IN THE SUPREME COURT OF THE STATE OF NEVADA

TITLEMAX OF NEVADA, INC. and TITLEBUCKS d/b/a TITLEMAX, a Nevada corporation, Respondent(s), v. STATE OF NEVADA, DEPARTMENT OF BUSINESS AND INDUSTRY FINANCIAL INSTITUTIONS DIVISION, Appellant(s).	Case No. 74335 District Court No. A-16-743134-J

APPELLANT'S APPENDIX

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

8. This Arbitration Provision is binding upon a[illegible] enefits you, your respective heirs, successors and [illegible]gns. The Arbitration Provision is binding upon and benefits us, our successors and assigns, and [illegible]ated third parties. The Arbitration Provision continues [illegible] 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/aTitleMax

Customer's Signature	11/17/14 Date	Its Authorized Agent	11-17-14 Date
Co-Customer's Signature	Date		

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

Customer Receipt/Repayment Plan Receipt (210 day loan)

NAME AND ADDRESS OF THE LICENSEE: Tm Las Vegas Nv #24 8414 West Farm Road, Ste 130 Las Vegas, NV 89131	PAYMENT MADE ON BEHALF OF OR BY: Alberto Ruiz
LOAN AGREEMENT IDENTIFICATION NO. 12569-0135845 LOAN AGREEMENT DATE: 11/17/2014 6:06:02 PM If you have multiple loans, this payment was applied to the loan number identified above.	DATE/TIME OF RECEIPT OF PAYMENT: 04/25/2015 10:33:37 AM
AMOUNT PAID: $360.00	AGENT RECEIVING PAYMENT: Jessica Flores

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:	$4,066.45
NEXT SCHEDULED DUE DATE:	4/16/2015

- ☐ **Account paid in full by rescission.**
- ☐ **Account paid in full.**
- ☐ **Title Returned Upon Payment in Full.** By signing below, you a ed the Vehicle's Title to you.
- ☐ **Repayment Plan Agreement.**
- ☐ **Grace Period Plan Agreement.**

Acknowledgments. By signing below, you acknowledge that the p represent that the information previously provided on the Covered F further

Customer has left the state for work he has not given us a address and sent payment in the mail. (Envelop was addressed with address we have on file)

Printed Name

Signature

APP 009867
ROA 008573

Customer Receipt/Repayment Plan Receipt (210 day loan)

NAME AND ADDRESS OF THE LICENSEE: Tm Las Vegas Nv #24 8414 West Farm Road, Ste 130 Las Vegas, NV 89131	PAYMENT MADE ON BEHALF OF OR BY: Alberto Ruiz
LOAN AGREEMENT IDENTIFICATION NO. 12569-0135845 LOAN AGREEMENT DATE: 11/17/2014 6:06:02 PM If you have multiple loans, this payment was applied to the loan number identified above.	DATE/TIME OF RECEIPT OF PAYMENT: 02/20/2015 11:32:17 AM
AMOUNT PAID: $360.00	AGENT RECEIVING PAYMENT: Jake Vose

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:	$3,659.22
NEXT SCHEDULED DUE DATE:	3/17/2015

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

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

ALBERTO Ruiz

Printed Name

Signature

Customer Receipt/Repayment Plan Receipt (210 day loan)

NAME AND ADDRESS OF THE LICENSEE: Tm Las Vegas Nv #24 8414 West Farm Road, Ste 130 Las Vegas, NV 89131	PAYMENT MADE ON BEHALF OF OR BY: Alberto Ruiz
LOAN AGREEMENT IDENTIFICATION NO. 12569-0135845 LOAN AGREEMENT DATE: 11/17/2014 6:06:02 PM If you have multiple loans, this payment was applied to the loan number identified above.	DATE/TIME OF RECEIPT OF PAYMENT: 01/19/2015 06:44:27 PM
AMOUNT PAID: $360.00	AGENT RECEIVING PAYMENT: Rene Bernier

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:	$3,635.60
NEXT SCHEDULED DUE DATE:	2/15/2015

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

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

ALBERTO RUIZ
Printed Name

Signature

Customer Receipt/Repayment Plan Receipt (210 day loan)

NAME AND ADDRESS OF THE LICENSEE:	PAYMENT MADE ON BEHALF OF OR BY:
Tm Las Vegas Nv #24 8414 West Farm Road, Ste 130 Las Vegas, NV 89131	Alberto Ruiz
LOAN AGREEMENT IDENTIFICATION NO. 12569-0135845 LOAN AGREEMENT DATE: 11/17/2014 6:06:02 PM If you have multiple loans, this payment was applied to the loan number identified above.	DATE/TIME OF RECEIPT OF PAYMENT: 12/18/2014 05:59:16 PM

AMOUNT PAID:	AGENT RECEIVING PAYMENT:
$359.64	Jessica Flores

TODAY'S PAYMENT ITEMIZATION

PRINCIPAL PAID:	$0.00
INTEREST PAID:	$359.64
CHARGES PAID:	$0.00
FEES PAID:	$0.00
TOTAL AMOUNT PAID TODAY:	$359.64
BALANCE DUE ON LOAN:	$3,611.99
NEXT SCHEDULED DUE DATE:	1/16/2015

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

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

Alberto Ruiz
Printed Name

Signature

GRACE PERIOD PAYMENTS DEFERMENT AGREEMENT

Date: 12-18-14

Account Number: 12569-0135845

Customer Name: Alberto Ruiz Address: 8730 James Ave Las Vegas, NV 89143 Co-Borrower Name: Address:	Licensee Name: TitleMax of Nevada, Inc. d/b/a TitleMax Address: 8414 West Farm Road, Ste 130 Las Vegas, NV 89131 Vehicle Information:2006 Honda Civic LX 1HGFA16506L0038482

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

Consideration. You acknowledge and agree that you and we entered into a Title Loan Agreement on 11/17/2014 ("Loan Agreement.") Under the Title Loan Agreement, we agreed with you that we may subsequently offer you a "Grace Period" which is a gratuitous period of payments deferment. You agree that we are offering you a "Grace Period" and you are voluntarily accepting such offer after entering into a Loan Agreement pursuant to the provisions of NRS 604A.70 and NRS 604A.210. **Please note that since this is a "Grace Period" it is not an "extension" as defined in NRS. 604A.065.**. Under the Title Loan Agreement, your obligation to pay simple interest under the Loan Agreement remains unchanged. Other than the interest and fees originally provided for in the Title Loan Agreement, we do not charge you any additional fees or interest for entering into this Grace Period Payments Deferment Agreement.

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

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

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

Grace Periods Payments Deferment Schedule

Payment Number	Amount of Payment	Deferred Periodic Due Date
1	$359.64	12/17/2014
2	$359.64	1/16/2015
3	$359.64	2/15/2015
4	$359.64	3/17/2015
5	$359.64	4/16/2015
6	$359.64	5/16/2015
7	$359.64	6/15/2015
8	$514.29	7/15/2015
9	$514.29	8/14/2015
10	$514.29	9/13/2015
11	$514.29	10/13/2015
12	$514.29	11/12/2015
13	$514.29	12/12/2015
14	$514.26	1/11/2016
The total amount paid after making all payments under the under the terms of the Grace Period Payments Deferment Agreement:	$6,117.48	

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

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

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

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

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

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

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

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

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

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.

12/18/14

Customer's Signature Date

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

12-18-14

Its Authorized Agent Date

Co-Borrower's Signature Date

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

Customer Application

Personal Information

Date 11/12/14	St[redacted]		
Last Name RUIZ	First Name ALBERTO	Middle Name	
H[redacted]			
Bes[redacted]	Which number do you prefer that we call? ☐ Home Phone ☑ Cell Phone		
Physical Address (Street Number & Name) 8730 SAMES RAUL AVE			Apt #
City LAS VEGAS	State NV	Zip 89143	County CLARK
Mailing Address (If different from physical address) SAME			
City	State	Zip	

Source of Income

Employer * (Source of Income) SELF-EMPLOYED	Employer Address (Street Number & Name) 8730 SAMES RAUL AVE		
City LAS VEGAS	State NV	Zip 89143	Time at Job? 14 yrs
Wo[redacted]	Title UMPIRE	Supervisor	

Pay Frequency: (check one)	Next Payday	Current and Expected Gross Monthly Income	Current and Expected Gross Monthly Obligations	Work Shift
☐ 1st & 15th of month ☐ 15th & end of month ☐ Biweekly (every 2 weeks) ☐ Weekly ☐ Monthly (last day) ☐ Monthly (1st day) ☐ Monthly (3rd day) ☑ Self-Employed		$ 2800	$ 470	

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

Credit References

[redacted]

Personal References

[redacted]

Co-Applicant Information

Date	State Issued ID Number	Date of Birth	Social Security #
Last Name	First Name		Middle Name
Home Phone	Cell Phone†		Email Address (optional)††
Best time to call?	Which number do you prefer that we call? ☐ 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	Zip	Time at Job?
Work Phone #	Job Title	Supervisor	

Pay Frequency: *(check one)*	Next Payday	Current and Expected Gross Monthly Income	Current and Expected Gross Monthly Obligations	Work Shift	
☐ 1st & 15th of month ☐ 15th & end of month ☐ Biweekly (every 2 weeks) ☐ Weekly ☐ Monthly (last day) ☐ Monthly (1st day) ☐ Monthly (3rd day) ☐ Self-Employed		$	$		

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

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

Friend/Referral **Name of referrer?** _____ **Saw Store** **Television** **Yellow Pages** **Repeat Customer**

Internet **Billboard** **Postcard** **Other:** _____

ADDITIONAL TERMS AND CONDITIONS OF THIS CUSTOMER APPLICATION

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

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

APPENDIX
BOA 008582

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

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

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

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

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

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

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

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

Ability to Repay Verification.

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

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

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

Applicant Signature — **Date** 11/12/14

Co-Applicant Signature — **Date**

Affidavit

STATE OF NEVADA
COUNTY OF Clark

Title Loan Agreement No.: 12569-0135845
Date: 11-14-2014

Customer Name: Alberto Ruiz Address: 8730 James Raul Ave Las Vegas, NV 89143 Co-Borrower Name: Address:	Licensee Name: TitleMax of Nevada, Inc. d/b/a Titlemax Address: 8414 Farm Road Suite 130 Las Vegas, NV 89131

Vehicle Information: VIN: 1HGFA16506L038482
License Plate State and No: LVSX10 Color: Black Year: 2006 Make: Honda Model: LX

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

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

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

The undersigned, Alberto Ruiz, being first duly sworn, states as follows:

1. You have provided us with true and correct information concerning your income, obligations, employment and ownership of the vehicle; and

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

FURTHER, AFFIANT SAYETH NOT.

Customer Signature: _____

Co-Borrower Signature: _____

APP 009879
ROA 008585

STATE OF NEVADA
DEPARTMENT OF MOTOR VEHICLES

CERTIFICATE OF TITLE

VIN	YEAR	MAKE	MODEL	VEHICLE BODY	TITLE NUMBER
1HGFA16506L038482	2006	HOND	CIVIC LX	P4D	NV007374009

DATE ISSUED	ODOMETER MILES	FUEL TYPE	SALES TAX PD	EMPTY WT	GROSS WT	GVWR
11/17/2014	146801	G				

VEHICLE COLOR	ODOMETER BRAND	BRANDS
	ACTUAL MILES	

Received 12-5-14

OWNER(S) NAME AND ADDRESS
RUIZ ALBERTO
8730 JAMES RAUL AVE
LAS VEGAS NV 89143-2319

LIENHOLDER NAME AND ADDRESS
TITLEMAX OF NEVADA INC DBA TITLEMAX
8414 FARM RD STE 130
LAS VEGAS NV 89131-8172

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

SIGNATURE OF AUTHORIZED AGENT DATE

PRINTED NAME OF AGENT AND COMPANY

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

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

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

Address — City — State — Zip Code

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

ODOMETER READING NO TENTHS

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

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

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

Signature of Buyer — Printed Full Legal Name of Buyer

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

CONTROL NO. 22739620
(THIS IS NOT A TITLE NO.)

VP-2 (Rev. 6/10)

STATE OF NEVADA

ALTERATION OR ERASURE VOIDS THIS TITLE

FIRST REASSIGNMENT DEALER ONLY

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

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

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

Address — City — State — Zip Code

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

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

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

Signature of Buyer — Printed Full Legal Name of Buyer

SECOND REASSIGNMENT DEALER ONLY

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

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

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

Address — City — State — Zip Code

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

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

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

Signature of Buyer — Printed Full Legal Name of Buyer

THIRD REASSIGNMENT DEALER ONLY

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

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

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

Address — City — State — Zip Code

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

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

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

Signature of Buyer — Printed Full Legal Name of Buyer

LIEN

LIENHOLDER TO BE RECORDED

FEIN ____

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

Address ____ Street — City — State — Zip Code

ALTERATION OR ERASURE VOIDS THIS TITLE

Contact Information 11/13/2014

Company: Titlemax (314391)
Contact: Sara Rosenthal
E-Mail: sara.rosenthal@titlemax.biz

Telephone: 404-542-6618
Fax:

Notes

Vehicle Info For 2006 Honda Civic LX 4D Sedan

MSRP: $17,510	VIN: 1HGFA1656	Adj. State: National
Fin Adv: $6,125	UVC: 2006360047	Mileage: 0
Equip Ret: $18,733	MPG: 30/40	Mileage Cat: B
Tire Size: 205/55R16	Weight: 2751	Cylinders: 4
Base HP: 140 @ 6300	Fuel Type: Gas	Transmission: A
Taxable HP: 16.1	Wheelbase: 106.3	Drive Train: FWD
Model Number: FA1656EW	End of Term Months: 0	End of Term Mileage: 0
Price Includes: AT AC		

Trade In Black Book values as of 11/13/2014

	X-CL	Clean	Average	Rough
Base	N/A	$6,270	$5,370	$3,840
Options	N/A	$0	$0	$0
Mileage	N/A	N/A	N/A	N/A
Region	N/A	$0	$0	$0
Total	N/A	$6,270	$5,370	$3,840

Retail Black Book values as of 11/13/2014

	X-CL	Clean	Average	Rough
Base	N/A	$8,475	$7,250	$5,550
Options	N/A	$0	$0	$0
Mileage	N/A	N/A	N/A	N/A
Region	N/A	$0	$0	$0
Total	N/A	$8,475	$7,250	$5,550

Residual Black Book values as of 11/13/2014

12 Month 24 Month 30 Month 36 Month 42 Month 48 Month 60 Month End Of Term

Black Book Add/Deducts

w/o Auto Trans -550

Cash Advance Courtesy Calls

File Navigate Filter Loan

Save & Close | Close | View Collateral... | Add Log Item... | Courtesy Call... | Edit Customer...

Search By: Customer Name, ID | Collateral Search...

Filter: Exclude calls made today | Show Refunds | Only show cash advances of type: Loan

From: | To: 3/4/2015 | Due Date Range: | Loan Module: Single Payment | Installment | All

Customer Name	ID	Origination Date	Advanced	Due Date	Amount
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]

Count: 125 Advanced: [illegible] Fees: [illegible] Fees Paid: [illegible] Due: [illegible]

Transactions | Show Proposed Log Items

	Date	Description	User ID	Location	Date Sent	New Due Date	Payment	Date Due	Date Received	Date Fees
1	[illegible]	New Loan	SKP	[illegible]			$0.00	[illegible]	[illegible]	$0.00
2	[illegible]	Appr Fees	Dwh	[illegible]			$0.00	[illegible]	$0.00	[illegible]
3	[illegible]	Log Item	[illegible]	[illegible]			$0.00	$0.00	$0.00	$0.00
4	[illegible]	Delayed Loan Payment	[illegible]	[illegible]		1/15/2015	[illegible]	[illegible]	$0.00	[illegible]
5	[illegible]	Appr Fees	Dwh	[illegible]			$0.00	[illegible]	$0.00	[illegible]
6	[illegible]	Log Item	[illegible]	[illegible]			$0.00	$0.00	$0.00	$0.00
7	[illegible]	Log Item	[illegible]	[illegible]			$0.00	$0.00	$0.00	$0.00
8	[illegible]	Log Item	[illegible]	[illegible]			$0.00	$0.00	$0.00	$0.00
9	[illegible]	Delayed Loan Payment	[illegible]	[illegible]		2/15/2015	[illegible]	[illegible]	$0.00	[illegible]
10	[illegible]	Appr Fees	Dwh	[illegible]			$0.00	[illegible]	$0.00	[illegible]
11	[illegible]	Log Item	[illegible]	[illegible]			$0.00	$0.00	$0.00	$0.00

Type here to search for a record | Filtered by By Location

APP 00098 4
ROA 008590

Cash Advance Courtesy Calls

File Navigate Filter Loan

Save & Close | Close | View Collateral... | Add Log Item... | Courtesy Call... | Edit Customer

Search | Search By: Customer Name, ID | Collateral Search...

Filter: Exclude calls made today | Show Refunds | Only show cash advances for the location: 12569

Filter Due Date: From | To: 5/5/2015

Loan Type: Single Payment | Installment | All

Only show cash advances of type:

Customer Name	ID	Origination Date	Advanced	Due Date	Amount
[redacted]	12569-01[illegible]	3/10/2015 12:51:21 PM	$[illegible]	5/5/2015	$[illegible]
[redacted]	12569-01[illegible]	1/26/2014 5:52:11 PM	$[illegible]	5/5/2015	$[illegible]
[redacted]	12569-01[illegible]	3/7/2015 1:26:46 PM	$[illegible]	5/4/2015	$[illegible]
[redacted]	12569-01[illegible]	1/6/2015 1:19:28 PM	$[illegible]	5/5/2015	$[illegible]
[redacted]	12569-01[illegible]	11/17/2014 [illegible] PM	$[illegible]	4/16/2015	$[illegible]
[redacted]	12569-01[illegible]	10/20/2014 5:28:51 PM	$[illegible]	3/19/2015	$[illegible]
[redacted]	12569-01[illegible]	1/20/2015 [illegible] PM	$[illegible]	4/20/2015	$[illegible]
[redacted]	12569-01[illegible]	3/19/2015 [illegible] PM	$[illegible]	4/19/2015	$[illegible]
[redacted]	12569-01[illegible]	1/5/2015 [illegible] PM	$[illegible]	4/6/2015	$[illegible]

Count: 125 Advanced: $[illegible] Fees: $[illegible] Fees Paid: $[illegible] Due: $[illegible]

Transactions | Show Progress Log Items

#	Date	Description	Loan ID	Location	Date Disp.	New Due Date	Payment	Date Due	Date Principal	Date Fees
12	[illegible]	Log Item	618	12569			$0.00	$0.00	$0.00	$0.0
13	[illegible]	Log Item	618	12569			$0.00	$0.00	$0.00	$0.0
14	[illegible]	Log Item	251	12569			$0.00	$0.00	$0.00	$0.0
15	[illegible]	Delayed Loan Payment	618	12569		3/17/2015	$[illegible]	$[illegible]	$0.00	$[illegible]
16	[illegible]	Apply Fees	Delt	12569			$0.00	$[illegible]	$0.00	$[illegible]
17	[illegible]	Log Item	657	12569			$0.00	$0.00	$0.00	$0.0
18	[illegible]	Log Item	618	12569			$0.00	$0.00	$0.00	$0.0
19	[illegible]	Log Item	657	12569			$0.00	$0.00	$0.00	$0.0
20	[illegible]	Log Item	251	12569			$0.00	$0.00	$0.00	$0.0
21	[illegible]	Log Item	657	12569			$0.00	$0.00	$0.00	$0.0
22	[illegible]	Log Item	618	12569			$0.00	$0.00	$0.00	$0.0

Remember customer and in...

Filtered by By Location

Cash Advance Courtesy Calls

File Navigate Filter Loan

Find & Close | Print | View Collateral... | Add Log Item... | Courtesy Call... | Edit Customer

Criteria: Not

Search By: Customer Name, ID | Collateral Search...

Filter: Exclude calls made today | Show Refunds | Only show cash advances for this location: 12569

Filter Due Date: From | To 5/5/2015

Loan Module: Single Payment | Installment | All

Only show cash advances of type:

Customer Name	ID	Origination Date	Advanced	Due Date	Amount
[redacted]	1260-0100123	3/10/2015 12:07:22 PM	$336.00	5/5/2015	$79
[redacted]	1259-0101642	12/8/2014 5:53:11 PM	$450.00	5/5/2015	$3.96
[redacted]	1255-0100606	3/7/2015 1:29:46 PM	$550.00	5/5/2015	$55
[redacted]	1259-0101264	1/6/2015 5:19:25 PM	$520.00	5/5/2015	$60
[redacted]	1259-0100445	11/17/2014 8:05:32 PM	$1,100.00	4/10/2015	$1,06
Ruiz, Alexis	1255-0101315	5/15/2014 5:20:51 PM	$1,030.00	3/19/2015	$2.55
[redacted]	1259-0100807	1/30/2015 6:06:17 PM	$1,000.00	4/20/2015	$2.10
[redacted]	1255-0100486	3/19/2015 3:10:13 PM	$1,500.00	4/19/2015	$1.35
[redacted]	1259-0100075	2/5/2015 5:49:06 PM	$1,530.51	4/4/2015	$1.27

Count: 135 Advanced: $245,982.57 Fees: $75,102.32 Fees Paid: $55,672.57 Due: $24,619.58

Transactions | Show Proposed Log Items

#	Date	Description	Log ID	Location	Date Dept	New Due Date	Payment	Fees Due	Date Processed	Date Fees
22	3/10/2015 10:46	Log Item	657	12569			$0.00	$0.00	$0.00	$0.0
24	3/25/2015 5:22	Log Item	657	12569			$0.00	$0.00	$0.00	$0.0
25	[illegible] 10:11	Log Item	657	12569			$0.00	$0.00	$0.00	$0.0
26	[illegible]015 5:05	Log Item	657	12569			$0.00	$0.00	$0.00	$0.0
27	[illegible]015 11:08	Log Item	657	12569			$0.00	$0.00	$0.00	$0.0
28	[illegible]015 5:08	Log Item	657	12569			$0.00	$0.00	$0.00	$0.0
29	[illegible]015 9:52	Log Item	657	12569			$0.00	$0.00	$0.00	$0.0
30	[illegible] 4:51	Log Item	657	12569			$0.00	$0.00	$0.00	$0.0
31	[illegible] 11:11	Log Item	616	12569			$0.00	$0.00	$0.00	$0.0
32	[illegible]015 5:31	Log Item	657	12569			$0.00	$0.00	$0.00	$0.0
33	[illegible]015 9:50	Log Item	657	12569			$0.00	$0.00	$0.00	$0.0

Ref. Felice-ML Ref. Tod-ML Ref. Edwardo-ML Ref. Pauline-ML

Filtered by Location

Cash Advance Courtesy Calls

File Navigate Filter Learn

Save & Close | Refresh | New Collection | Add Log Item | Courtesy Call | Add Customer

Criteria | Search By: Customer Name, ID | Go | Collateral Search...

Filter | From | To | Loan Module: Single Payment | Installment | All

Filter: Exclude calls made today | Filter Due Date | 3/17/2015

Show Refunds

Only show cash advances for this location | Only show cash advances of type

Customer Name	ID	Disposition Date	Advanced	Due Date	Amount
[redacted]	[redacted]	[redacted]	[redacted]	[redacted]	[redacted]

Count: 125 Advanced: $59,502.67 Fees: $15,302.32 Fees Paid: $55,673.67 Due: $20,131.33

Transactions | Show Proposed Log Items

	Date	Description	User ID	Location	Date Due	New Date Due	Payment	Date Due	Date Processed	Date Fees
34	3/20/2015 10:41	Log Item	607	1256			$0.00	$0.00	$0.00	$0.0
35	3/20/2015 11:01	Log Item	607	1256			$0.00	$0.00	$0.00	$0.0
36	3/20/2015 3:00	Log Item	607	1256			$0.00	$0.00	$0.00	$0.0
37	3/20/2015 3:13	Log Item	607	1256			$0.00	$0.00	$0.00	$0.0
38	3/20/2015 5:17	Log Item	607	1256			$0.00	$0.00	$0.00	$0.0
39	3/20/2015 12:41	Log Item	607	1256			$0.00	$0.00	$0.00	$0.0
40	3/20/2015 5:28	Log Item	607	1256			$0.00	$0.00	$0.00	$0.0
41	3/20/2015 10:36	Log Item	607	1256			$0.00	$0.00	$0.00	$0.0
42	3/20/2015 4:31	Log Item	607	1256			$0.00	$0.00	$0.00	$0.0
43	3/20/2015 4:17	Log Item	607	1256			$0.00	$0.00	$0.00	$0.0
[redacted]	[redacted]	Log Item	[redacted]	[redacted]			[redacted]	[redacted]	[redacted]	[redacted]

Notes: pip 4-8 cab $400
Customer in on answering machine saying he will be in today to make the payment. He was out of town at spring training.

Filtered by: By Location

Cash Advance Transaction Calls

File Navigate Filter Look

Save & Close | Close | New Collection... | Add Log Item... | Customer Call... | File Customer...

Search By: Customer Name, ID | Advanced Search...

Type Product: Single Payment | All | Installment

From | To 5/9/2015

Filter Due Date

Exclude calls made today

Show Refunds

Only show cash advances for this location

Only show cash advances of type

Customer Name	ID	Origination Date	Advanced	Due Date	Amount
[redacted]	1263-01[illegible]	3/10/2015 1:51:23 PM	$[illegible]	5/9/2015	$[illegible]
	1265-0[illegible]	12/9/2014 5:03:11 PM	$[illegible]	5/9/2015	$1.50
	1263-01[illegible]	3/7/2015 2:43:01 PM	$[illegible]	5/9/2015	$[illegible]
	1263-01[illegible]	1/8/2015 5:15:36 PM	$[illegible]	5/9/2015	$[illegible]
	1263-01[illegible]	1/8/2015 5:15:36 PM	$[illegible]	1/16/2015	$[illegible]
Pam Alfredo	1263-01[illegible]	10/21/2014 5:25:57 PM	$[illegible]	3/19/2015	$1.05
	1263-01[illegible]	1/28/2015 6:30:11 PM	$[illegible]	4/30/2015	$[illegible]
	1263-01[illegible]	3/19/2015 2:08:13 PM	$[illegible]	4/19/2015	$1.00
	1263-01[illegible]	2/5/2015 6:08:00 PM	$[illegible]	4/5/2015	$[illegible]

Count: [illegible] Advanced: $[illegible] Fees: $[illegible] Fees Paid: $[illegible] Due: $[illegible]

Show Processed Log Items

Transactions

Date	Description	User ID	Location	Date Due	New Due Date	Fees	Date Due	Date Processed	Date Fees
4/5/2015 10:42	Log Item	[illegible]	1263			$0.00	$0.00	$0.00	$0.0
4/7/2015 11:36	Log Item	616	1263			$0.00	$0.00	$0.00	$0.0
4/7/2015 2:12	Apply Fees	DWH	1263			$0.00	$250.54	$0.00	$250.5
4/8/2015 8:51	Log Item	616	1263			$0.00	$0.00	$0.00	$0.0
4/8/2015 9:26	Log Item	616	1263			$0.00	$0.00	$0.00	$0.0
4/10/2015 5:12	Log Item	616	1263			$0.00	$0.00	$0.00	$0.0
4/10/2015 5:13	Deferred Loan Payment	237	1263		4/16/2015	$150.00	$252.11	$0.00	$102.1
4/10/2015 12:00	Log Item	616	1263			$0.00	$0.00	$0.00	$0.0
4/10/2015 5:46	Log Item	657	1263			$0.00	$0.00	$0.00	$0.0
4/10/2015 11:55	Log Item	616	1263			$0.00	$0.00	$0.00	$0.0
4/10/2015 [illegible]	Log Item	[illegible]	1263			$0.00	$0.00	$0.00	$0.0

Notes: CC - NPL 2nd round

Filtered by By Location

Cash Advance Courtesy Calls

File Navigate Filter Learn

Save & Close | Close | New Customer... | Add Log Item... | Courtesy Call... | Edit Customer

Search By: Customer Name, ID | Customer Search...

Filter: Exclude calls made today | Filter Due Date: From | To 5/8/2015

Loan Module: Single Payment | Installment | All

Show Refunds | Only show cash advances of type

Only show cash advances for this location: 1269

ID	Origination Date	Advanced	Due Date	Amount
1269-0150126	3/19/2015 12:51:21 PM	$[illegible]	5/8/2015	$75
1269-0150062	1/29/2015 5:59:11 PM	$1,500.00	5/8/2015	$3.98
1269-0150056	3/7/2015 3:19:41 PM	$[illegible]	5/8/2015	$50
1269-0150264	1/8/2015 5:10:36 PM	$520.00	5/8/2015	$52
1269-0150245	11/17/2014 [illegible]	$[illegible]	4/10/2014	$[illegible]
1269-0150175	10/30/2014 5:29:50 PM	$[illegible]	3/15/2015	$2.65
1269-0150067	1/29/2015 6:08:11 PM	$[illegible]	4/29/2015	$3.23
1269-0150069	3/19/2015 2:09:13 PM	$1,500.00	4/10/2015	$7.00
1269-0150069	3/19/2015 5:09:08 PM	$[illegible]	4/6/2015	$1.3
1269-0150079	3/5/2015 5:09:08 PM	$[illegible]	4/6/2015	[illegible]

Customer Name: [redacted]

Phone/Mobile: [redacted]

Count: 132 Advanced: $[illegible] Fees: $75,352.32 Fees Paid: $[illegible] Due: $[illegible]

Show Processed Out Items

Transactions

#	Date	Description	User ID	Location	Date Due	New Due Date	Payment	Days Due	Days Prorated	Days Fees	[illegible]
10	4/21/2015 5:36	Log Item	616	1269			$0.00	$0.00	$0.00	$0.00	$0.0
9	[illegible]/2015 6:13	Log Item	616	1269			$0.00	$0.00	$0.00	$0.00	$0.0
8	[illegible]/2015 10:31	Deferred Loan Payment	857	1269	4/15/2015		$350.00	($52.17)	$0.00	$0.00	$297.8
7	[illegible]/2015 12:55	Log Item	857	1269			$0.00	$0.00	$0.00	$0.00	$0.0
6	[illegible]/2015 12:55	Log Item	616	1269			$0.00	$0.00	$0.00	$0.00	$0.0
5	[illegible]/2015 1:48	Log Item	857	1269			$0.00	$0.00	$0.00	$0.00	$0.0
4	[illegible]/2015 11:5	Log Item	616	1269			$0.00	$0.00	$0.00	$0.00	$0.0
3	[illegible]/2015 6:31	Log Item	263	1269			$0.00	$0.00	$0.00	$0.00	$0.0
2	[illegible]/2015 6:31	Log Item	857	1269			$0.00	$0.00	$0.00	$0.00	$0.0
1	[illegible]/2015 10:31	Log Item	857	1269			$0.00	$0.00	$0.00	$0.00	$0.0
0	[illegible]/2015 4:42	Log Item	857	1269			$0.00	$0.00	$0.00	$0.00	$0.0
19	[illegible]/2015 10:31	Log Item	857	1269			$0.00	$0.00	$0.00	$0.00	$0.0
18	[illegible]	Log Item	616	1269			$0.00	$0.00	$0.00	$0.00	$0.0

Notes: pay 5-15 $[illegible] job
Customer called and he said he gets paid on this day. He said he will send a payment on this day. We will receive the payment on 5-19.
Remainder.

Filtered by Location

App 0098
ROA 0085995

Income Worksheet

[redacted]

Employee Use Only

Income	Description	Amount
Employment		
Gross Monthly Salary or Wages	UMPIRE - Self Employ	$ 2800.00
Part-Time Gross Monthly Salary or Wages		$
Other/Expected Income	**Description**	**Amount**
Gross Bonus or Commission		$ —
Social Security/ Disability		$ —
Gross Pension/Retirement		$ —
Unemployment		$ —
Alimony or Child Support		$ —
Other Income (Babysitting, Lawn care, etc.):		$ —
Total Current/Expected Income	**Part 1:** Please add all Income amounts and enter amount here	+ $ 2800
Total Monthly Expense	**Part 2:** Please add all monthly expenses and enter amount here	- $ 470.00
Part 3: Net Monthly Income Total = Part 1 Total - Part 2 Total Subtract Total Expense from Total Income. The Net Monthly Income must be equal to or greater than the Required Residual Income.		= $ 2330.0

Applicant Name: ALBERTO RUIZ

[redacted]

Employee Use Only

Today's date: 11/17/14

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

Ability to Pay Summary

Loan Number	Eduardo Ruiz
Customer Name	No
Is Customer a Covered Borrower	$3,600.00
Requested Loan Amount	
Title Fee	$3,600
MLV Amount	
Gross Monthly Income	$2,800.00
Current and Expected Monthly Obligations	$470.00
Other TitleMax Loan Payment	$0.00
Rate Match/Rate for Other TitleMax Loan	
Add-On to Current Loan or Multi-Car	
Residual Monthly Income	$2,330.00

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

210 INSTALLMENT LOAN BREAKDOWN

Income Based - Max. Loan Amount Inc. Title Fee	$	10,000
Vehicle Value - Max. Loan Amount Inc. Title Fee	$	3,600
Interest Rate		9.99%
Max Cash to Customer Amount	$	3,600.00
Actual Cash to Customer Amount	$	3,600.00
Title Fee Amount	$	-
Total Loan Amount	$	3,600
Amortized Loan Payment		$739.22
Total Payback Amount		$5,174.51
Minimum Payment to Extend		$359.64
Grace Period Plan # of Months (0% Interest)		7
Grace Period Plan Payment (0%)		$514.29

CHOOSE THIS CASH IS 3600 & 1 FEE

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

A - 307

604A LOAN REVIEW WORKSHEET

Licensee Name & DBA: TITLEMAX OF NEVADA INC DBA TITLEMAX

Exam Start Date: 5/15/2015

Licensee Address: 8414 WEST FARM ROAD, STE. 130, LAS VEGAS, NV 89131

Exam as of: 5/15/2015

Borrower Name & Address: CYNTHIA COLLINS

Examiner: EC/DV

Account Number	Origination Date	Amount of Loan	Maturity Date	Finance Charge	Total Number of Payments	Payment Amount	APR Quoted	Is the APR correct?
12569-0129849	10/10/2014	$3,800.00	5/8/2015	$1,662.00	7	780.28/780.32	121.55%	YES

Loan Type: Deferred Deposit ☐ High-Int Loans ☐ Title Loans ☐ Purpose of loan: N/A

Is the loan secured? **YES** If so, what is the collateral? 2005 NISSAN XTERRA If secured by a vehicle title, is it filed and perfected? **N/A**

What is the borrower's expected gross monthly income? $6,400 Was the borrower's income verified? **YES** Paystub ☐ Affidavit ☑ Other:

(Applies to Deferred Deposit Only) *NRS 604A.425(1a)*	Does the deferred deposit loan exceed 25% of the customer's expected gross monthly income?	**N/A**
(Applies to D/D Loans) *NRS 604A.408(1)*	Does the *original term* of the D/D Loan not exceed 35 days?	**N/A**
(Applies to High-Interest Loans Only) *NRS 604A.425(1b)*	Does the *monthly payment amount* exceed 25% of the borrower's expected gross monthly income?	**N/A**
(Applies High-Int Loans) *NRS 604A.408(1)*	Does the *original term* of the HIL not exceed 35 days?	**N/A**
(Applies to Title Loans Only) *NRS 604A.450(1)*	Does the loan amount exceed the fair market value of the vehicle securing the loan?	**NO** Fair Market Value: $10,225.00
(Applies to Title Loans Only) *NRS 604A.445(1)*	Does the original term of the title loan exceed 30 days?	**NO**
(Applies to Title Loans Only) *NRS 60A.445(2)*	Has the title loan been extended for more than six additional periods, *pursuant to NRS 604A.445 (2)?*	**NO**

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

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

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

Is the loan a collection account? **NO** | Has the loan been extended or renewed? **NO** How many times? **0** *Extensions: Title-6 add'l periods; D/D & High Int Loans - 90 days* | Are receipts filed? **YES**

VIOLATIONS/ TECHNICAL EXCEPTIONS/ OTHER COMMENTS:

NRS.604A.210 AND 445

GRACE PERIOD DEFERMENT $6,457.34

APP 00893
ROA 00899

Title Loan Agreement

Date: 10/10/2014

Number: 12569-0129849

Customer & Co-Customer Information			ACCOUNT NUMBER: 12569-0129849		
FIRST NAME Cynthia	LAST NAME Collins		CO-CUSTOMER FIRST NAME	CO-CUSTOMER LAST NAME	
[redacted]			CO-CUSTOMER SSN	CO-CUSTOMER'S DRIVERS LIC./STATE ID. NO.	
STREET ADDRESS 9840 Red Horse St			CO-CUSTOMER STREET ADDRESS		
City Las Vegas	STATE NV	ZIP CODE 89143	CO-CUSTOMER CITY	CO-CUSTOMER STATE	CO-CUSTOMER ZIP CODE
[redacted]			CO-CUSTOMER HOME PHONE	CO-CUSTOMER DATE OF BIRTH	

Motor Vehicle & Licensee Information	LICENSEE'S HOURS OF OPERATION: Monday to Friday 9:00 A.M. to 7:00 P.M., Saturday 10:00 A.M. to 4:00 P.M., Closed Sunday		
LICENSEE NAME TitleMax of Nevada, Inc. d/b/a TitleMax	LICENSEE PHONE NUMBER (702)560-6264		
LICENSEE STREET ADDRESS 8414 West Farm Road, Ste 130	LICENSEE CITY Las Vegas	LICENSEE STATE NV	LICENSEE ZIP CODE 89131
VEHICLE IDENTIFICATION NUMBER (VIN) 5N1AN08U55C654314	LICENSE PLATE 415LGU		
VEHICLE YEAR 2005	VEHICLE MAKE 2005	VEHICLE MODEL nissan	COLOR gray

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

Term, Principal, Interest, Charges and Payment. The original term of this loan is 210 days. You promise to timely pay us in cash or as otherwise agreed in writing $3,800.00 ("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 05/08/2015 the earlier of: (i) the due date of your last payment as set forth in the Payment Schedule below; or (ii) payment in full. You also promise to pay any other charges provided for under this Loan Agreement. You agree to make your payment in the amounts and on the dates set forth in the Payment Schedule below ("Due Date") at the address indicated above, or at such other address as we direct you in writing. If any Due Date falls on a date we are not open for business, then you agree to pay us on the next business day, and we will credit such payment, as if we received it on the appropriate Due Date. The Loan Agreement will be consummated upon the date you sign this Loan Agreement. Time is of the essence in this Loan Agreement. In consideration of your delivering the Title to us and granting us a security interest in the Motor Vehicle as set forth below, your promise to timely pay and agreeing to this Loan Agreement, we agree to provide you a loan in the Principal Amount provided above.

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

FEDERAL TRUTH-IN-LENDING DISCLOSURE

ANNUAL PERCENTAGE RATE	FINANCE CHARGE	Amount Financed	Total of Payments
The cost of your credit as a yearly rate.	The dollar amount the credit will cost you.	The amount of credit provided to you or on your behalf.	The amount you will have paid after you have made all payments as scheduled.
121.5462 %	$1,662.00	$3,800.00	$5,462.00

Your payment schedule will be:

Number of Payments	Amount of Payments	When Payments are Due
6	$780.28	11/9/2014 and each 30 days thereafter
1	$780.32	5/8/2015

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

Filing Fee: $ 0.00

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

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

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

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

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

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

... directed to Customer Service at the following toll-free number: (800) 804-5368.

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

TitleMax of Nevada, Inc. d/b/aTitleMax

Cynthia Collins	10-10-14	[illegible]	10/10/2014
Customer's Signature	Date	Its Authorized Agent	Date
Co-Customer's Signature	Date		

Customer Receipt/Repayment Plan Receipt (210 day loan)

NAME AND ADDRESS OF THE LICENSEE:	PAYMENT MADE ON BEHALF OF OR BY:
Tm Las Vegas Nv #24 8414 West Farm Road, Ste 130 Las Vegas, NV 89131	Cynthia Collins
LOAN AGREEMENT IDENTIFICATION NO. 12569-0129849 LOAN AGREEMENT DATE: 10/10/2014 6:12:13 PM If you have multiple loans, this payment was applied to the loan number identified above.	DATE/TIME OF RECEIPT OF PAYMENT: 01/16/2015 05:06:54 PM
AMOUNT PAID: $340.00	AGENT RECEIVING PAYMENT: Rene Bernier

TODAY'S PAYMENT ITEMIZATION

PRINCIPAL PAID:	$0.00
INTEREST PAID:	$340.00
CHARGES PAID:	$0.00
FEES PAID:	$0.00
TOTAL AMOUNT PAID TODAY:	$340.00
BALANCE DUE ON LOAN:	$3,918.74
NEXT SCHEDULED DUE DATE:	1/8/2015

- ☐ **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.

