coll. Value	Advanced	Fees.	Paid	Amt. Due	EXT's	
13969-0155479	03/11/2015	Cabrera-pena, Ernesto	B1	\$4,866.28	\$3,500.00	\$314.65	\$315.00	\$3,499.65	0	
Transaction #	Type	Trans. Date	New Due Date	Pro?	Rev?	Principal	Fees	Amt Paid	Due	
13969-0155479-1	NEL	3/11/2015 6:4		X	-	\$3,500.00	\$0.00	\$0.00	\$3,500.00	
13969-0155479-2	LOG	3/26/2015 4:5		X	-	\$0.00	\$0.00	\$0.00	\$0.00	
13969-0155479-3	LOG	4/3/2015 9:44		X	-	\$0.00	\$0.00	\$0.00	\$0.00	
13969-0155479-4	LOG	4/6/2015 9:31		X	-	\$0.00	\$0.00	\$0.00	\$0.00	
13969-0155479-5	LOG	4/10/2015 3:0		X	-	\$0.00	\$0.00	\$0.00	\$0.00	
13969-0155479-6	PMT	4/10/2015 4:5	5/10/2015	X	-	(\$0.35)	\$314.65	\$315.00	(\$0.35)	
13969-0155479-7	LOG	5/4/2015 4:28		X	-	\$0.00	\$0.00	\$0.00	\$0.00	
13969-0155479 Totals:		1				\$3,499.65	\$314.65	\$315.00	\$3,499.65	0

03/11/2015 Totals: 1 \$4,866.28 \$3,499.65 \$314.65 \$315.00 \$3,499.65 0

03/24/2014

ID #	Orig. Date	Customer Name	Type	Coll. Value	Advanced	Fees.	Paid	Amt. Due	EXT's		
13969-0097161	03/24/2014	Cabrera-pena, Ernesto	2	\$0.00	\$10,020.00	\$6,947.11	\$16,967.11	\$0.00	6		
	<i>Transaction #</i>	<i>Type</i>	<i>Trans. Date</i>	<i>New Due Date</i>	<i>Pro?</i>	<i>Rev?</i>	<i>Principal</i>	<i>Fees</i>	<i>Amt Paid</i>	<i>Due</i>	
	13969-0097161-1	NEW	3/24/2014 5:5	4/23/2014	X	-	\$10,020.00	\$1,001.00	\$0.00	\$11,021.00	
	13969-0097161-2	EXT	4/22/2014 1:5	5/23/2014	X	-	\$0.00	\$1,001.00	\$1,001.00	\$0.00	
	13969-0097161-3	EXT	5/23/2014 9:5	6/22/2014	X	-	(\$100.00)	\$991.01	\$1,101.00	(\$109.99)	
	13969-0097161-4	LOG	6/23/2014 10:		X	-	\$0.00	\$0.00	\$0.00	\$0.00	
	13969-0097161-5	EXT	6/23/2014 12:	7/22/2014	X	-	(\$9.00)	\$990.11	\$1,000.01	(\$9.90)	
	13969-0097161-6	EXT	7/22/2014 6:0	8/21/2014	X	-	(\$9.89)	\$989.12	\$1,000.00	(\$10.88)	
	13969-0097161-7	LOG	8/21/2014 2:3		X	-	\$0.00	\$0.00	\$0.00	\$0.00	
	13969-0097161-8	EXT	8/30/2014 12:	9/20/2014	X	-	(\$10.88)	\$988.03	\$1,000.00	(\$11.97)	
	13969-0097161-9	LOG	9/22/2014 10:		X	-	\$0.00	\$0.00	\$0.00	\$0.00	
	13969-0097161-10	LOG	9/22/2014 10:		X	-	\$0.00	\$0.00	\$0.00	\$0.00	
	13969-0097161-11	LOG	9/29/2014 9:3		X	-	\$0.00	\$0.00	\$0.00	\$0.00	
	13969-0097161-12	EXT	10/3/2014 11:	10/20/2014	X	-	(\$12.00)	\$986.84	\$1,000.03	(\$13.19)	
	13969-0097161-13	LOG	10/21/2014 1		X	-	\$0.00	\$0.00	\$0.00	\$0.00	
	13969-0097161-14	LOG	10/21/2014 1		X	-	\$0.00	\$0.00	\$0.00	\$0.00	
	13969-0097161-15	PAY	10/27/2014 1		X	-	(\$13.16)	\$0.00	\$1,000.00	(\$1,000.00)	
	13969-0097161-16	DRP	10/27/2014 1		X	-	(\$9,865.07)	\$0.00	\$9,865.07	(\$9,865.07)	
	13969-0097161 Totals:		1				\$0.00	\$6,947.11	\$16,967.11	\$0.00	6

03/24/2014 Totals: 1 \$0.00 \$0.00 \$6,947.11 \$16,967.11 \$0.00 6

10/27/2014

ID #	Orig. Date	Customer Name	Type	Coll. Value	Advanced	Fees.	Paid	Amt. Due	EXT's	
13969-0132200	10/27/2014	Cabrera-pena, Ernesto	NVC	\$9,865.07	\$9,865.07	\$0.00	\$6,580.26	\$3,284.81	0	
	<i>Transaction #</i>	<i>Type</i>	<i>Trans. Date</i>	<i>New Due Date</i>	<i>Pro?</i>	<i>Rev?</i>	<i>Principal</i>	<i>Fees</i>	<i>Amt Paid</i>	<i>Due</i>
	13969-0132200-1	REL	10/27/2014 1		X	-	\$9,865.07	\$0.00	\$0.00	\$9,865.07
	13969-0132200-2	LOG	11/25/2014 4:		X	-	\$0.00	\$0.00	\$0.00	\$0.00
	13969-0132200-3	LOG	11/26/2014 3:		X	-	\$0.00	\$0.00	\$0.00	\$0.00
	13969-0132200-4	PMT	12/1/2014 4:5	11/26/2014	X	-	(\$960.00)	\$0.00	\$960.00	(\$960.00)
	13969-0132200-5	LOG	12/1/2014 5:0		X	-	\$0.00	\$0.00	\$0.00	\$0.00
	13969-0132200-6	LOG	12/2/2014 6:4		X	-	\$0.00	\$0.00	\$0.00	\$0.00
	13969-0132200-7	LOG	12/3/2014 5:4		X	-	\$0.00	\$0.00	\$0.00	\$0.00
	13969-0132200-8	LOG	12/4/2014 9:2		X	-	\$0.00	\$0.00	\$0.00	\$0.00
	13969-0132200-9	PMT	12/4/2014 5:2	12/26/2014	X	-	(\$280.00)	\$0.00	\$280.00	(\$280.00)
	13969-0132200-10	LOG	12/27/2014 1		X	-	\$0.00	\$0.00	\$0.00	\$0.00
	13969-0132200-11	LOG	12/27/2014 1		X	-	\$0.00	\$0.00	\$0.00	\$0.00
	13969-0132200-12	LOG	12/27/2014 1		X	-	\$0.00	\$0.00	\$0.00	\$0.00
	13969-0132200-13	LOG	1/2/2015 11:4		X	-	\$0.00	\$0.00	\$0.00	\$0.00
	13969-0132200-14	PMT	1/2/2015 4:45	1/25/2015	X	-	(\$1,240.00)	\$0.00	\$1,240.00	(\$1,240.00)
	13969-0132200-15	LOG	1/26/2015 9:2		X	-	\$0.00	\$0.00	\$0.00	\$0.00
	13969-0132200-16	LOG	2/2/2015 12:1		X	-	\$0.00	\$0.00	\$0.00	\$0.00
	13969-0132200-17	LOG	2/6/2015 2:47		X	-	\$0.00	\$0.00	\$0.00	\$0.00
	13969-0132200-18	LOG	2/7/2015 10:1		X	-	\$0.00	\$0.00	\$0.00	\$0.00
	13969-0132200-19	LOG	2/7/2015 11:2		X	-	\$0.00	\$0.00	\$0.00	\$0.00
	13969-0132200-20	PMT	2/7/2015 2:04	2/24/2015	X	-	(\$1,233.13)	\$0.00	\$1,233.13	(\$1,233.13)
	13969-0132200-21	LOG	2/23/2015 4:4		X	-	\$0.00	\$0.00	\$0.00	\$0.00
	13969-0132200-22	LOG	3/2/2015 3:31		X	-	\$0.00	\$0.00	\$0.00	\$0.00
	13969-0132200-23	LOG	3/4/2015 12:5		X	-	\$0.00	\$0.00	\$0.00	\$0.00
	13969-0132200-24	PMT	3/5/2015 5:15	2/24/2015	X	-	(\$600.00)	\$0.00	\$600.00	(\$600.00)
	13969-0132200-25	LOG	3/6/2015 4:42		X	-	\$0.00	\$0.00	\$0.00	\$0.00
	13969-0132200-26	LOG	3/6/2015 5:57		X	-	\$0.00	\$0.00	\$0.00	\$0.00
	13969-0132200-27	LOG	3/7/2015 1:21		X	-	\$0.00	\$0.00	\$0.00	\$0.00
	13969-0132200-28	LOG	3/9/2015 9:24		X	-	\$0.00	\$0.00	\$0.00	\$0.00
	13969-0132200-29	PMT	3/11/2015 4:1	3/26/2015	X	-	(\$633.13)	\$0.00	\$633.13	(\$633.13)
	13969-0132200-30	LOG	3/26/2015 4:3		X	-	\$0.00	\$0.00	\$0.00	\$0.00
	13969-0132200-31	LOG	3/26/2015 4:5		X	-	\$0.00	\$0.00	\$0.00	\$0.00
	13969-0132200-32	LOG	3/27/2015 10:		X	-	\$0.00	\$0.00	\$0.00	\$0.00
	13969-0132200-33	PMT	3/30/2015 4:2	3/26/2015	X	-	(\$400.00)	\$0.00	\$400.00	(\$400.00)
	13969-0132200-34	LOG	3/30/2015 4:2		X	-	\$0.00	\$0.00	\$0.00	\$0.00
	13969-0132200-35	LOG	4/1/2015 9:29		X	-	\$0.00	\$0.00	\$0.00	\$0.00

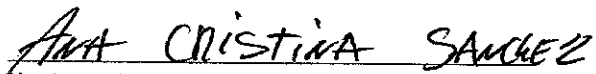
NOMBRE Y DOMICILIO DEL TITULAR: Tm Las Vegas Nv #36 6795 W. Tropicana Avenue Las Vegas, NV 89103		PAGO HECHO A NOMBRE DE O POR: Ernesto Cabrera-pena	
NO. DE IDENTIFICACIÓN DEL CONTRATO DE PRESTAMO: 13969-0155479		FECHA /HORA QUE SE RECIBIÓ EL PAGO: 04/10/2015 04:50:42 PM	
FECHA DEL CONTRATO DE PRÉSTAMO: 3/11/2015 6:44:52 PM			
Si tiene varios préstamos, este pago se aplicó al préstamo identificado por el número antedicho.			
MONTO PAGADO: \$315.00		AGENTE QUE RECIBIÓ EL PAGO: Angela O'Hare	

DESGLOCE DEL PAGO DE HOY:

PAGADO HACIA EL CAPITAL:	\$0.35
PAGADO HACIA LOS INTERESES:	\$314.65
PAGADO HACIA LOS CARGOS:	\$0.00
PAGO HACIA LOS HONORARIOS:	\$0.00
MONTO TOTAL DEL PAGO DE HOY:	\$315.00
SALDO DEL PRESTAMO:	\$3,499.65
PRÓXIMA FECHA DE VENCIMIENTO:	5/10/2015

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

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


 Nombre en Letra de Molde

4/10/2015
 Firma

APP 009169
ROA 007575

A - 270

APP 009170
ROA 007576

604A LOAN REVIEW WORKSHEET

Licensee Name &

DBA: TITLEMAX OF NEVADA INC. DBA TITLEMAX

Exam Start

Date: 5/19/2015

Licensee Address: 6795 W. TROPICANA AVE., SUITE 140 LAS VEGAS NV 89103

Exam as of: 5/4/2015

Borrower Name &

Address: RANDI LYNN FICO

Examiner: TD

Account Number	Origination Date	Amount of Loan	Maturity Date	Finance Charge	Total Number of Payments	Payment Amount	APR Quoted	Is the APR correct?
13969-0155423	3/11/2015	\$2,520.00	10/7/2015	\$1,592.22	6&1	587.47/587.40	170.21%	YES

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

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

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

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

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

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

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

(Applies to Title Loans Only) Does the loan amount exceed the fair market value of the vehicle securing the loan? **NO** Fair Market Value: **\$7,025.00**

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

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

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

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

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

Has the loan a collection account? **NO** How many times? **NO** How many times? **NO** Are receipts filed? **YES**

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

VIOLATIONS/ TECHNICAL EXCEPTIONS/ OTHER COMMENTS:

NRS 604A445 NRS 604A 210 SIGNED GPD AGREEMENT

Revised 10-15-2008

Confidential

APP 009171

ROA 007577

Date: 3/11/2015

Customer & Co-Customer Information		ACCOUNT NUMBER: 13969-0155423	
FIRST NAME Randi Lynn	LAST NAME Fico	CO-CUSTOMER FIRST NAME	CO-CUSTOMER LAST NAME
SSN	DRIVERS LIC./STATE ID. NO	CO-CUSTOMER SSN	CO-CUSTOMER'S DRIVERS LIC./STATE ID. NO.
STREET ADDRESS 5843 Duneville Ct.		CO-CUSTOMER STREET ADDRESS	
City Las Vegas	STATE NV	ZIP CODE 89103	CO-CUSTOMER CITY CO-CUSTOMER STATE CO-CUSTOMER ZIP CODE
HOME PHONE	DATE OF BIRTH	CO-CUSTOMER HOME PHONE	CO-CUSTOMER DATE OF BIRTH
Motor Vehicle & Licensee Information		LICENSEE'S HOURS OF OPERATION: Monday to Friday 9:00 A.M. to 7:00 P.M., Saturday 10:00 A.M. to 4:00 P.M., Closed Sunday	
LICENSEE NAME TitleMax of Nevada, Inc. d/b/a TitleMax	LICENSEE PHONE NUMBER (702)221-1050		
LICENSEE STREET ADDRESS 6795 W. Tropicana Avenue	LICENSEE CITY Las Vegas	LICENSEE STATE NV	LICENSEE ZIP CODE 89103
VEHICLE IDENTIFICATION NUMBER (VIN) 2G2WS522151356098	LICENSE PLATE 956XSD		
VEHICLE YEAR 2002	VEHICLE MAKE PONTIAC	VEHICLE MODEL GRAND PRIX	COLOR BLACK

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

Term, Principal, Interest, Charges and Payment. The original term of this loan is 210 days. You promise to timely pay us in cash or as otherwise agreed in writing \$2,520.00 ("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 0.4663% from the date of this Loan Agreement until 10/07/2015 the earlier of: (i) the due date of your last payment as set forth in the Payment Schedule below; or (ii) payment in full. You also promise to pay any other charges provided for under this Loan Agreement. You agree to make your payment in the amounts and on the dates set forth in the Payment Schedule below ("Due Date") at the address indicated above, or at such other address as we direct you in writing. If any Due Date falls on a date we are not open for business, then you agree to pay us on the next business day, and we will credit such payment, as if we received it on the appropriate Due Date. The Loan Agreement will be consummated upon the date you sign this Loan Agreement. Time is of the essence in this Loan Agreement. In consideration of your delivering the Title to us and granting us a security interest in the Motor Vehicle as set forth below, your promise to timely pay and agreeing to this Loan Agreement, we agree to provide you a loan in the Principal Amount provided above.

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

APP 009172
ROA 007578

ANNUAL PERCENTAGE RATE	FINANCE CHARGE	Amount Financed	Total of Payments
The cost of your credit as a yearly rate.	The dollar amount the credit will cost you.	The amount of credit provided to you or on your behalf.	The amount you will have paid after you have made all payments as scheduled.
170.2117 %	\$1,592.22	\$2,520.00	\$4,112.22

Your payment schedule will be:

Number of Payments	Amount of Payments	When Payments are Due
6	\$587.47	4/10/2015 and each 30 days thereafter
1	\$587.40	10/7/2015

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

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

Itemization of Amount Financed of	\$2,520.00
1. Amount given to you directly:	\$2,500.00
2. Amount paid on your account:	\$0.00
3. Amount paid to public officials:	\$20.00
4. Amount paid to _____ on your behalf:	\$0.00

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

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

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

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

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APP 009173
ROA 007579

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

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

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

Governing Law and Assignment.

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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APP 009175
ROA 007581

benefits us, our successors and assigns, and related third parties. The Arbitration Provision survives any termination, amendment, expiration or performance of any transaction between you and us and continues in full force and effect unless you and we otherwise agree in writing.

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

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

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

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

Randi L. Fico 3/11/15
Customer's Signature Date

[Signature] 3-11-15
Its Authorized Agent Date

Co-Customer's Signature Date

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

APP 009176
ROA 007582

GRACE PERIOD PAYMENTS DEFERMENT AGREEMENT

Date:

Account Number: 13969-0155423

Customer Name: Randi Lynn Fico Address: 5843 Duneville Ct. Las Vegas, NV 89103 Co-Borrower Name: Address:	Licensee Name: TitleMax of Nevada, Inc. d/b/a TitleMax Address: 6795 W. Tropicana Avenue Las Vegas, NV 89103 Vehicle Information: 2002 PONTIAC GRAND PRIX 2G2WS522151356098
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Definitions and Terms. In this Grace Period Payments Deferment Agreement, "customer," "you," and "your" mean the customer who signed it. "Licensee", "we", "us" and "our" mean TitleMax of Nevada, Inc. d/b/a TitleMax , a title loan services provider licensed and regulated by the Nevada Financial Institutions Division, 2785 E Desert Inn Road, Suite 180, Las Vegas, Nevada 89121, Phone: (702) 486-4120, Fax: (702) 486-4563, <http://www.fid.state.nv.us/>. The word "Motor Vehicle" means the vehicle identified above. The word "Title" means a certificate of title or ownership to the Motor Vehicle.

Consideration. You acknowledge and agree that you and we entered into a Title Loan Agreement on 03/11/2015 ("Loan Agreement.") Under the Title Loan Agreement, we agreed with you that we may subsequently offer you a "Grace Period" which is a gratuitous period of payments deferment. You agree that we are offering you a "Grace Period" and you are voluntarily accepting such offer after entering into a Loan Agreement pursuant to the provisions of NRS 604A.70 and NRS 604A.210. **Please note that since this is a "Grace Period" it is not an "extension" as defined in NRS. 604A.065.** Under the Title Loan Agreement, your obligation to pay simple interest under the Loan Agreement remains unchanged. Other than the interest and fees originally provided for in the Title Loan Agreement, we do not charge you any additional fees or interest for entering into this Grace Period Payments Deferment Agreement.

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

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

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

Grace Periods Payments Deferment Schedule

Payment Number	Amount of Payment	Deferred Periodic Due Date
1	\$352.55	4/10/2015
2	\$352.55	5/10/2015
3	\$352.55	6/9/2015
4	\$352.55	7/9/2015
5	\$352.55	8/8/2015
6	\$352.55	9/7/2015
7	\$352.55	10/7/2015
8	\$360.00	11/6/2015
9	\$360.00	12/6/2015
10	\$360.00	1/5/2016
11	\$360.00	2/4/2016
12	\$360.00	3/5/2016
13	\$360.00	4/4/2016
14	\$360.00	5/4/2016
The total amount paid after making all payments under the terms of the Grace Period Payments Deferment Agreement:		\$4,987.85

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

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

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

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

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

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

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

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

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

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

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

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

Randy S. Lico 4/7/15
Customer's Signature Date

LICENSEE: TitleMax of Nevada, Inc. d/b/a TitleMax
[Signature] 4/7/15
Its Authorized Agent Date

Co-Borrower's Signature Date

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

Title Loan Agreement No.: 13969-0155423
Date: 3-11-15

Customer Name: Randi Lynn Fico
Address: 5843 Duneville Ct.
Las Vegas, NV 89103
Co-Borrower Name:
Address:

Licensee Name: TitleMax of Nevada, Inc. d/b/a TitleMax
Address:
6795 W Tropicana Ave Suite140
Las Vegas, NV 89103

Vehicle Information: VIN: 2G2WS522151356098
License Plate State and No: NV Color: BLK Year: 2005 Make: PONT. Model: GRAND PRIX

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.

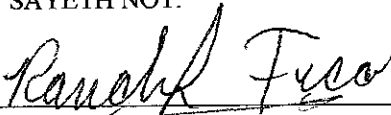
Pursuant to N.R.S. 604A.450-1, we have evaluated the Vehicle's fair market value. Pursuant to N.R.S. 604A.450-2, we have reviewed your application information regarding current and expected income, obligations and employment.

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, RANDI LYNN FICO, being first duly sworn, states as follows:

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

FURTHER, AFFIANT SAYETH NOT.

Customer Signature: 

Co-Borrower Signature: _____

Ability to Pay Summary

Loan Number	13969-0155243
Customer Name	Randi Fico
Is Customer a Covered Borrower	No
Requested Loan Amount	\$2,500.00
Title Fee	\$20
MLV Amount	\$3,000
Gross Monthly Income	\$3,900.00
Current and Expected Monthly Obligations	\$1,100.00
Other TitleMax Loan Payment	\$0.00
Rate Match/Rate for Other TitleMax Loan	13.99%
Add-On to Current Loan or Multi-Car	Multi-Car
Residual Monthly Income	\$2,800.00

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

210 INSTALLMENT LOAN BREAKDOWN

Income Based - Max. Loan Amount Inc. Title Fee	\$	10,020
Vehicle Value - Max. Loan Amount Inc. Title Fee	\$	3,020
Interest Rate		13.99%
Max Cash to Customer Amount	\$	3,000.00
Actual Cash to Customer Amount	\$	2,500.00
Title Fee Amount	\$	20
Total Loan Amount	\$	2,520

Amortized Loan Payment	\$587.47
Total Payback Amount	\$4,112.26
Minimum Payment to Extend	\$352.55
Grace Period Plan # of Months (0% Interest)	7
Grace Period Plan Payment (0%)	\$360.00

CHOOSE THIS CASHWISE LOAN TYPE

NV 210 Day Multi-Car 13.99%

CERTIFICATE OF TITLE

VIN 2G2WS522151356098	YEAR 2005	MAKE PONT	MODEL GRAND PRIX	VEHICLE BODY P4D	TITLE NUMBER NV007653662	
DATE ISSUED 03/25/2015	ODOMETER MILES	FUEL TYPE G	SALES TAX PD	EMPTY WT	GROSS WT	GVWR
VEHICLE COLOR	ODOMETER BRAND EXEMPT	BRANDS				

OWNER(S) NAME AND ADDRESS

FICO RANDI LYNN
 FICO JOSEPH
 5843 DUNEVILLE CT
 LAS VEGAS NV 89103-2322

OR

LIENHOLDER NAME AND ADDRESS

TITLEMAX OF NEVADA INC DBA TITLEMAX
 6795 W TROPICANA AVE SUITE 140
 LAS VEGAS NV 89103

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

 SIGNATURE OF AUTHORIZED AGENT DATE



 PRINTED NAME OF AGENT AND COMPANY

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

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

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

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

ODOMETER READING

Signature of Seller(s)/Agent/Dealership _____

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

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

Dealer's License Number _____

Date of Sale _____

Signature of Buyer _____

Printed Full Legal Name of Buyer _____

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

CONTROL NO.

25096690

(THIS IS NOT A TITLE NO.)

VP-2 (Rev. 8/10)

ALTERATION OR ERASURE VOIDS THIS TITLE

APP 009183
 ROA 007589

IN THE SUPREME COURT OF THE STATE OF NEVADA

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

Respondent(s),

v.

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

Appellant(s).

Electronically Filed
Apr 19 2018 10:31 a.m.
Elizabeth A. Brown
Clerk of Supreme Court

Case No. 74335

District Court No. A-16-743134-J

APPELLANT'S APPENDIX

VOLUME 38 of 75

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Attorneys for Respondent

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

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

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

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

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

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. \$1,749.47	Amount Financed The amount of credit provided to you or on your behalf. \$4,000.00	Total of Payments The amount you will have paid after you have made all payments as scheduled. \$5,749.47
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Your payment schedule will be:

Number of Payments	Amount of Payments	When Payments are Due
6	\$821.35	10/30/2014 and each 30 days thereafter
1	\$821.37	4/28/2015

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

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

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

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

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

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

APP 008939
ROA 007345

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

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

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

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

Governing Law and Assignment.

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

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

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

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

APP 008940
ROA 007346

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

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

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

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

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

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

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

APP 008941
ROA 007347


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

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

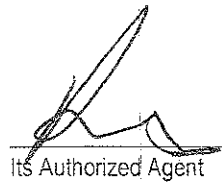
Acknowledgments. This Loan Agreement contains a binding Waiver of Jury Trial and Arbitration Provision. By signing this Loan Agreement you acknowledge that it was filled in before you did so and that you received a completed copy of it. You agree that the information you provided before entering into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

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

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


Customer's Signature

9/30/14
Date


ITS Authorized Agent

9/30/14
Date

Co-Customer's Signature

Date

APP 008942
ROA 007348

Affidavit

STATE OF NEVADA
COUNTY OF Clark

Title Loan Agreement No.: 11269-01 28265
Date: 9-30-14

Customer Name: Lynne Scott
Address: 441 Dayton Ct.
Henderson, NV 89015
Co-Borrower Name:
Address:

Licensee Name: TitleMax of Nevada, Inc. d/b/a Titlemax
Address:
6530 S. Decatur Blvd #100
Las Vegas, NV 89118

Vehicle Information: VIN: JTHBETKS2A0048047
License Plate State and No: 682-WGP Color: WHITE Year: 2010 Make: LEXUS Model: GS350

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.

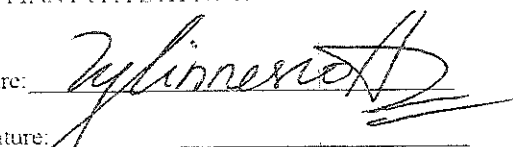
Pursuant to N.R.S. 604A.450-1, we have evaluated the Vehicle's fair market value. Pursuant to N.R.S. 604A.450-2, we have reviewed your application information regarding current and expected income, obligations and employment.

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, Lynne Scott, being first duly sworn, states as follows:

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

FURTHER, AFFIANT SAYETH NOT.

Customer Signature: 
Co-Borrower Signature: _____

STATE OF NEVADA

DEPARTMENT OF MOTOR VEHICLES

CERTIFICATE OF TITLE

VIN	YEAR	MAKE	MODEL	VEHICLE BODY	TITLE NUMBER
JTHBE1KS2A0048047	2010	LEXS	GS 350	P4D	NV007197804
DATE ISSUED	ODOMETER MILES	FUEL TYPE	SALES TAX PD	EMPTY WT	GROSS WT
08/29/2014	3200	G			GVWR
VEHICLE COLOR	ODOMETER BRAND				BRANDS
	ACTUAL MILES				

OWNER(S) NAME AND ADDRESS
 THE HOWARD & LYLINNE SCOTT TRUST
 SCOTT LYLINNE
 441 DAYLIN CT
 HENDERSON NV 89015-6853

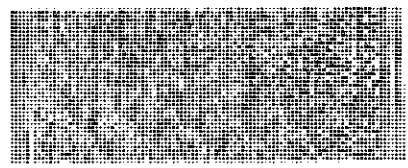
OR

LIENHOLDER NAME AND ADDRESS
 TITLEMAX
 6530 S DECATUR BLVD UNIT 100
 LAS VEGAS NV 89118-2115

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

 SIGNATURE OF AUTHORIZED AGENT DATE

 PRINTED NAME OF AGENT AND COMPANY



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

Printed Full Legal Name of Buyer	Nevada Driver's License Number or Identification Number	<input type="checkbox"/> AND
Printed Full Legal Name of Buyer	Nevada Driver's License Number or Identification Number	<input type="checkbox"/> OR

Address _____ City _____ State _____ Zip Code _____

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

<input type="checkbox"/> NO TENTHS	<input type="checkbox"/> The mileage stated is in excess of its mechanical limits.
<input type="checkbox"/>	<input type="checkbox"/> The odometer reading is not the actual mileage. WARNING: ODOMETER DISCREPANCY. Exempt - Model year over 9 years old.

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

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

Signature of Buyer _____ Printed Full Legal Name of Buyer _____

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

CONTROL NO. _____

(THIS IS NOT A TITLE NO.)

