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

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

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

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

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

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

,		LICENSEE: TitleMax of Nevada, In	c. d/b/a TitleBucks
Km LBn	_ 8/20/14		81
/ Customer's Signature	Date	Its Authorized Agent	Date
Co-Borrower's Signature	Date		

Date

Ability to Pay Summar	у
Loan Number	10269-0117775
	barnes, Kaisen
Customer Name	Yes
Is Customer a Covered Borrower	59.980.00
Requested Loan Amount	570
Title Fee	¢10,000
MLV Amount	小型。
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	\$12,000.00 \$12,000.00 \$0.00 9.99%
	\$0 000 D0

Residual Monthly Income

\$8,000.00

	TALLMENT RATE STRUCTUR	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%

	SINGLE PAY RATE STRUCTUR	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%

Income Based - Max. Loan Amount Inc. Title Fee	\$	10,020
Vehicle Value - Max. Loan Amount Inc. Title Fee	\$	10,020
Interest Rate		9.999
Max Cash to Customer Amount	\$	10,000.00
Actual Cash to Customer Amount	.5	9,980.00
Title Fee Amount	\$	20
Total Loan Amount	\$	10,000
Amortized Loan Payment		\$2,053.38
Total Payback Amount		\$14,373.6
Minimum Payment to Extend		\$999.0
Grace Period Plan # of Months (0% Interest)		
Grace Period Plan Payment (0%)		\$1,428.5

CHOOSE THIS CASHWISE LOAN TYPE

NV 210 Day Multi-Car 9.99% Multi-Car

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).

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

Printed Name: Kaisen BARNES

Today's Date: 8/26/14

Repossession Checklist - NV

REPOSSESSED

FILE	COMPLETED
Repayment Plan Offer Letter	5/4/15
Certificate of Mailing	514115
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	

:			
			
***************************************	***************************************		
Manager Review: Signature/Date		1	

Tillian 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

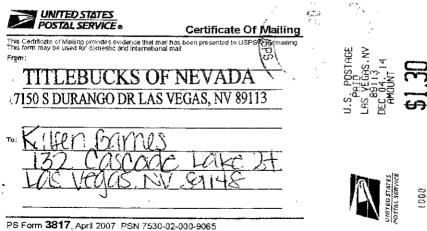
Re: Opportunity to Enter into a Repayment Plan

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





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

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

10269-013875

No. 10269-0117775

Customer Name: Barnes, Kaisen L

Address:

132 Cascade Lake St Las Vegas, NV 89148

Co-Borrower Name:

Address:

Date: 3/16/2015

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

7150 S. Durango Dr., Suite 190 Address:

Las Vegas, NV 89113

7, BLACK, MERCEDEZ, CLS550, WDDDJ72X17A098175 Vehicle Information:

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 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 the Nevada Revised Statutes. We are regulated by the Nevada Department of Business & Industry, Financial Institutions Division. The telephone number 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.

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 The Title 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 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 belongs using Venedule and the vehicle.

Payments This Repayment Plan is divided into monthly installments of the remaining balance owing. You and we agree to the payment period set forth Payments. I his 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 Amended Payment Schedule set forth below. We will not attempt to collect an amount that is greater than the amount owed. We will not attempt to collect the outstanding 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 an amount that is greater than the amount owed. We will not attempt to collect the outstanding terms of the Repayment Plan by process of alternative dispute resolution, by repossessing the Vehicle, or by exercising any other right we balance during the term of the Repayment Plan by process of alternative dispute resolution.

nder Nevada law, unless you default on the Repayme	Amended Payment Schedule:	- 4 11 D - D-to	
Idel Merada idii, sinassiya	Amount of	Payment Periodic Due Date	
Periodic Payments	\$1,33	4/16/2015	
1st Scheduled Payment	\$1,33	2.40 5/15/2015	
2nd Scheduled Payment	\$1.33	2.40 6/14/2015	ı
3rd Scheduled Payment	\$1,33	7/14/2015	i
4th Scheduled Payment	\$1,3	32,40 8/13/2015	ĺ
5th Scheduled Payment	\$1,3	32.40 9/12/2015	
6th Scheduled Payment	\$1,3	32.40 10/12/2015	J
7th Scheduled Payment		26.80	
7 to the ferms of the F	Kepayment rian.	THAT A	ᅵ

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

Prepayment. You have the right to rescind this Repayment Plan. You may rescind on or before the close of business on the next day of business at the 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, 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 at 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 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 including all amounts negotiated and agreed to herein, then we will apply all partial prepayments to the outstanding balance amount owing. Unless your next scheduled payment and 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. Such default occurs on the day immediately scheduled payment is your final payment owing, such partial prepayment does not relieve you of your obligation to make your next scheduled payment. Such default occurs on the day immediately scheduled payment is your final payment owing, such partial prepayment fiyou fail to keep any promise made herein. Such default occurs on the day immediately scheduled payment in the first payment of the outstanding balance amount of the overall payment of the outstanding balance amou 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;

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

and collect such interest for a period not to exceed 90 days. After that period, we will not charge or collect any interest on the loan. By signing this Repayment Plan Agreement, you acknowledge that it was filled in before you did so and that you have received a completed copy of it. You agree that the information you provided to before entering into this Repayment Plan Agreement is accurate. You represent that you are not a debtor under any proceeding in bankruptcy and have no intention to file a petition for relief under any chapter of the United States Bankruptcy Code. You that you have read this Repayment Plan Agreement, and agree to its terms. You further acknowledge that except as amended herein, all of the terms of the Loan Agreement remain enforceable including but not limited to the Arbitration Agreement.

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

Customer Recஅpt/Repayment Plan Receோt (210 day loan) PAYMENT MADE ON BEHALF OF OR BY: NAME AND ADDRESS OF THE LICENSEE: Kaisen Barnes Tb Las Vegas Nv #2 7150 S. Durango Dr., Suite 190 Las Vegas, NV 89113 DATE/TIME OF RECEIPT OF PAYMENT: LOAN AGREEMENT IDENTIFICATION NO. 03/16/2015 02:49:02 PM 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. AGENT RECEIVING PAYMENT: AMOUNT PAID: Ashley Williams \$0.00

TODAY'S PAYMENT ITEMIZATION \$0.00 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: 4/15/2015 NEXT SCHEDULED DUE DATE:

Account paid in full by rescission.
Account paid in full.
Account paid in full. Title Returned Upon Payment in Full. By signing below, you acknowledge that upon repayment in full, we returned the

Vehicle's Title to you.

Repayment Plan Agreement.

Grace Period Plan Agreement.

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

Signature Printed Name

10269-01560201

Customer Receipt/Repayment Plan Recept (210 day loan)

Customer Receipt	Mehaamen	it I lan Neoc. pt (2 To day Touri)
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 02:47:40 PM
LOAN AGREEMENT DATE: 7/25/2014 1:13:53 PM		
If you have multiple loans, this payment was loan number identified above.		
AMOUNT PAID: \$1,200.00	AGENT RECEIVI 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 Vehicle's Title to you. 	II. By signing below,	, you acknowledge that upon repayment in full, we returned the
□ Repayment Plan Agreement.□ Grace Period Plan Agreement.		
Asknowledgments - By signing below YOU:	vided on the Cover	the payment information noted above is accurate. You further ed Borrower Identification Statement is still accurate.
Kaisen BARNES	Lim	- & Benn
Printed Name	Śignature	

APP 009317 ROA 008023

Customer Re_∋ipt/Repayment Plan Rec_pt (210 day loan)

	purchadinci	it i lan itec_pt (2 to day loati)
NAME AND ADDRESS OF THE LICENSE Tb Las Vegas Nv #2	E:	PAYMENT MADE ON BEHALF OF OR BY: Kaisen Barnes
7150 S. Durango Dr., Suite 190		Raisen barries
Las Vegas, NV 89113		
LOAN AGREEMENT IDENTIFICATION N	O.	DATE/TIME OF RECEIPT OF PAYMENT:
10269-0117775		02/06/2015 12:55:52 PM
LOAN AGREEMENT DATE: 7/25/2014 1:13:53 PM		
If you have multiple loans, this payment wa loan number identified above.	as applied to the	
AMOUNT PAID:	AGENT RECEIV	
\$1,000.00	Kimberly Stever	nson
TODAY'S PAYMENT ITEMIZATIO	N	
PRINCIPAL PAID:		
PRINCIPAL PAID:	\$0.00	
INTEREST PAID:	\$1,000.00	
CHARGES PAID:	\$0.00	
OUANGEST AID.	<u>\$0.00</u>	· ·
FEES PAID:	\$0.00	
TOTAL AMOUNT PAID TODAY:	\$1,000.00	
		and the state of t
BALANCE DUE ON LOAN:	\$10,526.80	
NEXT SCHEDULED DUE DATE:	2/20/2015	
_		
 □ Account paid in full by rescission. □ Account paid in full. 		
I	III By signing below	you acknowledge that upon repayment in full, we returned the
Vehicle's Title to you.	in by eighnig solon,	you downowledge that aport repayment in run, we returned the
Repayment Plan Agreement.		
☐ Grace Period Plan Agreement.		
	_	e payment information noted above is accurate. You further debut dentification Statement is still accurate.
1. 0		46
HuisEN BARNES	_ fen	- / form
Printed Name	Signature	

 $\begin{array}{c} APP \quad 009318 \\ \scriptscriptstyle \mathsf{ROA} \, 008024 \end{array}$

Customer Receipt/Repayment Plan Receipt (210 day loan)

Odoromor izodeib	a, ,	
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: 01/19/2015 05:08:48 PM
LOAN AGREEMENT DATE: 7/25/2014 1:13:53 PM	·	
If you have multiple loans, this payment was loan number identified above.		
AMOUNT PAID: \$1,000.00	AGENT RECEIVI Alexis Figueroa	
TODAY'S PAYMENT ITEMIZATION		
PRINCIPAL PAID:	\$0.00	
INTEREST PAID:	\$1,000.00	
CHARGES PAID:	\$0.00	·
FEES PAID:	\$ 0. <u>00</u>	
TOTAL AMOUNT PAID TODAY:	\$1,000.00	
BALANCE DUE ON LOAN:	\$10,927.40	
NEXT SCHEDULED DUE DATE:	1/21/2015	
Vehicle's Title to you. ☐ Repayment Plan Agreement. ☐ Grace Period Plan Agreement. Acknowledgments By signing below Your	acknowledge that th	you acknowledge that upon repayment in full, we returned the ne payment information noted above is accurate. You further ad Borrower Identification Statement is still accurate.
Laisen BARNES Printed Name	Signature	- J. Bun

Customer Recapt/Repayment Plan Recest (210 day loan)

Customer Recapt	/Repaymen	[Flatt Neod. pt (- 10 as)
Customer Receipt		PAYMENT MADE ON BEHALF OF OR BY:
IAME AND ADDRESS OF THE LICENSEE:		Kaisen Barnes
Tb Las Vegas Nv #2 7150 S. Durango Dr., Suite 190		
Las Vegas, NV 89113		
		DATE/TIME OF RECEIPT OF PAYMENT:
OAN AGREEMENT IDENTIFICATION NO. 10269-0117775		12/18/2014 03:57:00 PM
OAN AGREEMENT DATE: 7/25/2014 1:13:53 PM		
If you have multiple loans, this payment was loan number identified above.	applied to the	
AMOUNT PAID:	AGENT RECEIV	ING PAYMENT
\$1,000.00	Alexis Figueroa	
TODAY'S PAYMENT ITEMIZATION	ł	
	\$0.00	
PRINCIPAL PAID: -		·
INTEREST PAID: -	\$1,000.00	
INTERESTITION	***	
CHARGES PAID:	\$0.00_	
	\$0.00	
FEES PAID:	\$0.00	
	\$1,000.00	
TOTAL AMOUNT PAID TODAY:		
OF BUE ON LOAN.	\$10,861.80)
BALANCE DUE ON LOAN:		
NEXT SCHEDULED DUE DATE:	12/22/201	4
THE STATE OF THE S		
☐ Account paid in full by rescission	•	
☐ Account paid in full.		that upon repayment in full, we returned the
☐ Account paid in full. ☐ Title Returned Upon Payment in F Vehicle's Title to you.	Full. By signing belo	ow, you acknowledge that upon repayment in full, we returned the
□ Repayment Plan Agreement.		
Grace Period Plan Agreement.		
	ou acknowledge that provided on the Cov	at the payment information noted above is accurate. You further vered Borrower Identification Statement is still accurate.
	£	/ F3

Customer Receipt/Repayment Plan Receipt (210 day loan) NAME AND ADDRESS OF THE LICENSEE: PAYMENT MADE ON BEHALF OF OR BY: TitleMax of Nevada, Inc. d/b/a TitleBucks KAISEN L BARNES 7150 S. Durango Dr., Las Vegas, Nevada 89113. 132 Cascade Lake St, Las Vegas, NV, 89148 LOAN AGREEMENT IDENTIFICATION NO. DATE/TIME OF RECEIPT OF PAYMENT: 20117775-10269 05/14/2015 16:00:34 LOAN AGREEMENT DATE: 07/25/2014 If you have multiple loans, this payment was applied to the loan number identified above. AMOUNT PAID: 135.00 AGENT RECEIVING PAYMENT: TRACI VAUGHT **TODAY'S PAYMENT ITEMIZATION** \$ 135.00 PRINCIPAL PAID: 0.00 INTEREST PAID: CHARGES PAID: \$ 0.00 \$ 0.00 FEES PAID: TOTAL AMOUNT PAID TODAY: \$135.00 \$0.00 UNPAID INTEREST: \$ 7991.80 BALANCE DUE ON LOAN: NEXT SCHEDULED DUE DATE: 05/15/2015 Account paid in full by rescission Account paid in full Title Returned Upon Payment in Full. By signing below, you acknowledge that upon repayment in full, we returned the Vehicle's Title to you. Repayment Plan Agreement **Grace Period Plan Agreement**

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

Customer Recei /Extension & Receipt/Re, ...yment Plan Receipt

NAME AND ADDRESS OF THE LICENSEE: TitleMax of Nevada, Inc. d/b/a TitleBucks		PAYMENT MADE ON BEHALF OF OR BY: Kaisen L Barnes	
7150 S. Durango Dr., Suite 190 Las Vegas, NV 89113		132 Cascade Lake St Las Vegas, NV 89148	
LOAN AGREEMENT IDENTIFICATION NO. 10269-0117775		DATE/TIME OF RECEIPT OF PAYMENT:	
LOAN AGREEMENT DATE: 07/25/2014 If you have multiple loans, this payment was applied to the		05/05/2015 00:00:00	
loan number identified above. AMOUNT PAID: \$1200.00	AGENT RECEIVING PAYMENT: 70 Fabian Albarracin (715)		

TODAY'S PAYMENT ITEMIZATION		NEXT PAYMENT INFORMATION	
PRINCIPAL PAID:	\$1200,00	PRINCIPAL:	\$ 1332.40
INTEREST PAID:	\$0.00_	INTEREST:	\$0.00
		FEES:	\$0.00_
Charges Paid:	\$O.00_	CHARGES:	\$0.00
FEES PAID:	\$0.00_	BALANCE DUE ON LOAN:	\$8126.80
TOTAL AMOUNT PAID TODAY:	\$ 1200.00	REPAYMENT PLAN MINIMUM	\$ 1332.40
		NEXT SCHEDULED DUE DAT	E: <u>4/15/2015</u>

Account paid in full by rescission
Account paid in full
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 1

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

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

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

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

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

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

& KAISEN PARILES

RQA 008028

Customer Recapt/Repayment Plan Recapt (210 day loan)

Oustoille Recap	o i cobaj	
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: 10/24/2014 03:40:31 PM
LOAN AGREEMENT DATE: 7/25/2014 1:13:53 PM		
If you have multiple loans, this payment was loan number identified above.		
AMOUNT PAID: \$1,000.00	AGENT RECEIVI Barbara Mendo	
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	
Vehicle's Title to you. ☐ Repayment Plan Agreement. ☐ Grace Period Plan Agreement. Acknowledgments. By signing below, you a	acknowledge that th	you acknowledge that upon repayment in full, we returned the ne payment information noted above is accurate. You further ad Borrower Identification Statement is still accurate.
Kaisen BARNES		J. January C. Landerson C. Land
Printed Name	Signature	

Signature

Customer Recept/Repayment Plan Recept (210 day loan) PAYMENT MADE ON BEHALF OF OR BY: NAME AND ADDRESS OF THE LICENSEE: Kaisen Barnes Tb Las Vegas Nv #2 7150 S. Durango Dr., Suite 190 Las Vegas, NV 89113 DATE/TIME OF RECEIPT OF PAYMENT: LOAN AGREEMENT IDENTIFICATION NO. 09/24/2014 12:20:51 PM 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. AGENT RECEIVING PAYMENT: AMOUNT PAID: Sean Taira \$1,000.00 TODAY'S PAYMENT ITEMIZATION \$0.00 PRINCIPAL PAID: \$1,000.00 INTEREST PAID: \$0.00 CHARGES PAID: \$0.00 FFFS PAID: \$1,000.00 TOTAL AMOUNT PAID TODAY: \$10,031.30 BALANCE DUE ON LOAN: 10/23/2014 NEXT SCHEDULED DUE DATE: Account paid in full by rescission. Title Returned Upon Payment in Full. By signing below, you acknowledge that upon repayment in full, we returned the Account paid in full. \Box Vehicle's Title to you. Repayment Plan Agreement. Grace Period Plan Agreement. \Box Acknowledgments. By signing below, you acknowledge that the payment information noted above is accurate. You further represent that the information previously provided on the Covered Borrower Identification Statement is still accurate.

Signature

_____ D_____ V 1 0_02 05 2014

ISEN BARNE

Printed Name

APP 009324

Customer Re_alp	ואepayme⊓	it 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 loan number identified above.	applied to the	
AMOUNT PAID: \$1,000.00	AGENT RECEIVII Sean Taira	NG PAYMENT:
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 Vehicle's Title to you.	l. By signing below,	you acknowledge that upon repayment in full, we returned the
Repayment Plan Agreement.		
☐ Grace Period Plan Agreement.		
		e payment information noted above is accurate. You further d Borrower Identification Statement is still accurate.
AISEN BARNES	<u> </u>	- LBan_

 $\mathop{APP\ }_{\mathsf{ROA\ }008031}009325$

T: Invitation 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 payment of \$2.272.40



эт ретоге 12/23/2014 will be \$2,272,46.

Repayment Plan not later than 30 days after the date of default, unless we allow a longer period; (2) we vill allow the period for repayment to extend at least 90 days after the date of default, unless you agree o a shorter term; and (3) we may require you to make an initial payment of not more than 20 percent of he total amount due under the Repayment Plan.

APP 009326 ROA 00803287 If you enter into a Repayment rian, 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 908033

TE OF NEVADA

DEPARTMENT OF MOTOR VEHICLES

CERTIFICATE OF TITLE

VEHICLE COLOR

YEAR 2007 MAKE MERZ FUEL TYPE MODEL CLS550 SALES TAX PD VEHICLE BODY PC4 EMPTY WT GROSS WT

TITLE NUMBER NV006827402 **GVWR**

WDDDJ72X17A098175 DATE ISSUED 03/26/2014

ODOMETER MILES 147639 ODOMETER BRAND ACTUAL MILES

G

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):

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

Nevada Driver's License Number or Identification Number

Printed Full Legal Name of Buyer Zip Code State

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

The mileage stated is in excess of its mechanical limits.

The odometer reading is not the actual mileage. WARNING: ODOMETER DISCREPANCY.

Exempt - Model year over 9 years old. ODOMETER READING

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

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

Printed Full Legal Name of Buyer

CONTROL NO. 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.

(THIS IS NOT A TITLE NO.)

VP-2 (Rev. 8/10)

. :	FEDERAL AND STATE LAW REQUIRES THAT YOU STATE THE MILEAGE IN CONNECTION WITH THE TRANSFER OF OWNERSHIP. FAILURE TO COMPLETE OR PROVIDING A FALSE STATEMENT MAY RESULT IN FINES AND/OR IMPRISONMENT. The undersigned hereby certifies the vehicle described in this title has been transferred to the following buyer(s):
	AND
; 	िmited निर्धा Legal Name of Buyer
i	Neveda Driver's License Number or Identification Number
1	Finted Full Legal Name of Buyer
	Acciross City State Zip Code
	Accidess City Accidess Control of the following statements is checked. Control of the best of my knowledge the odometer reading is the actual mileage of the vehicle unless one of the following statements is checked. Tentry of the mileage stated is in excess of its mechanical limits. Tentry of the dometer reading is not the actual mileage. WARNING: ODOMETER DISCREPANCY
<u> </u>	CDOMETER PEADING Exempt - Model year over 9 years ord.
_	Printed Name of Seller(s)/Agent/Dealership Signature of Seller(s)-Agent/Dealership Eath envare of the above odometer certification made by the seller/agent. Dealer's License Number
	Printed Full Legal Name of Buyer
	Since its of States
	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. FAILURE TO COMPLETE OR PROVIDING A FALSE STATEMENT MAY RESULT IN FINES AND/OR IMPRISONMENT. The undereigned hereby certifies the vehicle described in this title has been transferred to the following buyer(s):
	AND
_	Printed Full Legal Name of Buryer
	Prince Fu' Legal Name of Buyer Nevada Driver's License Number or Identification Number
<u>~</u>	State Zip Code :
į	Address Ofty State Concline to the best of my knowledge the adometer reading is the actual mileage of the vehicle unless one of the following statements is checked. Concline to the best of my knowledge the adometer reading is the actual mileage of the vehicle unless one of the following statements is checked.
YINO METIVEDO	The odometer reading is not the actual mileage. WARNING: ODOMETER DISCREPANCY Exempt - Model year over 9 years old.
<u>.</u>	CDOMETER READING
· ·	Signature of Seller(s)/Agent/Dealership I am aware of the above odometer certification made by the seller/agent. Dealer's License Number
;	Printed Full Legal Name of Buyer
> :	Signature of Buver 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 ostifies the vehicle described in this title has been transferred to the following buyer(s):
_:	
	Printed Full Legal Name of Buyer Neveda Driver's License Number or Identification Number OR
	Printed Full Lega! Name of Suye: Nevada Driver's License Number or Identification Number
>- '	Accings City State Zip Code
DEALER ONLY	Accress I cartify 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 I The mileage stated is in excess of its mechanical limits. NO I The odometer reading is not the actual mileage. WARNING: ODOMETER DISCREPANCY Exempt - Model year over 9 years old.
\Box	ODOMETER READING Printed Name of Seller(s)/Agent/Dealership Page of Seller
	Signature of Seller(s)/Agent/Dealership I am aware of the above coometer certification made by the seller/agent. Dealer's License Number Dealer's License Number Date of Sale
	Printed Full Legal Name of Buyer
	Signature of Suyer LIENHOLDER TO BE RECORDED FEIN
Z.	Printed Full Legal Name of Lienholder//Figs lienholder write "NONE")
1	(if to definitions, miles
	Address Street City State Zip Code ADD 000220

Contact Information

7/25/2014

Company: Titlemax (314391)

Telephone: 912-525-2675

Contact: Laura Farris

Fax:

E-Mail: laura.farris@titlemax.biz

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 Mileage Cat: E

Equip Ret: \$71,884 Tire Size: 245/40ZR18 MPG: 16/22 Weight: 4020

Cylinders 8

Base HP: 382 @ 6000

Fuel Type: Gas Wheelbase: 112.4 Transmission: A

Drive Train: RWD

Taxable HP: 46.6

Model Number: CLS550C

End of Term 0 Months: End of Term 0 Mileage:

Price Includes: AT NAV LTH SR

s: Mi

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	
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
ିptions	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
ಚಿase	N/A	\$24,200	\$20,000	\$14,575

Loan Analysis

Caswise Version Fiscal Date User Id

40462

Loan ID: 10269-015620

05/09/2015

593

210 Repayment after 210 Days - Grace Period

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

Amortizing Type

Payment Interval

Module Loan Type

Amortizing 30 Days Interval INS C.710269-005756 Cust: Barnes, Kaisen L Log Item Current Loan Status: Grace Days:0 03/16/2015 Origination Date: Monday Loan Origination: Balloon Amount: \$0.00 \$9,326.80 04/15/2015 Amount Advanced: Normal First Payment Due: 04/15/2015 Next Due Date: Cash Advance Fee: \$0.00 04/15/2015 Amount First Payment Due Date: . 04/15/2015 Grace Date: **\$0.00** Ω Origination Charge: Extra Interest Days In First Period: \$1,332,40 Minimum Payment: Maintence Fees: \$0.00 Second Payment Due Date: 05/15/2015 Amount: Principal Balance: \$8,126.80 Interest Charges: \$0.00 Duration: Days Final Payment Due Date: \$9,326,80 Total Amount: Total Amount Due: \$8,126,80 APR: 0000.0000% Payment Count: **Total Finance Charges:** \$0.00 TeleTrack Approval: Track Other Lender Information: Due Dates Will Skip Holidays: Loan Type Settings: Tracking ID: Prompt For Check: Set Due Dates On End Of Month: Balloon Amount: Only Thru Due Date On Payments Made Within Grace Period: False Balloon Amount Type: Balloon Amount Procedure: Interest... Only Thru Due Date On Deposited Checks or ACH Payments: Flat or Rate: Value: Late Charges: Default Grace Days: 0 Late Charge Type: \$ Late Fee Type: Payment Tolerance: \$10.00 Late Fee Descr.: ACH Autopay: False Pre-Autopay Days: Calculation Procedure: Check Interest Threshold: False Auto Pay Decision Procedure: Interest Threshold Tolerance: \$0.00 Check Scheduled Principal: Check Interest Procedure: Check Principal Procedure: Pmt. Proc: LoanProactiveInterestPaymentAmounts Payment Plan: INS Installment Loans Collateral Value Protocol Collateral Settings: Title Payment Replacement: Never replace Check Date: Prompt For Check: No. CollateralDepositDateProc: Deposit Method: Collateral First: Check 21 Automobile Collateral Serial / License Deposit Replaced Date To Pick Routing Loan Collateral: Number / State Model โอ Deposited <u>ID</u> Make Deposit Rule Deposit Up Account# Value **CLS550** WDDDJ72X17 MERCEDEZ Title \$9,326.80 LV5275 Ending Bal Interest From To Date #Days Satisfied Total Pmt. **Principal** Payment Schedule: Beginning Bal. Interest Fees \$7,994.40 03/17/2015 04/15/2015 \$1,332.40 \$1,332.40 1 Wednesd 04/15/2015 Days \$9,326.80 \$0.00 \$0.00 \$1,332.40 \$6,662.00 04/16/2015 05/15/2015 \$1,332.40 \$0.00 30 Days \$7,994.40 \$0.00 05/15/2015 2 Friday \$5,329,60 05/16/2015 06/14/2015 30 \$6,662.00 \$1,332.40 \$1,332.40 \$0.00 \$0.00 3 Sunday 06/14/2015 30 Days \$3,997.20 06/15/2015 07/14/2015 \$1,332.40 \$1.332.40 07/14/2015 30 Days \$5,329.60 \$0.00 \$0.00 4 Tuesday 30 \$2,664.80 07/15/2015 08/13/2015 \$1,332.40 \$0.00 \$1,332.40 30 Days \$3,997,20 \$0.00 08/13/2015 5 Thursday \$1,332.40 08/14/2015 09/12/2015 30 \$1,332.40 \$1,332.40 \$0.00 \$0.00 6 Saturday \$2,664.80 09/12/2015 30 Days 30 \$0.00 09/13/2015 10/12/2015 \$1,332.40 \$1,332.40 10/12/2015 30 Days \$1,332.40 \$0.00 \$0.00 7 Monday Sale item Pro. Date Fees Credit New Fees Amount Principal Payment Transaction Summary: Rev. Entered ID Charged Paid Amt. Due Date # <u>Type</u> <u>Amount</u> **Applied** <u>Due</u> 10269-217693 3/16/2015 2:49:44 PM \$0.00 \$0.00 \$9,326.80 \$9,326.80 \$0.00 1 Monday 03/16/2015 RFI \$0.00 Р 5/4/2015 6:56:31 PM 10269-230735 04/15/2015 1 (\$1,200.00) \$0.00 \$0.00 (\$1,200.00) \$0.00 РМТ \$1,200.00 22 Tuesday 05/05/2015 \$0.00 \$0.00 \$0.00 \$1200.00 \$8126.80 \$8126.80 Proposal Totals: Pro. Date Sale Item Fees Applied Fees Period Operation Proposal Fee Amount ID Rev. Entered From Date To Date Detail: Earned ## Type ##Description Type Type <u>Type</u> **Amount** P 3/16/2015 2:49:45 PM 10269-217693 MOD 2 Modify Amount 1 03/16/2015 REL 9326.80 10269-230735 Ρ 5/4/2015 6:57:03 PM Apply Payment PRI -1200.00 22 05/05/2015 PMT \$8126.80 Total Amount Due: Allow Additional Principal: Nο Override Refinance Setting Procedure: Refinance Rules: Allow Principal Pay Down: No Early Extend From Term Date: No Settle Fees On Refinance: No Show Roll Fees Option: No Can Be Consolidated: Late Extend From Term Date: Allow Pay Down Refinance: Default Roll Fees Into Principal: No Can Consolidate Others: No

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

								Amt Due EX	(T's
	•				Advanced	Fees.		\$8,126.80	0
03/16/2015	Nomo	Type		Coll. Value	\$9,326.80		\$1,200.00 Amit Paid	Due	
Orig. Date	Customer Name	07		\$9,326.80	Principal	Fees		\$9,326.80	
10269-0156201 03/16/2015	Barnes, Kaisen L	w Due Date	Pro? Re	WY	\$9,326.80	\$0.00	\$0.00	\$0.00	
Transaction # 'JF'			Х -		\$0.00	\$0.00	\$0.00	\$0.00	
10269-0156201-1 REL	3/16/2015 2:4		х .		\$0.00	\$0.00	\$0.00	\$0.00	
10269-0156201-2 LOG	4/15/2015 6:0		Х -	•	\$0.00	\$0.00	\$0.00	•	
10269-0156201-3 LOG	4/16/2015 10:		Х	-		\$0.00	\$0.00	\$0.00	
10269-0156201-4 LOG	4/18/2015 10:			_	\$0.00	\$0.00	\$0.00	\$0.00	
10269-0156201-5 LOG	4/18/2015 3:0			_	\$0.00	\$0.00	\$0.00	\$0.00	
10269-0150201-6 LOG	4/20/2015 9:5		x	=	\$0.00	\$0.00	\$0.00	\$0.00	
[0209-013020: -	4/20/2015 6:1	•	x	_	\$0.00	\$0.00	\$0.00	\$0.00	
10203-01002-	4/21/2015 10:			_	\$0.00	•	\$0.00	\$0.00	
1(1269-013020.0	4/21/2015 5:5		Х		\$0.00	\$0.00	\$0.00	\$0.00	
			X	-	\$0.00	\$0.00	\$0.00	\$0.00	
10269-0156201-10 LOG			Х	-	\$0.00	\$0.00	\$0.00	\$0.00	
10269-0156201-11 LOG			X	-	\$0.00	\$0.00	* -	\$0.00	
10269-0156201-12 LOG			X		\$0.00	\$0.00	\$0.00	\$0.00	
10269-0156201-13 LOC	4/20/2015 0.0	:	Х	-	\$0.00	\$0.00	\$0.00	\$0.00	
10269-0156201-14 LOC	4/29/2010 0.0		Х	-	\$0.00	\$0.00	\$0.00	\$0.00	
10269-0156201-15 LOC	4/29/2013 10:		. X	-	\$0.00	\$0.00	\$0.00	*	
40269-0156201-16 LO	3 4/29/2010 0.0		Х	-	\$0.00	\$0.00	\$0.00	\$0.00	
10269-0156201-17 LO	3 4/30/2013 10.		X	-	-	\$0.00	\$0.00	\$0.00	
10269-0156201-18 LO	3/1/2013 0.00		X	<u>-</u>	\$0.00	\$0.00	\$0.00	\$0.00	
10269-0156201-19 LO	(3/2/2010 10.2		x	_	\$0.00	\$0.00	\$0.00	\$0.00	
10269-0156201-20 LO	(1 3/4/2013 3.00		x		\$0.00	\$0.00		(\$1,200.00)	
10269-0156201-20-20				_	(\$1,200.00)	•		\$0.00	
10269-0156201-21 LO		4/15/2015	Х		\$0.00	\$0.00		\$0.00	
10269-0156201-22 PM			Х	-	\$0.00	\$0.00	* ** **	ተለ ለሰ	
10269-0156201-23 LC			X		\$0.00	\$0.00	,		
10269-0156201-24 LC)G 5/6/2015 5:51		X	.	\$8,126.80	\$0.00	\$1,200.00	, 4,44,,	
10269-0156201-25 LC)G 5/9/2015 5:20				A h				
10269-0156201 Total	s: 1					\$0.0	0 \$1,200.00	\$8,126.80	•
,				\$9,32	6.80 \$8,126.80	υ.υφ	- - /-		
pout crons E Totals: 1									
03/16/2015 Totals: 1									

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NRS 604A445 AND NRS 604A 210 GPDA SIGNED Is the loan a collection account? Does the written loan agreement include a disclosure regarding the opportunity to enter into a REPAYMENT plan if the customer defaults, pursuant to NRS 604A.410 (2f)? Does the written loan agreement disclose the right of the customer to PRE-PAY the loan, pursuant to NRS 604A.410 (2e)? Does the written loan agreement disclose the right of the customer to RESCIND the loan, pursuant to NRS 604A.410 (2d)? What is the borrower's expected gross monthly income? Is the loan secured? Loan Type Account Number (Applies to High-Interest Loans Only) (Applies to Title Loans Only) Borrower Name & (Applies to Title Loans Only) (Applies to Title Loans Only) Licensee Address: 7150 S. DURANGO DR SUITE 190 LAS VEGAS NV 89113 10269-0146602 (Applies to Deferred Deposit Only) Licensee Name & (Applies High-Int Loans) (Applies to D/D Loans) NRS 604A.450(1) Address: SHAKELA SOTO DBA: TITLEMAX OF NEVADA INC. DBA TITLEMAX YES Origination Date Deferred Deposit 1/16/2015 If so, what is the collateral? 2006 DODG DURANGO Has the title loan been extended for more than six additional periods, pursuant to NRS 604A.445 (2)? Does the original term of the title loan exceed 30 days? Does the loan amount exceed the fair market value of the vehicle securing the loan YES Has the loan been extended or renewed? Does the monthly payment amount exceed 25% of the borrower's expected gross monthly income: Does the original term of the HIL not exceed 35 days? Does the original term of the D/D Loan not exceed 35 days? Does the deferred deposit loan exceed 25% of the customer's expected gross monthly income? Amount of Loan VIOLATIONS/TECHNICAL EXCEPTIONS/OTHER COMMENTS \$3,620.00 \$5,000 High-Int Loans 604A LOAN REVIEW WORKSHEET Was the borrower's income verified? Maturity Date 8/14/2015 N/A \$2,652.68 Charge Finance Title Loans NO How many times? Total Number of Payments YES 6&1 Paystub Purpose of loan: Extensions: Title-6 add'l periods: If secured by a vehicle title, is it filed and perfected? YES YES NO 896.09/896.14 Payment Amount Affidavit Exam as of: 5/4/2015 Fair Market Value Exam Start Examiner: TD N/A NO APR Quoted Date: 5/20/2015 194.55% Are receipts filed? Other: N/A N/A N/A Is the APR correct? YES YES \$10,800.00 YES YES 009334 ROA 008040

Title Loan Agreement

Date:

1/16/2015

Date: 1/16/2015				:				Number: 10269-0146602
Customer & Co-Cu	stomer Information	ACCOU	NT NUMBER	R: 10269	-0146602			
FIRST NAME Shakela	LAST NAME Soto			CO-CUSTOMER	R FIRST NAM	ME	CO-CUSTOME	R LAST NAME
SS (S:				CO-CUSTOMER	RSSN	CO-CUSTOME	R'S DRIVERS	LIC./STATE ID. NO.
STREET AUDRESS 6029 Draft Horse Dr				CO-CUSTOMER	RSTREETA	DDRESS		
City North Las Vegas	STATE NV	ZIP CODE 89081	E	CO-CUSTOMER	RCITY	CO-CUSTOR	MER STATE	CO-CUSTOMER ZIP CODE
H (7				CO-CUSTOMER	R HOME PHO	ONE	CO-CUSTON	MER DATE OF BIRTH
	e & Licensee nation			OF OPERATION A.M. to 7:00 P.M.		0:00 A.M. to 4:00	P.M., Closed	Sunday
LICENSEE NAME TitleMax of Nevada, Inc	c. d/b/a TitleBucks	LICE		NE NUMBER				•
LICENSEE STREET AL 7150 S. Durango Dr., S	uite 190			LICENSEE CITY Las Vegas	I	LICENSEE STAT NV	_ [-	CENSEE ZIP CODE 9113
VEHICLE IDENTIFICAT 1D4HD48N96F167416	FION NUMBER (VIN)		LICE 246-	ENSE PLATE les				
VEHICLE YEAR 2006	VEHICLE MAKE Dodge		VEHICLE I Durango	MODEL	COLOR Black			

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.

