

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 10:34 a.m.
Elizabeth A. Brown
Clerk of Supreme Court

Case No. 74335

District Court No. A-16-743134-J

APPELLANT'S APPENDIX

VOLUME 39 of 75

ADAM PAUL LAXALT

Attorney General

WILLIAM J. MCKEAN (Bar No.
06740)

Chief Deputy Attorney General

DAVID J. POPE (Bar No.08617)

Senior Deputy Attorney General

VIVIENNE RAKOWSKY (Bar No.
09160)

Deputy Attorney General

State of Nevada

Office of the Attorney General

555 East Washington Avenue

Suite 3900

Las Vegas, Nevada 89101

(702) 486-3426 (phone)

(702) 486-3416 (fax)

Email address(es)

wmckean@ag.nv.gov

dpope@ag.nv.gov

vrakowsky@ag.nv.gov

Attorneys for Respondent

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Declaration of Patrick Reilly In Support of Motion, September 29, 2016	1	000184 - 000187
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Declaration of Rickisha Hightower-Singletary, October 3, 2016	1	000219 - 000222
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Petitioner's Notice of Transmittal of Record of Proceedings, October 18, 2016	4 - 8	000794 - 001588

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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
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Respondent's Answering Brief, February 6, 2017	73	017188 - 017214
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Request for Hearing, March 17, 2017	73	017244 - 017246
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Errata to Opposition to Motion to Extend Partial Stay, April 4, 2017	73	017261 - 017264

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

Contact Information

3/11/2015

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

Telephone: 404-542-6618
Fax:

Notes**Vehicle Info For 2005 Pontiac Grand Prix GT 4D Sedan**

MSRP: \$24,960
Fin Adv: \$4,750
Equip Ret: \$26,305
Tire Size: 225/60R16
Base HP: 200 @ 5200
Taxable HP: 34.7

Model Number: 2WS69

Price Includes: AT AC EW

VIN: 2G2WS5225
UVC: 2005720070
MPG: 20/30
Weight: 3484
Fuel Type: Gas
Wheelbase: 110.5
End of Term Months: 0

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

Wholesale Black Book values as of 3/11/2015

	X-CL	Clean	Average	Rough
Base	N/A	\$4,800	\$3,600	\$2,700
Options	N/A	\$0	\$0	\$0
Mileage	N/A	N/A	N/A	N/A
Region	N/A	\$0	\$0	\$0
Total	N/A	\$4,800	\$3,600	\$2,700

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

	X-CL	Clean	Average	Rough
Base	N/A	\$4,870	\$3,670	\$2,590
Options	N/A	\$0	\$0	\$0
Mileage	N/A	N/A	N/A	N/A
Region	N/A	\$0	\$0	\$0
Total	N/A	\$4,870	\$3,670	\$2,590

Retail Black Book values as of 3/11/2015

	X-CL	Clean	Average	Rough
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	X-CL	Clean	Average	Rough
Base	N/A	\$7,025	\$5,475	\$4,175
Options	N/A	\$0	\$0	\$0
Mileage	N/A	N/A	N/A	N/A
Region	N/A	\$0	\$0	\$0
Total	N/A	\$7,025	\$5,475	\$4,175

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	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 +300

Cash Advance Snapshot Report

Filter (Location: 13969 Customer: 13969-0069004 Ordered by Date)

Tm Las Vegas Nv #36
6795 W. Tropicana Avenue
Las Vegas, NV 89103
(702)221-1050

03/11/2015

ID #	Orig. Date	Customer Name	Type	Coll. Value	Advanced	Fees.	Paid	Amt. Due	EXT's
13969-0155423	03/11/2015	Fico, Randi Lynn	A7	\$4,112.22	\$2,520.00	\$352.05	\$352.55	\$2,519.50	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>
13969-0155423-1	NEL	3/11/2015 4:0		X	-	\$2,520.00	\$0.00	\$0.00	\$2,520.00
13969-0155423-2	PMT	4/7/2015 11:0	5/10/2015	X	-	(\$35.26)	\$317.29	\$352.55	(\$35.26)
13969-0155423-3	FEE	4/10/2015 7:0		X	-	\$0.00	\$34.76	\$0.00	\$34.76
13969-0155423 Totals:		1				\$2,484.74	\$352.05	\$352.55	\$2,519.50
03/11/2015 Totals:		1				\$4,112.22	\$2,484.74	\$352.05	\$352.55
								\$2,519.50	0

APP 009186
ROA 007592

Cash Advance Snapshot Report

Filter (Location: 13969 Customer: 13969-0069004 Ordered by Date)

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

03/11/2015

ID #	Orig. Date	Customer Name	Type	Coll. Value	Advanced	Fees.	Paid	Amt. Due	EXT's
13969-0155423	03/11/2015	Fico, Randi Lynn	A7	\$4,112.22	\$2,520.00	\$352.05	\$352.55	\$2,519.50	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>
13969-0155423-1	NEL	3/11/2015 4:0		X	-	\$2,520.00	\$0.00	\$0.00	\$2,520.00
13969-0155423-2	PMT	4/7/2015 11:0	5/10/2015	X	-	(\$35.26)	\$317.29	\$352.55	(\$35.26)
13969-0155423-3	FEE	4/10/2015 7:0		X	-	\$0.00	\$34.76	\$0.00	\$34.76
13969-0155423 Totals:		1				\$2,484.74	\$352.05	\$352.55	\$2,519.50
03/11/2015 Totals:		1				\$4,112.22	\$2,484.74	\$352.05	\$352.55
								\$2,519.50	0

APP 009187
ROA 007593

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: Randi Lynn Fico
LOAN AGREEMENT IDENTIFICATION NO. 13969-0155423 LOAN AGREEMENT DATE: 3/11/2015 4:06:42 PM If you have multiple loans, this payment was applied to the loan number identified above.		DATE/TIME OF RECEIPT OF PAYMENT: 04/07/2015 11:00:40 AM
AMOUNT PAID: \$352.55	AGENT RECEIVING PAYMENT: Angela O'Hare	

TODAY'S PAYMENT ITEMIZATION

PRINCIPAL PAID:	\$35.26
INTEREST PAID:	\$317.29
CHARGES PAID:	\$0.00
FEES PAID:	\$0.00
TOTAL AMOUNT PAID TODAY:	\$352.55
BALANCE DUE ON LOAN:	\$2,484.74
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.

Joe Fico

Printed Name

Signature

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		<table border="1"> <tr> <th colspan="2">Current and Expected</th> <th colspan="2">Work Shift</th> </tr> <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>	Current and Expected		Work Shift		Gross Monthly Income	Gross Monthly Obligations			\$	\$		
Current and Expected		Work Shift																		
Gross Monthly Income	Gross Monthly Obligations																			
\$	\$																			
*Alimony, child support or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation. Alimony, child support, or separate maintenance received under: <input type="checkbox"/> court order <input type="checkbox"/> written agreement <input type="checkbox"/> oral understanding. Are you currently in bankruptcy? <input type="checkbox"/> yes <input type="checkbox"/> no How did you hear about us? (Circle one.) Friend/Referral Name of referrer? _____ Saw Store Television Yellow Pages Repeat Customer Internet Billboard Postcard Other: _____																				

ADDITIONAL TERMS AND CONDITIONS OF THIS CUSTOMER APPLICATION

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

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

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

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

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

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

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

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

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

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

Ability to Repay Verification.

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

NO

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

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

Randy Fees
Applicant Signature

3/11/15
Date

Co-Applicant Signature

Date

A - 271

604A LOAN REVIEW WORKSHEET

Licensee Name &

DBA: TITLEMAX OF NEVADA INC. DBA TITLEMAX

Exam Start

Date: 5/19/2015

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

Exam as of: 5/4/2015

Borrower Name &

Address: JANE CIA MISSTAR FERNANDEZ

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?
13969-01441335	1/2/2015	\$3,220.00	7/31/2015	\$1,874.96	6&1	727.85/7527.86	158.05%	YES
Loan Type:	Deferred Deposit <input type="checkbox"/>	High-Int Loans <input type="checkbox"/>	Title Loans <input checked="" type="checkbox"/>	Purpose of loan:				
Is the loan secured?	YES	If so, what is the collateral? 2013 HYUN SONATA		If secured by a vehicle title, is it filed and perfected? YES				
What is the borrower's expected gross monthly income? \$1,100 Was the borrower's income verified? YES Paystub <input type="checkbox"/> Affidavit <input checked="" type="checkbox"/> 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: \$2,130.00								
(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? YES Has the loan been extended or renewed? NO How many times? na Are receipts filed? YES								
VIOLATIONS/ TECHNICAL EXCEPTIONS/ OTHER COMMENTS:								
NRS 604A 445 AND NRS 604A210 GPD SIGNED								

APR 009194
ROA 007600

Title Loan Agreement

Date: 1/2/2015

Number: 13969-0144135

Customer & Co-Customer Information		ACCOUNT NUMBER: 13969-0144135			
FIRST NAME Janiecia Misstar	LAST NAME Fernandez		CO-CUSTOMER FIRST NAME		CO-CUSTOMER LAST NAME
SSN [REDACTED]	DRIVERS LIC./STATE ID. NO. [REDACTED]		CO-CUSTOMER SSN	CO-CUSTOMER'S DRIVERS LIC./STATE ID. NO.	
STREET ADDRESS 5008 S. Rainbow Blvd. #105			CO-CUSTOMER STREET ADDRESS		
City Floyd	STATE NM	ZIP CODE 88118	CO-CUSTOMER CITY	CO-CUSTOMER STATE	CO-CUSTOMER ZIP CODE
HOME PHONE [REDACTED]	DATE OF BIRTH [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) KMHEC4A46DA076226			LICENSE PLATE 824ASW		
VEHICLE YEAR 2013	VEHICLE MAKE Hyundai	VEHICLE MODEL Sonata Hybrid	COLOR Silver		

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

Term, Principal, Interest, Charges and Payment. The original term of this loan is 210 days. You promise to timely pay us in cash or as otherwise agreed in writing \$3,220.00 ("Principal Amount"), which includes any filing fee listed below plus interest on the unpaid principal balance of this Loan Agreement at the daily rate of 0.433% from the date of this Loan Agreement until 07/31/2015 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.

APP 009195
ROA 007601

FEDERAL TRUTH-IN-LENDING DISCLOSURES

ANNUAL PERCENTAGE RATE The cost of your credit as a yearly rate.	FINANCE CHARGE The dollar amount the credit will cost you.	Amount Financed The amount of credit provided to you or on your behalf.	Total of Payments The amount you will have paid after you have made all payments as scheduled.
158.0462 %	\$1,874.96	\$3,220.00	\$5,094.96

Your payment schedule will be:

Number of Payments	Amount of Payments	When Payments are Due
6	\$727.85	2/1/2015 and each 30 days thereafter
1	\$727.86	7/31/2015

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

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

Itemization of Amount Financed of \$3,220.00
 1. Amount given to you directly: \$3,200.00
 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 009196
ROA 007602

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 009197
ROA 007603

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 009198
ROA 007604

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.

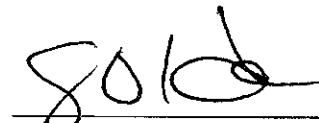
9. **OPT-OUT PROCESS.** You may choose to opt-out of this Arbitration Provision but only by following the process set-forth below. If you do not wish to be subject to this Arbitration Provision, then you must notify us in writing within sixty (60) calendar days of the loan date at the following address: 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

 1/2/2015
Customer's Signature Date

 1/2/15
Its Authorized Agent Date

Co-Customer's Signature Date

APP 009199
ROA 007605

GRACE PERIOD PAYMENTS DEFERMENT AGREEMENT

Date:

Account Number: 13969-0144135

Customer Name: Janiecia Misstar Fernandez Address: 5008 S. Rainbow Blvd. #105 Las Vegas, NV 89118 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: 2013 Hyundai Sonata Hybrid KMHEC4A46DA076226
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Definitions and Terms. In this Grace Period Payments Deferment Agreement, "customer," "you," and "your" mean the customer who signed it. "Licensee," "we," "us" and "our" mean TitleMax of Nevada, Inc. d/b/a TitleMax, a title loan services provider licensed and regulated by the Nevada Financial Institutions Division, 2785 E Desert Inn Road, Suite 180, Las Vegas, Nevada 89121, Phone: (702) 486-4120, Fax: (702) 486-4563, <http://www.fid.state.nv.us/>. The word "Motor Vehicle" means the vehicle identified above. The word "Title" means a certificate of title or ownership to the Motor Vehicle.

Consideration. You acknowledge and agree that you and we entered into a Title Loan Agreement on 01/02/2015 ("Loan Agreement.") Under the Title Loan Agreement, we agreed with you that we may subsequently offer you a "Grace Period" which is a gratuitous period of payments deferment. You agree that we are offering you a "Grace Period" and you are voluntarily accepting such offer after entering into a Loan Agreement pursuant to the provisions of NRS 604A.70 and NRS 604A.210. **Please note that since this is a "Grace Period" it is not an "extension" as defined in NRS. 604A.065.** Under the Title Loan Agreement, your obligation to pay simple interest under the Loan Agreement remains unchanged. Other than the interest and fees originally provided for in the Title Loan Agreement, we do not charge you any additional fees or interest for entering into this Grace Period Payments Deferment Agreement.

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

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

Any comments or questions may be directed to Customer Service at the following number: (800) 604-5368

APP 009200
ROA 007606

Grace Periods Payments Deferment Schedule

Payment Number	Amount of Payment	Deferred Periodic Due Date
1	\$418.28	2/1/2015
2	\$418.28	3/3/2015
3	\$418.28	4/2/2015
4	\$418.28	5/2/2015
5	\$418.28	6/1/2015
6	\$418.28	7/1/2015
7	\$418.28	7/31/2015
8	\$460.00	8/30/2015
9	\$460.00	9/29/2015
10	\$460.00	10/29/2015
11	\$460.00	11/28/2015
12	\$460.00	12/28/2015
13	\$460.00	1/27/2016
14	\$460.00	2/26/2016
The total amount paid after making all payments under the under the terms of the Grace Period Payments Deferment Agreement:		\$6,147.96

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

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

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

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

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

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

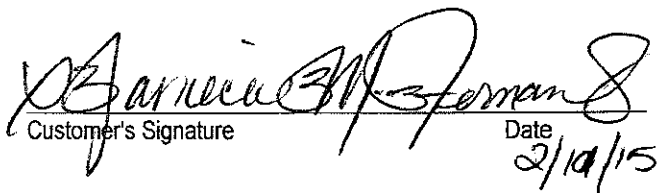
Acknowledgment of Simple Interest Accrual. You acknowledge that we use the simple interest method to calculate and accrue the interest owing under the Loan Agreement. Interest is not compounded under the Loan Agreement. You acknowledge that simple interest is charged on the outstanding principal balance. Payments will be applied first to accrued interest, second to outstanding charges, if any, and third to principal. We calculated and estimated the simple interest under the Loan Agreement and disclosed in the "Finance Charge" disclosure assuming you would pay each scheduled payment in the amount scheduled and on the scheduled Payment Dates. The original Payment Schedule in the Loan Agreement provided for payments which would ratably and fully amortize the entire Principal Amount and interest payable. The interest rate under the Loan Agreement remains unchanged. You acknowledge that simple interest is charged on the unpaid principal balance of this Loan Agreement at the daily rate of 0.433% from the date of this Loan Agreement until the earlier of: (i) the due date of your last payment as set forth in the original Payment Schedule; or (ii) payment in full. Now that the Payment Schedule has changed, you acknowledge that the new Payment Schedule provided for in this Grace Period Payments Deferment Agreement, if followed, will ratably and fully amortize the entire Principal Amount and interest payable over a longer period of time than the original Payment Schedule in the Loan Agreement. As such you acknowledge and agree you will continue to incur interest as provided in the Loan Agreement. You further agree that in setting the amount of the payments and dates of the payments, we have estimated the accrued interest owing to us assuming you make the payments in the amounts scheduled and on the exact dates set forth in the Grace Periods Payments Deferment Schedule above. Early payments may decrease the amount of interest you owe. Making a payment in an amount greater than scheduled above may decrease the amount of interest you owe. Late payments may increase the amount of interest you owe. The amount of this increase or decrease will be reflected in the final payment. If an early payment is less than the scheduled installment, then you must pay the difference on or before the upcoming installment due date. You may request a payoff at any time.

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

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

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

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


Customer's Signature Date 2/10/15

 2/11/15
Its Authorized Agent Date

Co-Borrower's Signature Date

Affidavit

STATE OF NEVADA
COUNTY OF Clark

Title Loan Agreement No.: 13969-0144135
Date: 1/2/15

Customer Name: Janiecia Fernandez
Address: 5008 S Rainbow Blvd. #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: KMHEC4A46DA076226
License Plate State and No: 824ASW Color: Silver Year: 2013 Make: Hyundai Model: Sonata Limited

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.

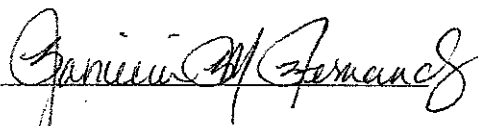
Pursuant to N.R.S. 604A.450-1, we have evaluated the Vehicle's fair market value. Pursuant to N.R.S. 604A.450-2, we have reviewed your application information regarding current and expected income, obligations and employment.

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, Janiecia Fernandez, 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 009204
ROA 007610

Ability to Pay Summary

Loan Number	13969-0144135
Customer Name	Janiecia Fernandez
Is Customer a Covered Borrower	No
Requested Loan Amount	\$3,200.00
Title Fee	\$20
MLV Amount	\$7,850
Gross Monthly Income	\$1,100.00
Current and Expected Monthly Obligations	\$350.00
Other TitleMax Loan Payment	\$0.00
Rate Match/Rate for Other TitleMax Loan	12.99%
Add-On to Current Loan or Multi-Car	
Residual Monthly Income	\$750.00

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

210 INSTALLMENT LOAN BREAKDOWN

Income Based - Max. Loan Amount Inc. Title Fee	\$	3,317
Vehicle Value - Max. Loan Amount Inc. Title Fee	\$	7,870
Interest Rate		12.99%
Max Cash to Customer Amount	\$	3,297.00
Actual Cash to Customer Amount	\$	3,200.00
Title Fee Amount	\$	20
Total Loan Amount	\$	3,220

Amortized Loan Payment	\$727.85
Total Payback Amount	\$5,094.95
Minimum Payment to Extend	\$418.28
Grace Period Plan # of Months (0% Interest)	7
Grace Period Plan Payment (0%)	\$460.00

CHOOSE THIS CASHWISE LOAN TYPE

NV 210 Day Multi-Car 12.99%

APP 009205
ROA 007611

Customer Application

Personal Information

Date	1/2/2015	State Issued ID Number	[REDACTED]	Date of Birth	[REDACTED]	Social Security #	[REDACTED]
Last Name	Fernandez	First Name	Vanessa	Middle Name	MISSIA		
Home Phone	[REDACTED]	Cell Phone†	[REDACTED]	Email Address (optional)††			
Best time to call?	[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)							
5008 S. Rainbow Blvd. #						Apt #	105
City	Las Vegas	State	NV	Zip	89118	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)					
City		State		Zip		Time at Job?	
Work Phone #		Title		Supervisor			
Pay Frequency: (check one) <input type="checkbox"/> 1 st & 15 th of month <input type="checkbox"/> 15 th & end of month <input type="checkbox"/> Biweekly (every 2 weeks) <input type="checkbox"/> Weekly <input type="checkbox"/> Monthly (last day) <input type="checkbox"/> Monthly (1 st day) <input checked="" type="checkbox"/> Monthly (3 rd day) <input type="checkbox"/> Self-Employed				Next Payday	Current and Expected		Work Shift
				1/14/15	Gross Monthly Income	Gross Monthly Obligations	
					\$ 1100	\$ 350 ⁰⁰	
*Alimony, child support or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation. Alimony, child support, or separate maintenance received under: <input type="checkbox"/> court order <input type="checkbox"/> written agreement <input type="checkbox"/> oral understanding. Are you currently in bankruptcy? <input type="checkbox"/> yes <input checked="" type="checkbox"/> no							

Credit References

Business	[REDACTED]
Address	[REDACTED]
Business	[REDACTED]
Address	[REDACTED]
MO	[REDACTED]

Co-Applicant Information

Date		State Issued ID Number		Date of Birth		Social Security #				
Last Name			First Name			Middle Name				
Home Phone			Cell Phone†			Email Address (optional)††				
Best time to call?			Which number do you prefer that we call? <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? _____			<div style="border: 1px solid black; border-radius: 50%; padding: 5px; display: inline-block;">Saw Store</div>			Television		Yellow Pages		
Internet			Billboard			Postcard		Other: _____		
						Repeat Customer				

ADDITIONAL TERMS AND CONDITIONS OF THIS CUSTOMER APPLICATION

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

††Consent to E-mail Communications and Electronic Disclosures. You are not required to provide your email address. If you provided your email address and authorized us to send emails to you ("Your Consent"), then you are requesting to receive emails from us. This includes disclosures and solicitations. You further consent to the use and acceptance of electronic records, and electronic disclosures. **This Consent to E-mail Communications and Electronic Disclosures** informs you of your rights when receiving legally required disclosures, notices, and any other information from us. By providing Your Consent, you acknowledge receipt of this disclosure. You consent to the use of electronic records, and disclosures. The emails and disclosures we may send, may include for example, disclosures or notices under state or federal law, including those pursuant to the Equal Credit Opportunity Act, Truth in Lending Act, Gramm-Leach-Bliley Act, and other disclosures or notices under applicable federal, state or local laws or regulations, or any other notices, information, or solicitations we may send. You may request a paper copy of any emailed disclosures by submitting a request through the link found within the emails. You may also send a written request to TitleMax, P. O. Box 8323, Savannah, GA 31412. We will provide such paper copies to you at no charge. We will retain all Disclosures as required by applicable law. Your Consent only applies to emails we send and receive. You consent to electronically receiving disclosures relating to transactions, accounts, and other emails electronically. Before deciding to obtain electronic disclosures, you acknowledge that you considered whether you have the required hardware and software capabilities. To access and retain Disclosures electronically, you will need to use the following computer software and hardware: a PC with internet access and an Internet Browser that meets the following minimum requirements: Microsoft® Internet Explorer 6.1 or later versions or Mozilla Firefox 2.0 or later versions. The specific Internet Browser must also support at least 128-bit encryption. To read some documents, you will need a PDF file reader like Adobe® Acrobat Reader. If these requirements change and a material risk arises that you won't receive Disclosures electronically, we will notify you. You will need a printer or long-term storage, such as a disk drive, to retain, download, or print the Disclosures. You may withdraw Your Consent at any time. If you want to withdraw Your Consent, submit a request through the link in any email we send, or write to the address found in this disclosure. If you withdraw Your Consent, such withdrawal will not affect the legal effectiveness, validity, or enforceability of prior electronic Disclosures. If your electronic address, mailing address, telephone number, or any information you provided changes, then you agree to inform us. You may contact us by clicking the appropriate link in any email, or writing to the address in this disclosure. BY PROVIDING YOUR EMAIL ADDRESS, AND THEREBY AGREEING, YOU ACKNOWLEDGE AND AGREE THAT YOU: (1) CAN ACCESS THE DISCLOSURES IN THE DESIGNATED FORMATS DESCRIBED ABOVE, (2) READ THE INFORMATION ABOUT ELECTRONIC RECORDS AND DISCLOSURES, (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 009207
RGA 007613

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

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

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

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

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

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

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

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

Ability to Repay Verification.

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

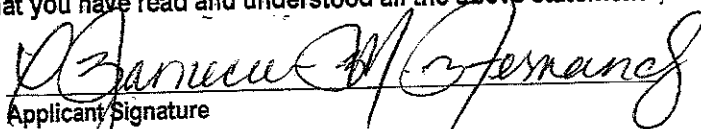
No.

APP 009208

ROA-007614

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

1/2/2015
Date

Co-Applicant Signature

Date

STATE OF NEVADA

DEPARTMENT OF MOTOR VEHICLES

CERTIFICATE OF TITLE

VIN KMHEC4A46DA076226	YEAR 2013	MAKE HYUN	MODEL SONATA HYB	VEHICLE BODY P4D	TITLE NUMBER NV007482493
DATE ISSUED 01/13/2015	ODOMETER MILES 5943	FUEL TYPE B	SALES TAX PD	EMPTY WT 3457	GROSS WT GVWR
VEHICLE COLOR	ODOMETER BRAND ACTUAL MILES			BRANDS REBUILT	TOTAL LOSS

OWNER(S) NAME AND ADDRESS
 FERNANDEZ JANIECIA MISSTAR
 5008 S RAINBOW BLVD UNIT 105
 LAS VEGAS NV 89118-1132

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 _____
 CONTROL NO. _____

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

(THIS IS NOT A TITLE NO.)

VP-2 (Rev. 8/10)

ALTERATION OR ERASURE VOIDS THIS TITLE

ROA-007616

Contact Information

1/2/2015

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

Telephone: 404-542-6618
 Fax:

Notes

Vehicle Info For 2013 Hyundai Sonata Hybrid Limited 4D Sedan

MSRP: \$30,550	VIN: KMHEC4A46DA076226	Adj. State: National
Fin Adv: \$18,550	UVC: 2013380145	Mileage: 0
Equip Ret: \$31,766	MPG: 36/40	Mileage Cat: B
Tire Size: 215/55R17	Weight: 3578	Cylinders: 4
Base HP: 159 @ 6000	Fuel Type: Hybrid	Transmission: A
Taxable HP: 19.6	Wheelbase: 110.0	Drive Train: FWD
Model Number: G0432F4S	End of Term Months: 0	End of Term Mileage: 0
Price Includes: AT AC		

Wholesale Black Book values as of 1/1/2015

	X-CL	Clean	Average	Rough
Base	\$18,950	\$18,050	\$17,050	\$15,600
Options	\$0	\$0	\$0	\$0
Mileage	N/A	N/A	N/A	N/A
Region	\$0	\$0	\$0	\$0
Total	\$18,950	\$18,050	\$17,050	\$15,600

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

	X-CL	Clean	Average	Rough
Base	N/A	\$18,320	\$17,350	\$14,660
Options	N/A	\$0	\$0	\$0
Mileage	N/A	N/A	N/A	N/A
Region	N/A	\$0	\$0	\$0
Total	N/A	\$18,320	\$17,350	\$14,660

Retail Black Book values as of 1/1/2015

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

APP 009211
 ROA 007617

	X-CL	Clean	Average	Rough
Base	\$22,375	\$21,300	\$20,150	\$18,100
Options	\$0	\$0	\$0	\$0
Mileage	N/A	N/A	N/A	N/A
Region	\$0	\$0	\$0	\$0
Total	\$22,375	\$21,300	\$20,150	\$18,100

Residual Black Book values as of 1/1/2015

	12 Month	24 Month	30 Month	36 Month	42 Month	48 Month	60 Month	End Of Term
Base	\$13,950	\$12,000	\$12,100	\$10,200	\$10,250	\$8,600	\$7,150	\$0
Options	\$0	\$0	\$0	\$0	\$0	\$0	\$0	N/A
Mileage	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Total	\$13,950	\$12,000	\$12,100	\$10,200	\$10,250	\$8,600	\$7,150	\$0

Black Book Add/Deducts

Panorama Roof +750

Cash Advance Snapshot Report

Filter (Location: 13969 Customer: 13969-0066296 Ordered by Date)

Tm Las Vegas Nv #36
6795 W. Tropicana Avenue
Las Vegas, NV 89103
(702)221-1050

01/02/2015

ID #	Orig. Date	Customer Name	Type	Coll. Value	Advanced	Fees.	Paid	Amt. Due	EXT's		
13969-0144135	01/02/2015	Fernandez, Janiecia Mis A6		\$5,094.96	\$3,220.00	\$1,742.82	\$1,473.28	\$3,489.54	0		
Transaction #	Type	Trans. Date	New Due Date	Pro?	Rev?	Principal	Fees	Amt Paid	Due		
13969-0144135-1	NEL	1/2/2015 6:55		X	-	\$3,220.00	\$0.00	\$0.00	\$3,220.00		
13969-0144135-2	LOG	1/30/2015 10:		X	-	\$0.00	\$0.00	\$0.00	\$0.00		
13969-0144135-3	FEE	2/1/2015		X	-	\$0.00	\$418.28	\$0.00	\$418.28		
13969-0144135-4	LOG	2/10/2015 4:3		X	-	\$0.00	\$0.00	\$0.00	\$0.00		
13969-0144135-5	PMT	2/11/2015 9:1	3/3/2015	X	-	\$0.00	\$139.43	\$419.00	(\$279.57)		
13969-0144135-6	LOG	2/11/2015 9:1		X	-	\$0.00	\$0.00	\$0.00	\$0.00		
13969-0144135-7	FEE	3/3/2015 7:38		X	-	\$0.00	\$278.85	\$0.00	\$278.85		
13969-0144135-8	LOG	3/11/2015 9:5		X	-	\$0.00	\$0.00	\$0.00	\$0.00		
13969-0144135-9	PMT	3/11/2015 2:3	4/2/2015	X	-	\$0.00	\$111.54	\$418.28	(\$306.74)		
13969-0144135-10	LOG	3/11/2015 2:5		X	-	\$0.00	\$0.00	\$0.00	\$0.00		
13969-0144135-11	FEE	4/2/2015 7:05		X	-	\$0.00	\$306.74	\$0.00	\$306.74		
13969-0144135-12	LOG	4/6/2015 11:4		X	-	\$0.00	\$0.00	\$0.00	\$0.00		
13969-0144135-13	LOG	4/10/2015 10:		X	-	\$0.00	\$0.00	\$0.00	\$0.00		
13969-0144135-14	LOG	4/14/2015 6:1		X	-	\$0.00	\$0.00	\$0.00	\$0.00		
13969-0144135-15	PMT	4/15/2015 11:	4/2/2015	X	-	\$0.00	\$181.25	\$200.00	(\$18.75)		
13969-0144135-16	LOG	4/15/2015 11:		X	-	\$0.00	\$0.00	\$0.00	\$0.00		
13969-0144135-17	FEE	5/2/2015 4:00		X	-	\$0.00	\$237.02	\$0.00	\$237.02		
13969-0144135-18	LOG	5/6/2015 9:16		X	-	\$0.00	\$0.00	\$0.00	\$0.00		
13969-0144135-19	LOG	5/6/2015 9:44		X	-	\$0.00	\$0.00	\$0.00	\$0.00		
13969-0144135-20	LOG	5/6/2015 1:24		X	-	\$0.00	\$0.00	\$0.00	\$0.00		
13969-0144135-21	PMT	5/7/2015 9:25	5/2/2015	X	-	\$0.00	\$69.71	\$220.00	(\$150.29)		
13969-0144135-22	PMT	5/7/2015 9:26	5/2/2015	X	-	\$0.00	\$0.00	\$216.00	(\$216.00)		
13969-0144135-23	LOG	5/7/2015 9:29		X	-	\$0.00	\$0.00	\$0.00	\$0.00		
13969-0144135 Totals:		1				\$3,220.00	\$1,742.82	\$1,473.28	\$3,489.54	0	
01/02/2015 Totals:		1				\$5,094.96	\$3,220.00	\$1,742.82	\$1,473.28	\$3,489.54	0

APP 009213
ROA 007619

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: Janiecia Misstar Fernandez	
LOAN AGREEMENT IDENTIFICATION NO. 13969-0144135 LOAN AGREEMENT DATE: 1/2/2015 6:55:31 PM If you have multiple loans, this payment was applied to the loan number identified above.		DATE/TIME OF RECEIPT OF PAYMENT: 05/07/2015 09:26:02 AM	
AMOUNT PAID: \$216.00		AGENT RECEIVING PAYMENT: Angela O'Hare	

TODAY'S PAYMENT ITEMIZATION

PRINCIPAL PAID:	\$0.00
INTEREST PAID:	\$216.00
CHARGES PAID:	\$0.00
FEES PAID:	\$0.00
TOTAL AMOUNT PAID TODAY:	\$216.00
BALANCE DUE ON LOAN:	\$3,489.54
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.