APP 008944
ROA 007350

Contact Information

9/30/2014

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

Telephone: 404-542-6618
 Fax:

Notes

Vehicle Info For 2010 Lexus GS 350 4D Sedan

MSRP: \$45,000	VIN: JTHBE1KS2A0048047	Adj. State: National
Fin Adv: \$24,800	UVC: 2010500032	Mileage: 0
Equip Ret: \$47,880	MPG: 19/26	Mileage Cat: D
Tire Size: 225/50R17	Weight: 3795	Cylinders: 6
Base HP: 303 @ 6200	Fuel Type: Gas	Transmission: A
Taxable HP: 32.8	Wheelbase: 112.2	Drive Train: RWD
Model Number: 9300	End of Term Months: 0	End of Term Mileage: 0
Price Includes: AT AC LTH SR		

Wholesale Black Book values as of 9/30/2014

	X-CL	Clean	Average	Rough
Base	\$25,500	\$24,100	\$21,900	\$19,300
Options	\$0	\$0	\$0	\$0
Mileage	N/A	N/A	N/A	N/A
Region	\$0	\$0	\$0	\$0
Total	\$25,500	\$24,100	\$21,900	\$19,300

Trade In Black Book values as of 9/30/2014

	X-CL	Clean	Average	Rough
Base	N/A	\$24,380	\$22,340	\$18,140
Options	N/A	\$0	\$0	\$0
Mileage	N/A	N/A	N/A	N/A
Region	N/A	\$0	\$0	\$0
Total	N/A	\$24,380	\$22,340	\$18,140

Retail Black Book values as of 9/30/2014

	X-CL	Clean	Average	Rough
Base				

APP 008945
ROA 007351

	X-CL	Clean	Average	Rough
	\$29,650	\$27,950	\$25,575	\$22,125
Options	\$0	\$0	\$0	\$0
Mileage	N/A	N/A	N/A	N/A
Region	\$0	\$0	\$0	\$0
Total	\$29,650	\$27,950	\$25,575	\$22,125

Residual Black Book values as of 9/30/2014

	12 Month	24 Month	30 Month	36 Month	42 Month	48 Month	60 Month	End Of Term
Base	\$18,150	\$15,375	\$14,000	\$12,625	\$11,475	\$10,325	\$8,275	\$0
Options	\$0	\$0	\$0	\$0	\$0	\$0	\$0	N/A
Mileage	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Total	\$18,150	\$15,375	\$14,000	\$12,625	\$11,475	\$10,325	\$8,275	\$0

Black Book Add/Deducts

Navigation System +450

Personal Information

Date 9.30.14 [Redacted]

Last Name SCOTT 29 LINDA

Home Phone [Redacted]

Best time to call? 24/7 8-5PM
 Home Phone Cell Phone

Physical Address (Street Number & Name) [Redacted] Apt # [Redacted]

City 441 Dayton Ct. State NV Zip 89015 County WSA

Mailing Address (if different from physical address)
HTJ

City same State [Redacted] Zip [Redacted]

Source of Income

[Redacted]

Work Phone # [Redacted] Title owner Supervisor [Redacted]

Pay Frequency: (check one) <input type="checkbox"/> 1 st & 15 th of month <input type="checkbox"/> 15 th & end of month <input type="checkbox"/> Biweekly (every 2 weeks) <input type="checkbox"/> Weekly <input type="checkbox"/> Monthly (last day) <input type="checkbox"/> Monthly (1 st day) <input checked="" type="checkbox"/> Monthly (3 rd day) <input checked="" type="checkbox"/> Self-Employed	Next Payday <u>all month</u>	Current and Expected		Work Shift [Redacted]
		Gross Monthly Income <u>\$ 4000-</u>	Gross Monthly Obligations <u>\$ 1800-</u>	

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

Credit References

[Redacted]	Phone #	City	State	Zip
[Redacted]	Phone #	City	State	Zip

Personal References

[Redacted]	Name	Address	City	State	Zip
[Redacted]	Name	Address	City	State	Zip
[Redacted]	Name	Address	City	State	Zip
[Redacted]	Name	Address	City	State	Zip
[Redacted]	Name	Address	City	State	Zip
[Redacted]	Name	Address	City	State	Zip
[Redacted]	Name	Address	City	State	Zip
[Redacted]	Name	Address	City	State	Zip
[Redacted]	Name	Address	City	State	Zip
[Redacted]	Name	Address	City	State	Zip

GRACE PERIOD PAYMENTS DEFERMENT AGREEMENT

Date:

Account Number: 11269-0128265

Customer Name:
Lynne Scott
Address:
441 Daylin Ct.
Henderson, NV 89015

Licensee Name: TitleMax of Nevada, Inc. d/b/a TitleMax
Address: 6530 S. Decatur Blvd., #100
Las Vegas, NV 89118
Vehicle Information: 2010 Lexus GS350 JTHBE1KS2A0048047

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 09/30/2014 ("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.

APP 008948
ROA 007354

Grace Periods Payments Deferment Schedule

Payment Number	Amount of Payment	Deferred Periodic Due Date
1	\$399.60	10/30/2014
2	\$399.60	11/29/2014
3	\$399.60	12/29/2014
4	\$399.60	1/28/2015
5	\$399.60	2/27/2015
6	\$399.60	3/29/2015
7	\$399.60	4/28/2015
8	\$571.43	5/28/2015
9	\$571.43	6/27/2015
10	\$571.43	7/27/2015
11	\$571.43	8/26/2015
12	\$571.43	9/25/2015
13	\$571.43	10/25/2015
14	\$571.42	11/24/2015
The total amount paid after making all payments under the under the terms of the Grace Period Payments Deferment Agreement:		\$6,797.20

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

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

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

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

APP 008949
ROA 007355

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

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

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

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

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

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

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

 Customer's Signature Date

 Its Authorized Agent Date

 Co-Borrower's Signature Date

Co-Applicant Information

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

ADDITIONAL TERMS AND CONDITIONS OF THIS CUSTOMER APPLICATION

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

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

APP 008952
ROA 007358

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

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

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

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

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

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

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

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

Ability to Repay Verification.

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

NA

APP 008953

ROA 007359

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

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



Applicant Signature

9/30/14

Date

Co-Applicant Signature

Date

APP 008954
ROA 007360

Customer Receipt/Repayment Plan Receipt (210 day loan)

NAME AND ADDRESS OF THE LICENSEE: Tm Las Vegas Nv #13 Decatur Bl 6530 S. Decatur Blvd., #100 Las Vegas, NV 89118	PAYMENT MADE ON BEHALF OF OR BY: Lylinne Scott
LOAN AGREEMENT IDENTIFICATION NO. 11269-0128265	DATE/TIME OF RECEIPT OF PAYMENT: 04/02/2015 12:19:05 PM
LOAN AGREEMENT DATE: 9/30/2014 5:06:58 PM	
If you have multiple loans, this payment was applied to the loan number identified above.	
AMOUNT PAID: \$400.00	AGENT RECEIVING PAYMENT: Robert White

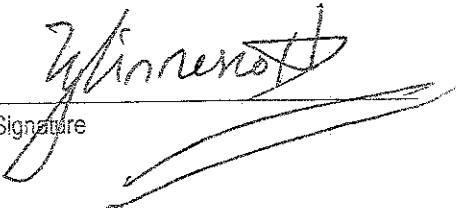
TODAY'S PAYMENT ITEMIZATION

PRINCIPAL PAID:	\$0.00
INTEREST PAID:	\$400.00
CHARGES PAID:	\$0.00
FEES PAID:	\$0.00
TOTAL AMOUNT PAID TODAY:	\$400.00
BALANCE DUE ON LOAN:	\$4,451.28
NEXT SCHEDULED DUE DATE:	3/29/2015

- 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.

L-SCOTT
 Printed Name


 Signature

APP 008955

ROA 007361

Customer Receipt/Repayment Plan Receipt (210 day loan)

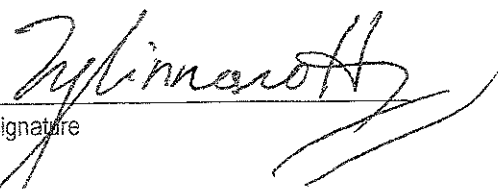
NAME AND ADDRESS OF THE LICENSEE: Tm Las Vegas Nv #13 Decatur Bl 6530 S. Decatur Blvd., #100 Las Vegas, NV 89118	PAYMENT MADE ON BEHALF OF OR BY: Lylinne Scott
LOAN AGREEMENT IDENTIFICATION NO. 11269-0128265	DATE/TIME OF RECEIPT OF PAYMENT: 03/02/2015 12:30:28 PM
LOAN AGREEMENT DATE: 9/30/2014 5:06:58 PM	
If you have multiple loans, this payment was applied to the loan number identified above.	
AMOUNT PAID: \$200.00	AGENT RECEIVING PAYMENT: Robert White

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:	\$4,438.36
NEXT SCHEDULED DUE DATE:	2/27/2015

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

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

L. SCOTT
 Printed Name


 Signature

Customer Receipt/Repayment Plan Receipt (210 day loan)

NAME AND ADDRESS OF THE LICENSEE: Tm Las Vegas Nv #13 Decatur Bl 6530 S. Decatur Blvd., #100 Las Vegas, NV 89118	PAYMENT MADE ON BEHALF OF OR BY: Lylinne Scott
LOAN AGREEMENT IDENTIFICATION NO. 11269-0128265 LOAN AGREEMENT DATE: 9/30/2014 5:06:58 PM If you have multiple loans, this payment was applied to the loan number identified above.	DATE/TIME OF RECEIPT OF PAYMENT: 02/28/2015 12:06:26 PM
AMOUNT PAID: \$200.00	AGENT RECEIVING PAYMENT: Lennin Carrillo-torr

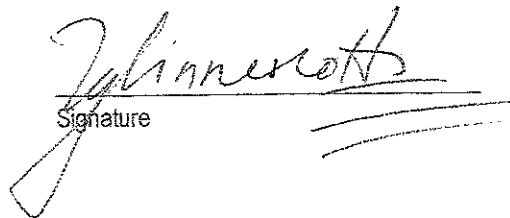
TODAY'S PAYMENT ITEMIZATION

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:	\$4,611.72
NEXT SCHEDULED DUE DATE:	1/28/2015

- 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.

L. SCOTT
Printed Name


Signature

APP 008957
ROA 007363

Customer Receipt/Repayment Plan Receipt (210 day loan)

NAME AND ADDRESS OF THE LICENSEE: Tm Las Vegas Nv #13 Decatur Bl 6530 S. Decatur Blvd., #100 Las Vegas, NV 89118	PAYMENT MADE ON BEHALF OF OR BY: Lylinne Scott
LOAN AGREEMENT IDENTIFICATION NO. 11269-0128265	DATE/TIME OF RECEIPT OF PAYMENT: 02/02/2015 11:31:45 AM
LOAN AGREEMENT DATE: 9/30/2014 5:06:58 PM	
If you have multiple loans, this payment was applied to the loan number identified above.	
AMOUNT PAID: \$399.60	AGENT RECEIVING PAYMENT: Robert White

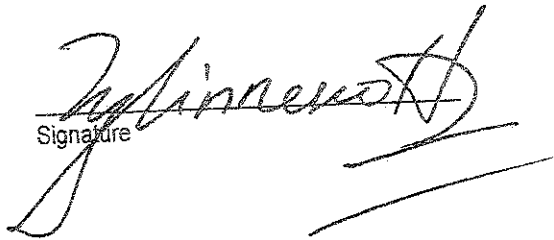
TODAY'S PAYMENT ITEMIZATION

PRINCIPAL PAID:	\$0.00
INTEREST PAID:	\$399.60
CHARGES PAID:	\$0.00
FEES PAID:	\$0.00
TOTAL AMOUNT PAID TODAY:	\$399.60
BALANCE DUE ON LOAN:	\$4,465.40
NEXT SCHEDULED DUE DATE:	1/28/2015

- 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.

L. SCOTT
 Printed Name


 Signature

APP 008958
 ROA 007364

Customer Receipt/Repayment Plan Receipt (210 day loan)

NAME AND ADDRESS OF THE LICENSEE: Tm Las Vegas Nv #13 Decatur Bl 6530 S. Decatur Blvd., #100 Las Vegas, NV 89118	PAYMENT MADE ON BEHALF OF OR BY: Lylinne Scott
LOAN AGREEMENT IDENTIFICATION NO. 11269-0128265 LOAN AGREEMENT DATE: 9/30/2014 5:06:58 PM If you have multiple loans, this payment was applied to the loan number identified above.	DATE/TIME OF RECEIPT OF PAYMENT: 01/02/2015 10:25:15 AM
AMOUNT PAID: \$400.00	AGENT RECEIVING PAYMENT: Meaghan Lamountain

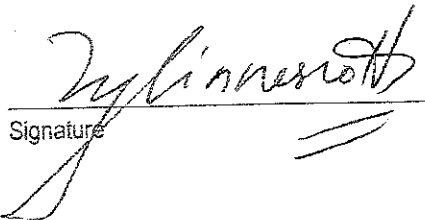
TODAY'S PAYMENT ITEMIZATION

PRINCIPAL PAID:	\$0.00
INTEREST PAID:	\$400.00
CHARGES PAID:	\$0.00
FEES PAID:	\$0.00
TOTAL AMOUNT PAID TODAY:	\$400.00
BALANCE DUE ON LOAN:	\$4,452.08
NEXT SCHEDULED DUE DATE:	12/29/2014

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

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

L. SCOTT
 Printed Name


 Signature

APP 008959

ROA 007365

TitleMax of Nevada, Inc. d/b/a TitleMax
6550 S. Decatur Blvd., #160
Las Vegas, NV 89118
(702)361-3555
12/10/2014

Lynne Scott
441 Daylin Ct.
Henderson, NV 89015

Re: Opportunity to Enter into a Repayment Plan

Dear Customer:

On 9/30/2014 5:06:58 PM you entered a Title Loan Agreement ("Loan Agreement") with TitleMax of Nevada, Inc. d/b/a TitleMax, and, if applicable, on 11/08/2014 you entered a Grace Period Payments Deferment Agreement with TitleMax of Nevada, Inc. d/b/a TitleMax. On 11/30/2014 ("Date of Default") you defaulted on your payment obligations under the Loan Agreement and, if applicable, the Grace Period Payments Deferment Agreement. Before we attempt to collect the outstanding balance by repossessing the Vehicle, we are offering you an opportunity to enter into a written AMENDMENT OF THE TITLE LOAN AGREEMENT TO ESTABLISH A REPAYMENT PLAN ("Repayment Plan").

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

To enter into a Repayment Plan, you must follow these procedures by 12/30/2014 : (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 \$909.14. The total of payments or the remaining balance on the original transaction is \$4,545.72. You made the following payment(s) on the loan:

Date:	11/08/2014	Amount:	\$400.00
Date:	10/07/2014	Amount:	\$600.00

The total amount due if you enter into a Repayment Plan on or before 12/30/2014 will be \$909.14.

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 008960
ROA 007366



Certificate Of Mailing

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

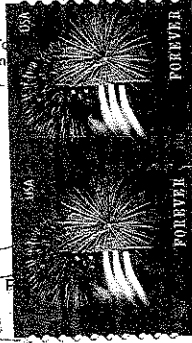
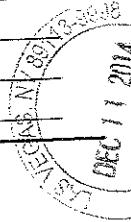
From:

Titlemax of Nevada INC, dba Titlemax
6530 S. Decatur Blvd #100
Las Vegas, NV 89118

To:

Lynne Scott
441 Daylin Ct
Henderson, NV 89015

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



APP 008961
ROA 007367

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

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

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

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

Sincerely,



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

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

- (1) The amount of the debt is \$5,981.05 ; (2) TitleMax of Nevada, Inc. d/b/a TitleMax is the name of the creditor to whom the debt is owed; (3) unless you, within thirty days after receipt of the notice, dispute the validity of the debt, or any portion thereof, the debt will be assumed to be valid by us; (4) if you notify us in writing within the thirty-day period that the debt, or any portion thereof, is disputed, we will obtain verification of the debt or a copy of a judgment against you and a copy of such verification or judgment will be mailed to the you by us; and (5) upon your written request within the thirty-day period, we will provide you with the name and address of the original creditor, if different from the current creditor.

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

APP 008962
ROA 007368

Customer Receipt/Repayment Plan Receipt (210 day loan)

NAME AND ADDRESS OF THE LICENSEE: Tim Las Vegas Nv #13 Decatur Bl 8530 S. Decatur Blvd., #100 Las Vegas, NV 89118	PAYMENT MADE ON BEHALF OF OR BY: Lylinne Scott
LOAN AGREEMENT IDENTIFICATION NO. 1269-0128265 LOAN AGREEMENT DATE: 8/30/2014 5:06:58 PM If you have multiple loans, this payment was applied to the loan number identified above.	DATE/TIME OF RECEIPT OF PAYMENT: 11/08/2014 12:00:41 PM
AMOUNT PAID: \$400.00	AGENT RECEIVING PAYMENT: Meaghan Lamountain

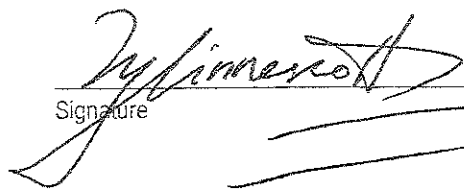
TODAY'S PAYMENT ITEMIZATION

PRINCIPAL PAID:	\$0.00
INTEREST PAID:	\$400.00
CHARGES PAID:	\$0.00
FEES PAID:	\$0.00
TOTAL AMOUNT PAID TODAY:	\$400.00
BALANCE DUE ON LOAN:	\$4,119.48
NEXT SCHEDULED DUE DATE:	11/29/2014

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

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

L. Scott
 Printed Name


 Signature

APP 008963
ROA 007369

Cash Advance Snapshot Report

Filter (Location: 11269 Loan: 11269-0128265 Ordered by Date)

Tm Las Vegas Nv #13 Decat
6530 S. Decatur Blvd., #100
Las Vegas, NV 89118
(702)361-3555

09/30/2014

ID #	Orig. Date	Customer Name	Type	Coll. Value	Advanced	Fees.	Paid	Amt. Due	EKT's
Transaction #	Type	Trans. Date	New Due Date	Pro? Rev?	Principal	Fees	Amt Paid	Due	
11269-0128265	09/30/2014	Scott, Lylinne	B2	\$5,749.47	\$4,000.00	\$2,797.20	\$1,999.60	\$4,797.60	0
11269-0128265-1	NEL	9/30/2014 5:0			\$4,000.00	\$0.00	\$0.00	\$4,000.00	
11269-0128265-2	LOG	10/30/2014 1			\$0.00	\$0.00	\$0.00	\$0.00	
11269-0128265-3	FEE	10/30/2014 7:			\$0.00	\$399.60	\$0.00	\$399.60	
11269-0128265-4	LOG	10/31/2014 2:			\$0.00	\$0.00	\$0.00	\$0.00	
11269-0128265-5	LOG	11/3/2014 2:5			\$0.00	\$0.00	\$0.00	\$0.00	
11269-0128265-6	LOG	11/5/2014 2:1			\$0.00	\$0.00	\$0.00	\$0.00	
11269-0128265-7	LOG	11/6/2014 1:3			\$0.00	\$0.00	\$0.00	\$0.00	
11269-0128265-8	PMT	11/8/2014 12:	11/29/2014	X -	\$0.00	\$119.88	\$400.00	(\$280.12)	
11269-0128265-9	LOG	11/29/2014 2:		X -	\$0.00	\$0.00	\$0.00	\$0.00	
11269-0128265-10	FEE	11/29/2014 5:		X -	\$0.00	\$279.72	\$0.00	\$279.72	
11269-0128265-11	LOG	12/1/2014 4:3		X -	\$0.00	\$0.00	\$0.00	\$0.00	
11269-0128265-12	LOG	12/4/2014 2:4		X -	\$0.00	\$0.00	\$0.00	\$0.00	
11269-0128265-13	LOG	12/4/2014 5:1		X -	\$0.00	\$0.00	\$0.00	\$0.00	
11269-0128265-14	LOG	12/5/2014 12:		X -	\$0.00	\$0.00	\$0.00	\$0.00	
11269-0128265-15	LOG	12/5/2014 7:3		X -	\$0.00	\$0.00	\$0.00	\$0.00	
11269-0128265-16	LOG	12/9/2014 5:3		X -	\$0.00	\$0.00	\$0.00	\$0.00	
11269-0128265-17	LOG	12/10/2014 3:		X -	\$0.00	\$0.00	\$0.00	\$0.00	
11269-0128265-18	LOG	12/11/2014 2:		X -	\$0.00	\$0.00	\$0.00	\$0.00	
11269-0128265-19	LOG	12/12/2014 5:		X -	\$0.00	\$0.00	\$0.00	\$0.00	
11269-0128265-20	LOG	12/15/2014 3:		X -	\$0.00	\$0.00	\$0.00	\$0.00	
11269-0128265-21	LOG	12/16/2014 4:		X -	\$0.00	\$0.00	\$0.00	\$0.00	
11269-0128265-22	LOG	12/17/2014 2:		X -	\$0.00	\$0.00	\$0.00	\$0.00	
11269-0128265-23	LOG	12/18/2014 1		X -	\$0.00	\$0.00	\$0.00	\$0.00	
11269-0128265-24	LOG	12/19/2014 9:		X -	\$0.00	\$0.00	\$0.00	\$0.00	
11269-0128265-25	LOG	12/19/2014 9:		X -	\$0.00	\$0.00	\$0.00	\$0.00	
11269-0128265-26	LOG	12/19/2014 1		X -	\$0.00	\$0.00	\$0.00	\$0.00	
11269-0128265-27	LOG	12/27/2014 1:		X -	\$0.00	\$0.00	\$0.00	\$0.00	
11269-0128265-28	FEE	12/29/2014 7:		X -	\$0.00	\$399.60	\$0.00	\$399.60	
11269-0128265-29	LOG	12/31/2014 1:		X -	\$0.00	\$0.00	\$0.00	\$0.00	
11269-0128265-30	LOG	12/31/2014 2:		X -	\$0.00	\$0.00	\$0.00	\$0.00	
11269-0128265-31	PMT	1/2/2015 10:2	12/29/2014	X -	\$0.00	\$53.28	\$400.00	(\$346.72)	
11269-0128265-32	LOG	1/2/2015 10:3		X -	\$0.00	\$0.00	\$0.00	\$0.00	
11269-0128265-33	LOG	1/9/2015 1:18		X -	\$0.00	\$0.00	\$0.00	\$0.00	
11269-0128265-34	LOG	1/10/2015 10:		X -	\$0.00	\$0.00	\$0.00	\$0.00	
11269-0128265-35	LOG	1/12/2015 1:4		X -	\$0.00	\$0.00	\$0.00	\$0.00	
11269-0128265-36	LOG	1/13/2015 4:4		X -	\$0.00	\$0.00	\$0.00	\$0.00	
11269-0128265-37	LOG	1/14/2015 12:		X -	\$0.00	\$0.00	\$0.00	\$0.00	
11269-0128265-38	LOG	1/14/2015 5:3		X -	\$0.00	\$0.00	\$0.00	\$0.00	
11269-0128265-39	LOG	1/15/2015 12:		X -	\$0.00	\$0.00	\$0.00	\$0.00	
11269-0128265-40	LOG	1/15/2015 6:1		X -	\$0.00	\$0.00	\$0.00	\$0.00	
11269-0128265-41	LOG	1/16/2015 12:		X -	\$0.00	\$0.00	\$0.00	\$0.00	
11269-0128265-42	LOG	1/16/2015 6:3		X -	\$0.00	\$0.00	\$0.00	\$0.00	
11269-0128265-43	LOG	1/17/2015 12:		X -	\$0.00	\$0.00	\$0.00	\$0.00	
11269-0128265-44	LOG	1/19/2015 10:		X -	\$0.00	\$0.00	\$0.00	\$0.00	
11269-0128265-45	LOG	1/19/2015 4:5		X -	\$0.00	\$0.00	\$0.00	\$0.00	
11269-0128265-46	LOG	1/19/2015 5:2		X -	\$0.00	\$0.00	\$0.00	\$0.00	
11269-0128265-47	LOG	1/21/2015 1:1		X -	\$0.00	\$0.00	\$0.00	\$0.00	
11269-0128265-48	LOG	1/21/2015 6:0		X -	\$0.00	\$0.00	\$0.00	\$0.00	
11269-0128265-49	LOG	1/22/2015 1:0		X -	\$0.00	\$0.00	\$0.00	\$0.00	
11269-0128265-50	LOG	1/22/2015 5:4		X -	\$0.00	\$0.00	\$0.00	\$0.00	
11269-0128265-51	LOG	1/22/2015 5:5		X -	\$0.00	\$0.00	\$0.00	\$0.00	
11269-0128265-52	LOG	1/28/2015 11:		X -	\$0.00	\$0.00	\$0.00	\$0.00	
11269-0128265-53	LOG	1/28/2015 6:2		X -	\$0.00	\$0.00	\$0.00	\$0.00	
11269-0128265-54	FEE	1/28/2015 7:1		X -	\$0.00	\$346.32	\$0.00	\$346.32	
11269-0128265-55	LOG	1/29/2015 12:		X -	\$0.00	\$0.00	\$0.00	\$0.00	
11269-0128265-56	LOG	1/29/2015 7:1		X -	\$0.00	\$0.00	\$0.00	\$0.00	
11269-0128265-57	LOG	1/30/2015 11:		X -	\$0.00	\$0.00	\$0.00	\$0.00	
11269-0128265-58	LOG	1/30/2015 6:2		X -	\$0.00	\$0.00	\$0.00	\$0.00	
11269-0128265-59	LOG	1/31/2015 10:		X -	\$0.00	\$0.00	\$0.00	\$0.00	
11269-0128265-60	PMT	2/2/2015 11:3	1/28/2015	X -	\$0.00	\$66.60	\$399.60	(\$333.00)	

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ROA007370

09/30/2014

ID #	Orig. Date	Customer Name	Type	Coll. Value	Advanced	Fees.	Paid	Amt. Due	EXT's			
11269-0128265	09/30/2014	Scott, Lylinne	B2				\$1,999.60		0			
	<i>Transaction #</i>	<i>Type</i>	<i>Trans. Date</i>	<i>New Due Date</i>	<i>Pro?</i>	<i>Rev?</i>	<i>Principal</i>	<i>Fees</i>	<i>Amt Paid</i>	<i>Due</i>		
	11269-0128265-61	LOG	2/3/2015 1:18		X	-	\$0.00	\$0.00	\$0.00	\$0.00		
	11269-0128265-62	LOG	2/17/2015 5:3		X	-	\$0.00	\$0.00	\$0.00	\$0.00		
	11269-0128265-63	LOG	2/27/2015 1:2		X	-	\$0.00	\$0.00	\$0.00	\$0.00		
	11269-0128265-64	FEE	2/27/2015 7:5		X	-	\$0.00	\$333.00	\$0.00	\$333.00		
	11269-0128265-65	PMT	2/28/2015 12:	1/28/2015	X	-	\$0.00	\$13.32	\$200.00	(\$186.68)		
	11269-0128265-66	PMT	3/2/2015 12:3	2/27/2015	X	-	\$0.00	\$26.64	\$200.00	(\$173.36)		
	11269-0128265-67	LOG	3/6/2015 10:3		X	-	\$0.00	\$0.00	\$0.00	\$0.00		
	11269-0128265-68	LOG	3/12/2015 4:2		X	-	\$0.00	\$0.00	\$0.00	\$0.00		
	11269-0128265-69	LOG	3/13/2015 3:2		X	-	\$0.00	\$0.00	\$0.00	\$0.00		
	11269-0128265-70	LOG	3/17/2015 6:3		X	-	\$0.00	\$0.00	\$0.00	\$0.00		
	11269-0128265-71	LOG	3/23/2015 1:4		X	-	\$0.00	\$0.00	\$0.00	\$0.00		
	11269-0128265-72	FEE	3/29/2015		X	-	\$0.00	\$359.64	\$0.00	\$359.64		
	11269-0128265-73	LOG	3/30/2015 10:		X	-	\$0.00	\$0.00	\$0.00	\$0.00		
	11269-0128265-74	LOG	4/1/2015 1:01		X	-	\$0.00	\$0.00	\$0.00	\$0.00		
	11269-0128265-75	LOG	4/1/2015 6:08		X	-	\$0.00	\$0.00	\$0.00	\$0.00		
	11269-0128265-76	LOG	4/2/2015 11:3		X	-	\$0.00	\$0.00	\$0.00	\$0.00		
	11269-0128265-77	LOG	4/2/2015 11:3		X	-	\$0.00	\$0.00	\$0.00	\$0.00		
	11269-0128265-78	PMT	4/2/2015 12:1	3/29/2015	X	-	\$0.00	\$53.28	\$400.00	(\$346.72)		
	11269-0128265-79	LOG	4/2/2015 1:08		X	-	\$0.00	\$0.00	\$0.00	\$0.00		
	11269-0128265-80	LOG	4/20/2015 1:3		X	-	\$0.00	\$0.00	\$0.00	\$0.00		
	11269-0128265-81	FEE	4/28/2015 7:3		X	-	\$0.00	\$346.32	\$0.00	\$346.32		
	11269-0128265-82	LOG	4/30/2015 11:		X	-	\$0.00	\$0.00	\$0.00	\$0.00		
	11269-0128265-83	LOG	4/30/2015 6:3		X	-	\$0.00	\$0.00	\$0.00	\$0.00		
	11269-0128265-84	LOG	5/4/2015 10:4		X	-	\$0.00	\$0.00	\$0.00	\$0.00		
	11269-0128265-85	LOG	5/6/2015 2:11		X	-	\$0.00	\$0.00	\$0.00	\$0.00		
	11269-0128265 Totals:		1				\$4,000.00	\$2,797.20	\$1,999.60	\$4,797.60	0	
09/30/2014 Totals:				1			\$5,749.47	\$4,000.00	\$2,797.20	\$1,999.60	\$4,797.60	0

