

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

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


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

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

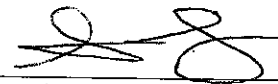
By signing this Grace Period Payments Deferment Agreement, you acknowledge that it was filled in before you did so and that you have received a completed copy of it. You agree that the information you provided to before entering into this Grace Period Payments Deferment Agreement is accurate. You represent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

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

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

 8/26/14

Customer's Signature Date

 8/26/14

Its Authorized Agent Date

Co-Borrower's Signature Date

Ability to Pay Summary

| | |
|--|----------------|
| Loan Number | 10269-0117775 |
| Customer Name | barnes, Kaisen |
| Is Customer a Covered Borrower | Yes |
| Requested Loan Amount | \$9,980.00 |
| Title Fee | \$20 |
| MLV Amount | \$10,000 |
| Gross Monthly Income | \$20,000.00 |
| Current and Expected Monthly Obligations | \$12,000.00 |
| Other TitleMax Loan Payment | \$0.00 |
| Rate Match/Rate for Other TitleMax Loan | 9.99% |
| Add-On to Current Loan or Multi-Car | |
| Residual Monthly Income | \$8,000.00 |

| 210 INSTALLMENT RATE STRUCTURE | | |
|--------------------------------|----------|--------|
| Tiers | | Rate |
| 100.00 | 999.99 | 18.99% |
| 1000.00 | 1999.99 | 17.99% |
| 2000.00 | 2999.99 | 16.99% |
| 3000.00 | 3999.99 | 15.99% |
| 4000.00 | 4999.99 | 14.99% |
| 5000.00 | 10000.00 | 11.99% |

| 30 DAY SINGLE PAY RATE STRUCTURE | | |
|----------------------------------|----------|--------|
| Tiers | | Rate |
| 100.00 | 999.99 | 16.99% |
| 1000.00 | 1999.99 | 15.99% |
| 2000.00 | 2999.99 | 14.99% |
| 3000.00 | 3999.99 | 13.99% |
| 4000.00 | 4999.99 | 12.99% |
| 5000.00 | 10000.00 | 9.99% |

210 INSTALLMENT LOAN BREAKDOWN

| | | |
|---|----|-----------|
| Income Based - Max. Loan Amount Inc. Title Fee | \$ | 10,020 |
| Vehicle Value - Max. Loan Amount Inc. Title Fee | \$ | 10,020 |
| Interest Rate | | 9.99% |
| Max Cash to Customer Amount | \$ | 10,000.00 |
| Actual Cash to Customer Amount | \$ | 9,980.00 |
| Title Fee Amount | \$ | 20 |
| Total Loan Amount | \$ | 10,000 |

| | |
|---|-------------|
| Amortized Loan Payment | \$2,053.38 |
| Total Payback Amount | \$14,373.65 |
| Minimum Payment to Extend | \$999.00 |
| Grace Period Plan # of Months (0% Interest) | 7 |
| Grace Period Plan Payment (0%) | \$1,428.57 |

CHOOSE THIS CASHWISE LOAN TYPE

NV 210 Day Multi-Car 9.99%

Multi-Car

APP 009311
ROA 008017

Federal law provides important protections to active duty members of the Armed Forces and their dependents. To ensure that these protections are provided to eligible applicants, we require you to sign one of the following statements as applicable:

I AM a regular or reserve member of the Army, Navy, Marine Corps, Air Force, or Coast Guard, serving on active duty under a call or order that does not specify a period of 30 days or fewer.

Signature: _____

I AM a dependent of a member of the Armed Forces on active duty as described above, because I am the member's spouse, the member's child under the age of eighteen years old, or I am an individual for whom the member provided more than one-half of my financial support for 180 days immediately preceding today's date.

Signature: _____

— OR —

I AM NOT a regular or reserve member of the Army, Navy, Marine Corps, Air Force, or Coast Guard, serving on active duty under a call or order that does not specify a period of 30 days or fewer (or a dependent of such a member).

Signature: Kaiser Baenes

Warning: It is important to fill out this form accurately. Knowingly making a false statement on a credit application is a crime.

Printed Name: Kaiser Baenes

Today's Date: 8/26/14

- Repossession Checklist - NV

REPOSSESSED

| FILE | COMPLETED |
|--|-----------|
| Repayment Plan Offer Letter | 5/4/15 |
| Certificate of Mailing | 5/4/15 |
| DM Repo Approval | |
| Notice of Our Plan to Sell Property | |
| Certificate Mailing | |
| Repo Fee Receipt | |
| Repo Expense Check | |
| Repossession Inspection | |
| Repossession Inventory | |
| Repossession Checklist | |
| Voluntary Surrender Form (if applicable) | |

SOLD

| FILE | COMPLETED |
|---------------------------------------|-----------|
| Bid Sheet/DM Sale Approval | |
| Bill of Sale | |
| Dealer License | |
| Repossession Affidavit | |
| Payment Check/Money Order | |
| Receipt | |
| Title for Sale | |
| Explanation of Calculation of Surplus | |
| Certificate of Mailing | |
| Excess Proceeds Check (if applicable) | |

REDEEMED

| FILE | COMPLETED |
|---------------------------|-----------|
| Payment Check/Money Order | |
| Receipt | |
| Title with Lien Released | |
| Vehicle Release Form | |

Notes: _____

Store Manager Review: Signature/Date _____/_____

APP 009313
ROA 008019

TitleMax of Nevada, Inc. d/b/a TitleBucks
7150 S. Durango Dr., Suite 190
Las Vegas, NV 89113
(702)451-0600
12/3/2014

Kaisen Barnes
132 Cascade Lake St
Las Vegas, NV 89148

Re: **Opportunity to Enter into a Repayment Plan**

Dear Customer:

On 7/25/2014 1:13:53 PM you entered a Title Loan Agreement ("Loan Agreement") with TitleMax of Nevada, Inc. d/b/a TitleBucks, and, if applicable, on 08/26/2014 you entered a Grace Period Payments Deferment Agreement with TitleMax of Nevada, Inc. d/b/a TitleBucks. On 11/23/2014 ("Date of Default") you defaulted on your payment obligations under the Loan Agreement and, if applicable, the Grace Period Payments Deferment Agreement. Before we attempt to collect the outstanding balance by repossessing the Vehicle, we are offering you an opportunity to enter into a written AMENDMENT OF THE TITLE LOAN AGREEMENT TO ESTABLISH A REPAYMENT PLAN ("Repayment Plan").

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

To enter into a Repayment Plan you must follow these procedures by 12/23/2014 : (1) return to the location in which you signed the Loan Agreement and, if applicable, the Grace Period Payments Deferment Agreement; (2) read and sign the Repayment Plan we prepare; and (3) make an initial payment of \$2,272.46. The total of payments or the remaining balance on the original transaction is



Certificate Of Mailing

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

From:

TITLEBUCKS OF NEVADA

7150 S DURANGO DR LAS VEGAS, NV 89113

To:

Kaisen Barnes
132 Cascade Lake St
LAS VEGAS, NV 89148

U.S. POSTAGE
PAID
LAS VEGAS, NV
89113
DEC 04 14
AMOUNT
\$1.30
00051599-09



1000

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

ore 12/23/2014 will be \$2,272.46.

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

APP 009314
ROA 008020

10269-013875

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

Date: 3/16/2015

No. 10269-0117775

Customer Name: Barnes, Kaisen L
 Address: 132 Cascade Lake St
 Las Vegas, NV 89148
 Co-Borrower Name:
 Address:

Licensee Name: TitleMax of Nevada, Inc. d/b/a TitleBucks
 Address: 7150 S. Durango Dr., Suite 190
 Las Vegas, NV 89113
 Vehicle Information: 7, BLACK, MERCEDEZ, CLS550, WDDDJ72X17A098175

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 TitleBucks. 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 07/25/2014 ("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 \$9,326.80 was due on 02/20/2015 ("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 \$9326.80 under the terms of the Repayment Plan. We will not attempt to collect an amount that is greater than the amount owed. We will not attempt to collect the outstanding balance during the term of the Repayment Plan by process of alternative dispute resolution, by repossessing the Vehicle, or by exercising any other right we have under Nevada law, unless you default on the Repayment Plan

Amended Payment Schedule:

| Periodic Payments | Amount of Payment | Periodic Due Date |
|-----------------------|-------------------|-------------------|
| 1st Scheduled Payment | \$1,332.40 | 4/15/2015 |
| 2nd Scheduled Payment | \$1,332.40 | 5/15/2015 |
| 3rd Scheduled Payment | \$1,332.40 | 6/14/2015 |
| 4th Scheduled Payment | \$1,332.40 | 7/14/2015 |
| 5th Scheduled Payment | \$1,332.40 | 8/13/2015 |
| 6th Scheduled Payment | \$1,332.40 | 9/12/2015 |
| 7th Scheduled Payment | \$1,332.40 | 10/12/2015 |
| | \$9326.80 | |

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


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

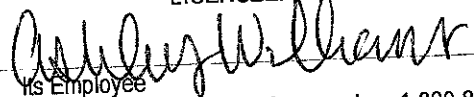
Prepayment. You have the right to rescind this Repayment Plan. You may rescind on or before the close of business on the next day of business at the location where the Repayment Plan was initiated. To rescind, you must deliver to us the total amount due under the Repayment Plan, less any amount you paid 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 TitleBucks


 Customer's Signature

Date 3/16/2015 By 
 Its Employee

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

Customer Receipt/Repayment Plan Receipt (210 day loan)

| | |
|--|---|
| NAME AND ADDRESS OF THE LICENSEE: Tb Las Vegas Nv #2 7150 S. Durango Dr., Suite 190 Las Vegas, NV 89113 | PAYMENT MADE ON BEHALF OF OR BY: Kaisen Barnes |
| LOAN AGREEMENT IDENTIFICATION NO. 10269-0117775 | DATE/TIME OF RECEIPT OF PAYMENT: 03/16/2015 02:49:02 PM |
| LOAN AGREEMENT DATE: 7/25/2014 1:13:53 PM If you have multiple loans, this payment was applied to the loan number identified above. | |
| AMOUNT PAID: \$0.00 | AGENT RECEIVING PAYMENT: Ashley Williams |

TODAY'S PAYMENT ITEMIZATION

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

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

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

Printed Name

Signature

10269-0156201

APP 009316
ROA 008022

Customer Receipt/Repayment Plan Receipt (210 day loan)

| | |
|---|---|
| NAME AND ADDRESS OF THE LICENSEE: Tb Las Vegas Nv #2 7150 S. Durango Dr., Suite 190 Las Vegas, NV 89113 | PAYMENT MADE ON BEHALF OF OR BY: Kaisen Barnes |
| LOAN AGREEMENT IDENTIFICATION NO. 10269-0117775 LOAN AGREEMENT DATE: 7/25/2014 1:13:53 PM If you have multiple loans, this payment was applied to the loan number identified above. | DATE/TIME OF RECEIPT OF PAYMENT: 03/16/2015 02:47:40 PM |
| AMOUNT PAID: \$1,200.00 | AGENT RECEIVING PAYMENT: Ashley Williams |

TODAY'S PAYMENT ITEMIZATION

| | |
|--------------------------|------------|
| PRINCIPAL PAID: | \$207.00 |
| INTEREST PAID: | \$993.00 |
| CHARGES PAID: | \$0.00 |
| FEES PAID: | \$0.00 |
| TOTAL AMOUNT PAID TODAY: | \$1,200.00 |
| BALANCE DUE ON LOAN: | \$9,793.00 |
| NEXT SCHEDULED DUE DATE: | 2/20/2015 |

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

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

KAISEN BARNES
 Printed Name


 Signature

APP 009317
 ROA 008023

Customer Receipt/Repayment Plan Receipt (210 day loan)


| | |
|---|---|
| NAME AND ADDRESS OF THE LICENSEE: Tb Las Vegas Nv #2 7150 S. Durango Dr., Suite 190 Las Vegas, NV 89113 | PAYMENT MADE ON BEHALF OF OR BY: Kaisen Barnes |
| LOAN AGREEMENT IDENTIFICATION NO. 10269-0117775 LOAN AGREEMENT DATE: 7/25/2014 1:13:53 PM If you have multiple loans, this payment was applied to the loan number identified above. | DATE/TIME OF RECEIPT OF PAYMENT: 02/06/2015 12:55:52 PM |
| AMOUNT PAID: \$1,000.00 | AGENT RECEIVING PAYMENT: Kimberly Stevenson |

| TODAY'S PAYMENT ITEMIZATION | |
|------------------------------------|-------------|
| PRINCIPAL PAID: | \$0.00 |
| INTEREST PAID: | \$1,000.00 |
| CHARGES PAID: | \$0.00 |
| FEES PAID: | \$0.00 |
| TOTAL AMOUNT PAID TODAY: | \$1,000.00 |
| BALANCE DUE ON LOAN: | \$10,526.80 |
| NEXT SCHEDULED DUE DATE: | 2/20/2015 |

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

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

Kaisen Barnes
 Printed Name


 Signature

APP 009318
 ROA 008024

Customer Receipt/Repayment Plan Receipt (210 day loan)

| | |
|---|---|
| NAME AND ADDRESS OF THE LICENSEE: Tb Las Vegas Nv #2 7150 S. Durango Dr., Suite 190 Las Vegas, NV 89113 | PAYMENT MADE ON BEHALF OF OR BY: Kaisen Barnes |
| LOAN AGREEMENT IDENTIFICATION NO. 10269-0117775 LOAN AGREEMENT DATE: 7/25/2014 1:13:53 PM If you have multiple loans, this payment was applied to the loan number identified above. | DATE/TIME OF RECEIPT OF PAYMENT: 01/19/2015 05:08:48 PM |
| AMOUNT PAID: \$1,000.00 | AGENT RECEIVING PAYMENT: Alexis Figueroa |

TODAY'S PAYMENT ITEMIZATION

| | |
|--------------------------|-------------|
| PRINCIPAL PAID: | \$0.00 |
| INTEREST PAID: | \$1,000.00 |
| CHARGES PAID: | \$0.00 |
| FEES PAID: | \$0.00 |
| TOTAL AMOUNT PAID TODAY: | \$1,000.00 |
| BALANCE DUE ON LOAN: | \$10,927.40 |
| NEXT SCHEDULED DUE DATE: | 1/21/2015 |

- 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.

LAISEE BARNES
 Printed Name


 Signature

APP 009319
 ROA 008025

Customer Receipt/Repayment Plan Receipt (210 day loan)

| | |
|---|---|
| NAME AND ADDRESS OF THE LICENSEE: Tb Las Vegas Nv #2 7150 S. Durango Dr., Suite 190 Las Vegas, NV 89113 | PAYMENT MADE ON BEHALF OF OR BY: Kaisen Barnes |
| LOAN AGREEMENT IDENTIFICATION NO. 10269-0117775 LOAN AGREEMENT DATE: 7/25/2014 1:13:53 PM If you have multiple loans, this payment was applied to the loan number identified above. | DATE/TIME OF RECEIPT OF PAYMENT: 12/18/2014 03:57:00 PM |
| AMOUNT PAID: \$1,000.00 | AGENT RECEIVING PAYMENT: Alexis Figueroa |

| TODAY'S PAYMENT ITEMIZATION | |
|------------------------------------|-------------|
| PRINCIPAL PAID: | \$0.00 |
| INTEREST PAID: | \$1,000.00 |
| CHARGES PAID: | \$0.00 |
| FEES PAID: | \$0.00 |
| TOTAL AMOUNT PAID TODAY: | \$1,000.00 |
| BALANCE DUE ON LOAN: | \$10,861.80 |
| NEXT SCHEDULED DUE DATE: | 12/22/2014 |

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

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

KAISEN BARNES
 Printed Name


 Signature

APP 009320
ROA 008026

Customer Receipt/Repayment Plan Receipt (210 day loan)

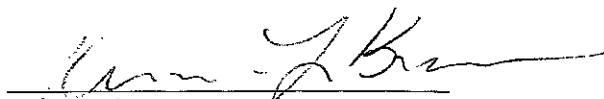
| | | | |
|---|--|---|--|
| NAME AND ADDRESS OF THE LICENSEE: TitleMax of Nevada, Inc. d/b/a TitleBucks 7150 S. Durango Dr., Las Vegas, Nevada 89113. | | PAYMENT MADE ON BEHALF OF OR BY: KAISEN L BARNES 132 Cascade Lake St, Las Vegas, NV, 89148 | |
| LOAN AGREEMENT IDENTIFICATION NO. 20117775-10269 LOAN AGREEMENT DATE: 07/25/2014 If you have multiple loans, this payment was applied to the loan number identified above. | | DATE/TIME OF RECEIPT OF PAYMENT: 05/14/2015 16:00:34 | |
| AMOUNT PAID: 135.00 | | AGENT RECEIVING PAYMENT: TRACI VAUGHT | |

| TODAY'S PAYMENT ITEMIZATION | |
|------------------------------------|-------------------|
| PRINCIPAL PAID: | \$ <u>135.00</u> |
| INTEREST PAID: | \$ <u>0.00</u> |
| CHARGES PAID: | \$ <u>0.00</u> |
| FEES PAID: | \$ <u>0.00</u> |
| TOTAL AMOUNT PAID TODAY: | \$ <u>135.00</u> |
| UNPAID INTEREST: | \$ <u>0.00</u> |
| BALANCE DUE ON LOAN: | \$ <u>7991.80</u> |
| NEXT SCHEDULED DUE DATE: | <u>05/15/2015</u> |

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

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

Kaisen BARNES
Printed Name


Signature

APP 009321

ROA 008027

Customer Receipt / Extension & Receipt / Repayment Plan Receipt

| | |
|---|---|
| NAME AND ADDRESS OF THE LICENSEE: TitleMax of Nevada, Inc. d/b/a TitleBucks 7150 S. Durango Dr., Suite 190 Las Vegas, NV 89113 | PAYMENT MADE ON BEHALF OF OR BY: Kaisen L Barnes 132 Cascade Lake St Las Vegas, NV 89148 |
| LOAN AGREEMENT IDENTIFICATION NO. 10269-0117775 LOAN AGREEMENT DATE: 07/25/2014 If you have multiple loans, this payment was applied to the loan number identified above. | DATE/TIME OF RECEIPT OF PAYMENT: 05/05/2015 00:00:00 |
| AMOUNT PAID: \$1200.00 | AGENT RECEIVING PAYMENT: Fabian Albarracin (715) |

| TODAY'S PAYMENT ITEMIZATION | NEXT PAYMENT INFORMATION |
|--|---|
| PRINCIPAL PAID: \$ <u>1200.00</u> | PRINCIPAL: \$ <u>1332.40</u> |
| INTEREST PAID: \$ <u>0.00</u> | INTEREST: \$ <u>0.00</u> |
| CHARGES PAID: \$ <u>0.00</u> | FEES: \$ <u>0.00</u> |
| FEES PAID: \$ <u>0.00</u> | CHARGES: \$ <u>0.00</u> |
| TOTAL AMOUNT PAID TODAY: \$ <u>1200.00</u> | BALANCE DUE ON LOAN: \$ <u>8126.80</u> |
| | REPAYMENT PLAN MINIMUM \$ <u>1332.40</u> |
| | NEXT SCHEDULED DUE DATE: <u>4/15/2015</u> |

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

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

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

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

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

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

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

APP 009322
ROA 008028

* Kaisen Barnes

Customer Receipt/Repayment Plan Receipt (210 day loan)

| | |
|---|---|
| NAME AND ADDRESS OF THE LICENSEE: Tb Las Vegas Nv #2 7150 S. Durango Dr., Suite 190 Las Vegas, NV 89113 | PAYMENT MADE ON BEHALF OF OR BY: Kaisen Barnes |
| LOAN AGREEMENT IDENTIFICATION NO. 10269-0117775 LOAN AGREEMENT DATE: 7/25/2014 1:13:53 PM If you have multiple loans, this payment was applied to the loan number identified above. | DATE/TIME OF RECEIPT OF PAYMENT: 10/24/2014 03:40:31 PM |
| AMOUNT PAID: \$1,000.00 | AGENT RECEIVING PAYMENT: Barbara Mendoza |

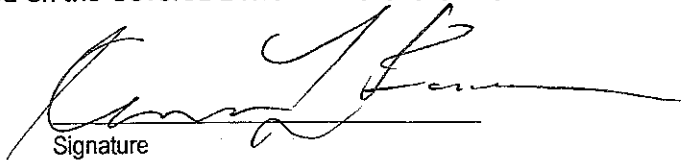
TODAY'S PAYMENT ITEMIZATION

| | |
|--------------------------|-------------|
| PRINCIPAL PAID: | \$0.00 |
| INTEREST PAID: | \$1,000.00 |
| CHARGES PAID: | \$0.00 |
| FEES PAID: | \$0.00 |
| TOTAL AMOUNT PAID TODAY: | \$1,000.00 |
| BALANCE DUE ON LOAN: | \$10,030.30 |
| NEXT SCHEDULED DUE DATE: | 11/22/2014 |

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

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

KAISEN BARNES
 Printed Name


 Signature

APP 009323
 ROA 008029

Customer Receipt/Repayment Plan Receipt (210 day loan)

| | |
|---|--|
| NAME AND ADDRESS OF THE LICENSEE: Tb Las Vegas Nv #2 7150 S. Durango Dr., Suite 190 Las Vegas, NV 89113 | PAYMENT MADE ON BEHALF OF OR BY: Kaisen Barnes |
| LOAN AGREEMENT IDENTIFICATION NO. 10269-0117775 LOAN AGREEMENT DATE: 7/25/2014 1:13:53 PM If you have multiple loans, this payment was applied to the loan number identified above. | DATE/TIME OF RECEIPT OF PAYMENT: 09/24/2014 12:20:51 PM |
| AMOUNT PAID: \$1,000.00 | AGENT RECEIVING PAYMENT: Sean Taira |

TODAY'S PAYMENT ITEMIZATION

| | |
|--------------------------|-------------|
| PRINCIPAL PAID: | \$0.00 |
| INTEREST PAID: | \$1,000.00 |
| CHARGES PAID: | \$0.00 |
| FEES PAID: | \$0.00 |
| TOTAL AMOUNT PAID TODAY: | \$1,000.00 |
| BALANCE DUE ON LOAN: | \$10,031.30 |
| NEXT SCHEDULED DUE DATE: | 10/23/2014 |

- 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.

KAISEN BARNE
Printed Name


Signature

APP 009324
ROA 008030

Customer Receipt/Repayment Plan Receipt (210 day loan)

| | |
|---|---|
| NAME AND ADDRESS OF THE LICENSEE: Tb Las Vegas Nv #2 7150 S. Durango Dr., Suite 190 Las Vegas, NV 89113 | PAYMENT MADE ON BEHALF OF OR BY: Kaisen Barnes |
| LOAN AGREEMENT IDENTIFICATION NO. 10269-0117775 | DATE/TIME OF RECEIPT OF PAYMENT: 08/26/2014 05:42:46 PM |
| LOAN AGREEMENT DATE: 7/25/2014 1:13:53 PM | |
| If you have multiple loans, this payment was applied to the loan number identified above. | |
| AMOUNT PAID: \$1,000.00 | AGENT RECEIVING PAYMENT: Sean Taira |

| TODAY'S PAYMENT ITEMIZATION | |
|------------------------------------|-------------|
| PRINCIPAL PAID: | \$0.00 |
| INTEREST PAID: | \$1,000.00 |
| CHARGES PAID: | \$0.00 |
| FEES PAID: | \$0.00 |
| TOTAL AMOUNT PAID TODAY: | \$1,000.00 |
| BALANCE DUE ON LOAN: | \$10,065.60 |
| NEXT SCHEDULED DUE DATE: | 9/23/2014 |

- 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.

Kaisen Barnes
 Printed Name

[Signature]
 Signature

APP 009325

ROA 008031

TitleMax of Nevada, Inc. d/b/a TitleBucks
7150 S. Durango Dr., Suite 190
Las Vegas, NV 89113
(702)451-0600
12/3/2014

Kaisen Barnes
132 Cascade Lake St
Las Vegas, NV 89148

Re: **Opportunity to Enter into a Repayment Plan**

Dear Customer:

On 7/25/2014 1:13:53 PM you entered a Title Loan Agreement ("Loan Agreement") with TitleMax of Nevada, Inc. d/b/a TitleBucks, and, if applicable, on 08/26/2014 you entered a Grace Period Payments Deferral Agreement with TitleMax of Nevada, Inc. d/b/a TitleBucks. On 11/23/2014 ("Date of Default") you defaulted on your payment obligations under the Loan Agreement and, if applicable, the Grace Period Payments Deferral Agreement. Before we attempt to collect the outstanding balance by repossessing the Vehicle, we are offering you an opportunity to enter into a written AMENDMENT OF THE TITLE LOAN AGREEMENT TO ESTABLISH A REPAYMENT PLAN ("Repayment Plan").

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

To enter into a Repayment Plan you must follow these procedures by 12/23/2014: (1) return to the location in which you signed the Loan Agreement and, if applicable, the Grace Period Payments Deferral Agreement; (2) read and sign the document we prepare; and (3) make an initial payment of \$2,272.46 on the original transaction is



Certificate Of Mailing

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

From:

TITLEBUCKS OF NEVADA
7150 S DURANGO DR LAS VEGAS, NV 89113

To:

Kaisen Barnes
132 Cascade Lake St
Las Vegas, NV 89148



U.S. POSTAGE
PAID
LAS VEGAS, NV 89113
DEC 04 14
AMOUNT
\$1.30
00051599-09



1000

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

before 12/23/2014 will be \$2,272.46.

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

APP 009326
ROA 008032

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 TitleBucks

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 \$2,220.00 ; (2) TitleMax of Nevada, Inc. d/b/a TitleBucks is the name of the creditor to whom the debt is owed; (3) unless you, within thirty days after receipt of the notice, dispute the validity of the debt, or any portion thereof, the debt will be assumed to be valid by us; (4) if you notify us in writing within the thirty-day period that the debt, or any portion thereof, is disputed, we will obtain verification of the debt or a copy of a judgment against you and a copy of such verification or judgment will be mailed to the you by us; and (5) upon your written request within the thirty-day period, we will provide you with the name and address of the original creditor, if different from the current creditor.

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

APP 009327

ROA 008033

10269-013875

STATE OF NEVADA
DEPARTMENT OF MOTOR VEHICLES

CERTIFICATE OF TITLE

VIN WDDDJ72X17A098175 YEAR 2007 MAKE MERZ MODEL CLS550 VEHICLE BODY PC4 TITLE NUMBER NV006827402
DATE ISSUED 03/26/2014 ODOMETER MILES 147639 FUEL TYPE G SALES TAX PD EMPTY WT GROSS WT GVWR
VEHICLE COLOR ODOMETER BRAND ACTUAL MILES BRANDS

OWNER(S) NAME AND ADDRESS

BARNES KAISEN LENWOOD
132 CASCADE LAKE ST
LAS VEGAS NV 89148-2793

LIENHOLDER NAME AND ADDRESS

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

SIGNATURE OF AUTHORIZED AGENT _____ DATE _____

PRINTED NAME OF AGENT AND COMPANY _____



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

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

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

Address _____ City _____ State _____ Zip Code _____

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

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

Signature of Buyer _____ Printed Full Legal Name of Buyer _____
ACCORDING TO THE RECORDS OF THE DEPARTMENT OF MOTOR VEHICLES, THE PERSON NAMED HEREON IS THE OWNER OF THE VEHICLE DESCRIBED ABOVE, SUBJECT TO LIEN AS SHOWN. CONTROL NO. _____

(THIS IS NOT A TITLE NO.)

APP 009328

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):

FIRST REASSIGNMENT
DEALER ONLY

AND
 OR

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

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

Address _____ City _____ State _____ Zip Code _____

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

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

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

Signature of Buyer _____ Printed Full Legal Name of Buyer _____

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):

SECOND REASSIGNMENT
DEALER ONLY

AND
 OR

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

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

Address _____ City _____ State _____ Zip Code _____

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

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

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

Signature of Buyer _____ Printed Full Legal Name of Buyer _____

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):

THIRD REASSIGNMENT
DEALER ONLY

AND
 OR

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

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

Address _____ City _____ State _____ Zip Code _____

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

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

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

Signature of Buyer _____ Printed Full Legal Name of Buyer _____

LIENHOLDER TO BE RECORDED

LIEN

Printed Full Legal Name of Lienholder _____ FEIN _____
(if no lienholder write "NONE")

Address _____ Street _____ City _____ State _____ Zip Code _____

APP 009329
ALTERATION OR ERASURE VOIDS THIS TITLE
ROA 008035

Contact Information

7/25/2014

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

Telephone: 912-525-2675
 Fax:

Notes

Vehicle Info For 2007 Mercedes-Benz CLS Class CLS550 4D Sedan

| | | |
|-------------------------------|------------------------|------------------------|
| MSRP: \$66,900 | VIN: WDDDJ72X17A098175 | Adj. State: National |
| Fin Adv: \$20,475 | UVC: 2007560165 | Mileage: 0 |
| Equip Ret: \$71,884 | MPG: 16/22 | Mileage Cat: E |
| Tire Size: 245/40ZR18 | Weight: 4020 | Cylinders: 8 |
| Base HP: 382 @ 6000 | Fuel Type: Gas | Transmission: A |
| Taxable HP: 46.6 | Wheelbase: 112.4 | Drive Train: RWD |
| Model Number: CLS550C | End of Term Months: 0 | End of Term Mileage: 0 |
| Price Includes: AT NAV LTH SR | | |

Wholesale Black Book values as of 7/25/2014 (daily)

| | X-CL | Clean | Average | Rough |
|--------------|------|----------|----------|----------|
| Base | N/A | \$20,500 | \$16,700 | \$12,100 |
| Options | N/A | \$0 | \$0 | \$0 |
| Mileage | N/A | N/A | N/A | N/A |
| Region | N/A | \$0 | \$0 | \$0 |
| Total | N/A | \$20,500 | \$16,700 | \$12,100 |

Trade In Black Book values as of 7/25/2014 (daily)

| | X-CL | Clean | Average | Rough |
|--------------|------|----------|----------|----------|
| Base | N/A | \$20,880 | \$17,080 | \$11,430 |
| Options | N/A | \$0 | \$0 | \$0 |
| Mileage | N/A | N/A | N/A | N/A |
| Region | N/A | \$0 | \$0 | \$0 |
| Total | N/A | \$20,880 | \$17,080 | \$11,430 |

Retail Black Book values as of 7/25/2014 (daily)

| | X-CL | Clean | Average | Rough |
|------|------|----------|----------|----------|
| Base | N/A | \$24,200 | \$20,000 | \$14,575 |

APP 009330
 ROA 008036

Loan Analysis

Tb Las Vegas Nv #2
7150 S. Durango Dr., Suite 190
Las Vegas, NV 89113
(702)451-0600

Casewise Version: 40462
Fiscal Date: 05/09/2015
User Id: 593

Loan ID: 10269-015620 210 Repayment after 210 Days - Grace Period Module: INS Loan Type: C7 Payment Interval: 30 Days Interval Amortizing Type: Amortizing
Cust: 10269-005756 Barnes, Kaisen L

Loan Origination: Origination Date: Monday 03/16/2015 **Current Loan Status:** Grace Days:0 Log Item

Amount Advanced: \$9,326.80 Normal First Payment Due: 04/15/2015 Balloon Amount: \$0.00
Cash Advance Fee: \$0.00 First Payment Due Date: 04/15/2015 Amount: Next Due Date: 04/15/2015
Origination Charge: \$0.00 Extra Interest Days In First Period: 0 Grace Date: 04/15/2015
Maintenance Fees: \$0.00 Second Payment Due Date: 05/15/2015 Amount: \$1,332.40 Minimum Payment:
Interest Charges: \$0.00 Final Payment Due Date: Duration: Days Principal Balance: \$8,126.80
Total Amount: \$9,326.80

Total Finance Charges: \$0.00 Payment Count: 7 APR: 0000.0000% Total Amount Due: \$8,126.80

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

Late Charges: Default Grace Days: 0 Late Charge Type: Flat or Rate: Value:
Payment Tolerance: \$10.00 Late Fee Type: \$
ACH Autopay: False Pre-Autopay Days: 0 Late Fee Descr.:
Calculation Procedure:

Auto Pay Decision Procedure: Check Interest Threshold: False
Check Scheduled Principal: False Interest Threshold Tolerance: \$0.00
Check Principal Procedure: Check Interest Procedure:

Payment Plan: INS Installment Loans **Pmt. Proc:** LoanProactiveInterestPaymentAmounts

Collateral Settings: Title Collateral Value Protocol:
Prompt For Check: No Check Date: Payment Replacement: Never replace
Collateral First: No Deposit Method: CollateralDepositDateProc:

| Loan Collateral: | Value | Date To Deposit | Pick Up | Routing Account # | Replaced Deposit Rule | Deposit ID | Date Deposited | Check 21 ID | Automobile Make | Collateral Model | Serial / License Number / State |
|------------------|------------|-----------------|---------|-------------------|-----------------------|------------|----------------|-------------|-----------------|------------------|---------------------------------|
| 1 Title | \$9,326.80 | | | | | | | | MERCEDEZ | CLS550 A | WDDDJ72X17 LV5275 NV |

| Payment Schedule: | Beginning Bal. | Interest | Fees | Principal | Total Pmt. | Ending Bal. | Interest From | To Date | #Days | Satisfied |
|-----------------------|----------------|------------|--------|-----------|------------|-------------|---------------|------------|------------|-----------|
| 1 Wednesd 04/15/2015 | Days | \$9,326.80 | \$0.00 | \$0.00 | \$1,332.40 | \$1,332.40 | \$7,994.40 | 03/17/2015 | 04/15/2015 | |
| 2 Friday 05/15/2015 | 30 Days | \$7,994.40 | \$0.00 | \$0.00 | \$1,332.40 | \$1,332.40 | \$6,662.00 | 04/16/2015 | 05/15/2015 | 30 |
| 3 Sunday 06/14/2015 | 30 Days | \$6,662.00 | \$0.00 | \$0.00 | \$1,332.40 | \$1,332.40 | \$5,329.60 | 05/16/2015 | 06/14/2015 | 30 |
| 4 Tuesday 07/14/2015 | 30 Days | \$5,329.60 | \$0.00 | \$0.00 | \$1,332.40 | \$1,332.40 | \$3,997.20 | 06/15/2015 | 07/14/2015 | 30 |
| 5 Thursday 08/13/2015 | 30 Days | \$3,997.20 | \$0.00 | \$0.00 | \$1,332.40 | \$1,332.40 | \$2,664.80 | 07/15/2015 | 08/13/2015 | 30 |
| 6 Saturday 09/12/2015 | 30 Days | \$2,664.80 | \$0.00 | \$0.00 | \$1,332.40 | \$1,332.40 | \$1,332.40 | 08/14/2015 | 09/12/2015 | 30 |
| 7 Monday 10/12/2015 | 30 Days | \$1,332.40 | \$0.00 | \$0.00 | \$1,332.40 | \$1,332.40 | \$0.00 | 09/13/2015 | 10/12/2015 | 30 |

| Transaction Summary: | Payment Type | Amount | Principal Due | Fees Applied | Fees Charged | Fees Credit Paid | New Amt. | Pro. Due Date | Date Entered | Sale Item ID |
|-------------------------|--------------|------------------|------------------|------------------|---------------|------------------|---------------|---------------|----------------------|--------------|
| 1 Monday 03/16/2015 | REL | \$0.00 | \$9,326.80 | \$9,326.80 | \$0.00 | \$0.00 | \$0.00 | | 3/16/2015 2:49:44 PM | 10269-217693 |
| 22 Tuesday 05/05/2015 | PMT | \$1,200.00 | (\$1,200.00) | (\$1,200.00) | \$0.00 | \$0.00 | \$0.00 | 04/15/2015 1 | 5/4/2015 6:56:31 PM | 10269-230735 |
| Proposal Totals: | | \$1200.00 | \$8126.80 | \$8126.80 | \$0.00 | \$0.00 | \$0.00 | | | |

| Detail: | Proposal Type | Fee Type | Amount Type | Operation Type | Fees Period Earned | Fees Applied From Date To Date | Pro. Rev. | Date Entered | Sale Item ID |
|--------------------------|---------------|----------|------------------|----------------|--------------------|--------------------------------|-----------|----------------------|--------------|
| 1 03/16/2015 | REL | PRI | 9326.80 | MOD 2 | | | P | 3/16/2015 2:49:45 PM | 10269-217693 |
| 22 05/05/2015 | PMT | PRI | -1200.00 | PAY 3 | | | P | 5/4/2015 6:57:03 PM | 10269-230735 |
| Total Amount Due: | | | \$8126.80 | | | | | | |

Refinance Rules: **Override Refinance Setting Procedure:**

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

APP 009331
ROA 008037

Cash Advance Snapshot Report

Filter (Location: 10269 Loan: 10269-0156201 Ordered by Date)

Tb Las Vegas Nv #2
7150 S. Durango Dr., Suite 1
Las Vegas, NV 89113
(702)451-0600

| 03/16/2015 | | | | Coll. Value | Advanced | Fees. | Paid | Amt. Due | EXT's | |
|-----------------------|------------|---------------|--------------|-------------|------------|--------------|------------|------------|--------------|---|
| ID # | Orig. Date | Customer Name | Type | \$9,326.80 | \$9,326.80 | \$0.00 | \$1,200.00 | \$8,126.80 | 0 | |
| Transaction # | Type | Trans. Date | New Due Date | Pro? | Rev? | Fees | Amt Paid | Due | | |
| 10269-0156201-1 | REL | 3/16/2015 2:4 | | X | - | \$0.00 | \$0.00 | \$9,326.80 | | |
| 10269-0156201-2 | LOG | 4/15/2015 6:0 | | X | - | \$0.00 | \$0.00 | \$0.00 | | |
| 10269-0156201-3 | LOG | 4/16/2015 10: | | X | - | \$0.00 | \$0.00 | \$0.00 | | |
| 10269-0156201-4 | LOG | 4/18/2015 10: | | X | - | \$0.00 | \$0.00 | \$0.00 | | |
| 10269-0156201-5 | LOG | 4/18/2015 3:0 | | X | - | \$0.00 | \$0.00 | \$0.00 | | |
| 10269-0156201-6 | LOG | 4/20/2015 9:5 | | X | - | \$0.00 | \$0.00 | \$0.00 | | |
| 10269-0156201-7 | LOG | 4/20/2015 6:1 | | X | - | \$0.00 | \$0.00 | \$0.00 | | |
| 10269-0156201-8 | LOG | 4/21/2015 10: | | X | - | \$0.00 | \$0.00 | \$0.00 | | |
| 10269-0156201-9 | LOG | 4/21/2015 5:5 | | X | - | \$0.00 | \$0.00 | \$0.00 | | |
| 10269-0156201-10 | LOG | 4/25/2015 12: | | X | - | \$0.00 | \$0.00 | \$0.00 | | |
| 10269-0156201-11 | LOG | 4/27/2015 10: | | X | - | \$0.00 | \$0.00 | \$0.00 | | |
| 10269-0156201-12 | LOG | 4/28/2015 10: | | X | - | \$0.00 | \$0.00 | \$0.00 | | |
| 10269-0156201-13 | LOG | 4/28/2015 6:3 | | X | - | \$0.00 | \$0.00 | \$0.00 | | |
| 10269-0156201-14 | LOG | 4/29/2015 9:3 | | X | - | \$0.00 | \$0.00 | \$0.00 | | |
| 10269-0156201-15 | LOG | 4/29/2015 10: | | X | - | \$0.00 | \$0.00 | \$0.00 | | |
| 10269-0156201-16 | LOG | 4/29/2015 5:5 | | X | - | \$0.00 | \$0.00 | \$0.00 | | |
| 10269-0156201-17 | LOG | 4/30/2015 10: | | X | - | \$0.00 | \$0.00 | \$0.00 | | |
| 10269-0156201-18 | LOG | 5/1/2015 9:56 | | X | - | \$0.00 | \$0.00 | \$0.00 | | |
| 10269-0156201-19 | LOG | 5/2/2015 10:2 | | X | - | \$0.00 | \$0.00 | \$0.00 | | |
| 10269-0156201-20 | LOG | 5/4/2015 9:59 | | X | - | \$0.00 | \$0.00 | \$0.00 | | |
| 10269-0156201-21 | LOG | 5/4/2015 12:4 | | X | - | (\$1,200.00) | \$0.00 | \$1,200.00 | (\$1,200.00) | |
| 10269-0156201-22 | PMT | 5/5/2015 | 4/15/2015 | X | - | \$0.00 | \$0.00 | \$0.00 | \$0.00 | |
| 10269-0156201-23 | LOG | 5/5/2015 6:18 | | X | - | \$0.00 | \$0.00 | \$0.00 | \$0.00 | |
| 10269-0156201-24 | LOG | 5/8/2015 9:57 | | X | - | \$0.00 | \$0.00 | \$0.00 | \$0.00 | |
| 10269-0156201-25 | LOG | 5/9/2015 9:29 | | X | - | \$8,126.80 | \$0.00 | \$1,200.00 | \$8,126.80 | |
| 10269-0156201 Totals: | | | | 1 | | | | | | |
| 03/16/2015 Totals: | | | | 1 | \$9,326.80 | \$8,126.80 | \$0.00 | \$1,200.00 | \$8,126.80 | 0 |

APP 009332
ROA 008038

A - 287

604A LOAN REVIEW WORKSHEET

Licensee Name &

DBA: TITLEMAX OF NEVADA INC. DBA TITLEMAX

Exam Start

Date: 5/20/2015

Licensee Address: 7150 S. DURANGO DR SUITE 190 LAS VEGAS NV 89113

Exam as of: 5/4/2015

Borrower Name &

Address: SHAKELA SOTO

Examiner: TD

| Account Number | Origination Date | Amount of Loan | Maturity Date | Finance Charge | Total Number of Payments | Payment Amount | APR Quoted | Is the APR correct? |
|----------------|------------------|----------------|---------------|----------------|--------------------------|----------------|------------|---------------------|
| 10269-0146602 | 1/16/2015 | \$3,620.00 | 8/14/2015 | \$2,652.68 | 6&1 | 896.09/896.14 | 194.55% | YES |

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

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

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

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

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

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

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

(Applies to Title Loans Only) Does the loan amount exceed the fair market value of the vehicle securing the loan? NO Fair Market Value: \$10,800.00

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

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

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

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

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

Is the loan a collection account? YES Has the loan been extended or renewed? N/A How many times? Extensions: Title & add'l periods, D/D & High Int Loans - 90 days Are receipts filed? YES

VIOLATIONS/ TECHNICAL EXCEPTIONS/ OTHER COMMENTS:

NRS 604A445 AND NRS 604A 210 GPDA SIGNED

APP 009334 ROA 008040

Title Loan Agreement

Date: 1/16/2015

Number: 10269-0146602

| | | | | | |
|--|-----------------------|---|--|----------------------------|----------------------|
| Customer & Co-Customer Information | | ACCOUNT NUMBER: 10269-0146602 | | | |
| FIRST NAME Shakela | LAST NAME Soto | CO-CUSTOMER FIRST NAME | | CO-CUSTOMER LAST NAME | |
| SSN (S) | | CO-CUSTOMER SSN | CO-CUSTOMER'S DRIVERS LIC./STATE ID. NO. | | |
| STREET ADDRESS 6029 Draft Horse Dr | | CO-CUSTOMER STREET ADDRESS | | | |
| City North Las Vegas | STATE NV | ZIP CODE 89081 | CO-CUSTOMER CITY | CO-CUSTOMER STATE | CO-CUSTOMER ZIP CODE |
| HOME PHONE (7) | | CO-CUSTOMER HOME PHONE | | CO-CUSTOMER DATE OF BIRTH | |
| Motor Vehicle & Licensee Information | | LICENSEE'S HOURS OF OPERATION: Monday to Friday 9:00 A.M. to 7:00 P.M., Saturday 10:00 A.M. to 4:00 P.M., Closed Sunday | | | |
| LICENSEE NAME TitleMax of Nevada, Inc. d/b/a TitleBucks | | LICENSEE PHONE NUMBER (702)451-0600 | | | |
| LICENSEE STREET ADDRESS 7150 S. Durango Dr., Suite 190 | | LICENSEE CITY Las Vegas | LICENSEE STATE NV | LICENSEE ZIP CODE 89113 | |
| VEHICLE IDENTIFICATION NUMBER (VIN) 1D4HD48N96F167416 | | LICENSE PLATE 246-les | | | |
| VEHICLE YEAR 2006 | VEHICLE MAKE Dodge | VEHICLE MODEL Durango | COLOR Black | | |

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

Term, Principal, Interest, Charges and Payment. The original term of this loan is 210 days. You promise to timely pay us in cash or as otherwise agreed in writing \$3,620.00 ("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 08/14/2015 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.