Donna Cunningham
Printed Name

[Signature]
Signature

APP 009214
ROA 007620

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: Janiecia Misstar Fernandez	
LOAN AGREEMENT IDENTIFICATION NO. 13969-0144135 LOAN AGREEMENT DATE: 1/2/2015 6:55:31 PM If you have multiple loans, this payment was applied to the loan number identified above.		DATE/TIME OF RECEIPT OF PAYMENT: 05/07/2015 09:25:02 AM	
AMOUNT PAID: \$220.00		AGENT RECEIVING PAYMENT: Angela O'Hare	

TODAY'S PAYMENT ITEMIZATION

PRINCIPAL PAID:	\$0.00
INTEREST PAID:	\$220.00
CHARGES PAID:	\$0.00
FEES PAID:	\$0.00
TOTAL AMOUNT PAID TODAY:	\$220.00
BALANCE DUE ON LOAN:	\$3,705.54
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 009215
ROA 007621

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: Janiecia Misstar Fernandez	
LOAN AGREEMENT IDENTIFICATION NO. 13969-0144135 LOAN AGREEMENT DATE: 1/2/2015 6:55:31 PM If you have multiple loans, this payment was applied to the loan number identified above.		DATE/TIME OF RECEIPT OF PAYMENT: 04/15/2015 11:12:53 AM	
AMOUNT PAID: \$200.00		AGENT RECEIVING PAYMENT: Angela O'Hare	

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:	\$3,618.81
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.


Printed Name _____ Signature _____

APP 009216
ROA 007622

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: Janiecia Misstar Fernandez
LOAN AGREEMENT IDENTIFICATION NO. 13969-0144135 LOAN AGREEMENT DATE: 1/2/2015 6:55:31 PM If you have multiple loans, this payment was applied to the loan number identified above.		DATE/TIME OF RECEIPT OF PAYMENT: 03/11/2015 02:31:58 PM
AMOUNT PAID: \$418.28	AGENT RECEIVING PAYMENT: Angela O'Hare	

TODAY'S PAYMENT ITEMIZATION

PRINCIPAL PAID:	\$0.00
INTEREST PAID:	\$418.28
CHARGES PAID:	\$0.00
FEES PAID:	\$0.00
TOTAL AMOUNT PAID TODAY:	\$418.28
BALANCE DUE ON LOAN:	\$3,330.82
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.

Janiecia Misstar Fernandez
Printed Name

[Signature]
Signature

APP 009217
ROA 007623

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: Janiecia Misstar Fernandez	
LOAN AGREEMENT IDENTIFICATION NO. 13969-0144135 LOAN AGREEMENT DATE: 1/2/2015 6:55:31 PM If you have multiple loans, this payment was applied to the loan number identified above.		DATE/TIME OF RECEIPT OF PAYMENT: 02/11/2015 09:12:56 AM	
AMOUNT PAID: \$419.00		AGENT RECEIVING PAYMENT: Angela O'Hare	

TODAY'S PAYMENT ITEMIZATION

PRINCIPAL PAID:	\$0.00
INTEREST PAID:	\$419.00
CHARGES PAID:	\$0.00
FEES PAID:	\$0.00
TOTAL AMOUNT PAID TODAY:	\$419.00
BALANCE DUE ON LOAN:	\$3,358.71
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.

Janiecia Fernandez
Printed Name

Janiecia Fernandez
Signature

APP 009218
ROA 007624

TitleMax of Nevada, Inc. d/b/a TitleMax
6795 W. Tropicana Avenue
Las Vegas, NV 89103
(702)221-1050
4/17/2015

Janiecia Misstar Fernandez
8410 Eldora Ave. #1009
Las Vegas, NV 89117

Re: Opportunity to Enter into a Repayment Plan

Dear Customer:

On 1/2/2015 6:55:31 PM you entered a Title Loan Agreement ("Loan Agreement") with TitleMax of Nevada, Inc. d/b/a TitleMax, and, if applicable, on 02/11/2015 you entered a Grace Period Payments Deferment Agreement with TitleMax of Nevada, Inc. d/b/a TitleMax. On 4/3/2015 ("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 5/3/2015 : (1) return to the location in which you signed the Loan Agreement and, if applicable, the Grace Period Payments Deferment Agreement; (2) read and sign the Repayment Plan we prepare; and (3) make an initial payment of \$642.90. The total of payments or the remaining balance on the original transaction is \$3,214.48. You made the following payment(s) on the loan:

Date:	02/11/2015	Amount:	\$419.00
Date:	03/11/2015	Amount:	\$418.28
Date:	04/15/2015	Amount:	\$200.00

UNITED STATES POSTAL SERVICE®

Certificate of Mailing

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

From: **TITLEMAX**
6795 W. Tropicana Ave., Suite 1140
Las Vegas, NV 89103
(702) 221-1050

To: **Janiecia Fernandez**
8410 Eldora Ave #1009
LV NV 89117

U.S. POSTAGE PAID LAS VEGAS, NV 89103 APR 17 15

AMOUNT \$130

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

5/3/2015 will be \$642.90.

law: (1) you must enter into the
ess we allow a longer period; (2) we
he date of default, unless you agree
ment of not more than 20 percent of

APP 009219
ROA 007625

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

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

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

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

Sincerely,



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

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

- (1) The amount of the debt is \$3,214.48 ; (2) TitleMax of Nevada, Inc. d/b/a TitleMax (2) is the name of the creditor to whom the debt is owed; (3) unless you, within thirty days after receipt of the notice, dispute the validity of the debt, or any portion thereof, the debt will be assumed to be valid by us; (4) if you notify us in writing within the thirty-day period that the debt, or any portion thereof, is disputed, we will obtain verification of the debt or a copy of a judgment against you and a copy of such verification or judgment will be mailed to the you by us; and (5) upon your written request within the thirty-day period, we will provide you with the name and address of the original creditor, if different from the current creditor.

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

APP 009220
ROA 007626

A - 272

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: ALBA MARTINES RODRIGUEZ

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?
13969-0135548	11/15/2014	\$2,020.00	6/13/2015	\$1,480.21	6&1	500.03/500.03	194.55%	YES

Loan Type:

Deferred Deposit

☐

High-Int Loans

☐

Title Loans

☒

Purpose of loan:

Is the loan secured?

YES

If so, what is the collateral? 2001 NISSAN ALTIMA

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

YES

What is the borrower's expected gross monthly income?

\$5,000

Was the borrower's income verified?

YES

Paystub

☐

Affidavit

☒

Other:

(Applies to Deferred Deposit Only)

NRS 604A.425(1a)

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

N/A

(Applies to D/D Loans)

NRS 604A.408(1)

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

N/A

(Applies to High-Interest Loans Only)

NRS 604A.425(1b)

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

N/A

(Applies High-Int Loans)

NRS 604A.408(1)

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

N/A

(Applies to Title Loans Only)

NRS 604A.450(1)

Does the loan amount exceed the fair market value of the vehicle securing the loan?

NO

Fair Market Value:

\$4,675.00

(Applies to Title Loans Only)

NRS 604A.445(1)

Does the original term of the title loan exceed 30 days?

NO

(Applies to Title Loans Only)

NRS 604A.445(2)

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

NO

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

YES

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

YES

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

YES

Is the loan a collection account?

YES

Has the loan been extended or renewed?

NO

How many times?

Extensions: Title-6 and 7 periods: D/D & High Int Loans - 90 days

Are receipts filed?

YES

VIOLATIONS/TECHNICAL EXCEPTIONS/OTHER COMMENTS:

NRS 604A.445 NRS 604A.210

APP 009222
ROA 007628

Title Loan Agreement

Date: 11/15/2014

Number: 13969-0135548

Customer & Co-Customer Information		ACCOUNT NUMBER: 13969-0135548			
FIRST NAME Alba		LAST NAME Martinez-rodriguez		CO-CUSTOMER FIRST NAME	
				CO-CUSTOMER LAST NAME	
SSN [REDACTED]		DRIVERS LIC./STATE ID. NO. NO.		CO-CUSTOMER SSN	
				CO-CUSTOMER'S DRIVERS LIC./STATE ID. NO.	
STREET ADDRESS 3800 S Decatur Blvd Spc 287				CO-CUSTOMER STREET ADDRESS	
City Las Vegas		STATE NV		ZIP CODE 89103	
				CO-CUSTOMER CITY	
				CO-CUSTOMER STATE	
				CO-CUSTOMER ZIP CODE	
HOME PHONE [REDACTED]		DATE OF BIRTH [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) 1N4DL01D11C223504		LICENSE PLATE 129LYK			
VEHICLE YEAR		VEHICLE MAKE Nissan		VEHICLE MODEL ALTIMA XE	
				COLOR white	

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

Term, Principal, Interest, Charges and Payment. The original term of this loan is 210 days. You promise to timely pay us in cash or as otherwise agreed in writing \$2,020.00 ("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 0.533% from the date of this Loan Agreement until 06/13/2015 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 009223

ROA 007629

FEDERAL TRUTH-IN-LENDING DISCLOSURES

ANNUAL PERCENTAGE RATE The cost of your credit as a yearly rate.	FINANCE CHARGE The dollar amount the credit will cost you.	Amount Financed The amount of credit provided to you or on your behalf.	Total of Payments The amount you will have paid after you have made all payments as scheduled.
194.545 %	\$1,480.21	\$2,020.00	\$3,500.21

Your payment schedule will be:

Number of Payments	Amount of Payments	When Payments are Due
6	\$500.03	12/15/2014 and each 30 days thereafter
1	\$500.03	6/13/2015

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	\$2,020.00
1. Amount given to you directly:	\$2,000.00
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 009224
ROA 007630

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 009225
ROA 007631

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 009226
ROA 007632

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

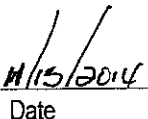
9. **OPT-OUT PROCESS.** You may choose to opt-out of this Arbitration Provision but only by following the process set-forth below. If you do not wish to be subject to this Arbitration Provision, then you must notify us in writing within sixty (60) calendar days of the loan date at the following address: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

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

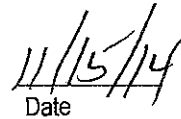
THIS DOCUMENT IS SUBJECT TO A SECURITY INTEREST IN FAVOR OF, AND PLEDGED AS COLLATERAL TO, WELLS FARGO BANK, NATIONAL ASSOCIATION, AS COLLATERAL AGENT.

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


Customer's Signature


Date


Its Authorized Agent


Date

Co-Customer's Signature

Date

APP 009227
ROA 007633

GRACE PERIOD PAYMENTS DEFERMENT AGREEMENT

Date:

Account Number: 13969-0135548

Customer Name: Alba Martinez-rodriguez Address: 3800 S Decatur Blvd Spc 287 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: Nissan ALTIMA XE 1N4DL01D11C223504
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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 11/15/2014 ("Loan Agreement.") Under the Title Loan Agreement, we agreed with you that we may subsequently offer you a "Grace Period" which is a gratuitous period of payments deferment. You agree that we are offering you a "Grace Period" and you are voluntarily accepting such offer after entering into a Loan Agreement pursuant to the provisions of NRS 604A.70 and NRS 604A.210. **Please note that since this is a "Grace Period" it is not an "extension" as defined in NRS. 604A.065.** Under the Title Loan Agreement, your obligation to pay simple interest under the Loan Agreement remains unchanged. Other than the interest and fees originally provided for in the Title Loan Agreement, we do not charge you any additional fees or interest for entering into this Grace Period Payments Deferment Agreement.

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

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

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

Grace Periods Payments Deferment Schedule

Payment Number	Amount of Payment	Deferred Periodic Due Date
1	\$323.00	12/15/2014
2	\$323.00	1/14/2015
3	\$323.00	2/13/2015
4	\$323.00	3/15/2015
5	\$323.00	4/14/2015
6	\$323.00	5/14/2015
7	\$323.00	6/13/2015
8	\$288.57	7/13/2015
9	\$288.57	8/12/2015
10	\$288.57	9/11/2015
11	\$288.57	10/11/2015
12	\$288.57	11/10/2015
13	\$288.57	12/10/2015
14	\$288.58	1/9/2016
The total amount paid after making all payments under the under the terms of the Grace Period Payments Deferment Agreement:		\$4,281.00

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

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

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

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

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

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

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

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

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

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 Date

 
~~Its Authorized Agent~~ Date

Co-Borrower's Signature Date

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

Customer Application

Personal Information

Date 11/15/2014	State Issued ID Number	Date	Social Security #
Last Name Martinez-Rodriguez	First Name Alba	Middle Name Milagres	
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) 3800 S. Decatur Space 287			
City Las Vegas	State NV	Zip 89103	Apt # County Clark
Mailing Address (if different from physical address)			
City	State	Zip	

Source of Income

<p>Pay Frequency: (check one)</p> <p><input type="checkbox"/> 1st & 15th of month <input type="checkbox"/> 15th & end of month <input checked="" type="checkbox"/> Biweekly (every 2 weeks)</p> <p><input type="checkbox"/> Weekly <input type="checkbox"/> Monthly (last day) <input type="checkbox"/> Monthly (1st day) <input type="checkbox"/> Monthly (3rd day)</p> <p><input type="checkbox"/> Self-Employed</p>				Next Payday 11/28/2014	Current and Expected Gross Monthly Income \$500.00	Gross Monthly Obligations \$200.00	Work Shift
<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.</p> <p>Alimony, child support, or separate maintenance received under: <input type="checkbox"/> court order <input type="checkbox"/> written agreement <input type="checkbox"/> oral understanding.</p> <p>Are you currently in bankruptcy? <input type="checkbox"/> yes <input checked="" type="checkbox"/> no</p>							

Credit References

Business Name CRYSTAL CORP.	Phone #
Address (Street Number & Name)	City State Zip
Business Name ARRONS	Phone #
Address (Street Number & Name)	City State Zip

Personal References

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

APP 009232
ROA 007638

Co-Applicant Information

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

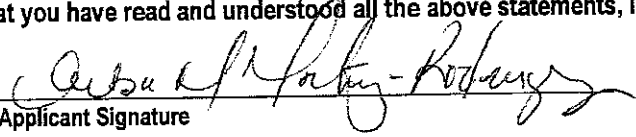
ADDITIONAL TERMS AND CONDITIONS OF THIS CUSTOMER APPLICATION

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

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

APP 009233
ROA 007639

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

11/19/2014
Date

Co-Applicant Signature

Date

APP 009235
ROA 007641

Affidavit

STATE OF NEVADA

COUNTY OF Clark

Title Loan Agreement No.: 13969-0135548
Date: 11-15-2014

Customer Name: Alba Martinez-Rodriguez
Address: 3800 S Decatur Blvd Spc 287
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: 1N4DL01D11C223504
License Plate State and No: 129LYK Color: WHI Year: 2001 Make: NISSAN Model: ALTIMA XE

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, Alba Martinez-Rodriguez, 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 009236
ROA 007642

Ability to Pay Summary

Loan Number	13969-0135548
Customer Name	Alba Martinez
Is Customer a Covered Borrower	No
Requested Loan Amount	\$2,000.00
Title Fee	\$20
MLV Amount	\$2,000
Gross Monthly Income	\$5,000.00
Current and Expected Monthly Obligations	\$2,000.00
Other TitleMax Loan Payment	\$0.00
Rate Match/Rate for Other TitleMax Loan	
Add-On to Current Loan or Multi-Car	
Residual Monthly Income	\$3,000.00

210 INSTALLMENT RATE STRUCTURE

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

210 INSTALLMENT LOAN BREAKDOWN

Income Based - Max. Loan Amount Inc. Title Fee	\$	10,020
Vehicle Value - Max. Loan Amount Inc. Title Fee	\$	2,020
Interest Rate		15.99%
Max Cash to Customer Amount	\$	2,000.00
Actual Cash to Customer Amount	\$	2,000.00
Title Fee Amount	\$	20
Total Loan Amount	\$	2,020

Amortized Loan Payment	\$500.03
Total Payback Amount	\$3,500.21
Minimum Payment to Extend	\$323.00
Grace Period Plan # of Months (0% interest)	7
Grace Period Plan Payment (0%)	\$288.57

CHOOSE THIS CASHWISE LOAN TYPE

NV 210 Day Multi-Car 15.99%

APP 009237
ROA 007643

STATE OF NEVADA

DEPARTMENT OF MOTOR VEHICLES

CERTIFICATE OF TITLE

VIN 1N4DL01D11C223504	YEAR 2001	MAKE NISS	MODEL ALTIMA XE/	VEHICLE BODY P4D	TITLE NUMBER NV007393071
DATE ISSUED 11/25/2014	ODOMETER MILES 2754	FUEL TYPE G	SALES TAX PD	EMPTY WT GROSS WT	GVWR
VEHICLE COLOR EXEMPT	ODOMETER BRAND			BRANDS	

OWNER(S) NAME AND ADDRESS

MARTINEZ-RODRIGUEZ ALBA M
RODRIGUEZ CUAUHEMOQ C
3800 S DECATUR BLVD SPC 287
LAS VEGAS NV 89103-5835

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.

(THIS IS NOT A TITLE NO.)

VP-2 (Rev. 8/10)

ALTERATION OR ERASURE VOIDS THIS TITLE

009238
ROA 007644

Contact Information

11/15/2014

Company: Titlemax (314391)

Telephone: 404-542-6618

Contact: Suzanne Gillespie

Fax:

E-Mail: suzanne.gillespie@titlemax.biz

Notes

Vehicle Info For 2001 Nissan Altima GXE 4D Sedan

MSRP: \$17,140	VIN: 1N4DL01D11C223504	Adj. State: National
Fin Adv: \$2,850	UVC: 2001640040	Mileage: 0
Equip Ret: \$18,738	MPG: 21/28	Mileage Cat: B
Tire Size: 195/65R15	Weight: 3027	Cylinders: 4
Base HP: 155 @ 5600	Fuel Type: Gas	Transmission: A
Taxable HP: 19.6	Wheelbase: 103.1	Drive Train: FWD
Model Number: 05751	End of Term Months: 0	End of Term Mileage: 0
Price Includes: AT AC		

Wholesale Black Book values as of 11/14/2014

	X-CL	Clean	Average	Rough
Base	N/A	\$2,900	\$1,750	\$1,150
Options	N/A	\$0	\$0	\$0
Mileage	N/A	N/A	N/A	N/A
Region	N/A	\$0	\$0	\$0
Total	N/A	\$2,900	\$1,750	\$1,150

Trade In Black Book values as of 11/14/2014

	X-CL	Clean	Average	Rough
Base	N/A	\$2,965	\$1,815	\$1,125
Options	N/A	\$0	\$0	\$0
Mileage	N/A	N/A	N/A	N/A
Region	N/A	\$0	\$0	\$0
Total	N/A	\$2,965	\$1,815	\$1,125

Retail Black Book values as of 11/14/2014

X-CL	Clean	Average	Rough
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APP 009239
ROA 007645

	X-CL	Clean	Average	Rough
Base	N/A	\$4,675	\$3,125	\$2,275
Options	N/A	\$0	\$0	\$0
Mileage	N/A	N/A	N/A	N/A
Region	N/A	\$0	\$0	\$0
Total	N/A	\$4,675	\$3,125	\$2,275

Residual Black Book values as of 11/14/2014

	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 Auto Trans -500

Cash Advance Snapshot Report

Filter (Location: 13969 Customer: 13969-0063678 Ordered by Date)

Tm Las Vegas Nv #36
6795 W. Tropicana Avenue
Las Vegas, NV 89103
(702)221-1050

11/15/2014

ID #	Orig. Date	Customer Name	Type	Coll. Value	Advanced	Fees.	Paid	Amt. Due	EXT's
13969-0135548	11/15/2014	Martinez-rodriguez, Alb A9		\$3,500.21	\$2,020.00	\$1,599.02	\$1,333.00	\$2,286.02	0
Transaction #	Type	Trans. Date	New Due Date	Pro? Rev?	Principal	Fees	Amt Paid	Due	
13969-0135548-1	NEL	11/15/2014 1		X -	\$2,020.00	\$0.00	\$0.00	\$2,020.00	
13969-0135548-2	FEE	12/15/2014 7:		X -	\$0.00	\$323.00	\$0.00	\$323.00	
13969-0135548-3	LOG	12/16/2014 9:		X -	\$0.00	\$0.00	\$0.00	\$0.00	
13969-0135548-4	LOG	12/19/2014 3:		X -	\$0.00	\$0.00	\$0.00	\$0.00	
13969-0135548-5	PMT	12/19/2014 3:	1/14/2015	X -	(\$0.93)	\$43.07	\$367.00	(\$323.93)	
13969-0135548-6	FEE	1/14/2015 6:5		X -	\$0.00	\$279.80	\$0.00	\$279.80	
13969-0135548-7	LOG	1/15/2015 10:		X -	\$0.00	\$0.00	\$0.00	\$0.00	
13969-0135548-8	PMT	1/15/2015 2:1	2/13/2015	X -	(\$32.44)	\$10.76	\$323.00	(\$312.24)	
13969-0135548-9	FEE	2/13/2015 6:5		X -	\$0.00	\$307.07	\$0.00	\$307.07	
13969-0135548-10	LOG	2/14/2015 9:4		X -	\$0.00	\$0.00	\$0.00	\$0.00	
13969-0135548-11	LOG	2/14/2015 3:3		X -	\$0.00	\$0.00	\$0.00	\$0.00	
13969-0135548-12	LOG	2/16/2015 9:2		X -	\$0.00	\$0.00	\$0.00	\$0.00	
13969-0135548-13	LOG	2/18/2015 10:		X -	\$0.00	\$0.00	\$0.00	\$0.00	
13969-0135548-14	LOG	2/18/2015 5:1		X -	\$0.00	\$0.00	\$0.00	\$0.00	
13969-0135548-15	LOG	2/19/2015 12:		X -	\$0.00	\$0.00	\$0.00	\$0.00	
13969-0135548-16	LOG	2/19/2015 2:5		X -	\$0.00	\$0.00	\$0.00	\$0.00	
13969-0135548-17	LOG	2/24/2015 12:		X -	\$0.00	\$0.00	\$0.00	\$0.00	
13969-0135548-18	LOG	2/25/2015 11:		X -	\$0.00	\$0.00	\$0.00	\$0.00	
13969-0135548-19	LOG	2/25/2015 11:		X -	\$0.00	\$0.00	\$0.00	\$0.00	
13969-0135548-20	LOG	2/25/2015 4:2		X -	\$0.00	\$0.00	\$0.00	\$0.00	
13969-0135548-21	LOG	2/25/2015 4:3		X -	\$0.00	\$0.00	\$0.00	\$0.00	
13969-0135548-22	LOG	2/26/2015 9:3		X -	\$0.00	\$0.00	\$0.00	\$0.00	
13969-0135548-23	LOG	2/26/2015 4:3		X -	\$0.00	\$0.00	\$0.00	\$0.00	
13969-0135548-24	LOG	2/27/2015 10:		X -	\$0.00	\$0.00	\$0.00	\$0.00	
13969-0135548-25	LOG	2/27/2015 12:		X -	\$0.00	\$0.00	\$0.00	\$0.00	
13969-0135548-26	LOG	2/27/2015 4:5		X -	\$0.00	\$0.00	\$0.00	\$0.00	
13969-0135548-27	LOG	2/28/2015 9:5		X -	\$0.00	\$0.00	\$0.00	\$0.00	
13969-0135548-28	LOG	2/28/2015 3:0		X -	\$0.00	\$0.00	\$0.00	\$0.00	
13969-0135548-29	LOG	3/2/2015 9:54		X -	\$0.00	\$0.00	\$0.00	\$0.00	
13969-0135548-30	LOG	3/2/2015 5:02		X -	\$0.00	\$0.00	\$0.00	\$0.00	
13969-0135548-31	LOG	3/3/2015 9:37		X -	\$0.00	\$0.00	\$0.00	\$0.00	
13969-0135548-32	LOG	3/3/2015 4:48		X -	\$0.00	\$0.00	\$0.00	\$0.00	
13969-0135548-33	LOG	3/4/2015 9:29		X -	\$0.00	\$0.00	\$0.00	\$0.00	
13969-0135548-34	LOG	3/4/2015 1:18		X -	\$0.00	\$0.00	\$0.00	\$0.00	
13969-0135548-35	LOG	3/4/2015 5:01		X -	\$0.00	\$0.00	\$0.00	\$0.00	
13969-0135548-36	LOG	3/5/2015 9:29		X -	\$0.00	\$0.00	\$0.00	\$0.00	
13969-0135548-37	LOG	3/5/2015 5:03		X -	\$0.00	\$0.00	\$0.00	\$0.00	
13969-0135548-38	LOG	3/6/2015 10:2		X -	\$0.00	\$0.00	\$0.00	\$0.00	
13969-0135548-39	LOG	3/6/2015 4:33		X -	\$0.00	\$0.00	\$0.00	\$0.00	
13969-0135548-40	LOG	3/7/2015 10:4		X -	\$0.00	\$0.00	\$0.00	\$0.00	
13969-0135548-41	PMT	3/7/2015 3:02	3/15/2015	X -	\$0.00	\$232.95	\$320.00	(\$87.05)	
13969-0135548-42	LOG	3/14/2015 10:		X -	\$0.00	\$0.00	\$0.00	\$0.00	
13969-0135548-43	FEE	3/15/2015		X -	\$0.00	\$84.71	\$0.00	\$84.71	
13969-0135548-44	LOG	3/18/2015 9:4		X -	\$0.00	\$0.00	\$0.00	\$0.00	
13969-0135548-45	LOG	3/20/2015 4:2		X -	\$0.00	\$0.00	\$0.00	\$0.00	
13969-0135548-46	LOG	3/21/2015 10:		X -	\$0.00	\$0.00	\$0.00	\$0.00	
13969-0135548-47	LOG	3/21/2015 2:5		X -	\$0.00	\$0.00	\$0.00	\$0.00	
13969-0135548-48	LOG	3/23/2015 11:		X -	\$0.00	\$0.00	\$0.00	\$0.00	
13969-0135548-49	LOG	3/23/2015 4:4		X -	\$0.00	\$0.00	\$0.00	\$0.00	
13969-0135548-50	LOG	3/24/2015 9:0		X -	\$0.00	\$0.00	\$0.00	\$0.00	
13969-0135548-51	LOG	3/25/2015 9:4		X -	\$0.00	\$0.00	\$0.00	\$0.00	
13969-0135548-52	LOG	3/25/2015 5:0		X -	\$0.00	\$0.00	\$0.00	\$0.00	
13969-0135548-53	LOG	3/26/2015 9:3		X -	\$0.00	\$0.00	\$0.00	\$0.00	
13969-0135548-54	LOG	3/26/2015 4:5		X -	\$0.00	\$0.00	\$0.00	\$0.00	
13969-0135548-55	LOG	3/27/2015 11:		X -	\$0.00	\$0.00	\$0.00	\$0.00	
13969-0135548-56	LOG	3/27/2015 6:4		X -	\$0.00	\$0.00	\$0.00	\$0.00	
13969-0135548-57	LOG	3/28/2015 9:5		X -	\$0.00	\$0.00	\$0.00	\$0.00	
13969-0135548-58	LOG	3/28/2015 3:0		X -	\$0.00	\$0.00	\$0.00	\$0.00	
13969-0135548-59	LOG	3/30/2015 9:2		X -	\$0.00	\$0.00	\$0.00	\$0.00	
13969-0135548-60	LOG	3/30/2015 4:4		X -	\$0.00	\$0.00	\$0.00	\$0.00	

APP 009241
ROA 007647

D #	Orig. Date	Martinez-rodriguez, Alb A9	Principal	Int	Penalty	Other	Total
13969-0135548	11/15/2014	Trans. Date New Due Date	Pro? Rev?				
Transaction #	Type		X -	\$0.00	\$0.00	\$0.00	\$0.00
13969-0135548-61	LOG	3/31/2015 9:4	X -	\$0.00	\$0.00	\$0.00	\$0.00
13969-0135548-62	LOG	3/31/2015 4:2	X -	\$0.00	\$0.00	\$0.00	\$0.00
13969-0135548-63	LOG	4/1/2015 9:49	X -	\$0.00	\$0.00	\$0.00	\$0.00
13969-0135548-64	LOG	4/1/2015 5:47	X -	\$0.00	\$0.00	\$0.00	\$0.00
13969-0135548-65	LOG	4/2/2015 9:20	X -	\$0.00	\$0.00	\$0.00	\$0.00
13969-0135548-66	LOG	4/2/2015 4:40	X -	\$0.00	\$0.00	\$0.00	\$0.00
13969-0135548-67	LOG	4/3/2015 9:22	X -	\$0.00	\$0.00	\$0.00	\$0.00
13969-0135548-68	LOG	4/3/2015 4:44	X -	\$0.00	\$0.00	\$0.00	\$0.00
13969-0135548-69	LOG	4/4/2015 10:2	X -	\$0.00	\$0.00	\$0.00	\$0.00
13969-0135548-70	LOG	4/4/2015 1:52	X -	\$0.00	\$0.00	\$0.00	\$0.00
13969-0135548-71	LOG	4/6/2015 9:11	X -	\$0.00	\$0.00	\$0.00	\$0.00
13969-0135548-72	LOG	4/6/2015 5:01	X -	\$0.00	\$0.00	\$0.00	\$0.00
13969-0135548-73	LOG	4/7/2015 9:15	X -	\$0.00	\$275.31	\$323.00	(\$47.69)
13969-0135548-74	LOG	4/9/2015 3:10	X -	\$0.00	\$0.00	\$0.00	\$0.00
13969-0135548-75	PMT	4/10/2015 5:5	X -	\$0.00	\$42.35	\$0.00	\$42.35
13969-0135548-76	LOG	4/10/2015 5:5	X -	\$0.00	\$0.00	\$0.00	\$0.00
13969-0135548-77	FEE	4/14/2015 7:0	X -	\$0.00	\$0.00	\$0.00	\$0.00
13969-0135548-78	LOG	5/7/2015 8:45	X -	\$1,986.63	\$1,599.02	\$1,333.00	\$2,286.02
13969-0135548 Totals:		1		\$2,500.21	\$1,986.63	\$1,599.02	\$1,333.00
							\$2,286.02
							0

\$3,500.21	\$1,986.63	\$1,599.02	\$1,333.00	\$2,286.02
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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: Alba Martinez-rodriguez
LOAN AGREEMENT IDENTIFICATION NO. 13969-0135548 LOAN AGREEMENT DATE: 11/15/2014 12:32:40 PM If you have multiple loans, this payment was applied to the loan number identified above.		DATE/TIME OF RECEIPT OF PAYMENT: 04/10/2015 05:51:56 PM
AMOUNT PAID: \$323.00	AGENT RECEIVING PAYMENT: Angela O'Hare	

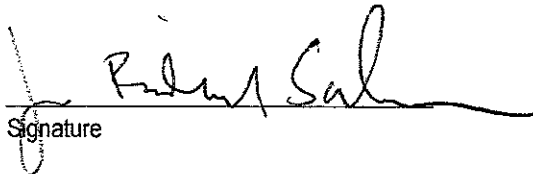
TODAY'S PAYMENT ITEMIZATION

PRINCIPAL PAID:	\$0.00
INTEREST PAID:	\$323.00
CHARGES PAID:	\$0.00
FEES PAID:	\$0.00
TOTAL AMOUNT PAID TODAY:	\$323.00
BALANCE DUE ON LOAN:	\$2,243.67
NEXT SCHEDULED DUE DATE:	4/14/2015

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

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

JAMES RICHARD SAMERSON
Printed Name


Signature

APP 009243
ROA 007649

Customer Receipt/Repayment Plan Receipt (210 day loan)

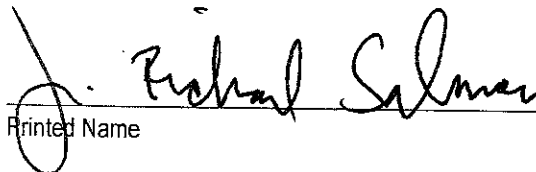
NAME AND ADDRESS OF THE LICENSEE: Tm Las Vegas Nv #36 6795 W. Tropicana Avenue Las Vegas, NV 89103		PAYMENT MADE ON BEHALF OF OR BY: Alba Martinez-rodriquez
LOAN AGREEMENT IDENTIFICATION NO. 13969-0135548 LOAN AGREEMENT DATE: 11/15/2014 12:32:40 PM If you have multiple loans, this payment was applied to the loan number identified above.		DATE/TIME OF RECEIPT OF PAYMENT: 03/07/2015 03:02:23 PM
AMOUNT PAID: \$320.00	AGENT RECEIVING PAYMENT: Mekwanya Clay	