Cynthia Collins
Printed Name

CCollins
Signature

Customer Receipt/Repayment Plan Receipt (210 day loan)

NAME AND ADDRESS OF THE LICENSEE:	PAYMENT MADE ON BEHALF OF OR BY:
Tm Las Vegas Nv #24 8414 West Farm Road, Ste 130 Las Vegas, NV 89131	Cynthia Collins
LOAN AGREEMENT IDENTIFICATION NO. 12569-0129849 LOAN AGREEMENT DATE: 10/10/2014 6:12:13 PM If you have multiple loans, this payment was applied to the loan number identified above.	DATE/TIME OF RECEIPT OF PAYMENT: 12/12/2014 04:48:41 PM
AMOUNT PAID: $379.62	AGENT RECEIVING PAYMENT: Rene Bernier

TODAY'S PAYMENT ITEMIZATION

PRINCIPAL PAID:	$0.00
INTEREST PAID:	$379.62
CHARGES PAID:	$0.00
FEES PAID:	$0.00
TOTAL AMOUNT PAID TODAY:	$379.62
BALANCE DUE ON LOAN:	$3,816.75
NEXT SCHEDULED DUE DATE:	1/8/2015

- ☐ **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.

Cynthia Collins
Printed Name

Signature

Customer Receipt/Repayment Plan Receipt (210 day loan)

NAME AND ADDRESS OF THE LICENSEE: Tm Las Vegas Nv #24 8414 West Farm Road, Ste 130 Las Vegas, NV 89131	PAYMENT MADE ON BEHALF OF OR BY: Cynthia Collins
LOAN AGREEMENT IDENTIFICATION NO. 12569-0129849 LOAN AGREEMENT DATE: 10/10/2014 6:12:13 PM If you have multiple loans, this payment was applied to the loan number identified above.	DATE/TIME OF RECEIPT OF PAYMENT: 11/10/2014 04:22:52 PM
AMOUNT PAID: $400.00	AGENT RECEIVING PAYMENT: Rene Bernier

TODAY'S PAYMENT ITEMIZATION

PRINCIPAL PAID:	$7.73
INTEREST PAID:	$392.27
CHARGES PAID:	$0.00
FEES PAID:	$0.00
TOTAL AMOUNT PAID TODAY:	$400.00
BALANCE DUE ON LOAN:	$3,792.27
NEXT SCHEDULED DUE DATE:	12/9/2014

- ☐ **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.

Cynthia Collins
Printed Name

Cynthia Collins
Signature

Customer Receipt/Repayment Plan Receipt (210 day loan)

NAME AND ADDRESS OF THE LICENSEE: Tm Las Vegas Nv #24 8414 West Farm Road, Ste 130 Las Vegas, NV 89131	PAYMENT MADE ON BEHALF OF OR BY: Cynthia Collins
LOAN AGREEMENT IDENTIFICATION NO. 12569-0129849 LOAN AGREEMENT DATE: 10/10/2014 6:12:13 PM If you have multiple loans, this payment was applied to the loan number identified above.	DATE/TIME OF RECEIPT OF PAYMENT: 05/07/2015 02:05:26 PM
AMOUNT PAID: $400.00	AGENT RECEIVING PAYMENT: Rene Bernier

TODAY'S PAYMENT ITEMIZATION

PRINCIPAL PAID:	$0.00
INTEREST PAID:	$400.00
CHARGES PAID:	$0.00
FEES PAID:	$0.00
TOTAL AMOUNT PAID TODAY:	$400.00
BALANCE DUE ON LOAN:	$4,103.14
NEXT SCHEDULED DUE DATE:	5/8/2015

- ☐ **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.

Cynthia Collins
Printed Name

Cynthia Collins
Signature

Customer Receipt/Repayment Plan Receipt (210 day loan)

NAME AND ADDRESS OF THE LICENSEE: Tm Las Vegas Nv #24 8414 West Farm Road, Ste 130 Las Vegas, NV 89131	PAYMENT MADE ON BEHALF OF OR BY: Cynthia Collins
LOAN AGREEMENT IDENTIFICATION NO. 12569-0129849 LOAN AGREEMENT DATE: 10/10/2014 6:12:13 PM If you have multiple loans, this payment was applied to the loan number identified above.	DATE/TIME OF RECEIPT OF PAYMENT: 04/08/2015 04:17:50 PM
AMOUNT PAID: $386.34	AGENT RECEIVING PAYMENT: Rene Bernier

TODAY'S PAYMENT ITEMIZATION

PRINCIPAL PAID:	$0.00
INTEREST PAID:	$386.34
CHARGES PAID:	$0.00
FEES PAID:	$0.00
TOTAL AMOUNT PAID TODAY:	$386.34
BALANCE DUE ON LOAN:	$4,136.92
NEXT SCHEDULED DUE DATE:	4/8/2015

- ☐ **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.

Cynthia Collins
Printed Name

CCollins
Signature

Customer Receipt/Repayment Plan Receipt (210 day loan)

NAME AND ADDRESS OF THE LICENSEE: Tm Las Vegas Nv #24 8414 West Farm Road, Ste 130 Las Vegas, NV 89131	PAYMENT MADE ON BEHALF OF OR BY: Cynthia Collins
LOAN AGREEMENT IDENTIFICATION NO. 12569-0129849 LOAN AGREEMENT DATE: 10/10/2014 6:12:13 PM If you have multiple loans, this payment was applied to the loan number identified above.	DATE/TIME OF RECEIPT OF PAYMENT: 02/19/2015 04:14:59 PM
AMOUNT PAID: $120.00	AGENT RECEIVING PAYMENT: Jake Vose

TODAY'S PAYMENT ITEMIZATION

PRINCIPAL PAID:	$0.00
INTEREST PAID:	$120.00
CHARGES PAID:	$0.00
FEES PAID:	$0.00
TOTAL AMOUNT PAID TODAY:	$120.00
BALANCE DUE ON LOAN:	$3,917.10
NEXT SCHEDULED DUE DATE:	3/9/2015

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

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

Cynthia Collins
Printed Name

Signature

Customer Receipt/Repayment Plan Receipt (210 day loan)

NAME AND ADDRESS OF THE LICENSEE:	PAYMENT MADE ON BEHALF OF OR BY:
Tm Las Vegas Nv #24 8414 West Farm Road, Ste 130 Las Vegas, NV 89131	Cynthia Collins
LOAN AGREEMENT IDENTIFICATION NO. 12569-0129849 LOAN AGREEMENT DATE: 10/10/2014 6:12:13 PM If you have multiple loans, this payment was applied to the loan number identified above.	DATE/TIME OF RECEIPT OF PAYMENT: 02/18/2015 03:59:24 PM
AMOUNT PAID: $261.00	AGENT RECEIVING PAYMENT: Jake Vose

TODAY'S PAYMENT ITEMIZATION

PRINCIPAL PAID:	$0.00
INTEREST PAID:	$261.00
CHARGES PAID:	$0.00
FEES PAID:	$0.00
TOTAL AMOUNT PAID TODAY:	$261.00
BALANCE DUE ON LOAN:	$4,024.47
NEXT SCHEDULED DUE DATE:	2/7/2015

- ☐ **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.

Cynthia Collins
Printed Name

CCollins
Signature

Customer Receipt/Repayment Plan Receipt (210 day loan)

NAME AND ADDRESS OF THE LICENSEE:	PAYMENT MADE ON BEHALF OF OR BY:
Tm Las Vegas Nv #24 8414 West Farm Road, Ste 130 Las Vegas, NV 89131	Cynthia Collins
LOAN AGREEMENT IDENTIFICATION NO. 12569-0129849 LOAN AGREEMENT DATE: 10/10/2014 6:12:13 PM If you have multiple loans, this payment was applied to the loan number identified above.	DATE/TIME OF RECEIPT OF PAYMENT: 02/18/2015 03:54:35 PM
AMOUNT PAID: $50.00	AGENT RECEIVING PAYMENT: Jake Vose

TODAY'S PAYMENT ITEMIZATION

PRINCIPAL PAID:	$0.00
INTEREST PAID:	$50.00
CHARGES PAID:	$0.00
FEES PAID:	$0.00
TOTAL AMOUNT PAID TODAY:	$50.00
BALANCE DUE ON LOAN:	$4,285.47
NEXT SCHEDULED DUE DATE:	2/7/2015

- ☐ **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.

Cynthia Collins
Printed Name

Cynthia Collins
Signature

Ruiz, Alberto

DOCUMENTS NEEDED FOR ACTIVE AND PAID TITLE LOANS

1. LOAN APPLICATION
2. LOAN DISCLOSURE AGREEMENTS INLCUDING DISCLOSURES ON EXTENSIONS (IF APPLICABLE)
3. GRACE PERIOD PAYMENTS DEFERMENT AGREEMENT
4. AFFIDAVIT ON ABILITY TO REPAY
5. COPY OF TITLE
6. COPY OF BLUE BOOK CALCULATION ON FAIR MARKET VALUE
7. PAYMENT HISTORIES
8. RECEIPTS

DOCUMENTS NEEDED FOR DELINQUENT LOANS

1. LOAN APPLICATION
2. LOAN DISCLOSURE AGREEMENTS INCLUDING DISCLOSURES ON EXTENSIONS (IF APPLICABLE)
3. GRACE PERIOD PAYMENTS DEFERMENT AGREEMENT
4. AFFIDAVIT ON ABILITY TO REPAY
5. COPY OF TITLE
6. COPY OF BLUE BOOK CALCULATION ON FAIR MARJET VALUE
7. PAYMENT HISTORIES
8. RECEIPTS
9. REPAYMENT PLAN OFFER AND PROOF OF MAILING
10. COLLECTOR'S NOTES
11. TEN DAY LETTER IF REPOSSESSED

GRACE PERIOD PAYMENTS DEFERMENT AGREEMENT

Date: 11/10/2014

Account Number: 12569-0129849

Customer Name: Cynthia Collins Address: 9840 Red Horse St Las Vegas, NV 89143 Co-Borrower Name: Address:	Licensee Name: TitleMax of Nevada, Inc. d/b/a TitleMax Address: 8414 West Farm Road, Ste 130 Las Vegas, NV 89131 Vehicle Information:2005 2005 nissan 5N1AN08U55C654314

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 10/10/2014 ("Loan Agreement.") Under the Title Loan Agreement, we agreed with you that we may subsequently offer you a "Grace Period" which is a gratuitous period of payments deferment. You agree that we are offering you a "Grace Period" and you are voluntarily accepting such offer after entering into a Loan Agreement pursuant to the provisions of NRS 604A.70 and NRS 604A.210. **Please note that since this is a "Grace Period" it is not an "extension" as defined in NRS. 604A.065.**. Under the Title Loan Agreement, your obligation to pay simple interest under the Loan Agreement remains unchanged. Other than the interest and fees originally provided for in the Title Loan Agreement, we do not charge you any additional fees or interest for entering into this Grace Period Payments Deferment Agreement.

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

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

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

Grace Periods Payments Deferment Schedule

Payment Number	Amount of Payment	Deferred Periodic Due Date
1	$379.62	11/9/2014
2	$379.62	12/9/2014
3	$379.62	1/8/2015
4	$379.62	2/7/2015
5	$379.62	3/9/2015
6	$379.62	4/8/2015
7	$379.62	5/8/2015
8	$542.86	6/7/2015
9	$542.86	7/7/2015
10	$542.86	8/6/2015
11	$542.86	9/5/2015
12	$542.86	10/5/2015
13	$542.86	11/4/2015
14	$542.84	12/4/2015
The total amount paid after making all payments under the under the terms of the Grace Period Payments Deferment Agreement:	$6,457.34	

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

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

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

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

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

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

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

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

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

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

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

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

Cynthia Collins 11-10-14
Customer's Signature Date

Gene Gerin 11/10/2014
Its Authorized Agent Date

Co-Borrower's Signature Date

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

Customer Application

Personal Information

Date 10-10-14	Sta[redacted]	
Last Name Collins	First Name Cynthia	Middle Name Lynn
Home Phone	[redacted]	Email Address (optional)††
Best time to call? Any	Which number do you prefer that we call? ☐ Home Phone ☒ Cell Phone	

Physical Address (Street Number & Name) 9840 Red House			Apt #
City Las Vegas	State NV	Zip 89143	County
Mailing Address (If different from physical address)			
City Same	State	Zip	

Source of Income

[redacted]

702-493-6629	Realtor	[redacted]	

	Next Payday	Current and Expected Gross Monthly Income	Current and Expected Gross Monthly Obligations	Work Shift
Pay Frequency: (check one) ☐ 1st & 15th of month ☐ 15th & end of month ☐ Biweekly (every 2 weeks) ☐ Weekly ☐ Monthly (last day) ☐ Monthly (1st day) ☐ Monthly (3rd day) ☒ Self-Employed	10/30	$ 6400	$ 0	[redacted]

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

Credit References

[redacted]

Personal References

[redacted]

Co-Applicant Information

Date	State Issued ID Number	Date of Birth	Social Security #
Last Name	First Name		Middle Name
Home Phone	Cell Phone†		Email Address (optional)††
Best time to call?	Which number do you prefer that we call? ☐ 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	Zip	Time at Job?
Work Phone #	Job Title	Supervisor	

Pay Frequency: *(check one)*	Next Payday	Current and Expected Gross Monthly Income	Current and Expected Gross Monthly Obligations	Work Shift	
☐ 1st & 15th of month ☐ 15th & end of month ☐ Biweekly (every 2 weeks) ☐ Weekly ☐ Monthly (last day) ☐ Monthly (1st day) ☐ Monthly (3rd day) ☐ Self-Employed		$	$		

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

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

Friend/Referral Name of referrer? _____ **Saw Store** **Television** **Yellow Pages** **Repeat Customer**

Internet **Billboard** **Postcard** **Other:** _____

ADDITIONAL TERMS AND CONDITIONS OF THIS CUSTOMER APPLICATION

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

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

ADDOC 0108619

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

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

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

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

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

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

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

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

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

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

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

Cynthia Coltes
Applicant Signature

10-10-14
Date

Co-Applicant Signature

Date

Affidavit

STATE OF NEVADA
COUNTY OF Clark

Title Loan Agreement No.: 12569-0129849
Date: 10/10/2014

Customer Name: Cynthia Collins Address: 9840 Red Horse Street Las Vegas, NV 89143 Co-Borrower Name: Address:	Licensee Name: TitleMax of Nevada, Inc. d/b/a TitleMax Address: 8414 Farm Road, Suite 130 Las Vegas, NV 89131

Vehicle Information: VIN: 5N1AN08U55C654314
License Plate State and No: 415LGU Color: Gray Year: 2005 Make: Nissan Model: Xterra

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

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

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

The undersigned, Cynthia Collins, 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: Cynthia Collins

Co-Borrower Signature: _____

STATE OF NEVADA

DEPARTMENT OF MOTOR VEHICLES

CERTIFICATE OF TITLE

VIN	YEAR	MAKE	MODEL	VEHICLE BODY	TITLE NUMBER
5N1AN08U55C654314	2005	NISS	XTERRA 4.0	T4W	NV006333314

DATE ISSUED	ODOMETER MILES	FUEL TYPE	SALES TAX PD	EMPTY WT	GROSS WT	GVWR
08/01/2013	47	G		5200	5999	

VEHICLE COLOR

ODOMETER BRAND: ACTUAL MILES

BRANDS

OWNER(S) NAME AND ADDRESS

COLLINS CYNTHIA LYNN
4222 TARKIN AVE
LAS VEGAS NV 89120-2121

LIENHOLDER NAME AND ADDRESS

TITLEMAX OF NEVADA INC DBA TITLEMAX
8414 FARM RD STE 130
LAS VEGAS NV 89131-8172

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

SIGNATURE OF AUTHORIZED AGENT DATE

PRINTED NAME OF AGENT AND COMPANY

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

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

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

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

Address — City — State — Zip Code

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

NO TENTHS

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

ODOMETER READING

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

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

Signature of Buyer — Printed Full Legal Name of Buyer

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

CONTROL NO. 13394020

(THIS IS NOT A TITLE NO.)

VP-2 (Rev. 8/10)

ALTERATION OR ERASURE VOIDS THIS TITLE

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
☐ OR

FIRST REASSIGNMENT DEALER ONLY

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

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

Address — City — State — Zip Code

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

NO TENTHS

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

ODOMETER READING

Signature of Seller(s)/Agent/Dealership — Printed Name of Seller(s)/Agent/Dealership — Date of Sale

I am aware of the above odometer certification made by the seller/agent. ☐ — Dealer's License Number

Signature of Buyer — Printed Full Legal Name of Buyer

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

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

☐ AND
☐ OR

SECOND REASSIGNMENT DEALER ONLY

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

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

Address — City — State — Zip Code

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

NO TENTHS

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

ODOMETER READING

Signature of Seller(s)/Agent/Dealership — Printed Name of Seller(s)/Agent/Dealership — Date of Sale

I am aware of the above odometer certification made by the seller/agent. ☐ — Dealer's License Number

Signature of Buyer — Printed Full Legal Name of Buyer

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

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

☐ AND
☐ OR

THIRD REASSIGNMENT DEALER ONLY

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

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

Address — City — State — Zip Code

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

NO TENTHS

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

ODOMETER READING

Signature of Seller(s)/Agent/Dealership — Printed Name of Seller(s)/Agent/Dealership — Date of Sale

I am aware of the above odometer certification made by the seller/agent. ☐ — Dealer's License Number

Signature of Buyer — Printed Full Legal Name of Buyer

LIENHOLDER TO BE RECORDED — FEIN

LIEN

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

Address — Street — City — State — Zip Code

ALTERATION OR ERASURE VOIDS THIS TITLE

Contact Information 10/10/2014

Company: Titlemax (314391)
Contact: Sara Rosenthal
E-Mail: sara.rosenthal@titlemax.biz

Telephone: 404-542-6618
Fax:

Notes

Vehicle Info For 2005 Nissan Xterra SE 4D Utility

MSRP: $25,350	VIN: 5N1AN08U55C654314	Adj. State: National
Fin Adv: $7,675	UVC: 2005640190	Mileage: 0
Equip Ret: $27,513	MPG: 16/22	Mileage Cat: D
Tire Size: 265/65R17	Weight: 5200	Cylinders: 6
Base HP: 265 @ 5600	Fuel Type: Gas	Transmission: A
Taxable HP: 33.9	Wheelbase: 106.3	Drive Train: RWD
Model Number: 04315	End of Term Months: 0	End of Term Mileage: 0
Price Includes: AT AC		

Trade In Black Book values as of 10/10/2014

	X-CL	Clean	Average	Rough
Base	N/A	$7,840	$6,340	$4,750
Options	N/A	$0	$0	$0
Mileage	N/A	N/A	N/A	N/A
Region	N/A	$0	$0	$0
Total	N/A	$7,840	$6,340	$4,750

Retail Black Book values as of 10/10/2014

	X-CL	Clean	Average	Rough
Base	N/A	$10,225	$8,325	$6,825
Options	N/A	$0	$0	$0
Mileage	N/A	N/A	N/A	N/A
Region	N/A	$0	$0	$0
Total	N/A	$10,225	$8,325	$6,825

Residual Black Book values as of 10/10/2014

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

Black Book Add/Deducts

Cash Advance Customer Calls

Search By: Customer Name, B

Collateral Search

Loan Module: Single Payment / Installment

Exclude calls made today

Show Refunds

Only show cash advances for this location

Only show cash advances of type

Customer Name

Collateral Loan

Advanced $251,702.67 Fees $75,514.52 Fees Paid $55,872.67 Due $246,191.60

Transactions

Show Processed Log Items

Date	Description	Loan ID	Location	Date Case	New Due Date	Payment	Date Due	Date Principal	Date Fees
						$0.00	$0.00	$0.00	$0.0
						$0.00	$0.00	$0.00	$0.0
						$0.00	$374.52	$0.00	$179.6
						$0.00	$0.00	$0.73	$0.0
						$0.00	$0.00	$0.00	$0.0
	Late Fees				12/8/2014	$0.00	$0.00	$0.00	$0.0
	Collected Loan Payment					$0.00	$0.00	$0.00	$0.0
	Log Item					$0.00	$0.00	$0.00	$0.0
	Late Fees					$0.00	$0.00	$0.00	$0.0
	Log Item					$0.00	$0.00	$0.00	$0.0
	Log Item					$0.00	$0.00	$0.00	$0.0
	Log Item					$0.00	$0.00	$0.00	$0.0
	Log Item					$0.00	$0.00	$0.00	$0.0
	Log Item					$0.00	$0.00	$0.00	$0.0

Refresh By Customer

APP 0009920

ROA 000626

Cash Advance Courtesy Calls

Navigate Filter Look

Save & Close | Delete | New Collateral... | Add Log Item... | Courtesy Call... | Edit Customer

Search By: Customer Name, ID | Collateral Search...

Loan Module: Single Payment | Installment | All

Exclude calls made today

Show Refunds

Only show cash advances for this location: 1263

Only show cash advances of type:

From: | To: 5/6/2015 | Filter Due Date:

Customer Name	ID	Origination Date	Advanced	Due Date	Amount
[redacted]	1263-016606	4/10/2015 2:46:40 PM	$520.00	5/10/2015	$62
[redacted]	1263-015483	1/9/2015 1:23:23 PM	$1,500.00	5/9/2015	$1,75
[redacted]	1263-013944	12/9/2014 6:53:06 PM	$1,500.00	5/9/2015	$1,77
[redacted]	1263-013332	12/5/2014 10:23:34 AM	$5,015.45	5/9/2015	$2,39
[redacted]	1263-011554	10/10/2014 5:12:17 PM	$2,000.00	5/6/2015	$1,11
Vera, Cedric Lynn	1263-016007	4/7/2015 5:59:57 PM	$1,000.00	5/7/2015	$1,50
[redacted]	1263-013920	10/4/2014 11:32:38 AM	$900.00	5/2/2015	$35
[redacted]	1263-015707	3/7/2015 12:45:12 PM	$1,500.52	5/6/2015	$1,29
[redacted]	1263-015647	3/7/2015 4:16:26 PM	$1,500.00	5/6/2015	$1,77

Loan: 126 Advanced: $55,702.67 Fees: $19,214.00 Fees Paid: $55,677.67 Due: $245,131.09

Show Proposed on Bank

Transactions

Date	Description	Line ID	Lender	Days Late	New Due Date	Payment	Delay Due	Delay Process	Delay Fees
12/7/2014 4:55:1	Log Item	657	1263			$0.00	$0.00	$0.00	$0.0
12/9/2014 6:40:0	Deferred Loan Payment	253	1263		1/8/2015	$375.62	$341.74	$0.00	$37.8
1/5/2015 5:44:1	Log Item	510	1263			$0.00	$0.00	$0.00	$0.0
1/5/2015 5:13:1	Apply Fees	Dwk	1263			$0.00	$340.56	$0.00	$340.5
1/9/2015 5:43:4	Log Item	615	1263			$0.00	$0.00	$0.00	$0.0
1/15/2015 4:16:2	Log Item	657	1263			$0.00	$0.00	$0.00	$0.0
1/15/2015 5:06	Log Item	657	1263			$0.00	$0.00	$0.00	$0.0
1/15/2015 5:10:2	Log Item	657	1263			$0.00	$0.00	$0.00	$0.0
1/15/2015 5:03	Log Item	657	1263			$0.00	$0.00	$0.00	$0.0
1/15/2015 5:13:3	Log Item	510	1263			$0.00	$0.00	$0.00	$0.0
1/15/2015 6:12:1	Log Item	510	1263			$0.00	$0.00	$0.00	$0.0

Notes: called line 1 and lb a fax. called line 2 and lm.

Cash Advance Courtesy Calls

Search By: Customer Name, ID

Advanced Search...

Show Rollovers

Show Refunds

Only show cash advances of type:

Customer Name

Cash Advance Log

Show Proposed Log Items

Log Type | Description | Fee ID | Loan ID | Date Due | New Due Date | Payment | Date Paid | Days Prorated | Days Fees

Notes: called customer and left a

Refresh by location

AIPP 009972

ROA 008628

Cash Advance Courtesy Calls

Navigate Filter Loan

Save & Close | Save | View Collateral... | Add Log Item... | Courtesy Call... | Set Customer

Search By: Customer Name, ID | Collateral Search...

Loan Module: Single Payment / Installment

From: 2 To: 5

Filter Due Date: 5

Exclude calls made today | Show full data | Only show cash advances for this borrower: 1568 5 | Only show cash advances of type: 5

Customer Name | ID | Origination Date | Advanced | Due Date | Amount

Cash Advance

Cash Advance Log

Count: 136 Advanced: $151,700.67 Fees: $15,911.02 Fees Paid: $95,672.67 Due: $240,701.69

Transactions | Show Proposed Log Items

Date	Description	Line ID	Loan ID	Date Due	New Due Date	Payment	Date Paid	Date Proposed	Date Posted
3/2/2015	Log Item	613	1568			$0.00	$0.00	$0.00	$0.00
3/2/2015	Log Item	263	1568			$0.00	$0.00	$0.00	$0.00
3/2/2015	Log Item	613	1568			$0.00	$0.00	$0.00	$277.82
3/2/2015	Log Item	613	1568			$0.00	$0.00	$0.00	$0.00
3/2/2015	Log Item	613	1568			$0.00	$0.00	$0.00	$0.00
3/2/2015	Log Item	613	1568			$0.00	$0.00	$0.00	$0.00
3/2/2015	Log Item	263	1568			$0.00	$0.00	$0.00	$0.00
3/2/2015	Log Item	567	1568			$0.00	$0.00	$0.00	$0.00
3/2/2015	Log Item	263	1568			$0.00	$0.00	$0.00	$0.00
3/2/2015	Log Item	263	1568			$0.00	$0.00	$0.00	$0.00
3/2/2015	Log Item	613	1568			$0.00	$0.00	$0.00	$0.00

Note: Called line 1 and fax. Called Line 2 and fax. Called Ref 1 and 2 and fax on both.

Printed by Admin

Cash Advance Courtesy Calls

Save & Close | Close | View Courtesy... | Add Log Item... | Courtesy Call... | Set Courtesy...

Search By: Customer Name, D | Advanced Search...

Loan Module: Single Payment / Installment

From: To:

Filter Due Date:

Exclude calls made today

Show Refunds

Only show cash advances for this location: 1569

Only show cash advances of type:

Customer Name / ID / Origination Date / Interest / Due Date / Amount

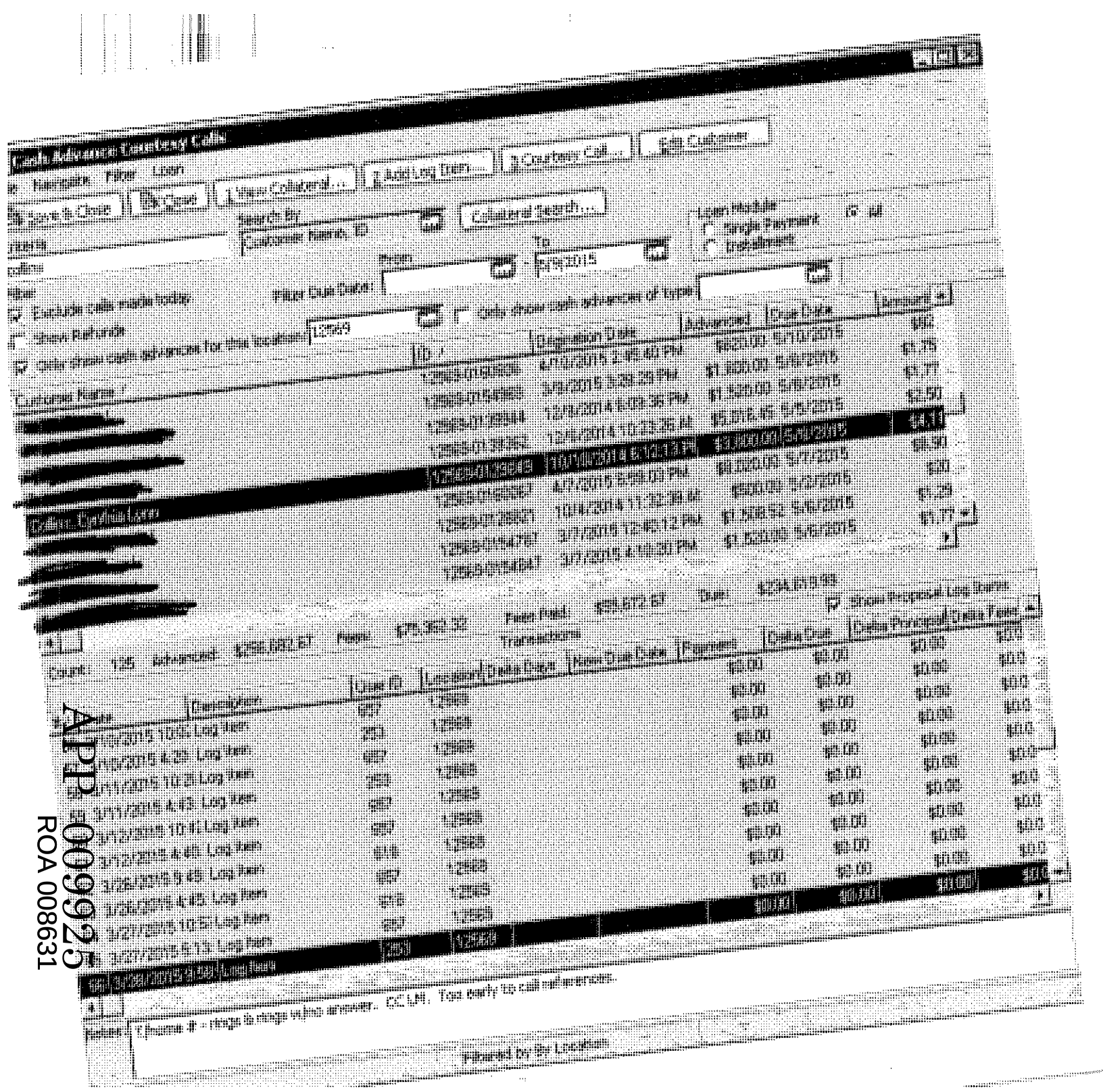
Cash Advances Lines

Count: 125 Advanced: Fees: Fees Paid: Due: Show Proposal on Form

Transactions

Date | Description | Loan ID | Location | Date Due | New Due Date | Payment | Date Paid | Date Processed | Date Fees

Printed by: [illegible]



Cash Advance Customer Calls

Search By: Customer Name, ID

Loan Module: Single Payment, Installment

From: 4/6/2015

Exclude cash advance loans

Filter Due Date

Only show cash advances of type

Only show cash advances for this location: 1269

Customer Name

Other Certified Loans

ID	Origination Date	Advanced	Due Date	Amount
1269-013655	4/10/2015 2:16:41 PM	$520.00	5/10/2015	$0
1269-013669	3/6/2015 9:28:29 PM	$ 500.00	5/6/2015	$1.75
1269-013664	12/6/2014 6:05:36 PM	$ 520.00	5/6/2015	$1.77
1269-013663	12/6/2014 10:21:26 AM	$515.45	5/6/2015	$0.00
1269-013662	12/6/2014 [illegible]	$500.00	5/6/2015	$0.17
1269-013661	11/10/2014 [illegible]	$520.00	5/7/2015	$0.00
1269-013660	4/7/2015 5:59:00 PM	$520.00	5/7/2015	$0
1269-013667	12/4/2014 11:32:36 AM	$500.00	5/7/2015	$1.28
1269-013666	3/7/2015 12:40:12 PM	$1,000.00	5/8/2015	$0.77
1269-013665	3/7/2015 4:10:55 PM	$1,000.00	5/8/2015	
1269-013664	3/7/2015 4:10:55 PM			

Count: 135 Advanced: $38,980.57 Fees: $15,362.52 Fees Paid: $8,572.67 Due: $24,619.59

Show Processed Log Items

Transactions

Date	Description	Line ID	Loan ID	Date Paid	New Due Date	Payment	Date Due	Date Processed	Date Fees
4/6/2015 11:11 Log Item		253	1269			$0.00	$0.00	$0.00	$0.0
4/6/2015 11:21 Log Item		657	1269			$0.00	$0.00	$0.00	$0.0
4/6/2015 4:58 Log Item		253	1269			$0.00	$0.00	$0.00	$0.0
4/6/2015 4:11:1 Log Item		657	1269			$0.00	$0.00	$0.00	$0.0
4/6/2015 11:22 Log Item		678	1269			$0.00	$0.00	$0.00	$0.0
4/6/2015 10:14 Log Item		678	1269			$0.00	$0.00	$0.00	$0.0
4/6/2015 6:14:5 Log Item		657	1269			$0.00	$0.00	$0.00	$0.0
4/7/2015 11:44 Log Item		678	1269			$0.00	$0.00	$0.00	$0.0
4/7/2015 12:19 Log Item		253	1269			$0.00	$0.00	$0.00	$0.0
4/8/2015 6:17:5 Deferred Loan Payment		253	1269			$388.34	$7.48	$0.00	$72.8
4/8/2015 4:20:1 Log Item		253	1269	4/8/2015		$0.00	$0.00	$0.00	$0.0

Notes: While customer was making payment, set next PD for 04/30 to 4/8, applying $0.00 on the account and $1.79.00 on the other account to sign up/pendate.

Saved by by Cowan

Cash Advance Contract Table

Save & Close | Close | View Collateral | Add Log Item | Contact Cust... | Go Customer

Search By: Customer Name, ID | Criteria Search...

Loan Module: Single Payment / Installment

From: - 5/6/2015

Filter Due Date:

Only show cash advances of type:

Show Refunds

Only show cash advances for this location: 1268

Customer Name

[redacted]

Total Cash Loan

ID	Advanced	Due Date	Balance
1268-01[redacted]	$600.00	5/6/2015	$0.00
1268-01[redacted]	$600.00	5/6/2015	$1.75
1268-01[redacted]	$600.00	5/6/2015	$1.77
1268-01[redacted]	$500.00	5/6/2015	$2.28
1268-01[redacted]	$615.00	5/6/2015	$4.15
1268-01[redacted]	$1,200.00	5/6/2015	$2.00
1268-01[redacted]	$600.00	5/7/2015	$0
1268-01[redacted]	$600.00	5/7/2015	$1.25
1268-01[redacted]	$1,500.52	5/5/2015	$1.71
1268-01[redacted]	$1,500.00	5/6/2015	

Total: $24,519.99

Show Processed Log Items

Fees Paid: $65,672.92 | Fees: $15,382.12 | Advanced: $256,682.67 | Total: 125

Transactions

Date	Description	Line ID	Loan ID	Date Due	Fees Due	Date Paid	Payment	Date Principal	Date Fees
4/6/2015 4:17:15	Deferred Loan Payment	253	1268	4/9/2015	$306.34	$0.00	$0.00	$0.0	$79.6
4/6/2015 4:16:1	Log Item	253	1268		$0.00	$0.00	$0.00	$0.0	$0.0
4/6/2015 5:13	Log Item	253	1268		$0.00	$0.00	$0.00	$0.0	$0.0
4/20/2015 5:13	Log Item	253	1268		$0.00	$0.00	$0.00	$0.0	$0.0
5/1/2015 10:57	Log Item	257	1268		$0.00	$0.00	$0.00	$0.0	$306.7
5/1/2015 9:59:0	Log Item	257	1268		$400.00	$133.79	$0.00	$0.0	$12.5
5/5/2015 9:59:0	Log Item	253	1268	5/6/2015	$0.00	$0.53	$0.00	$0.0	$0.0
5/5/2015 4:41:1	Log Item	253	1268		$0.00	$0.00	$0.00	$0.00	$0.0
5/7/2015 9:05:1	Log Item	253	1268		$0.00	$0.00	$0.00	$0.00	$0.0
5/7/2015 2:06:2	Deferred Loan Payment	DWN	1268		$0.00	$0.00	$0.00	$0.00	$0.0
5/8/2015 1:22:1	Apply Fees	253	1268		$0.00	$0.00	$0.00	$0.00	$0.0
5/8/2015 5:00:1	Log Item	253	1268						
5/8/2015 9:00:1	Log Item	253	1268						

Notes: CCO and st. that she will not have any loans it until the end of the month. Set up for 05/20 at best estimate. 34 on the account and $173.66 on the other account to align w/payoffs. Customer is a real estate agent and waits for commissions only. She is waiting for funding from houses in the closing process.

Filtered by By Location

Income Worksheet

[redacted]

Employee Use Only

Income	Description	Amount
Employment		
Gross Monthly Salary or Wages	commissions	$ 6000.00
Part-Time Gross Monthly Salary or Wages		$
Other/Expected Income	**Description**	**Amount**
Gross Bonus or Commission		$
Social Security/ Disability		$
Gross Pension/Retirement		$
Unemployment		$
Alimony or Child Support		$ 400.00
Other Income (Babysitting, Lawn care, etc.):		$
Total Current/Expected Income	**Part 1:** Please add all income amounts and enter amount here	+ $ 6400
Total Monthly Expense	**Part 2:** Please add all monthly expenses and enter amount here	- $ 2400
Part 3: Net Monthly Income Total = Part 1 Total - Part 2 Total Subtract Total Expense from Total Income. The Net Monthly Income must be equal to or greater than the Required Residual Income.		= $ 4000

Applicant Name: Cynthia Collins

Today's Date: 10-10-14

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

Employee Use Only

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.