APP 009335
ROA 008041

FEDERAL TRUTH-IN-LENDING DISCLOSURE

| | | | |
|---|---|---|--|
| ANNUAL PERCENTAGE RATE The cost of your credit as a yearly rate. 194.5462 % | FINANCE CHARGE The dollar amount the credit will cost you. \$2,652.68 | Amount Financed The amount of credit provided to you or on your behalf. \$3,620.00 | Total of Payments The amount you will have paid after you have made all payments as scheduled. \$6,272.68 |
|---|---|---|--|

Your payment schedule will be:

| Number of Payments | Amount of Payments | When Payments are Due |
|--------------------|--------------------|---------------------------------------|
| 6 | \$896.09 | 2/15/2015 and each 30 days thereafter |
| 1 | \$896.14 | 8/14/2015 |

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 | \$3,620.00 |
| 1. Amount given to you directly: | \$3,600.00 |
| 2. Amount paid on your account: | \$0.00 |
| 3. Amount paid to public officials: | \$20.00 |
| 4. Amount paid to _____ on your behalf: | \$0.00 |

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

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

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

APP 009336
ROA 008042

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

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

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

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

Governing Law and Assignment.

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

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

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

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

APP 009337
ROA 008043

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

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

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

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

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

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

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

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

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

APP 009338
ROA 008044

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

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


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

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

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


Customer's Signature

1-16-15
Date


Its Authorized Agent

1-16-15
Date

Co-Customer's Signature

Date

APP 009339
ROA 008045

Affidavit

STATE OF NEVADA
COUNTY OF Clark

Title Loan Agreement No.: 10269-01A6602
Date: 1-16-15

Customer Name: Shakela Soto
Address: 9091 Jumping Jacks Ave
Las Vegas, Nv, 89178
Co-Borrower Name:
Address:

Licensee Name: TitleMax of Nevada, Inc. d/b/a titlebucks
Address:
7150 S Durango Dr
Las Vegas, NV, 89113

Vehicle Information: VIN: 1D4HD48N96F167416
License Plate State and No: NN- 246-les Color: Black Year:2006 Make: Dodge Model: Durango

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

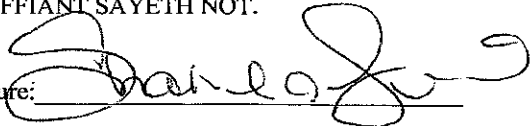
Pursuant to N.R.S. 604A.450-1, we have evaluated the Vehicle's fair market value. Pursuant to N.R.S. 604A.450-2, we have reviewed your application information regarding current and expected income, obligations and employment.

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

The undersigned, Shakela Soto, being first duly sworn, states as follows:

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

FURTHER, AFFIANT SAYETH NOT.

Customer Signature: 

Co-Borrower Signature: _____

APP 009340
ROA 008046

Ability to Pay Summary

0146602

| | |
|--|--------------|
| Loan Number | 10269- |
| Customer Name | Shakela Sota |
| Is Customer a Covered Borrower | No |
| Requested Loan Amount | \$3,600.00 |
| Title Fee | \$20 |
| MLV Amount | \$3,600 |
| Gross Monthly Income | \$5,000.00 |
| Current and Expected Monthly Obligations | \$3,500.00 |
| Other TitleMax Loan Payment | \$0.00 |
| Rate Match/Rate for Other TitleMax Loan | 15.99% |
| Add-On to Current Loan or Multi-Car | Multi-Car |
| Residual Monthly Income | \$1,500.00 |

| 210 INSTALLMENT RATE STRUCTURE | | |
|--------------------------------|----------|--------|
| Tiers | | Rate |
| 100.00 | 999.99 | 18.99% |
| 1000.00 | 1999.99 | 17.99% |
| 2000.00 | 2999.99 | 16.99% |
| 3000.00 | 3999.99 | 15.99% |
| 4000.00 | 4999.99 | 14.99% |
| 5000.00 | 10000.00 | 11.99% |

210 INSTALLMENT LOAN BREAKDOWN

| | | |
|---|----|----------|
| Income Based - Max. Loan Amount Inc. Title Fee | \$ | 6,847 |
| Vehicle Value - Max. Loan Amount Inc. Title Fee | \$ | 3,620 |
| Interest Rate | | 15.99% |
| Max Cash to Customer Amount | \$ | 3,600.00 |
| Actual Cash to Customer Amount | \$ | 3,600.00 |
| Title Fee Amount | \$ | 20 |
| Total Loan Amount | \$ | 3,620 |

| | |
|---|------------|
| Amortized Loan Payment | \$896.09 |
| Total Payback Amount | \$6,272.66 |
| Minimum Payment to Extend | \$578.84 |
| Grace Period Plan # of Months (0% Interest) | 7 |
| Grace Period Plan Payment (0%) | \$517.14 |

CHOOSE THIS CASHWISE LOAN TYPE

NV 210 Day Multi-Car 15.99%

APP 009341
ROA 008047

GRACE PERIOD PAYMENTS DEFERMENT AGREEMENT

Date:

Account Number: 10269-0146602

| | |
|--|---|
| Customer Name: Shakela Soto Address: 9091 Jumping Jacks Ave Las Vegas, NV 89178 Co-Borrower Name: Address: | Licensee Name: TitleMax of Nevada, Inc. d/b/a TitleBucks Address: 7150 S. Durango Dr., Suite 190 Las Vegas, NV 89113 Vehicle Information: 2006 Dodge Durango 1D4HD48N96F167416 |
|--|---|

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 TitleBucks, 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 01/16/2015 ("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 | \$578.84 | 2/15/2015 |
| 2 | \$578.84 | 3/17/2015 |
| 3 | \$578.84 | 4/16/2015 |
| 4 | \$578.84 | 5/16/2015 |
| 5 | \$578.84 | 6/15/2015 |
| 6 | \$578.84 | 7/15/2015 |
| 7 | \$578.84 | 8/14/2015 |
| 8 | \$517.14 | 9/13/2015 |
| 9 | \$517.14 | 10/13/2015 |
| 10 | \$517.14 | 11/12/2015 |
| 11 | \$517.14 | 12/12/2015 |
| 12 | \$517.14 | 1/11/2016 |
| 13 | \$517.14 | 2/10/2016 |
| 14 | \$517.16 | 3/11/2016 |
| The total amount paid after making all payments under the terms of the Grace Period Payments Deferment Agreement: | | \$7,671.88 |

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

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

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

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

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

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

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

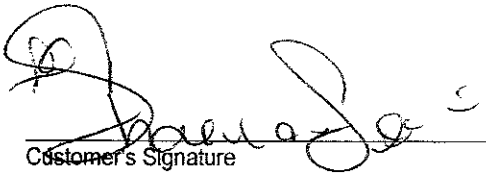
Acknowledgment of Simple Interest Accrual. You acknowledge that we use the simple interest method to calculate and accrue the interest owing under the Loan Agreement. Interest is not compounded under the Loan Agreement. You acknowledge that simple interest is charged on the outstanding principal balance.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

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

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

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

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

 2-10-15

Customer's Signature

Date

Its Authorized Agent

Date

Co-Borrower's Signature

Date

Customer Application

Personal Information

| | | | |
|--|------------|---------|-------------|
| Date | 1-16-15 | | |
| Last Name | [Redacted] | | |
| First Name | Soto | | Middle Name |
| [Redacted] | | Monique | |
| Email Address (optional)** | | | |
| Which number do you prefer that we call? <input type="checkbox"/> Home Phone <input checked="" type="checkbox"/> Cell Phone | | | |
| 20441127-211 | | | |
| Physical Address (Street Number & Name) | | | Apt # |
| 9091 Jumping JACKS Ave | | | |
| City | State | Zip | County |
| W | NU | 89178 | CLARK |
| Mailing Address (if different from physical address) | | | |
| City | State | Zip | |
| Same | | | |

Source of Income

| | | | | | | | |
|---|---|-------------|---|----------------------|--------------------------|---------|---------|
| Employer * (Source of Income) | Employer Address (Street Number & Name) | | | | | | |
| Solo | 9091 Jumping JACKS Ave | | | | | | |
| City | State | Zip | Time at Job? | | | | |
| W | NU | 89178 | 9-6 | | | | |
| Work Phone # | Title | Supervisor | | | | | |
| | Agent | Solo | | | | | |
| Pay Frequency: (check one) <input type="checkbox"/> 1 st & 15 th of month <input type="checkbox"/> 15 th & end of month <input type="checkbox"/> Biweekly (every 2 weeks) <input type="checkbox"/> Weekly <input type="checkbox"/> Monthly (last day) <input type="checkbox"/> Monthly (1 st day) <input type="checkbox"/> Monthly (3 rd day) <input checked="" type="checkbox"/> Self-Employed | | Next Payday | Current and Expected | | | | |
| | | Next Month | <table border="1"> <tr> <td>Gross Monthly Income</td> <td>Gross Monthly Obligation</td> </tr> <tr> <td>\$ 5000</td> <td>\$ 3500</td> </tr> </table> | Gross Monthly Income | Gross Monthly Obligation | \$ 5000 | \$ 3500 |
| Gross Monthly Income | Gross Monthly Obligation | | | | | | |
| \$ 5000 | \$ 3500 | | | | | | |
| | | Work Shift | | | | | |
| | | [Redacted] | | | | | |
| *Alimony, child support or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation. Alimony, child support, or separate maintenance received under: <input type="checkbox"/> court order <input type="checkbox"/> written agreement <input type="checkbox"/> oral understanding. | | | | | | | |
| Are you currently in bankruptcy? <input type="checkbox"/> yes <input checked="" type="checkbox"/> no | | | | | | | |

Credit References

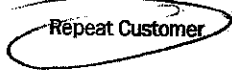
| | |
|------------|--|
| [Redacted] | |
| [Redacted] | |
| [Redacted] | |
| [Redacted] | |

Personal References

| | | | |
|---------------------|--------------------------------|------|-----------|
| Name | [Redacted] | | |
| Relationship To You | Address (Street Number & Name) | City | State Zip |
| | 9091 Jumping JACKS Ave | W | NU 89178 |
| Phone | [Redacted] | | Cell |
| | [Redacted] | | |

009346
 OA 008052

Co-Applicant Information

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

ADDITIONAL TERMS AND CONDITIONS OF THIS CUSTOMER APPLICATION

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

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

AD ID 0099M15
ROA 008053

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

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

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

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

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

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

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

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

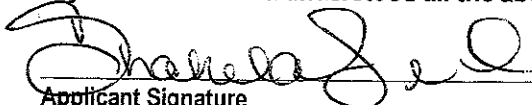
Ability to Repay Verification.

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

APP 009348
ROA 008054

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

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


Applicant Signature

1/16/15
Date

Co-Applicant Signature

Date

Customer Receipt/Repayment Plan Receipt (210 day loan)

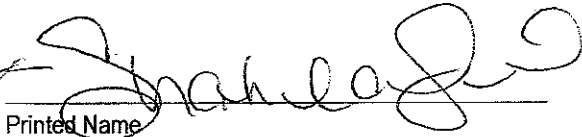
| | |
|--|---|
| NAME AND ADDRESS OF THE LICENSEE: Tb Las Vegas Nv #2 7150 S. Durango Dr., Suite 190 Las Vegas, NV 89113 | PAYMENT MADE ON BEHALF OF OR BY: Shakela Soto |
| LOAN AGREEMENT IDENTIFICATION NO. 10269-0146602 LOAN AGREEMENT DATE: 1/16/2015 12:46:59 PM If you have multiple loans, this payment was applied to the loan number identified above. | DATE/TIME OF RECEIPT OF PAYMENT: 03/14/2015 03:19:19 PM |
| AMOUNT PAID: \$1,300.00 | AGENT RECEIVING PAYMENT: Fabian Albarracin |

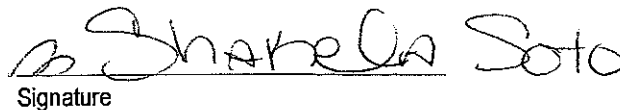
TODAY'S PAYMENT ITEMIZATION

| | |
|--------------------------|------------|
| PRINCIPAL PAID: | \$840.17 |
| INTEREST PAID: | \$459.83 |
| CHARGES PAID: | \$0.00 |
| FEEs PAID: | \$0.00 |
| TOTAL AMOUNT PAID TODAY: | \$1,300.00 |
| BALANCE DUE ON LOAN: | \$2,477.96 |
| NEXT SCHEDULED DUE DATE: | 4/16/2015 |

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

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


 Printed Name


 Signature

APP 009350
ROA 008056

Customer Receipt/Repayment Plan Receipt (210 day loan)


| | |
|--|--|
| NAME AND ADDRESS OF THE LICENSEE: To Las Vegas Nv #2 7150 S. Durango Dr., Suite 190 Las Vegas, NV 89113 | PAYMENT MADE ON BEHALF OF OR BY: Shakela Soto |
| LOAN AGREEMENT IDENTIFICATION NO. 10269-0146602 LOAN AGREEMENT DATE: 1/16/2015 12:46:59 PM If you have multiple loans, this payment was applied to the loan number identified above. | DATE/TIME OF RECEIPT OF PAYMENT: 02/16/2015 04:36:31 PM |
| AMOUNT PAID: \$900.00 | AGENT RECEIVING PAYMENT: Fabian Albarracin |

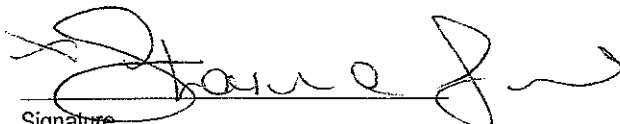
TODAY'S PAYMENT ITEMIZATION

| | |
|--------------------------|------------|
| PRINCIPAL PAID: | \$301.87 |
| INTEREST PAID: | \$598.13 |
| CHARGES PAID: | \$0.00 |
| FEES PAID: | \$0.00 |
| TOTAL AMOUNT PAID TODAY: | \$900.00 |
| BALANCE DUE ON LOAN: | \$3,318.13 |
| NEXT SCHEDULED DUE DATE: | 3/17/2015 |

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

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


 Printed Name


 Signature

APP 009351
ROA 008057

TitleMax of Nevada, Inc. d/b/a TitleBucks
7150 S. Durango Dr., Suite 190
Las Vegas, NV 89113
(702)451-0600
4/27/2015

Shakela Soto
9091 Jumping Jacks Ave
Las Vegas, NV 89178

Re: Opportunity to Enter into a Repayment Plan

Dear Customer:

On 1/16/2015 12:46:59 PM you entered a Title Loan Agreement ("Loan Agreement") with TitleMax of Nevada, Inc. d/b/a TitleBucks, and, if applicable, on 02/16/2015 you entered a Grace Period Payments Deferment Agreement with TitleMax of Nevada, Inc. d/b/a TitleBucks. On 4/17/2015 ("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 5/17/2015 : (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 \$611.82. The total of payments or the remaining balance on the original transaction is \$3,059.09. You made the following payment(s) on the loan:

Date: 02/16/2015

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

From: **TITLEBUCKS**
7150 S DURANGO DRIVE STE 190
LAS VEGAS, NV 89113
702-451-0600

To: **Shakela Soto**
9091 Jumping Jacks Ave.
Las Vegas, NV 89178

To pay fee, affix meter postage

APR 27 2015
LAS VEGAS, NV
APR 28 2015
LAS VEGAS, NV



32.

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

The total amount due if you

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

APP 009352
ROA 008058
10269-014660

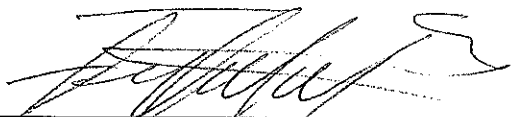
If you enter into a Repayment Plan, we will honor the terms and we will not charge any other amount as an incident to or as a condition of entering into a Repayment Plan. Such an amount includes, without limitation: (1) any interest, regardless of the name given to the interest, other than the interest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

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 \$3,059.09 ; (2) TitleMax of Nevada, Inc. d/b/a TitleBucks is the name of the creditor to whom the debt is owed; (3) unless you, within thirty days after receipt of the notice, dispute the validity of the debt, or any portion thereof, the debt will be assumed to be valid by us; (4) if you notify us in writing within the thirty-day period that the debt, or any portion thereof, is disputed, we will obtain verification of the debt or a copy of a judgment against you and a copy of such verification or judgment will be mailed to the you by us; and (5) upon your written request within the thirty-day period, we will provide you with the name and address of the original creditor, if different from the current creditor.

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

APP 009353
ROA 008059

Contact Information 1/16/2015

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

Telephone: 912-525-2675
 Fax:

Notes

Vehicle info For 2006 Dodge Durango Adventurer 4D Utility

| | | |
|---------------------------|------------------------|------------------------|
| MSRP: \$32,590 | VIN: 1D4HD48N96F167416 | Adj. Slate: National |
| Fin Adv: \$8,125 | UVC: 2006240658 | Mileage: 0 |
| Equip Ret: \$38,585 | MPG: 16/21 | Mileage Cat: D |
| Tire Size: 245/70R17 | Weight: 6400 | Cylinders: 6 |
| Base HP: 210 @ 5200 | Fuel Type: Gas | Transmission: A |
| Taxable HP: 42.9 | Wheelbase: 119.2 | Drive Train: RWD |
| Model Number: HB1H74 | End of Term Months: 0 | End of Term Mileage: 0 |
| Price Includes: AT AC BCY | | |

Wholesale Black Book values as of 1/16/2015

| | X-CL | Clean | Average | Rough |
|--------------|------------|----------------|----------------|----------------|
| Base | N/A | \$8,150 | \$6,200 | \$4,100 |
| Options | N/A | \$0 | \$0 | \$0 |
| Mileage | N/A | N/A | N/A | N/A |
| Region | N/A | \$0 | \$0 | \$0 |
| Total | N/A | \$8,150 | \$6,200 | \$4,100 |

Trade In Black Book values as of 1/16/2015

| | X-CL | Clean | Average | Rough |
|--------------|------------|----------------|----------------|----------------|
| Base | N/A | \$8,305 | \$6,355 | \$3,895 |
| Options | N/A | \$0 | \$0 | \$0 |
| Mileage | N/A | N/A | N/A | N/A |
| Region | N/A | \$0 | \$0 | \$0 |
| Total | N/A | \$8,305 | \$6,355 | \$3,895 |

Retail Black Book values as of 1/16/2015

| | X-CL | Clean | Average | Rough |
|--------------|------------|-----------------|----------------|----------------|
| Base | N/A | \$10,800 | \$8,425 | \$5,800 |
| Options | N/A | \$0 | \$0 | \$0 |
| Mileage | N/A | N/A | N/A | N/A |
| Region | N/A | \$0 | \$0 | \$0 |
| Total | N/A | \$10,800 | \$8,425 | \$5,800 |

Residual Black Book values as of 1/16/2015

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

Black Book Add/Deducts

- 5.7L HEMI V8 +500
- 6 Cylinder -150
- Chrome Wheels +100
- Entertainment System +100
- Leather +600
- Power Sunroof +250
- w/o 3rd Seat -100

APP 009354
 ROA 008060

STATE OF NEVADA

DEPARTMENT OF MOTOR VEHICLES

CERTIFICATE OF TITLE

| | | | | | |
|---------------------------|--------------------------|----------------|---------------------|---------------------|-----------------------------|
| VIN 1D4HD48N96F167416 | YEAR 2006 | MAKE DODG | MODEL DURANGO SL | VEHICLE BODY T4W | TITLE NUMBER NV006438815 |
| DATE ISSUED 09/19/2013 | ODOMETER MILES 100365 | FUEL TYPE G | SALES TAX PD | EMPTY WT 4549 | GROSS WT 6001 |
| VEHICLE COLOR | ODOMETER BRAND | | | BRANDS | |

ACTUAL MILES

OWNER(S) NAME AND ADDRESS

SOTO SHAKELA MONIQUE
6029 DRAFT HORSE DR
NORTH LAS VEGAS NV 89081-6775

LIENHOLDER NAME AND ADDRESS

TITLEMAX OF NEVADA INC DBA TITLEMAX
4811 W CRAIG RD
LAS VEGAS NV 89130-2728

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

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


SIGNATURE OF AUTHORIZED AGENT

1-14-15
DATE

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

PRINTED NAME OF AGENT AND COMPANY

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

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

Printed Full Legal Name of Buyer

Nevada Driver's License Number or Identification Number

AND
 OR

Printed Full Legal Name of Buyer

Nevada Driver's License Number or Identification Number

Address

City

State

Zip Code

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

NO
 TENTHS

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

ODOMETER READING

Signature of Seller(s)/Agent/Dealership

Printed Name of Seller(s)/Agent/Dealership

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

Dealer's License Number

Date of Sale

Signature of Buyer

Printed Full Legal Name of Buyer

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

CONTROL NO.

14770280

VP-2 (Rev. 8/10)

(THIS IS NOT A TITLE NO.)

ALTERATION OR ERASURE VOIDS THIS TITLE

ROA 008061

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

ALTERATION OR ERASURE VOIDS THIS TITLE

APP 009356
ROA 008062

Loan Analysis

Tb Las Vegas Nv #2
7150 S. Durango Dr., Suite 190
Las Vegas, NV 89113
(702)451-0600

Casewise Version Fiscal Date User Id
40462 05/09/2015 593

Loan ID: 10269-014660 NV 210 Multi Car (15.99%) Module Loan Type Payment Interval Amortizing Type
Cust: 10769-004036 Soto, Shakela M INS A9 30 Days Interval Amortizing

Loan Origination: Origination Date: Friday 01/16/2015 **Current Loan Status:** Grace Days:0 Log Item
Amount Advanced: \$3,620.00 Normal First Payment Due: 02/15/2015 Balloon Amount: \$0.00
Cash Advance Fee: \$0.00 First Payment Due Date: 02/15/2015 Amount: Next Due Date: 04/16/2015
Origination Charge: \$0.00 Extra Interest Days in First Period: 0 Grace Date: 04/16/2015
Maintenance Fees: \$0.00 Second Payment Due Date: 03/17/2015 Amount: \$896.09 Minimum Payment:
Interest Charges: \$2,652.68 Final Payment Due Date: Duration: Days Principal Balance: \$2,477.96
Total Amount: \$6,272.68
Total Finance Charges: \$2,652.68 Payment Count: 7 APR: 0194.5462% Total Amount Due: \$2,913.81

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

Periodic Fees: Amount Type Flat/Rate Amount Applied Calculation Procedure Early Payoff Rebate Proc.
159 15.99% Flat INT Rate 15.99000% N 4/16/2015 LoanTitleMax210FeeCalculator LoanInterestProrateCalculator_

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

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

Payment Plan: INS Installment Loans **Pmt. Proc:** LoanProactiveInterestPaymentAmounts

Collateral Settings: Title Collateral Value Protocol:
Prompt For Check: No Check Date: Payment Replacement: Never replace
Collateral First: No Deposit Method: CollateralDepositDateProc:

| Loan Collateral: | Value | Date To Deposit | Pick Up | Routing Account # | Replaced Deposit Rule | Deposit ID | Date Deposited | Check 21 ID | Automobile Make | Collateral Model | Serial / License Number / State |
|------------------|------------|-----------------|---------|-------------------|-----------------------|------------|----------------|-------------|-----------------|-------------------|---------------------------------|
| 1 Title | \$6,272.68 | | | | | | | | Dodge 2006 | Durango B-Average | 1D4HD48N96F 246-les nv |

| Payment Schedule: | | Beginning Bal. | Interest | Fees | Principal | Total Pmt. | Ending Bal. | Interest From | To Date | #Days | Satisfied |
|-------------------|------------|----------------|------------|----------|-----------|------------|-------------|---------------|-----------------------|-------|------------|
| 1 Sunday | 02/15/2015 | 30 Days | \$3,620.00 | \$578.84 | \$0.00 | \$317.25 | \$896.09 | \$3,302.75 | 01/17/2015 02/15/2015 | 30 | 02/16/2015 |
| 2 Tuesday | 03/17/2015 | 30 Days | \$3,302.75 | \$528.11 | \$0.00 | \$367.98 | \$896.09 | \$2,934.77 | 02/16/2015 03/17/2015 | 30 | 03/14/2015 |
| 3 Thursday | 04/16/2015 | 30 Days | \$2,934.77 | \$469.27 | \$0.00 | \$426.82 | \$896.09 | \$2,507.95 | 03/18/2015 04/16/2015 | 30 | |
| 4 Saturday | 05/16/2015 | 30 Days | \$2,507.95 | \$401.02 | \$0.00 | \$495.07 | \$896.09 | \$2,012.88 | 04/17/2015 05/16/2015 | 30 | |
| 5 Monday | 06/15/2015 | 30 Days | \$2,012.88 | \$321.86 | \$0.00 | \$574.23 | \$896.09 | \$1,438.65 | 05/17/2015 06/15/2015 | 30 | |
| 6 Wednesday | 07/15/2015 | 30 Days | \$1,438.65 | \$230.04 | \$0.00 | \$666.05 | \$896.09 | \$772.60 | 06/16/2015 07/15/2015 | 30 | |
| 7 Friday | 08/14/2015 | 30 Days | \$772.60 | \$123.54 | \$0.00 | \$772.60 | \$896.14 | \$0.00 | 07/16/2015 08/14/2015 | 30 | |

| Transaction Summary: | | Payment Type | Amount | Principal Due | Fees Applied | Fees Charged | Fees Credit Paid | New Due Date | Pro. Rev. | Date Entered | Sale Item ID |
|-------------------------|------------|--------------|------------------|------------------|------------------|------------------|------------------|---------------|-----------|-----------------------|--------------|
| 1 Friday | 01/16/2015 | NEL | \$0.00 | \$3,620.00 | \$3,620.00 | \$0.00 | \$0.00 | | P | 1/16/2015 12:47:54 PM | 10269-199995 |
| 2 Sunday | 02/15/2015 | FEE | \$0.00 | \$578.84 | \$0.00 | \$578.84 | \$0.00 | | P | 2/14/2015 11:48:08 PM | |
| 3 Monday | 02/16/2015 | PMT | \$900.00 | (\$880.71) | (\$301.87) | \$19.29 | \$598.13 | 03/17/2015 2 | P | 2/16/2015 4:36:39 PM | 10269-209565 |
| 4 Saturday | 03/14/2015 | PMT | \$1,300.00 | (\$840.17) | (\$840.17) | \$459.83 | \$459.83 | 04/16/2015 3 | P | 3/14/2015 3:19:22 PM | 10269-217453 |
| 7 Thursday | 04/16/2015 | FEE | \$0.00 | \$435.85 | \$0.00 | \$435.85 | \$0.00 | | P | 4/16/2015 6:53:18 PM | |
| Proposal Totals: | | | \$2200.00 | \$2913.81 | \$2477.96 | \$1493.81 | \$1057.96 | \$0.00 | | | |

| Detail: | Proposal Type | Fee Type | Amount | Operation Type | Period | Fees Earned | Fees Applied From Date To Date | Pro. Rev. | Date Entered | Sale Item ID |
|--------------------------|---------------|----------|------------------|----------------|---------------|--------------|--------------------------------|-----------|-----------------------|--------------|
| 1 01/16/2015 | NEL | PRI | 3620.00 | MOD 2 | Modify Amount | | | P | 1/16/2015 12:48:08 PM | 10269-199995 |
| 2 02/15/2015 | FEE | 159 INT | 578.84 | FEE 3 | Apply Fees | 02/15/2015 1 | 01/17/2015 02/15/2015 | P | 2/14/2015 11:48:08 PM | |
| 3 02/16/2015 | PMT | 159 INT | 19.29 | FEE 5 | Apply Fees | 02/16/2015 2 | 02/16/2015 03/17/2015 | P | 2/16/2015 4:38:11 PM | 10269-209565 |
| 3 02/16/2015 | PMT | INT | -598.13 | PAY 7 | Apply Payment | | | P | 2/16/2015 4:38:11 PM | 10269-209565 |
| 3 02/16/2015 | PMT | PRI | -301.87 | PAY 7 | Apply Payment | | | P | 2/16/2015 4:38:11 PM | 10269-209565 |
| 4 03/14/2015 | PMT | 159 INT | 459.83 | FEE 8 | Apply Fees | 03/14/2015 2 | 02/17/2015 03/17/2015 | P | 3/14/2015 3:19:32 PM | 10269-217453 |
| 4 03/14/2015 | PMT | PRI | -840.17 | PAY 10 | Apply Payment | | | P | 3/14/2015 3:19:32 PM | 10269-217453 |
| 4 03/14/2015 | PMT | INT | -459.83 | PAY 10 | Apply Payment | | | P | 3/14/2015 3:19:32 PM | 10269-217453 |
| 7 04/16/2015 | FEE | 159 INT | 435.85 | FEE 11 | Apply Fees | 04/16/2015 3 | 03/15/2015 04/16/2015 | P | 4/16/2015 6:53:18 PM | |
| Total Amount Due: | | | \$2913.81 | | | | | | | |

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

Custom Procedures: **Custom Update Procedure** **APP 009357** **Custom Process Procedure** **ROA 008063**

Loan Analysis

Tb Las Vegas Nv #2
7150 S. Durango Dr., Suite 190
Las Vegas, NV 89113
(702)451-0600

Caswise Version Fiscal Date User Id
40462 05/09/2015 593

| Loan ID: | 10269-014660 | NV 210 Multi Car (15.99%) | Module | Loan Type | Payment Interval | Amortizing Type |
|----------|--------------|---------------------------|--------|-----------|------------------|-----------------|
| Cust: | 10769-004036 | Soto, Shakela M | INS | A9 | 30 Days Interval | Amortizing |

Custom Procedures:

A9 LRP Refinance Loan Payoff
Report Event ID: PIF

Custom Update Procedure

DeferredLoanPayoffProposalUpdate210

Custom Process Procedure

Custom Procedures:

A9 NEL New Loan
Report Event ID: TMI

Custom Update Procedure

Custom Process Procedure

Custom Procedures:

A9 PMT Deferred Loan Payment
Report Event ID: ABR

Custom Update Procedure

Custom Process Procedure

Custom Procedures:

A9 POF Deferred Payoff
Report Event ID: PIF

Custom Update Procedure

DeferredLoanPayoffProposalUpdate210

Custom Process Procedure

Custom Procedures:

A9 REL Refinance to Installment Loan
Report Event ID: TMA

Custom Update Procedure

Custom Process Procedure

Custom Procedures:

A9 RES Rescinded
Report Event ID: TRR

Custom Update Procedure

Custom Process Procedure

Custom Procedures:

Custom Update Procedure

Custom Process Procedure

APP 009358
ROA 008064

Cash Advance Snapshot Report

Filter (Location: 10269 Loan: 10269-0146602 Ordered by Date)

Tb Las Vegas Nv #2
7150 S. Durango Dr., Suite 1
Las Vegas, NV 89113
(702)451-0600

01/16/2015

| ID # | Orig. Date | Customer Name | Type | Coll. Value | Advanced | Fees | Paid | Amt. Due | EXT's | | | |
|--------------------|-----------------------|-----------------|--------------------|---------------------|-------------|-------------|------------------|-------------|-----------------|------------|------------|---|
| 10269-0146602 | 01/16/2015 | Soto, Shakela M | A9 | \$6,272.68 | \$3,620.00 | \$1,493.81 | \$2,200.00 | \$2,913.81 | 0 | | | |
| | <i>Transaction #</i> | <i>Type</i> | <i>Trans. Date</i> | <i>New Due Date</i> | <i>Pro?</i> | <i>Rev?</i> | <i>Principal</i> | <i>Fees</i> | <i>Amt Paid</i> | <i>Due</i> | | |
| | 10269-0146602-1 | NEL | 1/16/2015 12: | | X | - | \$3,620.00 | \$0.00 | \$0.00 | \$3,620.00 | | |
| | 10269-0146602-2 | FEE | 2/15/2015 | | X | - | \$0.00 | \$578.84 | \$0.00 | \$578.84 | | |
| | 10269-0146602-3 | PMT | 2/16/2015 4:3 | 3/17/2015 | X | - | (\$301.87) | \$19.29 | \$900.00 | (\$880.71) | | |
| | 10269-0146602-4 | PMT | 3/14/2015 3:1 | 4/16/2015 | X | - | (\$840.17) | \$459.83 | \$1,300.00 | (\$840.17) | | |
| | 10269-0146602-5 | LOG | 4/15/2015 5:1 | | X | - | \$0.00 | \$0.00 | \$0.00 | \$0.00 | | |
| | 10269-0146602-6 | LOG | 4/16/2015 4:5 | | X | - | \$0.00 | \$0.00 | \$0.00 | \$0.00 | | |
| | 10269-0146602-7 | FEE | 4/16/2015 6:5 | | X | - | \$0.00 | \$435.85 | \$0.00 | \$435.85 | | |
| | 10269-0146602-8 | LOG | 4/17/2015 10: | | X | - | \$0.00 | \$0.00 | \$0.00 | \$0.00 | | |
| | 10269-0146602-9 | LOG | 4/17/2015 4:1 | | X | - | \$0.00 | \$0.00 | \$0.00 | \$0.00 | | |
| | 10269-0146602-10 | LOG | 4/18/2015 10: | | X | - | \$0.00 | \$0.00 | \$0.00 | \$0.00 | | |
| | 10269-0146602-11 | LOG | 4/20/2015 9:5 | | X | - | \$0.00 | \$0.00 | \$0.00 | \$0.00 | | |
| | 10269-0146602-12 | LOG | 4/20/2015 5:3 | | X | - | \$0.00 | \$0.00 | \$0.00 | \$0.00 | | |
| | 10269-0146602-13 | LOG | 4/21/2015 9:4 | | X | - | \$0.00 | \$0.00 | \$0.00 | \$0.00 | | |
| | 10269-0146602-14 | LOG | 4/21/2015 5:5 | | X | - | \$0.00 | \$0.00 | \$0.00 | \$0.00 | | |
| | 10269-0146602-15 | LOG | 4/22/2015 11: | | X | - | \$0.00 | \$0.00 | \$0.00 | \$0.00 | | |
| | 10269-0146602-16 | LOG | 4/22/2015 5:5 | | X | - | \$0.00 | \$0.00 | \$0.00 | \$0.00 | | |
| | 10269-0146602-17 | LOG | 4/23/2015 9:3 | | X | - | \$0.00 | \$0.00 | \$0.00 | \$0.00 | | |
| | 10269-0146602-18 | LOG | 4/23/2015 5:0 | | X | - | \$0.00 | \$0.00 | \$0.00 | \$0.00 | | |
| | 10269-0146602-19 | LOG | 4/24/2015 9:2 | | X | - | \$0.00 | \$0.00 | \$0.00 | \$0.00 | | |
| | 10269-0146602-20 | LOG | 4/24/2015 5:4 | | X | - | \$0.00 | \$0.00 | \$0.00 | \$0.00 | | |
| | 10269-0146602-21 | LOG | 4/25/2015 12: | | X | - | \$0.00 | \$0.00 | \$0.00 | \$0.00 | | |
| | 10269-0146602-22 | LOG | 4/28/2015 10: | | X | - | \$0.00 | \$0.00 | \$0.00 | \$0.00 | | |
| | 10269-0146602-23 | LOG | 4/28/2015 5:5 | | X | - | \$0.00 | \$0.00 | \$0.00 | \$0.00 | | |
| | 10269-0146602-24 | LOG | 4/29/2015 9:3 | | X | - | \$0.00 | \$0.00 | \$0.00 | \$0.00 | | |
| | 10269-0146602-25 | LOG | 4/29/2015 5:4 | | X | - | \$0.00 | \$0.00 | \$0.00 | \$0.00 | | |
| | 10269-0146602-26 | LOG | 4/30/2015 10: | | X | - | \$0.00 | \$0.00 | \$0.00 | \$0.00 | | |
| | 10269-0146602-27 | LOG | 4/30/2015 4:4 | | X | - | \$0.00 | \$0.00 | \$0.00 | \$0.00 | | |
| | 10269-0146602-28 | LOG | 5/1/2015 9:58 | | X | - | \$0.00 | \$0.00 | \$0.00 | \$0.00 | | |
| | 10269-0146602-29 | LOG | 5/1/2015 5:41 | | X | - | \$0.00 | \$0.00 | \$0.00 | \$0.00 | | |
| | 10269-0146602-30 | LOG | 5/2/2015 10:1 | | X | - | \$0.00 | \$0.00 | \$0.00 | \$0.00 | | |
| | 10269-0146602-31 | LOG | 5/4/2015 10:0 | | X | - | \$0.00 | \$0.00 | \$0.00 | \$0.00 | | |
| | 10269-0146602-32 | LOG | 5/4/2015 4:55 | | X | - | \$0.00 | \$0.00 | \$0.00 | \$0.00 | | |
| | 10269-0146602-33 | LOG | 5/5/2015 11:3 | | X | - | \$0.00 | \$0.00 | \$0.00 | \$0.00 | | |
| | 10269-0146602-34 | LOG | 5/5/2015 6:05 | | X | - | \$0.00 | \$0.00 | \$0.00 | \$0.00 | | |
| | 10269-0146602-35 | LOG | 5/6/2015 9:24 | | X | - | \$0.00 | \$0.00 | \$0.00 | \$0.00 | | |
| | 10269-0146602-36 | LOG | 5/6/2015 5:29 | | X | - | \$0.00 | \$0.00 | \$0.00 | \$0.00 | | |
| | 10269-0146602-37 | LOG | 5/7/2015 10:2 | | X | - | \$0.00 | \$0.00 | \$0.00 | \$0.00 | | |
| | 10269-0146602-38 | LOG | 5/7/2015 5:45 | | X | - | \$0.00 | \$0.00 | \$0.00 | \$0.00 | | |
| | 10269-0146602-39 | LOG | 5/7/2015 | | X | - | \$0.00 | \$0.00 | \$0.00 | \$0.00 | | |
| | 10269-0146602-40 | LOG | 5/9/2015 9:27 | | X | - | \$0.00 | \$0.00 | \$0.00 | \$0.00 | | |
| | 10269-0146602 Totals: | | 1 | | | | \$2,477.96 | \$1,493.81 | \$2,200.00 | \$2,913.81 | 0 | |
| 01/16/2015 Totals: | | | | 1 | | | \$6,272.68 | \$2,477.96 | \$1,493.81 | \$2,200.00 | \$2,913.81 | 0 |

APP 009359
ROA 008065

A - 288

APP 009360
ROA 008066

604A LOAN REVIEW WORKSHEET

Licensee Name & DBA: Titlemax

Exam Start Date: 5/15/2015

Licensee Address: 7150 S Durango Drive, Las Vegas, NV 89113

Exam as of: 5/15/2015

Borrower Name & Address: Sandra Sidhom 356 Blackstone River Avenue, Las Vegas, NV 89148

Examiner: Kelvin Lam

| Account Number | Origination Date | Amount of Loan | Maturity Date | Finance Charge | Total Number of Payments | Payment Amount | APR Quoted | Is the APR correct? |
|----------------|------------------|----------------|---------------|----------------|--------------------------|----------------|------------|---------------------|
| 10269-0151912 | 2/17/2015 | \$3,040.00 | 9/15/2015 | \$2,227.66 | 7 | \$5,267.66 | 194.55% | YES |

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

Is the loan secured? YES If so, what is the collateral? 2003 Ford Expedition If secured by a vehicle title, is it filed and perfected? YES

What is the borrower's expected gross monthly income? \$8,000 Was the borrower's income verified? YES Paystub Affidavit Other:

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

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

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

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

(Applies to Title Loans Only) Does the loan amount exceed the fair market value of the vehicle securing the loan? NO Fair Market Value: \$8,000.00

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

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

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

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

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

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

VIOLATIONS/TECHNICAL EXCEPTIONS/OTHER COMMENTS:

604A.210 and 604A.445, Grace Period Payments Defeasement Agreement \$6,442.70

APP 009361
ROA 008067

Date: 2/17/2015

Title Loan Agreement

Number: 10269-01

Customer & Co-Customer Information

| | | | | |
|--|-------------------------|----------------------------------|------------------------|--|
| FIRST NAME Sandra | LAST NAME [REDACTED] | ACCOUNT NUMBER: 10269-0151912 | CO-CUSTOMER FIRST NAME | CO-CUSTOMER LAST NAME |
| STREET ADDRESS 356 Blackstone River Ave | CITY Las Vegas | STATE NV | ZIP CODE 89113 | CO-CUSTOMER SSN |
| | | | | CO-CUSTOMER'S DRIVERS LIC./STATE ID. NO. |
| | | | | CO-CUSTOMER STREET ADDRESS |
| | | | | CO-CUSTOMER CITY |
| | | | | CO-CUSTOMER STATE |
| | | | | CO-CUSTOMER ZIP CODE |
| | | | | CO-CUSTOMER HOME PHONE |
| | | | | CO-CUSTOMER DATE OF BIRTH |

Motor Vehicle & Licensee Information

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

| | | | | |
|--|--|-----------------------------|----------------------|----------------------------|
| LICENSEE NAME TitleMax of Nevada, Inc. d/b/a TitleBucks | LICENSEE PHONE NUMBER (702)451-0600 | LICENSEE CITY Las Vegas | LICENSEE STATE NV | LICENSEE ZIP CODE 89113 |
| LICENSEE STREET ADDRESS 7150 S. Durango Dr., Suite 190 | VEHICLE IDENTIFICATION NUMBER (VIN) 1FMFU16L13LB67701 | LICENSE PLATE 978SR | | |
| VEHICLE YEAR 2003 | VEHICLE MAKE Ford | VEHICLE MODEL Expedition | COLOR Grey | |

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 \$3,040.00 ("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 09/15/2015 the earlier of: (i) the due date of your last payment as set forth in the Payment Schedule below; or (ii) payment in full. You also promise to pay any other charges provided for under this Loan Agreement. You agree to make your payment in the amounts and on the dates set forth in the Payment Schedule below ("Due Date") at the address indicated above, or at such other address as we direct you in writing. If any Due Date falls on a date we are not open for business, then you agree to pay us on the next business day, and we will credit such payment, as if we received it on the appropriate Due Date. The Loan Agreement will be consummated upon the date you sign this Loan Agreement. Time is of the essence in this Loan Agreement. In consideration of your delivering the Title to us and granting us a security interest in the Motor Vehicle as set forth below, your promise to timely pay and agreeing to this Loan Agreement, we agree to provide you a loan in the Principal Amount provided above.