TODAY'S PAYMENT ITEMIZATION

PRINCIPAL PAID:	\$0.00
INTEREST PAID:	\$320.00
CHARGES PAID:	\$0.00
FEES PAID:	\$0.00
TOTAL AMOUNT PAID TODAY:	\$320.00
BALANCE DUE ON LOAN:	\$2,206.65
NEXT SCHEDULED DUE DATE:	3/15/2015

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

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


Printed Name _____ Signature _____

APP 009244
ROA 007650

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: Alba Martinez-rodriguez
LOAN AGREEMENT IDENTIFICATION NO. 13969-0135548 LOAN AGREEMENT DATE: 11/15/2014 12:32:40 PM If you have multiple loans, this payment was applied to the loan number identified above.		DATE/TIME OF RECEIPT OF PAYMENT: 01/15/2015 02:16:59 PM
AMOUNT PAID: \$323.00	AGENT RECEIVING PAYMENT: Mekwanya Clay	

TODAY'S PAYMENT ITEMIZATION

PRINCIPAL PAID:	\$32.44
INTEREST PAID:	\$290.56
CHARGES PAID:	\$0.00
FEES PAID:	\$0.00
TOTAL AMOUNT PAID TODAY:	\$323.00
BALANCE DUE ON LOAN:	\$1,986.63
NEXT SCHEDULED DUE DATE:	2/13/2015

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

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

Alba Martinez
Printed Name

1-15-15
Signature

APP 009245
ROA 007651

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: Alba Martinez-rodriguez
LOAN AGREEMENT IDENTIFICATION NO. 13969-0135548 LOAN AGREEMENT DATE: 11/15/2014 12:32:40 PM If you have multiple loans, this payment was applied to the loan number identified above.		DATE/TIME OF RECEIPT OF PAYMENT: 12/19/2014 03:32:39 PM
AMOUNT PAID: \$367.00	AGENT RECEIVING PAYMENT: Mekwanya Clay	

TODAY'S PAYMENT ITEMIZATION

PRINCIPAL PAID:	\$0.93
INTEREST PAID:	\$366.07
CHARGES PAID:	\$0.00
FEES PAID:	\$0.00
TOTAL AMOUNT PAID TODAY:	\$367.00
BALANCE DUE ON LOAN:	\$2,019.07
NEXT SCHEDULED DUE DATE:	1/14/2015

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

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


Printed Name


Signature

APP 009246
ROA 007652

TitleMax of Nevada, Inc. d/b/a TitleMax
6795 W. Tropicana Avenue
Las Vegas, NV 89103
(702)221-1050
2/25/2015

Alba Martinez-rodriguez
3800 S Decatur Blvd Spc 287
Las Vegas, NV 89103

Re: Opportunity to Enter into a Repayment Plan

Dear Customer:

On 11/15/2014 12:32:40 PM you entered a Title Loan Agreement ("Loan Agreement") with TitleMax of Nevada, Inc. d/b/a TitleMax, and, if applicable, on 12/19/2014 you entered a Grace Period Payments Deferment Agreement with TitleMax of Nevada, Inc. d/b/a TitleMax. On 2/14/2015 ("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 3/16/2015 : (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 \$484.15. The total of payments or the remaining balance on the original transaction is \$2,420.76. You made the following payment(s) on the loan:

Date:	12/19/2014	Amount:	\$367.00
Date:	01/15/2015	Amount:	\$323.00



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

6795 W. Tropicana Ave. Suite 140

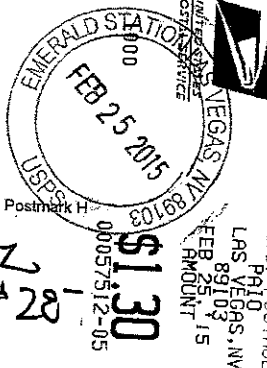
Las Vegas, NV 89103

(702) 221-1050

To:

Alba Martinez Rodriguez
3800 S Decatur Blvd
Las Vegas NV 89103

To pay fee, aff
meter postage



3/16/2015 will be \$484.15.

law: (1) you must enter into the
as we allow a longer period; (2) we
e date of default, unless you agree
ment of not more than 20 percent of

APP 009247
ROA 007653


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

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

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

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

Sincerely,


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

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

- (1) The amount of the debt is \$2,420.76 ; (2) TitleMax of Nevada, Inc. d/b/a TitleMax (2) is the name of the creditor to whom the debt is owed; (3) unless you, within thirty days after receipt of the notice, dispute the validity of the debt, or any portion thereof, the debt will be assumed to be valid by us; (4) if you notify us in writing within the thirty-day period that the debt, or any portion thereof, is disputed, we will obtain verification of the debt or a copy of a judgment against you and a copy of such verification or judgment will be mailed to the you by us; and (5) upon your written request within the thirty-day period, we will provide you with the name and address of the original creditor, if different from the current creditor.

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

APP 009248
ROA 007654

TitleMax de Nevada, Inc. d/b/a TitleMax
6795 W. Tropicana Avenue
Las Vegas, NV 89103
(702)221-1050
2/25/2015

Alba Martinez-rodriguez
3800 S Decatur Blvd Spc 287
Las Vegas, NV 89103

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

Estimado Cliente:

El 11/15/2014 12:32:40 PM usted firmo un Contrato de Prestamo Sobre Vehiculo ("Contrato de Prestamo") con TitleMax de Nevada, Inc. d/b/a TitleMax, y, si aplica, el 12/19/2014 firmo un Contrato de Prorroga de Pagos en Periodo de Gracia con TitleMax de Nevada, Inc. d/b/a TitleMax. El 2/14/2015 ("Fecha de Mora") usted no cumplio con sus obligaciones segun el Contrato de Prestamo y, si aplica, el Contrato de Prorroga de Pagos en Periodo de Gracias. Antes de intentar cobrar el saldo pendiente al tomar posesion del Vehiculo, le estamos ofreciendo la oportunidad de participar en una ENMIENDA escrita AL CONTRATO DE PRESTAMO SOBRE VEHICULO PARA ESTABLECER UN PLAN DE PAGO ("Plan de Pago").

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

Para participar en un Plan de Pago debe seguir el siguiente procedimiento antes del: 3/16/2015 (1) regresar al local donde firmo el Contrato de Prestamo y si aplica, el Contrato de Prorroga de Pagos en Periodo de Gracia; (2) leer y firmar el Plan de Pago que prepararemos; y (3) hacer un pago inicial de \$484.15. El total de pagos o saldo restante de la transaccion original es \$2,420.76. A continuacion esta(n) el/los pago(s) que ha hecho hacia el prestamo:

Date:	12/19/2014	Amount:	\$367.00
Date:	01/15/2015	Amount:	\$323.00

El monto total debido, si acepta el Plan de Pago, que se vence el o antes del 3/16/2015 sera \$484.15.

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

APP 009249
ROA 007655

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

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

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

Por favor regrese a nuestro local para firmar un Plan de Pago.

Atentamente,



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

Aunque no hayamos iniciado una demanda, en cumplimiento con la Ley Estatal de Nevada, se nos exige proveerle con la siguiente NOTIFICACIÓN DE DEUDA:

- (1) El monto de la deuda es \$2,420.76; (2) TitleMax de Nevada, Inc. d/b/a TitleMax (2) es el nombre del acreedor a quien se le debe la deuda; (3) nosotros consideraremos la deuda valida al menos que usted dispute la deuda o parte de la misma, en un periodo de 30 dias a partir de la fecha en la que recibio la notificacion ; (4) si usted nos notifica por escrito dentro del periodo de treinta dias de que disputa la deuda en si, o parte de la misma, nosotros obtendremos verificacion de la deuda o una copia del fallo en su contra y dicha copia de la verificacion o fallo le sera enviada por correo; y (5) al recibir su notificacion escrita en el periodo de treinta dias, nosotros le proveeremos con el nombre y domicilio de acreedor original, si es que es distinto al acreedor presente.

Este es un intento de cobrar una deuda y toda información obtenida se utilizará con ese propósito.

APP 009250
ROA 007656

A - 273

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: HAYDEN JAMES WILSON

Examiner: TJD

009252
ROA 007658

Account Number	13969-0147899	Origination Date	1/24/2015	Amount of Loan	\$5,000.00	Maturity Date	8/22/2015	Finance Charge	\$2,425.17	Total Number of Payments	6 & 1	Payment Amount	1060.73/1060.79	APR Quoted	133.71%	Is the APR correct?	YES
Loan Type:	Deferred Deposit	<input type="checkbox"/>	High-Int Loans	<input type="checkbox"/>	Title Loans	<input checked="" type="checkbox"/>	Purpose of loan:										
Is the loan secured?	YES	If so, what is the collateral? 2007 NISSAN TITAN															
What is the borrower's expected gross monthly income?																	
If secured by a vehicle title, is it filed and perfected? YES																	
(Applies to Deferred Deposit Only) Does the deferred deposit loan exceed 25% of the customer's expected gross monthly income? YES Paystub <input type="checkbox"/> Affidavit <input checked="" type="checkbox"/> Other: 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: \$17,525.00																	
(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 (2)? 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																	
NRS604A 445 NRS 604A 210 GPD AGREEMENT SIGNED																	
VIOLATIONS/ TECHNICAL EXCEPTIONS/ OTHER COMMENTS:																	
Are receipts filed? YES																	

Date: 1/24/2015

Title Loan Agreement

Number: 13969-0147899

Customer & Co-Customer Information		ACCOUNT NUMBER: 13969-0147899	
FIRST NAME Hayden James	LAST NAME Wilson	CO-CUSTOMER FIRST NAME	CO-CUSTOMER LAST NAME
SSN [REDACTED]	DRIVERS LIC./STATE ID. NO. [REDACTED]	CO-CUSTOMER SSN	CO-CUSTOMER'S DRIVERS LIC./STATE ID. NO.
STREET ADDRESS 5066 S. Rainbow Blvd. # 204		CO-CUSTOMER STREET ADDRESS	
City Las Vegas	STATE NV	ZIP CODE 89118	CO-CUSTOMER CITY CO-CUSTOMER STATE CO-CUSTOMER ZIP CODE
HOME PHONE [REDACTED]	DATE OF BIRTH [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) 1N6AA07A47N212247	LICENSE PLATE		
VEHICLE YEAR 2007	VEHICLE MAKE Nissan	VEHICLE MODEL Titan	COLOR White

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

Term, Principal, Interest, Charges and Payment. The original term of this loan is 210 days. You promise to timely pay us in cash or as otherwise agreed in writing \$5,000.00 ("Principal Amount"), which includes any filing fee listed below plus interest on the unpaid principal balance of this Loan Agreement at the daily rate of 0.3663% from the date of this Loan Agreement until 08/22/2015 the earlier of: (i) the due date of your last payment as set forth in the Payment Schedule below; or (ii) payment in full. You also promise to pay any other charges provided for under this Loan Agreement. You agree to make your payment in the amounts and on the dates set forth in the Payment Schedule below ("Due Date") at the address indicated above, or at such other address as we direct you in writing. If any Due Date falls on a date we are not open for business, then you agree to pay us on the next business day, and we will credit such payment, as if we received it on the appropriate Due Date. The Loan Agreement will be consummated upon the date you sign this Loan Agreement. Time is of the essence in this Loan Agreement. In consideration of your delivering the Title to us and granting us a security interest in the Motor Vehicle as set forth below, your promise to timely pay and agreeing to this Loan Agreement, we agree to provide you a loan in the Principal Amount provided above.

FEDERAL TRUTH-IN-LENDING DISCLOSURES

ANNUAL PERCENTAGE RATE The cost of your credit as a yearly rate.	FINANCE CHARGE The dollar amount the credit will cost you.	Amount Financed The amount of credit provided to you or on your behalf.	Total of Payments The amount you will have paid after you have made all payments as scheduled.
133.7129 %	\$2,425.17	\$5,000.00	\$7,425.17

Your payment schedule will be:

Number of Payments	Amount of Payments	When Payments are Due
6	\$1,060.73	2/23/2015 and each 30 days thereafter
1	\$1,060.79	8/22/2015

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.

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 repossess the Motor Vehicle.

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

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

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

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

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

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

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

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

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

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

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

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

6. All parties, including related third parties, shall retain the right to seek adjudication in a small claims tribunal for disputes within the scope of such tribunal's jurisdiction. Any dispute, which cannot be adjudicated within the jurisdiction of a small claims tribunal, shall be resolved by binding arbitration. Any appeal of 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 arbitration 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) 804-5388.

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ROA 007662

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

01/24/15
Date

Its Authorized Agent

Date

Co-Customer's Signature

Date

Personal Information

Date 01/23/2015	State Issued ID Number [REDACTED]	Date of Birth [REDACTED]	Social Security # [REDACTED]
Last Name WILSON	First Name HARVEY	Middle Name J	
Home Phone [REDACTED]	Cell Phone [REDACTED]	Email Address (optional)†† [REDACTED]	
Best time to call [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) 5066 S. RAINBOW BLVD			
City LAS VEGAS	State NV	Zip 89118	Apt # 204
Mailing Address (if different from physical address) SAME AS ABOVE		County USA	
City	State	Zip	

Source of Income

<div style="display: flex; justify-content: space-between;"> Employer's (Source of Income) Source of Income </div>											
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 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			Next Payday <div style="font-size: 1.5em; font-family: cursive;">01/30/15</div>	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <th colspan="2" style="text-align: left; padding: 2px;">Current and Expected</th> </tr> <tr> <td style="padding: 2px;">Gross Monthly Income</td> <td style="padding: 2px;">Gross Monthly Obligations</td> </tr> <tr> <td style="text-align: center; padding: 5px;">\$ 3500</td> <td style="text-align: center; padding: 5px;">\$ 1500</td> </tr> </table>	Current and Expected		Gross Monthly Income	Gross Monthly Obligations	\$ 3500	\$ 1500	Work Shift <div style="background-color: black; width: 100px; height: 50px; margin-top: 10px;"></div>
Current and Expected											
Gross Monthly Income	Gross Monthly Obligations										
\$ 3500	\$ 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:
 ☐ court order
 ☐ written agreement
 ☐ oral understanding.
 Are you currently in bankruptcy?
 ☐ yes
 ☒ no

Credit References

Credit References			
Business			
Address			
Business			
Address			

Personal References

2
Name
Personal References

APP 009258
ROA 007664

Co-Applicant Information

Date <u>N/A</u>		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? _____			<div style="border: 1px solid black; border-radius: 50%; padding: 5px; display: inline-block;">Saw Store</div>			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 109259
ROA 007665

***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.

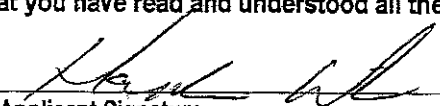
Updates: You agree to inform us of any changes to the information contained in this Customer Application throughout the course of your business relationship with us.

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

01/23/2015
Date

Co-Applicant Signature

Date

APP 009261
ROA 007667

GRACE PERIOD PAYMENTS DEFERMENT AGREEMENT

Date:

Account Number: 13969-0147899

Customer Name: Hayden James Wilson Address: 5066 S. Rainbow Blvd. # 204 Las Vegas, NV 89118 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: 2007 Nissan Titan 1N6AA07A47N212247
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Definitions and Terms. In this Grace Period Payments Deferment Agreement, "customer," "you," and "your" mean the customer who signed it. "Licensee," "we," "us" and "our" mean TitleMax of Nevada, Inc. d/b/a TitleMax, a title loan services provider licensed and regulated by the Nevada Financial Institutions Division, 2785 E Desert Inn Road, Suite 180, Las Vegas, Nevada 89121, Phone: (702) 486-4120, Fax: (702) 486-4563, <http://www.fid.state.nv.us/>. The word "Motor Vehicle" means the vehicle identified above. The word "Title" means a certificate of title or ownership to the Motor Vehicle.

Consideration. You acknowledge and agree that you and we entered into a Title Loan Agreement on 01/24/2015 ("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	\$549.50	2/23/2015
2	\$549.50	3/25/2015
3	\$549.50	4/24/2015
4	\$549.50	5/24/2015
5	\$549.50	6/23/2015
6	\$549.50	7/23/2015
7	\$549.50	8/22/2015
8	\$714.29	9/21/2015
9	\$714.29	10/21/2015
10	\$714.29	11/20/2015
11	\$714.29	12/20/2015
12	\$714.29	1/19/2016
13	\$714.29	2/18/2016
14	\$714.26	3/19/2016
The total amount paid after making all payments under the terms of the Grace Period Payments Deferment Agreement:		\$8,846.50

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

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

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

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

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

Default and Repayment Plan. You will be in default under Grace Period Payments 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 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 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.

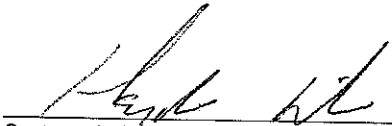
Acknowledgment of Simple Interest Accrual. You acknowledge that we use the simple interest method to calculate and accrue the interest owing under the Loan Agreement. Interest is not compounded under the Loan Agreement. You acknowledge that simple interest is charged on the outstanding principal balance. 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 0.3663% from the date of this Loan Agreement until the earlier of: (i) the due date of your last payment as set forth in the original Payment Schedule; or (ii) payment in full. Now that the Payment Schedule has changed, you acknowledge that the new Payment Schedule provided for in this Grace Period Payments 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.

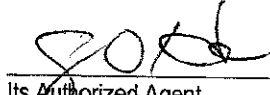
Any comments or questions may be directed to Customer Service at the following number: (800) 804-5368.

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.

 02/24/15
Customer's Signature Date

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

 2/24/15
Its Authorized Agent Date

Co-Borrower's Signature Date

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

Affidavit

STATE OF NEVADA

COUNTY OF Clark

Title Loan Agreement No.: 13969-0147899

Date: 1-24-15

Customer Name: Hayden J. Wilson
Address: 5066 S. Rainbow Blvd. #204
Las Vegas, NV 89118
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: 1N6AA07A47N212247

License Plate State and No: NV497AUZ Color: WHT Year: 2007 Make: NISSAN Model: TITAN

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.

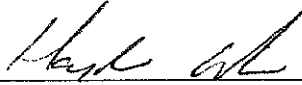
Pursuant to N.R.S. 604A.450-1, we have evaluated the Vehicle's fair market value. Pursuant to N.R.S. 604A.450-2, we have reviewed your application information regarding current and expected income, obligations and employment.

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, HAYDEN J WILSON, 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 009266
ROA 007672

Ability to Pay Summary

Loan Number	13969-0147899
Customer Name	Hayden Wilson
Is Customer a Covered Borrower	No
Requested Loan Amount	\$5,000.00
Title Fee	\$0
MLV Amount	\$7,700
Gross Monthly Income	\$3,500.00
Current and Expected Monthly Obligations	\$1,500.00
Other TitleMax Loan Payment	\$0.00
Rate Match/Rate for Other TitleMax Loan	10.99%
Add-On to Current Loan or Multi-Car	Multi-Car
Residual Monthly Income	\$2,000.00

210 INSTALLMENT RATE STRUCTURE

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

210 INSTALLMENT LOAN BREAKDOWN

Income Based - Max. Loan Amount Inc. Title Fee	\$ 9,427
Vehicle Value - Max. Loan Amount Inc. Title Fee	\$ 7,700
Interest Rate	10.99%
Max Cash to Customer Amount	\$ 7,700.00
Actual Cash to Customer Amount	\$ 5,000.00
Title Fee Amount	\$ -
Total Loan Amount	\$ 5,000

Amortized Loan Payment	\$1,060.73
Total Payback Amount	\$7,425.13
Minimum Payment to Extend	\$549.50
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 10.99%

APP 009267
ROA 007673

STATE OF NEVADA

DEPARTMENT OF MOTOR VEHICLES

CERTIFICATE OF TITLE

VIN 1N6AA07A47N212247	YEAR 2007	MAKE NISS	MODEL TITAN XE/S	VEHICLE BODY TCW	TITLE NUMBER NV007507725
DATE ISSUED 01/24/2015	ODOMETER MILES 108912	FUEL TYPE G	SALES TAX PD	EMPTY WT	GROSS WT 7200
VEHICLE COLOR	ODOMETER BRAND ACTUAL MILES	BRANDS			

OWNER(S) NAME AND ADDRESS

WILSON HAYDEN JAMES
5066 S RAINBOW BLVD UNIT 204
LAS VEGAS NV 89118-1171

LIENHOLDER NAME AND ADDRESS

TITLEMAX OF NEVADA 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 _____	<input type="checkbox"/> AND
		<input type="checkbox"/> OR

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

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

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

ODOMETER READING _____

Signature of Seller(s)/Agent/Dealership _____

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

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

Dealer's License Number _____ Date of Sale _____

Signature of Buyer _____

Printed Full Legal Name of Buyer _____

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

CONTROL NO.

23835640

(THIS IS NOT A TITLE NO.)

VP-2 (Rev. 8/10)

STATE OF NEVADA

ALTERATION OR ERASURE VOIDS THIS TITLE

009268
ROA 007674

Contact Information

1/22/2015

Company: Titlemax (314391)

Telephone: 404-542-6618

Contact: Suzanne Gillespie

Fax:

E-Mail: suzanne.gillespie@titlemax.biz

Notes

Vehicle Info For 2007 Nissan Titan LE Crew Cab

MSRP: \$33,150	VIN: 1N6AA07A7	Adj. State: National
Fin Adv: \$14,400	UVC: 2007640264	Mileage: 0
Equip Ret: \$35,336	MPG: 14/18	Mileage Cat: D
Tire Size: 265/70R18	Weight: 6422	Cylinders: 8
Base HP: 317 @ 5200	Fuel Type: Gas	Transmission: A
Taxable HP: 35.3	Wheelbase: 139.8	Drive Train: RWD
Model Number: 21917	End of Term Months: 0	End of Term Mileage: 0
Price Includes: AT AC 8CY		

Wholesale Black Book values as of 1/1/2015

	X-CL	Clean	Average	Rough
Base	N/A	\$14,450	\$12,150	\$10,100
Options	N/A	\$0	\$0	\$0
Mileage	N/A	N/A	N/A	N/A
Region	N/A	\$0	\$0	\$0
Total	N/A	\$14,450	\$12,150	\$10,100

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

	X-CL	Clean	Average	Rough
Base	N/A	\$14,680	\$12,380	\$9,540
Options	N/A	\$0	\$0	\$0
Mileage	N/A	N/A	N/A	N/A
Region	N/A	\$0	\$0	\$0
Total	N/A	\$14,680	\$12,380	\$9,540

Retail Black Book values as of 1/1/2015

	X-CL	Clean	Average	Rough
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APP 009269
ROA 007675

	X-CL	Clean	Average	Rough
Base	N/A	\$17,525	\$14,975	\$12,400
Options	N/A	\$0	\$0	\$0
Mileage	N/A	N/A	N/A	N/A
Region	N/A	\$0	\$0	\$0
Total	N/A	\$17,525	\$14,975	\$12,400

Residual Black Book values as of 1/1/2015

	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

DVD Ent System +100
 Navigation System +150
 Power Sunroof +350
 Texas Edition +300

APP 009270
 ROA 007676

Cash Advance Snapshot Report

Filter (Location: 13969 Customer: 13969-0067239 Ordered by Date)

Trm Las Vegas Nv #36
6795 W. Tropicana Avenue
Las Vegas, NV 89103
(702)221-1050

01/24/2015

ID #	Orig. Date	Customer Name	Type	Coll. Value	Advanced	Fees.	Paid	Amt. Due	EXT's		
13969-0147899	01/24/2015	Wilson, Hayden James	B3	\$7,425.17	\$5,000.00	\$1,795.03	\$1,550.00	\$5,245.03	0		
Transaction #	Type	Trans. Date	New Due Date	Pro?	Rev?	Principal	Fees	Amt Paid	Due		
13969-0147899-1	NEL	1/24/2015 1:1		X	-	\$5,000.00	\$0.00	\$0.00	\$5,000.00		
13969-0147899-2	FEE	2/23/2015 7:0		X	-	\$0.00	\$549.50	\$0.00	\$549.50		
13969-0147899-3	LOG	2/24/2015 9:0		X	-	\$0.00	\$0.00	\$0.00	\$0.00		
13969-0147899-4	LOG	2/24/2015 2:2		X	-	\$0.00	\$0.00	\$0.00	\$0.00		
13969-0147899-5	LOG	2/24/2015 4:0		X	-	\$0.00	\$0.00	\$0.00	\$0.00		
13969-0147899-6	PMT	2/24/2015 5:1	2/23/2015	X	-	\$0.00	\$18.32	\$400.00	(\$381.68)		
13969-0147899-7	LOG	2/24/2015 5:1		X	-	\$0.00	\$0.00	\$0.00	\$0.00		
13969-0147899-8	LOG	2/27/2015 4:2		X	-	\$0.00	\$0.00	\$0.00	\$0.00		
13969-0147899-9	LOG	2/28/2015 3:3		X	-	\$0.00	\$0.00	\$0.00	\$0.00		
13969-0147899-10	PMT	3/2/2015 11:1	3/25/2015	X	-	\$0.00	\$109.90	\$150.00	(\$40.10)		
13969-0147899-11	LOG	3/2/2015 11:2		X	-	\$0.00	\$0.00	\$0.00	\$0.00		
13969-0147899-12	FEE	3/25/2015 7:0		X	-	\$0.00	\$421.28	\$0.00	\$421.28		
13969-0147899-13	LOG	3/26/2015 4:4		X	-	\$0.00	\$0.00	\$0.00	\$0.00		
13969-0147899-14	LOG	3/27/2015 6:4		X	-	\$0.00	\$0.00	\$0.00	\$0.00		
13969-0147899-15	PMT	3/28/2015 3:4	3/25/2015	X	-	\$0.00	\$54.95	\$500.00	(\$445.05)		
13969-0147899-16	LOG	3/28/2015 3:5		X	-	\$0.00	\$0.00	\$0.00	\$0.00		
13969-0147899-17	LOG	3/30/2015 4:5		X	-	\$0.00	\$0.00	\$0.00	\$0.00		
13969-0147899-18	PMT	3/30/2015 6:2	4/24/2015	X	-	\$0.00	\$36.63	\$50.00	(\$13.37)		
13969-0147899-19	LOG	4/23/2015 2:5		X	-	\$0.00	\$0.00	\$0.00	\$0.00		
13969-0147899-20	LOG	4/24/2015 9:3		X	-	\$0.00	\$0.00	\$0.00	\$0.00		
13969-0147899-21	LOG	4/24/2015 6:0		X	-	\$0.00	\$0.00	\$0.00	\$0.00		
13969-0147899-22	FEE	4/24/2015 7:2		X	-	\$0.00	\$457.92	\$0.00	\$457.92		
13969-0147899-23	LOG	4/25/2015 10:		X	-	\$0.00	\$0.00	\$0.00	\$0.00		
13969-0147899-24	LOG	4/25/2015 3:4		X	-	\$0.00	\$0.00	\$0.00	\$0.00		
13969-0147899-25	LOG	4/27/2015 9:1		X	-	\$0.00	\$0.00	\$0.00	\$0.00		
13969-0147899-26	LOG	4/28/2015 9:0		X	-	\$0.00	\$0.00	\$0.00	\$0.00		
13969-0147899-27	PMT	4/29/2015 8:2	4/24/2015	X	-	\$0.00	\$91.58	\$200.00	(\$108.42)		
13969-0147899-28	LOG	4/29/2015 9:2		X	-	\$0.00	\$0.00	\$0.00	\$0.00		
13969-0147899-29	LOG	5/1/2015 10:2		X	-	\$0.00	\$0.00	\$0.00	\$0.00		
13969-0147899-30	PMT	5/2/2015 9:48	4/24/2015	X	-	\$0.00	\$54.95	\$250.00	(\$195.05)		
13969-0147899-31	LOG	5/2/2015 11:3		X	-	\$0.00	\$0.00	\$0.00	\$0.00		
13969-0147899-32	LOG	5/2/2015 3:08		X	-	\$0.00	\$0.00	\$0.00	\$0.00		
13969-0147899-33	LOG	5/7/2015 2:58		X	-	\$0.00	\$0.00	\$0.00	\$0.00		
13969-0147899-34	LOG	5/8/2015 9:29		X	-	\$0.00	\$0.00	\$0.00	\$0.00		
13969-0147899-35	LOG	5/8/2015 9:31		X	-	\$0.00	\$0.00	\$0.00	\$0.00		
13969-0147899 Totals:		1				\$5,000.00	\$1,795.03	\$1,550.00	\$5,245.03	0	
01/24/2015 Totals:		1				\$7,425.17	\$5,000.00	\$1,795.03	\$1,550.00	\$5,245.03	0

APP 009271

Customer Receipt/Repayment Plan Receipt (10 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: Hayden James Wilson	
LOAN AGREEMENT IDENTIFICATION NO. 13969-0147899 LOAN AGREEMENT DATE: 1/24/2015 1:11:22 PM If you have multiple loans, this payment was applied to the loan number identified above.		DATE/TIME OF RECEIPT OF PAYMENT: 05/02/2015 09:48:47 AM	
AMOUNT PAID: \$250.00		AGENT RECEIVING PAYMENT: Angela O'Hare	

TODAY'S PAYMENT ITEMIZATION

PRINCIPAL PAID:	\$0.00
INTEREST PAID:	\$250.00
CHARGES PAID:	\$0.00
FEES PAID:	\$0.00
TOTAL AMOUNT PAID TODAY:	\$250.00
BALANCE DUE ON LOAN:	\$5,245.03
NEXT SCHEDULED DUE DATE:	4/24/2015

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

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

Mailed in payment
Printed Name _____ Signature _____

Customer Receipt/Repayment Plan Receipt (210 day loan)

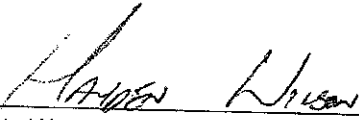
NAME AND ADDRESS OF THE LICENSEE: Tm Las Vegas Nv #36 6795 W. Tropicana Avenue Las Vegas, NV 89103		PAYMENT MADE ON BEHALF OF OR BY: Hayden James Wilson
LOAN AGREEMENT IDENTIFICATION NO. 13969-0147899 LOAN AGREEMENT DATE: 1/24/2015 1:11:22 PM If you have multiple loans, this payment was applied to the loan number identified above.		DATE/TIME OF RECEIPT OF PAYMENT: 03/30/2015 06:22:31 PM
AMOUNT PAID: \$50.00	AGENT RECEIVING PAYMENT: Mekwanya Clay	

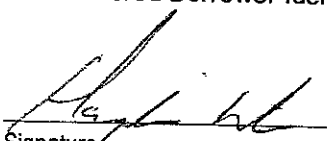
TODAY'S PAYMENT ITEMIZATION

PRINCIPAL PAID:	\$0.00
INTEREST PAID:	\$50.00
CHARGES PAID:	\$0.00
FEES PAID:	\$0.00
TOTAL AMOUNT PAID TODAY:	\$50.00
BALANCE DUE ON LOAN:	\$5,090.58
NEXT SCHEDULED DUE DATE:	4/24/2015

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

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


Printed Name


Signature

APP 009273
ROA 007679

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: Hayden James Wilson	
LOAN AGREEMENT IDENTIFICATION NO. 13969-0147899		DATE/TIME OF RECEIPT OF PAYMENT: 04/29/2015 08:29:41 AM	
LOAN AGREEMENT DATE: 1/24/2015 1:11:22 PM		If you have multiple loans, this payment was applied to the loan number identified above.	
AMOUNT PAID: \$200.00		AGENT RECEIVING PAYMENT: Mekwanya Clay	

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:	\$5,440.08
NEXT SCHEDULED DUE DATE:	4/24/2015

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

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

Mailed payment in

Printed Name

Signature

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: Hayden James Wilson	
LOAN AGREEMENT IDENTIFICATION NO. 13969-0147899 LOAN AGREEMENT DATE: 1/24/2015 1:11:22 PM If you have multiple loans, this payment was applied to the loan number identified above.		DATE/TIME OF RECEIPT OF PAYMENT: 03/28/2015 03:46:24 PM	
AMOUNT PAID: \$500.00		AGENT RECEIVING PAYMENT: Angela O'Hare	

