## 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

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and Denying in Part Motion for		
Supplemental Relief, January 11, 2018		

## **Contact Information**

## 3/11/2015

Company: Titlemax (314391)

Telephone: 404-542-6618

Contact: Suzanne Gillespie

Fax:

E-Mail: suzanne.gillespie@titlemax.biz

## **Notes**

## Vehicle Info For 2005 Pontiac Grand Prix GT 4D Sedan

MSRP: \$24,960

VIN: 2G2WS5225 UVC: 2005720070 Adj. State: National

Fin Adv: \$4,750 Equip Ret: \$26,305 MPG: 20/30

Mileage Cat: D Cylinders: 6

Mileage: 0

Tire Size: 225/60R16 Base HP: 200 @ 5200 Weight: 3484 Fuel Type: Gas

Transmission: A

Taxable HP: 34.7

Wheelbase: 110.5

Drive Train: FWD

Model Number: 2WS69

End of Term 0 Months: 0 End of Term O

Price Includes: AT AC EW

## Wholesale Black Book values as of 3/11/2015

personer	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

no formation ( ) is nitrogenium ( ) is plantaged	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

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

## Residual Black Book values as of 3/11/2015

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

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

N	3	/1	1	/20	11	5
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ID# Ori	g. Date	Customer Nam	е Туре		Coll. Value	Advanced	Fees.	Paid	Amt. Due	EXT's
13969-0155423 03/ Transaction #	11/2015 Type	Fico, Randi Ly Trans. Date	nn A7 New Due Date	Pro?	<b>\$4,112.22</b> Rev?	\$2,520.00 Principal	\$352.05 Fees	\$352.55 Amt Paid	\$2,519.50 Du€	0
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	Х	-	(\$35.26)	\$317.29	\$352.55	(\$35.26)	
13969-0155423-	3 FEE	4/10/2015 7:0		Х	_	\$0.00	\$34.76	\$0.00	\$34.76	
13969-0155423	Totals:	1		Automorphism (		\$2,484.74	\$352.05	\$352.55	\$2,519.50	0
			_							
03/11/2015 Totals:	1				\$4,112.22	\$2,484.74	\$352.05	\$352.55	\$2,519.50	0

## Casii Advance Shapshot Report Filter (Location: 13969 Customer: 13969-0069004 Ordered by Date)

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

03/	11,	/20	15
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ID#	Orig. Da	ate	<b>Customer Nam</b>	е Туре		Coll. Va	ilue	Advanced	Fees.	Paid	Amt. Due	EXT's
13969-0155423 Transaction	03/11/20 n # 7	015 Type	Fico, Randi Ly Trans. Date	nn A7 New Due Date	Pro?	\$4,112 Rev?	2.22	<b>\$2,520.00</b> Principal	\$352.05 Fees	<b>\$352.55</b> Amt Paid	\$2,519.50 Due	0
13969-0155	423-1 N	<b>I</b> EL	3/11/2015 4:0		Χ	_		\$2,520.00	\$0.00	\$0.00	\$2,520.00	
13969-0155	423-2 F	MT	4/7/2015 11:0	5/10/2015	Х	-		(\$35.26)	\$31 <b>7</b> .29	\$352.55	(\$35.26)	
13969-0155	423-3 F	EE	4/10/2015 7:0		Χ	-		\$0.00	\$34.76	\$0.00	\$34.76	
13969-0155	423 Tota	ls:	1	MINIMULATION NO. WEST - FOR THE		,		\$2,484.74	\$352.05	\$352.55	\$2,519.50	0
03/11/2015 Totals	s: 1					\$4,112	2.22	\$2,484.74	\$352.05	\$352.55	\$2,519.50	0

DB: () Printed: Friday, May 08, 2015 11:57 AM By User:

Page 1 of 1

Justomer Recei	a i zebažinie:	it man izecei, (kiv day idali)
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	•	DATE/TIME OF RECEIPT OF PAYMENT: 04/07/2015 11:00:40 AM
LOAN AGREEMENT DATE: 3/11/2015 4:06:42 PM		·
If you have multiple loans, this payment was loan number identified above.	applied to the	
AMOUNT PAID: \$352.55	AGENT RECEIVI Angela O'Hare	NG PAYMENT:
TODAY'S PAYMENT ITEMIZATION		
PRINCIPAL PAID:	\$35.26	·
INTEREST PAID:	\$317.29	
CHARGES PAID:	\$0.00	<del></del>
FEES PAID:	\$0.00	
TOTAL AMOUNT PAID TODAY:	\$352.55	
BALANCE DUE ON LOAN:	\$2,484.74	
NEXT SCHEDULED DUE DATE:	5/10/2015	
<ul> <li>□ Account paid in full by rescission.</li> <li>□ Account paid in full.</li> <li>□ Title Returned Upon Payment in Full Vehicle's Title to you.</li> </ul>	I. By signing below,	you acknowledge that upon repayment in full, we returned the
□ Repayment Plan Agreement.		
☐ Grace Period Plan Agreement.		
		e payment information noted above is accurate. You further d Borrower Identification Statement is still accurate.
Joe Firo	1	
Printed Name	Signature	

	Personal Inf	formation	
Date 3/11/15 State leaved 15 11		Date of Birth	Social Security #
Last Name Fico	RANGI	4	Middle Name
Home Phone Cell Phone	1 1091		Email Address (optional)†*,
Best time to co	<u></u>		Eigen Address (optional)(1, 1)
<b>Y</b> Hom	e Phone □ Cell Pho	ne	
Physical Address (Street Number 8 4			
Physical Address (Street Number & Ame)  City  City	Court		Apt#
LAS VERAS	State NP L	MAA Zip 891	103 County CLART
Mailing Address (if different from physical address)  City			0)   00/1/1
City J/1/16 7	State	Zip	
Employer	Source of I	ncome	
	mployer Address (Stree	t Number & Name)	
City	Zip		Time at Job?
Work Phone # Title		Supervisor	Time at 300 !
Pour			
Pay Frequency: (check one)  □ 1st & 15th of month □ 15th & end of month □ Biweekly	(1000-10	Gro	
→ **eekiy y* Monthly (last day) □ Monthly (1st day) □ Mi	nthly (3rd day)	3-18 Mor	
*Alimony child come of P			gan ns w
" " " VIII SHOULD OF CAPARATA Maintenan - !			100, \$1/00,
Alimony, child support, or separate maintenance received un Are you currently in bankruptcy?   yes   no	der: 🗆 court order 🖆 w	vritten agreement   oral und	derstanding.
	C		
Business Name Farmers Ins.	Credit Refe	c. ) ( c.o.	
Addressystreet Number splanel Nobow. City	(	(702) 685 - 0   State	9484
Business Name 1 A			Zip
Address (Street Martiner & Martine)	Phone #	702-822-6	580
Address (Street Namber & Name) Blud. City L.V		State NV.	Zip
Namo	Personal Ref	erences	

Date	State Issued ID Number	Date of Birth	Social Securi	ty#	
Last Name	First Name	<u></u>	Middle Name		
Home Phone	Cell Phone†		Email Address	s (optional)††	
Best time to call?	Which number do you have Phone		ill?		
Physical Address (street Number & Name)		<del></del>	Apt	#	
City		State Zip	County		
Mailing Address (If different from physical address)					
City		State Zip			
Employer * (Source of Income)	Empl	oyer Address (Street I	Number & Name)		
City	State	Z	ip Time at	Job?	
Work Phone #	Job Title	Superviso	or		
Pay Frequency: (check one)		Next Payd	ay Current a	nd Expected Gross	Work Shift
☐ 1st & 15th of month ☐ 15th & end of month ☐ Biweekl ☐ Weekly ☐ Monthly (last day) ☐ Monthly (1st day)			Monthly Income	Monthly Obligations	
□ Self-Employed			\$	\$	ar from the state of the state
*Alimony, child support or separate maintenance income n Alimony, child support, or separate maintenance received u Are you currently in bankruptcy?   yes   no	eed not be revealed if you do Inder:   court order   writt	o not wish to have it ten agreement 🙃	considered as a b oral understandin	asis for repayin g.	g this obligation.
How did you hear about us? (Circle one.)  Friend/Referral Name of referrer?	Saw Store	Television	Yellow Pa	ages	Repeat Customer
Internet Billboard	Postsard	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, <a href="https://www.ftc.gov">www.ftc.gov</a>.

thConsent 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) <a href="http://www.iamsadr.com">http://www.iamsadr.com</a>, and we will advance all of the expenses associated with the arbitration, including the filing, administrative, hearing and arbitration. The arbitration shall not conduct class arbitration. The arbitration hearing will be conducted in the 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 Gustomer Application throughout the course of your business relationship with

Ability to Repay Verification.

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

INCOME AND GROSS MON		CHANGE IN THE NEXT	「14-15 MONTHS, PLEAS	SE EXPLAIN
THE CHANGES AS FOLLO	ws: <del>/////</del>			

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

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

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			Confidential			-2008	Revised 10-15-2008
			¥.				
					NED	S 604A210 GPD SIG	RS 604A 445 AND NRS 604A210 GPD SIGNED
		COMMENTS:	VIOLATIONS/ TECHNICAL EXCEPTIONS/ OTHER CO	TECHNICAL EXC			A.
led? YES	Extensions: Title-6 add'l periods; DID & High Int Loans - 90 days  Are receipts filed?	? па	NO How many times?	ed or renewed?	Has the loan been extended or renewed?	YES	Jan a col
YES	astomer defaults, pursuant to NRS 6044.410 (2f)?	re customer defaults,	REPAYMENT plan if th	tunity to enter into a F	Soes the written loan agreement include a disclosure regarding the opportunity to enter into a REPAYMENT plan if the co	eement include a disclo	oues the written loan agr
	S	2e)? YES	uant to NRS 604A,410 (2	E-PAY the loan, pursi	Does the written loan agreement disclose the right of the customer to PRE-PAY the loan, pursuant to NRS 604A.410 (2e)?	eement disclose the rig	oes the written loan agr
	S	2d)? YES	uant to NRS 604A.410 (	SCIND the loan, purs	Does the written loan agreement disclose the right of the customer to RESCIND the loan, pursuant to NRS 604A.410 (2d)?	eement disclose the rig	Ooes the written loan agr
;	2)? NO	t to NRS 604A.445 (2)?	itional periods, pursuan	for more than six add	Has the title loan been extended for more than six additional periods, pursuant to	ans Only) Has the	(Applies to Title Loans Only)  NRS 604.445(2)
			NO	loan exceed 30 days	Does the original term of the title loan exceed 30 days?		NRS 604A.445(1)
\$2,130.00	Fair Market Value:	loan? NO	the vehicle securing the	fair market value of	Does the loan amount exceed the fair market value of the vehicle securing the loan?		NRS 604A.450(1)  (Applies to Title I care Only)
3	N/A		35 days?	of the HIL not exceed	Does the original term of the HIL not exceed 35	1-Int Loans)	NRS 604A.408(I)  (Applies to Title I composite Tourist
	income? N/A	ected gross monthly	% of the borrower's exp	ent amount exceed 25	Does the monthly payment amount exceed 25% of the borrower's expected gross monthly income?	terest Loans Only) 425(1b)	(Applies to High-Interest Loans Only)  NRS 604A 425(1b)
	N/A		exceed 35 days?	of the D/D Loan not e	Does the original term of the D/D Loan not exceed 35 days?	1.408(1)	(Applies to 17/1) Loans)  NRS 604A.408(1)
	me? N/A	d gross monthly inco	f the customer's expecte	it loan exceed 25% o	Does the deferred deposit loan exceed 25% of the customer's expected gross monthly income?	ed Deposit Only) 425(Ia)	NRS 604A 425(Ia)
	] Affidavit ] Other:	YES Paystub	income verified?	Was the borrower's income verified?	income? \$1,100	expected gross monthly	What is the borrower's expected gross monthly income?
perfected? YES	If secured by a vehicle title, is it filed and perfected?	If secur		HYUN SONATA	If so, what is the collateral? 2013 HYUN SONATA	YES If so, w	Is the loan secured?
ΔI		Purpose of loan:	Title Loans	High-Int Loans 🖂	Hig	eferred	Loan Type:
	86 158.05%		\$1,874.96	7/31/2015	\$3,220.00	1/2/2015	13969-01441335
Is the APR carrect	e.	mber of lents	Finance Total Nu Charge Paym	Maturity Date	Amount of Loan	Origination Date	Account Number
00	Examiner: TD				R FERNANDEZ	JANECIA MISSTAR FERNANDEZ	Address:
91	Exam as of: <u>5/4/2015</u>		19103	SUITE 140 LAS VEGAS NV 89103		6795 W. TROPICANA AVE.,	Licensee Address: Borrower Name &
94	Exam Start Date: 5/19/2015			TEMAX	TITLEMAX OF NEVADA INC. DBA TITLEMAX		DBA:
		ET	604A LOAN REVIEW WORKSHEET	604A LOAN RE		The state of the s	Licensee Name &

Title Loan Agreement

Date: 1/2/2015				-		Number: 13969-0144	4135
Customer & Co-Cu	istomer Information	ACCOUNT NUMBER	R: 13969-01441	35			
FIRST NAME Janiecia Misstar	LAST NAME Fernandez		CO-CUSTOMER FIRS	TNAME	CO-CUSTOM	ER LAST NAME	
SSN	DRIVERS LIC./S	TATE ID. NO	CO-CUSTOMER SSN	CO-CUSTO	MER'S DRIVERS	LIC./STATE ID. NO.	
5008 S. Rainbow Blvd.	#105		CO-CUSTOMER STRE	ET ADDRESS			
City Floyd	STATE NM	ZIP CODE 88118	CO-CUSTOMER CITY	CO-CUST	OMER STATE	CO-CUSTOMER ZIP COD	E
HOME PHONE	DATE OF BI	RTH	CO-CUSTOMER HOM	E PHONE	CO-CUSTO	MER DATE OF BIRTH	
	e & Licensee mation	LICENSEE'S HOURS Monday to Friday 9:0	S OF OPERATION: 0 A.M. to 7:00 P.M., Satu	day 10:00 A.M. to 4	:00 P.M., Closed	Sunday	
LICENSEE NAME TitleMax of Nevada, Inc	c. d/b/a TitleMax	LICENSEE PHO (702)221-1050					
LICENSEE STREET AI 6795 W. Tropicana Ave	enue		LICENSEE CITY Las Vegas	LICENSEE ST NV	,	ICENSEE ZIP CODE 39103	
VEHICLE IDENTIFICATION KMHEC4A46DA076226	TION NUMBER (VIN)		ENSE PLATE ASW	· ·	<u> </u>		
VEHICLE YEAR	VEHICLE MAKE	VEHICLE	MODEL COLO	OR .			

Terms. In this Title Loan Agreement ("Loan Agreement"), "customer," "you," and "your" mean the customer who signed it. "Licensee", "we", "us" and "our" mean TitleMax of Nevada, Inc. d/b/a TitleMax, a title loan services provider licensed and regulated by the Nevada Financial Institutions Division, 2785 E 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.

Silver

Sonata Hybrid

2013

Hyundai

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.

#### FEDERAL TRUTH-IN-LENDING DISCLOSURES

## ANNUAL PERCENTAGE RATE

The cost of your credit as a yearly rate.

158.0462 %

## **FINANCE CHARGE**

The dollar amount the credit will cost you.

\$1,874.96

#### **Amount Financed**

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

## **Total of Payments**

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

ROA 007602

\$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
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 ( e loan, we must offer a Repayment Plan to you pre 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 petited 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 (hereinafter referred to as "Representative Claims"); and/or (j) all claims arising from or relating directly or indirectly to the dis

- 2. You acknowledge and agree that by entent to this Arbitration Provision:
  - (a) YOU ARE WAIVING YOUR RIGHT TO HAVE A TRIAL BY JURY TO RESOLVE ANY DISPUTE ALLEGED AGAINST US OR RELATED THIRD PARTIES;
  - (b) YOU ARE WAIVING YOUR RIGHT TO HAVE A COURT, OTHER THAN A SMALL CLAIMS TRIBUNAL, RESOLVE ANY DISPUTE ALLEGED AGAINST US OR RELATED THIRD PARTIES; and
  - (c) YOU ARE WAIVING YOUR RIGHT TO SERVE AS A REPRESENTATIVE, AS A PRIVATE ATTORNEY GENERAL, OR IN ANY OTHER REPRESENTATIVE CAPACITY, AND/OR TO PARTICIPATE AS A MEMBER OF A CLASS OF CLAIMANTS, IN ANY LAWSUIT FILED AGAINST US AND/OR RELATED THIRD PARTIES.
- 3. Except as provided in <u>Paragraph 6</u> below, all disputes including any Representative Claims against us and/or related third parties <u>shall</u> be resolved by binding arbitration <u>only</u> on an individual basis with you. THEREFORE, THE ARBITRATOR SHALL NOT CONDUCT CLASS ARBITRATION; THAT IS, THE ARBITRATOR SHALL NOT ALLOW YOU TO SERVE AS A REPRESENTATIVE, AS A PRIVATE ATTORNEY GENERAL, OR IN ANY OTHER REPRESENTATIVE CAPACITY FOR OTHERS IN THE ARBITRATION.
- 4. Any party to a dispute, including related third parties, may send the other party written notice by certified mail return receipt requested of their intent to arbitrate and setting forth the subject of the dispute along with the relief requested, even if a lawsuit has been filed. Regardless of who demands arbitration, you shall have the right to select either of the following arbitration organizations to administer the arbitration: the American Arbitration Association (1-800-778-7879) http://www.adr.org, or JAMS (1-800-352-5267) http://www.jamsadr.com. However, the parties may agree to select a local arbitrator who is an attorney, retired judge, or arbitrator registered and in good standing with an arbitration association and arbitrate pursuant to such arbitrator's rules. If the arbitration associations listed above are not available and the parties cannot otherwise agree on a substitute, then any party may petition a court pursuant to section 5 of the Federal Arbitration Act, 9 U.S.C. sections 1-16 to select an arbitration organization, provided such arbitration organization shall enforce the terms of this Loan Agreement and the Arbitration Provision, including the prohibition on class arbitration. The party receiving notice of arbitration will respond in writing by certified mail return receipt requested within twenty (20) days. If you demand arbitration, you must inform us in your demand of the arbitration organization you have selected or whether you desire to select a local arbitrator. If related third parties or we demand arbitration, you must notify us within twenty (20) days in writing by certified mail return receipt requested of your decision to select an arbitration organization or your desire to select a local arbitrator. If you fail to notify us, then we have the right to select an arbitration organization. The parties to such dispute will be governed by the rules and procedures of such arbitration organization applicable to consumer disputes, to the extent those rules and procedures do not cont
- 5. Regardless of who demands arbitration, we will advance your portion of the expenses associated with the arbitration, including the filing, administrative, hearing and arbitrator's fees ("Arbitration Fees"). Throughout the arbitration, each party shall bear his or her own attormeys' 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 paper the transaction over this transaction finds, for any reason, that the FAA does not paper the transaction over this transaction finds, for any reason, that the FAA does not paper the transaction over this transaction finds, for any reason, that the FAA does not paper the transaction finds arbitrate shall be governed by the arbitration law of the State of Nevada.

  ROA 007604

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

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

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

TitleMax of Nevada, Inc. d/b/aTitleMax		•	
	ungf 1/2/2015	5010	1/2/15
Customer's Signature	(plate	Its Authorized Agent	Date
Co-Customer's Signature	Date		

## 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

6795 W. Tropicana Avenue Address: Las Vegas, NV 89103

Vehicle Information:2013 Hyundai Sonata Hybrid KMHEC4A46DA076226

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

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

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

## **Grace Periods Payments Deferment Schedule**

Payment Number	Amount of Payment	Deferred Periodic Due Date
1	\$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 Neyada 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 Penod Payments Deferment Agreement, if followed, will ratably and fully amortize the entire Principal Amount and interest payable over a longer period of time than the original Payment Schedule in the Loan Agreement. As such you acknowledge and agree you will continue to incur interest as provided in the Loan Agreement. You further agree that in setting the amount of the payments and dates of the payments, we have estimated the accrued interest owing to us assuming you make the payments in the amounts scheduled and on the exact dates set forth in the Grace Periods Payments Deferment Schedule above. Early payments may decrease the amount of interest you owe. Making a payment in an amount greater than scheduled above may decrease the amount of interest you owe. Late payments may increase the amount of interest you owe. The amount of this increase or decrease will be reflected in the final payment. If an early payment is less than the scheduled installment, then you must pay the difference on or before the upcoming installment due date. You may request a payoff at any time.

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

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

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

Customer's Signature

Date
2/10/15

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

Its Authorized Agent

Date

Co-Borrower's Signature

**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/aTitleMax 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 invisidiation. 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:

**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

2 to liest	ULMENTRATE STRUCT	040
Tlers		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 INST/	ALLMENT	LOAN	BREAK	DOWN
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	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
L	Actual Cash to Customer Amount	is a sin	a 13,200.00
	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%

\_\_stomer Application

ROA 007612

#### Personal Information

Date 1212015 Last Name FERNANC Home Phone Best time to call?  Physical Address (street Number & P	/hich num	Vanuein	Date of Birth	Middle	e Namen / SST MR Address (optional)++
Home Phone  Best time to call?  Physical Address street Number & M.  City Las Velas	/hich num	nber do you prefer that w	ve call?		
Best time to call?  Physical Address street Number & P	/hich num	nber do you prefer that w	ve call?	Email	
Physical Address (street Number & P	/nich num □ Hom	nber do you prefer that we ne Phone Oell Phon	ve call?		
Physical Address (street Number & P	□ Hom	ie Phone Cell Phor	20		
City Las Vegas			10	<del></del>	
City Las Vegas	<del></del>				l Ant H
Las Vegas	5008 S.K	Painbow B	m. #		Apt # /05
		State ₩		zip 89118	County Clark
Mailing Address (if different from pro	rsical address)				
City		State		Zip	
				<u> </u>	
		Source of	Income		
Employer * (Source of Income)		Employer Address (Size			
City	State	Zip		·	Time at Job?
Work Phone #	Title		Supervis	or	
· ·		· ·			nd Expected Work Shift
Pay Frequency: (check one)	•		14GAL	Gross	Gross
□ 1st & 15th of month □ 15th	& end of month   Biweek	dy (every 2 weeks)	11:	Monthly	Monthly
□ Weekly □ Monthly (last day	y) 🛘 Monthly (1st day) 💢 N	Monthly (3™ day)	[ ] ]	4 15 income	Obligatio
☐ Self-Employed		·S*	Ι,	, i,   \$ / (00)	2600
*Alimony, child support or sepa	rate maintenance income n	need not be revealed if y	ou do not wish t	o have it considered a	s a basis for repaying this obligation.
Alimony, child support, or separ Are you currently in bankruptcy	rate maintęnance received ι	under: a court order a	written agreem	ent 🛮 oral understa	nding.
7,00 you delivered	A	O 12 D.s			
Busine	· · · · · · · · · · · · · · · · · · ·	Credit Ref	erences		
Addres					
Busine					
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**Co-Applicant Information** 

Date	State Issued ID Number	Date of Birth	Sciona Security #		
Last Name	First Name		Middle Name		
Home Phone	Cell Phone <sup>†</sup>	<u></u> ,	Email Address (o	ptional)††	
Best time to call?		ou prefer that we call	?		···
	□ Home Phone	☐ Cell Phone			
			Ao.#		
Physical Address (street Number & Name)		I Charles I Time			
City		State Zin	County	·	
Mailing Address (if different from physical address)					
City		State Zip			
Employer * (Source of Income)	Emp	oloyer Address (Street A	lumber & Name)		*-
City	State	Z	p Time at J	ob?	
Work Phone #	Job Title	Superviso	or .		
		Next Payd			Work Shift
Pay Frequency: (check one)  15* & 15* of month 15* & end of month 15 Biwee  Weekly 15* Monthly (last day) 15* Monthly (1st day)			Monthly	Gross Monthly Obligations	
□ Self-Employed	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,		\$	\$	
*Alimony, child support or separate maintenance income Alimony, child support, or separate maintenance received Are you currently in bankruptcy?   yes   no	need not be revealed if you under: a court order a wr	do not wish to have it itten agreement	considered as a bar oral understanding.	sis for repayin	g this obligation.
How did you hear about us? (Circle one.)		\			
Friend/Referral Name of referrer?	Saw Store	Television	Yellow Pag	ges	Repeat Customer
Internet Billboard	Postcard <sub>.</sub>	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, <a href="https://www.ftc.gov">www.ftc.gov</a>.

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

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

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

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

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

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

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

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

Ability to Repay Verification.

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

By signing below and submitting this Customer Application, you are verifying that all of the information in Richard Application is contrate 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 months relating to (i) your employment or source of income, and (ii) current and expected agree that you have read and understood all the above statements, including the A	dioga inoliant modific and optigations.
agree that you are	1/2/2015
Canucut of Terraines	1/0/30/5 Date
Applicant/Signature	<del></del>
	Date
Co-Applicant Signature	

## I DEPARTMENT OF MOTOR VEHICLES

CERT	IFICA'	TE OF TITLE
YEAR	MAKE	MODEL

KMHEC4A46DA076226 DATE ISSUED

01/13/2015

VEHICLE COLOR

ODOMETER MILES 5943

ODOMETER BRAND ACTUAL MILES

MAKE 2013 HYUN

FUEL TYPE

SONATA HYB SALES TAX PD

VEHICLE BODY P4D EMPTY WT GROSS WT

TITLE NUMBER NV007482493

**GVWR** 

3457 BRANDS REBUILT TOTAL LOSS

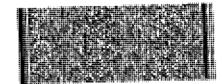
OWNER(S) NAME AND ADDRESS FERNANDÉZ JANIECIA MISSTAR 5008 S RAINBOW BLVD UNIT 105 LAS VEGAS NV 89118-1132

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.

Complete on Factorizing a False STATEMENT MAY RESOLUTIN 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

$\Box$	MIAD
	OR

Printed Full Legal Name of Buyer

Nevada Driver's License Number or Identification Number

Zip Code State

I certify to the best of my knowledge the odometer reading is the actual mileage of the vehicle unless one of the following statements is checked. The odometer reading is not the actual mileage, WARNING: ODOMETER DISCREPANCY.

ODOMETER READING

Exempt - Model year over 9 years old.

Signature of Seller(s)/Agent/Dealership

Printed Name of Seller(s)/Agent/Dealership

I am aware of the above edometer 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.

· \* \* 1,34 / (THIS IS NOT A TITLE NO.)

VP-2 (Rev. 8/10)

#### **Contact Information**

## 1/2/2015

Company: Titlemax (314391)

Telephone: 404-542-6618

Contact: Suzanne Gillespie

Fax:

E-Mail: suzanne.gillespie@titlemax.biz

#### 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 End of Term O

Drive Train: FWD

Model Number: G0432F4S

End of Term 0 Mileage:

Months:

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
-princip remains to second second consistent &	ALEST AND	eurosassecroniesser (precigianos-ia id Kontinfado	Same of the second state of the second secon	A CONTRACTOR OF STREET,

#### 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

4	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	<b>\$22,37</b> 5	\$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							
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

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D# C	rig. Date	Customer Nam	ne Type		- (	Coll. Value	Advanced	Fees.	Paid	Amt. Due	EXT's
	1/02/2015	Fernandez, Ja		Dra?	On 12	\$5,094.96	\$3,220.00	\$1,742.82 Fees	\$1,473.28 Amt Paid	\$3,489.54 Due	0
<u>Transaction &amp;</u> 13969-014413	unicarana ana ana ana ana ana ana ana ana an	Trans. Date 1/2/2015 6:55	New Due Date	X	Weal.		<i>Principal</i> \$3,220.00	\$0.00	\$0.00	\$3,220.00	
13969-014413		1/30/2015 10:		x	_		\$0.00	\$0.00	\$0.00	\$0.00	
13969-014413		2/1/2015		x	_		\$0.00	\$418.28	\$0.00	\$418.28	
13969-014413		2/10/2015 4:3		x	-		\$0.00	\$0.00	\$0.00 \$0.00	\$0.00	
13969-014413		2/11/2015 4:3	3/3/2015	x	-		\$0.00	\$139.43	\$419.00	(\$279.57)	
13969-014413	•	2/11/2015 9:1	3/3/2015	x	-		\$0.00	\$0.00	\$0.00	\$0.00	
=				x	-		\$0.00	\$0.00 \$278.85	\$0.00	\$278.85	
13969-014413 13969-014413	-	3/3/2015 7:38		x	-		\$0.00 \$0.00	\$0.00	\$0.00 \$0.00	\$2,0.05	
		3/11/2015 9:5	4/0/004 <i>E</i>	x	-		\$0.00 \$0.00	\$0.00 \$111.54	\$0.00 \$418.28	(\$306.74)	
13969-014413		3/11/2015 2:3	4/2/2015		-		\$0.00	\$0.00	\$0.00	\$0.00	
13969-014413 13969-014413		3/11/2015 2:5		X X	-		\$0.00	\$306.74	\$0.00	\$306.74	
		4/2/2015 7:05		X	-		\$0.00 \$0.00	\$300.74 \$0.00	\$0.00 \$0.00	\$306.74	
13969-014413		4/6/2015 11:4			-		\$0.00 \$0.00	\$0.00 \$0.00	\$0.00 \$0.00	•	
13969-014413		4/10/2015 10:		X	-		\$0.00	\$0.00 \$0.00	\$0.00 \$0. <b>0</b> 0	\$0.00	
13969-014413		4/14/2015 6:1	41010045	X	-		•	•	•	\$0.00	
13969-014413		4/15/2015 11:	4/2/2015	X	-		\$0.00	\$181.25	\$200.00	(\$18.75)	
13969-014413		4/15/2015 11:		X	-		\$0.00	\$0.00	\$0.00	\$0.00	
13969-014413		5/2/2015 4:00		Х	-		\$0.00	<b>\$2</b> 37.02	\$0.00	\$237.02	
13969-014413		5/6/2015 9:16		Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
13969-014413		5/6/2015 9:44		Х	-		<b>\$</b> 0.00	\$0.00	\$0.00	\$0.00	
13969-014413		5/6/2015 1:24		Х	-		<b>\$0</b> .00	\$0.00	\$0.00	\$0.00	
13969-014413	=	5/7/2015 9:25	5/2/2015	Х	-		\$0.00	\$69.71	\$220.00	(\$150.29)	
13969-014413		5/7/2015 9:26	5/2/2015	Х	-		\$0.00	\$0.00	\$216.00	(\$216.00)	
13969-014413		5/7/2015 9:29		X	-		\$0.00	\$0.00	\$0.00	\$0.00	w.i.t
13969-014413	5 Totals:	1					\$3,220.00	\$1,742.82	\$1,473.28	\$3,489.54	
02/2045 T-4-1-						#E 004 06	£2 720 00	¢4 742 92	¢4 472 20	£3 400 E4	
1/02/2015 Totals:	1					\$5,094.96	\$3,220.00	\$	1,742.82	51,742.82 \$1,473.28	1,742.82 \$1,473.28 \$3,489.54

 $\mathop{\mathrm{APP}}_{\mathsf{ROA}} \mathop{009213}_{\mathsf{007619}}$ 

Customer Recei (210 day loan)

NAME AND ADDRESS OF THE LICENSEE Tm Las Vegas Nv #36 6795 W. Tropicana Avenue Las Vegas, NV 89103	<u>:</u>	PAYMENT MADE ON BEHALF OF OR BY: Janiecia Misstar Fernandez
LOAN AGREEMENT IDENTIFICATION NO 13969-0144135	),	DATE/TIME OF RECEIPT OF PAYMENT: 05/07/2015 09:26:02 AM
LOAN AGREEMENT DATE: 1/2/2015 6:55:31 PM		
If you have multiple loans, this payment was loan number identified above.	applied to the	
AMOUNT PAID: \$216.00	AGENT RECEIVI Angela O'Hare	NG PAYMENT:
TODAY'S PAYMENT ITEMIZATION	<del></del>	
PRINCIPAL PAID:	\$0.00	
INTEREST PAID:	\$216.00	<del></del>
CHARGES PAID:	\$0.00	
FEES PAID:	\$0.00	<del></del>
TOTAL AMOUNT PAID TODAY:	\$216.00	
BALANCE DUE ON LOAN:	\$3,489.54	
NEXT SCHEDULED DUE DATE:	5/2/2015	<del></del>
Repayment Plan Agreement.  Grace Period Plan Agreement.		you acknowledge that upon repayment in full, we returned the
epresent that the information previously prov	ided on the Covered	d Borrower Identification Statement is still accurate.
Printed Name	Signature	

Customer Recent/Repayment Plan Receit (210 day loan)

Customer Neces	urehaymen	it Flair Necel (2 to day loair)
NAME AND ADDRESS OF THE LICENSEE Tm Las Vegas Nv #36 6795 W. Tropicana Avenue Las Vegas, NV 89103	Ξ:	PAYMENT MADE ON BEHALF OF OR BY: Janiecia Misstar Fernandez
LOAN AGREEMENT IDENTIFICATION NO 13969-0144135	).	DATE/TIME OF RECEIPT OF PAYMENT: 05/07/2015 09:25:02 AM
LOAN AGREEMENT DATE: 1/2/2015 6:55:31 PM		
If you have multiple loans, this payment was loan number identified above.	s applied to the	
AMOUNT PAID: \$220.00	AGENT RECEIVI Angela O'Hare	NG PAYMENT:
TODAY'S PAYMENT ITEMIZATION	J	
PRINCIPAL PAID:	\$0,00	
INTEREST PAID:	\$220.00	
CHARGES PAID:	\$0.00	<del></del>
FEES PAID:	\$0.00	
TOTAL AMOUNT PAID TODAY: _	\$220.00	
BALANCE DUE ON LOAN:	\$3,705.54	
NEXT SCHEDULED DUE DATE:	5/2/2015	
Vehicle's Title to you.  ☐ Repayment Plan Agreement. ☐ Grace Period Plan Agreement.  Acknowledgments. By signing below, you	acknowledge that th	you acknowledge that upon repayment in full, we returned the see payment information noted above is accurate. You further ad Borrower Identification Statement is still accurate.
Deistad Name		INIE C
Printed Name	Signature	

Customer Receipt/Repayment Plan Receipt (210 day loan)

- "   <b>/</b>	it Flati Necel (2 to day loati)
E:	PAYMENT MADE ON BEHALF OF OR BY: Janiecia Misstar Fernandez
0.	DATE/TIME OF RECEIPT OF PAYMENT: 04/15/2015 11:12:53 AM
as applied to the	
AGENT RECEIVI Angela O'Hare	NG PAYMENT:
N	
\$0.00	<del></del>
\$200.00	······
\$0.00	
\$0.00	<del></del>
\$200.00	
\$3,618.81	
4/2/2015	
	you acknowledge that upon repayment in full, we returned the
	de payment information noted above is accurate. You further and Borrower Identification Statement is still accurate.
	as applied to the  AGENT RECEIVE Angela O'Hare  N  \$0.00 \$200.00 \$0.00 \$3,618.81 4/2/2015  All. By signing below, acknowledge that the bylded on the Covered

Customer Receipt (210 day loan) NAME AND ADDRESS OF THE LICENSEE: PAYMENT MADE ON BEHALF OF OR BY: Tm Las Vegas Nv #36 Janiecia Misstar Fernandez 6795 W. Tropicana Avenue Las Vegas, NV 89103 LOAN AGREEMENT IDENTIFICATION NO. DATE/TIME OF RECEIPT OF PAYMENT: 13969-0144135 03/11/2015 02:31:58 PM 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. AMOUNT PAID: AGENT RECEIVING PAYMENT: \$418.28 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.

Printed Name

Signature

Customer Rece 1	rkepaymen	it Plan Receip (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		DATE/TIME OF RECEIPT OF PAYMENT: 02/11/2015 09:12:56 AM
LOAN AGREEMENT DATE: 1/2/2015 6:55:31 PM		
If you have multiple loans, this payment was loan number identified above.	applied to the	
AMOUNT PAID: \$419.00	AGENT RECEIVI Angela O'Hare	NG PAYMENT:
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	
<ul> <li>□ Account paid in full by rescission.</li> <li>□ Account paid in full.</li> <li>□ Title Returned Upon Payment in Full Vehicle's Title to you.</li> <li>□ Repayment Plan Agreement.</li> <li>□ Grace Period Plan Agreement.</li> </ul>	I. By signing below,	, you acknowledge that upon repayment in full, we returned the
Acknowledgments. By signing below, you a represent that the information previously prov	acknowledge that the covere the c	ne payment information noted above is accurate. You further ed Borrower Identification Statement is still accurate.
Saniecia Fernandi Printed Name	Signatuje	nueur Fernan S.