FEDERAL TRUTH-IN-LENDING DISCLOSUF

ANNUAL PERCENTAGE RATE

194.5462 %

The cost of your credit as a yearly rate.

FINANCE CHARGE

\$2,652,68

The dollar amount the credit will cost you.

Amount Financed

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

Total of Payments

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

\$3,620.00

\$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
Amount given to you directly:	\$3,600.00
Amount paid on your account:	\$0.00
3. Amount paid to public officials:	\$20.00
Amount paid to on your behalf:	\$0.00

Calculation of Interest, Application of Payments and Security Interest.

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

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

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

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before we commence any civil action or

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

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

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

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

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

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

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- 2. You acknowledge and agree that by ent g 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 cont
- 5. Regardless of who demands arbitration, we will advance your portion of the expenses associated with the arbitration, including the filing, administrative, hearing and arbitrator's fees ("Arbitration Fees"). Throughout the arbitration, each party shall bear his or her own attomeys' 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. $APP\ 009338$

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

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

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

TitleMax of Nevada, Inc. d/b/aTitleBucks Customer's Signature	1-10-15 Date	Its Authorized Agent	1-16°15 Date
Co-Customer's Signature	Date Date	is Addictized Agent	Date

And	JAVIL
STATE OF NEVADA	
COUNTY OF Clark	
Title Loan Agreement No.: 10269-0146607 Date: 1-16-15	
Customer Name: Shakela Soto	Licensee Name: TitleMax of Nevada, Inc. d/b/atitlebucks
Address: 9091 Jumping Jacks Ave	Address:
Las Vegas, Nv. 89178	7150 S Durango Dr
Co-Borrower Name:	Las Vegas, NV, 89113
Address:	Las vegas, IVV, 09113
Vehicle Information: VIN: 1D4HD48N96F167416	
License Plate State and No: NN- 246-les Color: Black Year: 20	06 Make: Dodge Model: Durango
In this Affidavit ("Affidavit"), the words "affiant," customer," "y "Licensee", "we", "us" and "our" mean TitleMax of Nevada, Inc. registered, licensed, and operating in accordance with Nevada law 2nd Street, Suite 3, Carson City, Nevada 89701-4758, Phone: (77 vehicle identified above. The word "Title" means a certificate of title identifies the legal owner of a vehicle or any similar document issued	and regulated by the Nevada Financial Institutions Division, 406 F (5) 684-1830, Fax: (775) 684-1845. The word "Vehicle" means the or ownership issued nursuant to the laws of the State of Nevada the
Pursuant to N.R.S. 604A.450-1, we have evaluated the Vehicle's fair your application information regarding current and expected income,	
Pursuant to N.R.S. 604A.450-3, you are required to give us an affida true and correct information concerning the customer's income, oblicustomer has the ability to repay the title loan.	vit which states: (a) The customer has provided the licensee with igations, employment and ownership of the vehicle; and (b) The
The undersigned, Shakela Soto , being first duly sworn, state	es as follows:
 You have provided us with true and correct information the vehicle; and 	concerning your income, obligations, employment and ownership of
2. You have the ability to repay the title loan.	
FURTHER, AFFIANT SAY Customer Signature: Co-Borrower Signature:	eth not.

Ability to Pay Summary	OLAGOOL
Loan Number	10269-
Customer Name	Shakela Sota
Is Customer a Covered Borrower	Na
Requested Loan Amount	\$3,600,00
Title Fee	520
MLV Amount	\$3,500
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	1
Add-On to Current Loan or Multi-Car	Multi-Car
Residual Monthly Income	\$1,500,00

10 miles		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		

NV 210 Day Multi-Car

15.99%

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

Grace Periods Payments Deferment Schedule

Payment Number	Amount of Payment	Deferred Periodic Due Date
1	\$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 under the terms of the Grace Period	\$7,671.88	
Payments Deferment Agreement:		

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

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

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

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

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

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.

	5 2-110-15	LICENSEE: TitleMax of Nevada, I	inc. d/b/a TitleBucks
Costomer's Signature	Date Date	Its Authorized Agent	Date
Co-Borrower's Signature	Date		

Customer Application

Personal Information

Date 1-16-15			
Last Name	Q()Q	์ เกโต	ne Name
		Ema	il Address (aptional)††
AND HIM R 7 - William number do	you prefer that we call?		
ANGLAIR 7- ON 11 Home Phon	e Cell Phone		
Physical Address (Street Number & Name)	65 QUE		Apt #
City	State	34198	County 1000 V
Mailing Address (If different from physical address)		77177	J'EVIARK
City Som o	State	Zip	
The state of the s			
	Source of Inco	me	
	er Address (Street Numbe	r & Name)	23/200
City	$\frac{91}{12p}$	BU DI	Time at Job?
Work Phone # Title		upervisor 6 0	9-6
- (lgel) \	&	
Pay Frequency: (check one)		Next Payday Current a Gross	nd Expected Work Shift Gross
☐ 1 st & 15 th of month ☐ 15 th & end of month ☐ Biweekly (every ☐ Weekly ☐ Monthly (last day) ☐ Monthly (1 st day) ☐ Monthly	2 weeks)	Monthly Income	Monthly
Self-Employed	3º day)	Styl Income	Obligatio (
		1 300	0 53500
*Alimony, child support or separate maintenance income need not Alimony, child support, or separate maintenance received under:	be revealed if you do no court order written:	t wish to have it considered a	s a basis for repaying this obligation.
Are you currently in bankruptcy? □ yes peno		2 5/6/ 6/100/36	
C	redit Referenc	es	
Te	rsonai Keterer	ices	
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RE TO THE TOTAL PROPERTY OF THE TOTAL PROPER			
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Na A			
Re			
Na CONTROL NOTICE & Name,	City	State Zip	
Pho Pho	le	C	∍ [l

Co-Applicant Information

Date CA 1004 15	State Issued ID Number	Date of Birth	1	Social Securit	y #	
Last Name	First Name	<u></u>		Middle Name		
Home Phone	Cell Phone†			Email Address	s (optional)††	
Best time to call?	Which number do you Home Phone					
Physical Address (street Number & Name)	777			Apt	#	
City		State	Zip	County		
Mailing Address (if different from physical address)		1	·····			
City		State	Zip			
Employer * (Source of Income)	Empl	oyer Address (s	Street Numbe	er & Name)		
City	State	-	Zip	Time at	Job?	<u>, , , , , , , , , , , , , , , , , , , </u>
Work Phone #	Job Title	Supe	ervisor		· · · · · · · · · · · · · · · · · · ·	
Pay Frequency: (check one)	9	Next	Payday	Current a	nd Expected Gross	Work Shift
☐ 1 st & 15 th of month ☐ 15 th & end of month ☐ Biweekly☐ Weekly☐ Monthly (last day)☐ Monthly (1 st day)☐ Self-Employed	r (every 2 weeks) ☐ Monthly (3 rd day)	NVS danks/stantamic-photosis		Monthly Income	Monthly Obligations	
				\$	\$	
*Alimony, child support or separate maintenance income ne Alimony, child support, or separate maintenance received ur Are you currently in bankruptcy? yes no How did you hear about us? (Circle one.)	eed not be revealed if you do	not wish to ha en agreement	oral	sidered as a b understandin	asis for repayin g.	g this obligation.
Friend/Referral Name of referrer?	Saw Store	Televis	ion	Yellow Pa	ages /	Repeat Customer
Internet Billboard	Postcard	Other:			_	

ADDITIONAL TERMS AND CONDITIONS OF THIS CUSTOMER APPLICATION

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

ttConsent 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 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 the provided for future

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

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

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

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

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

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

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

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

Ability to Repay Verification.

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

expected gross monthly income and obligations made in this Apmonths. IF YOU EXPECT (i) YOUR EMPLOYMENT OR SOUR	pplication, and assume no changes in same for 14
INCOME AND GROSS MONTHLY OBLIGATIONS TO CHANG THE CHANGES AS FOLLOWS:	SE IN THE NEXT 14-15 MONTHS, PLEASE EXPLAIN
Dy oisping holoured at 1990	APP 009348

By signing below and submitting this Customer Application, you are verifying that all of the information in ROAtoOSOSIAtion 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 expecte	d gross monthly income and obligations. You
agree that you have read and understood all the above statements, including the	Arbitration Provision
	4 · ·
Challen X a V	116117
Applicant Signature	10110
Applicant digitature	Date

Date

Co-Applicant 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: Shakela Soto	
LOAN AGREEMENT IDENTIFICATION NO 10269-0146602 LOAN AGREEMENT DATE:	-	DATE/TIME OF RECEIPT OF PAYMENT: 03/14/2015 03:19:19 PM	
1/16/2015 12:46:59 PM If you have multiple loans, this payment was loan number identified above.	applied to the		
AMOUNT PAID: \$1,300.00	AGENT RECEIVI Fabian Albarrad		

TODAY'S PAYMENT ITEMIZAT	TON	
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 rescissi	on.	

□ Accoun	t paid in ful	II by rescission.
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- ☐ Account paid in full.
- Title Returned Upon Payment in Full. By signing below, you acknowledge that upon repayment in full, we returned the Vehicle's Title to you.
- ☐ 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.

nted Name

Signature

APP 009350

Customer Re-eipt/Repayment Plan Rec-pt (210 day loan)

Customer Meserb	bitepaymen	it i will itoospipt (2 to day tout)
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	•	DATE/TIME OF RECEIPT OF PAYMENT: 02/16/2015 04:36:31 PM
LOAN AGREEMENT DATE: 1/16/2015 12:46:59 PM		
If you have multiple loans, this payment was loan number identified above.	applied to the	
AMOUNT PAID: \$900.00	AGENT RECEIVI Fabian Albarrac	
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	<u></u>
NEXT SCHEDULED DUE DATE:	3/17/2015	
	I. By signing below,	you acknowledge that upon repayment in full, we returned the
Vehicle's Title to you. ☐ Repayment Plan Agreement.		
Grace Period Plan Agreement.		
Acknowledgments. By signing below, you a represent that the information previously prov	acknowledge that the rided on the Covere	e payment information noted above is accurate. You further d Borrower Identification Statement is still accurate.
		~

 $\begin{array}{c} APP \quad 009351 \\ \scriptscriptstyle \mathsf{ROA} \, 008057 \end{array}$

7...eMax 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

This Certificate of Mailing
This Certificate of Mailing
This form may be used for domestic mail has been presented to USPS® for mailing.
This To pay fee, a mater postage mater postage.

To pay fee, a mater postage mater postage mater postage mater postage mater postage.

To Show Edgas, NV 89113

To: Showeld and Postage P

The total amount due if you

Under the terms of any R

Repayment Plan not later than 30 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 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.

Contact Information	1/16/2015	
Company: Titlemax (3		Telephone: 912-525-2675
Contact: Laura Farri	s	Fax:
E-Mail: laura.farris@	@titlemax.biz	
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Notes		
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NAME OF THE PARTY		THE REPORT OF THE PARTY OF THE
Vehicle info For 2006 Dodge Durango Adv	venturer 4D Utility	
MSRP: \$32,590	VIN: 1D4HD48N96F157416	Adj. Slate: National
Fin Adv: \$8,125	UVC: 2006240658	Mileage: 0
Equip Ret: \$36,585	MPG: 16/21	Mileage Cat: D
Tire Size: 245/70R17	Weight 6400	Cylinders: 8
Base HP: 210 @ 5200	Fuel Type: Gas	Transmission: A
	Wheelbase: 119.2	Drive Train: RWD
Model Number: HB1H74	End of Term Months:	End of Term 0
Price Includes: AT AC 8CY	MOTES:	Mileage: V
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DEPARTMENT OF MOTOR VEHICLES

	CERT	IFICATE	OF TITL	E	
VIN 1D4HD48N96F167416 DATE ISSUED ODOMETER M	*	MAKE DODG FUEL TYPE	MODEL DURANGO SL SALES TAX PD	VEHICLE BODY T4W EMPTY WT GROS	TITLE NUMBER NV006438815
09/19/2013 1000 VEHICLE COLOR ODOMETER BE	365 RAND	G		4549 BRANDS	6001
ACTUAL I	MILES				
OWNER(S) NAME AND ADDRESS SOTO SHAKELA MONIQUE 6029 DRAFT HORSE DR NORTH LAS VEGAS NV 8908) 1-6775				
LIENHOLDER NAME AND ADDRES	22				
TITLEMAX OF NEVADA INC D. 4811 W CRAIG RD LAS VEGAS NV 89130-2728 LIENHOLDER RELEASE - INTERESTRICEMAX OF NEVADA, Inc. d/b/a T	ST IN THE			S TITLE IS HEREE	BY RELEASED:
TitleMax of Nevada, Inc. d/b/a T	itieMax	ZDATE	(
PRINTED NAME OF AGENT AND C	OMPANY				
FEDERAL AND STATE LAW REQUIRES THAT COMPLETE OR PROVIDING A FALSE STATEM The undersigned hereby certifies the vehicle describ	IENT MAY RES	BULT IN FINES AN	D/OR IMPRISONMENT.	HE TRANSFER OF OW	
Printed Full Legal Name of Buyer		N N	evada Driver's License	Number or Identification	Number OR
Printed Full Legal Name of Buyer		N N	evada Driver's License	Number or Identification	n Number
Address I certify to the best of my knowledge the odom No TEN	o 📙	The mileage state The odometer rea	of the vehicle unless of d is in excess of its mech ding is not the actual mile	State one of the following state ranical limits. Page. WARNING: ODOMET	· ·
ODOMETER READING	· · · · · · · · · · · · · · · · · · ·	елетрі - мосе і ўі	ear over 9 years old.	· /	
Signature of Seller(s)/Agent/Dealership				Seller(s)/Agent/Dealership	
I am aware of the above odometer certification	made by the s	eller/agent. 🗌	Dealer's License Number	rDat	ne of Sale
Signature of Buyer ACCORDING TO THE RECORDS OF THE DEPA VEHICLES, THE PERSON NAMED HEREON IS TO VEHICLES, THE PERSON NAMED HEREON IS TO VEHICLES.	RTMENT OF M	OTOR F THE	Printed Full Legal		

(THIS IS NOT A TITLE NO.)

VP-2 (Rev. 8/10)

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w - V	I am aware of the above odometer certification	made by the seller/agent. L	_l Dealer's Lice	ense Number	Date of Sale_	· · · · · · · · · · · · · · · · · · ·
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	I am aware of the above odometer certification	n made by the seller/agent. (ense Number		
	Signature of Buyer			Printed Full Legal Nar	ne of Buyer	
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5 - 5	District Continues of Degree	G	Nev	rada Driver's License N	lumber or Identification Number	
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o P	ODOMETER READING		Exempt - Model year			
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	t am aware of the above odometer certification	inade by the seller/agent.	∐ Dealer's Li	cense Number	Date of Sale	
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E	Printed Full Legal Name of Lienholder	75 H4	<u>.</u>			
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ALTERATION OR ERASURE VOIDS THIS TITLE

APP 009356 ROA 008062

Loan Analysis

Caswise Version Fiscal Date Heer Id

05/09/2015

40462

593

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

Module Loan Type Payment interval Amortizing Type Loan ID: 10269-014660 NV 210 Multi Car (15.99%) 30 Days Interval Amortizing INS Α9 Cust 10769-004036 Soto, Shakela M

Origination Date: Friday 01/16/2015 Current Loan Status: Grace Days:0 Log Item Loan Origination: \$3,620.00 Balloon Amount: \$0.00 Amount Advanced: 02/15/2015 Normal First Payment Due: 04/16/2015 02/15/2015 Cash Advance Feet \$0.00 First Payment Due Date: Amount Next Due Date: \$0.00 Grace Date: 04/16/2015 Origination Charge: n Extra Interest Days In First Period: Maintence Fees: \$0.00 \$896.09 Minimum Payment: Second Payment Due Date: 03/17/2015 Amount \$2,652,68 Interest Charges: Principal Balance: \$2,477.96 Final Payment Due Date: Duration: Days Total Amount: \$6,272.68

Total Amount Due: \$2,913.81 APR: 0194.5462% \$2,652.68 **Payment Count:** 7 **Total Finance Charges:**

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

Value:

Never replace

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

Late Charges: Default Grace Days: 0 Late Charge Type:

Payment Tolerance:

Pre-Autopay Days:

Auto Pay Decision Procedure: Check Scheduled Principal: Check Principal Procedure:

ACH Autopay: False

Late Fee Descr.: Calculation Procedure: Check Interest Threshold:

False Interest Threshold Tolerance: \$0.00 Check Interest Procedure:

Collateral Value Protocol:

Flat or Rate:

Pmt. Proc: LoanProactiveInterestPaymentAmounts Payment Plan: Installment Loans

Collateral Settings: Title Prompt For Check: No

Check Date: Collateral First: Deposit Method: Payment Replacement: CollateralDepositDateProc:

Late Fee Type:

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

Total Pmt. Ending Bal. Interest From To Date #Days Satisfied Principal Payment Schedule: Beginning Bal. Interest Fees 30 02/16/2015 \$3,302.75 01/17/2015 02/15/2015 \$0.00 \$317.25 \$896.09 30 Days \$578.84 1 Sunday 02/15/2015 \$3,620.00 \$367.98 \$896.09 \$2,934,77 02/16/2015 03/17/2015 30 03/14/2015 30 Days 03/17/2015 \$3,302,75 \$528.11 \$0.00 2 Tuesday \$2.507.95 03/18/2015 04/16/2015 30 \$896.09 \$426.82 3 Thursday 04/16/2015 30 Days \$2,934.77 \$469.27 \$0.00 \$2,012.88 04/17/2015 05/16/2015 30 \$0.00 \$495.07 \$896.09 \$2,507,95 \$401.02 4 Saturday 05/16/2015 30 Days \$574.23 \$896.09 \$1,438.65 05/17/2015 06/15/2015 30 \$0.00 06/15/2015 30 Days \$2,012.88 \$321.86 5 Monday \$772.60 06/16/2015 07/15/2015 \$896.09 \$230.04 \$0.00 \$666.05 6 Wednesd 07/15/2015 30 Days \$1,438.65 30 \$0.00 07/16/2015 08/14/2015 \$123.54 \$0.00 \$772.60 \$896.14 08/14/2015 30 Days \$772.60 7 Friday

Fees Fees Credit New Рго. Date Sale Item **Payment** Amount Principal Transaction Summary: Type Rev. Entered ID Paid Amt. Due Date # Charged **Applied** <u>Amount</u> <u>Due</u> 1/16/2015 12:47:54 PM 10269-199995 \$0.00 \$0.00 01/16/2015 \$0.00 \$3,620,00 \$3,620.00 \$0.00 1 Friday NEL 2/14/2015 11:48:08 PM \$0.00 \$0.00 \$0.00 \$578.84 02/15/2015 FEE \$0.00 \$578.84 2 Sunday Р 10269-209565 \$598.13 \$0.00 03/17/2015 2 2/16/2015 4:36:39 PM (\$301.87)\$19.29 (\$880.71) 3 Monday 02/16/2015 РМТ \$900.00 04/16/2015 3 Р 10269-217453 \$459.83 \$0.00 3/14/2015 3:19:22 PM 03/14/2015 PMT \$1,300.00 (\$840.17)(\$840.17)\$459.83 Saturday \$0.00 \$0.00 4/16/2015 6:53:18 PM \$0.00 \$435.85 Thursday 04/16/2015 FEE \$0.00 \$435.85

\$1493.81 \$1057.96 \$0.00 \$2200.00 \$2913.81 \$2477.96 Proposal Totals:

Date Sale Item Fees Applied Pro. Proposal Fee Amount Operation Fees Period Detail: Ю Earned Rev. Entered ## From Date To Date <u>Type</u> Type Type Amount Type ##Description P 1/16/2015 12:48:08 PM 10269-199995 2 **Modify Amount** MOD 1 01/16/2015 NEL PRI 3620.00 Р 02/15/2015 01/17/2015 02/15/2015 2/14/2015 11:48:08 PM Apply Fees 1 2 02/15/2015 FEE 159 INT 578,84 FEE 3 Р 02/16/2015 03/17/2015 2/16/2015 4:38:11 PM 10269-209565 3 02/16/2015 **PMT** 159 INT 19.29 FEE 5 Apply Fees 02/16/2015 2 Р 2/16/2015 4:38:11 PM 10269-209565 PAY Apply Payment 3 02/16/2015 PMT INT -598.13 Apply Payment Р 2/16/2015 4:38:11 PM 10269-209565 3 02/16/2015 PMT PR -301.87 PAY Р 10269-217453 02/17/2015 03/17/2015 3/14/2015 3:19:32 PM 4 03/14/2015 PMT 159 INT 459.83 FEE 8 Apply Fees 03/14/2015 2 Р Apply Payment 3/14/2015 3:19:32 PM 10269-217453 PRI -840.17 PAY 10 **PMT** 4 03/14/2015 Apply Payment 3/14/2015 3:19:32 PM 10269-217453 4 03/14/2015 PMT INT -459.83PAY 10 7 04/16/2015 FEE INT 435.85 FEE Apply Fees 04/16/2015 3 03/15/2015 04/16/2015 4/16/2015 6:53:18 PM 159

\$2913.81 Total Amount Due:

Override Refinance Setting Procedure: Refinance Rules:

Allow Principal Pay Down:

Allow Additional Principal:

Early Extend From Term Date: Settle Fees On Refinance: No Nο Show Roll Fees Option: No Can Be Consolidated: No tend From Town Date: Can Consolidate Others: No Default Roll Fees Into Principal: Allow Pay Down Refinance Custom Procedures: Custom Update Procedure ROA 008063

No

Loan Analysis

Caswise Version Fiscal Date User Id

40462

05/09/2015

593

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

Loan ID: 10269-014660

NV 210 Multi Car (15.99%)

Module Loan Type

Payment interval

Amortizing Type

Cust:

10769-004036

Soto, Shakela M

INS

30 Days Interval

Amortizing

Custom Update Procedure Custom Process Procedure Custom Procedures:

A9 LRP Refinance Loan Payoff

Report Event ID: PIF

DeferredLoanPayoffProposalUpdate210

Custom Update Procedure

Custom Process Procedure

Custom Procedures: A9 NEL New Loan

Report Event ID: TMI

Custom Procedures:

Custom Update Procedure

Custom Process Procedure

PMT Deferred Loan Payment Report Event ID: ABR

Custom Procedures:

Custom Update Procedure

Custom Update Procedure

Custom Process Procedure

A9 POF Deferred Payoff Report Event ID: PIF

Custom Procedures:

DeferredLoanPayoffProposalUpdate210

Custom Process Procedure

REL Refinance to InstallmentLoan

Report Event ID: TMA

Custom Update Procedure

Custom Process Procedure

Custom Procedures: RES Rescinded

Report Event ID: TRR Custom Procedures:

Custom Update Procedure

Custom Process Procedure

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

# Orig. Date	Customer Name	Type		C(oll. Value	Advanced	Fees.	Paid		XT'
269-0146602 01/16/2015	Soto Shakela I	A A9			\$6,272.68	\$3,620.00	\$1,493.81	\$2,200.00 Amt Paid	\$2,913.81 Due	
Transaction # Type	Trans. Date	New Due Date		Rev?		Principal	Fees	\$0.00	\$3,620.00	
10269-0146602-1 NEL	1/16/2015 12:		Х	-		\$3,620.00	\$0.00	\$0.00	\$578.84	
10269-0146602-2 FEE	2/15/2015		X	_		\$0.00	\$578.84 \$19.29	\$900.00	(\$880.71)	
10269-0146602-3 PMT	2/16/2015 4:3	3/17/2015	Х	-		(\$301.87)	*	\$1,300.00	(\$840.17)	
10269-0146602-4 PMT	3/14/2015 3:1	4/16/2015	Х	-		(\$840.17)	\$459.83 \$0.00	\$0.00	\$0.00	
10269-0146602-5 LOG	4/15/2015 5:1		X	***		\$0.00	*	\$0.00	\$0.00	
10269-0146602-6 LOG	4/16/2015 4:5		Х	-		\$0.00	\$0.00	\$0.00	\$435.85	
10269-0146602-7 FEE	4/16/2015 6:5		Х	-		\$0.00	\$435.85	\$0.00	\$0.00	
10269-0146602-8 LOG	4/17/2015 10:		, X	-		\$0.00	\$0.00	\$0.00 \$0.00	\$0.00	
10269-0146602-9 LOG	4/17/2015 4:1		X	-		\$0.00	\$0.00		\$0.00	
10269-0146602-10 LOG	4/18/2015 10:	•	Х	-		\$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 \$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		Х	-		\$0.00	\$0.00	\$0.00	\$0.00 \$0.00	
10269-0146602-15 LOG	4/22/2015 11:		Х	-		\$0.00	\$0.00	\$0.00	\$0.00 \$0.00	
10269-0146602-16 LOG	4/22/2015 5:5		Х	-		\$0.00	\$0.00	\$0.00	\$0.00 \$0.00	
10269-0146602-17 LOG	4/23/2015 9:3		X	-		\$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		Х	-		\$O.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	
10269-014660 2 -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	•	Х	<u>-</u>		\$0.00	\$0.00	\$0.00	\$0.00	
10269-0146602-26 LOG	1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1		Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
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10269-0146602-29 LOG			X	_		\$0.00	\$0.00	\$0.00	\$0.00	
10269-0146602-30 LOG			X	-		\$0.00	\$0.00	\$0.00	\$0.00	
10269-0146602-31 LOG			Х	_		\$0.00	\$0.00	\$0.00	\$0.00	
10269-0146602-32 LOG			Х			\$0.00	\$0.00	\$0.00	\$0.00	
10269-0146602-33 LOG		•	X	_		\$0.00	\$0.00	\$0.00	\$0.00	
· ·			X	_		\$0.00	\$0.00	\$0.00	\$0.00	
10269-0146602-34 LOG			X.	_		\$0.00	\$0.00	\$0.00	\$0.00	
10269-0146602-35 LOG			x	_		\$0.00	\$0.00	\$0.00	\$0.00	
10269-0146602-36 LOG	and the second s		x	_		\$0.00	\$0.00	\$0.00	\$0.00	
10269-0146602-37 LOG	The second second		X	_		\$0.00	\$0.00	\$0.00	\$0.00	
10269-0146602-38 LOG			â	_		\$0.00	\$0.00	\$0.00	\$0.00	
10269-0146602-39 LOG			×	-		\$0.00		\$0.00	\$0.00	
10269-0146602-40 LOG	5/9/2015 9:27	1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	. ^	-		\$2,477.96	والمستوال والمستوا	\$2,200.00	\$2,913.81	
10269-0146602 Totals:	1					, ,	•			
									\$2,913.81	

APP 009359 ROA 008065

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				ent \$6,442.70	604A.210 and 604A.445. Grace Period Payments Deferment Agreement \$6,442.70	race Period Payme	210 and 604A.445. G	604A.
		OTHER COMMENTS:	EXCEPTIONS/ O	VIOLATIONS/ TECHNICAL	VIOLATION		fer care i	
Are receipts filed? YI	Extensions: Title-6 add'l periods; D/D & High Int Loans - 90 days Are re	many times? 0	NO How	ended or renewed?	Has the loan been extended or renewed?	unt? YES	Is the loan a collection account?	Is the 1
110 (2f)? YES	plan if the customer defaults, pursuant to NRS 604A.410 (2f)?		nto a REPAYMENT	portunity to enter i	Does the written loan agreement include a disclosure regarding the opportunity to enter into a REPAYMENT	nent include a disc	ne written loan agreei	Does t
	YES	04A,410 (2e)?	, pursuant to NRS 6	PRE-PAY the loan,	Does the written loan agreement disclose the right of the customer to PRE-PAY the loan, pursuant to NRS 60	nent disclose the ri	he written loan agreei	Does t
	YES	04A.410 (2d)?	, pursuant to NRS 6	RESCIND the loan	Does the written loan agreement disclose the right of the customer to RESCIND the loan, pursuant to NRS	nent disclose the ri	he written loan agreei	Does t
	45 (2)? NO	, pursuant to NRS 604A.445 (2)?	additional periods,	ed for more than six	Has the title loan been extended for more than six additional periods,		(Applies to Title Loans Only) NRS 604.445(2)	(A:
			days? NO	itle loan exceed 30	Does the original term of the title loan exceed 30 days?		(Applies to Title Loans Only) NRS 604A.445(1)	(A)
\$8,000.1	NO Fair Market Value:		te of the vehicle sec	the fair market valu	Does the loan amount exceed the fair market value of the vehicle securing the loan?		(Applies to Title Loans Only) NRS 604A.450(1)	(A)
	N/A		ceed 35 days?	n of the HIL not ex	Does the original term of the HIL not exceed 35 days?	t Loans)	(Applies High-Int Loans) NRS 604A.408(1)	
	thly income? N/A	Does the monthly payment amount exceed 25% of the borrower's expected gross monthly income?	d 25% of the borro	ment amount excee	Does the monthly pay	High-Interest Loans Only) NRS 604A.425(1b)	(Applies to High-Interest NRS 604A.425(1b)	(Ap
	N/A		not exceed 35 days?	1 of the D/D Loan 1	Does the original term of the D/D Loan not exceed 35 days?	Loans) //)	(Applies to D/D Loans) NRS 604A.408(1)	
	ncome? N/A	expected gross monthly income?	% of the customer's	osit loan exceed 25	Does the deferred deposit loan exceed 25% of the customer's	eposit Only)	(Applies to Deferred Deposit Only) NRS 604A.425(1a)	(A
- Management of the second	☐ Affidavit . ✓ Other:	1? YES Paystub	Was the borrower's income verified?	Was the borrow	income? \$8,000	cted gross monthly	What is the borrower's expected gross monthly income?	What i
d and perfected? YI	If secured by a vehicle title, is it filed and perfected?	If secu		2003 Ford Expedition	If so, what is the collateral? 200		Is the loan secured? YES	Is the l
ΡI	loan: Cash	✓ Purpose of loan: Cash	Title Loans	High-Int Loans	H	Deferred Deposit	•	Loan Type
YES	\$5,267.66 194.55%	7	\$2,227.66	9/15/2015	\$3,040.00	2/17/2015	10269-0151912	102
Is the CO A	Payment Amount APR Quoted	Total Number of Payments	Finance Charge	Maturity Date	Amount of Loan	Origination Date		Acc
	Examiner: Kelvin Lam		NV 89148	Las Vegas,	Blackstone River Avenue,	Sidhom 356	Borrower Name & Address: Sandra	Bor
61 8067	Exam as of: 5/15/2015			89113	Las Vegas, NV	0 S Durango Drive,	Licensee Address: 7150	Lic
2015	Exam Start Date: 5/15/2015					Titlemax	Licensee Name & DBA: Title	Lic
		SHEET	604A LOAN REVIEW WORK	604A LOAN R		, A		

Customer & Co.	15 Customer Information		Title Loan Agreeme	ent	
FIRST NAME Sandra	LAST NAM			 12	Number: 10269-01.
S (S S			CO-CUSTOMER FIRST	00-0	USTOMER LAST NAME
356 Blackstone River A			CO-CUSTOMER STREE	T ADDRESS	TO LIGHTATE ID, NO.
Las Vegas н	STATE NV	ZIP CODE	CO-CUSTOMER CITY	CO-CUSTOMER ST	ATE CO-CUSTOMER ZIP CODE
(7			CO-CUSTOMER HOME	PHONE CO-C	USTOMER DATE OF BIRTH
Inforn LICENSEE NAME	nation	LICENSEE'S HOUF Monday to Friday 9: LICENSEE PHO	RS OF OPERATION: 00 A.M. to 7:00 P.M., Saturda	y 10:00 A.M. to 4:00 P.M., C	Closed Sunday
TitleMax of Nevada, Inc LICENSEE STREET AD 7150 S. Durango Dr., St	DRESS	(702)451-0600	LICENSEE CITY	LICENSEE STATE	LICENCES TO COOL
/EHICLE IDENTIFICAT IFMFU16L13LB67701	ION NUMBER (VIN)		Las Vegas CENSE PLATE	NV NV	LICENSEE ZIP CODE 89113
/CI !! O! = \ := \ := \ :=	······	97	8SR		

In this Title Loan Agreement ("Loan Agreement"), "customer," "you," and "your" mean the customer who signed it. "Licensee", "we", "us" and "our" nean TitleMax of Nevada, Inc. d/b/a TitleMax, a title loan services provider licensed and regulated by the Nevada Financial Institutions Division, 2785 E lesert 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" neans the vehicle identified above. The word "Title" means a certificate of title or ownership to the Motor Vehicle.

COLOR

Grey

VEHICLE MODEL

Expedition

VEHICLE YEAR

2003

VEHICLE MAKE

Ford

erm, 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 greed in writing \$3,040.00 ("Principal Amount"), which includes any filing fee listed below plus interest on the unpaid principal balance of this Loan greement 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 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 nake 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 ddress 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 ill 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 greement. 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 'ehicle 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 bove.

FEDERAL TRUTH-IN-LENDING DISCLOSURES

ANNUAL PERCENTAGE RATE

The cost of your credit as a yearly rate.

FINANCE CHARGE

The dollar amount the credit will cost you.

Amount Financed

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

Total of Payments

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

194.5462 %

\$2,227.66

\$3,040.00

\$5,267.66

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

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

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

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

Repayment Plan Disclosure: If you default on soloan, we must offer a Repayment Plan to you were 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.

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

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

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

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

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

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

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

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

TitleMax of Nevada, Inc. d/b/aTitleBucks

2-17-26

Customer's Signature

Date

Customer's Signature

Authorized Agent Date

Date

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

Grace Periods Payments Deferment Schedule

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

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

Acknowledgment of Simple Interest Accrual. You acknowledge that we use the simple interest method to calculate and accrue the interest owing under the Loan Agreement. Interest is not compounded under the Loan Agreement. You acknowledge that simple interest is charged on the outstanding principal balance. Payments will be applied first to accrued interest, second to outstanding charges, if any, and third to principal. We calculated and estimated the simple interest under the Loan Agreement and disclosed in the "Finance Charge" disclosure assuming you would pay each scheduled payment in the amount scheduled and on the scheduled Payment Dates. The original Payment Schedule in the Loan Agreement provided for payments which would ratably and fully amortize the entire Principal Amount and interest payable. The interest rate under the Loan Agreement remains unchanged. You acknowledge that simple interest is charged on the unpaid principal balance of this Loan Agreement at the daily rate of 0.533% 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
Customer's Signature	Date	Its Authorized Agent Date
Co-Borrower's Signature	Date	

Affidavit

STATE OF NEVADA COUNTY OF Clark

Title Loan Agreement No.: Date: 2/17/2015

0869-015

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: Grev 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, a provider of title loan services, 2nd Street, Suite 3, Carson City, Nevada 89701-4758, Phone: (775) 684-1830,Fax: (775) 684-1845. The word "Vehicle" means the identifies the legal owner of a vehicle or any similar document issued pursuant to the laws of another jurisdiction. 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 Sihom , 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
- 2. You have the ability to repay the title loan.

FURTHER, AFFIANT SAYETH NOT.