Ability to Pay Summary

Loan Number	12369-0129849
Customer Name	Cynthia Collins
Is Customer a Covered Borrower	No
Requested Loan Amount	$3,800.00
Title Fee	$0
MLV Amount	$7,400
Gross Monthly Income	$6,400.00
Current and Expected Monthly Obligations	$2,400.00
Other TitleMax Loan Payment	$121.76
Rate Match/Rate for Other TitleMax Loan	9.99%
Add-On to Current Loan or Multi-Car	Add On / No DMV Fee
Residual Monthly Income	$3,878.24

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

210 INSTALLMENT LOAN BREAKDOWN

Income Based - Max. Loan Amount Inc. Title Fee	$	10,000
Vehicle Value - Max. Loan Amount Inc. Title Fee	$	7,400
Interest Rate		9.99%
Max Cash to Customer Amount	$	7,400.00
Actual Cash to Customer Amount	$	3,800.00
Title Fee Amount	$	-
Total Loan Amount	$	3,800
Amortized Loan Payment		$780.28
Total Payback Amount		$5,461.99
Minimum Payment to Extend		$379.62
Grace Period Plan # of Months (0% Interest)		7
Grace Period Plan Payment (0%)		$542.86

CHOOSE THIS CASHWISE LOAN TYPE

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

A - 308

604A LOAN REVIEW WORKSHEET

Licensee Name & DBA: TITLEMAX OF NEVADA INC DBA TITLEMAX

Exam Start Date: 5/15/2015

Licensee Address: 8414 WEST FARM ROAD, STE. 130, LAS VEGAS, NV 89131

Exam as of: 5/15/2015

Borrower Name & Address: ROBERT RUSSELL

Examiner: EC/DV

Account Number	Origination Date	Amount of Loan	Maturity Date	Finance Charge	Total Number of Payments	Payment Amount	APR Quoted	Is the APR correct?
12569-0137379	11/26/2014	$10,000.00	6/24/2015	$4,850.26	7	2121.47/2121.44	133.71%	**YES**

Loan Type: Deferred Deposit ☐ High-Int Loans ☐ Title Loans ☐ Purpose of loan: N/A

Is the loan secured? **YES** If so, what is the collateral? 2008 PORSCHE CAYENNE GT If secured by a vehicle title, is it filed and perfected? **N/A**

What is the borrower's expected gross monthly income? $15,000 Was the borrower's income verified? **YES** Paystub ☐ Affidavit ☑ Other:

(Applies to Deferred Deposit Only) *NRS 604A.425(1a)*	Does the deferred deposit loan exceed 25% of the customer's expected gross monthly income?	**N/A**
(Applies to D/D Loans) *NRS 604A.408(1)*	Does the *original term* of the D/D Loan not exceed 35 days?	**N/A**
(Applies to High-Interest Loans Only) *NRS 604A.425(1b)*	Does the *monthly payment amount* exceed 25% of the borrower's expected gross monthly income?	**N/A**
(Applies High-Int Loans) *NRS 604A.408(1)*	Does the *original term* of the HIL not exceed 35 days?	**N/A**
(Applies to Title Loans Only) *NRS 604A.450(1)*	Does the loan amount exceed the fair market value of the vehicle securing the loan?	**NO** Fair Market Value: $32,525.00
(Applies to Title Loans Only) *NRS 604A.445(1)*	Does the original term of the title loan exceed 30 days?	**NO**
(Applies to Title Loans Only) *NRS 60A.445(2)*	Has the title loan been extended for more than six additional periods, *pursuant to NRS 604A.445 (2)?*	**NO**

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

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

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

Is the loan a collection account? **NO** | Has the loan been extended or renewed? **NO** How many times? **0** *Extensions: Title-6 add'l periods: D/D & High Int Loans - 90 days* | Are receipts filed? **YES**

VIOLATIONS/ TECHNICAL EXCEPTIONS/ OTHER COMMENTS:

NRS.604A.210 AND 445

GRACE PERIOD DEFERMENT $17,693

APP 009931
ROA 008637

Title Loan Agreement

Date: 11/26/2014

Number: 12569-0137379

Customer & Co-Customer Information	ACCOUNT NUMBER: 12569-0137379				
FIRST NAME Robert	LAST NAME Russell		CO-CUSTOMER FIRST NAME	CO-CUSTOMER LAST NAME	
S[redacted]			CO-CUSTOMER SSN	CO-CUSTOMER'S DRIVERS LIC./STATE ID. NO.	
STREET ADDRESS 6380 Maggie Ave			CO-CUSTOMER STREET ADDRESS		
City Las Vegas	STATE NV	ZIP CODE 89131	CO-CUSTOMER CITY	CO-CUSTOMER STATE	CO-CUSTOMER ZIP CODE
H[redacted]			CO-CUSTOMER HOME PHONE	CO-CUSTOMER DATE OF BIRTH	

Motor Vehicle & Licensee Information	LICENSEE'S HOURS OF OPERATION: Monday to Friday 9:00 A.M. to 7:00 P.M., Saturday 10:00 A.M. to 4:00 P.M., Closed Sunday		
LICENSEE NAME TitleMax of Nevada, Inc. d/b/a TitleMax	LICENSEE PHONE NUMBER (702)560-6264		
LICENSEE STREET ADDRESS 8414 West Farm Road, Ste 130	LICENSEE CITY Las Vegas	LICENSEE STATE NV	LICENSEE ZIP CODE 89131
VEHICLE IDENTIFICATION NUMBER (VIN) WP1AD29P78LA71855	LICENSE PLATE LILSLCE		
VEHICLE YEAR 2008	VEHICLE MAKE Porsche	VEHICLE MODEL Cayenne	COLOR Gold

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 0.3663% from the date of this Loan Agreement until 06/24/2015 the earlier of: (i) the due date of your last payment as set forth in the Payment Schedule below; or (ii) payment in full. You also promise to pay any other charges provided for under this Loan Agreement. You agree to make your payment in the amounts and on the dates set forth in the Payment Schedule below ("Due Date") at the address indicated above, or at such other address as we direct you in writing. If any Due Date falls on a date we are not open for business, then you agree to pay us on the next business day, and we will credit such payment, as if we received it on the appropriate Due Date. The Loan Agreement will be consummated upon the date you sign this Loan Agreement. Time is of the essence in this Loan Agreement. In consideration of your delivering the Title to us and granting us a security interest in the Motor Vehicle as set forth below, your promise to timely pay and agreeing to this Loan Agreement, we agree to provide you a loan in the Principal Amount provided above.

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

FEDERAL TRUTH-IN-LENDING DISCLOSURES

ANNUAL PERCENTAGE RATE	FINANCE CHARGE	Amount Financed	Total of Payments
The cost of your credit as a yearly rate.	The dollar amount the credit will cost you.	The amount of credit provided to you or on your behalf.	The amount you will have paid after you have made all payments as scheduled.
133.7129 %	$4,850.26	$10,000.00	$14,850.26

Your payment schedule will be:

Number of Payments	Amount of Payments	When Payments are Due
6	$2,121.47	12/26/2014 and each 30 days thereafter
1	$2,121.44	6/24/2015

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.

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

TitleMax of Nevada, Inc. d/b/aTitleMax

Customer's Signature	11/26/14 Date	Its Authorized Agent	11/26/14 Date
Co-Customer's Signature	Date		

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

Customer Receipt/Repayment Plan Receipt (210 day loan)

NAME AND ADDRESS OF THE LICENSEE: Tm Las Vegas Nv #24 8414 West Farm Road, Ste 130 Las Vegas, NV 89131	PAYMENT MADE ON BEHALF OF OR BY: Robert Russell
LOAN AGREEMENT IDENTIFICATION NO. 12569-0137379 LOAN AGREEMENT DATE: 11/26/2014 3:27:46 PM If you have multiple loans, this payment was applied to the loan number identified above.	DATE/TIME OF RECEIPT OF PAYMENT: 03/26/2015 04:19:55 PM
AMOUNT PAID: $1,100.00	AGENT RECEIVING PAYMENT: Jake Vose

TODAY'S PAYMENT ITEMIZATION

PRINCIPAL PAID:	$4.00
INTEREST PAID:	$1,096.00
CHARGES PAID:	$0.00
FEES PAID:	$0.00
TOTAL AMOUNT PAID TODAY:	$1,100.00
BALANCE DUE ON LOAN:	$9,996.00
NEXT SCHEDULED DUE DATE:	4/25/2015

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

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

Robert Guy Russell
Printed Name

Signature

Customer Receipt/Repayment Plan Receipt (210 day loan)

NAME AND ADDRESS OF THE LICENSEE: Tm Las Vegas Nv #24 8414 West Farm Road, Ste 130 Las Vegas, NV 89131	PAYMENT MADE ON BEHALF OF OR BY: Robert Russell
LOAN AGREEMENT IDENTIFICATION NO. 12569-0137379 LOAN AGREEMENT DATE: 11/26/2014 3:27:46 PM If you have multiple loans, this payment was applied to the loan number identified above.	DATE/TIME OF RECEIPT OF PAYMENT: 02/26/2015 06:20:02 PM
AMOUNT PAID: $1,100.00	AGENT RECEIVING PAYMENT: Jake Vose

TODAY'S PAYMENT ITEMIZATION

PRINCIPAL PAID:	$0.00
INTEREST PAID:	$1,100.00
CHARGES PAID:	$0.00
FEES PAID:	$0.00
TOTAL AMOUNT PAID TODAY:	$1,100.00
BALANCE DUE ON LOAN:	$10,070.27
NEXT SCHEDULED DUE DATE:	3/26/2015

] **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.

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

R Guy Russell
ted Name

Signature

APP 009938
ROA 008644

Customer Receipt/Repayment Plan Receipt (210 day loan)

NAME AND ADDRESS OF THE LICENSEE: Tm Las Vegas Nv #24 8414 West Farm Road, Ste 130 Las Vegas, NV 89131	PAYMENT MADE ON BEHALF OF OR BY: Robert Russell
LOAN AGREEMENT IDENTIFICATION NO. 12569-0137379 LOAN AGREEMENT DATE: 11/26/2014 3:27:46 PM If you have multiple loans, this payment was applied to the loan number identified above.	DATE/TIME OF RECEIPT OF PAYMENT: 01/28/2015 06:24:36 PM
AMOUNT PAID: $1,100.00	AGENT RECEIVING PAYMENT: Jake Vose

TODAY'S PAYMENT ITEMIZATION

PRINCIPAL PAID:	$0.00
INTEREST PAID:	$1,100.00
CHARGES PAID:	$0.00
FEES PAID:	$0.00
TOTAL AMOUNT PAID TODAY:	$1,100.00
BALANCE DUE ON LOAN:	$10,107.90
NEXT SCHEDULED DUE DATE:	2/24/2015

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

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

Robert Guy Russell

Printed Name

Signature

Customer Receipt/Repayment Plan Receipt (210 day loan)

NAME AND ADDRESS OF THE LICENSEE: Tm Las Vegas Nv #24 8414 West Farm Road, Ste 130 Las Vegas, NV 89131	PAYMENT MADE ON BEHALF OF OR BY: Robert Russell
LOAN AGREEMENT IDENTIFICATION NO. 12569-0137379 LOAN AGREEMENT DATE: 11/26/2014 3:27:46 PM If you have multiple loans, this payment was applied to the loan number identified above.	DATE/TIME OF RECEIPT OF PAYMENT: 12/31/2014 06:18:52 PM
AMOUNT PAID: $1,100.00	AGENT RECEIVING PAYMENT: Jake Vose

TODAY'S PAYMENT ITEMIZATION

PRINCIPAL PAID:	$0.00
INTEREST PAID:	$1,100.00
CHARGES PAID:	$0.00
FEES PAID:	$0.00
TOTAL AMOUNT PAID TODAY:	$1,100.00
BALANCE DUE ON LOAN:	$10,182.17
NEXT SCHEDULED DUE DATE:	1/25/2015

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

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

Printed Name

Signature

Customer Receipt/Repayment Plan Receipt (210 day loan)

NAME AND ADDRESS OF THE LICENSEE: Tm Las Vegas Nv #24 8414 West Farm Road, Ste 130 Las Vegas, NV 89131	PAYMENT MADE ON BEHALF OF OR BY: Robert Russell
LOAN AGREEMENT IDENTIFICATION NO. 12569-0137379 LOAN AGREEMENT DATE: 11/26/2014 3:27:46 PM If you have multiple loans, this payment was applied to the loan number identified above.	DATE/TIME OF RECEIPT OF PAYMENT: 05/08/2015 12:13:58 PM
AMOUNT PAID: $100.00	AGENT RECEIVING PAYMENT: Justine Faasse

TODAY'S PAYMENT ITEMIZATION

PRINCIPAL PAID:	$0.00
INTEREST PAID:	$100.00
CHARGES PAID:	$0.00
FEES PAID:	$0.00
TOTAL AMOUNT PAID TODAY:	$100.00
BALANCE DUE ON LOAN:	$10,470.60
NEXT SCHEDULED DUE DATE:	5/25/2015

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

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

Nonna Russell
Printed Name

Signature

Customer Receipt/Repayment Plan Receipt (210 day loan)

NAME AND ADDRESS OF THE LICENSEE: Tm Las Vegas Nv #24 8414 West Farm Road, Ste 130 Las Vegas, NV 89131	PAYMENT MADE ON BEHALF OF OR BY: Robert Russell
LOAN AGREEMENT IDENTIFICATION NO. 12569-0137379 LOAN AGREEMENT DATE: 11/26/2014 3:27:46 PM If you have multiple loans, this payment was applied to the loan number identified above.	DATE/TIME OF RECEIPT OF PAYMENT: 05/04/2015 05:38:48 PM
AMOUNT PAID: $1,000.00	AGENT RECEIVING PAYMENT: Jake Vose

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:	$10,424.13
NEXT SCHEDULED DUE DATE:	4/25/2015

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

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

Robert Russell
Printed Name

Signature

GRACE PERIOD PAYMENTS DEFERMENT AGREEMENT

Date:

Account Number: 12569-0137379

Customer Name: Robert Russell Address: 6380 Maggie Ave Las Vegas, NV 89131 Co-Borrower Name: Address:	Licensee Name: TitleMax of Nevada, Inc. d/b/a TitleMax Address: 8414 West Farm Road, Ste 130 Las Vegas, NV 89131 Vehicle Information:2008 Porsche Cayenne WP1AD29P78LA71855

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

Consideration. You acknowledge and agree that you and we entered into a Title Loan Agreement on 11/26/2014 ("Loan Agreement.") Under the Title Loan Agreement, we agreed with you that we may subsequently offer you a "Grace Period" which is a gratuitous period of payments deferment. You agree that we are offering you a "Grace Period" and you are voluntarily accepting such offer after entering into a Loan Agreement pursuant to the provisions of NRS 604A.70 and NRS 604A.210. **Please note that since this is a "Grace Period" it is not an "extension" as defined in NRS. 604A.065.**. Under the Title Loan Agreement, your obligation to pay simple interest under the Loan Agreement remains unchanged. Other than the interest and fees originally provided for in the Title Loan Agreement, we do not charge you any additional fees or interest for entering into this Grace Period Payments Deferment Agreement.

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

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

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

Grace Periods Payments Deferment Schedule

Payment Number	Amount of Payment	Deferred Periodic Due Date
1	$1,099.00	12/26/2014
2	$1,099.00	1/25/2015
3	$1,099.00	2/24/2015
4	$1,099.00	3/26/2015
5	$1,099.00	4/25/2015
6	$1,099.00	5/25/2015
7	$1,099.00	6/24/2015
8	$1,428.57	7/24/2015
9	$1,428.57	8/23/2015
10	$1,428.57	9/22/2015
11	$1,428.57	10/22/2015
12	$1,428.57	11/21/2015
13	$1,428.57	12/21/2015
14	$1,428.58	1/20/2016
The total amount paid after making all payments under the under the terms of the Grace Period Payments Deferment Agreement:	$17,693.00	

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

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

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

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

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

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

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

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

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

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

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

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

Customer's Signature 12/31/14 Date

Co-Borrower's Signature Date

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

Its Authorized Agent 12/31/14 Date

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

Customer Application

Personal Information

Date 11/26/14	[redacted]	
Last Name Russell	First Name ROBERT	Middle Name Guy
[redacted]		Email Address (optional)††
Best time to call? ANY	Which number do you prefer that we call? ☐ Home Phone ☑ Cell Phone	

Physical Address (Street Number & Name) 6380 MAGGIE AVE.			Apt #
City LAS VEGAS	State NV	Zip 89131	County CLARK
Mailing Address (If different from physical address) SAME			
City	State	Zip	

[redacted]

	Next Payday	Current and Expected Gross Monthly Income	Current and Expected Gross Monthly Obligations	Work Shift
Pay Frequency: (check one) ☐ 1st & 15th of month ☐ 15th & end of month ☐ Biweekly (every 2 weeks) ☐ Weekly ☐ Monthly (last day) ☐ Monthly (1st day) ☐ Monthly (3rd day) ☒ Self-Employed		$ 15,000	$ 3,000	

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

Credit References

Business Name CAPITAL ONE		Phone #	
Address (Street Number & Name)	City	State	Zip
Business Name VERIZON / T-MOBILE		Phone #	
Address (Street Number & Name)	City	State	Zip

Personal References

[redacted]

APP 009947
ROA 008653

Co-Applicant Information

Date	State Issued ID Number	Date of Birth	Social Security #
Last Name	First Name		Middle Name
Home Phone	Cell Phone†		Email Address (optional)††
Best time to call?	Which number do you prefer that we call? ☐ 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	Zip	Time at Job?
Work Phone #	Job Title	Supervisor	

Pay Frequency: *(check one)*	Next Payday	Current and Expected		Work Shift	
☐ 1st & 15th of month ☐ 15th & end of month ☐ Biweekly (every 2 weeks) ☐ Weekly ☐ Monthly (last day) ☐ Monthly (1st day) ☐ Monthly (3rd day) ☐ Self-Employed		Gross Monthly Income $	Gross Monthly Obligations $		

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

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

Friend/Referral Name of referrer? _____ **Saw Store** **Television** **Yellow Pages** **Repeat Customer**

Internet **Billboard** **Postcard** **Other:** _____

ADDITIONAL TERMS AND CONDITIONS OF THIS CUSTOMER APPLICATION

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

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

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

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

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

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

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

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

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

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

Ability to Repay Verification.

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

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

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

Applicant Signature _____ **Date** 11/26/14

Co-Applicant Signature _____ **Date** _____

Affidavit

STATE OF NEVADA
COUNTY OF Clark

Title Loan Agreement No.: 12569-0137379
Date: 11-26-2014

Customer Name: Robert Russell Address: 6380 Maggie Ave Las Vegas, NV 89131 Co-Borrower Name: Address:	Licensee Name: TitleMax of Nevada, Inc. d/b/a Titlemax Address: 8414 Farm Road Suite 130 Las Vegas, NV 89131

Vehicle Information: VIN: WP1AD29P78LA71855
License Plate State and No: LILSLCE Color: GOld Year: 2008 Make: Porsche Model: Cayenne

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

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

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

The undersigned, Robert Russell, being first duly sworn, states as follows:

1. You have provided us with true and correct information concerning your income, obligations, employment and ownership of the vehicle; and

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

FURTHER, AFFIANT SAYETH NOT.

Customer Signature: _____

Co-Borrower Signature: _____

STATE OF NEVADA

DEPARTMENT OF MOTOR VEHICLES

CERTIFICATE OF TITLE

VIN	YEAR	MAKE	MODEL	VEHICLE BODY	TITLE NUMBER
WP1AD29P78LA71855	2008	PORS	CAYENNE GT	T4W	NV007439276

DATE ISSUED	ODOMETER MILES	FUEL TYPE	SALES TAX PD	EMPTY WT	GROSS WT	GVWR
12/18/2014	24726	G				

VEHICLE COLOR

ODOMETER BRAND: ACTUAL MILES

BRANDS

Rec'd 1-2-15

OWNER(S) NAME AND ADDRESS

RUSSELL NONNA NAVALTA

OR

RUSSELL ROBERT GUY

2909 STERLING COVE DR

LAS VEGAS NV 89128-7751

LIENHOLDER NAME AND ADDRESS

TITLEMAX OF NEVADA INC DBA TITLEMAX

8414 FARM RD STE 130

LAS VEGAS NV 89131

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

SIGNATURE OF AUTHORIZED AGENT DATE

PRINTED NAME OF AGENT AND COMPANY

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

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

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

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

Address — City — State — Zip Code

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

NO TENTHS

☐ The mileage stated is in excess of its mechanical limits.

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

☐ Exempt - Model year over 9 years old.

ODOMETER READING

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

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

Signature of Buyer — Printed Full Legal Name of Buyer

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

CONTROL NO.

23111230

(THIS IS NOT A TITLE NO.)

VP-2 (Rev. 8/10)

STATE OF NEVADA

ALTERATION OR ERASURE VOIDS THIS TITLE

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

FIRST REASSIGNMENT DEALER ONLY

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

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

Address — City — State — Zip Code

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

ODOMETER READING [ ] NO TENTHS

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

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

Signature of Buyer — Printed Full Legal Name of Buyer

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

SECOND REASSIGNMENT DEALER ONLY

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

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

Address — City — State — Zip Code

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

ODOMETER READING [ ] NO TENTHS

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

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

Signature of Buyer — Printed Full Legal Name of Buyer

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

THIRD REASSIGNMENT DEALER ONLY

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

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

Address — City — State — Zip Code

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

ODOMETER READING [ ] NO TENTHS

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

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

Signature of Buyer — Printed Full Legal Name of Buyer

LIEN

LIENHOLDER TO BE RECORDED

FEIN_____

Printed Full Legal Name of Lienholder_____
(if no lienholder write "NONE")

Address_____
Street — City — State — Zip Code

ALTERATION OR ERASURE VOIDS THIS TITLE

Contact Information 11/26/2014

Company: Titlemax (314391)
Contact: Sara Rosenthal
E-Mail: sara.rosenthal@titlemax.biz

Telephone: 404-542-6618
Fax:

Notes

Vehicle Info For 2008 Porsche Cayenne GTS 4D Utility

MSRP: $72,300	VIN: WP1AD29P78LA71855	Adj. State: National
Fin Adv: $29,200	UVC: 2008740059	Mileage: 0
Equip Ret: $87,182	MPG: 13/18	Mileage Cat: E
Tire Size: 295/35R21	Weight: 6790	Cylinders: 8
Base HP: 405 @ 6500	Fuel Type: Gas	Transmission: A
Taxable HP: 42.9	Wheelbase: 112.4	Drive Train: AWD
Model Number: GTS	End of Term Months: 0	End of Term Mileage: 0
Price Includes: AT LTH SR		

Trade In Black Book values as of 11/26/2014

	X-CL	Clean	Average	Rough
Base	N/A	$28,540	$25,040	$19,550
Options	N/A	$0	$0	$0
Mileage	N/A	N/A	N/A	N/A
Region	N/A	$0	$0	$0
Total	N/A	$28,540	$25,040	$19,550

Retail Black Book values as of 11/26/2014

	X-CL	Clean	Average	Rough
Base	$34,900	$32,525	$28,550	$23,850
Options	$0	$0	$0	$0
Mileage	N/A	N/A	N/A	N/A
Region	$0	$0	$0	$0
Total	$34,900	$32,525	$28,550	$23,850

Residual Black Book values as of 11/26/2014

12 Month 24 Month 30 Month 36 Month 42 Month 48 Month 60 Month End Of Term

Black Book Add/Deducts

Navigation System +150
Rear Seat Ent Sys +200
w/o Auto Trans -800
w/o Moonroof -850

Cash Advance Courtesy Calls

File Navigate Filter Loan

Save & Close | Exit Case | View Collateral... | Add Log Item... | Courtesy Call... | Edit Customer

Criteria: Russell, T

Search By: Customer Name, ID | Collateral Search...

Filter
- Exclude calls made today
- Show Refunds
- Only show cash advances for this location: 1369

Filter Due Date: From [ ] To [ ]

Loan Product: Single Payment / Installment / All

- Only show cash advances of type:

Customer Name	ID	Origination Date	Advanced	Due Date	Amount
[redacted]	[redacted]	[redacted]	[redacted]	[redacted]	[redacted]
[redacted]	[redacted]	[redacted]	[redacted]	[redacted]	[redacted]
[redacted]	[redacted]	[redacted]	[redacted]	[redacted]	[redacted]
[redacted]	[redacted]	[redacted]	[redacted]	[redacted]	[redacted]
Russell, Robert B	[redacted]	11/25/2014 3:27:45 PM	$100.00	12/2/2014	$110.47
[redacted]	[redacted]	[redacted]	[redacted]	[redacted]	[redacted]
[redacted]	[redacted]	[redacted]	[redacted]	[redacted]	[redacted]
[redacted]	[redacted]	[redacted]	[redacted]	[redacted]	[redacted]
[redacted]	[redacted]	[redacted]	[redacted]	[redacted]	[redacted]

Count: 413 Advanced: $74,102.00 Fees: $20,376.75 Fees Paid: $184,770.93 Due: $664,134.77

Transactions

Show Process Log Items

Nr	Date	Description	User ID	Location	Delta Days	New Due Date	Payment	Delta Due	Delta Principal	Delta Fees
1	11/25/2014 3:27	New Loan	6119	1369			$100.00	$100,000.00	$100,000.00	$0.0
2	12/25/2014 7:3	Apply Fees	Dwh	1369			$0.00	$1,295.00	$0.00	$1,295.0
3	12/[illegible]/2014 8:55	Log Item	251	1369			$0.00	$0.00	$0.00	$0.0
4	12/[illegible]/2014 10:5	Log Item	616	1369			$0.00	$0.00	$0.00	$0.0
5	12/[illegible]/2014 11:2	Log Item	616	1369			$0.00	$0.00	$0.00	$0.0
6	12/[illegible]/2014 6:16	Deferred Loan Payment	616	1369		1/25/2015	$100.00	($816.63)	$0.00	$100.0
7	1/25/2015	Apply Fees	Dwh	1369			$0.00	$915.63	$0.00	$915.6
8	[illegible]/2015 9:03	Log Item	251	1369			$0.00	$0.00	$0.00	$0.0
9	[illegible]/2015 9:36	Log Item	251	1369			$0.00	$0.00	$0.00	$0.0
10	[illegible]/2015 6:24	Deferred Loan Payment	616	1369		2/24/2015	$100.00	($990.[illegible])	$0.00	$100.0
11	[illegible]/2015 7:15	Apply Fees	Dwh	1369			$0.00	$989.10	$0.00	$989.1

Filtered by By Location

Cash Advance Courtesy Calls

File Navigate Filter Loan

Save & Close | Close | View Collateral... | Add Log Item... | Courtesy Call... | Edit Customer...

Criteria: Purcell, T

Search By: Customer Name, ID | Collateral Search...

Filter: Exclude calls made today | Show Returns | Only show cash advances for the location: 12569

Filter Due Date: From [ ] To [ ]

Only show cash advances of type:

Loan Module: Single Payment | Installment | All

Customer Name	ID	Origination Date	Advanced	Due Date	Amount
[redacted]	12569-016274	5/6/2015 5:11:57 AM	$1,500.00	5/7/2015	$0.00
[redacted]	12569-012594	10/17/2014 5:36:02 PM	$1,500.00	4/15/2015	$4.06
[redacted]	12569-012105	10/03/2014 5:23:50 PM	$2,500.00	3/15/2015	$2.99
[redacted]	12569-014607	1/28/2015 6:06:11 PM	$1,500.00	4/03/2015	$3.33
Purcell, Robert E	[illegible]	11/26/2014 3:07:46 PM	$10,000.00	12/24/2014	$10.67
[redacted]	12569-013961	10/9/2014 6:19:12 PM	$1,500.00	5/1/2015	$3.37
[redacted]	12569-013934	10/9/2014 6:11:02 PM	$1,500.00	5/1/2015	$3.37
[redacted]	12569-015066	3/13/2015 2:36:13 PM	$1,500.00	4/13/2015	$1.98
[redacted]	12569-013934	11/5/2014 2:32:20 PM	$1,500.00	5/1/2015	$1.41

Count: 413 Advanced: $794,001.60 Fees: $209,555.70 Fees Paid: $194,770.53 Due: $824,154.37

Transactions | Show Processed Log Items

#	Date	Description	Log ID	Loan ID	Date Cash Out	New Due Date	Payment	Date Due	Date Processed	Date Fees
10	2/25/2015 9:52	Log Item	251	12569			$0.00	$0.00	$0.00	$0.0
11	2/25/2015 4:07	Log Item	251	12569			$0.00	$0.00	$0.00	$0.0
14	2/[illegible]/2015 5:41	Log Item	251	12569			$0.00	$0.00	$0.00	$0.0
15	2/[illegible]/2015 5:31	Deferred Loan Payment	614	12569		3/25/2015	$1,100.00	$1,026.73	$0.00	$73.2
16	2/[illegible]/2015 4:13	Deferred Loan Payment	614	12569		4/25/2015	$1,100.00	$974.27	$94.00	$1,025.7
17	4/[illegible]/2015 5:01	Late Fees	Quick	12569			$0.00	$1,000.00	$0.00	$1,000.0
18	4/07/2015 10:16	Log Item	251	12569			$0.00	$0.00	$0.00	$0.0
19	[illegible]/2015 10:16	Log Item	251	12569			$0.00	$0.00	$0.00	$0.0
20	[illegible]/2015 5:19	Log Item	614	12569			$0.00	$0.00	$0.00	$0.0
21	[illegible]/2015 12:15	Log Item	251	12569			$0.00	$0.00	$0.00	$0.0
[illegible]	[illegible]	Log Item	614	12569			$0.00	$0.00	$0.00	$0.0

Payment: 2 Stops $1,100

Call and said he is in San Diego for her sons surgery. He called and said he is very sorry and was not trying to run from us. He said he will be back Saturday to make the payment. He said he will call if the son or himself needs to stay until Monday.

Filtered by By Location

Cash Advance Courtesy Calls

File Navigate Filter Loan

Save & Close | Close | 1 View Collateral... | 2 Add Log Item... | 3 Courtesy Call... | File Customer

Criteria: Russell, F

Search By: Customer Name, ID

Collateral Search...

Filter

Exclude cash reds codes

Show Refunds

Only show cash advances for this location: 1259

Filter Due Date: From To

Loan Module: Single Payment / Installment / All

Only show cash advances of type:

Customer Name	ID	Origination Date	Advanced	Due Date	Amount
[redacted]	1259-01-04374	5/6/2015 5:33:57 AM	$1,025.00	6/1/2015	$1,12
[redacted]	1259-01-03945	11/17/2014 6:55:10 PM	$3,005.00	4/15/2015	$4,06
[redacted]	1259-01-03375	10/20/2014 5:33:51 PM	$1,025.00	3/15/2015	$2,16
[redacted]	1259-01-04607	1/28/2015 6:08:11 PM	$3,000.00	4/28/2015	$3,23
Russell, Robert G	1259-01-07009	11/26/2014 2:03:40 PM	$10,000.00	5/26/2015	$10,4
[redacted]	1259-01-03190	11/5/2014 6:19:12 PM	$4,025.00	6/1/2015	$3,97
[redacted]	1259-01-03204	12/5/2014 6:19:02 PM	$4,025.00	6/1/2015	$1,07
[redacted]	1259-01-04486	3/19/2015 2:08:13 PM	$1,525.00	4/13/2015	$1,50
[redacted]	1259-01-03204	11/5/2014 2:32:20 PM	$1,525.00	6/1/2015	$1,47

Count: 413 Advanced: $794,023.50 Fees: $238,075.75 Fees Paid: $84,770.51 Due: $884,134.77

Transactions

Show Payoffs/Log Fees

#	Date	Description	Type ID	Location	Date Cleared	New Due Date	Payment	Date Due	Date Principal	Date Fees
21	4/29/2015 10:[illegible] Log fees	710	1259				$0.00	$0.00	$0.00	$0.0
22	4/29/2015 4:44 Log fees	610	1259				$0.00	$0.00	$0.00	$0.0
23	5/2/2015 11:47 Log fees	610	1259				$0.00	$0.00	$0.00	$0.0
24	5/4/2015 5:38:4 Delayed Loan Payment	610	1259		4/29/2015		$1,000.00	$875.40	$0.00	$125.5
25	5/4/2015 5:40:3 Log fees	610	1259				$0.00	$0.00	$0.00	$0.0
26	5/6/2015 10:15 Log fees	250	1259				$0.00	$0.00	$0.00	$0.0
27	5/6/2015 4:58:5 Log fees	657	1259				$0.00	$0.00	$0.00	$0.0
28	5/6/2015 5:38:5 Log fees	250	1259				$0.00	$0.00	$0.00	$0.0
29	5/6/2015 4:25:1 Log fees	657	1259				$0.00	$0.00	$0.00	$0.0
30	5/6/2015 6:43:0 Log fees	610	1259				$0.00	$0.00	$0.00	$0.0
31	5/8/2015 12:11 Delayed Loan Payment	220	1259		5/8/2015		$100.00	$46.47	$0.00	$1,5

Notes

Filtered by By Location

Income

Employer Source	Description	Amount
Gross Monthly Salary or Wages	Owner	$ 15,000
Part-Time Gross Monthly Salary or Wages		$
Other Income Source	**Description**	**Amount**
Gross Bonus or Commission		$
Social Security/ Disability		$
Gross Pension/Retirement		$
Unemployment		$
Alimony or Child Support		$
Other Income (Babysitting, Lawn care, etc.):		$
Total Current/Expected Income	Part 1: [illegible]	+ $ 15,000
Total Monthly Expense	Part 2: [illegible]	- $ 7,000

Part 3: Net Monthly Income Total = Part 1 Total - Part 2 Total

Subtract Total Expense from Total Income. The Net Monthly Income must be equal to or greater than the Required Residual Income.

Applicant Name: Robert Guy Russell 10000

Today's date: 11/26/14

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

Ability to Pay Summary

Loan Number	12569-0137379
Customer Name	Robert Russell
Is Customer a Covered Borrower	No
Requested Loan Amount	$10,000.00
Title Fee	$20
MLV Amount	$10,000
Gross Monthly Income	$15,000.00
Current and Expected Monthly Obligations	$7,000.00
Other TitleMax Loan Payment	$0.00
Rate Match/Rate for Other TitleMax Loan	
Add-On to Current Loan or Multi-Car	
Residual Monthly Income	$8,000.00

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

210 INSTALLMENT LOAN BREAKDOWN

Income Based - Max. Loan Amount Inc. Title Fee	$	10,020
Vehicle Value - Max. Loan Amount Inc. Title Fee	$	10,020
Interest Rate		10.99%
Max Cash to Customer Amount	$	10,000.00
Actual Cash to Customer Amount	$	10,000.00
Title Fee Amount	$	20
Total Loan Amount	$	10,020

Amortized Loan Payment	$2,125.71
Total Payback Amount	$14,879.97
Minimum Payment to Extend	$1,101.20
Grace Period Plan # of Months (0% interest)	7
Grace Period Plan Payment (0%)	$1,431.43

CHOOSE THIS CASHWISE LOAN TYPE

NV 210 Day Multi-Car 10.99%

A - 309

604A LOAN REVIEW WORKSHEET

Licensee Name & DBA: TITLEMAX OF NEVADA INC DBA TITLEMAX

Exam Start Date: 5/15/2015

Licensee Address: 8414 WEST FARM ROAD, STE. 130, LAS VEGAS, NV 89131

Exam as of: 5/15/2015

Borrower Name & Address: RICHARD BROWN

Examiner: EC/DV

Account Number	Origination Date	Amount of Loan	Maturity Date	Finance Charge	Total Number of Payments	Payment Amount	APR Quoted	Is the APR correct?
12569-0152730	2/23/2015	$4,500.00	9/21/2015	$1,968.15	7	924.02/924.03	121.55%	**YES**

Loan Type: Deferred Deposit ☐ High-Int Loans ☐ Title Loans ☐ Purpose of loan: N/A

Is the loan secured? **YES** If so, what is the collateral? 2007 FJ CRUISER If secured by a vehicle title, is it filed and perfected? N/A

What is the borrower's expected gross monthly income? $7,400 Was the borrower's income verified? **YES** Paystub ☐ Affidavit ☑ Other:

(Applies to Deferred Deposit Only) *NRS 604A.425(1a)*	Does the deferred deposit loan exceed 25% of the customer's expected gross monthly income?	**N/A**
(Applies to D/D Loans) *NRS 604A.408(1)*	Does the *original term* of the D/D Loan not exceed 35 days?	**N/A**
(Applies to High-Interest Loans Only) *NRS 604A.425(1b)*	Does the *monthly payment amount* exceed 25% of the borrower's expected gross monthly income?	**N/A**
(Applies High-Int Loans) *NRS 604A.408(1)*	Does the *original term* of the HIL not exceed 35 days?	**N/A**
(Applies to Title Loans Only) *NRS 604A.450(1)*	Does the loan amount exceed the fair market value of the vehicle securing the loan?	**NO** Fair Market Value: $15,980.00
(Applies to Title Loans Only) *NRS 604A.445(1)*	Does the original term of the title loan exceed 30 days?	**NO**
(Applies to Title Loans Only) *NRS 60A.445(2)*	Has the title loan been extended for more than six additional periods, *pursuant to NRS 604A.445 (2)?*	**NO**

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

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

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

Is the loan a collection account? **NO** | Has the loan been extended or renewed? **NO** How many times? **0** *Extensions: Title-6 add'l periods; D/D & High Int Loans - 90 days* | Are receipts filed? **YES**

VIOLATIONS/ TECHNICAL EXCEPTIONS/ OTHER COMMENTS:

NRS.604A.210 AND 445

GRACE PERIOD DEFERMENT $7,646.85

APP 009962
ROA 008668

Title Loan Agreement

Date: 2/23/2015

Number: 12569-0152730

Customer & Co-Customer Information			ACCOUNT NUMBER: 12569-0152730		
FIRST NAME Richard	LAST NAME Brown		CO-CUSTOMER FIRST NAME	CO-CUSTOMER LAST NAME	
[redacted]			CO-CUSTOMER SSN	CO-CUSTOMER'S DRIVERS LIC./STATE ID. NO.	
STREET ADDRESS 7545 Osa Blanca Rd #2173			CO-CUSTOMER STREET ADDRESS		
City Las Vegas	STATE NV	ZIP CODE 89149	CO-CUSTOMER CITY	CO-CUSTOMER STATE	CO-CUSTOMER ZIP CODE
[redacted]			CO-CUSTOMER HOME PHONE	CO-CUSTOMER DATE OF BIRTH	

Motor Vehicle & Licensee Information	LICENSEE'S HOURS OF OPERATION: Monday to Friday 9:00 A.M. to 7:00 P.M., Saturday 10:00 A.M. to 4:00 P.M., Closed Sunday		
LICENSEE NAME TitleMax of Nevada, Inc. d/b/a TitleMax	LICENSEE PHONE NUMBER (702)560-6264		
LICENSEE STREET ADDRESS 8414 West Farm Road, Ste 130	LICENSEE CITY Las Vegas	LICENSEE STATE NV	LICENSEE ZIP CODE 89131
VEHICLE IDENTIFICATION NUMBER (VIN) JTEBU11F070062753	LICENSE PLATE Gucci		
VEHICLE YEAR 2007	VEHICLE MAKE Toyota	VEHICLE MODEL FJ Cruiser	COLOR Silver

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

Term, Principal, Interest, Charges and Payment. The original term of this loan is 210 days. You promise to timely pay us in cash or as otherwise agreed in writing $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 0.333% from the date of this Loan Agreement until 09/21/2015 the earlier of: (i) the due date of your last payment as set forth in the Payment Schedule below; or (ii) payment in full. You also promise to pay any other charges provided for under this Loan Agreement. You agree to make your payment in the amounts and on the dates set forth in the Payment Schedule below ("Due Date") at the address indicated above, or at such other address as we direct you in writing. If any Due Date falls on a date we are not open for business, then you agree to pay us on the next business day, and we will credit such payment, as if we received it on the appropriate Due Date. The Loan Agreement will be consummated upon the date you sign this Loan Agreement. Time is of the essence in this Loan Agreement. In consideration of your delivering the Title to us and granting us a security interest in the Motor Vehicle as set forth below, your promise to timely pay and agreeing to this Loan Agreement, we agree to provide you a loan in the Principal Amount provided above.

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

FEDERAL TRUTH-IN-LENDING DISCLOSUR

ANNUAL PERCENTAGE RATE	FINANCE CHARGE	Amount Financed	Total of Payments
The cost of your credit as a yearly rate.	The dollar amount the credit will cost you.	The amount of credit provided to you or on your behalf.	The amount you will have paid after you have made all payments as scheduled.
121.5462 %	$1,968.15	$4,500.00	$6,468.15

Your payment schedule will be:

Number of Payments	Amount of Payments	When Payments are Due
6	$924.02	3/25/2015 and each 30 days thereafter
1	$924.03	9/21/2015

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

Filing Fee: $20.00

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

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

Itemization of Amount Financed of	$4,500.00
1. Amount given to you directly:	$4,480.00
2. Amount paid on your account:	$0.00
3. Amount paid to public officials:	$20.00
4. Amount paid to _____ on your behalf:	$0.00

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

TitleMax of Nevada, Inc. d/b/aTitleMax

Customer's Signature	2/23/15 Date	Its Authorized Agent	2/23/15 Date
Co-Customer's Signature	Date		

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

Customer Receipt/Repayment Plan Receipt (210 day loan)

NAME AND ADDRESS OF THE LICENSEE: Tm Las Vegas Nv #24 8414 West Farm Road, Ste 130 Las Vegas, NV 89131	PAYMENT MADE ON BEHALF OF OR BY: Richard Brown
LOAN AGREEMENT IDENTIFICATION NO. 12569-0152730 LOAN AGREEMENT DATE: 2/23/2015 5:07:16 PM If you have multiple loans, this payment was applied to the loan number identified above.	DATE/TIME OF RECEIPT OF PAYMENT: 03/25/2015 05:30:25 PM
AMOUNT PAID: $450.00	AGENT RECEIVING PAYMENT: Rene Bernier

TODAY'S PAYMENT ITEMIZATION

PRINCIPAL PAID:	$0.45
INTEREST PAID:	$449.55
CHARGES PAID:	$0.00
FEES PAID:	$0.00
TOTAL AMOUNT PAID TODAY:	$450.00
BALANCE DUE ON LOAN:	$4,499.55
NEXT SCHEDULED DUE DATE:	4/24/2015

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

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

Richard Brown
Printed Name

Signature

GRACE PERIOD PAYMENTS DEFERMENT AGREEMENT

Date: 03/25/2015

Account Number: 12569-0152730

Customer Name: Richard Brown Address: 7545 Osa Blanca Rd #2173 Las Vegas, NV 89149 Co-Borrower Name: Address: ,	Licensee Name: TitleMax of Nevada, Inc. d/b/a TitleMax Address: 8414 West Farm Road, Ste 130 Las Vegas, NV 89131 Vehicle Information:2007 Toyota FJ Cruiser JTEBU11F070062753

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

Consideration. You acknowledge and agree that you and we entered into a Title Loan Agreement on 02/23/2015 ("Loan Agreement.") Under the Title Loan Agreement, we agreed with you that we may subsequently offer you a "Grace Period" which is a gratuitous period of payments deferment. You agree that we are offering you a "Grace Period" and you are voluntarily accepting such offer after entering into a Loan Agreement pursuant to the provisions of NRS 604A.70 and NRS 604A.210. **Please note that since this is a "Grace Period" it is not an "extension" as defined in NRS. 604A.065.**. Under the Title Loan Agreement, your obligation to pay simple interest under the Loan Agreement remains unchanged. Other than the interest and fees originally provided for in the Title Loan Agreement, we do not charge you any additional fees or interest for entering into this Grace Period Payments Deferment Agreement.