# Title x 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 offening you an opportunity to enter into a written AMENDMENT OF THE TITLE LOAN AGREEMENT TO ESTABLISH A REPAYMENT PLAN ("Repayment Plan").

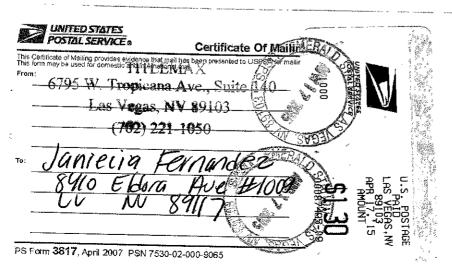
You have the opportunity to enter into a Repayment Plan with a term of at least 90 days after the Date of Default.

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



3 5/3/2015 will be \$642.90.

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

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

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

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

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

Sincerely,

astar

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.

A - 272

			DOC 10 45 3000
			NRS 604A 445 NRS 604A 210
TS:	VIOLATIONS/ TECHNICAL EXCEPTIONS/ OTHER COMMENTS	VIOLATIONS/ TECH	
Extensions: Title-6 add't periods:  D/D & High Int Loans - 90 days  Are receipts filed?  YES	newed? NO How many times?	YES Has the loan been extended or renewed?	Is the loan a collection account?
ne customer defaults, pursuant to NRS 604A.410 (2f)? YES	enter into a REPAYMENT plan if the customer de	Does the written loan agreement include a disclosure regarding the opportunity to enter into a REPAYMENT plan if th	Does the written loan agreement in
YES	ne loan, <i>pursuant to NRS 604A.410 (2e)?</i>	Does the written loan agreement disclose the right of the customer to PRE-PAY the loan, pursuant to NRS 604A.410 (2e)?	Does the written loan agreement d
YES	he loan, pursuant to NRS 604A.410 (2d)?	Does the written loan agreement disclose the right of the customer to RESCIND the loan, pursuant to NRS 604A.410 (2d)?	Does the written loan agreement d
A. 445 (2)? NO	than six additional periods, pursuant to NRS 604A.445 (2)?	Has the title loan been extended for more than six additional periods, pursuant	(Applies to Title Loans Only)  NRS 604.445(2)
	ceed 30 days? NO	Does the original term of the title loan exceed 30 days?	(Applies to Title Loans Only) NRS 604A.445(1)
NO Fair Market Value: \$4,675.00	rket value of the vehicle securing the loan?	Does the loan amount exceed the fair market value of the vehicle securing the	(Applies to Title Loans Only)  NRS 604A, 450(1)
N/A	L not exceed 35 days?	Does the original term of the HIL not exceed 35	(Applies High-Int Loans) NRS 604A.408(1)
ected gross monthly income? N/A	Does the monthly payment amount exceed 25% of the borrower's expected gross mo		(Applies to High-Interest Loans Only) NRS 604A.425(1b)
N/A	D Loan not exceed 35 days?	Does the original term of the D/D Loan not exceed 35 days?	(Applies to D/D Loans) NRS 604A.408(1)
hly income? N/A	Does the deferred deposit loan exceed 25% of the customer's expected gross monthly income?		(Applies to Deferred Deposit Only)  NRS 604A.425(1a)
ub  Affidavit  Other:	Was the borrower's income verified? YES Paystub	\$5,000	What is the borrower's expected gross monthly income?
If secured by a vehicle title, is it filed and perfected? This	-	If so, what is the collateral? 2001 NISSAN ALTIMA	Is the loan secured? YES
Purpose of loan:	☐ Title Loans ☑	Deferred Deposit ☐ High-Int Loans	Loan Type: Defe
500.03/500.03 194.55% YES P	6/13/2015 \$1,480.21 6&1	11/15/2014 \$2,020.00 6/	13969-0135548 11/
Payment APR Quoted Is the APR correct?	Maturity Date Charge Payments	Origination Date Amount of Loan Mat	Account Number Origin
Examiner: TD		ALBA MARTINES RODRIGUEZ	Borrower Name & Address: ALBA N
Exam as of: 5/4/2015	GAS NV 89103	TROPICANA AVE., SUITE 140 LAS VEGAS NV 89103	Licensee Address: 6795 W.
Exam Start Date: 5/19/2015		TITLEMAX OF NEVADA INC. DBA TITLEMAX	Licensee Name & DBA: TITLEM
	604A LOAN REVIEW WORKSHEET	604A	

# Title Loan Agreement

Number: 13969-0135548 11/15/2014 Date: 13969-0135548 ACCOUNT NUMBER: Customer & Co-Customer Information CO-CUSTOMER FIRST NAME CO-CUSTOMER LAST NAME LAST NAME FIRST NAME Martinez-rodriguez Alba CO-CUSTOMER'S DRIVERS LIC./STATE ID. NO. CO-CUSTOMER SSN DRIVERS LIC./STATE ID. NO SSN CO-CUSTOMER STREET ADDRESS STREET ADDRESS 3800 S Decatur Blvd Spc 287 CO-CUSTOMER ZIP CODE CO-CUSTOMER STATE CO-CUSTOMER CITY ZIP CODE STATE 89103 Las Vegas NV CO-CUSTOMER HOME PHONE CO-CUSTOMER DATE OF BIRTH DATE OF BIRTH HOME PHONE LICENSEE'S HOURS OF OPERATION: Motor Vehicle & Licensee Monday to Friday 9:00 A.M. to 7:00 P.M., Saturday 10:00 A.M. to 4:00 P.M., Closed Sunday Information LICENSEE PHONE NUMBER LICENSEE NAME (702)221-1050 TitleMax of Nevada, Inc. d/b/a TitleMax LICENSEE ZIP CODE LICENSEE CITY LICENSEE STATE LICENSEE STREET ADDRESS 89103 N۷ Las Vegas 6795 W. Tropicana Avenue LICENSE PLATE VEHICLE IDENTIFICATION NUMBER (VIN) 129LYK 1N4DL01D11C223504

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

VEHICLE MODEL

ALTIMA XE

VEHICLE MAKE

Nissan

VEHICLE YEAR

COLOR

white

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

# EDERAL TRUTH-IN-LENDING DISCLOSURES

# ANNUAL PERCENTAGE RATE

The cost of your credit as a yearly rate.

# **FINANCE CHARGE**

The dollar amount the credit will cost you.

# **Amount Financed**

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  1. Amount given to you directly:  2. Amount paid on your account:  3. Amount paid to public officials:	\$2,020.00 \$2,000.00 \$0.00 \$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.

ROA 007630

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

Repayment Plan Disclosure: If you default or loan, we must offer a Repayment Plan to you t e 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 nayment 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 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.

You will be in default and entitled to enter into a Repayment Plan on the day Default, Acceleration, Repossession, and Post-Default Interest. immediately following the date you fail to (i) make a scheduled payment on this loan; (ii) make a scheduled payment on or before the due date for the payment under the terms Grace Period Payments Deferment Agreement; (iii) pay this loan in full on or before the expiration of the initial loan period as set forth herein unless you have entered into a Grace Period Payments Deferment Agreement; (iv) pay this loan in full on or before the expiration of the period as set forth Grace Period Payments Deferment Agreement; or (v) pay any payment under any Grace Period we have extended under NRS 604A.210. We may waive a default and reinstate your account to good status if you bring your account current or make satisfactory payment arrangements with us. However, we are not required to make an offer for you to enter into a Repayment Plan more than once for each loan. Provided that the due date of the repayment plan does not violate the provisions of Nevada Law, you will be in default and not entitled to enter into a Repayment Plan, if you fail (ii) to make a scheduled payment on this loan on or before the due date for the payment under the terms of any repayment plan relating to this loan or (ii) to pay a loan in full on or before the due date any repayment plan relating to the loan. If you are in default and entitled to enter into a Repayment Plan, we may accelerate the balance, but we cannot repossess the Motor Vehicle before offering you a Repayment Plan. If you are in default under the Loan Agreement and Grace Period Payments Deferment Agreement and not entitled to enter into a Repayment Plan or if you are in default under the Repayment Plan, we may seek repossession and sale of the Motor Vehicle as well as any other remedy allowed by Nevada law. If you use fraud to secure a title loan, or if you wrongfully transfer any interest in the Motor Vehicle to a third party, then we may bring a civil action against you for any or all of the following relief: (I) the amount of the ban 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, oross-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 the disclosure and member of a class of persons, or in

- 2. You acknowledge and agree that by entering this Arbitration Provision:
  - (a) YOU ARE WAIVING YOUR RIGHT TO HAVE A TRIAL BY JURY TO RESOLVE ANY DISPUTE ALLEGED AGAINST US OR RELATED THIRD PARTIES:
  - (b) YOU ARE WAIVING YOUR RIGHT TO HAVE A COURT, OTHER THAN A SMALL CLAIMS TRIBUNAL, RESOLVE ANY DISPUTE ALLEGED AGAINST US OR RELATED THIRD PARTIES; and
  - (c) YOU ARE WAIVING YOUR RIGHT TO SERVE AS A REPRESENTATIVE, AS A PRIVATE ATTORNEY GENERAL, OR IN ANY OTHER REPRESENTATIVE CAPACITY, AND/OR TO PARTICIPATE AS A MEMBER OF A CLASS OF CLAIMANTS, IN ANY LAWSUIT FILED AGAINST US AND/OR RELATED THIRD PARTIES.
- 3. Except as provided in <u>Paragraph 6</u> below, all disputes including any Representative Claims against us and/or related third parties <u>shall</u> be resolved by binding arbitration <u>only</u> on an individual basis with you. THEREFORE, THE ARBITRATOR SHALL NOT CONDUCT CLASS ARBITRATION; THAT IS, THE ARBITRATOR SHALL NOT ALLOW YOU TO SERVE AS A REPRESENTATIVE, AS A PRIVATE ATTORNEY GENERAL, OR IN ANY OTHER REPRESENTATIVE CAPACITY FOR OTHERS IN THE ARBITRATION.
- 4. Any party to a dispute, including related third parties, may send the other party written notice by certified mail return receipt requested of their intent to arbitrate and setting forth the subject of the dispute along with the relief requested, even if a lawsuit has been filed. Regardless of who demands arbitration, you shall have the right to select either of the following arbitration organizations to administer the arbitration: the American Arbitration Association (1-800-778-7879) http://www.jamsadr.com. However, the parties may agree to select a local arbitrator who is an attorney, retired judge, or arbitrator registered and in good standing with an arbitration association and arbitrate pursuant to such arbitrator's rules. If the arbitration associations listed above are not available and the parties cannot otherwise agree on a substitute, then any party may petition a court pursuant to section 5 of the Federal Arbitration Act, 9 U.S.C. sections 1-16 to select an arbitration organization, provided such arbitration organization shall enforce the terms of this Loan Agreement and the Arbitration Provision, including the prohibition on class arbitration. The party receiving notice of arbitration organization you have selected or whether you desire to select a local arbitrator. If related third parties or we demand arbitration, you must notify us within twenty (20) days in writing by certified mail return receipt requested of your decision to select an arbitration organization or your desire to select a local arbitrator. If you fail to notify us, then we have the right to select an arbitration organization. The parties to such dispute will be governed by the rules and procedures of such arbitration organization applicable to consumer disputes, to the extent those rules and procedures do not contradict the express terms of this Loan Agreement or the Arbitration Provision, including the limitations on the arbitrator below. You may obtain a copy of the rules and procedures by contacting the arbitration organiza
- 5. Regardless of who demands arbitration, we will advance your portion of the expenses associated with the arbitration, including the filling, 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 tris transaction the court having jurisdiction over this transaction finds, for any reason, that the FAA does not apply to tris transaction the court having jurisdiction over this transaction finds, for any reason, that the FAA does not apply to tris transaction the court having jurisdiction over this transaction finds, for any reason, that the FAA does not apply to tris transaction for any reason, that the FAA does not apply to tris transaction for a court having jurisdiction over this transaction finds, for any reason, that the FAA does not apply to tris transaction for a court having jurisdiction over this transaction finds, for any reason, that the FAA does not apply to tris transaction for a court having jurisdiction over this transaction finds, for any reason, that the FAA does not apply to tris transaction for a court having jurisdiction over this transaction finds, for any reason, that the FAA does not apply to tris transaction for a court having jurisdiction over this transaction finds, for any reason, that the FAA does not apply to the fact that the FAA does not apply to the fact that the FAA does not apply to the fact that the FAA does not apply to the fact that the FAA does not apply to the fact that the FAA does not apply to the fact that the FAA does not apply to the fact that the FAA does not apply to the fact that the FAA does not apply to the fact that the FAA does not apply to the fact that the FAA does not apply to the fact that the FAA does not apply to the fact that the FAA does not apply the fact that the fact that the FAA does not apply the fact that the fact

8. This Arbitration Provision is binding upon and ber you, your respective heirs, successors and assign 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 entening into this Loan Agreement is accurate. You warrant that you are not a debtor under any proceeding in bankruptcy and have no intention to file a petition for relief under any chapter of the United States Bankruptcy Code. You agree that the amount of the loan does not exceed the fair market value of the Motor Vehicle. You agree that you have the ability to repay this Loan Agreement, based upon your current and expected income, obligations, and employment. You acknowledge that the loan does not require a balloon payment of any kind. You further acknowledge that you have read, understand, and agree to all of the terms of this Loan Agreement, including the Waiver of Jury Trial and Arbitration Provision. THIS DOCUMENT IS SUBJECT TO A SECURITY INTEREST IN FAVOR OF, AND PLEDGED AS COLLATERAL TO, WELLS FARGO BANK, NATIONAL ASSOCIATION, AS COLLATERAL AGENT. TitleMax of Nevada, Inc. d/b/aTitleMax Its Authorized Agent

Date

Co-Customer's Signature

# GRACE PERIOD PAYMENTS DEFERMENT AGREEMENT

Account Number: 13969-0135548 Date:

Licensee Name: TitleMax of Nevada, Inc. d/b/a TitleMax Customer Name: Address: 6795 W. Tropicana Avenue Alba Martinez-rodriguez

Las Vegas, NV 89103 Address:

3800 S Decatur Blvd Spc 287 Vehicle Information: Nissan ALTIMA XE 1N4DL01D11C223504 Las Vegas, NV 89103

Co-Borrower Name:

Address:

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

Consideration. You acknowledge and agree that you and we entered into a Title Loan Agreement on 11/15/2014 ("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.

# **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	f 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.

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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 penod 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.

A	a	LICENSEE: TitleMax of Nevada, Inc. d/b/a	TitleMax
Customer's Signature	72-19-14 Date	to Authorized Agent	(2-19-10 Date
Co-Borrower's Signature	Date		

# **Customer Application**

# **Personal Information**

Date State Issued	I ID Number Date	Sonia	Security #
Last Name 00 (1) (	First Name	Middl	
Martin Ezdodrigue	Cell Phone!	Email	IVI/QGKES Address (optional) <sup>††</sup>
Best time to call?	Which number do you prefer that we call?  Description:		
Physical Address (Street Number & Name)_			Apt#
3800 5. DECA	tur Sport 287	Zip	County
City Las VEGAS	1 100	Zip 89/03	clark
Mailing Address (if different from physical address)			***************************************
City	State	Zip	
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		Gross	nd Expected Work Shift Gross
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□ Weekly □ Monthly (last day) □ Monthly		income 7	U Obligation in s
□ Self-Employed		\$ 1/30	szüt
*Alimony, child support or separate maintena	ance income need not be revealed if you do no	t wish to have it considered a	as a basis for repaying this obligation.
Alimony, child support, or separate maintenar Are you currently in bankruptcy?   yes	nce received under: 🗆 court order 🗅 written a	agreement 🗆 oral understa	anding.
The you deficilly in ballwagesy. Byes 72			
Dunisasa Nama	Credit Reference	es	
Business Name CRYSLER	COMPhone#		
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 $\begin{array}{c} APP \quad 009232 \\ {\scriptstyle \mathsf{ROA}} \ 007638 \end{array}$ 

# **Co-Applicant Information**

Date	State Issued ID Number	Date of	Birth	Social	Security	#		
Last Name	First Name			Middle	Name			
Home Phone	Cell Phone <sup>†</sup>			Email A	Address	(optional)††		
Best time to call?	Which number do y	/ou prefer □ Cel	that we call? I Phone					
Physical Address (Street Number & Name)					Apt #	ŧ		
City		State	Zip	Cot	inty			
Mailing Address (if different from physical address)			1					
City		State	e Zip					
Employer * (Source of Income)	Em	ployer Add	ress (Street Nur	mber & Nan	ne)			
City	State		Zip		Time at	Job?	****	
Work Phone #	Job Title		Supervisor					
			Next Payday	/ Ci	ırrent a	nd Expected	Work Sh	ift
Pay Frequency: (check one)					oss	Gross		
□ 1 x & 15 th of month □ 15 th & end of month □ Biw					onthly come	Monthly Obligations		
☐ Weekly ☐ Monthly (last day) ☐ Monthly (1st day	y)   Monthly (3 <sup>rd</sup> day)			''''	301110	Obligations	1	1
□ Self-Employed				\$		\$		
*Alimony child support or separate maintenance income Alimony, child support, or separate maintenance received.	me need not be revealed if you ved under: a court order a wr	do not wis itten agre	h to have it o	onsidere ral unde	ed as a l rstandin	oasis for repayir g.	g this obli	gation.
Are you currently in bankruptcy? pyes no How did you hear about us? (Circle one.)	ED	1			~ .			
How did you hear about us? (Circle one.)  Friend/Referral Name of referrer?	) Mod Saw Store		Television		Yellow P	ages	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, <a href="https://www.ftc.gov">www.ftc.gov</a>.

#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 ENABLED DISCLOSURES, WHICH WE WILL PROVIDE TO YOU AT NO CHARGE. You may request and obtain a copy of the information to future ROA 007639 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 turther 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) <a href="http://www.jamsadr.com">http://www.jamsadr.com</a>, and we will advance all of the expenses associated with the arbitration, including the filling, administrative, hearing and arbitrator's fees. You will be responsible for your attorney's fees, if any. Any appeal of a judgment from a small claims tribunal <a href="https://www.jamsadr.com">shall</a> 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 Arb

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 internation in this Outline Application, you are verifying that all of the internation in this Outline Application is accurate and correct, including the personal references, contact information, employment or source of incorporation.

expected gross monthly income and obligations. You agree that you have months relating to (i) your employment or source of income, and (ii) current agree that you have read and understood all the above statements, income	and expected gross monthly income and obligations. You
Applicant Signature  Applicant Signature	11 /15/2014 Date
Co-Applicant Signature	Date

Affidavit

COUNTY OF Clark  Title Loan Agreement No.: 13969-0135548 Date: 11-15-2014  Customer Name: Alba Martinez-Rodriguez	Licensee Name: TitleMax of Nevada, Inc. d/b/a TitleMax
Address: 3800 S Decatur Blvd Spc 287  Las Vegas, NV 89103  Co-Borrower Name: Address:	Address:  6795 W. Tropicana Suite 140  Las Vegas, Nevada 89103
Vehicle Information: VIN: 1N4DL01D11C223504	Warranger Melec NISSANI Model: Al TIMA 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.

Make: NISSAN Model: ALTIMA XE

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:

License Plate State and No: 129LYK Color: WHI Year: 2001

- 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.

Debaal Harting Kolinger Co-Borrower Signature:

Abi	lity	to	Pay	Sum	mar	y

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	
Pocidusi Monthly Income	\$3,000,00

<sup>*</sup> 210 INS	TALIMENT RATE STRUCT	URE
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	ar13.99%
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	- 7S	2,000.00
Actual Cash to Customer Amount	5	2,000.00
Title Fee Amount	\$	20
Total Loan Amount	\$	2,020
Amortized Loan Payment		\$500.03
Total Bachack Amount		\$3,500,21

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%

	CERTIF	ICATE	OF TITL		
11/25/2014	YEAR MAI 2001 NI ETER MILES S	KE	MODEL ALTIMA XE/ SALES TAX PD	VEHICLE BODY P4D	TITLE NUMBER NV007393071 SS WT GVWR
OWNER(S) NAME AND ADE MARTINEZ-RODRIGUEZ A RODRIGUEZ CUAUHTEMOC 3800 S DECATUR BLVD LAS VEGAS NV 89103-	LBA M .C SPC 287		OR		
LIENHOLDER NAME AND A TITLEMAX OF NEVADA 6795 W TROPICANA AVI LAS VEGAS NV 89103 LIENHOLDER RELEASE -	INC DBA TITLEME SUITE 140		SCRIBED ON TI	HIS TITLE IS HER	EBY RELEASED:
SIGNATURE OF AUTHORIZ PRINTED NAME OF AGEN	_	DATE			
FEDERAL AND STATE LAW REQUESTED OR PROVIDING A FALTER The undersigned hereby certifies the vertices.	UIRES THAT YOU STATE 1 SE STATEMENT MAY RESU shicle described in this title ha	THE MILEAGE : JLT IN FINES A s been transterre	d to the following buyers	s):	AND
Printed Full Legal Name of Buyer			Nevada Driver's Lice	nse Number or Identific	etion Number 🔲 OR
Printed Full Legal Name of Buyer			Nevada Driver's Lice	nse Number or Identific	ation Number
Address i certify to the best of my knowledge  ODOMETER READING	ge the odometer reading is  NO  TENTHS	The odometer I	age of the vehicle unli ated is in excess of its reading is not the actual I year over 9 years old.	i mileage. WARNING: ODG	Zip Code statements is checked. METER DISCREPANCY.
Signature of Seller(s)/Agent/Dealersh	in		Printed Nam	e of Seller(s)/Agent/Deale	ership
্বাত্র Signature of Seller(s)/Agent/Dealersh	ap			ımber	Date of Sale

ALTERATION OR ERASURE VOIDS TAS IF ...

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.

Signature of Buyer

VP-2 (Aev. 8/10)



Printed Full Legal Name of Buyer

(THIS IS NOT A TITLE NO.)

CONTROL NO.

# Contact Information

# 11/15/2014

Company: Titlemax (314391)

Telephone: 404-542-6618

Fax:

Contact: Suzanne Gillespie

E-Mail: suzanne.gillespie@titlemax.biz

# Notes

# Vehicle Info For 2001 Nissan Altima GXE 4D Sedan

MSRP: \$17,140

Fin Adv: \$2,850

Equip Ret: \$18,738

Tire Size: 195/65R15 Base HP: 155 @ 5600

Taxable HP: 19.6

Model Number: 05751 Price Includes: AT AC VIN: 1N4DL01D11C223504

UVC: 2001640040

MPG: 21/28

Weight: 3027

Fuel Type: Gas

Wheelbase: 103.1

End of Term

Months:

Adj. State: National

Mileage: 0

Mileage Cat: B

Cylinders: 4

Transmission: A

Drive Train: FWD

End of Term 0

Mileage:

# Wholesale Black Book values as of 11/14/2014

	X-CL		Clean Average		
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		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

Rough X-CL Clean **Average** 

	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	<b>End Of Term</b>
Base	N/A							
Options	\$0	\$0	\$0	\$0	\$0	\$0	\$0	N/A
Mileage	N/A							
Total	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 Nam	ne Type	<del></del>	(	Coll. Value	Advanced	Fees.	Paid	Amt. Due	EXT's
13969-0135548 11/15/2014		iguez, Alb A9			\$3,500.21	\$2,020.00	\$1,599.02	\$1,333.00	\$2,286.02	0
Transaction # Type	Trans. Date	New Due Da	te Pro?	'Rev?		Principal	Fees	Amt Paid	Due	•
13969-0135548-1 NEL	11/15/2014 1		Х	-		\$2,020.00	\$0.00	\$0.00	\$2,020.00	
13969-0135548-2 FEE	12/15/2014 7:		Х	-		\$0.00	\$323.00	\$0.00	\$323.00	
13969-0135548-3 LOG	12/16/2014 9:		Х	_		\$0.00	\$0.00	\$0.00	\$0.00	
13969-0135548-4 LOG	12/19/2014 3:		Х	_		\$0.00	\$0.00	\$0.00	\$0.00	
13969-0135548-5 PMT	12/19/2014 3:	1/14/2015	Х	_		(\$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)	\$10.7 <b>6</b>	\$323.00	(\$312.24)	
13969-0135548-9 FEE	2/13/2015 6:5	210/2010	x	_		\$0.00	\$307.07	\$0.00	, ,	
13969-0135548-10 LOG	2/14/2015 9:4		x	_		\$0.00			\$307.07	
13969-0135548-11 LOG							\$0.00	\$0.00	\$0.00	
13969-0135548-12 LOG	2/14/2015 3:3		X	-		\$0.00	\$0.00	\$0.00	\$0.00	
	2/16/2015 9:2		Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
13969-0135548-13 LOG	2/18/2015 10:		Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
13969-0135548-14 LOG	2/18/2015 5:1		Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
13969-0135548-15 LOG	2/19/2015 12:		Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
13969-0135548-16 LOG	2/19/2015 2:5		Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
13969-0135548-17 LOG	2/24/2015 12:		Х	-		<b>\$0</b> .00	\$0.00	\$0.00	\$0.00	
13969-0135548-18 LOG	2/25/2015 11:		Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
13969-0135548-19 LOG	2/25/2015 11:		Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
13969-0135548-20 LOG	2/25/2015 4:2		Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
13969-0135548-21 LOG	2/25/2015 4:3		Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
13969-0135548-22 LOG	2/26/2015 9:3		Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
13969-0135548-23 LOG	2/26/2015 4:3		Х	_		\$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		
13969-0135548-26 LOG	2/27/2015 4:5		x	_		\$0.00	\$0.00	\$0.00 \$0.00	\$0.00	
13969-0135548-27 LOG	2/28/2015 9:5		x	_					\$0.00	
13969-0135548-28 LOG			X			\$0.00	\$0.00	\$0.00	\$0.00	
13969-0135548-29 LOG	2/28/2015 3:0			-		\$0.00	\$0.00	\$0.00	\$0.00	
	3/2/2015 9:54		Х	-		<b>\$0</b> .00	\$0.00	\$0.00	\$0.00	
13969-0135548-30 LOG	3/2/2015 5:02		Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
13969-0135548-31 LOG	3/3/2015 9:37		Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
13969-0135548-32 LOG	3/3/2015 4:48		Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
13969-0135548-33 LOG	3/4/2015 9:29		Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
13969-0135548-34 LOG	3/4/2015 1:18		Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
13969-0135548-35 LOG	3/4/2015 5:01		Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
13969-0135548-36 LOG	3/5/2015 9:29		Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
13969-0135548-37 LOG	3/5/2015 5:03		Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
13969-0135548-38 LOG	3/6/2015 10:2		Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
13969-0135548-39 LOG	3/6/2015 4:33		Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
13969-0135548-40 LOG	3/7/2015 10:4		Х	_		\$0.00	\$0.00	\$0.00	\$0.00	
13969-0135548-41 PMT	3/7/2015 3:02	3/15/2015	Х	_		<b>\$0</b> .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		
13969-0135548-46 LOG	3/21/2015 10:		x	_		\$0.00	\$0.00		\$0.00	
13969-0135548-47 LOG	3/21/2015 10.		x	-				\$0.00	\$0.00	
13969-0135548-48 LOG	3/23/2015 11:		x	-		\$0.00 \$0.00	\$0.00	\$0.00	\$0.00	
				-		\$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		Х	-		\$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		Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
13969-0135548-53 LOG	3/26/2015 9:3		Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
13969-0135548-54 LOG	3/26/2015 4:5		Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
13969-0135548-55 LOG	3/27/2015 11:		Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
13969-0135548-56 LOG	3/27/2015 6:4		Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
13969-0135548-57 LOG	3/28/2015 9:5		Х	_		\$0.00	<b>D</b> 1000	000	<b>1</b> \$0.00	
13969-0135548-58 LOG	3/28/2015 3:0		Х	_		\$0.02	<b>D</b> .00	UUSZ		
13969-0135548-59 LOG	3/30/2015 9:2		Х	_		\$0.00		ROA 907	•	
13969-0135548-60 LOG	3/30/2015 4:4		Х	-		\$0.00	\$0.00	1107,001	\$0.00	
Cash Advance Snanshot Den	n+ 02 2E 40 DE	2- /ADAGO) Dai:	dad. E.	ا بيمان		44.42 ARE D. U				4

1/15/2014    D# Orig. Date   Customer Name   Type   Coll. V	Principal \$0.00	\$0.00 \$0.00	\$1,333.00 \$0.00	### Due EXT   ### \$0.00   ###	<u>"s</u> 0
13969-0135548-76 LOG 4/10/2015 5:0 X - 13969-0135548-77 FEE 4/14/2015 7:0 X - 13969-0135548-78 LOG 5/7/2015 8:45 X - 13969-0135548 Totals: 1		\$1,599.02	\$1,333.00	\$2,286.02	0

Customer Recei\_t/Repayment Plan Recei\_ (210 day loan)

Oustomer rece_/	Urtepaymer	it i idii iteeei (2 io day iodii)
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		DATE/TIME OF RECEIPT OF PAYMENT: 04/10/2015 05:51:56 PM
LOAN AGREEMENT DATE: 11/15/2014 12:32:40 PM		
If you have multiple loans, this payment was loan number identified above.	applied to the	
AMOUNT PAID: \$323.00	AGENT RECEIVI Angela O'Hare	NG PAYMENT:
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	<del> </del>
BALANCE DUE ON LOAN:	\$2,243.67	
NEXT SCHEDULED DUE DATE:	4/14/2015	
<ul> <li>□ Account paid in full by rescission.</li> <li>□ Account paid in full.</li> <li>□ Title Returned Upon Payment in Full Vehicle's Title to you.</li> <li>□ Repayment Plan Agreement.</li> <li>□ Grace Period Plan Agreement.</li> </ul>	I. By signing below,	you acknowledge that upon repayment in full, we returned the
		e payment information noted above is accurate. You further d Borrower Identification Statement is still accurate.
TAMES PICHARY SAIMER Printed Name	signature	In Sal

 $\mathop{\mathrm{APP}}_{\mathsf{ROA}} \mathop{009243}_{\mathsf{007649}}$ 

Customer Recent/Repayment Plan Receip (210 day loan)

		(210 day loan)
NAME AND ADDRESS OF THE LICENSEE Tm Las Vegas Nv #36	<b>:</b> :	PAYMENT MADE ON BEHALF OF OR BY:
6795 W. Tropicana Avenue		Alba Martinez-rodriguez
Las Vegas, NV 89103		
LOAN AGREEMENT IDENTIFICATION NO		DATE/TIME OF RECEIPT OF PAYMENT:
13969-0135548		03/07/2015 03:02:23 PM
LOAN AGREEMENT DATE: 11/15/2014 12:32:40 PM		
If you have multiple loans, this payment was loan number identified above.	applied to the	
AMOUNT PAID:	AGENT RECEIVI	NG PAYMENT:
\$320.00	Mekwanya Clay	
TODAY'S PAYMENT ITEMIZATION		
PRINCIPAL PAID:	\$0.00	<del></del>
INTEREST PAID:	\$320.00	
CUARCEO PAIR		
CHARGES PAID:	\$0.00	
FEES PAID:	\$0.00	<del>\</del>
TOTAL AMOUNT PAID TODAY:	\$320.00	
BALANCE DUE ON LOAN:	\$2,206.65	<del></del>
NEXT SCHEDULED DUE DATE:	3/15/2015	<del></del>
Account paid in full by rescission.		
☐ Account paid in full.		
Title Returned Upon Payment in Full.	By signing below, y	ou acknowledge that upon repayment in full, we returned the
Vehicle's Title to you.  Repayment Plan Agreement.		
Grace Period Plan Agreement.		
Jan		
Acknowledgments. By signing below, you ac epresent that the information previously provi	cknowledge that the ded on the Covered	раутель information noted above is accurate. You further Вогтоwer Identification Statement is still accurate.
· · · · · · · · · · · · · · · · · · ·		and the state of t
J. Frahad Salman	•	
rinted Name	Signature	

Customer Rece	<i>ur</i> cepaymen	t Plan Receip (2 to 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	-	DATE/TIME OF RECEIPT OF PAYMENT: 01/15/2015 02:16:59 PM
LOAN AGREEMENT DATE: 11/15/2014 12:32:40 PM		•
If you have multiple loans, this payment was loan number identified above.	applied to the	
AMOUNT PAID: \$323.00	AGENT RECEIVII Mekwanya Clay	NG PAYMENT:
TODAY'S PAYMENT ITEMIZATION		
PRINCIPAL PAID:	\$32.44	
INTEREST PAID:	\$290.56	<del></del>
CHARGES PAID:	\$0.00	
FEES PAID:	\$0.00	<del></del>
TOTAL AMOUNT PAID TODAY:	\$323.00	
BALANCE DUE ON LOAN:	\$1,986.63	<del></del>
NEXT SCHEDULED DUE DATE:	2/13/2015	
Vehicle's Title to you.  ☐ Repayment Plan Agreement.  ☐ Grace Period Plan Agreement.  Acknowledgments. By signing below, you a	acknowledge that th vided on the Covere	you acknowledge that upon repayment in full, we returned the e payment information noted above is accurate. You further d Borrower Identification Statement is still accurate.
1/ rutiemil	( /-	-/<-/<

Signature

 $\mathop{\mathrm{APP}}_{\mathsf{ROA}} \underset{\mathsf{007651}}{009245}$ 

Printéd Name

Customer Recen	<i>ou</i> Repaymen	it Plan Recei, (210 day loan)
NAME AND ADDRESS OF THE LICENSE Tm Las Vegas Nv #36 6795 W. Tropicana Avenue Las Vegas, NV 89103	E:	PAYMENT MADE ON BEHALF OF OR BY: Alba Martinez-rodriguez
LOAN AGREEMENT IDENTIFICATION NO 13969-0135548	<b>O</b> .	DATE/TIME OF RECEIPT OF PAYMENT: 12/19/2014 03:32:39 PM
LOAN AGREEMENT DATE: 11/15/2014 12:32:40 PM		·
If you have multiple loans, this payment was loan number identified above.	as applied to the	
AMOUNT PAID: \$367.00	AGENT RECEIVI Mekwanya Clay	
TODAY'S PAYMENT ITEMIZATION	N	*
PRINCIPAL PAID:	\$0.93	· · · · · · · · · · · · · · · · · · ·
INTEREST PAID:	\$366.07	<del></del>
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	
Vehicle's Title to you.	ı <b>ll.</b> By signing below,	you acknowledge that upon repayment in full, we returned the
<ul><li>□ Repayment Plan Agreement.</li><li>□ Grace Period Plan Agreement.</li></ul>		٧
Acknowledgments. By signing below, you represent that the information previously pro		e payment information noted above is accurate. You further d Borrower Identification Statement is still accurate.
Printed Name	ognature	

APP 009246 ROA 007652

# T UR w to ti

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:

1 2 3

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.

Te 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

	The state of the s	
	UNITED STATES POSTAL SERVICE • Certificate Of Mailing	To pay fee, a
Thi Fro	s form may be used for domestic and international mail has been presented to USPS® for mailing.  m:	meter postag
	TILEMAN	
	6795 W. Tropicana Ave. Suite 140 Las Vegas, NV 20103	1
To:	Las Vegas, NV 89103	15/
	Alba Martinez Dagrio	Postmark H

3/16/2015 will be \$484.15.

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

m APP ~009247

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.  $\Delta PP - \Omega QAB$ 

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.

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 taza que no exceda la taza cobrada durante el plazo original del contrato; o (2) cualquier costo de apertura, costos de levantamiento, costos de cobranzas, costos de transacción, costos de negociación, costos de manejo, costos de procesamiento, costos de atraso, costos de la mora o cualquier otro costo sin importar que nombre se le de.

Adicionalmente, si usted acepta participar en un Plan de Pago, honraremos las condiciones del Plan de Pago, y al menos que la Ley de Nevada autorice lo contrario nosotros (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.