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:	\$5,103.95
NEXT SCHEDULED DUE DATE:	3/25/2015

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

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

Printed Name

Signature

Customer Receipt/Repayment Plan Receipt (210 day loan)

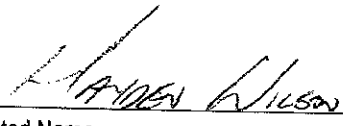
NAME AND ADDRESS OF THE LICENSEE: Tm Las Vegas Nv #36 6795 W. Tropicana Avenue Las Vegas, NV 89103		PAYMENT MADE ON BEHALF OF OR BY: Hayden James Wilson	
LOAN AGREEMENT IDENTIFICATION NO. 13969-0147899 LOAN AGREEMENT DATE: 1/24/2015 1:11:22 PM If you have multiple loans, this payment was applied to the loan number identified above.		DATE/TIME OF RECEIPT OF PAYMENT: 03/02/2015 11:18:22 AM	
AMOUNT PAID: \$150.00		AGENT RECEIVING PAYMENT: Angela O'Hare	

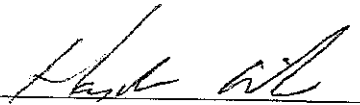
TODAY'S PAYMENT ITEMIZATION

PRINCIPAL PAID:	\$0.00
INTEREST PAID:	\$150.00
CHARGES PAID:	\$0.00
FEES PAID:	\$0.00
TOTAL AMOUNT PAID TODAY:	\$150.00
BALANCE DUE ON LOAN:	\$5,127.72
NEXT SCHEDULED DUE DATE:	3/25/2015

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

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


Printed Name


Signature

APP 009276
ROA 007682

Customer Receipt/Repayment Plan Receipt (210 day loan)

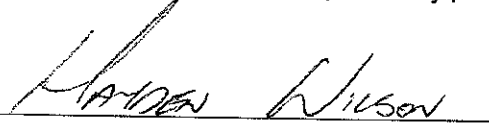
NAME AND ADDRESS OF THE LICENSEE: Tm Las Vegas Nv #36 6795 W. Tropicana Avenue Las Vegas, NV 89103		PAYMENT MADE ON BEHALF OF OR BY: Hayden James Wilson
LOAN AGREEMENT IDENTIFICATION NO. 13969-0147899 LOAN AGREEMENT DATE: 1/24/2015 1:11:22 PM If you have multiple loans, this payment was applied to the loan number identified above.		DATE/TIME OF RECEIPT OF PAYMENT: 02/24/2015 05:12:20 PM
AMOUNT PAID: \$400.00	AGENT RECEIVING PAYMENT: Angela O'Hare	

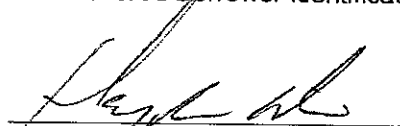
TODAY'S PAYMENT ITEMIZATION

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:	\$5,167.82
NEXT SCHEDULED DUE DATE:	2/23/2015

- ☐ 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

TitleMax of Nevada, Inc. d/b/a TitleMax
6795 W. Tropicana Avenue
Las Vegas, NV 89103
(702)221-1050
5/5/2015

Hayden James Wilson
5066 S. Rainbow Blvd. # 204
Las Vegas, NV 89118

Re: Opportunity to Enter into a Repayment Plan

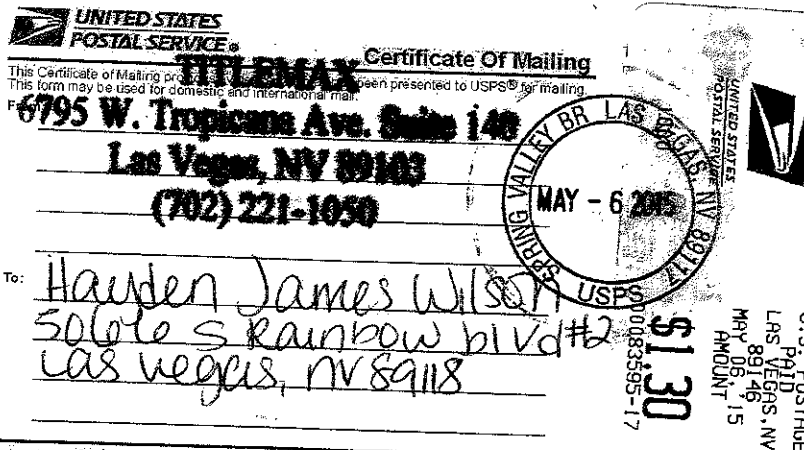
Dear Customer:

On 1/24/2015 1:11:22 PM you entered a Title Loan Agreement ("Loan Agreement") with TitleMax of Nevada, Inc. d/b/a TitleMax, and, if applicable, on 02/24/2015 you entered a Grace Period Payments Deferment Agreement with TitleMax of Nevada, Inc. d/b/a TitleMax. On 4/25/2015 ("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 5/25/2015 : (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 \$983.07. The total of payments or the remaining balance on the original transaction is \$4,915.33. You made the following payment(s) on the loan:

Date: 02/24/2015 Amount: \$400.00



5/2015 will be \$983.07.

or: (1) you must enter into the we allow a longer period; (2) we late of default, unless you agree it of not more than 20 percent of

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

APP 009278
ROA 00768489

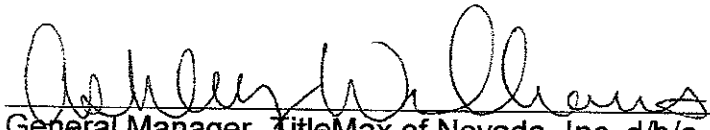
If you enter into a Repayment Plan we will honor the terms and we will not charge any other amount as an incident to or as a condition of entering into a Repayment Plan. Such an amount includes, without limitation: (1) any interest, regardless of the name given to the interest, other than the interest 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 \$4,915.33 ; (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.

A - 274

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: GARY GIBSON

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?
13969-0112704	6/26/2014	\$3,020.00	1/22/2015	\$1,320.85	6&1	620.12/620.13	121.65%	YES

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

Is the loan secured? YES If so, what is the collateral? 2004 NISSAN FRONTIER If secured by a vehicle title, is it filed and perfected? YES

What is the borrower's expected gross monthly income? \$3,600 Was the borrower's income verified? YES Paystub ☐ Affidavit ☒ Other:

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

NRS 604A.425(c)

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

NRS 604A.408(f)

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

NRS 604A.425(b)

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

NRS 604A.408(f)

(Applies to Title Loans Only) Does the loan amount exceed the fair market value of the vehicle securing the loan? NO Fair Market Value: \$11,025.00

NRS 604A.450(f)

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

NRS 604A.445(f)

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

NRS 604A.445(2)

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

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

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

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

VIOLATIONS/ TECHNICAL EXCEPTIONS/ OTHER COMMENTS:

NRS 604A.445 AND 604A.210 GPD AGREEMENT SIGNED

Title Loan Agreement

Date: 6/26/2014

Number: 13969-0112704

Customer & Co-Customer Information		ACCOUNT NUMBER: 13969-0112704			
FIRST NAME Gary		LAST NAME Gibson		CO-CUSTOMER FIRST NAME	
SSN [REDACTED]		DRIVERS LIC./STATE ID. NO [REDACTED]		CO-CUSTOMER SSN	
STREET ADDRESS 3370 St. Rose Pkwy #231		CO-CUSTOMER STREET ADDRESS			
City Las Vegas		STATE NV		ZIP CODE 89052	
HOME PHONE [REDACTED]		DATE OF BIRTH [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	
VEHICLE IDENTIFICATION NUMBER (VIN) 1N6ED27T54C403186		LICENSEE ZIP CODE 89103			
		VEHICLE PLATE 885WHN			
VEHICLE YEAR 2004		VEHICLE MAKE Nissan		VEHICLE MODEL Frontier	
				COLOR White	

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

Term, Principal, Interest, Charges and Payment. The original term of this loan is 210 days. You promise to timely pay us in cash or as otherwise agreed in writing \$3,020.00 ("Principal Amount"), which includes any filing fee listed below plus interest on the unpaid principal balance of this Loan Agreement at the daily rate of 0.333% from the date of this Loan Agreement until 01/22/2015 the earlier of: (i) the due date of your last payment as set forth in the Payment Schedule below; or (ii) payment in full. You also promise to pay any other charges provided for under this Loan Agreement. You agree to make your payment in the amounts and on the dates set forth in the Payment Schedule below ("Due Date") at the address indicated above, or at such other address as we direct you in writing. If any Due Date falls on a date we are not open for business, then you agree to pay us on the next business day, and we will credit such payment, as if we received it on the appropriate Due Date. The Loan Agreement will be consummated upon the date you sign this Loan Agreement. Time is of the essence in this Loan Agreement. In consideration of your delivering the Title to us and granting us a security interest in the Motor Vehicle as set forth below, your promise to timely pay and agreeing to this Loan Agreement, we agree to provide you a loan in the Principal Amount provided above.

FEDERAL TRUTH-IN-LENDING DISCLOSURES

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

Your payment schedule will be:

Number of Payments	Amount of Payments	When Payments are Due
6	\$620.12	7/26/2014 and each 30 days thereafter
1	\$620.13	1/22/2015

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

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

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

Calculation of Interest, Application of Payments and Security Interest.

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

Right to Rescind and Prepayment.

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

Grace Period.

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

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

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

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

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

Governing Law and Assignment.

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

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

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

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

2. You acknowledge and agree that by entering 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

06/26/14
Date


Its Authorized Agent

6/26/14
Date

Co-Customer's Signature

Date

GRACE PERIOD PAYMENTS DEFERMENT AGREEMENT

Date:

Account Number: 13969-0112704

Customer Name: Gary Gibson Address: 3370 St. Rose Pkwy #231 Las Vegas, NV 89052 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: 2004 Nissan Frontier 1N6ED27T54C403186
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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 06/26/2014 ("Loan Agreement"). Under the Title Loan Agreement, we agreed with you that we may subsequently offer you a "Grace Period" which is a gratuitous period of payments deferment. You agree that we are offering you a "Grace Period" and you are voluntarily accepting such offer after entering into a Loan Agreement pursuant to the provisions of NRS 604A.70 and NRS 604A.210. **Please note that since this is a "Grace Period" it is not an "extension" as defined in NRS. 604A.065.** Under the Title Loan Agreement, your obligation to pay simple interest under the Loan Agreement remains unchanged. Other than the interest and fees originally provided for in the Title Loan Agreement, we do not charge you any additional fees or interest for entering into this Grace Period Payments Deferment Agreement.

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

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

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

Grace Periods Payments Deferment Schedule

Payment Number	Amount of Payment	Deferred Periodic Due Date
1	\$301.70	7/26/2014
2	\$301.70	8/25/2014
3	\$301.70	9/24/2014
4	\$301.70	10/24/2014
5	\$301.70	11/23/2014
6	\$301.70	12/23/2014
7	\$301.70	1/22/2015
8	\$431.43	2/21/2015
9	\$431.43	3/23/2015
10	\$431.43	4/22/2015
11	\$431.43	5/22/2015
12	\$431.43	6/21/2015
13	\$431.43	7/21/2015
14	\$431.42	8/20/2015
The total amount paid after making all payments under the terms of the Grace Period Payments Deferment Agreement:		\$5,131.90

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

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

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

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

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

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

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

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

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

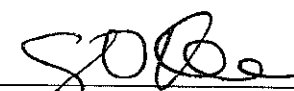
Any comments or questions may be directed to Customer Service at the following number: (800) 804-5368.

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

 07/28/14
Customer's Signature Date

 7/28/14
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.

Customer Application

Personal Information

Date 06/26/2014	State Issued ID Number [REDACTED]	Date of Birth [REDACTED]	Social Security # [REDACTED]
Last Name Gibson	First Name Gary	Middle Name Richard	
Home Phone [REDACTED]	Cell Phone [REDACTED]	Email Address (optional)††	
Best time to call? Any - 8am	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) 3370 ST. Rose Rkwy			
City Henderson	State NV	Zip 89052	Apt # 231
Mailing Address (if different from physical address) SAME		County Clark	
City	State	Zip	

Source of Income

[REDACTED]			
<input type="checkbox"/> 1 st & 15 th of month <input type="checkbox"/> Weekly <input type="checkbox"/> Monthly (last day) <input type="checkbox"/> Self-Employed	<input type="checkbox"/> 15 th & end of month <input type="checkbox"/> Monthly (1 st day) <input type="checkbox"/> Monthly (3 rd day)	<input checked="" type="checkbox"/> Biweekly (every 2 weeks)	09/04/14 Gross Monthly Income \$3,600 Gross Monthly Obligations \$1,300
*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			

Business Name	[REDACTED]
Address (Street)	[REDACTED]
Business Name	[REDACTED]
Address (Street)	[REDACTED]

Personal References

Name	[REDACTED]
Address	[REDACTED]
Phone	[REDACTED]
Relationship	[REDACTED]
Name	[REDACTED]
Address	[REDACTED]
Phone	[REDACTED]
Relationship	[REDACTED]
Name	[REDACTED]
Address	[REDACTED]
Phone	[REDACTED]
Relationship	[REDACTED]

APP 009291
ROA 007697

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		<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <th colspan="2">Current and Expected</th> <th colspan="2">Work Shift</th> </tr> <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>	Current and Expected		Work Shift		Gross Monthly Income	Gross Monthly Obligations			\$	\$		
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: _____		<div style="border: 1px solid black; border-radius: 50%; padding: 5px; display: inline-block;">Repeat Customer</div>												

ADDITIONAL TERMS AND CONDITIONS OF THIS CUSTOMER APPLICATION

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

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

06/26/2014

Date

Co-Applicant Signature

Date

Affidavit

STATE OF NEVADA
COUNTY OF Clark

Title Loan Agreement No.: 13969-0112704
Date: 6/26/2014

Customer Name: Gary Gibson
Address: 3370 St. Rose Pkwy #231
Las Vegas, NV 89052
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: 1N6ED27154C403186
License Plate State and No: 885WHN Color: White Year: 2004 Make: Nissan Model: Frontier XE

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, Gary Gibson, 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	13969-0112704
Customer Name	Gary Gibson
Is Customer a Covered Borrower	No
Requested Loan Amount	\$3,000.00
Title Fee	\$20
MLV Amount	\$5,020
Gross Monthly Income	\$3,600.00
Current and Expected Monthly Obligations	\$1,300.00
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	\$2,300.00

210 INSTALLMENT LOAN BREAKDOWN

Income Based - Max. Loan Amount Inc. Title Fee	\$	10,020
Vehicle Value - Max. Loan Amount Inc. Title Fee	\$	5,040
Interest Rate		9.99%
Max Cash to Customer Amount	\$	5,020.00
Actual Cash to Customer Amount	\$	3,000.00
Title Fee Amount	\$	20
Total Loan Amount	\$	3,020

Amortized Loan Payment	\$620.12
Total Payback Amount	\$4,340.84
Minimum Payment to Extend	\$301.70
Grace Period Plan # of Months (0% Interest)	7
Grace Period Plan Payment (0%)	\$431.43

CHOOSE THIS CASHWISE LOAN TYPE

NV 210 Day Multi-Car 9.99%

210 INSTALLMENT RATE STRUCTURE

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

30 DAY SINGLE PAY RATE STRUCTURE

Tiers	Rate
100.00	999.99 14.99%
1000.00	1999.99 12.99%
2000.00	2999.99 11.99%
3000.00	3999.99 10.99%
4000.00	4999.99 9.99%
5000.00	10000.00 8.99%

30 DAY SINGLE PAY BREAKDOWN

Income Based - Max. Loan Amount Inc. Title Fee	\$	2,091
Vehicle Value - Max. Loan Amount Inc. Title Fee	\$	5,040
Interest Rate		
Max Cash to Customer Amount	\$	2,071.00
Actual Cash to Customer Amount	\$	3,000
Title Fee Amount		
Total Loan Amount		

Total Due for Payoff in 30 Days	
Minimum Payment to Extend in Interest Period	
Grace Period Plan # of Months (0% Interest)	
Grace Period Plan Payment (0%)	

CHOOSE THIS CASHWISE LOAN TYPE

NV 30 Day Multi-Car

STATE OF NEVADA

DEPARTMENT OF MOTOR VEHICLES

CERTIFICATE OF TITLE

VIN 1N6ED27T54C403186 YEAR 2004 MAKE NISS MODEL FRONTIER/X VEHICLE BODY TCW TITLE NUMBER NV007099212
 DATE ISSUED 07/21/2014 ODOMETER MILES FUEL TYPE G SALES TAX PD EMPTY WT 3699 GROSS WT 5999 GVWR
 VEHICLE COLOR ODOMETER BRAND EXEMPT BRANDS

OWNER(S) NAME AND ADDRESS
 GIBSON GARY RICHARD
 7173 S DURANGO DR UNIT 104
 LAS VEGAS NV 89113-2016

LIENHOLDER NAME AND ADDRESS
 TITLEMAX OF NEVADA INC DBA TITLEMAX
 6795 W TROPICANA AVE 140
 LAS VEGAS NV 89103-4924

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.

20426670

(THIS IS NOT A TITLE NO.)

VP-2 (Rev. 8/10)

ALTERATION OR ERASURE VOIDS THIS TITLE

APP 009297
 ROA 007703

Contact Information

6/26/2014

Company: Titlemax (314391)

Telephone: 404-542-6618

Contact: Suzanne Gillespie

Fax:

E-Mail: suzanne.gillespie@titlemax.biz

Notes

Vehicle Info For 2004 Nissan Frontier XE Crew Cab V6

MSRP: \$20,120	VIN: 1N6ED27T4	Adj. State: National
Fin Adv: \$8,400	UVC: 2004640194	Mileage: 0
Equip Ret: \$22,004	MPG: 17/20	Mileage Cat: A
Tire Size: 265/70R15	Weight: 5000	Cylinders: 6
Base HP: 180 @ 4800	Fuel Type: Gas	Transmission: A
Taxable HP: 28.2	Wheelbase: 116.1	Drive Train: RWD
Model Number: 53054	End of Term Months: 0	End of Term Mileage: 0
Price Includes: AT AC		

Wholesale Black Book values as of 6/26/2014 (daily)

	X-CL	Clean	Average	Rough
Base	N/A	\$8,600	\$6,800	\$5,425
Options	N/A	\$0	\$0	\$0
Mileage	N/A	N/A	N/A	N/A
Region	N/A	\$0	\$0	\$0
Total	N/A	\$8,600	\$6,800	\$5,425

Trade In Black Book values as of 6/26/2014 (daily)

	X-CL	Clean	Average	Rough
Base	N/A	\$8,705	\$6,905	\$5,150
Options	N/A	\$0	\$0	\$0
Mileage	N/A	N/A	N/A	N/A
Region	N/A	\$0	\$0	\$0
Total	N/A	\$8,705	\$6,905	\$5,150

Retail Black Book values as of 6/26/2014 (daily)

	X-CL	Clean	Average	Rough
Base	N/A	\$11,025	\$8,800	\$7,000

APP 009298
ROA 007704

Cash Advance Snapshot Report

Filter (Location: 13969 Customer: 13969-0049154 Ordered by Date)

Tm Las Vegas Nv #36
6795 W. Tropicana Avenue
Las Vegas, NV 89103
(702)221-1050

02/17/2014

ID #	Orig. Date	Customer Name	Type	Coll. Value	Advanced	Fees.	Paid	Amt. Due	EXT's
13969-0092381	02/17/2014	Gibson, Gary R.	.1	\$0.00	\$5,020.00	\$1,805.66	\$6,825.66	\$0.00	2
<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>
13969-0092381-1	NEW	2/17/2014 3:5	3/19/2014	X	-	\$5,020.00	\$601.90	\$0.00	\$5,621.90
13969-0092381-2	EXT	3/14/2014 4:0	4/18/2014	X	-	(\$0.10)	\$601.89	\$602.00	(\$0.11)
13969-0092381-3	LOG	4/18/2014 1:3		X	-	\$0.00	\$0.00	\$0.00	\$0.00
13969-0092381-4	EXT	4/25/2014 1:0	5/18/2014	X	-	(\$0.11)	\$601.87	\$602.00	(\$0.13)
13969-0092381-5	LOG	4/25/2014 1:1		X	-	\$0.00	\$0.00	\$0.00	\$0.00
13969-0092381-6	PIC	5/23/2014 5:3		X	-	(\$5,019.79)	\$0.00	\$5,621.66	(\$5,621.66)
13969-0092381 Totals:		1				\$0.00	\$1,805.66	\$6,825.66	\$0.00 2

02/17/2014 Totals: 1 \$0.00 \$0.00 \$1,805.66 \$6,825.66 \$0.00 2

06/26/2014

ID #	Orig. Date	Customer Name	Type	Coll. Value	Advanced	Fees.	Paid	Amt. Due	EXT's
13969-0112704	06/26/2014	Gibson, Gary R.	A2	\$4,340.85	\$3,020.00	\$2,111.88	\$5,131.88	\$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>
13969-0112704-1	NEL	6/26/2014 5:4		X	-	\$3,020.00	\$0.00	\$0.00	\$3,020.00
13969-0112704-2	FEE	7/26/2014 4:3		X	-	\$0.00	\$301.70	\$0.00	\$301.70
13969-0112704-3	PMT	7/28/2014 4:5	8/25/2014	X	-	\$0.00	\$20.11	\$302.00	(\$281.89)
13969-0112704-4	LOG	8/25/2014 9:3		X	-	\$0.00	\$0.00	\$0.00	\$0.00
13969-0112704-5	FEE	8/25/2014 7:0		X	-	\$0.00	\$281.58	\$0.00	\$281.58
13969-0112704-6	PMT	8/29/2014 2:1	9/24/2014	X	-	\$0.00	\$40.23	\$305.00	(\$264.77)
13969-0112704-7	LOG	9/24/2014 9:2		X	-	\$0.00	\$0.00	\$0.00	\$0.00
13969-0112704-8	FEE	9/24/2014 7:0		X	-	\$0.00	\$261.47	\$0.00	\$261.47
13969-0112704-9	PMT	9/26/2014 5:0	10/24/2014	X	-	\$0.00	\$20.11	\$301.70	(\$281.59)
13969-0112704-10	LOG	10/23/2014 1		X	-	\$0.00	\$0.00	\$0.00	\$0.00
13969-0112704-11	FEE	10/24/2014 6:		X	-	\$0.00	\$281.58	\$0.00	\$281.58
13969-0112704-12	PMT	10/27/2014 5:	11/23/2014	X	-	\$0.00	\$30.17	\$301.70	(\$271.53)
13969-0112704-13	LOG	11/21/2014 6:		X	-	\$0.00	\$0.00	\$0.00	\$0.00
13969-0112704-14	FEE	11/23/2014		X	-	\$0.00	\$271.53	\$0.00	\$271.53
13969-0112704-15	PMT	11/24/2014 5:	12/23/2014	X	-	\$0.00	\$10.06	\$301.70	(\$291.64)
13969-0112704-16	LOG	12/22/2014 1		X	-	\$0.00	\$0.00	\$0.00	\$0.00
13969-0112704-17	FEE	12/23/2014 7:		X	-	\$0.00	\$291.64	\$0.00	\$291.64
13969-0112704-18	PMT	12/26/2014 4:	1/22/2015	X	-	\$0.00	\$30.17	\$308.25	(\$278.08)
13969-0112704-19	LOG	1/21/2015 10:		X	-	\$0.00	\$0.00	\$0.00	\$0.00
13969-0112704-20	LOG	1/22/2015 6:0		X	-	\$0.00	\$0.00	\$0.00	\$0.00
13969-0112704-21	FEE	1/22/2015 7:0		X	-	\$0.00	\$271.53	\$0.00	\$271.53
13969-0112704-22	LRP	1/30/2015 4:3		X	-	(\$3,020.00)	\$0.00	\$3,311.53	(\$3,311.53)
13969-0112704 Totals:		1				\$0.00	\$2,111.88	\$5,131.88	\$0.00 0

06/26/2014 Totals: 1 \$4,340.85 \$0.00 \$2,111.88 \$5,131.88 \$0.00 0

07/28/2014

ID #	Orig. Date	Customer Name	Type	Coll. Value	Advanced	Fees.	Paid	Amt. Due	EXT's
13969-0118273	07/28/2014	Gibson, Gary R.	B2	\$2,874.71	\$2,000.00	\$1,237.18	\$3,237.18	\$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>
13969-0118273-1	NEL	7/28/2014 5:0		X	-	\$2,000.00	\$0.00	\$0.00	\$2,000.00
13969-0118273-2	FEE	8/27/2014 7:4		X	-	\$0.00	\$199.80	\$0.00	\$199.80
13969-0118273-3	PMT	8/29/2014 2:1	9/26/2014	X	-	\$0.00	\$13.32	\$200.00	(\$186.68)
13969-0118273-4	LOG	9/24/2014 9:2		X	-	\$0.00	\$0.00	\$0.00	\$0.00
13969-0118273-5	PMT	9/26/2014 4:5	10/26/2014	X	-	(\$0.20)	\$186.48	\$199.80	(\$13.32)
13969-0118273-6	FEE	10/26/2014		X	-	\$0.00	\$199.78	\$0.00	\$199.78
13969-0118273-7	PMT	10/27/2014 5:	11/25/2014	X	-	\$0.00	\$6.66	\$199.80	(\$193.14)
13969-0118273-8	LOG	11/21/2014 6:		X	-	\$0.00	\$0.00	\$0.00	\$0.00
13969-0118273-9	PMT	11/24/2014 5:	12/25/2014	X	-	(\$6.70)	\$186.46	\$199.80	(\$13.34)
13969-0118273-10	FEE	11/25/2014 7:		X	-	\$0.00	\$6.64	\$0.00	\$6.64
13969-0118273-11	LOG	12/22/2014 1		X	-	\$0.00	\$0.00	\$0.00	\$0.00
13969-0118273-12	FEE	12/25/2014		X	-	\$0.00	\$199.11	\$0.00	\$199.11
13969-0118273-13	PMT	12/26/2014 4:	1/24/2015	X	-	\$0.00	\$6.64	\$212.39	(\$205.75)
13969-0118273-14	LOG	1/22/2015 6:0		X	-	\$0.00	\$0.00	\$0.00	\$0.00

07/28/2014

ID #	Orig. Date	Customer Name	Type	Coll. Value	Advanced	Fees.	Paid	Amt. Due	EXT's
13969-0118273	07/28/2014	Gibson, Gary R.	B2				\$3,237.18		0
Transaction #	Type	Trans. Date	New Due Date	Pro? Rev?	Principal	Fees	Amt Paid	Due	
13969-0118273-15	FEE	1/24/2015 4:0		X -	\$0.00	\$192.47	\$0.00	\$192.47	
13969-0118273-16	LRP	1/30/2015 4:3	2/23/2015	X -	(\$1,993.10)	\$39.82	\$2,225.39	(\$2,185.57)	
13969-0118273 Totals:		1			\$0.00	\$1,237.18	\$3,237.18	\$0.00	0
07/28/2014 Totals:	1				\$2,874.71	\$0.00	\$1,237.18	\$3,237.18	\$0.00 0

01/30/2015

ID #	Orig. Date	Customer Name	Type	Coll. Value	Advanced	Fees.	Paid	Amt. Due	EXT's
13969-0149017	01/30/2015	Gibson, Gary R.	C7	\$3,011.53	\$3,011.53	\$0.00	\$860.44	\$2,151.09	0
Transaction #	Type	Trans. Date	New Due Date	Pro? Rev?	Principal	Fees	Amt Paid	Due	
13969-0149017-1	REL	1/30/2015 4:3		X -	\$3,011.53	\$0.00	\$0.00	\$3,011.53	
13969-0149017-2	LOG	3/2/2015 9:06		X -	\$0.00	\$0.00	\$0.00	\$0.00	
13969-0149017-3	LOG	3/2/2015 4:48		X -	\$0.00	\$0.00	\$0.00	\$0.00	
13969-0149017-4	LOG	3/2/2015 5:36		X -	\$0.00	\$0.00	\$0.00	\$0.00	
13969-0149017-5	LOG	3/3/2015 4:30		X -	\$0.00	\$0.00	\$0.00	\$0.00	
13969-0149017-6	PMT	3/3/2015 4:40	3/31/2015	X -	(\$430.22)	\$0.00	\$430.22	(\$430.22)	
13969-0149017-7	LOG	3/31/2015 4:5		X -	\$0.00	\$0.00	\$0.00	\$0.00	
13969-0149017-8	LOG	4/1/2015 6:41		X -	\$0.00	\$0.00	\$0.00	\$0.00	
13969-0149017-9	LOG	4/2/2015 10:5		X -	\$0.00	\$0.00	\$0.00	\$0.00	
13969-0149017-10	LOG	4/2/2015 1:59		X -	\$0.00	\$0.00	\$0.00	\$0.00	
13969-0149017-11	PMT	4/2/2015 3:53	4/30/2015	X -	(\$430.22)	\$0.00	\$430.22	(\$430.22)	
13969-0149017-12	LOG	4/29/2015 4:1		X -	\$0.00	\$0.00	\$0.00	\$0.00	
13969-0149017 Totals:		1			\$2,151.09	\$0.00	\$860.44	\$2,151.09	0

13969-0149019	01/30/2015	Gibson, Gary R.	C7	\$2,022.39	\$2,022.39	\$0.00	\$577.82	\$1,444.57	0
Transaction #	Type	Trans. Date	New Due Date	Pro? Rev?	Principal	Fees	Amt Paid	Due	
13969-0149019-1	REL	1/30/2015 4:3		X -	\$2,022.39	\$0.00	\$0.00	\$2,022.39	
13969-0149019-2	LOG	3/2/2015 9:06		X -	\$0.00	\$0.00	\$0.00	\$0.00	
13969-0149019-3	LOG	3/2/2015 4:49		X -	\$0.00	\$0.00	\$0.00	\$0.00	
13969-0149019-4	LOG	3/2/2015 5:37		X -	\$0.00	\$0.00	\$0.00	\$0.00	
13969-0149019-5	LOG	3/3/2015 4:36		X -	\$0.00	\$0.00	\$0.00	\$0.00	
13969-0149019-6	PMT	3/3/2015 4:41	3/31/2015	X -	(\$289.78)	\$0.00	\$289.78	(\$289.78)	
13969-0149019-7	LOG	3/31/2015 4:5		X -	\$0.00	\$0.00	\$0.00	\$0.00	
13969-0149019-8	LOG	4/1/2015 6:42		X -	\$0.00	\$0.00	\$0.00	\$0.00	
13969-0149019-9	LOG	4/2/2015 2:00		X -	\$0.00	\$0.00	\$0.00	\$0.00	
13969-0149019-10	PMT	4/2/2015 3:54	4/30/2015	X -	(\$288.04)	\$0.00	\$288.04	(\$288.04)	
13969-0149019-11	LOG	4/29/2015 4:1		X -	\$0.00	\$0.00	\$0.00	\$0.00	
13969-0149019 Totals:		1			\$1,444.57	\$0.00	\$577.82	\$1,444.57	0

01/30/2015 Totals:	2				\$5,033.92	\$3,595.66	\$0.00	\$1,438.26	\$3,595.66 0
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Customer Receipt Extension & Receipt/Repayment Plan Receipt

NAME AND ADDRESS OF THE LICENSEE: TitleMax of Nevada, Inc. d/b/a TitleMax 6795 W. Tropicana Avenue Las Vegas, NV 89103		PAYMENT MADE ON BEHALF OF OR BY: Gary R. Gibson 3370 St. Rose Pkwy #231 Las Vegas, NV 89052	
LOAN AGREEMENT IDENTIFICATION NO. 13969-0112704 LOAN AGREEMENT DATE: 06/26/2014 If you have multiple loans, this payment was applied to the loan number identified above.		DATE/TIME OF RECEIPT OF PAYMENT: 04/02/2015 15:53:53	
AMOUNT PAID: \$430.22		AGENT RECEIVING PAYMENT: Barbara Mendoza (652)	

TODAY'S PAYMENT ITEMIZATION		NEXT PAYMENT INFORMATION	
PRINCIPAL PAID:	\$ 430.22	PRINCIPAL:	\$ 430.22
INTEREST PAID:	\$ 0.00	INTEREST:	\$ 0.00
CHARGES PAID:	\$ 0.00	FEES:	\$ 0.00
FEES PAID:	\$ 0.00	CHARGES:	\$ 0.00
TOTAL AMOUNT PAID TODAY:	\$ 430.22	BALANCE DUE ON LOAN:	\$ 2151.09
		REPAYMENT PLAN MINIMUM	\$ 430.22
		NEXT SCHEDULED DUE DATE:	4/30/2015

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

☐ Loan Agreement Extended as Provided Below and in Your Loan Agreement, Which Remains Outstanding.