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

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

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

Grace Periods Payments Deferment Schedule

Payment Number	Amount of Payment	Deferred Periodic Due Date
1	$449.55	3/25/2015
2	$449.55	4/24/2015
3	$449.55	5/24/2015
4	$449.55	6/23/2015
5	$449.55	7/23/2015
6	$449.55	8/22/2015
7	$449.55	9/21/2015
8	$642.86	10/21/2015
9	$642.86	11/20/2015
10	$642.86	12/20/2015
11	$642.86	1/19/2016
12	$642.86	2/18/2016
13	$642.86	3/19/2016
14	$642.84	4/18/2016
The total amount paid after making all payments under the under the terms of the Grace Period Payments Deferment Agreement:	$7,646.85	

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

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

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

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

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

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

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

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

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

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

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

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

3/25/15
Customer's Signature Date

03/25/2015
Its Authorized Agent Date

Co-Borrower's Signature Date

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

Customer Application

BB 2/23/15

Personal Information

Date ~~12-29-14~~	[redacted]	
Last Name BROWN	First Name RICHAR	Middle Name Allen
[redacted]		
Best time to call?	Which number do you prefer that we call? ☐ Home Phone ☑ Cell Phone	

Physical Address (Street Number & Name) 7545 Oso Blanca Rd.			Apt # 2173
City Las Vegas	State NV	Zip 89149	County Clark
Mailing Address (If different from physical address)			
City	State	Zip	

[redacted]

Emp[redacted]			
City[redacted]			
Wor[redacted]			

Pay Frequency: (check one)	Next Payday	Current and Expected Gross Monthly Income	Current and Expected Gross Monthly Obligations	Work Shift
☐ 1st & 15th of month ☐ 15th & end of month ☒ Biweekly (every 2 weeks) ☐ Weekly ☐ Monthly (last day) ☐ Monthly (1st day) ☐ Monthly (3rd day) ☐ Self-Employed	1-16-15	RB $7400 ~~$6400~~	$ 2400	[redacted]

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

Credit References

[redacted]

Personal References

[redacted]

APP 009973
ROA 008679

Co-Applicant Information

Date	State Issued ID Number	Date of Birth	Social Security #
Last Name	First Name		Middle Name
Home Phone	Cell Phone†		Email Address (optional)††
Best time to call?	Which number do you prefer that we call? ☐ 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	Zip	Time at Job?
Work Phone #	Job Title	Supervisor	

Pay Frequency: *(check one)*	Next Payday	Current and Expected Gross Monthly Income	Current and Expected Gross Monthly Obligations	Work Shift	
☐ 1st & 15th of month ☐ 15th & end of month ☐ Biweekly (every 2 weeks) ☐ Weekly ☐ Monthly (last day) ☐ Monthly (1st day) ☐ Monthly (3rd day) ☐ Self-Employed		$	$		

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

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

Friend/Referral Name of referrer? _____ **Saw Store** **Television** **Yellow Pages** **Repeat Customer**

Internet **Billboard** **Postcard** **Other:** _____

ADDITIONAL TERMS AND CONDITIONS OF THIS CUSTOMER APPLICATION

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

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

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

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

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

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

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

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

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

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

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

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

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

Rachel B [illegible] 2/23/15

Applicant Signature **Date**

Co-Applicant Signature **Date**

Affidavit

STATE OF NEVADA
COUNTY OF Clark

Title Loan Agreement No.: 12569-0152730
Date: 2-23-2015

Customer Name: Richard Brown Address: 7545 Oso Blanca Rd Unit 2173 Las Vegas, NV 89149 Co-Borrower Name: Address:	Licensee Name: TitleMax of Nevada, Inc. d/b/a Titlemax Address: 8414 Farm Road Suite 130 Las Vegas, NV 89131

Vehicle Information: VIN: JTEBU11F070062753
License Plate State and No: GUCCI Color: Silver Year: 2007 Make: Toyota Model: FJ Cruiser

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

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

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

The undersigned, Richard Brown, being first duly sworn, states as follows:

1. You have provided us with true and correct information concerning your income, obligations, employment and ownership of the vehicle; and

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

FURTHER, AFFIANT SAYETH NOT.

Customer Signature: Richard Brown

Co-Borrower Signature: _____

TM-NV-Customer Affidavit-V.1.0-02.16.2011

STATE OF NEVADA

DEPARTMENT OF MOTOR VEHICLES

CERTIFICATE OF TITLE

VIN	YEAR	MAKE	MODEL	VEHICLE BODY	TITLE NUMBER
JTEBU11F070062753	2007	TOYT	FJ CRUISER	T4W	NV007622048

DATE ISSUED	ODOMETER MILES	FUEL TYPE	SALES TAX PD	EMPTY WT	GROSS WT	GVWR
03/13/2015	5	G		4290		

VEHICLE COLOR

ODOMETER BRAND: ACTUAL MILES

BRANDS

Recd 3/24/15

OWNER(S) NAME AND ADDRESS

GOLDMAN-BROWN JILLIAN L

OR

BROWN RICHARD A

7905 HORN BEAM CT

LAS VEGAS NV 89131-8275

LIENHOLDER NAME AND ADDRESS

TITLEMAX OF NEVADA INC DBA TITLEMAX

8414 FARM RD STE 130

LAS VEGAS NV 89131-8172

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

SIGNATURE OF AUTHORIZED AGENT DATE

PRINTED NAME OF AGENT AND COMPANY

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

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

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

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

Address — City — State — Zip Code

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

ODOMETER READING — NO TENTHS

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

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

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

Signature of Buyer — Printed Full Legal Name of Buyer

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

CONTROL NO. 2465529C

(THIS IS NOT A TITLE NO.)

VP-2 (Rev. 8/10)

STATE OF NEVADA

ALTERATION OR ERASURE VOIDS THIS TITLE

Contact Information 2/23/2015

Company: Titlemax (314391)
Contact: Sara Rosenthal
E-Mail: sara.rosenthal@titlemax.biz

Telephone: 404-542-6618
Fax:

Notes

Vehicle Info For 2007 Toyota FJ Cruiser 4D Utility 4WD

MSRP: $23,700
Fin Adv: $15,725
Equip Ret: $29,440
Tire Size: 265/70R17
Base HP: 239 @ 5200
Taxable HP: 32.8
Model Number: 4704
Price Includes: AT AC

VIN: JTEBU11F070062753
UVC: 2007900329
MPG: 17/21
Weight: 5570
Fuel Type: Gas
Wheelbase: 105.9
End of Term Months: 0

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

Trade In Black Book values as of 2/23/2015

	X-CL	Clean	Average	Rough
Base	N/A	$15,980	$14,180	$11,340
Options	N/A	$0	$0	$0
Mileage	N/A	N/A	N/A	N/A
Region	N/A	$0	$0	$0
Total	N/A	$15,980	$14,180	$11,340

Retail Black Book values as of 2/23/2015

	X-CL	Clean	Average	Rough
Base	N/A	$18,875	$16,650	$14,400
Options	N/A	$0	$0	$0
Mileage	N/A	N/A	N/A	N/A
Region	N/A	$0	$0	$0
Total	N/A	$18,875	$16,650	$14,400

Residual Black Book values as of 2/23/2015

12 Month 24 Month 30 Month 36 Month 42 Month 48 Month 60 Month End of Term

Black Book Add/Deducts

TRD Spc Ed Pkg +800
w/o Aluminum Wheels -225
w/o Auto Trans -750
w/o Power Mirror Pkg -375

Cash Advance Courtesy Calls

File Navigate Filter Loan

Save & Close | Refresh | Filter Criteria... | Add Log Item... | Courtesy Call... | Edit Customer

Criteria | Search By: Customer Name, ID | Advanced Search...

Filter | Exclude calls made today | Filter Due Date: From | To 5/5/2015 | Loan Product: Single Payment | Installment | All

Show Refunds

Only show cash advances for this location: 1369 | Only show cash advances of type:

Customer Name	ID	Expiration Date	Advanced	Due Date	Amount
[redacted]	1369-015634	3/25/2015 3:25:25 PM	$1,500.00	4/17/2015	$1,19
	1369-016649	3/4/2015 12:45:47 PM	$1,000.00	5/5/2015	$1,37
	1369-015862	3/20/2015 5:02:15 PM	$600.00	4/25/2015	$59
	1369-015583	4/7/2015 2:38:03 PM	$2,144.07	5/7/2015	$3,16
	1369-015407	12/26/2014 7:39:04 PM	$5,750.00	4/30/2015	$8,79
Brown, Richard Allen	1369-015270	2/24/2015 3:05:10 PM	$4,700.00	4/24/2015	$4,34
	1369-015[illegible]	11/14/2014 3:38:50 PM	$3,336.61	4/5/2015	$1,69
	1369-015426	3/4/2015 4:36:18 PM	$1,000.00	5/3/2015	$1,19
	1369-016[illegible]	4/10/2015 4:09:15 PM	$2,400.00	5/10/2015	$2,41

Count: 125 Advanced: $256,992.97 Fees: $75,362.32 Fees Paid: $[illegible] Due: $[illegible]

Transactions | Show Payoff Log Items

#	Date	Description	Loan ID	Logged Delta Days	New Due Date	Payment	Delta Due	Delta Principal	Delta Fees
1	2/23/2015 5:07	New Loan	[illegible]	1369		$0.00	$4,500.00	$4,500.00	$0.0
2	3/[illegible]/2015 4:48	Log Item	[illegible]	1369		$0.00	$0.00	$0.00	$0.0
3	3/[illegible]/2015 5:30	Deferred Loan Payment	253	1369	4/24/2015	$450.00	($0.45)	($0.45)	$449.5
4	3/[illegible]/2015 [illegible]	Log Item	616	1369		$0.00	$0.00	$0.00	$0.0
5	4/[illegible]/2015 7:11	Add Fees	Owh	1369		$0.00	$449.55	$0.00	$449.5
6	4/[illegible]/2015 10:58	Log Item	657	1369		$0.00	$0.00	$0.00	$0.0
7	4/[illegible]/2015 [illegible]	Log Item	253	1369		$0.00	$0.00	$0.00	$0.0
8	4/[illegible]/2015 [illegible]	Log Item	253	1369		$0.00	$0.00	$0.00	$0.0
9	4/[illegible]/2015 12:05	Log Item	253	1369		$0.00	$0.00	$0.00	$0.0
10	4/[illegible]/2015 [illegible]	Log Item	253	1369		$0.00	$0.00	$0.00	$0.0

[illegible] and apologized for not contacting us before now (since I called his references). Set PIF for 05/15 as sent $[illegible] on this account and $[illegible] on the other account to align expectations.

Filtered by By Location

APP 0069
RO/P 00866

Ability to Pay Summary

Loan Number	
Customer Name	Richard Brown
Is Customer a Covered Borrower	No
Requested Loan Amount	$4,480.00
Title Fee	$20
MLV Amount	$9,975
Gross Monthly Income	$7,400.00
Current and Expected Monthly Obligations	$2,400.00
Other TitleMax Loan Payment	$530.00
Rate Match/Rate for Other TitleMax Loan	9.99%
Add-On to Current Loan or Multi-Car	
Residual Monthly Income	$4,470.00

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

210 INSTALLMENT LOAN BREAKDOWN

Income Based - Max. Loan Amount Inc. Title Fee	$	10,020
Vehicle Value - Max. Loan Amount Inc. Title Fee	$	9,995
Interest Rate		9.99%
Max Cash to Customer Amount	$	9,975.00
Actual Cash to Customer Amount	$	4,480.00
Title Fee Amount	$	20
Total Loan Amount	$	4,500
Amortized Loan Payment		$924.02
Total Payback Amount		$6,468.14
Minimum Payment to Extend		$449.55
Grace Period Plan # of Months (0% Interest)		7
Grace Period Plan Payment (0%)		$642.86

[illegible]

Income Worksheet

[redacted]

Employee Use Only

Income		
Employment	**Description**	**Amount**
Gross Monthly Salary or Wages		$ 6400
Part-Time Gross Monthly Salary or Wages		$ 1000
Other/Expected Income	**Description**	**Amount**
Gross Bonus or Commission		$
Social Security/ Disability		$
Gross Pension/Retirement		$
Unemployment		$
Alimony or Child Support		$
Other Income (Babysitting, Lawn care, etc.):		$
Total Current/Expected Income	**Part 1:** Please add all income amounts and enter amount here	+$ 7400
Total Monthly Expense	**Part 2:** Please add all monthly expenses and enter amount here	-$ 2400
Part 3: Net Monthly Income Total = Part 1 Total - Part 2 Total Subtract Total Expense from Total Income. The Net Monthly Income must be equal to or greater than the Required Residual Income.		=$ 5000

Applicant Name: Richard Brown

Today's date: 2/23/15

Employee Use Only

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

A -310

604A LOAN REVIEW WORKSHEET

Licensee Name & DBA: TITLEMAX OF NEVADA INC DBA TITLEMAX

Exam Start Date: 5/15/2015

Licensee Address: 8414 WEST FARM ROAD, STE. 130, LAS VEGAS, NV 89131

Exam as of: 5/15/2015

Borrower Name & Address: CASEY TAYLOR

Examiner: EC/DV

Account Number	Origination Date	Amount of Loan	Maturity Date	Finance Charge	Total Number of Payments	Payment Amount	APR Quoted	Is the APR correct?
12569-0138894	12/4/2014	$1,420.00	7/2/2015	$1,113.45	7	862.55/862.54	206.71%	YES

Loan Type: Deferred Deposit ☐ High-Int Loans ☐ Title Loans ☑ Purpose of loan: N/A

Is the loan secured? **YES** If so, what is the collateral? 2002 CADILLAC SEVILLE SL If secured by a vehicle title, is it filed and perfected? N/A

What is the borrower's expected gross monthly income? $1,600 Was the borrower's income verified? **YES** Paystub ☐ Affidavit ☑ Other:

(Applies to Deferred Deposit Only) *NRS 604A.425(1a)*	Does the deferred deposit loan exceed 25% of the customer's expected gross monthly income?	**N/A**
(Applies to D/D Loans) *NRS 604A.408(1)*	Does the *original term* of the D/D Loan not exceed 35 days?	**N/A**
(Applies to High-Interest Loans Only) *NRS 604A.425(1b)*	Does the *monthly payment amount* exceed 25% of the borrower's expected gross monthly income?	**N/A**
(Applies High-Int Loans) *NRS 604A.408(1)*	Does the *original term* of the HIL not exceed 35 days?	**N/A**
(Applies to Title Loans Only) *NRS 604A.450(1)*	Does the loan amount exceed the fair market value of the vehicle securing the loan?	**NO** Fair Market Value: $4,600.00
(Applies to Title Loans Only) *NRS 604A.445(1)*	Does the original term of the title loan exceed 30 days?	**NO**
(Applies to Title Loans Only) *NRS 60A.445(2)*	Has the title loan been extended for more than six additional periods, *pursuant to NRS 604A.445 (2)?*	**NO**

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

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

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

Is the loan a collection account? **NO** Has the loan been extended or renewed? **NO** How many times? **0** *Extensions: Title-6 add'l periods; D/D & High Int Loans - 90 days* Are receipts filed? **YES**

VIOLATIONS/ TECHNICAL EXCEPTIONS/ OTHER COMMENTS:

NRS.604A.210 AND 445

GRACE PERIOD DEFERMENT $3108.82

APP 009985
ROA 008691

Title Loan Agreement

Date: 12/4/2014

Number: 12569-0138894

Customer & Co-Customer Information	ACCOUNT NUMBER: 12569-0138894		
FIRST NAME Casey	LAST NAME Taylor	CO-CUSTOMER FIRST NAME Gary	CO-CUSTOMER LAST NAME Taylor
S[redacted]NO ([redacted]		CO-CUSTOMER SSN XX[redacted]	CO-CUSTOMER'S DRIVERS LIC./STATE ID. NO.
STREET ADDRESS 5733 Heatherwood St		CO-CUSTOMER STREET ADDRESS 5733 Heatherwood Street	
City Las Vegas	STATE NV	ZIP CODE 89149	CO-CUSTOMER CITY Las Vegas	CO-CUSTOMER STATE NV	CO-CUSTOMER ZIP CODE 89149
H[redacted] ([redacted]		CO-CUSTOMER HOME PHONE ([redacted]	CO-CUSTOMER DATE OF BIRTH [redacted]

Motor Vehicle & Licensee Information	LICENSEE'S HOURS OF OPERATION: Monday to Friday 9:00 A.M. to 7:00 P.M., Saturday 10:00 A.M. to 4:00 P.M., Closed Sunday		
LICENSEE NAME TitleMax of Nevada, Inc. d/b/a TitleMax	LICENSEE PHONE NUMBER (702)560-6264		
LICENSEE STREET ADDRESS 8414 West Farm Road, Ste 130	LICENSEE CITY Las Vegas	LICENSEE STATE NV	LICENSEE ZIP CODE 89131
VEHICLE IDENTIFICATION NUMBER (VIN) 1G6KS54Y22U192407	LICENSE PLATE 9610		
VEHICLE YEAR 2002	VEHICLE MAKE Cadillac	VEHICLE MODEL Seville	COLOR Maroon

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

Term, Principal, Interest, Charges and Payment. The original term of this loan is 210 days. You promise to timely pay us in cash or as otherwise agreed in writing $1,420.00 ("Principal Amount"), which includes any filing fee listed below plus interest on the unpaid principal balance of this Loan Agreement at the daily rate of 0.5663% from the date of this Loan Agreement until 07/02/2015 the earlier of: (i) the due date of your last payment as set forth in the Payment Schedule below; or (ii) payment in full. You also promise to pay any other charges provided for under this Loan Agreement. You agree to make your payment in the amounts and on the dates set forth in the Payment Schedule below ("Due Date") at the address indicated above, or at such other address as we direct you in writing. If any Due Date falls on a date we are not open for business, then you agree to pay us on the next business day, and we will credit such payment, as if we received it on the appropriate Due Date. The Loan Agreement will be consummated upon the date you sign this Loan Agreement. Time is of the essence in this Loan Agreement. In consideration of your delivering the Title to us and granting us a security interest in the Motor Vehicle as set forth below, your promise to timely pay and agreeing to this Loan Agreement, we agree to provide you a loan in the Principal Amount provided above.

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

FEDERAL TRUTH-IN-LENDING DISCLOSURES

ANNUAL PERCENTAGE RATE	FINANCE CHARGE	Amount Financed	Total of Payments
The cost of your credit as a yearly rate.	The dollar amount the credit will cost you.	The amount of credit provided to you or on your behalf.	The amount you will have paid after you have made all payments as scheduled.
206.7129 %	$1,113.45	$1,420.00	$2,533.45

Your payment schedule will be:

Number of Payments	Amount of Payments	When Payments are Due
6	$361.92	1/3/2015 and each 30 days thereafter
1	$361.93	7/2/2015

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

Filing Fee: $20.00

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

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

Itemization of Amount Financed of	$1,420.00
1. Amount given to you directly:	$1,400.00
2. Amount paid on your account:	$0.00
3. Amount paid to public officials:	$20.00
4. Amount paid to _____ on your behalf:	$0.00

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

TitleMax of Nevada, Inc. d/b/aTitleMax

Customer's Signature — Date 4/12/14

Its Authorized Agent — Date 12/4/14

Co-Customer's Signature — Date 04DEC2014

APP 009990
ROA 008696

Customer Receipt/Repayment Plan Receipt (210 day loan)

NAME AND ADDRESS OF THE LICENSEE:	PAYMENT MADE ON BEHALF OF OR BY:
Tm Las Vegas Nv #24 8414 West Farm Road, Ste 130 Las Vegas, NV 89131	Casey Taylor
LOAN AGREEMENT IDENTIFICATION NO. 12569-0138894 LOAN AGREEMENT DATE: 12/4/2014 1:29:43 PM If you have multiple loans, this payment was applied to the loan number identified above.	DATE/TIME OF RECEIPT OF PAYMENT: 01/03/2015 01:43:50 PM
AMOUNT PAID: $242.00	AGENT RECEIVING PAYMENT: Jake Vose

TODAY'S PAYMENT ITEMIZATION

PRINCIPAL PAID:	$0.74
INTEREST PAID:	$241.26
CHARGES PAID:	$0.00
FEES PAID:	$0.00
TOTAL AMOUNT PAID TODAY:	$242.00
BALANCE DUE ON LOAN:	$1,419.26
NEXT SCHEDULED DUE DATE:	2/2/2015

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

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

Casey Taylor
Printed Name

Casey Taylor
Signature

Customer Receipt/Repayment Plan Receipt (210 day loan)

NAME AND ADDRESS OF THE LICENSEE:	PAYMENT MADE ON BEHALF OF OR BY:
Tm Las Vegas Nv #24 8414 West Farm Road, Ste 130 Las Vegas, NV 89131	Casey Taylor
LOAN AGREEMENT IDENTIFICATION NO. 12569-0138894 LOAN AGREEMENT DATE: 12/4/2014 1:29:43 PM If you have multiple loans, this payment was applied to the loan number identified above.	DATE/TIME OF RECEIPT OF PAYMENT: 04/23/2015 10:36:22 AM
AMOUNT PAID: $150.00	AGENT RECEIVING PAYMENT: Jake Vose

TODAY'S PAYMENT ITEMIZATION

PRINCIPAL PAID:	$0.00
INTEREST PAID:	$150.00
CHARGES PAID:	$0.00
FEES PAID:	$0.00
TOTAL AMOUNT PAID TODAY:	$150.00
BALANCE DUE ON LOAN:	$1,671.01
NEXT SCHEDULED DUE DATE:	4/3/2015

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

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

Printed Name _____ Signature _____

Customer Receipt/Repayment Plan Receipt (210 day loan)

NAME AND ADDRESS OF THE LICENSEE: Tm Las Vegas Nv #24 8414 West Farm Road, Ste 130 Las Vegas, NV 89131	PAYMENT MADE ON BEHALF OF OR BY: Casey Taylor
LOAN AGREEMENT IDENTIFICATION NO. 12569-0138894 LOAN AGREEMENT DATE: 12/4/2014 1:29:43 PM If you have multiple loans, this payment was applied to the loan number identified above.	DATE/TIME OF RECEIPT OF PAYMENT: 03/13/2015 12:51:31 PM
AMOUNT PAID: $241.13	AGENT RECEIVING PAYMENT: Jake Vose

TODAY'S PAYMENT ITEMIZATION

PRINCIPAL PAID:	$0.00
INTEREST PAID:	$241.13
CHARGES PAID:	$0.00
FEES PAID:	$0.00
TOTAL AMOUNT PAID TODAY:	$241.13
BALANCE DUE ON LOAN:	$1,491.47
NEXT SCHEDULED DUE DATE:	4/3/2015

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

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

Casey Taylor
Printed Name

Signature

Customer Receipt/Repayment Plan Receipt (210 day loan)

NAME AND ADDRESS OF THE LICENSEE: Tm Las Vegas Nv #24 8414 West Farm Road, Ste 130 Las Vegas, NV 89131	PAYMENT MADE ON BEHALF OF OR BY: Casey Taylor
LOAN AGREEMENT IDENTIFICATION NO. 12569-0138894 LOAN AGREEMENT DATE: 12/4/2014 1:29:43 PM If you have multiple loans, this payment was applied to the loan number identified above.	DATE/TIME OF RECEIPT OF PAYMENT: 02/06/2015 12:28:01 PM
AMOUNT PAID: $241.26	AGENT RECEIVING PAYMENT: Rene Bernier

TODAY'S PAYMENT ITEMIZATION

PRINCIPAL PAID:	$0.00
INTEREST PAID:	$241.26
CHARGES PAID:	$0.00
FEES PAID:	$0.00
TOTAL AMOUNT PAID TODAY:	$241.26
BALANCE DUE ON LOAN:	$1,451.28
NEXT SCHEDULED DUE DATE:	3/4/2015

- ☐ **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.

Casey Taylor
Printed Name

Signature

Customer Receipt/Repayment Plan Receipt (210 day loan)

NAME AND ADDRESS OF THE LICENSEE: Tm Las Vegas Nv #24 8414 West Farm Road, Ste 130 Las Vegas, NV 89131	PAYMENT MADE ON BEHALF OF OR BY: Casey Taylor
LOAN AGREEMENT IDENTIFICATION NO. 12569-0138894 LOAN AGREEMENT DATE: 12/4/2014 1:29:43 PM If you have multiple loans, this payment was applied to the loan number identified above.	DATE/TIME OF RECEIPT OF PAYMENT: 05/09/2015 12:32:31 PM
AMOUNT PAID: $92.00	AGENT RECEIVING PAYMENT: Rene Bernier

TODAY'S PAYMENT ITEMIZATION

PRINCIPAL PAID:	$0.00
INTEREST PAID:	
CHARGES PAID:	
FEES PAID:	
TOTAL AMOUNT PAID TODAY:	
BALANCE DUE ON LOAN:	
NEXT SCHEDULED DUE DATE:	

Receipt not scanned — waiting for customer's signature (Co-borrower-too). C2 - Co-borrower-too). Thank you, Gene

- ☐ **Account paid in full by rescission.**
- ☐ **Account paid in full.**
- ☐ **Title Returned Upon Payment in Full.** [illegible] ayment in full, we returned the Vehicle's Title to you.
- ☐ **Repayment Plan Agreement.**
- ☐ **Grace Period Plan Agreement.**

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

Printed Name

Signature

s

APP 009995
ROA 008701

TitleMax of Nevada, Inc. d/b/a
TitleMax
8414 Farm Rd Suite 130
Las Vegas, NV 89131
(702)560-6264

04/15/2015

Casey Taylor
9610 S. Eastern Ave Suite 107 #144
Las Vegas, NV 89123

Gary Taylor
9610 S. Eastern Ave Suite 107 #144
Las Vegas, NV 89123

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

Dear Customer:

On 12/04/2014 you entered a Title Loar
d/b/a TitleMax and, if applicable, on 01/
Agreement with TitleMax of Nevada, In
on your payment obligations under the
Payments Deferment Agreement. Bef
repossessing the Vehicle, we are offer
THE TITLE LOAN AGREEMENT TO E

You have the opportunity to enter in
the Date of Default.

To enter into a Repayment Plan you m
location in which you signed the Loan
Deferment Agreement; (2) read and si
payment of $365.90. The total of
is $1,829.30. You made the following payment(s) on the loan:

Date:01/03/2015	Amount $ 242.00
Date: 02/06/2015	Amount $ 241.26
Date: 03/13/2015	Amount $ 241.13
Date:	Amoul
Date:	Amoul
Date:	Amoul

The total amount due if you enter into a I
$365.90.

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

If you enter into a Repayment Plan, we w
as an incident to or as a condition of ente
without limitation: (1) any interest, regar
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,

UNITED STATES POSTAL SERVICE TitleMax Certificate Of Mailing
This Certificate of Mailing provides evidence that mail has been presented to USPS® for mailing.
This form may be used for domestic and international mail.
From: 8414 FARM RD SUITE 130
LAS VEGAS NV 89131
702-560-6264
To: Casey Taylor
9610 South Eastern Ave
Suite 107 #144
Las Vegas, NV 89123
PS Form 3817, April 2007 PSN 7530-02-000-9065
To pay fee, affix stamps or meter postage here.
CPU U.S. MAILED

UNITED STATES POSTAL SERVICE TitleMax Certificate Of Mailing
This Certificate of Mailing provides evidence that mail has been presented to USPS® for mailing.
This form may be used for domestic and international mail.
From: 8414 FARM RD SUITE 130
LAS VEGAS NV 89131
702-560-6264
To: Gary Taylor
9610 S. Eastern Ave
Suite 107 #144
Las Vegas, NV 89123
PS Form 3817, April 2007 PSN 7530-02-000-9065
To pay fee, affix stamps or meter postage here.
CPU U.S. MAILED

collection fees, transaction fe negotiation fees, handling fees, pr essing 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

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 $1,829.30; (2) TitleMax of Nevada, Inc. d/b/aTitleMax 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.

GRACE PERIOD PAYMENTS DEFERMENT AGREEMENT

Account Number: 12569-0138894

Date:

Customer Name: Casey Taylor Address: 5733 Heatherwood St Las Vegas, NV 89149 Co-Borrower Name: Gary Taylor Address: 5733 Heatherwood Street Las Vegas, NV 89149	Licensee Name: TitleMax of Nevada, Inc. d/b/a TitleMax Address: 8414 West Farm Road, Ste 130 Las Vegas, NV 89131 Vehicle Information:2002 Cadillac Seville 1G6KS54Y22U192407

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

Consideration. You acknowledge and agree that you and we entered into a Title Loan Agreement on 12/04/2014 ("Loan Agreement.") Under the Title Loan Agreement, we agreed with you that we may subsequently offer you a "Grace Period" which is a gratuitous period of payments deferment. You agree that we are offering you a "Grace Period" and you are voluntarily accepting such offer after entering into a Loan Agreement pursuant to the provisions of NRS 604A.70 and NRS 604A.210. **Please note that since this is a "Grace Period" it is not an "extension" as defined in NRS. 604A.065.**. Under the Title Loan Agreement, your obligation to pay simple interest under the Loan Agreement remains unchanged. Other than the interest and fees originally provided for in the Title Loan Agreement, we do not charge you any additional fees or interest for entering into this Grace Period Payments Deferment Agreement.

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

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

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

Grace Periods Payments Deferment Schedule

Payment Number	Amount of Payment	Deferred Periodic Due Date
1	$241.26	1/3/2015
2	$241.26	2/2/2015
3	$241.26	3/4/2015
4	$241.26	4/3/2015
5	$241.26	5/3/2015
6	$241.26	6/2/2015
7	$241.26	7/2/2015
8	$202.86	8/1/2015
9	$202.86	8/31/2015
10	$202.86	9/30/2015
11	$202.86	10/30/2015
12	$202.86	11/29/2015
13	$202.86	12/29/2015
14	$202.84	1/28/2016
The total amount paid after making all payments under the under the terms of the Grace Period Payments Deferment Agreement:	$3,108.82	

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

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

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

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

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

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

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

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

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

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

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

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

1/3/15
Customer's Signature — Date

1/3/14
Its Authorized Agent — Date

03JAN2015
Co-Borrower's Signature — Date

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

Customer Application

Personal Information

[redacted]

Date 12/4/2014	[redacted]		Middle Name Lee
Last Name Taylor	First Name Casey	Cell Phone†	Email Address (optional)††
[redacted]		Which number do you prefer that we call? ☑ Home Phone ☐ Cell Phone	
Best time to call? [redacted]			

Physical Address (Street Number & Name) 5733 Heatherwood Street			Apt #
City Las Vegas	State NV	Zip 89149	County Clark
Mailing Address (If different from physical address)			
City	State	Zip	

Source of Income

[redacted]

Employer Address (Street Number & Name) [redacted] Drive Suite A			
702-83[redacted]	Next Payday 31st	Gross Monthly Income $11.50 hr	Gross Monthly Obligations $ 0.00

Pay Frequency: (check one)
☐ 1st & 15th of month ☐ 15th & end of month ☑ Biweekly (every 2 weeks)
☐ Weekly ☐ Monthly (last day) ☐ Monthly (1st day) ☐ Monthly (3rd day)
☐ Self-Employed

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

Credit References

[redacted]

Business Name		State	Zip
Address (Street Number & Name)	City		

Personal References

[redacted]

Name (First Name)	City	State	Zip

APP 010002
ROA 008708

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

Co-Applicant Information

Date 04 DEC 2014	State Issued ID Number NV	[redacted]	Middle Name EUGENE
Last Name TAYLOR	First Name GARY	Cell Pho[redacted]	Email Ad[redacted]
Home Phone [redacted]	Which number do you prefer that we call? ☐ Home Phone ☒ Cell Phone		
Best time to call? any			

Physical Address (Street Number & Name) 5733 HEATHERWOOD STREET				Apt #
City LAS VEGAS	State NV	Zip 89149	County USA/CLARK	
Mailing Address (If different from physical address)	State	Zip		
City [redacted]	Employer Address (Street Number & Name)			
Emplo[redacted]				
City [redacted]				
Work [redacted]	Next Payday 11 TH	Gross Monthly Income $ 1600	Gross Monthly Obligations $ 700.00	

Pay Frequency: (check one)
☐ 1st & 15th of month ☐ 15th & end of month ☒ Biweekly (every 2 weeks)
☐ Weekly ☐ Monthly (last day) ☐ Monthly (1st day) ☐ Monthly (3rd day)
☐ Self-Employed

*Alimony, child support or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation.
Alimony, child support, or separate maintenance received under: ☐ court order ☐ written agreement ☐ oral understanding.

Are you currently in bankruptcy? ☐ yes ☒ no

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

Friend/Referral Name of referrer? _____ Saw Store Television Yellow Pages Repeat Customer

WEBSITE Internet Billboard Postcard Other: _____

ADDITIONAL TERMS AND CONDITIONS OF THIS CUSTOMER APPLICATION

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

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

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

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

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

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

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

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

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

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

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

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

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

Applicant Signature — Date: 4/12/14

Co-Applicant Signature — Date: 04 DEC 2014

Affidavit

STATE OF NEVADA
COUNTY OF Clark

Title Loan Agreement No.: 12569-0138844
Date: 12-4-2014

Customer Name: Casey Taylor
Address: 5733 Heatherwood Street
Las Vegas, NV 89149
Co-Borrower Name: Gary Taylor
Address: 5733 Heatherwood Street
Las Vegas, NV 89149

Licensee Name: TitleMax of Nevada, Inc. d/b/a Titlemax
Address:
8414 Farm Road Suite 130
Las Vegas, NV 89131

Vehicle Information: VIN: 1G6KS54Y22U192407 Color: Maroon Year: 2002 Make: Cadillac Model: Seville
License Plate State and No: 9610

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

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

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

The undersigned, Casey Taylor, Gary Taylor, 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: _____

TM-NV-Customer Affidavit-V.1.0-02.16.2011

STATE OF NEVADA

DEPARTMENT OF MOTOR VEHICLES

CERTIFICATE OF TITLE

VIN	YEAR	MAKE	MODEL	VEHICLE BODY	TITLE NUMBER
1G6KS54Y22U192407	2002	CADI	SEVILLE SL	P4D	NV007458525

DATE ISSUED	ODOMETER MILES	FUEL TYPE	SALES TAX PD	EMPTY WT	GROSS WT	GVWR
12/30/2014		G				

VEHICLE COLOR	ODOMETER BRAND	BRANDS
	EXEMPT	

Rec'ed 1-16-15

OWNER(S) NAME AND ADDRESS

TAYLOR CASEY LEE

AND

TAYLOR GARY EUGENE

9655 LAS VEGAS BLVD S APT 113

LAS VEGAS NV 89123-3388

LIENHOLDER NAME AND ADDRESS

TITLEMAX OF NEVADA INC DBA TITLEMAX

8414 FARM RD STE 130

LAS VEGAS NV 89131

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): ☐ AND ☐ OR

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

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

Address — City — State — Zip Code

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

NO TENTHS

☐ The mileage stated is in excess of its mechanical limits.

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

☐ Exempt - Model year over 9 years old.

ODOMETER READING

Printed Name of Seller(s)/Agent/Dealership

Signature of Seller(s)/Agent/Dealership — Dealer's License Number — Date of Sale

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

Printed Full Legal Name of Buyer

Signature of Buyer

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

CONTROL NO.

(THIS IS NOT A TITLE NO.)

VP-2 (Rev. 8/10)

ALTERATION OR ERASURE VOIDS THIS TITLE

FIRST REASSIGNMENT DEALER ONLY

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

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

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

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

Address — City — State — Zip Code

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

ODOMETER READING ____ NO TENTHS

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

Signature of Seller(s)/Agent/Dealership — Printed Name of Seller(s)/Agent/Dealership — Date of Sale

I am aware of the above odometer certification made by the seller/agent. ☐ — Dealer's License Number

Signature of Buyer — Printed Full Legal Name of Buyer

SECOND REASSIGNMENT DEALER ONLY

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

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

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

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

Address — City — State — Zip Code

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

ODOMETER READING ____ NO TENTHS

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

Signature of Seller(s)/Agent/Dealership — Printed Name of Seller(s)/Agent/Dealership — Date of Sale

I am aware of the above odometer certification made by the seller/agent. ☐ — Dealer's License Number

Signature of Buyer — Printed Full Legal Name of Buyer

THIRD REASSIGNMENT DEALER ONLY

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

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

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

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

Address — City — State — Zip Code

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

ODOMETER READING ____ NO TENTHS

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

Signature of Seller(s)/Agent/Dealership — Printed Name of Seller(s)/Agent/Dealership — Date of Sale

I am aware of the above odometer certification made by the seller/agent. ☐ — Dealer's License Number

Signature of Buyer — Printed Full Legal Name of Buyer

LIEN

LIENHOLDER TO BE RECORDED — FEIN

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

Address ____ Street — City — State — Zip Code

ALTERATION OR ERASURE VOIDS THIS TITLE

Black Book Print Vehicle

12/4/2014

Contact Information

Company: Titlemax (314391)
Contact: Sara Rosenthal
E-Mail: sara.rosenthal@titlemax.biz

Telephone: 404-542-6618
Fax:

Notes

Vehicle Info For 2002 Cadillac Seville SLS 4D Sedan

MSRP: $44,399
Fin Adv: $2,575
Equip Ret: $47,284
Tire Size: 235/60R16
Base HP: 275 @ 5600
Taxable HP: 42.9
Model Number: 6KS69
Price Includes: AT AC EW ES

VIN: 1G6KS54Y22U192407
UVC: 2002140023
MPG: 17/26
Weight: 3986
Fuel Type: Gas
Wheelbase: 112.2
End of Term Months: 0

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

Trade In Black Book values as of 12/4/2014

	X-CL	Clean	Average	Rough
Base	N/A	$2,655	$1,705	$830
Options	N/A	$0	$0	$0
Mileage	N/A	N/A	N/A	N/A
Region	N/A	$0	$0	$0
Total	N/A	$2,655	$1,705	$830

Retail Black Book values as of 12/4/2014

	X-CL	Clean	Average	Rough
Base	N/A	$4,600	$3,250	$2,125
Options	N/A	$0	$0	$0
Mileage	N/A	N/A	N/A	N/A
Region	N/A	$0	$0	$0
Total	N/A	$4,600	$3,250	$2,125

Residual Black Book values as of 12/4/2014

12 Month 24 Month 30 Month 36 Month 42 Month 48 Month 60 Month End Of Term

Black Book Print Vehicle

Black Book Add/Deducts

Power Sunroof +200

Cash Advance Courtesy Calls

File Navigate Filter Load

Save & Close | Save | New Check | Print Setup | Courtesy Call | Re-Connect

Delete Check | Clear Search

Search By: Customer Name, ID

Phone

Text

From: 6/1/2015 To: 6/9/2015

View Results: Single Payment | All | Installment

Exclude calls made today

Filter Call Date:

Show Refunds

Only show rich advances of class

Only show rich advances for this location

ID	Origination Date	Amount	Due Date	Amount
1268-016014	6/1/2015 4:10:12 PM	$200.00	6/1/2015	$0.00
1268-015997	6/1/2015 12:36:38 PM	$300.00	6/1/2015	$72
1268-015995	6/1/2015 11:02:26 AM	$200.00	6/1/2015	$0
1268-015930	6/3/2015 1:42:17 PM	$375.00	6/3/2015	$1,3
1268-015768	3/10/2015 1:42:17 PM	$1,400.00	6/3/2015	$1,3
1268-014280	12/4/2014 1:33:43 PM	$1,400.00	6/3/2015	$1,3
1268-015680	6/1/2015 6:48:28 PM	$600.00	6/8/2015	$72
1268-015653	6/1/2015 4:48:28 PM	$600.00	6/8/2015	$44
1268-015652	12/3/2014 1:05:11 PM	$2,000.00	6/8/2015	$4,30
1268-015575	1/28/2015 5:15:55 PM	$700.00	6/8/2015	$0.57
1268-015576	1/28/2015 5:15:55 PM	$500.00	6/8/2015	
1268-015576	1/28/2015 5:15:55 PM			

Total: $3,800.00

Fees Due: $56,602.67 Fees: $56,602.67 Fees Paid: $0.00 Due: $34,619.55

Show Processed Log Items

Count: 135 Advances: $36,602.67 Fees: $56,602.67 Transactions

Date	Description	Log ID	Location	Date Logged	Fees Due Date	Payment	Date Due	Date Processed	Date Fees
1	12/4/2014 1:12 Sent Loan	616	1268			$0.00	$1,400.00	$1,400.00	$0.0
2	1/5/2015 1:43:5 Deferred Loan Payment	616	1268	2/2/2015		$0.00	$0.00	$0.00	$241.2
3	2/2/2015 1:16:1 Log Fee	616	1268			$0.00	$241.19	$0.00	$0.0
4	2/2/2015 7:08:1 Apply Fees	Owl	1268			$241.19	$0.00	$0.00	$0.0
5	2/6/2015 12:20 Deferred Loan Payment	293	1268	3/4/2015		$0.00	$0.00	$0.00	$256.3
6	3/4/2015 5:20:4 Log Fee	292	1268			$0.00	$256.35	$0.00	$0.0
7	3/4/2015 7:35:3 Apply Fees	Owl	1268			$0.00	$0.00	$0.00	$0.0
8	3/5/2015 10:19 Log Fee	293	1268			$0.00	$0.00	$0.00	$0.0
9	3/5/2015 5:02:5 Log Fee	293	1268			$0.00	$0.00	$0.00	$0.0
10	3/6/2015 10:24 Log Fee	657	1268			$0.00	$0.00	$0.00	$0.0
11	3/6/2015 12:30 Log Fee	616	1268			$0.00	$0.00	$0.00	$0.0

Notes: pay 3-9 (Steven 634).
ACO and said he will be in on Monday or sooner to make the payment. He is working at a place that does not have direct deposit, and he should be getting the check today late and he will need to cash it. He said he will be in earlier if he gets it sooner.