Any comments or questions may be directed to Customer Service at the following toll-free number: (800) 904-6368.

APP 009362
ROA 008068

FEDERAL TRUTH-IN-LENDING DISCLOSURES

| | | | |
|---|---|--|---|
| ANNUAL PERCENTAGE RATE The cost of your credit as a yearly rate. 194.5462 % | FINANCE CHARGE The dollar amount the credit will cost you. \$2,227.66 | Amount Financed The amount of credit provided to you or on your behalf. \$3,040.00 | Total of Payments The amount you will have paid after you have made all payments as scheduled. \$5,267.66 |
|---|---|--|---|

Your payment schedule will be:

| Number of Payments | Amount of Payments | When Payments are Due |
|--------------------|--------------------|---------------------------------------|
| 6 | \$752.52 | 3/19/2015 and each 30 days thereafter |
| 1 | \$752.54 | 9/15/2015 |

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 | \$3,040.00 |
| 1. Amount given to you directly: | \$3,020.00 |
| 2. Amount paid on your account: | \$0.00 |
| 3. Amount paid to public officials: | \$20.00 |
| 4. Amount paid to _____ on your behalf: | \$0.00 |

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

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

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

APP 009363
ROA 008069

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

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

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

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

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

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

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

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

APP 009364
ROA 008070

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

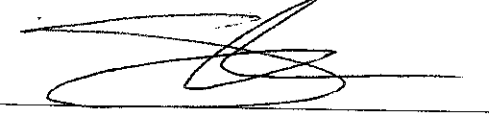
8. This Arbitration Provision is binding upon and binds you, your respective heirs, successors and assigns. The Arbitration Provision is binding upon and benefits us, our successors and assigns, and related third parties. The Arbitration Provision continues in full force and effect, even if your obligations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

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

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

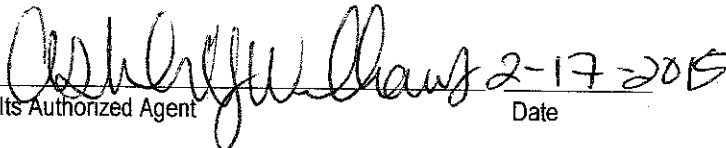
THIS DOCUMENT IS SUBJECT TO A SECURITY INTEREST IN FAVOR OF, AND PLEDGED AS COLLATERAL TO, WELLS FARGO BANK, NATIONAL ASSOCIATION, AS COLLATERAL AGENT.

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



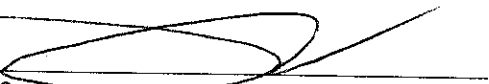
Customer's Signature

2-17-2015
Date



Its Authorized Agent

Date



Co-Customer's Signature

Date

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

APP 009365
ROA 008071

GRACE PERIOD PAYMENTS DEFERMENT AGREEMENT

Date: 3-30-15

Account Number: 10269-0151912

Customer Name:
Sandra Sidhom
Address:
356 Blackstone River Ave
Las Vegas, NV 89148

Licensee Name: TitleMax of Nevada, Inc. d/b/a TitleBucks
Address: 7150 S. Durango Dr., Suite 190
Las Vegas, NV 89113

Vehicle Information: 2003 Ford Expedition 1FMFU16L13LB67701

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 TitleBucks, a title loan services provider licensed and regulated by the Nevada Financial Institutions Division, 2785 E Desert Inn Road, Suite 180, Las Vegas, Nevada 89121, Phone: (702) 486-4120, Fax: (702) 486-4563, <http://www.fid.state.nv.us/>. The word "Motor Vehicle" means the vehicle identified above. The word "Title" means a certificate of title or ownership to the Motor Vehicle.

Consideration. You acknowledge and agree that you and we entered into a Title Loan Agreement on 02/17/2015 ("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) 804-6368

Grace Periods Payments Deferment Schedule

| Payment Number | Amount of Payment | Deferred Periodic Due Date |
|----------------|-------------------|----------------------------|
| 1 | \$486.10 | 3/19/2015 |
| 2 | \$486.10 | 4/18/2015 |
| 3 | \$486.10 | 5/18/2015 |
| 4 | \$486.10 | 6/17/2015 |
| 5 | \$486.10 | 7/17/2015 |
| 6 | \$486.10 | 8/16/2015 |
| 7 | \$486.10 | 9/15/2015 |
| 8 | \$434.29 | 10/15/2015 |
| 9 | \$434.29 | 11/14/2015 |
| 10 | \$434.29 | 12/14/2015 |
| 11 | \$434.29 | 1/13/2016 |
| 12 | \$434.29 | 2/12/2016 |
| 13 | \$434.29 | 3/13/2016 |
| 14 | \$434.26 | 4/12/2016 |

The total amount paid after making all payments under the under the terms of the Grace Period Payments Deferment Agreement: \$6,442.70

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

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

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

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

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

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

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

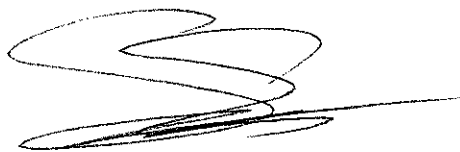
Acknowledgment of Simple Interest Accrual. You acknowledge that we use the simple interest method to calculate and accrue the interest owing under the Loan Agreement. Interest is not compounded under the Loan Agreement. You acknowledge that simple interest is charged on the outstanding principal balance.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

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

Any comments or questions may be directed to Customer Service at the following number: (800) 804-6368.

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

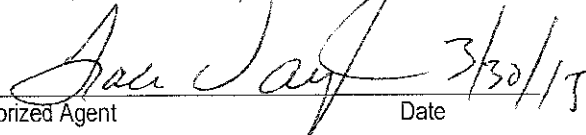
Acknowledgments. By signing below, you acknowledge that the payment information noted above is accurate. If the term of this loan is shorter than 210 days, you further represent that the information previously provided on the Covered Borrower Identification Statement is still accurate. You agree to inform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



Customer's Signature

Date

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



Its Authorized Agent

Date

Co-Borrower's Signature

Date

Any comments or questions may be directed to Customer Service at the following number: (800) 804-5388.

Affidavit

STATE OF NEVADA
COUNTY OF Clark

Title Loan Agreement No.: 10869-015
Date: 2/17/2015

Customer Name: Sandra Sidhom
Address: 356 Blackstone River Ave
Las Vegas, NV 89148
Co-Borrower Name:
Address:

Licensee Name: TitleMax of Nevada, Inc. d/b/a Titlebucks
Address:
7150 S Durango Dr Ste 190
Las Vegas, NV 89113

Vehicle Information: VIN: 1FMFU16L13LB67701
License Plate State and No: 978SR Color: Grey Year: 2003 Make: Ford Model: Expedition

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


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

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

The undersigned, Sandra Sidhom, being first duly sworn, states as follows:

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

FURTHER, AFFIANT SAYETH NOT.

Customer Signature: 

Co-Borrower Signature: _____

APP 009370
ROA 008076

STATE OF NEVADA
DEPARTMENT OF MOTOR VEHICLES

CERTIFICATE OF TITLE

VIN
1FMFU16L13LB67701
DATE ISSUED
03/06/2015
VEHICLE COLOR

ODOMETER MILES
ODOMETER BRAND
EXEMPT

YEAR
2003
MAKE
FORD
FUEL TYPE
G

MODEL
EXPEDITION
SALES TAX PD.

VEHICLE BODY
T4W
EMPTY WT
GROSS WT

TITLE NUMBER
NV007607042
GVWR

BRANDS

3/10/15
received

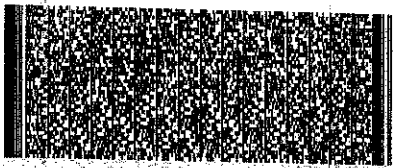
OWNER(S) NAME AND ADDRESS
SIDHOM SANDRA
356 BLACKSTONE RIVER AVE
LAS VEGAS NV 89148-2738

LIENHOLDER NAME AND ADDRESS
TITLEMAX OF NEVADA INC DBA. TITLEBUCKS
7150 S DURANGO DRIVE
LAS VEGAS NV 89113

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

SIGNATURE OF AUTHORIZED AGENT _____ DATE _____

PRINTED NAME OF AGENT AND COMPANY _____



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

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

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

Address _____ City _____ State _____ Zip Code _____

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

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

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

Signature of Buyer _____ Printed Full Legal Name of Buyer _____

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

CONTROL NO.
2450268C
(THIS IS NOT A TITLE NO.)

VP-2 (Rev. 8/10)



ALTERATION OR ERASURE VOIDS THIS TITLE

ROA 008077

Ability to Pay Summary

| | |
|--|---------------|
| Loan Number | 10869-0151 |
| Customer Name | Sandra Sidhom |
| Is Customer a Covered Borrower | No |
| Requested Loan Amount | \$4,500.00 |
| Title Fee | \$20 |
| MLV Amount | \$5,500 |
| Gross Monthly Income | \$8,000.00 |
| Current and Expected Monthly Obligations | \$2,800.00 |
| Other TitleMax Loan Payment | \$0.00 |
| Rate Match/Rate for Other TitleMax Loan | |
| Add-On to Current Loan or Multi-Car | |
| Residual Monthly Income | \$5,200.00 |

| 210 INSTALLMENT RATE STRUCTURE | | |
|--------------------------------|----------|--------|
| Tiers | | Rate |
| 100.00 | 999.99 | 18.99% |
| 1000.00 | 1999.99 | 17.99% |
| 2000.00 | 2999.99 | 16.99% |
| 3000.00 | 3999.99 | 15.99% |
| 4000.00 | 4999.99 | 14.99% |
| 5000.00 | 10000.00 | 11.99% |

210 INSTALLMENT LOAN BREAKDOWN

| | | |
|---|----|----------|
| Income Based - Max. Loan Amount Inc. Title Fee | \$ | 10,020 |
| Vehicle Value - Max. Loan Amount Inc. Title Fee | \$ | 5,520 |
| Interest Rate | | 15.99% |
| Max Cash to Customer Amount | \$ | 5,500.00 |
| Actual Cash to Customer Amount | \$ | 3,020.00 |
| Title Fee Amount | \$ | 20 |
| Total Loan Amount | \$ | 3,040 |

| | |
|---|------------|
| Amortized Loan Payment | \$752.52 |
| Total Payback Amount | \$5,267.65 |
| Minimum Payment to Extend | \$486.10 |
| Grace Period Plan # of Months (0% Interest) | 7 |
| Grace Period Plan Payment (0%) | \$434.29 |

CHOOSE THIS CASHWISE LOAN TYPE

NV 210 Day Multi-Car 15.99%

APP 009372
ROA 008078

Contact Information

2/17/2015

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

Telephone: 912-525-2675
 Fax:

Notes

Vehicle Info For 2003 Ford Expedition XLT 4D Utility 4WD

| | | |
|------------------------------|------------------------|----------------------|
| MSRP: \$34,210 | VIN: 1FMFU16L13LB67701 | Adj. State: National |
| Fin Adv: \$5,550 | LVC: 2003300086 | Mileage: 0 |
| Equip Ret: \$39,420 | MPG: 14/18 | Mileage Cat: E |
| Tire Size: 265/70R17 | Weight: 7300 | Cylinders: 8 |
| Base HP: 232 @ 4750 | Fuel Type: Gas | Transmission: A |
| Taxable HP: 40.3 | Wheelbase: 119.0 | Drive Train: 4WD |
| Model Number: U16 | End of Term 0 | End of Term 0 |
| | Months: 0 | Mileage: |
| Price Includes: AT AC EW 8CY | | |

Wholesale Black Book values as of 2/17/2015

| | X-CL | Clean | Average | Rough |
|--------------|------|---------|---------|---------|
| Base | N/A | \$5,575 | \$4,200 | \$2,725 |
| Options | N/A | \$0 | \$0 | \$0 |
| Mileage | N/A | N/A | N/A | N/A |
| Region | N/A | \$0 | \$0 | \$0 |
| Total | N/A | \$5,575 | \$4,200 | \$2,725 |

Trade In Black Book values as of 2/17/2015

| | X-CL | Clean | Average | Rough |
|--------------|------|---------|---------|---------|
| Base | N/A | \$5,655 | \$4,280 | \$2,615 |
| Options | N/A | \$0 | \$0 | \$0 |
| Mileage | N/A | N/A | N/A | N/A |
| Region | N/A | \$0 | \$0 | \$0 |
| Total | N/A | \$5,655 | \$4,280 | \$2,615 |

Retail Black Book values as of 2/17/2015

| | X-CL | Clean | Average | Rough |
|------|------|-------|---------|-------|
| Base | | | | |

APP 009373
 ROA 008079

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 10:36 a.m.
Elizabeth A. Brown
Clerk of Supreme Court

Case No. 74335

District Court No. A-16-743134-J

APPELLANT'S APPENDIX

VOLUME 40 of 75

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

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

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

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

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

Customer Application

Personal Information

| | | | | | | | |
|--|------------|-------------------------------------|--|--|------------|--------------|-------|
| Date | 3/18/15 | | | St | [REDACTED] | | |
| Last Name | BETTS | | First Name | DEREK | | Middle Name | |
| Home Phone | | | Cell Phone | [REDACTED] | | (optional)** | |
| Best time to call | [REDACTED] | | Which number do you prefer that we call? | | | | |
| | | <input type="checkbox"/> Home Phone | | <input checked="" type="checkbox"/> Cell Phone | | | |
| Physical Address (Street Number & Name) | | | | | | | Apt # |
| City | | | State | | Zip | County | |
| Mailing Address (if different from physical address) | | | | | | | |
| City | | | State | | Zip | County | |

Source of Income

| | | | | |
|--|-------------|----------------------|---------------------------|------------|
| [REDACTED] | | | | |
| Pay Frequency: (check one) | Next Payday | Current and Expected | | Work Shift |
| <input type="checkbox"/> 1 st & 15 th of month <input type="checkbox"/> 15 th & end of month <input checked="" type="checkbox"/> Biweekly (every 2 weeks) | Friday | Gross Monthly Income | Gross Monthly Obligations | |
| <input type="checkbox"/> Weekly <input type="checkbox"/> Monthly (last day) <input type="checkbox"/> Monthly (1 st day) <input type="checkbox"/> Monthly (3 rd day) | | \$ 5000 | \$ 1100 | |
| <input type="checkbox"/> Self-Employed | | | | |
| *Alimony, child support or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation. | | | | |
| Alimony, child support, or separate maintenance received under: <input type="checkbox"/> court order <input type="checkbox"/> written agreement <input type="checkbox"/> oral understanding. | | | | |
| Are you currently in bankruptcy? <input type="checkbox"/> yes <input checked="" type="checkbox"/> no | | | | |

Credit References

| | | | |
|------------|--|--|--|
| [REDACTED] | | | |
|------------|--|--|--|

Personal References

| | | | |
|------------|--|--|--|
| [REDACTED] | | | |
|------------|--|--|--|

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ROA 007835

Co-Applicant Information

| | | | | | | | | | | |
|--|--|-------------------------|---|---|-------------|----------------------------|----------------------|--|------------|--|
| Date | | State Issued ID Number | | Date of Birth | | Social Security # | | | | |
| Last Name | | | First Name | | | Middle Name | | | | |
| Home Phone | | | Cell Phone† | | | Email Address (optional)†† | | | | |
| Best time to call? | | | Which number do you prefer that we call? <input type="checkbox"/> Home Phone <input type="checkbox"/> Cell Phone | | | | | | | |
| Physical Address (Street Number & Name) | | | | | | | Apt # | | | |
| City | | | State | | Zip | | County | | | |
| Mailing Address (If different from physical address) | | | | | | | | | | |
| City | | | State | | Zip | | | | | |
| Employer * (Source of Income) | | | | Employer Address (Street Number & Name) | | | | | | |
| City | | | State | | Zip | | Time at Job? | | | |
| Work Phone # | | | Job Title | | | Supervisor | | | | |
| Pay Frequency: (check one) <input type="checkbox"/> 1 st & 15 th of month <input type="checkbox"/> 15 th & end of month <input type="checkbox"/> Biweekly (every 2 weeks) <input type="checkbox"/> Weekly <input type="checkbox"/> Monthly (last day) <input type="checkbox"/> Monthly (1 st day) <input type="checkbox"/> Monthly (3 rd day) <input type="checkbox"/> Self-Employed | | | | | Next Payday | | Current and Expected | | Work Shift | |
| | | | | | | | Gross Monthly Income | Gross Monthly Obligations | | |
| | | \$ | \$ | | | | | | | |
| *Alimony, child support or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation. Alimony, child support, or separate maintenance received under: <input type="checkbox"/> court order <input type="checkbox"/> written agreement <input type="checkbox"/> oral understanding. Are you currently in bankruptcy? <input type="checkbox"/> yes <input type="checkbox"/> no | | | | | | | | | | |
| How did you hear about us? (Circle one.) | | | | | | | | | | |
| Friend/Referral | | Name of referrer? _____ | | Saw Store | | Television | | Yellow Pages | | |
| Internet | | Billboard | | Postcard | | Other: _____ | | <div style="border: 1px solid black; border-radius: 50%; padding: 5px; display: inline-block;">Repeat Customer</div> | | |

ADDITIONAL TERMS AND CONDITIONS OF THIS CUSTOMER APPLICATION

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

††Consent to E-mail Communications and Electronic Disclosures. You are not required to provide your email address. If you provided your email address and authorized us to send emails to you ("Your Consent"), then you are requesting to receive emails from us. This includes disclosures and solicitations. You further consent to the use and acceptance of electronic records, and electronic disclosures. **This Consent to E-mail Communications and Electronic Disclosures** informs you of your rights when receiving legally required disclosures, notices, and any other information from us. By providing Your Consent, you acknowledge receipt of this disclosure. You consent to the use of electronic records, and disclosures. The emails and disclosures we may send, may include for example, disclosures or notices under state or federal law, including those pursuant to the Equal Credit Opportunity Act, Truth in Lending Act, Gramm-Leach-Bliley Act, and other disclosures or notices under applicable federal, state or local laws or regulations, or any other notices, information, or solicitations we may send. You may request a paper copy of any emailed disclosures by submitting a request through the link found within the emails. You may also send a written request to TitleMax, P. O. Box 8323, Savannah, GA 31412. We will provide such paper copies to you at no charge. We will retain all Disclosures as required by applicable law. Your Consent only applies to emails we send and receive. You consent to electronically receiving disclosures relating to transactions, accounts, and other emails electronically. Before deciding to obtain electronic disclosures, you acknowledge that you considered whether you have the required hardware and software capabilities. To access and retain Disclosures electronically, you will need to use the following computer software and hardware: a PC with Internet access and an Internet Browser that meets the following minimum requirements: Microsoft® Internet Explorer 6.0 or later versions or Mozilla Firefox 2.0 or later versions. The specific Internet Browser must also support at least 128-bit encryption. To read some documents, you will need a PDF file reader like Adobe® Acrobat Reader. If these requirements change and a material risk arises that you won't receive Disclosures electronically, we will notify you. You will need a printer or long-term storage, such as a disk drive, to retain, download, or print the Disclosures. You may withdraw Your Consent at any time. If you want to withdraw Your Consent, submit a request through the link in any email we send, or write to the address found in this disclosure. If you withdraw Your Consent, such withdrawal will not affect the legal effectiveness, validity, or enforceability of prior electronic Disclosures. If your electronic address, mailing address, telephone number, or any information you provided changes, then you agree to inform us. You may contact us by clicking the appropriate link in any email, or writing to the address in this disclosure. BY PROVIDING YOUR EMAIL ADDRESS, AND THEREBY AGREEING, YOU ACKNOWLEDGE AND AGREE THAT YOU: (1) CAN ACCESS THE DISCLOSURES IN THE DESIGNATED FORMATS DESCRIBED ABOVE, (2) READ THE INFORMATION ABOUT ELECTRONIC RECORDS, AND DISCLOSURES, IN THIS CONSENT TO EMAIL COMMUNICATIONS AND ELECTRONIC DISCLOSURES, (3) CONSENT TO HAVING DISCLOSURES PROVIDED OR MADE AVAILABLE TO YOU IN ELECTRONIC FORM, (4) CONSENT TO DOING BUSINESS WITH US ELECTRONICALLY, AND (5) MAY REQUEST A PAPER COPY OF ANY EMAILED DISCLOSURES, WHICH WE WILL PROVIDE TO YOU AT NO CHARGE. You may request and obtain a copy of this information to retain for future reference.

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

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

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

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

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

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

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

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

Ability to Repay Verification.

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

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

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

Applicant Signature

Co-Applicant Signature

Date

Date

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A - 280

604A LOAN REVIEW WORKSHEET

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

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

Borrower Name & Address: STEPHEN CHILD

Exam Start Date: 5/19/2015

Exam as of: 5/4/2015

Examiner: td

| Account Number | Origination Date | Amount of Loan | Maturity Date | Finance Charge | Total Number of Payments | Payment Amount | APR Quoted | Is the APR correct? |
|----------------|------------------|----------------|---------------|----------------|--------------------------|-----------------|------------|---------------------|
| 10869-0142919 | 12/24/2014 | \$6,020.00 | 7/22/2015 | \$2,632.95 | 6&1 | 1236.13/1236.17 | 121.55% | NO |

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

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

What is the borrower's expected gross monthly income? \$2,900 Was the borrower's income verified? YES Paystub Affidavit Other:

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

NRS 604A.423(1a)

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

NRS 604A.408(1)

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

NRS 604A.423(1b)

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

NRS 604A.408(1)

(Applies to Title Loans Only) Does the loan amount exceed the fair market value of the vehicle securing the loan? NO Fair Market Value: \$21,450.00

NRS 604A.450(1)

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

NRS 604A.445(1)

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

NRS 604.445(2)

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

NRS 604.445(2)

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

NRS 604.445(2)

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

NRS 604.445(2)

Is the loan a collection account? YES Has the loan been extended or renewed? YES How many times? Ave receipts filed? YES

NRS 604.445(2)

VIOLATIONS/ TECHNICAL EXCEPTIONS/ OTHER COMMENTS:

NRS 604A.445 AND NRS 604A.210 GPDA

Title Loan Agreement

Date: 12/24/2014

Number: 10869-0142919

| | | | | | |
|--|-----------------------|---|--|----------------------------|----------------------|
| Customer & Co-Customer Information | | ACCOUNT NUMBER: 10869-0142919 | | | |
| FIRST NAME Stephen | LAST NAME Child | CO-CUSTOMER FIRST NAME | CO-CUSTOMER LAST NAME | | |
| [REDACTED] NO | | CO-CUSTOMER SSN | CO-CUSTOMER'S DRIVERS LIC./STATE ID. NO. | | |
| STREET ADDRESS 2221 Diamond Bar Dr. | | CO-CUSTOMER STREET ADDRESS | | | |
| City Las Vegas | STATE NV | ZIP CODE 89117 | CO-CUSTOMER CITY | CO-CUSTOMER STATE | CO-CUSTOMER ZIP CODE |
| H [REDACTED] | | CO-CUSTOMER HOME PHONE | | CO-CUSTOMER DATE OF BIRTH | |
| Motor Vehicle & Licensee Information | | LICENSEE'S HOURS OF OPERATION: Monday to Friday 9:00 A.M. to 7:00 P.M., Saturday 10:00 A.M. to 4:00 P.M., Closed Sunday | | | |
| LICENSEE NAME TitleMax of Nevada, Inc. d/b/a TitleMax | | LICENSEE PHONE NUMBER (702)387-9600 | | | |
| LICENSEE STREET ADDRESS 6820 W. Flamingo Rd., Suite F/g | | LICENSEE CITY Las Vegas | LICENSEE STATE NV | LICENSEE ZIP CODE 89103 | |
| VEHICLE IDENTIFICATION NUMBER (VIN) 1D7HA18288S564612 | | LICENSE PLATE 646-LXP | | | |
| VEHICLE YEAR 2008 | VEHICLE MAKE Dodge | VEHICLE MODEL Ram 1500 | COLOR Black | | |

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

Term, Principal, Interest, Charges and Payment. The original term of this loan is 210 days. You promise to timely pay us in cash or as otherwise agreed in writing \$6,020.00 ("Principal Amount"), which includes any filing fee listed below plus interest on the unpaid principal balance of this Loan Agreement at the daily rate of 0.333% from the date of this Loan Agreement until 07/22/2015 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.

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

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

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

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

Governing Law and Assignment.

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

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

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

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

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

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

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

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

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

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

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

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

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

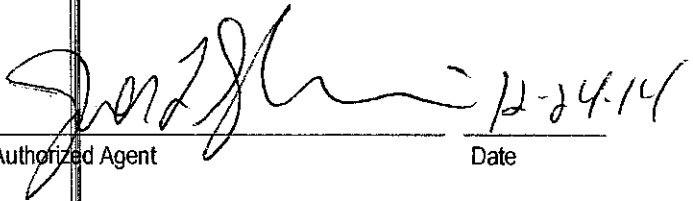
Acknowledgments. This Loan Agreement contains a binding Waiver of Jury Trial and Arbitration Provision. By signing this Loan Agreement you acknowledge that it was filled in before you did so and that you received a completed copy of it. You agree that the information you provided before entering into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

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

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


Customer's Signature

12/24/14
Date


Its Authorized Agent

12-24-14
Date

Co-Customer's Signature

Date

GRACE PERIOD PAYMENTS DEFERMENT AGREEMENT

Date:

Account Number: 10869-0142919

| | |
|--|--|
| <p>Customer Name: Stephen Child Address: 2221 Diamond Bar Dr. Las Vegas, NV 89117</p> <p>Co-Borrower Name: Address: </p> | <p>Licensee Name: TitleMax of Nevada, Inc. d/b/a TitleMax Address: 6820 W. Flamingo Rd., Suite F/g Las Vegas, NV 89103</p> <p>Vehicle Information: 2008 Dodge Ram 1500 1D7HA18288S564612</p> |
|--|--|

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 12/24/2014 ("Loan Agreement.") Under the Title Loan Agreement, we agreed with you that we may subsequently offer you a "Grace Period" which is a gratuitous period of payments deferment. You agree that we are offering you a "Grace Period" and you are voluntarily accepting such offer after entering into a Loan Agreement pursuant to the provisions of NRS 604A.70 and NRS 604A.210. **Please note that since this is a "Grace Period" it is not an "extension" as defined in NRS. 604A.065.** Under the Title Loan Agreement, your obligation to pay simple interest under the Loan Agreement remains unchanged. Other than the interest and fees originally provided for in the Title Loan Agreement, we do not charge you any additional fees or interest for entering into this Grace Period Payments Deferment Agreement.

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

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

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

Grace Periods Payments Deferment Schedule

| Payment Number | Amount of Payment | Deferred Periodic Due Date |
|---|-------------------|----------------------------|
| 1 | \$601.40 | 1/23/2015 |
| 2 | \$601.40 | 2/22/2015 |
| 3 | \$601.40 | 3/24/2015 |
| 4 | \$601.40 | 4/23/2015 |
| 5 | \$601.40 | 5/23/2015 |
| 6 | \$601.40 | 6/22/2015 |
| 7 | \$601.40 | 7/22/2015 |
| 8 | \$860.00 | 8/21/2015 |
| 9 | \$860.00 | 9/20/2015 |
| 10 | \$860.00 | 10/20/2015 |
| 11 | \$860.00 | 11/19/2015 |
| 12 | \$860.00 | 12/19/2015 |
| 13 | \$860.00 | 1/18/2016 |
| 14 | \$860.00 | 2/17/2016 |
| The total amount paid after making all payments under the terms of the Grace Period Payments Deferment Agreement: | | \$10,229.80 |

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

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

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

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

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

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

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

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


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


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

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

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

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

 2/5/15
Customer's Signature Date

 2.5.15
Its Authorized Agent Date

Co-Borrower's Signature Date

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

Affidavit

STATE OF NEVADA
COUNTY OF Clark

Title Loan Agreement No.: 10869-0142919
Date: 12/24/2014

Customer Name: Stephen Child
Address: 2221 Diamond Bar Dr.
Las Vegas, NV. 89117
Co-Borrower Name:
Address:

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

Vehicle Information: VIN: 1D7HA18288S564612
License Plate State and No: 646-LXP Color: Black Year: 2008 Make: Dodge Model: Ram 1500

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

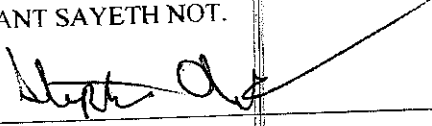
Pursuant to N.R.S. 604A.450-1, we have evaluated the Vehicle's fair market value. Pursuant to N.R.S. 604A.450-2, we have reviewed your application information regarding current and expected income, obligations and employment.

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

The undersigned, Stephen Child, being first duly sworn, states as follows:

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

FURTHER, AFFIANT SAYETH NOT.

Customer Signature: 

Co-Borrower Signature: _____

APP 009144
ROA 007850

STATE OF NEVADA

DEPARTMENT OF MOTOR VEHICLES

CERTIFICATE OF TITLE

| | | | | | | |
|-------------------|----------------|-----------|--------------|--------------|--------------|------|
| VIN | YEAR | MAKE | MODEL | VEHICLE BODY | TITLE NUMBER | |
| 2G2FV22G712134154 | 2001 | PONT | FIREBIRD F | P2H | NV007444586 | |
| DATE ISSUED | ODOMETER MILES | FUEL TYPE | SALES TAX PD | EMPTY WT | GROSS WT | GWWR |
| 12/22/2014 | | G | | 3452 | | |
| VEHICLE COLOR | ODOMETER BRAND | BRANDS | | | | |
| | EXEMPT | | | | | |

OWNER(S) NAME AND ADDRESS

CHILD STEPHEN
2221 DIAMOND BAR DR
LAS VEGAS NV 89117-1934

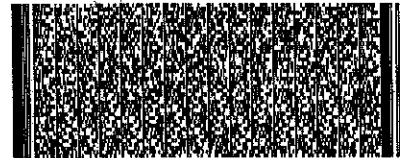
LIENHOLDER NAME AND ADDRESS

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

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

SIGNATURE OF AUTHORIZED AGENT _____ DATE _____

PRINTED NAME OF AGENT AND COMPANY _____



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

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

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

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

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

Signature of Buyer _____ Printed Full Legal Name of Buyer _____

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

CONTROL NO.
2331529C
(THIS IS NOT A TITLE NO.)

VP-2 (Rev. 8/10)

STATE OF NEVADA

ALTERATION OR ERASURE VOIDS THIS TITLE

REG-007051

Contact Information

12/24/2014

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

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

Notes

Vehicle Info For 2008 Dodge Ram 1500 Laramie Quad Cab

MSRP: \$35,565
 Fin Adv: \$18,775
 Equip Ret: \$38,960
 Tire Size: 275/60R20
 Base HP: 340 @ 5400
 Taxable HP: 49.2
 Model Number: DR1P42
 Price Includes: AT AC 8CY

VIN: 1D7HA18288S564612
 UVC: 2008240590
 MPG: 14/18
 Weight: 6700
 Fuel Type: Gas
 Wheelbase: 160.5
 End of Term Months: 0

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

Wholesale Black Book values as of 12/24/2014

| | X-CL | Clean | Average | Rough |
|--------------|-----------------|-----------------|-----------------|-----------------|
| Base | \$19,650 | \$18,050 | \$14,450 | \$11,750 |
| Options | \$0 | \$0 | \$0 | \$0 |
| Mileage | N/A | N/A | N/A | N/A |
| Region | \$0 | \$0 | \$0 | \$0 |
| Total | \$19,650 | \$18,050 | \$14,450 | \$11,750 |

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

| | X-CL | Clean | Average | Rough |
|--------------|------------|-----------------|-----------------|-----------------|
| Base | N/A | \$18,240 | \$14,880 | \$11,100 |
| Options | N/A | \$0 | \$0 | \$0 |
| Mileage | N/A | N/A | N/A | N/A |
| Region | N/A | \$0 | \$0 | \$0 |
| Total | N/A | \$18,240 | \$14,880 | \$11,100 |

Retail Black Book values as of 12/24/2014

| | X-CL | Clean | Average | Rough |
|--------------|-----------------|-----------------|-----------------|-----------------|
| Base | \$23,300 | \$21,450 | \$17,425 | \$14,125 |
| Options | \$0 | \$0 | \$0 | \$0 |
| Mileage | N/A | N/A | N/A | N/A |
| Region | \$0 | \$0 | \$0 | \$0 |
| Total | \$23,300 | \$21,450 | \$17,425 | \$14,125 |

APP 009146
 ROA 007852 12/24/2014

Residual Black Book values as of 12/ /2014

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

Black Book Add/Deducts

- Chrome Package +150
- Entertainment System +100
- Navigation System +100
- Power Sunroof +350

Customer Receipt/Repayment Plan Receipt (210 day loan)

| | |
|---|--|
| NAME AND ADDRESS OF THE LICENSEE: Tm Las Vegas Nv #9 Flamingo Rd 6820 W. Flamingo Rd., Suite F/g Las Vegas, NV 89103 | PAYMENT MADE ON BEHALF OF OR BY: Stephen Child |
| LOAN AGREEMENT IDENTIFICATION NO. 10869-0142919 | DATE/TIME OF RECEIPT OF PAYMENT: 04/27/2015 06:04:26 PM |
| LOAN AGREEMENT DATE: 12/24/2014 1:10:13 PM | |
| If you have multiple loans, this payment was applied to the loan number identified above. | |
| AMOUNT PAID: \$200.00 | AGENT RECEIVING PAYMENT: James Sullivan |

TODAY'S PAYMENT ITEMIZATION

| | |
|--------------------------|------------|
| PRINCIPAL PAID: | \$0.00 |
| INTEREST PAID: | \$200.00 |
| CHARGES PAID: | \$0.00 |
| FEES PAID: | \$0.00 |
| TOTAL AMOUNT PAID TODAY: | \$200.00 |
| BALANCE DUE ON LOAN: | \$6,373.78 |
| NEXT SCHEDULED DUE DATE: | 4/23/2015 |

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

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

Stephen Child
Printed Name

[Signature]
Signature

APP 009149

ROA 007855

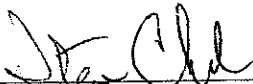
Customer Receipt/Repayment Plan Receipt (210 day loan)

| | |
|---|--|
| NAME AND ADDRESS OF THE LICENSEE: Tm Las Vegas Nv #9 Flamingo Rd 6820 W. Flamingo Rd., Suite F/g Las Vegas, NV 89103 | PAYMENT MADE ON BEHALF OF OR BY: Stephen Child |
| LOAN AGREEMENT IDENTIFICATION NO. 10869-0142919 | DATE/TIME OF RECEIPT OF PAYMENT: 04/01/2015 05:16:43 PM |
| LOAN AGREEMENT DATE: 12/24/2014 1:10:13 PM | |
| If you have multiple loans, this payment was applied to the loan number identified above. | |
| AMOUNT PAID: \$700.00 | AGENT RECEIVING PAYMENT: James Sullivan |


| TODAY'S PAYMENT ITEMIZATION | |
|------------------------------------|------------|
| PRINCIPAL PAID: | \$0.00 |
| INTEREST PAID: | \$700.00 |
| CHARGES PAID: | \$0.00 |
| FEES PAID: | \$0.00 |
| TOTAL AMOUNT PAID TODAY: | \$700.00 |
| BALANCE DUE ON LOAN: | \$6,052.57 |
| NEXT SCHEDULED DUE DATE: | 4/23/2015 |

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

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



 Printed Name



 Signature

APP 009150

ROA 007856

Customer Receipt/Repayment Plan Receipt (210 day loan)

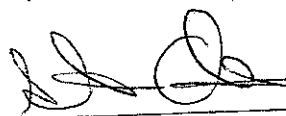
| | |
|--|--|
| NAME AND ADDRESS OF THE LICENSEE: Tm Las Vegas Nv #9 Flamingo Rd 6820 W. Flamingo Rd., Suite F/g Las Vegas, NV 89103 | PAYMENT MADE ON BEHALF OF OR BY: Stephen Child |
| LOAN AGREEMENT IDENTIFICATION NO. 10869-0142919 | DATE/TIME OF RECEIPT OF PAYMENT: 03/20/2015 06:53:50 PM |
| LOAN AGREEMENT DATE: 12/24/2014 1:10:13 PM If you have multiple loans, this payment was applied to the loan number identified above. | |
| AMOUNT PAID: \$150.00 | AGENT RECEIVING PAYMENT: James Sullivan |

TODAY'S PAYMENT ITEMIZATION


| | |
|--------------------------|------------|
| PRINCIPAL PAID: | \$0.00 |
| INTEREST PAID: | \$150.00 |
| CHARGES PAID: | \$0.00 |
| FEES PAID: | \$0.00 |
| TOTAL AMOUNT PAID TODAY: | \$150.00 |
| BALANCE DUE ON LOAN: | \$6,512.01 |
| NEXT SCHEDULED DUE DATE: | 3/24/2015 |

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

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



 Printed Name



 Signature

APP 009151

ROA 007857

Customer Receipt/Repayment Plan Receipt (210 day loan)

| | |
|---|---|
| NAME AND ADDRESS OF THE LICENSEE: Tm Las Vegas Nv #9 Flamingo Rd 6820 W. Flamingo Rd., Suite F/g Las Vegas, NV 89103 | PAYMENT MADE ON BEHALF OF OR BY: Stephen Child |
| LOAN AGREEMENT IDENTIFICATION NO. 10869-0142919 | DATE/TIME OF RECEIPT OF PAYMENT: 03/12/2015 06:41:45 PM |
| LOAN AGREEMENT DATE: 12/24/2014 1:10:13 PM If you have multiple loans, this payment was applied to the loan number identified above. | |
| AMOUNT PAID: \$180.00 | AGENT RECEIVING PAYMENT: James Sullivan |