Extension. By signing below, you acknowledge that we have extended the loan beyond the Due Date, under the original terms of the Loan Agreement. You acknowledge that pursuant to NRS § 604A.445, we may extend the Loan Agreement for not more than six periods of extension, with each such period not to exceed 30 days. To extend, you have paid at least the amount of the finance charges provided in the Loan Agreement. For each extension period, you have agreed to pay the amount of the finance charges pursuant to the Loan Agreement, and you have agreed to pay such amounts, plus the outstanding principal, at the end of such extension period. **The finance charges disclosed on a yearly basis, as a percentage, are 0.00% per annum.**

Loan Agreement Disclosures. BECAUSE THIS IS ONLY AN EXTENSION OF THE LOAN AGREEMENT, YOU ACKNOWLEDGE AND AGREE THAT THE TERMS AND CONDITIONS OF THE LOAN AGREEMENT, INCLUDING THE ARBITRATION AGREEMENT, REMAIN IN FULL FORCE AND EFFECT. You further acknowledge that the terms of the Loan Agreement remain enforceable including but not limited to the Arbitration Agreement.

Extension Prepayment. Pursuant to the Loan Agreement, you may pay any extension thereof, in full or in part at any time, without an additional charge or fee, before your extended due date listed above.

Security Interest. You have given us possession of the Title to the vehicle, and granted us a security interest in the Title. We continue to maintain possession of the Title.

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

Gary Gibson
Printed Name

[Signature]
Signature

APP 009301
ROA 007707

Customer Receipt/Extension & Receipt/Repayment Plan Receipt

NAME AND ADDRESS OF THE LICENSEE: TitleMax of Nevada, Inc. d/b/a TitleMax 6795 W. Tropicana Avenue Las Vegas, NV 89103		PAYMENT MADE ON BEHALF OF OR BY: Gary R. Gibson 3370 St. Rose Pkwy #231 Las Vegas, NV 89052	
LOAN AGREEMENT IDENTIFICATION NO. 13969-0112704 LOAN AGREEMENT DATE: 06/26/2014 If you have multiple loans, this payment was applied to the loan number identified above.		DATE/TIME OF RECEIPT OF PAYMENT: 03/03/2015 16:40:54	
AMOUNT PAID: \$430.22		AGENT RECEIVING PAYMENT: Mekwanya Clay (300)	

TODAY'S PAYMENT ITEMIZATION		NEXT PAYMENT INFORMATION	
PRINCIPAL PAID:	\$ 430.22	PRINCIPAL:	\$ 430.22
INTEREST PAID:	\$ 0.00	INTEREST:	\$ 0.00
CHARGES PAID:	\$ 0.00	FEES:	\$ 0.00
FEES PAID:	\$ 0.00	CHARGES:	\$ 0.00
TOTAL AMOUNT PAID TODAY:	\$ 430.22	BALANCE DUE ON LOAN:	\$ 2581.31
		REPAYMENT PLAN MINIMUM	\$ 430.22
		NEXT SCHEDULED DUE DATE:	3/31/2015

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

☐ Loan Agreement Extended as Provided Below and in Your Loan Agreement, Which Remains Outstanding.


Extension. By signing below, you acknowledge that we have extended the loan beyond the Due Date, under the original terms of the Loan Agreement. You acknowledge that pursuant to NRS § 604A.445, we may extend the Loan Agreement for not more than six periods of extension, with each such period not to exceed 30 days. To extend, you have paid at least the amount of the finance charges provided in the Loan Agreement. For each extension period, you have agreed to pay the amount of the finance charges pursuant to the Loan Agreement, and you have agreed to pay such amounts, plus the outstanding principal, at the end of such extension period. **The finance charges disclosed on a yearly basis, as a percentage, are 0.00% per annum.**

Loan Agreement Disclosures. BECAUSE THIS IS ONLY AN EXTENSION OF THE LOAN AGREEMENT, YOU ACKNOWLEDGE AND AGREE THAT THE TERMS AND CONDITIONS OF THE LOAN AGREEMENT, INCLUDING THE ARBITRATION AGREEMENT, REMAIN IN FULL FORCE AND EFFECT. You further acknowledge that the terms of the Loan Agreement remain enforceable including but not limited to the Arbitration Agreement.

Extension Prepayment. Pursuant to the Loan Agreement, you may pay any extension thereof, in full or in part at any time, without an additional charge or fee, before your extended due date listed above.

Security Interest. You have given us possession of the Title to the vehicle, and granted us a security interest in the Title. We continue to maintain possession of the Title.

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


Printed Name


Signature

APP 009302
ROA 007708

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

No. 13969-0112704

Date: 1/30/2015

Customer Name: Gibson, Gary R. Address: 3370 St. Rose Pkwy #231 Las Vegas, NV 89152 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: 2004, White, Nissan, Frontier, 1N6ED27T54C403186
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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 06/26/2014 ("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 \$3,311.53 was due on 01/22/2015 ("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 \$3011.53 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	\$430.22	3/1/2015
2nd Scheduled Payment	\$430.22	3/31/2015
3rd Scheduled Payment	\$430.22	4/30/2015
4th Scheduled Payment	\$430.22	5/30/2015
5th Scheduled Payment	\$430.22	6/29/2015
6th Scheduled Payment	\$430.22	7/29/2015
7th Scheduled Payment	\$430.21	8/28/2015
The total amount due under the terms of the Repayment Plan:		\$3011.53

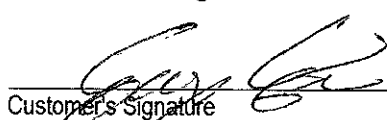
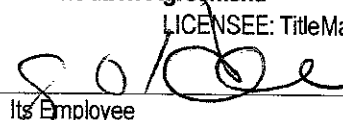
BECAUSE THIS IS ONLY AN AMENDMENT AND MODIFICATION OF THE LOAN AGREEMENT, YOU ACKNOWLEDGE AND AGREE THAT ALL OF THE TERMS AND CONDITIONS OF THE LOAN AGREEMENT, INCLUDING THE ARBITRATION AGREEMENT, REMAIN IN FULL FORCE AND EFFECT.

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

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

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

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

Customer's Signature:  Date: 1/30/15 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 009303
ROA 007709

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: Gary Gibson
LOAN AGREEMENT IDENTIFICATION NO. 13969-0112704 LOAN AGREEMENT DATE: 6/26/2014 5:46:01 PM If you have multiple loans, this payment was applied to the loan number identified above.		DATE/TIME OF RECEIPT OF PAYMENT: 01/30/2015 04:30:15 PM
AMOUNT PAID: \$300.00	AGENT RECEIVING PAYMENT: Angela O'Hare	

TODAY'S PAYMENT ITEMIZATION

PRINCIPAL PAID:	\$8.47
INTEREST PAID:	\$291.53
CHARGES PAID:	\$0.00
FEES PAID:	\$0.00
TOTAL AMOUNT PAID TODAY:	\$300.00
BALANCE DUE ON LOAN:	\$0.00
NEXT SCHEDULED DUE DATE:	3/1/2015

- ☐ **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.

Gary Gibson
Printed Name

[Signature]
Signature

Customer Receipt/Repayment Plan Receipt (210 day loan)

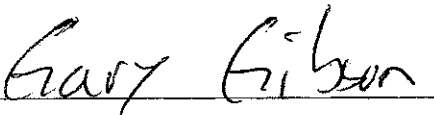
NAME AND ADDRESS OF THE LICENSEE: Tm Las Vegas Nv #36 6795 W. Tropicana Avenue Las Vegas, NV 89103		PAYMENT MADE ON BEHALF OF OR BY: Gary Gibson	
LOAN AGREEMENT IDENTIFICATION NO. 13969-0112704		DATE/TIME OF RECEIPT OF PAYMENT: 12/26/2014 04:37:10 PM	
LOAN AGREEMENT DATE: 6/26/2014 5:46:01 PM			
If you have multiple loans, this payment was applied to the loan number identified above.			
AMOUNT PAID: \$308.25		AGENT RECEIVING PAYMENT: Mekwanya Clay	

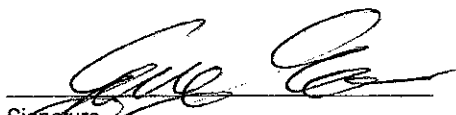
TODAY'S PAYMENT ITEMIZATION

PRINCIPAL PAID:	\$0.00
INTEREST PAID:	\$308.25
CHARGES PAID:	\$0.00
FEES PAID:	\$0.00
TOTAL AMOUNT PAID TODAY:	\$308.25
BALANCE DUE ON LOAN:	\$3,040.00
NEXT SCHEDULED DUE DATE:	1/22/2015

- ☐ 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

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: Gary Gibson
LOAN AGREEMENT IDENTIFICATION NO. 13969-0112704		DATE/TIME OF RECEIPT OF PAYMENT: 11/24/2014 05:23:45 PM
LOAN AGREEMENT DATE: 6/26/2014 5:46:01 PM		
If you have multiple loans, this payment was applied to the loan number identified above.		
AMOUNT PAID: \$301.70	AGENT RECEIVING PAYMENT: Mekwanya Clay	

TODAY'S PAYMENT ITEMIZATION

PRINCIPAL PAID:	\$0.00
INTEREST PAID:	\$301.70
CHARGES PAID:	\$0.00
FEES PAID:	\$0.00
TOTAL AMOUNT PAID TODAY:	\$301.70
BALANCE DUE ON LOAN:	\$3,026.44
NEXT SCHEDULED DUE DATE:	12/23/2014

- ☐ 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.

Gary Gibson
Printed Name

[Signature]
Signature

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: Gary Gibson
LOAN AGREEMENT IDENTIFICATION NO. 13969-0112704 LOAN AGREEMENT DATE: 6/26/2014 5:46:01 PM If you have multiple loans, this payment was applied to the loan number identified above.		DATE/TIME OF RECEIPT OF PAYMENT: 10/27/2014 05:01:20 PM
AMOUNT PAID: \$301.70	AGENT RECEIVING PAYMENT: Mekwanya Clay	

TODAY'S PAYMENT ITEMIZATION

PRINCIPAL PAID:	\$0.00
INTEREST PAID:	\$301.70
CHARGES PAID:	\$0.00
FEES PAID:	\$0.00
TOTAL AMOUNT PAID TODAY:	\$301.70
BALANCE DUE ON LOAN:	\$3,046.55
NEXT SCHEDULED DUE DATE:	11/23/2014

- ☐ 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.

Gary Gibson
Printed Name

[Signature]
Signature

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: Gary Gibson
LOAN AGREEMENT IDENTIFICATION NO. 13969-0112704 LOAN AGREEMENT DATE: 6/26/2014 5:46:01 PM If you have multiple loans, this payment was applied to the loan number identified above.		DATE/TIME OF RECEIPT OF PAYMENT: 09/26/2014 05:04:10 PM
AMOUNT PAID: \$301.70	AGENT RECEIVING PAYMENT: Barbara Mendoza	

TODAY'S PAYMENT ITEMIZATION

PRINCIPAL PAID:	\$0.00
INTEREST PAID:	\$301.70
CHARGES PAID:	\$0.00
FEES PAID:	\$0.00
TOTAL AMOUNT PAID TODAY:	\$301.70
BALANCE DUE ON LOAN:	\$3,036.50
NEXT SCHEDULED DUE DATE:	10/24/2014

- ☐ **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.

Gary Gibson
Printed Name

[Signature]
Signature

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: Gary Gibson	
LOAN AGREEMENT IDENTIFICATION NO. 13969-0112704		DATE/TIME OF RECEIPT OF PAYMENT: 08/29/2014 02:11:02 PM	
LOAN AGREEMENT DATE: 6/26/2014 5:46:01 PM			
If you have multiple loans, this payment was applied to the loan number identified above.			
AMOUNT PAID: \$305.00		AGENT RECEIVING PAYMENT: Angela O'Hare	

TODAY'S PAYMENT ITEMIZATION

PRINCIPAL PAID:	\$0.00
INTEREST PAID:	\$305.00
CHARGES PAID:	\$0.00
FEES PAID:	\$0.00
TOTAL AMOUNT PAID TODAY:	\$305.00
BALANCE DUE ON LOAN:	\$3,056.62
NEXT SCHEDULED DUE DATE:	9/24/2014

- ☐ 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.

Gary Gibson
Printed Name

[Signature]
Signature

APP 009309
ROA 007715

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: Gary Gibson
LOAN AGREEMENT IDENTIFICATION NO. 13969-0112704 LOAN AGREEMENT DATE: 6/26/2014 5:46:01 PM If you have multiple loans, this payment was applied to the loan number identified above.		DATE/TIME OF RECEIPT OF PAYMENT: 07/28/2014 04:59:11 PM
AMOUNT PAID: \$302.00	AGENT RECEIVING PAYMENT: Angela O'Hare	

TODAY'S PAYMENT ITEMIZATION

PRINCIPAL PAID:	\$0.00
INTEREST PAID:	\$302.00
CHARGES PAID:	\$0.00
FEES PAID:	\$0.00
TOTAL AMOUNT PAID TODAY:	\$302.00
BALANCE DUE ON LOAN:	\$3,039.81
NEXT SCHEDULED DUE DATE:	8/25/2014

- ☐ 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.

Gary Gibson
Printed Name

[Signature]
Signature

A - 275

604A LOAN REVIEW WORKSHEET

Licensee Name &

DBA: Titlmax

Exam Start

Date: 5/15/2015

Licensee Address: 6820 W. Flaming Road Suite F/G, Las Vegas, NV 89103

Exam as of: 5/15/2015

Borrower Name &

Address: Scott Nankin 5100 Tara Avenue, Las Vegas, NV 89146

Examiner: Kelvin Lam

Account Number	Origination Date	Amount of Loan	Maturity Date	Finance Charge	Total Number of Payments	Payment Amount	APR Quoted	Is the borrower
10869-0121750	8/18/2015	\$1,520.00	3/16/2015	\$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? 2001 Honda Civic LX

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

What is the borrower's expected gross monthly income?

\$3,896

Was the borrower's income verified?

YES

Paystub

☐

Affidavit

☒

Other:

(Applies to Deferred Deposit Only)

NRS 604A.425(1a)

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

N/A

(Applies to D/D Loans)

NRS 604A.408(1)

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

N/A

(Applies to High-Interest Loans Only)

NRS 604A.425(1b)

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

N/A

(Applies High-Int Loans)

NRS 604A.408(1)

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

N/A

(Applies to Title Loans Only)

NRS 604A.450(1)

Does the loan amount exceed the fair market value of the vehicle securing the loan?

NO

Fair Market Value:

\$4,625

(Applies to Title Loans Only)

NRS 604A.445(1)

Does the original term of the title loan exceed 30 days?

NO

(Applies to Title Loans Only)

NRS 604A.445(2)

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

NO

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

YES

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

YES

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

YI

VIOLATIONS/ TECHNICAL EXCEPTIONS/ OTHER COMMENTS:

604A.210 and 604A.445. Grace Period Payments Deferral Agreement \$3,327.75

604A.485 totaled receipts greater than original loan amount. Totalled receipts is \$2,914.80

Revised 10-15-2008

Confidential

APR 009312
604A 007718

Customer & Co-Customer Information		ACCOUNT NUMBER: 10869-0121750			
FIRST NAME Scott		LAST NAME Nankin		CO-CUSTOMER FIRST NAME	
CO-CUSTOMER LAST NAME		SSN [REDACTED]		DRIVERS LIC./STATE ID. NO. [REDACTED]	
CO-CUSTOMER SSN		CO-CUSTOMER'S DRIVERS LIC./STATE ID. NO.			
STREET ADDRESS 5100 Tara Ave		CO-CUSTOMER STREET ADDRESS			
City Las Vegas		STATE NV		ZIP CODE 89146	
CO-CUSTOMER CITY		CO-CUSTOMER STATE		CO-CUSTOMER ZIP CODE	
HOME PHONE [REDACTED]		DATE OF BIRTH [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)387-9600			
LICENSEE STREET ADDRESS 6820 W. Flamingo Rd., Suite F/g		LICENSEE CITY Las Vegas		LICENSEE STATE NV	
LICENSEE ZIP CODE 89103		VEHICLE IDENTIFICATION NUMBER (VIN) 1HGES16521L011298			
LICENSE PLATE 914wp2		VEHICLE YEAR 2001			
VEHICLE MAKE Honda		VEHICLE MODEL Civic		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 03/16/2015 the earlier of: (i) the due date of your last payment as set forth in the Payment Schedule below; or (ii) payment in full. You also promise to pay any other charges provided for under this Loan Agreement. You agree to make your payment in the amounts and on the dates set forth in the Payment Schedule below ("Due Date") at the address indicated above, or at such other address as we direct you in writing. If any Due Date falls on a date we are not open for business, then you agree to pay us on the next business day, and we will credit such payment, as if we received it on the appropriate Due Date. The Loan Agreement will be consummated upon the date you sign this Loan Agreement. Time is of the essence in this Loan Agreement. In consideration of your delivering the Title to us and granting us a security interest in the Motor Vehicle as set forth below, your promise to timely pay and agreeing to this Loan Agreement, we agree to provide you a loan in the Principal Amount provided above.

ANNUAL PERCENTAGE RATE The cost of your credit as a yearly rate.	FINANCE CHARGE The dollar amount the credit will cost you.	Amount Financed The amount of credit provided to you or on your behalf.	Total of Payments The amount you will have paid after you have made all payments as scheduled.
206.7129 %	\$1,191.85	\$1,520.00	\$2,711.85

Your payment schedule will be:

Number of Payments	Amount of Payments	When Payments are Due
6	\$387.41	9/17/2014 and each 30 days thereafter
1	\$387.39	3/16/2015

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

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

Itemization of Amount Financed of	\$1,520.00
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.

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

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APP 009314
ROA 007720

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.

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APP 009315
ROA 007721

- (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.

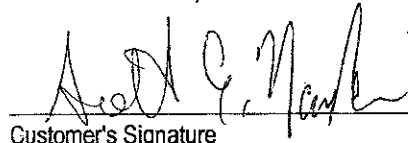
8. This Arbitration Provision is binding upon all parties, you, your respective heirs, successors and assigns. The Arbitration Provision is binding upon all parties, you, your respective heirs, successors and assigns. The Arbitration Provision continues in full force and effect, even if your obligations 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

8/18/2014
Date


Its Authorized Agent

8/18/14
Date

Co-Customer's Signature

Date

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

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APP 009317
ROA 007723

GRACE PERIOD PAYMENTS DEFERMENT AGREEMENT

Date:

Account Number: 10869-0121750

Customer Name: Scott Nankin Address: 5100 Tara Ave Las Vegas, NV 89146 Co-Borrower Name: Address:	Licensee Name: TitleMax of Nevada, Inc. d/b/a TitleMax Address: 6820 W. Flamingo Rd., Suite F/g Las Vegas, NV 89103 Vehicle Information: 2001 Honda Civic 1HGES16521L011298
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Definitions and Terms. In this Grace Period Payments Deferment Agreement, "customer," "you," and "your" mean the customer who signed it. "Licensee," "we," "us" and "our" mean TitleMax of Nevada, Inc. d/b/a TitleMax, a title loan services provider licensed and regulated by the Nevada Financial Institutions Division, 2785 E Desert Inn Road, Suite 180, Las Vegas, Nevada 89121, Phone: (702) 486-4120, Fax: (702) 486-4563, <http://www.fid.state.nv.us/>. The word "Motor Vehicle" means the vehicle identified above. The word "Title" means a certificate of title or ownership to the Motor Vehicle.

Consideration. You acknowledge and agree that you and we entered into a Title Loan Agreement on 08/18/2014 ("Loan Agreement.") Under the Title Loan Agreement, we agreed with you that we may subsequently offer you a "Grace Period" which is a gratuitous period of payments deferment. You agree that we are offering you a "Grace Period" and you are voluntarily accepting such offer after entering into a Loan Agreement pursuant to the provisions of NRS 604A.70 and NRS 604A.210. **Please note that since this is a "Grace Period" it is not an "extension" as defined in NRS. 604A.065.** Under the Title Loan Agreement, your obligation to pay simple interest under the Loan Agreement remains unchanged. Other than the interest and fees originally provided for in the Title Loan Agreement, we do not charge you any additional fees or interest for entering into this Grace Period Payments Deferment Agreement.

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

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

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

Grace Periods Payments Deferment Schedule

Payment Number	Amount of Payment	Deferred Periodic Due Date
1	\$258.25	9/17/2014
2	\$258.25	10/17/2014
3	\$258.25	11/16/2014
4	\$258.25	12/16/2014
5	\$258.25	1/15/2015
6	\$258.25	2/14/2015
7	\$258.25	3/16/2015
8	\$217.14	4/15/2015
9	\$217.14	5/15/2015
10	\$217.14	6/14/2015
11	\$217.14	7/14/2015
12	\$217.14	8/13/2015
13	\$217.14	9/12/2015
14	\$217.16	10/12/2015
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 we allow a longer period; (2) we will allow the period for repayment to extend at least 90 days after the date of default, unless you agree to a shorter term; and (3) we may require you to make an initial payment of not more than 20 percent of the total amount due under the Repayment Plan. If you enter into a Repayment Plan, we will honor the terms and we will not charge any other amount as an incident to or as a condition of entering into a Repayment Plan. Such an amount includes, without limitation: (a) any interest, regardless of the name given to the interest, other than the interest charged pursuant to the original loan agreement at a rate which does not exceed the rate charged during the term of the original loan agreement; or (b) any origination fees, set-up fees, collection fees, transaction fees, negotiation fees, handling fees, processing fees, late fees, default fees or any other fees, regardless of the name given to the fee. Additionally, if you enter into a Repayment, we will honor the terms of the Repayment Plan, and unless otherwise authorized by Nevada law we will not (i) accept any additional security or collateral from you to enter into the Repayment Plan; (ii) sell to you any insurance (iii) require you to purchase insurance or any other goods or services to enter into the Repayment Plan; (iv) make any other loan to you, unless you are seeking multiple loans that do not exceed the limit set forth under Nevada law; (v) attempt to collect the outstanding balance during the term of the Repayment Plan by repossessing the Vehicle unless you default on the Repayment Plan or (vi) attempt to collect an amount that is greater than the amount owed under the terms of the Repayment Plan. Therefore, if you (I) default on Grace Period Payments Deferment Agreement and do not enter into a Repayment Plan and we do not waive the default, or (II) default on Grace Period Payments Deferment Agreement, enter into a Repayment Plan, and default on the terms of the Repayment Plan, then we may pursue any remedy Nevada law allows, including seeking repossession and sale of the Motor Vehicle.

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

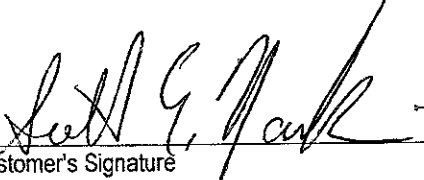
Acknowledgment of Simple Interest Accrual. You acknowledge that we use the simple interest method to calculate and accrue the interest owing under the Loan Agreement. Interest is not compounded under the Loan Agreement. You acknowledge that simple interest is charged on the outstanding principal balance. Payments will be applied first to accrued interest, second to outstanding charges, if any, and third to principal. We calculated and estimated the simple interest under the Loan Agreement and disclosed in the "Finance Charge" disclosure assuming you would pay each scheduled payment in the amount scheduled and on the scheduled Payment Dates. The original Payment Schedule in the Loan Agreement provided for payments which would ratably and fully amortize the entire Principal Amount and interest payable. The interest rate under the Loan Agreement remains unchanged. You acknowledge that simple interest is charged on the unpaid principal balance of this Loan Agreement at the daily rate of 0.5663% from the date of this Loan Agreement until the earlier of: (i) the due date of your last payment as set forth in the original Payment Schedule; or (ii) payment in full. Now that the Payment Schedule has changed, you acknowledge that the new Payment Schedule provided for in this Grace Period Payments Deferment Agreement, if followed, will ratably and fully amortize the entire Principal Amount and interest payable over a longer period of time than the original Payment Schedule in the Loan Agreement. As such you acknowledge and agree you will continue to incur interest as provided in the Loan Agreement. You further agree that in setting the amount of the payments and dates of the payments, we have estimated the accrued interest owing to us assuming you make the payments in the amounts scheduled and on the exact dates set forth in the Grace Periods Payments Deferment Schedule above. Early payments may decrease the amount of interest you owe. Making a payment in an amount greater than scheduled above may decrease the amount of interest you owe. Late payments may increase the amount of interest you owe. The amount of this increase or decrease will be reflected in the final payment. If an early payment is less than the scheduled installment, then you must pay the difference on or before the upcoming installment due date. You may request a payoff at any time.

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

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

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

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


Customer's Signature _____ Date _____

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

 9.18.14
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.: 10869-0121750
Date: 8-18-14

Customer Name: Scott Nankin
Address: 5100 Tara Ave.
Las Vegas NV 89146
Co-Borrower Name:
Address:

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

6820 W Flamingo RD.
Las Vegas NV 89103

Vehicle Information: VIN: 1HGEST6521L011298
License Plate State and No: 914WP2 Color: Green Year: 2001 Make: Honda Model: Civic

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.

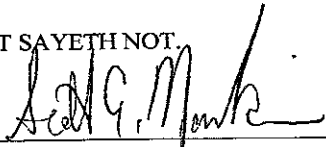
Pursuant to N.R.S. 604A.450-1, we have evaluated the Vehicle's fair market value. Pursuant to N.R.S. 604A.450-2, we have reviewed your application information regarding current and expected income, obligations and employment.

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, Scott Nankin, 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: _____

CERTIFICATE OF TITLE

VIN	YEAR	MAKE	MODEL	VEHICLE BODY	TITLE NUMBER
1HGES16521L011298	2001	HOND	CIVIC LX	P4D	NV006483169
DATE ISSUED	ODOMETER MILES	FUEL TYPE	SALES TAX PD	EMPTY WT	GROSS WT
10/09/2013		G		2515	GVWR
VEHICLE COLOR	ODOMETER BRAND			BRANDS	
	EXEMPT				

OWNER(S) NAME AND ADDRESS

NANKIN SCOTT E
6117 W OAKLEY BLVD APT D
LAS VEGAS NV 89146-1153

LIENHOLDER NAME AND ADDRESS

TITLEMAX OF NEVADA INC DBA TITLEMAX
6820 W FLAMINGO RD F/G
LAS VEGAS NV 89103

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

SIGNATURE OF AUTHORIZED AGENT

DATE

8-15-14

TitleMax Of Nevada Inc DBA TitleMax
PRINTED NAME OF AGENT AND COMPANY

Jim Sullivan

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.

1512608C

(THIS IS NOT A TITLE NO.)

VP-2 (Rev. 3/10)

ALTERATION OR ERASURE VOIDS THIS TITLE

APP 009323
ROA 007729

FIRST REASSIGNMENT DEALER ONLY	FEDERAL AND STATE LAW REQUIRES THAT YOU STATE THE MILEAGE IN CONNECTION WITH THE TRANSFER OF OWNERSHIP. FAILURE TO COMPLETE OR PROVIDING A FALSE STATEMENT MAY RESULT IN FINES AND/OR IMPRISONMENT. The undersigned hereby certifies the vehicle described in this title has been transferred to the following buyer(s):			
	Printed Full Legal Name of Buyer		Nevada Driver's License Number or Identification Number <input type="checkbox"/> AND <input type="checkbox"/> OR	
	Printed Full Legal Name of Buyer		Nevada Driver's License Number or Identification Number	
	Address	City	State	Zip Code
	I certify to the best of my knowledge the odometer reading is the actual mileage of the vehicle unless one of the following statements is checked.			
	<div style="border: 1px solid black; padding: 2px; display: inline-block;">NO TENTHS</div> <input type="checkbox"/> The mileage stated is in excess of its mechanical limits. <input type="checkbox"/> The odometer reading is not the actual mileage. WARNING: ODOMETER DISCREPANCY <input type="checkbox"/> Exempt - Model year over 9 years old.			
	ODOMETER READING Signature of Seller(s)/Agent/Dealership I am aware of the above odometer certification made by the seller/agent. <input type="checkbox"/>		Printed Name of Seller(s)/Agent/Dealership Dealer's License Number _____ Date of Sale _____	
Signature of Buyer		Printed Full Legal Name of Buyer		
SECOND REASSIGNMENT DEALER ONLY	FEDERAL AND STATE LAW REQUIRES THAT YOU STATE THE MILEAGE IN CONNECTION WITH THE TRANSFER OF OWNERSHIP. FAILURE TO COMPLETE OR PROVIDING A FALSE STATEMENT MAY RESULT IN FINES AND/OR IMPRISONMENT. The undersigned hereby certifies the vehicle described in this title has been transferred to the following buyer(s):			
	Printed Full Legal Name of Buyer		Nevada Driver's License Number or Identification Number <input type="checkbox"/> AND <input type="checkbox"/> OR	
	Printed Full Legal Name of Buyer		Nevada Driver's License Number or Identification Number	
	Address	City	State	Zip Code
	I certify to the best of my knowledge the odometer reading is the actual mileage of the vehicle unless one of the following statements is checked.			
	<div style="border: 1px solid black; padding: 2px; display: inline-block;">NO TENTHS</div> <input type="checkbox"/> The mileage stated is in excess of its mechanical limits. <input type="checkbox"/> The odometer reading is not the actual mileage. WARNING: ODOMETER DISCREPANCY <input type="checkbox"/> Exempt - Model year over 9 years old.			
	ODOMETER READING Signature of Seller(s)/Agent/Dealership I am aware of the above odometer certification made by the seller/agent. <input type="checkbox"/>		Printed Name of Seller(s)/Agent/Dealership Dealer's License Number _____ Date of Sale _____	
Signature of Buyer		Printed Full Legal Name of Buyer		
THIRD REASSIGNMENT DEALER ONLY	FEDERAL AND STATE LAW REQUIRES THAT YOU STATE THE MILEAGE IN CONNECTION WITH THE TRANSFER OF OWNERSHIP. FAILURE TO COMPLETE OR PROVIDING A FALSE STATEMENT MAY RESULT IN FINES AND/OR IMPRISONMENT. The undersigned hereby certifies the vehicle described in this title has been transferred to the following buyer(s):			
	Printed Full Legal Name of Buyer		Nevada Driver's License Number or Identification Number <input type="checkbox"/> AND <input type="checkbox"/> OR	
	Printed Full Legal Name of Buyer		Nevada Driver's License Number or Identification Number	
	Address	City	State	Zip Code
	I certify to the best of my knowledge the odometer reading is the actual mileage of the vehicle unless one of the following statements is checked.			
	<div style="border: 1px solid black; padding: 2px; display: inline-block;">NO TENTHS</div> <input type="checkbox"/> The mileage stated is in excess of its mechanical limits. <input type="checkbox"/> The odometer reading is not the actual mileage. WARNING: ODOMETER DISCREPANCY <input type="checkbox"/> Exempt - Model year over 9 years old.			
	ODOMETER READING Signature of Seller(s)/Agent/Dealership I am aware of the above odometer certification made by the seller/agent. <input type="checkbox"/>		Printed Name of Seller(s)/Agent/Dealership Dealer's License Number _____ Date of Sale _____	
Signature of Buyer		Printed Full Legal Name of Buyer		
LIEN	LIENHOLDER TO BE RECORDED			
	Printed Full Legal Name of Lienholder			FEIN _____
	Address _____ (if no lienholder write "NONE")			
	Street	City	State	Zip Code