Customer Signature

Co-Borrower Signature:

APP 009370

		DEPARTMENT	OF NEVAD		
			OF MOTOR VEHICLE	ES /	
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1FMFU1611318677		YEAR MAKE	MODEL	· · · · · · · · · · · · · · · · · · ·	
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OWNER ON THE			1101113) }	
OWNER(S) NAME AND SIDHOM SANDRA	ADDRESS			88 88 80	
356 BLACKSTONE F	IVED AVE		1 1 0000	-& C)	
LAS VEGAS NV 89	148-2738				
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TITLEMAY OF NEW	ND ADDRESS				
TITLEMAX OF NEVA 7150 S DURANGO D	BIVE BIVE	TITLEBUCKS		86	
LAS VEGAS NV 89	113				
LIENHOLDER RELEAS	E - INTEREST IN	THE VEHICLE O	ESCOIPED ON THE		
			FOCUPED ON JAK	SHILE IS HEREB	Y RELEASED:
SIGNATURE OF AUTHO	DRIZED AGENT	DATE		SON O'S MANAGEMENT ROSE ASSESSED.	SK-BJUR (USU LI FEBRUR SI A)
		DAIL			
PRINTED NAME OF AG	ENT AND COME	DANIV			
EDERAL AND STATE LAW R OMPLETE OR PROVIDING A	EQUIRES THAT YOU ALSE STATEMENT M	STATE THE MILEAGE	IN CONNECTION WITH T	HE TRANSFER OF OWN	ERSHIP. FAILURE TO
he undersigned hereby certifies if	e vehicle described in the	is title has been transferi	ed to the following buyer(s):		1
rinted Full Legal Name of Buy	gr.		Nevada Driver's License	Number or Identification	AND
				and a definition of	wrimper DOB
rinted Full Legal Name of Buy			Nevada Driver's License	Number or Identification	Number
ddress	<u> </u>	City		tate 2	ip Code
certify to the best of my know	ledge the odometer re	ading is the actual mile The mileage st	age of the vehicle unless cated is in excess of its mech	me of the following state	nents is checked.
DOMETER READING	TENTHS	The odometer	reading is not the actual mile I year over 9 years old.	age. WARNING: ODOMETE	R DISCREPANCY.
ignature of Seller(s)/Agent/De am aware of the above odome	programme in the factor		医拉艾克斯氏体 "心理这个心体的一致异常	Séller(s)/Agent/Dealorshi	"死"。这一样在第一节
Sweet of the above cooms	ел келинсанов пайе	uy ure seller/agent.	Dealer's License Numb	Prate Date	of Sale
Signature of Buyer			Printed Full Legal	Name of Buyer	
ACCORDING TO THE RECORDS FEHICLES, THE PERSON NAME FEHICLE DESCRIBED ABOVE	ED HEREON IS THE OV	WNER OF THE	CONTROL NO. 245025		
	Secure No CIEN AS	OTOWN			
/P-2 (Rev. 8/10)			(THIS IS NOT A		

Loan Number	10869-0151
Customer Name	Sandra Sidhom
Is Customer a Covered Borrower	No.
Requested Loan Amount	\$4,560.00
Title Fee	
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

les de la companya de		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 BREA	KDOWN	
income Based - Max. Loan Amount Inc. Title Fee	\$	10,020
Vehicle Value - Max. Loan Amount Inc. Title Fee	\$	5,520
Interest Rate		15.9 9 %
Max Cash to Customer Amount	\$	5,500.00
Actual Cash to Customer Amount	5 -7-7	3,020,00
Title Fee Amount	\$	20
Total Loan Amount	\$	3,040
Amortized Loan Payment		\$7 52.52
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%

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

Fin Adv: \$5,550

Equip Ret: \$39,420 Tire Size: 265/70R17

Base HP: 232 @ 4750

Taxable HP: 40.3

Model Number: U16

Price Includes: AT AC EW 8CY

VIN: 1FMFU16L13LB67701

UVC: 2003300086

MPG: 14/18

Weight: 7300

Fuel Type: Gas

Wheelbase: 119.0

End of Term 0

Months:

Adj. State: National

Mileage: 0

Mileage Cat: E

Cylinders: 8

Transmission: A

Drive Train: 4WD

End of Term 0

Mileage:

Wholesale Black Book values as of 2/17/2015

	The second secon	necession of the second control of the secon	act appreciation with effect of the control of the second	ran sighar arrows, a carrier and a carr
	X-CL	Clean	Average	Rough
Base	N/A	\$5,575	\$4,20	\$2,725
Options	N/A	\$0	/ \$0	\$0
Mileage	N/A	N/A	/N/A	N/A
Region	N/A	\$0	/ so	\$6
Total	N/A	\$5,575	\$4,200	\$2/725
	and the manufacture of years.	man and its management of the section of	and the second second	and the second second

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	5	\$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

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•				C. 2010 St. Later Administration of Author Annie	
X	C-CL	Clean	Average	Rough	
Base	-				

IN THE SUPREME COURT OF THE STATE OF NEVADA

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

Case No. 74335

Electronically Filed Apr 19 2018 10:36 a.m. Elizabeth A. Brown Clerk of Supreme Court

Respondent(s),

v.

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

Appellant(s).

District Court No. A-16-743134-J

APPELLANT'S APPENDIX

VOLUME 40 of 75

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

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

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

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

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

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

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

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

Customer Application

Personal Information

Date 3/18/15 St	
Last Name DETTS First Name	Middle Name
Home Phone Cell Phone†	(optional)††
Best time to cather that we call? ☐ Home Phone dicell Phone	
891	
Physical Address (street Number & Name)	Apt #
City State	Zip County
Mailing Address (if different from physical address)	ST #18102
City HAVKESON State NV	Zip 89012
Source of Income	
1	ayday Current and Expected Work Shift
Pay Frequency: (check one) □ 1st & 15th of month □ 15th & end of month to Biweekly (every 2 weeks)	Gross Gross Monthly Monthly
□ Weekly □ Monthly (last day) □ Monthly (1st day) □ Monthly (3rd day)	Obligatio ns
□. Self-Employed	1/00
*Alimony, child support or separate maintenance income need not be revealed if you do not wish t	have it considered as a basic for repoving this obligation
Alimony, child support, or separate maintenance received under: 🗆 court order 🗈 written agreem	ent oral understanding.
Are you currently in bankruptcy? □ yes □ 166	
Credit References	
	- D
Personal References	

AFF 009129 ROA 007835

	Co-Applicant	Informatic	1		_		
Date	State Issued ID Num	ber Date of B	th	Social Security	f		
Last Name	First Name	. 		Middle Name			
Home Phone	Cell Phone†			Email Address (d	optional)††		
Best time to call?	Which numbe	er do you prefer th Phone 🛘 Cell F			 :		
Physical Address (street Number & Neme)				Apt#			
City	/	State	Zip	County			
Mailing Address (if different from physical address)		•					
City		State	Zip				
Employer * (Source of Income)		Employer Addre	Street Num	ber & Name)			
City	State		Zip	Time at J	ob?		
Work Phone #	Job Title		upervisor				
Pay Frequency: (check one) 1st & 15th of month	☐ Monthly (3 rd day)		ext Payday	Monthly income	Gross Monthly Obligations \$	Work Shift	
*Alimony, child support or separate maintenance incom Alimony, child support, or separate maintenance receive Are you currently in bankruptcy? yes no	ne need not be revealed it ed under: court order	f you do not wish t written agreem	n have it co ent □ ora	nsidered as a ba al understanding.	sis for repaying	g this obligation	n.
How did you hear about us? (Circle one.)					1) [
Friend/Referral Name of referrer?	Saw Str	ore Te	evision	Yellow Pag	ges (Repeat Custo	omer
Internet Rillboard	Postcard	O	her:		_		·

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.

trConsent to E-mail Communications and Electronic Disclosures. You are not required to provide your email address. If you provided your email address and authorized us to send emails to you ("Your Consent"), then you are requesting to receive emails 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 Oppration from us. By providing Your Consent, you may 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 enguest 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 esclosures 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 electronic disclosures, you acknowledge that you considered whether you have the required hardware and software capabilities. To access and retain Disclosures electronic disclosures, to access and retain Disclosures electronic disclosures, to access and retain Disclosures

Page 2 of 4

†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 score 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 URY 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 if the dispute. You have the right to select either of the following arbitration organizations, which will govern the arbitration under its consumer rules: American Arbitration Association (1-800-778-7879) http://www.jamsadr.com, and we will advance all of the expenses associated with the arbitration, including the filing, administrative, hearing and arbitration's fees. You will be responsible for your attorney's fees, if any. Any appeal of a judgr ent from a small claims tribunal shall be resolved by binding arbitration. The arbitration hearing will be conducted in the county in which this Customer Application was signed. If the arbitration associations listed above are not available and the parties cannot otherwise agree on a substitute then any party may petition a court pursuant to 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 entening into this type of transaction. Other forms of short-term credit that may be less expensive include a loan from another institution or from family or friends, a credit card cash advance, an account with overdraft protection, or a salary advance. Privacy Policy. You verify that you have received a copy of the company's Privacy Policy. Updates: You agree to inform us of any changes to the information contained in this Customer Application throughout the course of your business relationship with Ability to Repay Verification. Pursuant to Nevada law, we are required to obtain a written and signed Affidavit from you addressing the following: (i) you have provided TitleMax with true and correct information concerning your income, obligations, employment and ownership of the vehicle; and (ii) you have the ability to repay. You will be asked to sign the Affidavit before signing the Title Loan Agreement. TitleMax offers a "thirty day" Title Loan and six "thirty day" extensions as allowed by Nevada law. In addition, Nevada law requires that the amount of our loan does not exceed the fair market value of your motor vehicle. Furthermore, we have a policy of allowing those who remain in good standing with TitleMax by timely extending their loan obligations six times as allowed by law, to participate in an interest free workout repayment plan, in which no down payment is required. For such customers, we typically agree to a 7 to 8 month interest free repayment plan with a payment amount that never exceeds the extension payment amount. Therefore, in performing our internal underwriting and ability to repay analysis for your requested loan, we will (1) 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 his Customer Application is accurate and correct, including the personal references, contact information, employment or source of in part And property band

Page 3 of 4

expected gross monthly income and obligations. You agree that you have told us a months relating to (i) your employment or source of income, and (ii) current and expanded that you have read and understood all the above statements, including	ected gross monthly income and obligations. You
Applicant Signature	3/18/15 Date
Co-Applicant Signature	

 $\mathop{\mathrm{APP}}_{\mathsf{ROA}} \underset{\mathsf{007838}}{009132}$

A - 280

NRS 604A 445 AND NRS 604A 210 GPDA Is the loan a collection account? Does the written loan agreement include a disclosure regarding the opportunity to enter into a REPAYMENT plan if the customer defaults, pursuant to NRS 604A.410 (2f)? Does the written loan agreement disclose the right of the customer to PRE-PAY the loan, pursuant to NRS 604.4.410 (2e)? Does the written loan agreement disclose the right of the customer to RESCIND the loan, pursuant to NRS 604A.410 (2d)? Is the loan secured? What is the borrower's expected gross monthly income? Loan Type Account Number Borrower Name & (Applies to High-Interest Loans Only) Licensee Address: 6820 W FLAMINGO RD STE F &G LAS VEGAS NV 89103 (Applies to Title Loans Only)

NRS 60A.445(2) (Applies to Title Loans Only) (Applies to Title Loans Only)
NRS 604A.450(1) 10869-0142919 Licensee Name & (Applies to Deferred Deposit Only) (Applies High-Int Loans) (Applies to D/D Loans)

NRS 604A.408(1) Address: STEPHEN CHILD DBA: TITLEMAX OF NEVADA INC. DBA TITLEMAX Origination Date Deferred Deposit 12/24/2014 If so, what is the collateral? 2001 PONT FIREBIRD Has the title loan been extended for more than six additional periods, pursuant to NRS 604A.445 (2)? Does the original term of the title loan exceed 30 days? Does the loan amount exceed the fair market value of the vehicle securing the loan? YES Has the loan been extended or renewed? Does the original term of the HIL not exceed 35 days? Does the monthly payment amount exceed 25% of the borrower's expected gross monthly income Does the original term of the D/D Loan not exceed 35 days? Does the deferred deposit loan exceed 25% of the customer's expected gross monthly income? Amount of Loan \$6,020.00 VIOLATIONS/ TECHNICAL EXCEPTIONS/ OTHER COMMENTS \$2,900 High-Int Loans 604A LOAN REVIEW WORKSHEET Was the borrower's income verified? Maturity Date 7/22/2015 YES \$2,632.95 Finance Charge Title Loans NO How many times? ۷ Total Number of Payments YES Paystub 6&1 Purpose of loan: If secured by a vehicle title, is it filed and perfected? Extensions: Title-6 add! periods; D/D & High Int Loans - 90 days 1236.13/1236.17 YES YES ZO Payment Amount Affidavit Exam as of: 5/4/2015 Exam Start Fair Market Value: Examiner: td APR Quoted N/A Date: 5/19/2015 NO 121.55% Are receipts filed? Other: N/A N/A N/Α Is the APR correct? YES 3 \$21,450.00 YES YES

ROA 007840

Title	Loan	Agreement	
1 1110	LUali	VALCERICIII	

Date: 12/24/2014

						Ш			14dinber: 10003-0142515
Customer & Co-Custor	mer Information	ACCOU	NT NUMBE	R: 10869-	0142919	A ST. WILLIAM			
FIRST NAME Stephen	LAST NAME Child			CO-CUSTOMER	R FIRST NAI	ÞΕ	_	CO-CUSTOM	IER LAST NAME
<u></u>		NO	D	CO-CUSTOMER	RSSN		CO-CUSTOM	ER'S DRIVERS	S LIC./STATE ID. NO.
STREET ADDRESS 2221 Diamond Bar Dr.				CO-CUSTOMER	R STREET A	D I	DRESS		
	TATE IV	ZIP COD 89117	E	CO-CUSTOMER	CITY		CO-CUSTO	MER STATE	CO-CUSTOMER ZIP CODE
H (7		-		CO-CUSTOMER	HOME PH	ď	NE	CO-CUSTO	OMER DATE OF BIRTH
Motor Vehicle & Information				IS OF OPERATION: 00 A.M. to 7:00 P.M.		10:	00 A.M. to 4:00	P.M., Closed	Sunday
LICENSEE NAME TitleMax of Nevada, Inc. d/b	a TitleMax		NSEE PHO 387-9600	ONE NUMBER					
LICENSEE STREET ADDR 6820 W. Flamingo Rd., Suit				LICENSEE CITY Las Vegas		N/	CENSEE STA V		LICENSEE ZIP CODE 89103
VEHICLE IDENTIFICATION 1D7HA18288S564612	I NUMBER (VIN)			CENSE PLATE 6-LXP					
VEHICLE YEAR 2008	VEHICLE MAKE Dodge		VEHICLE Ram 150		COLOR Black	N. C. L.			

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.

Number: 10960-0142040

FEDERAL TRUTH-IN-LENDING DISCLÖSURES

ANNUAL PERCENTAGE RATE

The cost of your credit as a yearly rate.

FINANCE CHARGE

The dollar amount the credit will cost you.

Amount Financed

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

Total of Payments

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

121.5462 %

\$2,632.95

\$6.020.00

\$8,652,95

Your payment schedule will be:

Number of Payments	Amount of Payments	When Paym	nts are Due
6	\$1,236.13	1/23/2015	and each 30 days thereafter
1	\$1,236.17	7/22/2015	

Security:

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

Filing Fee:

\$20.00

Prepayment:

If you pay off early, you will not have to pay a penalty, and you have be entitled to a refund of part of the finance charge.

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

Itemization of Amount Financed of	\$6,020.00
1. Amount given to you directly:	\$6,000.00
Amount paid on your account:	\$0.00
3. Amount paid to public officials:	\$20.00
4. Amount paid to on your behalf:	\$0.00

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

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

For purposes of this Loan Agreement, the term "grace period" means the gratuitous period of payments deferment (i) which we offer to Grace Period. you after entering into this Agreement pursuant to the provisions of NRS 604A.70 and NRS 604A.210, (ii) you voluntarily accept such terms of the payments deferment after entering into the Loan Agreement, and (iii) you and we agree to such terms of payments deferment in a written and signed "Grace Period Payments Deferment Agreement." We allow customers that are in good standing during the telm 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.

🤋 loan, we must offer a Repayment Plan to you " Repayment Plan Disclosure: If you default c re we commence any civil action or process of alternative dispute resolution, or ___ore we repossesses the Motor Vehicle

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

You will be in default and entitled to enter into a Repayment Plan on the day Default, Acceleration, Repossession, and Post-Default Interest. immediately following the date you fail to (i) make a scheduled payment on this loan; (ii) make a scheduled payment on or before the due date for the payment under the terms Grace Period Payments Deferment Agreement; (iii) pay this loan in full on or before the expiration of the initial loan period as set forth herein unless you have entered into a Grace Period Payments Deferment Agreement; (iv) bay 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 \$\overline{6}\$ race Period we have extended under NRS 604A.210. We may waive a default and reinstate your account to good status if you bring your account current or make satisfactory payment arrangements with us. However, we are not required to make an offer for you to enter into a Repayment Plan more than once for each loan. Provided that the due date of the repayment plan does not violate the provisions of Nevada Law, you will be in default and not entitled to enter into a Repayment Plan, if you fail (ii) to make a scheduled payment on this loan on or before the due date for the payment under the terms of appropriate relating to this loan or (ii) to pay a loan in full on or before the due date any repayment plan relating to the loan. If you are in default and entitled to enter into a Repayment Plan, we may accelerate the balance, but we cannot repossess the Motor Vehicle before offening you a Repayment Plant If you are in default under the Loan Agreement and Grace Period Payments Deferment Agreement and not entitled to enter into a Repayment Plan or if you are in default under the Repayment Plan, we may seek repossession and sale of the Motor Vehicle as well as any other remedy allowed by Nevada law. If you use fraud to secure a title loan, or if you wrongfully transfer any interest in the Motor Vehicle to a third party, then we may bring a civil action against you for any or all of the following relief: (I) the amount of the loan obligation, including, without limitation, the aggregate amount of the interest, charges and less negotiated and agreed to by us and you as permitted, less any prior payments made by you; (II) reasonable attorney's fees and costs; and (III) any offer legal or equitable relief that the court or arbitrator deems appropriate. If we do not use one or more remedies following your default, we do not waive outlingth to the same or another remedy or remedies. Our rights herein are cumulative, not exclusive.

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

Affidavit. You acknowledge and agree that you provided us with an affidavit stating: (a) The sustomer 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 albitrator. Pre-arbitration discovery may be limited. Arbitration proceedings are private and less formal than court trials. The arbitrator will issue a final and billding decision resolving the dispute, which may be enforced as a court judgment. A court rarely overturns an arbitrator's decision. THEREFORE, YOU ACKNOWLEDGE AND AGREE AS FOLLOWS:

1. For purposes of this Waiver of Jury Trial and Arbitration Provision (hereinafter the "Arbitration Provision"), the words "dispute" and "disputes" are given the broadest possible meaning and include, without limitation (a) all claims, disputes, or controversies arising from or relating directly or indirectly to the signing of this Arbitration Provision, the validity and scope of this Arbitration Provision and any claim of attempt to set aside this Arbitration Provision; (b) all federal or state law claims, disputes or controversies, ansing from or relating directly or indirectly to this Liban Agreement (including the Arbitration Provision), the information you gave us before entering into this Loan Agreement, and/or any past agreement 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 enterin 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 CÜAIMS 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 of a substitute, then any party may petition a court pursuant to section 5 of the Federal Arbitration Act, 9 U.S.C. sections 1-16 to select an arbitration organization, provided such arbitration organization shall enforce the terms of this Loan Agreement and the Arbitration Provision, including the prohibition on class arbitration. The party receiving notice of arbitration will respond in writing by certified mail return receipt requested within twenty (20) days. If you demand arbitration, you must inform us in your demand of the arbitration organization you have selected or whether you desire to select a local arbitrator. If related third parties or we demand arbitration, you must notify us within twenty (20) days in writing by certified mail return receipt requested of your decision to select all 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 be ar his or her own attorneys' fees and expenses, such as witness and expert witness fees. The arbitrator shall apply applicable substantive law consister 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 country of your residence, or within 30 miles from such country, or in the county in which the transaction under this Loan Agreement occurred, or in such other plate 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 at 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 thoual, shall be resolved by binding arbitration. Any appeal of a judgment from a small claims tribunal shall be resolved by binding arbitration. Furthermore, abthing 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 loes 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 us, our successors and assigns, and relabeen prepaid, paid or discharged through bankrupt transaction between you and us and continues in fu	a third parties. The Arbitration by. The Arbitration Provision su	Provision continues i for rvives any termination, amen	ce and effect, even if you Idment, expiration or per	ır obligations have
 OPT-OUT PROCESS. You may choose to opt- subject to this Arbitration Provision, then you must Nevada, Inc. d/b/a TitleMax, Attn: Legal Dept, P. number, the loan date, and a statement that you will Loan Agreement. 	notify us in writing within sixty O. Box 8323, Savannah, GA	(60) calendar days of the load 31412. Your written notice	an date at the following a must include your name	address: TitleMax of e, address, Account
Acknowledgments. This Loan Agreement conta acknowledge that it was filled in before you did so a into this Loan Agreement is accurate. You warrant relief under any chapter of the United States Bank Vehicle. You agree that you have the ability to employment. You acknowledge that the loan do understand, and agree to all of the terms of this	and that you received a comple that you are not a debtor unde ruptcy Code. You agree that the repay this Loan Agreement oes not require a balloon par	ted copy of it. You agree that er any proceeding in bankrup ne amount of the loan does r t, based upon your currer yment of any kind. You fu	t the information you pro- tcy and have no intention not exceed the fair marke at and expected incorr rther acknowledge that	vided before entering in to file a petition for et value of the Motor ne, obligations, and
THIS DOCUMENT IS SUBJECT TO A SECURITY I	NTEREST IN FAVOR OF, AND	PLEDGED AS COLLATERA	AL TO, WELLS FARGO I	BANK, NATIONAL
TitleMax of Nevada, Inc. d/b/aTitleMax Customer's Signature	12/24/19 Date	Its Authorized Agent)] -] 4. 14 Date
Co-Customer's Signature	Date			

GRACE PERIOD PAYMENTS DEFERMENT AGREEMENT

Date:

Account Number: 10869-0142919

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

Co-Borrower Name:

Address:

Address:

Address:

Address:

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

6820 W. Flamingo Rd., Suite F/g
Las Vegas, NV 89103

Vehicle Information:2008 Dodge Ram
1500 1D7HA18288S564612

Address:

Address:

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

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 Perio	odic 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	10/20/201	5
11	\$860.00	11/19/201	5
12	\$860.00	12/19/201	5
13	\$860.00	1/18/2016	
14	\$860.00	2/17/2016	
The total amount pair after making a payments under th under the terms of th Grace Perio Payments Deferment Agreement:			

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

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

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

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

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

Default and Repayment Plan. You will be in default under Grace Period Payments Deferment Agreement if you fail to keep any promise made herein. Such default occurs on the day immediately following the date of your failure to perform as described herein. We may waive a default and reinstate your account to good status if you bring your account current or make satisfactory payment arrangements with us. You will have the opportunity to enter into a Repayment Plan with a term of at least 90 days after the Date of Default on the Grace Period Payments Deferment Agreement. Under the terms of any Repayment Plan and pursuant to Nevada law: (1) you must enter into the Repayment Plan not later than 30 days after the date of default, unless we allow a longer period; (2) we will allow the period for repayment to extend at least 90 days after the date of default, unless you agree to a shorter term; and (3) we may require you to make an initial payment of not more than 20 percent of the total amount due under the Repayment Plan. If you enter into a Repayment Plan, we will honor the terms and we will not charge any other amount as an incident to or as a condition of entening into a Repayment Plan. Such an amount includes, without limitation: (a) any interest, regardless of the name given to the interest, other than the interest charged pursuant to the original loan agreement at a rate which does not exceed the rate charged during the term of the original loan agreement; or (b) any origination fees, set-up fees, collection fees, liransaction 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. Harly 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 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	2/5/15 Date
Co-Borrower's Signature	Date

LICENSEE: TitleMax of Nevada, Inc. d/b/a TitleMax 2.5.15

	STATE OF NEVADA COUNTY OF Clark
ļ	Title Loan Agreement No.: 10869-014 Date: 12/24/2014
	Customer Name: Stephen Child Address: 2221 Diamond Bar Dr.

Co-Borrower Name:

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

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

Address: Vehicle Information: VIN: 1D7HA18288S564612 Model: Ram 1500 Color: Black Year: 2008 Make: Dodge

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. License Plate State and No: 646-LXP

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

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

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

- 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.

10869-0142919

Las Vegas, NV. 89117

FURTHER, AFFIANT SAYETH NOT.

Customer Signature:

Co-Borrower Signature:

APP 00914

DEPARTMENT OF MOTOR VEHICLES

VIN 2G2FV22G712134154 DATE ISSUED ODOMETER MILE 12/22/2014 VEHICLE COLOR ODOMETER BRAN EXEMPT		ir.	MODEL TREBTRD E SALES TAX PD	VEHICLE BOD P.2H EMPTY WT 3.452 BRANDS	TITLE NUMBER NV 00744458 GROSS WT GVWR		
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 6820 W FLAMINGO RD F/G LAS VEGAS NV 89103	TITLEMAX						
LIENHOLDER RELEASE - INTEREST SIGNATURE OF AUTHORIZED AGEN PRINTED NAME OF AGENT AND CO	Ī. D	VIE	HBED ON TH	s III.de is T	EREBY HELEASED.		
FEDERAL AND STATE LAW REQUIRES THAT Y COMPLETE OR PROVIDING A FALSE STATEMEN. The undersigned fiereby certifies the vehicle described Printed Full Legal Name of Buyer. Printed Full Legal Name of Buyer.	T MAY RESULT	IN FINES AND/ en transferred to	OR IMPRISONMENT		E AND		
Address I certify to the best of my knowledge the odometer NO TENTH ODOMETER READING Signature of Seller(s)/Agent/Dealership I am aware of the above odometer certification m	S The The Exe	mileage stated odometer readi mpt - Model yes	is in excess of its me ng is not the actual m ir over 9 years old.	stanical limits; ileage. WARNING: f. Seller(s)/Agent/D	COOMETER DISCREPANCY		

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

VP-2 (Rev. 8/10)/

Printed Full Legal Name of Buyer CONTROL NO.

2331529C

(THIS IS NOT A TITLE NO.)

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

VIN: 1D7HA18288S564612

UVC: 2008240590

MPG: 14/18

Weight: 6700

Fuel Type: Gas

Wheelbase: 160.5

End of Term 0 Months:

Price Includes: AT AC 8CY

Adj. State: National

Mileage: 0

Mileage Cat: D

Cylinders: 8

Transmission: A

Drive Train: RWD

End of Term O Mileage:

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

, ec. 6	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	Rougn
Base	\$23,300	\$21,450	\$17,425	\$14,125
Options	\$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

ROA 007852_{12/24/2014}

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

12 Month 24 Month 30 Month 36 Month 4	12 Month 48 Month 60 Month End Of Term
12 Molicit 24 Molicit 30 Cleans and Control	

Race	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
	\$0 ¹	\$0	\$0	\$0	\$0	\$0	\$0	N/Aj
· .	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
	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

135		
		11111111111111111111111111111111111111

Customer Recept/Repayment Plan Recept (210 day loan)

Odotomo izocespi			
NAME AND ADDRESS OF THE LICENSEE: Tm Las Vegas Nv #9 Flamingo Rd 6820 W. Flamingo Rd., Suite F/g Las Vegas, NV 89103		Stephen C	
LOAN AGREEMENT IDENTIFICATION NO. 10869-0142919			OF RECEIPT OF PAYMENT: 06:04:26 PM
LOAN AGREEMENT DATE: 12/24/2014 1:10:13 PM			
If you have multiple loans, this payment was loan number identified above.			
AMOUNT PAID: \$200.00	AGENT RECEIVI James Sullivan	NG PAYMENT	
TODAY'S PAYMENT ITEMIZATION			
PRINCIPAL PAID:	\$0.00		
INTEREST PAID:	\$200.00		
CHARGES PAID:	\$0.00		
FEES PAID:	\$0.00		
TOTAL AMOUNT PAID TODAY:	\$200.00		
BALANCE DUE ON LOAN:	\$6,373.78		
NEXT SCHEDULED DUE DATE:	4/23/2015		
Vehicle's Title to you. ☐ Repayment Plan Agreement. ☐ Grace Period Plan Agreement.			dge that upon repayment in full, we returned the
Acknowledgments. By signing below, you a represent that the information previously prov	acknowledge that the vided on the Covere	e payment info d Borrower Id	ormation noted above is accurate. You further entification Statement is still accurate.
Ste OC C4/C	Signature	-0	

 $\begin{array}{c} APP \quad 009149 \\ \text{ROA 007855} \end{array}$

Customer Rece, t/Repayment Plan Recei, (210 day loan) PAYMENT MADE ON BEHALF OF OR BY: NAME AND ADDRESS OF THE LICENSEE: Stephen Child Tm Las Vegas Nv #9 Flamingo Rd 6820 W. Flamingo Rd., Suite F/g Las Vegas, NV 89103 DATE/TIME OF RECEIPT OF PAYMENT: LOAN AGREEMENT IDENTIFICATION NO. 04/01/2015 05:16:43 PM 10869-0142919 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. AGENT RECEIVING PAYMENT AMOUNT PAID: James Sullivan \$700.00 TODAY'S PAYMENT ITEMIZATION \$0.00 PRINCIPAL PAID: \$700.00 INTEREST PAID: \$0.00 CHARGES PAID: \$0.00 FEES PAID: TOTAL AMOUNT PAID TODAY: \$700.00 \$6,052.57 BALANCE DUE ON LOAN: 4/23/2015 NEXT SCHEDULED DUE DATE: Account paid in full by rescission. Account paid in full. Title Returned Upon Payment in Full. By signing below, you acknowledge that upon repayment in full, we returned the Vehicle's Title to you. Repayment Plan Agreement. Grace Period Plan Agreement. Acknowledgments. By signing below, you acknowledge that the payment information noted above is accurate. You further represent that the information previously provided on the Covered Borrower Identification Statement is still accurate.

APP 009150

Customer Recei (210 day loan)

Customer Receipt	Repaymen'	t Plan Re	ADE ON BEHALF OF OR BY:
NAME AND ADDRESS OF THE LICENSEE:		PATRICIALIA	1020
NAME AND ADDRESS OF THE Electronia Tm Las Vegas Nv #9 Flamingo Rd		Stephen Ch	ila
6820 W. Flamingo Rd., Suite F/g	}		
Las Vegas, NV 89103			TOTAL OF DAYMENT:
LOAN AGREEMENT IDENTIFICATION NO.		DATE/TIME	OF RECEIPT OF PAYMENT:
LOAN AGREEMENT IDENTIFICATION		03/20/2015	06:53:50 PM
10869-0142919			
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.	AGENT RECEIVI	NG PAYMEN	
AMOUNT PAID:	James Sullivan	NG FATMEN	
\$150.00	James Cunva		
TODAY'S PAYMENT ITEMIZATION	l		
PRINCIPAL PAID: —	\$0.00	 _	
PRINGPALITAD			
INTEREST PAID: -	\$150.00		
	\$0.00		
CHARGES PAID: -	Ψ0.00		
FEES PAID:	\$0.00		
FEESTAID.	4.50.00		
TOTAL AMOUNT PAID TODAY:	\$150.00		
DUE ON LOAM	\$6,5 <u>12.01</u>		
BALANCE DUE ON LOAN:			1. L.
NEXT SCHEDULED DUE DATE:	3/24/2015		
Account paid in full by rescission.			
☐ Account paid in full.		aaknowii	edge that upon repayment in full, we returned the
☐ Title Returned Upon Payment in Ft	III. By signing belov	v, you acknow	edge that upon repayment in full, we returned the
Vehicle's Title to you.			No. Control of the Co
☐ Repayment Plan Agreement.☐ Grace Period Plan Agreement.			
☐ Grace Period Plan Agreement.			Vou further
Acknowledgments. By signing below, you represent that the information previously pro-	acknowledge that	the payment in red Borrower I	formation noted above is accurate. You further dentification Statement is still accurate.
represent that the information previously pro-	10	\mathcal{A}	
	Land		*
	Signature		(A)
Printed Name	3. 3		

Customer Receipt/Repayment Plan Receip (210 day loan) PAYMENT MADE ON BEHALF OF OR BY: NAME AND ADDRESS OF THE LICENSEE: Stephen Child Tm Las Vegas Nv #9 Flamingo Rd 6820 W. Flamingo Rd., Suite F/g Las Vegas, NV 89103 DATE/TIME OF RECEIPT OF PAYMENT: LOAN AGREEMENT IDENTIFICATION NO. 03/12/2015 06:41:45 PM 10869-0142919 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. AGENT RECEIVING PAYMENT AMOUNT PAID: James Sullivan \$180.00 TODAY'S PAYMENT ITEMIZATION \$0.00 PRINCIPAL PAID: \$180.00 INTEREST PAID: \$0.00 CHARGES PAID: \$0.00 FEES PAID: \$180.00 TOTAL AMOUNT PAID TODAY: \$6,501.64 BALANCE DUE ON LOAN: 2/22/2015 NEXT SCHEDULED DUE DATE: Account paid in full by rescission. Title Returned Upon Payment in Full. By signing below, you acknowledge that upon repayment in full, we returned the Account paid in full. 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

Customer Recei, (210 day loan)

= ====================================	21 (OPE) 11101		Joon and round
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 N Stephen C	IADE ON BEHALF OF OR BY: hild
LOAN AGREEMENT IDENTIFICATION NO 10869-0142919	•	1 1	OF RECEIPT OF PAYMENT: 06:26:37 PM
LOAN AGREEMENT DATE: 12/24/2014 1:10:13 PM			
If you have multiple loans, this payment was loan number identified above.	applied to the		
AMOUNT PAID: \$300.00	AGENT RECEIVII Erika Cortez	NG PAYMENT	
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. Vehicle's Title to you. Repayment Plan Agreement. Grace Period Plan Agreement.	. By signing below, y	ou acknowled	ge that upon repayment in full, we returned the
Acknowledgments. By signing below, you acceptesent that the information previously provi	cknowledge that the ded on the Covered	payment infor Borrower Ider	mation noted above is accurate. You further tification Statement is still accurate.
Steve Child	Da		
rinted Name	Signature		

 $\mathop{\mathrm{APP}}_{\mathsf{ROA}} \underset{\mathsf{007859}}{009153}$

Customer Receipt/Repayment Plan Receipt (210 day loan)

Guatomer Receip	a repaymen		
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 Stephen C	MADE ON BEHALF OF OR BY: hild
LOAN AGREEMENT IDENTIFICATION NO 10869-0142919	-		OF RECEIPT OF PAYMENT: 04:13:01 PM
LOAN AGREEMENT DATE: 12/24/2014 1:10:13 PM			
If you have multiple loans, this payment was loan number identified above.	applied to the		
AMOUNT PAID: \$602.00	AGENT RECEIVI James Sullivan	NG PAYMEN	
TODAY'S PAYMENT ITEMIZATION			
PRINCIPAL PAID:	\$0.00		
INTEREST PAID:	\$602.00		
CHARGES PAID:	\$0.00	<u>-</u>	
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 Vehicle's Title to you. □ Repayment Plan Agreement. □ Grace Period Plan Agreement. 	II. By signing below,	you acknowle	ge that upon repayment in full, we returned the
Acknowledgments. By signing below, you represent that the information previously pro	acknowledge that the vided on the Covere	ne payment in ed Borrower to	ormation noted above is accurate. You further entification Statement is still accurate.
Printed Name	<u>Heve</u> Signature	_Chi-&	
1 DRIQUENCING	9		

 $\mathop{APP\ }_{\mathop{\mathsf{ROA}}} 009154$

Customer Application

Personal Information

		Social Secu	ity#
Date 12/12/14 S	<u> </u>	I MidZNo NeW	
Last Name First Name	Shen	Middle Nam	<u>~~~</u>
Cell Phone ^T	-M 4		
Which number d	o you prefer that we call? ne & Cell Phone		
□ Home Pho	ne generante		
		Ap	#
Physical Address (Street Number & Name) 2221 Di Avrond DAS DV	State)	Zip.com Co	unty
City	State U	Zip 8417 00	
Mailing Address (if different from physical address)			
City 115 (107.4)	State	Zip 8911	
CAS CCJ 3			
	Source of Income		
	Addroom (Olerat Number & Name)		
<u></u>			
	NEAU	ayuay Carron and	
Pay Frequency: (check one)	ery 2 weeks)		Aross Monthly
□ 1st & 15th of month □ 15th & end of month □ Biweekly (every Weekly □ Monthly (last day) □ Monthly (1st day) □ Month	ery 2 weeks)		Obligatio
Self-Employed		\$2,90°	300°
	iot be revealed if you do not wish t	have it considered as a ba	sis for repaying this obligation.
Alimony, child support, or separate maintenance received under	: 🗆 court order 🗉 written agreem	ent □ oral understanding	
Are you currently in bankruptcy? pyes			
	Credit References		
Business Name			
Address (Street Number & Name) City			
Business Name AN & 96//			
Address (Street Number & Name)			
1	Personal References		
	Personal References	7in	
			And the state of t
		1):	

 $\begin{array}{c} APP \quad 009155 \\ \text{ROA} \quad 007861 \end{array}$

Co-Applicant Information

			III				
Date	State Issued ID Number	Date of Bi	n n	Social Security	/#		
			 				
Last Name	First Name	•		Middle Name			
			Щ				
Home Phone	Cell Phone†			Email Address	(obriousi);		
			10				
Best time to call?	Which number do y		n we call?				
	☐ Home Phone	e Cen P	ili.		<u></u>		
							1
			-/	Apt :	B.		
Physical Address (Street Number & Name)				Apc	,		
		State	Zip	County			
City		State		Journey			
		/					
Mailing Address (If different from physical address)							
AL.	/	State	Zip				
City							
Employer * (Source of Income)	/ I Emr	lover Addres	S Street Nu	mber & Name)			
employer (source or income)	/	,					
City	State		Zip	Time at	Job?	****	
City							
Work Phone #	Job Title	S	upervisor				
770,77. 130110 11			║				
	/	Ne	t Payday	Current a	nd Expected	Work Sh	ift
Pay Frequency: (check one)		1		Gross	Gross		
□ 1st & 15th of month □ 15th & end of month □ Biweel	kly (every 2 weeks)			Monthly	Monthly		I
☐ Weekly ☐ Monthly (last day) ☐ Monthly (1st day)	☐ Monthly (3 rd day)	1		Income	Obligations		Į.
□ Self-Employed				l s	s		
			║	1 *	1 -		
*Alimony, child support or separate maintenance income	need not be revealed if you	do not wish t	have it c	onsidered as a b	pasis for repayin	g this obli	gation.
Alimony, child support, or separate maintenance received	under: court order wri	tten agreem	ant □o	ral understandin	g		
Are you currently in bankruptcy? yes no			#			_/	
How did you hear about us? (Circle one.)							,
Friend/Referral Name of referrer?	Saw Store	Tele	evision	Yellow P	ages /	Repeat (Customer
rnend/Referral Name of Jeferrer					(
Internet Billboard	Postcard	Ott	₩: <u></u>				

ADDITIONAL TERMS AND CONDITIONS OF THIS CUSTOMER APPLICATION

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

the consent to E-mail Communications and Electronic Disclosures. You are not required to provide your email address. If you provided your email address and authorized us to send emails to you ("Your Consent"), then you are requesting to receive emails from us. This includes disclosures and solicitations. You further consent to the use and acceptance of electronic records, and electronic disclosures. This Consent to E-mail Communications and Electronic Disclosures informs you of your rights when receiving legally required disclosures, notices, and any other information from us. By providing Your Consent, you acknowledge receipt of this disclosure. You consent to the use of electronic records, and disclosures. The emails and disclosures we may send, may include for example, disclosures or notices under applicable federal, state or local laws or regulations, or any other information, or solicitations we may send. You may request a paper copy of any emailed disclosures by submitting a request through the link found within the emails. You may also send a written request to TitleMax, P.O. Box 8323, Savannah, GA 31412. We will provide such paper copies to you at no charge. We will retain all Disclosures as required by applicable law. Your Consent only applies to emails we send and receive. You consent to electronically receiving disclosures relating to transactions, accounts, and other emails electronically. Before deciding to obtain electronic disclosures, you will need to use the following computer software and hardware: a PC with Intermet access and retain Disclosures electronically, you will need to use the following computer software and hardware: a PC with Intermet access and an intermet 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 electronic address, telephone number, or any information you provided changes, then you agree to inf

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 imprimation 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 prrespondence 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 of a substitute, then any party may petition a court pursuant to section 5 of the Federal Arbitration Act, 9 U.S.C. sections 1-16 to select an arbitration organization, provided such arbitration organization shall enforce the terms of this Customer Application and the Arbitration Provision, including the prohibition on class arbitration.