TODAY'S PAYMENT ITEMIZATION

| | |
|--------------------------|------------|
| PRINCIPAL PAID: | \$0.00 |
| INTEREST PAID: | \$180.00 |
| CHARGES PAID: | \$0.00 |
| FEES PAID: | \$0.00 |
| TOTAL AMOUNT PAID TODAY: | \$180.00 |
| BALANCE DUE ON LOAN: | \$6,501.64 |
| NEXT SCHEDULED DUE DATE: | 2/22/2015 |

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

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

 Printed Name

 Signature

APP 009152

ROA 007858



Customer Receipt/Repayment Plan Receipt (210 day loan)

| | |
|---|--|
| NAME AND ADDRESS OF THE LICENSEE: Tm Las Vegas Nv #9 Flamingo Rd 6820 W. Flamingo Rd., Suite F/g Las Vegas, NV 89103 | PAYMENT MADE ON BEHALF OF OR BY: Stephen Child |
| LOAN AGREEMENT IDENTIFICATION NO. 10869-0142919 | DATE/TIME OF RECEIPT OF PAYMENT: 03/03/2015 06:26:37 PM |
| LOAN AGREEMENT DATE: 12/24/2014 1:10:13 PM | |
| If you have multiple loans, this payment was applied to the loan number identified above. | |
| AMOUNT PAID: \$300.00 | AGENT RECEIVING PAYMENT: Erika Cortez |

| TODAY'S PAYMENT ITEMIZATION | |
|------------------------------------|------------|
| PRINCIPAL PAID: | \$0.00 |
| INTEREST PAID: | \$300.00 |
| CHARGES PAID: | \$0.00 |
| FEES PAID: | \$0.00 |
| TOTAL AMOUNT PAID TODAY: | \$300.00 |
| BALANCE DUE ON LOAN: | \$6,501.22 |
| NEXT SCHEDULED DUE DATE: | 2/22/2015 |

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

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

| | |
|---|---|
|  _____ Printed Name |  _____ Signature |
|---|---|

APP 009153

ROA 007859

Customer Receipt/Repayment Plan Receipt (210 day loan)


| | |
|---|--|
| NAME AND ADDRESS OF THE LICENSEE: Tm Las Vegas Nv #9 Flamingo Rd 6820 W. Flamingo Rd., Suite F/g Las Vegas, NV 89103 | PAYMENT MADE ON BEHALF OF OR BY: Stephen Child |
| LOAN AGREEMENT IDENTIFICATION NO. 10869-0142919 | DATE/TIME OF RECEIPT OF PAYMENT: 02/05/2015 04:13:01 PM |
| LOAN AGREEMENT DATE: 12/24/2014 1:10:13 PM | |
| If you have multiple loans, this payment was applied to the loan number identified above. | |
| AMOUNT PAID: \$602.00 | AGENT RECEIVING PAYMENT: James Sullivan |

TODAY'S PAYMENT ITEMIZATION

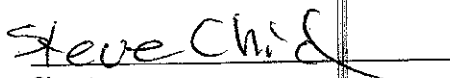
| | |
|--------------------------|------------|
| PRINCIPAL PAID: | \$0.00 |
| INTEREST PAID: | \$602.00 |
| CHARGES PAID: | \$0.00 |
| FEES PAID: | \$0.00 |
| TOTAL AMOUNT PAID TODAY: | \$602.00 |
| BALANCE DUE ON LOAN: | \$6,280.01 |
| NEXT SCHEDULED DUE DATE: | 2/22/2015 |

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

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



 Printed Name



 Signature

APP 009154

ROA 007860

Customer Application

Personal Information

| | | | | |
|--|------------|------------|-------------------|-------------|
| Date | 12/24/2014 | | Social Security # | |
| Last Name | Smith | First Name | Stephen | Middle Name |
| | | Cell Phone | Same | |
| Which number do you prefer that we call? <input type="checkbox"/> Home Phone <input checked="" type="checkbox"/> Cell Phone | | | | |
| Physical Address (Street Number & Name) | | | Apt # | |
| 2221 Diamond Bar Dr | | | | |
| City | State | Zip | County | |
| LV | NV | 89117 | | |
| Mailing Address (if different from physical address) | | | | |
| City | State | Zip | | |
| LAS VEGAS | NV | 89117 | | |

Source of Income

| | | | | |
|---|-------------|----------------------|---------------------------|------------|
| Employer Address (Street Number & Name) | | | | |
| [Redacted] | | | | |
| Pay Frequency: (check one) | Next payday | Gross Monthly Income | Gross Monthly Obligations | |
| <input type="checkbox"/> 1 st & 15 th of month <input type="checkbox"/> 15 th & end of month <input type="checkbox"/> Biweekly (every 2 weeks) <input checked="" type="checkbox"/> Weekly <input type="checkbox"/> Monthly (last day) <input type="checkbox"/> Monthly (1 st day) <input type="checkbox"/> Monthly (3 rd day) <input type="checkbox"/> Self-Employed | 12/26 | \$2,900 | \$800 ⁰⁰ | [Redacted] |
| *Alimony, child support or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation. Alimony, child support, or separate maintenance received under: <input type="checkbox"/> court order <input type="checkbox"/> written agreement <input type="checkbox"/> oral understanding. Are you currently in bankruptcy? <input type="checkbox"/> yes <input checked="" type="checkbox"/> no | | | | |

Credit References

| | | |
|--------------------------------|------------|--|
| Business Name | [Redacted] | |
| Address (Street Number & Name) | [Redacted] | |
| City | [Redacted] | |
| Business Name | NVEway | |
| Address (Street Number & Name) | [Redacted] | |
| City | [Redacted] | |

Personal References

| | | |
|------------|--|--|
| [Redacted] | | |
| [Redacted] | | |
| [Redacted] | | |
| [Redacted] | | |
| [Redacted] | | |
| [Redacted] | | |
| [Redacted] | | |
| [Redacted] | | |
| [Redacted] | | |
| [Redacted] | | |

APP 009155
ROA 007861

Co-Applicant Information

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

ADDITIONAL TERMS AND CONDITIONS OF THIS CUSTOMER APPLICATION

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

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

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

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

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

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

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

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

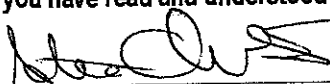
Privacy Policy. You verify that you have received a copy of the company's Privacy Policy.

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

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

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

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



Applicant Signature

Co-Applicant Signature

12-24-14
Date

Date

A - 281

604A LOAN REVIEW WORKSHEET

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

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

Borrower Name & Address: **AYNALEM WORKNEH**

Exam Start Date: **5/19/2015**

Exam as of: **5/4/2015**

Examiner: **td**

| Account Number | Origination Date | Amount of Loan | Maturity Date | Finance Charge | Total Number of Payments | Payment Amount | APR Quoted | Is the APR correct? |
|----------------|------------------|----------------|---------------|----------------|--------------------------|----------------|------------|---------------------|
| 10869-0148788 | 1/26/2015 | \$7,020.00 | 8/27/2015 | \$3,404.89 | 6&1 | \$1,489.27 | 133.71% | YES |

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

Is the loan secured? **YES** If so, what is the collateral? **2006 LINDR LR3** If secured by a vehicle title, is it filed and perfected? **YES**

What is the borrower's expected gross monthly income? **\$5,900** Was the borrower's income verified? **YES** Paystub Affidavit Other: _____

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

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

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

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

(Applies to Title Loans Only) Does the loan amount exceed the fair market value of the vehicle securing the loan? **NO** Fair Market Value: **\$13,550.00**

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

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

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

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

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

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

VIOLATIONS/ TECHNICAL EXCEPTIONS/ OTHER COMMENTS:

NRS604A 445 NRS 604A 210 GRACE PRD AGREEMENT WAS SIGNED

APP 009160
ROA 007866

Title Loan Agreement

Date: 1/29/2015

Number: 10869-0148788

| | | | | | |
|--|---------------------------|---|--|----------------------------|----------------------|
| Customer & Co-Customer Information | | ACCOUNT NUMBER: 10869-0148788 | | | |
| FIRST NAME Aynalem | LAST NAME Workneh | CO-CUSTOMER FIRST NAME | CO-CUSTOMER LAST NAME | | |
| [REDACTED] | | CO-CUSTOMER SSN | CO-CUSTOMER'S DRIVERS LIC./STATE ID. NO. | | |
| STREET ADDRESS 10224 Sofferito Ave. | | CO-CUSTOMER STREET ADDRESS | | | |
| City Las Vegas | STATE NV | ZIP CODE 89135 | CO-CUSTOMER CITY | CO-CUSTOMER STATE | CO-CUSTOMER ZIP CODE |
| [REDACTED] | | CO-CUSTOMER HOME PHONE | | CO-CUSTOMER DATE OF BIRTH | |
| Motor Vehicle & Licensee Information | | LICENSEE'S HOURS OF OPERATION: Monday to Friday 9:00 A.M. to 7:00 P.M., Saturday 10:00 A.M. to 4:00 P.M., Closed Sunday | | | |
| LICENSEE NAME TitleMax of Nevada, Inc. d/b/a TitleMax | | LICENSEE PHONE NUMBER (702)387-9600 | | | |
| LICENSEE STREET ADDRESS 6820 W. Flamingo Rd., Suite F/g | | LICENSEE CITY Las Vegas | LICENSEE STATE NV | LICENSEE ZIP CODE 89103 | |
| VEHICLE IDENTIFICATION NUMBER (VIN) SALAD25456A411678 | | LICENSE PLATE K7Y1 | | | |
| VEHICLE YEAR 2006 | VEHICLE MAKE Landrover | VEHICLE MODEL LR-3 | COLOR Black | | |

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

Term, Principal, Interest, Charges and Payment. The original term of this loan is 210 days. You promise to timely pay us in cash or as otherwise agreed in writing \$7,020.00 ("Principal Amount"), which includes any filing fee listed below plus interest on the unpaid principal balance of this Loan Agreement at the daily rate of 0.3663% from the date of this Loan Agreement until 08/27/2015 the earlier of: (i) the due date of your last payment as set forth in the Payment Schedule below; or (ii) payment in full. You also promise to pay any other charges provided for under this Loan Agreement. You agree to make your payment in the amounts and on the dates set forth in the Payment Schedule below ("Due Date") at the address indicated above, or at such other address as we direct you in writing. If any Due Date falls on a date we are not open for business, then you agree to pay us on the next business day, and we will credit such payment, as if we received it on the appropriate Due Date. The Loan Agreement will be consummated upon the date you sign this Loan Agreement. Time is of the essence in this Loan Agreement. In consideration of your delivering the Title to us and granting us a security interest in the Motor Vehicle as set forth below, your promise to timely pay and agreeing to this Loan Agreement, we agree to provide you a loan in the Principal Amount provided above.

FEDERAL TRUTH-IN-LENDING DISCLOSURES

| | | | |
|---|---|--|--|
| ANNUAL PERCENTAGE RATE The cost of your credit as a yearly rate. 133.7129 % | FINANCE CHARGE The dollar amount the credit will cost you. \$3,404.89 | Amount Financed The amount of credit provided to you or on your behalf. \$7,020.00 | Total of Payments The amount you will have paid after you have made all payments as scheduled. \$10,424.89 |
|---|---|--|--|

Your payment schedule will be:

| Number of Payments | Amount of Payments | When Payments are Due |
|--------------------|--------------------|---------------------------------------|
| 6 | \$1,489.27 | 2/28/2015 and each 30 days thereafter |
| 1 | \$1,489.27 | 8/27/2015 |

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 | \$7,020.00 |
| 1. Amount given to you directly: | \$7,000.00 |
| 2. Amount paid on your account: | \$0.00 |
| 3. Amount paid to public officials: | \$20.00 |
| 4. Amount paid to _____ on your behalf: | \$0.00 |

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

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

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

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

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

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

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

Governing Law and Assignment.

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

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

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

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

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

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

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

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

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

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

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

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

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TM, TB, NV installment loan agreement.2.04.2014
ROA 007870

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

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

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

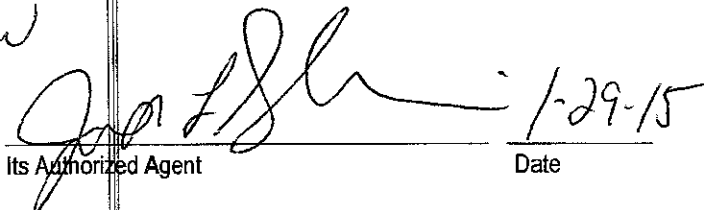
THIS DOCUMENT IS SUBJECT TO A SECURITY INTEREST IN FAVOR OF, AND PLEDGED AS COLLATERAL TO, WELLS FARGO BANK, NATIONAL ASSOCIATION, AS COLLATERAL AGENT.

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


Customer's Signature

1/29/15
Date

BW


Its Authorized Agent

1-29-15
Date

Co-Customer's Signature

Date

GRACE PERIOD PAYMENTS DEFERMENT AGREEMENT

Date:

Account Number: 10869-0148788

| | |
|---|---|
| Customer Name: Aynalem Workneh Address: 10224 Sofferto Ave. Las Vegas, NV 89135 | Licensee Name: TitleMax of Nevada, Inc. d/b/a TitleMax Address: 6820 W. Flamingo Rd., Suite F/g Las Vegas, NV 89103 Vehicle Information: 2006 Landrover LR-3 SALAD25456A411678 |
| 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 01/29/2015 ("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 | \$771.50 | 2/28/2015 |
| 2 | \$771.50 | 3/30/2015 |
| 3 | \$771.50 | 4/29/2015 |
| 4 | \$771.50 | 5/29/2015 |
| 5 | \$771.50 | 6/28/2015 |
| 6 | \$771.50 | 7/28/2015 |
| 7 | \$771.50 | 8/27/2015 |
| 8 | \$1,002.86 | 9/26/2015 |
| 9 | \$1,002.86 | 10/26/2015 |
| 10 | \$1,002.86 | 11/25/2015 |
| 11 | \$1,002.86 | 12/25/2015 |
| 12 | \$1,002.86 | 1/24/2016 |
| 13 | \$1,002.86 | 2/23/2016 |
| 14 | \$1,002.84 | 3/24/2016 |
| The total amount paid after making all payments under the terms of the Grace Period Payments Deferment Agreement: | | \$12,420.50 |

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.

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

Affidavit

STATE OF NEVADA
COUNTY OF Clark

Title Loan Agreement No.: 10869-0148788
Date: 1/29/2015

Customer Name: Aynalem Workneh
Address: 10224 Sofferto Ave.
Las Vegas, NV. 89135
Co-Borrower Name:
Address:

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

Vehicle Information: VIN: SALAD25456A4T1678
License Plate State and No: K7Y1 Color: Black Year: 2006 Make: Landrover Model: LR3

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

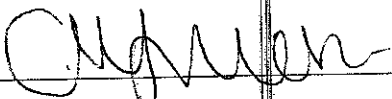
Pursuant to N.R.S. 604A.450-1, we have evaluated the Vehicle's fair market value. Pursuant to N.R.S. 604A.450-2, we have reviewed your application information regarding current and expected income, obligations and employment.

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

The undersigned, Aynalem Workneh, being first duly sworn, states as follows:

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

FURTHER, AFFIANT SAYETH NOT.

Customer Signature: 

Co-Borrower Signature: _____

APP 009170
ROA 007876

Personal Information

Date 11/22/15

Last Name Workmen First Name Aymalem Middle Name G

Home Phone 7

Best time to call? Refer 5pm

Physical Address (Street Number & Name) 10224 Sotherto AV Apt #

City Las Vegas State NV Zip 89103 County

Mailing Address (if different from physical address)

City State Zip

Source of Income

Employer [Redacted]

City [Redacted]

Work [Redacted]

| Pay Frequency: (check one) | Next Payday | Current and Expected | | Work Shift |
|--|-------------|----------------------|---------------------------|------------|
| | | Gross Monthly Income | Gross Monthly Obligations | |
| <input type="checkbox"/> 1 st & 15 th of month <input type="checkbox"/> 15 th & end of month <input type="checkbox"/> Biweekly (every 2 weeks) <input type="checkbox"/> Weekly <input checked="" type="checkbox"/> Monthly (last day) <input type="checkbox"/> Monthly (1 st day) <input type="checkbox"/> Monthly (3 rd day) <input type="checkbox"/> Self-Employed | 2/15 | \$5900 | \$1755 | |

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

Credit References

Business Name US band Phone #

Address (Street Number & Name) City State Zip

Business Name Tmobi Phone #

Address (Street Number & Name) City State Zip

Personal References

Name [Redacted]

Relationship [Redacted]

Name [Redacted]

Relationship [Redacted]

Name [Redacted]

Relationship [Redacted]

Name [Redacted]

Relationship [Redacted]

APP 009171
ROA 007877

Co-Applicant Information

| | | | | | | | | | |
|---|--|------------------------|---|---|--------------|----------------------------|---------------------------|------------|--|
| Date | | State Issued ID Number | | Date of Birth | | Social Security # | | | |
| Last Name | | | First Name | | | Middle Name | | | |
| Home Phone | | | Cell Phone† | | | Email Address (optional)†† | | | |
| Best time to call? | | | Which number do you prefer that we call? <input type="checkbox"/> Home Phone <input type="checkbox"/> Cell Phone | | | | | | |
| Physical Address (Street Number & Name) | | | | | | Apt # | | | |
| City | | | State | Zip | County | | | | |
| Mailing Address (if different from physical address) | | | | | | | | | |
| City | | | State | Zip | | | | | |
| Employer * (Source of Income) | | | | Employer Address (Street Number & Name) | | | | | |
| City | | | State | Zip | Time at Job? | | | | |
| Work Phone # | | | Job Title | | Supervisor | | | | |
| Pay Frequency: (check one) <input type="checkbox"/> 1 st & 15 th of month <input type="checkbox"/> 15 th & end of month <input type="checkbox"/> Biweekly (every 2 weeks) <input type="checkbox"/> Weekly <input type="checkbox"/> Monthly (last day) <input type="checkbox"/> Monthly (1 st day) <input type="checkbox"/> Monthly (3 rd day) <input type="checkbox"/> Self-Employed | | | | | Next Payday | Current and Expected | | Work Shift | |
| | | | | | | Gross Monthly Income | Gross Monthly Obligations | | |
| *Alimony, child support or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation. Alimony, child support, or separate maintenance received under: <input type="checkbox"/> court order <input type="checkbox"/> written agreement <input type="checkbox"/> oral understanding. Are you currently in bankruptcy? <input type="checkbox"/> yes <input type="checkbox"/> no | | | | | | | | | |
| How did you hear about us? (Circle one.) <div style="display: flex; justify-content: space-between; align-items: flex-start;"> <div style="border: 1px solid black; border-radius: 50%; padding: 2px; display: inline-block;"> Friend/Referral </div> <div style="text-align: center;"> Name of referrer? Monique Simpson <small>Saw Store Television</small> </div> <div style="text-align: center;"> Yellow Pages </div> <div style="text-align: center;"> Repeat Customer </div> </div> <div style="display: flex; justify-content: space-between; margin-top: 5px;"> Internet Billboard Postcard Other: _____ </div> | | | | | | | | | |

ADDITIONAL TERMS AND CONDITIONS OF THIS CUSTOMER APPLICATION

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

††Consent to E-mail Communications and Electronic Disclosures. You are not required to provide your email address. If you provided your email address and authorized us to send emails to you ("Your Consent"), then you are requesting to receive emails from us. This includes disclosures and solicitations. You further consent to the use and acceptance of electronic records, and electronic disclosures. **This Consent to E-mail Communications and Electronic Disclosures** informs you of your rights when receiving legally required disclosures, notices, and any other information from us. By providing Your Consent, you acknowledge receipt of this disclosure. You consent to the use of electronic records, and disclosures. The emails and disclosures we may send, may include for example, disclosures or notices under state or federal law, including those pursuant to the Equal Credit Opportunity Act, Truth in Lending Act, Gramm-Leach-Bliley Act, and other disclosures or notices under applicable federal, state or local laws or regulations, or any other notices, information, or solicitations we may send. You may request a paper copy of any emailed disclosures by submitting a request through the link found within the emails. You may also send a written request to TitleMax, P. O. Box 8323, Savannah, GA 31412. We will provide such paper copies to you at no charge. We will retain all Disclosures as required by applicable law. Your Consent only applies to emails we send and receive. You consent to electronically receiving disclosures relating to transactions, accounts, and other emails electronically. Before deciding to obtain electronic disclosures, you acknowledge that you considered whether you have the required hardware and software capabilities. To access and retain Disclosures electronically, you will need to use the following computer software and hardware: a PC with Internet access and an Internet Browser that meets the following minimum requirements: Microsoft® Internet Explorer 6.0 or later versions or Mozilla Firefox 2.0 or later versions. The specific Internet Browser must also support at least 128-bit encryption. To read some documents, you will need a PDF file reader like Adobe® Acrobat Reader. If these requirements change and a material risk arises that you won't receive Disclosures electronically, we will notify you. You will need a printer or long-term storage, such as a disk drive, to retain, download, or print the Disclosures. You may withdraw Your Consent at any time. If you want to withdraw Your Consent, submit a request through the link in any email we send, or write to the address found in this disclosure. If you withdraw Your Consent, such withdrawal will not affect the legal effectiveness, validity, or enforceability of prior electronic Disclosures. If your electronic address, mailing address, telephone number, or any information you provided changes, then you agree to inform us. You may contact us by clicking the appropriate link in any email, or writing to the address in this disclosure. BY PROVIDING YOUR EMAIL ADDRESS, AND THEREBY AGREEING, YOU ACKNOWLEDGE AND AGREE THAT YOU: (1) CAN ACCESS THE DISCLOSURES IN THE DESIGNATED FORMATS DESCRIBED ABOVE, (2) READ THE INFORMATION ABOUT ELECTRONIC RECORDS, AND DISCLOSURES, IN THIS CONSENT TO EMAIL COMMUNICATIONS AND ELECTRONIC DISCLOSURES, (3) CONSENT TO HAVING DISCLOSURES PROVIDED OR MADE AVAILABLE TO YOU IN ELECTRONIC FORM, (4) CONSENT TO DOING BUSINESS WITH US ELECTRONICALLY, AND (5) MAY REQUEST A PAPER COPY OF ANY EMAILED DISCLOSURES, WHICH WE WILL PROVIDE TO YOU AT NO CHARGE. You may request and obtain a copy of this information to retain for future reference.

APP 009172

ROA 0078784

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

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

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

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

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

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

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

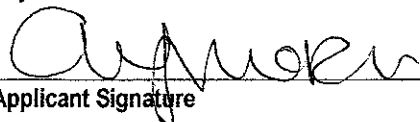
Updates: You agree to inform us of any changes to the information contained in this Customer Application throughout the course of your business relationship with us.

Ability to Repay Verification.

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

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

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


Applicant Signature

1/29/15
Date

Co-Applicant Signature

Date

STATE OF NEVADA

DEPARTMENT OF MOTOR VEHICLES

CERTIFICATE OF TITLE

VIN: SALAD25456A411678
DATE ISSUED: 02/04/2015
VEHICLE COLOR: _____
YEAR: 2006
MAKE: LNDR
MODEL: LR3 SE
SALES TAX PD: _____
VEHICLE BODY: T4W
EMPTY WT: _____
GROSS WT: _____
TITLE NUMBER: NV007532682
GVWR: _____
ODOMETER MILES: 100525
ODOMETER BRAND: _____
ACTUAL MILES: _____
FUEL TYPE: G
BRANDS: _____

OWNER(S) NAME AND ADDRESS
WORKNEH AYNALAM G
10224 SOFFERTO AVE
LAS VEGAS NV 89135-3247

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

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

SIGNATURE OF AUTHORIZED AGENT DATE

PRINTED NAME OF AGENT AND COMPANY



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

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

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

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

Signature of Buyer _____
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.
Printed Full Legal Name of Buyer _____
CONTROL NO. 2405681C
(THIS IS NOT A TITLE NO.)

VP-2 (Rev. 8/10)



ALTERATION OR ERASURE VOIDS THIS TITLE

ROA 007881

Contact Information

1/29/2015

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

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

Notes

Vehicle Info For 2006 Land Rover LR3 SE 4D Hardtop V8

MSRP: \$44,785
 Fin Adv: \$10,575
 Equip Ret: \$46,500
 Tire Size: 255/60HR18
 Base HP: 300 @ 5500
 Taxable HP: 42.0
 Model Number: SE
 Price Includes: AT AC

VIN: SALAD25456A411678
 UVC: 2006495037
 MPG: 14/18
 Weight: 7121
 Fuel Type: Gas
 Wheelbase: 113.6
 End of Term Months: 0

Adj. State: National
 Mileage: 0
 Mileage Cat: E
 Cylinders: 8
 Transmission: A
 Drive Train: 4WD
 End of Term Mileage: 0

Wholesale Black Book values as of 1/29/2015

| | X-CL | Clean | Average | Rough |
|--------------|------|----------|---------|---------|
| Base | N/A | \$10,600 | \$8,500 | \$6,500 |
| Options | N/A | \$0 | \$0 | \$0 |
| Mileage | N/A | N/A | N/A | N/A |
| Region | N/A | \$0 | \$0 | \$0 |
| Total | N/A | \$10,600 | \$8,500 | \$6,500 |

Trade In Black Book values as of 1/29/2015

| | X-CL | Clean | Average | Rough |
|--------------|------|----------|---------|---------|
| Base | N/A | \$10,765 | \$8,665 | \$6,175 |
| Options | N/A | \$0 | \$0 | \$0 |
| Mileage | N/A | N/A | N/A | N/A |
| Region | N/A | \$0 | \$0 | \$0 |
| Total | N/A | \$10,765 | \$8,665 | \$6,175 |

Retail Black Book values as of 1/29/2015

| | X-CL | Clean | Average | Rough |
|--------------|------|----------|----------|---------|
| Base | N/A | \$13,550 | \$11,075 | \$8,525 |
| Options | N/A | \$0 | \$0 | \$0 |
| Mileage | N/A | N/A | N/A | N/A |
| Region | N/A | \$0 | \$0 | \$0 |
| Total | N/A | \$13,550 | \$11,075 | \$8,525 |

APP 009176
 ROA 007882

1/29/2015

Customer Receipt/Repayment Plan Receipt (210 day loan)

| | |
|---|--|
| NAME AND ADDRESS OF THE LICENSEE: Tm Las Vegas Nv #9 Flamingo Rd 6820 W. Flamingo Rd., Suite F/g Las Vegas, NV 89103 | PAYMENT MADE ON BEHALF OF OR BY: Aynalem Workneh |
| LOAN AGREEMENT IDENTIFICATION NO. 10869-0148788 | DATE/TIME OF RECEIPT OF PAYMENT: 04/06/2015 09:40:40 AM |
| LOAN AGREEMENT DATE: 1/29/2015 6:13:16 PM | |
| If you have multiple loans, this payment was applied to the loan number identified above. | |
| AMOUNT PAID: \$900.00 | AGENT RECEIVING PAYMENT: Alexandra Andresel |

| TODAY'S PAYMENT ITEMIZATION | |
|------------------------------------|------------|
| PRINCIPAL PAID: | \$31.73 |
| INTEREST PAID: | \$868.27 |
| CHARGES PAID: | \$0.00 |
| FEES PAID: | \$0.00 |
| TOTAL AMOUNT PAID TODAY: | \$900.00 |
| BALANCE DUE ON LOAN: | \$6,740.20 |
| NEXT SCHEDULED DUE DATE: | 4/29/2015 |

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

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

Aynalem Workneh

Aynalem Workneh

Aynalem Workneh

Aynalem Workneh

Aynalem Workneh

Printed Name

Signature

Customer Receipt/Repayment Plan Receipt (210 day loan)

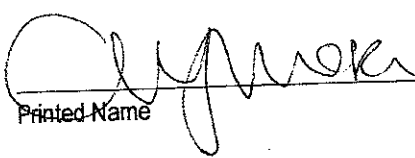
| | |
|--|---|
| NAME AND ADDRESS OF THE LICENSEE: Tm Las Vegas Nv #9 Flamingo Rd 6820 W. Flamingo Rd., Suite F/g Las Vegas, NV 89103 | PAYMENT MADE ON BEHALF OF OR BY: Aynalem Workneh |
| LOAN AGREEMENT IDENTIFICATION NO. 10869-0148788 | DATE/TIME OF RECEIPT OF PAYMENT: 03/02/2015 04:30:16 PM |
| LOAN AGREEMENT DATE: 1/29/2015 6:13:16 PM If you have multiple loans, this payment was applied to the loan number identified above. | |
| AMOUNT PAID: \$1,071.00 | AGENT RECEIVING PAYMENT: James Sullivan |

TODAY'S PAYMENT ITEMIZATION

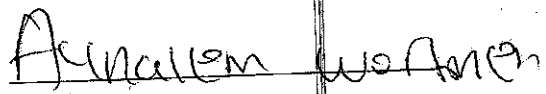
| | |
|--------------------------|------------|
| PRINCIPAL PAID: | \$248.07 |
| INTEREST PAID: | \$822.93 |
| CHARGES PAID: | \$0.00 |
| FEES PAID: | \$0.00 |
| TOTAL AMOUNT PAID TODAY: | \$1,071.00 |
| BALANCE DUE ON LOAN: | \$6,771.93 |
| NEXT SCHEDULED DUE DATE: | 3/30/2015 |

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

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



 Printed Name



 Signature

A - 282

APP 009181
ROA 007887

604A LOAN REVIEW WORKSHEET

Licensee Name & DBA: Tilemax
 Exam Start Date: 5/15/2015

Licensee Address: 7150 S Durango Drive, Las Vegas, NV 89113
 Exam as of: 5/15/2015

Borrower Name & Address: Maria Snoeberger 8918 First Lady Avenue, Las Vegas, NV 89148
 Examiner: Kelvin Lam

| Account Number | Origination Date | Amount of Loan | Maturity Date | Finance Charge | Total Number of Payments | Payment Amount | APR Quoted | Is the APR correct? |
|----------------|------------------|----------------|---------------|----------------|--------------------------|----------------|------------|---------------------|
| 10269-0121148 | 8/13/2014 | \$1,220.00 | 9/12/2014 | \$1,019.95 | 7 | \$2,239.95 | 218.88% | YES |

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

Is the loan secured? YES If so, what is the collateral? 1998 Acura Integra LS If secured by a vehicle title, is it filed and perfected? YES

What is the borrower's expected gross monthly income? \$4,660 Was the borrower's income verified? YES Payout Affidavit Other:

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

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

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

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

(Applies to Title Loans Only) Does the loan amount exceed the fair market value of the vehicle securing the loan? NO Fair Market Value: \$5,500.00

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

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

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

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

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

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

VIOLATIONS/ TECHNICAL EXCEPTIONS/ OTHER COMMENTS:

4A.210 and 604A.445 Grace Period Payments Deferment Agreement \$2,756.36
 4A.485 totaled receipts is greater than original loan amount Totalled receipts is \$2,338.57
 Revised 10-15-2008 Confidential

APP 009182
 ROA 007888

Title Loan Agreement

Date: 8/13/2014

Number: 10269-0121148

| | | | | | |
|--|-------------------------|---|--|----------------------------|----------------------|
| Customer & Co-Customer Information | | ACCOUNT NUMBER: 10269-0121148 | | | |
| FIRST NAME Maria | LAST NAME Snoeberger | CO-CUSTOMER FIRST NAME | | CO-CUSTOMER LAST NAME | |
| [REDACTED] | | CO-CUSTOMER SSN | CO-CUSTOMER'S DRIVERS LIC./STATE ID. NO. | | |
| STREET ADDRESS 8918 First Lady Ave | | CO-CUSTOMER STREET ADDRESS | | | |
| City Las Vegas | STATE NV | ZIP CODE 89148 | CO-CUSTOMER CITY | CO-CUSTOMER STATE | CO-CUSTOMER ZIP CODE |
| [REDACTED] | | CO-CUSTOMER HOME PHONE | | CO-CUSTOMER DATE OF BIRTH | |
| Motor Vehicle & Licensee Information | | LICENSEE'S HOURS OF OPERATION: Monday to Friday 9:00 A.M. to 7:00 P.M., Saturday 10:00 A.M. to 4:00 P.M., Closed Sunday | | | |
| LICENSEE NAME TitleMax of Nevada, Inc. d/b/a TitleBucks | | LICENSEE PHONE NUMBER (702)451-0600 | | | |
| LICENSEE STREET ADDRESS 7150 S. Durango Dr., Suite 190 | | LICENSEE CITY Las Vegas | LICENSEE STATE NV | LICENSEE ZIP CODE 89113 | |
| VEHICLE IDENTIFICATION NUMBER (VIN) JH4DB7659WS005958 | | LICENSE PLATE 491LPS | | | |
| VEHICLE YEAR 1998 | VEHICLE MAKE ACURA | VEHICLE MODEL INTEGERA | 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 \$1,220.00 ("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 0.5997% from the date of this Loan Agreement until 03/11/2015 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 009183
ROA 007889

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

FEDERAL TRUTH-IN-LENDING DISCLOSURES

| | | | |
|---|---|--|---|
| ANNUAL PERCENTAGE RATE The cost of your credit as a yearly rate. 218.8808 % | FINANCE CHARGE The dollar amount the credit will cost you. \$1,019.95 | Amount Financed The amount of credit provided to you or on your behalf. \$1,220.00 | Total of Payments The amount you will have paid after you have made all payments as scheduled. \$2,239.95 |
|---|---|--|---|

Your payment schedule will be:

| Number of Payments | Amount of Payments | When Payments are Due |
|--------------------|--------------------|---------------------------------------|
| 6 | \$319.99 | 9/12/2014 and each 30 days thereafter |
| 1 | \$320.01 | 3/11/2015 |

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 | \$1,220.00 |
| 1. Amount given to you directly: | \$1,200.00 |
| 2. Amount paid on your account: | \$0.00 |
| 3. Amount paid to public officials: | \$20.00 |
| 4. Amount paid to _____ on your behalf: | \$0.00 |

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

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

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

APP 009184
ROA 007890

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

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

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

You will be in default and entitled to enter into a Repayment Plan on the day immediately following the date you fail to (i) make a scheduled payment on this loan; (ii) make a scheduled payment on or before the due date for the payment under the terms Grace Period Payments Deferral 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 Deferral Agreement; (iv) pay this loan in full on or before the expiration of the period as set forth Grace Period Payments Deferral 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 Deferral Agreement and not entitled to enter into a Repayment Plan or if you are in default under the Repayment Plan, we may seek repossession and sale of the Motor Vehicle as well as any other remedy allowed by Nevada law. If you use fraud to secure a title loan, or if you wrongfully transfer any interest in the Motor Vehicle to a third party, then we may bring a civil action against you for any or all of the following relief: (I) the amount of the loan obligation, including, without limitation, the aggregate amount of the interest, charges and fees negotiated and agreed to by us and you as permitted, less any prior payments made by you; (II) reasonable attorney's fees and costs; and (III) any other legal or equitable relief that the court or arbitrator deems appropriate. If we do not use one or more remedies following your default, we do not waive our right to the same or another remedy or remedies. Our rights herein are cumulative, not exclusive.

Governing Law and Assignment.

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

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

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

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

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

APP 009185
ROA 007891

Page 3 of 5

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

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

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

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

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

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

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

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

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

APP 009186
ROA 007892

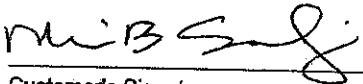
8. This Arbitration Provision is binding upon and benefits us, our successors and assigns, and related third parties. The Arbitration Provision continues in full force and effect, even if your obligations have been prepaid, paid or discharged through bankruptcy. The Arbitration Provision survives any 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. The Arbitration Provision is binding upon and benefits you, your respective heirs, successors and assigns.

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

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

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

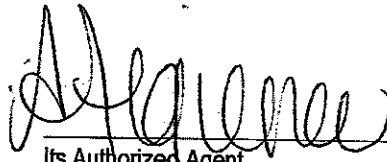
TitleMax of Nevada, Inc. d/b/a TitleBucks



Customer's Signature

8-13-14

Date



Its Authorized Agent

8/13/14

Date

Co-Customer's Signature

Date

GRACE PERIOD PAYMENTS DEFERMENT AGREEMENT

Date: 9/12/14

Account Number: 10269-0121148

| | |
|--|--|
| <p>Customer Name: Maria Snoeberger Address: 8918 First Lady Ave Las Vegas, NV 89148</p> <p>Co-Borrower Name: Address: </p> | <p>Licensee Name: TitleMax of Nevada, Inc. d/b/a TitleBucks Address: 7150 S. Durango Dr., Suite 190 Las Vegas, NV 89113</p> <p>Vehicle Information: 1998 ACURA INTEGRA JH4DB7659WS005958</p> |
|--|--|

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 TitleBucks, 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 08/13/2014 ("Loan Agreement.") Under the Title Loan Agreement, we agreed with you that we may subsequently offer you a "Grace Period" which is a gratuitous period of payments deferment. You agree that we are offering you a "Grace Period" and you are voluntarily accepting such offer after entering into a Loan Agreement pursuant to the provisions of NRS 604A.70 and NRS 604A.210. **Please note that since this is a "Grace Period" it is not an "extension" as defined in NRS. 604A.065.** Under the Title Loan Agreement, your obligation to pay simple interest under the Loan Agreement remains unchanged. Other than the interest and fees originally provided for in the Title Loan Agreement, we do not charge you any additional fees or interest for entering into this Grace Period Payments Deferment Agreement.

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

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

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

Grace Periods Payments Deferment Schedule

| Payment Number | Amount of Payment | Deferred Periodic Due Date |
|--|-------------------|----------------------------|
| 1 | \$219.48 | 9/12/2014 |
| 2 | \$219.48 | 10/12/2014 |
| 3 | \$219.48 | 11/11/2014 |
| 4 | \$219.48 | 12/11/2014 |
| 5 | \$219.48 | 1/10/2015 |
| 6 | \$219.48 | 2/9/2015 |
| 7 | \$219.48 | 3/11/2015 |
| 8 | \$174.29 | 4/10/2015 |
| 9 | \$174.29 | 5/10/2015 |
| 10 | \$174.29 | 6/9/2015 |
| 11 | \$174.29 | 7/9/2015 |
| 12 | \$174.29 | 8/8/2015 |
| 13 | \$174.29 | 9/7/2015 |
| 14 | \$174.26 | 10/7/2015 |
| The total amount paid after making all payments under the terms of the Grace Period Payments Deferment Agreement | \$2,756.36 | |

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 0.5997% from the date of this Loan Agreement until the earlier of (i) the due date of your last payment as set forth in the original Payment Schedule; or (ii) payment in full. Now that the Payment Schedule has changed, you acknowledge that the new Payment Schedule provided for in this Grace Period Payments Deferment Agreement, if followed, will ratably and fully amortize the entire Principal Amount and interest payable over a longer period of time than the original Payment Schedule in the Loan Agreement. As such you acknowledge and agree you will continue to incur interest as provided in the Loan Agreement. You further agree that in setting the amount of the payments and dates of the payments, we have estimated the accrued interest owing to us assuming you make the payments in the amounts scheduled and on the exact dates set forth in the Grace Periods Payments Deferment Schedule above. Early payments may decrease the amount of interest you owe. Making a payment in an amount greater than scheduled above may decrease the amount of interest you owe. Late payments may increase the amount of interest you owe. The amount of this increase or decrease will be reflected in the final payment. If an early payment is less than the scheduled installment, then you must pay the difference on or before the upcoming installment due date. You may request a payoff at any time.