ALTERATION OR ERASURE VOIDS THIS TITLE

APP 009324

ROA 007730

Ability to Pay Summary

Loan Number	
Customer Name	Scott Nankin
Is Customer a Covered Borrower	No
Requested Loan Amount	\$1,500.00
Title Fee	\$20
MLV Amount	\$1,500
Gross Monthly Income	\$3,896.00
Current and Expected Monthly Obligations	\$1,600.00
Other TitleMax Loan Payment	\$0.00
Rate Match/Rate for Other TitleMax Loan	
Add-On to Current Loan or Multi-Car	
Residual Monthly Income	\$2,296.00

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

210 INSTALLMENT LOAN BREAKDOWN

Income Based - Max. Loan Amount Inc. Title Fee	\$	10,020
Vehicle Value - Max. Loan Amount Inc. Title Fee	\$	1,520
Interest Rate		16.99%
Max Cash to Customer Amount	\$	1,500.00
Actual Cash to Customer Amount	\$	1,500.00
Title Fee Amount	\$	20
Total Loan Amount	\$	1,520

Amortized Loan Payment	\$387.41
Total Payback Amount	\$2,711.85
Minimum Payment to Extend	\$258.25
Grace Period Plan # of Months (0% Interest)	7
Grace Period Plan Payment (0%)	\$217.14

CHOOSE THIS CASHWISE LOAN TYPE

NV 210 Day Multi-Car 16.99%

Contact Information

8/18/2014

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

Telephone: 702-387-9600
 Fax: 855-380-3750

Notes**Vehicle Info For 2001 Honda Civic LX 4D Sedan**

MSRP: \$15,810	VIN: 1HGES16521L011298	Adj. State: National
Fin Adv: \$2,800	UVC: 2001360047	Mileage: 0
Equip Ret: \$16,750	MPG: 30/38	Mileage Cat: B
Tire Size: 185/65R14	Weight: 2515	Cylinders: 4
Base HP: 115 @ 6100	Fuel Type: Gas	Transmission: A
Taxable HP: 14.0	Wheelbase: 103.1	Drive Train: FWD
Model Number: ES1651PW	End of Term Months: 0	End of Term Mileage: 0
Price Includes: AT AC		

Wholesale Black Book values as of 8/18/2014 (daily)

	X-CL	Clean	Average	Rough
Base	N/A	\$2,850	\$2,100	\$1,300
Options	N/A	\$0	\$0	\$0
Mileage	N/A	N/A	N/A	N/A
Region	N/A	\$0	\$0	\$0
Total	N/A	\$2,850	\$2,100	\$1,300

Trade In Black Book values as of 8/18/2014 (daily)

	X-CL	Clean	Average	Rough
Base	N/A	\$2,895	\$2,145	\$1,270
Options	N/A	\$0	\$0	\$0
Mileage	N/A	N/A	N/A	N/A
Region	N/A	\$0	\$0	\$0
Total	N/A	\$2,895	\$2,145	\$1,270

Retail Black Book values as of 8/18/2014 (daily)

	X-CL	Clean	Average	Rough
Base	N/A	\$4,625	\$3,575	\$2,425

	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	\$4,625	\$3,575	\$2,425

Residual Black Book values as of 8/18/2014 (daily)

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

Black Book Add/Deducts

w/o Auto Trans -300

Income Worksheet

Employee Use Only

Income

Employment	Description	Amount
Gross Monthly Salary or Wages		\$ 3896.00
Part-Time Gross Monthly Salary or Wages		\$
Other/Expected Income	Description	Amount
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	Part 1: Please add all income amounts and enter amount here	+ \$ 3896.00
Total Monthly Expense	Part 2: Please add all monthly expenses and enter amount here	- \$ 1600.00
Part 3: Net Monthly Income Total = Part 1 Total - Part 2 Total Subtract Total Expense from Total Income. The Net Monthly Income <u>must be</u> equal to or greater than the Required Residual Income.		= \$ 2296.00
Applicant Name: SCOTT E. NANKIN		<p>***Employee Use Only***</p>
Today's Date: 8/18/14		
Driver's License/Government Issued ID Number: [REDACTED]		
Alimony, child support or separate maintenance for repaying this obligation.		idered as a basis

Customer Receipt/Repayment Plan Receipt (210 day loan)

NAME AND ADDRESS OF THE LICENSEE: TitleMax of Nevada, Inc. d/b/a TitleMax 6820 W. Flamingo Rd, Las Vegas, Nevada 89103.		PAYMENT MADE ON BEHALF OF OR BY: SCOTT E NANKIN 5100 Tara Ave, Las Vegas, NV, 89146	
LOAN AGREEMENT IDENTIFICATION NO. 20121750-10869 LOAN AGREEMENT DATE: 08/18/2014 If you have multiple loans, this payment was applied to the loan number identified above.		DATE/TIME OF RECEIPT OF PAYMENT: 05/14/2015 16:00:18	
AMOUNT PAID: 218.80		AGENT RECEIVING PAYMENT: TANIA GONZALEZ	

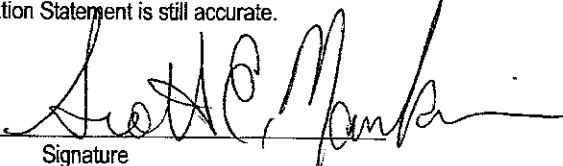
TODAY'S PAYMENT ITEMIZATION

PRINCIPAL PAID: \$ 218.80
INTEREST PAID: \$ 0.00
CHARGES PAID: \$ 0.00
FEES PAID: \$ 0.00
TOTAL AMOUNT PAID TODAY: \$ 218.80
UNPAID INTEREST: \$ 0.00
BALANCE DUE ON LOAN: \$ 0.00
NEXT SCHEDULED DUE DATE: 05/15/2015

- ☐ 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.

SCOTT E NANKIN
Printed Name

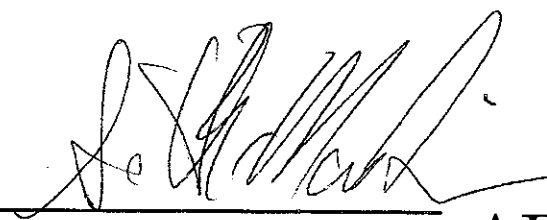

Signature

Customer Receipt/Extension & Receipt/Repayment Plan Receipt

NAME AND ADDRESS OF THE LICENSEE: TitleMax of Nevada, Inc. d/b/a TitleMax 6820 W. Flamingo Rd., Suite F/g Las Vegas, NV 89103		PAYMENT MADE ON BEHALF OF OR BY: Scott E Nankin 5100 Tara Ave Las Vegas, NV 89146	
LOAN AGREEMENT IDENTIFICATION NO. 10869-0121750 LOAN AGREEMENT DATE: 08/18/2014 If you have multiple loans, this payment was applied to the loan number identified above.		DATE/TIME OF RECEIPT OF PAYMENT: 04/15/2015 14:29:37	
AMOUNT PAID: \$100.00		AGENT RECEIVING PAYMENT: Alexandra Andresel (721)	

TODAY'S PAYMENT ITEMIZATION		NEXT PAYMENT INFORMATION	
PRINCIPAL PAID:	\$ 100.00	PRINCIPAL:	\$ 45.54
INTEREST PAID:	\$ 0.00	INTEREST:	\$ 0.00
CHARGES PAID:	\$ 0.00	FEES:	\$ 0.00
FEES PAID:	\$ 0.00	CHARGES:	\$ 0.00
TOTAL AMOUNT PAID TODAY:	\$ 100.00	BALANCE DUE ON LOAN:	\$ 218.80
		REPAYMENT PLAN MINIMUM	\$ 45.54
		NEXT SCHEDULED DUE DATE:	5/15/2015

☐
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☐

SCOTT E. NANKIN 

No. 10869-0121750

Date: 3/16/2015

Customer Name: Nankin, Scott E
 Address: 5100 Tara Ave
 Las Vegas, NV 89146
 (702)493-1088
 Co-Borrower Name:
 Address:

Licensee Name: TitleMax of Nevada, Inc. d/b/a TitleMax
 Address: 6820 W. Flamingo Rd., Suite F/g
 Las Vegas, NV 89103
 Vehicle Information: 2001, Green, Honda, Civic, 1HGES16521L011298

Terms: In this Amendment of the Title Loan Agreement to Establish a Repayment Plan ("Repayment Plan Agreement"), the words "you" and "your" mean the customer who has signed it. The words "Licensee", "we", "us" and "our" mean TitleMax of Nevada, Inc. d/b/a TitleMax. We operate under Chapter 604A of the Nevada Revised Statutes. We are regulated by the Nevada Department of Business & Industry, Financial Institutions Division. The telephone number to the Office of the Commissioner to handle concerns or complaints of customers is (866) 858-8951. The word "Vehicle" means the vehicle identified above. The word "Title" means a certificate of title or ownership to the vehicle identified above.

The Title Loan Agreement. This Repayment Plan Agreement amends and modifies the Title Loan Agreement you signed on 08/18/2014 ("Loan Agreement"), to work out a payment plan. You have the opportunity within 30 days of the date of default on the Loan Agreement to enter into a repayment plan with a term of at least 90 days, and we must offer the repayment plan to you before we repossess the Vehicle. Under the Loan Agreement, your payment in the amount of \$718.80 was due on 03/16/2015 ("Original Due Date").

Payments. This Repayment Plan is divided into monthly installments of the remaining balance owing. You and we agree to the payment period set forth below in the Amended Payment Schedule. In consideration of your promises herein, we agree to amend and modify the Original Due Date, resulting in separate payments due on the Periodic Due Dates set forth below. Therefore, you agree to pay us in cash the amount owing on the dates set forth in the Amended Payment Schedule set forth below. By signing below, you agree to make an initial payment of \$0.00 and to pay a total of \$318.80 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	\$45.54	4/15/2015
2nd Scheduled Payment	\$45.54	5/15/2015
3rd Scheduled Payment	\$45.54	6/14/2015
4th Scheduled Payment	\$45.54	7/14/2015
5th Scheduled Payment	\$45.54	8/13/2015
6th Scheduled Payment	\$45.54	9/12/2015
7th Scheduled Payment	\$45.56	10/12/2015
The total amount due under the terms of the Repayment Plan:		\$318.80

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

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

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

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

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

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

Customer's Signature

Date 3/16/15 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 009331
 ROA 007737

Customer Receipt/Repayment Plan Receipt (210 day loan)

NAME AND ADDRESS OF THE LICENSEE: Tm Las Vegas Nv #9 Flamingo Rd 6820 W. Flamingo Rd., Suite F/g Las Vegas, NV 89103		PAYMENT MADE ON BEHALF OF OR BY: Scott Nankin
LOAN AGREEMENT IDENTIFICATION NO. 10869-0121750 LOAN AGREEMENT DATE: 8/18/2014 9:44:17 AM If you have multiple loans, this payment was applied to the loan number identified above.		DATE/TIME OF RECEIPT OF PAYMENT: 03/16/2015 01:27:44 PM
AMOUNT PAID: \$400.00	AGENT RECEIVING PAYMENT: Erika Cortez	

TODAY'S PAYMENT ITEMIZATION

PRINCIPAL PAID:	\$295.61
INTEREST PAID:	\$104.39
CHARGES PAID:	\$0.00
FEES PAID:	\$0.00
TOTAL AMOUNT PAID TODAY:	\$400.00
BALANCE DUE ON LOAN:	\$0.00
NEXT SCHEDULED DUE DATE:	4/15/2015

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

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

SCOTT NANKIN
Printed Name

Signature

Customer Receipt/Repayment Plan Receipt (210 day loan)

NAME AND ADDRESS OF THE LICENSEE: Tm Las Vegas Nv #9 Flamingo Rd 6820 W. Flamingo Rd., Suite F/g Las Vegas, NV 89103		PAYMENT MADE ON BEHALF OF OR BY: Scott Nankin
LOAN AGREEMENT IDENTIFICATION NO. 10869-0121750 LOAN AGREEMENT DATE: 8/18/2014 9:44:17 AM If you have multiple loans, this payment was applied to the loan number identified above.		DATE/TIME OF RECEIPT OF PAYMENT: 02/14/2015 10:38:55 AM
AMOUNT PAID: \$400.00	AGENT RECEIVING PAYMENT: Jeanette Nunez	

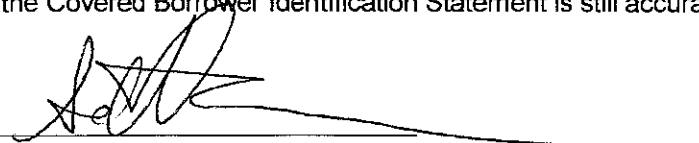
TODAY'S PAYMENT ITEMIZATION

PRINCIPAL PAID:	\$248.50
INTEREST PAID:	\$151.50
CHARGES PAID:	\$0.00
FEES PAID:	\$0.00
TOTAL AMOUNT PAID TODAY:	\$400.00
BALANCE DUE ON LOAN:	\$614.41
NEXT SCHEDULED DUE DATE:	3/16/2015

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

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

SCOTT E. NANKIN
Printed Name


Signature

Customer Receipt/Repayment Plan Receipt (210 day loan)

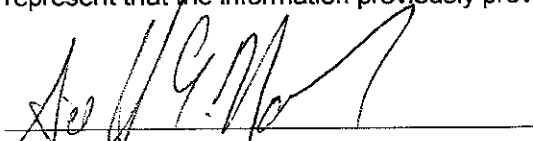
NAME AND ADDRESS OF THE LICENSEE: Tm Las Vegas Nv #9 Flamingo Rd 6820 W. Flamingo Rd., Suite F/g Las Vegas, NV 89103		PAYMENT MADE ON BEHALF OF OR BY: Scott Nankin	
LOAN AGREEMENT IDENTIFICATION NO. 10869-0121750		DATE/TIME OF RECEIPT OF PAYMENT: 01/14/2015 01:21:37 PM	
LOAN AGREEMENT DATE: 8/18/2014 9:44:17 AM			
If you have multiple loans, this payment was applied to the loan number identified above.			
AMOUNT PAID: \$440.00		AGENT RECEIVING PAYMENT: Derek Ayers	

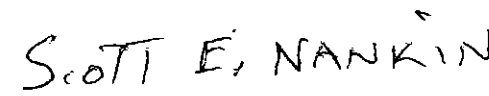
TODAY'S PAYMENT ITEMIZATION

PRINCIPAL PAID:	\$256.20
INTEREST PAID:	\$183.80
CHARGES PAID:	\$0.00
FEES PAID:	\$0.00
TOTAL AMOUNT PAID TODAY:	\$440.00
BALANCE DUE ON LOAN:	\$862.91
NEXT SCHEDULED DUE DATE:	2/14/2015

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

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


Printed Name


Signature

Customer Receipt/Repayment Plan Receipt (210 day loan)

NAME AND ADDRESS OF THE LICENSEE: Tm Las Vegas Nv #9 Flamingo Rd 6820 W. Flamingo Rd., Suite F/g Las Vegas, NV 89103		PAYMENT MADE ON BEHALF OF OR BY: Scott Nankin
LOAN AGREEMENT IDENTIFICATION NO. 10869-0121750 LOAN AGREEMENT DATE: 8/18/2014 9:44:17 AM If you have multiple loans, this payment was applied to the loan number identified above.		DATE/TIME OF RECEIPT OF PAYMENT: 12/16/2014 01:27:11 PM
AMOUNT PAID: \$325.00	AGENT RECEIVING PAYMENT: James Sullivan	

TODAY'S PAYMENT ITEMIZATION

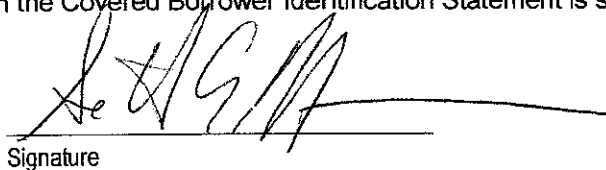
PRINCIPAL PAID:	\$121.28
INTEREST PAID:	\$203.72
CHARGES PAID:	\$0.00
FEES PAID:	\$0.00
TOTAL AMOUNT PAID TODAY:	\$325.00
BALANCE DUE ON LOAN:	\$1,119.11
NEXT SCHEDULED DUE DATE:	1/15/2015

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

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

SCOTT E NANKIN

Printed Name



Signature

Customer Receipt/Repayment Plan Receipt (210 day loan)

NAME AND ADDRESS OF THE LICENSEE: Tm Las Vegas Nv #9 Flamingo Rd 6820 W. Flamingo Rd., Suite F/g Las Vegas, NV 89103		PAYMENT MADE ON BEHALF OF OR BY: Scott Nankin	
LOAN AGREEMENT IDENTIFICATION NO. 10869-0121750		DATE/TIME OF RECEIPT OF PAYMENT: 11/17/2014 01:20:10 PM	
LOAN AGREEMENT DATE: 8/18/2014 9:44:17 AM			
If you have multiple loans, this payment was applied to the loan number identified above.			
AMOUNT PAID: \$381.00		AGENT RECEIVING PAYMENT: Erika Cortez	

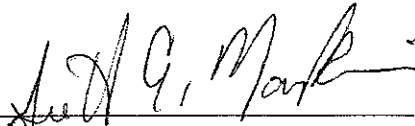
TODAY'S PAYMENT ITEMIZATION

PRINCIPAL PAID:	\$132.25
INTEREST PAID:	\$248.75
CHARGES PAID:	\$0.00
FEES PAID:	\$0.00
TOTAL AMOUNT PAID TODAY:	\$381.00
BALANCE DUE ON LOAN:	\$1,240.39
NEXT SCHEDULED DUE DATE:	12/16/2014

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

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

SCOTT E. NANKIN
Printed Name


Signature

Customer Receipt/Repayment Plan Receipt (210 day loan)

NAME AND ADDRESS OF THE LICENSEE: Tm Las Vegas Nv #9 Flamingo Rd 6820 W. Flamingo Rd., Suite F/g Las Vegas, NV 89103		PAYMENT MADE ON BEHALF OF OR BY: Scott Nankin	
LOAN AGREEMENT IDENTIFICATION NO. 10869-0121750 LOAN AGREEMENT DATE: 8/18/2014 9:44:17 AM If you have multiple loans, this payment was applied to the loan number identified above.		DATE/TIME OF RECEIPT OF PAYMENT: 10/16/2014 01:31:54 PM	
AMOUNT PAID: \$350.00		AGENT RECEIVING PAYMENT: Katie McElhaney	

TODAY'S PAYMENT ITEMIZATION

PRINCIPAL PAID:	\$114.22
INTEREST PAID:	\$235.78
CHARGES PAID:	\$0.00
FEES PAID:	\$0.00
TOTAL AMOUNT PAID TODAY:	\$350.00
BALANCE DUE ON LOAN:	\$1,372.64
NEXT SCHEDULED DUE DATE:	11/16/2014

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

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

SCOTT E. NANKIN
Printed Name


Signature

Customer Receipt / Repayment Plan Receipt (210 day loan)

NAME AND ADDRESS OF THE LICENSEE: Tm Las Vegas Nv #9 Flamingo Rd 6820 W. Flamingo Rd., Suite F/g Las Vegas, NV 89103		PAYMENT MADE ON BEHALF OF OR BY: Scott Nankin
LOAN AGREEMENT IDENTIFICATION NO. 10869-0121750 LOAN AGREEMENT DATE: 8/18/2014 9:44:17 AM If you have multiple loans, this payment was applied to the loan number identified above.		DATE/TIME OF RECEIPT OF PAYMENT: 09/18/2014 01:19:28 PM
AMOUNT PAID: \$300.00	AGENT RECEIVING PAYMENT: Marlene Lien	

TODAY'S PAYMENT ITEMIZATION

PRINCIPAL PAID:	\$33.14
INTEREST PAID:	\$266.86
CHARGES PAID:	\$0.00
FEES PAID:	\$0.00
TOTAL AMOUNT PAID TODAY:	\$300.00
BALANCE DUE ON LOAN:	\$1,486.86
NEXT SCHEDULED DUE DATE:	10/17/2014

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

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

SCOTT E NANKIN
Printed Name

[Signature]
Signature

Customer Application

Personal Information

Date	8/18/14	State Issued ID Number	[REDACTED]	Date of Birth	[REDACTED]	Social Security #	[REDACTED]
Last Name	NANKIN	First Name	SCOTT	Middle Name	F		
Home Phone	[REDACTED]	Cell Phone	[REDACTED]	Email Address (optional)	[REDACTED]		
Best time to call?	[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)							
5100 TARA AVE						Apt #	
City		State		Zip		County	
LAS VEGAS		NV		89146		CLARK	
Mailing Address (if different from physical address)							
City		State		Zip			

Source of Income

Employer * (Source of Income)	Employer Address (Street Number & Name)		
[REDACTED]			
Pay Frequency: (check one)	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 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	8/24/14	Gross Monthly Income \$3896. Gross Monthly Obligations \$1600	[REDACTED]
*Alimony, child support or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this loan. 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

Business Name	[REDACTED]		
Address (Street Number & Name)	[REDACTED]		
City	[REDACTED]		
Business Name	[REDACTED]		
Address (Street Number & Name)	[REDACTED]		
City	[REDACTED]		

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

Co-Applicant Information

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

ADDITIONAL TERMS AND CONDITIONS OF THIS CUSTOMER APPLICATION

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

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

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

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

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

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

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

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

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

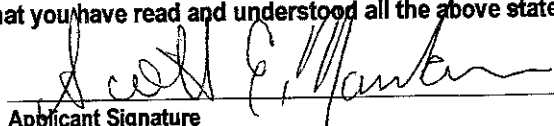
Updates: You agree to inform us of any changes to the information contained in this Customer Application throughout the course of your business relationship with us.

Ability to Repay Verification.

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

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

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


Applicant Signature

8/18/2014
Date

Co-Applicant Signature

Date

A - 276

604A LOAN REVIEW WORKSHEET

Licensee Name &

DBA: TITLEMAX OF NEVADA INC. DBA TITLEMAX

Exam Start

Date: 5/19/2015

Licensee Address: 6820 W FLAMINGO RD STE F & G LAS VEGAS NV 89103

Exam as of: 5/4/2015

Borrower Name &

Address: DIODIE IGAYAC

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?
10869-0155074	3/10/2015	\$4,500.00	10/6/2015	\$21,852.62	6&1	\$954.66	133.71%	YES
Loan Type:	Deferred Deposit	High-Int Loans	Title Loans	Purpose of loan:				

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

What is the borrower's expected gross monthly income? \$3,500 Was the borrower's income verified? **YES** Paystub ☐ Affidavit ☒ Other:

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

NRS 604A.423(1a)

(Applies to D/D Loans)

NRS 604A.408(1)

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

NRS 604A.423(1b)

(Applies High-Int Loans)

NRS 604A.408(1)

(Applies to Title Loans Only) Does the loan amount exceed the fair market value of the vehicle securing the loan? **NO** Fair Market Value: \$7,475.00

NRS 604A.450(1)

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

NRS 604A.445(1)

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

NRS 604A.445(2)

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

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

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

Does the loan have 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:

NO PAYMENTS MADE YET

NTS 604A 445 AND NRS 604A 210 GPD AGREEMENT SIGNED

Revised 10-15-2008

Confidential

APP 009341

ROA 007750

Title Loan Agreement

Date: 3/10/2015

Number: 10869-0155074

Customer & Co-Customer Information			ACCOUNT NUMBER: 10869-0155074		
FIRST NAME Diodie		LAST NAME lgayac		CO-CUSTOMER FIRST NAME	
SSN [REDACTED]		DRIVERS LIC./STATE ID. NO. [REDACTED]		CO-CUSTOMER'S DRIVERS LIC./STATE ID. NO.	
STREET ADDRESS 1000 Breanna St			CO-CUSTOMER STREET ADDRESS		
City Las Vegas	STATE NV	ZIP CODE 89107	CO-CUSTOMER CITY		CO-CUSTOMER STATE
HOME PHONE [REDACTED]		DATE OF BIRTH [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)387-9600			
LICENSEE STREET ADDRESS 6820 W. Flamingo Rd., Suite F/g		LICENSEE CITY Las Vegas		LICENSEE STATE NV	LICENSEE ZIP CODE 89103
VEHICLE IDENTIFICATION NUMBER (VIN) 2HNYD18471H504878		LICENSE PLATE 788-WCC			
VEHICLE YEAR 2001	VEHICLE MAKE Acura	VEHICLE MODEL MDX	COLOR Burgandy		

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

Term, Principal, Interest, Charges and Payment. The original term of this loan is 210 days. You promise to timely pay us in cash or as otherwise agreed in writing \$4,500.00 ("Principal Amount"), which includes any filing fee listed below plus interest on the unpaid principal balance of this Loan Agreement at the daily rate of 0.3663% from the date of this Loan Agreement until 10/06/2015 the earlier of: (i) the due date of your last payment as set forth in the Payment Schedule below; or (ii) payment in full. You also promise to pay any other charges provided for under this Loan Agreement. You agree to make your payment in the amounts and on the dates set forth in the Payment Schedule below ("Due Date") at the address indicated above, or at such other address as we direct you in writing. If any Due Date falls on a date we are not open for business, then you agree to pay us on the next business day, and we will credit such payment, as if we received it on the appropriate Due Date. The Loan Agreement will be consummated upon the date you sign this Loan Agreement. Time is of the essence in this Loan Agreement. In consideration of your delivering the Title to us and granting us a security interest in the Motor Vehicle as set forth below, your promise to timely pay and agreeing to this Loan Agreement, we agree to provide you a loan in the Principal Amount provided above.

FEDERAL TRUTH-IN-LENDING DISCLOSURES

ANNUAL PERCENTAGE RATE The cost of your credit as a yearly rate.	FINANCE CHARGE The dollar amount the credit will cost you.	Amount Financed The amount of credit provided to you or on your behalf.	Total of Payments The amount you will have paid after you have made all payments as scheduled.
133.7117 %	\$2,182.62	\$4,500.00	\$6,682.62

Your payment schedule will be:

Number of Payments	Amount of Payments	When Payments are Due
6	\$954.66	4/9/2015 and each 30 days thereafter
1	\$954.66	10/6/2015

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

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

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

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

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

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

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

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

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

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

Governing Law and Assignment.

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

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

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

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

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

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

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

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

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

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

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

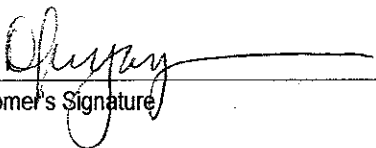
8. This Arbitration Provision is binding upon and benefits you, your respective heirs, successors and assigns. The Arbitration Provision is binding upon and benefits us, our successors and assigns, and related third parties. The Arbitration Provision continues in full force and effect, even if your obligations 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 3-10-15
Date


Its Authorized Agent 3-10-15
Date

Co-Customer's Signature Date

STATE OF NEVADA

DEPARTMENT OF MOTOR VEHICLES

CERTIFICATE OF TITLE

VIN 2HNYD18471H504878	YEAR 2001	MAKE ACUR	MODEL MDX	VEHICLE BODY T4W	TITLE NUMBER NV007449552
DATE ISSUED 12/24/2014	ODOMETER MILES EXEMPT	FUEL TYPE G	SALES TAX PD	EMPTY WT 4323	GROSS WT GVWR
VEHICLE COLOR	ODOMETER BRAND			BRANDS	

OWNER(S) NAME AND ADDRESS

IGAYAC DIODIE B
1000 BREANNA ST
LAS VEGAS NV 89107-3779

LIENHOLDER NAME AND ADDRESS

TITLEMAX OF NEVADA INC DBA TITLEMAX
6820 W FLAMINGO RD F/G
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.

2335689C

(THIS IS NOT A TITLE NO.)

VP-2 (Rev. 8/10)

STATE OF NEVADA
APP 009350

ALTERATION OR ERASURE VOIDS THIS TITLE

GRACE PERIOD PAYMENTS DEFERMENT AGREEMENT

Date:

Account Number: 10869-0155074

Customer Name: Diodie Igayac Address: 1000 Breanna St Las Vegas, NV 89107 Co-Borrower Name: Address:	Licensee Name: TitleMax of Nevada, Inc. d/b/a TitleMax Address: 6820 W. Flamingo Rd., Suite F/g Las Vegas, NV 89103 Vehicle Information: 2001 Acura MDX 2HNYD18471H504878
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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 03/10/2015 ("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	\$494.55	4/9/2015
2	\$494.55	5/9/2015
3	\$494.55	6/8/2015
4	\$494.55	7/8/2015
5	\$494.55	8/7/2015
6	\$494.55	9/6/2015
7	\$494.55	10/6/2015
8	\$642.86	11/5/2015
9	\$642.86	12/5/2015
10	\$642.86	1/4/2016
11	\$642.86	2/3/2016
12	\$642.86	3/4/2016
13	\$642.86	4/3/2016
14	\$642.84	5/3/2016
The total amount paid after making all payments under the under the terms of the Grace Period Payments Deferment Agreement:		\$7,961.85

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

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

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


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

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

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

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

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

 4-10-15
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.

Affidavit

STATE OF NEVADA
COUNTY OF Clark

Title Loan Agreement No.: 10869-0155074
Date: 3/10/2015

Customer Name: Diode B. Igayac
Address: 1000 Breanna St.
Las Vegas, NV. 89107
Co-Borrower Name:
Address:

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

6820 W. Flamingo Rd Ste. F/G
Las Vegas, NV 89103

Vehicle Information: VIN: 2HNYD18471H504878
License Plate State and No: 788-WCC Color: Burg Year: 2001 Make: Acura Model: MDX

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, Diode B. Igayac, 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 009355
ROA 007761

Contact Information
3/10/2015

Company: Titlemax (314391)
 Contact: Jim Sullivan
 E-Mail: tm-lasvegas-nv9@titlemax.com

Telephone: 702-387-9600
 Fax: 855-380-3750

Notes
Vehicle Info For 2001 Acura MDX Base 4D SUV

MSRP: \$34,370 VIN: 2HNYD18471H504878
 Fin Adv: \$5,100 UVC: 2001020051
 Equip Ret: \$34,850 MPG: 17/23
 Tire Size: 235/65R17 Weight: 4323
 Base HP: 240 @ 5300 Fuel Type: Gas
 Taxable HP: 29.5 Wheelbase: 106.3
 Model Number: YD1841JNW End of Term 0
 Months: 0
 Price Includes: AT AWD AC LTH
 SR

Adj. State: National
 Mileage: 0
 Mileage Cat: E
 Cylinders: 6
 Transmission: A
 Drive Train: 4WD
 End of Term 0
 Mileage: 0

Wholesale Black Book values as of 3/10/2015

	X-CL	Clean	Average	Rough
Base	N/A	\$5,150	\$3,400	\$1,900
Options	N/A	\$0	\$0	\$0
Mileage	N/A	N/A	N/A	N/A
Region	N/A	\$0	\$0	\$0
Total	N/A	\$5,150	\$3,400	\$1,900

Trade In Black Book values as of 3/10/2015

	X-CL	Clean	Average	Rough
Base	N/A	\$5,255	\$3,505	\$1,860
Options	N/A	\$0	\$0	\$0
Mileage	N/A	N/A	N/A	N/A
Region	N/A	\$0	\$0	\$0
Total	N/A	\$5,255	\$3,505	\$1,860

Retail Black Book values as of 3/10/2015

	X-CL	Clean	Average	Rough
Base	N/A	\$7,475	\$5,200	\$3,300
Options	N/A	\$0	\$0	\$0
Mileage	N/A	N/A	N/A	N/A
Region	N/A	\$0	\$0	\$0

APP 009356
 ROA 007762

Customer Receipt/Repayment Plan Receipt (210 day loan)

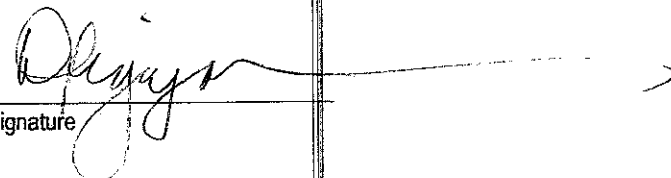
NAME AND ADDRESS OF THE LICENSEE: TitleMax of Nevada, Inc. d/b/a TitleMax 6820 W. Flamingo Rd, Las Vegas, Nevada 89103.		PAYMENT MADE ON BEHALF OF OR BY: DIODIE B IGAYAC 1000 Breanna St, Las Vegas, NV, 89107
LOAN AGREEMENT IDENTIFICATION NO. 20155074-10869 LOAN AGREEMENT DATE: 03/10/2015 If you have multiple loans, this payment was applied to the loan number identified above.		DATE/TIME OF RECEIPT OF PAYMENT: 05/11/2015 12:00:41
AMOUNT PAID: 494.55	AGENT RECEIVING PAYMENT: ALEXANDRA ANDRESEL	

TODAY'S PAYMENT ITEMIZATION	
PRINCIPAL PAID:	\$ 0.00
INTEREST PAID:	\$ 494.55
CHARGES PAID:	\$ 0.00
FEES PAID:	\$ 0.00
TOTAL AMOUNT PAID TODAY:	\$ 494.55
UNPAID INTEREST:	\$ 32.52
BALANCE DUE ON LOAN:	\$ 4532.52
NEXT SCHEDULED DUE DATE:	06/08/2015

- ☐ 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.