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

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

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

Ability to Repay Verification.

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

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

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

expected gross monthly income and obligations. You agree that you have told us almonths relating to (i) your employment or source of income, and (ii) current and expendent that you have read and understood all the above statements, including the	SCIER RIOSS MOURING MODING and opigations.
Applicant Signature	17-24-150 Date

Date

Co-Applicant Signature

A - 281

What is the borrower's expected gross monthly income? Is the loan secured? Loan Type NRS604A 445 NRS 604A 210 GRACE PRD AGREEMENT WAS SIGNED Does the written loan agreement include a disclosure regarding the opportunity to enter into a REPAYMENT plan if the customer defaults, pursuant to NRS 604A.410 (2f)? Does the written loan agreement disclose the right of the customer to PRE-PAY the loan, pursuant to NRS 604A.410 (2e)? Does the written loan agreement disclose the right of the customer to RESCIND the loan, pursuant to NRS 604A.410 (2d)? Is the loan a collection account? Account Number Borrower Name & Licensee Address: 6820 W FLAMINGO RD STEF &G LAS VEGAS NV 89103 (Applies to High-Interest Loans Only) 10869-0148788 Licensee Name & (Applies to Title Loans Only)

NRS 60A.445(2) (Applies to Title Loans Only) (Applies to Title Loans Only) (Applies to Deferred Deposit Only) (Applies High-Int Loans) (Applies to D/D Loans) Address: AYNALEM WORKNEH DBA: TITLEMAX OF NEVADA INC. DBA TITLEMAX Origination Date Deferred Deposit 1/26/2015 If so, what is the collateral? 2006 LNDR LR3 Has the title loan been extended for more than six additional periods, pursuant to NRS 604A.445 (2)? Does the loan amount exceed the fair market value of the vehicle securing the loan? Does the original term of the title loan exceed 30 days? N Has the loan been extended or renewed? Does the deferred deposit loan exceed 25% of the customer's expected gross monthly income? Does the original term of the HIL not exceed 35 days? Does the monthly payment amount exceed 25% of the borrower's expected gross monthly income? Does the original term of the D/D Loan not exceed 35 days? Amount of Loan \$7,020.00 VIOLATIONS/ TECHNICAL EXCEPTIONS/ OTHER COMMENTS \$5,900 High-Int Loans 604A LOAN REVIEW WORKSHEET Was the borrower's income verified? Maturity Date 8/27/2015 YES \$3,404.89 Finance Title Loans NO How many times? 4 Total Number of Payments YES Paystub Purpose of loan: 3 If secured by a vehicle title, is it filed and perfected? Extensions: Title-6 add'l periods, D/D & High Int Loans - 90 days YES YES NO \$1,489.27 Payment Amount Affidavit Exam as of: 5/4/2015 Exam Start Fair Market Value: APR Quoted Date: 5/19/2015 N/A NO S 133.71% Other: Are receipts filed? Z/A N/A N/A Is the APR correc YES YES \$13,550.00 YES **ROA 007866**

THE LOGH AGREEMENT	Title	Loan	Agreement
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Number: 10869-0148788 Date: 1/29/2015 Customer & Co-Customer Information ACCOUNT NUMBER: 10869-0148788 CO-CUSTOMER LAST NAME CO-CUSTOMER FIRST NAME **FIRST NAME** LAST NAME Aynalem Workneh CO-CUSTOMER'S DRIVERS LIC./STATE ID. NO. CO-CUSTOMER SSN CO-CUSTOMER STREET ADDRESS 10224 Sofferto Ave. CO-CUSTOMER STATE CO-CUSTOMER ZIP CODE CO-CUSTOMER CITY City STATE ZIP CODE 89135 Las Vegas NV CO-CUSTOMER DATE OF BIRTH CO-CUSTOMER HOME PHONE) ICENSEE'S HOURS OF OPERATION: Motor Vehicle & Licensee Monday to Friday 9:00 A.M. to 7:00 P.M., Saturday \$10:00 A.M. to 4:00 P.M., Closed Sunday Information LICENSEE PHONE NUMBER LICENSEE NAME (702)387-9600 TitleMax of Nevada, Inc. d/b/a TitleMax LICENSEE CITY LICENSEE STATE LICENSEE ZIP CODE LICENSEE STREET ADDRESS 89103 Las Vegas 6820 W. Flamingo Rd., Suite F/g VEHICLE IDENTIFICATION NUMBER (VIN) LICENSE PLATE SALAD25456A411678 K7Y1

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

VEHICLE MODEL

LR-3

COLOR

Black

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.

VEHICLE YEAR

2006

VEHICLE MAKE

Landrover

FEDERAL TRUTH-IN-LENDING DISCLOSURES

ANNUAL PERCENTAGE RATE

The cost of your credit as a yearly rate.

FINANCE CHARGE

The dollar amount the credit will cost you.

Amount Financed

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

Total of Payments

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

133.7129 %

\$3,404.89

\$7.020.00

\$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

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

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

For purposes of this Loan Agreement, the term "grace period" means the gratuitous period of payments deferment (i) which we offer to Grace Period. you after entering into this Agreement pursuant to the provisions of NRS 604A.70 and NRS 604A.210, (ii) you voluntarily accept such terms of the payments deferment after entering into the Loan Agreement, and (iii) you and we agree to such terms of payments deferment in a written and signed "Grace Period Payments Deferment Agreement." We allow customers that are in good standing during the tellin 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 che loan, we must offer a Repayment Plan to you fore we commence any civil action or process of alternative dispute resolution, or __rore we repossesses the Motor Vehicle

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

You will be in default and entitled to enter into a Repayment Plan on the day Default, Acceleration, Repossession, and Post-Default Interest. immediately following the date you fail to (i) make a scheduled payment on this loan; (ii) make a scheduled payment on or before the due date for the payment under the terms Grace Period Payments Deferment Agreement; (iii) pay this loan in fill 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 the payment plan relating to this loan or (ii) to pay a loan in full on or before the due date any repayment plan relating to the loan. If you are in default and 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 lees negotiated and agreed to by us and you as permitted. less any prior payments made by you; (II) reasonable attorney's fees and costs; and (III) any other legal or equitable relief that the court or arbitrator deems appropriate. If we do not use one or more remedies following your default, we do not waive out right to the same or another remedy or remedies. Our rights herein are cumulative, not exclusive.

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

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

WAIVER OF JURY TRIAL AND ARBITRATION PROVISION. Arbitration is a process in which persons with a dispute: (a) waive their rights to file a lawsuit and proceed in court and to have a jury trial to resolve their disputes; and (b) agree, instead, to submit their disputes to a neutral third person (an "arbitrator") for a decision. Each party to the dispute has an opportunity to present some evidence to the appitrator. Pre-arbitration discovery may be limited. Arbitration proceedings are private and less formal than court trials. The arbitrator will issue a final and billding decision resolving the dispute, which may be enforced as a court judgment. A court rarely 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 controversiles arising from or relating directly or indirectly to the signing of this Arbitration Provision, the validity and scope of this Arbitration Provision and any claim of attempt to set aside this Arbitration Provision; (b) all federal or state law claims, disputes or controversies, ansing from or relating directly or indirectly to this Liban Agreement (including the Arbitration Provision), the information you gave us before entering into this Loan Agreement, and/or any past agreement or agreements between you and us,; (c) all counterclaims, cross-claims and third-party claims; (d) all common law claims, based upon contract, tort, fraudi 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 cont
- 5. Regardless of who demands arbitration, we will advance your portion of the expenses associated with the arbitration, including the filing, administrative, hearing and arbitrator's fees ("Arbitration Fees"). Throughout the arbitration, each party shall bear his or her own attorneys' fees and expenses, such as witness and expert witness fees. The arbitrator shall apply applicable substantive law consistent with the FAA, and applicable statutes of limitation, and shall honor claims of privilege recognized at law. The arbitration hearing will be conducted in the country of your residence, or within 30 miles from such county, or in the country 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 or 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 attomeys' 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 penefits you, your respective heirs, successors and assigns, and relaction provision is binding upon and benefits us, our successors and assigns, and relaction provision continues in third parties. The Arbitration Provision continues in the Arbitration Provision survives and the provision of performance of any transaction between you and us and continues in full force and effect unless you and we otherwise agree in writing.
- 9. **OPT-OUT PROCESS**. You may choose to opt-out of this Arbitration Provision but <u>only</u> by following the process set-forth below. If you do not wish to be subject to this Arbitration Provision, then you must notify us in writing within sixty (60) calendar days of the loan date at the following address: TitleMax of Nevada, Inc. d/b/a TitleMax, Attn: Legal Dept, P.O. Box 8323, Savannah, GA 31412. Your written notice must include your name, address, Account number, the loan date, and a statement that you wish to opt out of the Arbitration Provision. If you choose to opt out, then your choice will apply only to this Loan Agreement.

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

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

TitleMax of Nevada, Inc. d/b/aTitleMax	A	ω 0	
Customer's Signature	11291155 Date	Its Anthorized Agent	
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

Co-Borrower Name:

Address:

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

Address: 6820 W. Flamingo Rd., Suite F/g

Las Vegas, NV 89103

Vehicle Information: 2006 Landrover R-3 SALAD25456A411678

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. 504A.065. Under the Title Loan Agreement, your obligation to pay simple interest under the Loan Agreement remains unchanged. Other than the interest and fees originally provided for in the Title Loan Agreement, we do not charge you any additional fees or interest for entering into this Grace Period Payments Deferment Agreement.

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

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

Grace Periods Payments Deferment Schedule

Payment Number	Amount of Payment	Deferred	eriodic Due Date
1	\$771.50	2/28/201	5
2	\$771.50	3/30/20	5
3	\$771.50	4/29/20	5
4	\$771.50	5/29/201	5
5	\$771.50	6/28/20	5
6	\$771.50	7/28/20	5
7	\$771.50	8/27/20	5
8	\$1,002.86	9/26/20	5
9	\$1,002.86	10/26/20	15
10	\$1,002.86	11/25/20	15
11	\$1,002.86	12/25/20	15
12	\$1,002.86	1/24/20	16
13	\$1,002.86	2/23/20	16
14	\$1,002.84	3/24/20	16
The total amount paid after making all payments under the under 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 and sign a Cancellation of the Grace Period Payments Deferment Agreement. If you rescind, then we will not charge you any amount for rescinding, and you will be required to make the payments as originally scheduled in the Title Loan Agreement.

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

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

Default and Repayment Plan. You will be in default under Grace Period Payments Deferment Agreement if you fail to keep any promise made herein. Such default occurs on the day immediately following the date of your failure to perform as described herein. We may waive a default and reinstate your account to good status if you bring your account current or make satisfactory payment arrangements with us. You will have the opportunity to enter into a Repayment Plan with a term of at least 90 days after the Date of Default on the Grace Period Payments Deferment Agreement. Under the terms of any Repayment Plan and pursuant to Nevada law: (1) you must enter into the Repayment Plan not later than 30 days after the date of default, unless we allow a longer period; (2) we will allow the period for repayment to extend at least 90 days after the date of default, unless you agree to a shorter term; and (3) we may require you to make an initial payment of not more than 20 percent of the total amount due under the Repayment Plan. If you enter into a Repayment Plan, we will honor the terms and we will not charge any other amount as an incident to or as a condition of entering into a Repayment Plan. Such an amount includes, without limitation: (a) any interest, regardless of the name given to the interest, other than the interest charged pursuant to the original loan agreement at a rate which does not exceed the rate charged during the term of the original loan agreement; or (b) any origination fees, set-up fees, collection fees, irransaction 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 emains unchanged. You acknowledge that simple interest is charged on the unpaid principal balance of this Loan Agreement at the daily rate of 0.3663% from the date of this Loan Agreement until the earlier of: (i) the due date of your last payment as set forth in the original Payment Schedule; or (ii) payment in full. Now that the Payment Schedule has changed, you acknowledge that the new Payment Schedule provided for in this Grace Period Payments Deferment Agreement, if followed, will ratably and fully amortize the entire Principal Amount and interest payable over a longer period of time than the original Payment Schedule in the Loan Agreement. As such you acknowledge and agree you will continue to incur interest as provided in the Loan Agreement. You further agree that in setting the amount of the payments and dates of the payments, we have estimated the accrued interest owing to us assuming you make the payments in the amounts scheduled and on the exact dates set forth in the Grace Periods Payments Deferment Schedule above. Early payments may decrease the amount of interest you owe. Making a payment in an amount greater than scheduled above may decrease the amount of interest you owe. Late payments may increase the amount of interest you owe. The amount of this increase or decrease will be reflected in the final payment. If an early payment is less than the scheduled installment, then you must pay the difference on or before the upcoming installment due date. You may request a payoff at any time.

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

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

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

Customer's Signature	3() Date	LICENSEE: TitleMax of lits Authorized Agent	Nevada, Inc. d/b/a TitleMax
Co-Borrower's Signature	Date		

STATE OF NE	EVADA
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

6820 W. Flamingo Rd Ste. F/G

Las Wegas, NV 89103

Vehicle Information: VIN: SALAD25456A411678

License Plate State and No: K7Y1

Color: Black Year: 2006

Make: Landrove 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.

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

- 1. You have provided us with true and correct information concerning you 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 00917

Personal Information

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☐ Self-Employed				\$ 7	5900	\$1755		
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Address (Street Number & Name)	City		Sta	te		Zip		
Business Name		Phone #	ŀ			*		
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Co-Applicant Information

Date	State Issued ID Number	Date of	irth S	ocial Securit	y #		
Last Name	First Name	1	V	fiddle Name			
Home Phone	Cell Phone [†]		E	mail Address	s (optional)††		
Best time to call?	Which number do you Home Phone	ou prefer th				,	
Physical Address (street Number & Name)				Apt	#		
City		State	Zip	County			
Mailing Address (if different from physical address)							
City		State	Zip				
Employer * (Source of Income)	Empl	oyer Addre	S (Street Number	& Name)			
City	State		Zip	Time at	t Job?		
Work Phone #	Job Title		upervisor	<u></u>			
Pay Frequency; (check one)		N	ext Payday	Current a	nd Expected Gross	Work St	ift
☐ 1st & 15th of month ☐ 15th & end of month ☐ Biweel☐ Weekiy ☐ Monthly (last day) ☐ Monthly (1st day)		**************************************	4	Monthly Income	Monthly Obligations		
☐ Self-Employed		***************************************		\$	\$		
*Alimony, child support or separate maintenance income Alimony, child support, or separate maintenance received Are you currently in bankruptcy? yes no	under: 🗆 court order 🗈 writ	en agreem	ent □ orali	idered as a t Inderstandin	pasis for repaying	g this obli	gation.
How did you hear about us? (Circle one.) Friend/Referral Name of referrer?	1 9 U Com Store	\widetilde{N}_{i}	SOM Vision	Yellow P	ages	Repeat	Customer
Internet Billboard	Postcard	Ot	er:				

ADDITIONAL TERMS AND CONDITIONS OF THIS CUSTOMER APPLICATION

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

trConsent to E-mail Communications and Electronic Disclosures. You are not required to provide your email address. If you provided your email address and authorized us to send emails to you ("Your Consent"), then you are requesting to receive emails 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 taw, including those pursuant to the Equal Credit Opportunity Act, Truth in Lending Act, Gramm-Leach-Billey Act, and other disclosures or notices under applicable federal, state or local laws or regulations, or any other notices, information, or solicitations we may send. You may request a paper copy of any emailed disclosures by submitting a request through the link found within the emails. You may also send a written request to TitleMax, P. O. Box 8323, Savannah, GA 31412. We will provide such paper copies to you at no charge. We will retain all Disclosures as required by applicable law. Your Consent only applies to emails we send and receive. You consent to electronically receiving sciousnes 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 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 requirement

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

ROA 007878

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

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 are ount. Therefore, in performing our internal underwriting and ability to repay analysis for your requested loan, we will (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 IN COME, OR (ii) YOUR GROSS MONTHLY INCOME AND GROSS MONTHLY OBLIGATIONS TO CHANGE IN 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 of source income and correct incom

expected gross monthly income and obligations. You agree that you have told us	shout are changes you expect within the next 14
months relating to (i) your employment or source of income, and (ii) current and ex	pected gross monthly income and obligations. You
agree that you have read and understood all the above statements, including	the Arbitration Provision.
Applicant Signature	1/29/09/5 Date
Co-Applicant Signature	Date

STATE OF NEVADA

CERTIFICATE OF TITLE

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- · ·	AUTHORIZED AGENT	DATE			
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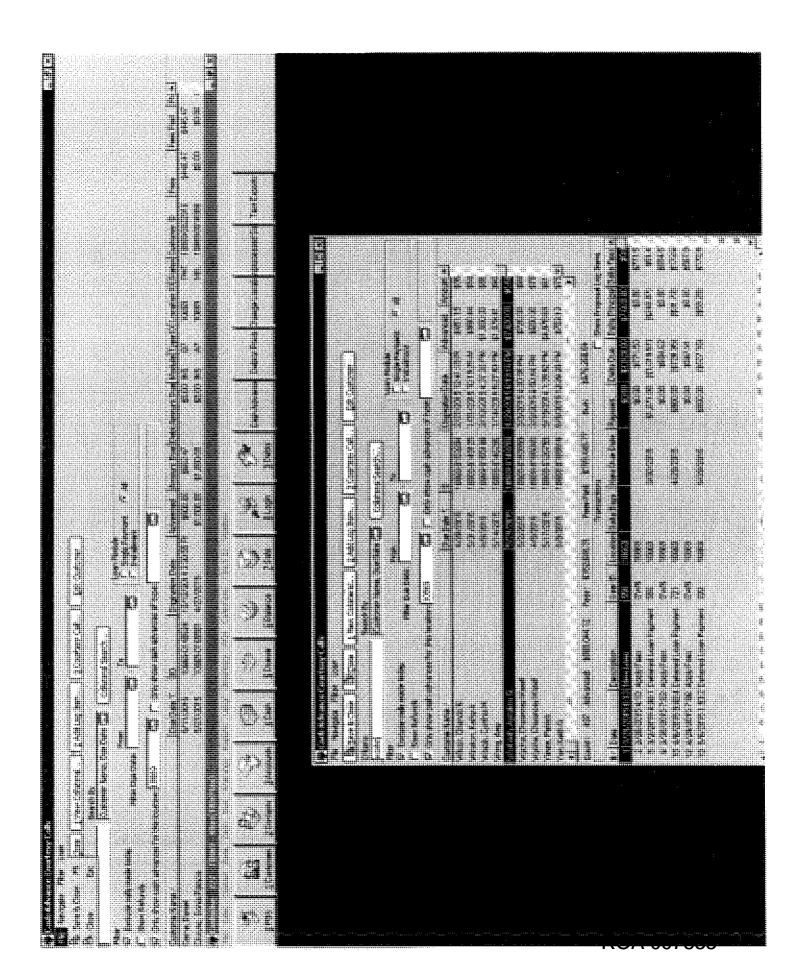
1/29/2015 **Contact Information** Telephone: 702-387-9600 Company: Titlemax (314391) Fax: 855-380-3750 Contact: Jim Sullivan E-Mail: tm-lasvegas-nv9@titlemax.com **Notes** Vehicle Info For 2006 Land Rover LR3 SE 4D Hardtop V8 Adj. State: National VIN: SALAD25456A411678 MSRP: \$44,785 Mileage: 0 UVC: 2006495037 Fin Adv: \$10,575 Mileage Cat: E MPG: 14/18 Equip Ret: \$46,500 Cylinders: 8 Weight: 7121 Tire Size: 255/60HR18 Transmission: A Fuel Type: Gas Base HP: 300 @ 5500 Drive Train: 4WD Wheelbase: 113.6 Taxable HP: 42.0 End of Term 0 End of Term 0 Mileage: Model Number: SE Months: Price Includes: AT AC Wholesale Black Book values as of 1/29/2015Rough Average Clean X-CL \$6,500 \$8,500 N/A \$10,600 Base \$0 \$0 \$0 N/A Options N/A N/A N/A N/A Mileage \$0 30 \$0 N/A Region \$6,500 \$8,500 \$10,600 N/A Total 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
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APP 009176 ROA 007882 1/29/2015



Customer Recৌt/Repayment Plan Recei (210 day loan

			ecei (2 io day loan)
NAME AND ADDRESS OF THE LICENSE Tm Las Vegas Nv #9 Flamingo Rd 6820 W. Flamingo Rd., Suite F/g Las Vegas, NV 89103	E:	PAYMENT Aynalem \	MADE ON BEHALF OF OR BY: Vorkneh
LOAN AGREEMENT IDENTIFICATION NO 10869-0148788	Э.	1	OF RECEIPT OF PAYMENT: 01:53:23 PM
LOAN AGREEMENT DATE: 1/29/2015 6:13:16 PM			
If you have multiple loans, this payment wa loan number identified above.	s applied to the		
AMOUNT PAID: \$800.00	AGENT RECEIVII Erika Cortez	NG PAYMEN	
TODAY'S PAYMENT ITEMIZATION	1		
PRINCIPAL PAID:			
- MROIFAL FAID.	\$59.25		
INTEREST PAID:	\$740.75		
CHARGES PAID:	\$0.00		
FEES PAID:	\$0.00		
TOTAL AMOUNT PAID TODAY:	\$800.00	· · · · · · · · · · · · · · · · · · ·	
BALANCE DUE ON LOAN:	\$6,680.95		
NEXT SCHEDULED DUE DATE:	5/29/2015		
Account paid in full by rescission. Account paid in full. Title Returned Upon Payment in Full Vehicle's Title to you. Repayment Plan Agreement. Grace Period Plan Agreement.	I. By signing below, y	ou acknowled	ge that upon repayment in full, we returned the
Acknowledgments. By signing below, you a epresent that the information previously prov	icknowledge that the ided on the Covered	payment infor Borrower Ider	mation noted above is accurate. You further tification Statement is still accurate.
ATROLEM WORLD	e4)	en	
rinted Name	Signature		

APP 009178 ROA 007884

Customer Rece _t/Repayment Plan Recei_ (210 day loan)

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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 Aynalem	MADE ON BEHALF OF OR BY: Workneh
LOAN AGREEMENT IDENTIFICATION NO 10869-0148788	-		OF RECEIPT OF PAYMENT: 5 09:40:40 AM
LOAN AGREEMENT DATE: 1/29/2015 6:13:16 PM			
If you have multiple loans, this payment was loan number identified above.	applied to the		
AMOUNT PAID: \$900.00	AGENT RECEIVI Alexandra Andre		T:
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 Vehicle's Title to you. □ Repayment Plan Agreement. □ Grace Period Plan Agreement. 	1. By signing below,	you acknowle	edge that upon repayment in full, we returned the
Acknowledgments. By signing below, you a represent that the information previously prov	acknowledge that th vided on the Covere	e payment in d Borrower Id	formation noted above is accurate. You further sentification Statement is still accurate.
Printed Name	Signature	un	neva

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Customer Receipt/Repayment Plan Receip (210 day loan)

Customer Receipt	Repaymen	(Flattive	DE ON PENALE OF C	DR RV.
NAME AND ADDRESS OF THE LICENSEE: Tm Las Vegas Nv #9 Flamingo Rd 6820 W. Flamingo Rd., Suite F/g Las Vegas, NV 89103		Aynalem W		
LOAN AGREEMENT IDENTIFICATION NO. 10869-0148788		DATE/TIME 03/02/2015	OF RECEIPT OF PAYN 04:30:16 PM	IENT:
LOAN AGREEMENT DATE: 1/29/2015 6:13:16 PM				
If you have multiple loans, this payment was loan number identified above.				
AMOUNT PAID: \$1,071.00	AGENT RECEIVI James Sullivan	NG PAYMEN		
TODAY'S PAYMENT ITEMIZATION				
PRINCIPAL PAID: —	\$248.07			
INTEREST PAID: —	\$822.93			
CHARGES PAID: -	\$0,00	<u> </u>		
FEES PAID: -	\$0.00			
TOTAL AMOUNT PAID TODAY:	\$1,071.00	·		
BALANCE DUE ON LOAN:	\$6,771.93		The state of the s	
NEXT SCHEDULED DUE DATE:	3/30/2015			
 □ Account paid in full by rescission. □ Account paid in full. □ Title Returned Upon Payment in Function □ Vehicle's Title to you. □ Repayment Plan Agreement. □ Grace Period Plan Agreement. 				
Acknowledgments. By signing below, you represent that the information previously present that the information previously previou	acknowledge that ovided on the Cove	the payment in ered Borrower I	nformation noted above dentification Statement	is still accurate.
Printed Name	Signature	lalem	mo Ang	

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	Revised 10-15-2008 Confidential	4A.485 totaled receipts is greater than original loan amount. Totaled receipts is \$2.338.57	VIOLATIONS/ TECHNICAL EXCEPTIONS/ OTHER COMMENTS;	the loan a collection account? NO Has the loan been extended or renewed? NO How many times? 0 Extensions: Title-6 add'l periods; DID & High Int Loans - 90 days Are receipts filed?	ces 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	pes the written loan agreement disclose the right of the customer to PRE-PAY the loan, pursuant to NRS 604A.410 (2e)?	oes the written loan agreement disclose the right of the customer to RESCIND the loan, pursuant to NRS 604A.410 (2d)?	(Applies to Title Loans Only) Has the title loan been extended for more than six additional periods, pursuant to NRS 604A.445 (2)? NO	(Applies to Little Loans Only) NRS 604A.445(1) Does the original term of the title loan exceed 30 days? NO	(Applies to Title Loans Only) NRS 604A.450(1) Does the loan amount exceed the fair market value of the vehicle securing the loan? NO Fair Market Value: \$5,500.00	(Applies High-Int Loans) Does the original term of the HIL not exceed 35 days? N/A	(Applies to High-Interest Loans Only) Does the monthly payment amount exceed 25% of the borrower's expected gross monthly income? NRS 604A.425(1b) N/A	(Applies to D/D Loans) NRS 604A. 408(1) Does the original term of the D/D Loan not exceed 35 days? N/A	(Applies to Deferred Deposit Only) NRS 604A.425(1a) Does the deferred deposit loan exceed 25% of the customer's expected gross monthly income? N/A	Vhat is the borrower's expected gross monthly income? \$4,660 Was the borrower's income verified? YES Paystub 🗌 Affidavit 🔽 Other:	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?	oan Type: Deferred Deposit [High-Int Loans [Title Loans [Purpose of loan: Cash	10269-0121148 8/13/2014 \$1,220.00 9/12/2014 \$1,019.95 7 \$2,239.95 218.88% YES	Account Number Origination Date Amount of Loan Maturity Date Charge Payments Amount APR Quoted Is the APR corrections.	Address: Maria Snoeberger 8918 First Lady Avenue, Las Vegas, NV 89148 Examiner: Kelvin Lam	Licensee Address: 7150 S Durango Drive, Las Vegas, NV 89113 Exam as of: 5/15/2015	DBA: Titlemax Date: 5/15/2015	Licensee Name &
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Title Loan Agreement

8/13/2014 Date: Number: 10269-0121148 **Customer & Co-Customer Information** ACCOUNT NUMBER: 10269-0121148 FIRST NAME LAST NAME CO-CUSTOMER FIRST NAME CO-CUSTOMER LAST NAME Maria Snoeberger CO-CUSTOMER SSN CO-CUSTOMER'S DRIVERS LIC./STATE ID. NO. CO-CUSTOMER STREET ADDRESS 8918 First Lady Ave STATE ZIP CODE CO-CUSTOMER CITY CO-CUSTOMER STATE CO-CUSTOMER ZIP CODE Las Vegas 89148 CO-CUSTOMER HOME PHONE CO-CUSTOMER DATE OF BIRTH LICENSEE'S HOURS OF OPERATION: Information Monday to Friday 9:00 A.M. to 7:00 P.M., Saturday 10:00 A.M. to 4:00 P.M., Closed Sunday LICENSEE NAME LICENSEE PHONE NUMBER TitleMax of Nevada, Inc. d/b/a TitleBucks (702)451-0600 LICENSEE STREET ADDRESS LICENSEE CITY LICENSEE STATE LICENSEE ZIP CODE 7150 S. Durango Dr., Suite 190 Las Vegas 89113 VEHICLE IDENTIFICATION NUMBER (VIN) LICENSE PLATE

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

COLOR

WHITE

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VEHICLE MODEL

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VEHICLE YEAR

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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

FDERAL TRUTH-IN-LENDING DISCLOSURES

ANNUAL PERCENTAGE RATE

The cost of your credit as a yearly rate.

218.8808 %

FINANCE CHARGE

\$1.019.95

The dollar amount the credit will cost you.

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
<u> </u>		

Security:

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

Filing Fee:

\$20.00

Prepayment:

If you play 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 arry prepayment refunds and penalties.

Itemization of Amount Financed of 1. Amount given to you directly:	\$1,220.00 \$1,200.00
Amount paid on your account	\$0.00
Amount paid to public officials:	\$20.00
4. Amount paid to on your be	nalf: \$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.

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 into a written and signed "Grace Period Payments Deferment Agreement." We allow customers that are in good standing during the term of this Loan Agreement to request and enter into a Grace Period Payments Deferment Agreement. You may request and enter into a Grace Period Payments Deferment Agreement by returning to our store not earlier than one business day following the date of this Loan Agreement. If you enter into a Grace Period Payments Deferment Agreement, your obligation to pay simple interest under this Loan Agreement remains unchanged. Other than the interest and fees originally provided for in this Loan Agreement, we do not charge you any additional fees or interest for entering into a Grace Period Payments Deferment Agreement.

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Repayment Plan Disclosure: If you default on process of alternative dispute resolution, or before we repossesses the Motor Vehicle.

oan, we must offer a Repayment Plan to you be

: we commence any civil action or

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

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

Governing Law and Assignment

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

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

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

1. For purposes of this Waiver of Jury Trial and Arbitration Provision (hereinafter the "Arbitration Provision"), the words "dispute" and "disputes" are given the broadest possible meaning and include, without limitation (a) all claims, disputes, or controversies arising from or relating directly or indirectly to the signing of this Arbitration Provision, the validity and scope of this Arbitration Provision and any claim or attempt to set aside this Arbitration Provision; (b) all federal or state law claims, disputes or controversies, arising from or relating directly or indirectly to this Loan Agreement (including the Arbitration Provision), the information you gave us before entering into this Loan Agreement, and/or any past agreement or agreements between you and us,; (c) all counterclaims, cross-claims and third-party claims; (d) all common law claims, based upon contract, tort, fraud, or other intentional torts; (e) all claims based upon a violation of any state or federal constitution, statlute 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 ansing from or relating directly or indirectly to the disclosure by us or related third parties of any non-public personal information about you.

 $\underset{\text{ROA 007891}_{\text{Page 3 of 5}}}{009185}$

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

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- 8. This Arbitration Provision is binding upon and be s you, your respective heirs, successors and assig The Arbitration Provision is binding upon and benefits us, our successors and assigns, and related oried 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, trien you must notify us in writing within sixty (60) calendar days of the loan date at the following address: TitleMax of Nevada, Inc. d/b/a TitleMax, Attn: Legal Dept, P.O. Box 8323, Savannah, GA 31412. Your written notice must include your name, address, Account number, the loan date, and a statement that you wish to opt out of the Arbitration Provision. If you choose to opt out, then your choice will apply only to this Loan Agreement.

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

THIS DOCUMENT IS SUBJECT TO A SECURITY INTEREST IN FAVOR OF, AND PLEDGED AS COLLATERAL TO, WELL'S FARGO BANK, NATIONAL ASSOCIATION, AS COLLATERAL AGENT. TitleMax of Nevada, Inc. d/b/aTitleBuciks Customer's Signature Co-Customer's Signature

Date

GRACE PERIOD PAYMENTS DEFERMENT AGREEMENT

Date: 9/12/14

Account Number: 10269-0121148

Customer Name: Maria Snoeberger 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., Suite 190 Las Vegas, NV 89113 Vehicle Information:1998 ACURA INTEGERA JH4DB7659WS005958
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Definitions and Terms. In this Grace Period Payments Deferment Agreement, "customer," "you," and "your" mean the customer who signed it. "Licensee", "we", "us" and "our" mean TitleMax of Nevada, Inc. d/b/a 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.

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 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.

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 Periodi 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 hopor 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; of (b) any origination fees, set-up fees, collection fees, transaction fees, negotiation fees, handling fees, processing fees, late fees, befault 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 repassessing 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 op 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 dutstanding 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.

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.

M. BS	9/12/14	LICENSEE: TitleMax of Nevada, I	
Customer's Signature	Date	Its Authorized Agent	9/12/LC Date
Co-Borrower's Signature	Date		

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/aTITLEBUG Address:

7150 S DURANGO DR. #190 LA SVEGA, NV 89113

Vehicle Information: VIN: JH4DB7659WS005958

License Plate State and No: NV491LPS Color: WHITEYear: 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 "pur" 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 SNOWBERGER, 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: Mc B S

Co-Borrower Signature:

APP 009192

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CERTIFICATE OF TITLE

JH4DB7659WS005958

YEAR MAKE 1998 ACUR

INTEGRA LS

VEHICLE BODY P41)

TITLE NUMBER NV007229611

DATE ISSUED 09/12/2014 VEHICLE COLOR

DOMETER MILES

FUEL TYPE

SALES TAX PD

u wi grosswi 2694 EMPTY WI

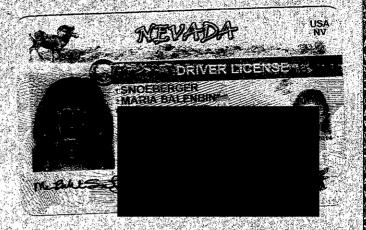
GVWR

BRANDS

DOMETER BRAND EXEMPT

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

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



LIENHOLDER RELEASE - INTEREST IN THE VEHICLE DESCRIBED ON THIS TITLE IS HEREBY RELEASED: 1-13-15

EBUCKS OF NEVADA

7150 S DURANGO DR LAS VEGAS, NV 8911 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. e vehicle described in this title has been transferred to the following buyer(s):

Printed Full Legal Name of Buy

Nevada Driver's License Number or Identification Number

- 1	- 1	٠.	æ	ıĿ
, L	٠,			
'Τ			ገር	3 · :

Printed Full Legal Name of Buy

Signature of Seller(s)/Agent/Dealership

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.