A - 273

# Title Loan Agreement

Date: 1/24/2015			THE LOSIT AGREEME	#11L		•	
Customer & Co-Cus	stomer information	ACCOUNT NUM	IBER: 13969-01478				Number: 13969-014789
FIRST NAME Hayden James SSN	LAST NAME Wilson		CO-CUSTOMER FIRS			CO-CUSTOM	ER LAST NAME
STREET ADDRESS	DRIVERS LIC./ST	ATE ID. NO	CO-CUSTOMER SSN	CC			LIC./STATE ID. NO.
5066 S. Rainbow Blvd. #	204		CO-CUSTOMER STR				
City Las Vegas	STATE NV	ZIP CODE 89118	CO-CUSTOMER CITY	(	CO-CUSTON	MER STATE	CO-CUSTOMER ZIP CODE
HOME PHONE	DATE OF BIR	TH	CO-CUSTOMER HOM				MER DATE OF BIRTH
Motor Vehicle & Informa	& Licensee	LICENSEE'S HOU	IRS OF OPERATION:			<u> </u>	
LICENSEE NAME TitleMax of Nevada, Inc. o	d/b/a TitleMay		2:00 A.M. to 7:00 P.M., Satur	day 10:00 /	A.M. to 4:00	P.M., Closed S	Sunday
LICENSEE STREET ADD 6795 W. Tropicana Avenu	RESS	(702)221-1050	LICENSEE CITY	LICEN	SEE STATE	=	
VEHICLE IDENTIFICATION 1N6AA07A47N212247	ON NUMBER (VIN)		Las Vegas ICENSE PLATE	NV		J 1	CENSEE ZIP CODE 103
VEHICLE YEAR 2007	VEHICLE MAKE Nissan	VEHICL	E MODEL COLC				

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.

White

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 address as we direct you in writing. If any Due Date falls on a date we are not open for business, then you agree to pay us on the next business day, and we Agreement, 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 Above.

APP 009253 ROA 007659

# FEDERAL TRUTH-IN-LENDING DISCLOSURES

# **ANNUAL** PERCENTAGE RATE

The cost of your credit as a vearly 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

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

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

For purposes of this Loan Agreement, the term "grace period" means the gratuitous period of payments deferment (i) which we offer to Grace Period. 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 or loan, we must offer a Repayment Plan to you t process of alternative dispute resolution, or before we repossesses the Motor Vehicle,

e we commence any civil action or

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.

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

Nevada law governs this Loan Agreement, except the Federal Arbitration Act ("FAA") governs the Waiver of Jury Governing Law and Assignment. 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 arbitration. 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 indifectly 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 <u>Paragraph 6</u> below, all disputes including any Representative Claims against us and/or related third parties <u>shall</u> be resolved by binding arbitration <u>only</u> on an individual basis with you. THEREFORE, THE ARBITRATOR SHALL NOT CONDUCT CLASS ARBITRATION; THAT IS, THE ARBITRATOR SHALL NOT ALLOW YOU TO SERVE AS A REPRESENTATIVE, AS A PRIVATE ATTORNEY GENERAL, OR IN ANY OTHER REPRESENTATIVE CAPACITY FOR OTHERS IN THE ARBITRATION.
- 4. Any party to a dispute, including related third parties, may send the other party written notice by certified mail return receipt requested of their intent to arbitrate and setting forth the subject of the dispute along with the relief requested, even if a lawsuit has been filed. Regardless of who demands arbitration, you shall have the right to select either of the following arbitration organizations to administer the arbitration: the American Arbitration Association (1-800-778-7879) http://www.adr.org, or JAMS (1-800-352-5267) http://www.jamsadr.com. However, the parties may agree to select a local arbitrator who is 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 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 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 provisio
- 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 decide, with or without a hearing, any motion that is substantially similar to a motion to dismiss for failure to state a claim or a motion for summary judgment. In conducting the arbitration proceeding, the arbitrator shall not apply any federal or state rules of civil procedure or evidence. If allowed by statute or applicable law, the arbitrator may award statutory damages and/or reasonable attorneys' fees and expenses. If the arbitrator renders a decision or an award in your favor resolving the dispute, then you will not be responsible for reimbursing us for your portion of the Arbitration Fees, and we will reimburse you for shall require you to reimburse us for the Arbitration Fees we have advanced, not to exceed the amount which would have been assessed as court costs if the dispute had been resolved by a state court with jurisdiction, less any Arbitration Fees you have previously paid. At the timely request of any party, the arbitrator shall provide a written explanation for the award. The arbitrator's award may be filed with any court having jurisdiction.
- 3. 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 urisdiction. Any dispute, which cannot be adjudicated within the jurisdiction of a small claims tribunal, shall be resolved by binding arbitration. Any appeal of is (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 emedies such as set off or repossession, or (c) to obtain provisional or ancillary remedies such as pre-judgment seizure of property, detinue, replevin, or 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 rebitration, including any counterclaim asserted.
- . This Arbitration Provision is made pursuant to a transaction involving interstate commerce and shall be governed by the FAA. If a final non-appealable dgment 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 bitrate shall be governed by the arbitration law of the State of Nevada.

APP 009256

benefits us, our successors and assigns, and related third parties. The Arbitration Provision continues in full force and effect, even if your oblig been prepaid, paid or discharged through bankruptcy. The Arbitration Provision survives any termination, amendment, expiration or performant transaction between you and us and continues in full force and effect unless you and we otherwise agree in writing.	nce of any
9. <b>OPT-OUT PROCESS</b> . You may choose to opt-out of this Arbitration Provision but <u>only</u> by following the process set-forth below. If you do subject to this Arbitration Provision, then you must notify us in writing within sixty (60) calendar days of the loan date at the following addres Nevada, Inc. d/b/a TitleMax, Attn: Legal Dept, P.O. Box 8323, Savannah, GA 31412. Your written notice must include your name, address 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 ap Loan Agreement.	ss: TitleMax of
Acknowledgments. This Loan Agreement contains a binding Waiver of Jury Trial and Arbitration Provision. By signing this Loan Agree 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 to into this Loan Agreement is accurate. You warrant that you are not a debtor under any proceeding in bankruptcy and have no intention to fill 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 Vehicle. You agree that you have the ability to repay this Loan Agreement, based upon your current and expected income, oblemployment. You acknowledge that the loan does not require a balloon payment of any kind. You further acknowledge that you understand, and agree to all of the terms of this Loan Agreement, including the Waiver of Jury Trial and Arbitration Provision.	pefore entering e a petition for the of the Motor
THIS DOCUMENT IS SUBJECT TO A SECURITY INTEREST IN FAVOR OF, AND PLEDGED AS COLLATERAL TO, WELLS FARGO BANK, ASSOCIATION, AS COLLATERAL AGENT.	<u>National</u>
TitleMax of Nevada, Inc. d/b/aTitleMax  Oi/24/15  Customer's Signature  Date  Its Authorized Agent  Date	·
Co-Customer's Signature Date	

# stomer Application

# Personal Information

Date 01/23/2015 State	Issued ID Number	te of Birti Socia	al Security#
Last Name	First Name   BYDGJ	Midd	le Name
Home Phone	Ceil Phonet	Emai	I Address (optional)+1
Best time to c	Which number do you prefer that we d	1	
	☐ Home Phone		
Physical Address (street Number & Name)			
City 50	OGG S. RANBON BIND State	T7:	Apt # 204
Mailing Address (if different from physical addre	/ V 1/	Zip 89118	County
SATTE AS ABOVE City			
City	State	Zip	
Employer * (Source of Income)	Source of In	come	
-			
Pay Frequency: (check one)		Next Payday Current ar Gross	d Expected Work Shift Gross
☐ 1 <sup>st</sup> & 15 <sup>th</sup> of month ☐ 15 <sup>th</sup> & end of	month □ Biweekly (every 2 weeks)	Monthly	Monthly
<ul><li>✓ Weekly □ Monthly (last day) □ Monthly (last day) □ Monthly (last day)</li><li>□ Self-Employed</li></ul>	nthly (1st day) D Monthly (3rd day)	0//50/15 Income	Obligatio ns
*Alimony, child support or senarate main	ttenance income need not be according	\$3500	\$ 4500
Alimony, child support, or separate main Are you currently in bankruptcy? pyes	ntenance income need not be revealed if you detenance received under. a court order a written	o not wish to have it considered as ten agreement	a basis for repaying this obligation, iding.
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Busines	Credit Refere	ences	
Address			
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Address			
Address			در ب
Nome ?	Personal Refer	rences	
			and the second s
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APP 009258 ROA 007664

Co-Applicant Information State Issued ID Number Date Date of Birth Social Security# First Name ast Name Middle Name Ceil Phone Home Phone Email Address (optional) Which number do you prefer that we call? Best time to call? ☐ Home Phone □ Ceil Phone Apt# Physical Address (Street Number & Name) City State Zip County Mailing Address (If different from physical address) City State Zio Employer Address (Street Number & Name) Employer \* (Source of Income) State Time at Job? Joh Title Work Phone # Supervisor Next Payday Work Shift Current and Expected Pay Frequency: (check one) Gross Gross ☐ 1st & 15th of month ☐ 15th & end of month ☐ Biweekly (every 2 weeks) Monthly Monthly Income Obligations □ Monthly (3<sup>rd</sup> day) ☐ Self-Employed \*Alimony, child support or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation. Alimony, child support, or separate maintenance received under: or court order or written agreement or oral understanding. Are you currently in bankruptcy? - yes

#### ADDITIONAL TERMS AND CONDITIONS OF THIS CUSTOMER APPLICATION

Television

Other:

Yellow Pages

Repeat Customer

Saw Sto

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

th Consent to E-mail Communications and Electronic Disclosures. You are not required to provide your email address. If you provided your email address. and authorized us to send emails to you ("Your Consent"), then you are requesting to receive emails from us. This includes disclosures and solicitations. You further consent to the use and acceptance of electronic records, and electronic disclosures. This Consent to E-mail Communications and Electronic Disclosures informs you of your rights when receiving legally required disclosures, notices, and any other information from us. By providing Your Consent, you acknowledge receipt of this disclosure. You consent to the use of electronic records, and disclosures. The emails and disclosures we may send, may include for example, disclosures or notices under state or federal law, including those pursuant to the Equal Credit Opportunity Act, Truth in Lending Act, Gramm-Leach-Bliley Act, and other disclosures or notices under applicable federal, state or local laws or regulations, or any other notices; information, or solicitations we may send. You may request a paper copy of any emailed disclosures by submitting a request through the link found within the emails. You may also send a written request to TitleMax, P. O. Box 8323, Savannah, GA 31412. We will provide such paper copies to you at no charge. We will retain all Disclosures as required by applicable law. Your Consent only applies to emails we send and receive. You consent to electronically receiving disclosures relating to transactions, accounts, and other emails electronically. Before deciding to obtain electronic disclosures, you acknowledge that you considered whether you have the required hardware and software capabilities. To access and retain Disclosures electronically, you will need to use the following computer software and hardware; a PC with Internet access and an Internet Browser that meets the following minimum requirements: Microsoft® Internet Explorer 6.1 or later versions or Mozilla Firefox 2.0 or later versions. The specific Internet Browser must also support at least 128-bit encryption. To read some documents, you will need a PDF file reader like Adobe® Acrobat Reader. If these requirements change and a material risk arises that you won't receive Disclosures electronically, we will notify you. You will need a printer or long-term storage, such as a disk drive, to retain, download, or print the Disclosures. You may withdraw Your Consent at any time. If you want to withdraw Your Consent, submit a request through the link in any email we send, or write to the address found in this disclosure. If you withdraw Your Consent, such withdrawal will not affect the legal effectiveness, validity, or enforceability of prior electronic Disclosures. If your electronic address, mailing address, telephone number, or any information you provided changes, then you agree to inform us. You may contact us by clicking the appropriate link in any email, or writing to the address in this disclosure. BY PROVIDING YOUR EMAIL ADDRESS, AND THEREBY AGREEING, YOU ACKNOWLEDGE AND AGREE THAT YOU: (1) CAN ACCESS THE DISCLOSURES IN THE DESIGNATED FORMATS DESCRIBED ABOVE, (2) READ THE INFORMATION ABOUT ELECTRONIC RECORDS, AND DISCLOSURES, IN THIS CONSENT TO EMAIL COMMUNICATIONS AND ELECTRONIC DISCLOSURES, (3) CONSENT TO HAVING DISCLOSURES PROVIDED OR MADE AVAILABLE TO YOU IN ELECTRONIC FORM, (4) CONSENT TO DOING BUSINESS WITH US ELECTRONICALLY, AND (5 TO FOUR TO FORM) OF ANY EMAILED DISCLOSURES, WHICH WE WILL PROVIDE TO YOU AT NO CHARGE. You may request and politing copy of this plantage of the provide to You have the copy of this plantage of the provide to You have the copy of the plantage of reference. ROA 007665

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

Friend/Referral Name of referrer?

Internet

Rillhoard

†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 faise.

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) <a href="http://www.iamsadr.com">http://www.iamsadr.com</a>, 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 <a href="http://www.iamsadr.com">shall</a> be resolved by binding arbitration. The arbitration shall not conduct class arbitration. The arbitration hearing will be conducted in the county in which this Customer Application was signed. If the arbitration associations listed above are not available and the parties cannot otherwise agree on a substitute, then any party may petition a court pursuant to section 5 of the Federal Arbitration Act, 9 U.S.C. sections 1-16 to select an arbitration organization, provided such arbitration organization shall enforce the terms of this Customer Application and the Arbi

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

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

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

#### Ability to Repay Verification.

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

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

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

Date

# 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

**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 under the terms of the Grace Period Payments Deferment Agreement:	\$8,846.50	

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

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

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

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

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

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

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

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

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

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

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

Customer's Signature	02/24/15 Date	Its Authorized Agent	
Co-Borrower's Signature	Date		

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

2/24/15

#### Affidavit

STATE OF NEVADA COUNTY OF Clark Title Loan Agreement No.: 13969-0147899 Date: 1-24-15 Licensee Name: TitleMax of Nevada, Inc. d/b/a TitleMax Customer Name: Hayden J. Wilson Address: Address: 5066 S. Rainbow Blvd. #204 Las Vegas, NV 89118 6795 W Tropicana Ave Suite140 Co-Borrower Name: Las Vegas, NV 89103 Address: Vehicle Information: VIN: 1N6AA0/A4/N212247 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 is law 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:

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	18.99%
Add-On to Current Loan or Multi-Car	Multi Car
Residual Monthly Income	\$2,000.00

Tier	S	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

,	/ehicle Value - Max. Loan Amount Inc. Title Fee	\$	7,700
l	nterest Rate		10.99%
	Max Cash to Customer Amount	\$	7,700,00
	Actual Cash to Customer Amount	#\$:	5,000.00
1	itle Fee Amount	\$	-
7	otal Loan Amount	\$	5,000
P	Amortized Loan Payment		\$1,060.73
T	otal Payback Amount		\$7,425.13
P	Minimum Payment to Extend		\$549.50
G	Grace Period Plan # of Months (0% Interest)		7
G	irace Period Plan Payment (0%)		\$714.29
	Amortized Loan Payment Total Payback Amount		

# CHÓOSE THIS CASHWISE LOAN TYPE

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

# ATE OF NEVAD

DEPARTMENT OF MOTOR VEHICLES

# CERTIFICATE OF TITLE

VIN YEAR MAKE MODEL VEHICLE BODY INGAA07A47N212247 2007 NISS TITAN XE/S TOW

VEHICLE BODY

TITLE NUMBER NV007507725

DATE ISSUED 01/24/2015 VEHICLE COLOR

ODOMETER MILES 108912 ODOMETER BRAND

ACTUAL MILES

FUEL TYPE SACES TAX PD SEMPTY WIT GROSS WIT G

.GVWR 7200

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

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 fitte has been transferred to the following buyer(s):

Printed Full Legal Name of Buyer

Nevada Driver's License Number or Identification Number

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

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 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

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

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

Signature of Buyer

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

PHEEBES THIS IS NOT A TITLE NO.)

CONTROL NO.

Printed Full Legal Name of Buyer

VP-2 (Rev. 8/10)

#### **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

Fin Adv: \$14,400

Equip Ret: \$35,336

Tire Size: 265/70R18

Base HP: 317 @ 5200

Taxable HP: 35.3

Model Number: 21917

Price Includes: AT AC 8CY

VIN: 1N6AA07A7

UVC: 2007640264

MPG: 14/18

Weight: 6422

Fuel Type: Gas

Wheelbase: 139.8

End of Term 0 Months:

Adj. State: National

Mileage: 0

Mileage Cat: D

Cylinders: 8

Transmission: A

Drive Train: RWD

End of Term  $_{0}$ 

Mileage:

#### Wholesale Black Book values as of 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

Clean Average Rough APP 009269

	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	<b>\$</b> Q	\$0	\$0
Total	N/A	\$17,525	\$14,975	\$12,400

# Residual Black Book values as of 1/1/2015

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

# **Black Book Add/Deducts**

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

# Cash Advance Snapshot Report Filter (Location: 13969 Customer: 13969-0067239 Ordered by Date)

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

# 01/24/2015

# Orig. Date	Customer Name Tyr		Coll. Value	Advanced	Fees.	Paid	Amt. Due	EXT's
69-0147899 01/24/2015	Wilson, Hayden James B	3	\$7,425.17	\$5,000.00	\$1,79 <u>5</u> .03	\$1,550.00	\$5,245.03	(
Transaction # Type		ite Pro? Rev	7	Principal	Fees	Amt Paid	Due	
13969-0147899-1 NEL	1/24/2015 1:1	Х -		\$5,000.00	\$0.00	\$0.00	\$5,000.00	
13969-0147899-2 FEE	2/23/2015 7:0	Х -		\$0.00	\$549.50	\$0.00	\$549.50	
13969-0147899-3 LOG	2/24/2015 9:0	<b>X</b> -		\$0.00	\$0.00	\$0.00	\$0.00	
13969-0147899-4 LOG	2/24/2015 2:2	Х -		\$0.00	\$0.00	\$0.00	\$0.00	
13969-0147899-5 LOG	2/24/2015 4:0	Х -		\$0.00	\$0.00	\$0.00	\$0.00	
13969-0147899-6 PMT	2/24/2015 5:1 2/23/2015	Х -		\$0.00	\$18.32	\$400.00	(\$381.68)	
13969-01 <b>47</b> 899-7 LOG	2/24/2015 5:1	Х -		\$0.00	\$0.00	\$0.00	\$0.00	
13969-0147899-8 LOG	2/27/2015 4:2	Х -		\$0.00	\$0.00	\$0.00	\$0.00	
13969-0147899-9 LOG	2/28/2015 3:3	Х -		\$0.00	\$0.00	\$0.00	\$0.00	
13969-0147899-10 PMT	3/2/2015 11:1 3/25/2015	Х -		\$0.00	\$109.90	\$150.00	(\$40.10)	
13969-0147899-11 LOG	3/2/2015 11:2	Х -		\$0.00	\$0.00	\$0.00	\$0.00	
13969-0147899-12 FEE	3/25/2015 7:0	Х -		\$0.00	\$421.28	\$0.00	\$421.28	
13969-0147899-13 LOG	3/26/2015 4:4	Х -		\$0.00	\$0.00	\$0.00	\$0.00	
13969-0147899-14 LOG	3/27/2015 6:4	Х -		\$0.00	\$0.00	\$0.00	\$0.00	
13969-0147899-15 PMT	3/28/2015 3:4 3/25/2015	Х -		\$0.00	\$54.95	\$500.00	(\$445.05)	
13969-0147899-16 LOG	3/28/2015 3:5	Х -		\$0.00	\$0.00	\$0.00	\$0.00	
13969-0147899-17 LOG	3/30/2015 4:5	Х -		\$0.00	\$0.00	\$0.00	\$0.00	
13969-0147899-18 PMT	3/30/2015 6:2 4/24/2015	Х -		\$0.00	\$36.63	\$50.00	(\$13.37)	
13969-0147899-19 LOG	4/23/2015 2:5	Х -		\$0.00	\$0.00	\$0.00	\$0.00	
13969-0147899-20 LOG	4/24/2015 9:3	Х -		\$0.00	\$0.00	\$0.00	\$0.00	
13969-0147899-21 LOG	4/24/2015 6:0	Х -		\$0.00	\$0.00	\$0.00	\$0.00	
13969-0147899-22 FEE	4/24/2015 7:2	Х -		\$0.00	\$457.92	\$0.00	\$457.92	
13969-0147899-23 LOG	4/25/2015 10:	Х -		\$0.00	\$0.00	\$0.00	\$0.00	
13969-0147899-24 LOG	4/25/2015 3:4	Х -		\$0.00	\$0.00	\$0.00	\$0.00	
13969-0147899-25 LOG	4/27/2015 9:1	Х -		\$0.00	\$0.00	\$0.00	\$0.00	
13969-0147899-26 LOG	4/28/2015 9:0	Х -		\$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	Х -		\$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	Δ		\$5,000.00	\$1,795.03	\$1,550.00	\$5,245.03	
				,	y - y <del></del>	, ,,	, -,	
24/2015 Totals: 1			\$7,425.17	\$5,000.00	\$1,795.03	\$1,550.00	\$5,245.03	
			+-,	, -, - <del> </del>	T -,- T - T -	· -,	Ţ-, <del>-</del> . <b></b>	

Customer Receipt/Repayment Plan Receipt 10 day loan) NAME AND ADDRESS OF THE LICENSEE: PAYMENT MADE ON BEHALF OF OR BY: Tm Las Vegas Nv #36 Hayden James Wilson 6795 W. Tropicana Avenue Las Vegas, NV 89103 LOAN AGREEMENT IDENTIFICATION NO. DATE/TIME OF RECEIPT OF PAYMENT: 13969-0147899 05/02/2015 09:48:47 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: AGENT RECEIVING PAYMENT \$250.00 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.

Signature

APP 009272

Mailed in payment

Printed Name

Customer Receipt/Repayment Plan Receipt (210 day loan) NAME AND ADDRESS OF THE LICENSEE: PAYMENT MADE ON BEHALF OF OR BY: Tm Las Vegas Nv #36 Havden James Wilson 6795 W. Tropicana Avenue Las Vegas, NV 89103 LOAN AGREEMENT IDENTIFICATION NO. DATE/TIME OF RECEIPT OF PAYMENT 13969-0147899 03/30/2015 06:22:31 PM 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: AGENT RECEIVING PAYMENT: \$50.00 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

Customer Receipt/Repayment Plan Receipt (210 day loan) NAME AND ADDRESS OF THE LICENSEE PAYMENT MADE ON BEHALF OF OR BY Tm Las Vegas Nv #36 Hayden James Wilson 6795 W. Tropicana Avenue Las Vegas, NV 89103 LOAN AGREEMENT IDENTIFICATION NO. DATE/TIME OF RECEIPT OF PAYMENT: 13969-0147899 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: AGENT RECEIVING PAYMENT: \$200.00 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

	Grace Period Plan Agreement.
Ackn repre	wiledgments. By signing below, you acknowledge that the payment information noted above is accurate. You further ent that the information previously provided on the Covered Borrower Identification Statement is still accurate.
	A .

Printed Name

Vehicle's Title to you.

Repayment Plan Agreement.

Mailed payment in

Odstonier Recon	hnwehaaliiei	ıt Plan Receiبرز (210 day loan)
NAME AND ADDRESS OF THE LICENSE Tm Las Vegas Nv #36 6795 W. Tropicana Avenue Las Vegas, NV 89103	E:	PAYMENT MADE ON BEHALF OF OR BY: Hayden James Wilson
LOAN AGREEMENT IDENTIFICATION NO 13969-0147899 LOAN AGREEMENT DATE:	О.	DATE/TIME OF RECEIPT OF PAYMENT: 03/28/2015 03:46:24 PM
1/24/2015 1:11:22 PM		
If you have multiple loans, this payment wa loan number identified above.	s applied to the	
AMOUNT PAID: \$500.00	AGENT RECEIVII Angela O'Hare	NG PAYMENT:
TODAY'S PAYMENT ITEMIZATION	V	
PRINCIPAL PAID:	\$0.00	
INTEREST PAID:	\$500.00	
CHARGES PAID:	\$0.00	<del></del>
FEES PAID:	\$0.00	
TOTAL AMOUNT PAID TODAY:	\$500.00	
BALANCE DUE ON LOAN:	\$5,103.95	
NEXT SCHEDULED DUE DATE:	3/25/2015	
Repayment Plan Agreement.  Grace Period Plan Agreement.		ou acknowledge that upon repayment in full, we returned the
ecknowledgments. By signing below, you a epresent that the information previously provi	cknowledge that the ided on the Covered	payment information noted above is accurate. You further Berrower Identification Statement is still accurate.
inted Name	Signature	-66

Customer Receipt/Repayment Plan Receipt (210 day loan) NAME AND ADDRESS OF THE LICENSEE: PAYMENT MADE ON BEHALF OF OR BY: Tm Las Vegas Nv #36 Hayden James Wilson 6795 W. Tropicana Avenue Las Vegas, NV 89103 LOAN AGREEMENT IDENTIFICATION NO. DATE/TIME OF RECEIPT OF PAYMENT: 13969-0147899 03/02/2015 11:18:22 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: AGENT RECEIVING PAYMENT: \$150.00 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: **\$1**50.00 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. П Grace Period Plan Agreement. Acknowledgments. By signing below, you acknowledge that the payment information noted above is accurate. You further

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

Signature

Land all

APP 009276

Printed Name

- Gaotomer Necen	purchaymen	it Flair Receip (210 day loan)
NAME AND ADDRESS OF THE LICENSE Tm Las Vegas Nv #36 6795 W. Tropicana Avenue Las Vegas, NV 89103	Ē:	PAYMENT MADE ON BEHALF OF OR BY: Hayden James Wilson
LOAN AGREEMENT IDENTIFICATION NO 13969-0147899	0.	DATE/TIME OF RECEIPT OF PAYMENT: 02/24/2015 05:12:20 PM
LOAN AGREEMENT DATE: 1/24/2015 1:11:22 PM		
If you have multiple loans, this payment wa loan number identified above.	as applied to the	
AMOUNT PAID: \$400.00	AGENT RECEIVII Angela O'Hare	NG PAYMENT:
TODAY'S PAYMENT ITEMIZATION	V	
PRINCIPAL PAID:	\$0.00	
INTEREST PAID:	\$400.00	
CHARGES PAID:	\$0.00	
FEES PAID:	\$0.00	<del></del>
TOTAL AMOUNT PAID TODAY:	\$400.00	
BALANCE DUE ON LOAN:	\$5,167.82	<del></del>
NEXT SCHEDULED DUE DATE:	2/23/2015	
<ul> <li>□ Account paid in full by rescission.</li> <li>□ Account paid in full.</li> <li>□ Title Returned Upon Payment in Full Vehicle's Title to you.</li> <li>□ Repayment Plan Agreement.</li> <li>□ Grace Period Plan Agreement.</li> </ul>	II. By signing below, y	ou acknowledge that upon repayment in full, we returned the
Acknowledgments. By signing below, you a represent that the information previously proving the control of the c	acknowledge that the vided on the Covered	payment information noted above is accurate. You further Børrower Identification Statement is still accurate.
		Still accurate.
Printed Name	Signature	L M

Title 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

This Certificate of Maling critical Certificate Of Maling
This form may be used for domestic and international mail.

This form may be used for domestic and international mail.

ANAY - 6 MAY - 6 MAY

5/2015 will be \$983.07.

w: (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

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

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

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

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

Sincerely.

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

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

(1) The amount of the debt is \$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

NRS 604A 445 AND 604A 210 GPD AGREMEENT SIGNED Is the loan a collection account? Does the written loan agreement include a disclosure regarding the opportunity to enter into a REPAYMENT plan if the customer defaults, pursuant to NRS 604A.410 (2f)? Does the written loan agreement disclose the right of the customer to PRE-PAY the loan, pursuant to NRS 604A.410 (2e)? Does the written loan agreement disclose the right of the customer to RESCIND the loan, pursuant to NRS 604A.410 (2d)? What is the borrower's expected gross monthly income? Is the loan secured? Loan Type Account Number Borrower Name & (Applies to High-Interest Loans Only) Licensee Address: 6795 W. TROPICANA AVE., SUITE 140 LAS VEGAS NV 89103 13969-0112704 Licensee Name & (Applies to Title Loans Only) (Applies to Title Loans Only) (Applies to Title Loans Only)
NRS 604A.450(1) (Applies to Deferred Deposit Only) (Applies High-Int Loans) (Applies to D/D Loans) Address: GARY GIBSON DBA: TITLEMAX OF NEVADA INC. DBA TITLEMAX Origination Date Deferred Deposit If so, what is the collateral? 2004 NISSAN FRONTIER Does the loan amount exceed the fair market value of the vehicle securing the loan? Has the title loan been extended for more than six additional periods, pursuant to NRS 604A.445 (2)? Does the original term of the title loan exceed 30 days? YES |Has the loan been extended or renewed? Does the monthly payment amount exceed 25% of the borrower's expected gross monthly income? Does the original term of the D/D Loan not exceed 35 days? Does the deferred deposit loan exceed 25% of the customer's expected gross monthly income? Does the original term of the HIL not exceed 35 days? Amount of Loan \$3,020.00 VIOLATIONS/TECHNICAL EXCEPTIONS/OTHER COMMENTS \$3,600 High-Int Loans 604A LOAN REVIEW WORKSHEET Was the borrower's income verified? Maturity Date 1/22/2015 Š \$1,320.85 Finance Charge Title Loans Ŏ How many times? ϗ Total Number of **Payments** YES Paystub 6&1 Purpose of loan: па If secured by a vehicle title, is it filed and perfected? Extensions: Title-6 add'l periods; D/D & High Int Loans - 90 days YES 620.12/620.13 Z Payment Amount Affidavit Exam as of: 5/4/2015 Exam Start Fair Market Value: Examiner: TD APR Quoted Date: 5/19/2015 S 121.65% Other: Are receipts filed? N/A N/A N/A Is the APR correct? YES YES \$11,025.00 YES YES 009281 ROA 007687

#### Title Loan Agreement

Date: 6/26/2014 Number: 13969-0112704

Customer & Co-Customer Information ACCOUNT NUMBER:			: 13969-	0112704						
FIRST NAME Gary	1 -	AST NAME Gibson				CO-CUSTOMER	FIRST NA	ME	CO-CUSTOME	ER LAST NAME
SSN	DRIVERS LIC./STATE ID. NO		CO-CUSTOMER	O-CUSTOMER SSN CO-CUSTOMER'S DRIVERS LIC./STATE ID. NO.			LIC./STATE ID. NO.			
STREET ADDRESS 3370 St. Rose Pkwy #231			CO-CUSTOMER STREET ADDRESS							
City Las Vegas	STATE NV		ZIP CODI 89052	Ξ		CO-CUSTOMER	CITY	CO-CUSTO	MER STATE	CO-CUSTOMER ZIP CODE
HOME PHONE	HOME PHONE DATE OF BIRTH			CO-CUSTOMER HOME PHONE CO-CUSTOMER DATE OF BIRTH			MER DATE OF BIRTH			
Motor Vehicle & Licensee LICENSEE'S HOURS Information Monday to Friday 9:00						10:00 A.M. to 4:0	0 P.M., Closed	Sunday		
LICENSEE NAME TitleMax of Nevada, Inc. d	l/b/a Titl	eMax	1	NSEE F 221-105		E NUMBER				
= -		1 -	LICENSEE CITY Las Vegas		LICENSEE STA NV	·-   -	ICENSEE ZIP CODE 9103			
VEHICLE IDENTIFICATION 1N6ED27T54C403186	N NUM	IBER (VIN)		.	LICE 885W	NSE PLATE VHN				
VEHICLE YEAR 2004		HICLE MAKE		VEHIC Frontic		MODEL	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

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.

\$3,020.00 \$4,340.85

121.5462 %

\$1,320.85

Your payment schedule will be:

	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
<ol> <li>Amount given to you directly:</li> </ol>	\$3,000.00
Amount paid on your account:	\$0.00
<ol><li>Amount paid to public officials:</li></ol>	\$20.00
<ol><li>Amount paid to on your behalf;</li></ol>	\$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 of loan, we must offer a Repayment Plan to you re we commence any civil action or process of alternative dispute resolution, or before we repossesses the Motor Vehicle.

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

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

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, 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 <u>Paragraph 6</u> below, all disputes including any Representative Claims against us and/or related third parties <u>shall</u> be resolved by binding arbitration <u>only</u> on an individual basis with you. THEREFORE, THE ARBITRATOR SHALL NOT CONDUCT CLASS ARBITRATION; THAT IS, THE ARBITRATOR SHALL NOT ALLOW YOU TO SERVE AS A REPRESENTATIVE, AS A PRIVATE ATTORNEY GENERAL, OR IN ANY OTHER REPRESENTATIVE CAPACITY FOR OTHERS IN THE ARBITRATION.
- 4. Any party to a dispute, including related third parties, may send the other party written notice by certified mail return receipt requested of their intent to arbitrate and setting forth the subject of the dispute along with the relief requested, even if a lawsuit has been filed. Regardless of who demands arbitration, you shall have the right to select either of the following arbitration organizations to administer the arbitration: the American Arbitration Association (1-800-778-7879) http://www.adr.org, or JAMS (1-800-352-5267) http://www.jamsadr.com. However, the parties may agree to select a local arbitrator who is an attorney, retired judge, or arbitrator registered and in good standing with an arbitration association and arbitrate pursuant to such arbitrator's rules. If the arbitration associations listed above are not available and the parties cannot otherwise agree on a substitute, then any party may petition a court pursuant to section 5 of the Federal Arbitration Act, 9 U.S.C. sections 1-16 to select an arbitration organization, provided such arbitration organization shall enforce the terms of this Loan Agreement and the Arbitration Provision, including the prohibition on class arbitration. The party receiving notice of arbitration will respond in writing by certified mail return receipt requested within twenty (20) days. If you demand arbitration, you must inform us in your demand of the arbitration organization you have selected or whether you desire to select a local arbitrator. If related third parties or we demand arbitration, you must notify us within twenty (20) days in writing by certified mail return receipt requested of your decision to select an arbitration organization or your desire to select a local arbitrator. If 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 t
- 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.

3. This Arbitration Provision is binding upon and bracks you, your respective heirs, successors and assiçathe Arbitration Provision is binding.	ad Libon and
benefits us, our successors and assigns, and related unitd parties. The Arbitration Provision continues in the force and effect, even if your obliging	ations have
been prepaid, paid or discharged through bankruptcy. The Arbitration Provision survives any termination, amendment, expiration or performance	ce of any
transaction between you and us and continues in full force and effect unless you and we otherwise agree in writing.	<b>,</b>

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

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

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

Customer's Signature

Co-Customer's Signature

Date

TitleMax of Nevada, Inc. d/b/aTitleMax

Authorized Agent

Cek6/14

#### GRACE PERIOD PAYMENTS DEFERMENT AGREEMENT

Date: Account Number: 13969-0112704

Customer Name: Gary Gibson Address:

Ø.

Licensee Name: TitleMax of Nevada, Inc. d/b/a TitleMax Address: 6795 W. Tropicana Avenue

Las Vegas, NV 89103

3370 St. Rose Pkwy #231 Las Vegas, NV 89052

Vehicle Information: 2004 Nissan Frontier 1N6ED27T54C403186

Co-Borrower Name:

Address:

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

Consideration. You acknowledge and agree that you and we entered into a Title Loan Agreement on 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 agree to the amended and deferred payments and periods set forth below in the Grace Period Payments Deferment Schedule. Therefore, you agree to pay us in cash the amount owing on the dates set forth in the Grace Period Payments Deferment Schedule set forth below. If any Deferred Due Date falls on a date we are not open for business, then you agree to pay us on the next business day, and we will credit such payment, as if we received it on the appropriate Deferred Due Date. The Grace Period Payments Deferment Agreement will be consummated upon the date you sign it. Time is of the essence in this Grace Period Payments Deferment Agreement. We will not attempt to collect an amount that is greater than the amount owed. We will not attempt to collect the outstanding balance during the term of the Grace Period by process of alternative dispute resolution, by repossessing the Motor Vehicle or by exercising any other right we have under Nevada law, unless you default on the Grace Period Payments Deferment Agreement.

#### **Grace Periods Payments Deferment Schedule**

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

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 (1) default on Grace Period Payments Deferment Agreement and do not enter into a Repayment Plan and we do not waive the default, or (II) default on Grace Period Payments Deferment Agreement, enter into a Repayment Plan, and default on the terms of the Repayment Plan, then we may pursue any remedy Nevada law allows, including seeking repossession and sale of the Motor Vehicle.