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ROA 007371

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604A LOAN REVIEW WORKSHEET

Licensee Name &

DBA: TITLEMAX OF NEVADA INC. DBA TITLEMAX

Exam Start

Date: 5/20/2015

Licensee Address: 6530 S DECATUR BLVD SUITE 100, LAS VEGAS NV 89118

Exam as of: 5/4/2015

Borrower Name &

Address: LYLLINNE SCOTT

Examiner: TD

Account Number	Origination Date	Amount of Loan	Maturity Date	Finance Charge	Total Number of Payments	Payment Amount	APR Quoted	Is the APR correct?
11269-0122060	8/19/2015	\$5,020.00	3/17/2015	\$2,195.66	6&1	1030.80/1030.76	121.55%	YES

Loan Type:

Deferred Deposit

High-Int Loans

Title Loans

Purpose of loan:

Is the loan secured? YES

If so, what is the collateral? 2010 LEXS GS

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

What is the borrower's expected gross monthly income? \$4,000

Was the borrower's income verified? YES

Paysub

Affidavit

Other:

(Applies to Deferred Deposit Only)

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

(Applies to D/D Loans)

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

(Applies to High-Interest Loans Only)

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

(Applies High-Int Loans)

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

(Applies to Title Loans Only)

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

NO

Fair Market Value:

\$28,675.00

(Applies to Title Loans Only)

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

NO

NO

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

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

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

Is the loan a collection account? YES

Has the loan been extended or renewed? NO

How many times? NO

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

Are receipts filed? YES

VIOLATIONS/ TECHNICAL EXCEPTIONS/ OTHER COMMENTS:

EB

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

APP 008967
ROA 007373

Title Loan Agreement

Date: 8/19/2014

Number: 11269-0122060

Customer & Co-Customer Information

ACCOUNT NUMBER: 11269-0122060

FIRST NAME	LAST NAME	CO-CUSTOMER FIRST NAME	CO-CUSTOMER LAST NAME
Lynne	Scott		
[REDACTED]		CO-CUSTOMER SSN	CO-CUSTOMER'S DRIVERS LIC./STATE ID. NO.
[REDACTED]		CO-CUSTOMER STREET ADDRESS	
[REDACTED]		CO-CUSTOMER CITY	CO-CUSTOMER STATE
City	STATE	ZIP CODE	CO-CUSTOMER ZIP CODE
Henderson	NV	89015	
[REDACTED]		CO-CUSTOMER HOME PHONE	CO-CUSTOMER DATE OF BIRTH
[REDACTED]			

Motor Vehicle & Licensee Information

LICENSEE'S HOURS OF OPERATION: Monday to Friday 9:00 A.M. to 7:00 P.M., Saturday 10:00 A.M. to 4:00 P.M., Closed Sunday

LICENSEE NAME	LICENSEE PHONE NUMBER	LICENSEE CITY	LICENSEE STATE	LICENSEE ZIP CODE
TitleMax of Nevada, Inc. d/b/a TitleMax	(702)361-3555	Las Vegas	NV	89118
LICENSEE STREET ADDRESS	LICENSEE PLATE	VEHICLE YEAR	VEHICLE MAKE	VEHICLE MODEL
6530 S. Decatur Blvd., #100	682wgp	2010	Lexus	GS350
VEHICLE IDENTIFICATION NUMBER (VIN)	COLOR			
JTHBE1KS2A0048047	white			

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

Term, Principal, Interest, Charges and Payment. The original term of this loan is 210 days. You promise to timely pay us in cash or as otherwise agreed in writing \$5,020.00 ("Principal Amount"), which includes any filing fee listed below plus interest on the unpaid principal balance of this Loan Agreement at the daily rate of 0.333% from the date of this Loan Agreement until 03/17/2015 the earlier of: (i) the due date of your last payment as set forth in the Payment Schedule below; or (ii) payment in full. You also promise to pay any other charges provided for under this Loan Agreement. You agree to make your payment in the amounts and on the dates set forth in the Payment Schedule below ("Due Date") at the address indicated above, or at such other address as we direct you in writing. If any Due Date falls on a date we are not open for business, then you agree to pay us on the next business day, and we will credit such payment, as if we received it on the appropriate Due Date. The Loan Agreement will be consummated upon the date you sign this Loan Agreement. Time is of the essence in this Loan Agreement. In consideration of your delivering the Title to us and granting us a security interest in the Motor Vehicle as set forth below, your promise to timely pay and agreeing to this Loan Agreement, we agree to provide you a loan in the Principal Amount provided above.

APP 008968
ROA 007374

FEDERAL TRUTH-IN-LENDING DISCLOSURE

ANNUAL PERCENTAGE RATE The cost of your credit as a yearly rate. 121.545 %	FINANCE CHARGE The dollar amount the credit will cost you. \$2,195.56	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. \$7,215.56
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Your payment schedule will be:

Number of Payments	Amount of Payments	When Payments are Due
6	\$1,030.80	9/18/2014 and each 30 days thereafter
1	\$1,030.76	3/17/2015

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

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

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

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

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

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

APP 008969
ROA 007375

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

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

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

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

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

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

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

APP 008970
ROA 007376

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

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

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

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

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

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

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

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

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

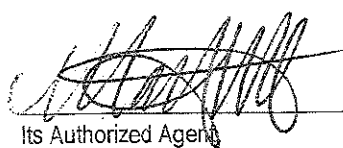
Acknowledgments. This Loan Agreement contains a binding Waiver of Jury Trial and Arbitration Provision. By signing this Loan Agreement you acknowledge that it was filled in before you did so and that you received a completed copy of it. You agree that the information you provided before entering into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

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

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


Customer's Signature

8/19/14
Date


Its Authorized Agent

8/19/14
Date

Co-Customer's Signature Date

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Customer Application

Personal Information

Date	8.19.14	State issued ID Number	NV	DOB	[REDACTED]
Last Name	SCOTT	First Name	LYLINDA	Middle Name	
[REDACTED]		Cell Phone	[REDACTED]	[REDACTED]	[REDACTED]
Which number do you prefer that we call? <input checked="" type="checkbox"/> Home Phone <input checked="" type="checkbox"/> Cell Phone					
Physical Address (Street Number & Name)				Apt #	
444 Dayton Ct					
City	HD	State	NV	Zip	89015
Mailing Address (if different from physical address)					
City: <u>same</u> State: Zip:					

Source of Income

Employer * (Source of Income)	Self - Scott Rental Homes								
City	HD	State	NV	Zip	89015				
Work Phone #		Title	owner	Supervisor					
Pay Frequency (check one)				Next Payday	Current and Expected				
<input type="checkbox"/> 1 st & 15 th of month <input type="checkbox"/> 15 th & end of month <input type="checkbox"/> Biweekly (every 2 weeks) <input type="checkbox"/> Weekly <input type="checkbox"/> Monthly (last day) <input type="checkbox"/> Monthly (1 st day) <input checked="" type="checkbox"/> Monthly (3 rd day) <input checked="" type="checkbox"/> Self-Employed				20th of month	<table border="1"> <tr> <td>Gross Monthly Income</td> <td>\$ 4000</td> </tr> <tr> <td>Gross Monthly Obligations</td> <td>\$ 1500</td> </tr> </table>	Gross Monthly Income	\$ 4000	Gross Monthly Obligations	\$ 1500
Gross Monthly Income	\$ 4000								
Gross Monthly Obligations	\$ 1500								
*Alimony, child support or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation. Alimony, child support, or separate maintenance received under: <input type="checkbox"/> court order <input type="checkbox"/> written agreement <input type="checkbox"/> oral understanding. Are you currently in bankruptcy? <input type="checkbox"/> yes <input checked="" type="checkbox"/> no									

Credit References

[REDACTED]	Phone #	State	Zip
[REDACTED]	Phone #	State	Zip

Personal References

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

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Co-Applicant Information

Date		State issued ID Number	Date of Birth	Social Security #					
Last Name		First Name		Middle Name					
Home Phone		Cell Phone*		Email Address (optional)**					
Best time to call?		Which number do you prefer that we call? <input type="checkbox"/> Home Phone <input type="checkbox"/> Cell Phone							
Physical Address (Street Number & Name)					Apt #				
City		State	Zip	County					
Mailing Address (if different from physical address)									
City		State	Zip						
Employer * (Source of income)			Employer Address (Street Number & Name)						
City		State	Zip	Time at Job?					
Work Phone #		Job Title		Supervisor					
Pay Frequency: (check one)			Next Payday	Current and Expected	Work Shift				
<input type="checkbox"/> 1 st & 15 th of month <input type="checkbox"/> 15 th & end of month <input type="checkbox"/> Biweekly (every 2 weeks) <input type="checkbox"/> Weekly <input type="checkbox"/> Monthly (last day) <input type="checkbox"/> Monthly (1 st day) <input type="checkbox"/> Monthly (3 rd day) <input type="checkbox"/> Self-Employed				<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 50%;">Gross Monthly Income</td> <td style="width: 50%;">Gross Monthly Obligations</td> </tr> <tr> <td style="text-align: center;">\$</td> <td style="text-align: center;">\$</td> </tr> </table>	Gross Monthly Income	Gross Monthly Obligations	\$	\$	
Gross Monthly Income	Gross Monthly Obligations								
\$	\$								
<small>*Alimony, child support or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation. Alimony, child support, or separate maintenance received under: <input type="checkbox"/> court order <input type="checkbox"/> written agreement <input type="checkbox"/> oral understanding. Are you currently in bankruptcy? <input type="checkbox"/> yes <input type="checkbox"/> no How did you hear about us? (Circle one.) </small>									
Friend/Referral Name of referrer? _____		Saw Store	Television	Yellow Pages	Repeat Customer				
Internet	Billboard	Postcard	Other: _____						

ADDITIONAL TERMS AND CONDITIONS OF THIS CUSTOMER APPLICATION

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

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

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

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

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

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

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

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

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

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

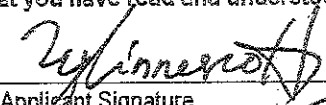
Ability to Repay Verification.

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

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

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



Applicant Signature

8.19.14

Date

Co-Applicant Signature

Date

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ROA 007382

GRACE PERIOD PAYMENTS DEFERMENT AGREEMENT

Date:

Account Number: 11269-0122060

Customer Name:
Lynne Scott
Address:
441 Daylin Ct.
Henderson, NV 89015

Licensee Name: TitleMax of Nevada, Inc. d/b/a TitleMax
Address: 6530 S. Decatur Blvd., #100
Las Vegas, NV 89118

Vehicle Information: 2010 Lexus GS350 JTHBE1KS2A0048047

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 08/19/2014 ("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 conditions on the back of this document apply to this document. If you have any questions, please call (702) 801-9388

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Grace Periods Payments Deferment Schedule

Payment Number	Amount of Payment	Deferred Periodic Due Date
1	\$501.50	9/18/2014
2	\$501.50	10/18/2014
3	\$501.50	11/17/2014
4	\$501.50	12/17/2014
5	\$501.50	1/16/2015
6	\$501.50	2/15/2015
7	\$501.50	3/17/2015
8	\$717.14	4/16/2015
9	\$717.14	5/16/2015
10	\$717.14	6/15/2015
11	\$717.14	7/15/2015
12	\$717.14	8/14/2015
13	\$717.14	9/13/2015
14	\$717.16	10/13/2015

The total amount paid after making all payments under the under the terms of the Grace Period Payments Deferment Agreement: \$8,530.50

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

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

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

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

Any comments or questions may be directed to our Service at the following number: (800) 814-3368.

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ROA 007384

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

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

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


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

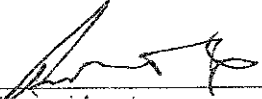
Any comments or questions should be directed to Customer Service at the following number: (800) 804-4366.

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

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

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


Customer's Signature _____ Date _____


Its Authorized Agent _____ Date 9/29/14

Co-Borrower's Signature _____ Date _____

Any comments or questions may be directed to Customer Service at the following number: (800) 304-8388

APP 008980
ROA 007386

Affidavit

STATE OF NEVADA
COUNTY OF Clark

Title Loan Agreement No.: 11269- 022060
Date: 08/19/2014

Customer Name: Lylinne Scott
Address: 441 Daylin Ct
Henderson, NV 89015
Co-Borrower Name:
Address:

Licensee Name: TitleMax of Nevada, Inc. d/b/a TitleMAX
Address:
6530 S Decatur Blvd #100
Las Vegas, NV 89118

Vehicle Information: VIN: JTHBETKS2A0048047
License Plate State and No: 682WSP Color: White Year: 2010 Make: Lexus Model: GS350

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, Lylinne Scott, being first duly sworn, states as follows:

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

FURTHER, AFFIANT SAYETH NOT.

Customer Signature: 
Co-Borrower Signature: _____

APP 008981
ROA 007387

STATE OF NEVADA
DEPARTMENT OF MOTOR VEHICLES

CERTIFICATE OF TITLE

VIN JTHBE1KS2A0048047	YEAR 2010	MAKE LEXS	MODEL GS 350	VEHICLE BODY P4D	TITLE NUMBER NV006423236
DATE ISSUED 09/13/2013	ODOMETER MILES 3200	FUEL TYPE G	SALES TAX PD	EMPTY WT	GROSS WT
VEHICLE COLOR	ODOMETER BRAND			BRANDS	

ACTUAL MILES

OWNER(S) NAME AND ADDRESS
THE HOWARD & LYLINNE SCOTT TRUST
LYLINNE SCOTT
441 DAYLIN CT
HENDERSON NV 89015-6853

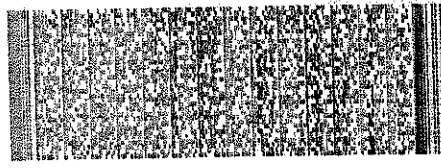
OR

LIENHOLDER NAME AND ADDRESS
TITLEMAX OF NEVADA INC DBA TITLEMAX
6530 S DECATUR BLVD UNIT 100
LAS VEGAS NV 89118-2115

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

[Signature] _____ DATE **1/23/14**

TitleMax of Nevada Inc, DBA TitleMax
PRINTED NAME OF AGENT AND COMPANY



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

Printed Full Legal Name of Buyer _____	Nevada Driver's License Number or Identification Number _____	<input type="checkbox"/> AND
Printed Full Legal Name of Buyer _____	Nevada Driver's License Number or Identification Number _____	<input type="checkbox"/> OR

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

Signature of Seller(s)/Agent/Dealership _____ Printed Name of Seller(s)/Agent/Dealership _____
I am aware of the above odometer certification made by the seller/agent. Dealer's License Number _____ Date of Sale _____

Signature of Buyer _____ Printed Full Legal Name of Buyer _____
ACCORDING TO THE RECORDS OF THE DEPARTMENT OF MOTOR VEHICLES, THE PERSON NAMED HEREON IS THE OWNER OF THE VEHICLE DESCRIBED ABOVE, SUBJECT TO LIEN AS SHOWN.
 CONTROL NO. **1465236C**
 (THIS IS NOT A TITLE NO.)

VP-2 (Rev. 8/10)

ALTERATION OR ERASURE VOIDS THIS TITLE

APP 008982
ROA 007388

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

ALTERATION OR ERASURE VOIDS THIS TITLE

APP 008983
ROA 007389

Contact Information

8/19/2014

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

Telephone: 404-542-6618
 Fax:

Notes

Vehicle info For 2010 Lexus GS 350 4D Sedan

MSRP: \$45,000
 Fin Adv: \$25,500
 Equip Ret: \$47,880
 Tire Size: 225/50R17
 Base HP: 303 @ 6200
 Taxable HP: 32.8
 Model Number: 9300
 Price Includes: AT AC LTH SR

VIN: JTHBE1KS2A0048047
 UVC: 2010500032
 MPG: 19/26
 Weight: 3795
 Fuel Type: Gas
 Wheelbase: 112.2
 End of Term Months: 0

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

Wholesale Black Book values as of 8/19/2014

	X-CL	Clean	Average	Rough
Base	\$26,200	\$24,800	\$22,600	\$20,000
Options	\$0	\$0	\$0	\$0
Mileage	N/A	N/A	N/A	N/A
Region	\$0	\$0	\$0	\$0
Total	\$26,200	\$24,800	\$22,600	\$20,000

Trade In Black Book values as of 8/19/2014

	X-CL	Clean	Average	Rough
Base	N/A	\$25,080	\$23,040	\$18,800
Options	N/A	\$0	\$0	\$0
Mileage	N/A	N/A	N/A	N/A
Region	N/A	\$0	\$0	\$0
Total	N/A	\$25,080	\$23,040	\$18,800

Retail Black Book values as of 8/19/2014

	X-CL	Clean	Average	Rough
Base	\$30,400	\$28,675	\$26,325	\$22,950

APP 008984
 ROA 007390

	X-CL	Clean	Average	Rough
Options:	\$0:	\$0:	\$0:	\$0:
Mileage:	N/A:	N/A:	N/A:	N/A:
Region:	\$0:	\$0:	\$0:	\$0:
Total	\$30,400	\$28,675	\$26,325	\$22,950

Residual Black Book values as of 8/19/2014

	12 Month	24 Month	30 Month	36 Month	42 Month	48 Month	60 Month	End Of Term
Base:	\$19,025	\$16,100	\$14,650	\$13,225	\$12,000	\$10,800	\$8,650	\$0
Options:	\$0	\$0	\$0	\$0	\$0	\$0	\$0	N/A
Mileage:	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Total	\$19,025	\$16,100	\$14,650	\$13,225	\$12,000	\$10,800	\$8,650	\$0

Black Book Add/Deducts

Navigation System +450

Cash Advance Snapshot Report

Filter (Location: 11269 Loan: 11269-0122060 Ordered by Date)

Trm Las Vegas Nv #13 Decat
6530 S. Decatur Blvd., #100
Las Vegas, NV 89118
(702)361-3555

08/19/2014

ID #	Orig. Date	Customer Name	Type	Coll. Value	Advanced	Fees.	Paid	Amt. Due	EXT's
Transaction #	Type	Trans. Date	New Due Date	Pro? Rev?	Principal	Fees	Amt Paid	Due	
11269-0122060	08/19/2014	Scott, Lylinne	A2	\$7,215.56	\$5,020.00	\$3,160.39	\$3,160.39	\$0.00	0
11269-0122060-1	NEL	8/19/2014 2:1			\$5,020.00	\$0.00	\$0.00	\$5,020.00	
11269-0122060-2	LOG	9/18/2014 12:			\$0.00	\$0.00	\$0.00	\$0.00	
11269-0122060-3	FEE	9/18/2014 7:3			\$0.00	\$501.50	\$0.00	\$501.50	
11269-0122060-4	LOG	9/19/2014 4:0			\$0.00	\$0.00	\$0.00	\$0.00	
11269-0122060-5	LOG	9/19/2014 5:3			\$0.00	\$0.00	\$0.00	\$0.00	
11269-0122060-6	LOG	9/20/2014 2:0			\$0.00	\$0.00	\$0.00	\$0.00	
11269-0122060-7	LOG	9/22/2014 11:			\$0.00	\$0.00	\$0.00	\$0.00	
11269-0122060-8	LOG	9/25/2014 10:			\$0.00	\$0.00	\$0.00	\$0.00	
11269-0122060-9	LOG	9/26/2014 11:			\$0.00	\$0.00	\$0.00	\$0.00	
11269-0122060-10	LOG	9/26/2014 6:3			\$0.00	\$0.00	\$0.00	\$0.00	
11269-0122060-11	PMT	9/29/2014 2:4	10/18/2014	X -	\$0.00	\$183.88	\$640.00	(\$456.12)	
11269-0122060-12	LOG	10/18/2014 2:		X -	\$0.00	\$0.00	\$0.00	\$0.00	
11269-0122060-13	FEE	10/18/2014 4:		X -	\$0.00	\$317.62	\$0.00	\$317.62	
11269-0122060-14	LOG	10/20/2014 1		X -	\$0.00	\$0.00	\$0.00	\$0.00	
11269-0122060-15	LOG	10/20/2014 4:		X -	\$0.00	\$0.00	\$0.00	\$0.00	
11269-0122060-16	LOG	10/21/2014 1		X -	\$0.00	\$0.00	\$0.00	\$0.00	
11269-0122060-17	LOG	10/21/2014 3:		X -	\$0.00	\$0.00	\$0.00	\$0.00	
11269-0122060-18	PMT	10/24/2014 1	11/17/2014	X -	(\$38.20)	\$100.30	\$501.50	(\$401.20)	
11269-0122060-19	LOG	11/17/2014 1		X -	\$0.00	\$0.00	\$0.00	\$0.00	
11269-0122060-20	FEE	11/17/2014 7:		X -	\$0.00	\$398.15	\$0.00	\$398.15	
11269-0122060-21	LOG	11/21/2014 5:		X -	\$0.00	\$0.00	\$0.00	\$0.00	
11269-0122060-22	LOG	11/24/2014 2:		X -	\$0.00	\$0.00	\$0.00	\$0.00	
11269-0122060-23	LOG	11/25/2014 1:		X -	\$0.00	\$0.00	\$0.00	\$0.00	
11269-0122060-24	LOG	12/1/2014 6:1		X -	\$0.00	\$0.00	\$0.00	\$0.00	
11269-0122060-25	LOG	12/8/2014 4:2		X -	\$0.00	\$0.00	\$0.00	\$0.00	
11269-0122060-26	LOG	12/9/2014 5:2		X -	\$0.00	\$0.00	\$0.00	\$0.00	
11269-0122060-27	LOG	12/10/2014 3:		X -	\$0.00	\$0.00	\$0.00	\$0.00	
11269-0122060-28	LOG	12/11/2014 1:		X -	\$0.00	\$0.00	\$0.00	\$0.00	
11269-0122060-29	LOG	12/12/2014 5:		X -	\$0.00	\$0.00	\$0.00	\$0.00	
11269-0122060-30	LOG	12/16/2014 4:		X -	\$0.00	\$0.00	\$0.00	\$0.00	
11269-0122060-31	LOG	12/17/2014 2:		X -	\$0.00	\$0.00	\$0.00	\$0.00	
11269-0122060-32	FEE	12/17/2014 7:		X -	\$0.00	\$497.68	\$0.00	\$497.68	
11269-0122060-33	LOG	12/18/2014 1		X -	\$0.00	\$0.00	\$0.00	\$0.00	
11269-0122060-34	LOG	12/18/2014 1		X -	\$0.00	\$0.00	\$0.00	\$0.00	
11269-0122060-35	LOG	12/19/2014 9:		X -	\$0.00	\$0.00	\$0.00	\$0.00	
11269-0122060-36	LOG	12/19/2014 9:		X -	\$0.00	\$0.00	\$0.00	\$0.00	
11269-0122060-37	PMT	12/19/2014 1	12/17/2014	X -	\$0.00	\$33.18	\$500.00	(\$466.82)	
11269-0122060-38	LOG	12/19/2014 1		X -	\$0.00	\$0.00	\$0.00	\$0.00	
11269-0122060-39	LOG	12/31/2014 2:		X -	\$0.00	\$0.00	\$0.00	\$0.00	
11269-0122060-40	LOG	1/2/2015 10:3		X -	\$0.00	\$0.00	\$0.00	\$0.00	
11269-0122060-41	LOG	1/9/2015 12:3		X -	\$0.00	\$0.00	\$0.00	\$0.00	
11269-0122060-42	PMT	1/9/2015 3:41	12/17/2014	X -	\$0.00	\$348.38	\$300.00	\$48.38	
11269-0122060-43	LOG	1/10/2015 10:		X -	\$0.00	\$0.00	\$0.00	\$0.00	
11269-0122060-44	LOG	1/14/2015 5:3		X -	\$0.00	\$0.00	\$0.00	\$0.00	
11269-0122060-45	LOG	1/15/2015 11:		X -	\$0.00	\$0.00	\$0.00	\$0.00	
11269-0122060-46	LOG	1/15/2015 6:0		X -	\$0.00	\$0.00	\$0.00	\$0.00	
11269-0122060-47	LOG	1/16/2015 12:		X -	\$0.00	\$0.00	\$0.00	\$0.00	
11269-0122060-48	LOG	1/16/2015 6:2		X -	\$0.00	\$0.00	\$0.00	\$0.00	
11269-0122060-49	FEE	1/16/2015 7:1		X -	\$0.00	\$116.13	\$0.00	\$116.13	
11269-0122060-50	LOG	1/17/2015 12:		X -	\$0.00	\$0.00	\$0.00	\$0.00	
11269-0122060-51	LOG	1/19/2015 2:3		X -	\$0.00	\$0.00	\$0.00	\$0.00	
11269-0122060-52	LOG	1/19/2015 4:4		X -	\$0.00	\$0.00	\$0.00	\$0.00	
11269-0122060-53	LOG	1/19/2015 5:2		X -	\$0.00	\$0.00	\$0.00	\$0.00	
11269-0122060-54	PMT	1/20/2015 3:2	1/16/2015	X -	\$0.00	\$66.36	\$200.00	(\$133.64)	
11269-0122060-55	LOG	1/21/2015 1:3		X -	\$0.00	\$0.00	\$0.00	\$0.00	
11269-0122060-56	LOG	1/22/2015 1:1		X -	\$0.00	\$0.00	\$0.00	\$0.00	
11269-0122060-57	LOG	1/22/2015 5:5		X -	\$0.00	\$0.00	\$0.00	\$0.00	
11269-0122060-58	LOG	1/28/2015 11:		X -	\$0.00	\$0.00	\$0.00	\$0.00	
11269-0122060-59	LOG	1/28/2015 6:3		X -	\$0.00	\$0.00	\$0.00	\$0.00	
11269-0122060-60	LOG	1/29/2015 12:		X -	\$0.00	\$0.00	\$0.00	\$0.00	