Signed by Driver:

APP 010011
ROA 008717

Cash Advance Counter Calls

File Navigation Filter View

Save & Close | Undo | New Collection... | Add Log Item... | Counter Call... | Go Collection...

Criteria: Search By: Collection Name, ID | Collection Search... | Loan Module: Single Payment, Installment

Tags: | From: | To: 5/8/2015

Filter: Exclude calls made today | Filter Due Date: | Only show cash advances at branch:

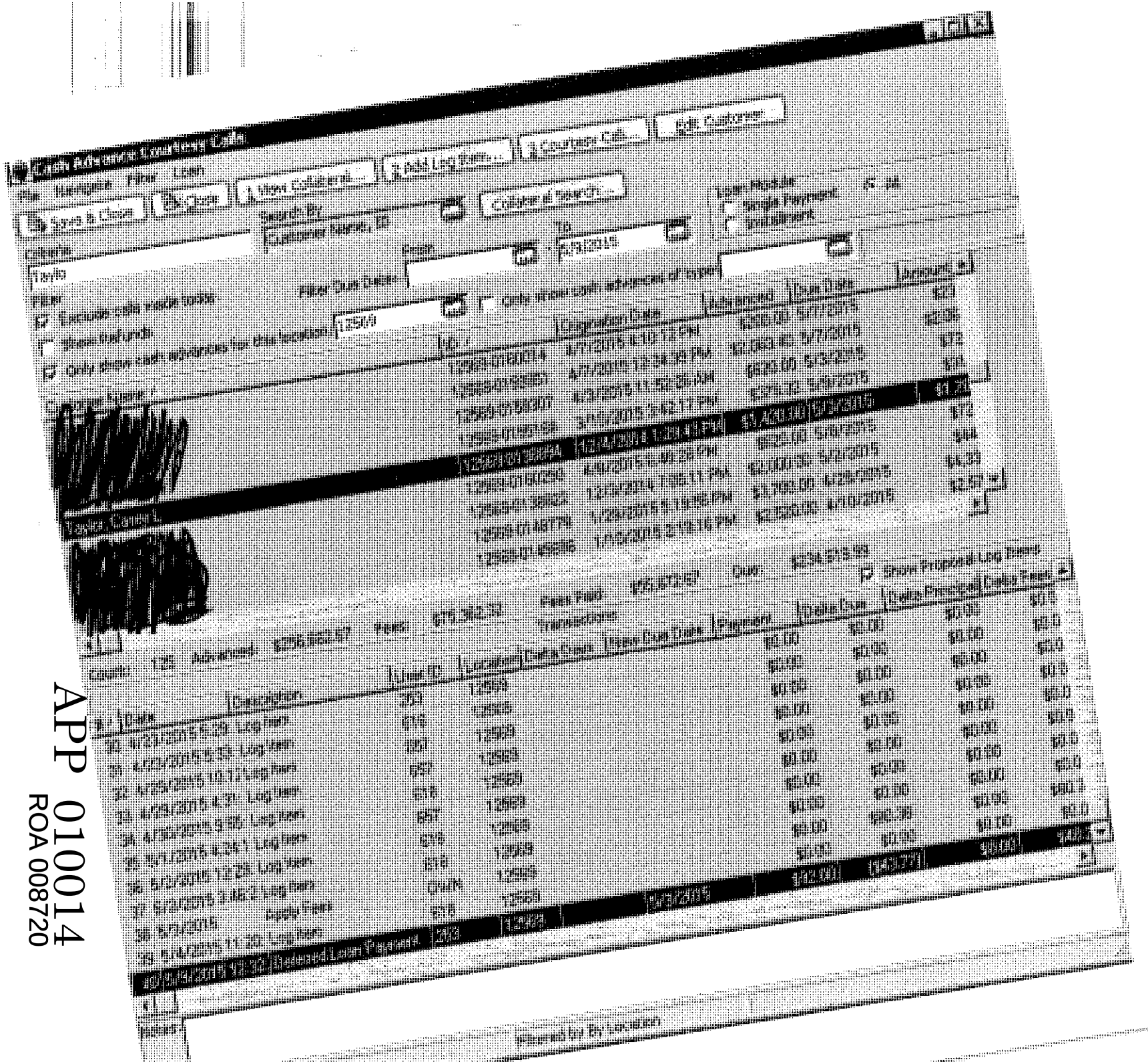
Show Refunds | Only show cash advances for this location: 1569

Collection Name | ID | Signature Date | Balance | Due Date | Amount

Total Count | Total Advanced $95,362.67 | Fees $75,362.10 | Fees Paid $55,072.67 | Due $234,615.55 | Show Processed Log Items

Date	Description	User ID	Location	Calls Made	New Due Date	Payment	Calls Fees	Late Payment	Calls Fees
3/9/2015 4:04:2	Log Item	253	1569			$0.00	$0.00	$0.00	$0.0
3/9/2015 4:50:3	Log Item	253	1569			$0.00	$0.00	$0.00	$0.0
3/10/2015 9:55	Log Item	253	1569			$0.00	$0.00	$0.00	$0.0
3/10/2015 4:41	Log Item	253	1569			$0.00	$0.00	$0.00	$0.0
3/11/2015 10:3	Log Item	657	1569			$0.00	$0.00	$0.00	$0.0
3/11/2015 4:51	Log Item	616	1569			$0.00	$0.00	$0.00	$0.0
3/12/2015 10:47	Log Item	657	1569			$0.00	$0.00	$0.00	$0.0
3/12/2015 3:58	Log Item	253	1569			$0.00	$0.00	$0.00	$0.0
3/13/2015 9:02	Log Item	616	1569			$0.00	$0.00	$0.00	$0.0
3/13/2015 10:5	Log Item	657	1569			$0.00	$0.00	$0.00	$0.0
3/13/2015 12:51	Collection Loan Payment	610	1569	4/3/2015		134.12	$10.31	$0.00	$0.0

Grouped by Location



Income Worksheet

[redacted]

Employee Use Only

Income	Description	Amount
Employment		
Gross Monthly Salary or Wages		$ 1600.00
Part-Time Gross Monthly Salary or Wages		$
Other/Expected Income	**Description**	**Amount**
Gross Bonus or Commission		$
Social Security/ Disability		$
Gross Pension/Retirement		$
Unemployment		$
Alimony or Child Support		$
Other Income (Babysitting, Lawn care, etc.):		$
Total Current/Expected Income	**Part 1:** Please add all income amounts and enter amount here	+ $ 1600.00
Total Monthly Expense	**Part 2:** Please add all monthly expenses and enter amount here	- $ 700.00
		= $ 900

Part 3: Net Monthly Income Total = Part 1 Total - Part 2 Total
Subtract Total Expense from Total Income. The Net Monthly Income must be equal to or greater than the Required Residual Income.

Employee Use Only

Applicant Name: GARY EUGENE TAYLOR

Today's date: 12 DEC 2014

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

Ability to Pay Summary

LR569-0138894

Loan Number	Casey Taylor
Customer Name	No
Is Customer a Covered Borrower	$1,400.00
Requested Loan Amount	$20
Title Fee	$1,400
MLV Amount	
Gross Monthly Income	$1,600.00
Current and Expected Monthly Obligations	$700.00
Other TitleMax Loan Payment	$0.00
Rate Match/Rate for Other TitleMax Loan	
Add-On to Current Loan or Multi-Car	
Residual Monthly Income	$900.00

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

210 INSTALLMENT LOAN BREAKDOWN

Income Based - Max. Loan Amount Inc. Title Fee	$	3,745
Vehicle Value - Max. Loan Amount Inc. Title Fee	$	1,420
Interest Rate		16.99%
Max Cash to Customer Amount	$	1,400.00
Actual Cash to Customer Amount	$	1,400.00
Title Fee Amount	$	20
Total Loan Amount	$	1,420
Amortized Loan Payment		$361.92
Total Payback Amount		$2,533.44
Minimum Payment to Extend		$241.26
Grace Period Plan # of Months (0% Interest)		7
Grace Period Plan Payment (0%)		$202.86

CHOOSE THIS CASHWISE LOAN TYPE

NV 210 Day Multi-Car 16.99%

07.18.2014

A - 311

604A LOAN REVIEW WORKSHEET

Licensee Name & DBA: TITLEMAX OF NEVADA INC DBA TITLEMAX

Exam Start Date: 5/15/2015

Licensee Address: 8414 WEST FARM ROAD, STE. 130, LAS VEGAS, NV 89131

Exam as of: 5/15/2015

Borrower Name & Address: THOMAS OLIVER

Examiner: EC/DV

Account Number	Origination Date	Amount of Loan	Maturity Date	Finance Charge	Total Number of Payments	Payment Amount	APR Quoted	Is the APR correct?
12569-0148778	1/29/2015	$3,700.00	8/27/2015	$2,337.84	7	361.92/361.93	170.21%	YES

Loan Type: Deferred Deposit ☐ High-Int Loans ☐ Title Loans ☑ Purpose of loan: N/A

Is the loan secured? **YES** If so, what is the collateral? 2014 INFINITI QX60 If secured by a vehicle title, is it filed and perfected? **N/A**

What is the borrower's expected gross monthly income? $6,500 Was the borrower's income verified? **YES** Paystub ☐ Affidavit ☑ Other:

(Applies to Deferred Deposit Only) *NRS 604A.425(1a)*	Does the deferred deposit loan exceed 25% of the customer's expected gross monthly income?	**N/A**
(Applies to D/D Loans) *NRS 604A.408(1)*	Does the *original term* of the D/D Loan not exceed 35 days?	**N/A**
(Applies to High-Interest Loans Only) *NRS 604A.425(1b)*	Does the *monthly payment amount* exceed 25% of the borrower's expected gross monthly income?	**N/A**
(Applies High-Int Loans) *NRS 604A.408(1)*	Does the *original term* of the HIL not exceed 35 days?	**N/A**
(Applies to Title Loans Only) *NRS 604A.450(1)*	Does the loan amount exceed the fair market value of the vehicle securing the loan?	**NO** Fair Market Value: $31,955.00
(Applies to Title Loans Only) *NRS 604A.445(1)*	Does the original term of the title loan exceed 30 days?	**NO**
(Applies to Title Loans Only) *NRS 60A.445(2)*	Has the title loan been extended for more than six additional periods, *pursuant to NRS 604A.445 (2)?*	**NO**

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

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

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

Is the loan a collection account? **NO** | Has the loan been extended or renewed? **NO** How many times? **0** *Extensions: Title-6 add'l periods; D/D & High Int Loans - 90 days* | Are receipts filed? **YES**

VIOLATIONS/ TECHNICAL EXCEPTIONS/ OTHER COMMENTS:

NRS.604A.210 AND 445

GRACE PERIOD DEFERMENT $7323.41

APP 010018
ROA 008724

Title Loan Agreement

Date: 1/29/2015

Number: 12569-0148778

Customer & Co-Customer Information			ACCOUNT NUMBER: 12569-0148778		
FIRST NAME Oliver	LAST NAME Thomas		CO-CUSTOMER FIRST NAME	CO-CUSTOMER LAST NAME	
[redacted]			CO-CUSTOMER SSN	CO-CUSTOMER'S DRIVERS LIC./STATE ID. NO.	
STREET ADDRESS 10151 Dorrell Lane #3114			CO-CUSTOMER STREET ADDRESS		
City Las Vegas	STATE NV	ZIP CODE 89166	CO-CUSTOMER CITY	CO-CUSTOMER STATE	CO-CUSTOMER ZIP CODE
H[redacted]			CO-CUSTOMER HOME PHONE	CO-CUSTOMER DATE OF BIRTH	

Motor Vehicle & Licensee Information			LICENSEE'S HOURS OF OPERATION: Monday to Friday 9:00 A.M. to 7:00 P.M., Saturday 10:00 A.M. to 4:00 P.M., Closed Sunday	
LICENSEE NAME TitleMax of Nevada, Inc. d/b/a TitleMax		LICENSEE PHONE NUMBER (702)560-6264		
LICENSEE STREET ADDRESS 8414 West Farm Road, Ste 130		LICENSEE CITY Las Vegas	LICENSEE STATE NV	LICENSEE ZIP CODE 89131
VEHICLE IDENTIFICATION NUMBER (VIN) 5N1AL0MN8EC528887		LICENSE PLATE LV M0T9		
VEHICLE YEAR 2014	VEHICLE MAKE Infiniti	VEHICLE MODEL QX60	COLOR Black	

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

Term, Principal, Interest, Charges and Payment. The original term of this loan is 210 days. You promise to timely pay us in cash or as otherwise agreed in writing $3,700.00 ("Principal Amount"), which includes any filing fee listed below plus interest on the unpaid principal balance of this Loan Agreement at the daily rate of 0.4663% from the date of this Loan Agreement until 08/27/2015 the earlier of: (i) the due date of your last payment as set forth in the Payment Schedule below; or (ii) payment in full. You also promise to pay any other charges provided for under this Loan Agreement. You agree to make your payment in the amounts and on the dates set forth in the Payment Schedule below ("Due Date") at the address indicated above, or at such other address as we direct you in writing. If any Due Date falls on a date we are not open for business, then you agree to pay us on the next business day, and we will credit such payment, as if we received it on the appropriate Due Date. The Loan Agreement will be consummated upon the date you sign this Loan Agreement. Time is of the essence in this Loan Agreement. In consideration of your delivering the Title to us and granting us a security interest in the Motor Vehicle as set forth below, your promise to timely pay and agreeing to this Loan Agreement, we agree to provide you a loan in the Principal Amount provided above.

FEDERAL TRUTH-IN-LENDING DISCLOSUR

ANNUAL PERCENTAGE RATE	FINANCE CHARGE	Amount Financed	Total of Payments
The cost of your credit as a yearly rate.	The dollar amount the credit will cost you.	The amount of credit provided to you or on your behalf.	The amount you will have paid after you have made all payments as scheduled.
170.2129 %	$2,337.84	$3,700.00	$6,037.84

Your payment schedule will be:

Number of Payments	Amount of Payments	When Payments are Due
6	$862.55	2/28/2015 and each 30 days thereafter
1	$862.54	8/27/2015

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

Filing Fee: $ 0.00

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

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

Itemization of Amount Financed of	$3,700.00
1. Amount given to you directly:	$3,700.00
2. Amount paid on your account:	$0.00
3. Amount paid to public officials:	$ 0.00
4. Amount paid to _____ on your behalf:	$0.00

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

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

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

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

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

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

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

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

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

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

2. You acknowledge and agree that by enti[illegible] into this Arbitration Provision:

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

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

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

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

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

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

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

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

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

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

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

TitleMax of Nevada, Inc. d/b/aTitleMax

Customer's Signature — Date 1/29/15

Its Authorized Agent — Date 1/29/15

Co-Customer's Signature — Date 1-29/15

Customer Receipt/Repayment Plan Receipt (210 day loan)

NAME AND ADDRESS OF THE LICENSEE: Tm Las Vegas Nv #24 8414 West Farm Road, Ste 130 Las Vegas, NV 89131	PAYMENT MADE ON BEHALF OF OR BY: Oliver Thomas
LOAN AGREEMENT IDENTIFICATION NO. 12569-0148778 LOAN AGREEMENT DATE: 1/29/2015 5:19:55 PM If you have multiple loans, this payment was applied to the loan number identified above.	DATE/TIME OF RECEIPT OF PAYMENT: 05/06/2015 06:17:02 PM
AMOUNT PAID: $520.00	AGENT RECEIVING PAYMENT: Rene Bernier

TODAY'S PAYMENT ITEMIZATION

PRINCIPAL PAID:	$0.00
INTEREST PAID:	$520.00
CHARGES PAID:	$0.00
FEES PAID:	$0.00
TOTAL AMOUNT PAID TODAY:	$520.00
BALANCE DUE ON LOAN:	$4,333.67
NEXT SCHEDULED DUE DATE:	4/29/2015

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

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

Oliver Thomas

Printed Name

Signature

Customer Receipt/Repayment Plan Receipt (210 day loan)

NAME AND ADDRESS OF THE LICENSEE:	PAYMENT MADE ON BEHALF OF OR BY:
Tm Las Vegas Nv #24 8414 West Farm Road, Ste 130 Las Vegas, NV 89131	Oliver Thomas
LOAN AGREEMENT IDENTIFICATION NO. 12569-0148778 LOAN AGREEMENT DATE: 1/29/2015 5:19:55 PM If you have multiple loans, this payment was applied to the loan number identified above.	DATE/TIME OF RECEIPT OF PAYMENT: 04/17/2015 12:00:00 AM

AMOUNT PAID:	AGENT RECEIVING PAYMENT:
$520.00	Jake Vose

TODAY'S PAYMENT ITEMIZATION

PRINCIPAL PAID:	$0.00
INTEREST PAID:	$520.00
CHARGES PAID:	$0.00
FEES PAID:	$0.00
TOTAL AMOUNT PAID TODAY:	$520.00
BALANCE DUE ON LOAN:	$4,525.84
NEXT SCHEDULED DUE DATE:	3/30/2015

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

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

Oliver Thomas
Printed Name

Signature

7029384800

APP 010025
ROA 008731

T Max of Nevada, Inc. d/b/a TitleMax
8414 West Farm Road, Ste 130
Las Vegas, NV 89131
(702)560-6264
3/11/2015

Oliver Thomas
10151 Dorrell Lane #3114
Las Vegas, NV 89166

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

Dear Customer:

On 1/29/2015 5:19:55 PM you entered a Title Loan Agreement ("Loan Agreement") with TitleMax of Nevada, Inc. d/b/a TitleMax, and, if applicable, on you entered a Grace Period Payments Deferment Agreement with TitleMax of Nevada, Inc. d/b/a TitleMax. On 3/1/2015 ("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 Re
Default.

To enter into a Repayment Plan you mus
location in which you signed the Loan
Deferment Agreement; (2) read and sign
payment of $881.49. The total of payme
$4,407.43. You made the following payme

Date: Am

UNITED STATES POSTAL SERVICE® Certificate Of Mailing
This Certificate of Mailing provides evidence that mail has been presented to USPS® for mailing.
This form may be used for domestic and international mail.
From: TitleMax
8414 FARM RD SUITE 130
LAS VEGAS NV 89131
702-560-6264
To: Oliver Thomas
10151 Dorrell lane #3114
Las Vegas, NV 89166
PS Form 3817, April 2007 PSN 7530-02-000-9065
To pay fee, affix stamps or meter postage here.
USA 10¢
Postmark Here
7-ELEVEN CPU# 7 LAS VEGAS NV
MAR 12 2015
89131-3102

The total amount due if you enter into a Repayment Plan on or before 3/31/2015 will be $881.49.

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: (1) any interest, regardless of the name given to the interest, other than the interest charged pursuant to the original loan agreement at a rate which does not exceed the rate charged during the term of the original loan agreement; or (2) any origination fees, set-up fees, collection fees, transaction fees, negotiation fees, handling fees, processing fees, late fees, default fees or any other fees, regardless of the name given to the fee.

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

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

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

Sincerely,

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

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

(1) The amount of the debt is $4,407.43 ; (2) TitleMax of Nevada, Inc. d/b/a TitleMax is the name of the creditor to whom the debt is owed; (3) unless you, within thirty days after receipt of the notice, dispute the validity of the debt, or any portion thereof, the debt will be assumed to be valid by us; (4) if you notify us in writing within the thirty-day period that the debt, or any portion thereof, is disputed, we will obtain verification of the debt or a copy of a judgment against you and a copy of such verification or judgment will be mailed to the you by us; and (5) upon your written request within the thirty-day period, we will provide you with the name and address of the original creditor, if different from the current creditor.

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

GRACE PERIOD PAYMENTS DEFERMENT AGREEMENT

Date: 04/17/2015

Account Number: 12569-0148778

Customer Name: Oliver Thomas Address: 10151 Dorrell Lane #1029 Las Vegas, NV 89166 Co-Borrower Name: Address:	Licensee Name: TitleMax of Nevada, Inc. d/b/a TitleMax Address: 8414 West Farm Road, Ste 130 Las Vegas, NV 89131 Vehicle Information:2014 Infiniti QX60 5N1AL0MN8EC528887

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

Consideration. You acknowledge and agree that you and we entered into a Title Loan Agreement on 01/29/2015 ("Loan Agreement.") Under the Title Loan Agreement, we agreed with you that we may subsequently offer you a "Grace Period" which is a gratuitous period of payments deferment. You agree that we are offering you a "Grace Period" and you are voluntarily accepting such offer after entering into a Loan Agreement pursuant to the provisions of NRS 604A.70 and NRS 604A.210. **Please note that since this is a "Grace Period" it is not an "extension" as defined in NRS. 604A.065.**. Under the Title Loan Agreement, your obligation to pay simple interest under the Loan Agreement remains unchanged. Other than the interest and fees originally provided for in the Title Loan Agreement, we do not charge you any additional fees or interest for entering into this Grace Period Payments Deferment Agreement.

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

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

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

Grace Periods Payments Deferment Schedule

Payment Number	Amount of Payment	Deferred Periodic Due Date
1	$517.63	2/28/2015
2	$517.63	3/30/2015
3	$517.63	4/29/2015
4	$517.63	5/29/2015
5	$517.63	6/28/2015
6	$517.63	7/28/2015
7	$517.63	8/27/2015
8	$528.57	9/26/2015
9	$528.57	10/26/2015
10	$528.57	11/25/2015
11	$528.57	12/25/2015
12	$528.57	1/24/2016
13	$528.57	2/23/2016
14	$528.58	3/24/2016
The total amount paid after making all payments under the under the terms of the Grace Period Payments Deferment Agreement:	$7,323.41	

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 0.4663% from the date of this Loan Agreement until the earlier of: (i) the due date of your last payment as set forth in the original Payment Schedule; or (ii) payment in full. Now that the Payment Schedule has changed, you acknowledge that the new Payment Schedule provided for in this Grace Period Payments 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 4/16/15 Date

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

Its Authorized Agent 4/16/15 Date

Co-Borrower's Signature Date

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

Customer Application

1/29/15

Personal Information

Date 12/3/14	[redacted]	Date of Birth	Social Security # [redacted]
Last Name THOMAS	First Name OLIVER		Middle Name
[redacted]	Cell Phone†		Email Address (optional)††
Best time to call? ANY	Which number do you prefer that we call? ☐ Home Phone ☒ Cell Phone		
Physical Address (Street Number & Name) 10151 DORFELL LN			Apt # 1029
City LV	State NV	Zip 89166	County CLARK
Mailing Address (If different from physical address)			
City	State	Zip	

Source of Income

[redacted]

Pay Frequency: (check one)	Next Payday	Current and Expected Gross Monthly Income	Current and Expected Gross Monthly Obligations	Work Shift
☐ 1st & 15th of month ☐ 15th & end of month ☒ Biweekly (every 2 weeks) ☐ Weekly ☐ Monthly (last day) ☐ Monthly (1st day) ☐ Monthly (3rd day) ☐ Self-Employed	~~12/12/14~~ 2/13/15	$6500	$1741	[redacted]

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

[redacted]ces

[redacted]	State	Zip
[redacted]	State	Zip

Personal References

[redacted]

Co-Applicant Information

Date	State Issued ID Number	Date of Birth	Social Security #
Last Name	First Name		Middle Name
Home Phone	Cell Phone†		Email Address (optional)††
Best time to call?	Which number do you prefer that we call? ☐ 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	Zip	Time at Job?
Work Phone #	Job Title	Supervisor	

Pay Frequency: *(check one)*
☐ 1st & 15th of month ☐ 15th & end of month ☐ Biweekly (every 2 weeks)
☐ Weekly ☐ Monthly (last day) ☐ Monthly (1st day) ☐ Monthly (3rd day)
☐ Self-Employed

Next Payday	Current and Expected Gross Monthly Income	Current and Expected Gross Monthly Obligations	Work Shift	
	$	$		

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

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

Friend/Referral **Name of referrer?** _____ **Saw Store** **Television** **Yellow Pages** **Repeat Customer**

Internet **Billboard** **Postcard** **Other:** _____

ADDITIONAL TERMS AND CONDITIONS OF THIS CUSTOMER APPLICATION

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

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

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

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

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

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

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

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

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

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

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

No change

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

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

Applicant Signature	**Date** 1-29-15
Co-Applicant Signature	**Date**

Affidavit

STATE OF NEVADA
COUNTY OF Clark

Title Loan Agreement No.:_____
Date: 1-29-2015

Customer Name: Oliver Thomas Address: 10151 Dorrell Lane Unit 3114 Las Vegas, NV 89166 Co-Borrower Name: Address:	Licensee Name: TitleMax of Nevada, Inc. d/b/a Titlemax Address: 8414 Farm Road Suite 130 Las Vegas, NV 89131

Vehicle Information: VIN: 5N1AL0MN8EC528887
License Plate State and No: LVMOT9 Color: BLack Year: 2014 Make: Infinity Model: QX60

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

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

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

The undersigned, Oliver Thomas, 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: _____

TM-NV-Customer Affidavit-V.1.0-02.16.2011

STATE OF NEVADA

DEPARTMENT OF MOTOR VEHICLES

CERTIFICATE OF TITLE

VIN	YEAR	MAKE	MODEL	VEHICLE BODY	TITLE NUMBER
5N1AL0MN8EC528887	2014	INFI	QX60	T4W	NV007288528

DATE ISSUED	ODOMETER MILES	FUEL TYPE	SALES TAX PD	EMPTY WT	GROSS WT	GVWR
10/08/2014	9	G		4280	5999	

VEHICLE COLOR

ODOMETER BRAND: ACTUAL MILES

BRANDS

OWNER(S) NAME AND ADDRESS
THOMAS OLIVER
10229 BRISTOL PEAK AVE
LAS VEGAS NV 89166-5205

LIENHOLDER NAME AND ADDRESS
TITLEMAX OF NEVADA INC DBA TITLEMAX
8414 FARM RD STE 130
LAS VEGAS NV 89131-8172

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

SIGNATURE OF AUTHORIZED AGENT DATE

PRINTED NAME OF AGENT AND COMPANY

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

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

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

Address — **City** — **State** — **Zip Code**

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

ODOMETER READING NO TENTHS

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

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

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

Signature of Buyer — **Printed Full Legal Name of Buyer**

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

CONTROL NO.
21857297
(THIS IS NOT A TITLE NO.)

VP-2 (Rev. 8/10)

ALTERATION OR ERASURE VOIDS THIS TITLE

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

FIRST REASSIGNMENT DEALER ONLY

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

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

Address — City — State — Zip Code

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

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

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

Signature of Buyer — Printed Full Legal Name of Buyer

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

SECOND REASSIGNMENT DEALER ONLY

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

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

Address — City — State — Zip Code

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

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

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

Signature of Buyer — Printed Full Legal Name of Buyer

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

THIRD REASSIGNMENT DEALER ONLY

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

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

Address — City — State — Zip Code

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

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

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

Signature of Buyer — Printed Full Legal Name of Buyer

LIEN

LIENHOLDER TO BE RECORDED

FEIN_____

Printed Full Legal Name of Lienholder_____
(If no lienholder write "NONE")

Address_____
Street — City — State — Zip Code

ALTERATION OR ERASURE VOIDS THIS TITLE

Contact Information

1/30/2015

Company: Titlemax (314391)
Contact: Sara Rosenthal
E-Mail: sara.rosenthal@titlemax.biz

Telephone: 404-542-6618
Fax:

Notes

Vehicle Info For 2014 Infiniti QX60 Base 4D Utility

MSRP: $42,000
Fin Adv: $34,275
Equip Ret: $43,635
Tire Size: 235/65R18
Base HP: 265 @ 6400
Taxable HP: 33.8
Model Number: 84114
Price Includes: AT AC

VIN: 5N1AL0MN8EC528887
UVC: 2014400124
MPG: 20/26
Weight: 4280
Fuel Type: Gas
Wheelbase: 114.2
End of Term Months: 0

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

Trade In Black Book values as of 1/30/2015

	X-CL	Clean	Average	Rough
Base	N/A	$33,860	$31,955	$27,610
Options	N/A	$0	$0	$0
Mileage	N/A	N/A	N/A	N/A
Region	N/A	$0	$0	$0
Total	N/A	$33,860	$31,955	$27,610

Retail Black Book values as of 1/30/2015

	X-CL	Clean	Average	Rough
Base	$39,600	$37,550	$35,225	$32,925
Options	$0	$0	$0	$0
Mileage	N/A	N/A	N/A	N/A
Region	$0	$0	$0	$0
Total	$39,600	$37,550	$35,225	$32,925

Residual Black Book values as of 1/30/2015

12 Month 24 Month 30 Month 36 Month 42 Month 48 Month 60 Month End Of Term

Black Book Add/Deducts

Entertainment System +900
Premium Plus +2000
Technology Package +2250

IN THE SUPREME COURT OF THE STATE OF NEVADA

Electronically Filed
Apr 19 2018 10:45 a.m.
Elizabeth A. Brown
Clerk of Supreme Court

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

Respondent(s),

v.

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

Appellant(s).

Case No. 74335

District Court No. A-16-743134-J

APPELLANT'S APPENDIX

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DOCUMENT	VOL.	BATES NO.
Petition for Judicial Review, September 8, 2016	1	000001 - 000023
Notice of Intent to Participate, September 19, 2016	1	000024 - 000026
Summons, September 20, 2016	1	000027 - 000030
Appendix to Exhibits to Motion for Partial Stay, September 29, 2016	1	000031 - 000183
Declaration of Patrick Reilly In Support of Motion, September 29, 2016	1	000184 - 000187
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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
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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
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Opposition to Supplemental Authorities, April 5, 2017	73	017277 - 017287
Renewed Motion to Extend Partial Stay, April 21, 2017	73	017288 - 017300
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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

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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
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Notice of Entry of Stipulation and Order to Change Hearing Date for Motion for Supplemental Relief, October 31, 2017	74	017495 - 017501
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Notice of Entry of Order Granting in Part and Denying in Part Motion for Supplemental Relief, January 11, 2018	75	017582 - 07599

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

8. This Arbitration Provision is binding upon a[illegible] enefits you, your respective heirs, successors and [illegible]gns. The Arbitration Provision is binding upon and benefits us, our successors and assigns, and [illegible]ated third parties. The Arbitration Provision continues [illegible] 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/aTitleMax

Customer's Signature	11/17/14 Date	Its Authorized Agent	11-17-14 Date
Co-Customer's Signature	Date		

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

Customer Receipt/Repayment Plan Receipt (210 day loan)

NAME AND ADDRESS OF THE LICENSEE: Tm Las Vegas Nv #24 8414 West Farm Road, Ste 130 Las Vegas, NV 89131	PAYMENT MADE ON BEHALF OF OR BY: Alberto Ruiz
LOAN AGREEMENT IDENTIFICATION NO. 12569-0135845 LOAN AGREEMENT DATE: 11/17/2014 6:06:02 PM If you have multiple loans, this payment was applied to the loan number identified above.	DATE/TIME OF RECEIPT OF PAYMENT: 04/25/2015 10:33:37 AM
AMOUNT PAID: $360.00	AGENT RECEIVING PAYMENT: Jessica Flores

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:	$4,066.45
NEXT SCHEDULED DUE DATE:	4/16/2015

- ☐ **Account paid in full by rescission.**
- ☐ **Account paid in full.**
- ☐ **Title Returned Upon Payment in Full.** By signing below, you a ed the Vehicle's Title to you.
- ☐ **Repayment Plan Agreement.**
- ☐ **Grace Period Plan Agreement.**

Acknowledgments. By signing below, you acknowledge that the p represent that the information previously provided on the Covered F further

Customer has left the state for work he has not given us a address and sent payment in the mail. (Envelop was addressed with address we have on file)

Printed Name

Signature

APP 009867
ROA 008573

Customer Receipt/Repayment Plan Receipt (210 day loan)

NAME AND ADDRESS OF THE LICENSEE: Tm Las Vegas Nv #24 8414 West Farm Road, Ste 130 Las Vegas, NV 89131	PAYMENT MADE ON BEHALF OF OR BY: Alberto Ruiz
LOAN AGREEMENT IDENTIFICATION NO. 12569-0135845 LOAN AGREEMENT DATE: 11/17/2014 6:06:02 PM If you have multiple loans, this payment was applied to the loan number identified above.	DATE/TIME OF RECEIPT OF PAYMENT: 02/20/2015 11:32:17 AM
AMOUNT PAID: $360.00	AGENT RECEIVING PAYMENT: Jake Vose

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:	$3,659.22
NEXT SCHEDULED DUE DATE:	3/17/2015

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

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

ALBERTO Ruiz

Printed Name

Signature

Customer Receipt/Repayment Plan Receipt (210 day loan)

NAME AND ADDRESS OF THE LICENSEE: Tm Las Vegas Nv #24 8414 West Farm Road, Ste 130 Las Vegas, NV 89131	PAYMENT MADE ON BEHALF OF OR BY: Alberto Ruiz
LOAN AGREEMENT IDENTIFICATION NO. 12569-0135845 LOAN AGREEMENT DATE: 11/17/2014 6:06:02 PM If you have multiple loans, this payment was applied to the loan number identified above.	DATE/TIME OF RECEIPT OF PAYMENT: 01/19/2015 06:44:27 PM
AMOUNT PAID: $360.00	AGENT RECEIVING PAYMENT: Rene Bernier

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:	$3,635.60
NEXT SCHEDULED DUE DATE:	2/15/2015

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

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

ALBERTO RUIZ
Printed Name

Signature

Customer Receipt/Repayment Plan Receipt (210 day loan)

NAME AND ADDRESS OF THE LICENSEE:	PAYMENT MADE ON BEHALF OF OR BY:
Tm Las Vegas Nv #24 8414 West Farm Road, Ste 130 Las Vegas, NV 89131	Alberto Ruiz
LOAN AGREEMENT IDENTIFICATION NO. 12569-0135845 LOAN AGREEMENT DATE: 11/17/2014 6:06:02 PM If you have multiple loans, this payment was applied to the loan number identified above.	DATE/TIME OF RECEIPT OF PAYMENT: 12/18/2014 05:59:16 PM

AMOUNT PAID:	AGENT RECEIVING PAYMENT:
$359.64	Jessica Flores

TODAY'S PAYMENT ITEMIZATION

PRINCIPAL PAID:	$0.00
INTEREST PAID:	$359.64
CHARGES PAID:	$0.00
FEES PAID:	$0.00
TOTAL AMOUNT PAID TODAY:	$359.64
BALANCE DUE ON LOAN:	$3,611.99
NEXT SCHEDULED DUE DATE:	1/16/2015

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

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

Alberto Ruiz
Printed Name

Signature

GRACE PERIOD PAYMENTS DEFERMENT AGREEMENT

Date: 12-18-14

Account Number: 12569-0135845

Customer Name: Alberto Ruiz Address: 8730 James Ave Las Vegas, NV 89143 Co-Borrower Name: Address:	Licensee Name: TitleMax of Nevada, Inc. d/b/a TitleMax Address: 8414 West Farm Road, Ste 130 Las Vegas, NV 89131 Vehicle Information:2006 Honda Civic LX 1HGFA16506L0038482

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

Consideration. You acknowledge and agree that you and we entered into a Title Loan Agreement on 11/17/2014 ("Loan Agreement.") Under the Title Loan Agreement, we agreed with you that we may subsequently offer you a "Grace Period" which is a gratuitous period of payments deferment. You agree that we are offering you a "Grace Period" and you are voluntarily accepting such offer after entering into a Loan Agreement pursuant to the provisions of NRS 604A.70 and NRS 604A.210. **Please note that since this is a "Grace Period" it is not an "extension" as defined in NRS. 604A.065.**. Under the Title Loan Agreement, your obligation to pay simple interest under the Loan Agreement remains unchanged. Other than the interest and fees originally provided for in the Title Loan Agreement, we do not charge you any additional fees or interest for entering into this Grace Period Payments Deferment Agreement.

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

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

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

Grace Periods Payments Deferment Schedule

Payment Number	Amount of Payment	Deferred Periodic Due Date
1	$359.64	12/17/2014
2	$359.64	1/16/2015
3	$359.64	2/15/2015
4	$359.64	3/17/2015
5	$359.64	4/16/2015
6	$359.64	5/16/2015
7	$359.64	6/15/2015
8	$514.29	7/15/2015
9	$514.29	8/14/2015
10	$514.29	9/13/2015
11	$514.29	10/13/2015
12	$514.29	11/12/2015
13	$514.29	12/12/2015
14	$514.26	1/11/2016
The total amount paid after making all payments under the under the terms of the Grace Period Payments Deferment Agreement:	$6,117.48	

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

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

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

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

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

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

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

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

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

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.

12/18/14

Customer's Signature Date

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

12-18-14

Its Authorized Agent Date

Co-Borrower's Signature Date

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

Customer Application

Personal Information

Date 11/12/14	St[redacted]		
Last Name RUIZ	First Name ALBERTO	Middle Name	
H[redacted]			
Bes[redacted]	Which number do you prefer that we call? ☐ Home Phone ☑ Cell Phone		
Physical Address (Street Number & Name) 8730 SAMES RAUL AVE			Apt #
City LAS VEGAS	State NV	Zip 89143	County CLARK
Mailing Address (If different from physical address) SAME			
City	State	Zip	

Source of Income

Employer * (Source of Income) SELF-EMPLOYED	Employer Address (Street Number & Name) 8730 SAMES RAUL AVE		
City LAS VEGAS	State NV	Zip 89143	Time at Job? 14 yrs
Wo[redacted]	Title UMPIRE	Supervisor	

Pay Frequency: (check one)	Next Payday	Current and Expected Gross Monthly Income	Current and Expected Gross Monthly Obligations	Work Shift
☐ 1st & 15th of month ☐ 15th & end of month ☐ Biweekly (every 2 weeks) ☐ Weekly ☐ Monthly (last day) ☐ Monthly (1st day) ☐ Monthly (3rd day) ☑ Self-Employed		$ 2800	$ 470	

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

Credit References

[redacted]

Personal References

[redacted]

Co-Applicant Information

Date	State Issued ID Number	Date of Birth	Social Security #
Last Name	First Name		Middle Name
Home Phone	Cell Phone†		Email Address (optional)††
Best time to call?	Which number do you prefer that we call? ☐ 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	Zip	Time at Job?
Work Phone #	Job Title	Supervisor	

Pay Frequency: *(check one)*	Next Payday	Current and Expected Gross Monthly Income	Current and Expected Gross Monthly Obligations	Work Shift	
☐ 1st & 15th of month ☐ 15th & end of month ☐ Biweekly (every 2 weeks) ☐ Weekly ☐ Monthly (last day) ☐ Monthly (1st day) ☐ Monthly (3rd day) ☐ Self-Employed		$	$		

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

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

Friend/Referral **Name of referrer?** _____ **Saw Store** **Television** **Yellow Pages** **Repeat Customer**

Internet **Billboard** **Postcard** **Other:** _____

ADDITIONAL TERMS AND CONDITIONS OF THIS CUSTOMER APPLICATION

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

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

APPENDIX
BOA 008582

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

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

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

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

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

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

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

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

Ability to Repay Verification.