ODOMETER READING

Exempt - Model year over 9 years old.

Printed Name of Seller(s)/Agent/Dealership

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

Dealer's License Number

TENTHS

Signature of Buyer

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

CONTROL NO. 21340550

VP-2 (Rev. 8/10)

(THIS IS NOT A TITLE NO.)

Printed Full Legal Name of Buyer

ALTERATION OR ERASURE VOIDS THIS TITL

Loan Number	10269-01211148
Customer Name	MARIA SNOWBERGER
Is Customer a Covered Borrower	No
Requested Loan Amount	51,200.00
Title Fee	570
MLV Amount	\$1,220
Gross Monthly Income	\$4,660.00
Current and Expected Monthly Obligations	\$3,500,00
Other TitleMax Loan Payment	-50,00
Rate Match/Rate for Other TitleNax Loan	, , ,
Add-On to Current Loan or Multi-Car	
Residual Monthly Income	\$1,160.00

210 INSTALLME	NT LOAN BREA	KDOWN	
Income Based - Max. Loan Amous	t Inc. Title Fee	Š	5,295
Vehicle Value - Max. Loan Amour	t inc. Title Fee	\$	1,240
Interest Rate Max Cash to Customer Amor	ent	Š	17.99% 1,220.00
Actual Cash to Customer Arr		100	1,2000
Title Fee Amount		Ś	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 (09	Interest)		7
Grace Period Plan Payment (0%)	·		\$174.29
A STATE OF THE STA		NI YEE	
NV 210 Day M	lti-Car	17.9 9 %	

Tier		Control Control
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%

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 0 Months:

Adj. State: National

Mileage: 0

Mileage Cat. B

Cylinders: 4

Transmission: A

Drive Train: FWD

End of Term 0 Mileage:

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

X-CL	Clean	Average	Rough
N/A	\$3,550	\$1,900	\$900
N/A	\$0	\$0	\$0
N/A	N/A	N/A	N/A
N/A	\$0	\$0	7 \$0
N/A	\$3,550	\$1,900	\$900
	N/A N/A N/A N/A	N/A \$3,550 N/A \$0 N/A N/A N/A \$0	N/A \$3,550 \$1,900 N/A \$0 \$0 N/A N/A N/A N/A \$0 \$0

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

THE RESIDENCE OF THE PROPERTY	Militaria de la compansión de la compans	<u> </u>		
	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**

or when it was the	X-CL	Clean	Average	Rough
Options	N/A	\$(\$0	\$0
Mileage	N/A	N/ <i>A</i>	N/A	N/A
Region	N/A	/ \$0	\$0	\$0
Total	N/A	\$5,500		
		1 1	www.wiscondensistrations.go.go.go.go.go.go.go.go.go.go.go.go.go.	CONSTITUTE CONTRACTOR CONTRACTOR PROPERTY OF A CONTRACTOR CONTRACT

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

4	12 Month	24 M	onth 3	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	i de Tarana (America) de districción de la laborata de destada de la participa de la composição de la laborata	
	A Section Hotels	Anouni Are Con
Gross Monthly Salary or Wages	Brasing	\$ DABBO H 4600-
Part-Time Gross Monthly Salary or Wa	ges	\$ pages 4600-
Otie: A species lacone	Description (1)	Amount
Gross Bonus or Commission		\$
Social Security/ Disability		\$ 5
Gross Pension/Retirement		\$ 0
Unemployment		\$ 0
Alimony or Child Support		\$ 0
Other Income (Babysitting, Lawn care,	etc.):	\$ 10
Total Current/Expected Income	Part 1: Please add all Incom and enter amount here	# \$ 04800 4660 -
Total Monthly Expense	Part 2: Please add all mont expenses and enter anound i	3570 —
Part 3: Net Monthly Income Total = P	art 1 Total - Part 2 Total	
Subtract Total Expense from Total Income. The than the Required Residual Income.	ie Net Monthly Income <u>must be</u> equal to	o or greater = \$ //LO -
Applicant Name: Maria Sn	ocherger	
Today's Date: 8-13-14	<u> </u>	
Driver's License/Government Issued I	D 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.

 $\begin{array}{c} APP \quad 009197 \\ \scriptscriptstyle \mathsf{ROA} \, 007903 \end{array}$

Customer	Re_eipt/Repaymen	it Plan Rec_pt (210 day loan)
NAME AND ADDRESS OF TH To Las Vegas Nv #2 7150 S. Durango Dr., Suite 1 Las Vegas, NV 89113		PAYMENT MADE ON BEHALF OF OR BY: Maria Snoeberget
LOAN AGREEMENT IDENTIF 10269-0121148	CATION NO.	DATE/TIME OF RECEIPT OF PAYMENT: 01/13/2015 01:37 97 PM
LOAN AGREEMENT DATE: 8/13/2014 5:40:05 PM		
If you have multiple loans, fais loan number identified above.	payment was applied to the	
AMOUNT PAID: \$1,238.57	AGENT RECEIVI Alexis Figueroa	NG PAYMENT:
TODAY'S PAYMENT ITE	MIZATION	
PRINCIPAL PAID:	\$1,217.62	
INTEREST PAID:	\$20.95	
CHARGES PAID:	\$0.00	
FEES PAID:	\$0.00	
TOTAL AMOUNT PAID TODA	Y: <u> </u>	
BALANCE DUE ON LOAN.	\$0.00	
NEXT SCHEDULED DUE DA	TE: 3/11/2015	
□ Account paid in full by i □ Account paid in full. □ Title Returned Upon Pa		you acknowledge that upon repayment in full, we returned the
Vehicle's Title to you. Repayment Plan Agreer		
☐ Grace Period Plan Agre	連載しまり、 ましょうしょうしょ 大声が発起しました。たまがたったがただった	
Acknowledgments. By signing represent that the information process of the control	pelow, you acknowledge that the	e payment information noted above is accurate. You further d Borrower Identification Statement is still accurate.
Maria Snocker	for Mi	$\beta = 2$
Printed Name	Signature	

APP 009198 ROA 007904

Customer Recept/Repayment Plan Recept (210 day loan)

Customen	Recuptine	it Plan Rece _{re} t (210 day loan)
NAME AND ADDRESS OF TH	E LICENSEE:	PAYMENT MADE ON BEHALF OF OR BY:
Tb Las Vegas Nv #2 7150 S. Durango Dr., Suite 1	PO	Maria Snoeberger
Las Vegas, NV 89113		·
LOAN AGREEMENT IDENTIF	CATION NO.	DATE/TIME OF RECEIPT OF PAYMENT:
10269-0121148		01/12/2015 09:22:53 AM
LOAN AGREEMENT DATE: 8/13/2014 5:40:05 PM		
If you have multiple loans, this loan number identified above.	payment was applied to the	·
AMOUNT PAID: \$220.00	AGENT RECEIVI	NG PAYMENT:
Ψ220.00	Alexis Figueroa	
TODAY'S PAYMENT ITE	MIZATION	
PRINCIPAL PAID:	\$0.00	
INTEREST PAID:	\$220.00	
CHARGES PAID:	\$0.00	
FEES PAID:	\$0.00	<u> </u>
TOTAL AMOUNT PAID TODA	*: <u>\$220.00</u>	
BALANCE DUE ON LOAN:	\$1,231.27	
NEXT SCHEDULED DUE DAT	E: <u>2/9/2015</u>	
☐ Account paid in full by re	escission.	
Account paid in full.		
Title Returned Upon Pay Vehicle's Title to you.	ment in Full. By signing below,	you acknowledge that upon repayment in full, we returned the
□ Repayment Plan Agreem	nent.	
☐ Grace Period Plan Agree	ment.	
Acknowledgments. By signing	below you acknowledge that the	e payment information noted above is accurate. You further
represent that the information pro-	eviously provided on the Covered	d Borrower Identification Statement is still accurate.
Maria Snoeber	der Mi	BS.
Printed Name	Signature	. 3

APP 009199 ROA 007905 Customer Receipt/Repayment Plan Receipt (210 day loan)

Oddionici	receipunepaymen	it Flan Receipt (210 day loan)
NAME AND ADDRESS OF TH Tb Las Vegas Nv #2 7150 S. Durango Dr., Suite 1 Las Vegas, NV 89113		PAYMENT MADE ON BEHALF OF OR BY: Maria Snoeberger
LOAN AGREEMENT IDENTIF 10269-0121148	CATION NO.	DATE/TIME OF RECEIPT OF PAYMENT: 12/11/2014 06:10:30 PM
LOAN AGREEMENT DATE: 8/13/2014 5:40:05 PM		
If you have multiple loans, this loan number identified above.	payment was applied to the	
AMOUNT PAID: \$220.00	AGENT RECEIVI Alexis Figueroa	
TODAY'S PAYMENT ITE	MIZATION	
PRINCIPAL PAID:	\$1.86	
INTEREST PAID:	\$218.14	
CHARGES PAID:	\$0.00	·
FEES PAID:	\$0.00	
TOTAL AMOUNT PAID TODA	Y: <u>\$220.00</u>	
BALANCE DUE ON LOAN:	\$1,217.62	•
NEXT SCHEDULED DUE DAT	E: 1/10/2015	· .
 □ Account paid in full by real □ Account paid in full. □ Title Returned Upon Pay Vehicle's Title to you. □ Repayment Plan Agreem □ Grace Period Plan Agree 	ment in Full. By signing below, y	you acknowledge that upon repayment in full, we returned the
Acknowledgments. By signing represent that the information pre	below, you acknowledge that the eviously provided on the Covered	e payment information noted above is accurate. You further I Borrower Identification Statement is still accurate.
Maria Snoeb	lerger mi	BSJ
Printed Name	Signature	

APP 009200 ROA 007906

Customer Re_aipt/Repayment Plan Rec_pt (210 day loan

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NAME AND ADDRESS OF TH Tb Las Vegas Nv #2 7150 S. Durango Dr., Suite 1 Las Vegas, NV 89113		PAYMENT MADE ON BEHALF OF OR BY: Mana Snoeberger
LOAN AGREEMENT IDENTIF 10269-0121148	CATION NO.	DATE/TIME OF RECEIPT OF PAYMENT: 11/12/2014 05:44:47 PM
LOAN AGREEMENT DATE: 8/13/2014 5:40:05 PM	·	
If you have multiple loans, this loan number identified above.	payment was applied to the	
AMOUNT PAID: \$220.00	AGENT RECEIVI Sal Mendez	NG PAYMENT:
TODAY'S PAYMENT ITE	MIZATION	
PRINCIPAL PAID:	\$0.00	
INTEREST PAID:	\$220.00	
CHARGES PAID:	\$0.00	
FEES PAID:	\$0.00	·
TOTAL AMOUNT PAID TODA	Y: <u>\$220.00</u>	
BALANCE DUE ON LOAN:	<u>\$1,225.55</u>	
NEXT SCHEDULED DUE DAT	12/11/2014	
Account paid in full by reaction Account paid in full. Title Returned Upon Pay Vehicle's Title to you. Repayment Plan Agreem Grace Period Plan Agree	ment in Full. By signing below, y	ou acknowledge that upon repayment in full, we returned the
Acknowledgments. By signing represent that the information pre	below, you acknowledge that the eviously provided on the Covered	payment information noted above is accurate. You further Borrower Identification Statement is still accurate.
Maria Snoeber	fer mi	BSQ.
Printed Name	Signature	

APP 009201

Customer Recept/Repayment Plan Recept (210 day loan)

Customen	Rec⊾pvRepaymer	it Pian Rece _{re} s (210 day loan)
NAME AND ADDRESS OF THE Tb Las Vegas Nv #2 7150 S. Durango Dr., Suite 19 Las Vegas, NV 89113		PAYMENT MADE ON BEHALF OF OR BY: Maria Snoeberger
LOAN AGREEMENT IDENTIF 10269-0121148	CATION NO.	DATE/TIME OF RECEIPT OF PAYMENT: 10/13/2014 05:08:21 PM
LOAN AGREEMENT DATE: 8/13/2014 5:40:05 PM		
If you have multiple loans, this loan number identified above.	payment was applied to the	
AMOUNT PAID: \$220.00	AGENT RECEIVI Alexis Figueroa	
TODAY'S PAYMENT ITE	MIZATION	
PRINCIPAL PAID:	\$0.00	
INTEREST PAID:	\$220.00	
CHARGES PAID:	\$0.00	
FEES PAID:	\$0.00	· · · · · · · · · · · · · · · · · · ·
TOTAL AMOUNT PAID TODA	V: \$220.00	
BALANCE DUE ON LOAN:	\$1,226.17	
NEXT SCHEDULED DUE DAT	E: <u>11/11/2014</u>	
 □ Account paid in full by real □ Account paid in full. □ Title Returned Upon Pay Vehicle's Title to you. □ Repayment Plan Agreem □ Grace Period Plan Agree 	ment in Full. By signing below, ent.	you acknowledge that upon repayment in full, we returned the
Acknowledgments. By signing represent that the information pre	below, you acknowledge that the eviously provided on the Covere	e payment information noted above is accurate. You further d Borrower Identification Statement is still accurate.
mi BS	L& Har	ia B. Snoeberger
Printed Name	Signature	

 $APP \underset{\mathsf{ROA}}{009202}$

Customer Re_ipt/Repayment Plan Rec_pt (210 day loan)

			it i idii 1000 pt (210 day iodii)
NAME AND ADDRESS OF THE TO Las Vegas Nv #2 7150 S. Durango Dr., Suite Las Vegas, NV 89113			PAYMENT MADE ON BEHALF OF OR BY: Maria Snoeberger
LOAN AGREEMENT IDENTIF 10269-0121148	ICATION NO.		DATE/TIME OF RECEIPT OF PAYMENT: 09/12/2014 02:16:48 PM
LOAN AGREEMENT DATE: 8/13/2014 5:40:05 PM			
If you have multiple loans, this loan number identified above.	payment was	applied to the	
AMOUNT PAID: \$220.00		AGENT RECEIVII Sean Taira	NG PAYMENT:
TODAY'S PAYMENT ITE	MIZATION		
PRINCIPAL PAID:		\$0.52	
INTEREST PAID:		\$219.48	
CHARGES PAID:		\$0.00	·
FEES PAID:		\$0.00	· · · · · · · · · · · · · · · · · · ·
TOTAL AMOUNT PAID TODA	Y: _	\$220.00	
BALANCE DUE ON LOAN:	_	\$1,219.48	
NEXT SCHEDULED DUE DA	E :	10/12/2014	
 □ Account paid in full by □ Account paid in full. □ Title Returned Upon Pa Vehicle's Title to you. □ Repayment Plan Agree □ Grace Period Plan Agree 	yment in Full. ment.	. By signing below, y	you acknowledge that upon repayment in full, we returned the
Acknowledgments. By signing represent that the information p	below, you a	cknowledge that the ded on the Covered	e payment information noted above is accurate. You further discover Identification Statement is still accurate.
Maria Snoet	erger	m	BSQ.
Printed Name		Signature	

APP 009203

Customer Application

Personal Information

	1						
Date 8-13-14					Ai-l		
Last Name	1	First Name	<u> </u>	•	Middle		
Snoeberger		Maria			B.		
Home Phone		C					
Best time to call?		Which number do	you prefer that we call?				
any		□ Home Phone	Cell Phone				
Physical Address (street Number & Nar	ne .		<u> </u>			Apt#	
	89	18 First La				Octob	
City Las Veges			State UV	Zip 891	u e	County	k
Mailing Address (if different from physic	cal address)		~~		دب ،		
		Service					
City			State	Zip			
		_					
			Source of Inco	me			
	ì						
1-							
							<u></u>
				Next Payday	Current and	Expected	Work Shift
Pay Frequency: (check one)					Gross	Gross	
□ 1 4 & 15th of month □ 15th &				8/15/14	Monthly Income	Monthly Obligatio	
☐ Weekly ☐ Monthly (last day)	☐ Mont	hly (1st day) 🖂 Monthly	(3f day)			ns E	
□ Self-Employed	1	*XYYAQUY	7.		\$ 4660-	1.1140	
*Alimony, child support or separa			D.	et wich to have it a	1	>	wing this obligation
Alimony, child support or separa	te mainte	enance income need not nance received under: o	r de revealeu il you do il ∃ court order □ written	agreement 🗆 o	rai understan	ding.	And any opingation.
Are you currently in bankruptcy?		x(no	4				· · · · · · · · · · · · · · · · · · ·
			Credit Referen	ces			
Business Name NV Pow	eld s	NETHORSA)	Phone #				
Address (Street Number & Name)	TU	City		State		Žip	
				<u> </u>			
Business Name		•	Phone #	•			•
Address (Street Number & Name)	1-	City		State		Žip	
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		. P (ersonal Refere	nces			
		-					
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 $\mathop{APP\ }_{\mathop{\mathsf{ROA}}} 009204$

Co-Applicant Information

State Stat											
Home Phone Cell Phone* Email Address (optional)** Best time to call? Which number do you prefer that we call? Home Phone Cell Phone Physical Address (street Number & Name) Apt # City State Zip County Mailing Address (of different from physical address) City State Zip County Employer * (source of Incounte) Employer Address (street Number & Name) City State Zip Time at Job? Work Phone # Job Tittle Supervisor Pay Frequency (check one) Ja* & 15** & end of month Biweekly (every 2 weeks) Gross Gross Monthly (and the state of the sta	Ma	, Sta	te issued i	D Numbe	Date	of Birth		Social Se	curity#		
Best time to call? Which number do you prefer that we call? Home Phone Call Phone Apt # City State Zip County Mailing Address (if different from physical didress) City Employer * (source of income) Employer Address (street Number & Name) City State Zip Employer Address (street Number & Name) City State Zip Time at Job? Work Phone # Job Title Supervisor Next Payday Current and Expected Work Shift Gross Gross Monthly (1st day) Monthly (1st day) Monthly (1st day) Monthly (1st day) Self-Employed Alimony, child support or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation. Are you currently in bankruptor? Dyss no	Last Name		First N	lame				Middle N	ame		
Physical Address (Street Number & Name) City State Zip County Mailing Address (I different from physical eddress) City State Zip Time at Job? Employer * (Source of Income) Employer Address (Street Number & Name) City State Zip Time at Job? Work Phone # Job Title Supervisor Pay Frequency: (check one) 1 4* & 15* of month 15* & end of month Biweekly (every 2 weeks) 2 4* & 15* of month 15* & end of month Biweekly (every 2 weeks) 3 5eH Employed *Alimony, child support or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation. Alimony, child support, or separate maintenance received under: court order written agreement oral understanding. Friend/Referral Name of referer? Saw Store Television Yellow Pages Repeat Customer	Home Phone		Cell Pl	none†				Email Ad	dress (optional)††		
City State Zip Employer * (source of Income) Employer Address (Street Number & Name) City State Zip Employer Address (Street Number & Name) City State Zip Time at Job? Work Phone # Job Title Supervisor Next Payday Current and Expected Work Shift Gross Gross Gross Monthly (last day) 1 4* & 15** of month 1 55** & end of morth 1 Biweekly (every 2 weeks) Weekly Monthly (last day) Self-Employed Alimony, child support or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation. Alimony, child support, or separate maintenance received under: count order written agreement coral understanding. Aley ou currently in bankurptoy? separate maintenance received under: count order written agreement coral understanding. Friend/Referral Name of reference? Saw Store Television Yellow Pages Repeat Customer	Best time to call?										
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Weekly Monthly (last day) Monthly (1 st day) Monthly (3 st day) Income Obligations			_								
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How did you hear about us? (Circle one.) Friend/Referral Name of refener? Saw Store Television Yellow Pages Repeat Customer	Alimony, child support, or separate r	haintenance received under	r: 🗆 court	order 🖽	written agi	eement	□ ora	l understa	nding.		
Friend/Referral Name of refener? Saw Store Television Yellow Pages Repeat Customer											
Topod soduling	now aid you near about us? (Circle	one.)									
Internet Billboard Postcard Other:	Friend/Referral Name of refer	er?	- (s	aw Store	>	Televisi	on	Yello	ow Pages	Repeat C	Sustomer
	Internet	Billboard	Postc	ard		Other:	<u> </u>				ł

ADDITIONAL TERMS AND CONDITIONS OF THIS CUSTOMER APPLICATION

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

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

ROA 007911

tCellular Phone Calls: Receipt of dellular 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 povern 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.adr.org or JAMS (1-800-352-5267) http://www.adr.org or JAMS (1-800-352-5267) http://www.iamsadr.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 http://www.adr.org or JAMS be resolved by binding arbitration. The arbitration associations listed above are not available and the parties cannot otherwise agree on a substitute, then any party may petition a court pursuant to section 5 of the Federal Arbitration and the Arbitration Provision, including the prohibition on class arbitrat

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 infurnation in this Customer Application is accurate and correct, including the personal references, contact information, employment of source of income, and correct, and

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

8-13-14
Date
Date

A - 283

		9	604A LOAN RE	OAN REVIEW WORKSHEET	SHEET				
Licensee Name &						Exa	Exam Start		
DBA: Titlemax	tlemax						Date: 5/15/	5/15/2015	
Licensee Address: 71.	50 S Durango Dr	Licensee Address: 7150 S Durango Drive, Las Vegas, NV 89113	[3]	a a		Exai	Exam as of: 5/15/	5/15/2015	
Borrower Name &	Ľ	A 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1				נ	Tommer Value I am		
Address; Ma	argarita Espinoza	Address; Margarita Espinoza 3415 W Harmon Avenue Unit		1103, Las Vegas, NV 89103	103		ammer. Nerv	III Laill	
Account Number (Origination Date	Amount of Loan	Maturity Date	Finance Charge	Total Number of Payments	Payment Amount	APR Quoted	d Is the APR correct?	orrect?
10269-0125218	9/8/2014	\$3,020.00	4/6/2015	\$1,320.85	7	\$4,340.85	121.55%	YES	
oan Type:	Deferred Deposit		High-Int Loans	Title Loans	Furpos	Purpose of Ioan: Cash	A A A A A A A A A A A A A A A A A A A		
the loan secured?	YES If so, w	If so, what is the collateral? 2006 Nissan Altima S/S	Vissan Altima S/S		II	If secured by a vehicle title, is it filed and perfected?	le title, is it file	d and perfected?	YES
/hat is the borrower's expected gross monthly income?	ected gross month	nly income? \$4,300	Was the borrower	e borrower's income verified?	d? YES Paystub	ıb 🗌 Affidavit	t 🔽 Other:		,
(Applies to Deferred Deposit Only) NRS 604A.425(1a)	Deposit Only) 5(1a)	Does the deferred deposit loan exceed 25% of the customer's expected gross monthly income?	t loan exceed 25%	of the customer'	s expected gross mon	thly income?	N/A		
(Applies to D/D Loans) NRS 604A 408(1)	D Loans)	Does the original term of the D/	f the D/D Loan not	D Loan not exceed 35 days?	į . į		N/A		-
(Applies to High-Interest Loans Only) NRS 6044.425(1b)	rest Loans Only)	Does the monthly payment amount exceed 25% of the borrower's expected gross monthly income?	nt amount exceed.	25% of the borro	wer's expected gross	monthly income?	N/A		
(Applies High-Int Loans) NRS 6044.408(1)	nt Loans) 18(1)	Does the original term of the H	f the HIL not exce	IL not exceed 35 days?			N/A		
(Applies to Title Loans Only) NRS 604A.450(1)		Does the loan amount exceed the fair market value of the vehicle securing the loan?	fair market value	of the vehicle se	curing the loan?	NO Fai	Fair Market Value:		\$9,150.00
(Applies to Title Loans Only) NRS 604A. 445(1)		Does the original term of the title loan exceed 30 days?	loan exceed 30 da	ıys? NO	-				
(Applies to Title Loans Only)		Has the title loan been extended for more than six additional periods, pursuant to NRS 604A.445 (2)?	for more than six a	dditional period	s, pursuant to NRS 60	44.445 (2)?	ON		
oes the weten loan agree	ement disclose the	witten loan agreement disclose the right of the customer to RESCIND		the loan, pursuant to NRS 604A.410 (2d)?	5044.410 (2d)?	YES			
oes the written loan agree	ement disclose the	oes the written loan agreement disclose the right of the customer to PRE-PAY		the loan, pursuant to NRS 604A.410 (2e)?	5044.410 (2e)?	YES	,		
oes 🗭 🕽 ten Ioan agree	ement include a dia	writen Ioan agreement include a disclosure regarding the opportunity		a REPAYMEN	to enter into a REPAYMENT plan if the customer defaults, pursuant to NRS 604A.410 (2f)?	r defaults, pursuant	to NRS 604A.	410 (2f)? YES	
the Calection account?	ount? NO	Has the loan been extended or renewed?	ed or renewed?	NO Hor	How many times? 0	Extensions: Title-6 add" periods; D/D & High Int Loans - 90 days		Are receipts filed?	YES
O (9		VIOLATIONS/ TECH	TECHNICAL E	XCEPTIONS/	NICAL EXCEPTIONS/ OTHER COMMENTS:	TS:			
)4A.210 and 604A,445. (Grace Period Payn	34A.Z10 and 604A.445. Grace Period Payments Deferment Agreement \$5,131	\$5,131.90						
J4A.485 totaled receipts	18 greater than orig	J4A.483 totaled receipts is greater than original loan amount. Totaled receipts	eceipts is \$4,343.22	2				e e e e e e e e e e e e e e e e e e e	
Revised 10-15-2008	9008		Co	Confidential		***************************************			
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Title Loan Agreement

Date: 9/8/2014

Number: 10269-0125218 **Customer & Co-Customer Information** ACCOUNT NUMBER: 10269-0125218 LAST NAME CO-CUSTOMER LAST NAME FIRST NAME CO-CUSTOMER FIRST NAME Margarita Espinoz CO-CUSTOMER'S DRIVERS LIC./STATE ID. NO. CO-CUSTOMER SSN STREET ADDRESS CO-CUSTOMER STREET ADDRESS 5415 W. Harmon Ave. Unit 1103 STATE ZIP CODE CO-CUSTOMER CITY CO-CUSTOMER STATE CO-CUSTOMER ZIP CODE Las Vegas 89103 CO-CUSTOMER HOME PHONE CO-CUSTOMER DATE OF BIRTH '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 Information LICENSEE NAME LICENSEE PHONE NUMBER TitleMax of Nevada, Inc. d/b/a TitleBucks (702)451-0600 LICENSEE STREET ADDRESS LICENSEE CITY LICENSEE STATE LICENSEE ZIP CODE 7150 S. Durango Dr., Suite 190 Las Vegas 89113 VEHICLE IDENTIFICATION NUMBER (VIN) LICENSE PLATE 1N4AL11D86C181106 122LZE **VEHICLE YEAR** VEHICLE MAKE VEHICLE MODEL COLOR 2006 NISSAN ALTIMA 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 fimely 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.

FEDERAL TRUTH-IN-LENDING DISCLOSUP

ANNUAL PERCENTAGE RATE

The cost of your credit as a yearly rate.

FINANCE CHARGE

The dollar amount the credit will cost you.

Amount Financed

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

Total of Payments

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

121.5462 %

\$1.320.85

\$3.020.00

\$4,340,85

Your payment schedule will be:

Number of Payments	Amount of Payments	When Payments are Due	
6	\$620.12	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
Amount given to you directly:	\$3,000.00
Amount paid on your account:	\$0.00
Amount paid to public officials:	\$20.00
4. Amount paid to on your behalf:	\$0.00

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

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

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

Repayment Plan Disclosure: If you defar in the loan, we must offer a Repayment Plan to process of alternative dispute resplution before we repossesses the Motor Vehicle.

before we commence any civil action or

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

Default, Acceleration, Repossession, and Post-Default Interest. You will be in default and entitled to enter into a Repayment Plan on the day immediately following the date you fail to (i) make a scheduled payment on this loan; (ii) make a scheduled payment on or before the due date for the payment under the terms Grace Period Payments Deferment Agreement; (iii) pay this loan in full on or before the expiration of the initial loan period as set forth herein unless you have entered into a Grace Period Payments Deferment Agreement, (iv) pay this loan in full on or before the expiration of the period as set forth Grace Period Payments Deferment Agreement; or (v) pay any payment under any Grace Period we have extended under NRS 604A.210. We may waive a default and reinstate your account to good status if you bring your account current or make satisfactory payment arrangements with us. However, we are not required to make an offer for you to enter into a Repayment Plan more than once for each loan. Provided that the due date of the repayment plan does not violate the provisions of Nevada Law, you will be in default and not entitled to enter into a Repayment Plan, if you fail (ii) to make a scheduled payment on this loan on or before the due date for the payment under the terms of any repayment plan relating to this loan or (ii) to pay a loan in full on or before the due date any repayment plan relating to the loan. If you are in default and entitled to enter into a Repayment Plan, we may accelerate the balance, but we cannot repossess the Motor Vehicle before offering you a Repayment Plan. If you are in default under the Loan Agreement and Grace Period Payments Deferment Agreement and not entitled to enter into a Repayment Plan or if you are in default under the Repayment Plan, we may seek repossession and sale of the Motor Vehicle as well as any other remedy allowed by Nevada law. If you use fraud to secure a title loan, or if you wrongfully transfer any interest in the Motor Vehicle to a third party, then we may bring a civil action against you for any or all of the following relief: (1) the amount of the loan obligation, including, without limitation, the aggregate amount of the interest, charges and fees negotiated and agreed to by us and you as permitted. less any prior payments made by you; (Ii) reasonable attorney's fees and costs; and (IiI) any other legal or equitable relief that the court or arbitrator deems appropriate. If we do not use one or more remedies following your default, we do not waive our right to the same or another remedy or remedies. Our rights herein are cumulative, not exclusive.

Governing Law and Assignment

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

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

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

1. For purposes of this Waiver of Jury †rial 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 controverses, 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 daims 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.

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

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

OA 007919

- signs. The Arbitration Provision is binding upon and 8. This Arbitration Provision is binding upon a benefits you, your respective heirs, successors and benefits us, our successors and assigns, and ated third parties. The Arbitration Provision continuous 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/aTitleBucks

4614 Co-Customer's Signature Date

Its Authorized Agent

GRACE PERIOD PAYMENTS DEFERMENT AGREEMENT

Date:

Account Number: 10269-0125218

Customer Name: Margarita Espinoza Address:

Licensee Name: TitleMax of Nevada, Iric. d/b/a TitleBucks Address: 7150 S. Durango Dr., Suite 190

5415 W. Harmon Ave. Unit 1103

7150 S. Durango Dr., Suite 190 Las Vegas, NV 89113

Las Vegas, NV 89103

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

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

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

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

Grace Periods Payments Deferment Schedule

Payment Number -	Amount of Payment	Deferred Periodic Due Date
1	\$301.70	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 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.

APP 009216

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 leinstate 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 pursualit 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 Thal 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 Penod 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 Penod Payments Deferment Agreement is accurate. You represent that you are not a debtor under any proceeding in bankruptcy and have no intention to file a petition for relief under any chapter of the United States Bankruptcy Code. You acknowledge that you have read this Grace Period Payments Deferment Agreement, and agree to its terms. You further acknowledge that except as amended herein, all of the terms of the Title Loan Agreement remain enforceable including but not limited to the charging of simple interest and Waiver of Jury Trial and Arbitration Provision.

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

Customer's Signature Date

Co-Borrower's Signature Date

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

| O | O | 14
| Its Authorized Agent | Date

STATE OF NEVADA COUNTY OF Clark	
Title Loan Agreement No.: 10259- 012 5218 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 <u>Titlebucks</u> Address: 7150 S. Durango Dr Las Vegas, NV, 89113
	·
In this Affidavit ("Affidavit"), the words "affiant," cus "Licensee", "we", "us" and "dur" mean TitleMax of Ner registered, licensed, and operating in accordance with Ne 2nd Street, Suite 3, Carson City, Nevada 89701-4758, P vehicle identified above. The word "Title" means a certificatentifies the legal owner of a vehicle or any similar documents.	tomer," "you" and "your" mean the customer who has signed it. The words vada, Inc. d/b/a Titlebucks a provider of title loan services, wada law and regulated by the Nevada Financial Institutions Division, 406 E. Phone: (775) 684-1830,Fax: (775) 684-1845. The word "Vehicle" means the cate of title or ownership issued pursuant to the laws of the State of Nevada that nent issued pursuant to the laws of another jurisdiction.
Pursuant to N.R.S. 604A.450-1 we have evaluated the Velyour application information regarding current and expects	hicle's fair market value. Pursuant to N.R.S. 604A.450-2, we have reviewed ed income, obligations and employment.
Pursuant to N.R.S. 604A.450-3 you are required to give u true and correct information concerning the customer's in customer has the ability to repay the title loan.	s an affidavit which states: (a) The customer has provided the licensee with come, obligations, employment and ownership of the vehicle; and (b) The
The undersigned, Margarita Espindza , being first duly s	sworn, states as follows:
You have provided us with true and correct in the vehicle; and	formation concerning your income, obligations, employment and ownership of
2. You have the ability to repay the title loan. FURTHER, AFF	IANT STRETH NOT.

Customer Signature:

Co-Borrower Signature:

 $\mathop{\mathrm{APP}}_{\mathsf{ROA}} \underset{\mathsf{007925}}{009219}$

VI DEPARTMENT OF MOTOR VEHICLES

CERTIFICATE OF TITLE

LN4AL11D86C18110

YEAR MAKE 2006 NISS MODEL ALTIMA S/S VEHICLE BODY

TITLE NUMBER

DATE ISSUED

ODOMETER MILES 72857

FUEL TYPE G

SALES TAX PD

P4D **EMPTY WT**

NV007272469 **GVWR** GROSS WT.

2915 **BRANDS**

10/01/2014 VEHICLE COLOR

DOMETER BRAND **ACTUAL MILES**

> ESPINOZA MARGARITA

OWNER(S) NAME AND ADDRESS ESPINOZÁ MARGARITA 5415 W HARMON AVE UNIT 1103 LAS VEGAS NV 89103-5097

LIENHOLDER NAME AND ADDRESS TITLEBUCKS OF NEVADA 7150 S DURANGO DR

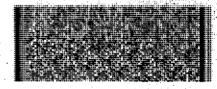
LAS VEGAS NV 89113

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

SIGNATURE OF UTHORIZED AGENT

ITLEMAX OF NEVADA INC DBA: TITLEBUCKS CULTUT 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

Printed Full Legal Name of Buyer

Nevada Driver's License Number or Identification Number

City

State

Zin 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.

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

Signature of Buyer

ODOMETER READING

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. DB7BUB30

(THIS IS NOT A TITLE NO.)

Printed Full Legal Name of Buyer

VP-2 (Rev. 8/10)

ALTERATION OR ERASURE VOIDS THIS TITLE

Ability \$	o Pay Summary
Loan Number	10269-0125218
Customer Name	A SECURE TO A SECURE OF THE SE
Is Customer a Covered Borrower	
Requested Loan Amount	5393 SACTOR 1
Title Fee	
MLV Amount	15.7.2.000.000.000.000.000
Gross Monthly Income	
Current and Expected Monthly O	pligations de la company
Other TitleMax Loan Payment	
Rate Match/Rate for Other Title!	lax Loan
Add-On to Current Loan or Multi-	Car (@gg 3-2 a g 5 a g
Residual Monthly Income	\$2,868.00

		20 19 19 19 19 19 19 19 19 19 19 19 19 19
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 INSTA			

Income Based - Max. Loan Amount I	nc. Title Fee	\$ 10,020
Vehicle Value - Max. Loan Amount is	nc. Title Fee	\$ 4,020
Interest Rate		9.99%
Max Casb to Eustomer Amount		\$ 4,000.00
Actual Cash to Customer Amou	int	
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%)	nterest)	7
Grace Period Plan Payment (0%)		\$431.43



NV 210 Day Multi-Car 9.99%

X-CL

Base

Clean

Average

Rough

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,\$58 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 End of Term 0 End of Term 0 Model Number: 05816 Months: Mileage: 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 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)

APP 009222 ROA 007928

	X-CL	Clean	Average	Rough
ja Ja	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)

		onth	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

ncome		
Imployment	Description 2	Amount
Gross Monthly Salary or Wages	·	s 3500.
Part-Time Gross Monthly Salary or Wages	•	\$ 600.00
Other/Expected hicome	Description	Amount Park Comments
Gross Bonus or Commission	J	\$
Social Security/ Disability		\$
Gross Pension/Retirement		\$
Unemployment		\$
Alimony or Child Support		\$
Other Income (Babysitting, Lawn care, et	c.):	\$.
Total Current/Expected Income	Part 1: Please add all Income amount 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 Subtract Total Expense from Total Income. The N	1 Total - Part 2 Total	-\$ 90 EX
than the Required Residual Income.		500
Applicant Name:	fa Carinoza -	
Today's Date: 9/8/14		
Driver's License/Government Issued ID N	umber:	\$ 200 S s s s s s s s s s s s s s s s s s s
Alimony, child support or separate main	tenance income need not be revealed for repaying this obligation.	if you do not wish it considered as a basi
	The spanning and obligation.	