APP 008986
ROA 007392

08/19/2014

ID #	Orig. Date	Customer Name	Type	Coll. Value	Advanced	Fees.	Paid	Amt. Due	EXT's		
11269-0122060	08/19/2014	Scott, Lylinne	A2				\$8,150.39		0		
					Principal	Fees	Amt Paid	Due			
Transaction #	Type	Trans. Date	New Due Date	Pro?	Rev?						
11269-0122060-61	LOG	1/30/2015 11:		X	-	\$0.00	\$0.00	\$0.00	\$0.00		
11269-0122060-62	LOG	1/30/2015 6:3		X	-	\$0.00	\$0.00	\$0.00	\$0.00		
11269-0122060-63	LOG	1/31/2015 10:		X	-	\$0.00	\$0.00	\$0.00	\$0.00		
11269-0122060-64	LOG	2/2/2015 1:59		X	-	\$0.00	\$0.00	\$0.00	\$0.00		
11269-0122060-65	LOG	2/3/2015 1:14		X	-	\$0.00	\$0.00	\$0.00	\$0.00		
11269-0122060-66	FEE	2/15/2015		X	-	\$0.00	\$431.32	\$0.00	\$431.32		
11269-0122060-67	PMT	2/17/2015 5:2	2/15/2015	X	-	\$0.00	\$33.18	\$500.00	(\$466.82)		
11269-0122060-68	LOG	2/18/2015 1:1		X	-	\$0.00	\$0.00	\$0.00	\$0.00		
11269-0122060-69	LOG	2/25/2015 9:1		X	-	\$0.00	\$0.00	\$0.00	\$0.00		
11269-0122060-70	LOG	2/27/2015 1:2		X	-	\$0.00	\$0.00	\$0.00	\$0.00		
11269-0122060-71	LOG	3/2/2015 1:32		X	-	\$0.00	\$0.00	\$0.00	\$0.00		
11269-0122060-72	LOG	3/12/2015 3:1		X	-	\$0.00	\$0.00	\$0.00	\$0.00		
11269-0122060-73	LOG	3/13/2015 12:		X	-	\$0.00	\$0.00	\$0.00	\$0.00		
11269-0122060-74	LOG	3/17/2015 6:2		X	-	\$0.00	\$0.00	\$0.00	\$0.00		
11269-0122060-75	FEE	3/17/2015 7:2		X	-	\$0.00	\$464.50	\$0.00	\$464.50		
11269-0122060-76	PMT	3/23/2015 11:	2/15/2015	X	-	\$0.00	\$0.00	\$450.00	(\$450.00)		
11269-0122060-77	LRP	3/23/2015 11:	3/17/2015	X	-	(\$4,981.80)	(\$331.79)	\$5,088.89	(\$5,420.68)		
11269-0122060 Totals:		1				\$0.00	\$3,150.39	\$8,150.39	\$0.00	0	
08/19/2014 Totals:	1					\$7,215.56	\$0.00	\$3,150.39	\$8,150.39	\$0.00	0

APP 008987
ROA 007393

Customer Receipt/Repayment Plan Receipt (210 day loan)

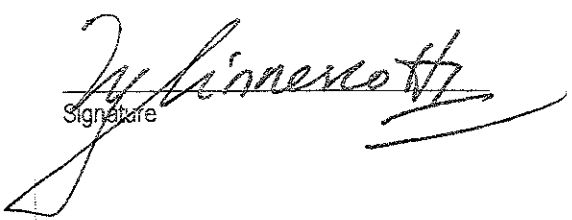
NAME AND ADDRESS OF THE LICENSEE: Tm Las Vegas Nv #13 Decatur Bl 6530 S. Decatur Blvd., #100 Las Vegas, NV 89118	PAYMENT MADE ON BEHALF OF OR BY: Lylinne Scott
LOAN AGREEMENT IDENTIFICATION NO. 11269-0122060	DATE/TIME OF RECEIPT OF PAYMENT: 03/23/2015 11:51:03 AM
LOAN AGREEMENT DATE: 8/19/2014 2:12:40 PM	
If you have multiple loans, this payment was applied to the loan number identified above.	
AMOUNT PAID: \$450.00	AGENT RECEIVING PAYMENT: Robert White

TODAY'S PAYMENT ITEMIZATION	
PRINCIPAL PAID:	\$0.00
INTEREST PAID:	\$450.00
CHARGES PAID:	\$0.00
FEES PAID:	\$0.00
TOTAL AMOUNT PAID TODAY:	\$450.00
BALANCE DUE ON LOAN:	\$5,420.68
NEXT SCHEDULED DUE DATE:	2/15/2015

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

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

L. SCOTT
 Printed Name


 Signature

APP 008988
 ROA 007394

Customer Receipt/Repayment Plan Receipt (210 day loan)

NAME AND ADDRESS OF THE LICENSEE: Tm Las Vegas Nv #13 Decatur Bl 6530 S. Decatur Blvd., #100 Las Vegas, NV 89118	PAYMENT MADE ON BEHALF OF OR BY: Lylinne Scott
LOAN AGREEMENT IDENTIFICATION NO. 11269-0122060	DATE/TIME OF RECEIPT OF PAYMENT: 03/23/2015 11:55:44 AM
LOAN AGREEMENT DATE: 8/19/2014 2:12:40 PM	
If you have multiple loans, this payment was applied to the loan number identified above.	
AMOUNT PAID: \$0.00	AGENT RECEIVING PAYMENT: Robert White

TODAY'S PAYMENT ITEMIZATION	
PRINCIPAL PAID:	\$0.00
INTEREST PAID:	\$107.09
CHARGES PAID:	\$0.00
FEES PAID:	\$0.00
TOTAL AMOUNT PAID TODAY:	\$0.00
BALANCE DUE ON LOAN:	\$0.00
NEXT SCHEDULED DUE DATE:	4/22/2015

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

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

Printed Name

Signature

APP 008989

ROA 007395

Customer Receipt/Repayment Plan Receipt (210 day loan)

NAME AND ADDRESS OF THE LICENSEE: Tm Las Vegas NV #13 Decatur Bl 6530 S. Decatur Blvd., #100 Las Vegas, NV 89118	PAYMENT MADE ON BEHALF OF OR BY: Lylinne Scott
LOAN AGREEMENT IDENTIFICATION NO. 11269-0122060	DATE/TIME OF RECEIPT OF PAYMENT: 02/17/2015 05:29:05 PM
LOAN AGREEMENT DATE: 8/19/2014 2:12:40 PM	
If you have multiple loans, this payment was applied to the loan number identified above.	
AMOUNT PAID: \$500.00	AGENT RECEIVING PAYMENT: Robert White

TODAY'S PAYMENT ITEMIZATION

PRINCIPAL PAID:	\$0.00
INTEREST PAID:	\$500.00
CHARGES PAID:	\$0.00
FEES PAID:	\$0.00
TOTAL AMOUNT PAID TODAY:	\$500.00
BALANCE DUE ON LOAN:	\$5,406.18
NEXT SCHEDULED DUE DATE:	2/15/2015

- 2 days*
- 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.

L. SCOTT

Printed Name

Lylinne Scott

Signature

APP 008990 ^{1/28}
ROA 007396

Customer Receipt/Repayment Plan Receipt (210 day loan)


NAME AND ADDRESS OF THE LICENSEE: Tm Las Vegas Nv #13 Decatur Bl 6530 S. Decatur Blvd., #100 Las Vegas, NV 89118	PAYMENT MADE ON BEHALF OF OR BY: Lylinne Scott
LOAN AGREEMENT IDENTIFICATION NO. 11269-0122060	DATE/TIME OF RECEIPT OF PAYMENT: 01/20/2015 03:26:23 PM
LOAN AGREEMENT DATE: 8/19/2014 2:12:40 PM	
If you have multiple loans, this payment was applied to the loan number identified above.	
AMOUNT PAID: \$200.00	AGENT RECEIVING PAYMENT: Robert White

TODAY'S PAYMENT ITEMIZATION	
PRINCIPAL PAID:	\$0.00
INTEREST PAID:	\$200.00
CHARGES PAID:	\$0.00
FEES PAID:	\$0.00
TOTAL AMOUNT PAID TODAY:	\$200.00
BALANCE DUE ON LOAN:	\$5,441.68
NEXT SCHEDULED DUE DATE:	1/16/2015

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

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

L. SCOTT
 Printed Name


 Signature

APP 008991
 ROA 007397

Customer Receipt/Repayment Plan Receipt (210 day loan)


NAME AND ADDRESS OF THE LICENSEE: Tm Las Vegas Nv #13 Decatur Bl 6530 S. Decatur Blvd., #100 Las Vegas, NV 89118	PAYMENT MADE ON BEHALF OF OR BY: Lylinne Scott
LOAN AGREEMENT IDENTIFICATION NO. 11269-0122060	DATE/TIME OF RECEIPT OF PAYMENT: 01/09/2015 03:41:00 PM
LOAN AGREEMENT DATE: 8/19/2014 2:12:40 PM	
If you have multiple loans, this payment was applied to the loan number identified above.	
AMOUNT PAID: \$300.00	AGENT RECEIVING PAYMENT: Robert White

TODAY'S PAYMENT ITEMIZATION	
PRINCIPAL PAID:	\$0.00
INTEREST PAID:	\$300.00
CHARGES PAID:	\$0.00
FEES PAID:	\$0.00
TOTAL AMOUNT PAID TODAY:	\$300.00
BALANCE DUE ON LOAN:	\$5,459.19
NEXT SCHEDULED DUE DATE:	12/17/2014

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

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

L. SCOTT
 Printed Name


 Signature

APP 008992

ROA 007398

Customer Receipt/Repayment Plan Receipt (210 day loan)

NAME AND ADDRESS OF THE LICENSEE: Tm Las Vegas Nv #13 Decatur Bl 6530 S. Decatur Blvd., #100 Las Vegas, NV 89118	PAYMENT MADE ON BEHALF OF OR BY: Lylinne Scott
LOAN AGREEMENT IDENTIFICATION NO. 11269-0122060	DATE/TIME OF RECEIPT OF PAYMENT: 12/19/2014 11:12:12 AM
LOAN AGREEMENT DATE: 8/19/2014 2:12:40 PM	
If you have multiple loans, this payment was applied to the loan number identified above.	
AMOUNT PAID: \$500.00	AGENT RECEIVING PAYMENT: Robert White

TODAY'S PAYMENT ITEMIZATION	
PRINCIPAL PAID:	\$0.00
INTEREST PAID:	\$500.00
CHARGES PAID:	\$0.00
FEES PAID:	\$0.00
TOTAL AMOUNT PAID TODAY:	\$500.00
BALANCE DUE ON LOAN:	\$5,410.81
NEXT SCHEDULED DUE DATE:	12/17/2014

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

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

L. SCOTT
 Printed Name

Lylinne Scott
 Signature

APP 008993
 ROA 007399

Customer Receipt/Repayment Plan Receipt (210 day loan)

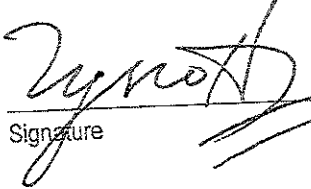
NAME AND ADDRESS OF THE LICENSEE: Tm Las Vegas Nv #13 Decatur Bl 6530 S. Decatur Blvd., #100 Las Vegas, NV 89118	PAYMENT MADE ON BEHALF OF OR BY: Lylinne Scott
LOAN AGREEMENT IDENTIFICATION NO. 11269-0122060	DATE/TIME OF RECEIPT OF PAYMENT: 10/24/2014 11:36:18 AM
LOAN AGREEMENT DATE: 8/19/2014 2:12:40 PM	
If you have multiple loans, this payment was applied to the loan number identified above.	
AMOUNT PAID: \$501.50	AGENT RECEIVING PAYMENT: Robert White

TODAY'S PAYMENT ITEMIZATION	
PRINCIPAL PAID:	\$38.20
INTEREST PAID:	\$463.30
CHARGES PAID:	\$0.00
FEES PAID:	\$0.00
TOTAL AMOUNT PAID TODAY:	\$501.50
BALANCE DUE ON LOAN:	\$4,981.80
NEXT SCHEDULED DUE DATE:	11/17/2014

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

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

L. SCOTT
 Printed Name


 Signature

APP 008994

ROA 007400

Customer Receipt/Repayment Plan Receipt (210 day loan)

NAME AND ADDRESS OF THE LICENSEE: Tm Las Vegas Nv #13 Decatur Bl 6530 S. Decatur Blvd., #100 Las Vegas, NV 89118	PAYMENT MADE ON BEHALF OF OR BY: Lylinne Scott
LOAN AGREEMENT IDENTIFICATION NO. 11269-0122060	DATE/TIME OF RECEIPT OF PAYMENT: 09/29/2014 02:47:15 PM
LOAN AGREEMENT DATE: 8/19/2014 2:12:40 PM	
If you have multiple loans, this payment was applied to the loan number identified above.	
AMOUNT PAID: \$640.00	AGENT RECEIVING PAYMENT: Robert White

TODAY'S PAYMENT ITEMIZATION

PRINCIPAL PAID:	\$0.00
INTEREST PAID:	\$640.00
CHARGES PAID:	\$0.00
FEES PAID:	\$0.00
TOTAL AMOUNT PAID TODAY:	\$640.00
BALANCE DUE ON LOAN:	\$5,065.38
NEXT SCHEDULED DUE DATE:	10/18/2014

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

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

L. SCOTT
 Printed Name

Lylinne Scott
 Signature

APP 008995

ROA 007401

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

Date: 3/23/2015

11269-0122060

Customer Name: Scott, Lylinne
 Address: 441 Daylin Ct,
 Henderson, NV 89015
 (702)600-9889

Co-Borrower Name:
 Address:

Licensee Name: TitleMax of Nevada, Inc. d/b/a TitleMax
 Address: 6530 S. Decatur Blvd., #100
 Las Vegas, NV 89118
 Vehicle Information: 2010, white, Lexus, GS350, JTHBE1KS2A0048047

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 08/19/2014 ("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 \$5,088.89 was due on 03/17/2015 ("Original Due Date").

Payments: This Repayment Plan is divided into monthly installments of the remaining balance owing. You and we agree to the payment period set forth below in the Amended Payment Schedule. In consideration of your promises herein, we agree to amend and modify the Original Due Date, resulting in separate payments due on the Periodic Due Dates set forth below. Therefore, you agree to pay us in cash the amount owing on the dates set forth in the Amended Payment Schedule set forth below. By signing below, you agree to make an initial payment of \$0.00 and to pay a total of \$5088.89 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

Periodic Payments	Amount of Payment	Periodic Due Date
1st Scheduled Payment	\$636.11	4/22/2015
2nd Scheduled Payment	\$636.11	5/22/2015
3rd Scheduled Payment	\$636.11	6/21/2015
4th Scheduled Payment	\$636.11	7/21/2015
5th Scheduled Payment	\$636.11	8/20/2015
6th Scheduled Payment	\$636.11	9/19/2015
7th Scheduled Payment	\$636.11	10/19/2015
8th Scheduled Payment	\$5088.89	11/18/2015

The total amount due under the terms of the Repayment Plan:

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

Repayment. You have the right to rescind this Repayment Plan. You may rescind on or before the close of business on the next day of business at the location where the Repayment Plan was initiated. To rescind, you must deliver to us the total amount due under the Repayment Plan, less any amount you paid to you to initiate the Repayment Plan. If you rescind, then we will not charge you any amount for rescinding. You may also pay us in full at any time, without an additional charge or fee, before the final Periodic Due Date. If you pay the total amount due under the terms of the Repayment Plan in full, including all amounts negotiated and agreed to herein, then we shall return the Title to you. You may also make a partial payment on the Repayment Plan at any time without an additional charge or fee. You agree that we will apply all partial prepayments to the outstanding balance amount owing. Unless your next scheduled payment is your final payment owing, such partial prepayment does not relieve you of your obligation to make your next scheduled payment.

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

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

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

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

Customer's Signature:  Date: 3/23/15 By _____ Its Employee

Any comments or questions may be directed to our Customer Comment Line at the following toll-free number: 1-800-804-5368.
 TM-NV-7 Repayment Plan-V.1.0-03.11.2011

APP 008996
 ROA 007402

TitleMax of Nevada, Inc. d/b/a TitleMax
 6530 S. Decatur Blvd., #100
 Las Vegas, NV 89118
 (702)361-3555
 11/28/2014

Lyllin Scott
 41 Daylin Ct.
 Henderson, NV 89015

Re: Opportunity to Enter into a Repayment Plan

Dear Customer:

On 8/19/2014 2:12:40 PM you entered a Title Loan Agreement ("Loan Agreement") with TitleMax of Nevada, Inc. d/b/a TitleMax, and, if applicable, on 09/29/2014 you entered a Grace Period Payments Deferment Agreement with TitleMax of Nevada, Inc. d/b/a TitleMax. On 11/18/2014 ("Date of Default") you defaulted on your payment obligations under the Loan Agreement and, if applicable, the Grace Period Payments Deferment Agreement. Before we attempt to collect the outstanding balance by repossessing the Vehicle, we are offering you an opportunity to enter into a written AMENDMENT OF THE TITLE LOAN AGREEMENT TO ESTABLISH A REPAYMENT PLAN ("Repayment Plan").

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

To enter into a Repayment Plan you must follow these procedures by 12/18/2014 : (1) return to the location in which you signed the Loan Agreement and, if applicable, the Grace Period Payments Deferment Agreement; (2) read and sign the Repayment Plan we prepare; and (3) make an initial payment of \$1,112.49. The total of payments or the remaining balance on the original transaction is \$3,562.43. You made the following payment(s) on the loan:

Date:	09/29/2014	Amount:	\$640.00
Date:	11/28/2014	Amount:	\$400.00

On 12/18/2014 will be \$1,112.49:

Under the law: (1) you must enter into the agreement; (2) we allow a longer period; (3) we allow a longer date of default, unless you agree to a payment of not more than 20 percent of

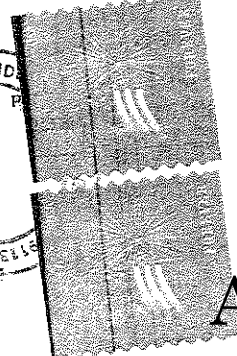


Certificate Of Mailing

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

From: TitleMax
 6530 S. Decatur Blvd #100
 Las Vegas, NV 89118

To: Lyllin Scott
 41 Daylin Ct
 Henderson, NV 89015



you enter into a Repayment Plan, we will honor the terms and we will not charge any other amount 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 \$2,128.83 ; (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.

11269-013606

APP 008998
ROA 007404

Opportunity to enter into repayment plan 1/22/2014

A - 263

604A LOAN REVIEW WORKSHEET

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

Licensee Address: 6530 S DECATUR BLVD SUITE 100, LAS VEGAS NV 89118

Borrower Name & Address: NICHOLE DAVIS

Examiner: TD

Exam Start

Date: 5/20/2015

Exam as of: 5/4/2015

Account Number	Origination Date	Amount of Loan	Maturity Date	Finance Charge	Total Number of Payments	Payment Amount	APR Quoted	Is the APR correct?
11269-01222695	8/23/2014	\$5,020.00	3/21/2015	\$2,195.56	6&1	1030.80/1030.76	121.55%	YES

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

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

What is the borrower's expected gross monthly income? \$16,000 Was the borrower's income verified? YES Payout Affidavit Other:

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

NRS 604A.425(1a)

(Applies to D/D Loans)

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

N/A

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

NRS 604A.408(1)

(Applies High-Int Loans)

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

N/A

(Applies to Title Loans Only) Does the loan amount exceed the fair market value of the vehicle securing the loan?

NRS 604A.450(1)

(Applies to Title Loans Only)

Does the original term of the title loan exceed 30 days?

NO

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

NRS 604A.445(1)

NRS 604.445(2)

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

YES

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

YES

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

YES

Is the loan a collection account? NO Has the loan been extended or renewed? NO How many times?

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

Are receipts filed?

YES

VIOLATIONS/ TECHNICAL EXCEPTIONS/ OTHER COMMENTS:

NRS 604A.445 AND NRS 604A.210 RPT VIO GPDA SIGNED

APP 009000
ROA 007406

Title Loan Agreement

Date: 8/23/2014

Number: 11269-0122695

Customer & Co-Customer Information

ACCOUNT NUMBER: 11269-0122695

FIRST NAME Nichole	LAST NAME Davis	CO-CUSTOMER FIRST NAME	CO-CUSTOMER LAST NAME
SSN (S)		CO-CUSTOMER SSN	CO-CUSTOMER'S DRIVERS LIC./STATE ID. NO.
STREET ADDRESS 6168 Sugartree Ave		CO-CUSTOMER STREET ADDRESS	
City Las Vegas	STATE NV	ZIP CODE 89141	CO-CUSTOMER CITY CO-CUSTOMER STATE CO-CUSTOMER ZIP CODE
HOME PHONE		CO-CUSTOMER HOME PHONE	CO-CUSTOMER DATE OF BIRTH

Motor Vehicle & Licensee Information

LICENSEE'S HOURS OF OPERATION:
Monday to Friday 9:00 A.M. to 7:00 P.M., Saturday 10:00 A.M. to 4:00 P.M., Closed Sunday

LICENSEE NAME TitleMax of Nevada, Inc. d/b/a TitleMax	LICENSEE PHONE NUMBER (702)361-3555	LICENSEE CITY Las Vegas	LICENSEE STATE NV	LICENSEE ZIP CODE 89118
LICENSEE STREET ADDRESS 6530 S. Decatur Blvd., #100	LICENSE PLATE 858wcv			
VEHICLE IDENTIFICATION NUMBER (VIN) 5n1ar18u45c786829				
VEHICLE YEAR 2005	VEHICLE MAKE Nissan	VEHICLE MODEL Pathfinder	COLOR tan	

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

Term, Principal, Interest, Charges and Payment. The original term of this loan is 210 days. You promise to timely pay us in cash or as otherwise agreed in writing \$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 0.333% from the date of this Loan Agreement until 03/21/2015 the earlier of: (i) the due date of your last payment as set forth in the Payment Schedule below; or (ii) payment in full. You also promise to pay any other charges provided for under this Loan Agreement. You agree to make your payment in the amounts and on the dates set forth in the Payment Schedule below ("Due Date") at the address indicated above, or at such other address as we direct you in writing. If any Due Date falls on a date we are not open for business, then you agree to pay us on the next business day, and we will credit such payment, as if we received it on the appropriate Due Date. The Loan Agreement will be consummated upon the date you sign this Loan Agreement. Time is of the essence in this Loan Agreement. In consideration of your delivering the Title to us and granting us a security interest in the Motor Vehicle as set forth below, your promise to timely pay and agreeing to this Loan Agreement, we agree to provide you a loan in the Principal Amount provided above.

APP 009001
ROA 007407

FEDERAL TRUTH-IN-LENDING DISCLOSURES

<p>ANNUAL PERCENTAGE RATE</p> <p>The cost of your credit as a yearly rate.</p> <p>121.545 %</p>	<p>FINANCE CHARGE</p> <p>The dollar amount the credit will cost you.</p> <p>\$2,195.56</p>	<p>Amount Financed</p> <p>The amount of credit provided to you or on your behalf.</p> <p>\$5,020.00</p>	<p>Total of Payments</p> <p>The amount you will have paid after you have made all payments as scheduled.</p> <p>\$7,215.56</p>
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Your payment schedule will be:

Number of Payments	Amount of Payments	When Payments are Due
6	\$1,030.80	9/22/2014 and each 30 days thereafter
1	\$1,030.76	3/21/2015

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

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

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

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

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

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

APP 009002
ROA 007408

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

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

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

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

Governing Law and Assignment.

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

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

WAIVER OF JURY TRIAL AND ARBITRATION PROVISION.

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

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

APP 009003
ROA 007409

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

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

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

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

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

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

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

APP 009004
ROA 007410

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

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

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

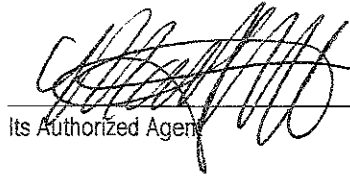
THIS DOCUMENT IS SUBJECT TO A SECURITY INTEREST IN FAVOR OF, AND PLEDGED AS COLLATERAL TO, WELLS FARGO BANK, NATIONAL ASSOCIATION, AS COLLATERAL AGENT.

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



Customer's Signature

8/23/2014
Date



Its Authorized Agent

8/23/14
Date

Co-Customer's Signature

Date

APP 009005
ROA 007411

GRACE PERIOD PAYMENTS DEFERMENT AGREEMENT

Account Number: 11269-0122695

Date:

Customer Name:
Nichole Davis
Address:
6168 Sugartree Ave
Las Vegas, NV 89141

Licensee Name: TitleMax of Nevada, Inc. d/b/a TitleMax
Address: 6530 S. Decatur Blvd., #100
Las Vegas, NV 89118
Vehicle Information: 2005 Nissan Pathfinder 5n1ar18u45c786829

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 08/23/2014 ("Loan Agreement.") Under the Title Loan Agreement, we agreed with you that we may subsequently offer you a "Grace Period" which is a gratuitous period of payments deferment. You agree that we are offering you a "Grace Period" and you are voluntarily accepting such offer after entering into a Loan Agreement pursuant to the provisions of NRS 604A.70 and NRS 604A.210. **Please note that since this is a "Grace Period" it is not an "extension" as defined in NRS. 604A.065.** Under the Title Loan Agreement, your obligation to pay simple interest under the Loan Agreement remains unchanged. Other than the interest and fees originally provided for in the Title Loan Agreement, we do not charge you any additional fees or interest for entering into this Grace Period Payments Deferment Agreement.