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

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

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

Applicant Signature — **Date** 11/12/14

Co-Applicant Signature — **Date**

Affidavit

STATE OF NEVADA
COUNTY OF Clark

Title Loan Agreement No.: 12569-0135845
Date: 11-14-2014

Customer Name: Alberto Ruiz Address: 8730 James Raul Ave Las Vegas, NV 89143 Co-Borrower Name: Address:	Licensee Name: TitleMax of Nevada, Inc. d/b/a Titlemax Address: 8414 Farm Road Suite 130 Las Vegas, NV 89131

Vehicle Information: VIN: 1HGFA16506L038482
License Plate State and No: LVSX10 Color: Black Year: 2006 Make: Honda Model: LX

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

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

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

The undersigned, Alberto Ruiz, being first duly sworn, states as follows:

1. You have provided us with true and correct information concerning your income, obligations, employment and ownership of the vehicle; and

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

FURTHER, AFFIANT SAYETH NOT.

Customer Signature: _____

Co-Borrower Signature: _____

APP 009879
ROA 008585

STATE OF NEVADA
DEPARTMENT OF MOTOR VEHICLES

CERTIFICATE OF TITLE

VIN	YEAR	MAKE	MODEL	VEHICLE BODY	TITLE NUMBER
1HGFA16506L038482	2006	HOND	CIVIC LX	P4D	NV007374009

DATE ISSUED	ODOMETER MILES	FUEL TYPE	SALES TAX PD	EMPTY WT	GROSS WT	GVWR
11/17/2014	146801	G				

VEHICLE COLOR	ODOMETER BRAND	BRANDS
	ACTUAL MILES	

Received 12-5-14

OWNER(S) NAME AND ADDRESS
RUIZ ALBERTO
8730 JAMES RAUL AVE
LAS VEGAS NV 89143-2319

LIENHOLDER NAME AND ADDRESS
TITLEMAX OF NEVADA INC DBA TITLEMAX
8414 FARM RD STE 130
LAS VEGAS NV 89131-8172

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

SIGNATURE OF AUTHORIZED AGENT DATE

PRINTED NAME OF AGENT AND COMPANY

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

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

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

Address — City — State — Zip Code

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

ODOMETER READING NO TENTHS

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

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

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

Signature of Buyer — Printed Full Legal Name of Buyer

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

CONTROL NO. 22739620
(THIS IS NOT A TITLE NO.)

VP-2 (Rev. 6/10)

STATE OF NEVADA

ALTERATION OR ERASURE VOIDS THIS TITLE

FIRST REASSIGNMENT DEALER ONLY

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

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

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

Address — City — State — Zip Code

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

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

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

Signature of Buyer — Printed Full Legal Name of Buyer

SECOND REASSIGNMENT DEALER ONLY

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

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

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

Address — City — State — Zip Code

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

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

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

Signature of Buyer — Printed Full Legal Name of Buyer

THIRD REASSIGNMENT DEALER ONLY

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

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

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

Address — City — State — Zip Code

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

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

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

Signature of Buyer — Printed Full Legal Name of Buyer

LIEN

LIENHOLDER TO BE RECORDED

FEIN ____

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

Address ____ Street — City — State — Zip Code

ALTERATION OR ERASURE VOIDS THIS TITLE

Contact Information 11/13/2014

Company: Titlemax (314391)
Contact: Sara Rosenthal
E-Mail: sara.rosenthal@titlemax.biz

Telephone: 404-542-6618
Fax:

Notes

Vehicle Info For 2006 Honda Civic LX 4D Sedan

MSRP: $17,510	VIN: 1HGFA1656	Adj. State: National
Fin Adv: $6,125	UVC: 2006360047	Mileage: 0
Equip Ret: $18,733	MPG: 30/40	Mileage Cat: B
Tire Size: 205/55R16	Weight: 2751	Cylinders: 4
Base HP: 140 @ 6300	Fuel Type: Gas	Transmission: A
Taxable HP: 16.1	Wheelbase: 106.3	Drive Train: FWD
Model Number: FA1656EW	End of Term Months: 0	End of Term Mileage: 0
Price Includes: AT AC		

Trade In Black Book values as of 11/13/2014

	X-CL	Clean	Average	Rough
Base	N/A	$6,270	$5,370	$3,840
Options	N/A	$0	$0	$0
Mileage	N/A	N/A	N/A	N/A
Region	N/A	$0	$0	$0
Total	N/A	$6,270	$5,370	$3,840

Retail Black Book values as of 11/13/2014

	X-CL	Clean	Average	Rough
Base	N/A	$8,475	$7,250	$5,550
Options	N/A	$0	$0	$0
Mileage	N/A	N/A	N/A	N/A
Region	N/A	$0	$0	$0
Total	N/A	$8,475	$7,250	$5,550

Residual Black Book values as of 11/13/2014

12 Month 24 Month 30 Month 36 Month 42 Month 48 Month 60 Month End Of Term

Black Book Add/Deducts

w/o Auto Trans -550

Cash Advance Courtesy Calls

File Navigate Filter Loan

Save & Close | Close | View Collateral... | Add Log Item... | Courtesy Call... | Edit Customer...

Search By: Customer Name, ID | Collateral Search...

Filter: Exclude calls made today | Show Refunds | Only show cash advances of type: Loan

From: | To: 3/4/2015 | Due Date Range: | Loan Module: Single Payment | Installment | All

Customer Name	ID	Origination Date	Advanced	Due Date	Amount
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]

Count: 125 Advanced: [illegible] Fees: [illegible] Fees Paid: [illegible] Due: [illegible]

Transactions | Show Proposed Log Items

	Date	Description	User ID	Location	Date Sent	New Due Date	Payment	Date Due	Date Received	Date Fees
1	[illegible]	New Loan	SKP	[illegible]			$0.00	[illegible]	[illegible]	$0.00
2	[illegible]	Appr Fees	Dwh	[illegible]			$0.00	[illegible]	$0.00	[illegible]
3	[illegible]	Log Item	[illegible]	[illegible]			$0.00	$0.00	$0.00	$0.00
4	[illegible]	Delayed Loan Payment	[illegible]	[illegible]		1/15/2015	[illegible]	[illegible]	$0.00	[illegible]
5	[illegible]	Appr Fees	Dwh	[illegible]			$0.00	[illegible]	$0.00	[illegible]
6	[illegible]	Log Item	[illegible]	[illegible]			$0.00	$0.00	$0.00	$0.00
7	[illegible]	Log Item	[illegible]	[illegible]			$0.00	$0.00	$0.00	$0.00
8	[illegible]	Log Item	[illegible]	[illegible]			$0.00	$0.00	$0.00	$0.00
9	[illegible]	Delayed Loan Payment	[illegible]	[illegible]		2/15/2015	[illegible]	[illegible]	$0.00	[illegible]
10	[illegible]	Appr Fees	Dwh	[illegible]			$0.00	[illegible]	$0.00	[illegible]
11	[illegible]	Log Item	[illegible]	[illegible]			$0.00	$0.00	$0.00	$0.00

Type here to search for a record | Filtered by By Location

APP 00098 4
ROA 008590

Cash Advance Courtesy Calls

File Navigate Filter Loan

Save & Close | Close | View Collateral... | Add Log Item... | Courtesy Call... | Edit Customer

Search | Search By: Customer Name, ID | Collateral Search...

Filter: Exclude calls made today | Show Refunds | Only show cash advances for the location: 12569

Filter Due Date: From | To: 5/5/2015

Loan Type: Single Payment | Installment | All

Only show cash advances of type:

Customer Name	ID	Origination Date	Advanced	Due Date	Amount
[redacted]	12569-01[illegible]	3/10/2015 12:51:21 PM	$[illegible]	5/5/2015	$[illegible]
[redacted]	12569-01[illegible]	1/26/2014 5:52:11 PM	$[illegible]	5/5/2015	$[illegible]
[redacted]	12569-01[illegible]	3/7/2015 1:26:46 PM	$[illegible]	5/4/2015	$[illegible]
[redacted]	12569-01[illegible]	1/6/2015 1:19:28 PM	$[illegible]	5/5/2015	$[illegible]
[redacted]	12569-01[illegible]	11/17/2014 [illegible] PM	$[illegible]	4/16/2015	$[illegible]
[redacted]	12569-01[illegible]	10/20/2014 5:28:51 PM	$[illegible]	3/19/2015	$[illegible]
[redacted]	12569-01[illegible]	1/20/2015 [illegible] PM	$[illegible]	4/20/2015	$[illegible]
[redacted]	12569-01[illegible]	3/19/2015 [illegible] PM	$[illegible]	4/19/2015	$[illegible]
[redacted]	12569-01[illegible]	1/5/2015 [illegible] PM	$[illegible]	4/6/2015	$[illegible]

Count: 125 Advanced: $[illegible] Fees: $[illegible] Fees Paid: $[illegible] Due: $[illegible]

Transactions | Show Progress Log Items

#	Date	Description	Loan ID	Location	Date Disp.	New Due Date	Payment	Date Due	Date Principal	Date Fees
12	[illegible]	Log Item	618	12569			$0.00	$0.00	$0.00	$0.0
13	[illegible]	Log Item	618	12569			$0.00	$0.00	$0.00	$0.0
14	[illegible]	Log Item	251	12569			$0.00	$0.00	$0.00	$0.0
15	[illegible]	Delayed Loan Payment	618	12569		3/17/2015	$[illegible]	$[illegible]	$0.00	$[illegible]
16	[illegible]	Apply Fees	Delt	12569			$0.00	$[illegible]	$0.00	$[illegible]
17	[illegible]	Log Item	657	12569			$0.00	$0.00	$0.00	$0.0
18	[illegible]	Log Item	618	12569			$0.00	$0.00	$0.00	$0.0
19	[illegible]	Log Item	657	12569			$0.00	$0.00	$0.00	$0.0
20	[illegible]	Log Item	251	12569			$0.00	$0.00	$0.00	$0.0
21	[illegible]	Log Item	657	12569			$0.00	$0.00	$0.00	$0.0
22	[illegible]	Log Item	618	12569			$0.00	$0.00	$0.00	$0.0

Remember customer and in...

Filtered by By Location

Cash Advance Courtesy Calls

File Navigate Filter Loan

Find & Close | Print | View Collateral... | Add Log Item... | Courtesy Call... | Edit Customer

Criteria: Not

Search By: Customer Name, ID | Collateral Search...

Filter: Exclude calls made today | Show Refunds | Only show cash advances for this location: 12569

Filter Due Date: From | To 5/5/2015

Loan Module: Single Payment | Installment | All

Only show cash advances of type:

Customer Name	ID	Origination Date	Advanced	Due Date	Amount
[redacted]	1260-0100123	3/10/2015 12:07:22 PM	$336.00	5/5/2015	$79
[redacted]	1259-0101642	12/8/2014 5:53:11 PM	$450.00	5/5/2015	$3.96
[redacted]	1255-0100606	3/7/2015 1:29:46 PM	$550.00	5/5/2015	$55
[redacted]	1259-0101264	1/6/2015 5:19:25 PM	$520.00	5/5/2015	$60
[redacted]	1259-0100445	11/17/2014 8:05:32 PM	$1,100.00	4/10/2015	$1,06
Ruiz, Alexis	1255-0101315	5/15/2014 5:20:51 PM	$1,030.00	3/19/2015	$2.55
[redacted]	1259-0100807	1/30/2015 6:06:17 PM	$1,000.00	4/20/2015	$2.10
[redacted]	1255-0100486	3/19/2015 3:10:13 PM	$1,500.00	4/19/2015	$1.35
[redacted]	1259-0100075	2/5/2015 5:49:06 PM	$1,530.51	4/4/2015	$1.27

Count: 135 Advanced: $245,982.57 Fees: $75,102.32 Fees Paid: $55,672.57 Due: $24,619.58

Transactions | Show Proposed Log Items

#	Date	Description	Log ID	Location	Date Dept	New Due Date	Payment	Fees Due	Date Processed	Date Fees
22	3/10/2015 10:46	Log Item	657	12569			$0.00	$0.00	$0.00	$0.0
24	3/25/2015 5:22	Log Item	657	12569			$0.00	$0.00	$0.00	$0.0
25	[illegible] 10:11	Log Item	657	12569			$0.00	$0.00	$0.00	$0.0
26	[illegible]015 5:05	Log Item	657	12569			$0.00	$0.00	$0.00	$0.0
27	[illegible]015 11:08	Log Item	657	12569			$0.00	$0.00	$0.00	$0.0
28	[illegible]015 5:08	Log Item	657	12569			$0.00	$0.00	$0.00	$0.0
29	[illegible]015 9:52	Log Item	657	12569			$0.00	$0.00	$0.00	$0.0
30	[illegible] 4:51	Log Item	657	12569			$0.00	$0.00	$0.00	$0.0
31	[illegible] 11:11	Log Item	616	12569			$0.00	$0.00	$0.00	$0.0
32	[illegible]015 5:31	Log Item	657	12569			$0.00	$0.00	$0.00	$0.0
33	[illegible]015 9:50	Log Item	657	12569			$0.00	$0.00	$0.00	$0.0

Ref. Felice-ML Ref. Tod-ML Ref. Edwardo-ML Ref. Pauline-ML

Filtered by Location

Cash Advance Courtesy Calls

File Navigate Filter Learn

Save & Close | Refresh | New Collection | Add Log Item | Courtesy Call | Add Customer

Criteria | Search By: Customer Name, ID | Go | Collateral Search...

Filter | From | To | Loan Module: Single Payment | Installment | All

Filter: Exclude calls made today | Filter Due Date | 3/17/2015

Show Refunds

Only show cash advances for this location | Only show cash advances of type

Customer Name	ID	Disposition Date	Advanced	Due Date	Amount
[redacted]	[redacted]	[redacted]	[redacted]	[redacted]	[redacted]

Count: 125 Advanced: $59,502.67 Fees: $15,302.32 Fees Paid: $55,673.67 Due: $20,131.33

Transactions | Show Proposed Log Items

	Date	Description	User ID	Location	Date Due	New Date Due	Payment	Date Due	Date Processed	Date Fees
34	3/20/2015 10:41	Log Item	607	1256			$0.00	$0.00	$0.00	$0.0
35	3/20/2015 11:01	Log Item	607	1256			$0.00	$0.00	$0.00	$0.0
36	3/20/2015 3:00	Log Item	607	1256			$0.00	$0.00	$0.00	$0.0
37	3/20/2015 3:13	Log Item	607	1256			$0.00	$0.00	$0.00	$0.0
38	3/20/2015 5:17	Log Item	607	1256			$0.00	$0.00	$0.00	$0.0
39	3/20/2015 12:41	Log Item	607	1256			$0.00	$0.00	$0.00	$0.0
40	3/20/2015 5:28	Log Item	607	1256			$0.00	$0.00	$0.00	$0.0
41	3/20/2015 10:36	Log Item	607	1256			$0.00	$0.00	$0.00	$0.0
42	3/20/2015 4:31	Log Item	607	1256			$0.00	$0.00	$0.00	$0.0
43	3/20/2015 4:17	Log Item	607	1256			$0.00	$0.00	$0.00	$0.0
[redacted]	[redacted]	Log Item	[redacted]	[redacted]			[redacted]	[redacted]	[redacted]	[redacted]

Notes: pip 4-8 cab $400
Customer in on answering machine saying he will be in today to make the payment. He was out of town at spring training.

Filtered by: By Location

Cash Advance Transaction Calls

File Navigate Filter Look

Save & Close | Close | New Collection... | Add Log Item... | Customer Call... | File Customer...

Search By: Customer Name, ID | Advanced Search...

Type Product: Single Payment | All | Installment

From | To 5/9/2015

Filter Due Date

Exclude calls made today

Show Refunds

Only show cash advances for this location

Only show cash advances of type

Customer Name	ID	Origination Date	Advanced	Due Date	Amount
[redacted]	1263-01[illegible]	3/10/2015 1:51:23 PM	$[illegible]	5/9/2015	$[illegible]
	1265-0[illegible]	12/9/2014 5:03:11 PM	$[illegible]	5/9/2015	$1.50
	1263-01[illegible]	3/7/2015 2:43:01 PM	$[illegible]	5/9/2015	$[illegible]
	1263-01[illegible]	1/8/2015 5:15:36 PM	$[illegible]	5/9/2015	$[illegible]
	1263-01[illegible]	1/8/2015 5:15:36 PM	$[illegible]	1/16/2015	$[illegible]
Pam Alfredo	1263-01[illegible]	10/21/2014 5:25:57 PM	$[illegible]	3/19/2015	$1.05
	1263-01[illegible]	1/28/2015 6:30:11 PM	$[illegible]	4/30/2015	$[illegible]
	1263-01[illegible]	3/19/2015 2:08:13 PM	$[illegible]	4/19/2015	$1.00
	1263-01[illegible]	2/5/2015 6:08:00 PM	$[illegible]	4/5/2015	$[illegible]

Count: [illegible] Advanced: $[illegible] Fees: $[illegible] Fees Paid: $[illegible] Due: $[illegible]

Show Processed Log Items

Transactions

Date	Description	User ID	Location	Date Due	New Due Date	Fees	Date Due	Date Processed	Date Fees
4/5/2015 10:42	Log Item	[illegible]	1263			$0.00	$0.00	$0.00	$0.0
4/7/2015 11:36	Log Item	616	1263			$0.00	$0.00	$0.00	$0.0
4/7/2015 2:12	Apply Fees	DWH	1263			$0.00	$250.54	$0.00	$250.5
4/8/2015 8:51	Log Item	616	1263			$0.00	$0.00	$0.00	$0.0
4/8/2015 9:26	Log Item	616	1263			$0.00	$0.00	$0.00	$0.0
4/10/2015 5:12	Log Item	616	1263			$0.00	$0.00	$0.00	$0.0
4/10/2015 5:13	Deferred Loan Payment	237	1263		4/16/2015	$150.00	$252.11	$0.00	$102.1
4/10/2015 12:00	Log Item	616	1263			$0.00	$0.00	$0.00	$0.0
4/10/2015 5:46	Log Item	657	1263			$0.00	$0.00	$0.00	$0.0
4/10/2015 11:55	Log Item	616	1263			$0.00	$0.00	$0.00	$0.0
4/10/2015 [illegible]	Log Item	[illegible]	1263			$0.00	$0.00	$0.00	$0.0

Notes: CC - NPL 2nd round

Filtered by By Location

Cash Advance Courtesy Calls

File Navigate Filter Learn

Save & Close | Close | New Customer... | Add Log Item... | Courtesy Call... | Edit Customer

Search By: Customer Name, ID | Customer Search...

Filter: Exclude calls made today | Filter Due Date: From | To 5/8/2015

Loan Module: Single Payment | Installment | All

Show Refunds | Only show cash advances of type

Only show cash advances for this location: 1269

ID	Origination Date	Advanced	Due Date	Amount
1269-0150126	3/19/2015 12:51:21 PM	$[illegible]	5/8/2015	$75
1269-0150062	1/29/2015 5:59:11 PM	$1,500.00	5/8/2015	$3.98
1269-0150056	3/7/2015 3:19:41 PM	$[illegible]	5/8/2015	$50
1269-0150264	1/8/2015 5:10:36 PM	$520.00	5/8/2015	$52
1269-0150245	11/17/2014 [illegible]	$[illegible]	4/10/2014	$[illegible]
1269-0150175	10/30/2014 5:29:50 PM	$[illegible]	3/15/2015	$2.65
1269-0150067	1/29/2015 6:08:11 PM	$[illegible]	4/29/2015	$3.23
1269-0150069	3/19/2015 2:09:13 PM	$1,500.00	4/10/2015	$7.00
1269-0150069	3/19/2015 5:09:08 PM	$[illegible]	4/6/2015	$1.3
1269-0150079	3/5/2015 5:09:08 PM	$[illegible]	4/6/2015	[illegible]

Customer Name: [redacted]

Phone/Mobile: [redacted]

Count: 132 Advanced: $[illegible] Fees: $75,352.32 Fees Paid: $[illegible] Due: $[illegible]

Show Processed Out Items

Transactions

#	Date	Description	User ID	Location	Date Due	New Due Date	Payment	Days Due	Days Prorated	Days Fees	[illegible]
10	4/21/2015 5:36	Log Item	616	1269			$0.00	$0.00	$0.00	$0.00	$0.0
9	[illegible]/2015 6:13	Log Item	616	1269			$0.00	$0.00	$0.00	$0.00	$0.0
8	[illegible]/2015 10:31	Deferred Loan Payment	857	1269	4/15/2015		$350.00	($52.17)	$0.00	$0.00	$297.8
7	[illegible]/2015 12:55	Log Item	857	1269			$0.00	$0.00	$0.00	$0.00	$0.0
6	[illegible]/2015 12:55	Log Item	616	1269			$0.00	$0.00	$0.00	$0.00	$0.0
5	[illegible]/2015 1:48	Log Item	857	1269			$0.00	$0.00	$0.00	$0.00	$0.0
4	[illegible]/2015 11:5	Log Item	616	1269			$0.00	$0.00	$0.00	$0.00	$0.0
3	[illegible]/2015 6:31	Log Item	263	1269			$0.00	$0.00	$0.00	$0.00	$0.0
2	[illegible]/2015 6:31	Log Item	857	1269			$0.00	$0.00	$0.00	$0.00	$0.0
1	[illegible]/2015 10:31	Log Item	857	1269			$0.00	$0.00	$0.00	$0.00	$0.0
0	[illegible]/2015 4:42	Log Item	857	1269			$0.00	$0.00	$0.00	$0.00	$0.0
19	[illegible]/2015 10:31	Log Item	857	1269			$0.00	$0.00	$0.00	$0.00	$0.0
18	[illegible]	Log Item	616	1269			$0.00	$0.00	$0.00	$0.00	$0.0

Notes: pay 5-15 $[illegible] job
Customer called and he said he gets paid on this day. He said he will send a payment on this day. We will receive the payment on 5-19.
Remainder.

Filtered by Location

App 0098
ROA 0085995

Income Worksheet

[redacted]

Employee Use Only

Income	Description	Amount
Employment		
Gross Monthly Salary or Wages	UMPIRE - Self Employ	$ 2800.00
Part-Time Gross Monthly Salary or Wages		$
Other/Expected Income	**Description**	**Amount**
Gross Bonus or Commission		$ —
Social Security/ Disability		$ —
Gross Pension/Retirement		$ —
Unemployment		$ —
Alimony or Child Support		$ —
Other Income (Babysitting, Lawn care, etc.):		$ —
Total Current/Expected Income	**Part 1:** Please add all Income amounts and enter amount here	+ $ 2800
Total Monthly Expense	**Part 2:** Please add all monthly expenses and enter amount here	- $ 470.00
Part 3: Net Monthly Income Total = Part 1 Total - Part 2 Total Subtract Total Expense from Total Income. The Net Monthly Income must be equal to or greater than the Required Residual Income.		= $ 2330.0

Applicant Name: ALBERTO RUIZ

[redacted]

Employee Use Only

Today's date: 11/17/14

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

Ability to Pay Summary

Loan Number	Eduardo Ruiz
Customer Name	No
Is Customer a Covered Borrower	$3,600.00
Requested Loan Amount	
Title Fee	$3,600
MLV Amount	
Gross Monthly Income	$2,800.00
Current and Expected Monthly Obligations	$470.00
Other TitleMax Loan Payment	$0.00
Rate Match/Rate for Other TitleMax Loan	
Add-On to Current Loan or Multi-Car	
Residual Monthly Income	$2,330.00

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

210 INSTALLMENT LOAN BREAKDOWN

Income Based - Max. Loan Amount Inc. Title Fee	$	10,000
Vehicle Value - Max. Loan Amount Inc. Title Fee	$	3,600
Interest Rate		9.99%
Max Cash to Customer Amount	$	3,600.00
Actual Cash to Customer Amount	$	3,600.00
Title Fee Amount	$	-
Total Loan Amount	$	3,600
Amortized Loan Payment		$739.22
Total Payback Amount		$5,174.51
Minimum Payment to Extend		$359.64
Grace Period Plan # of Months (0% Interest)		7
Grace Period Plan Payment (0%)		$514.29

CHOOSE THIS CASH IS 3600 & 1 FEE

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

A - 307

604A LOAN REVIEW WORKSHEET

Licensee Name & DBA: TITLEMAX OF NEVADA INC DBA TITLEMAX

Exam Start Date: 5/15/2015

Licensee Address: 8414 WEST FARM ROAD, STE. 130, LAS VEGAS, NV 89131

Exam as of: 5/15/2015

Borrower Name & Address: CYNTHIA COLLINS

Examiner: EC/DV

Account Number	Origination Date	Amount of Loan	Maturity Date	Finance Charge	Total Number of Payments	Payment Amount	APR Quoted	Is the APR correct?
12569-0129849	10/10/2014	$3,800.00	5/8/2015	$1,662.00	7	780.28/780.32	121.55%	YES

Loan Type: Deferred Deposit ☐ High-Int Loans ☐ Title Loans ☐ Purpose of loan: N/A

Is the loan secured? **YES** If so, what is the collateral? 2005 NISSAN XTERRA If secured by a vehicle title, is it filed and perfected? **N/A**

What is the borrower's expected gross monthly income? $6,400 Was the borrower's income verified? **YES** Paystub ☐ Affidavit ☑ Other:

(Applies to Deferred Deposit Only) *NRS 604A.425(1a)*	Does the deferred deposit loan exceed 25% of the customer's expected gross monthly income?	**N/A**
(Applies to D/D Loans) *NRS 604A.408(1)*	Does the *original term* of the D/D Loan not exceed 35 days?	**N/A**
(Applies to High-Interest Loans Only) *NRS 604A.425(1b)*	Does the *monthly payment amount* exceed 25% of the borrower's expected gross monthly income?	**N/A**
(Applies High-Int Loans) *NRS 604A.408(1)*	Does the *original term* of the HIL not exceed 35 days?	**N/A**
(Applies to Title Loans Only) *NRS 604A.450(1)*	Does the loan amount exceed the fair market value of the vehicle securing the loan?	**NO** Fair Market Value: $10,225.00
(Applies to Title Loans Only) *NRS 604A.445(1)*	Does the original term of the title loan exceed 30 days?	**NO**
(Applies to Title Loans Only) *NRS 60A.445(2)*	Has the title loan been extended for more than six additional periods, *pursuant to NRS 604A.445 (2)?*	**NO**

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

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

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

Is the loan a collection account? **NO** | Has the loan been extended or renewed? **NO** How many times? **0** *Extensions: Title-6 add'l periods; D/D & High Int Loans - 90 days* | Are receipts filed? **YES**

VIOLATIONS/ TECHNICAL EXCEPTIONS/ OTHER COMMENTS:

NRS.604A.210 AND 445

GRACE PERIOD DEFERMENT $6,457.34

APP 00893
ROA 00899

Title Loan Agreement

Date: 10/10/2014

Number: 12569-0129849

Customer & Co-Customer Information			ACCOUNT NUMBER: 12569-0129849		
FIRST NAME Cynthia	LAST NAME Collins		CO-CUSTOMER FIRST NAME	CO-CUSTOMER LAST NAME	
[redacted]			CO-CUSTOMER SSN	CO-CUSTOMER'S DRIVERS LIC./STATE ID. NO.	
STREET ADDRESS 9840 Red Horse St			CO-CUSTOMER STREET ADDRESS		
City Las Vegas	STATE NV	ZIP CODE 89143	CO-CUSTOMER CITY	CO-CUSTOMER STATE	CO-CUSTOMER ZIP CODE
[redacted]			CO-CUSTOMER HOME PHONE	CO-CUSTOMER DATE OF BIRTH	

Motor Vehicle & Licensee Information	LICENSEE'S HOURS OF OPERATION: Monday to Friday 9:00 A.M. to 7:00 P.M., Saturday 10:00 A.M. to 4:00 P.M., Closed Sunday		
LICENSEE NAME TitleMax of Nevada, Inc. d/b/a TitleMax	LICENSEE PHONE NUMBER (702)560-6264		
LICENSEE STREET ADDRESS 8414 West Farm Road, Ste 130	LICENSEE CITY Las Vegas	LICENSEE STATE NV	LICENSEE ZIP CODE 89131
VEHICLE IDENTIFICATION NUMBER (VIN) 5N1AN08U55C654314	LICENSE PLATE 415LGU		
VEHICLE YEAR 2005	VEHICLE MAKE 2005	VEHICLE MODEL nissan	COLOR gray

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

Term, Principal, Interest, Charges and Payment. The original term of this loan is 210 days. You promise to timely pay us in cash or as otherwise agreed in writing $3,800.00 ("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 05/08/2015 the earlier of: (i) the due date of your last payment as set forth in the Payment Schedule below; or (ii) payment in full. You also promise to pay any other charges provided for under this Loan Agreement. You agree to make your payment in the amounts and on the dates set forth in the Payment Schedule below ("Due Date") at the address indicated above, or at such other address as we direct you in writing. If any Due Date falls on a date we are not open for business, then you agree to pay us on the next business day, and we will credit such payment, as if we received it on the appropriate Due Date. The Loan Agreement will be consummated upon the date you sign this Loan Agreement. Time is of the essence in this Loan Agreement. In consideration of your delivering the Title to us and granting us a security interest in the Motor Vehicle as set forth below, your promise to timely pay and agreeing to this Loan Agreement, we agree to provide you a loan in the Principal Amount provided above.

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

FEDERAL TRUTH-IN-LENDING DISCLOSURE

ANNUAL PERCENTAGE RATE	FINANCE CHARGE	Amount Financed	Total of Payments
The cost of your credit as a yearly rate.	The dollar amount the credit will cost you.	The amount of credit provided to you or on your behalf.	The amount you will have paid after you have made all payments as scheduled.
121.5462 %	$1,662.00	$3,800.00	$5,462.00

Your payment schedule will be:

Number of Payments	Amount of Payments	When Payments are Due
6	$780.28	11/9/2014 and each 30 days thereafter
1	$780.32	5/8/2015

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

Filing Fee: $ 0.00

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

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

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

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

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

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

... directed to Customer Service at the following toll-free number: (800) 804-5368.

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

TitleMax of Nevada, Inc. d/b/aTitleMax

Cynthia Collins	10-10-14	[illegible]	10/10/2014
Customer's Signature	Date	Its Authorized Agent	Date
Co-Customer's Signature	Date		

Customer Receipt/Repayment Plan Receipt (210 day loan)

NAME AND ADDRESS OF THE LICENSEE:	PAYMENT MADE ON BEHALF OF OR BY:
Tm Las Vegas Nv #24 8414 West Farm Road, Ste 130 Las Vegas, NV 89131	Cynthia Collins
LOAN AGREEMENT IDENTIFICATION NO. 12569-0129849 LOAN AGREEMENT DATE: 10/10/2014 6:12:13 PM If you have multiple loans, this payment was applied to the loan number identified above.	DATE/TIME OF RECEIPT OF PAYMENT: 01/16/2015 05:06:54 PM
AMOUNT PAID: $340.00	AGENT RECEIVING PAYMENT: Rene Bernier

TODAY'S PAYMENT ITEMIZATION

PRINCIPAL PAID:	$0.00
INTEREST PAID:	$340.00
CHARGES PAID:	$0.00
FEES PAID:	$0.00
TOTAL AMOUNT PAID TODAY:	$340.00
BALANCE DUE ON LOAN:	$3,918.74
NEXT SCHEDULED DUE DATE:	1/8/2015

- ☐ **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.

Cynthia Collins
Printed Name

CCollins
Signature

Customer Receipt/Repayment Plan Receipt (210 day loan)

NAME AND ADDRESS OF THE LICENSEE:	PAYMENT MADE ON BEHALF OF OR BY:
Tm Las Vegas Nv #24 8414 West Farm Road, Ste 130 Las Vegas, NV 89131	Cynthia Collins
LOAN AGREEMENT IDENTIFICATION NO. 12569-0129849 LOAN AGREEMENT DATE: 10/10/2014 6:12:13 PM If you have multiple loans, this payment was applied to the loan number identified above.	DATE/TIME OF RECEIPT OF PAYMENT: 12/12/2014 04:48:41 PM
AMOUNT PAID: $379.62	AGENT RECEIVING PAYMENT: Rene Bernier

TODAY'S PAYMENT ITEMIZATION

PRINCIPAL PAID:	$0.00
INTEREST PAID:	$379.62
CHARGES PAID:	$0.00
FEES PAID:	$0.00
TOTAL AMOUNT PAID TODAY:	$379.62
BALANCE DUE ON LOAN:	$3,816.75
NEXT SCHEDULED DUE DATE:	1/8/2015

- ☐ **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.

Cynthia Collins
Printed Name

Signature

Customer Receipt/Repayment Plan Receipt (210 day loan)

NAME AND ADDRESS OF THE LICENSEE: Tm Las Vegas Nv #24 8414 West Farm Road, Ste 130 Las Vegas, NV 89131	PAYMENT MADE ON BEHALF OF OR BY: Cynthia Collins
LOAN AGREEMENT IDENTIFICATION NO. 12569-0129849 LOAN AGREEMENT DATE: 10/10/2014 6:12:13 PM If you have multiple loans, this payment was applied to the loan number identified above.	DATE/TIME OF RECEIPT OF PAYMENT: 11/10/2014 04:22:52 PM
AMOUNT PAID: $400.00	AGENT RECEIVING PAYMENT: Rene Bernier

TODAY'S PAYMENT ITEMIZATION

PRINCIPAL PAID:	$7.73
INTEREST PAID:	$392.27
CHARGES PAID:	$0.00
FEES PAID:	$0.00
TOTAL AMOUNT PAID TODAY:	$400.00
BALANCE DUE ON LOAN:	$3,792.27
NEXT SCHEDULED DUE DATE:	12/9/2014

- ☐ **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.

Cynthia Collins
Printed Name

Cynthia Collins
Signature

Customer Receipt/Repayment Plan Receipt (210 day loan)

NAME AND ADDRESS OF THE LICENSEE: Tm Las Vegas Nv #24 8414 West Farm Road, Ste 130 Las Vegas, NV 89131	PAYMENT MADE ON BEHALF OF OR BY: Cynthia Collins
LOAN AGREEMENT IDENTIFICATION NO. 12569-0129849 LOAN AGREEMENT DATE: 10/10/2014 6:12:13 PM If you have multiple loans, this payment was applied to the loan number identified above.	DATE/TIME OF RECEIPT OF PAYMENT: 05/07/2015 02:05:26 PM
AMOUNT PAID: $400.00	AGENT RECEIVING PAYMENT: Rene Bernier

TODAY'S PAYMENT ITEMIZATION

PRINCIPAL PAID:	$0.00
INTEREST PAID:	$400.00
CHARGES PAID:	$0.00
FEES PAID:	$0.00
TOTAL AMOUNT PAID TODAY:	$400.00
BALANCE DUE ON LOAN:	$4,103.14
NEXT SCHEDULED DUE DATE:	5/8/2015

- ☐ **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.

Cynthia Collins
Printed Name

Cynthia Collins
Signature

Customer Receipt/Repayment Plan Receipt (210 day loan)

NAME AND ADDRESS OF THE LICENSEE: Tm Las Vegas Nv #24 8414 West Farm Road, Ste 130 Las Vegas, NV 89131	PAYMENT MADE ON BEHALF OF OR BY: Cynthia Collins
LOAN AGREEMENT IDENTIFICATION NO. 12569-0129849 LOAN AGREEMENT DATE: 10/10/2014 6:12:13 PM If you have multiple loans, this payment was applied to the loan number identified above.	DATE/TIME OF RECEIPT OF PAYMENT: 04/08/2015 04:17:50 PM
AMOUNT PAID: $386.34	AGENT RECEIVING PAYMENT: Rene Bernier

TODAY'S PAYMENT ITEMIZATION

PRINCIPAL PAID:	$0.00
INTEREST PAID:	$386.34
CHARGES PAID:	$0.00
FEES PAID:	$0.00
TOTAL AMOUNT PAID TODAY:	$386.34
BALANCE DUE ON LOAN:	$4,136.92
NEXT SCHEDULED DUE DATE:	4/8/2015

- ☐ **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.

Cynthia Collins
Printed Name

CCollins
Signature

Customer Receipt/Repayment Plan Receipt (210 day loan)

NAME AND ADDRESS OF THE LICENSEE: Tm Las Vegas Nv #24 8414 West Farm Road, Ste 130 Las Vegas, NV 89131	PAYMENT MADE ON BEHALF OF OR BY: Cynthia Collins
LOAN AGREEMENT IDENTIFICATION NO. 12569-0129849 LOAN AGREEMENT DATE: 10/10/2014 6:12:13 PM If you have multiple loans, this payment was applied to the loan number identified above.	DATE/TIME OF RECEIPT OF PAYMENT: 02/19/2015 04:14:59 PM
AMOUNT PAID: $120.00	AGENT RECEIVING PAYMENT: Jake Vose

TODAY'S PAYMENT ITEMIZATION

PRINCIPAL PAID:	$0.00
INTEREST PAID:	$120.00
CHARGES PAID:	$0.00
FEES PAID:	$0.00
TOTAL AMOUNT PAID TODAY:	$120.00
BALANCE DUE ON LOAN:	$3,917.10
NEXT SCHEDULED DUE DATE:	3/9/2015

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

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

Cynthia Collins
Printed Name

Signature

Customer Receipt/Repayment Plan Receipt (210 day loan)

NAME AND ADDRESS OF THE LICENSEE:	PAYMENT MADE ON BEHALF OF OR BY:
Tm Las Vegas Nv #24 8414 West Farm Road, Ste 130 Las Vegas, NV 89131	Cynthia Collins
LOAN AGREEMENT IDENTIFICATION NO. 12569-0129849 LOAN AGREEMENT DATE: 10/10/2014 6:12:13 PM If you have multiple loans, this payment was applied to the loan number identified above.	DATE/TIME OF RECEIPT OF PAYMENT: 02/18/2015 03:59:24 PM
AMOUNT PAID: $261.00	AGENT RECEIVING PAYMENT: Jake Vose

TODAY'S PAYMENT ITEMIZATION

PRINCIPAL PAID:	$0.00
INTEREST PAID:	$261.00
CHARGES PAID:	$0.00
FEES PAID:	$0.00
TOTAL AMOUNT PAID TODAY:	$261.00
BALANCE DUE ON LOAN:	$4,024.47
NEXT SCHEDULED DUE DATE:	2/7/2015

- ☐ **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.

Cynthia Collins
Printed Name

CCollins
Signature

Customer Receipt/Repayment Plan Receipt (210 day loan)

NAME AND ADDRESS OF THE LICENSEE:	PAYMENT MADE ON BEHALF OF OR BY:
Tm Las Vegas Nv #24 8414 West Farm Road, Ste 130 Las Vegas, NV 89131	Cynthia Collins
LOAN AGREEMENT IDENTIFICATION NO. 12569-0129849 LOAN AGREEMENT DATE: 10/10/2014 6:12:13 PM If you have multiple loans, this payment was applied to the loan number identified above.	DATE/TIME OF RECEIPT OF PAYMENT: 02/18/2015 03:54:35 PM
AMOUNT PAID: $50.00	AGENT RECEIVING PAYMENT: Jake Vose

TODAY'S PAYMENT ITEMIZATION

PRINCIPAL PAID:	$0.00
INTEREST PAID:	$50.00
CHARGES PAID:	$0.00
FEES PAID:	$0.00
TOTAL AMOUNT PAID TODAY:	$50.00
BALANCE DUE ON LOAN:	$4,285.47
NEXT SCHEDULED DUE DATE:	2/7/2015

- ☐ **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.