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

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

Affidavit

STATE OF NEVADA
COUNTY OF CLARK

Title Loan Agreement No.: 10269-0121148
Date: 8/13/2014

Customer Name: MARIA BALENBIN SNOEBERG
Address: 8918 FIRST LADY AVE
LAS VEGAS, NV 89148
Co-Borrower Name:
Address:

Licensee Name: TitleMax of Nevada, Inc. d/b/a TITLEBUCKS
Address:
7150 S DURANGO DR. #190
LA SVEGA, NV 89113

Vehicle Information: VIN: JH4DB7659WS005958
License Plate State and No: NV491LPS Color: WHITE Year: 1998 Make: ACURA Model: INTEGRA LS

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

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

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

The undersigned, MARIA BALENBIN SNOEBERGER, 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: Maria B S

Co-Borrower Signature: _____

APP 009192
ROA 007898

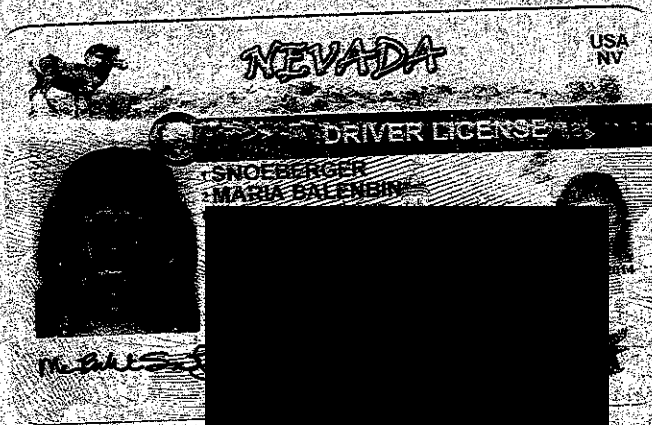
STATE OF NEVADA

DEPARTMENT OF MOTOR VEHICLES

CERTIFICATE OF TITLE

| | | | | | |
|---------------------------|--------------------------|----------------|---------------------|---------------------|-----------------------------|
| VIN JH4DB7659WS005958 | YEAR 1998 | MAKE ACUR | MODEL INTEGRA LS | VEHICLE BODY P4D | TITLE NUMBER NV007229611 |
| DATE ISSUED 09/12/2014 | ODOMETER MILES | FUEL TYPE G | SALES TAX PD | EMPTY WT 2694 | GROSS WT GVWR |
| VEHICLE COLOR | ODOMETER BRAND EXEMPT | BRANDS | | | |

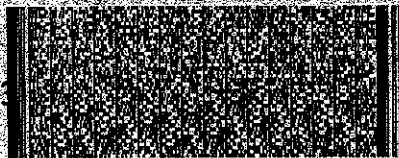
OWNER(S) NAME AND ADDRESS
 SNOEBERGER MARIA BALENBTN
 SNOEBERGER MICHAEL JAY
 8918 FIRST LADY AVE
 LAS VEGAS NV 89148-1800



LIENHOLDER NAME AND ADDRESS
 TITLEBUCKS OF NEVADA
 7150 S DURANGO DR
 LAS VEGAS NV 89113

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

[Signature] 1-13-15
 SIGNATURE OF AUTHORIZED AGENT DATE
TITLEBUCKS OF NEVADA
Kim Stevenson 7150 S DURANGO DR LAS VEGAS, NV 89113
 PRINTED NAME OF AGENT AND COMPANY



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

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

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

Address City State Zip Code
 I certify to the best of my knowledge the odometer reading is the actual mileage of the vehicle unless one of the following statements is checked.
 The mileage stated is in excess of its mechanical limits.
 The odometer reading is not the actual mileage. **WARNING: ODOMETER DISCREPANCY.**
 Exempt - Model year over 9 years old.

ODOMETER READING NO TENTHS

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

Signature of Buyer Printed Full Legal Name of Buyer
 ACCORDING TO THE RECORDS OF THE DEPARTMENT OF MOTOR VEHICLES, THE PERSON NAMED HEREON IS THE OWNER OF THE VEHICLE DESCRIBED ABOVE, SUBJECT TO LIEN AS SHOWN.
 CONTROL NO.
 21340560
 (THIS IS NOT A TITLE NO.)

VP-2 (Rev. 8/10)

ALTERATION OR ERASURE VOIDS THIS TITLE

ROA 007899

Ability to Pay Summary

| | |
|--|------------------|
| Loan Number | 10269-01211148 |
| Customer Name | MARIA SNOWBERGER |
| Is Customer a Covered Borrower | No |
| Requested Loan Amount | \$1,200.00 |
| Title Fee | \$20 |
| MLV Amount | \$1,220 |
| Gross Monthly Income | \$4,660.00 |
| Current and Expected Monthly Obligations | \$3,500.00 |
| Other TitleMax Loan Payment | \$0.00 |
| Rate Match/Rate for Other TitleMax Loan | |
| Add-On to Current Loan or Multi-Car | |
| Residual Monthly Income | \$1,160.00 |

| Loan Amount | Rate | Rate |
|-------------|----------|--------|
| 100.00 | 999.99 | 18.99% |
| 1000.00 | 1999.99 | 17.99% |
| 2000.00 | 2999.99 | 16.99% |
| 3000.00 | 3999.99 | 15.99% |
| 4000.00 | 4999.99 | 14.99% |
| 5000.00 | 10000.00 | 11.99% |

210 INSTALLMENT LOAN BREAKDOWN

| | | |
|---|----|------------|
| Income Based - Max. Loan Amount Inc. Title Fee | \$ | 5,295 |
| Vehicle Value - Max. Loan Amount Inc. Title Fee | \$ | 1,240 |
| Interest Rate | | 17.99% |
| Max Cash to Customer Amount | \$ | 1,220.00 |
| Actual Cash to Customer Amount | | 1,200.00 |
| Title Fee Amount | \$ | 20 |
| Total Loan Amount | \$ | 1,220 |
| Amortized Loan Payment | | \$319.99 |
| Total Payback Amount | | \$2,239.93 |
| Minimum Payment to Extend | | \$219.48 |
| Grace Period Plan # of Months (0% Interest) | | 7 |
| Grace Period Plan Payment (0%) | | \$174.29 |

NV 210 Day Multi-Car 17.99%

APP 009194
ROA 007900

| | |
|--|---------------------------------|
| Contact Information | 8/13/2014 |
| Company: Titlemax (314391) Contact: Laura Farris E-Mail: laura.farris@titlemax.biz | Telephone: 912-525-2675 Fax: |

| |
|--------------|
| Notes |
| |

| | | |
|---|--|---|
| Vehicle Info For 1998 Acura Integra LS 4D Sedan | | |
| MSRP: \$20,800 Fin Adv: \$3,475 Equip Ret: \$0 Tire Size: 195/60HR14 Base HP: 140 @ 6300 Taxable HP: 16.3 Model Number: DB765W Price Includes: AT AC | VIN: JH4DB7659WS005958 UVC: 1998020013 MPG: 24/31 Weight: 2742 Fuel Type: Gas Wheelbase: 103.1 End of Term Months: 0 | Adj. State: National Mileage: 0 Mileage Cat: B Cylinders: 4 Transmission: A Drive Train: FWD End of Term Mileage: 0 |

| | | | | |
|---|-------------|--------------|----------------|--------------|
| Wholesale Black Book values as of 8/1/2014 (daily) | | | | |
| | X-CL | Clean | Average | Rough |
| Base | N/A | \$3,550 | \$1,900 | \$900 |
| Options | N/A | \$0 | \$0 | \$0 |
| Mileage | N/A | N/A | N/A | N/A |
| Region | N/A | \$0 | \$0 | \$0 |
| Total | N/A | \$3,550 | \$1,900 | \$900 |

| | | | | |
|--|-------------|--------------|----------------|--------------|
| Trade In Black Book values as of 8/1/2014 (daily) | | | | |
| | X-CL | Clean | Average | Rough |
| Base | N/A | \$3,645 | \$1,995 | \$880 |
| Options | N/A | \$0 | \$0 | \$0 |
| Mileage | N/A | N/A | N/A | N/A |
| Region | N/A | \$0 | \$0 | \$0 |
| Total | N/A | \$3,645 | \$1,995 | \$880 |

| | | | | |
|--|-------------|--------------|----------------|--------------|
| Retail Black Book values as of 8/1/2014 (daily) | | | | |
| | X-CL | Clean | Average | Rough |
| Base | N/A | \$5,500 | \$3,275 | \$1,950 |

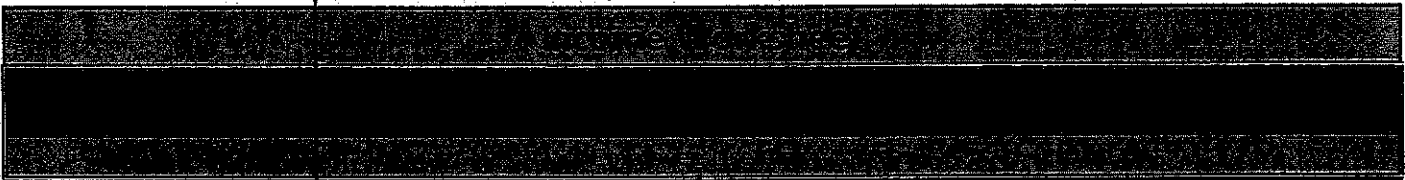
APP 009195
ROA 007901

| | 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 | \$5,500 | \$3,275 | \$1,950 |

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

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

Black Book Add/Deducts



Income

| Employment | Description | Amount |
|---|--|------------------------------------|
| Gross Monthly Salary or Wages | <i>Babysitting</i> | \$ 4660 4660 - |
| Part-Time Gross Monthly Salary or Wages | | \$ <i>Nil</i> |
| Other/Expected Income | Description | Amount |
| Gross Bonus or Commission | | \$ <i>0</i> |
| Social Security/ Disability | | \$ <i>0</i> |
| Gross Pension/Retirement | | \$ <i>0</i> |
| Unemployment | | \$ <i>0</i> |
| Alimony or Child Support | | \$ <i>0</i> |
| Other Income (Babysitting, Lawn care, etc.): | | \$ <i>0</i> |
| Total Current/Expected Income | Part 1: Please add all income amounts and enter amount here | + \$ 4660 4660 - |
| Total Monthly Expense | Part 2: Please add all monthly expenses and enter amount here | - \$ 3500 - |
| Part 3: Net Monthly Income Total = Part 1 Total - Part 2 Total Subtract Total Expense from Total Income. The Net Monthly Income <u>must</u> be equal to or greater than the Required Residual Income. | | = \$ 1160 - |

Applicant Name: *Maria Snocberger*

Today's Date: *8-13-14*

Driver's License/Government Issued ID Number: [REDACTED]

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

Customer Receipt/Repayment Plan Receipt (210 day loan)

| | |
|--|---|
| NAME AND ADDRESS OF THE LICENSEE: Tb Las Vegas Nv #2 7150 S. Durango Dr., Suite 190 Las Vegas, NV 89113 | PAYMENT MADE ON BEHALF OF OR BY: Maria Snoeberger |
| LOAN AGREEMENT IDENTIFICATION NO.: 10269-0121148 LOAN AGREEMENT DATE: 8/13/2014 5:40:05 PM If you have multiple loans, this payment was applied to the loan number identified above. | DATE/TIME OF RECEIPT OF PAYMENT: 01/13/2015 01:37:07 PM |
| AMOUNT PAID: \$1,238.57 | AGENT RECEIVING PAYMENT: Alexis Figueroa |

TODAY'S PAYMENT ITEMIZATION

| | |
|---------------------------------|-------------------|
| PRINCIPAL PAID: | \$1,217.62 |
| INTEREST PAID: | \$20.95 |
| CHARGES PAID: | \$0.00 |
| FEES PAID: | \$0.00 |
| TOTAL AMOUNT PAID TODAY: | \$1,238.57 |
| BALANCE DUE ON LOAN: | \$0.00 |
| NEXT SCHEDULED DUE DATE: | 3/11/2015 |

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

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

Maria Snoeberger

Printed Name

Maria B. Snoeberger

Signature

APP 009198

ROA 007904

Customer Receipt/Repayment Plan Receipt (210 day loan)

| | |
|---|---|
| NAME AND ADDRESS OF THE LICENSEE: Tb Las Vegas Nv #2 7150 S. Durango Dr., Suite 190 Las Vegas, NV 89113 | PAYMENT MADE ON BEHALF OF OR BY: Maria Snoeberger |
| LOAN AGREEMENT IDENTIFICATION NO. 10269-0121148 LOAN AGREEMENT DATE: 8/13/2014 5:40:05 PM If you have multiple loans, this payment was applied to the loan number identified above. | DATE/TIME OF RECEIPT OF PAYMENT: 01/12/2015 09:22:53 AM |
| AMOUNT PAID: \$220.00 | AGENT RECEIVING PAYMENT: Alexis Figueroa |

| TODAY'S PAYMENT ITEMIZATION | |
|------------------------------------|------------|
| PRINCIPAL PAID: | \$0.00 |
| INTEREST PAID: | \$220.00 |
| CHARGES PAID: | \$0.00 |
| FEES PAID: | \$0.00 |
| TOTAL AMOUNT PAID TODAY: | \$220.00 |
| BALANCE DUE ON LOAN: | \$1,231.27 |
| NEXT SCHEDULED DUE DATE: | 2/9/2015 |

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

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

Maria Snoeberger
 Printed Name

Maria Snoeberger
 Signature

APP 009199
 ROA 007905

Customer Receipt/Repayment Plan Receipt (210 day loan)

| | |
|---|--|
| NAME AND ADDRESS OF THE LICENSEE: Tb Las Vegas Nv #2 7150 S. Durango Dr., Suite 100 Las Vegas, NV 89113 | PAYMENT MADE ON BEHALF OF OR BY: Maria Snoeberger |
| LOAN AGREEMENT IDENTIFICATION NO. 10269-0121148 LOAN AGREEMENT DATE: 8/13/2014 5:40:05 PM If you have multiple loans, this payment was applied to the loan number identified above. | DATE/TIME OF RECEIPT OF PAYMENT: 12/11/2014 06:10:30 PM |
| AMOUNT PAID: \$220.00 | AGENT RECEIVING PAYMENT: Alexis Figueroa |

TODAY'S PAYMENT ITEMIZATION

| | |
|--------------------------|------------|
| PRINCIPAL PAID: | \$1.86 |
| INTEREST PAID: | \$218.14 |
| CHARGES PAID: | \$0.00 |
| FEES PAID: | \$0.00 |
| TOTAL AMOUNT PAID TODAY: | \$220.00 |
| BALANCE DUE ON LOAN: | \$1,217.62 |
| NEXT SCHEDULED DUE DATE: | 1/10/2015 |

- 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.

Maria Snoeberger

Printed Name

Maria Snoeberger

Signature

APP 009200
ROA 007906

Customer Receipt/Repayment Plan Receipt (210 day loan)

| | |
|---|--|
| NAME AND ADDRESS OF THE LICENSEE: Tb Las Vegas Nv #2 7150 S. Durango Dr., Suite 190 Las Vegas, NV 89113 | PAYMENT MADE ON BEHALF OF OR BY: Maria Snoeberger |
| LOAN AGREEMENT IDENTIFICATION NO. 10269-0121148 LOAN AGREEMENT DATE: 8/13/2014 5:40:05 PM If you have multiple loans, this payment was applied to the loan number identified above. | DATE/TIME OF RECEIPT OF PAYMENT: 11/12/2014 05:44:47 PM |
| AMOUNT PAID: \$220.00 | AGENT RECEIVING PAYMENT: Sal Mendez |

| TODAY'S PAYMENT ITEMIZATION | |
|-----------------------------|------------|
| PRINCIPAL PAID: | \$0.00 |
| INTEREST PAID: | \$220.00 |
| CHARGES PAID: | \$0.00 |
| FEES PAID: | \$0.00 |
| TOTAL AMOUNT PAID TODAY: | \$220.00 |
| BALANCE DUE ON LOAN: | \$1,225.55 |
| NEXT SCHEDULED DUE DATE: | 12/11/2014 |

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

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

Maria Snoeberger

Printed Name

Sal Mendez

Signature

APP 009201
ROA 007907

Customer Receipt/Repayment Plan Receipt (210 day loan)

| | |
|---|--|
| NAME AND ADDRESS OF THE LICENSEE: Tb Las Vegas Nv #2 7150 S. Durango Dr., Suite 190 Las Vegas, NV 89113 | PAYMENT MADE ON BEHALF OF OR BY: Maria Snoeberger |
| LOAN AGREEMENT IDENTIFICATION NO. 10269-0121148 LOAN AGREEMENT DATE: 8/13/2014 5:40:05 PM If you have multiple loans, this payment was applied to the loan number identified above. | DATE/TIME OF RECEIPT OF PAYMENT: 10/13/2014 05:08:21 PM |
| AMOUNT PAID: \$220.00 | AGENT RECEIVING PAYMENT: Alexis Figueroa |

TODAY'S PAYMENT ITEMIZATION

| | |
|--------------------------|------------|
| PRINCIPAL PAID: | \$0.00 |
| INTEREST PAID: | \$220.00 |
| CHARGES PAID: | \$0.00 |
| FEES PAID: | \$0.00 |
| TOTAL AMOUNT PAID TODAY: | \$220.00 |
| BALANCE DUE ON LOAN: | \$1,226.17 |
| NEXT SCHEDULED DUE DATE: | 11/11/2014 |

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

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

mi B Sa
}
Maria B Snoeberger

Printed Name Signature

APP 009202
ROA 007908

Customer Receipt/Repayment Plan Receipt (210 day loan)

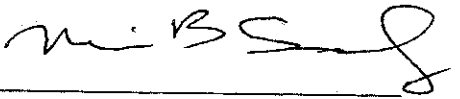
| | |
|---|---|
| NAME AND ADDRESS OF THE LICENSEE: Tb Las Vegas Nv #2 7150 S. Durango Dr., Suite 190 Las Vegas, NV 89113 | PAYMENT MADE ON BEHALF OF OR BY: Maria Snoeberger |
| LOAN AGREEMENT IDENTIFICATION NO. 10269-0121148 LOAN AGREEMENT DATE: 8/13/2014 5:40:05 PM If you have multiple loans, this payment was applied to the loan number identified above. | DATE/TIME OF RECEIPT OF PAYMENT: 09/12/2014 02:16:48 PM |
| AMOUNT PAID: \$220.00 | AGENT RECEIVING PAYMENT: Sean Taira |

| TODAY'S PAYMENT ITEMIZATION | |
|------------------------------------|------------|
| PRINCIPAL PAID: | \$0.52 |
| INTEREST PAID: | \$219.48 |
| CHARGES PAID: | \$0.00 |
| FEES PAID: | \$0.00 |
| TOTAL AMOUNT PAID TODAY: | \$220.00 |
| BALANCE DUE ON LOAN: | \$1,219.48 |
| NEXT SCHEDULED DUE DATE: | 10/12/2014 |

- 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.

Maria Snoeberger
 Printed Name


 Signature

APP 009203
ROA 007909

Customer Application

Personal Information

| | | | | | |
|--|------------|-------|--|------------|-------|
| Date | 8-13-14 | | | [Redacted] | |
| Last Name | Snoeberger | | First Name | Mara | |
| Home Phone | [Redacted] | | Middle Name | B. | |
| Best time to call? | any | | Which number do you prefer that we call? <input type="checkbox"/> Home Phone <input checked="" type="checkbox"/> Cell Phone | | |
| Physical Address (Street Number & Name) | | | 8918 First Lady Ave | | Apt # |
| City | Las Vegas | State | NV | Zip | 89148 |
| Mailing Address (if different from physical address) | | | Same | | |
| City | | | State | | |

Source of Income

| | | | | | |
|---|--|---------------------|---|------------------------------------|------------|
| [Redacted] | | | | | |
| Pay Frequency: (check one) | | Next Payday | Current and Expected Gross Monthly Income | Expected Gross Monthly Obligations | Work Shift |
| <input type="checkbox"/> 1 st & 15 th of month <input type="checkbox"/> 15 th & end of month <input checked="" type="checkbox"/> Biweekly (every 2 weeks) <input type="checkbox"/> Weekly <input type="checkbox"/> Monthly (last day) <input type="checkbox"/> Monthly (1 st day) <input type="checkbox"/> Monthly (3 rd day) <input type="checkbox"/> Self-Employed | | 9/15/14 *Friday* | \$4660- | \$1600 | [Redacted] |
| *Alimony, child support or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation. Alimony, child support, or separate maintenance received under: <input type="checkbox"/> court order <input type="checkbox"/> written agreement <input type="checkbox"/> oral understanding. Are you currently in bankruptcy? <input type="checkbox"/> yes <input checked="" type="checkbox"/> no | | | | | |

Credit References

| | | | | | |
|--------------------------------|----------------------|-------|---------|--|--|
| Business Name | NV Power (NV Energy) | | Phone # | | |
| Address (Street Number & Name) | City | State | Zip | | |
| Business Name | SW Gas | | Phone # | | |
| Address (Street Number & Name) | City | State | Zip | | |

Personal References

| | | | | | |
|------------|--|--|--|--|--|
| [Redacted] | | | | | |
|------------|--|--|--|--|--|

APP 009204
ROA 007910

Co-Applicant Information

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

ADDITIONAL TERMS AND CONDITIONS OF THIS CUSTOMER APPLICATION

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

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

APP 009205
ROA 007911

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

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

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

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

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

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

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

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

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

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

APP 009206
ROA 007912

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.

M. B. S.

Applicant Signature

8-13-14

Date

Co-Applicant Signature

Date

APP 009207
ROA 007913

A - 283

APP 009208
ROA 007914

604A LOAN REVIEW WORKSHEET

Licensee Name &

DBA: Titlemax

Exam Start

Date: 5/15/2015

Licensee Address: 7150 S Durango Drive, Las Vegas, NV 89113

Exam as of: 5/15/2015

Borrower Name &

Address: Margarita Espinoza 5415 W Harmon Avenue Unit 1103, Las Vegas, NV 89103

Examiner: Kelvin Lam

| Account Number | Origination Date | Amount of Loan | Maturity Date | Finance Charge | Total Number of Payments | Payment Amount | APR Quoted | Is the APR correct? |
|----------------|------------------|----------------|---------------|----------------|--------------------------|----------------|------------|---------------------|
| 10269-0125218 | 9/8/2014 | \$3,020.00 | 4/6/2015 | \$1,320.85 | 7 | \$4,340.85 | 121.55% | YES |

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

If the loan secured? **YES** If so, what is the collateral? 2006 Nissan Altima S/S If secured by a vehicle title, is it filed and perfected? **YES**

Was the borrower's expected gross monthly income? \$4,300 Was the borrower's income verified? **YES** Paystub Affidavit Other:

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

NRS 604A.425(a)

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

NRS 604A.408(L)

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

NRS 604A.425(b)

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

NRS 604A.408(L)

(Applies to Title Loans Only) Does the loan amount exceed the fair market value of the vehicle securing the loan? **NO** Fair Market Value: \$9,150.00

NRS 604A.450(l)

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

NRS 604A.445(1)

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

NRS 604A.445(2)

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

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

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

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

Are receipts filed? **YES**

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

How many times? **0**

Has the loan been extended or renewed? **NO**

Has the loan been extended or renewed? **NO**

VIOLATIONS/TECHNICAL EXCEPTIONS/ OTHER COMMENTS:

34A.210 and 604A.445. Grace Period Payments Deferment Agreement \$5,131.90

34A.485 totaled receipts is greater than original loan amount. Totaled receipts is \$4,343.22

Revised 10-15-2008

Confidential

009209

007915

Title Loan Agreement

Date: 9/8/2014

Number: 10269-0125218

| | | | | | |
|--|------------------------|---|----------------------------|--|---------------------------|
| Customer & Co-Customer Information | | ACCOUNT NUMBER: 10269-0125218 | | | |
| FIRST NAME Margarita | LAST NAME Espinoza | | CO-CUSTOMER FIRST NAME | | CO-CUSTOMER LAST NAME |
| [REDACTED] | | | CO-CUSTOMER SSN | CO-CUSTOMER'S DRIVERS LIC./STATE ID. NO. | |
| STREET ADDRESS 5415 W. Harmon Ave. Unit 1103 | | | CO-CUSTOMER STREET ADDRESS | | |
| City Las Vegas | STATE NV | ZIP CODE 89103 | CO-CUSTOMER CITY | CO-CUSTOMER STATE | CO-CUSTOMER ZIP CODE |
| [REDACTED] | | | CO-CUSTOMER HOME PHONE | | CO-CUSTOMER DATE OF BIRTH |
| Motor Vehicle & Licensee Information | | LICENSEE'S HOURS OF OPERATION: Monday to Friday 9:00 A.M. to 7:00 P.M., Saturday 10:00 A.M. to 4:00 P.M., Closed Sunday | | | |
| LICENSEE NAME TitleMax of Nevada, Inc. d/b/a TitleBucks | | LICENSEE PHONE NUMBER (702)451-0600 | | | |
| LICENSEE STREET ADDRESS 7150 S. Durango Dr., Suite 190 | | LICENSEE CITY Las Vegas | LICENSEE STATE NV | LICENSEE ZIP CODE 89113 | |
| VEHICLE IDENTIFICATION NUMBER (VIN) 1N4AL11D86C181106 | | LICENSE PLATE 122LZE | | | |
| VEHICLE YEAR 2006 | VEHICLE MAKE NISSAN | VEHICLE MODEL ALTIMA | COLOR RED | | |

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

Term, Principal, Interest, Charges and Payment. The original term of this loan is 210 days. You promise to timely pay us in cash or as otherwise agreed in writing \$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 04/06/2015 the earlier of: (i) the due date of your last payment as set forth in the Payment Schedule below; or (ii) payment in full. You also promise to pay any other charges provided for under this Loan Agreement. You agree to make your payment in the amounts and on the dates set forth in the Payment Schedule below ("Due Date") at the address indicated above, or at such other address as we direct you in writing. If any Due Date falls on a date we are not open for business, then you agree to pay us on the next business day, and we will credit such payment, as if we received it on the appropriate Due Date. The Loan Agreement will be consummated upon the date you sign this Loan Agreement. Time is of the essence in this Loan Agreement. In consideration of your delivering the Title to us and granting us a security interest in the Motor Vehicle as set forth below, your promise to timely pay and agreeing to this Loan Agreement, we agree to provide you a loan in the Principal Amount provided above.

APP 009210
ROA 007916

FEDERAL TRUTH-IN-LENDING DISCLOSURE

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

Your payment schedule will be:

| Number of Payments | Amount of Payments | When Payments are Due |
|--------------------|--------------------|---------------------------------------|
| 6 | \$620.12 | 10/8/2014 and each 30 days thereafter |
| 1 | \$620.13 | 4/6/2015 |

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

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

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

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

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

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

APP 009211
ROA 007917

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

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

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

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

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

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

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

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

APP 009212
ROA 007918

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

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

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

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

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

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

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

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

APP 009213
ROA 007919

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

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

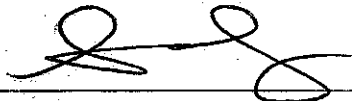
Acknowledgments. This Loan Agreement contains a binding Waiver of Jury Trial and Arbitration Provision. By signing this Loan Agreement you acknowledge that it was filled in before you did so and that you received a completed copy of it. You agree that the information you provided before entering into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

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

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


Customer's Signature

9/8/14
Date


Its Authorized Agent

9/8/14
Date

Co-Customer's Signature

Date

GRACE PERIOD PAYMENTS DEFERMENT AGREEMENT

Date:

Account Number: 10269-0125218

| | |
|--|--|
| Customer Name: Margarita Espinoza Address: 5415 W. Harmon Ave. Unit 1103 Las Vegas, NV 89103 | Licensee Name: TitleMax of Nevada, Inc. d/b/a TitleBucks Address: 7150 S. Durango Dr., Suite 190 Las Vegas, NV 89113 Vehicle Information: 2006 NISSAN ALTIMA 1N4AL11D86C181106 |
| 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 TitleBucks, a title loan services provider licensed and regulated by the Nevada Financial Institutions Division, 2785 E Desert Inn Road, Suite 180, Las Vegas, Nevada 89121, Phone: (702) 486-4120, Fax: (702) 486-4563, <http://www.fid.state.nv.us/>. The word "Motor Vehicle" means the vehicle identified above. The word "Title" means a certificate of title or ownership to the Motor Vehicle.

Consideration. You acknowledge and agree that you and we entered into a Title Loan Agreement on 09/08/2014 ("Loan Agreement.") Under the Title Loan Agreement, we agreed with you that we may subsequently offer you a "Grace Period" which is a gratuitous period of payments deferment. You agree that we are offering you a "Grace Period" and you are voluntarily accepting such offer after entering into a Loan Agreement pursuant to the provisions of NRS 604A.70 and NRS 604A.210. **Please note that since this is a "Grace Period" it is not an "extension" as defined in NRS. 604A.065.** Under the Title Loan Agreement, your obligation to pay simple interest under the Loan Agreement remains unchanged. Other than the interest and fees originally provided for in the Title Loan Agreement, we do not charge you any additional fees or interest for entering into this Grace Period Payments Deferment Agreement.

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

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

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

APP 009215
ROA 007921

Grace Periods Payments Deferment Schedule

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

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

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

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

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

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

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

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

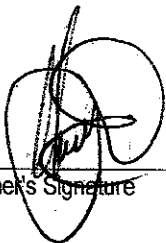
Acknowledgment of Simple Interest Accrual. You acknowledge that we use the simple interest method to calculate and accrue the interest owing under the Loan Agreement. Interest is not compounded under the Loan Agreement. You acknowledge that simple interest is charged on the outstanding principal balance.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

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

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

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

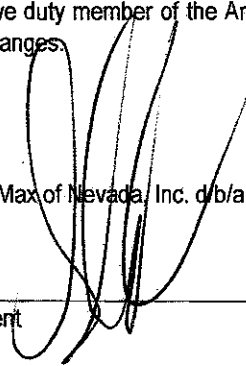
Acknowledgments. By signing below, you acknowledge that the payment information noted above is accurate. If the term of this loan is shorter than 210 days, you further represent that the information previously provided on the Covered Borrower Identification Statement is still accurate. You agree to inform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



Customer's Signature

10/10/14
Date

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



Its Authorized Agent

10/10/14
Date

Co-Borrower's Signature

Date

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

Affidavit

STATE OF NEVADA
COUNTY OF Clark

Title Loan Agreement No.: 10269-0125218
Date: 9/8/2014

Customer Name: Margarita Espinoza
Address: 5415 W. Harmon Ave. Unit 1103
Las Vegas, NV, 89103
Co-Borrower Name:
Address:

Licensee Name: TitleMax of Nevada, Inc. d/b/a Titlebucks
Address:
7150 S. Durango Dr
Las Vegas, NV, 89113

Vehicle Information: VIN: 1N4AL11D86C181106
License Plate State and No: Color: RED Year: 2006 Make: NISSAN Model: ALTIMA

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

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

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

The undersigned, Margarita Espinoza, 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 SWEETH NOT.

Customer Signature: 

Co-Borrower Signature: _____

APP 009219
ROA 007925

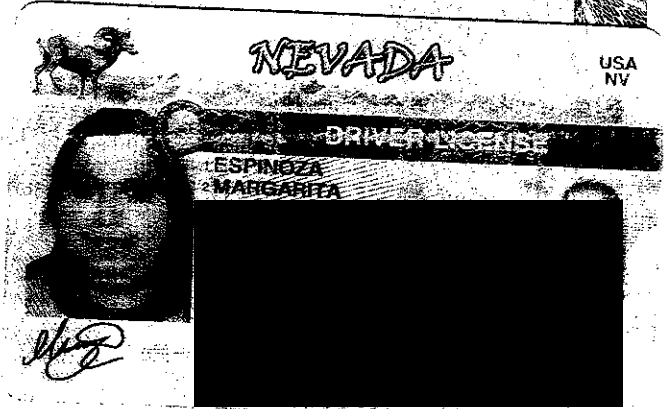
STATE OF NEVADA

DEPARTMENT OF MOTOR VEHICLES

CERTIFICATE OF TITLE

| | | | | | |
|---------------------------|--------------------------------|----------------|---------------------|---------------------|-----------------------------|
| VIN 1N4AL11D86C181106 | YEAR 2006 | MAKE NISS | MODEL ALTIMA S/S | VEHICLE BODY P4D | TITLE NUMBER NV007272469 |
| DATE ISSUED 10/01/2014 | ODOMETER MILES 72857 | FUEL TYPE G | SALES TAX PD | EMPTY WT 2915 | GROSS WT GVWR |
| VEHICLE COLOR | ODOMETER BRAND ACTUAL MILES | BRANDS | | | |

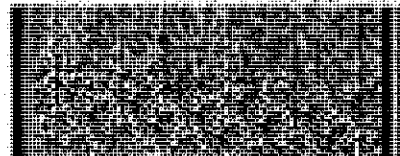
OWNER(S) NAME AND ADDRESS
 ESPINOZA MARGARITA
 5415 W HARMON AVE UNIT 1103
 LAS VEGAS NV 89103-5097



LIENHOLDER NAME AND ADDRESS
 TITLEBUCKS OF NEVADA
 7150 S DURANGO DR
 LAS VEGAS NV 89113

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

[Signature] 1-23-15
 SIGNATURE OF AUTHORIZED AGENT DATE
 TITLEMAX OF NEVADA INC DBA: TITLEBUCKS
 7150 S DURANGO DRIVE LAS VEGAS NV 89113
 PRINTED NAME OF AGENT AND COMPANY



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

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

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

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

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

Signature of Buyer Printed Full Legal Name of Buyer
 ACCORDING TO THE RECORDS OF THE DEPARTMENT OF MOTOR CONTROL NO.
 VEHICLES, THE PERSON NAMED HEREON IS THE OWNER OF THE 00780330
 VEHICLE DESCRIBED ABOVE, SUBJECT TO LIEN AS SHOWN. (THIS IS NOT A TITLE NO.)

VP-2 (Rev. 8/10)

ALTERATION OR ERASURE VOIDS THIS TITLE

ROA 007926

Ability to Pay Summary

| | |
|--|---------------|
| Loan Number | 10269-0125218 |
| Customer Name | |
| Is Customer a Covered Borrower | |
| Requested Loan Amount | |
| Title Fee | |
| MLV Amount | |
| Gross Monthly Income | |
| Current and Expected Monthly Obligations | |
| Other TitleMax Loan Payment | |
| Rate Match/Rate for Other TitleMax Loan | |
| Add-On to Current Loan or Multi-Car | |
| Residual Monthly Income | \$2,868.00 |

| | | |
|---------|----------|--------|
| 100.00 | 999.99 | 18.99% |
| 1000.00 | 1999.99 | 17.99% |
| 2000.00 | 2999.99 | 16.99% |
| 3000.00 | 3999.99 | 15.99% |
| 4000.00 | 4999.99 | 14.99% |
| 5000.00 | 10000.00 | 11.99% |

210 INSTALLMENT LOAN BREAKDOWN

| | | |
|---|----|------------|
| Income Based - Max. Loan Amount Inc. Title Fee | \$ | 10,020 |
| Vehicle Value - Max. Loan Amount Inc. Title Fee | \$ | 4,020 |
| Interest Rate | | 9.99% |
| Max Cash to Customer Amount | \$ | 4,000.00 |
| Actual Cash to Customer Amount | | |
| Title Fee Amount | \$ | 20 |
| Total Loan Amount | \$ | 3,020 |
| Amortized Loan Payment | | \$620.12 |
| Total Payback Amount | | \$4,340.84 |
| Minimum Payment to Extend | | \$301.70 |
| Grace Period Plan # of Months (0% Interest) | | 7 |
| Grace Period Plan Payment (0%) | | \$431.43 |

NV 210 Day Multi-Car 9.99%

APP 009221
ROA 007927

Contact Information 9/8/2014

Company: Titlemax (314391) Telephone: 912-525-2675
 Contact: Laura Farris Fax:
 E-Mail: laura.farris@titlemax.biz

Notes

Vehicle Info For 2006 Nissan Altima SL 4D Sedan 2.5

| | | |
|--------------------------|------------------------|------------------------|
| MSRP: \$23,950 | VIN: 1N4AL11D86C181106 | Adj. State: National |
| Fin Adv: \$6,750 | UVC: 2006640221 | Mileage: 0 |
| Equip Ret: \$24,958 | MPG: 23/29 | Mileage Cat: B |
| Tire Size: 215/60R16 | Weight: 3104 | Cylinders: 4 |
| Base HP: 175 @ 6000 | Fuel Type: Gas | Transmission: A |
| Taxable HP: 19.6 | Wheelbase: 110.2 | Drive Train: FWD |
| Model Number: 05816 | End of Term Months: 0 | End of Term Mileage: 0 |
| Price Includes: AT AC EW | | |

Wholesale Black Book values as of 9/8/2014 (daily)

| | X-CL | Clean | Average | Rough |
|--------------|------|---------|---------|---------|
| Base | N/A | \$6,850 | \$5,350 | \$3,550 |
| Options | N/A | \$0 | \$0 | \$0 |
| Mileage | N/A | N/A | N/A | N/A |
| Region | N/A | \$0 | \$0 | \$0 |
| Total | N/A | \$6,850 | \$5,350 | \$3,550 |

Trade In Black Book values as of 9/8/2014 (daily)

| | X-CL | Clean | Average | Rough |
|--------------|------|---------|---------|---------|
| Base | N/A | \$6,970 | \$5,470 | \$3,405 |
| Options | N/A | \$0 | \$0 | \$0 |
| Mileage | N/A | N/A | N/A | N/A |
| Region | N/A | \$0 | \$0 | \$0 |
| Total | N/A | \$6,970 | \$5,470 | \$3,405 |

Retail Black Book values as of 9/8/2014 (daily)

| | X-CL | Clean | Average | Rough |
|------|------|-------|---------|-------|
| Base | | | | |

APP 009222

ROA 007928

| | X-CL | Clean | Average | Rough |
|--------------|------|---------|---------|---------|
| | N/A | \$9,150 | \$7,300 | \$5,025 |
| Options | N/A | \$0 | \$0 | \$0 |
| Mileage | N/A | N/A | N/A | N/A |
| Region | N/A | \$0 | \$0 | \$0 |
| Total | N/A | \$9,150 | \$7,300 | \$5,025 |

Residual Black Book values as of 9/8/2014 (daily)

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

Black Book Add/Deducts

RESIDENTIAL TRUSTEE

| Income | | |
|--|---|-----------------|
| Employment | Description | Amount |
| Gross Monthly Salary or Wages | | \$ 3500. |
| Part-Time Gross Monthly Salary or Wages | | \$ 800.00 |
| Other/Expected Income | Description | Amount |
| Gross Bonus or Commission | | \$ |
| Social Security/ Disability | | \$ |
| Gross Pension/Retirement | | \$ |
| Unemployment | | \$ |
| Alimony or Child Support | | \$ |
| Other Income (Babysitting, Lawn care, etc.): | | \$ |
| Total Current/Expected Income | Part 1: Please add all income amounts and enter amount here | +\$ 4300 |
| Total Monthly Expense | Part 2: Please add all monthly expenses and enter amount here | -\$ 750 |

Part 3: Net Monthly Income Total = Part 1 Total - Part 2 Total
 Subtract Total Expense from Total Income. The Net Monthly income must be equal to or greater than the Required Residual Income. **= \$ 3550**

Applicant Name: Margarita Espinoza

Today's Date: 9/8/14

Driver's License/Government Issued ID Number: _____

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

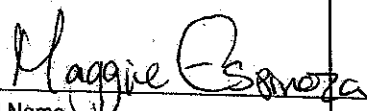
Customer Receipt/Repayment Plan Receipt (210 day loan)

| | |
|--|--|
| NAME AND ADDRESS OF THE LICENSEE: Tb Las Vegas Nv #2 7150 S. Durango Dr., Suite 190 Las Vegas, NV 89113 | PAYMENT MADE ON BEHALF OF OR BY: Margarita Espinoza |
| LOAN AGREEMENT IDENTIFICATION NO. 10269-0125218 LOAN AGREEMENT DATE: 9/8/2014 6:27:45 PM If you have multiple loans, this payment was applied to the loan number identified above. | DATE/TIME OF RECEIPT OF PAYMENT: 01/23/2015 11:22:57 AM |
| AMOUNT PAID: \$3,429.22 | AGENT RECEIVING PAYMENT: Kimberly Stevenson |

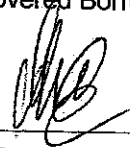
| TODAY'S PAYMENT ITEMIZATION | |
|-----------------------------|------------|
| PRINCIPAL PAID: | \$2,990.98 |
| INTEREST PAID: | \$438.24 |
| CHARGES PAID: | \$0.00 |
| FEES PAID: | \$0.00 |
| TOTAL AMOUNT PAID TODAY: | \$3,429.22 |
| BALANCE DUE ON LOAN: | \$0.00 |
| NEXT SCHEDULED DUE DATE: | 2/5/2015 |

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

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



 Printed Name



 Signature

APP 009225

ROA 007931

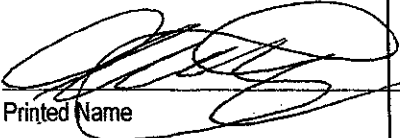
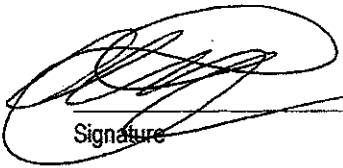
Customer Receipt/Repayment Plan Receipt (210 day loan)

| | |
|--|---|
| NAME AND ADDRESS OF THE LICENSEE: Tb Las Vegas Nv #2 7150 S. Durango Dr., Suite 190 Las Vegas, NV 89113 | PAYMENT MADE ON BEHALF OF OR BY: Margarita Espinoza |
| LOAN AGREEMENT IDENTIFICATION NO. 10269-0125218 LOAN AGREEMENT DATE: 9/8/2014 6:27:45 PM If you have multiple loans, this payment was applied to the loan number identified above. | DATE/TIME OF RECEIPT OF PAYMENT: 12/05/2014 01:13:13 PM |
| AMOUNT PAID: \$302.00 | AGENT RECEIVING PAYMENT: Fabian Albarracin |

| TODAY'S PAYMENT ITEMIZATION | |
|------------------------------------|------------|
| PRINCIPAL PAID: | \$29.02 |
| INTEREST PAID: | \$272.98 |
| CHARGES PAID: | \$0.00 |
| FEES PAID: | \$0.00 |
| TOTAL AMOUNT PAID TODAY: | \$302.00 |
| BALANCE DUE ON LOAN: | \$2,990.98 |
| NEXT SCHEDULED DUE DATE: | 1/6/2015 |

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

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

| | |
|---|---|
|  _____ Printed Name |  _____ Signature |
|---|---|

APP 009226

ROA 007932

Customer Receipt/Repayment Plan Receipt (210 day loan)

| | |
|---|---|
| NAME AND ADDRESS OF THE LICENSEE: Tb Las Vegas Nv #2 7150 S. Durango Dr., Suite 190 Las Vegas, NV 89113 | PAYMENT MADE ON BEHALF OF OR BY: Margarita Espinoza |
| LOAN AGREEMENT IDENTIFICATION NO. 10269-0125218 | DATE/TIME OF RECEIPT OF PAYMENT: 11/11/2014 05:19:31 PM |
| LOAN AGREEMENT DATE: 9/8/2014 6:27:45 PM | |
| If you have multiple loans, this payment was applied to the loan number identified above. | |
| AMOUNT PAID: \$302.00 | AGENT RECEIVING PAYMENT: Alexis Figueroa |

TODAY'S PAYMENT ITEMIZATION

| | |
|--------------------------|------------|
| PRINCIPAL PAID: | \$0.00 |
| INTEREST PAID: | \$302.00 |
| CHARGES PAID: | \$0.00 |
| FEEES PAID: | \$0.00 |
| TOTAL AMOUNT PAID TODAY: | \$302.00 |
| BALANCE DUE ON LOAN: | \$3,051.62 |
| NEXT SCHEDULED DUE DATE: | 12/7/2014 |

- 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.