TM - Gross Monthly Income Worksheet 07.02.2014

APP 009224

Customer Re∟ipt/Repayment Plan Rec∟t (210 day loan) NAME AND ADDRESS OF THE LICENSEE: PAYMENT MADE ON BEHALF OF OR BY: Tb Las Vegas Nv #2 Margarita Espinoza 7150 S. Durango Dr., Suite 190 Las Vegas, NV 89113 LOAN AGREEMENT IDENTIFICATION NO. DATE/TIME OF RECEIPT OF PAYMENT: 10269-0125218 01/23/2015 11:22:57 AM 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 AGENT RECEIVING PAYMENT: \$3,429,22 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. X Account paid in full. Title Returned Upon Payment in Full. By signing below, you acknowledge that upon repayment in full, we returned the X Vehicle's Title to you. Repayment Plan Agreement. Grace Period Plan Agreement. Acknowledgments. By signing below, you acknowledge that the payment information noted above is accurate. You further represent that the information previously provided on the Covered Borrower Identification Statement is still accurate.

APP 009225

Custome	r Rev ypt/Repaymen	it Plan Receipt (210 day loan)
NAME AND ADDRESS OF TH Tb Las Vegas Nv #2 7150 S. Durango Dr., Suite 1 Las Vegas, NV 89113	i i	PAYMENT MADE ON BEHALF OF OR BY: Margarita Espinoza
LOAN AGREEMENT IDENTIF 10269-0125218	CATION NO.	DATE/TIME OF RECEIPT OF PAYMENT: 12/05/2014 01:13:13 PM
LOAN AGREEMENT DATE: 9/8/2014 6:27:45 PM		
If you have multiple loans, this loan number identified above.		
AMOUNT PAID: \$302.00	AGENT RECEIVII Fabian Albarrac	
TODAY'S PAYMENT ITE	MIZATION	
PRINCIPAL PAID:	\$29.02	
INTEREST PAID:	\$272.98	
CHARGES PAID:	\$0.00	
FEES PAID:	\$0.00	·
TOTAL AMOUNT PAID TODA	AY: \$302.00	
BALANCE DUE ON LOAN:	\$2,990.98	
NEXT SCHEDULED DUE DA	TE: <u>1/6/2015</u>	
 □ Account paid in full by □ Account paid in full. □ Title Returned Upon Pate Vehicle's Title to you. □ Repayment Plan Agree □ Grace Period Plan Agree 	ayment in Full. By signing below, poment.	you acknowledge that upon repayment in full, we returned the
		e payment information noted above is accurate. You further d Borrower Identification Statement is still accurate.
Printed Name	Signature	

 $\mathop{APP\ }_{\mathop{\mathsf{ROA}} 007932} 009226$

Customer	∵R€_∌ipt/Repaymen	it Plan Rec⇔pt (210 day loan)
NAME AND ADDRESS OF TH Tb Las Vegas Nv #2 7150 S. Durango Dr., Suite 19 Las Vegas, NV 89113		PAYMENT MADE ON BEHALF OF OR BY: Margarita Espinoza
LOAN AGREEMENT IDENTIFI 10269-0125218 LOAN AGREEMENT DATE: 9/8/2014 6:27:45 PM	CATION NO.	DATE/TIME OF RECEIPT OF PAYMENT: 11/11/2014 05:19:31 PM
If you have multiple loans, this loan number identified above.	payment was applied to the	·
AMOUNT PAID: \$302.00	AGENT RECEIVII Alexis Figueroa	NG PAYMENT:
TODAY'S PAYMENT ITE	MIZATION	
PRINCIPAL PAID:	\$0.00	
INTEREST PAID:	\$302.00	· .
CHARGES PAID:	\$0.00	
FEES PAID:	\$0.00	
TOTAL AMOUNT PAID TODA	Y: \$302.00	
BALANCE DUE ON LOAN:	\$3,051,62	
NEXT SCHEDULED DUE DAT	E: <u>12/7/2014</u>	
 ☐ Account paid in full by r ☐ Account paid in full. ☐ Title Returned Upon Pay Vehicle's Title to you. ☐ Repayment Plan Agreen ☐ Grace Period Plan Agree 	ment in Full. By signing below, y	you acknowledge that upon repayment in full, we returned the
Acknowledgments. By signing represent that the information property of the printed Name	below, you acknowledge that the eviously provided on the Covered Signature	e payment information noted above is accurate. You further d Borrower Identification Statement is still accurate.

 $\mathop{APP\ }_{\mathop{\mathsf{ROA}} 007933} 009227$

Customer Receipt/Repayment Plan Receipt (210 day loan)

Customen	Mc elburchaymen	it i idii iteo api (2 io day iodii)
NAME AND ADDRESS OF TH Tb Las Vegas Nv #2 7150 S. Durango Dr., Suite 1 Las Vegas, NV 89113	·	PAYMENT MADE ON BEHALF OF OR BY: Margarita Espinoza
LOAN AGREEMENT IDENTIF 10269-0125218	CATION NO.	DATE/TIME OF RECEIPT OF PAYMENT: 10/10/2014 11:48:40 AM
LOAN AGREEMENT DATE: 9/8/2014 6:27:45 PM		
If you have multiple loans, this loan number identified above.	payment was applied to the	
AMOUNT PAID: \$310.00	AGENT RECEIVI Sal Mendez	NG PAYMENT:
TODAY'S PAYMENT ITE	MIZATION	
PRINCIPAL PAID:	\$0.00	
INTEREST PAID:	\$310.00	· ·
CHARGES PAID:	\$0.00	· · · · · · · · · · · · · · · · · · ·
FEES PAID.	\$0.00	
TOTAL AMOUNT PAID TODA	\$310.00	·
BALANCE DUE ON LOAN:	\$3,031.81	·
NEXT SCHEDULED DUE DAT	TE: 11/7/2014	
☐ Account paid in full by r ☐ Account paid in full. ☐ Title Returned Upon Par		you acknowledge that upon repayment in full, we returned the
Vehicle's Title to you.		
□ Repayment Plan Agreer□ Grace Period Plan Agree		
- in the state of		·
Acknowledgments. By signing represent that the information property of the information	pelow, you acknowledge that the reviously provided on the Covere	e payment information noted above is accurate. You further ad Borrower Identification Statement is still accurate.
and the second		(Control of the control of the contr
Printed Name	Signature	

APP 009228

Customer Application

Personal Information

Date 9/8/14						
Last Name ESRINOZA	Marga	arita				
Llane Otani	Gell Dheart			Email Ad	dropp (aptions	n++ _
	Home Phone	□ Cell Phone				
Physical Address Sheet Number & Name	mon Ave	· · · · · · · · · · · · · · · · · · ·		 	Apt# 1 2	23
City	Si	tate /	Zip 🛠 🤇	1103	County	
Mailing Address (If different from physica	address)					
City	5	tate	Zip			
			<u> </u>			
•	So	urce of Incon	ne			
The second secon						
Pay Frequency: (check one)	■	-25th-		Gross	Gross	- c'a25
	end of month	weeks)	\$10/14	Monthly Income	Monthly Obligatio	various.
□ Weekly □ Monthly (last day) : □ Self-Employed	☐ Monthly (1x day) ☐ Monthly (3rd	day)	4/10/14	HAM	- I	
		1			\$ 450.	
 Alimony, child support, or separate 	te maintenance income need not be emaintenance received under:	revealed if you do not ourt order o written a	wish to have it co greement - ora	nsidered as a i il understandir	basis for repay ng.	ying this obligation.
Are you currently in bankruptcy?	ilyes Mo					
<u> </u>	Cre	edit Referenc	es	•	-	
,		1 110110 11				
Address (Street Number & Name)	City		State	Zij	o	
	Per	sonal Referen	ices			
- Company of the Comp						

APP 009229 ROA 007935

Co-Applicant Information

Date .		State Issued ID Number	Date of Birth	Social Security #	
Last Name	L	First Name	<u> </u>	Middle Name	
Home Phone		Cell Phonet		Email Address (optional) ^{††}	
Best time to call?		Which number do y	ou prefer that we call?		
Physical Address (Street Number & Name)	·			Apt #	
City			State Zip	County	
Mailing Address (If different from physical	address)				
City			State Zip		
Employer * (Source of Income)		Emp	Over Address (Street Nur.	nber & Name)	
City		State	Zip	Time at Job?	
Work Phone #		Job Title	Supervisor		
Pay Frequency: (check one)			Next Payda)	Current and Expected Gross Gross	Work Shift
☐ 1 s & 15 th of month ☐ 15 th & er	diofmonth □ Biweek	ily (every 2 weeks)		Monthly Monthly	
☐ Weekly ☐ Monthly (last day)	☐ Monthly (1 st day)	☐ Monthly (3 rd day)		Income Obligations	
☐ Self-Employed				\$ \$	
*Alimony, child support or separate	maintenance income i	need not be revealed if you o	lo not wish to have it c	onsidered as a basis for repayin	g this obligation.
Alimony, child support, or separate Are you currently in bankruptcy?	maimenance received i ves □ no	under: court order wri	tten agreement □ oi	ai understanding.	
How did you hear about us? (Circle		· · · · · · · · · · · · · · · · · · ·	·		
Friend/Referral Name of refe	rer?	Saw Store	Television	Yellow Pages	Repeat Customer
Internet	Biliboard	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.fic.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 redeiving 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 of 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 objet arcopy of

TM-NV-Customer Application-V.2 0-10.09.2013

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

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

Release of Information. You authorize us to verify all of the information that you have provided and you acknowledge that this information may be used to verify certain past or current credit or payment history information from third party source(s). You further authorize and consent that we may contact any person or company listed on this Customer Application, including any persons that you may add at a latter 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 arbitration. The arbitrator stees. You will be responsible for your attorney's fees, if any. Any appeal of a judgment from a small claims tribunal https://www.jamsadr.com, and we will advance all of the expenses associated with the arbitration, including the filing, administrative, hearing arbitration. The arbitration section is 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 ter

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 a spurice of income and correct.

ROA 007937

expected gross monthly income and obligations. You agree that you ha months relating to (i) your employment or source of income, and (ii) curragree that you have read and understood all the above statements.	ent and expected gross monthly income and obligations. You
Applicant Signature	9/18/14 Date
Co-Applicant Signature	Date

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APP 009234 ROA 007940

Confidential

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Customer & Co-Cust	omer Information	ACCOUNT NU	MBER	: 10269-	0128101			
FIRST NAME Brenda	LAST NAME			CO-CUSTOMER FIRST NAME CO-CU		CO-CUSTOMI	CUSTOMER LAST NAME	
0)				CO-CUSTOMER	RSSN	CO-CUSTOMI	ER'S DRIVERS	LIC./STATE ID. NO.
STREET ADDRESS 44 E. Serene Ave. Unit 303				CO-CUSTOMER STREET ADDRESS				
1	STATE NV	ZIP CODE 89123	-	CO-CUSTOMER	CITY	CO-CUSTO	MER STATE	CO-CUSTOMER ZIP CODE
H) (7				CO-CUSTOMER HOME PHONE CO-CUSTOMER DATE OF BIRTH				
Motor Vehicle & Licensee LICENSEE'S HOUR Information Monday to Friday 9:0				S OF OPERATION: 0 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 PHON (702)451-0600				E NUMBER				
LICENSEE STREET ADD 7150 S. Durango Dr., Suite	e 190		i -	LICENSEE CITY Las Vegas		LICENSEE STAT NV		ICENSEE ZIP CODE 9113
4TIBE46K09U267490 SN28				NSE PLATE 115				
VEHICLE YEAR 2009	VEHICLE MAKE TOYOTA	VEH CAM		10DEL	COLOR SILVER			

9/20/2014

Date:

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.

LENEUAL LUCLULIA-FERDING DISCEOSON

ANNUAL PERCENTAGE RATE

The cost of your credit as a vearly rate.

FINANCE CHARGE

The dollar amount the credit will cost you.

Amount Financed

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

Total of Payments

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

121.545 %

\$2,195.56

\$5,020.00

\$7,215.56

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.

Filina Fee:

\$20.00

Prepayment:

If you pay off early, you will not have to pay a penalty, and you may be entitled to a refund of part of the finance charge.

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

Itemization of Amount Financed of	\$5,020.00
Amount given to you directly:	\$5,000.00
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

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

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

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

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

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

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

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

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

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

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

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

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

Its Authorized Agent

TitleMax of Nevada, Inc. d/b/aTitleBucks

Knunda	$\bigcirc \setminus$	alaali
Customer's Signature		Date
Co-Customer's Signature		Date

9/29/14

Date

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: 411BE46K09U267490

License Plate State and No: SN3926

Color: WHITEYear: 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:

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 Bivd Las Vegas, NV 89103

Re: Opportunity to Enter into a Repayment Plan

Dear Customer:	-w Moyada
J - Title Lean Agree	ment ("Loan Agreement") with TitleMax of Nevada, you entered a Grace Period Payments
On 09/29/2014 you entered a Title Loan Agreem	you entered a Grace Period Payments you entered a Grace Period Paymentsyou entered a Grace Period Payments
ing d/b/a TitleBucks and, II applicable, or	Title Pucks On 04/28/2015 (Date 0)
Deferment Agreement with TitleMax of Nevada,	Inc. d/b/a <u>httebdoos</u> . On <u>—</u> the applicable, the tions under the Loan Agreement and, if applicable, the
a c usy defaulted on your payment obligation	uoris urido: will a calle of the outstanding balance

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: 09/30/2014 Amount \$2,000.00 Date: Amount \$	
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The total amount due if you enter into a \$971.75_____.

Under the terms of any Repayment Pla Repayment Plan not later than 30 days we will allow the period for repayment 1 agree to a shorter term; and (3) we may percent of the total amount due under

TM.TB.NV.Opportunity.to.enter.into.repayment.pla:

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PS Form 3817, A	pril 2007 PSN A 53 00 0	P ¹⁰⁶⁵ 0092 ROA 00	241 7947	

customer ke apt/Repayment Plan Rec pt (210 day loan) NAME AND ADDRESS OF THE LICENSEE: PAYMENT MADE ON BEHALF OF OR BY Tb Las Vegas Nv #2 Brenda Cruz 7150 S. Durango Dr., Suite 190 Las Vegas, NV 89113 LOAN AGREEMENT IDENTIFICATION NO. DATE/TIME OF RECEIPT OF PAYMENT: 10269-0128101 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: AGENT RECEIVING PAYMENT: \$303.37 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. コ 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. \Box Repayment Plan Agreement. \exists Grace Period Plan Agreement. Acknowledgments. By signing below, you acknowledge that the payment information noted above is accurate. You further epresent that the information previously provided on the Covered Borrower Identification Statement is still accurate. rinted Name

Customer Receipt/Repayment Plan Receipt (210 day loan) NAME AND ADDRESS OF THE LICENSEE PAYMENT MADE ON BEHALF OF OR BY Tb Las Vegas Nv #2 Brenda Cruz 7150 S. Durango Dr., Suite 190 Las Vegas, NV 89113 LOAN AGREEMENT IDENTIFICATION NO. DATE/TIME OF RECEIPT OF PAYMENT. 10269-0128101 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: AGENT RECEIVING PAYMENT: \$305.00 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.

Customer Recapt/Repayment Plan Recapt (210 day loan) NAME AND ADDRESS OF THE LICENSEE PAYMENT MADE ON BEHALF OF OR BY Tb Las Vegas Nv #2 Brenda Cruz 7150 S. Durango Dr., Suite 190 Las Vegas, NV 89113 LOAN AGREEMENT IDENTIFICATION NO. DATE/TIME OF RECEIPT OF PAYMENT: 10269-0128101 09/30/2014 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: AGENT RECEIVING PAYMENT: \$2,000.00 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. \Box Grace Period Plan Agreement. Acknowledgments. By signing below, you acknowledge that the payment information noted above is accurate. You further represent that the information previously provided on the Covered Borrower Identification Statement is still accurate.

GRACE PERIOD PAYMENTS DEFERMENT AGREEMENT

Date: 4 30 14

Account Number: 10269-0128101

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., Suite 190

Las Vegas, NV 89113

Vehicle Information: 2009 TOYOTA TACOMA 4TIBE46K09U267490

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 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 Peniod 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.

Any comments or questions may be directed to Dilision at 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. 5 0	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. In 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 nerein, 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 Discrosure: 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 on smeath or getterione the column et all Casto har Statute at a column in more (806) 804-5568

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Default and Repayment Plan. You will be in default under Grace Period Payments Deferment Agreement if you fail to keep any promise made herein. Such default occurs on the day immediately following the date of your failure to perform as described herein. We may waive a default and reinstate your account to good status if you bring your account current or make satisfactory payment arrangements with us. You will have the opportunity to enter into a Repayment Plan with a term of at least 90 days after the Date of Default on the Grace Period Payments Deferment Agreement. Under the terms of any Repayment Plan and pursuant to Nevada law: (1) you must enter that the Repayment Plan hot 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 oces not exceed the rate charged during the term of the onginal loan agreement; or (b) any origination fees, set-up fees, collection fees, transaction fees, negotiation fees, handling fees, processing fees, late rees, 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 secrorth under Nevada law; (v) agemot 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 maive the default, or (ii) default on Grace Period Payments Deferment Agreement, enter into a Recayment Plan, and default on the terms of the Repayment Plan, then we may pursue any remedy Nevada law allows, including seaking repossession and sale of the Motor Vehicle.

Security interest. You have given us possession on 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 Grant Period Payments Deferment Agreement.

Acknowledgment of Simple interest Acor (ii). You acknowledge that we use the simple interest method to calculate and accrue the intersal owing under the Loar Aurzenient. Interest is not compounded under the Loan Agreement. You acknowledge that simple interest is charged on the outranding principal Latance. 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 retably and fully amortize the entire Principal Amount and interest payable. The linerest 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 de earner of: (i) is e due able of your last payment as ser forth in the original Payment Schedule; or (ii) payment in full. Now that this Flayment Schedule has charged, you acknowledge that one vew Payment Schedule provided for in this Grace Period Payments Describent Agreement, disclowed, was ratably and tury amortize the entire Erinopal 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 acove. Early payments may decrease the amount of interest you owe. Maklish a dayment in an amount prester 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 instrument, then you must very the difference on or before the upcoming installment due date. You may request a payon at any a me

Governing Law and Adelgorova: Mexicol are governd for Loan Agreement, and it is Grace Period Payments Deferment Agreement, except the Federal Arbitration AdmitiFAA () governs the Wather of 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 it is information you provided to before antering into this Grace Period Payments Deferment Agreement is accurate. You represent that you are not a depter under any pay eading in bar kruptcy and have no intention to file a petition for relief under any chapter of the United States Bankin play 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, Marino Corps, Air Force or Coast Greatly or as a dependent or spouse of such member changes.

Prenda J 9/30/14

Dustomer's Signature Date

CICEMSEE TaleMak of Nevada, Inc. d/b/a TitleBucks

lis Authorized Agent

Dete

Co-Borrower's Dignature

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Customer Application

Date.		Personal Infor	mation				
C1/29/14							
Croz							
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Physical Address (Street Number & Name)				THE PERSON NAMED IN COLUMN TWO IS NOT THE OWNER.			
City THE STREET	De Ave Ur	11+ 303			Apt #		
Mailing Address (if different from physical ac	adress)	LVV	128	9123	County		
City							
		State	Zip			······································	
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□ Self-Employed	iontiny (1- day) Month	ly (3 rd day)	9/2414	Income	Obligatio ns		
*Alimony, child support or separate ma	intenance income need			\$ 2500	\$1300		
*Alimony, child support or separate ma Alimony, child support, or separate mai Are you currently in bankruptcy? yes	intenance received under:	of the revealed if you do not be court order to writter	ot wish to have it o	onsidered as a	basis for repayir	ng this obligation.	
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Business Name		Credit Referen	ces				
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TM-NV-Customer Application-V.2.0-10.09.2013

Page 1 of 4

Co-Applicant Information Date State Issued ID Number Date of Righ Social Security # Last Name First Name Middle Name Home Phone Cell Phone Email Address (optional) #1 Best time to call? Which number do you prefer that we call? ☐ Home Phone □ Cell Phone Physical Address (Street Number & Name) Apt # City State Zip County Mailing Address (If different from physical address) City State Zip Employer * (Source of Income) Employer Address (street Number & Name) City State Time at Job? Work Phone # Job Title Supervisor Pay Frequency: (check one) Next Payday Current and Expected Work Shift ☐ 1ª & 15th of month ☐ 15th & end of month ☐ Biweekly (every 2 weeks) Gross Gross □ Weekly □ Monthly (last day) □ Monthly (1st day) Monthly Monthly

ADDITIONAL TERMS AND CONDITIONS OF THIS CUSTOMER APPLICATION

Television

Other:

*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.

☐ Monthly (3rd day)

Postcard

Alimony, child support, or separate maintenance received under:

court order
written agreement
oral understanding.

Biliboard

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

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

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□ Self-Employed

Are you currently in bankruptcy?

yes How did you hear about us? (Circle one.) Friend/Referral Name of referrer?

Internet

Page 2 of 4

Income

Yellow Pages

Obligations

Repeat Customer

tCellular Phone Cails: 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 arbitration provision, If any party has a dispute, they must notify the others in writing of the dispute. You have the right to select either of the following arbitration organizations, which will govern the arbitration under its consumer rules: American Arbitration Association (1-800-778-7879) http://www.adr.org or JAMS (1-800-352-5267) http://www.jamsadr.com, and we will advance all of the expenses associated with the arbitration, including the filing, administrative, hearing and arbitrator's fees. You will be responsible for your attorney's fees, if any. Any appeal of a judgment from a small claims tribunal shall be resolved by binding arbitration. The arbitration sasociations 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 advance, an account with overdraft protection, or a salary advance.

Privacy Policy. You verity 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 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 analysis and territying that all of the information in this customer Application is
accurate and correct, including the personal references, contact information, employment or source of income, and current and

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

Page 3 of 4



expected gross monthly income and obligations. You agree that you have told us a months relating to (i) your employment or source of income, and (ii) current and expanded that you have read and understood all the above statements, including	nooted areas monthly to a second
Brench C	- 9/20/14

Applicant Signature	9/20/14 Date
Co-Applicant Signature	Date

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 INS	TALLMENT RATE STRUCTU	
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	5,000.00	
Title Fee Amount	\$	20	
Total Loan Amount	\$	5,020	
Amortized Loan Payment		\$1,030.80	
Total Payback Amount		\$7, 21 5.57	

TOTAL PAYDOLK ALLOUNG	
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

9.99% Multi-Car NV 210 Day

	CERME	CATE OF		
VIN 4T1BE46K09U267490 DATE ISSUED ODOMETER A 10/20/2014 VEHICLE COLOR ODOMETER B ACTUAL	10 RAND	YT CAM	RY/SE/L STAX PD EMPT	3263
OWNER(S) NAME AND ADDRESS SILVA HUGO	,		0.0	
CRUZ BRENDA N 9639 DEER PARK AVE LAS VEGAS NV 89148-4201			OR .	
		÷		
LIENHOLDER NAME AND ADDRES TITLEBUCKS OF NEVADA 7150 S DURANGO DR	SS	•		
LAS VEGAS NV 89113 Lienholder release - interes	ST IN THE VEHI	CLE DESCRIBE	D ON THIS TITLE	IS HEREBY RELEAS
SIGNATURE OF AUTHORIZED AGE	ENT DA	, E		
DDINITED MASSE OF A OFFI	0000000			
FAINTED NAME OF AGENT AND C	OMPANY			
FEDERAL AND STATE LAW REQUIRES THAT COMPLETE OR PROVIDING A FALSE STATES	YOU STATE THE N			SFER OF OWNERSHIP. FA
FEDERAL AND STATE LAW REQUIRES THAT COMPLETE OR PROVIDING A FALSE STATEM The undersigned hereby certifies the vehicle describe	YOU STATE THE N	Transferred to the follow	RISONMENT. ving buyer(s):	SFER OF OWNERSHIP. FA
FEDERAL AND STATE LAW REQUIRES THAT COMPLETE OR PROVIDING A FALSE STATEM The undersigned hereby certifies the vehicle describe the printed Full Legal Name of Buyer	YOU STATE THE N	r-INES AND/OH IMPI transferred to the follow Nevada Brit	RISONMENT. ving buyer(s): ver's License Number o	ï
FEDERAL AND STATE LAW REQUIRES THAT COMPLETE OR PROVIDING A FALSE STATEM The undersigned hereby certifies the vehicle descrip Printed Full Legal Name of Buyer Printed Full Legal Name of Buyer Address I certify to the best of my knowledge the odome NC TENT	YOU STATE THE WENT MAY RESULT IN ed in this title has been clift. City ster reading is the act	Nevada Dri Nevada Dri Nevada Dri Nevada Dri Nevada Dri Nevada Dri	rer's License Number of the state indice unless one of the set of	r Identification Number r Identification Number Zip Code following statements is chec
Printed Full Legal Name of Buyer Address I certify to the best of my knowledge the odome NO TENT	YOU STATE THE MENT MAY RESULT IN ed in this title has been City ster reading is the act	Nevada Dri Nevada Dri Nevada Dri Nevada Dri Nevada Dri Nevada Dri	RISONMENT. ving buyer(s): ver's License Number of State nicle unless one of the ss of its mechanical limits actual mileace, WARI	r identification Number
FEDERAL AND STATE LAW REQUIRES THAT COMPLETE OR PROVIDING A FALSE STATEM The undersigned hereby certifies the vehicle descrip Printed Full Legal Name of Buyer Printed Full Legal Name of Buyer Address If certify to the best of my knowledge the odome NO TENT ODOMETER READING Signature of Seller(s)/Agent/Dealership	YOU STATE THE WEST MAY RESULT IN ed in this title has been clied in the state of the second state and the second s	Nevada Dri Nevada Dri Nevada Dri Nevada Dri Nevada Dri Usai mileage of the veileage stated is in exceptionater reading is not of - Woode year over 9 y	RISONMENT. ving buyer(s): ver's License Number of State nicle unless one of the ss of its mechanical limits actual mileace, WARI	r identification Number r identification Number Zip Code following statements is checis. NING: ODOMETER DISCREPAN
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9/29/2014 Contact information Telephone: 912-525-267 Company: Titlemax (314391) Fax: Contact: Laura Farris E-Mail: laura.farris@titlemax.biz Notes Vehicle Info For 2009 Toyota Camry Base 4D Sedan VIN: 4T1BE46K09U267490 Adi. State: National MSRP: \$20,195 Mileage: 0 UVC: 2009900018 Fin Adv: \$9,925 MPG: 21/31 Mileage Car C Equip Ret: \$21,553 Weight: 3307 Cylind Tire Size: 215/60R16 Transmission: Fuel Type: Gas Base HP: 158 @ 6000 Drive Tain: FWD Wheelbase: 109.3 Taxable HP: 19.4 End of Term 0 End of Term 0 Model Number: 2514 Mileage: Months: Price Includes: AT AC Wholesale Black Book values as of 9/29/2014 Rough X-CL Clean Average \$10,400 \$9,500 \$8,100 \$6,250 Base Options \$0 N/A N/A N/A Mileage \$0 \$0 \$0 \$0 Region \$6,250 \$9,500 \$8,100 \$10,400 Total Trade In Black Book values as of 9/29/2014 Rough X-CL Clean Average \$5,935 \$8,310 N/A \$9,635 Base \$0 N/A **Options** N/A N/A Mileage N/A N/A \$0 \$0 N/A \$0 Region \$8,310 \$5,935 Total Retail Black Book values as of 9/29/2014 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 Tern	n
Base		وأحدد سيسسسسسب يباخ			7-11111-1111-1111-1111-1111-1111-1111-1111				O.
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
Total	\$6,650	**************************************		\$4,925	\$4,525	\$4,150	\$3,400	\$	0

Black Book Add/Deducts

w/o Auto Trans -800

Caswise 404		05/09/201		u							(702	2)451-0600
Loan ID: 102	269-012810	NV 21	10 Multi Car (9.	99%)		Mod	lule Lo	an Type	Paymen	t interv	al Amortizing	Туре
Cust: 10	269-006128		Brenda N	,			INS	A2	30 Days II	nterval	Amortizing	,
	- Siana		rigination Da	to	Monday	00/20/20	A Curr	ent Loa	n Status:	Grace F	Days:0 Log Iter	n
<u>Loan Origina</u>			-		•			<u> </u>	11 0 10 120.		oon Amount:	\$0.00
Amount Advance Cash Advance		20.00 \$0.00		irst Paym ment Due		10/29/201	14 14 Amou	int.			t Due Date:	04/27/2015
Origination Cha		\$0.00			s In First Pe		7 7 11100				ce Date:	04/27/2015
Maintence Fee		\$0.00		Payment D			14 Amou	int: \$1.	030.80		imum Payment:	
Interest Charge		95.56		ment Due		•	Durat		Days	Prir	ncipal Balance:	\$3,036.72
Total Amount:	\$7,2 ance Char	15.56	\$2,195.56	Payr	nent Cour	nt: 7	APR: 0	121 545	50% Te	otal Am	ount Due:	\$3.325.22
			Due Dates Wil				eleTrack /				ther Lender Inform	
<u>Loan Type S</u>	etungs:		Set Due Dates			_	rompt For			Tracking		
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Interest Only	y Thru Due E	oate On De	eposited Check	s or ACH	Payments:	False E	alloon Am	ount Pro	cedure:			
Periodic Fee	s:	Amount 1	Гуре Flat/Rate	Amount	App	lied Calcu	ation Pro	cedure			Early Payoff Reb	ate Proc.
999 9.99% Fla	at .		INT Rate	9,990000	0% N 4/27	7/2015 LoanTit	leMax210F	eeCalcula	tor		LoanInterestProrate	Calculator_
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HOTT HUTOPU	<u>y.</u> <u>1 2.50</u>	Pre	-Autopay Days	: 0			culation P		:			
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Check Schedul						Inte	rest Thre	shold To	erance: \$0.0	00		
Check Principa	il Procedure:	•		٠		Che	eck Intere	st Proced	dure:			
Payment Pla	<u>n:</u> <u>INS</u>	Instal	lment Loans			Pmt. I	Proc: Lo	anProac	tiveInterestI	aymen	tAmounts	
Collateral Se	ettinas:	Title					Collat	eral Valu	e Protocol:			
	For Check:		Check Da	te:					acement:	Never	replace	
	ral First:	Ñο	Deposit M	lethod:			Collate	eralDepo	sitDateProc.			
_oan Collate	ral:	Dat	e To Pick Ro	uting	Replaced		osit				ile Collateral Se	
	7 A	alue Der	osit Up Acc	ount #	. <u>Depo</u>	<u>sit Rule</u>	<u>De</u>	posited		lake		mber / State
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	67.0	45 50				*				YOTA		TIBE46K09U
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1 Wednesd 2 Friday	11/28/2014					\$582.18		30.80	+ -,			30 12/03/2014
	12/28/2014					\$640.3		30.80				30 01/02/2015
	01/27/2015					\$704.3	1 \$1,0	30.80				30 02/14/2015
	02/26/2015					\$774.6		30.80				30 03/21/2015
	03/28/2015					\$852.0		30.80				30 04/20/2015 30
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4 Macday	00/00/0044		Amount	<u>Due</u>	Applied \$5,020.00	Charged \$0.00	Paid \$0.00	<u>Amt.</u> \$0.00	Due Date #	-	Entered 9/29/2014 5:16:47 PM	
1 Monday	09/29/2014 09/29/2014	NEL RPC	\$0.00 \$5, \$0.00	020.00 \$0.00	\$5,020.00 \$0.00	\$0.00 \$0.00	\$0.00	\$0.00			9/29/2014 5:34:56 PM	
2 Monday 3 Tuesday	09/30/2014				\$1,983.28)	\$16.72	\$16.72	\$0.00	11/28/2014. 2		9/30/2014 11:08:14 A	and the second second
4 Wednesday		FEE		293.26	\$0.00	\$293.26	\$0.00	\$0.00			10/29/2014 7:24:34 F	
6 Friday	11/28/2014			303.37	\$0.00	\$303,37	\$0.00	\$0.00	4 - 10 - 1 - 1 - 1		11/28/2014 7:04:16 F	
7 Wednesday		PMT		254.44)	\$0.00	\$50.56	\$305.00	\$0.00	12/28/2014 3	P P	12/3/2014 6:28:17 PM	
10 Sunday	12/28/2014			252.81	\$0.00	\$252.81 \$50.56	\$0.00 \$304.00	\$0.00 \$0.00	. 01/27/2015 4		12/27/2014 4:10:10 F 1/2/2015 6:20:35 PM	
12 Friday 14 Tuesday	01/02/2015 01/27/2015			253.44) 252.81	\$0.00 \$0.00	\$252.81	\$0.00	\$0.00	. 5.,2,,2019 -	P	1/27/2015 7:13:49 PI	
16 Monday	02/09/2015			875.62	\$0.00	\$875.62	\$0.00	\$0.00		P	2/9/2015 12:34:35 PI	
18 Saturday	02/14/2015			997.22)	\$0.00	\$182.02	\$1,179.24	\$0.00	02/26/2015		2/14/2015 10:51:20 /	M 10269-20912
20 Thursday	02/26/2015	FEE		121.35	\$0.00	\$121.35	\$0.00	\$0.00	0010010010	Р .	2/26/2015 7:04:41 PI	
27 Saturday	03/07/2015			212.99)	\$0.00	\$91.01	\$304.00	\$0.00	02/26/2015		3/7/2015 10:48:21 Al	
28 Saturday	03/07/2015		7	(212.99 (192.76)	\$0.00	(\$91.01) \$111.24	(\$304.00) \$304.00	\$0.00 \$0.00	02/26/2015 (02/26/2015 (3/7/2015 11:09:16 Al 3/9/2015 10:25:52 Al	
30 Monday 41 Saturday	03/09/2015 03/21/2015			192.76) 183.65)	\$0.00 \$0.00	\$111.24 \$121.35	\$305.00		03/28/2015		3/21/2015 10:44:55	
43 Saturday	03/28/2015		\$0.00	\$70,79	\$0.00	\$70.79	\$0.00		· ·	Р	3/28/2015 3:50:59 P	
62 Monday	04/20/2015			\$70.79)	\$0.00	\$232.58	\$303.37	\$0.00	04/27/2015		4/20/2015 6:37:22 P	
63 Monday	04/27/2015	FEE	\$0.00	\$70.79	\$0.00	\$70.79	\$0.00			Р	4/27/2015 7:26:43 P	M
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3 09/30/2014 3 09/30/2014	PMT 999	INT INT	16.72 -16.72		Apply Fees Apply Paym				14 10/23/2014	-	9/30/2014 11:08:20	
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Caswise Version Fiscal Date

User Id

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Las Vegas, NV 89113

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

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

·	0402	U.	3/09/201	5 585									(.02	,01-0000
Loan ID:			NV 21	0 Multi Car	(9.99%	o).	, was announced to perform more than	Modul	e	Loan Type	Payme	nt inter	val Amortizing	Туре
Cust:	10269-00	6128	Cruz, I	Brenda N	:			IN	5	A2	30 Days	Interval	Amortizing	ı .
Datable	Proposa	Fee	Amount		Opera	tior	1	Fees Peri	ođ	Fees Ap	olied	Pro.	Date	Sale Item
<u>Detail:</u>	<u>Type</u>	<u>Type</u>	<u>Type</u>	Amount	Type	#/	Description		##	From Date	To Date	Rev.	Entered	ID
3 09/30/2014	PMT		PRI	-1983,28	PAY	5	Apply Payment					P ·	9/30/2014 11:08;20 AM	10260_17090
4 10/29/2014	4 FEE	999	INT	293.26	FEE	6	Apply Fees	10/29/2014	1	10/01/2014 1	0/29/2014	_	10/29/2014 7:24:34 PM	70200 17000
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7 12/03/2014	PMT	999	INT	50.56	FEE	10	Apply Fees	12/03/2014	3	11/29/2014 1		_	12/3/2014 6:28:56 PM	10269-18782
7 12/03/2014	PMT		INT	-305.00	PAY	12	Apply Payment					_	12/3/2014 6:28:56 PM	10269-18782
10 12/28/2014	1 FEÉ	999	INT	252.81	FEE	13	Apply Fees	12/28/2014	3	12/04/2014 1	2/28/2014		12/27/2014 4:10:10 PM	
12 01/02/2015	5 PMT	999	INT	50.56	FEE	15	Apply Fees	01/02/2015	4	12/29/2014 0	1/27/2015	P	1/2/2015 6:21:03 PM	10269-19595
12 01/02/2015	PMT		INT	-304.00	PAY	17	Apply Payment						1/2/2015 6:21:03 PM	10269-19595
14 01/27/2015	5 FEE	999	INT	252.81	FEE	18	Apply Fees	01/27/2015	4	01/03/2015 0	1/27/2015		1/27/2015 7:13:50 PM	
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18 02/14/2015	5 PMT	999	INT	182,02	FEE	21	Apply Fees	02/14/2015	5	01/28/2015 0	2/26/2015		2/14/2015 10:52:03 AM	10269-20913
18 02/14/2015	5 PMT		LAT	-402.85	PAY	23	Apply Payment							
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20 02/26/2015	FEE	999	ÍNT	121.35	FEE	24	Apply Fees	02/26/2015	5	02/15/2015 0	2/26/2015		2/26/2015 7:04:41 PM	2001.
27 03/07/2015	PMT	999	INT	91.01	FEE	26	Apply Fees	03/07/2015	6	02/27/2015 0	3/28/2015		3/7/2015 10:48:36 AM	10269-2153
27 03/07/2015	5 PMT		INT	-212,36	PAY	28	Apply Payment						3/7/2015 10:48:36 AM	10269-2153
27 03/07/2015	PMT		LAT	-91.64	PAÝ	28	Apply Payment						3/7/2015 10:48:36 AM	10269-2153
28 03/07/2015	REV		INT	-91.01	REV	29	Reverse Operation						3/7/2015 11:09:16 AM	10200-2 100
28 03/07/2015	REV		INT	212.36	REV	31	Reverse Operation					_	3/7/2015 11:09:16 AM	
28 03/07/2015	REV		LAT	91.64	REV	31	Reverse Operation						3/7/2015 11:09:16 AM	
30 03/09/2015	PMT	999	INT	111.24	FEE	32	Apply Fees	03/09/2015	6	02/27/2015 0	3/28/2015	•	3/9/2015 10:26:10 AM	10269-2155
30 03/09/2015	PMT		INT	-232.59	PAY	34			•		-,20,20,10		3/9/2015 10:26:10 AM	10269-2155
30 03/09/2015			LAT	-71,41		34							3/9/2015 10:26:10 AM	10269-2155
41 03/21/2015		999	INT	121.35		-, -	Apply Fees	03/21/2015	6	03/10/2015 0	3/28/2015		3/21/2015 10:45:30 AM	
41 03/21/2015			LAT	-183,65		37		5912112010	٠	03/10/2010 0	012012010		3/21/2015 10:45:30 AM	
41 03/21/2015			INT	-121.35	PAY	37	Apply Payment						3/21/2015 10:45:30 AM	
43 03/28/2015		999	INT	70.79	FEE	38		03/28/2015	. 6	03/22/2015 0	3/29/2015	_		10269-2191
62 04/20/2015		999	INT	232.58	FEE	40	Apply Fees	04/20/2015	7				3/28/2015 3:50:59 PM	10000 0000
62 04/20/2015		000	INT	-303.37	PAY		Apply Payment	0-1/20/2013	- 1	00/29/20/10 0	-1/2/1/2015	_	4/20/2015 6:38:49 PM	10269-2269
63 04/27/2015		999	INT	70.79	FEE		Apply Fees	04/27/2015	7	04/21/2015 0	M/27/2015	-	4/20/2015 6:38:49 PM	10269-2269
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Can Be Cá	one olidate	od:	No 5	Show Roll F	O	منفم	n: No	Califo E		s On Refinance	e: No			
						•					-		Extend From Term [
Can Cons	olidate O	iners:	N o I	Default Roll	rees	nto	Principal: No	Allow P	ay l	Down Refinan	ce: No	Late	Extend From Term D	Date: No
Custom Pro	<i>cedur</i> e	<u>s:</u>		Cu	stom (Jod	ate Procedure	•		Cus	tom Proc	ess Pro	cedure	
2 LRP Ref Report Ev			yoff	De	ferredL	.oar	PayoffProposalU	pdate210					·	
Custom Pro					etom i	امحا	ate Procedure			C	tom Proc	nace Pro		
		<u>~·</u>			SEVIII (تابرر	are Lincennie			CUS	COM FIOC	.ess F/0	<u>reaure</u>	
12 NEL Nev Report Ev		ΓMΙ			er can a can al al can									
Custom Pro	<u>cedure</u>	<u>s:</u>		Cu	stom (Jpa	ate Procedure			Cus	stom Proc	cess Pro	cedure	
22 PMT Def	erred Lo	n Dave	ment.											