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

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

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

APP 009006
ROA 007412

Grace Periods Payments Deferment Schedule

Payment Number	Amount of Payment	Deferred Periodic Due Date
1	\$501.50	9/22/2014
2	\$501.50	10/22/2014
3	\$501.50	11/21/2014
4	\$501.50	12/21/2014
5	\$501.50	1/20/2015
6	\$501.50	2/19/2015
7	\$501.50	3/21/2015
8	\$717.14	4/20/2015
9	\$717.14	5/20/2015
10	\$717.14	6/19/2015
11	\$717.14	7/19/2015
12	\$717.14	8/18/2015
13	\$717.14	9/17/2015
14	\$717.16	10/17/2015

The total amount paid after making all payments under the under the terms of the Grace Period Payments Deferment Agreement: \$8,530.50

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

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

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

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

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

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

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

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

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

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

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

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

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

Nicholas Davis 11-5-14
Customer's Signature Date

[Signature] 11/5/14
Its Authorized Agent Date

Co-Borrower's Signature Date

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

Affidavit

STATE OF NEVADA
COUNTY OF Clark

Title Loan Agreement No.: 11269-0122695
Date: 08/23/2014

Customer Name: Nichole Davis
Address: 6168 Sugartree Ave
Las Vegas, NV 89141
Co-Borrower Name:
Address:

Licensee Name: TitleMax of Nevada, Inc. d/b/a TitleMax
Address:
6854 S Decatur Blvd #100
Las Vegas, NV 89121

Vehicle Information: VIN: 5N1AR18U45C786829
License Plate State and No: 858WCW Color: Tan Year: 2005 Make: Nissan Model: Pathfinder

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, _____, 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 NOL


Customer Signature: _____

Co-Borrower Signature: _____

APP 009010
ROA 007416

Customer Receipt/Repayment Plan Receipt (210 day loan)

NAME AND ADDRESS OF THE LICENSEE: TitleMax of Nevada, Inc. d/b/a TitleMax 6530 S. Decatur Blvd, Las Vegas, Nevada 89118.	PAYMENT MADE ON BEHALF OF OR BY: NICHOLE R DAVIS 6168 Sugartree Ave, Las Vegas, NV, 89141
LOAN AGREEMENT IDENTIFICATION NO. 20122695-11269 LOAN AGREEMENT DATE: 08/23/2014 If you have multiple loans, this payment was applied to the loan number identified above.	DATE/TIME OF RECEIPT OF PAYMENT: 05/12/2015 20:00:45
AMOUNT PAID: 700.00	AGENT RECEIVING PAYMENT: Lennin Carrillo Torres


TODAY'S PAYMENT ITEMIZATION

PRINCIPAL PAID:	\$ <u>700.00</u>
INTEREST PAID:	\$ <u>0.00</u>
CHARGES PAID:	\$ <u>0.00</u>
FEES PAID:	\$ <u>0.00</u>
TOTAL AMOUNT PAID TODAY:	\$ <u>700.00</u>
UNPAID INTEREST:	\$ <u>0.00</u>
BALANCE DUE ON LOAN:	\$ <u>4183.20</u>
NEXT SCHEDULED DUE DATE:	<u>05/23/2015</u>

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

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

Nicole Davis
Printed Name


Signature

APP 009011

ROA 007417

Customer Receipt/Repayment Plan Receipt (210 day loan)

NAME AND ADDRESS OF THE LICENSEE: Tm Las Vegas Nv #13 Decatur Bl 6530 S. Decatur Blvd., #100 Las Vegas, NV 89118	PAYMENT MADE ON BEHALF OF OR BY: Nichole Davis
LOAN AGREEMENT IDENTIFICATION NO. 11269-0122695	DATE/TIME OF RECEIPT OF PAYMENT: 03/24/2015 03:40:55 PM
LOAN AGREEMENT DATE: 8/23/2014 11:48:00 AM	
If you have multiple loans, this payment was applied to the loan number identified above.	
AMOUNT PAID: \$424.00	AGENT RECEIVING PAYMENT: Lennin Carrillo-torr

TODAY'S PAYMENT ITEMIZATION	
PRINCIPAL PAID:	\$0.03
INTEREST PAID:	\$423.97
CHARGES PAID:	\$0.00
FEES PAID:	\$0.00
TOTAL AMOUNT PAID TODAY:	\$424.00
BALANCE DUE ON LOAN:	\$0.00
NEXT SCHEDULED DUE DATE:	

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

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

Nichole Davis
 Printed Name

Nichole Davis
 Signature

11269-0157497

APP 009012
 ROA 007418

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

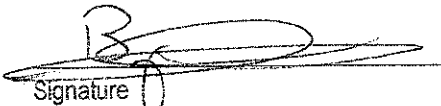
NAME AND ADDRESS OF THE LICENSEE: Tm Las Vegas Nv #13 Decatur Bl 6530 S. Decatur Blvd., #100 Las Vegas, NV 89118	PAYMENT MADE ON BEHALF OF OR BY: Nichole Davis
LOAN AGREEMENT IDENTIFICATION NO. 11269-0122695 LOAN AGREEMENT DATE: 8/23/2014 11:48:00 AM If you have multiple loans, this payment was applied to the loan number identified above.	DATE/TIME OF RECEIPT OF PAYMENT: 01/21/2015 05:27:40 PM
AMOUNT PAID: \$502.00	AGENT RECEIVING PAYMENT: Robert White

TODAY'S PAYMENT ITEMIZATION	
PRINCIPAL PAID:	\$136.14
INTEREST PAID:	\$365.86
CHARGES PAID:	\$0.00
FEES PAID:	\$0.00
TOTAL AMOUNT PAID TODAY:	\$502.00
BALANCE DUE ON LOAN:	\$4,883.23
NEXT SCHEDULED DUE DATE:	2/19/2015

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

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

Benjamin Lee
 Printed Name


 Signature

APP 009013
ROA 007419

Customer Receipt/Repayment Plan Receipt (210 day loan)

NAME AND ADDRESS OF THE LICENSEE: Tm Las Vegas Nv #13 Decatur Bl 6530 S. Decatur Blvd., #100 Las Vegas, NV 89118	PAYMENT MADE ON BEHALF OF OR BY: Nichole Davis
LOAN AGREEMENT IDENTIFICATION NO. 11269-0122695	DATE/TIME OF RECEIPT OF PAYMENT: 01/02/2015 02:16:08 PM
LOAN AGREEMENT DATE: 8/23/2014 11:48:00 AM	
If you have multiple loans, this payment was applied to the loan number identified above.	
AMOUNT PAID: \$520.00	AGENT RECEIVING PAYMENT: Robert White

TODAY'S PAYMENT ITEMIZATION	
PRINCIPAL PAID:	\$0.00
INTEREST PAID:	\$520.00
CHARGES PAID:	\$0.00
FEES PAID:	\$0.00
TOTAL AMOUNT PAID TODAY:	\$520.00
BALANCE DUE ON LOAN:	\$5,067.66
NEXT SCHEDULED DUE DATE:	1/20/2015

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

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

Nichole Davis

Printed Name
Signature

APP 009014

ROA 007420

Customer Receipt/Repayment Plan Receipt (210 day loan)

NAME AND ADDRESS OF THE LICENSEE: Tm Las Vegas Nv #13 Decatur Bl 6530 S. Decatur Blvd., #100 Las Vegas, NV 89118	PAYMENT MADE ON BEHALF OF OR BY: Nichole Davis
LOAN AGREEMENT IDENTIFICATION NO. 11269-0122695 LOAN AGREEMENT DATE: 8/23/2014 11:48:00 AM If you have multiple loans, this payment was applied to the loan number identified above.	DATE/TIME OF RECEIPT OF PAYMENT: 11/29/2014 03:54:31 PM
AMOUNT PAID: \$567.73	AGENT RECEIVING PAYMENT: Robert White

TODAY'S PAYMENT ITEMIZATION	
PRINCIPAL PAID:	\$0.00
INTEREST PAID:	\$567.73
CHARGES PAID:	\$0.00
FEES PAID:	\$0.00
TOTAL AMOUNT PAID TODAY:	\$567.73
BALANCE DUE ON LOAN:	\$5,019.37
NEXT SCHEDULED DUE DATE:	12/21/2014

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

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

Nichole Davis
 Printed Name

Nichole Davis
 Signature

APP 009015
 ROA 007421

Customer Receipt/Repayment Plan Receipt (210 day loan)

NAME AND ADDRESS OF THE LICENSEE: Tm Las Vegas Nv #13 Decatur Bl 6530 S. Decatur Blvd., #100 Las Vegas, NV 89118	PAYMENT MADE ON BEHALF OF OR BY: Nichole Davis
LOAN AGREEMENT IDENTIFICATION NO. 11269-0122695 LOAN AGREEMENT DATE: 8/23/2014 11:48:00 AM If you have multiple loans, this payment was applied to the loan number identified above.	DATE/TIME OF RECEIPT OF PAYMENT: 11/05/2014 09:07:11 AM
AMOUNT PAID: \$502.00	AGENT RECEIVING PAYMENT: Robert White

TODAY'S PAYMENT ITEMIZATION	
PRINCIPAL PAID:	\$0.00
INTEREST PAID:	\$502.00
CHARGES PAID:	\$0.00
FEES PAID:	\$0.00
TOTAL AMOUNT PAID TODAY:	\$502.00
BALANCE DUE ON LOAN:	\$5,185.95
NEXT SCHEDULED DUE DATE:	11/21/2014

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

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

Nichole Davis	Nichole Davis
Printed Name	Signature

APP 009016

ROA 007422

Customer Receipt/Repayment Plan Receipt (210 day loan)

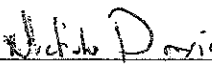
NAME AND ADDRESS OF THE LICENSEE: Tm Las Vegas Nv #13 Decatur Bl 6530 S. Decatur Blvd., #100 Las Vegas, NV 89118	PAYMENT MADE ON BEHALF OF OR BY: Nichole Davis
LOAN AGREEMENT IDENTIFICATION NO. 11269-0122695	DATE/TIME OF RECEIPT OF PAYMENT: 09/26/2014 01:52:42 PM
LOAN AGREEMENT DATE: 8/23/2014 11:48:00 AM	
If you have multiple loans, this payment was applied to the loan number identified above.	
AMOUNT PAID: \$569.00	AGENT RECEIVING PAYMENT: Meaghan Lamountain

TODAY'S PAYMENT ITEMIZATION

PRINCIPAL PAID:	\$0.63
INTEREST PAID:	\$568.37
CHARGES PAID:	\$0.00
FEEES PAID:	\$0.00
TOTAL AMOUNT PAID TODAY:	\$569.00
BALANCE DUE ON LOAN:	\$5,019.37
NEXT SCHEDULED DUE DATE:	10/22/2014

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

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



 Printed Name



 Signature

APP 009017

ROA 007423

6

Customer Application

Personal Information

Date	8/23/2014			[Redacted]	
Last Name	DAVIS		First Name	Nichole	
[Redacted]			Work Phone	ROSC	
[Redacted]			Email Address (optional):		
Which number do you prefer that we call? <input type="checkbox"/> Home Phone <input checked="" type="checkbox"/> Cell Phone					
Physical Address (Street Number & Name)				Apt #	
10168 Sugartree Ave					
City	Las Vegas	State	NV	Zip	89141
Mailing Address (if different from physical address)					
City		State		Zip	

Source of Income

[Redacted]					
098.7251		[Redacted]		[Redacted]	
Pay Frequency: (check one) <input type="checkbox"/> 1 st & 15 th of month <input type="checkbox"/> 15 th & end of month <input checked="" type="checkbox"/> Biweekly (every 2 weeks) <input type="checkbox"/> Weekly <input type="checkbox"/> Monthly (last day) <input type="checkbox"/> Monthly (1 st day) <input type="checkbox"/> Monthly (3 rd day) <input type="checkbox"/> Self-Employed			Next Payday	Current and Expected	Work Shift
			8/29/14	Gross Monthly Income: \$6K	Gross Monthly Obligations: \$2000
*Alimony, child support or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation. Alimony, child support, or separate maintenance received under: <input type="checkbox"/> court order <input type="checkbox"/> written agreement <input type="checkbox"/> oral understanding Are you currently in bankruptcy? <input type="checkbox"/> yes <input checked="" type="checkbox"/> no					

Credit References

Busi	[Redacted]	
Addr	[Redacted]	
Busi	[Redacted]	
Addr	[Redacted]	

Personal References

Name	[Redacted]	
Relationship	[Redacted]	
Name	[Redacted]	
Relationship	[Redacted]	
Name	[Redacted]	
Relationship	[Redacted]	
Name	[Redacted]	
Relationship	[Redacted]	

APP 009018
ROA 007424

Co-Applicant Information

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

ADDITIONAL TERMS AND CONDITIONS OF THIS CUSTOMER APPLICATION

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

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

APP 009019
ROA 007425

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

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

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

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

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

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

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

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

Ability to Repay Verification.

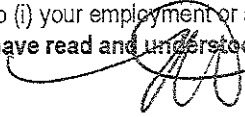
Pursuant to Nevada law, we are required to obtain a written and signed Affidavit from you addressing the following: (i) you have provided TitleMax with true and correct information concerning your income, obligations, employment and ownership of the vehicle; and (ii) you have the ability to repay. You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

NO

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

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



Applicant Signature

8/23/2014
Date

Co-Applicant Signature

Date

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CERTIFICATE OF TITLE

12473
5-11-13

VIN 5N1AR18U45C786829	YEAR 2005	MAKE NISS	MODEL PATHFINDER	VEHICLE BODY T4W	TITLE NUMBER NV005932761
DATE ISSUED 02/06/2013	ODOMETER MILES 50	FUEL TYPE G	SALES TAX PD	EMPTY WT 4242	GROSS WT GVWR
VEHICLE COLOR	ODOMETER BRAND			BRANDS	

ACTUAL MILES

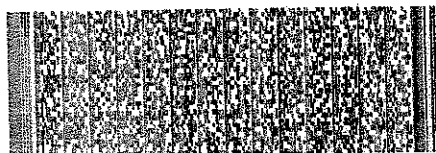
OWNER(S) NAME AND ADDRESS
 DAVIS NICHOLE ROSE
 10654 EL CAMINO RD
 LAS VEGAS NV 89141-8572

LIENHOLDER NAME AND ADDRESS
 TITLEMAX OF NEVADA INC DBA TITLEMAX
 6530 S DECATUR BLVD UNIT 100
 LAS VEGAS NV 89118-2115

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

[Signature]
 SIGNATURE OF AUTHORIZED AGENT 5/7/14
 DATE

TitleMax of Nevada Inc, DBA TitleMax
 PRINTED NAME OF AGENT AND COMPANY



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

Printed Full Legal Name of Buyer	Nevada Driver's License Number or Identification Number	<input type="checkbox"/> AND
Printed Full Legal Name of Buyer	Nevada Driver's License Number or Identification Number	<input type="checkbox"/> OR

Address _____ City _____ State _____ Zip Code _____
 I certify to the best of my knowledge the odometer reading is the actual mileage of the vehicle unless one of the following statements is checked.

<input checked="" type="checkbox"/> NO TENTHS	<input type="checkbox"/> The mileage stated is in excess of its mechanical limits.
<input type="checkbox"/>	<input type="checkbox"/> The odometer reading is not the actual mileage. WARNING: ODOMETER DISCREPANCY.
<input type="checkbox"/>	<input type="checkbox"/> Exempt - Model year over 9 years old.

Signature of Seller(s)/Agent/Dealership _____ Printed Name of Seller(s)/Agent/Dealership _____
 I am aware of the above odometer certification made by the seller/agent: Dealer's License Number _____ Date of Sale _____

Signature of Buyer _____ Printed Full Legal Name of Buyer _____
 ACCORDING TO THE RECORDS OF THE DEPARTMENT OF MOTOR VEHICLES, THE PERSON NAMED HEREON IS THE OWNER OF THE VEHICLE DESCRIBED ABOVE, SUBJECT TO LIEN AS SHOWN.
 CONTROL NO. 1020275C
 (THIS IS NOT A TITLE NO.)

VP-2 (Rev. 8/10)

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):

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

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

City _____ State _____ Zip Code _____

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

NO TENTHS

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

ODOMETER READING _____

Seller(s)/Agent/Dealership _____
I certify the above odometer certification made by the seller/agent.

Printed Name of Seller(s)/Agent/Dealership _____
Dealer's License Number _____ Date of Sale _____

Buyer _____ Printed Full Legal Name of Buyer _____

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):

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

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

City _____ State _____ Zip Code _____

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

NO TENTHS

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

ODOMETER READING _____

Seller(s)/Agent/Dealership _____
I certify the above odometer certification made by the seller/agent.

Printed Name of Seller(s)/Agent/Dealership _____
Dealer's License Number _____ Date of Sale _____

Buyer _____ Printed Full Legal Name of Buyer _____

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):

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

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

City _____ State _____ Zip Code _____

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

NO TENTHS

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

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Contact Information

8/23/2014

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

Telephone: 404-542-6618
 Fax:

Notes

Vehicle Info For 2005 Nissan Pathfinder LE 4D Utility

MSRP: \$32,800	VIN: 5N1AR18U45C786829	Adj. State: National
Fin Adv: \$8,275	UVC: 2005640057	Mileage: 0
Equip Ret: \$35,645	MPG: 16/23	Mileage Cat: D
Tire Size: 265/65R17	Weight: 4573	Cylinders: 6
Base HP: 270 @ 5600	Fuel Type: Gas	Transmission: A
Taxable HP: 33.9	Wheelbase: 112.2	Drive Train: RWD
Model Number: 09415	End of Term Months: 0	End of Term Mileage: 0
Price Includes: AT AC		

Wholesale Black Book values as of 8/22/2014

	X-CL	Clean	Average	Rough
Base	N/A	\$8,350	\$6,350	\$4,725
Options	N/A	\$0	\$0	\$0
Mileage	N/A	N/A	N/A	N/A
Region	N/A	\$0	\$0	\$0
Total	N/A	\$8,350	\$6,350	\$4,725

Trade In Black Book values as of 8/22/2014

	X-CL	Clean	Average	Rough
Base	N/A	\$8,470	\$6,470	\$4,485
Options	N/A	\$0	\$0	\$0
Mileage	N/A	N/A	N/A	N/A
Region	N/A	\$0	\$0	\$0
Total	N/A	\$8,470	\$6,470	\$4,485

Retail Black Book values as of 8/22/2014

	X-CL	Clean	Average	Rough
Base	N/A	\$10,900	\$8,425	\$6,475

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	X-CL	Clean	Average	Rough
Options	N/A	\$0	\$0	\$0
Mileage	N/A	N/A	N/A	N/A
Region	N/A	\$0	\$0	\$0
Total	N/A	\$10,900	\$8,425	\$6,475

Residual Black Book values as of 8/22/2014

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

Black Book Add/Deducts

w/o Leather -500

Cash Advance Snapshot Report

Filter (Location: 11269 Loan: 11269-0122695 Ordered by Date)

Tm Las Vegas Nv #13 Decat
6530 S. Decatur Blvd., #100
Las Vegas, NV 89118
(702)361-3555

08/23/2014

ID #	Orig. Date	Customer Name	Type	Coll. Value	Advanced	Fees.	Paid	Amt. Due	EXT's	
Transaction #	Type	Trans. Date	New Due Date	Pro? Rev?	Principal	Fees	Amt Paid	Due		
11269-0122695	08/23/2014	Davis, Nichole R	A2	\$7,215.56	\$5,020.00	\$3,449.93	\$8,469.93	\$0.00	0	
11269-0122695-1	NEL	8/23/2014 11:			\$5,020.00	\$0.00	\$0.00	\$5,020.00		
11269-0122695-2	LOG	9/22/2014 1:0			\$0.00	\$0.00	\$0.00	\$0.00		
11269-0122695-3	FEE	9/22/2014 7:5			\$0.00	\$501.50	\$0.00	\$501.50		
11269-0122695-4	LOG	9/23/2014 12:			\$0.00	\$0.00	\$0.00	\$0.00		
11269-0122695-5	LOG	9/25/2014 10:			\$0.00	\$0.00	\$0.00	\$0.00		
11269-0122695-6	LOG	9/26/2014 11:			\$0.00	\$0.00	\$0.00	\$0.00		
11269-0122695-7	PMT	9/26/2014 1:5	10/22/2014	X -	(\$0.63)	\$66.87	\$569.00	(\$502.13)		
11269-0122695-8	LOG	10/22/2014 1		X -	\$0.00	\$0.00	\$0.00	\$0.00		
11269-0122695-9	FEE	10/22/2014 7:		X -	\$0.00	\$434.58	\$0.00	\$434.58		
11269-0122695-10	LOG	10/23/2014 1		X -	\$0.00	\$0.00	\$0.00	\$0.00		
11269-0122695-11	LOG	10/23/2014 5:		X -	\$0.00	\$0.00	\$0.00	\$0.00		
11269-0122695-12	LOG	10/25/2014 1		X -	\$0.00	\$0.00	\$0.00	\$0.00		
11269-0122695-13	LOG	10/27/2014 1		X -	\$0.00	\$0.00	\$0.00	\$0.00		
11269-0122695-14	LOG	10/28/2014 1		X -	\$0.00	\$0.00	\$0.00	\$0.00		
11269-0122695-15	LOG	10/28/2014 6:		X -	\$0.00	\$0.00	\$0.00	\$0.00		
11269-0122695-16	LOG	10/29/2014 3:		X -	\$0.00	\$0.00	\$0.00	\$0.00		
11269-0122695-17	LOG	10/30/2014 3:		X -	\$0.00	\$0.00	\$0.00	\$0.00		
11269-0122695-18	LOG	11/3/2014 3:1		X -	\$0.00	\$0.00	\$0.00	\$0.00		
11269-0122695-19	LOG	11/4/2014 6:4		X -	\$0.00	\$0.00	\$0.00	\$0.00		
11269-0122695-20	PMT	11/5/2014 9:0	11/21/2014	X -	\$0.00	\$234.00	\$502.00	(\$268.00)		
11269-0122695-21	LOG	11/21/2014 4:		X -	\$0.00	\$0.00	\$0.00	\$0.00		
11269-0122695-22	FEE	11/21/2014 7:		X -	\$0.00	\$267.43	\$0.00	\$267.43		
11269-0122695-23	LOG	11/22/2014 1		X -	\$0.00	\$0.00	\$0.00	\$0.00		
11269-0122695-24	LOG	11/24/2014 1:		X -	\$0.00	\$0.00	\$0.00	\$0.00		
11269-0122695-25	LOG	11/25/2014 1:		X -	\$0.00	\$0.00	\$0.00	\$0.00		
11269-0122695-26	PMT	11/29/2014 3:	12/21/2014	X -	\$0.00	\$133.72	\$567.73	(\$434.01)		
11269-0122695-27	FEE	12/21/2014		X -	\$0.00	\$367.72	\$0.00	\$367.72		
11269-0122695-28	LOG	12/22/2014 1		X -	\$0.00	\$0.00	\$0.00	\$0.00		
11269-0122695-29	LOG	12/23/2014 1		X -	\$0.00	\$0.00	\$0.00	\$0.00		
11269-0122695-30	LOG	12/26/2014 2:		X -	\$0.00	\$0.00	\$0.00	\$0.00		
11269-0122695-31	PMT	1/2/2015 2:16	1/20/2015	X -	\$0.00	\$200.57	\$520.00	(\$319.43)		
11269-0122695-32	LOG	1/20/2015 5:0		X -	\$0.00	\$0.00	\$0.00	\$0.00		
11269-0122695-33	FEE	1/20/2015 8:2		X -	\$0.00	\$300.86	\$0.00	\$300.86		
11269-0122695-34	LOG	1/21/2015 1:2		X -	\$0.00	\$0.00	\$0.00	\$0.00		
11269-0122695-35	PMT	1/21/2015 5:2	2/19/2015	X -	(\$136.14)	\$16.71	\$502.00	(\$485.29)		
11269-0122695-36	FEE	2/19/2015 7:1		X -	\$0.00	\$471.57	\$0.00	\$471.57		
11269-0122695-37	LOG	2/20/2015 3:0		X -	\$0.00	\$0.00	\$0.00	\$0.00		
11269-0122695-38	LOG	2/20/2015 6:3		X -	\$0.00	\$0.00	\$0.00	\$0.00		
11269-0122695-39	LOG	2/21/2015 12:		X -	\$0.00	\$0.00	\$0.00	\$0.00		
11269-0122695-40	LOG	2/23/2015 10:		X -	\$0.00	\$0.00	\$0.00	\$0.00		
11269-0122695-41	LOG	2/23/2015 3:5		X -	\$0.00	\$0.00	\$0.00	\$0.00		
11269-0122695-42	LOG	2/24/2015 6:2		X -	\$0.00	\$0.00	\$0.00	\$0.00		
11269-0122695-43	LOG	2/25/2015 1:0		X -	\$0.00	\$0.00	\$0.00	\$0.00		
11269-0122695-44	LOG	2/26/2015 1:4		X -	\$0.00	\$0.00	\$0.00	\$0.00		
11269-0122695-45	LOG	2/27/2015 1:2		X -	\$0.00	\$0.00	\$0.00	\$0.00		
11269-0122695-46	LOG	3/2/2015 5:05		X -	\$0.00	\$0.00	\$0.00	\$0.00		
11269-0122695-47	LOG	3/2/2015 6:18		X -	\$0.00	\$0.00	\$0.00	\$0.00		
11269-0122695-48	LOG	3/3/2015 12:4		X -	\$0.00	\$0.00	\$0.00	\$0.00		
11269-0122695-49	LOG	3/13/2015 12:		X -	\$0.00	\$0.00	\$0.00	\$0.00		
11269-0122695-50	LOG	3/13/2015 6:1		X -	\$0.00	\$0.00	\$0.00	\$0.00		
11269-0122695-51	LOG	3/16/2015 12:		X -	\$0.00	\$0.00	\$0.00	\$0.00		
11269-0122695-52	LOG	3/16/2015 5:0		X -	\$0.00	\$0.00	\$0.00	\$0.00		
11269-0122695-53	FEE	3/21/2015 4:3		X -	\$0.00	\$487.83	\$0.00	\$487.83		
11269-0122695-54	PMT	3/24/2015 3:1	3/21/2015	X -	\$0.00	\$0.00	\$502.00	(\$502.00)		
11269-0122695-55	LRP	3/24/2015 3:4		X -	(\$4,883.23)	(\$33.43)	\$5,307.20	(\$5,340.63)		
11269-0122695 Totals:					1	\$0.00	\$3,449.93	\$8,469.93	\$0.00	0

08/23/2014 Totals: 1

\$7,215.56

\$0.00

\$3,449.93

\$8,469.93

\$0.00

0

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ROA 007432

TitleMax of Nevada, Inc. d/b/a TitleMax
6530 S. Decatur Blvd., #100
Las Vegas, NV 89118
(702)361-3555
3/3/2015

Nichole Davis
6168 Sugartree Ave
Las Vegas, NV 89141

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

Dear Customer:

On 8/23/2014 11:48:00 AM you entered a Title Loan Agreement ("Loan Agreement") with TitleMax of Nevada, Inc. d/b/a TitleMax, and, if applicable, on 09/26/2014 you entered a Grace Period Payments Deferment Agreement with TitleMax of Nevada, Inc. d/b/a TitleMax. On 2/20/2015 ("Date of Default") you defaulted on your payment obligations under the Loan Agreement and, if applicable, the Grace Period Payments Deferment Agreement. Before we attempt to collect the outstanding balance by repossessing the Vehicle, we are offering you an opportunity to enter into a written AMENDMENT OF THE TITLE LOAN AGREEMENT TO ESTABLISH A REPAYMENT PLAN ("Repayment Plan").

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

To enter into a Repayment Plan you must follow these procedures by 3/22/2015 : (1) return to the location in which you signed the Loan Agreement and, if applicable, the Grace Period Payments Deferment Agreement; (2) read and sign the Repayment Plan we prepare; and (3) make an initial payment of \$1,103.30. The total of payments or the remaining balance on the original transaction is \$5,516.50. You made the following payment(s) on the loan:

Date:	09/26/2014	Amount:	\$569.00
Date:	11/05/2014	Amount:	\$502.00
Date:	11/29/2014	Amount:	\$567.73
Date:	01/02/2015	Amount:	\$520.00
Date:	01/21/2015	Amount:	\$502.00

UNITED STATES POSTAL SERVICE®
Certificate of Mailing
To pay fee, affix stamps or meter.

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

From: TitleMax of Nevada INC, dba TitleMax
6530 S. Decatur Blvd #100
Las Vegas, NV 89118

To: Nichole Davis
6168 Sugartree Ave
Las Vegas, NV

8444 MAR - 3 2015

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

fore 3/22/2015 will be \$1,103.30.

ada law: (1) you must enter into the unless we allow a longer period; (2) we er the date of default, unless you agree payment of not more than 20 percent of

APP 009027
ROA 007433

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

No. 11269-0122695

Date: 3/24/2015

Customer Name: Davis, Nichole R Address: 6168 Sugartree Ave Las Vegas, NV 89141 (702)269-8411 Co-Borrower Name: Address:	Licensee Name: TitleMax of Nevada, Inc. d/b/a TitleMax Address: 6530 S. Decatur Blvd., #100 Las Vegas, NV 89118 Vehicle Information: 2005, tan, Nissan, Pathfinder, 5n1ar18u45c786829
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Terms: In this Amendment of the Title Loan Agreement to Establish a Repayment Plan ("Repayment Plan Agreement"), the words "you" and "your" mean the customer who has signed it. The words "Licensee", "we", "us" and "our" mean TitleMax of Nevada, Inc. d/b/a TitleMax. We operate under Chapter 604A of the Nevada Revised Statutes. We are regulated by the Nevada Department of Business & Industry, Financial Institutions Division. The telephone number to the Office of the Commissioner to handle concerns or complaints of customers is (866) 858-8951. The word "Vehicle" means the vehicle identified above. The word "Title" means a certificate of title or ownership to the vehicle identified above.

The Title Loan Agreement. This Repayment Plan Agreement amends and modifies the Title Loan Agreement you signed on 08/23/2014 ("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 \$5,307.20 was due on 03/21/2015 ("Original Due Date").

Payments. This Repayment Plan is divided into monthly installments of the remaining balance owing. You and we agree to the payment period set forth below in the Amended Payment Schedule. In consideration of your promises herein, we agree to amend and modify the Original Due Date, resulting in separate payments due on the Periodic Due Dates set forth below. Therefore, you agree to pay us in cash the amount owing on the dates set forth in the Amended Payment Schedule set forth below. By signing below, you agree to make an initial payment of \$0.00 and to pay a total of \$4883.20 under the terms of the Repayment Plan. We will not attempt to collect an amount that is greater than the amount owed. We will not attempt to collect the outstanding balance during the term of the Repayment Plan by process of alternative dispute resolution, by repossessing the Vehicle, or by exercising any other right we have under Nevada law, unless you default on the Repayment Plan

Amended Payment Schedule:

Periodic Payments	Amount of Payment	Periodic Due Date
1st Scheduled Payment	\$697.60	4/23/2015
2nd Scheduled Payment	\$697.60	5/23/2015
3rd Scheduled Payment	\$697.60	6/22/2015
4th Scheduled Payment	\$697.60	7/22/2015
5th Scheduled Payment	\$697.60	8/21/2015
6th Scheduled Payment	\$697.60	9/20/2015
7th Scheduled Payment	\$697.60	10/20/2015
The total amount due under the terms of the Repayment Plan:		\$4883.20

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

Prepayment. You have the right to rescind this Repayment Plan. You may rescind on or before the close of business on the next day of business at the location where the Repayment Plan was initiated. To rescind, you must deliver to us the total amount due under the Repayment Plan, less any amount you paid to you to initiate the Repayment Plan. If you rescind, then we will not charge you any amount for rescinding. You may also pay us in full at any time, without an additional charge or fee, before the final Periodic Due Date. If you pay the total amount due under the terms of the Repayment Plan in full, including all amounts negotiated and agreed to herein, then we shall return the Title to you. You may also make a partial payment on the Repayment Plan at any time without an additional charge or fee. You agree that we will apply all partial prepayments to the outstanding balance amount owing. Unless your next scheduled payment is your final payment owing, such partial prepayment does not relieve you of your obligation to make your next scheduled payment.

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

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

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

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

Customer's Signature: [Signature] Date: 3-24-15 By: [Signature] Its Employee

Any comments or questions may be directed to our Customer Comment Line at the following toll-free number: 1-800-804-5368.