Margarita Espinoza
[Signature]

Printed Name _____ Signature _____

APP 009227

ROA 007933

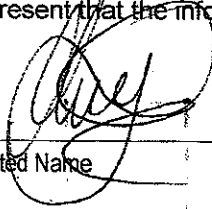
Customer Receipt/Repayment Plan Receipt (210 day loan)

| | |
|--|--|
| NAME AND ADDRESS OF THE LICENSEE: To Las Vegas Nv #2 7150 S. Durango Dr., Suite 190 Las Vegas, NV 89113 | PAYMENT MADE ON BEHALF OF OR BY: Margarita Espinoza |
| LOAN AGREEMENT IDENTIFICATION NO. 10269-0125218 LOAN AGREEMENT DATE: 9/8/2014 6:27:45 PM If you have multiple loans, this payment was applied to the loan number identified above. | DATE/TIME OF RECEIPT OF PAYMENT: 10/10/2014 11:48:40 AM |
| AMOUNT PAID: \$310.00 | AGENT RECEIVING PAYMENT: Sal Mendez |

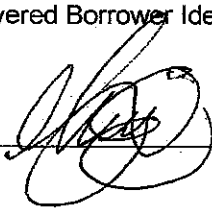
| TODAY'S PAYMENT ITEMIZATION | |
|------------------------------------|------------|
| PRINCIPAL PAID: | \$0.00 |
| INTEREST PAID: | \$310.00 |
| CHARGES PAID: | \$0.00 |
| FEES PAID: | \$0.00 |
| TOTAL AMOUNT PAID TODAY: | \$310.00 |
| BALANCE DUE ON LOAN: | \$3,031.81 |
| NEXT SCHEDULED DUE DATE: | 11/7/2014 |

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

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



 Printed Name



 Signature

APP 009228

ROA 007934

Customer Application

Personal Information

| | | | | | |
|--|------------------|-------|-----------|------------|-------|
| Date | 9/18/14 | | | [Redacted] | |
| Last Name | Eseinoza | | Margarita | | |
| Physical Address (Street Number & Name) | 5415W Harmon Ave | | | Apt # 1103 | |
| City | LV | State | NV | Zip | 89103 |
| Mailing Address (If different from physical address) | Same | | | | |
| City | [Redacted] | | State | [Redacted] | |

Source of Income

| | | | | | |
|--|--|--|---------|----------------------|---------------------------|
| [Redacted] | | | | | |
| Pay Frequency: (check one) | 10 2 25th | | 9/10/14 | Gross Monthly Income | Gross Monthly Obligations |
| <input checked="" type="checkbox"/> 1 st & 15 th of month | <input type="checkbox"/> 15 th & end of month | <input type="checkbox"/> Biweekly (every 2 weeks) | | \$8300 | Various |
| <input type="checkbox"/> Weekly | <input type="checkbox"/> Monthly (last day) | <input type="checkbox"/> Monthly (1 st day) | | | |
| <input type="checkbox"/> Self-Employed | | | | | \$750 |
| *Alimony, child support or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation. | | | | | |
| Alimony, child support, or separate maintenance received under: <input type="checkbox"/> court order <input type="checkbox"/> written agreement <input type="checkbox"/> oral understanding. | | | | | |
| Are you currently in bankruptcy? <input type="checkbox"/> yes <input checked="" type="checkbox"/> no | | | | | |

Credit References

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

Personal References

| | |
|------------|--|
| [Redacted] | |
| [Redacted] | |
| [Redacted] | |
| [Redacted] | |
| [Redacted] | |
| [Redacted] | |
| [Redacted] | |
| [Redacted] | |
| [Redacted] | |
| [Redacted] | |

APP 009229
ROA 007935
Page 1 of 4

Co-Applicant Information

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

ADDITIONAL TERMS AND CONDITIONS OF THIS CUSTOMER APPLICATION

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

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

APP 009230
ROA 007936

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

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

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

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

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

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

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

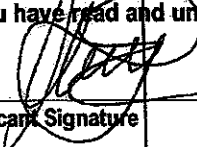
Updates: You agree to inform us of any changes to the information contained in this Customer Application throughout the course of your business relationship with us.

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

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

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



Applicant Signature

9/10/14

Date

Co-Applicant Signature

Date

A - 284

604A LOAN REVIEW WORKSHEET

Licensee Name &

DBA: TITLEMAX OF NEVADA INC. DBA TITLEMAX

Exam Start

Date: 5/20/2015

Licensee Address: 7150 S. DURANGO DR SUITE 190 LAS VEGAS NV 89113

Exam as of: 5/4/2015

Borrower Name & Address: BRENDA CRUZ

Examiner: TTD

| Account Number | Origination Date | Amount of Loan | Maturity Date | Finance Charge | Total Number of Payments | Payment Amount | APR Quoted | Is the APR correct? |
|----------------|------------------|----------------|---------------|----------------|--------------------------|-----------------|------------|---------------------|
| 10269-0128101 | 9/29/2014 | \$5,020.00 | 4/27/2015 | \$2,195.56 | 6&1 | 1030.80/1030.76 | 121.55% | YES |

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

the loan secured? **YES** If so, what is the collateral? 2009 TOYT CAMRY If secured by a vehicle title, is it filed and perfected? **YES**

What is the borrower's expected gross monthly income? \$2,500 Was the borrower's income verified? **YES** Paystub Affidavit Other: _____

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

(Applies to D/D Loans) Does the original term of the D/D Loan not exceed 35 days? **N/A**
NRS 604A.425(1a)
 NRS 604A.408(1)

(Applies to High-Interest Loans Only) Does the monthly payment amount exceed 25% of the borrower's expected gross monthly income? **N/A**
NRS 604A.425(1b)
 NRS 604A.408(1)

(Applies High-Int Loans) Does the original term of the HIL not exceed 35 days? **N/A**
NRS 604A.408(1)

(Applies to Title Loans Only) Does the loan amount exceed the fair market value of the vehicle securing the loan? **NO** Fair Market Value: \$13,325.00
NRS 604A.450(1)

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

(Applies to Title Loans Only) Has the title loan been extended for more than six additional periods, pursuant to NRS 604A.445 (2)? **NO**
NRS 604.445(1)
 NRS 604.445(2)

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

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

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

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

VIOLATIONS/ TECHNICAL EXCEPTIONS/ OTHER COMMENTS:

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

| | | | | | |
|--|------------------------|---|----------------------------|--|---------------------------|
| Customer & Co-Customer Information | | ACCOUNT NUMBER: 10269-0128101 | | | |
| FIRST NAME Brenda | LAST NAME Cruz | | CO-CUSTOMER FIRST NAME | | CO-CUSTOMER LAST NAME |
| [REDACTED] | | | CO-CUSTOMER SSN | CO-CUSTOMER'S DRIVERS LIC./STATE ID. NO. | |
| STREET ADDRESS 44 E. Serene Ave. Unit 303 | | | CO-CUSTOMER STREET ADDRESS | | |
| City Las Vegas | STATE NV | ZIP CODE 89123 | CO-CUSTOMER CITY | CO-CUSTOMER STATE | CO-CUSTOMER ZIP CODE |
| Home Phone (702) [REDACTED] | | | CO-CUSTOMER HOME PHONE | | CO-CUSTOMER DATE OF BIRTH |
| Motor Vehicle & Licensee Information | | LICENSEE'S HOURS OF OPERATION: Monday to Friday 9:00 A.M. to 7:00 P.M., Saturday 10:00 A.M. to 4:00 P.M., Closed Sunday | | | |
| LICENSEE NAME TitleMax of Nevada, Inc. d/b/a TitleBucks | | LICENSEE PHONE NUMBER (702)451-0600 | | | |
| LICENSEE STREET ADDRESS 7150 S. Durango Dr., Suite 190 | | LICENSEE CITY Las Vegas | LICENSEE STATE NV | LICENSEE ZIP CODE 89113 | |
| VEHICLE IDENTIFICATION NUMBER (VIN) 4T1BE46K09U267490 | | LICENSE PLATE SN2815 | | | |
| VEHICLE YEAR 2009 | VEHICLE MAKE TOYOTA | VEHICLE MODEL CAMRY | COLOR SILVER | | |

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

Term, Principal, Interest, Charges and Payment. The original term of this loan is 210 days. You promise to timely pay us in cash or as otherwise agreed in writing \$5,020.00 ("Principal Amount"), which includes any filing fee listed below plus interest on the unpaid principal balance of this Loan Agreement at the daily rate of 0.333% from the date of this Loan Agreement until 04/27/2015 the earlier of: (i) the due date of your last payment as set forth in the Payment Schedule below; or (ii) payment in full. You also promise to pay any other charges provided for under this Loan Agreement. You agree to make your payment in the amounts and on the dates set forth in the Payment Schedule below ("Due Date") at the address indicated above, or at such other address as we direct you in writing. If any Due Date falls on a date we are not open for business, then you agree to pay us on the next business day, and we will credit such payment, as if we received it on the appropriate Due Date. The Loan Agreement will be consummated upon the date you sign this Loan Agreement. Time is of the essence in this Loan Agreement. In consideration of your delivering the Title to us and granting us a security interest in the Motor Vehicle as set forth below, your promise to timely pay and agreeing to this Loan Agreement, we agree to provide you a loan in the Principal Amount provided above.

Any comments or questions may be directed to Customer Service at the following toll-free number: (800) 804-5366.

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

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| | | | |
|---|--|---|--|
| <p align="center">ANNUAL PERCENTAGE RATE</p> <p>The cost of your credit as a yearly rate.</p> <p align="center">121.545 %</p> | <p align="center">FINANCE CHARGE</p> <p>The dollar amount the credit will cost you.</p> <p align="center">\$2,195.56</p> | <p align="center">Amount Financed</p> <p>The amount of credit provided to you or on your behalf.</p> <p align="center">\$5,020.00</p> | <p align="center">Total of Payments</p> <p>The amount you will have paid after you have made all payments as scheduled.</p> <p align="center">\$7,215.56</p> |
|---|--|---|--|

Your payment schedule will be:

| Number of Payments | Amount of Payments | When Payments are Due |
|--------------------|--------------------|--|
| 6 | \$1,030.80 | 10/29/2014 and each 30 days thereafter |
| 1 | \$1,030.76 | 4/27/2015 |
| | | |

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

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

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

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

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

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

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

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

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

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

Governing Law and Assignment.

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

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

WAIVER OF JURY TRIAL AND ARBITRATION PROVISION.

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

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

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

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

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

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

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

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

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

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

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Affidavit

STATE OF NEVADA
COUNTY OF Clark

Title Loan Agreement No.: 10269-0128101
Date: 9/29/2014

Customer Name: Brenda Cruz
Address: 44 E. Serene Ave. Unit 303
Las Vegas, NV, 89123
Co-Borrower Name:
Address:

Licensee Name: TitleMax of Nevada, Inc. d/b/a Titlebucks
Address:
7150 S. Durango Dr.
Las Vegas, NV, 89113

Vehicle Information: VIN: 4T1BE46K09U267490
License Plate State and No: SN3926 Color: WHITE Year: 2009 Make: Toyota Model: Tacoma

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

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

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

The undersigned, Brenda Cruz, 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: Brenda Cruz
Co-Borrower Signature: _____

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

7150 S. Durango Dr.
Las Vegas, NV 89113
(702)451-0600
05/12/2015

BRENDA N CRUZ
6335 Gunderson Blvd
Las Vegas, NV 89103

Re: **Opportunity to Enter into a Repayment Plan**

Dear Customer:

On 09/29/2014 you entered a Title Loan Agreement ("Loan Agreement") with TitleMax of Nevada, Inc. d/b/a TitleBucks, and, if applicable, on N/A you entered a Grace Period Payments Deferment Agreement with TitleMax of Nevada, Inc. d/b/a TitleBucks. On 04/28/2015 ("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 05/27/2015: (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 \$ 971.75. The total of payments or the remaining balance on the original transaction is \$ 3887.0. You made the following payment(s) on the loan:

| | | | |
|-------------------------|---------------------------|-------------|-----------------|
| Date: <u>09/30/2014</u> | Amount \$ <u>2,000.00</u> | Date: _____ | Amount \$ _____ |
| Date: <u>12/03/2014</u> | Amount \$ <u>305.00</u> | Date: _____ | Amount \$ _____ |
| Date: <u>01/02/2015</u> | Amount \$ <u>304.00</u> | Date: _____ | Amount \$ _____ |
| Date: <u>02/14/2015</u> | Amount \$ <u>1,179.24</u> | Date: _____ | Amount \$ _____ |
| Date: <u>03/09/2015</u> | Amount \$ <u>304.00</u> | Date: _____ | Amount \$ _____ |
| Date: <u>03/21/2015</u> | Amount \$ <u>305.00</u> | Date: _____ | Amount \$ _____ |
| Date: <u>04/20/2015</u> | Amount \$ <u>303.37</u> | Date: _____ | Amount \$ _____ |
| Date: _____ | Amount \$ _____ | Date: _____ | Amount \$ _____ |
| Date: _____ | Amount \$ _____ | Date: _____ | Amount \$ _____ |
| Date: _____ | Amount \$ _____ | Date: _____ | Amount \$ _____ |

The total amount due if you enter into a \$ 971.75.

Under the terms of any Repayment Plan we will allow the period for repayment to be as short as 30 days; we will agree to a shorter term; and (3) we will allow you to pay up to 10 percent of the total amount due under the Repayment Plan.

TM.TB.NV.Opportunity.to.enter.into.repayment.plan

UNITED STATES POSTAL SERVICE
Certificate Of Mailing
 This Certificate of Mailing provides evidence that mail has been presented to USPS® for mailing. This form may be used for domestic and international mail.
 From: TITLEBUCKS OF NEVADA
7150 S DURANGO DR LAS VEGAS, NV 89113
 To: BRENDA CRUZ
6335 GUNDERSON BLVD
LAS VEGAS, NV 89103
 MAY 12 2015
 Postmark
 PS Form 3817, April 2007 PSN 1530-01-000-9065
APP 009241
ROA 007947

Customer Receipt/Repayment Plan Receipt (210 day loan)

| | |
|--|--|
| NAME AND ADDRESS OF THE LICENSEE: Tb Las Vegas Nv #2 7150 S. Durango Dr., Suite 190 Las Vegas, NV 89113 | PAYMENT MADE ON BEHALF OF OR BY: Brenda Cruz |
| LOAN AGREEMENT IDENTIFICATION NO. 10269-0128101 | DATE/TIME OF RECEIPT OF PAYMENT: 04/20/2015 06:37:13 PM |
| LOAN AGREEMENT DATE: 9/29/2014 5:16:41 PM | |
| If you have multiple loans, this payment was applied to the loan number identified above. | |
| AMOUNT PAID: \$303.37 | AGENT RECEIVING PAYMENT: Fabian Albarracin |

| TODAY'S PAYMENT ITEMIZATION | |
|-----------------------------|------------|
| PRINCIPAL PAID: | \$0.00 |
| INTEREST PAID: | \$303.37 |
| CHARGES PAID: | \$0.00 |
| FEES PAID: | \$0.00 |
| TOTAL AMOUNT PAID TODAY: | \$303.37 |
| BALANCE DUE ON LOAN: | \$3,254.43 |
| NEXT SCHEDULED DUE DATE: | 4/27/2015 |

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

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

Brenda Cruz

Printed Name

Brenda Cruz

Signature

Customer Receipt/Repayment Plan Receipt (210 day loan)

| | | | |
|--|--|--|--|
| NAME AND ADDRESS OF THE LICENSEE: Tb Las Vegas Nv #2 7150 S. Durango Dr., Suite 190 Las Vegas, NV 89113 | | PAYMENT MADE ON BEHALF OF OR BY: Brenda Cruz | |
| LOAN AGREEMENT IDENTIFICATION NO. 10269-0128101 | | DATE/TIME OF RECEIPT OF PAYMENT: 03/21/2015 10:44:44 AM | |
| LOAN AGREEMENT DATE: 9/29/2014 5:16:41 PM | | | |
| If you have multiple loans, this payment was applied to the loan number identified above. | | | |
| AMOUNT PAID: \$305.00 | | AGENT RECEIVING PAYMENT: Fabian Albarracin | |

| 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: | \$3,254.43 |
| NEXT SCHEDULED DUE DATE: | 3/28/2015 |

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

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

Brenda Cruz
Printed Name

Brenda Cruz
Signature

Customer Receipt/Repayment Plan Receipt (210 day loan)

| | |
|---|---|
| NAME AND ADDRESS OF THE LICENSEE: Tb Las Vegas Nv #2 7150 S. Durango Dr., Suite 190 Las Vegas, NV 89113 | PAYMENT MADE ON BEHALF OF OR BY: Brenda Cruz |
| LOAN AGREEMENT IDENTIFICATION NO. 10269-0128101 | DATE/TIME OF RECEIPT OF PAYMENT: 03/30/2014 11:08:10 AM |
| LOAN AGREEMENT DATE: 9/29/2014 5:16:41 PM | |
| If you have multiple loans, this payment was applied to the loan number identified above. | |
| AMOUNT PAID: \$2,000.00 | AGENT RECEIVING PAYMENT: Sean Taira |

| TODAY'S PAYMENT ITEMIZATION | |
|------------------------------------|------------|
| PRINCIPAL PAID: | \$1,983.28 |
| INTEREST PAID: | \$16.72 |
| CHARGES PAID: | \$0.00 |
| FEES PAID: | \$0.00 |
| TOTAL AMOUNT PAID TODAY: | \$2,000.00 |
| BALANCE DUE ON LOAN: | \$3,036.72 |
| NEXT SCHEDULED DUE DATE: | 11/28/2014 |

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

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

Brenda Cruz
 Printed Name

Brenda Cruz
 Signature

GRACE PERIOD PAYMENTS DEFERMENT AGREEMENT

Date: 9/30/14

Account Number: 10269-0128101

| | |
|--|---|
| Customer Name: Brenda Cruz Address: 44 E. Serene Ave. Unit 303 Las Vegas, NV 89123 | Licensee Name: TitleMax of Nevada, Inc. d/b/a TitleBucks Address: 7150 S. Durango Dr., Suite 190 Las Vegas, NV 89113 Vehicle Information: 2009 TOYOTA TACOMA 4TIBE46K09U267490 |
| 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 TitleBucks, a title loan services provider licensed and regulated by the Nevada Financial Institutions Division, 2785 E Desert Inn Road, Suite 180, Las Vegas, Nevada 89121, Phone: (702) 486-4120, Fax: (702) 486-4563, <http://www.fid.state.nv.us/>. The word "Motor Vehicle" means the vehicle identified above. The word "Title" means a certificate of title or ownership to the Motor Vehicle.

Consideration. You acknowledge and agree that you and we entered into a Title Loan Agreement on 09/29/2014 ("Loan Agreement.") Under the Title Loan Agreement, we agreed with you that we may subsequently offer you a "Grace Period" which is a gratuitous period of payments deferment. You agree that we are offering you a "Grace Period" and you are voluntarily accepting such offer after entering into a Loan Agreement pursuant to the provisions of NRS 604A.70 and NRS 604A.210. **Please note that since this is a "Grace Period" it is not an "extension" as defined in NRS. 604A.065.** Under the Title Loan Agreement, your obligation to pay simple interest under the Loan Agreement remains unchanged. Other than the interest and fees originally provided for in the Title Loan Agreement, we do not charge you any additional fees or interest for entering into this Grace Period Payments Deferment Agreement.

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

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

Any comments or questions may be directed to Customer Service at the following number: (800) 304-5368.

Grace Periods Payments Deferment Schedule

| Payment Number | Amount of Payment | Deferred Periodic Due Date |
|----------------|-------------------|----------------------------|
| 1 | \$501.50 | 10/29/2014 |
| 2 | \$501.50 | 11/28/2014 |
| 3 | \$501.50 | 12/28/2014 |
| 4 | \$501.50 | 1/27/2015 |
| 5 | \$501.50 | 2/26/2015 |
| 6 | \$501.50 | 3/28/2015 |
| 7 | \$501.50 | 4/27/2015 |
| 8 | \$717.14 | 5/27/2015 |
| 9 | \$717.14 | 6/26/2015 |
| 10 | \$717.14 | 7/26/2015 |
| 11 | \$717.14 | 8/25/2015 |
| 12 | \$717.14 | 9/24/2015 |
| 13 | \$717.14 | 10/24/2015 |
| 14 | \$717.16 | 11/23/2015 |

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

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

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

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

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

Any comments or questions may be directed to Customer Service at the following number (800) 804-5588

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 most 90 days after the date of default, unless you agree to a shorter term; and (3) we may require you to make an initial payment of not more than 20 percent of the total amount due under the Repayment Plan. If you enter into a Repayment Plan, we will honor the terms and we will not charge any other amount as an incident to or as a condition of entering into a Repayment Plan. Such an amount includes, without limitation: (a) any interest, regardless of the name given to the interest, other than the interest charged pursuant to the original loan agreement at a rate which does not exceed the rate charged during the term of the original loan agreement; or (b) any origination fees, set-up fees, collection fees, transaction fees, negotiation fees, handling fees, processing fees, late fees, default fees or any other fees, regardless of the name given to the fee. Additionally, if you enter into a Repayment, we will honor the terms of the Repayment Plan, and unless otherwise authorized by Nevada law we will not (i) accept any additional security or collateral from you to enter into the Repayment Plan; (ii) sell to you any insurance (iii) require you to purchase insurance or any other goods or services to enter into the Repayment Plan; (iv) make any other loan to you, unless you are seeking multiple loans that do not exceed the limit set forth under Nevada law; (v) attempt to collect the outstanding balance during the term of the Repayment Plan by repossessing the Vehicle unless you default on the Repayment Plan or (vi) attempt to collect an amount that is greater than the amount owed under the terms of the Repayment Plan. Therefore, if you (i) default on Grace Period Payments Deferment Agreement and do not enter into a Repayment Plan and we do not waive the default, or (ii) default on Grace Period Payments Deferment Agreement, enter into a Repayment Plan, and default on the terms of the Repayment Plan, then we may pursue any remedy Nevada law allows, including seeking repossession and sale of the Motor Vehicle.

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

Acknowledgment of Simple Interest Accrual. You acknowledge that we use the simple interest method to calculate and accrue the interest owing under the Loan Agreement. Interest is not compounded under the Loan Agreement. You acknowledge that simple interest is charged on the outstanding principal balance. Payments will be applied first to accrued interest, second to outstanding charges, if any, and third to principal. We calculated and estimated the simple interest under the Loan Agreement and disclosed in the "Finance Charge" disclosure assuming you would pay each scheduled payment in the amount scheduled and on the scheduled Payment Dates. The original Payment Schedule in the Loan Agreement provided for payments which would ratably and fully amortize the entire Principal Amount and interest payable. The interest rate under the Loan Agreement remains unchanged. You acknowledge that simple interest is charged on the unpaid principal balance of this Loan Agreement at the daily rate of 0.333% from the date of this Loan Agreement until the same 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 its Grace Period Payments Deferment Agreement, except the Federal Arbitration Act (FAA) governs the Waiver of Dispute Resolution and Arbitration Provision. We may assign or transfer the Loan Agreement and Grace Period Payments Deferment Agreement or any of our rights.

APP 009247 ROA 007953

APP 009247
ROA 007953

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 a full active duty member of the Armed Forces (Army, Navy, Marine Corps, Air Force or Coast Guard) or as a dependent or spouse of such member changes.

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

Brenda Ay 9/30/14
Customer's Signature Date

[Signature] 9/30/14
Is Authorized Agent Date

Co-Borrower's Signature Date

Any other file or records may be available. Contact us at 1-800-804-5368.

Personal Information

| | | | | | |
|--|------------|-------|--|------------|--|
| Date | 9/29/14 | | | [Redacted] | |
| Last Name | [Redacted] | | | [Redacted] | |
| Physical Address (Street Number & Name) | | | | | |
| 44 E Serene Ave Unit 303 | | | | Apt # | |
| City | | State | | Zip | |
| Las Vegas, NV | | NV | | 89123 | |
| Mailing Address (if different from physical address) | | | | | |
| " " " " | | | | | |
| City | | State | | Zip | |

Source of Income

| | | | | | |
|--|--|---------|--------------------------------|-------------------------------------|--------------------------|
| [Redacted] | | | | | |
| <input type="checkbox"/> 1 st & 15 th of month <input type="checkbox"/> 15 th & end of month <input type="checkbox"/> Biweekly (every 2 weeks) | | 9/24/14 | Gross Monthly Income \$2500 | Gross Monthly Obligations \$1300 | Work Shift [Redacted] |
| <input checked="" type="checkbox"/> Weekly <input type="checkbox"/> Monthly (last day) <input type="checkbox"/> Monthly (1 st day) <input type="checkbox"/> Monthly (3 rd day) | | | | | |
| <input type="checkbox"/> Self-Employed | | | | | |
| *Alimony, child support or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation. | | | | | |
| Alimony, child support, or separate maintenance received under: <input type="checkbox"/> court order <input type="checkbox"/> written agreement <input type="checkbox"/> oral understanding. | | | | | |
| Are you currently in bankruptcy? <input type="checkbox"/> yes <input checked="" type="checkbox"/> no | | | | | |

Credit References

| | | | |
|--------------------------------|--|------------|--|
| Business Name | | [Redacted] | |
| NV ENERGY | | [Redacted] | |
| Address (Street Number & Name) | | City | |
| [Redacted] | | [Redacted] | |
| Business Name | | Phone # | |
| Address (Street Number & Name) | | City | |
| [Redacted] | | [Redacted] | |
| Address (Street Number & Name) | | State | |
| [Redacted] | | [Redacted] | |
| Address (Street Number & Name) | | Zip | |
| [Redacted] | | [Redacted] | |

Personal Ref

| | | |
|---|------------|--|
| N | [Redacted] | |
| R | [Redacted] | |
| N | [Redacted] | |
| R | [Redacted] | |
| N | [Redacted] | |
| R | [Redacted] | |
| N | [Redacted] | |
| R | [Redacted] | |
| N | [Redacted] | |
| R | [Redacted] | |

APP 009249
ROA 007955

Co-Applicant Information

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

ADDITIONAL TERMS AND CONDITIONS OF THIS CUSTOMER APPLICATION

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

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

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

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

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

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

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

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

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

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

Ability to Repay Verification.

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

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

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

Brenda O
Applicant Signature

9/29/14
Date

Co-Applicant Signature

Date

Ability to Pay Summary

| | |
|--|---------------|
| Loan Number | 10269-0128101 |
| Customer Name | Brenda Cruz |
| Is Customer a Covered Borrower | No |
| Requested Loan Amount | \$5,000.00 |
| Title Fee | \$20 |
| MLV Amount | \$5,000 |
| Gross Monthly Income | \$2,500.00 |
| Current and Expected Monthly Obligations | \$1,300.00 |
| Other TitleMax Loan Payment | \$0.00 |
| Rate Match/Rate for Other TitleMax Loan | 9.99% |
| Add-On to Current Loan or Multi-Car | |
| Residual Monthly Income | \$1,200.00 |

| 210 INSTALLMENT RATE STRUCTURE | | |
|--------------------------------|----------|--------|
| Tiers | | Rate |
| 100.00 | 999.99 | 18.99% |
| 1000.00 | 1999.99 | 17.99% |
| 2000.00 | 2999.99 | 16.99% |
| 3000.00 | 3999.99 | 15.99% |
| 4000.00 | 4999.99 | 14.99% |
| 5000.00 | 10000.00 | 11.99% |

210 INSTALLMENT LOAN BREAKDOWN

| | | |
|---|----|----------|
| Income Based - Max. Loan Amount Inc. Title Fee | \$ | 5,844 |
| Vehicle Value - Max. Loan Amount Inc. Title Fee | \$ | 5,020 |
| Interest Rate | | 9.99% |
| Max Cash to Customer Amount | \$ | 5,000.00 |
| Actual Cash to Customer Amount | \$ | 5,000.00 |
| Title Fee Amount | \$ | 20 |
| Total Loan Amount | \$ | 5,020 |

| | |
|---|------------|
| Amortized Loan Payment | \$1,030.80 |
| Total Payback Amount | \$7,215.57 |
| Minimum Payment to Extend | \$501.50 |
| Grace Period Plan # of Months (0% Interest) | 7 |
| Grace Period Plan Payment (0%) | \$717.14 |

CHOOSE THIS CASHWISE LOAN TYPE

NV 210 Day Multi-Car 9.99%

CERTIFICATE OF TITLE

VIN 4T1BE46K09U267490 YEAR 2009 MAKE TOYT MODEL CAMRY/SE/L VEHICLE BODY P4D TITLE NUMBER NV007314582
DATE ISSUED 10/20/2014 ODOMETER MILES 10 FUEL TYPE G SALES TAX PD EMPTY WT GROSS WT GVWR 3263
VEHICLE COLOR ODOMETER BRAND ACTUAL MILES BRANDS

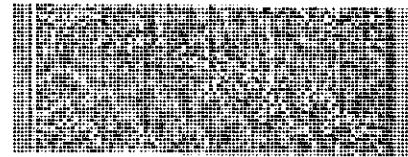
OWNER(S) NAME AND ADDRESS
SILVA HUGO
CRUZ BRENDA N
9639 DEER PARK AVE
LAS VEGAS NV 89148-4201

OR

LIENHOLDER NAME AND ADDRESS
TITLEBUCKS OF NEVADA
7150 S DURANGO DR
LAS VEGAS NV 89113

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

SIGNATURE OF AUTHORIZED AGENT DATE



PRINTED NAME OF AGENT AND COMPANY

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

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

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

Address City State Zip Code

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

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

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

Signature of Buyer Printed Full Legal Name of Buyer

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

CONTROL NO.

VP-2 (Rev. 8/10)

(THIS IS NOT A TITLE NO.)

UNRECORDED FOR FEES/SURE VOIDS THIS TITLE

APP 009254
ROA 007960

Contact Information

9/29/2014

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

Telephone: 912-525-2675
 Fax:

Notes

Vehicle Info For 2009 Toyota Camry Base 4D Sedan

| | | |
|-----------------------|------------------------|------------------------|
| MSRP: \$20,195 | VIN: 4T1BE46K09U267490 | Adj. State: National |
| Fin Adv: \$9,925 | UVC: 2009900018 | Mileage: 0 |
| Equip Ret: \$21,553 | MPG: 21/31 | Mileage Cat: C |
| Tire Size: 215/60R16 | Weight: 3307 | Cylinders: 4 |
| Base HP: 158 @ 6000 | Fuel Type: Gas | Transmission: A |
| Taxable HP: 19.4 | Wheelbase: 109.3 | Drive Train: FWD |
| Model Number: 2514 | End of Term Months: 0 | End of Term Mileage: 0 |
| Price Includes: AT AC | | |

Wholesale Black Book values as of 9/29/2014

| | X-CL | Clean | Average | Rough |
|--------------|-----------------|----------------|----------------|----------------|
| Base | \$10,400 | \$9,500 | \$8,100 | \$6,250 |
| Options | \$0 | \$0 | \$0 | \$0 |
| Mileage | N/A | N/A | N/A | N/A |
| Region | \$0 | \$0 | \$0 | \$0 |
| Total | \$10,400 | \$9,500 | \$8,100 | \$6,250 |

Trade In Black Book values as of 9/29/2014

| | X-CL | Clean | Average | Rough |
|--------------|------------|----------------|----------------|----------------|
| Base | N/A | \$9,635 | \$8,310 | \$5,935 |
| Options | N/A | \$0 | \$0 | \$0 |
| Mileage | N/A | N/A | N/A | N/A |
| Region | N/A | \$0 | \$0 | \$0 |
| Total | N/A | \$9,635 | \$8,310 | \$5,935 |

Retail Black Book values as of 9/29/2014

| | X-CL | Clean | Average | Rough |
|------|------|-------|---------|-------|
| Base | | | | |

| | X-CL | Clean | Average | Rough |
|--------------|-----------------|-----------------|-----------------|----------------|
| | \$13,325 | \$12,200 | \$10,500 | \$8,100 |
| Options | \$0 | \$0 | \$0 | \$0 |
| Mileage | N/A | N/A | N/A | N/A |
| Region | \$0 | \$0 | \$0 | \$0 |
| Total | \$13,325 | \$12,200 | \$10,500 | \$8,100 |

Residual Black Book values as of 9/29/2014

| | 12 Month | 24 Month | 30 Month | 36 Month | 42 Month | 48 Month | 60 Month | End Of Term |
|--------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|-------------|
| Base | \$6,650 | \$5,750 | \$5,325 | \$4,925 | \$4,525 | \$4,150 | \$3,400 | \$0 |
| Options | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | N/A |
| Mileage | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A |
| Total | \$6,650 | \$5,750 | \$5,325 | \$4,925 | \$4,525 | \$4,150 | \$3,400 | \$0 |

Black Book Add/Deducts

w/o Auto Trans -800

Casewise Version Fiscal Date User ID
40462 05/09/2015 593

Las Vegas, NV 89113
(702)451-0600

Loan ID: 10269-012810 NV 210 Multi Car (9.99%) Module Loan Type Payment Interval Amortizing Type
Cust: 10269-006128 Cruz, Brenda N INS A2 30 Days Interval Amortizing

Loan Origination: Origination Date: Monday 09/29/2014 **Current Loan Status:** Grace Days:0 Log Item
Amount Advanced: \$5,020.00 Normal First Payment Due: 10/29/2014 Balloon Amount: \$0.00
Cash Advance Fee: \$0.00 First Payment Due Date: 10/29/2014 Amount: Next Due Date: 04/27/2015
Origination Charge: \$0.00 Extra Interest Days In First Period: 0 Grace Date: 04/27/2015
Maintenance Fees: \$0.00 Second Payment Due Date: 11/28/2014 Amount: \$1,030.80 Minimum Payment:
Interest Charges: \$2,195.56 Final Payment Due Date: Duration: Days Principal Balance: \$3,036.72
Total Amount: \$7,215.56
Total Finance Charges: \$2,195.56 Payment Count: 7 APR: 0121.5450% Total Amount Due: \$3,325.22

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

Periodic Fees: Amount Type Flat/Rate Amount Applied Calculation Procedure Early Payoff Rebate Proc.
999 9.99% Flat INT Rate 9.990000% N 4/27/2015 LoanTitleMax210FeeCalculator LoanInterestProrateCalculator

Late Charges: Default Grace Days: 0 Late Charge Type: Flat or Rate: Value:
ACH Autopay: False Payment Tolerance: \$10.00 Late Fee Type: \$
Pre-Autopay Days: 0 Late Fee Descr.:
Calculation Procedure:

Auto Pay Decision Procedure: Check Interest Threshold: False
Check Scheduled Principal: False Interest Threshold Tolerance: \$0.00
Check Principal Procedure: Check Interest Procedure:

Payment Plan: INS Installment Loans **Pmt. Proc:** LoanProactiveInterestPaymentAmounts

Collateral Settings: Title Collateral Value Protocol:
Prompt For Check: No Check Date: Payment Replacement: Never replace
Collateral First: No Deposit Method: CollateralDepositDateProc:

| Loan Collateral: | Value | Date To Deposit | Pick Up | Routing Account # | Replaced Deposit Rule | Deposit ID | Date Deposited | Check 21 ID | Automobile Make | Collateral Model | Serial / License Number / State |
|------------------|------------|-----------------|---------|-------------------|-----------------------|------------|----------------|-------------|-----------------|------------------|---------------------------------|
| 1 Title | \$7,215.56 | | | | Replaced | | | | TOYOTA 2009 | TACOMA A | 4TIBE46K09U SN2815 |
| 2 Title | \$7,215.56 | | | | | | | | TOYOTA 2009 | CAMRY A | 4TIBE46K09U SN2815 |

| Payment Schedule: | Beginning Bal. | Interest | Fees | Principal | Total Pmt. | Ending Bal. | Interest From | To Date | #Days | Satisfied |
|-------------------------------|----------------|----------|--------|-----------|------------|-------------|---------------|------------|-------|------------|
| 1 Wednesd 10/29/2014 30 Days | \$5,020.00 | \$501.50 | \$0.00 | \$529.30 | \$1,030.80 | \$4,490.70 | 09/30/2014 | 10/29/2014 | 30 | 09/30/2014 |
| 2 Friday 11/28/2014 30 Days | \$4,490.70 | \$448.62 | \$0.00 | \$582.18 | \$1,030.80 | \$3,908.52 | 10/30/2014 | 11/28/2014 | 30 | 12/03/2014 |
| 3 Sunday 12/28/2014 30 Days | \$3,908.52 | \$390.46 | \$0.00 | \$640.34 | \$1,030.80 | \$3,268.18 | 11/29/2014 | 12/28/2014 | 30 | 01/02/2015 |
| 4 Tuesday 01/27/2015 30 Days | \$3,268.18 | \$326.49 | \$0.00 | \$704.31 | \$1,030.80 | \$2,563.87 | 12/29/2014 | 01/27/2015 | 30 | 02/14/2015 |
| 5 Thursday 02/26/2015 30 Days | \$2,563.87 | \$256.13 | \$0.00 | \$774.67 | \$1,030.80 | \$1,789.20 | 01/28/2015 | 02/26/2015 | 30 | 03/21/2015 |
| 6 Saturday 03/28/2015 30 Days | \$1,789.20 | \$178.74 | \$0.00 | \$852.06 | \$1,030.80 | \$937.14 | 02/27/2015 | 03/28/2015 | 30 | 04/20/2015 |
| 7 Monday 04/27/2015 30 Days | \$937.14 | \$93.62 | \$0.00 | \$937.14 | \$1,030.76 | \$0.00 | 03/29/2015 | 04/27/2015 | 30 | |

| Transaction Summary: | Type | Payment Amount | Amount Due | Principal Applied | Fees Charged | Fees Paid | Credit Amt. | New Due Date | Pro. Rev. | Date Entered | Sale Item ID |
|------------------------|------|----------------|--------------|-------------------|--------------|------------|-------------|--------------|-----------|-----------------------|--------------|
| 1 Monday 09/29/2014 | NEL | \$0.00 | \$5,020.00 | \$5,020.00 | \$0.00 | \$0.00 | \$0.00 | | P | 9/29/2014 5:16:47 PM | 10269-170699 |
| 2 Monday 09/29/2014 | RPC | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | | P | 9/29/2014 5:34:56 PM | |
| 3 Tuesday 09/30/2014 | PMT | \$2,000.00 | (\$1,983.28) | (\$1,983.28) | \$16.72 | \$16.72 | \$0.00 | 11/28/2014 2 | P | 9/30/2014 11:08:14 AM | 10269-170807 |
| 4 Wednesday 10/29/2014 | FEE | \$0.00 | \$293.26 | \$0.00 | \$293.26 | \$0.00 | \$0.00 | | P | 10/29/2014 7:24:34 PM | |
| 6 Friday 11/28/2014 | FEE | \$0.00 | \$303.37 | \$0.00 | \$303.37 | \$0.00 | \$0.00 | | P | 11/28/2014 7:04:16 PM | |
| 7 Wednesday 12/03/2014 | PMT | \$305.00 | (\$254.44) | \$0.00 | \$50.56 | \$305.00 | \$0.00 | 12/28/2014 3 | P | 12/3/2014 6:28:17 PM | 10269-187823 |
| 10 Sunday 12/28/2014 | FEE | \$0.00 | \$252.81 | \$0.00 | \$252.81 | \$0.00 | \$0.00 | | P | 12/27/2014 4:10:10 PM | |
| 12 Friday 01/02/2015 | PMT | \$304.00 | (\$253.44) | \$0.00 | \$50.56 | \$304.00 | \$0.00 | 01/27/2015 4 | P | 1/2/2015 6:20:35 PM | 10269-195958 |
| 14 Tuesday 01/27/2015 | FEE | \$0.00 | \$252.81 | \$0.00 | \$252.81 | \$0.00 | \$0.00 | | P | 1/27/2015 7:13:49 PM | |
| 16 Monday 02/09/2015 | LCH | \$0.00 | \$875.62 | \$0.00 | \$875.62 | \$0.00 | \$0.00 | | P | 2/9/2015 12:34:35 PM | |
| 18 Saturday 02/14/2015 | PMT | \$1,179.24 | (\$997.22) | \$0.00 | \$182.02 | \$1,179.24 | \$0.00 | 02/26/2015 5 | P | 2/14/2015 10:51:20 AM | 10269-209125 |
| 20 Thursday 02/26/2015 | FEE | \$0.00 | \$121.35 | \$0.00 | \$121.35 | \$0.00 | \$0.00 | | P | 2/26/2015 7:04:41 PM | |
| 27 Saturday 03/07/2015 | PMT | \$304.00 | (\$212.99) | \$0.00 | \$91.01 | \$304.00 | \$0.00 | 02/26/2015 5 | P R | 3/7/2015 10:48:21 AM | 10269-215351 |
| 28 Saturday 03/07/2015 | REV | (\$304.00) | \$212.99 | \$0.00 | (\$91.01) | (\$304.00) | \$0.00 | 02/26/2015 5 | P | 3/7/2015 11:09:16 AM | |
| 30 Monday 03/09/2015 | PMT | \$304.00 | (\$192.76) | \$0.00 | \$111.24 | \$304.00 | \$0.00 | 02/26/2015 5 | P | 3/9/2015 10:25:52 AM | 10269-215563 |
| 41 Saturday 03/21/2015 | PMT | \$305.00 | (\$183.65) | \$0.00 | \$121.35 | \$305.00 | \$0.00 | 03/28/2015 6 | P | 3/21/2015 10:44:55 AM | 10269-219151 |
| 43 Saturday 03/28/2015 | FEE | \$0.00 | \$70.79 | \$0.00 | \$70.79 | \$0.00 | \$0.00 | | P | 3/28/2015 3:50:59 PM | |
| 62 Monday 04/20/2015 | PMT | \$303.37 | (\$70.79) | \$0.00 | \$232.58 | \$303.37 | \$0.00 | 04/27/2015 7 | P | 4/20/2015 6:37:22 PM | 10269-226945 |
| 63 Monday 04/27/2015 | FEE | \$0.00 | \$70.79 | \$0.00 | \$70.79 | \$0.00 | \$0.00 | | P | 4/27/2015 7:26:43 PM | |