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

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

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

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

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

			. d/b/a TitleMax
Janes (2)	5 07/28/14	50Ba	7/28/14
Customer's Signature	Date	Its Autorized Agent	Date
Co-Borrower's Signature	Date		

## **Customer Application**

### Personal Information

Oc/26/2014 State Issued ID		Date of Righ	- Poci	al Security.#	
Last Name (715 yrn	First Name Gary	<u></u>		lle Name	
Home Phone	Clary	<del></del>	IWIIGO	Il Address (optional)†1	
Be Lam County	Vinicii number do you prefer t	hat we colla	Emai	ll Address (optional)††	
Any - Sam	Home Phone Cell	Phone			
Physical Address (Street Number & Name)					
Physical Address (street Number & Name) 3376 ST. Rose ity	R Kin Y State N			Apt #	
Menderson	State	V	2ip 8905Z	County Clar K	
failing Address (if different from physical address)			8905 2	Clark	
ity	State		Zip		
	Source	of Income			
Weekly   Monthly (last day)   Monthly (ast day)	Riweekly (event 2 wester)		G70SS	Gross	
Weekly   Monthly (last day)   Manthly (ast	weeks)		INCHERRY	Monthly	
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 $\begin{array}{c} APP \quad 009291 \\ {\scriptstyle \mathsf{ROA}} \ 007697 \end{array}$ 

#### **Co-Applicant Information**

Date	State	Issued ID Numb	er Date o	of Birth	Soc	cial Security	#		
Last Name	<u> </u>	First Name			Mic	ddle Name			
Home Phone		Cell Phone <sup>†</sup>			Em	nail Address	(optional)††		
Best time to call?	***	Which number		r that we ca ell Phone	II?				
Physical Address (Street Number & Name)						Apti	¥		
City			State	Zip		County			
Mailing Address (If different from physical addr	9\$5)							-	
City		/	Stat	te Zip					
Employer * (Source of Income)			Employer Add	iress (Street	Number 8	(Name)			
City		State			Zip	Time at	Job?		
Work Phone #		Job Title		Supervis	or				
Bar Francisco		<u> </u>		Next Pay	day		nd Expected	Work S	hift
Pay Frequency: (check one)	fmonth D Riweekly (eve	rv 2 weeks)		]		Gross Monthly	Gross Monthly		
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□ Self-Employed		•				\$	\$		
*Alimony, child support or separate ma Alimony, child support, or separate mal Are you currently in bankruptcy?   yes	ntenance received under:	ot be revealed if	you do not wi written agre	sh to have ement	t consid	iered as a t nderstandin	pasis for repaying.	g this obl	igation,
How did you hear about us? (Circle on							·		
Friend/Referral Name of referrer	?	Saw Stor	re	Television		Yellow P	ages (	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, <a href="https://www.ftc.gov">www.ftc.gov</a>.

#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) <a href="http://www.jamsadr.com">http://www.jamsadr.com</a>, 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 <a href="https://www.jamsadr.com">shall</a> be resolved by binding arbitration. The arbitration ssociations 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:

		GE IN THE NEXT 14- 15 MONTHS, F	
THE CHANGES AS FOLLOWS:_			
	•		
<u> </u>			

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

TM-NV-Customer Application-V.2.0-10.09.2013

ROA 007699

expected gross monthly income and obligations. You agree that you have months relating to (i) your employment or source of income, and (ii) curren agree that you have read and understood all the above statements, in	t and expected gross monthly income and obligations. You
Applicant Signature	06/26/2019 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 approvide 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 swom, 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 Summa	ary
	13969-0112704
ne	Gary Gibson
Covered Borrower	No
an Amount	\$3,000.00
	\$5,020
y Income	\$3,600.00
cpected Monthly Obligations	\$1,300.00

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	100 mg
Residual Monthly Income	\$2,300.00

Loan Number

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)

Grace Period Plan Payment (0%)

CHOOSE THI		

IV 210 Day	Multi-Car	9.99%

210 INS	TALLMENT RATE STRUCTU	RESIDENCE
Tiers	gan extragal years and the contract	11 4 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%

Tiers		Bate
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 Title Fee 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%)

**Total Loan Amount** 

\$431.43

#### CHOOSE THIS CASHWISE LOAN TYPE

NV 30 Day Multi-Car

	CERI	TIFICATE	OF TITLE	==; ==:	
VIN	YEAR	MAKE N	10DEL	VEHICLE BODY	TITLE NUMBER
1N6ED27T54C40	3186 2004 ODOMETER MILES	NISS   FUELTYPE	FRONTIER/X	TCW EMPTY WIT GROS	NVUU/UYYZ1Z SSWT GVWR
DATE ISSUED 07/21/2014	ODOMETER MILES	G	ALES TAX PD		5999 GVWH
VEHICLE COLOR	ODOMETER BRAND -			BRANDS	•
	EXEMPT				•
	<b>192</b>			E.	
<i>2</i>					
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OWNER(S) NAME GIBSON GARY R	AND ADDRESS	and the second		(A) (A) (A)	
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LAS VEGAS NV			•		
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LIENHOLDED MAS	ME AND ADDRESS				- -
	ME AND ADDRESS NEVADA INC DBA TITL	.EMAX			
6795 W TROPIC	CANA AVE 140				
LAS VEGAS NV	89103-4924				•
LIENHOLDER BEI	L <b>ease</b> - Interest in Th	E VEHICI F DESC	RIBED ON THIS	YTTLE IS HERE	3Y RELEASED
TEL			y, v.i) ii)		
SIGNATURE OF A	UTHORIZED AGENT	DATE			
***	A STATE OF THE STA				
PRINTED NAME C	OF AGENT AND COMPANY	Y			
		ا المام المام ال	ONNECTOR		Nichous
COMPLETE OR PROVID	LAW REQUIRES THAT YOU STAT ING A FALSE STATEMENT MAY R	ESULT IN FINES AND/O	OR IMPRISONMENT.		MEDORIF. FAILURE TO
rne undersigned hereby ce	ertifies the vehicle described in this title	e nas been transferred to	ie iokowing Duyer(s):		
Printed Full Legal Name	of Buyer	Nev	ada Drivér's License	Number or identification	n Number OR
Printed Full Legal Name	of Buyer	Nev	ada Driver's License	Number or Identification	n Number
		e jir oʻrin sili yazing canpennenni			
Address I certify to the best of m	y knowledge the odometer reading	City	and the second	itate one of the following stat	Zip Code ternents is checked.
	NO L	is the actual mileage o	f the vehicle unless of its mech	ine of the following state	tements is checked.
		is the actual mileage o	f the vehicle unless of in excess of its mech g is not the actual mile	one of the following stat	tements is checked.
I certify to the best of m	NO TENTHS	is the actual mileage of The mileage stated in The odometer reading	f the vehicle unless of in excess of its mech g is not the actual mile over 9 years old.	ine of the following stat anical limits age. WARNING: ODOMEI	tements is checked.
I certify to the best of modern opposition of Seller(s)/Ager	NO TENTHS	is the actual mileage of the mileage stated is The odometer readin Exempt : Model year	f the vehicle unless of in excess of its mech g is not the actual mile over 9 years old.  Printed Name of 9	one of the following statement if inits, sage. WARNING: ODOMED	tements is checked.
I certify to the best of modern opposition of Seller(s)/Ager	NO TENTHS	is the actual mileage of the mileage stated is The odometer readin Exempt : Model year	f the vehicle unless of in excess of its mech g is not the actual mile over 9 years old.	one of the following statement if inits, sage. WARNING: ODOMED	tements is checked.
ODOMETER READING Signature of Seller(s)/Age	NO TENTHS	is the actual mileage of the mileage stated is The odometer readin Exempt : Model year	f the vehicle unless of in excess of its mech g is not the actual mile over 9 years old.  Printed Name of saler's License Number	ine of the following state enical limits. lage: WARNING: ODOMEI Seller(s)/Agent/Dealership	ternents is checked,
ODOMETER READING Signature of Seller(s)/Age I am aware of the above Signature of Buyer ACCORDING TO THE RE	NO TENTHS.  Int/Dealership  codometer certification made by the company of the DEPARTMENT OF	is the actual mileage of The mileage stated in The odometer read in Exempt - Model year see seller/agent.   Definition of the control of the	f the vehicle unless of in excess of its mech g is not the actual mile over 9 years old.  Printed Name of 9	ine of the following state enical limits. lage: WARNING: ODOMEI Seller(s)/Agent/Dealership	ternents is checked.
I certify to the best of modern of the best of modern of Seller(s)/Age I am aware of the above Signature of Buyer ACCORDING TO THE REVEHICLES. THE PERSOI	NO TENTHS.	is the actual mileage of The mileage stated in The odorneter reading Exempt - Model year the seller/agent.   Definition of the seller of the s	f the vehicle unless of in excess of its mech g is not the actual mile over 9 years old.  Printed Name of selen's License Number	one of the following statement if it is a common to the following statement in the following statement	ternents is checked.
ODOMETER READING Signature of Seller(s)/Ager I am aware of the above Signature of Buyer ACCORDING TO THE RE VEHICLES, THE PERSON VEHICLE DESCRIBED A	NO TENTHS CONTINUES OF THE DEPARTMENT OF N NAMED HEREON IS THE OWNER	is the actual mileage of The mileage stated in The odorneter reading Exempt - Model year the seller/agent.   Definition of the seller of the s	f the vehicle unless of in excess of its mech g is not the actual mile over 9 years old.  Printed Name of seler's License Number Printed Full Legal CONTROL NO.	one of the following state anical limits, lage. WARNING: ODOME!  Seller(s)/Agent/Dealership Date	ternents is checked.
I certify to the best of modern of the best of modern of Seller(s)/Age I am aware of the above Signature of Buyer ACCORDING TO THE REVEHICLES. THE PERSOI	NO TENTHS CONTINUES OF THE DEPARTMENT OF N NAMED HEREON IS THE OWNER	is the actual mileage of The mileage stated in The odorneter reading Exempt - Model year the seller/agent.   Definition of the seller of the s	Printed Name of States License Number  Printed Full Legal  CONTROL NO.	one of the following state anical limits, lage. WARNING: ODOME!  Seller(s)/Agent/Dealership Date	ternents is checked.
I certify to the best of minor of Soller(s)/Agest I am aware of the above Signature of Buyer ACCORDING TO THE REVEHICLES, THE PERSON VEHICLES DESCRIBED AND ADDRESS OF THE PERSON OF THE	NO TENTHS CONTINUES OF THE DEPARTMENT OF N NAMED HEREON IS THE OWNER	is the actual mileage of The mileage stated in The odorneter reading Exempt - Model year the seller/agent.   Definition of the seller of the s	Printed Name of States License Number  Printed Full Legal  CONTROL NO.	one of the following state anical limits, lage. WARNING: ODOME!  Seller(s)/Agent/Dealership Date	ternents is checked.

ALTERATION OR ERASURE VOIDS THIS TITL

#### 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

Fin Adv: \$8,400 Equip Ret: \$22,004

Tire Size: 265/70R15 Base HP: 180 @ 4800

Taxable HP: 28.2

Model Number: 53054

Price Includes: AT AC

VIN: 1N6ED27T4

UVC: 2004640194

MPG: 17/20 Weight: 5000

Fuel Type: Gas

Wheelbase: 116.1

End of Term 0 Months: 0

Adj. State: National

Mileage: 0

Mileage Cat: A

Cylinders: 6 Transmission: A

Drive Train: RWD

End of Term 0

Mileage:

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

	X-CL	Clean	Average	Rough
Base	Base N/A		\$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

# 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

	. Date	Customer Nam	e Type		Co	ll. Value	Advanced	Fees.	Paid	Amt. Due	EXT's
Transaction #	7/2014 <i>Type</i>	Gibson, Gary I Trans. Date	R1 New Due Date	Pro?	Rev?	\$0.00	\$5,020.00 Principal	\$1,805.66 Fees	\$6,825.66 Amt Paid	\$0.00 Due	<u> </u>
13969-0092381-1		2/17/2014 3:5	3/19/2014	Х	_		\$5,020.00	\$601.90	\$0.00	\$5,621.90	
13969-0092381-2		3/14/2014 4:0	4/18/201 <b>4</b>	Х	-		(\$0.10)	\$601.89	\$602.00	(\$0.11)	
13969-0092381-3		4/18/2014 1:3		Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
13969-0092381-4		4/25/2014 1:0	5/18/2014	Х	-		(\$0.11)	\$601.87	\$602.00	(\$0.13)	
13969-0092381-5		4/25/2014 1:1		Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
13969-0092381-6		5/23/2014 5:3		<u> X</u>	-		(\$5,019.79)	\$0.00	\$5,621.66	(\$5.621.66)	
13969-0092381 T	Diais:	1					\$0.00	\$1,805.66	\$6,825.66	\$0.00	í
7/0044 T. 4 5			······································								

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

#### 06/26/2014

	Orig. Date	Customer Nam	ne Type		Coll. Value	Advanced	Fees.	Paid	Amt. Due	EXT's
	06/26/2014	Gibson, Gary	R. A2		\$4,340,85	\$3,020.00	\$2,111.88	\$5,131.88	\$0.00	<u> </u>
Transaction		Trans. Date	New Due Date	Pro?	Rev?	Principal	Fees	Amt Paid	Due	U
13969-01127		6/26/2014 5:4		Х	-	\$3,020.00	\$0.00	\$0.00	\$3,020.00	· · · · · · · · · · · · · · · · · · ·
13969-01127		7/26/2014 4:3		Х	-	\$0.00	\$301.70	\$0.00	\$301.70	
13969-01127		7/28/2014 4:5	8/25/2014	Х	-	\$0.00	\$20.11	\$302.00	(\$281.89)	
13969-01127		8/25/2014 9:3		Х	-	\$0.00	\$0.00	\$0.00	\$0.00	
13969-01127		8/25/2014 7:0		X	-	\$0.00	\$281.58	\$0.00	\$281.58	
13969-01127		8/29/2014 2:1	9/24/2014	Х	-	\$0.00	\$40.23	\$305.00	(\$264.77)	
13969-01127		9/24/2014 9:2		Х	-	\$0.00	\$0.00	\$0.00	\$0.00	
13969-01127	'04-8 FEE	9/24/2014 7:0		Х	_	\$0.00	\$261.47	\$0.00	\$261.47	
13969-01127	04-9 PMT	9/26/2014 5:0	10/24/2014	Х	-	\$0.00	\$20.11	\$301.70	(\$281.59)	
13969-01127	04-10 LOG	10/23/2014 1		Х	-	\$0.00	\$0.00	\$0.00	\$0.00	
13969-01127	04-11 FEE	10/24/2014 6:		Х	-	\$0.00	\$281.58	\$0.00	\$281.58	
13969-01127	04-12 PMT	10/27/2014 5:	11/23/2014	Х	_	\$0.00	\$30.17	\$301.70	(\$271.53)	
13969-01127	04-13 LOG	11/21/2014 6:		Х	_	\$0.00	\$0.00	\$0.00	\$0.00	
13969-01127	04-14 FEE	11/23/2014		Х	_	\$0.00	\$271.53	\$0.00	\$271.53	
13969-01127	04-15 PMT	11/24/2014 5:	12/23/2014	Х	_	\$0.00	\$10.06	\$301.70		
13969-01127	04-16 LOG	12/22/2014 1		Х	-	\$0.00	\$0.00	\$0.00	(\$291.64) \$0.00	
13969-01127	04-17 FEE	12/23/2014 7:		X	-	\$0.00	\$291.64	\$0.00		
13969-01127	04-18 PMT	12/26/2014 4:	1/22/2015	X	_	\$0.00	\$30.17	\$308.25	\$291.64	
13969-01127	04-19 LOG	1/21/2015 10:		X	_	\$0.00	\$0.00		(\$278.08)	
13969-01127	04-20 LOG	1/22/2015 6:0		X	_	\$0.00	\$0.00	\$0.00	\$0.00	
13969-01127	04-21 FEE	1/22/2015 7:0		X	_	\$0.00	\$271.53	\$0.00	\$0.00	
13969-01127	04-22 LRP	1/30/2015 4:3		x	_	(\$3,020.00)	\$0.00	\$0.00	\$271.53	
13969-01127	04 Totals:	1				\$0.00	\$2,111.88	\$3,311.53	(\$3,311.53)	
						40.00	ØE,111,00	\$ <b>5</b> ,131.88	\$0.00	0.

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

#### 07/28/2014

ID#	Orig.	Date	<b>Customer Nam</b>	ie 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	
Transaction		Туре	Trans. Date	New Due Date	Pro?	Rev?	,	Principal	Fees	Amt Paid	<b>⊅</b> 0.00 Due	0
13969-0118	273-1	NEL	7/28/2014 5:0		Х	-		\$2,000.00	\$0.00	\$0.00	\$2,000.00	
13969-0118	273-2	FEE	8/27/2014 7:4		Х	-		\$0.00	\$199.80	\$0.00	\$199.80	
13969-0118	273-3	P <b>MT</b>	8/29/2014 2:1	9/26/2014	Х	_		\$0.00	\$13.32	\$200.00	(\$186.68)	
13969-0118	273-4	LOG	9/24/2014 9:2		Х	-		\$0.00	\$0.00	\$0.00	,	
13969-0118	273-5	PMT	9/26/2014 4:5	10/26/2014	X	_		(\$0.20)	\$186.48	\$199.80	\$0.00	
13969-0118	273-6	FEE	10/26/2014		x	_		\$0.00	\$199.78		(\$13.32)	
13969-0118	273-7	PMT	10/27/2014 5:	11/25/2014	x	_		\$0.00	\$6.66	\$0.00	\$199.78	
13969-0118	273-8	LOG	11/21/2014 6:	20.20.1	X	_		\$0.00	•	\$199.80	(\$193.14)	
13969-0118	273-9	PMT	11/24/2014 5:	12/25/2014	Ŷ	_		•	\$0.00	\$0.00	\$0.00	
13969-0118	273-10		11/25/2014 7:	12/23/2014	÷	-		(\$6.70)	\$186.46	\$199.80	(\$13.34)	
13969-0118		. ——	12/22/2014 1		÷	-		\$0.00	\$6.64	\$0.00	\$6.64	
13969-0118					~	-		\$0.00	\$0.00	\$0.00	\$0.00	
13969-0118		. ——	12/25/2014	110.110.11-	X	-		\$0.00	<b>\$19</b> 9.11	\$0.00	\$199.11	
		-	12/26/2014 4:	1/24/2015	X	-		\$0.00 A	\$ <del>6.9</del> 4	0\$24228 C	(\$205,75)	
13969-0118	213-14	LUG	1/22/2015 6:0		Х	-		\$0.00	\$5.00	()(sb\str	\$ 30.00	

### 07/28/2014

IĎ#	Orig. Date	Customer Nam	е Туре		Coll. Value	Advanced	Fees.	Paid	Amt. Due	EXT's
13969-0118273	07/28/2014	Gibson, Gary I	R. B2					\$3,237.18		_ <del></del>
Transaction	# Type	Trans. Date	New Due Date	Pro?	Rev?	Principal	Fees	Amt Paid	Due	
13969-01182	73-15 FEE	1/24/2015 4:0		Х	-	\$0.00	\$192.47	\$0.00	\$192.47	
13969-01182	73-16 LRP	1/30/2015 4:3	2/23/2015	Х	_	(\$1,993.10)	\$39.82	\$2,225.39	(\$2,185.57)	
13959-01182	73 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	

#### 01/30/2015

Transaction # Type   Trans. Date   New Due Date   Pro? Rev?   Principal   Fees   Amt Paid   13969-0149017-1   REL   1/30/2015 4:3   X - \$3,011.53   \$0.00 \$0.00 \$3,000 \$		Orig. [	Date	Customer Nam				Coll. Value	Advanced	Fees.	Paid	Amt. Due	EX.
13969-0149017-1 REL 1/30/2015 4:33								\$3,011.53				\$2,151.09	
13969-0149017-2 LOG 3/2/2015 9:06		<del></del>			New Due Date		Rev?					Due	
13969-0149017-3 LOG 3/2/2015 4:48				_			-				•	\$3,011.53	
13969-0149017-4   LOG   3/2/2015 5:36							-		•	•	•	\$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 - \$0.00 \$0.00 \$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 \$0.00 \$13969-0149017-10 LOG 4/2/2015 1:59 X - \$0.00 \$0.00 \$0.00 \$0.00 \$13969-0149017-10 LOG 4/2/2015 3:53 4/30/2015 X - \$0.00 \$0.00 \$0.00 \$0.00 \$13969-0149017-12 LOG 4/2/2015 3:53 4/30/2015 X - \$0.00 \$0.00 \$0.00 \$0.00 \$13969-0149017-12 LOG 4/2/2015 3:53 4/30/2015 X - \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$13969-0149017-12 LOG 4/2/2015 3:53 4/30/2015 X - \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$13969-0149017-12 LOG 4/2/2015 4:1 X - \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$13969-0149019-1 REL 1/30/2015 4:3 X - \$0.00 \$0.00 \$577.82 \$1 \$13969-0149019-1 REL 1/30/2015 4:3 X - \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$13969-0149019-2 LOG 3/2/2015 9:06 X - \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$13969-0149019-3 LOG 3/2/2015 5:37 X - \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$13969-0149019-5 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 \$13969-0149019-5 LOG 3/3/2015 4:36 X - \$0.00 \$0.00 \$0.00 \$0.00 \$13969-0149019-8 LOG 3/3/2015 4:41 3/31/2015 X - \$0.00 \$0.00 \$0.00 \$0.00 \$13969-0149019-8 LOG 3/3/2015 4:41 3/31/2015 X - \$0.00 \$0.00 \$0.00 \$0.00 \$13969-0149019-8 LOG 3/3/2015 4:41 3/31/2015 X - \$0.00 \$0.00 \$0.00 \$0.00 \$13969-0149019-9 LOG 3/3/2015 5:54 X - \$0.00 \$0.00 \$0.00 \$0.00 \$13969-0149019-9 LOG 3/3/2015 5:42 X - \$0.00 \$0.00 \$0.00 \$0.00 \$13969-0149019-9 LOG 3/3/2015 5:54 X - \$0.00 \$0.00 \$0.00 \$0.00 \$13969-0149019-9 LOG 3/3/2015 5:54 X - \$0.00 \$0.00 \$0.00 \$0.00 \$13969-0149019-9 LOG 3/3/2015 5:41 3/30/2015 X - \$0.00 \$0.00 \$0.00 \$0.00 \$13969-0149019-9 LOG 3/3/2015 5:54 X - \$0.00 \$0.00 \$0.00 \$0.00 \$13969-0149019-9 LOG 3/3/2015 5:54 X - \$0.00 \$0.00 \$0.00 \$0.00 \$13969-0149019-9 LOG 3/3/2015 5:1 X - \$0.00 \$0.00 \$0.00 \$0.00 \$13969-0149019-9 LOG \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$13969-0149019-1 PMT 4/2/2015 5:54 4/3				3/2/2015 4:48			-		•		•	\$0.00	
13969-0149017-6 PMT 3/3/2015 4:40 3/31/2015 X - (\$430.22) \$0.00 \$430.22 (\$13969-0149017-7 LOG 3/31/2015 4:5 X - \$0.00 \$0	969-014901	17-4	LOG	3/2/2015 5:36		Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
13969-0149017-7 LOG 3/31/2015 6:41 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 3:53 4/30/2015 X - \$0.00 \$0.00 \$0.00 \$0.00 \$13969-0149017-12 LOG 4/29/2015 4:1 X - \$0.00 \$0.00 \$0.00 \$0.00 \$13969-0149017-12 LOG 4/29/2015 4:1 X - \$0.00 \$0.00 \$0.00 \$0.00 \$13969-0149017-12 LOG 4/29/2015 4:1 X - \$0.00 \$0.00 \$0.00 \$0.00 \$13969-0149017-12 LOG 4/29/2015 4:1 X - \$0.00 \$0.00 \$0.00 \$0.00 \$13969-0149017 Totals: 1 \$2,022.39 \$2,022.39 \$0.00 \$577.82 \$1 \$1 \$1.3969-0149019-1 REL 1/30/2015 4:3 X - \$2,022.39 \$0.00 \$577.82 \$1 \$1.3969-0149019-2 LOG 3/2/2015 9:06 X - \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$1.3969-0149019-2 LOG 3/2/2015 5:37 X - \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$1.3969-0149019-3 LOG 3/2/2015 5:37 X - \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$1.3969-0149019-5 LOG 3/2/2015 4:49 X - \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$1.3969-0149019-5 LOG 3/3/2015 4:49 X - \$0.00 \$0.00 \$0.00 \$0.00 \$1.3969-0149019-5 LOG 3/3/2015 4:41 3/31/2015 X - \$0.00 \$0.00 \$0.00 \$0.00 \$1.3969-0149019-5 LOG 3/3/2015 4:41 3/31/2015 X - \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$1.3969-0149019-5 LOG 3/31/2015 4:5 X - \$0.00 \$0.00 \$0.00 \$0.00 \$1.3969-0149019-8 LOG 3/31/2015 6:42 X - \$0.00 \$0.00 \$0.00 \$0.00 \$1.3969-0149019-8 LOG 4/1/2015 6:42 X - \$0.00 \$0.00 \$0.00 \$0.00 \$1.3969-0149019-8 LOG 4/1/2015 6:42 X - \$0.00 \$0.00 \$0.00 \$0.00 \$1.3969-0149019-8 LOG 4/1/2015 6:42 X - \$0.00 \$0.00 \$0.00 \$0.00 \$1.3969-0149019-9 LOG 4/1/2015 6:42 X - \$0.00 \$0.00 \$0.00 \$0.00 \$1.3969-0149019-9 LOG 4/1/2015 6:42 X - \$0.00 \$0.00 \$0.00 \$0.00 \$1.3969-0149019-9 LOG 4/1/2015 6:42 X - \$0.00 \$0.00 \$0.00 \$0.00 \$1.3969-0149019-9 LOG 4/1/2015 6:42 X - \$0.00 \$0.00 \$0.00 \$0.00 \$1.3969-0149019-9 LOG 4/1/2015 6:42 X - \$0.00 \$0.00 \$0.00 \$0.00 \$1.3969-0149019-9 LOG 4/1/2015 6:42 X - \$0.00 \$0.00 \$0.00 \$0.00 \$1.3969-0149019-9 LOG 4/1/2015 6:42 X - \$0.00 \$0.00 \$0.00 \$0.00 \$1.3969-0149019-1 DMT 4/1/2015 6:42 X - \$0.00 \$0.00 \$0.00 \$0.00 \$1.3969-0149019-1 DMT 4/1/2015 6:42 X - \$0.00 \$0.00 \$0.00 \$0.00	969-014901	17-5	LOG	3/3/2015 4:30		Х	-		\$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 - \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$13969-0149017-12 LOG 4/2/2015 4:1 X - \$0.00 \$0.0	969-014901	17-6	PMT	3/3/2015 4:40	3/31/2015	Х	-		(\$430.22)	\$0.00	\$430.22	(\$430.22)	
13969-0149017-9   LOG   4/2/2015 10:5   X   -   \$0.00   \$0.00   \$0.00   \$0.00   \$0.00   \$0.00   \$0.90   \$0.00   \$0.90   \$0.00   \$0.9	969-014901	17-7	LQG	3/31/2015 4:5		Х	-		\$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   -   \$0.00   \$0.00   \$430.22   \$0.00   \$430.22   \$13969-0149017-12   LOG   4/29/2015 4:1   X   -   \$0.00   \$0.00   \$0.00   \$0.00   \$13969-0149017   Totals:   1	969-014901	17-8	LOG	4/1/2015 6:41		Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
13969-0149017-11 PMT	969-014901	17-9	LOG	4/2/2015 10:5		Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
13969-0149017 Totals: 1	969-014901	17-10	LOG	4/2/2015 1:59		Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
\$2,151.09 \$0.00 \$860.44 \$2, \$2,021.39 \$2,022.39 \$0.00 \$577.82 \$1\$  \$3,022.39 \$0.00 \$577.82 \$1\$  \$4,022.39 \$0.00 \$577.82 \$1\$  \$5,022.39 \$0.00 \$577.82 \$1\$  \$5,022.39 \$0.00 \$0.0	969-014901	17-11	PMT	4/2/2015 3:53	4/30/2015	Х	-		(\$430.2 <b>2</b> )	\$0.00	\$430.22	(\$430.22)	
See-0149019   01/30/2015   Gibson, Gary R.   C7   S2,022.39   S2,022.39   S2,022.39   Fees   Amt Paid   S2,022.39   S2,022.3	969-014901	17-12	LOG	4/29/2015 4:1		X	-		\$0.00	\$0.00	\$0.00	\$0.00	
Transaction **         Type         Trans. Date         New Due Date         Pro? Rev?         Principal         Fees         Amt Paid           13969-0149019-1         REL         1/30/2015 4:3         X         -         \$2,022.39         \$0.00         \$0.00         \$2.00           13969-0149019-2         LOG         3/2/2015 9:06         X         -         \$0.00         \$0.00         \$0.00           13969-0149019-3         LOG         3/2/2015 5:37         X         -         \$0.00         \$0.00         \$0.00           13969-0149019-4         LOG         3/2/2015 5:37         X         -         \$0.00         \$0.00         \$0.00           13969-0149019-5         LOG         3/3/2015 4:36         X         -         \$0.00         \$0.00         \$0.00           13969-0149019-6         PMT         3/3/2015 4:41         3/31/2015         X         -         \$0.00         \$0.00         \$289.78         (\$           13969-0149019-7         LOG         3/31/2015 4:5         X         -         \$0.00         \$0.00         \$0.00           13969-0149019-8         LOG         4/1/2015 6:42         X         -         \$0.00         \$0.00         \$0.00           13969-0149019-9	19 <i>69-014</i> 9 <b>0</b> 1	17 Tot	als:	1					\$2,151.09	\$0.00	\$860.44	\$2,151.09	
Transaction #         Type         Trans. Date         New Due Date         Pro? Rev?         Principal         Fees         Amt Paid           13969-0149019-1         REL         1/30/2015 4:3         X         -         \$2,022.39         \$0.00         \$0.00         \$2.00           13969-0149019-2         LOG         3/2/2015 9:06         X         -         \$0.00         \$0.00         \$0.00           13969-0149019-3         LOG         3/2/2015 5:37         X         -         \$0.00         \$0.00         \$0.00           13969-0149019-4         LOG         3/2/2015 5:37         X         -         \$0.00         \$0.00         \$0.00           13969-0149019-5         LOG         3/3/2015 4:36         X         -         \$0.00         \$0.00         \$0.00           13969-0149019-6         PMT         3/3/2015 4:41         3/31/2015         X         -         \$0.00         \$0.00         \$289.78         (\$           13969-0149019-7         LOG         3/31/2015 4:5         X         -         \$0.00         \$0.00         \$0.00           13969-0149019-8         LOG         4/1/2015 6:42         X         -         \$0.00         \$0.00         \$0.00           13969-0149019-10													
13969-0149019-1       REL       1/30/2015 4:3       X       -       \$2,022.39       \$0.00       \$0.00       \$2.00         13969-0149019-2       LOG       3/2/2015 9:06       X       -       \$0.00       \$0.00       \$0.00         13969-0149019-3       LOG       3/2/2015 4:49       X       -       \$0.00       \$0.00       \$0.00         13969-0149019-4       LOG       3/2/2015 5:37       X       -       \$0.00       \$0.00       \$0.00         13969-0149019-5       LOG       3/3/2015 4:36       X       -       \$0.00       \$0.00       \$0.00         13969-0149019-6       PMT       3/3/2015 4:41       3/31/2015       X       -       \$0.00       \$0.00       \$289.78       (\$         13969-0149019-7       LOG       3/31/2015 4:5       X       -       \$0.00			2015									\$1,444.57	
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 - \$0.00 \$0.00 \$0.00 \$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 - \$0.00 \$0.00 \$0.00 \$0.00 \$13969-0149019-10 PMT 4/2/2015 3:54 4/30/2015 X - \$0.00 \$0.00 \$0.00 \$0.00 \$13969-0149019-11 LOG 4/29/2015 4:1 X - \$0.00 \$0.00 \$0.00 \$0.00 \$13969-0149019-11 LOG 4/29/2015 4:1 X - \$0.00 \$0.00 \$0.00 \$0.00 \$13969-0149019-11 LOG 4/29/2015 4:1 X - \$0.00 \$0.00 \$0.00 \$0.00 \$13969-0149019-11 LOG 4/29/2015 4:1 X - \$0.00 \$0.00 \$0.00 \$0.00 \$13969-0149019-11 LOG 4/29/2015 4:1 X - \$0.00 \$0.00 \$0.00 \$0.00 \$13969-0149019-11 LOG 4/29/2015 4:1 X - \$0.00 \$0.00 \$0.00 \$0.00 \$13969-0149019-11 LOG 4/29/2015 4:1 X - \$0.00 \$0.00 \$0.00 \$0.00 \$13969-0149019-11 LOG 4/29/2015 4:1 X - \$0.00 \$0.00 \$0.00 \$0.00 \$13969-0149019-11 LOG 4/29/2015 4:1 X - \$0.00 \$0.00 \$0.00 \$0.00 \$13969-0149019-11 LOG 4/29/2015 4:1 X - \$0.00 \$0.00 \$0.00 \$0.00 \$13969-0149019-11 LOG 4/29/2015 4:1 X - \$0.00 \$0.00 \$0.00 \$0.00 \$13969-0149019-11 LOG 4/29/2015 4:1 X - \$0.00 \$0.00 \$0.00 \$0.00 \$13969-0149019-11 LOG 4/29/2015 4:1 X - \$0.00 \$0.00 \$0.00 \$0.00 \$13969-0149019-11 LOG 4/29/2015 4:1 X - \$0.00 \$0.00 \$0.00 \$0.00 \$13969-0149019-11 LOG 4/29/2015 4:1 X - \$0.00 \$0.00 \$0.00 \$0.00 \$13969-0149019-11 LOG 4/29/2015 4:1 X - \$0.00 \$0.00 \$0.00 \$0.00 \$13969-0149019-11 LOG 4/29/2015 4:1 X - \$0.00 \$0.00 \$0.00 \$13969-0149019-11 LOG 4/29/2015 4:1 X -	ansaction a	*	Туре	Trans. Date	New Due Date	Pro?	Rev?				Amt Paid	Due	
13969-0149019-3       LOG       3/2/2015 4:49       X       -       \$0.00       \$0.00       \$0.00         13969-0149019-4       LOG       3/2/2015 5:37       X       -       \$0.00       \$0.00       \$0.00         13969-0149019-5       LOG       3/3/2015 4:36       X       -       \$0.00       \$0.00       \$0.00         13969-0149019-6       PMT       3/3/2015 4:41       3/31/2015       X       -       \$0.00       \$0.00       \$289.78       (\$         13969-0149019-7       LOG       3/31/2015 4:5       X       -       \$0.00<	969-014901	19-1	REL	1/30/2015 4:3			-		. ,		•	\$2,022.39	
13969-0149019-4       LOG       3/2/2015 5:37       X       -       \$0.00       \$0.00       \$0.00         13969-0149019-5       LOG       3/3/2015 4:36       X       -       \$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       (\$13969-0149019-7       LOG       3/31/2015 4:5       X       -       \$0.00       \$	969-014901	19-2	LOG	3/2/2015 9:06		Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
13969-0149019-5       LOG       3/3/2015 4:36       X       -       \$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       (\$13969-0149019-7       \$0.00	969-014901	19-3	LOG	3/2/2015 4:49		Х	-		\$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       (\$13969-0149019-7       LOG       3/31/2015 4:5       X       -       \$0.00	969-014901	19-4	LOG	3/2/2015 5:37		Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
13969-0149019-7       LOG       3/31/2015 4:5       X       -       \$0.00       \$0.00       \$0.00         13969-0149019-8       LOG       4/1/2015 6:42       X       -       \$0.00       \$0.00       \$0.00         13969-0149019-9       LOG       4/2/2015 2:00       X       -       \$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       (\$13969-0149019-11         13969-0149019-11       LOG       4/29/2015 4:1       X       -       \$0.00       \$0.00       \$0.00         13969-0149019       Totals:       1       \$1,444.57       \$0.00       \$577.82       \$1	969-014901	19-5	LOG	3/3/2015 4:36		Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
13969-0149019-8       LOG       4/1/2015 6:42       X       -       \$0.00       \$0.00       \$0.00         13969-0149019-9       LOG       4/2/2015 2:00       X       -       \$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       (\$13969-0149019-11       \$0.00       \$0.00       \$0.00       \$0.00       \$1,444.57       \$0.00       \$577.92       \$1	969-014901	19-6	PMT	3/3/2015 4:41	3/31/2015	Х	-		(\$289.78)	\$0.00	\$289.78	(\$289.78)	
13969-0149019-9       LOG       4/2/2015 2:00       X       -       \$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       (\$13969-0149019-11       \$0.00       \$0.00       \$0.00       \$0.00       \$0.00       \$0.00       \$0.00       \$1,444.57       \$0.00       \$577.82       \$1	969-014901	19- <b>7</b>	LQG	3/31/2015 4:5		Х	-		\$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 (\$ 13969-0149019-11 LOG 4/29/2015 4:1 X - \$0.00 \$0.00 \$0.00 13969-0149019 Totals: 1 \$1,444.57 \$0.00 \$577.82 \$1	969-014901	19-8	LOG	4/1/2015 6:42		Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
13969-0149019-11 LOG 4/29/2015 4:1 X - \$0.00 \$0.00 \$0.00 13969-0149019 Totals: 1 \$1,444.57 \$0.00 \$577.82 \$1	969-014901	19-9	LOG	4/2/2015 2:00		Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
13969-0149019 Totals: 1 \$1,444.57 \$0.00 \$577.82 \$1	969-014901	19-10	PMT	4/2/2015 3:54	4/30/2015	Х	-		(\$288.04)	\$0.00	\$288.04	(\$288.04)	
	969-014901	19-11	LOG	4/29/2015 4:1		X			\$0.00	\$0.00	\$0.00	\$0.00	
00/0045 T-4-/ 0	1969-014901	19 To	als:	1		,			\$1,444.57	\$0.00	\$577.82	\$1,444.57	
AT 222 22 - 42 FOR 22 - 42 422 22 - 42 42 42 -												•	
3077076 187916 7 SAUCE TO SAUCE SAUC	115 Totale:	2						\$5.033.92	\$3,595.66	\$0.00	\$1,438,26	\$3,595.66	

### Customer Receipt xtension & Receipt/Repa nent Plan Receipt

	PAYMENT MADE ON BEHALF OF OR BY: Gary R. Gibson	
	3370 St. Rose Pkwy #231 Las Vegas, NV 89052	
	DATE/TIME OF RECEIPT OF PAYMENT:	
applied to the	04/02/2015 15:53:53	
ACENT RECEIVE	NG PAYMENT	
- 1 <del></del>		
	AGENT RECEIVE	Gary R. Gibson 3370 St. Rose Pkwy #231 Las Vegas, NV 89052  DATE/TIME OF RECEIPT OF PAYMENT: 04/02/2015 15:53:53

TODAY'S PAYMENT ITE	MIZATION	NEXT PAYMENT INFO	DRMATION
PRINCIPAL PAID:	\$430.22_	PRINCIPAL:	\$430.22_
INTEREST PAID:	\$0.00_	INTEREST:	\$0.00
Courses Dura	\$ 0.00_	FEES:	\$0.00_
CHARGES PAID:	\$ <u>0.00_</u>	CHARGES:	\$0.00_
FEES PAID:	\$0.00	BALANCE DUE ON LOAN:	\$2151.09
TOTAL AMOUNT PAID TODAY:	\$ <u>430.22</u>	REPAYMENT PLAN MINIMUM	ı \$ <u>430.22</u>
		NEXT SCHEDULED DUE DAT	E: 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.