Cynthia Collins
Printed Name

Cynthia Collins
Signature

Ruiz, Alberto

DOCUMENTS NEEDED FOR ACTIVE AND PAID TITLE LOANS

1. LOAN APPLICATION
2. LOAN DISCLOSURE AGREEMENTS INLCUDING DISCLOSURES ON EXTENSIONS (IF APPLICABLE)
3. GRACE PERIOD PAYMENTS DEFERMENT AGREEMENT
4. AFFIDAVIT ON ABILITY TO REPAY
5. COPY OF TITLE
6. COPY OF BLUE BOOK CALCULATION ON FAIR MARKET VALUE
7. PAYMENT HISTORIES
8. RECEIPTS

DOCUMENTS NEEDED FOR DELINQUENT LOANS

1. LOAN APPLICATION
2. LOAN DISCLOSURE AGREEMENTS INCLUDING DISCLOSURES ON EXTENSIONS (IF APPLICABLE)
3. GRACE PERIOD PAYMENTS DEFERMENT AGREEMENT
4. AFFIDAVIT ON ABILITY TO REPAY
5. COPY OF TITLE
6. COPY OF BLUE BOOK CALCULATION ON FAIR MARJET VALUE
7. PAYMENT HISTORIES
8. RECEIPTS
9. REPAYMENT PLAN OFFER AND PROOF OF MAILING
10. COLLECTOR'S NOTES
11. TEN DAY LETTER IF REPOSSESSED

GRACE PERIOD PAYMENTS DEFERMENT AGREEMENT

Date: 11/10/2014

Account Number: 12569-0129849

Customer Name: Cynthia Collins Address: 9840 Red Horse St Las Vegas, NV 89143 Co-Borrower Name: Address:	Licensee Name: TitleMax of Nevada, Inc. d/b/a TitleMax Address: 8414 West Farm Road, Ste 130 Las Vegas, NV 89131 Vehicle Information:2005 2005 nissan 5N1AN08U55C654314

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 10/10/2014 ("Loan Agreement.") Under the Title Loan Agreement, we agreed with you that we may subsequently offer you a "Grace Period" which is a gratuitous period of payments deferment. You agree that we are offering you a "Grace Period" and you are voluntarily accepting such offer after entering into a Loan Agreement pursuant to the provisions of NRS 604A.70 and NRS 604A.210. **Please note that since this is a "Grace Period" it is not an "extension" as defined in NRS. 604A.065.**. Under the Title Loan Agreement, your obligation to pay simple interest under the Loan Agreement remains unchanged. Other than the interest and fees originally provided for in the Title Loan Agreement, we do not charge you any additional fees or interest for entering into this Grace Period Payments Deferment Agreement.

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

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

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

Grace Periods Payments Deferment Schedule

Payment Number	Amount of Payment	Deferred Periodic Due Date
1	$379.62	11/9/2014
2	$379.62	12/9/2014
3	$379.62	1/8/2015
4	$379.62	2/7/2015
5	$379.62	3/9/2015
6	$379.62	4/8/2015
7	$379.62	5/8/2015
8	$542.86	6/7/2015
9	$542.86	7/7/2015
10	$542.86	8/6/2015
11	$542.86	9/5/2015
12	$542.86	10/5/2015
13	$542.86	11/4/2015
14	$542.84	12/4/2015
The total amount paid after making all payments under the under the terms of the Grace Period Payments Deferment Agreement:	$6,457.34	

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

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

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

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

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

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

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

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

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

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

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

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

Cynthia Collins 11-10-14
Customer's Signature Date

Gene Gerin 11/10/2014
Its Authorized Agent Date

Co-Borrower's Signature Date

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

Customer Application

Personal Information

Date 10-10-14	Sta[redacted]	
Last Name Collins	First Name Cynthia	Middle Name Lynn
Home Phone	[redacted]	Email Address (optional)††
Best time to call? Any	Which number do you prefer that we call? ☐ Home Phone ☒ Cell Phone	

Physical Address (Street Number & Name) 9840 Red House			Apt #
City Las Vegas	State NV	Zip 89143	County
Mailing Address (If different from physical address)			
City Same	State	Zip	

Source of Income

[redacted]

702-493-6629	Realtor	[redacted]	

	Next Payday	Current and Expected Gross Monthly Income	Current and Expected Gross Monthly Obligations	Work Shift
Pay Frequency: (check one) ☐ 1st & 15th of month ☐ 15th & end of month ☐ Biweekly (every 2 weeks) ☐ Weekly ☐ Monthly (last day) ☐ Monthly (1st day) ☐ Monthly (3rd day) ☒ Self-Employed	10/30	$ 6400	$ 0	[redacted]

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

Credit References

[redacted]

Personal References

[redacted]

Co-Applicant Information

Date	State Issued ID Number	Date of Birth	Social Security #
Last Name	First Name		Middle Name
Home Phone	Cell Phone†		Email Address (optional)††
Best time to call?	Which number do you prefer that we call? ☐ 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	Zip	Time at Job?
Work Phone #	Job Title	Supervisor	

Pay Frequency: *(check one)*	Next Payday	Current and Expected Gross Monthly Income	Current and Expected Gross Monthly Obligations	Work Shift	
☐ 1st & 15th of month ☐ 15th & end of month ☐ Biweekly (every 2 weeks) ☐ Weekly ☐ Monthly (last day) ☐ Monthly (1st day) ☐ Monthly (3rd day) ☐ Self-Employed		$	$		

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

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

Friend/Referral Name of referrer? _____ **Saw Store** **Television** **Yellow Pages** **Repeat Customer**

Internet **Billboard** **Postcard** **Other:** _____

ADDITIONAL TERMS AND CONDITIONS OF THIS CUSTOMER APPLICATION

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

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

ADDOC 0108619

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

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

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

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

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

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

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

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

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

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

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

Cynthia Coltes
Applicant Signature

10-10-14
Date

Co-Applicant Signature

Date

Affidavit

STATE OF NEVADA
COUNTY OF Clark

Title Loan Agreement No.: 12569-0129849
Date: 10/10/2014

Customer Name: Cynthia Collins Address: 9840 Red Horse Street Las Vegas, NV 89143 Co-Borrower Name: Address:	Licensee Name: TitleMax of Nevada, Inc. d/b/a TitleMax Address: 8414 Farm Road, Suite 130 Las Vegas, NV 89131

Vehicle Information: VIN: 5N1AN08U55C654314
License Plate State and No: 415LGU Color: Gray Year: 2005 Make: Nissan Model: Xterra

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

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

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

The undersigned, Cynthia Collins, 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: Cynthia Collins

Co-Borrower Signature: _____

STATE OF NEVADA

DEPARTMENT OF MOTOR VEHICLES

CERTIFICATE OF TITLE

VIN	YEAR	MAKE	MODEL	VEHICLE BODY	TITLE NUMBER
5N1AN08U55C654314	2005	NISS	XTERRA 4.0	T4W	NV006333314

DATE ISSUED	ODOMETER MILES	FUEL TYPE	SALES TAX PD	EMPTY WT	GROSS WT	GVWR
08/01/2013	47	G		5200	5999	

VEHICLE COLOR

ODOMETER BRAND: ACTUAL MILES

BRANDS

OWNER(S) NAME AND ADDRESS

COLLINS CYNTHIA LYNN
4222 TARKIN AVE
LAS VEGAS NV 89120-2121

LIENHOLDER NAME AND ADDRESS

TITLEMAX OF NEVADA INC DBA TITLEMAX
8414 FARM RD STE 130
LAS VEGAS NV 89131-8172

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

SIGNATURE OF AUTHORIZED AGENT DATE

PRINTED NAME OF AGENT AND COMPANY

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

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

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

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

Address — City — State — Zip Code

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

NO TENTHS

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

ODOMETER READING

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

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

Signature of Buyer — Printed Full Legal Name of Buyer

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

CONTROL NO. 13394020

(THIS IS NOT A TITLE NO.)

VP-2 (Rev. 8/10)

ALTERATION OR ERASURE VOIDS THIS TITLE

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
☐ OR

FIRST REASSIGNMENT DEALER ONLY

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

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

Address — City — State — Zip Code

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

NO TENTHS

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

ODOMETER READING

Signature of Seller(s)/Agent/Dealership — Printed Name of Seller(s)/Agent/Dealership — Date of Sale

I am aware of the above odometer certification made by the seller/agent. ☐ — Dealer's License Number

Signature of Buyer — Printed Full Legal Name of Buyer

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

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

☐ AND
☐ OR

SECOND REASSIGNMENT DEALER ONLY

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

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

Address — City — State — Zip Code

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

NO TENTHS

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

ODOMETER READING

Signature of Seller(s)/Agent/Dealership — Printed Name of Seller(s)/Agent/Dealership — Date of Sale

I am aware of the above odometer certification made by the seller/agent. ☐ — Dealer's License Number

Signature of Buyer — Printed Full Legal Name of Buyer

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

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

☐ AND
☐ OR

THIRD REASSIGNMENT DEALER ONLY

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

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

Address — City — State — Zip Code

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

NO TENTHS

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

ODOMETER READING

Signature of Seller(s)/Agent/Dealership — Printed Name of Seller(s)/Agent/Dealership — Date of Sale

I am aware of the above odometer certification made by the seller/agent. ☐ — Dealer's License Number

Signature of Buyer — Printed Full Legal Name of Buyer

LIENHOLDER TO BE RECORDED — FEIN

LIEN

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

Address — Street — City — State — Zip Code

ALTERATION OR ERASURE VOIDS THIS TITLE

Contact Information 10/10/2014

Company: Titlemax (314391)
Contact: Sara Rosenthal
E-Mail: sara.rosenthal@titlemax.biz

Telephone: 404-542-6618
Fax:

Notes

Vehicle Info For 2005 Nissan Xterra SE 4D Utility

MSRP: $25,350	VIN: 5N1AN08U55C654314	Adj. State: National
Fin Adv: $7,675	UVC: 2005640190	Mileage: 0
Equip Ret: $27,513	MPG: 16/22	Mileage Cat: D
Tire Size: 265/65R17	Weight: 5200	Cylinders: 6
Base HP: 265 @ 5600	Fuel Type: Gas	Transmission: A
Taxable HP: 33.9	Wheelbase: 106.3	Drive Train: RWD
Model Number: 04315	End of Term Months: 0	End of Term Mileage: 0
Price Includes: AT AC		

Trade In Black Book values as of 10/10/2014

	X-CL	Clean	Average	Rough
Base	N/A	$7,840	$6,340	$4,750
Options	N/A	$0	$0	$0
Mileage	N/A	N/A	N/A	N/A
Region	N/A	$0	$0	$0
Total	N/A	$7,840	$6,340	$4,750

Retail Black Book values as of 10/10/2014

	X-CL	Clean	Average	Rough
Base	N/A	$10,225	$8,325	$6,825
Options	N/A	$0	$0	$0
Mileage	N/A	N/A	N/A	N/A
Region	N/A	$0	$0	$0
Total	N/A	$10,225	$8,325	$6,825

Residual Black Book values as of 10/10/2014

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

Black Book Add/Deducts

Cash Advance Customer Calls

Search By: Customer Name, B

Collateral Search

Loan Module: Single Payment / Installment

Exclude calls made today

Show Refunds

Only show cash advances for this location

Only show cash advances of type

Customer Name

Collateral Loan

Advanced $251,702.67 Fees $75,514.52 Fees Paid $55,872.67 Due $246,191.60

Transactions

Show Processed Log Items

Date	Description	Loan ID	Location	Date Case	New Due Date	Payment	Date Due	Date Principal	Date Fees
						$0.00	$0.00	$0.00	$0.0
						$0.00	$0.00	$0.00	$0.0
						$0.00	$374.52	$0.00	$179.6
						$0.00	$0.00	$0.73	$0.0
						$0.00	$0.00	$0.00	$0.0
	Late Fees				12/8/2014	$0.00	$0.00	$0.00	$0.0
	Collected Loan Payment					$0.00	$0.00	$0.00	$0.0
	Log Item					$0.00	$0.00	$0.00	$0.0
	Late Fees					$0.00	$0.00	$0.00	$0.0
	Log Item					$0.00	$0.00	$0.00	$0.0
	Log Item					$0.00	$0.00	$0.00	$0.0
	Log Item					$0.00	$0.00	$0.00	$0.0
	Log Item					$0.00	$0.00	$0.00	$0.0
	Log Item					$0.00	$0.00	$0.00	$0.0

Refresh By Customer

APP 0009920

ROA 000626

Cash Advance Courtesy Calls

Navigate Filter Look

Save & Close | Delete | New Collateral... | Add Log Item... | Courtesy Call... | Edit Customer

Search By: Customer Name, ID | Collateral Search...

Loan Module: Single Payment | Installment | All

Exclude calls made today

Show Refunds

Only show cash advances for this location: 1263

Only show cash advances of type:

From: | To: 5/6/2015 | Filter Due Date:

Customer Name	ID	Origination Date	Advanced	Due Date	Amount
[redacted]	1263-016606	4/10/2015 2:46:40 PM	$520.00	5/10/2015	$62
[redacted]	1263-015483	1/9/2015 1:23:23 PM	$1,500.00	5/9/2015	$1,75
[redacted]	1263-013944	12/9/2014 6:53:06 PM	$1,500.00	5/9/2015	$1,77
[redacted]	1263-013332	12/5/2014 10:23:34 AM	$5,015.45	5/9/2015	$2,39
[redacted]	1263-011554	10/10/2014 5:12:17 PM	$2,000.00	5/6/2015	$1,11
Vera, Cedric Lynn	1263-016007	4/7/2015 5:59:57 PM	$1,000.00	5/7/2015	$1,50
[redacted]	1263-013920	10/4/2014 11:32:38 AM	$900.00	5/2/2015	$35
[redacted]	1263-015707	3/7/2015 12:45:12 PM	$1,500.52	5/6/2015	$1,29
[redacted]	1263-015647	3/7/2015 4:16:26 PM	$1,500.00	5/6/2015	$1,77

Loan: 126 Advanced: $55,702.67 Fees: $19,214.00 Fees Paid: $55,677.67 Due: $245,131.09

Show Proposed on Bank

Transactions

Date	Description	Line ID	Lender	Days Late	New Due Date	Payment	Delay Due	Delay Process	Delay Fees
12/7/2014 4:55:1	Log Item	657	1263			$0.00	$0.00	$0.00	$0.0
12/9/2014 6:40:0	Deferred Loan Payment	253	1263		1/8/2015	$375.62	$341.74	$0.00	$37.8
1/5/2015 5:44:1	Log Item	510	1263			$0.00	$0.00	$0.00	$0.0
1/5/2015 5:13:1	Apply Fees	Dwk	1263			$0.00	$340.56	$0.00	$340.5
1/9/2015 5:43:4	Log Item	615	1263			$0.00	$0.00	$0.00	$0.0
1/15/2015 4:16:2	Log Item	657	1263			$0.00	$0.00	$0.00	$0.0
1/15/2015 5:06	Log Item	657	1263			$0.00	$0.00	$0.00	$0.0
1/15/2015 5:10:2	Log Item	657	1263			$0.00	$0.00	$0.00	$0.0
1/15/2015 5:03	Log Item	657	1263			$0.00	$0.00	$0.00	$0.0
1/15/2015 5:13:3	Log Item	510	1263			$0.00	$0.00	$0.00	$0.0
1/15/2015 6:12:1	Log Item	510	1263			$0.00	$0.00	$0.00	$0.0

Notes: called line 1 and lb a fax. called line 2 and lm.

Cash Advance Courtesy Calls

Search By: Customer Name, ID

Advanced Search...

Show Rollovers

Show Refunds

Only show cash advances of type:

Customer Name

Cash Advance Log

Show Proposed Log Items

Log Type | Description | Fee ID | Loan ID | Date Due | New Due Date | Payment | Date Paid | Days Prorated | Days Fees

Notes: called customer and left a

Refresh by location

AIPP 009972

ROA 008628

Cash Advance Courtesy Calls

Navigate Filter Loan

Save & Close | Save | View Collateral... | Add Log Item... | Courtesy Call... | Set Customer

Search By: Customer Name, ID | Collateral Search...

Loan Module: Single Payment / Installment

From: 2 To: 5

Filter Due Date: 5

Exclude calls made today | Show full data | Only show cash advances for this borrower: 1568 5 | Only show cash advances of type: 5

Customer Name | ID | Origination Date | Advanced | Due Date | Amount

Cash Advance

Cash Advance Log

Count: 136 Advanced: $151,700.67 Fees: $15,911.02 Fees Paid: $95,672.67 Due: $240,701.69

Transactions | Show Proposed Log Items

Date	Description	Line ID	Loan ID	Date Due	New Due Date	Payment	Date Paid	Date Proposed	Date Posted
3/2/2015	Log Item	613	1568			$0.00	$0.00	$0.00	$0.00
3/2/2015	Log Item	263	1568			$0.00	$0.00	$0.00	$0.00
3/2/2015	Log Item	613	1568			$0.00	$0.00	$0.00	$277.82
3/2/2015	Log Item	613	1568			$0.00	$0.00	$0.00	$0.00
3/2/2015	Log Item	613	1568			$0.00	$0.00	$0.00	$0.00
3/2/2015	Log Item	613	1568			$0.00	$0.00	$0.00	$0.00
3/2/2015	Log Item	263	1568			$0.00	$0.00	$0.00	$0.00
3/2/2015	Log Item	567	1568			$0.00	$0.00	$0.00	$0.00
3/2/2015	Log Item	263	1568			$0.00	$0.00	$0.00	$0.00
3/2/2015	Log Item	263	1568			$0.00	$0.00	$0.00	$0.00
3/2/2015	Log Item	613	1568			$0.00	$0.00	$0.00	$0.00

Note: Called line 1 and fax. Called Line 2 and fax. Called Ref 1 and 2 and fax on both.

Printed by Admin

Cash Advance Courtesy Calls

Save & Close | Close | View Courtesy... | Add Log Item... | Courtesy Call... | Set Courtesy...

Search By: Customer Name, D | Advanced Search...

Loan Module: Single Payment / Installment

From: To:

Filter Due Date:

Exclude calls made today

Show Refunds

Only show cash advances for this location: 1569

Only show cash advances of type:

Customer Name / ID / Origination Date / Interest / Due Date / Amount

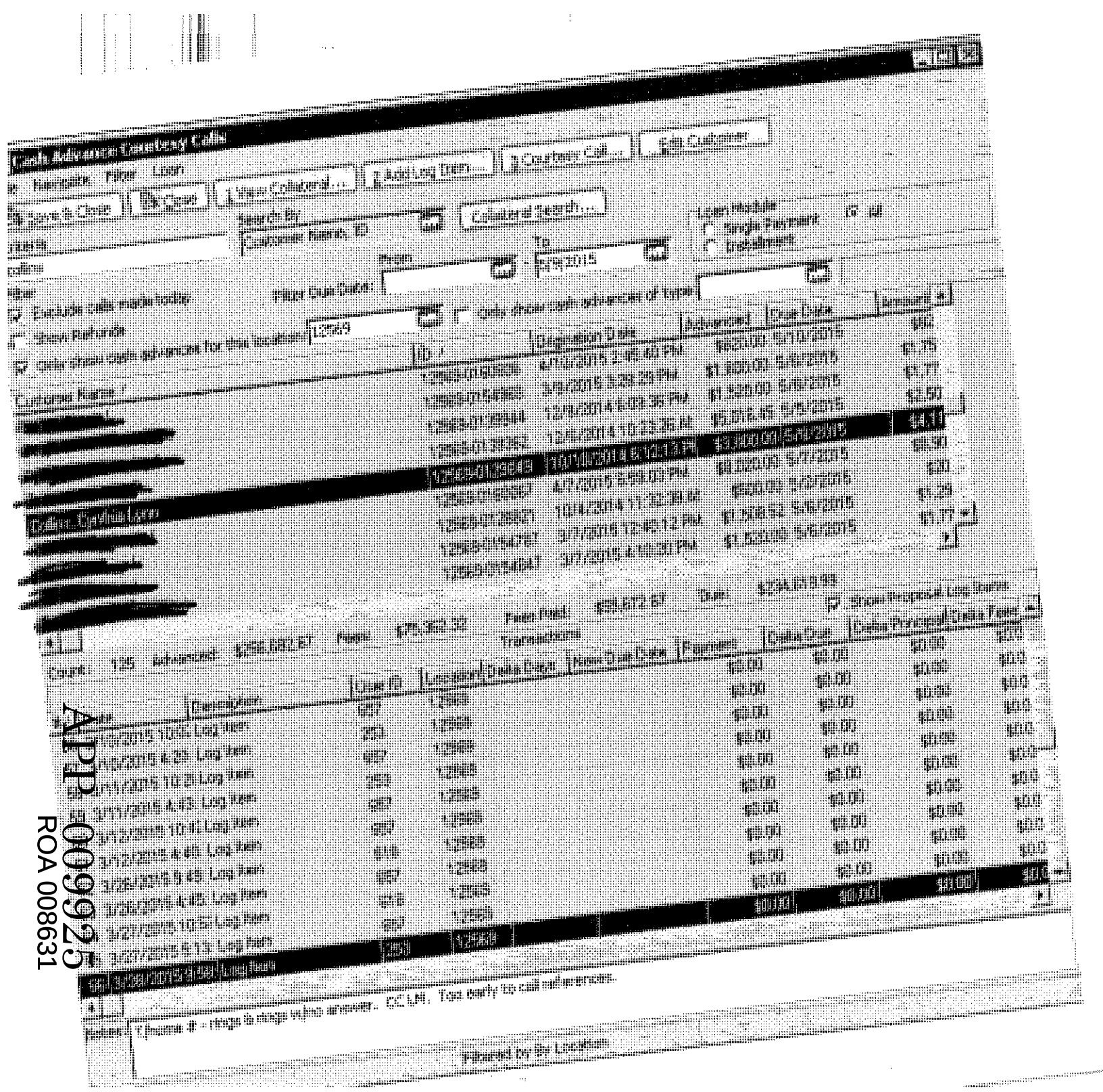
Cash Advances Lines

Count: 125 Advanced: Fees: Fees Paid: Due: Show Proposal on Form

Transactions

Date | Description | Loan ID | Location | Date Due | New Due Date | Payment | Date Paid | Date Processed | Date Fees

Printed by: [illegible]



Cash Advance Customer Calls

Search By: Customer Name, ID

Loan Module: Single Payment, Installment

From: 4/6/2015

Exclude cash advance loans

Filter Due Date

Only show cash advances of type

Only show cash advances for this location: 1269

Customer Name

Other Certified Loans

ID	Origination Date	Advanced	Due Date	Amount
1269-013655	4/10/2015 2:16:41 PM	$520.00	5/10/2015	$0
1269-013669	3/6/2015 9:28:29 PM	$ 500.00	5/6/2015	$1.75
1269-013664	12/6/2014 6:05:36 PM	$ 520.00	5/6/2015	$1.77
1269-013663	12/6/2014 10:21:26 AM	$515.45	5/6/2015	$0.00
1269-013662	12/6/2014 [illegible]	$500.00	5/6/2015	$0.17
1269-013661	11/10/2014 [illegible]	$520.00	5/7/2015	$0.00
1269-013660	4/7/2015 5:59:00 PM	$520.00	5/7/2015	$0
1269-013667	12/4/2014 11:32:36 AM	$500.00	5/7/2015	$1.28
1269-013666	3/7/2015 12:40:12 PM	$1,000.00	5/8/2015	$0.77
1269-013665	3/7/2015 4:10:55 PM	$1,000.00	5/8/2015	
1269-013664	3/7/2015 4:10:55 PM			

Count: 135 Advanced: $38,980.57 Fees: $15,362.52 Fees Paid: $8,572.67 Due: $24,619.59

Show Processed Log Items

Transactions

Date	Description	Line ID	Loan ID	Date Paid	New Due Date	Payment	Date Due	Date Processed	Date Fees
4/6/2015 11:11 Log Item		253	1269			$0.00	$0.00	$0.00	$0.0
4/6/2015 11:21 Log Item		657	1269			$0.00	$0.00	$0.00	$0.0
4/6/2015 4:58 Log Item		253	1269			$0.00	$0.00	$0.00	$0.0
4/6/2015 4:11:1 Log Item		657	1269			$0.00	$0.00	$0.00	$0.0
4/6/2015 11:22 Log Item		678	1269			$0.00	$0.00	$0.00	$0.0
4/6/2015 10:14 Log Item		678	1269			$0.00	$0.00	$0.00	$0.0
4/6/2015 6:14:5 Log Item		657	1269			$0.00	$0.00	$0.00	$0.0
4/7/2015 11:44 Log Item		678	1269			$0.00	$0.00	$0.00	$0.0
4/7/2015 12:19 Log Item		253	1269			$0.00	$0.00	$0.00	$0.0
4/8/2015 6:17:5 Deferred Loan Payment		253	1269			$388.34	$7.48	$0.00	$72.8
4/8/2015 4:20:1 Log Item		253	1269	4/8/2015		$0.00	$0.00	$0.00	$0.0

Notes: While customer was making payment, set next PD for 04/30 to 4/8, applying $0.00 on the account and $1.79.00 on the other account to sign up/pendate.

Saved by by Cowan

Cash Advance Contract Table

Save & Close | Close | View Collateral | Add Log Item | Contact Cust... | Go Customer

Search By: Customer Name, ID | Criteria Search...

Loan Module: Single Payment / Installment

From: - 5/6/2015

Filter Due Date:

Only show cash advances of type:

Show Refunds

Only show cash advances for this location: 1268

Customer Name

[redacted]

Total Cash Loan

ID	Advanced	Due Date	Balance
1268-01[redacted]	$600.00	5/6/2015	$0.00
1268-01[redacted]	$600.00	5/6/2015	$1.75
1268-01[redacted]	$600.00	5/6/2015	$1.77
1268-01[redacted]	$500.00	5/6/2015	$2.28
1268-01[redacted]	$615.00	5/6/2015	$4.15
1268-01[redacted]	$1,200.00	5/6/2015	$2.00
1268-01[redacted]	$600.00	5/7/2015	$0
1268-01[redacted]	$600.00	5/7/2015	$1.25
1268-01[redacted]	$1,500.52	5/5/2015	$1.71
1268-01[redacted]	$1,500.00	5/6/2015	

Total: $24,519.99

Show Processed Log Items

Fees Paid: $65,672.92 | Fees: $15,382.12 | Advanced: $256,682.67 | Total: 125

Transactions

Date	Description	Line ID	Loan ID	Date Due	Fees Due	Date Paid	Payment	Date Principal	Date Fees
4/6/2015 4:17:15	Deferred Loan Payment	253	1268	4/9/2015	$306.34	$0.00	$0.00	$0.0	$79.6
4/6/2015 4:16:1	Log Item	253	1268		$0.00	$0.00	$0.00	$0.0	$0.0
4/6/2015 5:13	Log Item	253	1268		$0.00	$0.00	$0.00	$0.0	$0.0
4/20/2015 5:13	Log Item	253	1268		$0.00	$0.00	$0.00	$0.0	$0.0
5/1/2015 10:57	Log Item	257	1268		$0.00	$0.00	$0.00	$0.0	$306.7
5/1/2015 9:59:0	Log Item	257	1268		$400.00	$133.79	$0.00	$0.0	$12.5
5/5/2015 9:59:0	Log Item	253	1268	5/6/2015	$0.00	$0.53	$0.00	$0.0	$0.0
5/5/2015 4:41:1	Log Item	253	1268		$0.00	$0.00	$0.00	$0.00	$0.0
5/7/2015 9:05:1	Log Item	253	1268		$0.00	$0.00	$0.00	$0.00	$0.0
5/7/2015 2:06:2	Deferred Loan Payment	DWN	1268		$0.00	$0.00	$0.00	$0.00	$0.0
5/8/2015 1:22:1	Apply Fees	253	1268		$0.00	$0.00	$0.00	$0.00	$0.0
5/8/2015 5:00:1	Log Item	253	1268						
5/8/2015 9:00:1	Log Item	253	1268						

Notes: CCO and st. that she will not have any loans it until the end of the month. Set up for 05/20 at best estimate. 34 on the account and $173.66 on the other account to align w/payoffs. Customer is a real estate agent and waits for commissions only. She is waiting for funding from houses in the closing process.

Filtered by By Location

Income Worksheet

[redacted]

Employee Use Only

Income	Description	Amount
Employment		
Gross Monthly Salary or Wages	commissions	$ 6000.00
Part-Time Gross Monthly Salary or Wages		$
Other/Expected Income	**Description**	**Amount**
Gross Bonus or Commission		$
Social Security/ Disability		$
Gross Pension/Retirement		$
Unemployment		$
Alimony or Child Support		$ 400.00
Other Income (Babysitting, Lawn care, etc.):		$
Total Current/Expected Income	**Part 1:** Please add all income amounts and enter amount here	+ $ 6400
Total Monthly Expense	**Part 2:** Please add all monthly expenses and enter amount here	- $ 2400
Part 3: Net Monthly Income Total = Part 1 Total - Part 2 Total Subtract Total Expense from Total Income. The Net Monthly Income must be equal to or greater than the Required Residual Income.		= $ 4000

Applicant Name: Cynthia Collins

Today's Date: 10-10-14

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

Employee Use Only

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.

Ability to Pay Summary

Loan Number	12369-0129849
Customer Name	Cynthia Collins
Is Customer a Covered Borrower	No
Requested Loan Amount	$3,800.00
Title Fee	$0
MLV Amount	$7,400
Gross Monthly Income	$6,400.00
Current and Expected Monthly Obligations	$2,400.00
Other TitleMax Loan Payment	$121.76
Rate Match/Rate for Other TitleMax Loan	9.99%
Add-On to Current Loan or Multi-Car	Add On / No DMV Fee
Residual Monthly Income	$3,878.24

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

210 INSTALLMENT LOAN BREAKDOWN

Income Based - Max. Loan Amount Inc. Title Fee	$	10,000
Vehicle Value - Max. Loan Amount Inc. Title Fee	$	7,400
Interest Rate		9.99%
Max Cash to Customer Amount	$	7,400.00
Actual Cash to Customer Amount	$	3,800.00
Title Fee Amount	$	-
Total Loan Amount	$	3,800
Amortized Loan Payment		$780.28
Total Payback Amount		$5,461.99
Minimum Payment to Extend		$379.62
Grace Period Plan # of Months (0% Interest)		7
Grace Period Plan Payment (0%)		$542.86

CHOOSE THIS CASHWISE LOAN TYPE

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

A - 308

604A LOAN REVIEW WORKSHEET

Licensee Name & DBA: TITLEMAX OF NEVADA INC DBA TITLEMAX

Exam Start Date: 5/15/2015

Licensee Address: 8414 WEST FARM ROAD, STE. 130, LAS VEGAS, NV 89131

Exam as of: 5/15/2015

Borrower Name & Address: ROBERT RUSSELL

Examiner: EC/DV

Account Number	Origination Date	Amount of Loan	Maturity Date	Finance Charge	Total Number of Payments	Payment Amount	APR Quoted	Is the APR correct?
12569-0137379	11/26/2014	$10,000.00	6/24/2015	$4,850.26	7	2121.47/2121.44	133.71%	**YES**

Loan Type: Deferred Deposit ☐ High-Int Loans ☐ Title Loans ☐ Purpose of loan: N/A

Is the loan secured? **YES** If so, what is the collateral? 2008 PORSCHE CAYENNE GT If secured by a vehicle title, is it filed and perfected? **N/A**

What is the borrower's expected gross monthly income? $15,000 Was the borrower's income verified? **YES** Paystub ☐ Affidavit ☑ Other:

(Applies to Deferred Deposit Only) *NRS 604A.425(1a)*	Does the deferred deposit loan exceed 25% of the customer's expected gross monthly income?	**N/A**
(Applies to D/D Loans) *NRS 604A.408(1)*	Does the *original term* of the D/D Loan not exceed 35 days?	**N/A**
(Applies to High-Interest Loans Only) *NRS 604A.425(1b)*	Does the *monthly payment amount* exceed 25% of the borrower's expected gross monthly income?	**N/A**
(Applies High-Int Loans) *NRS 604A.408(1)*	Does the *original term* of the HIL not exceed 35 days?	**N/A**
(Applies to Title Loans Only) *NRS 604A.450(1)*	Does the loan amount exceed the fair market value of the vehicle securing the loan?	**NO** Fair Market Value: $32,525.00
(Applies to Title Loans Only) *NRS 604A.445(1)*	Does the original term of the title loan exceed 30 days?	**NO**
(Applies to Title Loans Only) *NRS 60A.445(2)*	Has the title loan been extended for more than six additional periods, *pursuant to NRS 604A.445 (2)?*	**NO**

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

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

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

Is the loan a collection account? **NO** | Has the loan been extended or renewed? **NO** How many times? **0** *Extensions: Title-6 add'l periods: D/D & High Int Loans - 90 days* | Are receipts filed? **YES**

VIOLATIONS/ TECHNICAL EXCEPTIONS/ OTHER COMMENTS:

NRS.604A.210 AND 445

GRACE PERIOD DEFERMENT $17,693

APP 009931
ROA 008637

Title Loan Agreement

Date: 11/26/2014

Number: 12569-0137379

Customer & Co-Customer Information	ACCOUNT NUMBER: 12569-0137379				
FIRST NAME Robert	LAST NAME Russell		CO-CUSTOMER FIRST NAME	CO-CUSTOMER LAST NAME	
S[redacted]			CO-CUSTOMER SSN	CO-CUSTOMER'S DRIVERS LIC./STATE ID. NO.	
STREET ADDRESS 6380 Maggie Ave			CO-CUSTOMER STREET ADDRESS		
City Las Vegas	STATE NV	ZIP CODE 89131	CO-CUSTOMER CITY	CO-CUSTOMER STATE	CO-CUSTOMER ZIP CODE
H[redacted]			CO-CUSTOMER HOME PHONE	CO-CUSTOMER DATE OF BIRTH	

Motor Vehicle & Licensee Information	LICENSEE'S HOURS OF OPERATION: Monday to Friday 9:00 A.M. to 7:00 P.M., Saturday 10:00 A.M. to 4:00 P.M., Closed Sunday		
LICENSEE NAME TitleMax of Nevada, Inc. d/b/a TitleMax	LICENSEE PHONE NUMBER (702)560-6264		
LICENSEE STREET ADDRESS 8414 West Farm Road, Ste 130	LICENSEE CITY Las Vegas	LICENSEE STATE NV	LICENSEE ZIP CODE 89131
VEHICLE IDENTIFICATION NUMBER (VIN) WP1AD29P78LA71855	LICENSE PLATE LILSLCE		
VEHICLE YEAR 2008	VEHICLE MAKE Porsche	VEHICLE MODEL Cayenne	COLOR Gold

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 0.3663% from the date of this Loan Agreement until 06/24/2015 the earlier of: (i) the due date of your last payment as set forth in the Payment Schedule below; or (ii) payment in full. You also promise to pay any other charges provided for under this Loan Agreement. You agree to make your payment in the amounts and on the dates set forth in the Payment Schedule below ("Due Date") at the address indicated above, or at such other address as we direct you in writing. If any Due Date falls on a date we are not open for business, then you agree to pay us on the next business day, and we will credit such payment, as if we received it on the appropriate Due Date. The Loan Agreement will be consummated upon the date you sign this Loan Agreement. Time is of the essence in this Loan Agreement. In consideration of your delivering the Title to us and granting us a security interest in the Motor Vehicle as set forth below, your promise to timely pay and agreeing to this Loan Agreement, we agree to provide you a loan in the Principal Amount provided above.

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

FEDERAL TRUTH-IN-LENDING DISCLOSURES

ANNUAL PERCENTAGE RATE	FINANCE CHARGE	Amount Financed	Total of Payments
The cost of your credit as a yearly rate.	The dollar amount the credit will cost you.	The amount of credit provided to you or on your behalf.	The amount you will have paid after you have made all payments as scheduled.
133.7129 %	$4,850.26	$10,000.00	$14,850.26

Your payment schedule will be:

Number of Payments	Amount of Payments	When Payments are Due
6	$2,121.47	12/26/2014 and each 30 days thereafter
1	$2,121.44	6/24/2015

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.

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

TitleMax of Nevada, Inc. d/b/aTitleMax

Customer's Signature	11/26/14 Date	Its Authorized Agent	11/26/14 Date
Co-Customer's Signature	Date		

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

Customer Receipt/Repayment Plan Receipt (210 day loan)

NAME AND ADDRESS OF THE LICENSEE: Tm Las Vegas Nv #24 8414 West Farm Road, Ste 130 Las Vegas, NV 89131	PAYMENT MADE ON BEHALF OF OR BY: Robert Russell
LOAN AGREEMENT IDENTIFICATION NO. 12569-0137379 LOAN AGREEMENT DATE: 11/26/2014 3:27:46 PM If you have multiple loans, this payment was applied to the loan number identified above.	DATE/TIME OF RECEIPT OF PAYMENT: 03/26/2015 04:19:55 PM
AMOUNT PAID: $1,100.00	AGENT RECEIVING PAYMENT: Jake Vose

TODAY'S PAYMENT ITEMIZATION

PRINCIPAL PAID:	$4.00
INTEREST PAID:	$1,096.00
CHARGES PAID:	$0.00
FEES PAID:	$0.00
TOTAL AMOUNT PAID TODAY:	$1,100.00
BALANCE DUE ON LOAN:	$9,996.00
NEXT SCHEDULED DUE DATE:	4/25/2015

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

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

Robert Guy Russell
Printed Name

Signature

Customer Receipt/Repayment Plan Receipt (210 day loan)

NAME AND ADDRESS OF THE LICENSEE: Tm Las Vegas Nv #24 8414 West Farm Road, Ste 130 Las Vegas, NV 89131	PAYMENT MADE ON BEHALF OF OR BY: Robert Russell
LOAN AGREEMENT IDENTIFICATION NO. 12569-0137379 LOAN AGREEMENT DATE: 11/26/2014 3:27:46 PM If you have multiple loans, this payment was applied to the loan number identified above.	DATE/TIME OF RECEIPT OF PAYMENT: 02/26/2015 06:20:02 PM
AMOUNT PAID: $1,100.00	AGENT RECEIVING PAYMENT: Jake Vose

TODAY'S PAYMENT ITEMIZATION

PRINCIPAL PAID:	$0.00
INTEREST PAID:	$1,100.00
CHARGES PAID:	$0.00
FEES PAID:	$0.00
TOTAL AMOUNT PAID TODAY:	$1,100.00
BALANCE DUE ON LOAN:	$10,070.27
NEXT SCHEDULED DUE DATE:	3/26/2015

] **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.

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

R Guy Russell
ted Name

Signature

APP 009938
ROA 008644

Customer Receipt/Repayment Plan Receipt (210 day loan)

NAME AND ADDRESS OF THE LICENSEE: Tm Las Vegas Nv #24 8414 West Farm Road, Ste 130 Las Vegas, NV 89131	PAYMENT MADE ON BEHALF OF OR BY: Robert Russell
LOAN AGREEMENT IDENTIFICATION NO. 12569-0137379 LOAN AGREEMENT DATE: 11/26/2014 3:27:46 PM If you have multiple loans, this payment was applied to the loan number identified above.	DATE/TIME OF RECEIPT OF PAYMENT: 01/28/2015 06:24:36 PM
AMOUNT PAID: $1,100.00	AGENT RECEIVING PAYMENT: Jake Vose

TODAY'S PAYMENT ITEMIZATION

PRINCIPAL PAID:	$0.00
INTEREST PAID:	$1,100.00
CHARGES PAID:	$0.00
FEES PAID:	$0.00
TOTAL AMOUNT PAID TODAY:	$1,100.00
BALANCE DUE ON LOAN:	$10,107.90
NEXT SCHEDULED DUE DATE:	2/24/2015

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

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

Robert Guy Russell

Printed Name

Signature

Customer Receipt/Repayment Plan Receipt (210 day loan)

NAME AND ADDRESS OF THE LICENSEE: Tm Las Vegas Nv #24 8414 West Farm Road, Ste 130 Las Vegas, NV 89131	PAYMENT MADE ON BEHALF OF OR BY: Robert Russell
LOAN AGREEMENT IDENTIFICATION NO. 12569-0137379 LOAN AGREEMENT DATE: 11/26/2014 3:27:46 PM If you have multiple loans, this payment was applied to the loan number identified above.	DATE/TIME OF RECEIPT OF PAYMENT: 12/31/2014 06:18:52 PM
AMOUNT PAID: $1,100.00	AGENT RECEIVING PAYMENT: Jake Vose

TODAY'S PAYMENT ITEMIZATION

PRINCIPAL PAID:	$0.00
INTEREST PAID:	$1,100.00
CHARGES PAID:	$0.00
FEES PAID:	$0.00
TOTAL AMOUNT PAID TODAY:	$1,100.00
BALANCE DUE ON LOAN:	$10,182.17
NEXT SCHEDULED DUE DATE:	1/25/2015

- ☐ **Account paid in full by rescission.**
- ☐ **Account paid in full.**
- ☐ **Title Returned Upon Payment in Full.** By signing below, you acknowledge that upon repayment in full, we returned the Vehicle's Title to you.
- ☐ **Repayment Plan Agreement.**
- ☐ **Grace Period Plan Agreement.**

Acknowledgments. By signing below, you acknowledge that the payment information noted above is accurate. You further represent that the information previously provided on the Covered Borrower Identification Statement is still accurate.