Proposal Totals: \$4700.61 \$3325.22 \$3036.72 \$3005.83 \$2717.33 \$0.00

| Detail: | Proposal Type | Fee Type | Amount Type | Operation Type | Period # | Fees Earned | Period # | Fees Applied From Date To Date | Pro. Rev. | Date Entered | Sale Item ID |
|--------------|---------------|----------|-------------|----------------|------------|-------------|-----------------------|--------------------------------|-----------|-----------------------|--------------|
| 1 09/29/2014 | NEL | PRI | 5020.00 | MOD 2 | | | | | P | 9/29/2014 5:16:49 PM | 10269-170699 |
| 3 09/30/2014 | PMT | 999 INT | 16.72 | FEE 3 | 09/30/2014 | 1 | 09/30/2014 10/29/2014 | | P | 9/30/2014 11:08:20 AM | 10269-170807 |
| 3 09/30/2014 | PMT | INT | -16.72 | PAY 5 | | | | | P | 9/30/2014 11:08:20 AM | 10269-170807 |

Installment Loan Analysis (4.0 v1.0) 09.22.2011 Printed: Saturday, May 09, 2015 03:24 PM By User: 593

APP 009257
ROA 007963

Page 1 of 2

Loan Analysis

7150 S. Durango Dr., Suite 190
Las Vegas, NV 89113
(702)451-0600

Casewise Version: 40462
Fiscal Date: 05/09/2015
User Id: 593

| | | | | | |
|-----------------------|--------------------------|-------------|---------------|------------------------------------|-----------------------------|
| Loan ID: 10269-012810 | NV 210 Multi Car (9.99%) | Module: INS | Loan Type: A2 | Payment interval: 30 Days Interval | Amortizing Type: Amortizing |
| Cust: 10269-006128 | Cruz, Brenda N | | | | |

| Detail: | Proposal Type | Fee Type | Amount Type | Operation Type | Period | Fees Earned | Fees Applied From Date | To Date | Pro. Rev. | Date Entered | Sale Item ID |
|---------|---------------|----------|-------------|----------------|------------|-------------|------------------------|------------|-----------|-----------------------|--------------|
| 3 | 09/30/2014 | PMT | PRI | PAY 5 | | | | | P | 9/30/2014 11:08:20 AM | 10269-170807 |
| 4 | 10/29/2014 | FEE | INT | FEE 6 | 10/29/2014 | 1 | 10/01/2014 | 10/29/2014 | P | 10/29/2014 7:24:34 PM | |
| 6 | 11/28/2014 | FEE | INT | FEE 8 | 11/28/2014 | 2 | 10/30/2014 | 11/28/2014 | P | 11/28/2014 7:04:16 PM | |
| 7 | 12/03/2014 | PMT | INT | FEE 10 | 12/03/2014 | 3 | 11/29/2014 | 12/28/2014 | P | 12/3/2014 6:28:56 PM | 10269-187823 |
| 10 | 12/28/2014 | PMT | INT | PAY 12 | | | | | P | 12/3/2014 6:28:56 PM | 10269-187823 |
| 12 | 01/02/2015 | FEE | INT | FEE 13 | 12/28/2014 | 3 | 12/04/2014 | 12/28/2014 | P | 12/27/2014 4:10:10 PM | |
| 12 | 01/02/2015 | PMT | INT | FEE 15 | 01/02/2015 | 4 | 12/29/2014 | 01/27/2015 | P | 1/2/2015 6:21:03 PM | 10269-195958 |
| 12 | 01/27/2015 | PMT | INT | PAY 17 | | | | | P | 1/2/2015 6:21:03 PM | 10269-195958 |
| 14 | 01/27/2015 | FEE | INT | FEE 18 | 01/27/2015 | 4 | 01/03/2015 | 01/27/2015 | P | 1/27/2015 7:13:50 PM | |
| 16 | 02/09/2015 | LCH | LAT | CHG 20 | | | | | P | 2/9/2015 12:36:46 PM | |
| 18 | 02/14/2015 | PMT | INT | FEE 21 | 02/14/2015 | 5 | 01/28/2015 | 02/26/2015 | P | 2/14/2015 10:52:03 AM | 10269-209125 |
| 18 | 02/14/2015 | PMT | LAT | PAY 23 | | | | | P | 2/14/2015 10:52:03 AM | 10269-209125 |
| 18 | 02/14/2015 | PMT | INT | PAY 23 | | | | | P | 2/14/2015 10:52:03 AM | 10269-209125 |
| 20 | 02/26/2015 | FEE | INT | FEE 24 | 02/26/2015 | 5 | 02/15/2015 | 02/26/2015 | P | 2/26/2015 7:04:41 PM | |
| 27 | 03/07/2015 | PMT | INT | FEE 26 | 03/07/2015 | 6 | 02/27/2015 | 03/28/2015 | P R | 3/7/2015 10:48:36 AM | 10269-215351 |
| 27 | 03/07/2015 | PMT | INT | PAY 28 | | | | | P R | 3/7/2015 10:48:36 AM | 10269-215351 |
| 27 | 03/07/2015 | PMT | LAT | PAY 28 | | | | | P R | 3/7/2015 10:48:36 AM | 10269-215351 |
| 28 | 03/07/2015 | REV | INT | REV 29 | | | | | P | 3/7/2015 11:09:16 AM | |
| 28 | 03/07/2015 | REV | INT | REV 31 | | | | | P | 3/7/2015 11:09:16 AM | |
| 28 | 03/07/2015 | REV | LAT | REV 31 | | | | | P | 3/7/2015 11:09:16 AM | |
| 30 | 03/09/2015 | PMT | INT | FEE 32 | 03/09/2015 | 6 | 02/27/2015 | 03/28/2015 | P | 3/9/2015 10:26:10 AM | 10269-215563 |
| 30 | 03/09/2015 | PMT | INT | PAY 34 | | | | | P | 3/9/2015 10:26:10 AM | 10269-215563 |
| 30 | 03/09/2015 | PMT | LAT | PAY 34 | | | | | P | 3/9/2015 10:26:10 AM | 10269-215563 |
| 41 | 03/21/2015 | PMT | INT | FEE 35 | 03/21/2015 | 6 | 03/10/2015 | 03/28/2015 | P | 3/21/2015 10:45:30 AM | 10269-219151 |
| 41 | 03/21/2015 | PMT | LAT | PAY 37 | | | | | P | 3/21/2015 10:45:30 AM | 10269-219151 |
| 41 | 03/21/2015 | PMT | INT | PAY 37 | | | | | P | 3/21/2015 10:45:30 AM | 10269-219151 |
| 43 | 03/28/2015 | FEE | INT | FEE 38 | 03/28/2015 | 6 | 03/22/2015 | 03/28/2015 | P | 3/28/2015 3:50:59 PM | |
| 62 | 04/20/2015 | PMT | INT | FEE 40 | 04/20/2015 | 7 | 03/29/2015 | 04/27/2015 | P | 4/20/2015 6:38:49 PM | 10269-226945 |
| 62 | 04/20/2015 | PMT | INT | PAY 42 | | | | | P | 4/20/2015 6:38:49 PM | 10269-226945 |
| 63 | 04/27/2015 | FEE | INT | FEE 43 | 04/27/2015 | 7 | 04/21/2015 | 04/27/2015 | P | 4/27/2015 7:26:43 PM | |

Total Amount Due: \$3325.22

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

| | | |
|---|-------------------------------------|---------------------------------|
| Custom Procedures: | Custom Update Procedure | Custom Process Procedure |
| A2 LRP Refinance Loan Payoff Report Event ID: PIF | DeferredLoanPayoffProposalUpdate210 | |
| Custom Procedures: | Custom Update Procedure | Custom Process Procedure |
| A2 NEL New Loan Report Event ID: TMI | | |
| Custom Procedures: | Custom Update Procedure | Custom Process Procedure |
| A2 PMT Deferred Loan Payment Report Event ID: ABR | | |
| Custom Procedures: | Custom Update Procedure | Custom Process Procedure |
| A2 POF Deferred Payoff Report Event ID: PIF | DeferredLoanPayoffProposalUpdate210 | |
| Custom Procedures: | Custom Update Procedure | Custom Process Procedure |
| A2 REL Refinance to InstallmentLoan Report Event ID: TMA | | |
| Custom Procedures: | Custom Update Procedure | Custom Process Procedure |
| A2 RES Rescinded Report Event ID: TRR | | |
| Custom Procedures: | Custom Update Procedure | Custom Process Procedure |

APP 009258
ROA 007964

Cash Advance Snapshot Report

Filter (Location: 10269 Loan: 10269-0128101 Ordered by Date)

Tb Las Vegas Nv #2
7150 S. Durango Dr., Suite 1
Las Vegas, NV 89113
(702)451-0600

09/29/2014

| ID # | Orig. Date | Customer Name | Type | Coll. Value | Advanced | Fees. | Paid | Amt. Due | EXT's | |
|------------------|----------------------|----------------|--------------------|---------------------|-------------|-------------|------------------|-------------|-----------------|--------------|
| 10269-0128101 | 09/29/2014 | Cruz, Brenda N | A2 | \$7,215.56 | \$5,020.00 | \$3,005.83 | \$4,700.61 | \$3,325.22 | 0 | |
| | <i>Transaction #</i> | <i>Type</i> | <i>Trans. Date</i> | <i>New Due Date</i> | <i>Pro?</i> | <i>Rev?</i> | <i>Principal</i> | <i>Fees</i> | <i>Amt Paid</i> | <i>Due</i> |
| 10269-0128101-1 | NEL | 9/29/2014 5:1 | | | X | - | \$5,020.00 | \$0.00 | \$0.00 | \$5,020.00 |
| 10269-0128101-2 | RPC | 9/29/2014 5:3 | | | X | - | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| 10269-0128101-3 | PMT | 9/30/2014 11: | 11/28/2014 | | X | - | (\$1,983.28) | \$16.72 | \$2,000.00 | (\$1,983.28) |
| 10269-0128101-4 | FEE | 10/29/2014 7: | | | X | - | \$0.00 | \$293.26 | \$0.00 | \$293.26 |
| 10269-0128101-5 | LOG | 11/25/2014 1 | | | X | - | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| 10269-0128101-6 | FEE | 11/28/2014 7: | | | X | - | \$0.00 | \$303.37 | \$0.00 | \$303.37 |
| 10269-0128101-7 | PMT | 12/3/2014 6:2 | 12/28/2014 | | X | - | \$0.00 | \$50.56 | \$305.00 | (\$254.44) |
| 10269-0128101-8 | LOG | 12/15/2014 1 | | | X | - | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| 10269-0128101-9 | LOG | 12/15/2014 1: | | | X | - | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| 10269-0128101-10 | FEE | 12/28/2014 | | | X | - | \$0.00 | \$252.81 | \$0.00 | \$252.81 |
| 10269-0128101-11 | LOG | 12/29/2014 4: | | | X | - | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| 10269-0128101-12 | PMT | 1/2/2015 6:20 | 1/27/2015 | | X | - | \$0.00 | \$50.56 | \$304.00 | (\$253.44) |
| 10269-0128101-13 | LOG | 1/15/2015 6:3 | | | X | - | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| 10269-0128101-14 | FEE | 1/27/2015 7:1 | | | X | - | \$0.00 | \$252.81 | \$0.00 | \$252.81 |
| 10269-0128101-15 | LOG | 2/2/2015 12:4 | | | X | - | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| 10269-0128101-16 | LCH | 2/9/2015 12:3 | | | X | - | \$0.00 | \$875.62 | \$0.00 | \$875.62 |
| 10269-0128101-17 | LOG | 2/9/2015 4:45 | | | X | - | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| 10269-0128101-18 | PMT | 2/14/2015 10: | 2/26/2015 | | X | - | \$0.00 | \$182.02 | \$1,179.24 | (\$997.22) |
| 10269-0128101-19 | LOG | 2/25/2015 12: | | | X | - | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| 10269-0128101-20 | FEE | 2/26/2015 7:0 | | | X | - | \$0.00 | \$121.35 | \$0.00 | \$121.35 |
| 10269-0128101-21 | LOG | 3/2/2015 12:2 | | | X | - | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| 10269-0128101-22 | LOG | 3/2/2015 6:18 | | | X | - | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| 10269-0128101-23 | LOG | 3/3/2015 1:18 | | | X | - | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| 10269-0128101-24 | LOG | 3/3/2015 6:13 | | | X | - | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| 10269-0128101-25 | LOG | 3/4/2015 11:0 | | | X | - | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| 10269-0128101-26 | LOG | 3/4/2015 11:5 | | | X | - | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| 10269-0128101-27 | PMT | 3/7/2015 10:4 | 2/26/2015 | | X | X | \$0.00 | \$91.01 | \$304.00 | (\$212.99) |
| 10269-0128101-28 | REV | 3/7/2015 11:0 | 2/26/2015 | | X | - | \$0.00 | (\$91.01) | (\$304.00) | \$212.99 |
| 10269-0128101-29 | LOG | 3/7/2015 12:5 | | | X | - | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| 10269-0128101-30 | PMT | 3/9/2015 10:2 | 2/26/2015 | | X | - | \$0.00 | \$111.24 | \$304.00 | (\$192.76) |
| 10269-0128101-31 | LOG | 3/11/2015 9:4 | | | X | - | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| 10269-0128101-32 | LOG | 3/17/2015 9:5 | | | X | - | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| 10269-0128101-33 | LOG | 3/17/2015 5:2 | | | X | - | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| 10269-0128101-34 | LOG | 3/18/2015 8:5 | | | X | - | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| 10269-0128101-35 | LOG | 3/18/2015 5:2 | | | X | - | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| 10269-0128101-36 | LOG | 3/19/2015 9:3 | | | X | - | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| 10269-0128101-37 | LOG | 3/19/2015 5:0 | | | X | - | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| 10269-0128101-38 | LOG | 3/20/2015 9:2 | | | X | - | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| 10269-0128101-39 | LOG | 3/20/2015 6:0 | | | X | - | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| 10269-0128101-40 | LOG | 3/21/2015 10: | | | X | - | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| 10269-0128101-41 | PMT | 3/21/2015 10: | 3/28/2015 | | X | - | \$0.00 | \$121.35 | \$305.00 | (\$183.65) |
| 10269-0128101-42 | LOG | 3/26/2015 5:4 | | | X | - | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| 10269-0128101-43 | FEE | 3/28/2015 3:5 | | | X | - | \$0.00 | \$70.79 | \$0.00 | \$70.79 |
| 10269-0128101-44 | LOG | 3/30/2015 10: | | | X | - | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| 10269-0128101-45 | LOG | 4/2/2015 5:30 | | | X | - | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| 10269-0128101-46 | LOG | 4/3/2015 1:49 | | | X | - | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| 10269-0128101-47 | LOG | 4/3/2015 5:51 | | | X | - | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| 10269-0128101-48 | LOG | 4/4/2015 10:5 | | | X | - | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| 10269-0128101-49 | LOG | 4/6/2015 10:4 | | | X | - | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| 10269-0128101-50 | LOG | 4/6/2015 6:18 | | | X | - | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| 10269-0128101-51 | LOG | 4/7/2015 9:08 | | | X | - | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| 10269-0128101-52 | LOG | 4/7/2015 5:55 | | | X | - | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| 10269-0128101-53 | LOG | 4/8/2015 12:0 | | | X | - | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| 10269-0128101-54 | LOG | 4/8/2015 5:38 | | | X | - | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| 10269-0128101-55 | LOG | 4/9/2015 10:2 | | | X | - | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| 10269-0128101-56 | LOG | 4/9/2015 4:02 | | | X | - | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| 10269-0128101-57 | LOG | 4/17/2015 5:2 | | | X | - | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| 10269-0128101-58 | LOG | 4/18/2015 10: | | | X | - | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| 10269-0128101-59 | LOG | 4/18/2015 12: | | | X | - | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| 10269-0128101-60 | LOG | 4/20/2015 10: | | | X | - | \$0.00 | \$0.00 | \$0.00 | \$0.00 |

APP 009259
ROA 007965

| ID # | Orig. Date | Customer Name | Type | Coll. Value | Advanced | Fees | Paid | Amt. Due | EAIS | | |
|--------------------|-----------------------|----------------|---------------|--------------|------------|------------|------------|------------|------------|------------|---|
| 10269-0128101 | 09/29/2014 | Cruz, Brenda N | A2 | | | | \$4,700.61 | | 0 | | |
| | Transaction # | Type | Trans. Date | New Due Date | Pro? | Rev? | Principal | Fees | Amt Paid | Due | |
| | 10269-0128101-61 | LOG | 4/20/2015 6:1 | | X | - | \$0.00 | \$0.00 | \$0.00 | \$0.00 | |
| | 10269-0128101-62 | PMT | 4/20/2015 6:3 | 4/27/2015 | X | - | \$0.00 | \$232.58 | \$303.37 | (\$70.79) | |
| | 10269-0128101-63 | FEE | 4/27/2015 7:2 | | X | - | \$0.00 | \$70.79 | \$0.00 | \$70.79 | |
| | 10269-0128101-64 | LOG | 4/28/2015 9:2 | | X | - | \$0.00 | \$0.00 | \$0.00 | \$0.00 | |
| | 10269-0128101-65 | LOG | 5/1/2015 5:55 | | X | - | \$0.00 | \$0.00 | \$0.00 | \$0.00 | |
| | 10269-0128101-66 | LOG | 5/2/2015 1:53 | | X | - | \$0.00 | \$0.00 | \$0.00 | \$0.00 | |
| | 10269-0128101 Totals: | | 1 | | | | \$3,036.72 | \$3,005.83 | \$4,700.61 | \$3,325.22 | 0 |
| 09/29/2014 Totals: | | | | 1 | \$7,215.56 | \$3,036.72 | \$3,005.83 | \$4,700.61 | \$3,325.22 | 0 | |

APP 009260
ROA 007966

A - 285

604A LOAN REVIEW WORKSHEET

Licensee Name &

DBA: TITLEMAX OF NEVADA INC. DBA TITLEMAX

Exam Start

Date: 5/20/2015

Licensee Address: 7150 S. DURANGO DR SUITE 190 LAS VEGAS NV 89113

Exam as of: 5/4/2015

Borrower Name &

Address: JOSE MARIANO AVANCENA VILLARAZA

Examiner: TD

| Account Number | Origination Date | Amount of Loan | Maturity Date | Finance Charge | Total Number of Payments | Payment Amount | APR Quoted | Is the APR correct? |
|----------------|------------------|----------------|---------------|----------------|--------------------------|----------------|------------|---------------------|
| 10269-0123073 | 8/26/2014 | \$4,500.00 | 3/24/2015 | \$1,548.21 | 6&1 | \$864.03 | 97.21% | YES |

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

Is the loan secured? **YES** If so, what is the collateral? **2003 FORD EXCURSION** If secured by a vehicle title, is it filed and perfected? **YES**

What is the borrower's expected gross monthly income? **\$4,800** Was the borrower's income verified? **YES** Paystub Affidavit Other:

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

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

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

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

(Applies to Title Loans Only) Does the loan amount exceed the fair market value of the vehicle securing the loan? **YES** Fair Market Value: **\$11,875.00**

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

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

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

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

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

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

VIOLATIONS/ TECHNICAL EXCEPTIONS/ OTHER COMMENTS:

NRS 604A 445 AND 604A 210 GRACE PERIOD DEFERMENT SIGNED

IN REPAYMENT PLAN

APP 009262
ROA 007968

Title Loan Agreement

Date: 8/26/2014

Number: 10269-0123073

| | | | |
|--|------------------------|--|---|
| Customer & Co-Customer Information | | ACCOUNT NUMBER: 10269-0123073 | |
| FIRST NAME Jose Mariann | LAST NAME Villaraza | CO-CUSTOMER FIRST NAME | CO-CUSTOMER LAST NAME |
| [REDACTED] | | CO-CUSTOMER SSN | CO-CUSTOMER'S DRIVERS LIC./STATE ID. NO. |
| 10003 Emerald Pools St | | CO-CUSTOMER STREET ADDRESS | |
| City Las Vegas | STATE NV | ZIP CODE 89178 | CO-CUSTOMER CITY CO-CUSTOMER STATE CO-CUSTOMER ZIP CODE |
| [REDACTED] | | CO-CUSTOMER HOME PHONE | CO-CUSTOMER DATE OF BIRTH |
| Information | | OPERATING HOURS OF OPERATION: Monday to Friday 9:00 A.M. to 7:00 P.M., Saturday 10:00 A.M. to 4:00 P.M., Closed Sunday | |
| LICENSEE NAME TitleMax of Nevada, Inc. d/b/a TitleBucks | | LICENSEE PHONE NUMBER (702)451-0600 | |
| LICENSEE STREET ADDRESS 7150 S. Durango Dr., Suite 190 | | LICENSEE CITY Las Vegas | LICENSEE STATE NV |
| VEHICLE IDENTIFICATION NUMBER (VIN) 1FMNU43S23EC07846 | | LICENSEE ZIP CODE 89113 | |
| VEHICLE YEAR 2003 | | VEHICLE MAKE Ford | VEHICLE MODEL Excursion |
| | | VEHICLE MODEL Excursion | COLOR Black |

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

Term, Principal, Interest, Charges and Payment. The original term of this loan is 210 days. You promise to timely pay us in cash or as otherwise agreed in writing \$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 0.2663% from the date of this Loan Agreement until 03/24/2015 the earlier of: (i) the due date of your last payment as set forth in the Payment Schedule below; or (ii) payment in full. You also promise to pay any other charges provided for under this Loan Agreement. You agree to make your payment in the amounts and on the dates set forth in the Payment Schedule below ("Due Date") at the address indicated above, or at such other address as we direct you in writing. If any Due Date falls on a date we are not open for business, then you agree to pay us on the next business day, and we will credit such payment, as if we received it on the appropriate Due Date. The Loan Agreement will be consummated upon the date you sign this Loan Agreement. Time is of the essence in this Loan Agreement. In consideration of your delivering the Title to us and granting us a security interest in the Motor Vehicle as set forth below, your promise to timely pay and agreeing to this Loan Agreement, we agree to provide you a loan in the Principal Amount provided above.

APP 009263
ROA 007969

FEDERAL TRUTH-IN-LENDING DISCLOSURE

| | | | |
|--|---|--|---|
| ANNUAL PERCENTAGE RATE The cost of your credit as a yearly rate. 97.2117 % | FINANCE CHARGE The dollar amount the credit will cost you. \$1,548.21 | Amount Financed The amount of credit provided to you or on your behalf. \$4,500.00 | Total of Payments The amount you will have paid after you have made all payments as scheduled. \$6,048.21 |
|--|---|--|---|

Your payment schedule will be:

| Number of Payments | Amount of Payments | When Payments are Due |
|--------------------|--------------------|---------------------------------------|
| 6 | \$864.03 | 9/25/2014 and each 30 days thereafter |
| 1 | \$864.03 | 3/24/2015 |

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

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

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

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

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

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

APP 009264
ROA 007970

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

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

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

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

Governing Law and Assignment.

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

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

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

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

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

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

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

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

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

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

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

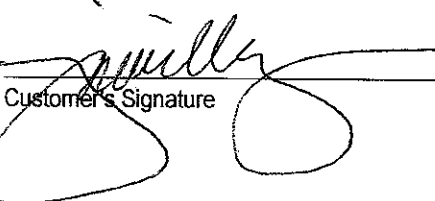
8. This Arbitration Provision is binding upon and benefits you, your respective heirs, successors and assigns. The Arbitration Provision is binding upon and benefits us, our successors and assigns, and related third parties. The Arbitration Provision continues in full force and effect, even if your obligations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

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

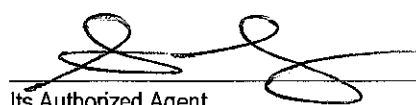
Acknowledgments. This Loan Agreement contains a binding Waiver of Jury Trial and Arbitration Provision. By signing this Loan Agreement you acknowledge that it was filled in before you did so and that you received a completed copy of it. You agree that the information you provided before entering into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

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

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


Customer's Signature
8/27/14
Date

Co-Customer's Signature
Date


Its Authorized Agent
8/27/14
Date

Affidavit

STATE OF NEVADA
COUNTY OF Clark

Title Loan Agreement No.: 10269-0123073
Date: 8/26/2014

Customer Name: Jose Marino Avancena Villaraza
Address: 4000 Baldur Run St.
Las Vegas, NV, 89148
Co-Borrower Name:
Address:

Licensee Name: TitleMax of Nevada, Inc. d/b/a Titlebucks
Address:
7150 S. Durango Dr.
Las Vegas, NV, 89113

Vehicle Information: VIN: 1FMNU43S23EC07846
License Plate State and No: LV3P79 Color: Black Year: 2003 Make: Ford Model: Excursion

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

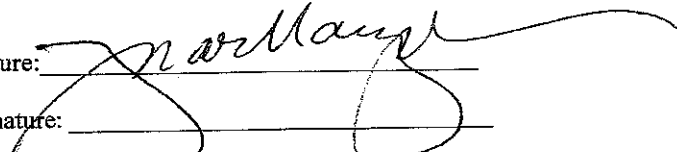
Pursuant to N.R.S. 604A.450-1, we have evaluated the Vehicle's fair market value. Pursuant to N.R.S. 604A.450-2, we have reviewed your application information regarding current and expected income, obligations and employment.

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

The undersigned, Jose Marino Avancena Villaraza, being first duly sworn, states as follows:

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

FURTHER, AFFIANT SAYETH NOT.

Customer Signature: 
Co-Borrower Signature: _____

APP 009268
ROA 007974

Covered Borrower Identification Statement

Federal law provides important protections to active duty members of the Armed Forces and their dependents. To ensure that these protections are provided to eligible applicants, we require you to sign one of the following statements as applicable:

I AM a regular or reserve member of the Army, Navy, Marine Corps, Air Force, or Coast Guard, serving on active duty under a call or order that does not specify a period of 30 days or fewer.

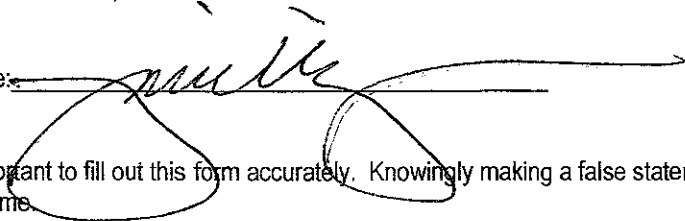
Signature: _____

I AM a dependent of a member of the Armed Forces on active duty as described above, because I am the member's spouse, the member's child under the age of eighteen years old, or I am an individual for whom the member provided more than one-half of my financial support for 180 days immediately preceding today's date.

Signature: _____

— OR —

I AM NOT a regular or reserve member of the Army, Navy, Marine Corps, Air Force, or Coast Guard, serving on active duty under a call or order that does not specify a period of 30 days or fewer (or a dependent of such a member).

Signature:  _____

Warning: It is important to fill out this form accurately. Knowingly making a false statement on a credit application is a crime.

Printed Name: JOSE VILLARAZA

Today's Date: 8/27/14

Ability to Pay Summary

| | |
|--|----------------|
| Loan Number | 10269-0123073 |
| Customer Name | Jose Villaraza |
| Is Customer a Covered Borrower | No |
| Requested Loan Amount | \$4,500.00 |
| Title Fee | \$0 |
| MLV Amount | \$4,500 |
| Gross Monthly Income | \$4,800.00 |
| Current and Expected Monthly Obligations | \$2,700.00 |
| Other TitleMax Loan Payment | \$1,200.43 |
| Rate Match/Rate for Other TitleMax Loan | 7.99% |
| Add-On to Current Loan or Multi-Car | Multi-Car |
| Residual Monthly Income | \$899.57 |

| Tiers | | Rate |
|---------|----------|--------|
| 100.00 | 999.99 | 18.99% |
| 1000.00 | 1999.99 | 17.99% |
| 2000.00 | 2999.99 | 16.99% |
| 3000.00 | 3999.99 | 15.99% |
| 4000.00 | 4999.99 | 14.99% |
| 5000.00 | 10000.00 | 11.99% |

210 INSTALLMENT LOAN BREAKDOWN

| | | |
|---|----|----------|
| Income Based - Max. Loan Amount inc. Title Fee | \$ | 4,685 |
| Vehicle Value - Max. Loan Amount inc. Title Fee | \$ | 4,500 |
| Interest Rate | | 7.99% |
| Max Cash to Customer Amount | \$ | 4,500.00 |
| Actual Cash to Customer Amount | \$ | 4,500.00 |
| Title Fee Amount | \$ | - |
| Total Loan Amount | \$ | 4,500 |

| | |
|---|------------|
| Amortized Loan Payment | \$864.03 |
| Total Payback Amount | \$6,048.21 |
| Minimum Payment to Extend | \$359.55 |
| Grace Period Plan # of Months (0% Interest) | 7 |
| Grace Period Plan Payment (0%) | \$642.86 |

CHOOSE THIS CASHWISE LOAN TYPE

NV 210 Day Add-On/No DMV Fee 7.99%

APP 009270
ROA 007976

GRACE PERIOD PAYMENTS DEFERMENT AGREEMENT

Date: 9/26/14

Account Number: 10269-0123073

| | |
|---|--|
| Customer Name: Jose Mariano Villaraza Address: 10003 Emerald Pools St Las Vegas, NV 89178 | Licensee Name: TitleMax of Nevada, Inc. d/b/a TitleBucks Address: 7150 S. Durango Dr., Suite 190 Las Vegas, NV 89113 Vehicle Information: 2003 Ford Excursion 1FMNU43S23EC07846 |
| 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 TitleBucks, 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 08/26/2014 ("Loan Agreement.") Under the Title Loan Agreement, we agreed with you that we may subsequently offer you a "Grace Period" which is a gratuitous period of payments deferment. You agree that we are offering you a "Grace Period" and you are voluntarily accepting such offer after entering into a Loan Agreement pursuant to the provisions of NRS 604A.70 and NRS 604A.210. **Please note that since this is a "Grace Period" it is not an "extension" as defined in NRS. 604A.065.** Under the Title Loan Agreement, your obligation to pay simple interest under the Loan Agreement remains unchanged. Other than the interest and fees originally provided for in the Title Loan Agreement, we do not charge you any additional fees or interest for entering into this Grace Period Payments Deferment Agreement.

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

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

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

APP 009271
ROA 007977

Grace Periods Payments Deferment Schedule

| Payment Number | Amount of Payment | Deferred Periodic Due Date |
|---|-------------------|----------------------------|
| 1 | \$359.55 | 9/25/2014 |
| 2 | \$359.55 | 10/25/2014 |
| 3 | \$359.55 | 11/24/2014 |
| 4 | \$359.55 | 12/24/2014 |
| 5 | \$359.55 | 1/23/2015 |
| 6 | \$359.55 | 2/22/2015 |
| 7 | \$359.55 | 3/24/2015 |
| 8 | \$642.86 | 4/23/2015 |
| 9 | \$642.86 | 5/23/2015 |
| 10 | \$642.86 | 6/22/2015 |
| 11 | \$642.86 | 7/22/2015 |
| 12 | \$642.86 | 8/21/2015 |
| 13 | \$642.86 | 9/20/2015 |
| 14 | \$642.84 | 10/20/2015 |
| The total amount paid after making all payments under the under the terms of the Grace Period Payments Deferment Agreement: | | \$7,016.85 |

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

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

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

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

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

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

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

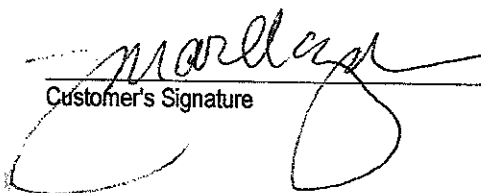
Acknowledgment of Simple Interest Accrual. You acknowledge that we use the simple interest method to calculate and accrue the interest owing under the Loan Agreement. Interest is not compounded under the Loan Agreement. You acknowledge that simple interest is charged on the outstanding principal balance. Payments will be applied first to accrued interest, second to outstanding charges, if any, and third to principal. We calculated and estimated the simple interest under the Loan Agreement and disclosed in the "Finance Charge" disclosure assuming you would pay each scheduled payment in the amount scheduled and on the scheduled Payment Dates. The original Payment Schedule in the Loan Agreement provided for payments which would ratably and fully amortize the entire Principal Amount and interest payable. The interest rate under the Loan Agreement remains unchanged. You acknowledge that simple interest is charged on the unpaid principal balance of this Loan Agreement at the daily rate of 0.2663% from the date of this Loan Agreement until the earlier of: (i) the due date of your last payment as set forth in the original Payment Schedule; or (ii) payment in full. Now that the Payment Schedule has changed, you acknowledge that the new Payment Schedule provided for in this Grace Period Payments Deferment Agreement, if followed, will ratably and fully amortize the entire Principal Amount and interest payable over a longer period of time than the original Payment Schedule in the Loan Agreement. As such you acknowledge and agree you will continue to incur interest as provided in the Loan Agreement. You further agree that in setting the amount of the payments and dates of the payments, we have estimated the accrued interest owing to us assuming you make the payments in the amounts scheduled and on the exact dates set forth in the Grace Periods Payments Deferment Schedule above. Early payments may decrease the amount of interest you owe. Making a payment in an amount greater than scheduled above may decrease the amount of interest you owe. Late payments may increase the amount of interest you owe. The amount of this increase or decrease will be reflected in the final payment. If an early payment is less than the scheduled installment, then you must pay the difference on or before the upcoming installment due date. You may request a payoff at any time.


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

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

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

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

 9/26/14
Customer's Signature Date


Co-Borrower's Signature Date

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

 9/26/14
Its Authorized Agent Date

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

Customer Application

8/26/14

Personal Information

| | | | | | | | |
|--|-----------|--|------------|--|------------|----------------------------|------------|
| Date | 7/14/14 | IP Number | [REDACTED] | Date of Birth | [REDACTED] | Social Security # | [REDACTED] |
| Last Name | VILLARAZA | First Name | JOSE | Cell Phone | | Email Address (optional)** | |
| Best time to call? | | Which number do you prefer that we call? | | | | | |
| AFTER 3 PM | | <input type="checkbox"/> Home Phone | | <input checked="" type="checkbox"/> Cell Phone | | | |
| Physical Address (Street Number & Name) | | | | | | | Apt. # |
| 4400 BARBARA BLVD UNIT 10003 EMERALD POOLS ST. | | | | | | | |
| City | LV | State | NV | Zip | 89128 | County | CLARK |
| Mailing Address (if different from physical address) | | | | | | | |
| City | | State | | Zip | | | |

Source of Income

| | | | |
|--|------------|---|------------|
| Employer # | [REDACTED] | Employer Address (Street Number & Name) | [REDACTED] |
| Pay Frequency: (check one) | 4925000 | KN | 50 CAD... |
| <input type="checkbox"/> 1 st & 15 th of month | | | |
| <input type="checkbox"/> 15 th & end of month | | | |
| <input checked="" type="checkbox"/> Biweekly (every 2 weeks) | | | |
| <input type="checkbox"/> Weekly | | | |
| <input type="checkbox"/> Monthly (last day) | | | |
| <input type="checkbox"/> Monthly (1 st day) | | | |
| <input type="checkbox"/> Monthly (3 rd day) | | | |
| <input type="checkbox"/> Self-Employed | | | |
| Next Payday | 8/29/14 | Current and Expected | Work Shift |
| | | Gross Monthly Income | [REDACTED] |
| | | \$1800 | |
| | | Gross Monthly Obligatio | |
| | | \$2700 | |
| *Alimony, child support or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation. | | | |
| Alimony, child support, or separate maintenance received under: <input type="checkbox"/> court order <input type="checkbox"/> written agreement <input type="checkbox"/> oral understanding. | | | |
| Are you currently in bankruptcy? <input type="checkbox"/> yes <input checked="" type="checkbox"/> no | | | |

ESURANCE

Credit References

| | | | |
|--------------------------------|-------------|---------|------------|
| Business Name | PROGRESSIVE | Phone # | [REDACTED] |
| Address (Street Number & Name) | | City | |
| | | State | |
| | | Zip | |
| Business Name | | Phone # | |
| Address (Street Number & Name) | | City | |
| | | State | |
| | | Zip | |

Personal References

| | | |
|------------|------------|------------|
| [REDACTED] | [REDACTED] | [REDACTED] |
| [REDACTED] | [REDACTED] | [REDACTED] |
| [REDACTED] | [REDACTED] | [REDACTED] |
| [REDACTED] | [REDACTED] | [REDACTED] |
| [REDACTED] | [REDACTED] | [REDACTED] |
| [REDACTED] | [REDACTED] | [REDACTED] |
| [REDACTED] | [REDACTED] | [REDACTED] |
| [REDACTED] | [REDACTED] | [REDACTED] |
| [REDACTED] | [REDACTED] | [REDACTED] |
| [REDACTED] | [REDACTED] | [REDACTED] |

09275
ROA 007981

Co-Applicant Informatior

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

ADDITIONAL TERMS AND CONDITIONS OF THIS CUSTOMER APPLICATION

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

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

APP 009276
ROA 007982

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

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

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

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

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

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

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

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


Ability to Repay Verification.

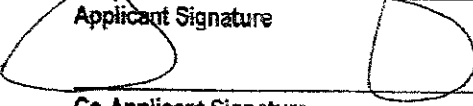
Pursuant to Nevada law, we are required to obtain a written and signed Affidavit from you addressing the following: (i) you have provided TitleMax with true and correct information concerning your income, obligations, employment and ownership of the vehicle; and (ii) you have the ability to repay. You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

APP 009277
ROA 007983

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

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





Applicant Signature


Co-Applicant Signature

7/14/14
Date

Date





8/27/14

Customer Receipt Extension & Receipt/Repayment Plan Receipt

NAME AND ADDRESS OF THE LICENSEE:
 TitleMax of Nevada, Inc. d/b/a TitleBucks
 7150 S. Durango Dr., Suite 190
 Las Vegas, NV 89113

PAYMENT MADE ON BEHALF OF OR BY:
 Jose Mariano Avancena Villaraza
 10003 Emerald Pools St
 Las Vegas, NV 89178

LOAN AGREEMENT IDENTIFICATION NO.
 10269-0123073

DATE/TIME OF RECEIPT OF PAYMENT:

LOAN AGREEMENT DATE:
 08/26/2014

05/06/2015 08:41:43

If you have multiple loans, this payment was applied to the loan number identified above.

AMOUNT PAID:

AGENT RECEIVING PAYMENT:

\$4456.86 Traci Vaught (593)

TODAY'S PAYMENT ITEMIZATION

| | | |
|--------------------------|----|---------|
| PRINCIPAL PAID: | \$ | 4456.86 |
| INTEREST PAID: | \$ | 0.00 |
| CHARGES PAID: | \$ | 0.00 |
| FEES PAID: | \$ | 0.00 |
| TOTAL AMOUNT PAID TODAY: | \$ | 4456.86 |

NEXT PAYMENT INFORMATION

| | | |
|--------------------------|----|----------|
| PRINCIPAL: | \$ | 0.00 |
| INTEREST: | \$ | 0.00 |
| FEES: | \$ | 0.00 |
| CHARGES: | \$ | 0.00 |
| BALANCE DUE ON LOAN: | \$ | 0.00 |
| REPAYMENT PLAN MINIMUM | \$ | 0.00 |
| NEXT SCHEDULED DUE DATE: | | 7/2/2015 |

- 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

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

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

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

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

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

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

APP 009279
 ROA 007985

Handwritten signature and date

Printed Name _____

Signature _____

Henderson Hyundai Superstore, Inc.
 d/b/a HENDERSON HYUNDAI SUPERSTORE
 460 N. Boulder Hwy. • Henderson, NV 89015 • (702) 565-1500



Wells Fargo Bank Nevada, N.A.
 425 W. Spring Mountain Road
 Las Vegas, NV 89102
 www.wellsfargo.com

94-7074
 3212

CHECK# 149559

149559

PAY **FOUR THOUSAND FOUR HUNDRED FIFTY SIX DOLLARS AND 86/100**

TO THE
 ORDER
 OF

TITLE BUCKS
 7150 S DURANGO # 190
 LAS VEGAS NV 89113

05/04/15

\$4,456.86

[Handwritten Signature]

⑈ 149559 ⑆ 32127074219043195529 ⑆

ODOMETER DISCLOSURE STATEMENT

Federal law (and State law, if applicable) requires that you state the mileage upon transfer of ownership. Failure to complete or providing a false statement may result in fines and/or imprisonment.