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604A LOAN REVIEW WORKSHEET

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

Licensee Address: **6530 S DECATUR BLVD SUITE 100, LAS VEGAS NV 89118**

Borrower Name & Address: **JOHN BROWN**

Exam Start Date: **5/20/2015**

Exam as of: **5/4/2015**

Examiner: **TD**

Account Number	Origination Date	Amount of Loan	Maturity Date	Finance Charge	Total Number of Payments	Payment Amount	APR Quoted	Is the APR correct?
11269-0133378	11/3/2014	\$5,000.00	6/1/2015	\$2,186.82	6&1	1026.68/1026.68	121.55%	YES

Loan Type: Deferred Deposit High-Int Loans Title Loans Purpose of loan: **APP**

Is the loan secured? **YES** If so, what is the collateral? **CHEV 2010 SIL VERADO** If secured by a vehicle title, is it filed and perfected? **YES**

What is the borrower's expected gross monthly income? **\$4,000** Was the borrower's income verified? **YES** Paystub Affidavit Other: **N/A**

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

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

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

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

(Applies to Title Loans Only) Does the loan amount exceed the fair market value of the vehicle securing the loan? **NO** Fair Market Value: **11269-**

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

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

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

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

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

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

VIOLATIONS/ TECHNICAL EXCEPTIONS/ OTHER COMMENTS:

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

009030
ROA 007436

Title Loan Agreement

Number: 11269-0133378

Date 11/3/2014

Customer & Co-Customer Information

ACCOUNT NUMBER:

11269-0133378

FIRST NAME LAST NAME

CO-CUSTOMER FIRST NAME

CO-CUSTOMER LAST NAME

CO-CUSTOMER SSN

CO-CUSTOMER'S DRIVERS LIC. STATE D. NO.

CO-CUSTOMER STREET ADDRESS

CO-CUSTOMER CITY

CO-CUSTOMER STATE

CO-CUSTOMER ZIP CODE

CO-CUSTOMER HOME PHONE

CO-CUSTOMER DATE OF BIRTH

[Redacted Customer Name]

STATE NV ZIP CODE 89129

[Redacted Customer Address]

Motor Vehicle & Licensee Information

LICENSEE'S HOURS OF OPERATION:

Monday to Friday 9:00 A.M. to 7:00 P.M. Saturday 10:00 A.M. to 4:00 P.M. Closed Sunday

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

LICENSEE PHONE NUMBER (702)361-3555

LICENSEE STREET ADDRESS 6530 S. Decatur Blvd., #100

LICENSEE CITY Las Vegas

LICENSEE STATE NV

LICENSEE ZIP CODE 89118

VEHICLE IDENTIFICATION NUMBER (VIN) 3GCRKSE37AG135036

LICENSE PLATE 032LXW

VEHICLE YEAR 2010

VEHICLE MAKE Chevrolet

VEHICLE MODEL Silverado

COLOR Green

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

Term, Principal, interest, Charges and Payment. The original term of this loan is 210 days. You promise to timely pay us in cash or as otherwise agreed in writing \$5,000.00 ("Principal Amount"), which includes any filing fee listed below plus interest on the unpaid principal balance of this Loan Agreement at the daily rate of 0.333% from the date of this Loan Agreement until 06/01/2015 the earlier of: (i) the due date of your last payment as set forth in the Payment Schedule below; or (ii) payment in full. You also promise to pay any other charges provided for under this Loan Agreement. You agree to make your payment in the amounts and on the dates set forth in the Payment Schedule below ("Due Date") at the address indicated above, or at such other address as we direct you in writing. If any Due Date falls on a date we are not open for business, then you agree to pay us on the next business day, and we will credit such payment, as if we received it on the appropriate Due Date. The Loan Agreement will be consummated upon the date you sign this Loan Agreement. Time is of the essence in this Loan Agreement. In consideration of your delivering the Title to us and granting us a security interest in the Motor Vehicle as set forth below, your promise to timely pay and agreeing to this Loan Agreement, we agree to provide you a loan in the Principal Amount provided above.

APP 009031 ROA 007437

FEDERAL TRUTH-IN-LENDING DISCLOSURES

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

Your payment schedule will be:

Number of Payments	Amount of Payments	When Payments are Due
6	\$1,026.69	12/3/2014 and each 30 days thereafter
1	\$1,026.68	6/1/2015

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

Filing Fee: \$ 0.00

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

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

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

Calculation of Interest, Application of Payments and Security Interest.

We use the simple interest method to calculate the interest. We calculated the simple interest assuming you will pay on the scheduled Payment Dates. If you make your payments on the dates set forth in the Payment Schedule, the Finance Charge box above discloses the total amount of interest you will owe us under this Loan Agreement. Payments are calculated to pay off 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 009032
ROA 007438

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

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

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

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

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

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

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

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

APP 009033
ROA 007439

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

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

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

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

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

6. All parties, including related third parties, shall retain the right to seek adjudication in a small claims tribunal for disputes within the scope of such tribunal's jurisdiction. Any dispute, which cannot be adjudicated within the jurisdiction of a small claims tribunal, shall be resolved by binding arbitration. Any appeal of a judgment from a small claims tribunal shall be resolved by binding arbitration. Furthermore, nothing in this Arbitration Provision shall limit the right of you or us (a) to foreclose against the Motor Vehicle by the exercise of any power under the Loan Agreement or under applicable law, (b) to exercise self-help remedies such as set off or repossession, or (c) to obtain provisional or ancillary remedies such as pre-judgment seizure of property, detinue, replevin, or injunctive relief, or to seek or obtain any other traditional equitable relief which does not claim money damages from a court having jurisdiction. The insatiation 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 009034
ROA 007440

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

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

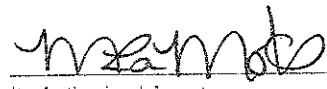
Acknowledgments. This Loan Agreement contains a binding Waiver of Jury Trial and Arbitration Provision. By signing this Loan Agreement you acknowledge that it was filled in before you did so and that you received a completed copy of it. You agree that the information you provided before entering into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

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

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


Customer's Signature

11-3-14
Date


Its Authorized Agent

11/3/14
Date

Co-Customer's Signature

Date

APP 009035
ROA 007441

GRACE PERIOD PAYMENTS DEFERMENT AGREEMENT

Account Number: 11269-0133378

Date:

Customer Name:
John Brown
Address:
7612 Advantage Ct
Las Vegas, NV 89129

Licensee Name: TitleMax of Nevada, Inc. d/b/a TitleMax
Address: 6530 S. Decatur Blvd., #100
Las Vegas, NV 89118

Vehicle Information: 2010 Chevrolet Silverado 3GCRKSE37AG135036

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 11/03/2014 ("Loan Agreement.") Under the Title Loan Agreement, we agreed with you that we may subsequently offer you a "Grace Period" which is a gratuitous period of payments deferment. You agree that we are offering you a "Grace Period" and you are voluntarily accepting such offer after entering into a Loan Agreement pursuant to the provisions of NRS 604A.70 and NRS 604A.210. **Please note that since this is a "Grace Period" it is not an "extension" as defined in NRS 604A.065.** Under the Title Loan Agreement, your obligation to pay simple interest under the Loan Agreement remains unchanged. Other than the interest and fees originally provided for in the Title Loan Agreement, we do not charge you any additional fees or interest for entering into this Grace Period Payments Deferment Agreement.

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

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

Grace Periods Payments Deferment Schedule

Payment Number	Amount of Payment	Deferred Periodic Due Date
1	\$499.50	12/3/2014
2	\$499.50	1/2/2015
3	\$499.50	2/1/2015
4	\$499.50	3/3/2015
5	\$499.50	4/2/2015
6	\$499.50	5/2/2015
7	\$499.50	6/1/2015
8	\$714.29	7/1/2015
9	\$714.29	7/31/2015
10	\$714.29	8/30/2015
11	\$714.29	9/29/2015
12	\$714.29	10/29/2015
13	\$714.29	11/28/2015
14	\$714.26	12/28/2015
The total amount paid after making all payments under the under the terms of the Grace Period Payments Deferment Agreement:		\$8,496.50

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

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

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

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

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

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

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


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

Any comments or questions may be directed to Customer Service at the toll free number: 800-804-5386

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

 12-5-14
Customer's Signature Date

 12/5/14
Its Authorized Agent Date

Co-Borrower's Signature Date

Any non-compliance with this agreement may be subject to the Consumer Credit Protection Act, 15 U.S.C. § 1601 et seq.

Affidavit

STATE OF NEVADA
COUNTY OF Clark

Title Loan Agreement No.: 11269-0133378
Date: 11/3/2014

Customer Name: John Brown
Address: 7612 Advantage CT
Las Vegas, NV 89129
Co-Borrower Name:
Address:

Licensee Name: TitleMax of Nevada, Inc. d/b/a TitleMax
Address:
6530 S Decatur Blvd #100
Las Vegas, NV 89118

Vehicle Information: VIN: 3GCRKSE37AG135036
License Plate State and No: 032XLW Color: Green Year: 2010 Make: Chevy Model: Silverado

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, 400 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.

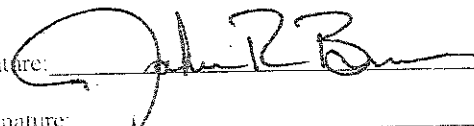
Pursuant to N.R.S. 604A.450-1, we have evaluated the Vehicle's fair market value. Pursuant to N.R.S. 604A.450-2, we have reviewed your application information regarding current and expected income, obligations and employment.

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, John Brown, being first duly sworn, states as follows:

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

FURTHER, AFFIANT SAYETH NOT.

Customer Signature: 

Co-Borrower Signature: _____

APP 009040
ROA 007446

Customer Receipt/Repayment Plan Receipt (210 day loan)

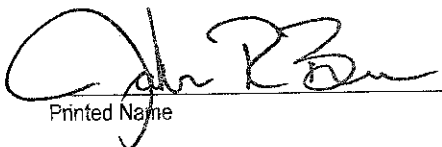
NAME AND ADDRESS OF THE LICENSEE: TitleMax of Nevada, Inc. d/b/a TitleMax 6530 S. Decatur Blvd, Las Vegas, Nevada 89118.	PAYMENT MADE ON BEHALF OF OR BY: JOHN R BROWN 7612 Advantage Ct, Las Vegas, NV, 89129
LOAN AGREEMENT IDENTIFICATION NO. 20133378-11269 LOAN AGREEMENT DATE: 11/03/2014 If you have multiple loans, this payment was applied to the loan number identified above.	DATE/TIME OF RECEIPT OF PAYMENT: 05/11/2015 15:00:06
AMOUNT PAID: 561.85	AGENT RECEIVING PAYMENT: Christine Flaherty

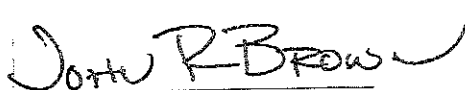
TODAY'S PAYMENT ITEMIZATION

PRINCIPAL PAID:	\$ <u>0.00</u>
INTEREST PAID:	\$ <u>561.85</u>
CHARGES PAID:	\$ <u>0.00</u>
FEES PAID:	\$ <u>0.00</u>
TOTAL AMOUNT PAID TODAY:	\$ <u>561.85</u>
UNPAID INTEREST:	\$ <u>0.00</u>
BALANCE DUE ON LOAN:	\$ <u>4962.39</u>
NEXT SCHEDULED DUE DATE:	<u>06/01/2015</u>

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

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


 Printed Name


 Signature

APP 009041
ROA 007447

Customer Receipt/Repayment Plan Receipt (210 day loan)

NAME AND ADDRESS OF THE LICENSEE: Tm Las Vegas Nv #13 Decatur Bl 6530 S. Decatur Blvd., #100 Las Vegas, NV 89118	PAYMENT MADE ON BEHALF OF OR BY: John Brown
LOAN AGREEMENT IDENTIFICATION NO. 11269-0133378	DATE/TIME OF RECEIPT OF PAYMENT: 03/12/2015 03:16:03 PM
LOAN AGREEMENT DATE: 11/3/2014 10:57:29 AM	
If you have multiple loans, this payment was applied to the loan number identified above.	
AMOUNT PAID: \$496.13	AGENT RECEIVING PAYMENT: Lennin Carrillo-torr

TODAY'S PAYMENT ITEMIZATION

PRINCIPAL PAID:	\$0.00
INTEREST PAID:	\$496.13
CHARGES PAID:	\$0.00
FEES PAID:	\$0.00
TOTAL AMOUNT PAID TODAY:	\$496.13
BALANCE DUE ON LOAN:	\$5,082.05
NEXT SCHEDULED DUE DATE:	4/2/2015

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

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

John R Brown
John R Brown

 Printed Name Signature

APP 009042
ROA 007448

Customer Receipt/Repayment Plan Receipt (210 day loan)

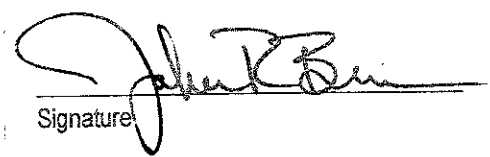
NAME AND ADDRESS OF THE LICENSEE: Tm Las Vegas Nv #13 Decatur Bl 6530 S. Decatur Blvd., #100 Las Vegas, NV 89118	PAYMENT MADE ON BEHALF OF OR BY: John Brown
LOAN AGREEMENT IDENTIFICATION NO. 11269-0133378	DATE/TIME OF RECEIPT OF PAYMENT: 02/03/2015 05:42:17 PM
LOAN AGREEMENT DATE: 11/3/2014 10:57:29 AM	
If you have multiple loans, this payment was applied to the loan number identified above.	
AMOUNT PAID: \$499.48	AGENT RECEIVING PAYMENT: Lennin Carrillo-torr

TODAY'S PAYMENT ITEMIZATION	
PRINCIPAL PAID:	\$33.52
INTEREST PAID:	\$465.96
CHARGES PAID:	\$0.00
FEES PAID:	\$0.00
TOTAL AMOUNT PAID TODAY:	\$499.48
BALANCE DUE ON LOAN:	\$4,966.28
NEXT SCHEDULED DUE DATE:	3/3/2015

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

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

John R Brown
 Printed Name


 Signature

APP 009043

ROA 007449

Customer Receipt/Repayment Plan Receipt (210 day loan)

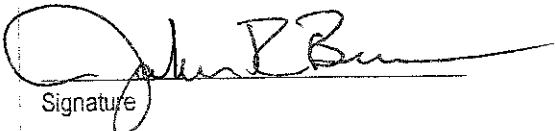
NAME AND ADDRESS OF THE LICENSEE: Tm Las Vegas Nv #13 Decatur Bl 6530 S. Decatur Blvd., #100 Las Vegas, NV 89118	PAYMENT MADE ON BEHALF OF OR BY: John Brown
LOAN AGREEMENT IDENTIFICATION NO. 11269-0133378	DATE/TIME OF RECEIPT OF PAYMENT: 01/08/2015 11:21:38 AM
LOAN AGREEMENT DATE: 11/3/2014 10:57:29 AM	
If you have multiple loans, this payment was applied to the loan number identified above.	
AMOUNT PAID: \$533.00	AGENT RECEIVING PAYMENT: Christine Flaherty

TODAY'S PAYMENT ITEMIZATION	
PRINCIPAL PAID:	\$0.00
INTEREST PAID:	\$533.00
CHARGES PAID:	\$0.00
FEES PAID:	\$0.00
TOTAL AMOUNT PAID TODAY:	\$533.00
BALANCE DUE ON LOAN:	\$5,032.88
NEXT SCHEDULED DUE DATE:	2/1/2015

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

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

John R Brown
 Printed Name


 Signature

APP 009044
 ROA 007450

Customer Receipt/Repayment Plan Receipt (210 day loan)

NAME AND ADDRESS OF THE LICENSEE: Tim Las Vegas Nv #13 Decatur Bl 6530 S. Decatur Blvd., #100 Las Vegas, NV 89118.	PAYMENT MADE ON BEHALF OF OR BY: John Brown
LOAN AGREEMENT IDENTIFICATION NO. 11269-0133378	DATE/TIME OF RECEIPT OF PAYMENT: 12/05/2014 11:07:05 AM
LOAN AGREEMENT DATE: 11/3/2014 10:57:29 AM If you have multiple loans, this payment was applied to the loan number identified above.	
AMOUNT PAID: \$533.00	AGENT RECEIVING PAYMENT: Meaghan Lamountain

TODAY'S PAYMENT ITEMIZATION

PRINCIPAL PAID:	\$0.20
INTEREST PAID:	\$532.80
CHARGES PAID:	\$0.00
FEES PAID:	\$0.00
TOTAL AMOUNT PAID TODAY:	\$533.00
BALANCE DUE ON LOAN:	\$4,999.80
NEXT SCHEDULED DUE DATE:	1/2/2015

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

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

John P Brown
 Printed Name

John P Brown
 Signature

APP 009045

ROA 007451

3-15-13

CERTIFICATE OF TITLE

VIN 3GCRKSE37AG135036	YEAR 2010	MAKE CHEV	MODEL SILVERADO	VEHICLE BODY TCW	TITLE NUMBER NV005642874
DATE ISSUED 09/11/2012	ODOMETER MILES 19192	FUEL TYPE F	SALES TAX PD	EMPTY WT	GROSS WT 6001
VEHICLE COLOR	ODOMETER BRAND			BRANDS	

ACTUAL MILES

OWNER(S) NAME AND ADDRESS

BROWN JOHN RAYMOND
BROWN RENEE DANELLE
7612 ADVANTAGE CT
LAS VEGAS NV 89129-6735

OR

LIENHOLDER NAME AND ADDRESS

TITLEMAX OF NEVADA INC DBA TITLEMAX
6530 S DECATUR BLVD UNIT 100
LAS VEGAS NV 89118-2115

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

SIGNATURE OF AUTHORIZED AGENT _____ DATE _____



PRINTED NAME OF AGENT AND COMPANY _____

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

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

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

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

Address _____ City _____ State _____ Zip Code _____
I certify to the best of my knowledge the odometer reading is the actual mileage of the vehicle unless one of the following statements is checked.

ODOMETER READING	<input checked="" type="checkbox"/> NO TENTHS	<input type="checkbox"/> The mileage stated is in excess of its mechanical limits.
	<input type="checkbox"/>	<input type="checkbox"/> The odometer reading is not the actual mileage. WARNING: ODOMETER DISCREPANCY.
	<input type="checkbox"/>	<input type="checkbox"/> Exempt - Model year over 9 years old.

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

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

Signature of Buyer _____ Printed Full Legal Name of Buyer _____

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

CONTROL NO.

(THIS IS NOT A TITLE NO.)

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

APP
009047
 ALTERATION OR ERASURE VOIDS THIS TITLE
 ROA 007453

Contact Information 11/3/2014

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

Telephone: 404-542-6618
 Fax:

Notes

Vehicle Info For 2010 Chevrolet Silverado 1500 LT Crew Cab 4WD

MSRP: \$34,615
 Fin Adv: \$28,150
 Equip Ret: \$38,690
 Tire Size: 265/70R17
 Base HP: 302 @ 5600
 Taxable HP: 45.7
 Model Number: CK10543
 Price Includes: AT AC 8CY

VIN: 3GCRKSE37AG135036
 UVC: 2010160910
 MPG: 14/18
 Weight: 7000
 Fuel Type: Flex
 Wheelbase: 143.5
 End of Term Months: 0

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

Wholesale Black Book values as of 11/3/2014

	X-CL	Clean	Average	Rough
Base	\$29,000	\$27,300	\$23,500	\$20,200
Options	\$0	\$0	\$0	\$0
Mileage	N/A	N/A	N/A	N/A
Region	\$0	\$0	\$0	\$0
Total	\$29,000	\$27,300	\$23,500	\$20,200

Trade In Black Book values as of 11/3/2014

	X-CL	Clean	Average	Rough
Base	N/A	\$27,640	\$24,260	\$18,985
Options	N/A	\$0	\$0	\$0
Mileage	N/A	N/A	N/A	N/A
Region	N/A	\$0	\$0	\$0
Total	N/A	\$27,640	\$24,260	\$18,985

Retail Black Book values as of 11/3/2014

	X-CL	Clean	Average	Rough
Base				

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	X-CL	Clean	Average	Rough
	\$33,375	\$31,400	\$27,300	\$23,150
Options	\$0	\$0	\$0	\$0
Mileage	N/A	N/A	N/A	N/A
Region	\$0	\$0	\$0	\$0
Total	\$33,375	\$31,400	\$27,300	\$23,150

Residual Black Book values as of 11/3/2014

	12 Month	24 Month	30 Month	36 Month	42 Month	48 Month	60 Month	End Of Term
Base	\$17,125	\$14,800	\$13,725	\$12,675	\$11,675	\$10,700	\$8,850	\$0
Options	\$0	\$0	\$0	\$0	\$0	\$0	\$0	N/A
Mileage	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Total	\$17,125	\$14,800	\$13,725	\$12,675	\$11,675	\$10,700	\$8,850	\$0

Black Book Add/Deducts

- 20-Inch Wheels +450
- 4800 V8 -250
- 6.2L V8 +200
- Chrome Package +200
- Leather +900
- Navigation System +400
- Power Driver Seat +225
- Rearview Camera Sys +100
- Texas Edition +200
- Z71 +500

Cash Advance Snapshot Report

Filter (Location: 11269 Loan: 11269-0133378 Ordered by Date)

Tm Las Vegas Nv #13 Decat
6530 S. Decatur Blvd., #100
Las Vegas, NV 89118
(702)361-3555

11/03/2014

ID #	Orig. Date	Customer Name	Type	Coll. Value	Advanced	Fees.	Paid	Amt. Due	EXT's
Transaction #	Type	Trans. Date	New Due Date	Pro? Rev?	Principal	Fees	Amt Paid	Due	
11269-0133378	11/03/2014	Brown, John R	B2	\$7,186.82	\$5,000.00	\$2,986.76	\$2,611.25	\$5,375.51	0
11269-0133378-1	NEL	11/3/2014 10:			\$5,000.00	\$0.00	\$0.00	\$5,000.00	
11269-0133378-2	FEE	12/3/2014 7:0			\$0.00	\$499.50	\$0.00	\$499.50	
11269-0133378-3	LOG	12/4/2014 2:1			\$0.00	\$0.00	\$0.00	\$0.00	
11269-0133378-4	LOG	12/4/2014 5:2			\$0.00	\$0.00	\$0.00	\$0.00	
11269-0133378-5	PMT	12/5/2014 11:	1/2/2015		(\$0.20)	\$33.30	\$533.00	(\$499.70)	
11269-0133378-6	FEE	1/2/2015 7:29			\$0.00	\$466.18	\$0.00	\$466.18	
11269-0133378-7	LOG	1/5/2015 1:48			\$0.00	\$0.00	\$0.00	\$0.00	
11269-0133378-8	PMT	1/8/2015 11:2	2/1/2015		\$0.00	\$99.90	\$533.00	(\$433.10)	
11269-0133378-9	FEE	2/1/2015			\$0.00	\$399.58	\$0.00	\$399.58	
11269-0133378-10	LOG	2/3/2015 12:1			\$0.00	\$0.00	\$0.00	\$0.00	
11269-0133378-11	PMT	2/3/2015 5:42	3/3/2015		(\$33.52)	\$33.30	\$499.48	(\$466.18)	
11269-0133378-12	LOG	3/3/2015 1:05			\$0.00	\$0.00	\$0.00	\$0.00	
11269-0133378-13	FEE	3/3/2015 7:21			\$0.00	\$463.06	\$0.00	\$463.06	
11269-0133378-14	LOG	3/4/2015 10:2			\$0.00	\$0.00	\$0.00	\$0.00	
11269-0133378-15	LOG	3/6/2015 10:2			\$0.00	\$0.00	\$0.00	\$0.00	
11269-0133378-16	LOG	3/6/2015 12:4			\$0.00	\$0.00	\$0.00	\$0.00	
11269-0133378-17	LOG	3/9/2015 12:1			\$0.00	\$0.00	\$0.00	\$0.00	
11269-0133378-18	LOG	3/9/2015 6:17			\$0.00	\$0.00	\$0.00	\$0.00	
11269-0133378-19	LOG	3/10/2015 12:			\$0.00	\$0.00	\$0.00	\$0.00	
11269-0133378-20	LOG	3/11/2015 11:			\$0.00	\$0.00	\$0.00	\$0.00	
11269-0133378-21	LOG	3/11/2015 6:0			\$0.00	\$0.00	\$0.00	\$0.00	
11269-0133378-22	PMT	3/12/2015 3:1	4/2/2015		\$0.00	\$148.84	\$496.13	(\$347.29)	
11269-0133378-23	FEE	4/2/2015 7:10			\$0.00	\$347.29	\$0.00	\$347.29	
11269-0133378-24	LOG	4/3/2015 10:3			\$0.00	\$0.00	\$0.00	\$0.00	
11269-0133378-25	LOG	4/6/2015 9:43			\$0.00	\$0.00	\$0.00	\$0.00	
11269-0133378-26	PMT	4/7/2015 11:3	5/2/2015		(\$3.89)	\$82.69	\$549.64	(\$466.95)	
11269-0133378-27	FEE	5/2/2015 4:20			\$0.00	\$413.12	\$0.00	\$413.12	
11269-0133378-28	LOG	5/5/2015 2:58			\$0.00	\$0.00	\$0.00	\$0.00	
11269-0133378-29	LOG	5/6/2015 11:2			\$0.00	\$0.00	\$0.00	\$0.00	
11269-0133378-30	LOG	5/9/2015 3:40			\$0.00	\$0.00	\$0.00	\$0.00	
11269-0133378 Totals:		1			\$4,962.39	\$2,986.76	\$2,611.25	\$5,375.51	0
11/03/2014 Totals:	1			\$7,186.82	\$4,962.39	\$2,986.76	\$2,611.25	\$5,375.51	0

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Personal Information

Date 11-3-14 Middle Name R
 Last Name Brewer First Name John Email Address (optional)
 Cell Phone
 Which number do you prefer that we call?
 Home Phone Cell Phone
 Physical Address (Street Number & Name) 7612 ADVANTAGE CT Apt #
 City LAS VEGAS State NV Zip 89129 County CLARK
 Mailing Address (if different from physical address)
 City State Zip

Source of Income

Employer * (Source of income) SSI PENSION Employer Address (Street Number & Name)
 City State Zip Time at Job?
 Work Phone # Title Supervisor
 Pay Frequency: (check one)
 1st & 15th of month 15th & end of month Biweekly (every 2 weeks)
 Weekly Monthly (last day) Monthly (1st day) Monthly (3rd day)
 Self-Employed
 Next Payday 1st
3rd
 Current and Expected
 Gross Monthly Income \$4,000
 Gross Monthly Obligations \$2,500
 Work Shift NA
 *Alimony, child support or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation.
 Alimony, child support, or separate maintenance received under: court order written agreement oral understanding
 Are you currently in bankruptcy? yes no

Credit References

Business Name Phone #
 Address State Zip
 Business Name Phone #
 Address State Zip

Personal References

City State Zip 89118
 [Redacted area]

Co-Applicant Information

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

ADDITIONAL TERMS AND CONDITIONS OF THIS CUSTOMER APPLICATION

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

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

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

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

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

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

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

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

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

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

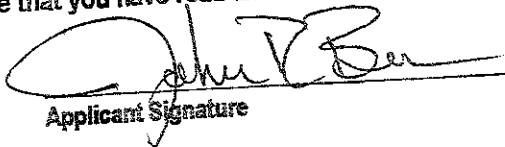
Ability to Repay Verification.