A2 PMT Deferred Loan Payment Report Event ID: ABR **Custom Procedures:** Custom Update Procedure Custom Process Procedure A2 POF Deferred Payoff DeferredLoanPayoffProposalUpdate210 Report Event ID: PIF Custom Procedures: Custom Update Procedure Custom Process Procedure A2 REL Refinance to InstallmentLoan Report Event ID: TMA **Custom Procedures:** Custom Process Procedure Custom Update Procedure A2 RES Rescinded Report Event ID: TRR **Custom Procedures:** Custom Update Procedure Custom Process Procedure

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 Nam			С	oll. Value	Advanced	Fees.	Paid	Amt. Due	EXT's
10269-0128101	09/29/2014	Cruz, Brenda !	New Due Date	Dm2	Pau2	\$7,215.56	\$5,020.00 Principal	\$3,005.83 Fees	\$4,700.61 Amt Paid	\$3,325.22 Due	0
<i>Transactior</i> 10269-0128		Trans. Date 9/29/2014 5:1	Mew Dife Date	X .	-		\$5,020.00	\$0.00	\$0.00	\$5,020.00	
10269-0128		9/29/2014 5:3		x	-		\$0.00	\$0.00	\$0.00	\$0.00	
10269-0128		9/30/2014 11:	11/28/2014	x	_		(\$1,983.28)	\$16.72	\$2,000.00	(\$1,983.28)	
10269-0128		10/29/2014 7:	11/20/2011	x	_		\$0.00	\$293.26	\$0.00	\$293.26	
10269-0128		11/25/2014 1		x	_		\$0.00	\$0.00	\$0.00	\$0.00	
10269-0128		11/28/2014 7:		, X	-		\$0.00	\$303.37	\$0.00	\$303.37	-
10269-0128		12/3/2014 6:2	12/28/2014	X	_		\$0.00	\$50.56	\$305.00	(\$254.44)	
10269-0128		12/15/2014 1		Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
10269-0128		12/15/2014 1:		Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
*	101-10 FEE	12/28/2014		Х	-		\$0.00	\$252.81	\$0.00	\$252.81	
10269-0128	101-11 LOG	12/29/2014 4:		Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
10269-0128	101-12 PMT	1/2/2015 6:20	1/27/2015	X			\$0.00	\$50.56	\$304.00	(\$253.44)	5
10269-0128	101-13 LOG	1/15/2015 6:3		×	-		\$0.00	\$0.00	\$0.00	\$0.00	!
10269-0128	101-14 FEE	1/27/2015 7:1		X	-		\$0.00	\$252.81	\$0.00	\$252.81	
10269-0128	101-15 LOG	2/2/2015 12:4		Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
10269-0128	101-16 LCH	2/9/2015 12:3	* -	· X,	-		\$0.00	\$875.62	\$0.00	\$875.62	
10269-0128	101-17 LOG	2/9/2015 4:45		X.	-		\$0.00	\$0.00	\$0.00	\$0.00	
· · · · · · · · · · · · · · · · · · ·	101-18 PMT	2/14/2015 10:	2/26/2015	Х			\$0.00	\$182.02	\$1,179.24	(\$997.22)	
	101-19 LOG	2/25/2015 12:		Х	-		\$0.00	\$0.00	\$0.00	\$0.00° \$121.35	
	3101-20 FEE	2/26/2015 7:0		Х	-		\$0.00	\$121.35	\$0.00 \$0.00	\$0.00	-
the state of the s	1101-21 LOG	3/2/2015 12:2		Х	-		\$0.00	\$0.00 \$0.00	\$0.00 \$0.00	\$0.00	
	1101-22 LOG	3/2/2015 6:18		X	-		\$0.00 \$0.00	\$0.00 \$0.00	\$0.00	\$0.00	
	101-23 LOG	3/3/2015 1:18		X	-		\$0.00	\$0.00 \$0.00	\$0.00	\$0.00	
	3101-24 LOG	3/3/2015 6:13		X X	-		\$0.00	\$0.00	\$0.00	\$0.00	
	3101-25 LOG	3/4/2015 11:0		×	-		\$0.00	\$0.00	\$0.00	\$0.00	
	3101-26 LOG	3/4/2015 11:5	2/26/2015	Ŷ	X		\$0.00	\$91.01	\$304.00	(\$212.99)	
	3101-27 PMT 3101-28 REV	3/7/2015 10:4 3/7/2015 11:0	2/26/2015 2/26/2015	x	_		\$0.00	(\$91.01)	(\$304.00)	\$212.99	
*	3101-29 LOG	3/7/2015 11:0	2/20/2013	x	<u>.</u>		\$0.00	\$0.00	\$0.00	\$0.00	l
	3101-23 EOG	3/9/2015 10:2	2/26/2015	X	_		\$0.00	\$111.24	\$304.00	(\$192.76)	ı
	3101-30 I MI	3/11/2015 9:4	220,2010	X	_		\$0.00	\$0.00	\$0.00	\$0.00	1
	3101-31 LOG	3/17/2015 9:5	•	X			\$0.00	\$0.00	\$0.00	\$0,00	1
	3101-33 LOG	3/17/2015 5:2		X	_		\$0.00	\$0.00	\$0.00	\$0.00	1
	3101-34 LOG	3/18/2015 8:5		Х	_		\$0.00	\$0.00	\$0.00	\$0.00	
	3101-35 LOG	3/18/2015 5:2	•	X	-		\$0.00	\$0.00	\$0.00	\$0.00	
	3101-36 LOG	3/19/2015 9:3		X	-		\$0.00	\$0.00	\$0.00	\$0.00	
10269-0128	3101-37 LOG	3/19/2015 5:0		Χ	-		\$0.00	\$0 .00	\$0.00	\$0.00	
10269-0128	3101-38 LOG	3/20/2015 9:2	٠	X	-		\$0.00	\$0.00	\$0.00	\$0.00	
10269-0128	3101-39 LOG	3/20/2015 6:0		X	-		\$0.00	\$0.00	\$0.00	\$0.00	
10269-0128	3101-40 LOG	3/21/2015 10:		Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
	8101-41 PMT		and the second s	X	-		\$0.00	\$121.35	\$305.00	(\$183.65	•
	8101-42 LOG	· ·		Х	-		\$0.00	\$0.00	\$0.00	\$0.00 \$70.79	
the second secon	3101-43 FEE	3/28/2015 3:5		Х	=		\$0.00	\$70.79	\$0.00 \$0.00	\$0.00	
	8101-44 LOG	'		X			\$0.00 \$0.00	\$0.00 \$0.00	\$0.00	\$0.00 \$0.00	
'	8101-45 LOG			X	-		\$0.00 \$0.00	\$0.00	\$0.00	\$0.00	
	8101-46 LOG			X	-		\$0.00	\$0.00	\$0.00	\$0.00	
	8101-47 LOG			X	-		\$0.00	\$0.00	\$0.00	\$0.00	
	8101-48 LOG			×	_		\$0.00	\$0.00	\$0.00	\$0.0	
•	8101-49 LOG			x	_		\$0.00	\$0.00	\$0.00	\$0.0	
	8101-50 LOG 8101-51 LOG			X	_		\$0.00	\$0.00	\$0.00	\$0.0	
	8101-51 LOG 8101-52 LOG			X	-		\$0.00	\$0.00	\$0.00	\$0.0	
	8101-52 LOG 8101-53 LOG			X	-		\$0.00	\$0.00	\$0.00	\$0.0	
	8101-53 LOG 8101-54 LOG			X	_		\$0.00	\$0.00	\$0.00	\$0.0	
	8101-54 LOG 8101-55 LOG			X			\$0.00		\$0.00		
	8101-55 LOG 8101-56 LOG			X			\$0.00		\$0.00		
	8101-57 LOG	·		- X			\$0.00	•	\$0.00		
	8101-58 LOG			X			\$0.00		\$0.00		
	8101-59 LOG			X			\$0.00		\$0.00		
	8101-60 LOG			Х			\$0.00	\$0.00	\$0.00	\$0.0	0
			· · · · · · · · · · · · · · · · · · ·								

Cash Advance Snapshot Report 02.25.10 DB: (40462) Printed: Saturday, May 09, 2015 03:30 PM By User: 593

Page 1 of 2

ID# Orig. Date	Customer Name Type		Coll. Value	Advanced	Fees.	Paid	AMT. DUE	EA I S
10269-0128101 09/29/2014	Cruz, Brenda N A2	Pro?	Rev?	Principal	Fees	\$4,700.61 Amt Paid	Due	0
Transaction # Type 10269-0128101-61 LOG	- 11 WITH FIG. 1	Χ	-	\$0.00	\$0.00	\$0.00	\$0.00	
10269-0128101-62 PMT	4/20/2015 6:3 4/27/2015	Х	-	\$0.00	\$232.58	\$303.37	(\$70.79) \$70.79	-
10269-0128101-63 FEE	4/27/2015 7:2	X	-	\$0.00 \$0.00	\$70.79 \$0.00	\$0.00 \$0.00	\$70.79 \$0.00	
10269-0128101-64 LOG		X	-	\$0.00	\$0.00	\$0.00	\$0.00	
10269-0128101-65 LOG 10269-0128101-66 LOG		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

A - 285

			-		,			IN REPAYMENT PLAN
					de de	GRACE PERIOD DEFERMENT SIGNED	A 210 GRACE PERIO	NRS 604A 445 AND 604A 210
		3 :	TECHNICAL EXCEPTIONS/OTHER COMMENTS	XCEPTIONS/ O'	TECHNICAL E	VIOLATIONS/		
ed? YES	Are receipts filed?	Extensions: Title-6 add'l periods; D/D & High Int Loans - 90 days	How many times? NA	NO How	ed or renewed?	Has the loan been extended or renewed?	count? NO	is the loan a collection account?
YES	S 604A.410 (2f)?	customer defaults, pursuant to NRS 604A.410 (2f)?	olan if the customer de	a REPAYMENT p	tunity to enter into	Does the written loan agreement include a disclosure regarding the opportunity to enter into a REPAYMENT plan if the	eement include a discl	Does the written loan agr
	Private and the second	YES	A.410 (2e)?	rsuant to NRS 604.	3-PAY the loan, pu	Does the written loan agreement disclose the right of the customer to PRE-PAY the loan, pursuant to NRS 604A.410 (2e)	eement disclose the rig	Does the written loan agr
	•	YES	1A.410 (2d)?	rsuant to NRS 604	CIND the loan, pu	Does the written loan agreement disclose the right of the customer to RESCIND the loan, pursuant to NRS 604A.410 (2d)	eement disclose the rig	Does the written loan agr
	NO ·		pursuant to NRS 604A.445 (2)?	lditional periods, p	for more than six ac	Has the title loan been extended for more than six additional periods, pursuant to		(Applies to Title Loans Only) NRS 604.445(2)
-			•	ys? NO	loan exceed 30 da	Does the original term of the title loan exceed 30 days?		(Applies to Title Loans Only) NRS 604A.445(1)
\$11,875.00	Fair Market Value:	YES Fair M	ring the loan?	of the vehicle secur	fair market value	Does the loan amount exceed the fair market value of the vehicle securing the loan?		(Applies to Title Loans Only) NRS 604A.450(1)
-	N/A		-	ed 35 days?	if the HIL not excee	Does the original term of the HIL not exceed 35 days?	-Int Loans) 408(1)	(Applies High-Int Loans) NRS 604A.408(I)
	N/A	ed gross monthly income?		25% of the borrow	nt amount exceed	Does the monthly payment amount exceed 25% of the borrower's expec-	High-Interest Loans Only) NRS 604A.425(1b)	(Applies to High-Interest NRS 604A.425(1b)
	N/A			t exceed 35 days?	of the D/D Loan not	Does the original term of the D/D Loan not exceed 35)/D Loans) .408(1)	(Applies to D/D Loans) NRS 604A.408(1)
	N/A		expected gross monthly	of the customer's e	it loan exceed 25%	Does the deferred deposit loan exceed 25% of the customer's expected gross monthly income?	ed Deposit Only) 425(1a)	(Applies to Deferred Deposit Only) NRS 6044.425(1a)
	ට Other:)	? YES Paystub	Was the borrower's income verified?	Was the borrower	income? \$4,800	spected gross monthly	What is the borrower's expected gross monthly income?
rfected? YES	itle, is it filed and per	If secured by a vehicle title, is it filed and perfected?	If	ž	FORD EXCURSIO	If so, what is the collateral? 2003 FORD EXCURSION	YES If so, wh	Is the loan secured?
\ F		Purpose of loan:	☑ . Purpose	Title Loans	High-Int Loans 🔲	☐ High	Deferred Deposit	Loan Type:
YESP	97.21%	\$864,03	6&1	\$1,548.21	3/24/2015	\$4,500.00	8/26/2014	10269-0123073
Is the APR correct	APR Quoted Is the	Payment Amount A	Total Number of Payments	Finance Charge	Maturity Date	Amount of Loan	Origination Date	Account Number
00	Examiner: TD	Exam			ZA	JOSE MARIANO AVANCENA VILLARAZA	JOSE MARIANO A	Address:
92 92	Exam as of: <u>5/4/2015</u>	Exam :	Mary in the second seco	3	EGAS NV 8911:	DURANGO DR SUITE 190 LAS VEGAS NV 89113	7150 S. DURANGO	-
6 2	Start Date: <u>5/20/2015</u>	Exam Start Date:			LEMAX	TITLEMAX OF NEVADA INC. DBA TITLEMAX	TITLEMAX OF NE	Licensee Name & DBA:
			SHEET	EVIEW WORK	604A LOAN REVIEW WORKSHEET			

Title Loan Agreement

Date:

8/26/2014

Customer & Co-Custom	er Information	ACCOUN	T NUMBER	: 10269-0)123073		-	100000000000000000000000000000000000000
FIRST NAME Jose Mariano	LAST NAME			CO-CUSTOMER	FIRST NA	ME	CO-CUSTOME	R LAST NAME
S (S				CO-CUSTOMER	SSN	CO-CUSTOME	R'S DRIVERS	LIC./STATE ID. NO.
S 10003 Emerald Pools St				CO-CUSTOMER	STREET A	ADDRESS		
City ST Las Vegas NV	ATE /	ZIP CODE 89178		CO-CUSTOMER	CITY	CO-CUSTO	MER STATE	CO-CUSTOMER ZIP CODE
<u> </u>				CO-CUSTOMER	HOME PH	ONE	CO-CUSTO	MER DATE OF BIRTH
Information	n	Monday to		OF OPERATION: 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/s	a TitleBucks	LICEN		IE NUMBER				
LICENSEE STREET ADDRE 7150 S. Durango Dr., Suite 1		, , ,		LICENSEE CITY Las Vegas		LICENSEE STATINV	. –	ICENSEE ZIP CODE 9113
VEHICLE IDENTIFICATION 1FMNU43S23EC07846	NUMBER (VIN)		LICE LV3F	ENSE PLATE P79				
VEHICLE YEAR 2003	VEHICLE MAKE Ford		VEHICLE N	MODEL	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 secunty interest in the Motor Vehicle as set forth below, your promise to timely pay and agreeing to this Loan Agreement, we agree to provide you a loan in the Principal Amount provided above.

Number: 10269-0123073

FEDERAL TRUTH-IN-LENDING DISCLOSU!

ANNUAL PERCENTAGE RATE

The cost of your credit as a yearly rate.

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.

Total of Payments

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

\$4,500.00

\$6,048.21

97.2117 %

	The second control of	
Your payment schedule will be:		
Number of Payments	Amount of Payments	When Paymen

\$864.03 \$864.03

nen Payments are Due 9/25/2014 and each 30 days thereafter 3/24/2015

Security:

6

1

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.

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

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 Penod 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.

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

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

before we commence any civil action or

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

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 pnor 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 (i) all claims ansing from or relating directly or indirectly to the disclosure by us or related third parties of any non-public personal information about you.

- *2. You acknowledge and agree that by en' g 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 cont
- 5. Regardless of who demands arbitration, we will advance your portion of the expenses associated with the arbitration, including the filing, administrative, hearing and arbitrator's fees ("Arbitration Fees"). Throughout the arbitration, each party shall bear his or her own attorneys' fees and expenses, such as witness and expert witness fees. The arbitrator shall apply applicable substantive law consistent with the FAA, and applicable statutes of limitation, and shall honor claims of privilege recognized at law. The arbitration hearing will be conducted in the county of your residence, or within 30 miles from such county, or in the county in which the transaction under this Loan Agreement occurred, or in such other place as shall be ordered by the arbitrator. The arbitrator may decide, with or without a hearing, any motion that is substantially similar to a motion to dismiss for failure to state a claim or a motion for summary judgment. In conducting the arbitration proceeding, the arbitrator shall not apply any federal or state rules of civil procedure or evidence. If allowed by statute or applicable law, the arbitrator may award statutory damages and/or reasonable attorneys' fees and expenses. If the arbitrator renders a decision or an award in your favor resolving the dispute, then you will not be responsible for reimbursing us for your portion of the Arbitration Fees, and we will reimburse you for any Arbitration Fees you have previously paid. If the arbitrator does not render a decision or an award in your favor resolving the dispute, then the arbitrator shall require you to reimburse us for the Arbitration Fees we have advanced, not to exceed the amount which would have been assessed as court costs if the dispute had been resolved by a state court with jurisdiction, less any Arbitration Fees you have previously paid. At the timely request of any party, the arbitrator shall provide a written explanation for the award. The arbitrator's award may be filed with any court having jurisdiction.
- 6. All parties, including related third parties, shall retain the right to seek adjudication in a small claims tribunal for disputes within the scope of such tribunal's jurisdiction. Any dispute, which cannot be adjudicated within the jurisdiction of a small claims tribunal, shall be resolved by binding arbitration. Any appeal of a judgment from a small claims tribunal shall be resolved by binding arbitration. Furthermore, nothing in this Arbitration Provision shall limit the right of you or us (a) to foreclose against the Motor Vehicle by the exercise of any power under the Loan Agreement or under applicable law, (b) to exercise self-help remedies such as set off or repossession, or (c) to obtain provisional or ancillary remedies such as pre-judgment seizure of property, detinue, replevin, or injunctive relief, or to seek or obtain any other traditional equitable relief which does not claim money damages from a court having jurisdiction. The institution and maintenance by you or us of any action set forth in this Paragraph 6 shall not constitute a waiver of the right to submit any dispute to arbitration, including any counterclaim asserted.
- 7. This Arbitration Provision is made pursuant to a transaction involving interstate commerce and shall be governed by the FAA. If a final non-appealable judgment of a court having jurisdiction over this transaction finds, for any reason, that the FAA does not apply to this transaction, then our agreement to arbitrate shall be governed by the arbitration law of the State of Nevada.

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

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

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

TitleMax of Nevada, Inc. d/b/aTitleBucks

Signature

Co-Customer's Signature

Date

Its Authorized Agent

Date

Affidavit

STATE OF NEVADA COUNTY OF Clark

Title Loan Agreement No.: 10269- C123073 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 will augh

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

FURTHER, AFFIANT SAYETH NOT.

Customer Signature:

Co-Borrower Signature:

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:	
member's spouse, the member's child under	ed Forces on active duty as described above, because I am the er the age of eighteen years old, or I am an individual for whom if my financial support for 180 days immediately preceding
Signature:	
— OR—	
	the Army, Navy, Marine Corps, Air Force, or Coast Guard, r that does not specify a period of 30 days or fewer (or a
Signature:	lle
Warning: It is important to fill out this form application is a crime	accurately. Knowingly making a false statement on a credit
	Printed Name: JOSC VI WARAZA Today's Date: 8(27/14)
	Today's Date: 8(27/14

Ability to Pay Summary			
	10269-0123073		
Loan Number	Jose Villaraza		
Customer Name	No. No.		
is Customer a Covered Borrower	\$4 500.00		
Requested Loan Amount	\$0		
Title Fee	\$4,500		
MLV Amount			
	\$4,800.00		
Gross Monthly Income	\$2,700.00		
Current and Expected Monthly Obligations	\$1,200.43		
Other TitleMax Loan Payment	7.99%		
Rate Match/Rate for Other TitleMax Loan	Multi-Car		
Add-On to Current Loan or Multi-Car	July 2012 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1		
	\$899.57		
Pacidual Monthly Income			

Rate	TALLMENT RATE STRUCTURE	Separation and an accommodate to the second
18.99%	999,99	100.00 1000.00 2000.00 3000.00 4000.00 5000.00
17.99%	1999.99	
16.99%	2999.99	
15.99%	3999.99	
14.99%	4999.99	
11.99%	10000.00	

210 INSTALLMENT LOAN BREAKDOWN

	STO IM2 I WITHING FOLDS		4.685
_	income Based - Max. Loan Amount inc. Title Fee Vehicle Value - Max. Loan Amount inc. Title Fee	\$	4,500 7.99%
	Interest Rate Max Cash to Customer Amount	<u> </u>	4,500.00 4,500.00
_	Actual Cash to Customer Amount		
-	Title Fee Amount Total Loan Amount	\$	4,500
			\$864.03
	Amortized Loan Payment		\$5,048.21
	Total Payback Amount		\$359.55

Minimum Payment to Extend Grace Period Plan # of Months (0% Interest) Grace Period Plan Payment (0%)

CHOOSE THIS CASHWISE LOAN TYPE

NV 210 Day Add-On/No DMV Fee 7.99%

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.

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	\$642.66	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 Joan 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.

Customer's Signature

Co-Borrower's Signature

Date

Date

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

Its Authorized Agent

Date

Customer Application

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Personal Information

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VEDELUSSUE			State		Zip	
Address (street Number & Name)	City		State			
Business Name		Phone #				
Address (Street Number & Name)	City		State		Zip	
	<u> </u>	Personal Refe	rences			
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		o-Applicant Inf	ormation	
Date	· s	tate Issued ID Number	Date of Birth	Social Security #
Last Name		First Name		Middle Name
Home Phone		Cell Phone [†]		Email Addrese (optional)††
Best time to call?		Which number do y = Home Phone	ou prefer that we cal	
Physical Address (Street Number & Name)			/	Apt#
City			State Zip	County
Mailing Address (if different from physical address	\$)	$\overline{}$		
City			State Zip	
Employer * (source of Income)		Emp	loyer Address (Street N	umber & Name)
City		State	Zi	p Time at Job?
Work Phone #		Job Title	Superviso	r
Pay Frequency: (check one) □ 1st & 15th of month □ 15th & end of n □ Weekly □ Monthly (last day) □ M □ Self-Employed *Alimony, child support or separate makes	onthly (1st day) □	Monthly (3 rd day)	Next Payda	Gross Monthly Income S Gross Monthly Obligations
Alimony, child support, or separate mainte Are you currently in bankruptcy? yes How did you hear about us? (Circle one.)	enance received und	er: a court order a writt	o not wish to have it of the nagreement of the control of the cont	considered as a basis for repaying this obligation. oral understanding.
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.

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

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

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

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

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

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

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

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

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

Ability to Repay Verification.

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

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

mentins relating to (i) your employment or source of income, and (ii) current and expected	changes you expect within the next 14 gross monthly income and obligations. You
agree that you have read and understood all the above statements, including the Ar	bitration Provision.
mullan	7/14/14
Applicant Signature	Date
Co-Applicant Signature	Date
giailles	8/27/14

Customer Receip Extension & Receipt/Replyment Plan Receipt

NAME AND ADDRESS OF THE LICENSEE: PAYMENT MADE ON BEHALF OF OR BY: TitleMax of Nevada, Inc. d/b/a TitleBucks Jose Mariano Avancena Villaraza 7150 S. Durango Dr., Suite 190 10003 Emerald Pools St Las Vegas, NV 89113 Las Vegas, NV 89178 LOAN AGREEMENT IDENTIFICATION NO. DATE/TIME OF RECEIPT OF PAYMENT 10269-0123073 LOAN AGREEMENT DATE: 05/06/2015 08:41:43 08/26/2014 If you have multiple loans, this payment was applied to the loan number identified above. AMOUNT PAID: AGENT RECEIVING PAYMENT: Traci Vaught (593)

TODAY'S PAYMENT ITE	NEXT PAYMENT INFORMATION			
PRINCIPAL PAID:	\$4456.86	PRINCIPAL:	\$	0.00
INTEREST PAID:	\$0.00	INTEREST:	\$	0.00
CHARGES PAID:	\$0.00	FEES:	\$	0.00
FEES PAID:	\$ 0.00	CHARGES:	\$.	0.00
TOTAL AMOUNT PAID TODAY:		BALANCE DUE ON LOAN:	\$	0.00
TOTAL AMOUNT FAID TODAY.	\$ 4456.86	REPAYMENT PLAN MINIMUM	\$	0.00
		NEXT SCHEDULED DUE DATE	:	7/2/2015

⊔ Account	paid in full by rescission
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Account paid in full

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

Repayment Plan Agreement

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

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

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

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

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

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

Printed Name Signature TM_Cuctomer Persons VII 0 02 17 0017

Henderson Hyundai Supratore, Inc. d/b/a HENDERSON HYUNDA. JUPERSTORE

460 N. Boulder Hwy. • Henderson, NV 89015 • (702) 565-1500





94-7074 CHECK# 149559

149559

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

149559# #321270742#9043195529#

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apply	- ⊊ - :	ll y	_		3	BODY TYPE	VEHICLE IDENTIFICATION	NUMBER	YEAR
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the properly end and Motor No.)	(Payor's Name)	directs you	(Legal Owner's Name)	(City)	ON FOR PAY OF				
ତ୍ର _{ହା}		10 8008		Æ.	Ή	(street)	(city)	(state)	

Henderson Hyundai Superstore, Inc.
d/b/a HENDERSON HYUNDAI SUPERSTORE

(702) 565-1500

149559

\$4.456.86

AMENDMENT OF T: TITLE LOAN AGREEMENT TO ESTABLIS A REPAYMENT PLAN (greater than 210 days)

No. <u>10269-0123073</u>	Date: <u>4/3/2015</u>
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 Industry of 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:

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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

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

Date

Customer's Signature

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

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

Customer Receipt/Repayment Plan Recept (210 day loan)

Oustomer Receip	Bitchaymen	t lall toos by (210 day 10 day)
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		DATE/TIME OF RECEIPT OF PAYMENT: 04/03/2015 11:42:53 AM
LOAN AGREEMENT DATE: 4/3/2015 11:42:53 AM		
If you have multiple loans, this payment was loan number identified above.	applied to the	
AMOUNT PAID: \$0.00	AGENT RECEIVI Traci Vaught	NG PAYMENT:
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	·
Vehicle's Title to you. Repayment Plan Agreement. Grace Period Plan Agreement. Acknowledgments. By signing below, you a	acknowledge that th	you acknowledge that upon repayment in full, we returned the . de payment information noted above is accurate. You further and Borrower Identification Statement is still accurate.
Printed Name	Signature	

Customer Rect 1	ukepaymen	it Pian Recei _k . (210 day loan)
NAME AND ADDRESS OF THE LICENSEE Tb Las Vegas Nv #2 7150 S. Durango Dr., Suite 190 Las Vegas, NV 89113	<u>:</u>	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 loan number identified above.	s applied to the	
AMOUNT PAID: \$360.00	AGENT RECEIVI Barbara Mendoz	
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	<u> </u>
NEXT SCHEDULED DUE DATE:	3/24/2015	
Vehicle's Title to you. ☐ Repayment Plan Agreement. ☐ Grace Period Plan Agreement. Acknowledgments. By signing below, you a	acknowledge that th	you acknowledge that upon repayment in full, we returned the e payment information noted above is accurate. You further d Borrower Identification Statement is still accurate.
JOSE VILLARAZA		ulle —

 $\begin{array}{c} APP \quad 009283 \\ \scriptscriptstyle \mathsf{ROA} \, 007989 \end{array}$

Printed Name

Customer Receip	t/Repaymen	nt Plan Rec⊎ipt (210 day loan)
NAME AND ADDRESS OF THE LICENSEE Tb Las Vegas Nv #2 7150 S. Durango Dr., Suite 190 Las Vegas, NV 89113	E:	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 loan number identified above.	s applied to the	
AMOUNT PAID: \$360.00	AGENT RECEIVI Fabian Albarrac	
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	<u> </u>
 □ Account paid in full by rescission. □ Account paid in full. □ Title Returned Upon Payment in Full Vehicle's Title to you. 	1. By signing below,	you acknowledge that upon repayment in full, we returned the
Repayment Plan Agreement.		
☐ Grace Period Plan Agreement.		
		e payment information noted above is accurate. You further d Borrower Identification Statement is still accurate.
× JOSE VILLGARA Printed Name	Signature	Helli
V		

 $\mathop{\mathrm{APP}}_{\mathsf{ROA}\,007990}009284$

Customer Receip	t/Repaymer	nt Plan Recupt (210 day loan)
NAME AND ADDRESS OF THE LICENSEE Tb Las Vegas Nv #2 7150 S. Durango Dr., Suite 190 Las Vegas, NV 89113	Ē:	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 loan number identified above.	applied to the	•
AMOUNT PAID: \$360.00	AGENT RECEIVI Sal Mendez	NG PAYMENT:
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:	\$4,522.17	
NEXT SCHEDULED DUE DATE:	1/23/2015	·
 Account paid in full by rescission. Account paid in full. Title Returned Upon Payment in Full Vehicle's Title to you. Repayment Plan Agreement. Grace Period Plan Agreement. 	1	you acknowledge that upon repayment in full, we returned the
Acknowledgments. By signing below, you a represent that the information previously prov	cknowledge that the	e payment information noted above is accurate. You further d Borrower Identification Statement is still accurate.
Printed Name	Signature	

APP 009285

Customer Re eipt/Repayment Plan Rec ipt (210 day loan) NAME AND ADDRESS OF THE LICENSEE: PAYMENT MADE ON BEHALF OF OR BY Tb Las Vegas Nv #2 Jose Mariano Villaraza 7150 S. Durango Dr., Suite 190 Las Vegas, NV 89113 LOAN AGREEMENT IDENTIFICATION NO. DATE/TIME OF RECEIPT OF PAYMENT: 10269-0123073 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 AGENT RECEIVING PAYMENT: \$360.00 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. VILLARAT

Signature

APP 009286

Customer Recei, JRepayment Plan Receit (210 day loan)

oustomer recei, a	or topaymen	
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 loan number identified above.	applied to the	
AMOUNT PAID: \$360.00	AGENT RECEIVI Barbara Mendo	
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.

Signature

⊃rinted Name

3

APP 009287 ROA 007993

Customer Re 🦼	pt/Repaymer	nt Plan Rec pt (210 day loan)
NAME AND ADDRESS OF THE LICENSE 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 N 10269-0123073	O.	DATE/TIME OF RECEIPT OF PAYMENT: 09/26/2014 04:10:07 PM
LOAN AGREEMENT DATE: 8/26/2014 1:00:50 PM		
If you have multiple loans, this payment was loan number identified above.	as applied to the	
AMOUNT PAID: \$360.00	AGENT RECEIVII Sean Taira	NG PAYMENT:
TODAY'S PAYMENT ITEMIZATIO	N	
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.		
- Account paid in Iuii.	II. By signing below, y	ou acknowledge that upon repayment in full, we returned the
☐ Repayment Plan Agreement.		
☐ Grace Period Plan Agreement.		
Acknowledgments. By signing below, you represent that the information previously pro	acknowledge that the vided on the Covered	payment information noted above is accurate. You further Borrower Identification Statement is still accurate.
LIGSE VILLATUATUA	mul	De
Printed Name	Signature	

 $\begin{array}{c} APP \ 009288 \\ {}_{\text{ROA 007994}} \end{array}$



CERTIFICATE OF TITLE

VIN
1FMNU43S23EC07846

YEAR 2003 MAKE MODEL EXCURSION

VEHICLE BODY

TITLE NUMBER NV006415566

DATE ISSUED

ODOMETER MILES

FUEL TYPE S

SALES TAX PD

EMPTY WT GROSS WT

CIAND

09/10/2013 VEHICLE COLOR

ODOMETER BRAND

G

6650

EXEMPT

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

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.

NO TENTHS The mileage stated is in excess of its mechanical limits.

The odometer reading is not the actual mileage, WARNING: ODOMETER DISCREPANCY.

The odometer reading is not the actual mi 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

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.

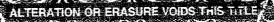
· 克克斯曼斯克斯特克

CONTROL NO.

VP-2 (Rev. 8/10)

(THIS IS NOT A TITLE NO.)