DIODIE IGAYAC
Printed Name


Signature

APP 009358
ROA 007764

Customer Receipt/Repayment Plan Receipt (210 day loan)

NAME AND ADDRESS OF THE LICENSEE: Tm Las Vegas Nv #9 Flamingo Rd 6820 W. Flamingo Rd., Suite F/g Las Vegas, NV 89103		PAYMENT MADE ON BEHALF OF OR BY: Diodie Igayac
LOAN AGREEMENT IDENTIFICATION NO. 10869-0155074		DATE/TIME OF RECEIPT OF PAYMENT: 04/10/2015 09:29:38 AM
LOAN AGREEMENT DATE: 3/10/2015 10:23:03 AM If you have multiple loans, this payment was applied to the loan number identified above.		
AMOUNT PAID: \$495.00	AGENT RECEIVING PAYMENT: James Sullivan	

TODAY'S PAYMENT ITEMIZATION

PRINCIPAL PAID:	\$0.00
INTEREST PAID:	\$495.00
CHARGES PAID:	\$0.00
FEES PAID:	\$0.00
TOTAL AMOUNT PAID TODAY:	\$495.00
BALANCE DUE ON LOAN:	\$4,516.03
NEXT SCHEDULED DUE DATE:	5/9/2015

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

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

DIODIE IGAYAC
Printed Name

[Signature]
Signature

APP 009359
ROA 007765

Customer Application

Personal Information

Date 12-12-10 State Issued ID Number NV Date [Redacted] Social Security Number [Redacted]
 Last Name GRAYSON First Name DWIDIE Middle Name [Redacted]
 Home Phone [Redacted] Cell Phone [Redacted] Email Address (optional) [Redacted]
 Best time to call? [Redacted] Which number do you prefer that we call?
 Home Phone [Redacted] Cell Phone [Redacted]
 Physical Address (Street Number & Name) 1000 BREANA ST. Apt # [Redacted]
 City LAS VEGAS State NV Zip 89107 County [Redacted]
 Mailing Address (if different from physical address) Same
 City [Redacted] State [Redacted] Zip [Redacted]

Source of Income

Employer Address (Street Number & Name) [Redacted]
 Pay Frequency: (check one) x + valet
☐ 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 3-20
 Gross Monthly Income \$3500
 Gross Monthly Obligations \$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: ☐ court order ☐ written agreement ☐ oral understanding.
 Are you currently in bankruptcy? ☐ yes ☒ no

Credit References

Business Name AT & F City [Redacted]
 Address (Street Number & Name) [Redacted]
 Business Name FARMER City [Redacted]
 Address (Street Number & Name) [Redacted] State [Redacted] Zip [Redacted]

Personal References

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

APP 009360
ROA 007766

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	
						<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								
\$	\$								
*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.)									
<input checked="" type="radio"/> Friend/Referral Name of referrer? <u>John Smith</u>		<input type="radio"/> Law Store		<input type="radio"/> Television		<input type="radio"/> Yellow Pages		<input checked="" type="radio"/> Repeat Customer	
<input type="radio"/> Internet		<input type="radio"/> Billboard		<input type="radio"/> Postcard		<input type="radio"/> Other: _____			

ADDITIONAL TERMS AND CONDITIONS OF THIS CUSTOMER APPLICATION

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

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

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

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

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

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

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

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

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

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

Ability to Repay Verification.

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

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

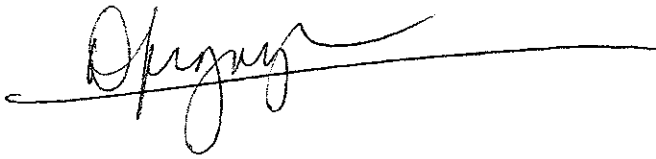
expected gross monthly income and obligations. You agree that you have told us about any changes you expect within the next 14 months relating to (i) your employment or source of income, and (ii) current and expected gross monthly income and obligations. You agree that you have read and understood all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

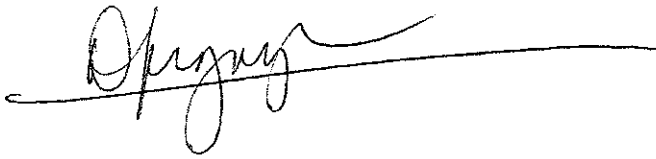

Applicant Signature

Co-Applicant Signature


Date

Date




3.10.15

A - 277

604A LOAN REVIEW WORKSHEET

Licensee Name &

DBA: TITLEMAX OF NEVADA INC. DBA TITLEMAX

Exam Start

Date: 5/19/2015

Licensee Address: 6820 W FLAMINGO RD STE F & G LAS VEGAS NV 89103

Exam as of: 5/4/2015

Borrower Name &

Address: MIRASOL LONTOC

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?
10869-0140604	12/12/2014	\$2,500.00	7/10/2015	\$1,093.43	6&1	\$3,593.43	121.55%	NO

Loan Type:

Deferred Deposit ☐High-Int Loans ☐Title Loans ☒

Purpose of loan:

Is the loan secured? YES If so, what is the collateral? 2006 TOYT RAV4

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

What is the borrower's expected gross monthly income?

\$5,000

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:

\$10,475.00

(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?

Extensions: Title-6 odd# periods;
D/D & High-Int Loans - 90 days

Are receipts filed?

YES

VIOLATIONS/ TECHNICAL EXCEPTIONS/ OTHER COMMENTS:

NRS 604 445 NRS 604A 210 WITH GPD AGREEMENT SIGNED

Title Loan Agreement

Date: 12/12/2014

Number: 10869-0140604

Customer & Co-Customer Information		ACCOUNT NUMBER: 10869-0140604	
FIRST NAME Mirasol	LAST NAME Lontoc	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 4255 W. Viking Rd. #623		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)387-9600	
LICENSEE STREET ADDRESS 6820 W. Flamingo Rd., Suite F/g		LICENSEE CITY Las Vegas	LICENSEE STATE NV
VEHICLE IDENTIFICATION NUMBER (VIN) JTMZD33V966013758		LICENSE PLATE 334-YEU	
VEHICLE YEAR 2006	VEHICLE MAKE Toyota	VEHICLE MODEL Rav4	COLOR Blue

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

Term, Principal, Interest, Charges and Payment. The original term of this loan is 210 days. You promise to timely pay us in cash or as otherwise agreed in writing \$2,500.00 ("Principal Amount"), which includes any filing fee listed below plus interest on the unpaid principal balance of this Loan Agreement at the daily rate of 0.333% from the date of this Loan Agreement until 07/10/2015 the earlier of: (i) the due date of your last payment as set forth in the Payment Schedule below; or (ii) payment in full. You also promise to pay any other charges provided for under this Loan Agreement. You agree to make your payment in the amounts and on the dates set forth in the Payment Schedule below ("Due Date") at the address indicated above, or at such other address as we direct you in writing. If any Due Date falls on a date we are not open for business, then you agree to pay us on the next business day, and we will credit such payment, as if we received it on the appropriate Due Date. The Loan Agreement will be consummated upon the date you sign this Loan Agreement. Time is of the essence in this Loan Agreement. In consideration of your delivering the Title to us and granting us a security interest in the Motor Vehicle as set forth below, your promise to timely pay and agreeing to this Loan Agreement, we agree to provide you a loan in the Principal Amount provided above.

FEDERAL TRUTH-IN-LENDING DISCLOSURES

ANNUAL PERCENTAGE RATE The cost of your credit as a yearly rate.	FINANCE CHARGE The dollar amount the credit will cost you.	Amount Financed The amount of credit provided to you or on your behalf.	Total of Payments The amount you will have paid after you have made all payments as scheduled.
121.5462 %	\$1,093.43	\$2,500.00	\$3,593.43

Your payment schedule will be:

Number of Payments	Amount of Payments	When Payments are Due
6	\$513.34	1/11/2015 and each 30 days thereafter
1	\$513.39	7/10/2015

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

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

Itemization of Amount Financed of \$2,500.00

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

Calculation of Interest, Application of Payments and Security Interest.

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

Right to Rescind and Prepayment.

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

Grace Period.

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

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

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

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

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

Governing Law and Assignment.

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

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

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

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

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

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

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

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

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

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

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

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

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

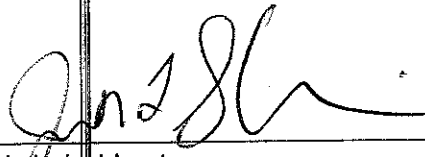
Acknowledgments. This Loan Agreement contains a binding Waiver of Jury Trial and Arbitration Provision. By signing this Loan Agreement you acknowledge that it was filled in before you did so and that you received a completed copy of it. You agree that the information you provided before entering into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

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

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


Customer's Signature

12-12-14
Date


Its Authorized Agent

12-12-14
Date

Co-Customer's Signature

Date

GRACE PERIOD PAYMENTS DEFERMENT AGREEMENT

Date:

Account Number: 10869-0140604

Customer Name: Mirasol Lontoc Address: 4255 W. Viking Rd. #623 Las Vegas, NV 89103 Co-Borrower Name: Address:	Licensee Name: TitleMax of Nevada, Inc. d/b/a TitleMax Address: 6820 W. Flamingo Rd., Suite F/g Las Vegas, NV 89103 Vehicle Information: 2006 Toyota Rav4 JTMZD33V966013758
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Definitions and Terms. In this Grace Period Payments Deferment Agreement, "customer," "you," and "your" mean the customer who signed it. "Licensee," "we," "us" and "our" mean TitleMax of Nevada, Inc. d/b/a TitleMax, a title loan services provider licensed and regulated by the Nevada Financial Institutions Division, 2785 E Desert Inn Road, Suite 180, Las Vegas, Nevada 89121, Phone: (702) 486-4120, Fax: (702) 486-4563, <http://www.fid.state.nv.us/>. The word "Motor Vehicle" means the vehicle identified above. The word "Title" means a certificate of title or ownership to the Motor Vehicle.

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

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

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

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

Grace Periods Payments Deferment Schedule

Payment Number	Amount of Payment	Deferred Periodic Due Date
1	\$249.75	1/11/2015
2	\$249.75	2/10/2015
3	\$249.75	3/12/2015
4	\$249.75	4/11/2015
5	\$249.75	5/11/2015
6	\$249.75	6/10/2015
7	\$249.75	7/10/2015
8	\$357.14	8/9/2015
9	\$357.14	9/8/2015
10	\$357.14	10/8/2015
11	\$357.14	11/7/2015
12	\$357.14	12/7/2015
13	\$357.14	1/6/2016
14	\$357.16	2/5/2016
The total amount paid after making all payments under the under the terms of the Grace Period Payments Deferment Agreement:		\$4,248.25

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

MAA Cantac 1-12-15
Customer's Signature Date

[Signature] 1-12-15
Its Authorized Agent Date

Co-Borrower's Signature Date

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

Affidavit

STATE OF NEVADA
COUNTY OF Clark

Title Loan Agreement No.: 10869-0140604
Date: 12/12/2014

Customer Name: Mirasol Lontoc
Address: 4255 W. Viking Rd. #623
Las Vegas, NV. 89103
Co-Borrower Name:
Address:

Licensee Name: TitleMax of Nevada, Inc. d/b/a TitleMax
Address:
6820 W Flamingo Rd Ste F/G
Las Vegas, NV 89103

Vehicle Information: VIN: J1MZD33V966013758
License Plate State and No: 334-YEU Color: Blue Year: 2006 Make: Toyota Model: Rav4

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, Merisol Lontoc, 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 009375
ROA 007781

STATE OF NEVADA

DEPARTMENT OF MOTOR VEHICLES

CERTIFICATE OF TITLE

VIN: 1TRZD1JN96013758
 YEAR: 2006
 MAKE: TOYOTA
 MODEL: CAMRY
 ENGINE: 2.4L
 TITLE NUMBER: NV000556353
 DATE OF SALE: 07/20/2012
 EXPIRATION DATE: 03/31/2013
 EXPIRATION DATE: 03/31/2013
 ACTUAL MILES: 5500
 EXPIRATION DATE: 03/31/2013

OWNER(S) NAME AND ADDRESS

LINDA MIRASOL A
 TRINIDAD AMADOR V
 4201 S DECATUR BLVD APT 1007
 LAS VEGAS NV 89103-5527

OR

LIENHOLDER NAME AND ADDRESS

TITLEMAX OF NEVADA INC D/B/A TITLEMAX
 6820 W FLAMINGO RD SUITE F/G
 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 AGENCY IS COMPLIANT WITH THE REQUIREMENTS OF CERTAIN LAWS 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 person:

Printed Full Legal Name of Buyer

Printed Driver's License Number or Identification Number

Printed Full Legal Name of Seller

Printed Driver's License Number or Identification Number

I certify to the best of my knowledge the statements regarding the actual mileage of the vehicle within one of the following statements is checked:
☐ YES
☐ EXACTLY
☐ THE MILEAGE STATED IS APPROXIMATE
☐ THE MILEAGE STATED IS NOT THE ACTUAL MILEAGE, APPROXIMATE, OR AVERAGE MILEAGE
 Example: Make your best if you are old

EXPLANATION OF REASONS

Signature of Seller (Agent/Representative)

Signature of Buyer (Agent/Representative)

I am aware of the above statement certification made by the undersigned.

Signature of Buyer

Signature of Seller

Signature of Buyer

Signature of Buyer

ACCORDING TO THE RECORDS OF THE DEPARTMENT OF MOTOR
 VEHICLES, THE PERSON NAMED HEREIN IS THE OWNER OF THE
 VEHICLE DESCRIBED ABOVE, SUBJECT TO THE FOLLOWING:

Signature of Buyer

9401100

(SEE BACK A TITLE 401)

07/20/2012

STATE OF NEVADA

ALTERNATION OR CANCELLATION OF TITLE

1009276
 ROA 007782

Contact Information**12/12/2014**

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

Telephone: 702-387-9600
 Fax: 855-380-3750

Notes**Vehicle Info For 2006 Toyota Rav4 Base 4D Hardtop FWD**

MSRP: \$22,335
 Fin Adv: \$7,975
 Equip Ret: \$24,415
 Tire Size: 215/70R16
 Base HP: 269 @ 6200
 Taxable HP: 19.4
 Model Number: 4430
 Price Includes: AT AC V6

VIN: JTMZD33V966013758
 UVC: 2006900151
 MPG: 22/29
 Weight: 4430
 Fuel Type: Gas
 Wheelbase: 104.7
 End of Term Months: 0

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

Wholesale Black Book values as of 12/12/2014

	X-CL	Clean	Average	Rough
Base	N/A	\$8,175	\$6,375	\$4,825
Options	N/A	(\$100)	(\$100)	(\$100)
Mileage	N/A	N/A	N/A	N/A
Region	N/A	\$0	\$0	\$0
Total	N/A	\$8,075	\$6,275	\$4,725

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

	X-CL	Clean	Average	Rough
Base	N/A	\$8,315	\$6,515	\$4,580
Options	N/A	(\$100)	(\$100)	(\$100)
Mileage	N/A	N/A	N/A	N/A
Region	N/A	\$0	\$0	\$0
Total	N/A	\$8,215	\$6,415	\$4,480

Retail Black Book values as of 12/12/2014

	X-CL	Clean	Average	Rough
Base	N/A	\$10,575	\$8,300	\$6,425
Options	N/A	(\$100)	(\$100)	(\$100)
Mileage	N/A	N/A	N/A	N/A
Region	N/A	\$0	\$0	\$0
Total	N/A	\$10,475	\$8,200	\$6,325

APP 009377
ROA 007783

12/12/2014

Residual Black Book values as of 12 /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

- ✓ 4 Cylinder -100
- Aluminum Wheels +100
- w/o 3rd Seat -100

APP 009378
ROA 007784

[illegible][illegible]

Customer Receipt/Repayment Plan Receipt (210 day loan)

NAME AND ADDRESS OF THE LICENSEE: TitleMax of Nevada, Inc. d/b/a TitleMax 6820 W. Flamingo Rd, Las Vegas, Nevada 89103.		PAYMENT MADE ON BEHALF OF OR BY: MIRASOL A LONTOC 4255 W. Viking Rd. #623, Las Vegas, NV, 89103	
LOAN AGREEMENT IDENTIFICATION NO. 20140604-10869 LOAN AGREEMENT DATE: 12/12/2014 If you have multiple loans, this payment was applied to the loan number identified above.		DATE/TIME OF RECEIPT OF PAYMENT: 05/11/2015 16:00:15	
AMOUNT PAID: 300.00		AGENT RECEIVING PAYMENT: James Sullivan	

TODAY'S PAYMENT ITEMIZATION

PRINCIPAL PAID: \$ 52.44
INTEREST PAID: \$ 247.56
CHARGES PAID: \$ 0.00
FEES PAID: \$ 0.00
TOTAL AMOUNT PAID TODAY: \$ 300.00
UNPAID INTEREST: \$ 0.00
BALANCE DUE ON LOAN: \$ 2425.49
NEXT SCHEDULED DUE DATE: 06/10/2015

- ☐ 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.

Amador Trujillo

Printed Name

[Signature]
Signature

APP 009380
ROA 007786

Customer Receipt/Repayment Plan Receipt (210 day loan)

NAME AND ADDRESS OF THE LICENSEE: Tm Las Vegas Nv #9 Flamingo Rd 6820 W. Flamingo Rd., Suite F/g Las Vegas, NV 89103		PAYMENT MADE ON BEHALF OF OR BY: Mirasol Lontoc
LOAN AGREEMENT IDENTIFICATION NO. 10869-0140604		DATE/TIME OF RECEIPT OF PAYMENT: 04/11/2015 09:31:09 AM
LOAN AGREEMENT DATE: 12/12/2014 3:12:59 PM If you have multiple loans, this payment was applied to the loan number identified above.		
AMOUNT PAID: \$260.00	AGENT RECEIVING PAYMENT: Ashley Williams	

TODAY'S PAYMENT ITEMIZATION

PRINCIPAL PAID:	\$11.32
INTEREST PAID:	\$248.68
CHARGES PAID:	\$0.00
FEES PAID:	\$0.00
TOTAL AMOUNT PAID TODAY:	\$260.00
BALANCE DUE ON LOAN:	\$2,477.93
NEXT SCHEDULED DUE DATE:	5/11/2015

- ☐ 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.

MIRASOL LONTOC
Printed Name

Mirasol Lontoc
Signature

APP 009381
ROA 007787

Customer Receipt/Repayment Plan Receipt (210 day loan)

NAME AND ADDRESS OF THE LICENSEE: Tm Las Vegas Nv #9 Flamingo Rd 6820 W. Flamingo Rd., Suite F/g Las Vegas, NV 89103		PAYMENT MADE ON BEHALF OF OR BY: Mirasol Lontoc	
LOAN AGREEMENT IDENTIFICATION NO. 10869-0140604		DATE/TIME OF RECEIPT OF PAYMENT: 03/12/2015 02:07:29 PM	
LOAN AGREEMENT DATE: 12/12/2014 3:12:59 PM			
If you have multiple loans, this payment was applied to the loan number identified above.			
AMOUNT PAID: \$260.00		AGENT RECEIVING PAYMENT: Erika Cortez	

TODAY'S PAYMENT ITEMIZATION

PRINCIPAL PAID:	\$10.75
INTEREST PAID:	\$249.25
CHARGES PAID:	\$0.00
FEES PAID:	\$0.00
TOTAL AMOUNT PAID TODAY:	\$260.00
BALANCE DUE ON LOAN:	\$2,489.25
NEXT SCHEDULED DUE DATE:	4/11/2015

- ☐ 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.

MIRASOL LONTOC

Printed Name

Mirasol Lontoc

Signature

APP 009382
ROA 007788

Customer Receipt/Repayment Plan Receipt (210 day loan)

NAME AND ADDRESS OF THE LICENSEE: Tm Las Vegas Nv #9 Flamingo Rd 6820 W. Flamingo Rd., Suite F/g Las Vegas, NV 89103		PAYMENT MADE ON BEHALF OF OR BY: Mirasol Lontoc
LOAN AGREEMENT IDENTIFICATION NO. 10869-0140604		DATE/TIME OF RECEIPT OF PAYMENT: 02/12/2015 12:32:38 PM
LOAN AGREEMENT DATE: 12/12/2014 3:12:59 PM If you have multiple loans, this payment was applied to the loan number identified above.		
AMOUNT PAID: \$250.00	AGENT RECEIVING PAYMENT: Jeanette Nunez	

TODAY'S PAYMENT ITEMIZATION

PRINCIPAL PAID:	\$0.00
INTEREST PAID:	\$250.00
CHARGES PAID:	\$0.00
FEES PAID:	\$0.00
TOTAL AMOUNT PAID TODAY:	\$250.00
BALANCE DUE ON LOAN:	\$2,516.15
NEXT SCHEDULED DUE DATE:	3/12/2015

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

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

Printed Name _____
Mirasol Lontoc

Signature _____

APP 009383
ROA 007789

Customer Receipt/Repayment Plan Receipt (210 day loan)

NAME AND ADDRESS OF THE LICENSEE: Tm Las Vegas Nv #9 Flamingo Rd 6820 W. Flamingo Rd., Suite F/g Las Vegas, NV 89103		PAYMENT MADE ON BEHALF OF OR BY: Mirasol Lontoc	
LOAN AGREEMENT IDENTIFICATION NO. 10869-0140604		DATE/TIME OF RECEIPT OF PAYMENT: 01/12/2015 12:56:12 PM	
LOAN AGREEMENT DATE: 12/12/2014 3:12:59 PM			
If you have multiple loans, this payment was applied to the loan number identified above.			
AMOUNT PAID: \$250.00		AGENT RECEIVING PAYMENT: James Sullivan	

TODAY'S PAYMENT ITEMIZATION

PRINCIPAL PAID:	\$0.00
INTEREST PAID:	\$250.00
CHARGES PAID:	\$0.00
FEES PAID:	\$0.00
TOTAL AMOUNT PAID TODAY:	\$250.00
BALANCE DUE ON LOAN:	\$2,508.07
NEXT SCHEDULED DUE DATE:	2/10/2015

- ☐ **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.

MIRASOL LONTOC
Printed Name

M. Lontoc
Signature

Customer Application

Personal Information

Date 12-12-14	State [REDACTED]	Date of Birth [REDACTED]	Social Security # [REDACTED]
Last Name LONTA	First Name MIRAL	Middle Name A.	
Home Phone [REDACTED]	Cell Phone [REDACTED]	Email Address (optional) [REDACTED]	
Best [REDACTED]	Which number do you prefer that we call: <input checked="" type="checkbox"/> Home Phone <input type="checkbox"/> Cell Phone		
Physical Address (Street Number & Name) 4255 W. VIKING RD.			
City LAS VEGAS		State NV.	Zip 89103
Mailing Address (if different from physical address)			
City		State	Zip

Source of Income

<div style="background-color: black; width: 100%; height: 60px;"></div>			
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		12-19 Gross Monthly Income \$5,000	Gross Monthly Obligations \$500
*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

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

Personal References

<div style="background-color: black; width: 100%; height: 150px;"></div>			
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APP 009385
ROA 007791

Co-Applicant Information

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

ADDITIONAL TERMS AND CONDITIONS OF THIS CUSTOMER APPLICATION

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

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

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

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

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

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

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

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

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

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

Ability to Repay Verification.

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

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

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

MA Cortez
Applicant Signature

Co-Applicant Signature

12-12-14
Date

Date

A - 278

604A LOAN REVIEW WORKSHEET

Licensee Name &

DBA: TITLEMAX OF NEVADA INC. DBA TITLEMAX

Exam Start

Date: 5/19/2015

Licensee Address: 6820 W FLAMINGO RD STE F & G LAS VEGAS NV 89103

Exam as of: 5/4/2015

Borrower Name &

Address: JEANETTE MITCHELL

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?
10869-0140562	12/12/2014	\$2,450.00	7/10/2015	\$1,071.53	6&1	503.08/503.05	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 SENTRA

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

What is the borrower's expected gross monthly income?

\$1,930

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:

\$4,200.00

(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?

NO

Has the loan been extended or renewed?

NO

How many times?

Extensions: Title-6 and 11 periods: D/D & High Int Loans - 90 days

Are receipts filed?

YES

VIOLATIONS/ TECHNICAL EXCEPTIONS/ OTHER COMMENTS:

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

Title Loan Agreement

Date: 12/12/2014

Number: 10869-0140562

Customer & Co-Customer Information		ACCOUNT NUMBER: 10869-0140562			
FIRST NAME Jeanette	LAST NAME Mitchell	CO-CUSTOMER FIRST NAME		CO-CUSTOMER LAST NAME	
[REDACTED]		CO-CUSTOMER SSN		CO-CUSTOMER'S DRIVERS LIC./STATE ID. NO.	
STREET ADDRESS 4515 S Durango Dr #1063		CO-CUSTOMER STREET ADDRESS			
City Las Vegas	STATE NV	ZIP CODE 89147	CO-CUSTOMER CITY	CO-CUSTOMER STATE	CO-CUSTOMER ZIP CODE
H [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)387-9600			
LICENSEE STREET ADDRESS 6820 W. Flamingo Rd., Suite F/g		LICENSEE CITY Las Vegas	LICENSEE STATE NV	LICENSEE ZIP CODE 89103	
VEHICLE IDENTIFICATION NUMBER (VIN) 3N1CB51D45L573521		LICENSE PLATE MX0017			
VEHICLE YEAR 2005	VEHICLE MAKE Nissan	VEHICLE MODEL Sentra	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 \$2,450.00 ("Principal Amount"), which includes any filing fee listed below plus interest on the unpaid principal balance of this Loan Agreement at the daily rate of 0.333% from the date of this Loan Agreement until 07/10/2015 the earlier of: (i) the due date of your last payment as set forth in the Payment Schedule below; or (ii) payment in full. You also promise to pay any other charges provided for under this Loan Agreement. You agree to make your payment in the amounts and on the dates set forth in the Payment Schedule below ("Due Date") at the address indicated above, or at such other address as we direct you in writing. If any Due Date falls on a date we are not open for business, then you agree to pay us on the next business day, and we will credit such payment, as if we received it on the appropriate Due Date. The Loan Agreement will be consummated upon the date you sign this Loan Agreement. Time is of the essence in this Loan Agreement. In consideration of your delivering the Title to us and granting us a security interest in the Motor Vehicle as set forth below, your promise to timely pay and agreeing to this Loan Agreement, we agree to provide you a loan in the Principal Amount provided above.

FEDERAL TRUTH-IN-LENDING DISCLOSURES

ANNUAL PERCENTAGE RATE	FINANCE CHARGE	Amount Financed	Total of Payments
The cost of your credit as a yearly rate.	The dollar amount the credit will cost you.	The amount of credit provided to you or on your behalf.	The amount you will have paid after you have made all payments as scheduled.
121.545 %	\$1,071.53	\$2,450.00	\$3,521.53

Your payment schedule will be:

Number of Payments	Amount of Payments	When Payments are Due
6	\$503.08	1/11/2015 and each 30 days thereafter
1	\$503.05	7/10/2015

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

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

Itemization of Amount Financed of	\$2,450.00
1. Amount given to you directly:	\$2,450.00
2. Amount paid on your account:	\$0.00
3. Amount paid to public officials:	\$ 0.00
4. Amount paid to _____ on your behalf:	\$0.00

Calculation of Interest, Application of Payments and Security Interest.

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

Right to Rescind and Prepayment.

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

Grace Period.

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

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

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

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

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

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

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

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

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

2. You acknowledge and agree that by entering ☒ 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.

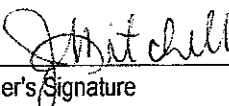
8. This Arbitration Provision is binding upon and binds you, your respective heirs, successors and assigns. The Arbitration Provision is binding upon and benefits us, our successors and assigns, and related third parties. The Arbitration Provision continues in full force and effect, even if your obligations 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.

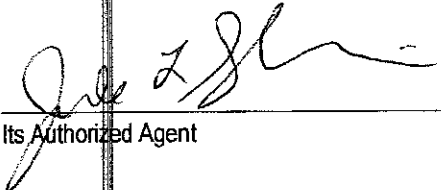
9. **OPT-OUT PROCESS.** You may choose to opt-out of this Arbitration Provision but only by following the process set-forth below. If you do not wish to be subject to this Arbitration Provision, then you must notify us in writing within sixty (60) calendar days of the loan date at the following address: 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 12/12/14
Date


Its Authorized Agent 12-12-14
Date

Co-Customer's Signature Date

GRACE PERIOD PAYMENTS DEFERMENT AGREEMENT

Date:

Account Number: 10869-0140562

Customer Name: Jeanette Mitchell Address: 4515 S Durango Dr #1063 Las Vegas, NV 89147 Co-Borrower Name: Address:	Licensee Name: TitleMax of Nevada, Inc. d/b/a TitleMax Address: 6820 W. Flamingo Rd., Suite F/g Las Vegas, NV 89103 Vehicle Information: 2005 Nissan Sentra 3N1CB51D45L573521
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Definitions and Terms. In this Grace Period Payments Deferment Agreement, "customer," "you," and "your" mean the customer who signed it. "Licensee," "we," "us" and "our" mean TitleMax of Nevada, Inc. d/b/a TitleMax, a title loan services provider licensed and regulated by the Nevada Financial Institutions Division, 2785 E Desert Inn Road, Suite 180, Las Vegas, Nevada 89121, Phone: (702) 486-4120, Fax: (702) 486-4563, <http://www.fid.state.nv.us/>. The word "Motor Vehicle" means the vehicle identified above. The word "Title" means a certificate of title or ownership to the Motor Vehicle.

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

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

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

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

Grace Periods Payments Deferment Schedule

Payment Number	Amount of Payment	Deferred Periodic Due Date
1	\$244.76	1/11/2015
2	\$244.76	2/10/2015
3	\$244.76	3/12/2015
4	\$244.76	4/11/2015
5	\$244.76	5/11/2015
6	\$244.76	6/10/2015
7	\$244.76	7/10/2015
8	\$350.00	8/9/2015
9	\$350.00	9/8/2015
10	\$350.00	10/8/2015
11	\$350.00	11/7/2015
12	\$350.00	12/7/2015
13	\$350.00	1/6/2016
14	\$350.00	2/5/2016

The total amount paid
after making all
payments under the
under the terms of the
Grace Period
Payments Deferment
Agreement:

\$4,163.32

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.

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
1/15/15
Date


Its Authorized Agent
1/15/15
Date

Co-Borrower's Signature

Date

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

Affidavit

STATE OF NEVADA
COUNTY OF Clark

Title Loan Agreement No.: 10869-0140562
Date: 12/12/2014

Customer Name: Jeanette Mitchell
Address: 3009 Jacaranda Dr
Las Vegas, NV. 89117
Co-Borrower Name:
Address:

Licensee Name: TitleMax of Nevada, Inc. d/b/a TitleMax
Address:
6820 W Flamingo Rd Ste F/G
Las Vegas, NV 89103

Vehicle Information: VIN: 3N1CB51D45L573521
License Plate State and No: MX0017 Color: Tan Year: 2005 Make: Nissan Model: Sentra

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.

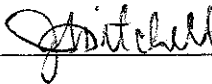
Pursuant to N.R.S. 604A.450-1, we have evaluated the Vehicle's fair market value. Pursuant to N.R.S. 604A.450-2, we have reviewed your application information regarding current and expected income, obligations and employment.