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

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

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


Applicant Signature

11-3-14
Date

Co-Applicant Signature

Date

A - 265

604A LOAN REVIEW WORKSHEET

Licensee Name &

DBA: TITLEMAX OF NEVADA INC. DBA TITLEMAX

Exam Start

Date: 5/20/2015

Licensee Address: 6530 S DECATUR BLVD SUITE 100, LAS VEGAS NV 89118

Exam as of: 5/4/2015

Borrower Name &

Address: REGINALD JOHNSON

Examiner: TD

Account Number	Origination Date	Amount of Loan	Maturity Date	Finance Charge	Total Number of Payments	Payment Amount	APR Quoted	Is the APR correct?
11269-0159609	4/4/2015	\$3,320.00	10/31/2015	\$1,770.66	6&1	727.24/727.22	145.39%	YES

Loan Type: Deferred Deposit High-Int Loans Title Loans Purpose of loan: **APP**

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

What is the borrower's expected gross monthly income? \$2,650 Was the borrower's income verified? **YES** Pysub Affidavit Other:

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

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

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

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

(Applies to Title Loans Only) Does the loan amount exceed the fair market value of the vehicle securing the loan? **NO** Fair Market Value: \$7,950.00

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

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

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

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

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

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

VIOLATIONS/ TECHNICAL EXCEPTIONS/ OTHER COMMENTS:

NRS 604A 470 PARTIAL PAYMENT RECEIPT- NOT ON FILE AND CANNOT BE RE-PRINTED

009056
ROA 007462

Title Loan Agreement

Date: 4/4/2015

Number: 11269-0159609

Customer & Co-Customer Information

ACCOUNT NUMBER: 11269-0159609

FIRST NAME LAST NAME
Reginald Johnson

CO-CUSTOMER FIRST NAME CO-CUSTOMER LAST NAME

SSN [REDACTED]

CO-CUSTOMER SSN CO-CUSTOMER'S DRIVERS LIC./STATE ID. NO.

STREET ADDRESS
650 E. Azure Ave #3045

CO-CUSTOMER STREET ADDRESS

City STATE ZIP CODE
Las Vegas NV 89081

CO-CUSTOMER CITY CO-CUSTOMER STATE CO-CUSTOMER ZIP CODE

Home Phone [REDACTED]

CO-CUSTOMER HOME PHONE CO-CUSTOMER DATE OF BIRTH

Motor Vehicle & Licensee Information

LICENSEE'S HOURS OF OPERATION:
Monday to Friday 9:00 A.M. to 7:00 P.M., Saturday 10:00 A.M. to 4:00 P.M., Closed Sunday

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

LICENSEE PHONE NUMBER
(702)361-3555

LICENSEE STREET ADDRESS
6530 S. Decatur Blvd., #100

LICENSEE CITY LICENSEE STATE LICENSEE ZIP CODE
Las Vegas NV 89118

VEHICLE IDENTIFICATION NUMBER (VIN)
kmhdu46d08u429288

LICENSE PLATE
mx7840

VEHICLE YEAR VEHICLE MAKE
2008 hyundai

VEHICLE MODEL COLOR
elantra red

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

Term, Principal, interest, Charges and Payment. The original term of this loan is 210 days. You promise to timely pay us in cash or as otherwise agreed in writing \$3,320.00 ("Principal Amount"), which includes any filing fee listed below plus interest on the unpaid principal balance of this Loan Agreement at the daily rate of 0.3997% from the date of this Loan Agreement until 10/31/2015 the earlier of: (i) the due date of your last payment as set forth in the Payment Schedule below; or (ii) payment in full. You also promise to pay any other charges provided for under this Loan Agreement. You agree to make your payment in the amounts and on the dates set forth in the Payment Schedule below ("Due Date") at the address indicated above, or at such other address as we direct you in writing. If any Due Date falls on a date we are not open for business, then you agree to pay us on the next business day, and we will credit such payment, as if we received it on the appropriate Due Date. The Loan Agreement will be consummated upon the date you sign this Loan Agreement. Time is of the essence in this Loan Agreement. In consideration of your delivering the Title to us and granting us a security interest in the Motor Vehicle as set forth below, your promise to timely pay and agreeing to this Loan Agreement, we agree to provide you a loan in the Principal Amount provided above.

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ROA 007463

FEDERAL TRUTH-IN-LENDING DISCLOSURES

ANNUAL PERCENTAGE RATE	FINANCE CHARGE	Amount Financed	Total of Payments
The cost of your credit as a yearly rate.	The dollar amount the credit will cost you.	The amount of credit provided to you or on your behalf.	The amount you will have paid after you have made all payments as scheduled.
145.8783 %	\$1,770.66	\$3,320.00	\$5,090.66

Your payment schedule will be:

Number of Payments	Amount of Payments	When Payments are Due
6	\$727.24	5/4/2015 and each 30 days thereafter
1	\$727.22	10/31/2015

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

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

Itemization of Amount Financed of	\$3,320.00
1. Amount given to you directly:	\$3,320.00
2. Amount paid on your account:	\$0.00
3. Amount paid to public officials:	\$ 0.00
4. Amount paid to _____ on your behalf:	\$0.00

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

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

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

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

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

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

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

Governing Law and Assignment.

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

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

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

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

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

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

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

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

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

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

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


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

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

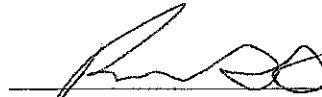
Acknowledgments. This Loan Agreement contains a binding Waiver of Jury Trial and Arbitration Provision. By signing this Loan Agreement you acknowledge that it was filled in before you did so and that you received a completed copy of it. You agree that the information you provided before entering into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

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

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


Customer's Signature

4-4-15
Date


Its Authorized Agent

4/2/15
Date

Co-Customer's Signature

Date

Affidavit

STATE OF NEVADA
COUNTY OF Clark

Title Loan Agreement No.: 11269-0159609
Date: _____

Customer Name: <u>Reginald Johnson</u> Address: <u>650 E Azure Ave # 3045</u> <u>Las Vegas, NV 89081</u>
Co-Borrower Name: Address:

Licensee Name: Address: TitleMax 6530 S. Decatur Blvd #100 Las Vegas, NV 89118
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Vehicle Information: VIN: <u>KMH0446208U429288</u>	License Plate State and No: <u>NV 7840</u>	Color: <u>Red</u>	Year: <u>2008</u>	Make: <u>Hyundai Elantra GLS</u>
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In this Affidavit ("Affidavit"), the words "affiant," "customer," "you" and "your" mean the customer who has signed it. The words "Licensee", "we", "us" and "our" mean TitleMax of Nevada, Inc. d/b/a Title max, a provider of title loan services, registered, licensed, and operating in accordance with Nevada law and regulated by the Nevada Financial Institutions Division, 2785 E. Desert Inn Road, Suite 180, Las Vegas, Nevada 89121, Phone: (702) 486-4120, Fax: (702) 486-4568. The word "Vehicle" means the vehicle identified above. The word "Title" means a certificate of title or ownership issued pursuant to the laws of the State of Nevada that identifies the legal owner of a vehicle or any similar document issued pursuant to the laws of another jurisdiction.


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

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

The undersigned, Reginald Johnson, being first duly sworn, states as follows:

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

FURTHER, AFFIANT SAYETH NOT.

Customer Signature: 

Co-Borrower Signature: _____

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KMHDU46D08U429288 VA 2008 HYUN 193700

P4D ELANTRA G: 13525 ACTUAL MILES

NV007662548 3352 03/30/2015 ORIGINAL

TITLEMAX OF NEVADA INC DBA TITLEMAX
6530 S DECATUR BLVD UNIT 100
LAS VEGAS NV 89118-2115

JOHNSON REGINALD SALVATORE
650 E AZURE AVE APT 3045
NORTH LAS VEGAS NV 89081-6880

TITLEMAX OF NEVADA INC DBA TITLEMAX
6530 S DECATUR BLVD UNIT 100
LAS VEGAS NV 89118-2115

PSF1

UNAPPROVED SERVICE
MAR 30 2015
VALIDATED

Contact Information

4/4/2015

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

Telephone: 404-542-6618
 Fax:

Notes

Vehicle Info For 2008 Hyundai Elantra GLS 4D Sedan

MSRP: \$14,970	VIN: KMH DU46D08U429288	Adj. State: National
Fin Adv: \$6,050	UVC: 2008380009	Mileage: 0
Equip Ret: \$17,645	MPG: 25/33	Mileage Cat: B
Tire Size: 195/65H15	Weight: 2747	Cylinders: 4
Base HP: 138 @ 6000	Fuel Type: Gas	Transmission: A
Taxable HP: 17.9	Wheelbase: 104.3	Drive Train: FWD
Model Number: 44404	End of Term Months: 0	End of Term Mileage: 0
Price Includes: AT AC		

Wholesale Black Book values as of 4/3/2015

	X-CL	Clean	Average	Rough
Base	\$6,400	\$5,750	\$4,550	\$3,550
Options	\$0	\$0	\$0	\$0
Mileage	N/A	N/A	N/A	N/A
Region	\$0	\$0	\$0	\$0
Total	\$6,400	\$5,750	\$4,550	\$3,550

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

	X-CL	Clean	Average	Rough
Base	N/A	\$5,870	\$4,670	\$3,405
Options	N/A	\$0	\$0	\$0
Mileage	N/A	N/A	N/A	N/A
Region	N/A	\$0	\$0	\$0
Total	N/A	\$5,870	\$4,670	\$3,405

Retail Black Book values as of 4/3/2015

	X-CL	Clean	Average	Rough
Base				

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	X-CL	Clean	Average	Rough
	\$8,825	\$7,950	\$6,425	\$5,025
Options	\$0	\$0	\$0	\$0
Mileage	N/A	N/A	N/A	N/A
Region	\$0	\$0	\$0	\$0
Total	\$8,825	\$7,950	\$6,425	\$5,025

Residual Black Book values as of 4/3/2015

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

Black Book Add/Deducts

- Power Sunroof +400
- w/o Auto Trans -650
- w/o Factory Air -775

Personal Information

Date	4-4-15		[Redacted]	
Last Name	Johnson		[Redacted]	
Home Phone	[Redacted]		Email Address (optional)**	
Be	[Redacted]		Which number do you prefer that we call? <input type="checkbox"/> Home Phone <input checked="" type="checkbox"/> Cell Phone	
Physical Address (Street Number & Name)				
650 EAST AZURE 3045			Apt # 3045	
City	N LAS VEGAS	State	NV	Zip
89081		County		
Mailing Address (if different from physical address)				
City	State		Zip	

Source of Income

[Redacted]			
Pay Frequency: (check one) <input type="checkbox"/> 1 st & 15 th of month <input type="checkbox"/> 15 th & end of month <input checked="" type="checkbox"/> Biweekly (every 2 weeks) <input type="checkbox"/> Weekly <input type="checkbox"/> Monthly (last day) <input type="checkbox"/> Monthly (1 st day) <input type="checkbox"/> Monthly (3 rd day) <input type="checkbox"/> Self-Employed	Next Payday 4-15	Current and Expected Gross Monthly Income \$ 2,650	Gross Monthly Obligations \$ 1,805
*Alimony, child support or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation. Alimony, child support, or separate maintenance received under: <input type="checkbox"/> court order <input type="checkbox"/> written agreement <input type="checkbox"/> oral understanding. Are you currently in bankruptcy? <input type="checkbox"/> yes <input checked="" type="checkbox"/> no			

[Redacted]			
7,500 w 100.0% 243 0395 100			

[Redacted]			
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Co-Applicant Information

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

ADDITIONAL TERMS AND CONDITIONS OF THIS CUSTOMER APPLICATION

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

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

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ROA 007473

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

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

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

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

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

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

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

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

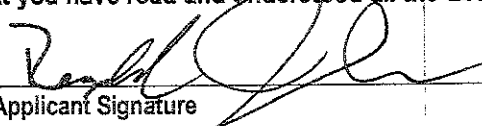
Ability to Repay Verification.

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

APP 009068
ROA 007474

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 other information.

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


Applicant Signature

4-4-15
Date

Co-Applicant Signature

Date

Cash Advance Snapshot Report

Filter (Location: 11269 Loan: 11269-0159609 Ordered by Date)

Tm Las Vegas Nv #13 Decat
 6530 S. Decatur Blvd., #100
 Las Vegas, NV 89118
 (702)361-3555

04/04/2015

ID #	Orig. Date	Customer Name	Type	Coll. Value	Advanced	Fees.	Paid	Amt. Due	EXT's		
11269-0159609	04/04/2015	Johnson, Reginald Salv B4		\$5,090.66	\$3,320.00	\$424.61	\$425.00	\$3,319.61	0		
					Principal	Fees	Amt Paid	Due			
Transaction #	Type	Trans. Date	New Due Date	Pro?	Rev?						
11269-0159609-1	NEL	4/4/2015 2:07		X	-	\$3,320.00	\$0.00	\$3,320.00			
11269-0159609-2	LOG	5/4/2015 11:0		X	-	\$0.00	\$0.00	\$0.00			
11269-0159609-3	LOG	5/4/2015 11:1		X	-	\$0.00	\$0.00	\$0.00			
11269-0159609-4	FEE	5/4/2015 7:26		X	-	\$0.00	\$398.07	\$398.07			
11269-0159609-5	LOG	5/5/2015 4:20		X	-	\$0.00	\$0.00	\$0.00			
11269-0159609-6	PMT	5/6/2015 4:10	6/3/2015	X	-	(\$0.39)	\$26.54	\$425.00	(\$398.46)		
11269-0159609 Totals:		1				\$3,319.61	\$424.61	\$425.00	\$3,319.61	0	
04/04/2015 Totals:	1					\$5,090.66	\$3,319.61	\$424.61	\$425.00	\$3,319.61	0

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 ROA 007476

Transaction History

Customer

Customer: Johnson, Reginald Cust Nbr: 625186 Pay Frequency: Bi-Weekly
 Co-Borrower Nbr: Collateral Type: VEHICLE Is HitList Customer: No
 Income Amount: 1.00 Bankruptcy: N/A
 Is Co-Borrower on the Contract: No Is Co-Borrower is an Additional Owner: No Owner Ship Type: N/A

Loan

Loan Nbr: 20159609 Loan Date: 04/04/2015 Due Date: 06/03/2015
 Loan Amt: 3320.00 DMV Fee: 0.00
 Daily Interest: 13.2675 LOT Status: LOT 1 Interest Rate: 145.88
 EMLV: 0

Payment & Outstanding

Principal Paid To Date: 0.39 Interest Paid To Date: 424.61 Penalty Fees Paid To Date: 0.00
 Principal Outstanding: 3319.61 Earned and Unpaid Interest: 185.75 Penalty Fees Due: 0.00
 Principal Balance Remaining: 3319.61
 No. of Inst: 14 Inst Amt: 727.24 APR %: 145.88
 Amount Due Today: 3505.36

Other Info.

Key Capture: No Title Status: Title Received Certificate #: 007662548
 Refinance: (Y/N) N Refinanced Loan Nbr:
 Add-On Amount: 0 Opt-out of Arbitration: (Y/N): N Opt-out of Privacy Policy (Y/N): N

Vehicle Information

Make	Model	Vin	Year	Series	BlackBook Value	Grade	Customer Income Information Gross Income
hyundai	elantra	KMHDU46D08U429288	2008	4 Door	0	Average 0	

Transactional Events

Select	Loc Nbr	Loan Nbr	Trans Date	Transaction	Trans Amt	Tender type	Principal Amt	Interest	CSO Fee	DMV Fee	Orig Fee	NSF Fee	NSF Late Fee	Waived Late Fee	Waived Late Fee	Waived Fee	Repo Fee	Sale Fee	Refund Amt	Emp Name	Paid By	
⊕	11269	20159609	05/06/2015	Payment	-425.00	Cash	-0.39	-424.61	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	System, TLX	Customer Paid
⊖	11269	20159609	04/04/2015	Advance	3320.00	Check	3320.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	System, TLX	

Check Details

To	Check Number	check Amt	Reprint_Check
Johnson, Reginald Salvatore	NA	3300.00	Yes
DMV	NA	20.00	Yes

Installment Summary

Instalment	Instalment Date	Payment Date	Amount	Instalment Status
1	05/04/2015	05/06/2015	398.02	PAID
2	06/03/2015	06/03/2015	398.02	OPEN
3	07/03/2015	07/03/2015	398.02	OPEN
4	08/02/2015	08/02/2015	398.02	OPEN
5	09/01/2015	09/01/2015	398.02	OPEN
6	10/01/2015	10/01/2015	398.02	OPEN
7	10/31/2015	10/31/2015	398.02	OPEN
8	11/30/2015	11/30/2015	474.23	OPEN
9	12/30/2015	12/30/2015	474.23	OPEN
10	01/29/2016	01/29/2016	474.23	OPEN
11	02/28/2016	02/28/2016	474.23	OPEN
12	03/29/2016	03/29/2016	474.23	OPEN
13	04/28/2016	04/28/2016	474.23	OPEN
14	05/28/2016	05/28/2016	474.23	OPEN

Other Payments

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Original Schedule

Pmt #	Pmt Date	Days	Pmt	New Interest	Matured Interest	Unpaid Interest	Principal	Balance
1	05/04/2015	30	727.24	398.0600	398.0600	398.0600	3319.61	2990.82
2	06/03/2015	30	727.24	358.6000	358.6000	358.6000	3319.61	2622.18
3	07/03/2015	30	727.24	314.4000	314.4000	314.4000	3319.61	2209.34

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4	08/02/2015	30	727.24	264.9000	264.9000	264.9000	462.34	1747.00
5	09/01/2015	30	727.24	209.4600	209.4600	209.4600	517.78	1229.22
6	10/01/2015	30	727.24	147.3800	147.3800	147.3800	579.86	649.36
7	10/31/2015	30	727.22	77.8600	77.8600	77.8600	649.36	0.00

Title Tracking Status

Title Status	Transaction Date
Sent to DMV	2015-03-31 00:00:00.0
New Loan	2015-04-04 00:00:00.0
Title Received	2015-04-13 00:00:00.0

Title Charge Off

Charge Off Status	Transaction Date

Document Information

SNO	Document Description	Document Name	Date Created

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ROA 007479

604A LOAN REVIEW WORKSHEET

Licensee Name & DBA: Titimax

Licensee Address: 6530 S Decatur Blvd #100, Las Vegas, NV 89118

Borrower Name & Address: Michael Sage 10163 Spring Side Street, Las Vegas, NV 89178

Exam Start Date: 5/15/2015
Exam as of: 5/15/2015
Examiner: Kelvin Lam

Account Number	Origination Date	Amount of Loan	Maturity Date	Finance Charge	Total Number of Payments	Payment Amount	APR Quoted	Is the APR Reported?
11269-0133388	11/3/2014	\$1,520.00	6/1/2015	\$1,191.85	7	\$2,711.85	206.71%	YES

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

Is the loan secured? **YES** If so, what is the collateral? 1994 Chevy K1500 If secured by a vehicle title, is it filed and perfected? **Y**

What is the borrower's expected gross monthly income? \$2,958 Was the borrower's income verified? **YES** Payout Affidavit Other: _____

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

(Applies to D/D Loans) *NRS 604A.425(1a)* Does the original term of the D/D Loan not exceed 35 days? **N/A**

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

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

(Applies to Title Loans Only) Does the loan amount exceed the fair market value of the vehicle securing the loan? **NO** Fair Market Value: \$8,150

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

(Applies to Title Loans Only) *NRS 604A.445(1)* Has the title loan been extended for more than six additional periods, pursuant to NRS 604A.445 (2)? **NO**

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

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

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

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

VIOLATIONS/TECHNICAL EXCEPTIONS/OTHER COMMENTS:

internal control deficiency. Sent a repayment plan when the customer was not in default.

APP 009074
BOA 007480

Title Loan Agreement

Number: 11269-0133388

Date: 11/3/2014

Customer & Co-Customer Information		ACCOUNT NUMBER: 11269-0133388	
FIRST NAME Michael	LAST NAME Sage	CO-CUSTOMER FIRST NAME	CO-CUSTOMER LAST NAME
[REDACTED]		CO-CUSTOMER SSN	CO-CUSTOMER'S DRIVERS LIC./STATE ID. NO.
STREET ADDRESS 10163 Spring Side St		CO-CUSTOMER STREET ADDRESS	
City Las Vegas	STATE NV	ZIP CODE 89178	CO-CUSTOMER CITY
[REDACTED]		CO-CUSTOMER STATE	CO-CUSTOMER ZIP CODE
[REDACTED]		CO-CUSTOMER HOME PHONE	CO-CUSTOMER DATE OF BIRTH
Motor Vehicle & Licensee Information		LICENSEE'S HOURS OF OPERATION: Monday to Friday 9:00 A.M. to 7:00 P.M., Saturday 10:00 A.M. to 4:00 P.M., Closed Sunday	
LICENSEE NAME TitleMax of Nevada, Inc. d/b/a TitleMax		LICENSEE PHONE NUMBER (702)361-3555	
LICENSEE STREET ADDRESS 6530 S. Decatur Blvd., #100		LICENSEE CITY Las Vegas	LICENSEE STATE NV
VEHICLE IDENTIFICATION NUMBER (VIN) 2GCEK19K8R1148473		LICENSEE ZIP CODE 89118	
[REDACTED]		LICENSEE CITY Las Vegas	
[REDACTED]		LICENSEE STATE NV	
[REDACTED]		LICENSEE ZIP CODE 89118	
VEHICLE YEAR 1994		VEHICLE MAKE chevrolet	VEHICLE MODEL silverado 1500k
[REDACTED]		COLOR green	

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

Term, Principal, Interest, Charges and Payment. The original term of this loan is 210 days. You promise to timely pay us in cash or as otherwise agreed in writing \$1,520.00 ("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 0.5663% from the date of this Loan Agreement until 06/01/2015 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.

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ROA 007481

FEDERAL TRUTH-IN-LENDING DISCLOSURES

<p align="center">ANNUAL PERCENTAGE RATE</p> <p>The cost of your credit as a yearly rate.</p> <p align="center">206.7129 %</p>	<p align="center">FINANCE CHARGE</p> <p>The dollar amount the credit will cost you.</p> <p align="center">\$1,191.85</p>	<p align="center">Amount Financed</p> <p>The amount of credit provided to you or on your behalf.</p> <p align="center">\$1,520.00</p>	<p align="center">Total of Payments</p> <p>The amount you will have paid after you have made all payments as scheduled.</p> <p align="center">\$2,711.85</p>
--	--	---	--

Your payment schedule will be:

Number of Payments	Amount of Payments	When Payments are Due
6	\$387.41	12/3/2014 and each 30 days thereafter
1	\$387.39	6/1/2015

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

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

Itemization of Amount Financed of	\$1,520.00
1. Amount given to you directly:	\$1,500.00
2. Amount paid on your account:	\$0.00
3. Amount paid to public officials:	\$20.00
4. Amount paid to _____ on your behalf:	\$0.00

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

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

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

APP 009076
ROA 007482

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

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

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

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

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

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

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

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

APP 009077
ROA 007483

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

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

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

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

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

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

APP 009078
ROA 007484

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

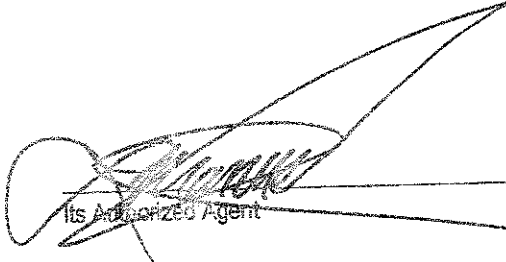
9. **OPT-OUT PROCESS.** You may choose to opt-out of this Arbitration Provision but only by following the process set-forth below. If you do not wish to be subject to this Arbitration Provision, then you must notify us in writing within sixty (60) calendar days of the loan date at the following address: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

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

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

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


Customer's Signature
11-3-14
Date


Its Authorized Agent
11-3-2014
Date

Co-Customer's Signature

Date

APP 009079
ROA 007485

GRACE PERIOD PAYMENTS DEFERMENT AGREEMENT

Date: 11/4/14

Account Number: 11269-0133388

Customer Name:
Michael Sage
Address:
10163 Spring Side St
Las Vegas, NV 89178

Licensee Name: TitleMax of Nevada, Inc. d/b/a TitleMax
Address: 6530 S. Decatur Blvd., #100
Las Vegas, NV 89118

Vehicle Information: 1994 chevrolet silverado 1500k 2GCEK19K8R1148473

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 11/03/2014 ("Loan Agreement.") Under the Title Loan Agreement, we agreed with you that we may subsequently offer you a "Grace Period" which is a gratuitous period of payments deferment. You agree that we are offering you a "Grace Period" and you are voluntarily accepting such offer after entering into a Loan Agreement pursuant to the provisions of NRS 604A.70 and NRS 604A.210. **Please note that since this is a "Grace Period" it is not an "extension" as defined in NRS. 604A.065.** Under the Title Loan Agreement, your obligation to pay simple interest under the Loan Agreement remains unchanged. Other than the interest and fees originally provided for in the Title Loan Agreement, we do not charge you any additional fees or interest for entering into this Grace Period Payments Deferment Agreement.

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

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

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

APP 009080
ROA 007486

Grace Periods Payments Deferment Schedule

Payment Number	Amount of Payment	Deferred Periodic Due Date
1	\$258.25	12/3/2014
2	\$258.25	1/2/2015
3	\$258.25	2/1/2015
4	\$258.25	3/3/2015
5	\$258.25	4/2/2015
6	\$258.25	5/2/2015
7	\$258.25	6/1/2015
8	\$217.14	7/1/2015
9	\$217.14	7/31/2015
10	\$217.14	8/30/2015
11	\$217.14	9/29/2015
12	\$217.14	10/29/2015
13	\$217.14	11/28/2015
14	\$217.16	12/28/2015

The total amount paid after making all payments under the under the terms of the Grace Period Payments Deferment Agreement: **\$3,327.75**

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

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

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

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

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

Default and Repayment Plan. You will be in default under Grace Period Payments Deferment Agreement if you fail to keep any promise made herein. Such default occurs on the day immediately following the date of your failure to perform as described herein. We may waive a default and reinstate your account to good status if you bring your account current or make satisfactory payment arrangements with us. You will have the opportunity to enter into a Repayment Plan with a term of at least 90 days after the Date of Default on the Grace Period Payments Deferment Agreement. Under the terms of any Repayment Plan and pursuant to Nevada law: (1) you must enter into the Repayment Plan not later than 30 days after the date of default, unless you agree to 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; or (b) any origination fees, set-up fees, collection fees, transaction fees, negotiation fees, handling fees, processing fees, late fees, default fees or any other fees, regardless of the name given to the fee. Additionally, if you enter into a Repayment Plan, we will honor the terms of the Repayment Plan, and unless otherwise authorized by Nevada law we will not (i) accept any additional security or collateral from you to enter into the Repayment Plan; (ii) sell to you any insurance (iii) require you to purchase insurance or any other goods or services to enter into the Repayment Plan; (iv) make any other loan to you, unless you are seeking multiple loans that do not exceed the limit set forth under Nevada law; (v) attempt to collect the outstanding balance during the term of the Repayment Plan by repossessing the Vehicle unless you default on the Repayment Plan or (vi) attempt to collect an amount that is greater than the amount owed under the terms of the Repayment Plan. Therefore, if you (i) default on Grace Period Payments Deferment Agreement and do not enter into a Repayment Plan and we do not waive the default, or (ii) default on Grace Period Payments Deferment Agreement, enter into a Repayment Plan, and default on the terms of the Repayment Plan, then we may pursue any remedy Nevada law allows, including seeking repossession and sale of the Motor Vehicle.

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

Acknowledgment of Simple Interest Accrual. You acknowledge that we use the simple interest method to calculate and accrue the interest owing under the Loan Agreement. Interest is not compounded under the Loan Agreement. You acknowledge that simple interest is charged on the outstanding principal balance. Payments will be applied first to accrued interest, second to outstanding charges, if any, and third to principal. We calculated and estimated the simple interest under the Loan Agreement and disclosed in the "Finance Charge" disclosure assuming you would pay each scheduled payment in the amount scheduled and on the scheduled Payment Dates. The original Payment Schedule in the Loan Agreement provided for payments which would ratably and fully amortize the entire Principal Amount and interest payable. The interest rate under the Loan Agreement remains unchanged. You acknowledge that simple interest is charged on the unpaid principal balance of this Loan Agreement at the daily rate of 0.5663% from the date of this Loan Agreement until the earlier of: (i) the due date of your last payment as set forth in the original Payment Schedule; or (ii) payment in full. Now that the Payment Schedule has changed, you acknowledge that the new Payment Schedule provided for in this Grace Period Payments Deferment Agreement, if followed, will ratably and fully amortize the entire Principal Amount and interest payable over a longer period of time than the original Payment Schedule in the Loan Agreement. As such you acknowledge and agree you will continue to incur interest as provided in the Loan Agreement. You further agree that in setting the amount of the payments and dates of the payments, we have estimated the accrued interest owing to us assuming you make the payments in the amounts scheduled and on the exact dates set forth in the Grace Periods Payments Deferment Schedule above. Early payments may decrease the amount of interest you owe. Making a payment in an amount greater than scheduled above may decrease the amount of interest you owe. Late payments may increase the amount of interest you owe. The amount of this increase or decrease will be reflected in the final payment. If an early payment is less than the scheduled installment, then you must pay the difference on or before the upcoming installment due date. You may request a payoff at any time.