X 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

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

### Customer Receipt/Citension & Receipt/Repay ent Plan Receipt

•			-
NAME AND ADDRESS OF THE LICENSEE: TitleMax of Nevada, Inc. d/b/a TitleMax		PAYMENT MADE ON BEHALF OF OR BY: Gary R. Gibson	
6795 W. Tropicana Avenue Las Vegas, NV 89103		3370 St. Rose Pkwy #231 Las Vegas, NV 89052	
LOAN AGREEMENT IDENTIFICATION NO. 13969-0112704		DATE/TIME OF RECEIPT OF PAYMENT:	
LOAN AGREEMENT DATE: 06/26/2014 If you have multiple loans, this payment was	applied to the	03/03/2015 16:40:54	
loan number identified above.			
AMOUNT PAID: \$430.22	AGENT RECEIVI Mekwanya Cla		
Ψ <del>1</del> 30.22	IVICKWAITYA CIA	y (000)	

TODAY'S PAYMENT ITE	MIZATION	NEXT PAYMENT INFO	DRMATION
PRINCIPAL PAID:	\$430.22_	PRINCIPAL:	\$430.22_
INTEREST PAID:	\$0.00	INTEREST:	\$0.00_
CHARGES PAID:	\$0.00_	FEES:	\$
		CHARGES:	\$0.00_
FEES PAID:	\$0.00_	BALANCE DUE ON LOAN:	\$ 2581.31
TOTAL AMOUNT PAID TODAY:	\$430.22_	REPAYMENT PLAN MINIMUM	430.22
		NEXT SCHEDULED DUE DAT	E: <u>3/31/2015</u>

_	4	:_:	_ £H	L	!!
	Account	paid i	n tuli	DV re	SCISSION

☐ Account paid in full

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

Repayment Plan Agreement

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

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

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

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

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

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

Printed Meme

Signature Signature

009302

No. 13969-0112704

Customer Name: Gibson, Gary R.

Address:

3370 St. Rose Pkwy #231

Co-Borrower Name:

Address:

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

6795 W. Tropicana Avenue Las Vegas, NV 89103 Address:

Vehicle Information: 2004, White, Nissan, Frontier, 1N6ED27T54C403186

Date: 1/30/2015

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 ("Onginal Due Date").

Payments. This Repayment Plan is divided into monthly installments of the remaining balance owing. You and we agree to the payment period set forth below in the Amended Payment Schedule. In consideration of your promises herein, we agree to amend and modify the Original Due Date, resulting in separate payments due on the Periodic Due Dates set forth below. Therefore, you agree to pay us in cash the amount owing on the dates set forth below. 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 Renayment 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 <u>ARBITRATION AGREEMENT</u>, REMAIN IN FULL FORCE AND

Prepayment. You have the right to rescind this Repayment Plan. You may rescind on or before the close of business on the next day of business at the 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

Its Dimployee

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

Customers Signature

Customer Receipt/Repayment Plan Receipt (210 day loan)

Customer Receipt	Mehayilleli	t i lan receipt (2 to day roan)
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: 01/30/2015 04:30:15 PM
LOAN AGREEMENT DATE: 6/26/2014 5:46:01 PM		
If you have multiple loans, this payment was loan number identified above.		
AMOUNT PAID: \$300.00	AGENT RECEIVI Angela O'Hare	NG PAYMENT:
TODAY'S PAYMENT ITEMIZATION		
PRINCIPAL PAID:	\$8.47	
INTEREST PAID:	\$291.53	
CHARGES PAID:	\$0.00	<del></del>
FEES PAID:	\$0.00	<u></u>
TOTAL AMOUNT PAID TODAY:	\$300.00	
BALANCE DUE ON LOAN:	\$0.00	<u></u>
NEXT SCHEDULED DUE DATE:	3/1/2015	
<ul> <li>☐ Account paid in full by rescission.</li> <li>☐ Account paid in full.</li> <li>☐ Title Returned Upon Payment in Full Vehicle's Title to you.</li> </ul>	II. By signing below,	you acknowledge that upon repayment in full, we returned the
□ Repayment Plan Agreement.	·	
☐ Grace Period Plan Agreement.		
<b>Acknowledgments.</b> By signing below, you a represent that the information previously provi	acknowledge that the vided on the Covere	e payment information noted above is accurate. You further ded Borrower Identification Statement is still accurate.
Gay Filson		Garage -
Printed Name	Signature	

oustomer Neceip	urschaymen	it i idii itcocipt (2 io day iodii)
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 loan number identified above.	applied to the	
AMOUNT PAID: \$308.25	AGENT RECEIVI Mekwanya Clay	
TODAY'S PAYMENT ITEMIZATION		
PRINCIPAL PAID:	\$0.00	<u> </u>
INTEREST PAID:	\$308.25	
CHARGES PAID:	\$0.00	
FEES PAID:	\$0.00	
TOTAL AMOUNT PAID TODAY: , _	<b>\$308.25</b>	
BALANCE DUE ON LOAN:	\$3,040.00	
NEXT SCHEDULED DUE DATE:	1/22/2015	
<ul> <li>□ Account paid in full by rescission.</li> <li>□ Account paid in full.</li> <li>□ Title Returned Upon Payment in Full Vehicle's Title to you.</li> <li>□ Repayment Plan Agreement.</li> <li>□ Grace Period Plan Agreement.</li> </ul>	I. By signing below,	you acknowledge that upon repayment in full, we returned the
Acknowledgments. By signing below, you a	icknowledge that the	e payment information noted above is accurate. You further d Borrower Identification Statement is still accurate.

Customer Rece. !/Repayment Plan Recei (210 day loan) NAME AND ADDRESS OF THE LICENSEE: PAYMENT MADE ON BEHALF OF OR BY-Tm Las Vegas Nv #36 Gary Gibson 6795 W. Tropicana Avenue Las Vegas, NV 89103 LOAN AGREEMENT IDENTIFICATION NO. DATE/TIME OF RECEIPT OF PAYMENT: 13969-0112704 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: AGENT RECEIVING PAYMENT: \$301.70 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.

### Customer Receipt/Repayment Plan Recei (210 day loan) NAME AND ADDRESS OF THE LICENSEE: PAYMENT MADE ON BEHALF OF OR BY: Tm Las Vegas Nv #36 Gary Gibson 6795 W. Tropicana Avenue Las Vegas, NV 89103 LOAN AGREEMENT IDENTIFICATION NO. DATE/TIME OF RECEIPT OF PAYMENT-13969-0112704 10/27/2014 05:01:20 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: AGENT RECEIVING PAYMENT: \$301.70 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

☐ Ac	count	paid in	full by	rescission.
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- 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.
- П Repayment Plan Agreement.
- Grace Period Plan Agreement.

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

### Customer Recept/Repayment Plan Recei, (210 day loan)

Customer Vecerb	nizeba <b>ž</b> inen	t rail receip (2 to day tour)
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: 09/26/2014 05:04:10 PM
LOAN AGREEMENT DATE: 6/26/2014 5:46:01 PM		
If you have multiple loans, this payment was loan number identified above.	applied to the	
AMOUNT PAID: \$301.70	AGENT RECEIVI Barbara Mendo	
TODAY'S PAYMENT ITEMIZATION		
PRINCIPAL PAID:	\$0.00	· <del></del>
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	
	I. 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 a represent that the information previously prov	cknowledge that the	e payment information noted above is accurate. You further d Borrower Identification Statement is still accurate.

 $\begin{array}{c} APP \quad 009308 \\ {\scriptstyle \mathsf{ROA}} \ 007714 \end{array}$ 

Customer Recipt/Repayment Plan Recipt (210 day loan) NAME AND ADDRESS OF THE LICENSEE: PAYMENT MADE ON BEHALF OF OR BY: Tm Las Vegas Nv #36 6795 W. Tropicana Avenue Gary Gibson Las Vegas, NV 89103 LOAN AGREEMENT IDENTIFICATION NO. DATE/TIME OF RECEIPT OF PAYMENT: 13969-0112704 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: AGENT RECEIVING PAYMENT: \$305.00 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 Repayment Plan Agreement. Grace Period Plan Agreement. Acknowledgments. By signing below, you acknowledge that the payment information noted above is accurate. You further epresent that the information previously provided on the Covered Borrower Identification Statement is still accurate.

APP 009309

Customer Receipt/Repayment Plan Receipt (210 day loan) NAME AND ADDRESS OF THE LICENSEF PAYMENT MADE ON BEHALF OF OR BY Tm Las Vegas Nv #36 Gary Gibson 6795 W. Tropicana Avenue Las Vegas, NV 89103 LOAN AGREEMENT IDENTIFICATION NO. DATE/TIME OF RECEIPT OF PAYMENT: 13969-0112704 07/28/2014 04:59:11 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: AGENT RECEIVING PAYMENT: \$302.00 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.

Printed Name

APP 009310

A - 275

			ential	Confidential		1	Revised 10-15-2008	Reviséc
				eipts is \$2,914.80	604A.485 totaled receipts greater than original loan amount. Totaled receipts is \$2,914.80	ın original loa	freceipts greater tha	04A.485 totaled
				\$3,327.75	604A.210 and 604A.445. Grace Period Payments Deferment Agreement \$3,327.75	od Payments I	)4A.445, Grace Peri	04A.210 and 60
		THER COMMENTS	EXCEPTIONS/OTH		VIOLATIONS/TECHNICAL			
hays Are receipts filed?	Extensions: Title-6 add'l periods; D/D & High Int Loans - 90 days	many times? $0  L$	NO How man		Has the loan been extended or renewed?	NO Ha	ection account?	Is the loan a collection account?
NRS 604A.410 (2)	efaults, pursuant to	plan if the customer defaults, pursuant to NRS 604A.410 (2f)?		the written loan agreement include a disclosure regarding the opportunity to enter into a REPAYMENT	re regarding the oppo	ude a disclosu	loan agreement incl	Does the written
	YES	.410 (2e)?	чant to NRS 604A.	Does the written loan agreement disclose the right of the customer to PRE-PAY the loan, pursuant to NRS 604A.410 (2e)?	of the customer to PR	close the right	loan agreement disc	Ooes the written
	YES	04A.410 (2d)?		Does the written loan agreement disclose the right of the customer to RESCIND the loan, pursuant to NRS 6	of the customer to RE	close the right	loan agreement disc	oes the written
NO		pursuant to NRS 604A.445 (2)?		Has the title loan been extended for more than six additional periods,	e loan been extended	Has the titl	(Applies to Title Loans Only)  NRS 60A.445(2)	(Applies to T
			NO	Does the original term of the title loan exceed 30 days?	riginal term of the title	Does the o	(Applies to Title Loans Only)  NRS 604A.445(1)	(Applies to T
Fair Market Value:	NO Fair N	g the loan?	he vehicle securin	Does the loan amount exceed the fair market value of the vehicle securing the loan?	oan amount exceed the	Does the lo	(Applies to Title Loans Only)  NRS 604A.450(1)	(Applies to T
N/A			35 days?	Does the original term of the HIL not exceed 35 days?	es the original term c		(Applies High-Int Loans) NRS 604A 408(1)	(Appli
N/A	nthly income?	s expected gross mo	% of the borrower!	Does the monthly payment amount exceed 25% of the borrower's expected gross monthly income?	es the monthly payme	٠.	(Applies to High-Interest Loans Only)  NRS 604A.425(1b)	(Applies to H
N/A		- -	ceed 35 days?	Does the original term of the D/D Loan not exceed 35 days?	es the original term c	Do	(Applies to D/D Loans)  NRS 6044.408(1)	(Appl
N/A		expected gross monthly income?		Does the deferred deposit loan exceed 25% of the customer's	es the deferred depos		(Applies to Deferred Deposit Only)  NRS 604.4.425(1a)	(Applies to $N$
✓ Other:	☐ Affidavit	YES Paystub	ncome verified?	Was the borrower's income verified?	ome? \$3,896	ss monthly inc	What is the borrower's expected gross monthly income?	What is the borro
itle, is it filed and	If secured by a vehicle title, is it filed and persected?	If se		Honda Civic LX	If so, what is the collateral? 2001 Honda Civic LX	If so, what is	ed? YES	Is the loan secured?
ē	Purpose of loan: Cash		Title Loans	High-Int Loans	☐ High	Deferred Deposit	Deferred	Loan Type:
206.71%	\$2,711.85	7	\$1,191.85	3/16/2015	\$1,520.00	015	750 8/18/2015	10869-0121750
APR Quoted Is the APR Corre	Payment /	Total Number of Payments	Finance To Charge	Maturity Date	Amount of Loan	on Date	nber Origination Date	Account Number
Examiner: Kelvin Lam	Exan			, NV 89146	Name & Address: Scott Nankin 5100 Tara Avenue, Las Vegas, NV 89146	in 5100 Tara	une & dress: Scott Nank	Borrower Name & Address:
Exam as of: 5/15/2015	Exam		۸	Las Vegas, NV 89103	Suite F/G, Las Vega	6820 W. Flaming Road Suite F/G,	dress: 6820 W. Fl	Licensee Address:
Date: <u>5/15/2015</u>	Exam Start Date:						DBA: Titlemax	Tylogitseg IA9
2	<u></u>					-		I increase VIa

9/19/2014

Jate. Ortoizer								
Customer & Co-Cust	omer information	ACCOUN	T NUMBE	R: 10869-0	1121750			
FIRST NAME Scott	LAST NAME Nankin		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.		LIC./STATE ID. NO.	
STREET ADDRESS 5100 Tara Ave				CO-CUSTOMER	STREET A	DDRESS		
City Las Vegas	STATE NV	ZIP CODE 89146		CO-CUSTOMER	CITY	CO-CUSTO	MER STATE	CO-CUSTOMER ZIP CODE
HOME PHONE	DATE OF BI	RTH		CO-CUSTOMER	HOME PH	ONE	CO-CUSTOR	MER DATE OF BIRTH
Motor Vehicle & Licensee LICENSEE'S HC Information Monday to Friday		E'S HOUR Friday 9:0	RS OF OPERATION: 0:00 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		NSEE PHO 387-9600	ONE NUMBER				
LICENSEE STREET ADDRESS 6820 W. Flamingo Rd., Suite F/g			LICENSEE CITY Las Vegas		LICENSEE STA	1 -	ICENSEÉ ZIP CODE 9103	
VEHICLE IDENTIFICATI 1HGES16521L011298				CENSE PLATE 4wp2				
VEHICLE YEAR 2001	VEHICLE MAKE Honda		VEHICLE Civic	MODEL	COLOR Green			

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

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

Number: 10869-0121750

 $APP \underbrace{009313}^{\text{TB.NV installment Joan agreement 2.04 2014}}$ 

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# 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
Amount given to you directly:	\$1,500.00
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, 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 deraul; the loan, we must once a repayment. process of alternative dispute resolution, be sefore 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 entening 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 onginal 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.

You will be in default and entitled to enter into a Repayment Plan on the day Default, Acceleration, Repossession, and Post-Default Interest. immediately following the date you fail to (i) make a scheduled payment on this loan; (ii) make a scheduled payment on or before the due date for the payment under the terms Grace Penod Payments Deferment Agreement; (iii) pay this loan in full on or before the expiration of the initial loan penod 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.

Nevada law governs this Loan Agreement, except the Federal Arbitration Act ("FAA") governs the Waiver of Jury Governing Law and Assignment 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, ansing 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 toil-free number: (800) 804-5368.

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

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

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

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

TitleMax of Nevada, Inc. d/b/aTitleMax  Customer's Signature	8 18 2014 State Market State S
Co-Customer's Signature	Date

#### GRACE PERIOD PAYMENTS DEFERMENT AGREEMENT

Date: Account Number: 10869-0121750

Customer Name: Scott Nankin Address: 5100 Tara Ave Las Vegas, NV 89146 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

Co-Borrower Name:

Address:

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

Consideration. You acknowledge and agree that you and we entered into a Title Loan Agreement on 08/18/2014 ("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 agree to the amended and deferred payments and periods set forth below in the Grace Period Payments Deferment Schedule. Therefore, you agree to pay us in cash the amount owing on the dates set forth in the Grace Period Payments Deferment Schedule set forth below. If any Deferred Due Date falls on a date we are not open for business, then you agree to pay us on the next business day, and we will credit such payment, as if we received it on the appropriate Deferred Due Date. The Grace Period Payments Deferment Agreement will be consummated upon the date you sign it. Time is of the essence in this Grace Period Payments Deferment Agreement. We will not attempt to collect an amount that is greater than the amount owed. We will not attempt to collect the outstanding balance during the term of the Grace Period by process of alternative dispute resolution, by repossessing the Motor Vehicle or by exercising any other right we have under Nevada law, unless you default on the Grace Period Payments Deferment Agreement.

#### **Grace Periods Payments Deferment Schedule**

Payment Number	Amount of Payment	Deferred Periodic Due Date
1	\$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:		

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 0.5663% from the date of this Loan Agreement until the earlier of: (i) the due date of your last payment as set forth in the original Payment Schedule; or (ii) payment in full. Now that the Payment Schedule has changed, you acknowledge that the new Payment Schedule provided for in this Grace Period Payments Deferment Agreement, if followed, will ratably and fully amortize the entire Principal Amount and interest payable over a longer period of time than the original Payment Schedule in the Loan Agreement. As such you acknowledge and agree you will continue to incur interest as provided in the Loan Agreement. You further agree that in setting the amount of the payments and dates of the payments, we have estimated the accrued interest owing to us assuming you make the payments in the amounts scheduled and on the exact dates set forth in the Grace Periods Payments Deferment Schedule above. Early payments may decrease the amount of interest you owe. Making a payment in an amount greater than scheduled above may decrease the amount of interest you owe. Late payments may increase the amount of interest you owe. The amount of this increase or decrease will be reflected in the final payment. If an early payment is less than the scheduled installment, then you must pay the difference on or before the upcoming installment due date. You may request a payoff at any time.

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

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

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

Lustomer's Signature	Date	LICENSEE: TitleMax of Nevada, Inc. d/b/a	TitleMax Q Da
Co-Borrower's Signature	Date		

#### **Affidavit**

STATE OF NEVADA COUNTY OF Clark Title Loan Agreement No.: 10869- 0121750
Date: 8-18-14 Licensee Name: TitleMax of Nevada, Inc. d/b/aTitleMax Customer Name: Scott Nankin Address: 5100 Tara Ave. 6820 W Flamingo RD. Las Vegas NV 89146 Co-Borrower Name: Las Vegas NV 89103 Address: Vehicle Information: VIN: 1HGES16521L011298 Color: Green Year: 2001 Make: Honda Model: Civic License Plate State and No: 914WP2 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 approvider 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. , being first duly sworn, states as follows: The undersigned. Scott Nankin 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 S

Customer Signature:

Co-Borrower Signature:

	CE	ERTIFIC	ATE OF T	ITLE	
VIN 1HGES16521L011 DATE ISSUED		EAR MAKE 2001 HOND FUEL	MODEL CIVIC TYPE SALES TAX		TITLE NUMBER NV006483169 S WT GVWR
10/09/2013 VEHICLE 66:0H3	ODOMETER BRAND	!	G	2515 BRANDS	
	EXEMPT				-*
OWNER(S) NAME A	ND ADDRESS				
NANKIN SCOTT E 6117 W OAKEY B LAS VEGAS NV	LVD APT D	. *			
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		•			
LIENHOLDER NAME					
TITLEMAX OF NE		TITLEMÁX			
6820 W FLAMING LAS VEGAS NV					
		THE VEHICL	E DESCRIBED O	N THIS TITLE IS HEREB	Y RELEASED
/ \ - / \	/ /				
SIGNATURE OF AU	THORIZED AGENT evada Inc DBA	DATE	12-17	<b>\$\</b>	
TitleMax Of N	evada înc DBA	TitleMay	Timesilling		
PRINTED NAME OF	AGENT AND COMP	PANY	JUNIOU WY		
FEDERAL AND STATE LA COMPLETE OR PROVIDING The undersigned hereby certif	G A FALSE STATEMENT IV	IAY RESULT IN FIR	JES AND/OR IMPRISON	WITH THE TRANSFER OF OWN MENT. Joer(s):	
Printed Full Legal Name of	Buyer	•	Nevada Driver's I	icense Number or Identification I	Iumber OR
Printed Full Legal Name of	Buyer	-	Nevada Driver's I	icense Number or Identification P	lumber
Address		City		State Zi	p Code
ceruity to the best of my k	NO I	The milea	ge stated is in excess of :		
ODOMETER READING	TENTHS	Exempt -	eter reading is not the ac Model year over 9 years o	tual mileage. WARNING: ODOMETER ld.	I DISCREPANCY,
Signature of Seller(s)/Agent/D		<del> </del>		eme of Seller(s)/Agent/Dealership	
am aware of the above od	ometer certification made I	by the seller/agent	Dealer's License	Number Date of	of Sale
Signature of Buyer ACCORDING TO THE RECO	BDS OF THE DEPARTMEN	IT OF MOTOR		III Legal Name of Buyer	
VEHICLES, THE PERSON N. VEHICLE DESCRIBED ABOV	AMED HEREON IS THE OV	VNER OF THE	CONTRO T, G T, T	DLNO. BLOBC	
√P-2 (Rev. 8/10)	:	<del>-</del> <del></del>		NOT A TITLE NO.)	• :
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	FAILURE TO COM	N'REQUIRES THAT YOU STATE THE MILEAGE IN CONNECTION WITH THE TRANSFER OF OWNERSHIP. PLETE OR PROVIDING A FALSE STATEMENT MAY RESULT IN FINES AND/OR IMPRISONMENT. ed hereby certifies the vehicle described in this title has been transferred to the following buyer(s):
137		
	Printed Full Legal Name of Buyer	Nevada Driver's License Number or Identification Number
1000		<u> </u>
Ę	Printed Full Legal Name of Buyer	Nevada Driver's License Number or Identification Number
孝と		
REASSIGNMEN	Address	City Zip Code
ASS	Total 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 □ The mileage stated is in excess of its mechanical limits.
		TENTHS The odometer reading is not the actual mileage. WARNING: ODOMETER DISCREPANCY
FIRST	ODOMETER READING	Exempt - Model year over 9 years old.
世		
1, 7,	Signature of Seller(s)/Agent/Dealership I am aware of the above odometer certif	Printed Name of Seller(s)/Agent/Dealership ligation made by the seller/agent,  Dealer's License Number  Dealer's License Number
	Signature of Buyer	Printed Full Legal Name of Buyer.
	The second secon	The state of the s
	FAILURE TO COM	V REQUIRES THAT YOU STATE THE MILEAGE IN CONNECTION WITH THE TRANSFER OF OWNERSHIP. PLETE OR PROVIDING A FALSE STATEMENT MAY RESULT IN FINES AND/OR IMPRISONMENT. of 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 of Identification Number IT OR
	DESCRIPTION OF THE PROPERTY OF	
重	Printed Full Legal Name of Buyer	Nevada Driver's License Number or Identification Number
돌놀	Address	
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Ϋ́Н	The test of the Nowledge tile	odometer reading is the actual mileage of the vehicle inless one of the following statements is checked.  NO □ : The mileage stated is in excess of its mechanical limits:
ND R		TENTHS The odometer reading is not the actual mileage. WARNING ODOMETER DISCREPANCY
S O	ODOMETER READING	Exempt - Model year over 9 years old.
SEC		
<b>2</b> 4 914	Signature of Seller(s)/Agent/Dealership I am aware of the above odometer certific	Printed Name of Seller(s)/Agent/Dealership cation made by the seller/agent.   Dealer's License Number
		Date of Sale Design Number
	Signature of Buyer	Printed Full Legal Name of Boyer
2	EFPEDAS AND CTATE LAW	
3		REQUIRES THAT YOU STATE THE MILEAGE IN CONNECTION WITH THE TRANSFER OF OWNERSHIP. LETE OR PROVIDING A FALSE STATEMENT MAY RESULT IN FINES AND/OR IMPRISONMENT. It hereby certifies the vehicle described in this title has been transferred to the following buyer(s):
A 3 7 1 A		
	Printed Full Legal Name of Buyer	Nevada Driver's License Number of Identification Number OR
E	Printed Full Legal Name of Buyer	Nevada Driver's License Number or Identification Number
<u></u>	The state of the second	a contract of the state of the
THIRD REASSIGNN DEALER ONLY	Address	City State Zin Code
20.00	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:
AS		NO The mileage stated is in excess of its mechanical limits.
四日		The odometer reading is not the actual mileage. WARNING ODOMETER DISCREPANCY
<u> </u>	ODOMETER READING	Exempt - Mödel year over: 9 years old
Ė	<u> </u>	
	Signature of Seller(s)/Agent/Dealership I am aware of the above odometer certifity	Printed Name of Seller(s)/Agent/Dealership
		Dealer's License Number Date of Sale
	Signature of Buyer	Printed Full Lond Alexander
		Printed Full Legal Name of Buyer:
4		LIENHOLDER TO BE RECORDED
EN	Printed Full Logot Name of the	FEIN AND AND AND AND AND AND AND AND AND AN
	Printed Full Legal Name of Lienholder	(if no lienholder write "NONE")
	AddressStreet	
	· · · · · · · · · · · · · · · · · · ·	State Zip Code

ALTERATION OR ERASURE VOIDS THIS TITLE

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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	E Station devices to the
Add-On to Current Loan or Multi-Car	
Residual Monthly Income	\$2,296.00

Z10 INSTA	LIMENT RATE STRIKE	TURE
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	BREA	KDOWN
ed - Max. Loan Amount !	nc. Title	Fee	\$

	Income pased - Max roan Amount Inc. Title Fee	<b>\$</b>	10,020
	Vehicle Value - Max. Loan Amount Inc. Title Fee	\$	1,520
	Interest Rate		16.99%
	Max Cash to Customer Amount	jedi <b>š</b> te minos	1,500.00
L	Actual Cash to Customer Amount	be burned	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

#### CHOOSE THIS CASHWISE LOAN TYPE

NV 210 Day Multi-Car

Grace Period Plan Payment (0%)

16.99%

\$217.14

#### **Contact Information**

8/18/2014

Company: Titlemax (314391)

Telephone: 702-387-9600

Contact: Jim Sullivan

Fax: 855-380-3750

E-Mail: laura.farris@titlemax.biz

#### Notes

#### Vehicle Info For 2001 Honda Civic LX 4D Sedan

MSRP: \$15,810

VIN: 1HGES16521L011298

Adj. State: National

Fin Adv: \$2,800

UVC: 2001360047

Equip Ret: \$16,750

Mileage: 0

Tire Size: 185/65R14

MPG: 30/38 Weight: 2515

Mileage Cat: B 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 0 Months: 0

End of Term 0

Price Includes: AT AC

Mileage:

#### 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
1ileage 🦳	N/A	N/A	N/A	N/A
Region	N/A	\$0	\$0	<del>هـــــ</del> ـــ
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							
Options	\$0	\$0	\$0	\$0	\$0	\$0	\$0	N/A
Mileage	N/A							
Total	N/A							

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-	1 1 -	D I-	Add/Dec	4

w/o Auto Trans -300

	Income Worksheet	and the second of the second o
Property Constitution of Security	***Employee Use Only***	e alimana i piente Bira a camadido e seculo della (como e como e c
Income	Description	Amount
Employment  Gross Monthly Salary or Wages	Description	\$ 3896.00
Part-Time Gross Monthly Salary or Wages		\$
Other/Expected Income	Description	Amount
Gross Bonus or Commission		\$
Social Security/ Disability		\$
Gross Pension/Retirement		\$
Unem <b>pl</b> oyment		\$
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	1+3 JO (6:00
Total Monthly Expense	Part 2: Please add all monthly expenses and enter amount here	-\$ 1600.00
Part 3: Net Monthly Income Total = Part 1 Subtract Total Expense from Total Income. The Net I than the Required Residual Income.	Total - Part 2 Total	
Applicant Name: Scott E	NANKIN	
Today's Date: 8 18 14	-	*** minimized se Only***
Driver's License/Government Issued ID Nun	nber:	
Alimony, child support or separate mainter	nance for repaying this obligation.	idered as a basis

TM - Gross Monthly Income Worksheet 07.02.2014

Customer Receipt/Repayment Plan Receipt (210 day loan) NAME AND ADDRESS OF THE LICENSEE: PAYMENT MADE ON BEHALF OF OR BY: TitleMax of Nevada, Inc. d/b/a TitleMax SCOTT E NANKIN 5100 Tara Ave, Las Vegas, NV, 89146 6820 W. Flamingo Rd, Las Vegas, Nevada 89103. LOAN AGREEMENT IDENTIFICATION NO. DATE/TIME OF RECEIPT OF PAYMENT: 20121750-10869 05/14/2015 16:00:18 LOAN AGREEMENT DATE: 08/18/2014 If you have multiple loans, this payment was applied to the loan number identified above. AMOUNT PAID: 218.80 AGENT RECEIVING PAYMENT: TANIA GONZALEZ **TODAY'S PAYMENT ITEMIZATION** \$218.80 PRINCIPAL PAID: \$0.00 INTEREST PAID: CHARGES PAID: \$ 0.00 \$0.00 FEES PAID: TOTAL AMOUNT PAID TODAY: \$218.80 \$ 0.00 UNPAID INTEREST: \$ 0.00 BALANCE DUE ON LOAN: NEXT SCHEDULED DUE DATE: 05/15/2015 Account paid in full by rescission  $\Box$ Account paid in full Title Returned Upon Payment in Full. By signing below, you acknowledge that upon repayment in full, we returned the Vehicle's Title to you. Repayment Plan Agreement **Grace Period Plan Agreement** Acknowledgments. By signing below, you acknowledge that the payment information noted above is accurate. You further represent that the information previously provided on the Covered Borrower Identification Statement is still accurate.

# Customer Receipt/Latension & Receipt/Repayment Plan Receipt

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

TODAY'S PAYMENT ITE	MIZATION	NEXT PAYMENT INFO	ORMATION
PRINCIPAL PAID:	\$100.00_	PRINCIPAL:	\$45.54
INTEREST PAID:	\$0.00_	INTEREST:	\$0.00
Charges Paid:	\$0.00_	FEES:	\$
FEES PAID:	\$ 0.00	CHARGES:	\$0.00_
	\$0.00_	BALANCE DUE ON LOAN:	\$218.80
TOTAL AMOUNT PAID TODAY;	\$100.00	REPAYMENT PLAN MINIMUM	\$ 45.54
		NEXT SCHEDULED DUE DATE	E: <u>5/15/2015</u>

SOTTE. NANKIN

Se Alland

P 009330

No. 10869-0121750 Customer Name: Nankin, Scott E Licensee Name: TitleMax of Nevada, Inc. d/b/a TitleMax 6820 W. Flamingo Rd., Suite F/g Las Vegas, NV 89103 Address: Address: 5100 Tara Ave Las Vegas, NV 89146 (702)493-1088 Vehicle Information: 2001, Green, Honda, Civic, 1HGES16521L011298 Co-Borrower Name: Address:

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

The Title Loan Agreement. This Repayment Plan Agreement amends and modifies the Title Loan Agreement you signed on 08/18/2014 ("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

Amandad Daymant Cahadulay

Amended Payment	Scheaule:	
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

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. 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 say represent and safe of the Vehicle served the payment and the payment and safe of the Vehicle served the payment. 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

Its Employee

Any comments or questions may be directed to our Customer Comment Line at the following toll-free number: 1-800-804-5368.

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

Customer Recent/Repayment Plan Receipt (210 day loan) PAYMENT MADE ON BEHALF OF OR BY: NAME AND ADDRESS OF THE LICENSEE: Scott Nankin Tm Las Vegas Nv #9 Flamingo Rd 6820 W. Flamingo Rd., Suite F/g Las Vegas, NV 89103 DATE/TIME OF RECEIPT OF PAYMENT: LOAN AGREEMENT IDENTIFICATION NO. 03/16/2015 01:27:44 PM 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. AGENT RECEIVING PAYMENT: AMOUNT PAID: Frika Cortez \$400.00 TODAY'S PAYMENT ITEMIZATION \$295.61 PRINCIPAL PAID: \$104.39 INTEREST PAID: \$0.00 CHARGES PAID: \$0.00 FEES PAID: \$400.00 TOTAL AMOUNT PAID TODAY: \$0.00 BALANCE DUE ON LOAN: NEXT SCHEDULED DUE DATE: 4/15/2015 Account paid in full by rescission. П 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, Iden information Statement is still accurate.

Printed Name

### Customer Receipt/Repayment Plan Receip (210 day loan) PAYMENT MADE ON BEHALF OF OR BY: NAME AND ADDRESS OF THE LICENSEE: Scott Nankin Tm Las Vegas Nv #9 Flamingo Rd 6820 W. Flamingo Rd., Suite F/g Las Vegas, NV 89103 DATE/TIME OF RECEIPT OF PAYMENT: LOAN AGREEMENT IDENTIFICATION NO. 02/14/2015 10:38:55 AM 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. AGENT RECEIVING PAYMENT: AMOUNT PAID: Jeanette Nunez \$400.00

TODAY'S PAYMENT ITEMIZATIO	N
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

Accor	unt 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 FINANILIA

Printed Name

Signature

Customer Receipt/Repayment Plan Receipt (210 day loan) PAYMENT MADE ON BEHALF OF OR BY NAME AND ADDRESS OF THE LICENSEE: Scott Nankin Tm Las Vegas Nv #9 Flamingo Rd 6820 W. Flamingo Rd., Suite F/g Las Vegas, NV 89103 DATE/TIME OF RECEIPT OF PAYMENT: LOAN AGREEMENT IDENTIFICATION NO. 01/14/2015 01:21:37 PM 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. AGENT RECEIVING PAYMENT: AMOUNT PAID: Derek Avers \$440.00 TODAY'S PAYMENT ITEMIZATION \$256,20 PRINCIPAL PAID: \$183.80 INTEREST PAID: CHARGES PAID: \$0.00 \$0.00 FEES PAID: \$440.00 **TOTAL AMOUNT PAID TODAY:** \$862.91 BALANCE DUE ON LOAN: 2/14/2015 NEXT SCHEDULED DUE DATE: Account paid in full by rescission. Account paid in full. Title Returned Upon Payment in Full. By signing below, you acknowledge that upon repayment in full, we returned the Vehicle's Title to you. Repayment Plan Agreement.