Printed Full Legal Name of Buyer



		PROVIDING A FALSE STATEMENT MAY RESULT IN FINES AND/OR IMPRISONMENT, endes the 1,000 despried in the triangle been cantered to the releving buyerist.		
			·	
	Printed Full Legal Name of Buyer	Neutica Driver's License Number or identification Number	Ξ	4
F.	Printed Full Legal Name of Buyer	Naceda Discer's License Number or Identification Number		
FIRST REASSIGNMENT DEALER ONLY	Address City	Saute Zip Code	<u>.</u>	
REASSIGNM EALER ONLY	I certify to the best of my knowledge the packmeter in	eaping is the actual mileage of the vertice unless one of the following statements is checked.		
		NO The militage statud is in excess of its meanancar inches TENTITS The potential reading is in the would mileage. WARNING: ODOMETER DISORE	CO2AC	۰.
TRST!	ODOMÈTER READING	Example facts year for Greaks ye	E P-140	
ii.	Signature of Seller(st/Agent/Dealership	Prince Name of Seller(s) Agon/Dealership		
	t am aware of the spove odomater centification indo-	Printed Stame of Setter(s): Agent/Destership by the selection of Setter(s): Agent/Destership by the setter(s): Agent/Destership by th		
	Signature of Buyer	Printed Full Legal Name of Buyer		
>	: AMORE TO COMPLETE OR	IS THAT YOU STATE THE MILEAGE IN CONNECTION WITH THE TRANSFER OF OWNERSHIP. PROVIDING A FALSE STATEMENT MAY RESULT IN FINES AND/OR IMPRISONMENT. And es the venice described in the life has usen transferred to the following buyer(s):	<u></u>	
	Done J.F. 3		,	
⊨	Printed Full Legal Name of Buyer	Nevada Driver's License Number or Identification Number][]	A
Z MEN	Printed Full Legal Name of Buyer	Neveca Driver's License Number or Identification Number		
ND AEASSIGNI DEALEH ONLY	Address City	Stato Zip Oode		
E ES	I certify to the best of my knowledge the prometer re	eading is the actual measure of the refrese unless one of the following statements is checked.		
E E		NO The makege stated is in unbess of its meaning it within. TENTHS The informative leading is not the actual mileage. WARNING: ODOMETER DISCRE		_
SECOND REASSIGNMENT DEALER ONLY	ODOMETER READING	きがつけ、述の時間では sea rover to years u.g. WAHNING: ODOMETER DISCRE	PANO	CY
š	Signature of Seller(s)/Agent/Dealership		···	
š	Signature of Seller(s)/Agent/Dealership Lam aware of the above odometer certification made	Printed Name of Seiler(s)/Agent/Daalership say the seller(sgun) — Dealer's License Number — Date of Sale	······································	
36	Signature of Seller(s)/Agent/Dealership I am aware of the above odorneter certification made Signature of Buyer			
>	Signature of Buyer FEDERAL AND STATE LAW REQUIRE FAILURE TO COMPLETE OR !	Printed Name of Seiler(s)/Agent/Daalership 3 the sellen agunt Dealer's Loenad Number Date of Sale		
	Signature of Buyer FEDERAL AND STATE LAW REQUIRE FAILURE TO COMPLETE OR! The undersigned needs, ce	Printed Name of Seiler(s)/Agent/Dealership Date of Sale_ Printed Name of Seiler(s)/Agent/Dealership Date of Sale_ Printed Full Legal Name of Suyer S THAT YOU STATE THE MILEAGE IN CONNECTION WITH THE TRANSFER OF OWNERSHIP. PROVIDING A FALSE STATEMENT MAY RESULT IN FINES AND/OR IMPRISONMENT. Aftifes the renice ossenbeum this title has been transferred to the following buyer(s):		
>	Signature of Buyer FEDERAL AND STATE LAW REQUIRE: FAILURE TO COMPLETE OR I The undersigned needby ce	Printed Name of Seiler(syAgent/Dealership Date of Saie_ Printed Full Legal Name of Suyer S THAT YOU STATE THE MILEAGE IN CONNECTION WITH THE TRANSFER OF OWNERSHIP. PROVIDING A FALSE STATEMENT MAY RESULT IN FINES AND/OR IMPRISONMENT. Affilies the rish de described in this tide has been transferred to the following buyer(s): Neveda Driver's License Number of Identification Number		
WE'N!	Signature of Buyer FEDERAL AND STATE LAW REQUIRE FAILURE TO COMPLETE OR! The undersigned needs, ce	Printed Name of Seiler(s)/Agent/Dealership Date of Sale_ Printed Name of Seiler(s)/Agent/Dealership Date of Sale_ Printed Full Legal Name of Suyer S THAT YOU STATE THE MILEAGE IN CONNECTION WITH THE TRANSFER OF OWNERSHIP. PROVIDING A FALSE STATEMENT MAY RESULT IN FINES AND/OR IMPRISONMENT. Aftifes the renice ossenbeum this title has been transferred to the following buyer(s):	000	
MENI C	Signature of Buyer FEDERAL AND STATE LAW REQUIRE: FAILURE TO COMPLETE OR ! The undersigned needs, ca Printed Full Legal Name of Buyer Printed Full Legal Name of Buyer Address City	Printed Name of Seiler(syAgent/Dealership Date of Sale_ Printed Full Legal Name of Suyer S THAT YOU STATE THE MILEAGE IN CONNECTION WITH THE TRANSFER OF OWNERSHIP. PROVIDING A FALSE STATEMENT MAY RESULT IN FINES AND/OR IMPRISONMENT. Affiles the rish de described in this tide has been transferred to the following buyer(s): Neveda Driver's License Number of Identification Number Neveda Driver's License Number of Identification Number State Zip Code		
WE'N!	Signature of the above odometer certification made Signature of Buyer FEDERAL AND STATE LAW REQUIRE FAILURE TO COMPLETE OR I The undersigned needly ce Printed Full Legal Name of Buyer Printed Full Legal Name of Buyer Address City	Printed Name of Seiler(sVAgent/Dealership Date of Sale_ Printed Full Legal Name of Suyer S THAT YOU STATE THE MILEAGE IN CONNECTION WITH THE TRANSFER OF OWNERSHIP. PROVIDING A FALSE STATEMENT MAY RESULT IN FINES AND/OR IMPRISONMENT. Affices the renice ossenbeur in this title has been transferred to the following buyer(s): Neveda Driver's License Number or Identification Number Neveda Driver's License Number or Identification Number State Zip Code Eading is the actual integer of the renicle Unless one of the following statements is checked.		
WENT	Signature of Buyer FEDERAL AND STATE LAW REQUIRE: FAILURE TO COMPLETE OR ! The undersigned needs, ca Printed Full Legal Name of Buyer Printed Full Legal Name of Buyer Address City	Printed Name of Seiler(sVAgent/Dealership Date of Sale_ Printed Full Legal Name of Suyer S THAT YOU STATE THE MILEAGE IN CONNECTION WITH THE TRANSFER OF OWNERSHIP. PROVIDING A FALSE STATEMENT MAY RESULT IN FINES AND/OR IMPRISONMENT. Infer the renice observed in this title has been transferred to the following buyer(s): Neveda Driver's License Number or Identification Number Neveda Driver's License Number or Identification Number State Zip Code Lading is the actual interage of the verticle unless one of the following statements is checked. NO The mileage stated is in excess of its mechanical limits The odolneter reading is not the actual mileage. WARNING: ODOMETER DISCRE		C
>	Signature of Buyer FEDERAL AND STATE LAW REQUIRE FAILURE TO COMPLETE OR I The undersigned nereby ce Printed Fulf Legal Name of Buyer Printed Fulf Legal Name of Buyer Address City Toerbry to the best of my knowledge the oxiomater re ODOMETER READING	Printed Name of Seder(sVAgent/Dealership Date of Sale_ Printed Full Legal Name of Suyer S THAT YOU STATE THE MILEAGE IN CONNECTION WITH THE TRANSFER OF OWNERSHIP. PROVIDING A FALSE STATEMENT MAY RESULT IN FINES AND/OR IMPRISONMENT. Printers the renice described in this title has been transferred to the following buyer(s): Neveda Driver's License Number or Identification Number Neveda Driver's License Number or Identification Number State Zip Code adding is the actual in leage of the renicle unless one of the following statements is checked. NO The mileage stated is in excess of its mechanical limits.		0
WENT	Signature of Buyer FEDERAL AND STATE LAW REQUIRE FAILURE TO COMPLETE OR IT The undersigned nereby ce Printed Fulf Legal Name of Buyer Printed Fulf Legal Name of Buyer Address City I certify to the best of my knowledge the odicinator re-	Printed Name of Seiler(syAgent/Dealership Date of Sale_ Printed Full Legal Name of Suyor S THAT YOU STATE THE MILEAGE IN CONNECTION WITH THE TRANSFER OF OWNERSHIP. PROVIDING A FALSE STATEMENT MAY RESULT IN FINES AND/OR IMPRISONMENT. Printed Full Legal Name of Suyor S THAT YOU STATE THE MILEAGE IN CONNECTION WITH THE TRANSFER OF OWNERSHIP. PROVIDING A FALSE STATEMENT MAY RESULT IN FINES AND/OR IMPRISONMENT. Printed Full Legal Name of Suyor Nevership In Fines And/OR IMPRISONMENT. Never a Driver's License Number or Identification Number Never a Driver's License Number or Identification Number Never a Driver's License Number or Identification Number State Zip Code Eading is the actual mileage of the venicle unions one of the following statements is checked. NO The mileage stated is in excess of its mechanical limits. The odolosely reading is not the actual mileage. WARNING: ODOMETER DISCRE Except Model year over 3 years old.		0
MENI C	Signature of the above odometer certification made Signature of Buyer FEDERAL AND STATE LAW REQUIRE FAILURE TO COMPLETE OF I The undersigned needs, ce Printed Full Legal Name of Buyer Printed Full Legal Name of Buyer Address City Toerbry to the best of my knowledge the odometer of ODOMETER READING Signature of Sellens//Acent/Depterstrip	Printed Name of Seiler(sVAgent/Dealership Date of Sale_ Printed Full Legal Name of Suyer S THAT YOU STATE THE MILEAGE IN CONNECTION WITH THE TRANSFER OF OWNERSHIP. PROVIDING A FALSE STATEMENT MAY RESULT IN FINES AND/OR IMPRISONMENT. Printed Full Legal Name of Suyer S THAT YOU STATE THE MILEAGE IN CONNECTION WITH THE TRANSFER OF OWNERSHIP. PROVIDING A FALSE STATEMENT MAY RESULT IN FINES AND/OR IMPRISONMENT. Printed Name of Seiler(sVAgent/Dealership Dealer's License Number of Identification Number Neveda Driver's License Number of Identification Number Neveda Driver's License Number of Identification Number State State Zip Code Eading withe actual mileage of the vericle unless one of the following statements is checked. NO The mileage stated a reacess of its mechanical limits The odolpaler reading is not the actual mileage. WARNING: ODOMETER DISCHE Except Model year over 8 years old. Printed Name of Seilens/VAgent/Dealership Dealer's License Number Date of Sale_ Printed Name of Seilens/VAgent/Dealership Date of Sale_ Date of Sa		0
WENT	Signature of the above odometer certification made Signature of Buyer FEDERAL AND STATE LAW REQUIRE FAILURE TO COMPLETE OR I The undersigned needs, ca Printed Full Legal Name of Buyer Printed Full Legal Name of Buyer Address City T certify to the best of my knowledge the odometer re ODOMETER READING Signature of Sellen(s)/Agent/Dealership Lam aware of the above odometer certification made	Printed Name of Seiler(sVAgent/Dealership Date of Sale_ Printed Full Legal Name of Suyer S THAT YOU STATE THE MILEAGE IN CONNECTION WITH THE TRANSFER OF OWNERSHIP. PROVIDING A FALSE STATEMENT MAY RESULT IN FINES AND/OR IMPRISONMENT. Printed Full Legal Name of Seiler(sVAgent/Dealership) Neveda Driver's License Number of Identification Number State Zip Code Identify with actual imitage of the reside unless one of the following statements is checked. NO The mileage states are excess of its mechanical limits The odolpater reading is not the actual mileage. WARNING: ODOMETER DISCHE Excript Model year over 8 years old.		0
DEALER ONLY	Signature of Buyer FEDERAL AND STATE LAW REQUIRE FAILURE TO COMPLETE OR! The undersigned nereby ce Printed Fulf Legal Name of Buyer Printed Fulf Legal Name of Buyer Address City Toerbry to the best of my knowledge the odicinater re ODOMETER READING Signature of Sellen(s)/Agent/Dealership I am aware of the above odometer certification made.	Printed Name of Seiler(sVAgent/Dealership Date of Sale_ Printed Full Legal Name of Suyer S THAT YOU STATE THE MILEAGE IN CONNECTION WITH THE TRANSFER OF OWNERSHIP. PROVIDING A FALSE STATEMENT MAY RESULT IN FINES AND/OR IMPRISONMENT. Printed Full Legal Name of Suyer S THAT YOU STATE THE MILEAGE IN CONNECTION WITH THE TRANSFER OF OWNERSHIP. PROVIDING A FALSE STATEMENT MAY RESULT IN FINES AND/OR IMPRISONMENT. Printed Name of Seiler(sVAgent/Dealership Date of Sale_ State Zip Code Except Model year over 8 years old. Printed Name of Seiler(sVAgent/Dealership Date of Sale_ State Supply Seiler Seiler(sVAgent/Dealership Date of Sale_ State Dealer's Liberse Number Date of Sale_		0
MENI C	Signature of Buyer FEDERAL AND STATE LAW REQUIRE FAILURE TO COMPLETE OR I The undersigned nereby ce Printed Fulf Legal Name of Buyer Printed Fulf Legal Name of Buyer Address Object Of my knowledge the officialist re ODOMETER READING Signature of Seller(s)/Agent/Dealership I am aware of the above odometer certification made Signature of Buyer	Printed Name of Seiler(sVAgent/Dealership Date of Sale_ Printed Full Legal Name of Suyer S THAT YOU STATE THE MILEAGE IN CONNECTION WITH THE TRANSFER OF OWNERSHIP. PROVIDING A FALSE STATEMENT MAY RESULT IN FINES AND/OR IMPRISONMENT. Printers the ran de described in this title has been transferred to the following buyer(s): Neveda Driver's License Number or Identification Number Neveda Driver's License Number or Identification Number Neveda Driver's License Number or Identification Number State Zip Code adding is the script integer of the reside unless one of the following statements is checked. NO Test mileage stated is in excess of its mechanical limits The odolester reading is not the actual mileage. WARNING: ODOMETER DISCHE Excript Model year over 8 years ofc. Printed Name of Seiler(sVAgent/Dealership Date of Sale_ Printed Full Legal Name of Buyer LIENHOLDER TO BE RECORDED		AY

ALTERATION OR ERASURE VOIDS THIS TITLE

 $\begin{array}{c} APP \quad 009290 \\ {\scriptstyle \mathsf{ROA}} \ 007996 \end{array}$

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

Fin Adv: \$9,000 Equip Ret: \$45,106

Tire Size: 265/75R16

Base HP: 310 @ 4250

Price Includes: AT AC CD V10

Taxable HP: 54.1

Model Number: U43

VIN: 1FMNU43F3

UVC: 2003300722

MPG: 13/18 Weight: 8900

Fuel Type: Diesel

Wheelbase: 137.1

End of Term 0

Months:

Adj. State: National

Mileage: 0

Mileage Cat: E

Cylinders: 8 Transmission: A

Drive Train: 4WD

End of Term 0

Mileage: L

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	

: [8 - 70]	X-CL	Clean	Ave	rage	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	<i>[</i>	\$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							
Options	\$0	\$0	\$0	\$0	\$0	\$0	\$0	N/A
Mileage	N/A							
Total	N/A							

Black Book Add/Deducts

2nd Row Bucket Seats +100

5.4L V8 -100

6.0L Turbo Diesel +800

7.3L Turbo Diese! +3500

w/o Dual Factory Air -100

w/o Running Boards -100

Loan Analysis

Caswise Version Fiscal Date

40462

05/09/2015

User Id

593

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

Loan ID:	10269-015930	210 Repayment after 210 Days - Grace Period	Module	Loan Type	Payment Interval	Amortizing Type
Cust:	10269-001995	Villaraza, Jose Mariano Avancena	INS	C7	30 Days Interval	Amortizing

Cust: 10269-001995 Villaraza, Jose Mariano Avancena	INS C7 30 Days Interval Amortizing
Loan Origination: Origination Date: Friday	04/03/2015 Current Loan Status: Grace Days:0 Deferred Payoff
Amount Advanced: \$4,456.86 Cash Advance Fee: \$0.00 Origination Charge: \$0.00 Maintence Fees: \$0.00 Interest Charges: \$0.00 Total Amount: \$4,456.86 Normal First Payment Due: First Payment Due Date: Second Payment Due Date: Final Payment Due Date:	05/03/2015 Balloon Amount: \$0.00 05/03/2015 Amount: Next Due Date: 07/02/2015 od: 0 Grace Date: 07/02/2015 06/02/2015 Amount: \$636,69 Minimum Payment: Duration: Days Principal Balance: \$0.00
Total Finance Charges: \$0.00 Payment Count	7 <u>APR:</u> 0000.0000% <u>Total Amount Due:</u> \$0.00
Loan Type Settings: Due Dates Will Skip Holidays: Set Due Dates On End Of Month: Accrue Only Thru Due Date On Payments Made Within Grace Period: Interest Only Thru Due Date On Deposited Checks or ACH Payments:	TeleTrack Approval: Track Other Lender Information: Frue Prompt For Check: Tracking ID: False Balloon Amount Type: Balloon Amount: Balloon Amount Procedure:
Late Charges: Default Grace Days: 0 Late Charge Type:	Flat or Rate: Value:
ACH Autopay: False Payment Tolerance: \$10.00 Pre-Autopay Days: 0	Late Fee Type: \$ Late Fee Descr.: Calculation Procedure:
Auto Pay Decision Procedure: Check Scheduled Principal; False Check Principal Procedure:	Check Interest Threshold: False Interest Threshold Tolerance: \$0.00 Check Interest Procedure:
Payment Plan: INS Installment Loans	Pmt. Proc: LoanProactiveInterestPaymentAmounts
Collateral Settings: Title Prompt For Check: No Check Date: Collateral First: No Deposit Method:	Collateral Value Protocol: Payment Replacement: Never replace CollateralDepositDateProc:
Loan Collateral: Date To Pick Routing Replaced Deposit Up Account # Deposit	Deposit Date Check 21 Automobile Collateral Serial / License t Rule ID Deposited ID Make Model Number / State
1 Title \$4,456.86 Replaced	Ford Excursion 1FMNU43S23 2003 A-Excellent 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 2 Tuesday 06/02/2015 30 Days \$3,820.17 \$0.00 \$0.00 3 Thursday 07/02/2015 30 Days \$3,183.48 \$0.00 \$0.00 4 Saturday 08/01/2015 30 Days \$2,546.79 \$0.00 \$0.00 5 Monday 08/31/2015 30 Days \$1,910.10 \$0.00 \$0.00 6 Wednesd 09/30/2015 30 Days \$1,273.41 \$0.00 \$0.00 7 Friday 10/30/2015 30 Days \$636.72 \$0.00 \$0.00	\$636.69 \$636.69 \$3,820.17 04/04/2015 05/03/2015 05/06/2015 \$636.69 \$636.69 \$3,183.48 05/04/2015 06/02/2015 30 05/06/2015 \$636.69 \$636.69 \$2,546.79 06/03/2015 07/02/2015 30 \$636.69 \$636.69 \$1,910.10 07/03/2015 08/01/2015 30 \$636.69 \$636.69 \$1,273.41 08/02/2015 08/31/2015 30 \$636.69 \$636.69 \$636.69 \$636.72 09/01/2015 09/30/2015 30 \$636.72 \$636.72 \$0.00 10/01/2015 10/30/2015 30
Transaction Summary: Payment Amount Principal	Fees Fees Credit New Pro. Date Sale Item
Type Amount Due Applied C 1 Friday 04/03/2015 REL \$0.00 \$4,456.86 \$4,456.86 3 Wednesday 05/06/2015 POF \$4,456.86 (\$4,456.86) Proposal Totals: \$4456.86 \$0.00 \$0.00	harged Paid Amt. Due Date # Rev. Entered ID \$0.00 \$0.00 \$0.00 P 4/3/2015 11:43:21 AM 10269-222409 \$0.00 \$0.00 \$0.00 07/02/2015 3 P 5/6/2015 8:42:11 AM 10269-231032 \$0.00 </td
Proposal Fee Amount Operation	Fees Period Fees Applied Pro. Date Sale Item
Detail: Type Type Type Amount Type ##Description	Earned ## From Date To Date Rev. Entered ID

Refinance Rules: Can Be Consolidated: No Show Roll Fees Option:

4456.86

4456.86

\$0.00

PAY

Override Refinance Setting Procedure:

PRI

PRI

No

1 04/03/2015

3 05/06/2015

REL

POF

Can Consolidate Others:

Total Amount Due:

Settle Fees On Refinance: Nο Allow Pay Down Refinance:

Early Extend From Term Date: No Late Extend From Term Date:

Allow Principal Pay Down:

5/6/2015 8:42:11 AM

4/3/2015 11:43:21 AM 10269-222409

Allow Additional Principal: No

10269-231032

No

No Default Roll Fees Into Principal:

Apply Payment

 $\mathop{\mathrm{APP}}_{\mathsf{ROA}\,007999}009293$

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	/20	15
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ID#	Orig. Date	Customer Name	Type		Coll. Value	Advanced	Fees.	Paid	Amt. Due	EXT's
10269-0159304 Transactio	04/03/2015	Villaraza, Jose Mar Trans, Date New	iano C7	Pro? Rev:	\$0.00	\$4,456.86 Principal	\$0.00 Fees	\$4,456.86 Amt Paid	\$0.00 Due	0
10269-015		4/3/2015 11:4		X -		\$4,456.86	\$0.00	\$0.00	\$4,456.86	
10269-015	9304-2 LOG	5/1/2015 2:26		Х -		\$0.00	\$0.00	\$0.00	\$0.00	
10269-0159	9304-3 POF	5/6/2015 8:41 7/2/2	2015	Х -		(\$4,456.86)	\$0.00	\$4,456.86	(\$4,456.86)	
10269-015	9304 Totals:	1				\$0.00	\$0.00	\$4,456.86	50.00	0
04/03/2015 Total	ls: 1	<u> </u>			\$0.00	\$0.00	\$0.00	\$4,456.86	\$0.00	0

A - 286

					MENT PLAN	NRS 604A 445 AND NRS 604A 210 GPDA SIGNED AND IN REPAYMENT PLAN	RS 604A 210 GPDA SI	NRS 604A 445 AND N
		'S: 10 10 10 10 10 10 10 10 10 10 10 10 10	THER COMMENTS	XCEPTIONS/ C	VIOLATIONS/ TECHNICAL EXCEPTIONS/ OTHER CO	NOLLYTOLA		
Are receipts filed? YES		Extensions: Title-6 add	How many times? Extensions: Title-6 add'l periods: D/D & High Int Loans - 90 days	NO Hov	led or renewed?	Has the loan been extended or renewed?	YES	s the loan a collection account?
2θ? YES	'o NRS 604A.410 ₍	efaults, pursuant t	plan if the customer de	a REPAYMENT _]	tunity to enter into	Does the written loan agreement include a disclosure regarding the opportunity to enter into a REPAYMENT plan if the customer defaults, pursuant to NRS 604A.410 (29)?	greement include a disclo	Does the written loan a
		YES	(A.410 (2e)?	rsuant to NRS 604	E-PAY the loan, pi	Does the written loan agreement disclose the right of the customer to PRE-PAY the loan, pursuant to NRS 604A.410 (2e)?	greement disclose the rigi	Does the written loan a
		YES	1A.410 (2d)?	ersuant to NRS 604	SCIND the loan, pr	Does the written loan agreement disclose the right of the customer to RESCIND the loan, pursuant to NRS 604A.410 (2d)	reement disclose the rigi	Does the written loan a
	NO	.445 (2)?	oursuant to NRS 604A.445 (2)?	dditional periods, /	for more than six a	Has the title loan been extended for more than six additional periods, pursuant to		(Applies to Title Loans Only) NRS 60A.445(2)
	, Address	- Control of the cont		ys? NO	loan exceed 30 da	Does the original term of the title loan exceed 30 days?		(Applies to Title Loans Only) NRS 604A.445(1)
\$20,500,00	Fair Market Value:	NO Fa	ring the loan?	of the vehicle secu	fair market value	Does the loan amount exceed the fair market value of the vehicle securing the loan?		(Applies to Title Loans Only) NRS 604A.450(1)
	N/A			ed 35 days?	f the HIL not exce	Does the original term of the HIL not exceed 35 days?		(Applies High-Int Loans) NRS 604A.408(1)
	N/A	onthly income?	er's expected gross mo	25% of the borrow	nt amount exceed	Does the monthly payment amount exceed 25% of the borrower's expected gross monthly income?		(Applies to High-Interest Loans Only) NRS 604A.425(1b)
	N/A			exceed 35 days?	f the D/D Loan no	Does the original term of the D/D Loan not exceed 35 days?		(Applies to D/D Loans) NRS 604A.408(1)
	N/A	y income?	expected gross monthle	of the customer's e	t loan exceed 25%	Does the deferred deposit loan exceed 25% of the customer's expected gross monthly income?		(Applies to Deferred Deposit Only) NRS 604A.425(1a)
	it 🖸 Other:	o ☐ Affidavit	YES Paystub	Was the borrower's income verified?	Was the borrower	1come? \$20,000	What is the borrower's expected gross monthly income?	What is the borrower's e
and perfected? No	If secured by a vehicle title, is it filed and perfected?	secured by a vehi	If		MERZ CLS550	If so, what is the collateral? 2007 MERZ CLS550	YES If so, wha	s the loan secured?
		Purpose of loan:	Purpose	Title Loans	High-Int Loans	□ High	Deferred Deposit	oan Type:
YES L	5 121.55%	2053,38/2053.36	6&1	\$121.55	2/20/2015	\$10,000.00	7/25/2014	10269-0117775
Is the APR correct?	APR Quoted	Amount	Total Number of Payments	Finance Charge	Maturity Date	Amount of Loan	Origination Date	Account Number
)(0)	Examiner: TD						KAISEN BARNES	Borrower Name & Address:
929	Exam as of: <u>5/4/2015</u>	Exa			EGAS NV 89113	7150 S. DURANGO DR SUITE 190 LAS VEGAS NV 89113	7150 S. DURANGO I	Licensee Address:
96	Exam start Date: 5/20/2015				EMAX	ume & DBA: TITLEMAX OF NEVADA INC. DBA TITLEMAX	TITLEMAX OF NEV.	Licensee Name & DBA:
	Ctort	T-	HEEL	VIEW WORKS	604A LOAN REVIEW WORKSHEET	6		
	選挙を担任のできるとはなっていると				THE STATE OF STREET, S			

Title Loan Agreement

Date:

7/25/2014

2 (2 2								Number: 10269-0117775	
Customer & Co-Custor	mer Information	ACCOUNT	NUMBER:	10269	-0117775				
FIRST NAME Kaisen	LAST NAME Barnes			CO-CUSTOME		ME	CO-CUSTOMER LAST NAME		
				CO-CUSTOME	RSSN	CO-CUSTOME	R'S DRIVERS	LIC./STATE ID. NO.	
132 Cascade Lake St				CO-CUSTOME	R STREET A	ADDRESS	***************************************		
City S Las Vegas N	STATE IV	ZIP CODE 89148		CO-CUSTOME	RCITY	CO-CUSTON	MER STATE	CO-CUSTOMER ZIP CODE	
(CO-CUSTOME	R HOME PH	ONE	CO-CUSTON	MER DATE OF BIRTH	
Informatio		LICENSEE'S Monday to Fri	HOURS (OF OPERATION: A.M. to 7:00 P.M.	. Saturday 1	10:00 A.M. to 4:00	PM Closed	Sunday	
LICENSEE NAME TitleMax of Nevada, Inc. d/b	/a TitleBucks	LICENSE (702)451	EE PHONE	NUMBER			Time, Global C	Juliuay	
LICENSEE STREET ADDRE 7150 S. Durango Dr., Suite 1	190			ICENSEE CITY as Vegas		LICENSEE STAT		CENSEE ZIP CODE	
VEHICLE IDENTIFICATION WDDDJ72X17A098175	NUMBER (VIN)			VSE PLATE			0	7110	
VEHICLE YEAR 7	VEHICLE MAKE MERCEDEZ		HICLE MO		COLOR BLACK		<u> </u>		

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.

FEDERAL TRUTH-IN-LENDING DISCLOSUR

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

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

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

ROA 008005

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

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

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

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

TitleMax of Nevada, Inc. d/b/aTitleBucks			
Customer's Signature	7/25/14 Date	Its Authorized Agent	7/25/14 Date
Co-Customer's Signature	Date		

I'N VADA	Amdayit
10 OF CLARK 10 Auregment No.: 10269- 117775 15/2014	
132 CASCADE LAKE ST. LAS VEGAS, NV 89148 Over Name:	Licensee Name: TitleMax of Nevada, Inc. d/b/aTITLEE Address: 7150 S DURANGO DR #190 LAS EVGAS, NV 89113
information: VIN: WDDDJ72X17A098175 See Plate State and No: NVLV5275 Color: BLACMY	ear: 2007 Make: MERCE Model: CLS550

2018 Affidavit ("Affidavit"), the words "affiant," customer," "you" and "your" mean the customer who has signed it. The words cell, "we", "us" and "our" mean TitleMax of Nevada, Inc. d/b/a TITLEBUCKS..., a provider of title loan services, a literated and operating in accordance with Nevada law and regulated by the Nevada Financial Institutions Division, 406 E. Sette 3. Carson City, Nevada 89701-4758, Phone: (775) 684-1830, Fax: (775) 684-1845. The word "Vehicle" means the least of title or ownership issued pursuant to the laws of the State of Nevada that es the legal owner of a vehicle or any similar document issued pursuant to the laws of another jurisdiction.

with 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 are relation information regarding current and expected income, obligations and employment.

a da 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 rest information concerning the customer's income, obligations, employment and ownership of the vehicle; and (b) The was the ability to repay the title loan.

a diet signed. KAISEN LENWOOD BARNES . being first duly sworn, states as follows:

- : 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.

Co-Borrower Signature:

APP 009302

Customer Application

	Personal Informati	On			
Date 7/25/14 S			***		
			v integr		
Last Name SAPNES	MM ISE~		LENWOOD		
		Ema	il Address (optional)††		
Best time to call? 4-8 lm	hich number do you prefer that we call? Home Phone Cell Phone				
THE CONTRACT OF THE CONTRACT O	Continue Continue				
Physical Address (Street Number & Name) 12 0		NEWSON MATRICIA DE SERVICIO DE LA CONTRACTICA DEL CONTRACTICA DE LA CONTRACTICA DE LA CONTRACTICA DE LA CONTRACTICA DEL CONTRACTICA DE LA	and the second s		
City 1	CASCADE WAKE STER	ET	Apt #		
LAS VEGAS	CASCADE WAKE STER State NRUA dA	Zip 89148	County		
Mailing Address (it different from physical address)	Some.	THE PARTY OF THE P	TO SECURE AND MANAGED OF PROTECTION OF A PARTICULAR PROTECTION OF THE PART		
City	State	Zip			
	377	MANUAL TO THE RESIDENCE OF THE PROPERTY OF THE PARTY OF T	SENSON MEAN MINISTER PROPERTY AND ASSESSMENT OF THE PROPERTY O		
	- Attlbo	.			
Employer * (Source of Income) SEIF EMPLOYED	Employer Address (Street Number & I	e Varne)			
City 1	State 12.1 Zin	· A	LAKE ST		
LAS VEGAS	State NV Zip 89/4		Time at Job?		
	Sup	ervisor			
Pay Frequency: (check one)	<u> </u>		nd Expected Work Shift		
☐ 1 st & 15 th of month ☐ 15 th & end of month ☐	Biweekly (every 2 weeks)	Gross Monthly	Gross Annual Gross		
☐ Weekly ☐ Monthly (last day) ☐ Monthly (1st d	ay) 🗆 Monthly (3rd day)	8/15 Income	Obligatio		
☐ Self-Employed		\$20	K ns az		
*Alimony, child support or separate maintenance i	ncome need not be revealed if you do not w	ish to have it considered a	\$ a basis for repoying this obligation		
Alimony, child support, or separate maintenance re Are you currently in bankruptcy? syes	eceived under: 🗆 court order 🗇 written agr	eement oral understa	inding.		
The survey in burnauptoy: 3 yes The					
During Name	Credit Reference	S			
Business Name South WEST GAS					
Address (Street Number & Name) City	-AS VEGAS	State /Cu /o	Zip		
Rusiness Name (2)		NEIADA			
Address (Street Number & Name)					
The same of the sa	MA) VECAI)	NCVANA			
Personal References					
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Co-Applicant Information

Date	State Issued ID Number	Date of	Birth	Social Securit	y#	V1.000	
Last Name	First Name	<u> </u>		Middle Name			
Home Phone	Cell Phone†	· · · · · · · · · · · · · · · · · · ·		Email Address	s (optional)†፣	W. C.	
Best time to call?	Which number do		hat we call? Phone				
Physical Address (street Number & Name)	- Account of the contract of t	THE MAN STATE OF THE PARTY OF T		Apt			
City		State	Zip	County	dell'adde de dissiplina que propries s'apparent est esta institut de d'appropri		
Mailing Address (if different from physical address)		**************************************		***************************************	**************************************		
City		State	Zip				
Employer * (Source of Income)	Em	oloyer Addro	BSS (Street Numb	er & Name)			- 1 VOORTING TO A 1 - 1 - 1 - 1 - 1 - 1 - 1 - 1 - 1 - 1
City	State		Zip	Time at	Job?		
Work Phone #	Job Title		Supervisor				
Pay Frequency: (check one) ☐ 1 st & 15 th of month ☐ 15 th & end of month ☐ Biweel ☐ Weekly ☐ Monthly (last day) ☐ Monthly (1 st day) ☐ Self-Employed	□ Monthly (3 rd day)	an i me men i ar vincema decede de propi especia come co	Next Payday	Gross Monthly Income	Gross Monthly Obligations	Work St	
*Alimony, child support or separate maintenance income a Alimony, child support, or separate maintenance received Are you currently in bankruptcy? How did you hear about us? (Circle one.) Friend/Referral Name of referrer?	under: 🗆 court order 🗈 wri	tten agreer	ment · ora	l understandin	g.	**************************************	THE REST OF TRANSPORTER OF THE STATE OF THE
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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.

TConsent 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 MADE AVAILABLE TO YOU IN ELECTRONIC FORM, (4) CONSENT TO DOING BUSINESS WITH US ELECTRONICALLY AND 5) MAY REQUEST ADECUTY OF ANY EMAILED DISCLOSURES, WHICH WE WILL PROVIDE TO YOU AT NO CHARGE. You may request and obtain a copy of the for future

†Cellular Phone Calls: Receipt of cellular phone calls may be subject to charges from your service provider. If you have listed a cell phone above or you give us an updated cell phone number, then you authorize us to call your cell phone number to provide account information such as payment reminders and special promotional offers or saies 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.jarnsadr.com, and we will advance all of the expenses associated with the arbitration, including the filing, administrative, hearing and arbitrator's fees. You will be responsible for your attorney's fees, if any. Any appeal of a judgment from a small claims tribunal shall be resolved by binding arbitration. The arbitrator shall not conduct class arbitration. The arbitration hearing will be conducted in the county in which this Customer Application was signed. If the arbitration associations listed above are not available and the parties cannot otherwise agree on a substitute, then any party may petition a court pursuant to section 5 of the Federal Arbitration Act, 9 U.S.C. sections 1-16 to select an arbitration organization, provided such arbitration organization shall enforce the terms of this Customer Application and the Arbitration Provision, including the prohibition on class arbitration.

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

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

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

Ability to Repay Verification.

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

months. IF YOU EXPECT (i) YOUR EMPLOYMENT	OR SOURCE OF INCOME, OR (II) YOUR GROSS MONTHET O CHANGE IN THE NEXT 14-15 MONTHS, PLEASE EXPLAIN
THE CHANGES AS FOLLOWS:	
— NID	.

By signing below and submitting this Customer Application, you are verifying that all of the accurate and correct including the parameters. accurate and correct, including the personal references, contact information, employment or source of Road, 90804n1 and

expected gross monthly income and obligations. You agree that you	have told us about any changes you expect within the peyt 14
months relating to (i) your employment or source of income, and (ii) of	current and expected gross monthly income and obligations. You
agree that you have read and understood all the above statemen	its, including the Arbitration Provision.
Kim LBann	7/25/14
Applicant Signature	Date
Co-Applicant Signature	Date

GRACE PERIOD PAYMENTS DEFERMENT AGREEMENT

Date:

Account Number: 10269-0117775

Customer Name: Kaisen Barnes

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 MERCEDEZ CLS550 WDDDJ72X17A098175

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

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

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

Grace Periods Payments Deferment Schedule

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