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, Jeanette Mitchell, 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 009399
ROA 007805

STATE OF NEVADA

DEPARTMENT OF MOTOR VEHICLES

CERTIFICATE OF TITLE

VIN: 3N1CB51D46L573521
 YEAR: 2005 MAKE: HISS
 MODEL: SENTRA 1.8
 VEHICLE REGISTRATION: P40
 TITLE NUMBER: NV005730551
 DATE OF SALE: 10/25/2012
 EXEMPTED TAXES: 20
 PURCHASER: 6
 SALES TAX: 2387
 EXEMPTED TAXES: 2387
 ACTUAL MILES:

OWNER(S) NAME AND ADDRESS

MITCHELL JEANETTE LOUISE GOMEZ
 4027 BRIDGEVIEW CIR
 LAS VEGAS NV 89147-4505

LIENHOLDER NAME AND ADDRESS

TITLEMAX OF NEVADA INC. D/B/A TITLEMAX
 5820 W FLAMINGO RD SUITE F-10
 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 EXPIRATION



FEDERAL AND STATE LAW REQUIRE THAT YOU STATE THE BILLAGE IN CONNECTION WITH THE TRANSFER OF OWNERSHIP MUST BE COMPLETE OR PROVIDING A FALSE STATEMENT MAY RESULT IN FINE AND/OR IMPRISONMENT.

The undersigned hereby certifies the vehicle described in this title has been transferred to the following owner:

Printed Full Legal Name of Buyer

Buyer's Driver's License Number or Identification Number

☐ Adult
☐ Child

Printed Full Legal Name of Seller

Seller's Driver's License Number or Identification Number

Address

I certify to the best of my knowledge the information provided in this title is true and correct. The information provided in this title is true and correct. The information provided in this title is true and correct.

DATE OF SALE

Signature of Seller (Agent or Owner)

Printed Name of Seller (Agent or Owner)

I am aware of the above information and certify it is true and correct.

Buyer's Driver's License Number

Date of Sale

Signature of Buyer

Printed Full Legal Name of Buyer

NOTICE TO THE BUYER OF THE DEPARTMENT OF MOTOR VEHICLES: THE PERSONS WHOSE NAMES ARE ON THE TITLE OF THE VEHICLE DESCRIBED ABOVE, SUBJECT TO THE FOLLOWING:

EXEMPTED TAXES

SALES TAX

EXEMPTED TAXES

Not for Sale

STATE OF NEVADA

ALTERATION OR ERASURE VOID THIS TITLE

APR 009400

FOA 007808

Contact Information

12/12/2014

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

Telephone: 702-387-9600
 Fax: 855-380-3750

Notes**Vehicle Info For 2005 Nissan Sentra S 4D Sedan**

MSRP: \$15,700
 Fin Adv: \$3,675
 Equip Ret: \$17,320
 Tire Size: 195/60R15
 Base HP: 126 @ 6000
 Taxable HP: 14.3
 Model Number: 42855
 Price Includes: AT AC

VIN: 3N1CB51D45L573521
 UVC: 2005640245
 MPG: 28/34
 Weight: 2625
 Fuel Type: Gas
 Wheelbase: 99.8
 End of Term Months: 0

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

Wholesale Black Book values as of 12/12/2014

	X-CL	Clean	Average	Rough
Base	N/A	\$3,750	\$2,750	\$1,600
Options	N/A	\$0	\$0	\$0
Mileage	N/A	N/A	N/A	N/A
Region	N/A	\$0	\$0	\$0
Total	N/A	\$3,750	\$2,750	\$1,600

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

	X-CL	Clean	Average	Rough
Base	N/A	\$3,810	\$2,810	\$1,565
Options	N/A	\$0	\$0	\$0
Mileage	N/A	N/A	N/A	N/A
Region	N/A	\$0	\$0	\$0
Total	N/A	\$3,810	\$2,810	\$1,565

Retail Black Book values as of 12/12/2014

	X-CL	Clean	Average	Rough
Base	N/A	\$5,600	\$4,200	\$2,675
Options	N/A	\$0	\$0	\$0
Mileage	N/A	N/A	N/A	N/A
Region	N/A	\$0	\$0	\$0
Total	N/A	\$5,600	\$4,200	\$2,675

APP 009401
 ROA 007807

12/12/2014

Residual Black Book values as of 12/ /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

Power Sunroof +150
w/o Auto Trans -450

APP 009402
ROA 007808

1. Name of the person or organization:

2. Address:

3. City:

4. State:

5. Zip:

6. Telephone:

7. Fax:

8. E-mail:

9. Date of birth:

10. Date of death:

11. Date of marriage:

12. Date of divorce:

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CITY _____
STATE _____
ZIP _____
PHONE _____
FAX _____
E-MAIL _____
BUSINESS CARD _____
COMPANY NAME _____
TITLE _____
TELEPHONE _____
FAX _____
E-MAIL _____
WEBSITE _____
INDUSTRY _____
PRODUCTS/SERVICES _____
MARKETING STRATEGIES _____
COMPETITORS _____
FINANCIAL STATEMENTS _____
OTHER INFORMATION _____

[illegible][illegible]

DATE	DESCRIPTION	AMOUNT	BALANCE
1/1/00	OPENING BALANCE		100.00
1/15/00	PAYROLL	50.00	50.00
1/30/00	RENT	25.00	25.00
2/15/00	UTILITIES	10.00	15.00
2/28/00	SALES	75.00	90.00
3/15/00	PAYROLL	50.00	40.00
3/30/00	RENT	25.00	15.00
4/15/00	UTILITIES	10.00	5.00
4/30/00	SALES	80.00	85.00
5/15/00	PAYROLL	50.00	35.00
5/30/00	RENT	25.00	10.00
6/15/00	UTILITIES	10.00	0.00
6/30/00	SALES	90.00	90.00
7/15/00	PAYROLL	50.00	40.00
7/30/00	RENT	25.00	15.00
8/15/00	UTILITIES	10.00	5.00
8/30/00	SALES	85.00	90.00
9/15/00	PAYROLL	50.00	40.00
9/30/00	RENT	25.00	15.00
10/15/00	UTILITIES	10.00	5.00
10/30/00	SALES	95.00	100.00
11/15/00	PAYROLL	50.00	50.00
11/30/00	RENT	25.00	25.00
12/15/00	UTILITIES	10.00	15.00
12/30/00	SALES	85.00	100.00
1/1/01	CLOSING BALANCE		100.00

[illegible][illegible]

	1980	1979	1978	1977	1976	1975	1974	1973	1972	1971	1970	1969	1968	1967	1966	1965	1964	1963	1962	1961	1960	1959	1958	1957	1956	1955	1954	1953	1952	1951	1950	1949	1948	1947	1946	1945	1944	1943	1942	1941	1940	1939	1938	1937	1936	1935	1934	1933	1932	1931	1930	1929	1928	1927	1926	1925	1924	1923	1922	1921	1920	1919	1918	1917	1916	1915	1914	1913	1912	1911	1910	1909	1908	1907	1906	1905	1904	1903	1902	1901	1900	1899	1898	1897	1896	1895	1894	1893	1892	1891	1890	1889	1888	1887	1886	1885	1884	1883	1882	1881	1880	1879	1878	1877	1876	1875	1874	1873	1872	1871	1870	1869	1868	1867	1866	1865	1864	1863	1862	1861	1860	1859	1858	1857	1856	1855	1854	1853	1852	1851	1850	1849	1848	1847	1846	1845	1844	1843	1842	1841	1840	1839	1838	1837	1836	1835	1834	1833	1832	1831	1830	1829	1828	1827	1826	1825	1824	1823	1822	1821	1820	1819	1818	1817	1816	1815	1814	1813	1812	1811	1810	1809	1808	1807	1806	1805	1804	1803	1802	1801	1800	1799	1798	1797	1796	1795	1794	1793	1792	1791	1790	1789	1788	1787	1786	1785	1784	1783	1782	1781	1780	1779	1778	1777	1776	1775	1774	1773	1772	1771	1770	1769	1768	1767	1766	1765	1764	1763	1762	1761	1760	1759	1758	1757	1756	1755	1754	1753	1752	1751	1750	1749	1748	1747	1746	1745	1744	1743	1742	1741	1740	1739	1738	1737	1736	1735	1734	1733	1732	1731	1730	1729	1728	1727	1726	1725	1724	1723	1722	1721	1720	1719	1718	1717	1716	1715	1714	1713	1712	1711	1710	1709	1708	1707	1706	1705	1704	1703	1702	1701	1700	1699	1698	1697	1696	1695	1694	1693	1692	1691	1690	1689	1688	1687	1686	1685	1684	1683	1682	1681	1680	1679	1678	1677	1676	1675	1674	1673	1672	1671	1670	1669	1668	1667	1666	1665	1664	1663	1662	1661	1660	1659	1658	1657	1656	1655	1654	1653	1652	1651	1650	1649	1648	1647	1646	1645	1644	1643	1642	1641	1640	1639	1638	1637	1636	1635	1634	1633	1632	1631	1630	1629	1628	1627	1626	1625	1624	1623	1622	1621	1620	1619	1618	1617	1616	1615	1614	1613	1612	1611	1610	1609	1608	1607	1606	1605	1604	1603	1602	1601	1600	1599	1598	1597	1596	1595	1594	1593	1592	1591	1590	1589	1588	1587	1586	1585	1584	1583	1582	1581	1580	1579	1578	1577	1576	1575	1574	1573	1572	1571	1570	1569	1568	1567	1566	1565	1564	1563	1562	1561	1560	1559	1558	1557	1556	1555	1554	1553	1552	1551	1550	1549	1548	1547	1546	1545	1544	1543	1542	1541	1540	1539	1538	1537	1536	1535	1534	1533	1532	1531	1530	1529	1528	1
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1. The first part of the document is a title page. It contains the title of the document, the author's name, and the date of the document. The title is "The History of the United States of America". The author is "John Adams". The date is "1776".

Customer Receipt/Repayment Plan Receipt (210 day loan)

NAME AND ADDRESS OF THE LICENSEE: TitleMax of Nevada, Inc. d/b/a TitleMax 6820 W. Flamingo Rd, Las Vegas, Nevada 89103.		PAYMENT MADE ON BEHALF OF OR BY: JEANETTE L MITCHELL 4515 S Durango Dr #1063, Las Vegas, NV, 89147	
LOAN AGREEMENT IDENTIFICATION NO. 20140562-10869 LOAN AGREEMENT DATE: 12/12/2014 If you have multiple loans, this payment was applied to the loan number identified above.		DATE/TIME OF RECEIPT OF PAYMENT: 05/11/2015 20:00:58	
AMOUNT PAID: 250.00		AGENT RECEIVING PAYMENT: James Sullivan	

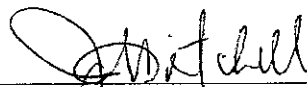
TODAY'S PAYMENT ITEMIZATION

PRINCIPAL PAID: \$ 0.00
INTEREST PAID: \$ 250.00
CHARGES PAID: \$ 0.00
FEES PAID: \$ 0.00
TOTAL AMOUNT PAID TODAY: \$ 250.00
UNPAID INTEREST: \$ 10.80
BALANCE DUE ON LOAN: \$ 2370.66
NEXT SCHEDULED DUE DATE: 06/10/2015

- ☐ 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.

Jeanette Mitchell
Printed Name


Signature

APP 009404
ROA 007810

Customer Receipt/Repayment Plan Receipt (210 day loan)

NAME AND ADDRESS OF THE LICENSEE: Tm Las Vegas Nv #9 Flamingo Rd 6820 W. Flamingo Rd., Suite F/g Las Vegas, NV 89103		PAYMENT MADE ON BEHALF OF OR BY: Jeanette Mitchell
LOAN AGREEMENT IDENTIFICATION NO. 10869-0140562		DATE/TIME OF RECEIPT OF PAYMENT: 04/13/2015 12:48:03 PM
LOAN AGREEMENT DATE: 12/12/2014 1:37:44 PM		
If you have multiple loans, this payment was applied to the loan number identified above.		
AMOUNT PAID: \$250.00	AGENT RECEIVING PAYMENT: James Sullivan	

TODAY'S PAYMENT ITEMIZATION

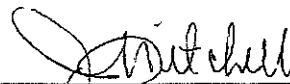
PRINCIPAL PAID:	\$0.00
INTEREST PAID:	\$250.00
CHARGES PAID:	\$0.00
FEES PAID:	\$0.00
TOTAL AMOUNT PAID TODAY:	\$250.00
BALANCE DUE ON LOAN:	\$2,400.62
NEXT SCHEDULED DUE DATE:	5/11/2015

- ☐ **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.

Jeanette Mitchell

Printed Name


Signature

APP 009405
ROA 007811

Customer Receipt Repayment Plan Receipt (10 day loan)

NAME AND ADDRESS OF THE LICENSEE: Tm Las Vegas Nv #9 Flamingo Rd 6820 W. Flamingo Rd., Suite F/g Las Vegas, NV 89103		PAYMENT MADE ON BEHALF OF OR BY: Jeanette Mitchell	
LOAN AGREEMENT IDENTIFICATION NO. 10869-0140562		DATE/TIME OF RECEIPT OF PAYMENT: 03/07/2015 03:22:45 PM	
LOAN AGREEMENT DATE: 12/12/2014 1:37:44 PM			
If you have multiple loans, this payment was applied to the loan number identified above.			
AMOUNT PAID: \$250.00		AGENT RECEIVING PAYMENT Kailena Logan	

TODAY'S PAYMENT ITEMIZATION

PRINCIPAL PAID:	\$49.43
INTEREST PAID:	\$200.57
CHARGES PAID:	\$0.00
FEES PAID:	\$0.00
TOTAL AMOUNT PAID TODAY:	\$250.00
BALANCE DUE ON LOAN:	\$2,359.86
NEXT SCHEDULED DUE DATE:	4/11/2015

1 Account paid in full by rescission.

3 Account paid in full.


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

1 Repayment Plan Agreement.

1 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.

Jeanette Mitchell
Printed Name


Signature

APP 009406
ROA 007812

Customer Receipt/Repayment Plan Receipt (210 day loan)

NAME AND ADDRESS OF THE LICENSEE: Tm Las Vegas Nv #9 Flamingo Rd 6820 W. Flamingo Rd., Suite F/g Las Vegas, NV 89103		PAYMENT MADE ON BEHALF OF OR BY: Jeanette Mitchell
LOAN AGREEMENT IDENTIFICATION NO. 10869-0140562 LOAN AGREEMENT DATE: 12/12/2014 1:37:44 PM If you have multiple loans, this payment was applied to the loan number identified above.		DATE/TIME OF RECEIPT OF PAYMENT: 02/10/2015 11:44:26 AM
AMOUNT PAID: \$250.00	AGENT RECEIVING PAYMENT Kailena Logan	

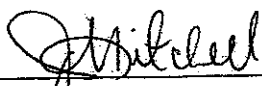
TODAY'S PAYMENT ITEMIZATION

PRINCIPAL PAID:	\$38.10
INTEREST PAID:	\$211.90
CHARGES PAID:	\$0.00
FEES PAID:	\$0.00
TOTAL AMOUNT PAID TODAY:	\$250.00
BALANCE DUE ON LOAN:	\$2,409.29
NEXT SCHEDULED DUE DATE:	3/12/2015

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

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

Jeanette Mitchell
Printed Name


Signature

Customer Receipt/Repayment Plan Receipt (210 day loan)

NAME AND ADDRESS OF THE LICENSEE: Tm Las Vegas Nv #9 Flamingo Rd 6820 W. Flamingo Rd., Suite F/g Las Vegas, NV 89103		PAYMENT MADE ON BEHALF OF OR BY: Jeanette Mitchell	
LOAN AGREEMENT IDENTIFICATION NO. 10869-0140562		DATE/TIME OF RECEIPT OF PAYMENT: 01/15/2015 06:03:03 PM	
LOAN AGREEMENT DATE: 12/12/2014 1:37:44 PM			
If you have multiple loans, this payment was applied to the loan number identified above.			
AMOUNT PAID: \$280.00		AGENT RECEIVING PAYMENT: James Sullivan	

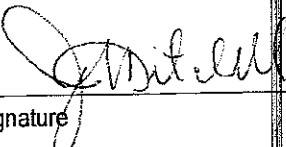
TODAY'S PAYMENT ITEMIZATION

PRINCIPAL PAID:	\$2.61
INTEREST PAID:	\$277.39
CHARGES PAID:	\$0.00
FEES PAID:	\$0.00
TOTAL AMOUNT PAID TODAY:	\$280.00
BALANCE DUE ON LOAN:	\$2,447.39
NEXT SCHEDULED DUE DATE:	2/10/2015

- ☐ **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.

Jeanette Mitchell
Printed Name


Signature

Personal Information

Source of Income

Credit References

Personal References

APP 009409
ROA 007815 Page 1 of 1

Co-Applicant Information

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

ADDITIONAL TERMS AND CONDITIONS OF THIS CUSTOMER APPLICATION

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

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

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

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

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

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

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

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

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

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

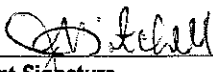
Ability to Repay Verification.

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

NO

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

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



Applicant Signature

Co-Applicant Signature

12-12-14

Date

Date

A - 279

604A LOAN REVIEW WORKSHEET

Licensee Name &

DBA: TITLEMAX OF NEVADA INC. DBA TITLEMAX

Exam Start

Date: 5/19/2015

License Address: 6820 W FLAMINGO RD STE F & G LAS VEGAS NV 89103

Exam as of: 5/4/2015

Borrower Name &

Address: DEREKS BETTS

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?
13969-0156-595	3/18/2015	\$3,500.00	10/14/2015	\$2,387.03	6&1	841.01/840.97	182.38%	YES

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

Is the loan secured? YES If so, what is the collateral? 2004 VOLV If secured by a vehicle title, is it filed and perfected? YES

What is the borrower's expected gross monthly income? \$5,000 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

NRS 604A.425(1c)

(Applies to D/D Loans)

NRS 604A.408(1)

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

N/A

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

NRS 604A.425(1b)

(Applies High-Int Loans)

NRS 604A.408(1)

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

N/A

(Applies to Title Loans Only) Does the loan amount exceed the fair market value of the vehicle securing the loan?

NRS 604A.450(1)

NO

Fair Market Value:

\$7,650.00

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

NRS 604A.445(1)

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(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?

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

Are receipts filed?

YES

VIOLATIONS/ TECHNICAL EXCEPTIONS/ OTHER COMMENTS:

NRS604A.445 NRS 604A.210 GPD AGREEMENT SIGNED

Title Loan Agreement

Date: 3/18/2015

Number: 10869-0156595

Customer & Co-Customer Information		ACCOUNT NUMBER: 10869-0156595	
FIRST NAME Derek	LAST NAME Betts	CO-CUSTOMER FIRST NAME	CO-CUSTOMER LAST NAME
[REDACTED]		CO-CUSTOMER SSN	CO-CUSTOMER'S DRIVERS LIC./STATE ID. NO.
STREET ADDRESS 209 S Stephanie St. Ste B 102		CO-CUSTOMER STREET ADDRESS	
City Henderson	STATE NV	ZIP CODE 89012	CO-CUSTOMER CITY CO-CUSTOMER STATE CO-CUSTOMER ZIP CODE
[REDACTED]		CO-CUSTOMER HOME PHONE	CO-CUSTOMER DATE OF BIRTH
Motor Vehicle & Licensee Information		LICENSEE'S HOURS OF OPERATION: Monday to Friday 9:00 A.M. to 7:00 P.M., Saturday 10:00 A.M. to 4:00 P.M., Closed Sunday	
LICENSEE NAME TitleMax of Nevada, Inc. d/b/a TitleMax		LICENSEE PHONE NUMBER (702)387-9600	
LICENSEE STREET ADDRESS 6820 W. Flamingo Rd., Suite F/g		LICENSEE CITY Las Vegas	LICENSEE STATE NV
VEHICLE IDENTIFICATION NUMBER (VIN) YV1NC63D04J063429		LICENSE PLATE 977-LJG	
VEHICLE YEAR 2004	VEHICLE MAKE C70	VEHICLE MODEL VOLVO	COLOR WHITE

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

Term, Principal, Interest, Charges and Payment. The original term of this loan is 210 days. You promise to timely pay us in cash or as otherwise agreed in writing \$3,500.00 ("Principal Amount"), which includes any filing fee listed below plus interest on the unpaid principal balance of this Loan Agreement at the daily rate of 0.4997% from the date of this Loan Agreement until 10/14/2015 the earlier of: (i) the due date of your last payment as set forth in the Payment Schedule below; or (ii) payment in full. You also promise to pay any other charges provided for under this Loan Agreement. You agree to make your payment in the amounts and on the dates set forth in the Payment Schedule below ("Due Date") at the address indicated above, or at such other address as we direct you in writing. If any Due Date falls on a date we are not open for business, then you agree to pay us on the next business day, and we will credit such payment, as if we received it on the appropriate Due Date. The Loan Agreement will be consummated upon the date you sign this Loan Agreement. Time is of the essence in this Loan Agreement. In consideration of your delivering the Title to us and granting us a security interest in the Motor Vehicle as set forth below, your promise to timely pay and agreeing to this Loan Agreement, we agree to provide you a loan in the Principal Amount provided above.

FEDERAL TRUTH-IN-LENDING DISCLOSURES

ANNUAL PERCENTAGE RATE The cost of your credit as a yearly rate.	FINANCE CHARGE The dollar amount the credit will cost you.	Amount Financed The amount of credit provided to you or on your behalf.	Total of Payments The amount you will have paid after you have made all payments as scheduled.
182.3771 %	\$2,387.03	\$3,500.00	\$5,887.03

Your payment schedule will be:

Number of Payments	Amount of Payments	When Payments are Due
6	\$841.01	4/17/2015 and each 30 days thereafter
1	\$840.97	10/14/2015

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

Calculation of Interest, Application of Payments and Security Interest.

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

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

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

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

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

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

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

Governing Law and Assignment.

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

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

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

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

2. You acknowledge and agree that by entering 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.

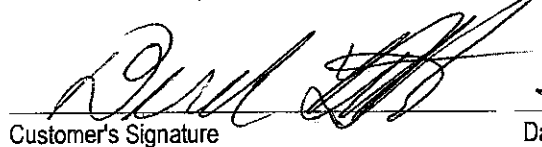
8. This Arbitration Provision is binding upon and benefits you, your respective heirs, successors and assigns. The Arbitration Provision is binding upon and benefits us, our successors and assigns, and related third parties. The Arbitration Provision continues in full force and effect, even if your obligations 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.

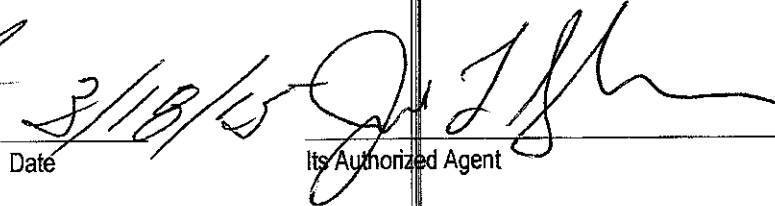
Acknowledgments. This Loan Agreement contains a binding Waiver of Jury Trial and Arbitration Provision. By signing this Loan Agreement you acknowledge that it was filled in before you did so and that you received a completed copy of it. You agree that the information you provided before entering into 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

Date


TitleMax Authorized Agent

3-18-15
Date

Co-Customer's Signature

Date

GRACE PERIOD PAYMENTS DEFERMENT AGREEMENT

Date:

Account Number: 10869-0156595

Customer Name: Derek Betts Address: 209 S Stephanie St. Ste B 102 Henderson, NV 89012 Co-Borrower Name: Address:	Licensee Name: TitleMax of Nevada, Inc. d/b/a TitleMax Address: 6820 W. Flamingo Rd., Suite F/g Las Vegas, NV 89103 Vehicle Information: 2004 C70 VOLVO YV1NC63D04J063429
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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 03/18/2015 ("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	\$524.65	4/17/2015
2	\$524.65	5/17/2015
3	\$524.65	6/16/2015
4	\$524.65	7/16/2015
5	\$524.65	8/15/2015
6	\$524.65	9/14/2015
7	\$524.65	10/14/2015
8	\$500.00	11/13/2015
9	\$500.00	12/13/2015
10	\$500.00	1/12/2016
11	\$500.00	2/11/2016
12	\$500.00	3/12/2016
13	\$500.00	4/11/2016
14	\$500.00	5/11/2016
The total amount paid after making all payments under the under the terms of the Grace Period Payments Deferment Agreement:	\$7,172.55	

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 0.4997% from the date of this Loan Agreement until the earlier of: (i) the due date of your last payment as set forth in the original Payment Schedule; or (ii) payment in full. Now that the Payment Schedule has changed, you acknowledge that the new Payment Schedule provided for in this Grace Period Payments Deferment Agreement, if followed, will ratably and fully amortize the entire Principal Amount and interest payable over a longer period of time than the original Payment Schedule in the Loan Agreement. As such you acknowledge and agree you will continue to incur interest as provided in the Loan Agreement. You further agree that in setting the amount of the payments and dates of the payments, we have estimated the accrued interest owing to us assuming you make the payments in the amounts scheduled and on the exact dates set forth in the Grace Periods Payments Deferment Schedule above. Early payments may decrease the amount of interest you owe. Making a payment in an amount greater than scheduled above may decrease the amount of interest you owe. Late payments may increase the amount of interest you owe. The amount of this increase or decrease will be reflected in the final payment. If an early payment is less than the scheduled installment, then you must pay the difference on or before the upcoming installment due date. You may request a payoff at any time.

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

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

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.

Affidavit

STATE OF NEVADA
COUNTY OF Clark

Title Loan Agreement No.: 10869-0156595
Date: 3/18/2015

Customer Name: Derek Betts
Address: 209 S. Stephanie St. B-102
Henderson, NV. 89012
Co-Borrower Name:
Address:

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

6820 W. Flamingo Rd Ste. F/G
Las Vegas, NV 89103

Vehicle Information: VIN: YV1NC63D04J063429

License Plate State and No: 977-LJG Color: White Year: 2004 Make: Volvo Model: C70

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, Derek Betts, 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 009424
ROA 007830

STATE OF NEVADA

DEPARTMENT OF MOTOR VEHICLES

CERTIFICATE OF TITLE

VIN YV1NC63D04J063429	YEAR 2004	MAKE VOLV	MODEL C70 LPT	VEHICLE BODY PCV	TITLE NUMBER NV006778217
DATE ISSUED 03/05/2014	ODOMETER MILES	FUEL TYPE G	SALES TAX PD	EMPTY WT 3450	GROSS WT GVWR
VEHICLE COLOR	ODOMETER BRAND EXEMPT			BRANDS	

OWNER(S) NAME AND ADDRESS

BETTS DEREK ANTHONY
209 S STEPHANIE ST STE B 102
HENDERSON NV 89012-5502

LIENHOLDER NAME AND ADDRESS

TITLEMAX INC DBA TITLE MAX
6820 W FLAMINGO RD F/G
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.

17753340

(THIS IS NOT A TITLE NO.)

VP-2 (Rev. 8/10)

ALTERATION OR ERASURE VOIDS THIS TITLE

RCA 007851

Contact Information

3/18/2015

Company: Titlemax (314391)
Contact: Jim Sullivan
E-Mail: tm-lasvegas-nv9@titlemax.com

Telephone: 702-387-9600
Fax: 855-380-3750

Notes**Vehicle Info For 2004 Volvo C70 2D Convertible LT**

MSRP: \$39,880
Fin Adv: \$5,225
Equip Ret: \$44,910
Tire Size: 205/55R16
Base HP: 197 @ 5700
Taxable HP: 21.4
Model Number: 8736380
Price Includes: AC LTH

VIN: YV1NC63D04J063429
UVC: 2004960092
MPG: 26/20
Weight: 3450
Fuel Type: Gas
Wheelbase: 105.0
End of Term 0
Months:

Adj. State: National
Mileage: 0
Mileage Cat: E
Cylinders: 5
Transmission: A
Drive Train: FWD
End of Term 0
Mileage:

Wholesale Black Book values as of 3/18/2015

	X-CL	Clean	Average	Rough
Base	N/A	\$5,250	\$3,800	\$2,450
Options	N/A	\$0	\$0	\$0
Mileage	N/A	N/A	N/A	N/A
Region	N/A	\$0	\$0	\$0
Total	N/A	\$5,250	\$3,800	\$2,450

Trade In Black Book values as of 3/18/2015

	X-CL	Clean	Average	Rough
Base	N/A	\$5,335	\$3,885	\$2,350
Options	N/A	\$0	\$0	\$0
Mileage	N/A	N/A	N/A	N/A
Region	N/A	\$0	\$0	\$0
Total	N/A	\$5,335	\$3,885	\$2,350

Retail Black Book values as of 3/18/2015

	X-CL	Clean	Average	Rough
Base	N/A	\$7,650	\$5,750	\$3,950
Options	N/A	\$0	\$0	\$0
Mileage	N/A	N/A	N/A	N/A
Region	N/A	\$0	\$0	\$0
Total	N/A	\$7,650	\$5,750	\$3,950

APP 009426
ROA 007832

3/18/2015

and Address of the Insured

Name:
 Address:
 City:
 State:
 Zip:

Date of Birth:
 Sex:
 Marital Status:
 Occupation:

Policy Number:
 Issue Date:
 Term:
 Premium:

Insured's Signature:
 Date:

Agent's Signature:
 Date:

Policy Description:

Insured's Name:
 Address:
 City:
 State:
 Zip:

Date of Birth:
 Sex:
 Marital Status:
 Occupation:

Policy Number:
 Issue Date:
 Term:
 Premium:

Insured's Signature:
 Date:

Agent's Signature:
 Date:

Policy Description:

Insured's Name:
 Address:
 City:
 State:
 Zip:

Date of Birth:
 Sex:
 Marital Status:
 Occupation:

Policy Number:
 Issue Date:
 Term:
 Premium:

Insured's Signature:
 Date:

Agent's Signature:
 Date:

Policy Description:

Name:
 Address:
 City:
 State:
 Zip:

Date of Birth:
 Sex:
 Marital Status:
 Occupation:

Policy Number:
 Issue Date:
 Term:
 Premium:

Insured's Signature:
 Date:

Agent's Signature:
 Date:

Policy Description:

Insured's Name:
 Address:
 City:
 State:
 Zip:

Date of Birth:
 Sex:
 Marital Status:
 Occupation:

Policy Number:
 Issue Date:
 Term:
 Premium:

Insured's Signature:
 Date:

Agent's Signature:
 Date:

Policy Description:

Insured's Name:
 Address:
 City:
 State:
 Zip:

Date of Birth:
 Sex:
 Marital Status:
 Occupation:

Policy Number:
 Issue Date:
 Term:
 Premium:

Insured's Signature:
 Date:

Agent's Signature:
 Date:

Policy Description:

Customer Receipt/Repayment Plan Receipt (210 day loan)

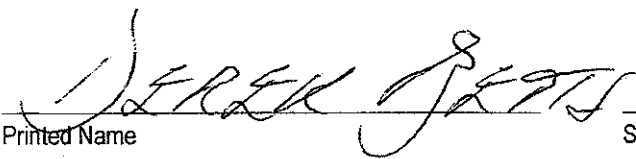
NAME AND ADDRESS OF THE LICENSEE: Tm Las Vegas Nv #9 Flamingo Rd 6820 W. Flamingo Rd., Suite F/g Las Vegas, NV 89103		PAYMENT MADE ON BEHALF OF OR BY: Derek Betts
LOAN AGREEMENT IDENTIFICATION NO. 10869-0156595		DATE/TIME OF RECEIPT OF PAYMENT: 04/17/2015 07:09:09 PM
LOAN AGREEMENT DATE: 3/18/2015 5:38:30 PM If you have multiple loans, this payment was applied to the loan number identified above.		
AMOUNT PAID: \$525.00	AGENT RECEIVING PAYMENT: James Sullivan	

TODAY'S PAYMENT ITEMIZATION

PRINCIPAL PAID:	\$0.35
INTEREST PAID:	\$524.65
CHARGES PAID:	\$0.00
FEES PAID:	\$0.00
TOTAL AMOUNT PAID TODAY:	\$525.00
BALANCE DUE ON LOAN:	\$3,499.65
NEXT SCHEDULED DUE DATE:	5/17/2015

- ☐ **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 009428
ROA 007834