**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.

S.OTT E, NANKIN

Signature

Grace Period Plan Agreement.

Customer Receipt	/Repaymen	it Plan Recei⊱ (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: 12/16/2014 01:27:11 PM
LOAN AGREEMENT DATE: 8/18/2014 9:44:17 AM	!	
If you have multiple loans, this payment was loan number identified above.	applied to the	
AMOUNT PAID: \$325.00	AGENT RECEIVI James Sullivan	NG PAYMENT:
TODAY'S PAYMENT ITEMIZATION		
PRINCIPAL PAID:	\$121.28	<del></del>
INTEREST PAID:	\$203.72	·
CHARGES PAID:	\$0.00	<del></del>
FEES PAID:	\$0.00	<del></del>
TOTAL AMOUNT PAID TODAY:	\$325.00	
BALANCE DUE ON LOAN:	\$1,119.11	<del></del>
NEXT SCHEDULED DUE DATE:	1/15/2015	
<ul> <li>☐ Account paid in full by rescission.</li> <li>☐ Account paid in full.</li> </ul>		
paid ie	I. By signing below,	you acknowledge that upon repayment in full, we returned the
□ Repayment Plan Agreement.		
☐ Grace Period Plan Agreement.		
Acknowledgments. By signing below, you a represent that the information previously provided that the information previously provided the second of the secon	vided on the Covere	e payment information noted above is accurate. You further ad Borrower Identification Statement is still accurate.
Printed Name	Signature	

#### Customer Rec∈ t/Repayment Plan Recei (210 day loan) PAYMENT MADE ON BEHALF OF OR BY NAME AND ADDRESS OF THE LICENSEE: Tm Las Vegas Nv #9 Flamingo Rd Scott Nankin 6820 W. Flamingo Rd., Suite F/g Las Vegas, NV 89103 DATE/TIME OF RECEIPT OF PAYMENT: LOAN AGREEMENT IDENTIFICATION NO. 11/17/2014 01:20:10 PM 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. AGENT RECEIVING PAYMENT: AMOUNT PAID: Erika Cortez \$381.00 TODAY'S PAYMENT ITEMIZATION PRINCIPAL PAID: \$132.25 \$248.75 INTEREST PAID:

BAI	LANCE DUE ON LOAN:	\$1,240.39	
NE	XT SCHEDULED DUE DATE:	12/16/2014	
	Account paid in full by rescission	n.	
	Account paid in full.		
	Title Returned Upon Payment in Vehicle's Title to you.	Full. By signing below, you acknowledge that u	pon repayment in full, we returned the
	Repayment Plan Agreement.		
	Grace Period Plan Agreement.		

\$0.00

\$0.00

\$381.00

**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

CHARGES PAID:

**TOTAL AMOUNT PAID TODAY:** 

**FEES PAID:** 

Signature

Customer Receipt/Repayment Plan Receipt (210 day loan) PAYMENT MADE ON BEHALF OF OR BY NAME AND ADDRESS OF THE LICENSEE: Scott Nankin Tm Las Vegas Nv #9 Flamingo Rd 6820 W. Flamingo Rd., Suite F/g Las Vegas, NV 89103 DATE/TIME OF RECEIPT OF PAYMENT: LOAN AGREEMENT IDENTIFICATION NO. 10/16/2014 01:31:54 PM 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. AGENT RECEIVING PAYMENT: AMOUNT PAID: Katie McElhanev \$350.00 TODAY'S PAYMENT ITEMIZATION \$114.22 PRINCIPAL PAID: \$<u>235.78</u> **INTEREST PAID:** \$0.00 CHARGES PAID: FEES PAID: \$0.00 \$350.00 TOTAL AMOUNT PAID TODAY: \$1,372.64 BALANCE DUE ON LOAN: 11/16/2014 **NEXT SCHEDULED DUE DATE:** Account paid in full by rescission. Account paid in full. Title Returned Upon Payment in Full. By signing below, you acknowledge that upon repayment in full, we returned the Vehicle's Title to you. Repayment Plan Agreement. Grace Period Plan Agreement.

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

SCOTT E, NANKIN

Printed Name

Signature

Customer Recei\_/Repayment Plan Receip\_210 day loan) PAYMENT MADE ON BEHALF OF OR BY: NAME AND ADDRESS OF THE LICENSEE: Scott Nankin Tm Las Vegas Nv #9 Flamingo Rd 6820 W. Flamingo Rd., Suite F/g Las Vegas, NV 89103 DATE/TIME OF RECEIPT OF PAYMENT: LOAN AGREEMENT IDENTIFICATION NO. 09/18/2014 01:19:28 PM 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. AGENT RECEIVING PAYMENT: AMOUNT PAID: Marlene Lien \$300.00 TODAY'S PAYMENT ITEMIZATION \$33.14 PRINCIPAL PAID: \$266.86 INTEREST PAID: \$0.00 CHARGES PAID: \$0.00 FFES PAID: \$300.00 TOTAL AMOUNT PAID TODAY: \$1,486.86 BALANCE DUE ON LOAN: 10/17/2014 **NEXT SCHEDULED DUE DATE:** Account paid in full by rescission. Account paid in full. Title Returned Upon Payment in Full. By signing below, you acknowledge that upon repayment in full, we returned the Vehicle's Title to you. Repayment Plan Agreement. Grace Period Plan Agreement. Acknowledgments. By signing below, you acknowledge that the payment information noted above is accurate. You further represent that the information previously provided on the Covered Borrower Identification Statement is still accurate.

E NANKIN &

## **Customer Application**

Personal Information Date of Birth Social Security State Issued ID Number Date Middle Name. Last Name NANKIN Fmail Address (optional)†1 Cell Phone Home Which number do you prefer that we call? Best time to call? to Home Phone Cell Phone Apt# Physical Address (Street Number & Name) 5100 ARA County CIARK Mailing Address (If different from physical addre Zip State City Source of Income Employer \* (Source of Income) Employer Address (Street Number & Name) Next Payday Current and Expected Work Shift Gross Gross Pay Frequency: (check one) Monthly Monthly Income Obligatio  $\square$  Weekly  $\square$  Monthly (last day)  $\square$  Monthly (1st day)  $\square$  Monthly (3st day) □ Self-Employed 1600 \*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 Alimony, child support, or separate maintenance received under.  $\Box$  court order  $\Box$  written agreement  $\Box$  oral understanding. Are you currently in bankruptcy? - yes **Business Name** Address (Street Number & Business Name A Address (Street Number & Name) City Personal References Address (Street Number & Name)

Page 1 of 4

### **Co-Applicant Information**

Date	State Issued ID Numbe	r Date of	Birth	Social Se	ecurity #		
Last Name	First Name			Middle N	łam <del>e</del>		
	Cell Phone <sup>†</sup>			Email Ac	Idress (optional)††		
Home Phone							
Best time to call?	Which number on Home Ph	doyou prefer one □ Ce	that we cal I Phone	I?			
					Apt#		
Physical Address (Street Number & Name)					Apt#		
City		State	Zip	Cour	ity		
Mailing Address (if different from physical address)			<u> </u>				
City		State	e Zip				
Employer * (Source of Income)		Employer Add	ress (Street I	iumber & Name	)		
City	State		Z	ip T	ime at Job?		
Work Phone #	Job Title		Superviso	or			
			Next Payd		rent and Expected	Work S	hift
Pay Frequency: (check one)	1.5 ( O			Gros	ss Gross		
☐ 1st & 1.5th of month ☐ 15th & end of month ☐ Biwee	ekiy (every ∠ weeks)  ☐ Monthly (3 <sup>rd</sup> day)			Inco			
☐ Weekly ☐ Monthly (last day) ☐ Monthly (1st day)				\$			
□ Self-Employed					\$	ng this obl	idation
*Alimony, child support or separate maintenance income Alimony, child support, or separate maintenance received Are you currently in bankruptcy?   yes   no	e need not be revealed if y d under:   court order	ou do not wis written agre	th to have it ement 🗈	oral unders	as a basis for repay tanding.	ng this obi	igation.
How did you hear about us? (Circle one.)							, \
Friend/Referral Name of referrer?	Saw Store	е .	Television	Υe	ellow 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, <a href="https://www.fic.gov">www.fic.gov</a>.

t†Consent to E-mail Communications and Electronic Disclosures. You are not required to provide your email address. If you provided your email address and authorized us to send emails to you ("Your Consent"), then you are requesting to receive emails from us. This includes disclosures and solicitations. You further consent to the use and acceptance of electronic records, and electronic disclosures. This Consent to E-mail Communications and Electronic Disclosures informs you of your rights when receiving legally required disclosures, notices, and any other information from us. By providing Your Consent, you acknowledge receipt of this disclosure. You consent to the use of electronic records, and disclosures. The emails and disclosures we may send, may include for example, disclosures or notices under state or federal law, including those pursuant to the Equal Credit Opportunity Act, Truth in Lending Act, Gramm-Leach-Billey Act, and other disclosures or notices under applicable federal, state or local laws or regulations, or any other notices, information, or solicitations we may send. You may request a paper copy of any emailed disclosures by submitting a request through the link found within the emails. You may also send a written request to TitleMax, P. O. Box 8323, Savannah, GA 31412. We will provide such paper copies to you at no charge. We will retain all Disclosures as required by applicable law. Your Consent only applies to emails we send and receive. You consent to electronicalty 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.

Page 2 of 4

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

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

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

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

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

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

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

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

Ability to Repay Verification.

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

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

TM-NV-Customer Application-V.2.0-10.09.2013

Page 3 of 4



expected gross monthly income and obligations. You agree that you have months relating to (i) your employment or source of income, and (ii) curre agree that you have read and understood all the above statements,	ent and expected gross monthly income and obligations. Tou
Applicant Signature	8 18 2014/ Date
Co Applicant Cignature	Date

Co-Applicant Signature

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		)9	)4A LOAN REV	604A LOAN REVIEW WORKSHEET	EET			
Licensee Name &				٠.		Exam	Exam Start	
DBA:	TITLEMAX OF NE	DBA: TITLEMAX OF NEVADA INC. DBA TITLEMAX	EMAX				Date: 5/19/2015	
Licensee Address:	6820 W FLAMINGC	Licensee Address: 6820 W FLAMINGO RD STE F & GLAS VI	EGAS NV 89103			Exam	Exam as of: 5/4/2015	
Dorrowor Name &								
	DIODIE IGAYAC						Examiner: td	
Account Number	Origination Date	Amount of Loan	Maturity Date	Finance T Charge	Total Number of Payments	Payment Amount	APR Quoted Is the A	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:	of loan:		
Is the loan secured?	YES If so, wh	If so, what is the collateral? 2001 A	CURA MDX		Ifs	ecured by a vehicle	If secured by a vehicle title, is it filed and perfected?	ected? YES
What is the borrower's expected gross monthly income?	xpected gross monthly	income? \$3,500	Was the borrower's income verified?	income verified?	YES Paystub	☐ Affidavit	区 Other:	ļ
(Applies to Deferred Deposit Only)  NRS 6044.425(1a)	ed Deposit Only)	Does the deferred deposit	Ioan exceed 25% o	loan exceed 25% of the customer's expected gross monthly income?	ected gross monthly	income?	N/A	
(Applies to D/D Loans) NRS 604A.408(1)	D/D Loans)	Does the original term of the D/D Loan not exceed 35 days?	the D/D Loan not 6	exceed 35 days?			N/A	
(Applies to High-Interest Loans Only)	terest Loans Only)	Does the monthly payment amount exceed 25% of the borrower's expected gross monthly income?	t amount exceed 2:	3% of the borrower's	expected gross mor	athly income?	N/A	
(Applies High-Int Loans) NRS 6044.408(1)	h-Int Loans)	Does the original term of	the HIL not exceed 35 days?	135 days?			N/A	
(Applies to Title Loans Only) NRS 604A.450(1)		Does the loan amount exceed the	fair market value of	fair market value of the vehicle securing the loan?	the loan?	NO Fair	Fair Market Value:	\$7,475.00
(Applies to Title Loans Only) NRS 604A.445(1)		Does the original term of the title loan exceed 30 days?	loan exceed 30 days	ON ¿s		·		
(Applies to Title Loans Only)		Has the title loan been extended for more than six additional periods, pursuant to NRS 604A.445 (2)?	or more than six ado	litional periods, pur	suant to NRS 604A.	445 (2)?	NO.	
Does the written loan ag	greement disclose the ri	Does the written loan agreement disclose the right of the customer to RES	CIND the loan, pur.	CIND the loan, pursuant to NRS 6044, 410 (2d)?	110 (24)?	YES		
es the written loan ag	greement disclose the ri	es the written loan agreement disclose the right of the customer to PRE-PAY the loan, pursuant to NRS 604A.410 (2e)?	-PAY the loan, pur-	suant to NRS 604A.	(10 (2e)?	YES		
<del></del>	greement include a disc	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)?	unity to enter into a	REPAYMENT plan	ı if the customer dei	aults, <i>pursuant to N</i>	RS 604A.410 (2f)?	YES
(IShe loan a collection account?	iccount? NO	Has the loan been extended or renewed?	ed or renewed?	NO How m	How many times?	Extensions: Title-6 add'l periods: DID & High Int Loans - 90 days	days Are receipts filed?	d? YES
93 007		VIOLATIONS/	TECHNICAL EX	TECHNICAL EXCEPTIONS/ OTHER COMMENTS	ER COMMENTS			
4-77 775	E VET							
<u> </u>	RS 604A 210 GPD AC	REEMENT SIGNED						
Revised 10-15-2008	5-2008			Confidential				

Title	Loan	Agreen	neni
LINE	LUGII	Ayroor	

Number: 10869-0155074 3/10/2015 Date: 10869-0155074 **Customer & Co-Customer Information** ACCOUNT NUMBER: CO-CUSTOMER LAST NAME CO-CUSTOMER FIRST NAME LAST NAME FIRST NAME Igayac Diodie CO-CUSTOMER'S DRIVERS LIC./STATE ID. NO. CO-CUSTOMER SSN DRIVERS LIC./STATE ID. NO SSN CO-CUSTOMER STREET ADDRESS STREET ADDRESS 1000 Breanna St CO-CUSTOMER ZIP CODE CO-CUSTOMER STATE CO-CUSTOMER CITY ZIP CODE STATE City ΝV 89107 Las Vegas CO-CUSTOMER DATE OF BIRTH CO-CUSTOMER HOME PHONE HOME PHONE DATE OF BIRTH LICENSEE'S HOURS OF OPERATION: Motor Vehicle & Licensee Monday to Friday 9:00 A.M. to 7:00 P.M., Saturday 0:00 A.M. to 4:00 P.M., Closed Sunday Information LICENSEE PHONE NUMBER LICENSEE NAME TitleMax of Nevada, Inc. d/b/a TitleMax (702)387-9600 LICENSEE ZIP CODE LICENSEE STATE LICENSEE CITY LICENSEE STREET ADDRESS 89103 Las Vegas 6820 W. Flamingo Rd., Suite F/g LICENSE PLATE VEHICLE IDENTIFICATION NUMBER (VIN) 788-WCC 2HNYD18471H504878

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.

COLOR

Burgandy

VEHICLE MODEL

MDX

VEHICLE MAKE

Acura

VEHICLE YEAR

2001

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 have 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
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.

APP: (800) 804-5368.

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Repayment Plan Disclosure: If you default or sloan, we must offer a Repayment Plan to you we we commence any civil action or process of alternative dispute resolution, or \_\_\_\_ are 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 ban 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 lees, 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.

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

Nevada law governs this Loan Agreement, except the Federal Arbitration Act ("FAA") governs the Waiver of Jury Governing Law and Assignment 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 ansing from or relating directly or indirectly to the signing of this Arbitration Provision, the validity and scope of this Arbitration Provision and any claim of attempt to set aside this Arbitration Provision, (b) all federal or state law claims, disputes or controversies, ansing from or relating directly or indirectly to this linear 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 HALL A TRIAL BY JURY TO RESOLVE ANY DISPUTE \_\_LEGED AGAINST US OR RELATED THIRD PARTIES;
  - (b) YOU ARE WAIVING YOUR RIGHT TO HAVE A COURT, OTHER THAN A SMALL CLAIMS TRIBUNAL, RESOLVE ANY DISPUTE ALLEGED AGAINST US OR RELATED THIRD PARTIES; and
  - (c) YOU ARE WAIVING YOUR RIGHT TO SERVE AS A REPRESENTATIVE, AS A PRIVATE ATTORNEY GENERAL, OR IN ANY OTHER REPRESENTATIVE CAPACITY, AND/OR TO PARTICIPATE AS A MEMBER OF A CLASS OF CLAIMANTS, IN ANY LAWSUIT FILED AGAINST US AND/OR RELATED THIRD PARTIES.
- 3. Except as provided in <u>Paragraph 6</u> below, all disputes including any Representative Claims against us and/or related third parties <u>shall</u> be resolved by binding arbitration <u>only</u> on an individual basis with you. THEREFORE, THE ARBITRATOR SHALL NOT CONDUCT CLASS ARBITRATION; THAT IS, THE ARBITRATOR SHALL NOT ALLOW YOU TO SERVE AS A REPRESENTATIVE, AS A PRIVATE ATTORNEY GENERAL, OR IN ANY OTHER REPRESENTATIVE CAPACITY FOR OTHERS IN THE ARBITRATION.
- 4. Any party to a dispute, including related third parties, may send the other party written notice by certified mail return receipt requested of their intent to arbitrate and setting forth the subject of the dispute along with the relief requested, even if a lawsuit has been filed. Regardless of who demands arbitration, you shall have the right to select either of the following arbitration organizations to administer the arbitration: the American Arbitration Association (1-800-778-7879) http://www.adr.org, or JAMS (1-800-352-5267) http://www.jamsadr.com. However, the parties may agree to select a local arbitrator who is an attorney, retired judge, or arbitrator registered and in good standing with an arbitration association and arbitrate pursuant to such arbitrator's rules. If the arbitration associations listed above are not available and the parties cannot otherwise agree on a substitute, then any party may petition a court pursuant to section 5 of the Federal Arbitration Act, 9 U.S.C. sections 1-16 to select an arbitration organization, provided such arbitration organization shall enforce the terms of this Loan Agreement and the Arbitration Provision, including the prohibition on class arbitration. The party receiving notice of arbitration will respond in writing by certified mail return receipt requested within twenty (20) days. If you demand arbitration, you must inform us in your demand of the arbitration organization you have selected or whether you desire to select a local arbitrator. If related third parties or we demand arbitration, you must notify us within twenty (20) days in writing by certified mail return receipt requested of your decision to select an arbitration organization or your desire to select a local arbitrator. If you fail to notify us, then we have the right to select an arbitration organization. The parties to such dispute will be governed by the rules and procedures of such arbitration organization applicable to consumer disputes, to the extent those rules and procedures do not cont
- 5. Regardless of who demands arbitration, we will advance your portion of the expenses associated with the arbitration, including the filing, administrative, hearing and arbitrator's fees ("Arbitration Fees"). Throughout the arbitration, each party shall sear 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 bothits you, your respective heirs, successors and assir The Arbitration Provision is binding upon and benefits us, our successors and assigns, and rela. The Arbitration Provision continues in force and effect, even if your obligations have been prepaid, paid or discharged through bankruptcy. The Arbitration Provision survives any termination, amendment, expiration or performance of any transaction between you and us and continues in full force and effect unless you and we otherwise agree in writing. 9. OPT-OUT PROCESS. You may choose to opt-out of this Arbitration Provision but only by following the process set-forth below. If you do not wish to be subject to this Arbitration Provision, then you must notify us in writing within sixty (60) calendar days of the loan date at the following address: TitleMax of Nevada, Inc. d/b/a TitleMax, Attn: Legal Dept. P.O. Box 8323, Savannah, GA 31412. Your written notice must include your name, address, Account number, the loan date, and a statement that you wish to opt out of the Arbitration Provision. #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 Albitration 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 the You agree that the information you provided before entering into this Loan Agreement is accurate. You warrant that you are not a debtor under any proceeding in bankruptcy and have no intention to file a petition for relief under any chapter of the United States Bankruptcy Code. You agree that the amount of the loan does not exceed the fair market value of the Motor Vehicle. You agree that you have the ability to repay this Loan Agreement, based upon your current and expected income, obligations, and employment. You acknowledge that the loan does not require a balloon payment of any kind. You further acknowledge that you have read, understand, and agree to all of the terms of this Loan Agreement, including the Waiver of Jury Trial and Arbitration Provision. THIS DOCUMENT IS SUBJECT TO A SECURITY INTEREST IN FAVOR OF, AND PLEDGED AS COLLATERAL TO, WELLS FARGO BANK, NATIONAL ASSOCIATION, AS COLLATERAL AGENT. TitleMax of Nevada, Inc. d/b/aTitleMax

Co-Customer's Signature

Date

Any comments or questions may be directed to Customer Service at the following toll-free number: (800) 804-5308.

009349

# STATE OF NEVADA

/ DEPARTMENT OF MOTOR VEHICLES

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VP-2 (Rev. 8/10)

#### GRACE PERIOD PAYMENTS DEFERMENT AGREEMENT

Date:

Account Number: 10869-0155074

Customer Name: Diodie Igayac Address: 1000 Breanna St Las Vegas, NV 89107 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 MD 2HNYD18471H504878

Co-Borrower Name:

Address:

**Definitions and Terms.** In this Grace Period Payments Deferment Agreement, "dustomer," "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 Vericle" 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:		

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. It 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 befault, 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 entitle 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 declease the amount of interest you owe. Late payments may increase the amount of interest you owe. The amount of this increase or declease 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

Co-Borrower's Signature Date

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

Its Authorized Agent

Date

		~
Affida	avit	· ·
STATE OF NEVADA COUNTY OF <u>Clark</u>		
Title Loan Agreement No.: 10869-0155074 Date: 3/10/2015		
Customer Name: Diode B. Igayac Address: 1000 Breanna St.	Licensee Address:	Name: TitleMax of Nevada, Inc. d/b/a <u>TitleMax</u>
Las Vegas, NV. 89107	682	0 W. Flamingo Rd Ste. F/G
Co-Borrower Name: Address:	Las	Vegas, NV 89103
Vehicle Information: VIN: 2HNYD18471H504878	<u> </u>	
License Plate State and No: 788-WCC Color: Burgas Year: 200	1 Make:	Acura Model: MDX
In this Affidavit ("Affidavit"), the words "affiant," customer," "ye"Licensee", "we", "us" and "our" mean TitleMax of Nevada, Inc. of registered, licensed, and operating in accordance with Nevada law a 2nd Street, Suite 3, Carson City, Nevada 89701-4758, Phone: (775 vehicle identified above. The word "Title" means a certificate of title identifies the legal owner of a vehicle or any similar document issued	ou" and "you d/b/a TitleMa and regulated b) 684-1830,I or ownership pursuant to t	mean the customer who has signed it. The words ax a provider of title loan services by the Nevada Financial Institutions Division, 406 Eax: (775) 684-1845. The word "Vehicle" means the lissued pursuant to the laws of the State of Nevada that le laws of another jurisdiction.
Pursuant to N.R.S. 604A.450-1, we have evaluated the Vehicle's fair your application information regarding current and expected income,	market value	Pursuant to N.R.S. 604A.450-2, we have reviewed
Pursuant to N.R.S. 604A.450-3, you are required to give us an affidave true and correct information concerning the customer's income, obliques customer has the ability to repay the title loan.	vit which state gations, empl	es: (a) The customer has provided the licensee with owners and ownership of the vehicle; and (b) The
The undersigned, Diode B. Igayac , being first duly sworn, state	s as follows:	
1. You have provided us with true and correct information of	concerning yo	ir income, obligations, employment and ownership of

FURTHER, AFFIANT SAYETH NOT.

Customer Signature:

Co-Borrower Signature:

the vehicle; and

2. You have the ability to repay the title loan.

#### Contact Information 3/10/2015 Telephone: 702-387-9600 Company: Titlemax (314391) Contact: Jim Sullivan Fax: 855-380-3750 E-Mail: tm-lasvegas-nv9@titlemax.com Notes Vehicle Info For 2001 Acura MDX Base 4D SUV MSRP: \$34,370 VIN: 2HNYD18471H504878 Adj. State: National Fin Adv: \$5,100 UVC: 2001020051 Mileage: 0 MPG: 17/23 Mileage Cat: E Equip Ret: \$34,850 Cylinders: 6 Weight: 4323 Tire Size: 235/65R17 Base HP: 240 @ 5300 Fuel Type: Gas Transmission: A Wheelbase: 106.3 Taxable HP: 29.5 Drive Train: 4WD End of Term 0 End of Term 0 Months: 0 Model Number: YD1841INW Mileage: Price Includes: AT AWD AC LTH Wholesale Black Book values as of 3/10/2015 X-CL Clean Average Rough \$1,900 Base N/A \$5,150 \$3,400 Options N/A \$0 \$0 \$0 N/A N/A N/A N/A Mileage N/A \$0 Region \$0 \$0 N/A \$5,150 \$3,400 \$1,900 Total Trade In Black Book values as of 3/10/2015 X-CL Clean Average Rough \$1,860 Base N/A \$5,255 \$3,505 \$0 N/A **Options** \$0 \$0 N/A N/A N/A N/A Mileage N/A \$0 \$0 Region \$0 \$5,255 Total N/A \$3,505 \$1,860 Retail Black Book values as of 3/10/2015 X-CL Clean Rough **Average** N/A \$7,475 \$5,200 \$3,300 Base Options N/A \$10 \$0 \$0 APP 009356 N/A N/A N/A N/A Mileage

Region

N/A

\$0

\$0

\$0

0/10/0015

Customer Receipt/Repayment Plan Receipt (210 day loan) PAYMENT MADE ON BEHALF OF OR BY: NAME AND ADDRESS OF THE LICENSEE: DIODIE BI IGAYAC TitleMax of Nevada, Inc. d/b/a TitleMax 1000 Breanna St, Las Vegas, NV, 89107 6820 W. Flamingo Rd, Las Vegas, Nevada 89103. DATE/TIME OF RECEIPT OF PAYMENT: LOAN AGREEMENT IDENTIFICATION NO. 20155074-10869 05/11/2015 12:00:41 LOAN AGREEMENT DATE: 03/10/2015 If you have multiple loans, this payment was applied to the loan number identified above. AMOUNT PAID: 494.55 AGENT RECEIVING PAYMENT: ALEXANDRA ANDRESEL TODAY'S PAYMENT ITEMIZATION \$0.00 PRINCIPAL PAID: \$494.55 INTEREST PAID: CHARGES PAID: \$ 0.00 \$0.00 FEES PAID: TOTAL AMOUNT PAID TODAY: \$494.55 s 32.52 UNPAID INTEREST: s 4532.52 BALANCE DUE ON LOAN: 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.

APP 009358

Printed Name

# Customer Recipt/Repayment Plan Recipt (210 day loan)

• • • • • • • • • • • • • • • • • • • •			I
NAME AND ADDRESS OF THE LICENSEE Tm Las Vegas Nv #9 Flamingo Rd		PAYMENT Diodie Iga	MADE ON BEHALF OF OR BY: yac
6820 W. Flamingo Rd., Suite F/g Las Vegas, NV 89103			
LOAN AGREEMENT IDENTIFICATION NO 10869-0155074	•		OF RECEIPT OF PAYMENT: 5 09:29:38 AM
LOAN AGREEMENT DATE: 3/10/2015 10:23:03 AM			
If you have multiple loans, this payment was loan number identified above.	applied to the		
AMOUNT PAID: \$495.00	AGENT RECEIVI James Sullivan	NG PAYMEN	T:
TODAY'S PAYMENT ITEMIZATION			
PRINCIPAL PAID:	\$0.00	<del></del>	
INTEREST PAID:	\$495.00		
CHARGES PAID:	\$0.00	<del></del>	
FEES PAID:	\$0.00		
TOTAL AMOUNT PAID TODAY:	\$495.00		
BALANCE DUE ON LOAN:	\$4,516.03	<del></del>	
NEXT SCHEDULED DUE DATE:	5/9/2015		
Account paid in full by rescission.			
<ul> <li>Account paid in full.</li> <li>Title Returned Upon Payment in Full Vehicle's Title to you.</li> </ul>	II. By signing below,	you acknowl	edge that upon repayment in full, we returned the
□ Repayment Plan Agreement.			
☐ Grace Period Plan Agreement.			
<b>Acknowledgments.</b> By signing below, you represent that the information previously pro-	acknowledge that th vided on the Covere	e payment in d Borrower l	formation noted above is accurate. You further dentification Statement is still accurate.
NOOT BALL	. (		
Printed Name	Signature	The state of the s	

# Customer Application

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3-16-16	sued ID Number	Date		Socia		
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Last Name ( 67 AY SU		DIE.		Emai	Address (ontiona)	ft
Home P	Cell Phone†	f that we call?	181			
Best time to call?	Which number do you Phone	Cell Phone				:
imm Bacti	SunA ST-				1 1 1 1 1 1 1	
Physical Address (Street Number & Name)					Apt#	
City IN VEGAT	S	tate M	Zir	8910	County	
Mailing Address (if different from physical address	5/sm &					
City		tate	Zi			
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Franksis * completement	Employer	Address (Street Numb	er & Name	, c b	11/4	,
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☐ 1º & 15º of monthly (last day) ☐ Monthly (last day) ☐ Monthly	nthly (1st day)   Monthly (3st	day)	12/6	200	ns 7	
□ Self-Employed			-0	\$75	\$500	
						and this childshirk
*Alimony, child support or separate mail	ntenance income need not be	e revealed if you do	not wish to he	ve it considered oral underst	as a basis for reparanding.	ARTE GIRS CONFORMAN
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*Alimony, child support or separate main Alimony, child support, or separate main Are you currently in bankruptcy?    yes	tono	e revealed if you do count order - writte		eve it considered	as a basis for reparations.	hing this congress.
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Alimony, child support, or separate main Are you currently in bankruptcy?   Business Name   Address (Street Number & Name)  Business Name   Address (Street Number & Name)	City City Per	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	State	ve it considered oral underst		ing and observed
Alimony, child support, or separate main Are you currently in bankruptcy?   Business Name   Address (Street Number & Name)  Business Name   Address (Street Number & Name)	City	edit Beforer	State			
Alimony, child support, or separate main Are you currently in bankruptcy?   Business Name   Address (Street Number & Name)  Business Name   Address (Street Number & Name)	City City Per	edit Beforer	State			
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Alimony, child support, or separate main Are you currently in bankruptcy?   Business Name   Address (Street Number & Name)  Business Name   Address (Street Number & Name)	City City Per	edit Beforer	State			
Alimony, child support, or separate main Are you currently in bankruptcy?   Business Name   Address (Street Number & Name)  Business Name   Address (Street Number & Name)	City City Per	edit Beforer	State			
Alimony, child support, or separate main Are you currently in bankruptcy?   Business Name   Address (Street Number & Name)  Business Name   Address (Street Number & Name)	City City Per	edit Beforer	State			
Alimony, child support, or separate main Are you currently in bankruptcy?   Business Name   Address (Street Number & Name)  Business Name   Address (Street Number & Name)	City City Per	edit Beforer	State			
Alimony, child support, or separate main Are you currently in bankruptcy?   Business Name   Address (Street Number & Name)  Business Name   Address (Street Number & Name)	City City Per	edit Beforer	State			

Co-Applicant Information Social Security # Date of Birth State Issued ID Number Date Middle Name First Name Last Name Email Address (optional)†† Cell Phone<sup>†</sup> Home Phone ch number do you prefer that we call? Best time to call? □ Cell Phone Home Phone Apt # Physical Address (Street Number & Name) State Zip County City Mailing Address (If different from physical address) City yer Address (Street Number & Name) Employer \* (Source of Income) Time at Job? Zip State Supervisor Job Title Work Phone # Work Shift Current and Expected Next Payday Pay Frequency: (check one) Monthly Monthly □ 1<sup>st</sup> & 15<sup>th</sup> of month □ 15<sup>th</sup> & end of month □ Biweekly (every 2 weeks) **Obligations** Income ☐ Monthly (3<sup>rd</sup> day) ☐ Weekly ☐ Monthly (last day) ☐ Monthly (1st day) □ Self-Employed \*Alimony, child support or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation. Alimony, child support, or separate maintenance received under: 

court order 
written agreement

oral understanding. Are you currently in bankruptcy? - yes n no How did you hear about us? (Circle one.) Repeat Customer Yellow Pages Television d/Referral Name of referrer? Other: Billboard internet

# 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, <a href="https://www.ftc.gov.">www.ftc.gov.</a>

th Consent to E-mail Communications and Electronic Disclosures. You are not required to provide your email address. If you provided your email address and authorized us to send emails to you ("Your Consent"), then you are requesting to receive emails from us. This includes disclosures and solicitations. You further consent to the use and acceptance of electronic records, and electronic disclosures. This Consent to E-mail Communications and Electronic Disclosures informs you of your rights when receiving legally required disclosures, notices, and any other information from us. By providing Your Consent, you acknowledge receipt of this disclosure. You consent to the use of electronic records, and disclosures. The emails and disclosures we may send, may include for example, disclosures or notices under state or federal law, including those pursuant to the Equal Credit Opportunity Act, Truth in Lending Act, Gramm-Leach-Billey Act, and other disclosures or notices under applicable federal, state or local laws or regulations, or any other notices, information, or solicitations we may send. You may request a paper copy of any emailed disclosures by submitting a request through the link found within the emails. You may also send a written request to TitleMax, P. O. Box 8323, Savannah, GA 31412. We will provide such paper copies to you at no charge. We will retain all Disclosures as required by applicable law. Your Consent only applies to emails we send and receive. You consent to electronically receiving disclosures relating to transactions, accounts, and other emails electronically. Before deciding to obtain electronic disclosures, you acknowledge that you considered whether you have the required hardware and software capabilities. To access and retain Disclosures electronically, you will need to use the following computer software and hardware: a PC with Internet access and an Internet Browser that meets the following minimum requirements: Microsoft® Internet Explorer 6.1 or later versions or Mozilla Firefox 2.0 or later versions. The specific Internet Browser must also support at least 128-bit encryption. To read some documents, you will need a PDF file reader like Adobe® Acrobat Reader. If these requirements change and a material risk arises that you won't receive Disclosures electronically, we will notify you. You will need a printer or long-term storage, such as a disk drive, to retain, download, or print the Disclosures. You may withdraw Your Consent at any time. If you want to withdraw Your Consent, such withdraw your Consent, such withdraw will not affect 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 tCellular 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 oprrespondence 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 is 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 applicator rather than a Court. We have a policy of arbitrating all claims, demands, and disputes which cannot be resolved in a small claims tribunal, including the scope and validity of this arbitration provision and any right you may have to participate in an alleged class action (hereinafter "dispute(s)"). All customer agreements contain another arbitration provision that supersedes this arbitration provision and governs the resolution of disputes. However, if you do not enter into a customer agreement with us, then this arbitration provision governs the resolution of disputes. You agree that YOU ARE WAIVING YOUR RIGHT TO HAVE A TRIAL BY JURY to resolve disputes against us. The Federal Arbitration Act governs this arbitration provision. If any party has a dispute, they must notify the others in writing of the dispute. You have the right to select either of the following arbitration organizations, which will govern the arbitration under its consumer rules: American Arbitration Association (1-800-778-7879) http://www.adr.org or JAMS (1-800-352-5267) http://www.jamsadr.com, and we will advance all of the expenses associated with the arbitration, including the filing, administrative, hearing and arbitrator's fees. You will be responsible for your attorney's fees, if any. Any appeal of a judgment from a small claims tribunal shall be resolved by binding arbitration. The arbitration hearing will be conducted in the county in which this Customer Application was signed. If the arbitration associations listed above are not available and the parties cannot otherwise agree on a substitute, then any party may petition a court pursuant to section 5 of the Federal Arbitration Act, 9 U.S.C. sections 1-16 to select an arbitration organization, provided such arbitration organization shall enforce the terms of this Customer Application and the Arbitration Provision, including the prohibition on class arbitration.