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

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

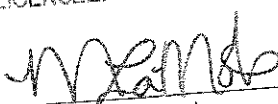
By signing this Grace Period Payments Deferment Agreement, you acknowledge that it was filled in before you did so and that you have received a completed copy of it. You agree that the information you provided to before entering into this Grace Period Payments Deferment Agreement is accurate. You represent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

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

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


Customer's Signature

11-4-14
Date


Its Authorized Agent

11/4/14
Date

Co-Borrower's Signature

Date

Any comments or questions may be directed to Customer Service at the following number: (800) 804-5388.

Affidavit

STATE OF NEVADA
COUNTY OF CLARK

Title Loan Agreement No.: 11289-0133388
Date: 11/3/2014

Customer Name: MICHAEL D SAGE
Address: 10163 SPORING SIDE ST
LAS VEGAS NV 89178
Co-Borrower Name:
Address:

Licensee Name: TitleMax of Nevada, Inc. d/b/a TITLEMAX
Address:
6530 S DECATUR BLVD#100
LAS VEGAS NV 89118

Vehicle Information: VIN: 2GCEK19K8RT148473
License Plate State and No: 053-YYX Color: GREEN Year: 1994 Make: CHEVY Model: SILVERADO 1500K

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 D SAGE, being first duly sworn, states as follows:

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

FURTHER, AFFIANT SAYETH NOT.

Customer Signature: 

Co-Borrower Signature: _____

STATE OF NEVADA
DEPARTMENT OF MOTOR VEHICLES

CERTIFICATE OF TITLE

VIN 2GCEK19K8R1148473	YEAR 1994	MAKE CHEV	MODEL K1500	VEHICLE BODY TPC	TITLE NUMBER NV007377354
DATE ISSUED 11/18/2014	ODOMETER MILES	FUEL TYPE G	SALES TAX PD	EMPTY WT 9999	GROSS WT 6001
VEHICLE COLOR	ODOMETER BRAND EXEMPT			BRANDS	GVWR

OWNER(S) NAME AND ADDRESS

SAGE MICHAEL DEAN
10163 SPRINGSIDE ST
LAS VEGAS NV 89178-8008

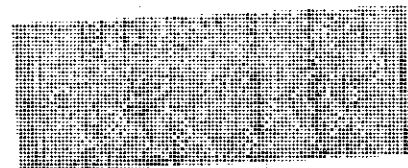
LIENHOLDER NAME AND ADDRESS

TITLEMAX OF NEVADA INC DBA TITLEMAX
6530 S DECATUR BLVD UNIT 100
LAS VEGAS NV 89118-2115

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

Christi Fantasy DATE 3/26/2015
SIGNATURE OF AUTHORIZED AGENT

TitleMax of Nevada Inc. DBA TitleMax
PRINTED NAME OF AGENT AND COMPANY



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

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

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

Address _____ City _____ State _____ Zip Code _____
I certify to the best of my knowledge the odometer reading is the actual mileage of the vehicle unless one of the following statements is checked.
ODOMETER READING NO TENTHS The mileage stated is in excess of its mechanical limits.
 The odometer reading is not the actual mileage. WARNING: ODOMETER DISCREPANCY.
 Exempt - Model year over 8 years old.

Signature of Seller(s)/Agent/Dealership _____ Printed Name of Seller(s)/Agent/Dealership _____
I am aware of the above odometer certification made by the seller/agent. Dealer's License Number _____ Date of Sale _____

Signature of Buyer _____ Printed Full Legal Name of Buyer _____
ACCORDING TO THE RECORDS OF THE DEPARTMENT OF MOTOR VEHICLES, THE PERSON NAMED HEREON IS THE OWNER OF THE VEHICLE DESCRIBED ABOVE, SUBJECT TO LIEN AS SHOWN.
CONTROL NO. 22763440
(THIS IS NOT A TITLE NO.)

VP-2 (Rev. 8/10)

ALTERATION OR ERASURE VOIDS TITLE APP 009085
ROA 007491

Ability to Pay Summary

Loan Number	11269-0133380
Customer Name	Michael P...
Is Customer a Covered Borrower	
Requested Loan Amount	\$2,500.00
Title Fee	\$200.00
MLV Amount	\$51,580
Gross Monthly Income	\$2,959.89
Current and Expected Monthly Obligations	\$2,410.00
Other TitleMax Loan Payment	\$0.00
Rate Match/Rate for Other TitleMax Loan	
Add-On to Current Loan or Multi-Car	
Residual Monthly Income	\$1,409.86

Amount	Rate
1000.00	17.99%
1000.00	16.99%
2000.00	16.99%
3000.00	16.99%
4000.00	16.99%
5000.00	16.99%

210 INSTALLMENT LOAN BREAKDOWN

Income Based - Max. Loan Amount Inc. Title Fee	\$	5,831
Vehicle Value - Max. Loan Amount Inc. Title Fee	\$	1,580
Interest Rate		16.99%
Max Cash to Customer Amount	\$	4,100.00
Actual Cash to Customer Amount	\$	4,100.00
Title Fee Amount	\$	200
Total Loan Amount	\$	1,520

Amortized Loan Payment	\$387.41
Total Payback Amount	\$7,711.85
Minimum Payment to Extend	\$258.25
Grace Period Plan # of Months (0% Interest)	7
Grace Period Plan Payment (0%)	\$217.14

APPROVAL TYPE	Multi-Car	16.99%
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Black Book Print Vehicle

11/3/2014

Contact Information

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

Telephone: 404-542-6618
 Fax:

Notes

Vehicle Info For 1994 Chevrolet C/K1500 Silverado Ext Cab 4WD

MSRP: \$20,091
 Fin Adv: \$5,725
 Equip Ret: \$0
 Tire Size: 245/75R16C
 Base HP:
 Taxable HP: 51.2
 Model Number: CK10753
 Price Includes: AT AC 8CY

VIN: 2GCEK19K8R1148473
 UVC: 1994160217
 MPG: —
 Weight: 6100
 Fuel Type: LPG
 Wheelbase: 141.5
 End of Term Months: 0

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

Wholesale Black Book values as of 11/1/2014

	X-CL	Clean	Average	Rough
Base	N/A	\$5,800	\$3,225	\$2,250
Options	N/A	\$0	\$0	\$0
Mileage	N/A	N/A	N/A	N/A
Region	N/A	\$0	\$0	\$0
Total	N/A	\$5,800	\$3,225	\$2,250

Trade In Black Book values as of 11/1/2014

	X-CL	Clean	Average	Rough
Base	N/A	\$5,950	\$3,375	\$2,160
Options	N/A	\$0	\$0	\$0
Mileage	N/A	N/A	N/A	N/A
Region	N/A	\$0	\$0	\$0
Total	N/A	\$5,950	\$3,375	\$2,160

Retail Black Book values as of 11/1/2014

	X-CL	Clean	Average	Rough
Base	N/A	\$8,150	\$5,025	\$3,675
Options	N/A	\$0	\$0	\$0
Mileage	N/A	N/A	N/A	N/A
Region	N/A	\$0	\$0	\$0
Total	N/A	\$8,150	\$5,025	\$3,675

APP 009087
 ROA 007493

Black Book Print Vehicle

Residual Black Book values as of 11/1/2014

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

Black Book Add/Deducts

APP 009088
ROA 007494

Income Worksheet

(Employee Use Only)

Income	Description	Amount
Employment		\$ 2958
Gross Monthly Salary or Wages		\$
Part-Time Gross Monthly Salary or Wages		\$
Other/Expected Income		\$
Gross Bonus or Commission		\$
Social Security/ Disability		\$
Gross Pension/Retirement		\$
Unemployment		\$
Alimony or Child Support		\$
Other Income (Babysitting, Lawn care, etc.):		\$
Total Current/Expected Income	<small>Part 1: Please add all income amounts and enter amount here</small>	+\$ 2958
Total Monthly Expense	<small>Part 2: Please add all monthly expenses and enter amount here</small>	-\$ 1500
Part 3: Net Monthly Income Total = Part 1 Total - Part 2 Total		=\$ 1458
<small>Subtract Total Expense from Total Income. The Net Monthly Income must be equal to or greater than the Required Residual Income.</small>		

Applicant Name: Mike Sage

Today's Date: 11-3-2014

Driver's License/Government Issued ID Number: 4100280427

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

APP 009089
ROA 007495

Customer Receipt / Repayment Plan Receipt (210 day loan)

NAME AND ADDRESS OF THE LICENSEE: Tm Las Vegas Nv #13 Decatur Bl 6530 S. Decatur Blvd., #100 Las Vegas, NV 89118	PAYMENT MADE ON BEHALF OF OR BY: Michael Sage
LOAN AGREEMENT IDENTIFICATION NO. 11269-0133388	DATE/TIME OF RECEIPT OF PAYMENT: 03/26/2015 12:55:11 PM
LOAN AGREEMENT DATE: 11/3/2014 11:27:33 AM	
If you have multiple loans, this payment was applied to the loan number identified above.	
AMOUNT PAID: \$426.05	AGENT RECEIVING PAYMENT: Christine Flaherty


TODAY'S PAYMENT ITEMIZATION

PRINCIPAL PAID:	\$371.37
INTEREST PAID:	\$54.68
CHARGES PAID:	\$0.00
FEES PAID:	\$0.00
TOTAL AMOUNT PAID TODAY:	\$426.05
BALANCE DUE ON LOAN:	\$0.00
NEXT SCHEDULED DUE DATE:	5/2/2015

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

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

 Printed Name


 Signature

APP 009090

ROA 007496

Customer Receipt/Repayment Plan Receipt (210 day loan)

NAME AND ADDRESS OF THE LICENSEE: Tm Las Vegas Nv #13 Decatur Bl 6530 S. Decatur Blvd., #100 Las Vegas, NV 89118	PAYMENT MADE ON BEHALF OF OR BY: Michael Sage
LOAN AGREEMENT IDENTIFICATION NO. 11269-0133388 LOAN AGREEMENT DATE: 11/3/2014 11:27:33 AM If you have multiple loans, this payment was applied to the loan number identified above.	DATE/TIME OF RECEIPT OF PAYMENT: 02/28/2015 11:10:41 AM
AMOUNT PAID: \$200.00	AGENT RECEIVING PAYMENT: Robert White

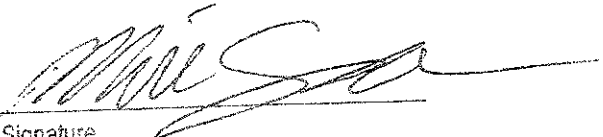
TODAY'S PAYMENT ITEMIZATION

PRINCIPAL PAID:	\$126.67
INTEREST PAID:	\$73.33
CHARGES PAID:	\$0.00
FEES PAID:	\$0.00
TOTAL AMOUNT PAID TODAY:	\$200.00
BALANCE DUE ON LOAN:	\$371.37
NEXT SCHEDULED DUE DATE:	4/2/2015

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

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

Mike Sage
Printed Name


Signature

APP 009091
ROA 007497

Customer Receipt/Repayment Plan Receipt (210 day loan)

NAME AND ADDRESS OF THE LICENSEE: Las Vegas Nv #13 Decatur Bl 133 S Decatur Blvd., #100 Las Vegas, NV 89118	PAYMENT MADE ON BEHALF OF OR BY Michael Sage
LOAN AGREEMENT IDENTIFICATION NO. 1269-0133388	DATE/TIME OF RECEIPT OF PAYMENT: 02/02/2015 12:32:32 PM
LOAN AGREEMENT DATE: 11/3/2014 11:27:33 AM	
If you have multiple loans, this payment was applied to the loan number identified above.	
AMOUNT PAID: \$200.00	AGENT RECEIVING PAYMENT: Christine Flaherty

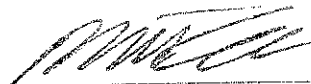
TODAY'S PAYMENT ITEMIZATION

PRINCIPAL PAID:	\$30.57
INTEREST PAID:	\$169.43
CHARGES PAID:	\$0.00
FEES PAID:	\$0.00
TOTAL AMOUNT PAID TODAY:	\$200.00
BALANCE DUE ON LOAN:	\$498.04
NEXT SCHEDULED DUE DATE:	3/3/2015

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

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

Mike Sage
 Printed Name


 Signature

APP 009092

ROA 007498

Customer Receipt / Repayment Plan Receipt (210 day loan)

NAME AND ADDRESS OF THE LICENSEE: Tm Las Vegas Nv #13 Decatur Bl 6530 S. Decatur Blvd., #100 Las Vegas, NV 89118	PAYMENT MADE ON BEHALF OF OR BY: Michael Sage
LOAN AGREEMENT IDENTIFICATION NO. 11269-0133388	DATE/TIME OF RECEIPT OF PAYMENT: 01/02/2015 12:32:46 PM
LOAN AGREEMENT DATE: 11/3/2014 11:27:33 AM	
if you have multiple loans, this payment was applied to the loan number identified above.	
AMOUNT PAID: \$100.00	AGENT RECEIVING PAYMENT: Meaghan Lamountain

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:	\$605.24
NEXT SCHEDULED DUE DATE:	2/1/2015

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

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

 Printed Name



 Signature

APP 009093

ROA 007499

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

NAME AND ADDRESS OF THE LICENSEE: Tm Las Vegas Nv #13 Decatur Bl 6530 S. Decatur Blvd., #100 Las Vegas, NV 89118	PAYMENT MADE ON BEHALF OF OR BY: Michael Sage
LOAN AGREEMENT IDENTIFICATION NO. 11269-0133358	DATE/TIME OF RECEIPT OF PAYMENT: 11/04/2014 03:07:27 PM
LOAN AGREEMENT DATE: 11/3/2014 11:27:33 AM	
If you have multiple loans, this payment was applied to the loan number identified above.	
AMOUNT PAID: \$1,000.00	AGENT RECEIVING PAYMENT: Meaghan Lamountain

TODAY'S PAYMENT ITEMIZATION

PRINCIPAL PAID:	\$991.39
INTEREST PAID:	\$8.61
CHARGES PAID:	\$0.00
FEES PAID:	\$0.00
TOTAL AMOUNT PAID TODAY:	\$1,000.00
BALANCE DUE ON LOAN:	\$528.61
NEXT SCHEDULED DUE DATE:	1/2/2015

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

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



 Printed Name



 Signature

APP 009094

ROA 007500

TitleMax of Nevada, Inc. d/b/a TitleMax
6530 S. Decatur Blvd., #100
Las Vegas, NV 89118
(702)361-3555
11/26/2014

Michael Sage
10163 Spring Side St
Las Vegas, NV 89178

Re: Opportunity to Enter into a Repayment Plan

Dear Customer:

On 11/3/2014 11:27:33 AM you entered a Title Loan Agreement ("Loan Agreement") with TitleMax of Nevada, Inc. d/b/a TitleMax, and, if applicable, on 11/04/2014 you entered a Grace Period Payments Deferment Agreement with TitleMax of Nevada, Inc. d/b/a TitleMax. On 1/3/2015 ("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 2/2/2015 : (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 \$118.89. The total of payments on the remaining balance on the original transaction is \$594.47. You made the following payment(s) on the loan:

Date: 11/04/2014 Amount: \$1,000.00



Certificate of Mailing

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

From:

TitleMax
6530 S. Decatur Blvd #100
Las Vegas, NV 89118

To: Michael Sage
10163 Spring Side St
Las Vegas NV 89178



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

...re 2/2/2015 will be \$118.89.

...da law: (1) you must enter into the...
...less we allow a longer period; (2) w...
...the date of default, unless you agre...
...yment of not more than 20 percent (...)

APP 009095
ROA 007501 1269-013338

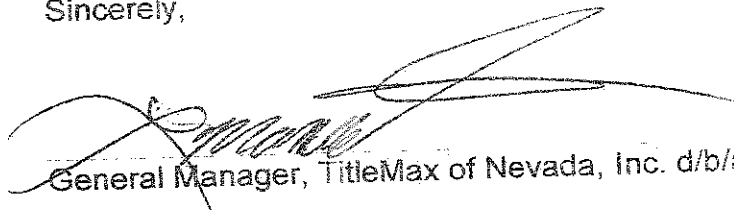
If you enter into a Repayment Plan, we will honor the terms and we will not charge any other amount as an incident to or as a condition of entering into a Repayment Plan. Such an amount includes, without limitation: (1) any interest, regardless of the name given to the interest, other than the interest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

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

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

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

Sincerely,



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

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

- (1) The amount of the debt is \$594.47 ; (2) TitleMax of Nevada, Inc. d/b/a TitleMax is the name of the creditor to whom the debt is owed; (3) unless you, within thirty days after receipt of the notice, dispute the validity of the debt, or any portion thereof, the debt will be assumed to be valid by us; (4) if you notify us in writing within the thirty-day period that the debt, or any portion thereof, is disputed, we will obtain verification of the debt or a copy of a judgment against you and a copy of such verification or judgment will be mailed to the you by us; and (5) upon your written request within the thirty-day period, we will provide you with the name and address of the original creditor, if different from the current creditor.

This is an attempt to collect a debt and any information obtained will be used for that purpose.

APP 009096
ROA 007502

11269-013338

Customer Application

Personal Information

Date 11-3-14	[Redacted]		Middle Name Dean
Last Name Sage	First Name Mike	[Redacted]	
Home Phone N/A	Which number do you prefer that we call? <input type="checkbox"/> Home Phone <input checked="" type="checkbox"/> Cell Phone		
Best time to call? 8:00 to 5 PM	[Redacted]		
Physical Address (Street Number & Name) 10163 Spring side St		Apt #	
City Las Vegas	State NV	Zip 89178	County Clark
Mailing Address (if different from physical address)			
City Same	State	Zip	

Source of Income

[Redacted]			
Pay Frequency: (check one)	Next Payday	Current and Expected	Monthly Gross
<input type="checkbox"/> 1 st & 15 th of month <input type="checkbox"/> 15 th & end of month <input checked="" type="checkbox"/> Bi-weekly (every 2 weeks) <input type="checkbox"/> Weekly <input type="checkbox"/> Monthly (last day) <input type="checkbox"/> Monthly (1 st day) <input type="checkbox"/> Monthly (3 rd day) <input type="checkbox"/> Self-Employed	11-7-14	Gross Monthly Income 2952	Gross Monthly Obligations \$ 1500
*Alimony, child support or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation. Alimony, child support, or separate maintenance received under: <input type="checkbox"/> court order <input type="checkbox"/> written agreement <input type="checkbox"/> oral understanding. Are you currently in bankruptcy? <input type="checkbox"/> yes <input checked="" type="checkbox"/> NO			

Credit References

Phone #	[Redacted]
[Redacted]	[Redacted]
[Redacted]	[Redacted]

Personal References

Name	[Redacted]
Relationship	[Redacted]
Name	[Redacted]
Relationship	[Redacted]
Name	[Redacted]
Relationship	[Redacted]
Name	[Redacted]
Relationship	[Redacted]

APP 009097
ROA 007503

Co-Applicant Information

Date		State Issued ID Number		Date of Birth		Social Security #	
Last Name		First Name		Middle Name		Email Address (optional)††	
Home Phone		Cell Phone†		Which number do you prefer that we call? <input type="checkbox"/> Home Phone <input type="checkbox"/> Cell Phone			
Best time to call?							
Physical Address (Street Number & Name)						Apt #	
City				State		Zip	
Mailing Address (if different from physical address)				State		Zip	
City				Employer Address (Street Number & Name)			
Employer * (Source of income)		State		Zip		Time at Job?	
City		Job Title		Supervisor			
Work Phone #		Next Payday		Current and Expected Gross Monthly Income		Gross Monthly Obligations	
Pay Frequency (check one)				\$		\$	
<input type="checkbox"/> 1 st & 15 th of month <input type="checkbox"/> 15 th & end of month <input type="checkbox"/> Biweekly (every 2 weeks) <input type="checkbox"/> Weekly <input type="checkbox"/> Monthly (last day) <input type="checkbox"/> Monthly (1 st day) <input type="checkbox"/> Monthly (3 rd day) <input type="checkbox"/> Self-Employed							
*Alimony, child support or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation. Alimony, child support, or separate maintenance received under: <input type="checkbox"/> court order <input type="checkbox"/> written agreement <input type="checkbox"/> oral understanding							
Are you currently in bankruptcy? <input type="checkbox"/> yes <input type="checkbox"/> no							
How did you hear about us? (Circle one.)							
Friend/Referral Name of referrer? <u>Jim Sage</u>		Saw Store		Television		Yellow Pages	
Internet		Billboard		Postcard		Repeat Customer	
Other							

ADDITIONAL TERMS AND CONDITIONS OF THIS CUSTOMER APPLICATION

Notice. The federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The federal agency that administers compliance with this law concerning this creditor is the Federal Trade Commission, Equal Credit Opportunity, Washington, D.C. 20580, www.ftc.gov.

††Consent to E-mail Communications and Electronic Disclosures. You are not required to provide your email address. If you provided your email address and authorized us to send emails to you ("Your Consent"), then you are requesting to receive emails from us. This includes disclosures and solicitations. You further consent to the use and acceptance of electronic records, and electronic disclosures. This Consent to E-mail Communications and Electronic Disclosures informs you of your rights when receiving legally required disclosures, notices, and any other information from us. By providing Your Consent, you acknowledge receipt of this disclosure. You consent to the use of electronic records, and disclosures. The emails and disclosures we may send, may include for example, other disclosures or notices under state or federal law, including those pursuant to the Equal Credit Opportunity Act, Truth in Lending Act, Gramm-Leach-Bliley Act, and request a paper copy of any emailed disclosures by submitting a request through the link found within the emails. You may also send a written request to TitleMax, P. O. Box 8323, Savannah, GA 31412. We will provide such paper copies to you at no charge. We will retain all Disclosures as required by applicable law. Your Consent only applies to emails we send and receive. You consent to electronically receiving disclosures relating to transactions, accounts, and other emails electronically. Before deciding to obtain electronic disclosures, you acknowledge that you considered whether you have the required hardware and software capabilities. To access and retain Disclosures electronically, you will need to use the following computer software and hardware: a PC with Internet access and an Internet Browser that meets the following minimum requirements: Microsoft® Internet Explorer 6.1 or later versions or Mozilla Firefox 2.0 or later versions. The specific Internet Browser must also support at least 128-bit encryption. To read some documents, you will need a PDF file reader like Adobe® Acrobat Reader. If these requirements change and a material risk arises that you won't receive Disclosures electronically, we will notify you. You will need a printer or long-term storage, such as a disk drive, to retain, download, or print the Disclosures. You may withdraw Your Consent at any time. If you want to withdraw Your Consent, submit a request through the link in any email we send, or write to the address found in this disclosure. If you withdraw Your Consent, such withdrawal will not affect the legal effectiveness, validity, or enforceability of prior electronic Disclosures. If your electronic address, mailing address, telephone number, or any information you provided changes, then you agree to inform us. You may contact us by clicking the appropriate link in any email, or writing to the address in this disclosure. BY PROVIDING YOUR EMAIL ADDRESS, AND THEREBY AGREEING, YOU ACKNOWLEDGE AND AGREE THAT YOU: (1) CAN ACCESS THE DISCLOSURES IN THIS THE DESIGNATED FORMATS DESCRIBED ABOVE, (2) READ THE INFORMATION ABOUT ELECTRONIC RECORDS, AND DISCLOSURES, PROVIDED OR MADE AVAILABLE TO YOU IN ELECTRONIC FORM, (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 AND OBTAIN A COPY OF THIS INFORMATION TO RETAIN FOR FUTURE EMAILED DISCLOSURES, WHICH WE WILL PROVIDE TO YOU AT NO CHARGE. You may request and obtain a copy of this information to retain for future

APP 009098
ROA 007504

*Cellular Phone Calls: Receipt of cellular phone calls may be subject to charges from your service provider. If you have listed a cell phone above or you give us an updated cell phone number, then you authorize us to call your cell phone number to provide account information such as payment reminders and special promotional offers or sales offers such as offers for credit services, credit, or other financial services.

Phone Messages. You authorize us to contact the phone numbers listed. You authorize us to mail correspondence to your address. You authorize us to call and leave messages on any answering machine at your phone numbers above.

Release of Information. You authorize us to verify all of the information that you have provided and you acknowledge that this information may be used to verify certain past or current credit or payment history information from third party source(s). You further authorize and consent that we may contact any person or company listed on this Customer Application, including any persons that you may add at a later date. Your application may be rejected if any information provided is found to be false.

Credit Inquiries and Reporting Authorization. By signing below, you further agree and authorize us to obtain your credit history reports from credit bureaus and other credit reporting agencies or companies.

ARBITRATION. Arbitration is a means for legal matters between parties to be resolved by a neutral arbitrator rather than a Court. We have a policy of arbitrating all claims, demands, and disputes which cannot be resolved in a small claims tribunal, including the scope and validity of this arbitration provision and any right you may have to participate in an alleged class action (hereinafter "dispute(s)"). All customer agreements contain another arbitration provision that supersedes this arbitration provision and governs the resolution of disputes. However, if you do not enter into a customer agreement with us, then this arbitration provision governs the resolution of disputes. You agree that **YOU ARE WAIVING YOUR RIGHT TO HAVE A TRIAL BY JURY** to resolve disputes against us. The Federal Arbitration Act governs this arbitration provision. If any party has a dispute, they must notify the others in writing of the dispute. You have the right to select either of the following arbitration organizations, which will govern the arbitration under its consumer rules: American Arbitration Association (1-800-778-7879) <http://www.adr.org> or JAMS (1-800-352-5267) <http://www.jamsadr.com>, and we will advance all of the expenses associated with the arbitration, including the filing, administrative, hearing and arbitrator's fees. You will be responsible for your attorney's fees, if any. Any appeal of a judgment from a small claims tribunal shall be resolved by binding arbitration. The arbitrator shall not conduct class arbitration. The arbitration hearing will be conducted in the county in which this Customer Application was signed. If the arbitration associations listed above are not available and the parties cannot otherwise agree on a substitute, then any party may petition a court pursuant to section 5 of the Federal Arbitration Act, 9 U.S.C. sections 1-16 to select an arbitration organization, provided such arbitration organization shall enforce the terms of this Customer Application and the Arbitration Provision, including the prohibition on class arbitration.

WARNING: This type of transaction is only intended to address short-term, NOT long-term, credit needs. Repeated or frequent use can create serious financial hardships. You should evaluate the costs and benefits of all alternatives before entering into this type of transaction. Other forms of short-term credit that may be less expensive include a loan from another institution or from family or friends, a credit card cash advance, an account with overdraft protection, or a salary advance.

Privacy Policy. You verify that you have received a copy of the company's Privacy Policy.

Updates: You agree to inform us of any changes to the information contained in this Customer Application throughout the course of your business relationship with us.

Ability to Repay Verification.


Pursuant to Nevada law, we are required to obtain a written and signed Affidavit from you addressing the following: (i) you have provided TitleMax with true and correct information concerning your income, obligations, employment and ownership of the vehicle; and (ii) you have the ability to repay. You will be asked to sign the Affidavit before signing the Title Loan Agreement. TitleMax offers a "thirty day" Title Loan and six "thirty day" extensions as allowed by Nevada law. In addition, Nevada law requires that the amount of our loan does not exceed the fair market value of your motor vehicle. Furthermore, we have a policy of allowing those who remain in good standing with TitleMax by timely extending their loan obligations six times as allowed by law, to participate in an interest free workout repayment plan, in which no down payment is required. For such customers, we typically agree to a 7 to 8 month interest free repayment plan with a payment amount that never exceeds the extension payment amount. Therefore, in performing our internal underwriting and ability to repay analysis for your requested loan, we will (i) examine the motor vehicle and determine its fair market value, and (ii) rely upon the employment and sources of income information as well as the current and expected gross monthly income and obligations made in this Application, and assume no changes in same for 14 months. **IF YOU EXPECT (i) YOUR EMPLOYMENT OR SOURCE OF INCOME, OR (ii) YOUR GROSS MONTHLY INCOME AND GROSS MONTHLY OBLIGATIONS TO CHANGE IN THE NEXT 14- 15 MONTHS, PLEASE EXPLAIN THE CHANGES AS FOLLOWS:**

No Change

By signing below and submitting this Customer Application, you are verifying that all of the information in this Customer Application is accurate and correct, including the personal references, contact information, employment or source of income, and current and

APP 009099
ROA 007505

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

NOV 3 2014
Date

Co-Applicant Signature

Date

APP 009100
ROA 007506
Page 4 of 4