_____ state that the odometer
 (of the vehicle described below)

_____ (no tenths) miles and, to the best of my knowledge, that it
 and below, unless one of the following statements is checked.

I acknowledge, the odometer reading reflects the amount of mileage in excess of its mechanical limits.

It does not represent the actual mileage. **WARNING - ODOMETER DISCREPANCY**

| BODY TYPE | VEHICLE IDENTIFICATION NUMBER | YEAR |
|-----------|-------------------------------|------|
| | | |

AUTHORIZATION FOR PAY OFF
 HENDERSON HYUNDAI SUPERSTORE

DATE: 05/04/15
 TO: TITLE BUCKS
 (City)
 at: HENDERSON
 (City)
 (Legal Owner's Name)

I, _____ (Buyer's Name)
 _____ (Address)
 _____ (City)
 _____ (State) _____ (Zip Code)
 hereby authorize _____ (Seller's Name)
 _____ (Address)
 _____ (City)
 _____ (State) _____ (Zip Code)
 to sell the vehicle described above to me for the amount of \$4,456.86 and to surrender to him, or order, the properly endorsed Certificate of Ownership on _____ (Year, Make and Model No.)
 (Cross out one that does not apply.)
 1. The insurance policy covering said car, which I hereby assign to above payor;
 2. To cancel the insurance policy covering said car and apply the return premium deriving therefrom to my account.

(Signed) *[Handwritten Signature]*

RECEIPT OF COPY ACKNOWLEDGED X

Buyer's Signature: _____
 * Custom Printing Form # 544 • (800) 339-9686 Nationwide • (800) 296-3316 Northern California - www.bpicustomprinting.com
 Printer makes no warranty, expressed or implied, as to content or fitness for purposes of this form. Consult your own legal counsel.
 Reprint 7/14

Henderson Hyundai Superstore, Inc.
 d/b/a HENDERSON HYUNDAI SUPERSTORE
 460 N. Boulder Hwy. • Henderson, NV 89015
 (702) 565-1500

149559

\$4,456.86

APP 009280
 ROA 007986

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

No. 10269-0123073

Date: 4/3/2015

| | |
|---|--|
| Customer Name: Villaraza, Jose Mariano Avance Address: 10003 Emerald Pools St Las Vegas, NV 89178 (702)597-0048 Co-Borrower Name: Address: | Licensee Name: TitleMax of Nevada, Inc. d/b/a TitleBucks Address: 7150 S. Durango Dr., Suite 190 Las Vegas, NV 89113 Vehicle Information: 2003, Black, Ford, Excursion, 1FMNU43S23EC07846 |
|---|--|

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 TitleBucks. 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 08/26/2014 ("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 \$4,456.86 was due on 03/24/2015 ("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 \$4456.86 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 | \$636.69 | 5/3/2015 |
| 2nd Scheduled Payment | \$636.69 | 6/2/2015 |
| 3rd Scheduled Payment | \$636.69 | 7/2/2015 |
| 4th Scheduled Payment | \$636.69 | 8/1/2015 |
| 5th Scheduled Payment | \$636.69 | 8/31/2015 |
| 6th Scheduled Payment | \$636.69 | 9/30/2015 |
| 7th Scheduled Payment | \$636.72 | 10/30/2015 |

The total amount due under the terms of the Repayment Plan: \$4456.86

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

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

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

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

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

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

Customer's Signature _____ Date _____ By _____ Its Employee _____

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

Customer Receipt/Repayment Plan Receipt (210 day loan)

| | |
|---|--|
| NAME AND ADDRESS OF THE LICENSEE: Tb Las Vegas Nv #2 7150 S. Durango Dr., Suite 190 Las Vegas, NV 89113 | PAYMENT MADE ON BEHALF OF OR BY: Jose Mariano Villaraza |
| LOAN AGREEMENT IDENTIFICATION NO. 10269-0159304 LOAN AGREEMENT DATE: 4/3/2015 11:42:53 AM If you have multiple loans, this payment was applied to the loan number identified above. | DATE/TIME OF RECEIPT OF PAYMENT: 04/03/2015 11:42:53 AM |
| AMOUNT PAID: \$0.00 | AGENT RECEIVING PAYMENT: Traci Vaught |

| TODAY'S PAYMENT ITEMIZATION | |
|------------------------------------|------------|
| PRINCIPAL PAID: | \$0.00 |
| INTEREST PAID: | \$0.00 |
| CHARGES PAID: | \$0.00 |
| FEES PAID: | \$0.00 |
| TOTAL AMOUNT PAID TODAY: | \$0.00 |
| BALANCE DUE ON LOAN: | \$4,456.86 |
| NEXT SCHEDULED DUE DATE: | 5/3/2015 |

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

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

Printed Name

Signature

APP 009282

ROA 007988

Customer Receipt/Repayment Plan Receipt (210 day loan)

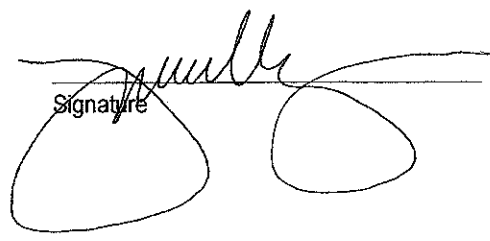
| | |
|---|---|
| NAME AND ADDRESS OF THE LICENSEE: Tb Las Vegas Nv #2 7150 S. Durango Dr., Suite 190 Las Vegas, NV 89113 | PAYMENT MADE ON BEHALF OF OR BY: Jose Mariano Villaraza |
| LOAN AGREEMENT IDENTIFICATION NO. 10269-0123073 | DATE/TIME OF RECEIPT OF PAYMENT: 02/25/2015 01:15:02 PM |
| LOAN AGREEMENT DATE: 8/26/2014 1:00:50 PM | |
| If you have multiple loans, this payment was applied to the loan number identified above. | |
| AMOUNT PAID: \$360.00 | AGENT RECEIVING PAYMENT: Barbara Mendoza |

| TODAY'S PAYMENT ITEMIZATION | |
|------------------------------------|------------|
| PRINCIPAL PAID: | \$0.00 |
| INTEREST PAID: | \$360.00 |
| CHARGES PAID: | \$0.00 |
| FEES PAID: | \$0.00 |
| TOTAL AMOUNT PAID TODAY: | \$360.00 |
| BALANCE DUE ON LOAN: | \$4,533.26 |
| NEXT SCHEDULED DUE DATE: | 3/24/2015 |

- 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.

Jose Villaraza
 Printed Name


 Signature

APP 009283
 ROA 007989

Customer Receipt/Repayment Plan Receipt (210 day loan)

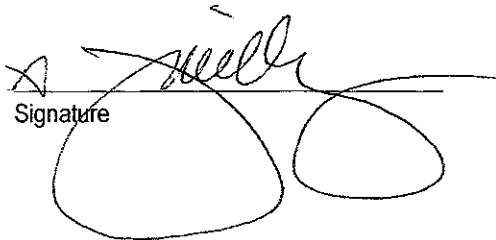
| | |
|--|---|
| NAME AND ADDRESS OF THE LICENSEE: Tb Las Vegas Nv #2 7150 S. Durango Dr., Suite 190 Las Vegas, NV 89113 | PAYMENT MADE ON BEHALF OF OR BY: Jose Mariano Villaraza |
| LOAN AGREEMENT IDENTIFICATION NO. 10269-0123073 | DATE/TIME OF RECEIPT OF PAYMENT: 01/24/2015 04:05:39 PM |
| LOAN AGREEMENT DATE: 8/26/2014 1:00:50 PM If you have multiple loans, this payment was applied to the loan number identified above. | |
| AMOUNT PAID: \$360.00 | AGENT RECEIVING PAYMENT: Fabian Albarracin |

| TODAY'S PAYMENT ITEMIZATION | |
|------------------------------------|------------|
| PRINCIPAL PAID: | \$0.00 |
| INTEREST PAID: | \$360.00 |
| CHARGES PAID: | \$0.00 |
| FEES PAID: | \$0.00 |
| TOTAL AMOUNT PAID TODAY: | \$360.00 |
| BALANCE DUE ON LOAN: | \$4,509.73 |
| NEXT SCHEDULED DUE DATE: | 2/22/2015 |

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

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

Jose Villaraza
 Printed Name


 Signature

APP 009284
ROA 007990

Customer Receipt/Repayment Plan Receipt (210 day loan)

| | |
|---|---|
| NAME AND ADDRESS OF THE LICENSEE: Tb Las Vegas Nv #2 7150 S. Durango Dr., Suite 190 Las Vegas, NV 89113 | PAYMENT MADE ON BEHALF OF OR BY: Jose Mariano Villaraza |
| LOAN AGREEMENT IDENTIFICATION NO. 10269-0123073 | DATE/TIME OF RECEIPT OF PAYMENT: 12/26/2014 09:22:26 AM |
| LOAN AGREEMENT DATE: 8/26/2014 1:00:50 PM | |
| If you have multiple loans, this payment was applied to the loan number identified above. | |
| AMOUNT PAID: \$360.00 | AGENT RECEIVING PAYMENT: Sal Mendez |

TODAY'S PAYMENT ITEMIZATION

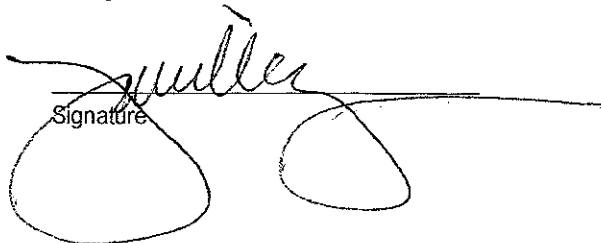
| | |
|--------------------------|------------|
| PRINCIPAL PAID: | \$0.00 |
| INTEREST PAID: | \$360.00 |
| CHARGES PAID: | \$0.00 |
| FEE'S PAID: | \$0.00 |
| TOTAL AMOUNT PAID TODAY: | \$360.00 |
| BALANCE DUE ON LOAN: | \$4,522.17 |
| NEXT SCHEDULED DUE DATE: | 1/23/2015 |

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

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

JOSE VILLARAZA

Printed Name


Signature

APP 009285
ROA 007991

Customer Receipt/Repayment Plan Receipt (210 day loan)

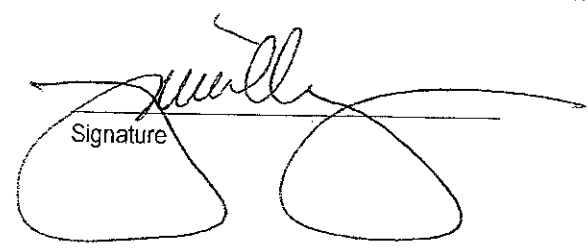
| | |
|--|--|
| NAME AND ADDRESS OF THE LICENSEE: Tb Las Vegas Nv #2 7150 S. Durango Dr., Suite 190 Las Vegas, NV 89113 | PAYMENT MADE ON BEHALF OF OR BY: Jose Mariano Villaraza |
| LOAN AGREEMENT IDENTIFICATION NO. 10269-0123073 | DATE/TIME OF RECEIPT OF PAYMENT: 11/25/2014 09:07:05 AM |
| LOAN AGREEMENT DATE: 8/26/2014 1:00:50 PM | |
| If you have multiple loans, this payment was applied to the loan number identified above. | |
| AMOUNT PAID: \$360.00 | AGENT RECEIVING PAYMENT: Sal Mendez |

| TODAY'S PAYMENT ITEMIZATION | |
|------------------------------------|------------|
| PRINCIPAL PAID: | \$0.00 |
| INTEREST PAID: | \$360.00 |
| CHARGES PAID: | \$0.00 |
| FEES PAID: | \$0.00 |
| TOTAL AMOUNT PAID TODAY: | \$360.00 |
| BALANCE DUE ON LOAN: | \$4,510.63 |
| NEXT SCHEDULED DUE DATE: | 12/24/2014 |

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

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

JOSE VILLARAZA
 Printed Name


 Signature

APP 009286
ROA 007992

Customer Receipt / Repayment Plan Receipt (210 day loan)

| | |
|--|--|
| NAME AND ADDRESS OF THE LICENSEE: Tb Las Vegas Nv #2 7150 S. Durango Dr., Suite 190 Las Vegas, NV 89113 | PAYMENT MADE ON BEHALF OF OR BY: Jose Mariano Villaraza |
| LOAN AGREEMENT IDENTIFICATION NO. 10269-0123073 | DATE/TIME OF RECEIPT OF PAYMENT: 10/27/2014 12:14:58 PM |
| LOAN AGREEMENT DATE: 8/26/2014 1:00:50 PM | |
| If you have multiple loans, this payment was applied to the loan number identified above. | |
| AMOUNT PAID: \$360.00 | AGENT RECEIVING PAYMENT: Barbara Mendoza |

TODAY'S PAYMENT ITEMIZATION

| | |
|--------------------------|------------|
| PRINCIPAL PAID: | \$0.00 |
| INTEREST PAID: | \$360.00 |
| CHARGES PAID: | \$0.00 |
| FEES PAID: | \$0.00 |
| TOTAL AMOUNT PAID TODAY: | \$360.00 |
| BALANCE DUE ON LOAN: | \$4,523.07 |
| NEXT SCHEDULED DUE DATE: | 11/24/2014 |

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

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

JOSE VILLARAZA

Printed Name
Signature

APP 009287

ROA 007993

Customer Receipt/Repayment Plan Receipt (210 day loan)

| | |
|---|---|
| NAME AND ADDRESS OF THE LICENSEE: Tb Las Vegas Nv #2 7150 S. Durango Dr., Suite 190 Las Vegas, NV 89113 | PAYMENT MADE ON BEHALF OF OR BY: Jose Mariano Villaraza |
| LOAN AGREEMENT IDENTIFICATION NO. 10269-0123073 LOAN AGREEMENT DATE: 8/26/2014 1:00:50 PM If you have multiple loans, this payment was applied to the loan number identified above. | DATE/TIME OF RECEIPT OF PAYMENT: 09/26/2014 04:10:07 PM |
| AMOUNT PAID: \$360.00 | AGENT RECEIVING PAYMENT: Sean Taira |

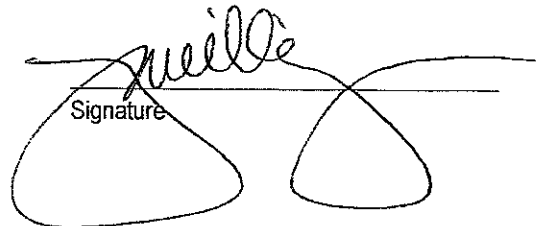
TODAY'S PAYMENT ITEMIZATION

| | |
|--------------------------|------------|
| PRINCIPAL PAID: | \$0.00 |
| INTEREST PAID: | \$360.00 |
| CHARGES PAID: | \$0.00 |
| FEES PAID: | \$0.00 |
| TOTAL AMOUNT PAID TODAY: | \$360.00 |
| BALANCE DUE ON LOAN: | \$4,511.53 |
| NEXT SCHEDULED DUE DATE: | 10/25/2014 |

- 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.

JOSE VILLARAZA
 Printed Name


 Signature

APP 009288
 ROA 007994

STATE OF NEVADA
DEPARTMENT OF MOTOR VEHICLES

CERTIFICATE OF TITLE

| | | | | | |
|---------------------------|--------------------------|----------------|--------------------|---------------------|-----------------------------|
| VIN 1FMNU43S23EC07846 | YEAR 2003 | MAKE FORD | MODEL EXCURSION | VEHICLE BODY T4W | TITLE NUMBER NV006415566 |
| DATE ISSUED 09/10/2013 | ODOMETER MILES | FUEL TYPE G | SALES TAX PD | EMPTY WT 6650 | GROSS WT GVWR |
| VEHICLE COLOR | ODOMETER BRAND EXEMPT | | | BRANDS | |

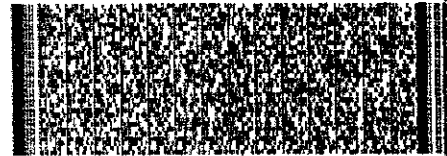
OWNER(S) NAME AND ADDRESS
VILLARAZA JOSE MARIANO AVANCENA
400 BALDUR RUN ST
LAS VEGAS NV 89148-4402

LIENHOLDER NAME AND ADDRESS
TITLEMAX OF NEVADA INC DBA TITLEBUCKS
7150 S DURANGO DR
LAS VEGAS NV 89113-2242

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

SIGNATURE OF AUTHORIZED AGENT _____ DATE _____

PRINTED NAME OF AGENT AND COMPANY _____



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

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

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

Address _____ City _____ State _____ Zip Code _____

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

NO TENTHS The mileage stated is in excess of its mechanical limits.

The odometer reading is not the actual mileage. WARNING: ODOMETER DISCREPANCY.

Exempt - Model year over 9 years old.

ODOMETER READING _____

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

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

Signature of Buyer _____ Printed Full Legal Name of Buyer _____

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

CONTROL NO. _____

(THIS IS NOT A TITLE NO.)

VP-2 (Rev. 8/10)

ALTERATION OR ERASURE VOIDS THIS TITLE

APP 000289
RCA 007903

8010160415 PER Donnelly 4/2010. All rights reserved. -- 0210

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

ALTERATION OR ERASURE VOIDS THIS TITLE

APP 009290
ROA 007996

| | |
|-----------------------------------|-------------------------|
| Contact Information | 8/26/2014 |
| Company: Titlemax (314391) | Telephone: 912-525-2675 |
| Contact: Laura Farris | Fax: |
| E-Mail: laura.farris@titlemax.biz | |

| |
|--------------|
| Notes |
| |
| |

| | | |
|--|-----------------------|------------------------|
| Vehicle Info For 2003 Ford Excursion Limited 4D Utility 4WD | | |
| MSRP: \$44,935 | VIN: 1FMNU43F3 | Adj. State: National |
| Fin Adv: \$9,000 | UVC: 2003300722 | Mileage: 0 |
| Equip Ret: \$45,106 | MPG: 13/18 | Mileage Cat: E |
| Tire Size: 265/75R16 | Weight: 8900 | Cylinders: 8 |
| Base HP: 310 @ 4250 | Fuel Type: Diesel | Transmission: A |
| Taxable HP: 54.1 | Wheelbase: 137.1 | Drive Train: 4WD |
| Model Number: U43 | End of Term Months: 0 | End of Term Mileage: 0 |
| Price Includes: AT AC CD V10 | | |

| | | | | |
|--|-------------|--------------|----------------|--------------|
| Wholesale Black Book values as of 8/26/2014 | | | | |
| | X-CL | Clean | Average | Rough |
| Base | N/A | \$9,050 | \$6,550 | \$4,550 |
| Options | N/A | \$0 | \$0 | \$0 |
| Mileage | N/A | N/A | N/A | N/A |
| Region | N/A | \$0 | \$0 | \$0 |
| Total | N/A | \$9,050 | \$6,550 | \$4,550 |

| | | | | |
|---|-------------|--------------|----------------|--------------|
| Trade In Black Book values as of 8/26/2014 | | | | |
| | X-CL | Clean | Average | Rough |
| Base | N/A | \$9,200 | \$6,700 | \$4,320 |
| Options | N/A | \$0 | \$0 | \$0 |
| Mileage | N/A | N/A | N/A | N/A |
| Region | N/A | \$0 | \$0 | \$0 |
| Total | N/A | \$9,200 | \$6,700 | \$4,320 |

| | | | | |
|---|-------------|--------------|----------------|--------------|
| Retail Black Book values as of 8/26/2014 | | | | |
| | X-CL | Clean | Average | Rough |
| Base | N/A | \$11,875 | \$8,875 | \$6,375 |

APP 009291
ROA 007997

| | 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 | \$11,875 | \$8,875 | \$6,375 |

Residual Black Book values as of 8/26/2014

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

Black Book Add/Deducts

- 2nd Row Bucket Seats +100
- 5.4L V8 -100
- 6.0L Turbo Diesel +800
- 7.3L Turbo Diesel +3500
- w/o Dual Factory Air -100
- w/o Running Boards -100

Loan Analysis

Tb Las Vegas Nv #2
7150 S. Durango Dr., Suite 190
Las Vegas, NV 89113
(702)451-0600

Caswise Version: 40462
Fiscal Date: 05/09/2015
User Id: 593

Loan ID: 10269-015930 210 Repayment after 210 Days - Grace Period Module: INS Loan Type: C7 Payment Interval: 30 Days Interval Amortizing Type: Amortizing
Cust: 10269-001995 Villaraza, Jose Mariano Avancena

Loan Origination: Origination Date: Friday 04/03/2015 **Current Loan Status:** Grace Days:0 Deferred Payoff
Amount Advanced: \$4,456.86 Normal First Payment Due: 05/03/2015 Balloon Amount: \$0.00
Cash Advance Fee: \$0.00 First Payment Due Date: 05/03/2015 Amount: Next Due Date: 07/02/2015
Origination Charge: \$0.00 Extra Interest Days In First Period: 0 Grace Date: 07/02/2015
Maintenance Fees: \$0.00 Second Payment Due Date: 06/02/2015 Amount: \$636.69 Minimum Payment:
Interest Charges: \$0.00 Final Payment Due Date: Duration: Days Principal Balance: \$0.00
Total Amount: \$4,456.86

Total Finance Charges: \$0.00 **Payment Count:** 7 **APR:** 0000.0000% **Total Amount Due:** \$0.00

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

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

ACH Autopay: False Payment Tolerance: \$10.00 Late Fee Type: \$
Pre-Autopay Days: 0 Late Fee Descr.:
Calculation Procedure:

Auto Pay Decision Procedure:
Check Scheduled Principal: False Check Interest Threshold: False
Check Principal Procedure: Interest Threshold Tolerance: \$0.00
Check Interest Procedure:

Payment Plan: INS Installment Loans **Pmt. Proc:** LoanProactiveInterestPaymentAmounts

Collateral Settings: Title Collateral Value Protocol:
Prompt For Check: No Check Date: Payment Replacement: Never replace
Collateral First: No Deposit Method: CollateralDepositDateProc:

| Loan Collateral: | Value | Date To Deposit | Pick Up | Routing Account # | Replaced Deposit Rule | Deposit ID | Date Deposited | Check ID | 21 Make | Automobile | Collateral Model | Serial / License Number / State |
|------------------|------------|-----------------|---------|-------------------|-----------------------|------------|----------------|----------|---------|------------|-----------------------|---------------------------------|
| 1 Title | \$4,456.86 | | | | Replaced | | | | | Ford 2003 | Excursion A-Excellent | 1FMNU43S23 LV3P79 |

| Payment Schedule: | | Beginning Bal. | Interest | Fees | Principal | Total Pmt. | Ending Bal. | Interest From | To Date | #Days | Satisfied |
|-------------------|----------------------|----------------|------------|--------|-----------|------------|-------------|---------------|------------|-------|------------|
| 1 | Sunday 05/03/2015 | Days | \$4,456.86 | \$0.00 | \$0.00 | \$636.69 | \$3,820.17 | 04/04/2015 | 05/03/2015 | | 05/06/2015 |
| 2 | Tuesday 06/02/2015 | 30 Days | \$3,820.17 | \$0.00 | \$0.00 | \$636.69 | \$3,183.48 | 05/04/2015 | 06/02/2015 | 30 | 05/06/2015 |
| 3 | Thursday 07/02/2015 | 30 Days | \$3,183.48 | \$0.00 | \$0.00 | \$636.69 | \$2,546.79 | 06/03/2015 | 07/02/2015 | 30 | |
| 4 | Saturday 08/01/2015 | 30 Days | \$2,546.79 | \$0.00 | \$0.00 | \$636.69 | \$1,910.10 | 07/03/2015 | 08/01/2015 | 30 | |
| 5 | Monday 08/31/2015 | 30 Days | \$1,910.10 | \$0.00 | \$0.00 | \$636.69 | \$1,273.41 | 08/02/2015 | 08/31/2015 | 30 | |
| 6 | Wednesday 09/30/2015 | 30 Days | \$1,273.41 | \$0.00 | \$0.00 | \$636.69 | \$636.72 | 09/01/2015 | 09/30/2015 | 30 | |
| 7 | Friday 10/30/2015 | 30 Days | \$636.72 | \$0.00 | \$0.00 | \$636.72 | \$0.00 | 10/01/2015 | 10/30/2015 | 30 | |

| Transaction Summary: | | Payment Type | Amount | Principal Due | Fees Applied | Fees Charged | Fees Credit Paid | New Amt. | Pro. Due Date | Date # | Rev. Entered | Sale Item ID |
|-------------------------|----------------------|--------------|------------------|---------------|---------------|---------------|------------------|---------------|---------------|----------|--------------|--------------|
| 1 | Friday 04/03/2015 | REL | \$0.00 | \$4,456.86 | \$4,456.86 | \$0.00 | \$0.00 | \$0.00 | P | 4/3/2015 | 11:43:21 AM | 10269-222409 |
| 3 | Wednesday 05/06/2015 | POF | \$4,456.86 | (\$4,456.86) | (\$4,456.86) | \$0.00 | \$0.00 | \$0.00 | P | 5/6/2015 | 8:42:11 AM | 10269-231032 |
| Proposal Totals: | | | \$4456.86 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | | | | |

| Detail: | | Proposal Type | Fee Type | Amount | Operation Type | ## | Description | Fees Period Earned | Fees Applied From | Date To Date | Pro. Rev. | Date Entered | Sale Item ID |
|--------------------------|------------|---------------|----------|---------------|----------------|----|---------------|--------------------|-------------------|--------------|-----------|----------------------|--------------|
| 1 | 04/03/2015 | REL | PRI | 4456.86 | MOD | 2 | Modify Amount | | | | P | 4/3/2015 11:43:21 AM | 10269-222409 |
| 3 | 05/06/2015 | POF | PRI | -4456.86 | PAY | 3 | Apply Payment | | | | P | 5/6/2015 8:42:11 AM | 10269-231032 |
| Total Amount Due: | | | | \$0.00 | | | | | | | | | |

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

APP 009293
ROA 007999

Cash Advance Snapshot Report

Filter (Location: 10269 Loan: 10269-0159304 Ordered by Date)

Tb Las Vegas Nv #2
 7150 S. Durango Dr., Suite 1
 Las Vegas, NV 89113
 (702)451-0600

04/03/2015

| ID # | Orig. Date | Customer Name | Type | Coll. Value | Advanced | Fees. | Paid | Amt. Due | EXT's | | |
|--------------------|-----------------------|-------------------------|--------------------|---------------------|------------------|------------------|-------------|-----------------|--------------|--------|---|
| 10269-0159304 | 04/03/2015 | Villaraza, Jose Mariano | C7 | \$0.00 | \$4,456.86 | \$0.00 | \$4,456.86 | \$0.00 | 0 | | |
| | <i>Transaction #</i> | <i>Type</i> | <i>Trans. Date</i> | <i>New Due Date</i> | <i>Pro? Rev?</i> | <i>Principal</i> | <i>Fees</i> | <i>Amt Paid</i> | <i>Due</i> | | |
| | 10269-0159304-1 | REL | 4/3/2015 11:4 | | X - | \$4,456.86 | \$0.00 | \$0.00 | \$4,456.86 | | |
| | 10269-0159304-2 | LOG | 5/1/2015 2:26 | | X - | \$0.00 | \$0.00 | \$0.00 | \$0.00 | | |
| | 10269-0159304-3 | POF | 5/6/2015 8:41 | 7/2/2015 | X - | (\$4,456.86) | \$0.00 | \$4,456.86 | (\$4,456.86) | | |
| | 10269-0159304 Totals: | | 1 | | | \$0.00 | \$0.00 | \$4,456.86 | \$0.00 | | |
| 04/03/2015 Totals: | | | | 1 | | \$0.00 | \$0.00 | \$0.00 | \$4,456.86 | \$0.00 | 0 |

APP 009294
 ROA 008000

A - 286

604A LOAN REVIEW WORKSHEET

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

Licensee Address: **7150 S. DURANGO DR SUITE 190 LAS VEGAS NV 89113**

Borrower Name & Address: **KAISEN BARNES**

Exam Start Date: **5/20/2015**
Exam as of: **5/4/2015**

Examiner: **TD**

| Account Number | Origination Date | Amount of Loan | Maturity Date | Finance Charge | Total Number of Payments | Payment Amount | APR Quoted | Is the APR correct? |
|----------------|------------------|----------------|---------------|----------------|--------------------------|-----------------|------------|---------------------|
| 10269-0117775 | 7/25/2014 | \$10,000.00 | 2/20/2015 | \$121.55 | 6&1 | 2053.38/2053.36 | 121.55% | YES |

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

Is the loan secured? **YES** If so, what is the collateral? **2007 MERZ CLASS50** If secured by a vehicle title, is it filed and perfected? **No**

What is the borrower's expected gross monthly income? **\$20,000** Was the borrower's income verified? **YES** Paystub Affidavit Other:

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

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

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

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

(Applies to Title Loans Only) Does the loan amount exceed the fair market value of the vehicle securing the loan? **NO** Fair Market Value: **\$20,500.00**

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

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

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

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

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

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

VIOLATIONS/ TECHNICAL EXCEPTIONS/ OTHER COMMENTS:

NRS 604A 445 AND NRS 604A 210 GPDA SIGNED AND IN REPAYMENT PLAN

009296
ROA 008002

Title Loan Agreement

Date: 7/25/2014

Number: 10269-0117775

| | | | |
|--|--|---|--|
| Customer & Co-Customer Information | | ACCOUNT NUMBER: 10269-0117775 | |
| FIRST NAME Kaisen | LAST NAME Bames | CO-CUSTOMER FIRST NAME | CO-CUSTOMER LAST NAME |
| [REDACTED] | | CO-CUSTOMER SSN | CO-CUSTOMER'S DRIVERS LIC./STATE ID. NO. |
| 132 Cascade Lake St | | CO-CUSTOMER STREET ADDRESS | |
| City Las Vegas | STATE NV | ZIP CODE 89148 | CO-CUSTOMER CITY |
| [REDACTED] | | CO-CUSTOMER STATE | CO-CUSTOMER ZIP CODE |
| [REDACTED] | | CO-CUSTOMER HOME PHONE | CO-CUSTOMER DATE OF BIRTH |
| Motor Vehicle & Licensee Information | | LICENSEE'S HOURS OF OPERATION: Monday to Friday 9:00 A.M. to 7:00 P.M., Saturday 10:00 A.M. to 4:00 P.M., Closed Sunday | |
| LICENSEE NAME TitleMax of Nevada, Inc. d/b/a TitleBucks | LICENSEE PHONE NUMBER (702)451-0600 | | |
| LICENSEE STREET ADDRESS 7150 S. Durango Dr., Suite 190 | LICENSEE CITY Las Vegas | LICENSEE STATE NV | LICENSEE ZIP CODE 89113 |
| VEHICLE IDENTIFICATION NUMBER (VIN) WDDDJ72X17A098175 | LICENSE PLATE LV5275 | | |
| VEHICLE YEAR 7 | VEHICLE MAKE MERCEDEZ | VEHICLE MODEL CLS550 | COLOR BLACK |

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

Term, Principal, Interest, Charges and Payment. The original term of this loan is 210 days. You promise to timely pay us in cash or as otherwise agreed in writing \$10,000.00 ("Principal Amount"), which includes any filing fee listed below plus interest on the unpaid principal balance of this Loan Agreement at the daily rate of 0.333% from the date of this Loan Agreement until 02/20/2015 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 009297
ROA 008003

FEDERAL TRUTH-IN-LENDING DISCLOSURE

| | | | |
|--|---|---|--|
| ANNUAL PERCENTAGE RATE The cost of your credit as a yearly rate. 121.545 % | FINANCE CHARGE The dollar amount the credit will cost you. \$4,373.64 | Amount Financed The amount of credit provided to you or on your behalf. \$10,000.00 | Total of Payments The amount you will have paid after you have made all payments as scheduled. \$14,373.64 |
|--|---|---|--|

Your payment schedule will be:

| Number of Payments | Amount of Payments | When Payments are Due |
|--------------------|--------------------|---------------------------------------|
| 6 | \$2,053.38 | 8/24/2014 and each 30 days thereafter |
| 1 | \$2,053.36 | 2/20/2015 |

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 | \$10,000.00 |
| 1. Amount given to you directly: | \$9,980.00 |
| 2. Amount paid on your account: | \$0.00 |
| 3. Amount paid to public officials: | \$20.00 |
| 4. Amount paid to _____ on your behalf: | \$0.00 |

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

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

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

APP 009298
ROA 008004

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

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

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

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

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

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

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

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

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

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

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

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

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

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

APP 009300
ROA 008006

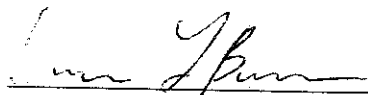
8. This Arbitration Provision is binding upon and benefits you, your respective heirs, successors and assigns. The Arbitration Provision is binding upon and benefits us, our successors and assigns, and related third parties. The Arbitration Provision continues in full force and effect, even if your obligations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

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

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

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

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



Customer's Signature

7/25/14

Date



Its Authorized Agent

7/25/14

Date

Co-Customer's Signature

Date

APP 009301
ROA 008007

Affidavit

STATE OF NEVADA
COUNTY OF CLARK

Loan Agreement No.: 10269-011775
5/2014

Customer Name: KAISEN LENWOOD BARNES
132 CASCADE LAKE ST.
LAS VEGAS, NV 89148
Driver Name:

Licensee Name: TitleMax of Nevada, Inc. d/b/a TITLEBUCKS
Address:
7150 S DURANGO DR #190
LAS EVGAS, NV 89113

Vehicle Information: VIN: WDDDJ72X17A098175
License Plate State and No: NVLV5275 Color: BLACK Year: 2007 Make: MERCEDES Model: CLS550

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 TITLEBUCKS, a provider of title loan services, licensed, bonded, and operating in accordance with Nevada law and regulated by the Nevada Financial Institutions Division, 406 E. Flamingo Avenue, 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 names the legal owner of a vehicle or any similar document issued pursuant to the laws of another jurisdiction.

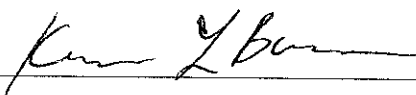
Pursuant to N.R.S. 604A.450-1, we have evaluated the Vehicle's fair market value. Pursuant to N.R.S. 604A.450-2, we have reviewed application information regarding current and expected income, obligations and employment.

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 affiant designated, KAISEN LENWOOD BARNES, being first duly sworn, states as follows:

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

FURTHER, AFFIANT SAYETH NOT.

Customer Signature: 

Co-Borrower Signature: _____

APP 009302
ROA 008008

Customer Application

Personal Information

| | | | |
|--|------------|-------|----------------------------|
| Date | 7/25/14 | | |
| Last Name | BARNES | | |
| Home Phone | [REDACTED] | | Email Address (optional)** |
| Best time to call? | 4-8pm | | |
| Which number do you prefer that we call? <input checked="" type="checkbox"/> Home Phone <input type="checkbox"/> Cell Phone | | | |
| Physical Address (Street Number & Name) | | | Apt # |
| 132 CASCADE LAKE STREET | | | |
| City | State | Zip | County |
| LAS VEGAS | NEVADA | 89148 | |
| Mailing Address (if different from physical address) | | | |
| Same. | | | |
| City | State | Zip | |

| | | | | | | | |
|---|---------------------------|---|---|----------------------|---------------------------|-------|----|
| Employer * (Source of Income) | | Employer Address (Street Number & Name) | | | | | |
| SELF EMPLOYED | | 132 CASCADE LAKE ST | | | | | |
| City | State | Zip | Time at Job? | | | | |
| LAS VEGAS | NV | 89148 | | | | | |
| Work | Supervisor | | | | | | |
| Pay Frequency: (check one) | | Next Payday | Current and Expected | | | | |
| <input type="checkbox"/> 1 st & 15 th of month <input checked="" type="checkbox"/> 15 th & end of month <input type="checkbox"/> Biweekly (every 2 weeks) <input type="checkbox"/> Weekly <input type="checkbox"/> Monthly (last day) <input type="checkbox"/> Monthly (1 st day) <input type="checkbox"/> Monthly (3 rd day) <input type="checkbox"/> Self-Employed | | 8/15 | <table border="1"> <tr> <td>Gross Monthly Income</td> <td>Gross Monthly Obligations</td> </tr> <tr> <td>\$20K</td> <td>KK</td> </tr> </table> | Gross Monthly Income | Gross Monthly Obligations | \$20K | KK |
| Gross Monthly Income | Gross Monthly Obligations | | | | | | |
| \$20K | KK | | | | | | |
| *Alimony, child support or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation. Alimony, child support, or separate maintenance received under: <input type="checkbox"/> court order <input type="checkbox"/> written agreement <input type="checkbox"/> oral understanding. Are you currently in bankruptcy? <input type="checkbox"/> yes <input checked="" type="checkbox"/> no | | | | | | | |

Credit References

| | | | |
|--------------------------------|----------------|--------|-----|
| Business Name | South West Gas | | |
| Address (Street Number & Name) | City | State | Zip |
| [REDACTED] | LAS VEGAS | NEVADA | |
| Business Name | COX CABLE | | |
| Address (Street Number & Name) | City | State | Zip |
| [REDACTED] | LAS VEGAS | NEVADA | |

Personal References

| | | | |
|--------------|------------|--|--|
| Name | [REDACTED] | | |
| Relationship | [REDACTED] | | |
| Address | [REDACTED] | | |
| Phone | [REDACTED] | | |
| Cell | [REDACTED] | | |

APP 009303
ROA 008009

Co-Applicant Information

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

ADDITIONAL TERMS AND CONDITIONS OF THIS CUSTOMER APPLICATION

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

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

APP 009304
ROA 008010

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

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

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

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

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

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

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

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

Ability to Repay Verification.

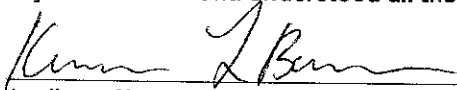
Pursuant to Nevada law, we are required to obtain a written and signed Affidavit from you addressing the following: (i) you have provided TitleMax with true and correct information concerning your income, obligations, employment and ownership of the vehicle; and (ii) you have the ability to repay. You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

N/A

APP 009305
ROA 008011

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 credit and

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



Applicant Signature

7/25/14

Date

Co-Applicant Signature

Date

APP 009306
ROA 008012

GRACE PERIOD PAYMENTS DEFERMENT AGREEMENT

Date:

Account Number: 10269-0117775

| | |
|---|--|
| Customer Name: Kaisen Barnes Address: 132 Cascade Lake St Las Vegas, NV 89148 | Licensee Name: TitleMax of Nevada, Inc. d/b/a TitleBucks Address: 7150 S. Durango Dr., Suite 190 Las Vegas, NV 89113 Vehicle Information: 7 MERCEDEZ CLS550 WDDDJ72X17A098175 |
| 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 TitleBucks, 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 07/25/2014 ("Loan Agreement.") Under the Title Loan Agreement, we agreed with you that we may subsequently offer you a "Grace Period" which is a gratuitous period of payments deferment. You agree that we are offering you a "Grace Period" and you are voluntarily accepting such offer after entering into a Loan Agreement pursuant to the provisions of NRS 604A.70 and NRS 604A.210. **Please note that since this is a "Grace Period" it is not an "extension" as defined in NRS. 604A.065.** Under the Title Loan Agreement, your obligation to pay simple interest under the Loan Agreement remains unchanged. Other than the interest and fees originally provided for in the Title Loan Agreement, we do not charge you any additional fees or interest for entering into this Grace Period Payments Deferment Agreement.

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

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

Any comments or questions may be directed to Customer Service at the following number: (800) 804-9348

APP 009307
ROA 008013

Grace Periods Payments Deferment Schedule

| Payment Number | Amount of Payment | Deferred Periodic Due Date |
|---|-------------------|----------------------------|
| 1 | \$999.00 | 8/24/2014 ✓ |
| 2 | \$999.00 | 9/23/2014 ✓ |
| 3 | \$999.00 | 10/23/2014 ✓ |
| 4 | \$999.00 | 11/22/2014 ✓ |
| 5 | \$999.00 | 12/22/2014 ✓ |
| 6 | \$999.00 | 1/21/2015 ✓ |
| 7 | \$999.00 | 2/20/2015 |
| 8 | \$1,428.57 | 3/22/2015 |
| 9 | \$1,428.57 | 4/21/2015 |
| 10 | \$1,428.57 | 5/21/2015 |
| 11 | \$1,428.57 | 6/20/2015 |
| 12 | \$1,428.57 | 7/20/2015 |
| 13 | \$1,428.57 | 8/19/2015 |
| 14 | \$1,428.58 | 9/18/2015 |
| The total amount paid after making all payments under the terms of the Grace Period Payments Deferment Agreement: | | \$16,993.00 |

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

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

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

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

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