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

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

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

Ability to Repay Verification.

Pursuant to Nevada law, we are required to obtain a written and signed Affidavit from you addressing the following: (i) you have provided TitleMax with true and correct information concerning your income, obligations, employment and ownership of the vehicle; and (ii) you have the ability to repay. You will be asked to sign the Affidavit before signing the Title Loan Agreement. TitleMax offers a "thirty day" Title Loan and six "thirty day" extensions as allowed by Nevada law. In addition, Nevada law requires that the amount of our loan does not exceed the fair market value of your motor vehicle. Furthermore, we have a policy of allowing those who remain in good standing with TitleMax by timely extending their loan obligations six times as allowed by law, to participate in an interest free workout repayment plan, in which no down payment is required. For such customers, we typically agree to a 7 to 8 month interest free repayment plan with a payment amount that never exceeds the extension payment amount. Therefore, in performing our internal underwriting and ability to repay analysis for your requested loan, we will (it 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 EXPÉCT (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:

THE CHANGES AS FOLLOWS:	$ \mathcal{N}t$	<del>)</del>	
	<u> </u>		
		'E : +	of the information in this Customer Application is

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 on some princers

expected gross monthly income and obligations. You agree that you have told us about any changes you expect within the next 14 months relating to (i) your employment or source of income, and (ii) current and expected gross monthly income and obligations. You agree that you have read and understood all the above statements, including the Arbitration Provision. Applicant Signature, Date Co-Applicant Signature 3.10.15

A - 277

NRS 604 445 NRS 604A 210 WITH GPD AGREEMENT SIGNED Does the written loan agreement include a disclosure regarding the opportunity to enter into a REPAYMENT plan if the customer defaults, pursuant to NRS 604A.410 (2f)? Does the written loan agreement disclose the right of the customer to PRE-PAY the loan, pursuant to NRS 604A.410 (2e)? Does the written loan agreement disclose the right of the customer to RESCIND the loan, pursuant to NRS 604A.410 (2d)? What is the borrower's expected gross monthly income? Is the loan secured? Loan Type Is the loan a collection account? Account Number (Applies to High-Interest Loans Only) Borrower Name & Licensee Address: 6820 W FLAMINGO RD STE F &G LAS VEGAS NV 89103 (Applies to Title Loans Only) 10869-0140604 (Applies to Title Loans Only) Licensee Name & (Applies to Title Loans Only) (Applies to Deferred Deposit Only) (Applies High-Int Loans) (Applies to D/D Loans) Address: MIRASOL LONTOC DBA: TITLEMAX OF NEVADA INC. DBA TITLEMAX YES Origination Date Deferred Deposit 12/12/2014 If so, what is the collateral? 2006 TOYT RAV4 Does the loan amount exceed the fair market value of the vehicle securing the loan? Has the title loan been extended for more than six additional periods, pursuant to NRS 604A.445 (2)? Does the original term of the title loan exceed 30 days? NO Has the loan been extended or renewed? Does the original term of the HIL not exceed 35 days? Does the monthly payment amount exceed 25% of the borrower's expected gross monthly income? Does the original term of the D/D Loan not exceed 35 days? Does the deferred deposit loan exceed 25% of the customer's expected gross monthly income? Amount of Loan \$2,500.00 VIOLATIONS/ TECHNICAL EXCEPTIONS/ OTHER COMMENTS. \$5,000 High-Int Loans 604A LOAN REVIEW WORKSHEET Was the borrower's income verified? Maturity Date 7/10/2015 NO \$1,093.43 Charge Finance Title Loans NO How many times? 4 Total Number of Payments YES 6&1Paystub Purpose of loan: Extensions: Title-6 add'l periods; D/D & High Int Loans - 90 days If secured by a vehicle title, is it filed and perfected? YES YES NO \$3,593.43 Payment Amount Affidavit Exam as of: 5/4/2015 Exam Start Examiner: td Fair Market Value: APR Quoted N/A Date: 5/19/2015 NO 121.55% Are receipts filed? Other: N/A N/A N/A Is the APR correct: YES 20 \$10,475.00 Á XES

ROA 007771

Revised 10-15-2008

Title	Loan	Agreement
1100	LVaii	, 191001110111

Number: 10869-0140604 Date: 12/12/2014 Customer & Co-Customer Information ACCOUNT NUMBER: 10869-0140604 CO-CUSTOMER LAST NAME CO-CUSTOMER FIRST NAME FIRST NAME LAST NAME Mirasol Lontoc DRIVERS LIC./STATE ID. NO CO-CUSTOMER'S DRIVERS LIC./STATE ID. NO. SSN CO-CUSTOMER SSN CO-CUSTOMER STREET ADDRESS STREET ADDRESS 4255 W. Viking Rd. #623 CO-CUSTOMER STATE CO-CUSTOMER ZIP CODE ZIP CODE CO-CUSTOMER CITY STATE City 89103 Las Vegas NV CO-CUSTOMER DATE OF BIRTH HOME PHONE DATE OF BIRTH CO-CUSTOMER HOME PHONE LICENSEE'S HOURS OF OPERATION: Motor Vehicle & Licensee Monday to Friday 9:00 A.M. to 7:00 P.M., Saturday 114:00 A.M. to 4:00 P.M., Closed Sunday Information LICENSEE PHONE NUMBER LICENSEE NAME TitleMax of Nevada, Inc. d/b/a TitleMax (702)387-9600 LICENSEE ZIP CODE CENSEE STATE LICENSEE CITY LICENSEE STREET ADDRESS 89103 Las Vegas 6820 W. Flamingo Rd., Suite F/g LICENSE PLATE VEHICLE IDENTIFICATION NUMBER (VIN) JTMZD33V966013758 334-YEU

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.

COLOR

Blue

VEHICLE MODEL

VEHICLE MAKE

Toyota

VEHICLE YEAR

2006

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 t	hereafter
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\$2,500.001. Amount given to you directly:\$2,500.002. Amount paid on your account:\$0.003. Amount paid to public officials:\$0.004. 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 Moor 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 ່ງງາຍ loan, we must offer a Repayment Plan to you fore we commence any civil action or process of alternative dispute resolution, or Lefore 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 lees, 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 scheduled payment on or before the due date for the payment under the terms Grace Period Payments Deferment Agreement; (iii) pay this loan in till 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 ellittled 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 Plat 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 lees 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 out in into the same or another remedy or remedies. Our rights herein are cumulative, not exclusive.

Nevada law governs this Loan Agreement, except the Federal Arbitration Act ("FAA") governs the Waiver of Jury Governing Law and Assignment. 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 appirator. Pre-arbitration discovery may be limited. Arbitration proceedings are private and less formal than court trials. The arbitrator will issue a final and billding decision resolving the dispute, which may be enforced as a court judgment. A court rarely overtums 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 of 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 Liban 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 (i) 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 to this Arbitration Provision:
  - (a) YOU ARE WAIVING YOUR RIGHT TO have A TRIAL BY JURY TO RESOLVE AN 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 in 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 this 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 rule 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 the 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 \* sfits you, your respective heirs, successors and as . The Arbitration Provision is binding upon and benefits us, our successors and assigns, and relacul third parties. The Arbitration Provision continues in sail 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. You 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 Artistration 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 ill 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 S COLLATERAL TO, WELLS FARGO BANK, NATIONAL ASSOCIATION, AS COLLATERAL AGENT. TitleMax of Nevada, Inc. d/b/aTitleMax

Date

Co-Customer's Signature

#### 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., Spite F/g

Las Vegas, NV 89103

Vehicle Information: 2006 Toyota Rav JTMZD33V966013758

**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 ad eed 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 Period	lic Due Date
1	\$249.75	1/11/20 5	
2	\$249.75	2/10/2015	
3	\$249.75	3/12/2015	
4	\$249.75	4/11/2015	
5	\$249.75	5/11/20 5	
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 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 pllowing 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 lefault, 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, these 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 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. 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 of 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.

MAGATOR	1-12-15	LICENSEE: TitleMax of Nevada, I	nc. d/b/a TitleMax
Customer's Signature	Date	Its/Authorized Agent	Date
Co-Borrower's Signature	Date		

Affi	idavit	With the second	
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	Lic Add	ensee dress:	Name: TitleMax of Nevada, Inc. d/b/aTitleMax
Las Vegas, NV. 89103		682	W Flamingo Rd Ste F/G
Co-Borrower Name: Address:		Las	Vegas, NV 89103
111 1 1 A 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1			
Vehicle Information: VIN: JTMZD33V966013758 License Plate State and No: 334-YEU Color: Blue Year: 20	006 M	lake:	Toyota Model: Rav4
In this Affidavit ("Affidavit"), the words "affiant," customer," "Licensee", "we", "us" and "our" mean TitleMax of Nevada, Inc. registered, licensed, and operating in accordance with Nevada law 2nd Street, Suite 3, Carson City, Nevada 89701-4758, Phone: (77 vehicle identified above. The word "Title" means a certificate of titl identifies the legal owner of a vehicle or any similar document issued	you" and d/b/a <u>Tit</u> and regu 75) 684-1 le or owne d pursuan	"you leMa: lated 830,F ership at to th	" mean the customer who has signed it. The word a provider of title loan services by the Nevada Financial Institutions Division, 406 Ex: (775) 684-1845. The word "Vehicle" means the issued pursuant to the laws of the State of Nevada that a laws of another jurisdiction.
Pursuant to N.R.S. 604A.450-1, we have evaluated the Vehicle's fair your application information regarding current and expected income		f	•
Pursuant to N.R.S. 604A.450-3, you are required to give us an affidatrue and correct information concerning the customer's income, oblicustomer has the ability to repay the title loan.			
The undersigned, Merisol Lontoc , being first duly sworn, stat	tes as follo	ows:	
1. You have provided us with true and correct information	concernir	ng you	r income, obligations, employment and ownership of

FURTHER, AFFIANT SAYETH NOT.

Customer Signature:\_

Co-Borrower Signature:

 $\mathop{\mathrm{APP}}_{\mathsf{ROA\,007781}}009375$ 

the vehicle; and

2. You have the ability to repay the title loan.

# STATE OF NEVADA

TENENT OF MOTOR VEHICLE

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ACTUAL MILES			
LUNIOC MERASOL A TRINIDAD ARAGOR X 4201 S DECATUR BLVD AFT 1097 LKS VEKAS WV 99103-58FT		<b>ûk</b>	
TITLEMAN OF NEVAUA INC. D/B/	A TOTAL PARTY.		
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STATE OF NEVADA

#### Contact Information

#### 12/12/2014

Company: Titlemax (314391)

Contact: Jim Sullivan

E-Mail: laura.farris@titlemax.biz

elephone: 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

VIN: JTMZD33V966013758

UVC: 2006900151

MPG: 22/29

Weight: 4430

Fuel Type: Gas

Wheelbase: 104.7

End of Term 0 Months: 0

Price Includes: AT AC V6

Adj. State: National

Mileage: 0

Mileage Cat: B

Cylinders: 4

Transmission: A

Drive Train: FWD

End of Term 0 Mileage: 0

#### Wholesale Black Book values as of 12/12/2014

X-CL	Clean	Average	Rough
N/A	\$8,175	<b>\$6,37</b> 5	<b>\$4,82</b> 5
N/A	(\$100)	(\$100)	(\$100)
N/A	N/A	N/A	N/A
N/A	\$0	\$0	\$0
N/A	\$8,075	\$6,275	\$4,725
	N/A   N/A   N/A   N/A   N/A	N/A \$8,175 N/A (\$100) N/A N/A N/A \$0 N/A \$8,075	N/A         \$8,175         \$6,375           N/A         (\$100)         (\$100)           N/A         N/A         N/A           N/A         \$0         \$0           N/A         \$8,075         \$6,275

#### 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

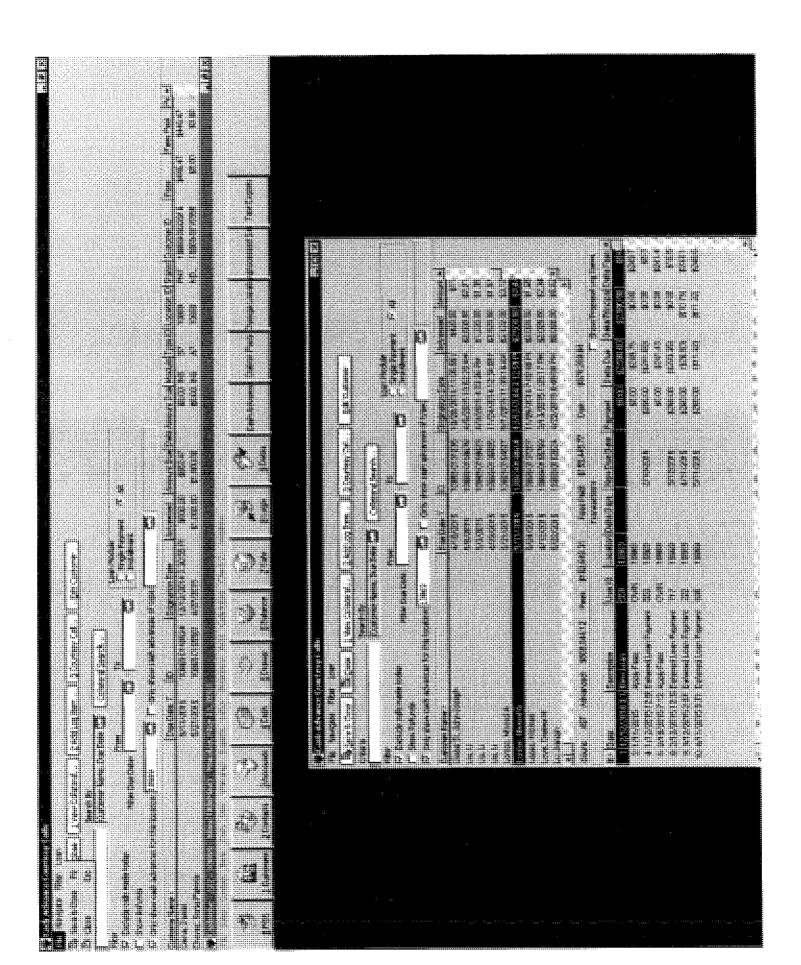
APP 009377 **ROA 007783** 

						1
Residual	Black	Rook	valuee	ac of	17	2/2014
	- IUCK	POOR	TUICO	43 Ui	14	-/ 4017

	12 Month	24 Month	30 Month	36 Month	42 Month	48 Month 60	Month	<b>End Of Term</b>
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



Customer Receipt/Repayment Plan Receipt (210 day loan) NAME AND ADDRESS OF THE LICENSEE: PAYMENT MADE ON BEHALF OF OR BY: TitleMax of Nevada, Inc. d/b/a TitleMax MIRASOL A LONTOC 6820 W. Flamingo Rd, Las Vegas, Nevada 89103. 4255 W. Viking Rd. #623,Las Vegas,NV.89103 LOAN AGREEMENT IDENTIFICATION NO. DATE/TIME OF RECEIPT OF PAYMENT: 20140604-10869 05/11/2015 16:00:15 LOAN AGREEMENT DATE: 12/12/2014 If you have multiple loans, this payment was applied to the loan number identified above. AMOUNT PAID: 300.00 AGENT RECEIVING PAYMENT: James Sullivan **TODAY'S PAYMENT ITEMIZATION** s 52.44 PRINCIPAL PAID: \$ 247.56 INTEREST PAID: CHARGES PAID: \$ 0.00 \$ 0.00 FEES PAID: TOTAL AMOUNT PAID TODAY: \$300.00 \$ 0.00 UNPAID INTEREST: \$ 2425.49 · BALANCE DUE ON LOAN: 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.

Customer Rec\_pt/Repayment Plan Rece. (210 day loan)

NAME AND ADDRESS OF THE LICENSE	Ξ:	PAYMENT	MADE ON BEHALF OF OR BY:
Tm Las Vegas Nv #9 Flamingo Rd		Mirasol L	
6820 W. Flamingo Rd., Suite F/g			
Las Vegas, NV 89103		i l	
1000			
LOAN AGREEMENT IDENTIFICATION NO	).	1 1	OF RECEIPT OF PAYMENT:
10869-0140604		04/11/201	5 09:31:09 AM
LOAN AGREEMENT DATE:		]	
12/12/2014 3:12:59 PM			
If you have multiple loans, this payment was	s applied to the	ĺ	
loan number identified above.			
AMOUNT PAID:	AGENT RECEIVI	NG PAYMEN	:
\$260.00	Ashley Williams		
	L		
TODAY'S PAYMENT ITEMIZATION			
. SOME OF MINIER PREMIZATION			
PRINCIPAL PAID:	\$11.32		
INTEREST PAID:	\$248.68		
		<del></del>	
CHARGES PAID:	\$0.00		
	<del></del>		
FEES PAID:	\$0.00		
		<del></del>	
TOTAL AMOUNT PAID TODAY:	\$260.00		
· —	4200.00		
BALANCE DUE ON LOAN:	\$2,477.93		
NEXT SCHEDULED DUE DATE:	5/11/2015		
Account paid in full by rescission.			
<u> </u>			
noorant pasa in rail.			
Title Returned Upon Payment in Full Vehicle's Title to you.	. By signing below, y	ou acknowle	ge that upon repayment in full, we returned the
Repayment Plan Agreement.			
1 3			
Grace Period Plan Agreement.			
Acknowledgments. By signing below, you a	cknowledge that the	payment info	mation noted above is accurate. You further
epresent that the information previously prov	ided on the Covered	Borrower ide	ntification Statement is still accurate.
ii a			
MIRASOL LONTOC	î <i>n/la</i>	ANATOR	
Printed Name	Olaviet iii	ATV CHANGE	
HINEU NAINE	Signature		
			LAB

Customer Recei, (210 day loan) NAME AND ADDRESS OF THE LICENSEE: PAYMENT MADE ON BEHALF OF OR BY: Tm Las Vegas Nv #9 Flamingo Rd Mirasol Lohtoc 6820 W. Flamingo Rd., Suite F/g Las Vegas, NV 89103 LOAN AGREEMENT IDENTIFICATION NO. DATE/TIME OF RECEIPT OF PAYMENT: 10869-0140604 03/12/201# 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: AGENT RECEIVING PAYMENT \$260.00 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

	ACCOUNT	paid	in tuli	Dy	rescission.
П	Account	poid	in 611		

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

4/11/2015

Repayment Plan Agreement. 

NEXT SCHEDULED DUE DATE:

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.

IM Rinton

MIRASOL LONTOC

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	<b>:</b>	PAYMENT / Mirasol Lo	MADE ON BEHALF OF OR BY: ntoc
LOAN AGREEMENT IDENTIFICATION NO 10869-0140604	).	l i	OF RECEIPT OF PAYMENT: 5 12:32:38 PM
LOAN AGREEMENT DATE: 12/12/2014 3:12:59 PM			
If you have multiple loans, this payment was loan number identified above.	s applied to the		
AMOUNT PAID: \$250.00	AGENT RECEIVII Jeanette Nunez	NG PAYMEN	
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		
Vehicle's Title to you.  Repayment Plan Agreement.  Grace Period Plan Agreement.	cknowledge that the	e payment info	ge that upon repayment in full, we returned the mation noted above is accurate. You further tification Statement is still accurate.
MAA Cintoc			
Printed Name	Signature	**	

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

•••••	- 1		
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 I Mirasol Lo	NADE ON BEHALF OF OR BY:
LOAN AGREEMENT IDENTIFICATION NO 10869-0140604			OF RECEIPT OF PAYMENT: 12:56:12 PM
LOAN AGREEMENT DATE: 12/12/2014 3:12:59 PM	,		
If you have multiple loans, this payment was loan number identified above.	applied to the		
AMOUNT PAID: \$250.00	AGENT RECEIVII James Sullivan	NG PAYMEN	:
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		
Vehicle's Title to you.  ☐ Repayment Plan Agreement.  ☐ Grace Period Plan Agreement.	acknowledge that the	e payment info	age that upon repayment in full, we returned the office that upon repayment in full, we returned the office that upon repayment is accurate. You further entification Statement is still accurate.
MIRASO( LONTOC	M	A Canta	discussifications is suit assurance.
Printed Name	Signature	1-11-0000	

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# **Customer Application**

# Personal Information

Last Name LONDO Home Phone Best I  Which number of your period dawn to dom Home Phone Best I  Which number of your period dawn to dom Home Phone Cell Phone Physical Address (street Number & Name) Home Phone Cell Phone Physical Address (street Number & Name) Home Phone Cell Phone Physical Address (street Number & Name) Home Phone Cell Phone Physical Address (street Number & Name) Home Phone Cell Phone Physical Address (street Number & Name) Home Phone Cell Phone Physical Address (street Number & Name) Home Phone City  State Which In Marked  Apt # (2.23  County  Apt # (2.23  County  State Which In Marked Home Phone County  State Apt # (2.23  County  State Which In Marked Home Phone Apt # (2.23  County  State Apt # (2.23  County  Monthly (1st day) County  Monthly (1st day) Colligation Monthly (1st day) Colligation Monthly (1st day) Colligation Monthly (1st day) Colligation Monthly (1st day) County Monthly (1st day) County Monthly (1st day) Colligation Monthly (1st day) County Monthly (1st day) County Monthly (1st day) County Monthly (1st day) Colligation Monthly (1st day) County Mo	Date 12-14 S	pto looked 12 Muss to a	Date of Bir	th dil	Social Security #	-
Coll Phone   Col	t and blance	First Name	MRARY_		Middle Name	The state of the s
Physical Address (street Number & Name) 4255 W. VIKING JAD.  City CAS VECAS  State W	Home Phone	Cell Phone†			Email Address (optional)†1	
Physical Address Street Number & Name) 4255 W. VIKING J.D. Apt # 623  City CAS VECAS  Mailing Address (if different from physical address)  City State Zip Source of Income  Source of Income  Pay Frequency: (abect one)  1 * 4 15% of most b 15% & end of month \$2 8   weekly (every 2 weekls)  1 * 4 15% of month (1 15% & end of month b 1 15% & end	Best ti					ı
City LAS   State   Zip   County      State   Zip   Source of Income	V V	Home Phon	ne 🗆 Cell Phone			
City LAS   State   Zip   County      State   Zip   Source of Income	Physical Address (Street Number & Name)	(Init	1.1 0.00		l Ant# C	
Source of Income    Pay Frequency: (phock one)	O.5.	4255 W.	VIKING JUD.	7in com	4.4	3
Source of Income  Gross Gross Monthly (1st State   15th St	CHO VEGAS			89	123 County	
Source of Income    1st & 15th of month   15th & end of month   15		address)				
Pay Frequency; (check one)    1st & 15th of month   15th & end of end	City		State	Zip		
Pay Frequency; (check one)    1st & 15th of month   15th & end of end	,					
1st & 15th of month   15th & end of month   Belweekly (every 2 weeks)   12   15th & end of month   Monthly (last day)   Monthly (1st day)   Mont			Source of Income	•		т.
1st & 15th of month   15th & end of month   Belweekly (every 2 weeks)   12   15th & end of month   Monthly (last day)   Monthly (last day)   Monthly (1st day)   Mon						į
1st & 15th of month   15th & end of month   Belweekly (every 2 weeks)   12   15th & end of month   Monthly (last day)   Monthly (1st day)   Mont						- Programme Annie
1st & 15th of month   15th & end of month   Belweekly (every 2 weeks)   12   15th & end of month   Monthly (last day)   Monthly (last day)   Monthly (1st day)   Mon						a processories
1st & 15th of month   15th & end of month   Biweekly (every 2 weeks)   12   15th   Monthly (last day)   Monthly	Pay Frequency: /check one)			1 6	ross Gross	and the second s
Self-Employed  *Alimony, child support or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation.  Alimony, child support, or separate maintenance received under: court order written agreement coral understanding.  Credit References  Sus  State  State  Zip  State  Zip	□ 1st & 15th of month □ 15th & end	d of month 🖳 Biweekly (every	/ 2 weeks)	М М	onthly Monthly	
*Alimony, child support or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation.  Alimony, child support, or separate maintenance received under: court order written agreement or or all understanding.  Credit References  State Zip  Address (speec number or name)  City  State Zip		Monthly (1s day) ☐ Monthly	(3 <sup>rd</sup> day)		ns '	
Credit References  State Zip  Moreos (street name) or all understanding.				\$	5,000 \$ 500	
Credit References  State Zip  Address (State Zip	Alimony, child support, or separate m	naintenance received under. 🗖	be revealed if you do not wis	sh to have it cons ement □ oral i	idered as a basis for repaying	this obligation.
State Zip  Bus  Indirect (State) Zip  State Zip	Are you currently in bankruptcy?   you	es Mno				
State Zip  Bus  Indirect (State) Zip  State Zip		C	redit References			
Bus State Zip	Bus					
Address (street Name) City State Zip	Vqc			State	Zip	
	Bus		ŧ			
Personal References	ndarcoo (ouese namuer a vanne)	, Oily		State	Zip	
Personal References		D-	To a nel Deference			
		Pe	rsonal Reference	es		
						ı

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### Co-Applicant Information

Date	State Issued ID Number	Date of Birt	h S	ocial Securit	y #		
Last Name	First Name		N	liddle Name	<del></del>		
Home Phone	Cell Phone†		E	mail Address	(optional)††		
Best time to call?	Which number do y						
Physical Address (Street Number & Name)				Apt	#		
City		State	Zip	County			
Mailing Address (If different from physical address)					·		
City		State	Zip				
Employer * (Source of Income)	Emr	oloyer Address	street Number	& Name)			
City	State		Zip	Time at	Job?		
Work Phone #	Job Title	Sur	ervisor				
		Nex	Payday	Current a	nd Expected	Work Sh	ift
Pay Frequency: (check one)				Gross	Gross		
□ 1st & 15th of month □ 15th & end of month □ Biweek	• • •			Monthly Income	Monthly Obligations		
☐ Weekly ☐ Monthly (last day) ☐ Monthly (1st day)	□ Monthly (3° day)			111001110	Congations		
□ Self-Employed		ř		\$	\$		
*Alimony, child support or separate maintenance income r Alimony, child support, or separate maintenance received Are you currently in bankruptcy? pyes pool	need not be revealed if you dunder: court order court order	lo not wish to h tten agreemen	ave it consi □ orai u	dered as a t inderstandin	easis for repaying.	g this obli	gation.
How did you hear about us? (Circle one.)							
Friend/Referral Name of referrer?	Saw Store	Televi	бол	Yellow P	ages	Repeat (	Sustomer
Internet Billboard	Postcard	Other	<b>-</b>				
<u> </u>							

# ADDITIONAL TERMS AND CONDITIONS OF THIS CUSTOMER APPLICATION

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

the consent to E-mail Communications and Electronic Disclosures. You are not required to provide your email address. If you provided your email address and authorized us to send emails to you ("Your Consent"), then you are requesting to receive emails from us. This includes disclosures and solicitations. You further consent to the use and acceptance of electronic records, and electronic disclosures. This consent to E-mail Communications and Electronic Disclosures informs you of your rights when receiving legally required disclosures, notices, and any other information from us. By providing Your Consent, you acknowledge receipt of this disclosure. You consent to the use of electronic records, and disclosures. The emails and disclosures we may send, may include for example, disclosures or notices under state or federal law, including those pursuant to the Equal Credit Opportunity Act, Truth in Lending Act, Gramm-Leach-Billey Act, and other disclosures or notices under applicable federal, state or local laws or regulations, or any other 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 discusures 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 must also support at least 128-bit encryption. To read some documents, you will need a PDF file reader like Adobe® Acrobat Reader. The

tCellular 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 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 abitrator 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 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 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) <a href="http://www.adr.cog">http://www.adr.cog</a>, 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

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

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

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

#### Ability to Repay Verification.

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

expected gross monthly income and obligations. You agree that you have told us at months relating to (i) your employment or source of income, and (ii) current and expangree that you have read and understood all the above statements, including the	ficien gloss monthly moone and obligations.
Applicant Signature	)2-/2-14 Date
Co-Applicant Signature	Date

A - 278

Does the written loan agreement disclose the right of the customer to PRE-PAY the loan, pursuant to NRS 604A.410 (2e)? NRS 604A 445 NRS 604A 210 GPD AGREEMENT SIGNED Is the loan a collection account? Does the written loan agreement include a disclosure regarding the opportunity to enter into a REPAYMENT plan if the customer defaults, pursuant to NRS 604A.410 (29)? Does the written loan agreement disclose the right of the customer to RESCIND the loan, pursuant to NRS 604A.410 (2d)? What is the borrower's expected gross monthly income? Is the loan secured? Loan Type Account Number Borrower Name & (Applies to High-Interest Loans Only) Licensee Address: 6820 W FLAMINGO RD STE F &G LAS VEGAS NV 89103 10869-0140562 (Applies to Title Loans Only)

NRS 60A.445(2) (Applies to Title Loans Only) (Applies to Title Loans Only) (Applies to Deferred Deposit Only) (Applies High-Int Loans) (Applies to D/D Loans) NRS 604A.450(1) Address: JEANETTE MITCHELL DBA: TITLEMAX OF NEVADA INC. DBA TITLEMAX YES Origination Date Deferred Deposit 12/12/2014 If so, what is the collateral? 2005 NISS SENTRA Has the title loan been extended for more than six additional periods, pursuant to NRS 604A.445 (2)? Does the original term of the title loan exceed 30 days? Does the loan amount exceed the fair market value of the vehicle securing the loan? NO Has the loan been extended or renewed? Does the original term of the HIL not exceed 35 days? Does the monthly payment amount exceed 25% of the borrower's expected gross monthly income? Does the original term of the D/D Loan not exceed 35 days? Does the deferred deposit loan exceed 25% of the customer's expected gross monthly income? Amount of Loan VIOLATIONS/ TECHNICAL EXCEPTIONS/ OTHER COMMENTS \$2,450.00 \$1,930 High-Int Loans 604A LOAN REVIEW WORKSHEET Was the borrower's income verified? Maturity Date 7/10/2015 NO \$1,071.53 Finance Title Loans NO How many times? <u>\</u> Total Number of Payments YES Paystub 6&1 Purpose of loan: If secured by a vehicle title, is it filed and perfected? Extensions: Title-6 add'l periods; D/D & High Int Loans - 90 days YES 503.08/503.05 NO Payment Amount Affidavit Exam as of: 5/4/2015 Exam Start Examiner: td Fair Market Value: APR Quoted NA Date: 5/19/2015 NO 121.55% Are receipts filed? Other: N/A N/A N/A Is the APR correct? YES YES \$4,200.00 YES 39

Date: 12/12/2014 Number: 10869-0140562 Customer & Co-Customer Information ACCOUNT NUMBER: 10869-0140562 FIRST NAME LAST NAME CO-CUSTOMER FIRST NAME CO-CUSTOMER LAST NAME Jeanette Mitchell CO-CUSTOMER SSN CO-CUSTOMER'S DRIVERS LIC./STATE ID. NO. STREET ADDRESS CO-CUSTOMER STREET ADDRESS 4515 S Durango Dr #1063 City STATE ZIP CODE CO-CUSTOMER CITY CO-CUSTOMER STATE CO-CUSTOMER ZIP CODE Las Vegas ΝV 89147 CO-CUSTOMER HOME PHONE CO-CUSTOMER DATE OF BIRTH (7 Motor Vehicle & Licensee LICENSEE'S HOURS OF OPERATION: Information Monday to Friday 9:00 A.M. to 7:00 P.M., Saturday 10:00 A.M. to 4:00 P.M., Closed Sunday LICENSEE NAME LICENSEE PHONE NUMBER TitleMax of Nevada, Inc. d/b/a TitleMax (702)387-9600 LICENSEE STREET ADDRESS LICENSEE CITY ICENSEE STATE LICENSEE ZIP CODE 6820 W. Flamingo Rd., Suite F/g Las Vegas 89103

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.

COLOR

LICENSE PLATE

MX0017

VEHICLE MODEL

Sentra

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 changes 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, will agree to provide you a loan in the Principal Amount provided above.

VEHICLE IDENTIFICATION NUMBER (VIN)

VEHICLE MAKE

Nissan

3N1CB51D45L573521

VEHICLE YEAR

2005

#### TEDERAL TRUTH-IN-LENDING DISCLOSURES

# ANNUAL PERCENTAGE RATE

The cost of your credit as a yearly rate.

## **FINANCE CHARGE**

The dollar amount the credit will cost you.

#### Amount Financed

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

## Total of Payments

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

121.545 %

\$1,071.53

\$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 nay 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
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 the dot optinicipal. 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 or loan, we must offer a Repayment Plan to you have 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 lees, 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 to wed under the terms of the Repayment Plan. We will not make any other loan to you while you are in a Repayment Plan. Upon default of your obligations under the Repayment Plan, we may repossess the Motor Vehicle.

You will be in default and entitled to enter into a Repayment Plan on the day Default, Acceleration, Repossession, and Post-Default Interest. immediately following the date you fail to (i) make a scheduled payment on this loan; (ii) make a scheduled payment on or before the due date for the payment under the terms Grace Period Payments Deferment Agreement; (iii) pay this loan in full on or before the expiration of the initial loan period as set forth herein unless you have entered into a Grace Period Payments Deferment Agreement; (iv) pay this loan in full on or before the expiration of the period as set forth Grace Period Payments Deferment Agreement; or (v) pay any payment under any \$\\$race 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 the payment 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 Intitled 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 less 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 offer 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 outlight 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 controvers as 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 Lean 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 Claims"); and/or (i) all claims arising from or relating directly or indirectly to the disclosure by us or related third parties (hereinafter referred to as "Representative Claims"); and/or (i) all claims arising from or relating directly or indirectly to the disclosure by us or related third parties of any non-public personal information about you.

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- 2. You acknowledge and agree that by entering this Arbitration Provision:
  - (a) YOU ARE WAIVING YOUR RIGHT TO HAVE A TRIAL BY JURY TO RESOLVE ANY DISPUTE ALLEGED AGAINST US OR RELATED THIRD PARTIES;
  - (b) YOU ARE WAIVING YOUR RIGHT TO HAVE A COURT, OTHER THAN A SMALL CLAIMS TRIBUNAL, RESOLVE ANY DISPUTE ALLEGED AGAINST US OR RELATED THIRD PARTIES; and
  - (c) YOU ARE WAIVING YOUR RIGHT TO SERVE AS A REPRESENTATIVE, AS A PRIVATE ATTORNEY GENERAL, OR IN ANY OTHER REPRESENTATIVE CAPACITY, AND/OR TO PARTICIPATE AS A MEMBER OF A CLASS OF CLAIMANTS, IN ANY LAWSUIT FILED AGAINST US AND/OR RELATED THIRD PARTIES.
- 3. Except as provided in <u>Paragraph 6</u> below, all disputes including any Representative Claims against us and/or related third parties <u>shall</u> be resolved by binding arbitration <u>only</u> on an individual basis with you. THEREFORE, THE ARBITRATOR SHALL NOT CONDUCT CLASS ARBITRATION; THAT IS, THE ARBITRATOR SHALL NOT ALLOW YOU TO SERVE AS A REPRESENTATIVE, AS A PRIVATE ATTORNEY GENERAL, OR IN ANY OTHER REPRESENTATIVE CAPACITY FOR OTHERS IN THE ARBITRATION.
- 4. Any party to a dispute, including related third parties, may send the other party written notice by certified mail return receipt requested of their intent to arbitrate and setting forth the subject of the dispute along with the relief requested, even if a lawsuit has been filed. Regardless of who demands arbitration, you shall have the right to select either of the following arbitration organizations to administer the arbitration: the American Arbitration Association (1-800-778-7879) http://www.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 of a substitute, then any party may petition a court pursuant to section 5 of the Federal Arbitration Act, 9 U.S.C. sections 1-16 to select an arbitration organization, provided such arbitration organization shall enforce the terms of this Loan Agreement and the Arbitration Provision, including the prohibition on class arbitration. The party receiving notice of arbitration organization you have selected or whether you desire to select a local arbitrator. If related third parties or we demand arbitration, you must notify us within twenty (20) days in writing by certified mail return receipt requested of your decision to select a arbitration organization or your desire to select a local arbitration. 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 an benefits us, our successors and assigns, and r been prepaid, paid or discharged through bank transaction between you and us and continues	elateu third parties. The Ar truptcy. The Arbitration Pro	bitration Provision con vision survives any ter	tinues in tun force and effect, mination, amendment, expira	even if your obligations have
9. <b>OPT-OUT PROCESS</b> . You may choose to subject to this Arbitration Provision, then you Nevada, Inc. d/b/a TitleMax, Attn: Legal Depnumber, the loan date, and a statement that yo Loan Agreement.	must notify us in writing wi ot, P.O. Box 8323, Savann	thin sixty (60) calendar ah, GA 31412. Your	days of the loan date at the written notice must include	following address: TitleMax of your name, address, Account
Acknowledgments. This Loan Agreement of acknowledge that it was filled in before you did into this Loan Agreement is accurate. You was relief under any chapter of the United States Vehicle. You agree that you have the abil employment. You acknowledge that the loan understand, and agree to all of the terms of	I so and that you received rrant that you are not a de Bankruptcy Code. You agr ity to repay this Loan A an does not require a ba	a completed copy of it. btor under any procee ee that the amount of greement, based upo lloon payment of any	You agree that the informati ding in bankruptcy and have the loan does not exceed the on your current and expect wkind. You further acknow	on you provided before entering no intention to file a petition for e fair market value of the Motor ted income, obligations, and wledge that you have read,
THIS DOCUMENT IS SUBJECT TO A SECUR ASSOCIATION, AS COLLATERAL AGENT.	RITY INTEREST IN FAVOR	OF, AND PLEDGED	AS COLLATERAL TO, WELL	S FARGO BANK, NATIONAL
TitleMax of Nevada, Inc. d/b/aTitleMax  Customer's Signature	<u> パーパーリリー</u> Date	Its Authorize	d Agent	
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

Licensee Name: TitleMax of Nevada, linc. d/b/a TitleMax 6820 W. Flamingo Rd., Slite F/g Address:

Las Vegas, NV 89103

Vehicle Information: 2005 Nissan Sent 3N1CB51D45L573521

Co-Borrower Name:

Address:

Definitions and Terms. In this Grace Period Payments Deferment Agreement, "customer," "you," and "your" mean the customer who signed it. "Licensee", "we", "us" and "our" mean TitleMax of Nevada, Inc. d/b/a TitleMax , a title loan services provider licensed and regulated by the Nevada Financial Institutions Division, 2785 E Desert Inn Road, Juite 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 offening you a "Grace Period" and you are voluntarily accepting such offer after entening 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 Schiedule 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 in 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. 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 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.

Co-Borrower's Signature	Date		
Customer's Signature	1   15   15   Date	LICENSE : TitleMax of Nevada Its Authorized Agent	Inc. d/b/a TitleMax  ///5//5  Date

### Affidavit

STATE OF NEVADA COUNTY OF Clark		
Title Loan Agreement No.: 10869-014()56/2 Date: 12/12/2014		
Customer Name: Jeanette Mitchell Address: 3009 Jacaranda Dr	Licen Addr	
Las Vegas, NV. 89117 Co-Borrower Name:	6	820 W Flamingo Rd Ste F/G
Address:		as Vegas, NV 89103
	]	
Vehicle Information: VIN: 3N1CB51D45L573521 License Plate State and No: MX0017 Color: Tan Year: 200	05 Ma	ke: Nissan Model: Sentra
In this Affidavit ("Affidavit"), the words "affiant," customer," "y "Licensee", "we", "us" and "our" mean TitleMax of Nevada, Inc. registered, licensed, and operating in accordance with Nevada law 2nd Street, Suite 3, Carson City, Nevada 89701-4758, Phone: (77 vehicle identified above. The word "Title" means a certificate of title identifies the legal owner of a vehicle or any similar document issued	you" and "d/b/a Title and regula 5) 684-183 e or owners I pursuant t	your mean the customer who has signed it. The words has a provider of title loan services, a provider of title loan services, and by the Nevada Financial Institutions Division, 406 E. 0,Fax: (775) 684-1845. The word "Vehicle" means the ship issued pursuant to the laws of the State of Nevada that of the laws of another jurisdiction.
Pursuant to N.R.S. 604A.450-1, we have evaluated the Vehicle's fair your application information regarding current and expected income,	market val	ue. Pursuant to N.R.S. 604A.450-2, we have reviewed and employment.
Pursuant to N.R.S. 604A.450-3, you are required to give us an affidature and correct information concerning the customer's income, obliquistomer has the ability to repay the title loan.		
The undersigned, Jeanette Mitchell , being first duly sworn, state	es as follow	vs:
<ol> <li>You have provided us with true and correct information of the vehicle; and</li> </ol>	concerning	your income, obligations, employment and ownership of
2. You have the ability to repay the title loan.		
FURTHER, AFFIANT SAY	ETH NOT	-
Customer Signature:	poidel	<u> </u>
Co-Borrower Signature:	, 	

### STATE OF NEVADA

DEPARTMENT OF MOTOR VEHICLE:

## CERTIFICATE OF TITLE

30105510651573521 Dec 80000 (1106514)	Zing Niss Wala 70% 777	SENTRA 1 DE PAD America Empreson America	100015789555   } ***********************************
10/25/2012 Americania decalater Actual	7) 1844 1810 5	7387 240405	K
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4027 BAIDGEVIEW CIR LAS VEDAS NV -88147-450	9 ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) (		
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TITLÉMAX OF NEVADA ENC ERPO W FLAMINGO RO SÚIT	DJBJA TITLE <b>KA</b> A E <b>F</b> YO		
LAS VEGAS NV - 89103 LIENHOLDEN RELEASE - INTER	ERICAN THAN WASHICAL CAESES	IEEO ON THIS TOUS IS HER	INVESTIGATION (
SACINATUPA CA AUTHOMOTEU AO	en date		
PRINTED NAME OF AGENT AND	TYAIRAY		
PRINCE AND STATE LAW RECISEDES THE COMMENT A FILL SE STATE THE COMMENT A FILL SE STATE THE VICE PROPERTY OF THE PRINCE TH	in de la la la la la sur la		
Principal Code Code Minute of Brigary		and Delivers (Lineaus Methods of Lineau	
Printed Fell Layer Hama of Mayor  Newsons	<b>F</b>		
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Lagrancia, of father profession or consistent.  I not except of the chief or chieffed and consistent and facility.  Suppose of father and consistent or confident.  Suppose of father and confident or confident.			
ALL CALLS AND	Bener Skriver (d. 1867) (d. 1868) 2. july – John St. 1868 1. july 1867 (d. 1868)	Contractors Albadia IVC	
Marie Been (Malle)		AND MACHINE PROPERTY AND THE COMMENTS.	

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### 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 0

Months:

Adj. State: National

Mileage: 0

Mileage Cat: A

Cylinders: 4

Transmission: A

Drive Train: FWD

End of Term 0 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 Biack 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
	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
Totai	N/A	\$5,600	\$4,200	\$2,675

APP 009401

### Residual Black Book values as of 12/ /2014

	12 Month	24 Month	30 Month	36 Month	42 Month	48 Month 6	0 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
Totai	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

 $\begin{array}{c} APP \quad 009402 \\ \text{ROA 007808} \end{array}$ 

Customer Receipt/Repayment Plan Receipt (210 day loan) PAYMENT MADE ON BEHALF OF OR BY: NAME AND ADDRESS OF THE LICENSEE: JEANETTE L MITCHELL TitleMax of Nevada, Inc. d/b/a TitleMax 4515 S Durango Dr #1063,Las Vegas,NV,89147 6820 W. Flamingo Rd, Las Vegas, Nevada 89103. DATE/TIME OF RECEIPT OF PAYMENT: LOAN AGREEMENT IDENTIFICATION NO. 20140562-10869 05/11/2015 20:00:58 LOAN AGREEMENT DATE: 12/12/2014 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 \$ 0.00 PRINCIPAL PAID: \$ 250.00 INTEREST PAID: CHARGES PAID: \$ 0.00 \$ 0.00 FEES PAID: TOTAL AMOUNT PAID TODAY: \$250.00 **\$ 10.80** UNPAID INTEREST: \$ 2370.66 BALANCE DUE ON LOAN: 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.

to told

Signature

Teanette Mitchell

## Customer Receipt/Repayment Plan Recei (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 Jeanette I	MADE ON BEHALF OF OR BY: litchell
LOAN AGREEMENT IDENTIFICATION NO 10869-0140562		1	OF RECEIPT OF PAYMENT: 5 12:48:03 PM
LOAN AGREEMENT DATE: 12/12/2014 1:37:44 PM			THE STATE OF THE S
If you have multiple loans, this payment was loan number identified above.	applied to the		
AMOUNT PAID: \$250.00	AGENT RECEIVI James Sullivan	NG PAYMEN	:
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		
Vehicle's Title to you.  ☐ Repayment Plan Agreement.  ☐ Grace Period Plan Agreement.	cknowledge that the	e payment inf	dge that upon repayment in full, we returned the ormation noted above is accurate. You further entification Statement is still accurate.
Jeanette Mitchell		Ditchell	
Printed Name	Signature	:	

APP 009405

Customer Receip Repayment Plan Receipt 10 day loan) NAME AND ADDRESS OF THE LICENSEE: PAYMENT MADE ON BEHALF OF OR BY: Tm Las Vegas Nv #9 Flamingo Rd Jeanette Mitchell 6820 W. Flamingo Rd., Suite F/g Las Vegas, NV 89103 LOAN AGREEMENT IDENTIFICATION NO. DATE/TIME OF RECEIPT OF PAYMENT: 10869-0140562 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: AGENT RECEIVING PAYMENT \$250.00 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 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. Grace Period Plan Agreement. cknowledgments. By signing below, you acknowledge that the payment information noted above is accurate. You further spresent that the information previously provided on the Covered Borrower Identification Statement is still accurate. eanette Mitchell

APP 009406

Customer Rec ot/Repayment Plan Rece (210 day loan)

<b>-</b>			[iiiiiiiiiii_
NAME AND ADDRESS OF THE LICENSEE		PAYMENT N	ADE ON BEHALF OF OR BY:
Tm Las Vegas Nv #9 Flamingo Rd		Jeanette M	tchell
6820 W. Flamingo Rd., Suite F/g			
Las Vegas, NV 89103			
	`		
LOAN AGREEMENT IDENTIFICATION NO.		DATE/TIME	OF RECEIPT OF PAYMENT:
10869-0140562		02/10/2015	11:44:26 AM
, ••••	•	1	
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.	applied to ale	:	
	AGENT RECEIVI	NO DAVMENT	
AMOUNT PAID:		NG PATIMENT	
\$250.00	Kailena Logan		
			11
TODAY'S PAYMENT ITEMIZATION			
PRINCIPAL PAID:	\$38.10		
INTEREST PAID:	<u>\$211.90</u>		
CHARGES PAID:	\$0.00	<del></del>	
FEES PAID:	\$0.00		
TOTAL AMOUNT PAID TODAY:	\$250.00		17.000
	00 400 00		
BALANCE DUE ON LOAN:	\$2,409.29	<del></del>	
NEVT COLIED HED DISC DATE:	3/12/2015		
NEXT SCHEDULED DUE DATE:	3/12/2013		
☐ Account paid in full by rescission.			
Account paid in full.			
☐ Title Returned Upon Payment in Full	By signing below,	you acknowled	ge that upon repayment in full, we returned the
Vehicle's Title to you.			
Repayment Plan Agreement.			
☐ Grace Period Plan Agreement.			
- Stace Letton Limit Adicomone		1	
	1 4	a maximum ant info	motion noted above is accurate. You further
Acknowledgments. By signing below, you a	cknowledge that the	e payment into	atification Statement is still accurate
represent that the information previously prov	ided on the Covere	d Dollower Ide	Interchation officers for the contract.
•		- 1	
al Authoric	$\Omega$ 1	1.0.1	
Jeanette Mitchell	$\mathcal{A}$	Dutull	:
Printed Name	Signature		
i illica rano	-3		

 $APP \underset{\mathsf{ROA}\,\mathsf{007813}}{009407}$ 

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

Oustonic Receipt	31 (Opu)		7 /
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 I Jeanette N	ADE ON BEHALF OF OR BY:
LOAN AGREEMENT IDENTIFICATION NO. 10869-0140562			OF RECEIPT OF PAYMENT: 06:03:03 PM
LOAN AGREEMENT DATE: 12/12/2014 1:37:44 PM			
If you have multiple loans, this payment was loan number identified above.		·	
AMOUNT PAID: \$280.00	AGENT RECEIVI James Sullivan	NG PAYMEN	
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	<del></del>	
NEXT SCHEDULED DUE DATE:	2/10/2015		
Vehicle's Title to you.  ☐ Repayment Plan Agreement.  ☐ Grace Period Plan Agreement.			edge that upon repayment in full, we returned the
<b>Acknowledgments.</b> By signing below, you a represent that the information previously prov	acknowledge that the rided on the Covere	ed Borrower Id	ormation noted above is accurate. You further entification Statement is still accurate.
Jeaneffe Mitchell Printed Name	Signature	Miteles	

 $APP \underset{\mathsf{ROA}\,\mathsf{007814}}{009408}$ 

## **Customer Application**

## Personal Information

Date   12   14   State								
Last Name Atcul	FIRST Nat	Planette		' '	10 A	Ivilagie	малі <u>е</u>	
Home Phone Same	Cell Phonet					Email A	Address (option	al)††
Best time to call?								
		Α						
Physical Address (Street Number & Name)	A DR						Apt#	
LAS VEGAS		State	NV		Zip Sc	1117	County	
Mailing Address (if different from procinal address	A DR							
City LV		State	NV		Zip 89117			
		······································	X	······································				
Employer * (Source of Income)			ce of Inc					
4.60		Employer Add		iber & Name)				
City LV	Stat	<sup>te</sup> NV	Zip 🐧				Time at Job?	
Work Phone #	Title			Superviso				
Pay Frequency: (check one)				Next P	dyday	Current and Gross	Gross	Work Shift
☐ 1st & 15th of month ☐ 15th & end of r☐ Weekly ☐ Monthly (last day) ☐ Monthly					$\mathbb{T}$	Monthly Income	Monthly Obligatio	
☐ Self-Employed	my (1 - day) iii	Monday (3* day	7	111		\$1920	ns 500	
*Alimony, child support or separate maint	enançe income	need not be reve	ealed if you do	not wish to	ave it co	onsidered as a	\$ basis for repa	ying this obligation.
Alimony, child support, or separate mainted Are you currently in bankruptcy?   yes	nance received gr no	under. 🗆 court	order o writte	n agreeme	u or	al understand		
		Crodi	t Refere	2006				
Business Name		Credi	( Keleici	ICES				
Address (Street Number & Name)	City							
Business Name								
SW965 Address (Street Number & Name)	City							
						and the second		
		Persor	al Refer	ences				

Co-Applicant Information

	• •		H .			
Date	State Issued ID Number	Date of B	rth	Social Security	/#	and the same of th
Last Name	First Name	1		Middle Name		
Home Phone	Cell Phone <sup>†</sup>			Email Address	(optional)††	
Best time to call?	Which number do y					
Physical Address (Street Number & Name)				Apt i	#	
City		State	Zip	County		
Mailing Address (# different from physical address)						
City		State	Zip			
Employer * (Source of Income)	Emp	loyer Addres				
City	State		Zip	Time at	: Job?	
Work Phone #	Job Title		pervisor			
Pay Frequency. (check one)	laha (oyona 2 yaqqira)	Ne	ekt Payday	Current a Gross Monthly	nd Expected Gross Monthly	Work Shift
☐ 1ª & 15 <sup>th</sup> of month ☐ 15 <sup>th</sup> & end of month ☐ Biweel ☐ Weekly ☐ Monthly (last day) ☐ Monthly (1 <sup>st</sup> day)				Income	Obligations	
□ Self-Employed				\$	\$	
*Alimony, child support or separate maintenance income Alimony, child support, or separate maintenance received Are you currently in bankruptcy?   yes   no	need not be revealed if you o under: a court order a writ	lo not wish to ten agreem	have it co ent or	onsidered as a b al understandin	pasis for repaying.	g this obligation.
How did you hear about us? (Circle one.)						
Friend/Referral Name of referrer?	Saw Store		vision	Yellow P	ages	Repeat Customer
Internet Billboard	Postcard	Oti	er:			

## 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, <a href="https://www.ftc.gov">www.ftc.gov</a>.

trConsent 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 iron us. This includes disclosures and solicitations. You further consent to the use and acceptance of electronic records, and electronic disclosures. This Consent to E-mail Communications and Electronic Disclosures informs you of your rights when receiving legally required disclosures, notices, and any other information from us. By providing Your Consent, you acknowledge receipt of this disclosure. You consent to the use of electronic records, and disclosures. The emails and disclosures we may send, may include for example, disclosures or notices under state or federal law, including those pursuant to the Equal Credit Opportunity Act, Truth in Lending Act, Gramm-Leach-Billey Act, and other disclosures or notices under applicable federal, state or local laws or regulations, or any other notices, information, or solicitations we may send. You may request a paper copy of any emailed disclosures by submitting a request through the link found within the emails. You may also send a written request to TitleMax, P. O. Box 8323, Savannah, GA 31412. We will provide such paper copies to you at no charge. We will retain all Disclosures as required by applicable law. Your Consent only applies to emails we send and receive. You consent to electronically receiving disclosures relating to transactions, accounts, and other remails electronically selectronically. 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 Browser must also support at least 128-bit encryption. To read some documents, you will need a PDF file reader like Actobe® Acrobat Reader.

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 if ormation 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 orrespondence 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 is 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 albitrator 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) <a href="http://www.adr.org">http://www.adr.org</a> or JAMS (1-800-352-5267) <a href="http://www.jamsadr.com">http://www.jamsadr.com</a>, 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 orbitration. The arbitrator shall not conduct class orbitration. 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 of 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 in this type of transaction. Other forms of short-term credit that may be less expensive include a loan from another institution or from family or friends, a credit card cash advance, an account with overdraft protection, or a salary advance.

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

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

Ability to Repay Verification.

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

By signing below and submitting this Customer Application, you are verifying that all of the information in this Customer Application is By signing below and submitting this Customer Application, you are very signing below and submitting this Customer Application, you are very significant and correct, including the personal references, contact information, employment or an experiment of the personal references, contact information, employment or an experiment of the personal references.

expected gross monthly income and obligations. You agree that you have told us a months relating to (i) your employment or source of income, and (ii) current and expagree that you have read and understood all the above statements, including	ected gross monthly income and obligations. You
Applicant Signature	12 - 12 - 1 <sup>1</sup> Date
Co-Applicant Signature	Date

A - 279

Is the loan secured? NRS604A 445 NRS 604A 210 GPD AGREEMENT SIGNED Is the loan a collection account? Does the written loan agreement include a disclosure regarding the opportunity to enter into a REPAYMENT plan if the customer defaults, pursuant to NRS 604A.410 (2f)? Does the written loan agreement disclose the right of the customer to PRE-PAY the loan, pursuant to NRS 604A.410 (2e)? Does the written loan agreement disclose the right of the customer to RESCIND the loan, pursuant to NRS 604A.410 (2d)? What is the borrower's expected gross monthly income? Loan Type: Account Number Borrower Name & (Applies to High-Interest Loans Only) 13969-0156+595 Licensee Address: 6820 W FLAMINGO RD STE F &G LAS VEGAS NV 89103 (Applies to Title Loans Only)

NRS 604.445(2) (Applies to Title Loans Only) Licensee Name & (Applies to Title Loans Only) (Applies to Deferred Deposit Only) (Applies High-Int Loans) (Applies to D/D Loans) Address: DEREKS BETTS DBA: TITLEMAX OF NEVADA INC. DBA TITLEMAX Origination Date Deferred Deposit 3/18/2015 If so, what is the collateral? 2004 VOLV Has the title loan been extended for more than six additional periods, pursuant to NRS 604A.445 (2)? Does the original term of the title loan exceed 30 days? Does the loan amount exceed the fair market value of the vehicle securing the loan? N Has the loan been extended or renewed? Does the original term of the HIL not exceed 35 days? Does the monthly payment amount exceed 25% of the borrower's expected gross monthly income? Does the original term of the D/D Loan not exceed 35 days? Does the deferred deposit loan exceed 25% of the customer's expected gross monthly income? Amount of Loan \$3,500.00 VIOLATIONS/TECHNICAL EXCEPTIONS/OTHER COMMENTS \$5,000 High-Int Loans 604A LOAN REVIEW WORKSHEET Was the borrower's income verified? Maturity Date 10/14/2015 NO \$2,387.03 Finance Charge Title Loans NO How many times? S Total Number of Payments YES Paystub 6&1 Purpose of loan: If secured by a vehicle title, is it filed and perfected? Extensions: Title-6 add'l periods; D/D & High Int Loans - 90 days YES YES 841.01/840.97 NO Payment Amount Affidavit Exam as of: 5/4/2015 Exam Start Examiner: td Fair Market Value: APR Quoted N/A Date: 5/19/2015 ON 4 182.38% Other: Are receipts filed? N/A Ň, N/A Is the APR correct? YES YES \$7,650.00 YES/ YES

ROA 007820

Number: 10869-0156595 3/18/2015 Date: 10869-0156595 Customer & Co-Customer Information ACCOUNT NUMBER: CO-CUSTOMER LAST NAME CO-CUSTOMER FIRST NAME LAST NAME FIRST NAME Betts Derek CO-CUSTOMER'S DRIVERS LIC./STATE ID. NO. CO-CUSTOMER SSN CO-CUSTOMER STREET ANDRESS STREET ADDRESS 209 S Stephanie St. Ste B 102 CO-CUSTOMER ZIP CODE CO-CUSTOMER CITY CO-CUSTOMER STATE ZIP CODE STATE City 89012 Henderson NV CO-CUSTOMER DATE OF BIRTH CO-CUSTOMER HOME PHONE LICENSEE'S HOURS OF OPERATION: Motor Vehicle & Licensee Monday to Friday 9:00 A.M. to 7:00 P.M., Saturday 10:00 A.M. to 4:00 P.M., Closed Sunday Information LICENSEE PHONE NUMBER LICENSEE NAME TitleMax of Nevada, Inc. d/b/a TitleMax (702)387-9600 ICENSEE STATE LICENSEE ZIP CODE LICENSEE CITY LICENSEE STREET ADDRESS 89103 Las Vegas 6820 W. Flamingo Rd., Suite F/g VEHICLE IDENTIFICATION NUMBER (VIN) LICENSE PLATE 977-LJG YV1NC63D04J063429

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

COLOR

WHITE

VEHICLE MODEL

**VOLVO** 

VEHICLE MAKE

VEHICLE YEAR

2004

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

Vour navment 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
<ol><li>Amount paid to on your behalf:</li></ol>	\$0.00

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

You may rescind this loan pursuant to Nevada law. You may rescind before we close on our next business day, Right to Rescind and Prepayment. at the location listed above. We will not charge you any amount for rescinding. To rescind, you must deliver funds equal to the face value of the loan, less any fees charged. If you rescind, then we will return the Title to you, and refund any amount haid. 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 a any time, then the final payment amounts will be adjusted as appropriate to reflect any prepayments we receive. If you prepay pursuant to this Loan Agreement, then we will return the Title to you.

For purposes of this Loan Agreement, the term "grace period" means the gratuitous period of payments deferment (i) which we offer to Grace Period. 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 entening into the Loan Agreement, and (iii) you and we agree to such terms of payments deferment in a written and signed "Grace Period Payments Deferment Agreement." We allow customers that are in good standing during the perm 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 drace 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.

e loan, we must offer a Repayment Plan to you Fre we commence any civil action or Repayment Plan Disclosure: If you default c process of alternative dispute resolution, or perore 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 dan 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 less, set-up fees, collection fees, transaction fees, negotiation fees, handling fees, processing fees, late fees, default fees or any other fees, regardless of the hame 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.

You will be in default and entitled to enter into a Repayment Plan on the day Default, Acceleration, Repossession, and Post-Default Interest. immediately following the date you fail to (i) make a scheduled payment on this loan; (ii) make a scheduled payment on or before the due date for the payment under the terms Grace Period Payments Deferment Agreement; (iii) pay this loan in full on or before the expiration of the initial loan period as set forth herein unless you have entered into a Grace Period Payments Deferment Agreement; (iv) pay this loan in full on or before the expiration of the period as set forth Grace Penod Payments Deferment Agreement; or (y) pay any payment under any Grace Penod we have extended under NRS 604A.210. We may waive a default and reinstate your account to good status if you bring your account current or make satisfactory payment arrangements with us. However, we are not required to make an offer for you to enter into a Repayment Plan more than once for each loan. Provided that the due date of the repayment plan does not violate the provisions of Nevada Law, you will be in default and not entitled to enter into a Repayment Plan, if you fail (ii) to make a scheduled payment on this loan on or before the due date for the payment under the terms of any repayment plan relating to this loan or (ii) to pay a loan in full on or before the due date any repayment plan relating to the loan. If you are in default and entitled to enter into a Repayment Plan, we may accelerate the balance, but we cannot repossess the Motor Vehicle before offening you a Repayment Plant 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.

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

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 Vehidle; 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, 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 of 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 coan Agreement (including the Arbitration Provision), the information you gave us before entening 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 bu, 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 CHAIMS 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 Claim 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 of 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 a 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 to burner, which cannot be adjudicated within the jurisdiction of a small claims to burner, which cannot be adjudicated within the jurisdiction of a small claims. 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 FAM does not apply to this transaction, then our agreement to arbitrate shall be governed by the arbitration law of the State of Nevada.

benefits us, our successors and assigns, and relac-	third parties. The Arbitration Provision of the Arbitration Provision survives any	The Arbitration Provision is binding upon and a continues in force and effect, even if your obligations have my termination, amendment, expiration or performance of any herwise agree in writing.	
subject to this Arbitration Provision, then you must Nevada. Inc. d/b/a TitleMax, Attn: Legal Dept, P.	notify us in writing within sixty (60) caler O. Box 8323, Savannah, GA 31412. Y	by following the process set-forth below. If you do not wish to be endar days of the loan date at the following address: TitleMax of Your written notice must include your name, address, Account in the You choose to opt out, then your choice will apply only to the	of it
acknowledge that it was filled in before you did so a into this Loan Agreement is accurate. You warrant relief under any chapter of the United States Bank Vehicle. You agree that you have the ability to	and that you received a completed copy of that you are not a debtor under any pro- truptcy Code. You agree that the amount or repay this Loan Agreement, based oes not require a balloon payment of	d Arbitration Provision. By signing this Loan Agreement you of it. You agree that the information you provided before entering roceeding in bankruptcy and have no intention to file a petition funt of the loan does not exceed the fair market value of the Motod upon your current and expected income, obligations, and fair with the loan for further acknowledge that you have read over of Jury Trial and Arbitration Provision.	or or 1d
	INTEREST IN FAVOR OF, AND PLEDGE	GED AS COLLATERAL TO, WELLS FARGO BANK, NATIONAL	
ASSOCIATION, AS COLLATERAL AGENT.  TitleMax of Nevada, Inc. d/b/aTitleMax  Customer's Signature	Date Its Author	horized Agent Date	Í
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

**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 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.

### **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.

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, Manne Corps, Air Force, or Coast Guard), or as a dependent or spouse of such member changes.

		LICENSEE: TitleMax of Nevada, I	nc. d/b/a TitleMax
Customer's Signature	Date	Its Authorized Agent	Date
Co-Воггоwer's Signature	Date		

STATE OF NEVADA	Affida	ıvit	
COUNTY OF Clark			
Title Loan Agreement No.: 10869-0156595 Date: 3/18/2015			
Customer Name: Derek Betts Address: 209 S. Stephanie St. B-102		Licensee Address:	Name: TitleMax of Nevada, Inc. d/b/a <u>TitleMax</u>
Henderson, NV. 89012		6820	W. Flamingo Rd Ste. F/G
Co-Borrower Name: Address:		Las	egas, NV 89103
Vehicle Information: VIN: YV1NC63D04 License Plate State and No: 977-LJG	J063429 Color: White Year: 200	4 Make: V	olvo Model: C70
identifies the legal owner of a venicle of any	Similar document issued	pursuant to an	
Pursuant to N.R.S. 604A.450-1, we have everyour application information regarding current	aluated the Vehicle's fair a ent and expected income,	market value. obligations an	Pursuant to N.R.S. 604A.450-2, we have reviewed employment.
Pursuant to N.R.S. 604A.450-3, you are require and correct information concerning the customer has the ability to repay the title local	e customer's income, oblig	it which states cations, employ	(a) The customer has provided the licensee with ment and ownership of the vehicle; and (b) The
The undersigned, Derek Betts , be	ing first duly sworn, state	s as follows:	
You have provided us with true    the vehicle; and	and correct information c	oncerning you	income, obligations, employment and ownership of
2. You have the ability to repay th	e title loan.		

FURTHER, AFFIANT SAYETH NOT.

Customer Signature:

Co-Borrower Signature:

 $\mathop{APP\ }_{\mathop{\mathsf{ROA}}} 009424$ 

DEPARTMENT OF MOTOR VEHICLES

## CERTIFICATE OF TITLE

VIN	5.3	- "	
YV1NC63D04	án.		San Carlo
YV 1 NC 630004	. 1 131	1.547	/9

YEAR MAKE 2004 VOLV

MODEL C70 LPT VEHICLE BODY PCV.

TITLE NUMBER NV006778217

DATE ISSUED

ODOMETER MILES FUEL TYPE SALES TAX PD

3450

EMPTY WT GROSS WT

GVWR

BRANDS

03/05/2014 VEHICLE COLOR

ODOMETER BRAND EXEMPT

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:

SIGNATUF	E OF	AUTH	DRIZED	AGENT		DATE	## c
Ç.Ç., Ç., Ç.					in the second		

PRINTED NAME OF AGENT AND COMPANY



FEDERAL AND STATE LAW REQUIRES THAT YOU STATE THE MILEAGE IN CONNECTION WITH THE TRANSFER OF OWNERSHIP. FAILURE TO COMPLETE OR PROVIDING A FALSE STATEMENT MAY RESULT IN FINES AND/OR IMPRISONMENT.

The undersigned hereby certifies the vehicle described in this title has been transferred to the following buyer(s):

。""一大,我说,我说一手了我,你知道新几去地,就是她就没说的成绩,我把几人也被本意地说,一只 <i>看</i> 你几点,这里一愣,一只	
	Nevada Driver's License Number or Identification Number 🔲 OR
Printed Full Legal Name of Buyer	는 사고 있다면 <mark>가능하는 경기를 가</mark> 지 않는데 가장에 가장되는 것이 없는 것이 없는데 없는데 없다면 되었다. 그는 이 없는데 없는데 없는데 없다면 없다면 없다면 없다면 없다면 없다면 없다면 없다면 없다면 다른데 없다면
그렇게 하다 다리 경기 중에 통하는 사람들이 보고 있는 것이 되었다면 하는 것이 없는 것이 없는 것이 없는 것이다.	
。 1、 1、 金、 170、 延、多人服务 医动物管外动物管外动物管外动物 经产品 经产品 经产品 计可能分离 计算机 医抗	이 시간하다 다른 아이들에 가는 아이들이 되었다. 그런 사람 아이들에 가장 아이들에 가장 보고를 하고 있다면 다른 사람이 되었다.
·	
	Nevada Driver's License Number or Identification Number
Printed Full Legal Name of Buyer	
	- 1 - 1 - 1 - 1 - 1 - 1 - 1 - 1 - 1 - 1
	State Zip Code
The second secon	
Address	i wiles and the webicle unless one of the following statements is checked.
cortify to the best of my knowledge the odometer reading is the actual	I mileage of the vehicle unless one of the following statements is checked.
The mile	age stated is in excess of its mechanical limits.
	age stated is in excessional mileage. WARNING: ODOMETER DISCREPANCY.
TENTHS	Hetel described in
Exempt	Model year over 9 years old.
ODOMETER READING	집 이 마이라는 이라운 협상을 함께 생각한 그 사람들이 되어 있는 이 그는 그를 보고 있다.
· 프레틴 TUTT 대한 UTING TILL (1985년 1986년 - 1985년 1986년 1987년 1987년 1987년 1987년 1987년 1987년 1987년 1987년 1987년 1987	. 레마인 보이 아니다. 한 제반한 이름을 가는데 회교 및 전략들이 실택하는 보이 하는 사람이 되는 것이다. 보다 아니다 다른
	"女子","我们就是一个"一个"就是一个"你是一个"的"我们看看一样"。"我们就是一个"女子","我们也是一个一个一个一个一个一个一个一个一个一个一个一个一个一

Signature of Seller(s)/Agent/Dealership

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

Dealer's License Number

Printed Full Legal Name of Buyer

Signature of Buyer Signature of Buyer

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

CONTROL NO. 1775339C (THIS IS NOT A TITLE NO.)

VP-2 (Rev. 8/10)

#### Contact Information 3/18/2015 Company: Titlemax (314391) Telephone: 702-387-9600 Contact: Jim Sullivan Fax: 855-380-3750 E-Mail: tm-lasvegas-nv9@titlemax.com Notes Vehicle Info For 2004 Volvo C70 2D Convertible LT MSRP: \$39,880 VIN: YV1NC63D04I063429 Adj. State: National Fin Adv: \$5,225 UVC: 2004960092 Mileage: 0 Equip Ret: \$44,910 MPG: 26/20 Mileage Cat: E Tire Size: 205/55R16 Weight: 3450 Cylinders: 5 Base HP: 197 @ 5700 Fuel Type: Gas Transmission: A Taxable HP: 21.4 Wheelbase: 105.0 Drive Train: FWD End of Term 0 End of Term 0 Model Number: 8736380 Months: Mileage: Price Includes: AC LTH Wholesale Black Book values as of 3/18/2015 X-CL Clean Rough Average N/A \$5,250 Base \$3,800 \$2,450 N/A **Options** \$0 \$0 \$0 N/A Mileage N/A N/A N/A N/A \$0 \$0 Region \$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 N/A \$5,335 \$3,885 \$2,350 Base N/A \$0 \$0 Options \$0 Mileage N/A N/A N/A N/A N/A \$0 \$0 \$0 Region \$2,350 Total N/A \$5,335 \$3,885 Retail Black Book values as of 3/18/2015 X-CL Clean Average Rough N/A \$7,650 \$5,750 \$3,950 Base Options N/A \$0 \$0 \$0 Mileage N/A N/A N/A N/A APP 009426 \$0 N/A Region \$0 \$0 Total N/A \$7,650 \$5,750 \$3,950

## Customer Recipt/Repayment Plan Recipt (210 day loan)

NAME AND ADDRESS OF THE LICENSEE	:		MADE ON BEHALF OF OR BY:
Tm Las Vegas Nv #9 Flamingo Rd		Derek Bet	s
6820 W. Flamingo Rd., Suite F/g Las Vegas, NV 89103			
LOAN AGREEMENT IDENTIFICATION NO			OF RECEIPT OF PAYMENT:
10869-0156595		04/17/201	\$ 07:09:09 PM
LOAN AGREEMENT DATE: 3/18/2015 5:38:30 PM			
If you have multiple loans, this payment was loan number identified above.	applied to the		
AMOUNT PAID:	AGENT RECEIVI	NG PAYMEN	-
\$525.00	James Sullivan		No.
	I		
TODAY'S PAYMENT ITEMIZATION		[	
PRINCIPAL PAID:	\$0.35		
	Ψ0.00		THE THE PROPERTY OF THE PROPER
INTEREST PAID:	\$524.65		
CHARGES PAID:	\$0.00		
FEES PAID:	\$0.00		
	Ψ0.00		
TOTAL AMOUNT PAID TODAY:	\$525.00		
DALANCE DUE ON LOAM	#2 400 CE		
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 Vehicle's Title to you.	. By signing below,	you acknowle	ge that upon repayment in full, we returned the
□ Repayment Plan Agreement.			
☐ Grace Period Plan Agreement.			
Acknowledgments. By signing below, you a represent that the information previously prov	cknowledge that the fided on the Covere	e payment info d Borrower Ide	rmation noted above is accurate. You further ntification Statement is still accurate.
			1 (11/1/
MEDEN PE	770	6911	
+ /IKIK /KI		JUU	
Printed Name	Signature		ra UU

APP 009428 ROA 007834