Printed Name

Signature

Customer Receipt/Repayment Plan Receipt (210 day loan)

NAME AND ADDRESS OF THE LICENSEE: Tm Las Vegas Nv #24 8414 West Farm Road, Ste 130 Las Vegas, NV 89131	PAYMENT MADE ON BEHALF OF OR BY: Robert Russell
LOAN AGREEMENT IDENTIFICATION NO. 12569-0137379 LOAN AGREEMENT DATE: 11/26/2014 3:27:46 PM If you have multiple loans, this payment was applied to the loan number identified above.	DATE/TIME OF RECEIPT OF PAYMENT: 05/08/2015 12:13:58 PM
AMOUNT PAID: $100.00	AGENT RECEIVING PAYMENT: Justine Faasse

TODAY'S PAYMENT ITEMIZATION

PRINCIPAL PAID:	$0.00
INTEREST PAID:	$100.00
CHARGES PAID:	$0.00
FEES PAID:	$0.00
TOTAL AMOUNT PAID TODAY:	$100.00
BALANCE DUE ON LOAN:	$10,470.60
NEXT SCHEDULED DUE DATE:	5/25/2015

- ☐ **Account paid in full by rescission.**
- ☐ **Account paid in full.**
- ☐ **Title Returned Upon Payment in Full.** By signing below, you acknowledge that upon repayment in full, we returned the Vehicle's Title to you.
- ☐ **Repayment Plan Agreement.**
- ☐ **Grace Period Plan Agreement.**

Acknowledgments. By signing below, you acknowledge that the payment information noted above is accurate. You further represent that the information previously provided on the Covered Borrower Identification Statement is still accurate.

Nonna Russell
Printed Name

Signature

Customer Receipt/Repayment Plan Receipt (210 day loan)

NAME AND ADDRESS OF THE LICENSEE: Tm Las Vegas Nv #24 8414 West Farm Road, Ste 130 Las Vegas, NV 89131	PAYMENT MADE ON BEHALF OF OR BY: Robert Russell
LOAN AGREEMENT IDENTIFICATION NO. 12569-0137379 LOAN AGREEMENT DATE: 11/26/2014 3:27:46 PM If you have multiple loans, this payment was applied to the loan number identified above.	DATE/TIME OF RECEIPT OF PAYMENT: 05/04/2015 05:38:48 PM
AMOUNT PAID: $1,000.00	AGENT RECEIVING PAYMENT: Jake Vose

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:	$10,424.13
NEXT SCHEDULED DUE DATE:	4/25/2015

- ☐ **Account paid in full by rescission.**
- ☐ **Account paid in full.**
- ☐ **Title Returned Upon Payment in Full.** By signing below, you acknowledge that upon repayment in full, we returned the Vehicle's Title to you.
- ☐ **Repayment Plan Agreement.**
- ☐ **Grace Period Plan Agreement.**

Acknowledgments. By signing below, you acknowledge that the payment information noted above is accurate. You further represent that the information previously provided on the Covered Borrower Identification Statement is still accurate.

Robert Russell
Printed Name

Signature

GRACE PERIOD PAYMENTS DEFERMENT AGREEMENT

Date:

Account Number: 12569-0137379

Customer Name: Robert Russell Address: 6380 Maggie Ave Las Vegas, NV 89131 Co-Borrower Name: Address:	Licensee Name: TitleMax of Nevada, Inc. d/b/a TitleMax Address: 8414 West Farm Road, Ste 130 Las Vegas, NV 89131 Vehicle Information:2008 Porsche Cayenne WP1AD29P78LA71855

Definitions and Terms. In this Grace Period Payments Deferment Agreement, "customer," "you," and "your" mean the customer who signed it. "Licensee", "we", "us" and "our" mean TitleMax of Nevada, Inc. d/b/a TitleMax , a title loan services provider licensed and regulated by the Nevada Financial Institutions Division, 2785 E Desert Inn Road, Suite 180, Las Vegas, Nevada 89121, Phone: (702) 486-4120, Fax: (702) 486-4563, http://www.fid.state.nv.us/. The word "Motor Vehicle" means the vehicle identified above. The word "Title" means a certificate of title or ownership to the Motor Vehicle.

Consideration. You acknowledge and agree that you and we entered into a Title Loan Agreement on 11/26/2014 ("Loan Agreement.") Under the Title Loan Agreement, we agreed with you that we may subsequently offer you a "Grace Period" which is a gratuitous period of payments deferment. You agree that we are offering you a "Grace Period" and you are voluntarily accepting such offer after entering into a Loan Agreement pursuant to the provisions of NRS 604A.70 and NRS 604A.210. **Please note that since this is a "Grace Period" it is not an "extension" as defined in NRS. 604A.065.**. Under the Title Loan Agreement, your obligation to pay simple interest under the Loan Agreement remains unchanged. Other than the interest and fees originally provided for in the Title Loan Agreement, we do not charge you any additional fees or interest for entering into this Grace Period Payments Deferment Agreement.

NOW THEREFORE, in consideration of the mutual promises, herein you and we agree to the payments deferment in this written and signed Grace Period Payments Deferment Agreement.

Grace Period Payments Deferment. In the Title Loan Agreement, you agreed to make your scheduled payments in the amounts and on the dates set forth in the Payment Schedule listed in the Federal Truth In Lending Disclosures at the address indicated above, or at such other address as we direct you in writing. During this Grace Period, we have agreed to amend, modify, and defer your payments as set forth below in the Grace Period Payments Deferment Schedule. Therefore, you and we agree to the amended and deferred payments and periods set forth below in the Grace Period Payments Deferment Schedule. Therefore, you agree to pay us in cash the amount owing on the dates set forth in the Grace Period Payments Deferment Schedule set forth below. If any Deferred Due Date falls on a date we are not open for business, then you agree to pay us on the next business day, and we will credit such payment, as if we received it on the appropriate Deferred Due Date. The Grace Period Payments Deferment Agreement will be consummated upon the date you sign it. Time is of the essence in this Grace Period Payments Deferment Agreement. We will not attempt to collect an amount that is greater than the amount owed. We will not attempt to collect the outstanding balance during the term of the Grace Period by process of alternative dispute resolution, by repossessing the Motor Vehicle or by exercising any other right we have under Nevada law, unless you default on the Grace Period Payments Deferment Agreement.

Any comments or questions may be directed to Customer Service at the following number: (800) 804-5368.

Grace Periods Payments Deferment Schedule

Payment Number	Amount of Payment	Deferred Periodic Due Date
1	$1,099.00	12/26/2014
2	$1,099.00	1/25/2015
3	$1,099.00	2/24/2015
4	$1,099.00	3/26/2015
5	$1,099.00	4/25/2015
6	$1,099.00	5/25/2015
7	$1,099.00	6/24/2015
8	$1,428.57	7/24/2015
9	$1,428.57	8/23/2015
10	$1,428.57	9/22/2015
11	$1,428.57	10/22/2015
12	$1,428.57	11/21/2015
13	$1,428.57	12/21/2015
14	$1,428.58	1/20/2016
The total amount paid after making all payments under the under the terms of the Grace Period Payments Deferment Agreement:	$17,693.00	

BECAUSE THIS IS ONLY AN AMENDMENT AND MODIFICATION OF THE LOAN AGREEMENT IN WHICH WE ARE ONLY MODIFYING AND DEFERRING YOUR PAYMENTS UNDER THE TITLE LOAN AGREEMENT, YOU ACKNOWLEDGE AND AGREE THAT ALL OF THE TERMS AND CONDITIONS OF THE TITLE LOAN AGREEMENT, INCLUDING THE CHARGING OF SIMPLE INTEREST AND WAIVER OF JURY TRIAL AND ARBITRATION PROVISION REMAIN IN FULL FORCE AND EFFECT.

Right to Rescind. You have the right to rescind this Grace Period Payments Deferment Agreement. You may rescind on or before the close of business on the next day of business at the location where the Grace Period Payments Deferment Agreement was initiated. To rescind, you must come to the location where the Grace Period Payments Deferment Agreement was initiated and sign a Cancellation of the Grace Period Payments Deferment Agreement. If you rescind, then we will not charge you any amount for rescinding, and you will be required to make the payments as originally scheduled in the Title Loan Agreement.

Prepayment. You may also pay us in full or make prepayments at any time, without an additional charge or fee, before the final Deferred Periodic Due Date. If you pay the total amount due under the terms of the Title Loan Agreement in full, as deferred through negotiations and agreed to herein, then we shall return the Title to you. You may also make partial prepayments under this Grace Period Payments Deferment Agreement at any time without an additional charge or fee.

Repayment Plan Disclosure: If you default on the loan and this Grace Period Deferred Payments Agreement, we must offer a Repayment Plan to you before we commence any civil action or process of alternative dispute resolution, or before we repossesses the Motor Vehicle.

Any comments or questions may be directed to Customer Service at the following number: (800) 804-5368.

Default and Repayment Plan. You will be in default under Grace Period Payments Deferment Agreement if you fail to keep any promise made herein. Such default occurs on the day immediately following the date of your failure to perform as described herein. We may waive a default and reinstate your account to good status if you bring your account current or make satisfactory payment arrangements with us. You will have the opportunity to enter into a Repayment Plan with a term of at least 90 days after the Date of Default on the Grace Period Payments Deferment Agreement. Under the terms of any Repayment Plan and pursuant to Nevada law: (1) you must enter into the Repayment Plan not later than 30 days after the date of default, unless we allow a longer period; (2) we will allow the period for repayment to extend at least 90 days after the date of default, unless you agree to a shorter term; and (3) we may require you to make an initial payment of not more than 20 percent of the total amount due under the Repayment Plan. If you enter into a Repayment Plan, we will honor the terms and we will not charge any other amount as an incident to or as a condition of entering into a Repayment Plan. Such an amount includes, without limitation: (a) any interest, regardless of the name given to the interest, other than the interest charged pursuant to the original loan agreement at a rate which does not exceed the rate charged during the term of the original loan agreement; or (b) any origination fees, set-up fees, collection fees, transaction fees, negotiation fees, handling fees, processing fees, late fees, default fees or any other fees, regardless of the name given to the fee. Additionally, if you enter into a Repayment, we will honor the terms of the Repayment Plan, and unless otherwise authorized by Nevada law we will not (i) accept any additional security or collateral from you to enter into the Repayment Plan; (ii) sell to you any insurance (iii) require you to purchase insurance or any other goods or services to enter into the Repayment Plan; (iv) make any other loan to you, unless you are seeking multiple loans that do not exceed the limit set forth under Nevada law; (v) attempt to collect the outstanding balance during the term of the Repayment Plan by repossessing the Vehicle unless you default on the Repayment Plan or (vi) attempt to collect an amount that is greater than the amount owed under the terms of the Repayment Plan. Therefore, if you (I) default on Grace Period Payments Deferment Agreement and do not enter into a Repayment Plan and we do not waive the default, or (II) default on Grace Period Payments Deferment Agreement, enter into a Repayment Plan, and default on the terms of the Repayment Plan, then we may pursue any remedy Nevada law allows, including seeking repossession and sale of the Motor Vehicle.

Security Interest. You have given us possession of the Title to the vehicle, and granted us a security interest in the Title. We continue to maintain our security interest and possession of the Title during this Grace Period Payments Deferment Agreement.

Acknowledgment of Simple Interest Accrual. You acknowledge that we use the simple interest method to calculate and accrue the interest owing under the Loan Agreement. Interest is not compounded under the Loan Agreement. You acknowledge that simple interest is charged on the outstanding principal balance. Payments will be applied first to accrued interest, second to outstanding charges, if any, and third to principal. We calculated and estimated the simple interest under the Loan Agreement and disclosed in the "Finance Charge" disclosure assuming you would pay each scheduled payment in the amount scheduled and on the scheduled Payment Dates. The original Payment Schedule in the Loan Agreement provided for payments which would ratably and fully amortize the entire Principal Amount and interest payable. The interest rate under the Loan Agreement remains unchanged. You acknowledge that simple interest is charged on the unpaid principal balance of this Loan Agreement at the daily rate of 0.3663% from the date of this Loan Agreement until the earlier of: (i) the due date of your last payment as set forth in the original Payment Schedule; or (ii) payment in full. Now that the Payment Schedule has changed, you acknowledge that the new Payment Schedule provided for in this Grace Period Payments Deferment Agreement, if followed, will ratably and fully amortize the entire Principal Amount and interest payable over a longer period of time than the original Payment Schedule in the Loan Agreement. As such you acknowledge and agree you will continue to incur interest as provided in the Loan Agreement. You further agree that in setting the amount of the payments and dates of the payments, we have estimated the accrued interest owing to us assuming you make the payments in the amounts scheduled and on the exact dates set forth in the Grace Periods Payments Deferment Schedule above. Early payments may decrease the amount of interest you owe. Making a payment in an amount greater than scheduled above may decrease the amount of interest you owe. Late payments may increase the amount of interest you owe. The amount of this increase or decrease will be reflected in the final payment. If an early payment is less than the scheduled installment, then you must pay the difference on or before the upcoming installment due date. You may request a payoff at any time.

Governing Law and Assignment. Nevada law governs the Loan Agreement and this Grace Period Payments Deferment Agreement, except the Federal Arbitration Act ("FAA") governs the Waiver of Jury Trial and Arbitration Provision. We may assign or transfer the Loan Agreement and Grace Period Payments Deferment Agreement or any of our rights.

Any comments or questions may be directed to Customer Service at the following number: (800) 804-5368.

By signing this Grace Period Payments Deferment Agreement, you acknowledge that it was filled in before you did so and that you have received a completed copy of it. You agree that the information you provided to before entering into this Grace Period Payments Deferment Agreement is accurate. You represent that you are not a debtor under any proceeding in bankruptcy and have no intention to file a petition for relief under any chapter of the United States Bankruptcy Code. **You acknowledge that you have read this Grace Period Payments Deferment Agreement, and agree to its terms. You further acknowledge that except as amended herein, all of the terms of the Title Loan Agreement remain enforceable including but not limited to the charging of simple interest and Waiver of Jury Trial and Arbitration Provision.**

Acknowledgments. By signing below, you acknowledge that the payment information noted above is accurate. If the term of this loan is shorter than 210 days, you further represent that the information previously provided on the Covered Borrower Identification Statement is still accurate. You agree to inform the company and sign a new statement if your status as an active duty member of the Armed Forces (Army, Navy, Marine Corps, Air Force, or Coast Guard), or as a dependent or spouse of such member changes.

Customer's Signature 12/31/14 Date

Co-Borrower's Signature Date

LICENSEE: TitleMax of Nevada, Inc. d/b/a TitleMax

Its Authorized Agent 12/31/14 Date

Any comments or questions may be directed to Customer Service at the following number: (800) 804-5368.

Customer Application

Personal Information

Date 11/26/14	[redacted]	
Last Name Russell	First Name ROBERT	Middle Name Guy
[redacted]		Email Address (optional)††
Best time to call? ANY	Which number do you prefer that we call? ☐ Home Phone ☑ Cell Phone	

Physical Address (Street Number & Name) 6380 MAGGIE AVE.			Apt #
City LAS VEGAS	State NV	Zip 89131	County CLARK
Mailing Address (If different from physical address) SAME			
City	State	Zip	

[redacted]

	Next Payday	Current and Expected Gross Monthly Income	Current and Expected Gross Monthly Obligations	Work Shift
Pay Frequency: (check one) ☐ 1st & 15th of month ☐ 15th & end of month ☐ Biweekly (every 2 weeks) ☐ Weekly ☐ Monthly (last day) ☐ Monthly (1st day) ☐ Monthly (3rd day) ☒ Self-Employed		$ 15,000	$ 3,000	

*Alimony, child support or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation.
Alimony, child support, or separate maintenance received under: ☐ court order ☐ written agreement ☐ oral understanding.
Are you currently in bankruptcy? ☐ yes ☒ no

Credit References

Business Name CAPITAL ONE		Phone #	
Address (Street Number & Name)	City	State	Zip
Business Name VERIZON / T-MOBILE		Phone #	
Address (Street Number & Name)	City	State	Zip

Personal References

[redacted]

APP 009947
ROA 008653

Co-Applicant Information

Date	State Issued ID Number	Date of Birth	Social Security #
Last Name	First Name		Middle Name
Home Phone	Cell Phone†		Email Address (optional)††
Best time to call?	Which number do you prefer that we call? ☐ 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	Zip	Time at Job?
Work Phone #	Job Title	Supervisor	

Pay Frequency: *(check one)*	Next Payday	Current and Expected		Work Shift	
☐ 1st & 15th of month ☐ 15th & end of month ☐ Biweekly (every 2 weeks) ☐ Weekly ☐ Monthly (last day) ☐ Monthly (1st day) ☐ Monthly (3rd day) ☐ Self-Employed		Gross Monthly Income $	Gross Monthly Obligations $		

***Alimony, child support or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation.**
Alimony, child support, or separate maintenance received under: ☐ court order ☐ written agreement ☐ oral understanding.
Are you currently in bankruptcy? ☐ yes ☐ no

How did you hear about us? (Circle one.)

Friend/Referral Name of referrer? _____ **Saw Store** **Television** **Yellow Pages** **Repeat Customer**

Internet **Billboard** **Postcard** **Other:** _____

ADDITIONAL TERMS AND CONDITIONS OF THIS CUSTOMER APPLICATION

Notice. The federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The federal agency that administers compliance with this law concerning this creditor is the Federal Trade Commission, Equal Credit Opportunity, Washington, D.C. 20580, www.ftc.gov.

††**Consent to E-mail Communications and Electronic Disclosures.** **You are not required to provide your email address.** If you provided your email address and authorized us to send emails to you ("Your Consent"), then you are requesting to receive emails from us. This includes disclosures and solicitations. You further consent to the use and acceptance of electronic records, and electronic disclosures. **This Consent to E-mail Communications and Electronic Disclosures** informs you of your rights when receiving legally required disclosures, notices, and any other information from us. By providing Your Consent, you acknowledge receipt of this disclosure. You consent to the use of electronic records, and disclosures. The emails and disclosures we may send, may include for example, disclosures or notices under state or federal law, including those pursuant to the Equal Credit Opportunity Act, Truth in Lending Act, Gramm-Leach-Bliley Act, and other disclosures or notices under applicable federal, state or local laws or regulations, or any other notices, information, or solicitations we may send. You may request a paper copy of any emailed disclosures by submitting a request through the link found within the emails. You may also send a written request to TitleMax, P. O. Box 8323, Savannah, GA 31412. We will provide such paper copies to you at no charge. We will retain all Disclosures as required by applicable law. Your Consent only applies to emails we send and receive. You consent to electronically receiving disclosures relating to transactions, accounts, and other emails electronically. Before deciding to obtain electronic disclosures, you acknowledge that you considered whether you have the required hardware and software capabilities. To access and retain Disclosures electronically, you will need to use the following computer software and hardware: a PC with Internet access and an Internet Browser that meets the following minimum requirements: Microsoft® Internet Explorer 6.1 or later versions or Mozilla Firefox 2.0 or later versions. The specific Internet Browser must also support at least 128-bit encryption. To read some documents, you will need a PDF file reader like Adobe® Acrobat Reader. If these requirements change and a material risk arises that you won't receive Disclosures electronically, we will notify you. You will need a printer or long-term storage, such as a disk drive, to retain, download, or print the Disclosures. You may withdraw Your Consent at any time. If you want to withdraw Your Consent, submit a request through the link in any email we send, or write to the address found in this disclosure. If you withdraw Your Consent, such withdrawal will not affect the legal effectiveness, validity, or enforceability of prior electronic Disclosures. If your electronic address, mailing address, telephone number, or any information you provided changes, then you agree to inform us. You may contact us by clicking the appropriate link in any email, or writing to the address in this disclosure. BY PROVIDING YOUR EMAIL ADDRESS, AND THEREBY AGREEING, YOU ACKNOWLEDGE AND AGREE THAT YOU: (1) CAN ACCESS THE DISCLOSURES IN THE DESIGNATED FORMATS DESCRIBED ABOVE, (2) READ THE INFORMATION ABOUT ELECTRONIC RECORDS, AND DISCLOSURES, IN THIS CONSENT TO EMAIL COMMUNICATIONS AND ELECTRONIC DISCLOSURES, (3) CONSENT TO HAVING DISCLOSURES PROVIDED OR MADE AVAILABLE TO YOU IN ELECTRONIC FORM, (4) CONSENT TO DOING BUSINESS WITH US ELECTRONICALLY, AND (5) MAY REQUEST A PAPER COPY OF ANY EMAILED DISCLOSURES, WHICH WE WILL PROVIDE TO YOU AT NO CHARGE. You may request and obtain a copy of this information to retain for future reference.

†**Cellular Phone Calls:** Receipt of cellular phone calls may be subject to charges from your service provider. If you have listed a cell phone above or you give us an updated cell phone number, then you authorize us to call your cell phone number to provide account information such as payment reminders and special promotional offers or sales offers such as offers for credit services, credit, or other financial services.

Phone Messages. You authorize us to contact the phone numbers listed. You authorize us to mail correspondence to your address. You authorize us to call and leave messages on any answering machine at your phone numbers above.

Release of Information. You authorize us to verify all of the information that you have provided and you acknowledge that this information may be used to verify certain past or current credit or payment history information from third party source(s). You further authorize and consent that we may contact any person or company listed on this Customer Application, including any persons that you may add at a later date. Your application may be rejected if any information provided is found to be false.

Credit Inquiries and Reporting Authorization. By signing below, you further agree and authorize us to obtain your credit history reports from credit bureaus and other credit reporting agencies or companies.

ARBITRATION. Arbitration is a means for legal matters between parties to be resolved by a neutral arbitrator rather than a Court. We have a policy of arbitrating all claims, demands, and disputes which cannot be resolved in a small claims tribunal, including the scope and validity of this arbitration provision and any right you may have to participate in an alleged class action (hereinafter "dispute(s)"). All customer agreements contain another arbitration provision that supersedes this arbitration provision and governs the resolution of disputes. However, if you do not enter into a customer agreement with us, then this arbitration provision governs the resolution of disputes. You agree that **YOU ARE WAIVING YOUR RIGHT TO HAVE A TRIAL BY JURY to resolve disputes against us.** The Federal Arbitration Act governs this arbitration provision. If any party has a dispute, they must notify the others in writing of the dispute. You have the right to select either of the following arbitration organizations, which will govern the arbitration under its consumer rules: American Arbitration Association (1-800-778-7879) http://www.adr.org or JAMS (1-800-352-5267) http://www.jamsadr.com, and we will advance all of the expenses associated with the arbitration, including the filing, administrative, hearing and arbitrator's fees. You will be responsible for your attorney's fees, if any. Any appeal of a judgment from a small claims tribunal shall be resolved by binding arbitration. The arbitrator shall not conduct class arbitration. The arbitration hearing will be conducted in the county in which this Customer Application was signed. If the arbitration associations listed above are not available and the parties cannot otherwise agree on a substitute, then any party may petition a court pursuant to section 5 of the Federal Arbitration Act, 9 U.S.C. sections 1-16 to select an arbitration organization, provided such arbitration organization shall enforce the terms of this Customer Application and the Arbitration Provision, including the prohibition on class arbitration.

WARNING: This type of transaction is only intended to address short-term, NOT long-term, credit needs. Repeated or frequent use can create serious financial hardships. You should evaluate the costs and benefits of all alternatives before entering into this type of transaction. Other forms of short-term credit that may be less expensive include a loan from another institution or from family or friends, a credit card cash advance, an account with overdraft protection, or a salary advance.

Privacy Policy. You verify that you have received a copy of the company's Privacy Policy.

Updates: You agree to inform us of any changes to the information contained in this Customer Application throughout the course of your business relationship with us.

Ability to Repay Verification.

Pursuant to Nevada law, we are required to obtain a written and signed Affidavit from you addressing the following: (i) you have provided TitleMax with true and correct information concerning your income, obligations, employment and ownership of the vehicle; and (ii) you have the ability to repay. You will be asked to sign the Affidavit before signing the Title Loan Agreement. TitleMax offers a "thirty day" Title Loan and six "thirty day" extensions as allowed by Nevada law. In addition, Nevada law requires that the amount of our loan does not exceed the fair market value of your motor vehicle. Furthermore, we have a policy of allowing those who remain in good standing with TitleMax by timely extending their loan obligations six times as allowed by law, to participate in an interest free workout repayment plan, in which no down payment is required. For such customers, we typically agree to a 7 to 8 month interest free repayment plan with a payment amount that never exceeds the extension payment amount. Therefore, in performing our internal underwriting and ability to repay analysis for your requested loan, we will (i) examine the motor vehicle and determine its fair market value, and (ii) rely upon the employment and sources of income information as well as the current and expected gross monthly income and obligations made in this Application, and assume no changes in same for 14 months. **IF YOU EXPECT (i) YOUR EMPLOYMENT OR SOURCE OF INCOME, OR (ii) YOUR GROSS MONTHLY INCOME AND GROSS MONTHLY OBLIGATIONS TO CHANGE IN THE NEXT 14- 15 MONTHS, PLEASE EXPLAIN THE CHANGES AS FOLLOWS:** No Change

By signing below and submitting this Customer Application, you are verifying that all of the information in this Customer Application is accurate and correct, including the personal references, contact information, employment or source of income, and current and

expected gross monthly income and obligations. You agree that you have told us about any changes you expect within the next 14 months relating to (i) your employment or source of income, and (ii) current and expected gross monthly income and obligations. **You agree that you have read and understood all the above statements, including the Arbitration Provision.**

Applicant Signature _____ **Date** 11/26/14

Co-Applicant Signature _____ **Date** _____

Affidavit

STATE OF NEVADA
COUNTY OF Clark

Title Loan Agreement No.: 12569-0137379
Date: 11-26-2014

Customer Name: Robert Russell Address: 6380 Maggie Ave Las Vegas, NV 89131 Co-Borrower Name: Address:	Licensee Name: TitleMax of Nevada, Inc. d/b/a Titlemax Address: 8414 Farm Road Suite 130 Las Vegas, NV 89131

Vehicle Information: VIN: WP1AD29P78LA71855
License Plate State and No: LILSLCE Color: GOld Year: 2008 Make: Porsche Model: Cayenne

In this Affidavit ("Affidavit"), the words "affiant," customer," "you" and "your" mean the customer who has signed it. The words "Licensee", "we", "us" and "our" mean TitleMax of Nevada, Inc. d/b/a Titlemax, a provider of title loan services, registered, licensed, and operating in accordance with Nevada law and regulated by the Nevada Financial Institutions Division, 406 E. 2nd Street, Suite 3, Carson City, Nevada 89701-4758, Phone: (775) 684-1830,Fax: (775) 684-1845. The word "Vehicle" means the vehicle identified above. The word "Title" means a certificate of title or ownership issued pursuant to the laws of the State of Nevada that identifies the legal owner of a vehicle or any similar document issued pursuant to the laws of another jurisdiction.

Pursuant to N.R.S. 604A.450-1, we have evaluated the Vehicle's fair market value. Pursuant to N.R.S. 604A.450-2, we have reviewed your application information regarding current and expected income, obligations and employment.

Pursuant to N.R.S. 604A.450-3, you are required to give us an affidavit which states: *(a) The customer has provided the licensee with true and correct information concerning the customer's income, obligations, employment and ownership of the vehicle; and (b) The customer has the ability to repay the title loan.*

The undersigned, Robert Russell, being first duly sworn, states as follows:

1. You have provided us with true and correct information concerning your income, obligations, employment and ownership of the vehicle; and

2. You have the ability to repay the title loan.

FURTHER, AFFIANT SAYETH NOT.

Customer Signature: _____

Co-Borrower Signature: _____

STATE OF NEVADA

DEPARTMENT OF MOTOR VEHICLES

CERTIFICATE OF TITLE

VIN	YEAR	MAKE	MODEL	VEHICLE BODY	TITLE NUMBER
WP1AD29P78LA71855	2008	PORS	CAYENNE GT	T4W	NV007439276

DATE ISSUED	ODOMETER MILES	FUEL TYPE	SALES TAX PD	EMPTY WT	GROSS WT	GVWR
12/18/2014	24726	G				

VEHICLE COLOR

ODOMETER BRAND: ACTUAL MILES

BRANDS

Rec'd 1-2-15

OWNER(S) NAME AND ADDRESS

RUSSELL NONNA NAVALTA

OR

RUSSELL ROBERT GUY

2909 STERLING COVE DR

LAS VEGAS NV 89128-7751

LIENHOLDER NAME AND ADDRESS

TITLEMAX OF NEVADA INC DBA TITLEMAX

8414 FARM RD STE 130

LAS VEGAS NV 89131

LIENHOLDER RELEASE - INTEREST IN THE VEHICLE DESCRIBED ON THIS TITLE IS HEREBY RELEASED:

SIGNATURE OF AUTHORIZED AGENT DATE

PRINTED NAME OF AGENT AND COMPANY

FEDERAL AND STATE LAW REQUIRES THAT YOU STATE THE MILEAGE IN CONNECTION WITH THE TRANSFER OF OWNERSHIP. FAILURE TO COMPLETE OR PROVIDING A FALSE STATEMENT MAY RESULT IN FINES AND/OR IMPRISONMENT.

The undersigned hereby certifies the vehicle described in this title has been transferred to the following buyer(s):

Printed Full Legal Name of Buyer — Nevada Driver's License Number or Identification Number — ☐ AND ☐ OR

Printed Full Legal Name of Buyer — Nevada Driver's License Number or Identification Number

Address — City — State — Zip Code

I certify to the best of my knowledge the odometer reading is the actual mileage of the vehicle unless one of the following statements is checked.

NO TENTHS

☐ The mileage stated is in excess of its mechanical limits.

☐ The odometer reading is not the actual mileage. WARNING: ODOMETER DISCREPANCY.

☐ Exempt - Model year over 9 years old.

ODOMETER READING

Signature of Seller(s)/Agent/Dealership — Printed Name of Seller(s)/Agent/Dealership

I am aware of the above odometer certification made by the seller/agent. ☐ Dealer's License Number _____ Date of Sale _____

Signature of Buyer — Printed Full Legal Name of Buyer

ACCORDING TO THE RECORDS OF THE DEPARTMENT OF MOTOR VEHICLES, THE PERSON NAMED HEREON IS THE OWNER OF THE VEHICLE DESCRIBED ABOVE, SUBJECT TO LIEN AS SHOWN.

CONTROL NO.

23111230

(THIS IS NOT A TITLE NO.)

VP-2 (Rev. 8/10)

STATE OF NEVADA

ALTERATION OR ERASURE VOIDS THIS TITLE

FEDERAL AND STATE LAW REQUIRES THAT YOU STATE THE MILEAGE IN CONNECTION WITH THE TRANSFER OF OWNERSHIP. FAILURE TO COMPLETE OR PROVIDING A FALSE STATEMENT MAY RESULT IN FINES AND/OR IMPRISONMENT.
The undersigned hereby certifies the vehicle described in this title has been transferred to the following buyer(s):

FIRST REASSIGNMENT DEALER ONLY

Printed Full Legal Name of Buyer — Nevada Driver's License Number or Identification Number — ☐ AND ☐ OR

Printed Full Legal Name of Buyer — Nevada Driver's License Number or Identification Number

Address — City — State — Zip Code

I certify to the best of my knowledge the odometer reading is the actual mileage of the vehicle unless one of the following statements is checked.

ODOMETER READING [ ] NO TENTHS

☐ The mileage stated is in excess of its mechanical limits.
☐ The odometer reading is not the actual mileage. WARNING - ODOMETER DISCREPANCY
☐ Exempt - Model year over 9 yrs. old.

Signature of Seller(s)/Agent/Dealership — Printed Name of Seller(s)/Agent/Dealership
I am aware of the above odometer certification made by the seller/agent. ☐ — Dealer's License Number_____ Date of Sale_____

Signature of Buyer — Printed Full Legal Name of Buyer

FEDERAL AND STATE LAW REQUIRES THAT YOU STATE THE MILEAGE IN CONNECTION WITH THE TRANSFER OF OWNERSHIP. FAILURE TO COMPLETE OR PROVIDING A FALSE STATEMENT MAY RESULT IN FINES AND/OR IMPRISONMENT.
The undersigned hereby certifies the vehicle described in this title has been transferred to the following buyer(s):

SECOND REASSIGNMENT DEALER ONLY

Printed Full Legal Name of Buyer — Nevada Driver's License Number or Identification Number — ☐ AND ☐ OR

Printed Full Legal Name of Buyer — Nevada Driver's License Number or Identification Number

Address — City — State — Zip Code

I certify to the best of my knowledge the odometer reading is the actual mileage of the vehicle unless one of the following statements is checked.

ODOMETER READING [ ] NO TENTHS

☐ The mileage stated is in excess of its mechanical limits.
☐ The odometer reading is not the actual mileage. WARNING - ODOMETER DISCREPANCY
☐ Exempt - Model year over 9 yrs. old.

Signature of Seller(s)/Agent/Dealership — Printed Name of Seller(s)/Agent/Dealership
I am aware of the above odometer certification made by the seller/agent. ☐ — Dealer's License Number_____ Date of Sale_____

Signature of Buyer — Printed Full Legal Name of Buyer

FEDERAL AND STATE LAW REQUIRES THAT YOU STATE THE MILEAGE IN CONNECTION WITH THE TRANSFER OF OWNERSHIP. FAILURE TO COMPLETE OR PROVIDING A FALSE STATEMENT MAY RESULT IN FINES AND/OR IMPRISONMENT.
The undersigned hereby certifies the vehicle described in this title has been transferred to the following buyer(s):

THIRD REASSIGNMENT DEALER ONLY

Printed Full Legal Name of Buyer — Nevada Driver's License Number or Identification Number — ☐ AND ☐ OR

Printed Full Legal Name of Buyer — Nevada Driver's License Number or Identification Number

Address — City — State — Zip Code

I certify to the best of my knowledge the odometer reading is the actual mileage of the vehicle unless one of the following statements is checked.

ODOMETER READING [ ] NO TENTHS

☐ The mileage stated is in excess of its mechanical limits.
☐ The odometer reading is not the actual mileage. WARNING - ODOMETER DISCREPANCY
☐ Exempt - Model year over 9 yrs. old.

Signature of Seller(s)/Agent/Dealership — Printed Name of Seller(s)/Agent/Dealership
I am aware of the above odometer certification made by the seller/agent. ☐ — Dealer's License Number_____ Date of Sale_____

Signature of Buyer — Printed Full Legal Name of Buyer

LIEN

LIENHOLDER TO BE RECORDED

FEIN_____

Printed Full Legal Name of Lienholder_____
(if no lienholder write "NONE")

Address_____
Street — City — State — Zip Code

ALTERATION OR ERASURE VOIDS THIS TITLE

Contact Information 11/26/2014

Company: Titlemax (314391)
Contact: Sara Rosenthal
E-Mail: sara.rosenthal@titlemax.biz

Telephone: 404-542-6618
Fax:

Notes

Vehicle Info For 2008 Porsche Cayenne GTS 4D Utility

MSRP: $72,300	VIN: WP1AD29P78LA71855	Adj. State: National
Fin Adv: $29,200	UVC: 2008740059	Mileage: 0
Equip Ret: $87,182	MPG: 13/18	Mileage Cat: E
Tire Size: 295/35R21	Weight: 6790	Cylinders: 8
Base HP: 405 @ 6500	Fuel Type: Gas	Transmission: A
Taxable HP: 42.9	Wheelbase: 112.4	Drive Train: AWD
Model Number: GTS	End of Term Months: 0	End of Term Mileage: 0
Price Includes: AT LTH SR		

Trade In Black Book values as of 11/26/2014

	X-CL	Clean	Average	Rough
Base	N/A	$28,540	$25,040	$19,550
Options	N/A	$0	$0	$0
Mileage	N/A	N/A	N/A	N/A
Region	N/A	$0	$0	$0
Total	N/A	$28,540	$25,040	$19,550

Retail Black Book values as of 11/26/2014

	X-CL	Clean	Average	Rough
Base	$34,900	$32,525	$28,550	$23,850
Options	$0	$0	$0	$0
Mileage	N/A	N/A	N/A	N/A
Region	$0	$0	$0	$0
Total	$34,900	$32,525	$28,550	$23,850

Residual Black Book values as of 11/26/2014

12 Month 24 Month 30 Month 36 Month 42 Month 48 Month 60 Month End Of Term

Black Book Add/Deducts

Navigation System +150
Rear Seat Ent Sys +200
w/o Auto Trans -800
w/o Moonroof -850

Cash Advance Courtesy Calls

File Navigate Filter Loan

Save & Close | Exit Case | View Collateral... | Add Log Item... | Courtesy Call... | Edit Customer

Criteria: Russell, T

Search By: Customer Name, ID | Collateral Search...

Filter
- Exclude calls made today
- Show Refunds
- Only show cash advances for this location: 1369

Filter Due Date: From [ ] To [ ]

Loan Product: Single Payment / Installment / All

- Only show cash advances of type:

Customer Name	ID	Origination Date	Advanced	Due Date	Amount
[redacted]	[redacted]	[redacted]	[redacted]	[redacted]	[redacted]
[redacted]	[redacted]	[redacted]	[redacted]	[redacted]	[redacted]
[redacted]	[redacted]	[redacted]	[redacted]	[redacted]	[redacted]
[redacted]	[redacted]	[redacted]	[redacted]	[redacted]	[redacted]
Russell, Robert B	[redacted]	11/25/2014 3:27:45 PM	$100.00	12/2/2014	$110.47
[redacted]	[redacted]	[redacted]	[redacted]	[redacted]	[redacted]
[redacted]	[redacted]	[redacted]	[redacted]	[redacted]	[redacted]
[redacted]	[redacted]	[redacted]	[redacted]	[redacted]	[redacted]
[redacted]	[redacted]	[redacted]	[redacted]	[redacted]	[redacted]

Count: 413 Advanced: $74,102.00 Fees: $20,376.75 Fees Paid: $184,770.93 Due: $664,134.77

Transactions

Show Process Log Items

Nr	Date	Description	User ID	Location	Delta Days	New Due Date	Payment	Delta Due	Delta Principal	Delta Fees
1	11/25/2014 3:27	New Loan	6119	1369			$100.00	$100,000.00	$100,000.00	$0.0
2	12/25/2014 7:3	Apply Fees	Dwh	1369			$0.00	$1,295.00	$0.00	$1,295.0
3	12/[illegible]/2014 8:55	Log Item	251	1369			$0.00	$0.00	$0.00	$0.0
4	12/[illegible]/2014 10:5	Log Item	616	1369			$0.00	$0.00	$0.00	$0.0
5	12/[illegible]/2014 11:2	Log Item	616	1369			$0.00	$0.00	$0.00	$0.0
6	12/[illegible]/2014 6:16	Deferred Loan Payment	616	1369		1/25/2015	$100.00	($816.63)	$0.00	$100.0
7	1/25/2015	Apply Fees	Dwh	1369			$0.00	$915.63	$0.00	$915.6
8	[illegible]/2015 9:03	Log Item	251	1369			$0.00	$0.00	$0.00	$0.0
9	[illegible]/2015 9:36	Log Item	251	1369			$0.00	$0.00	$0.00	$0.0
10	[illegible]/2015 6:24	Deferred Loan Payment	616	1369		2/24/2015	$100.00	($990.[illegible])	$0.00	$100.0
11	[illegible]/2015 7:15	Apply Fees	Dwh	1369			$0.00	$989.10	$0.00	$989.1

Filtered by By Location

Cash Advance Courtesy Calls

File Navigate Filter Loan

Save & Close | Close | View Collateral... | Add Log Item... | Courtesy Call... | Edit Customer...

Criteria: Purcell, T

Search By: Customer Name, ID | Collateral Search...

Filter: Exclude calls made today | Show Returns | Only show cash advances for the location: 12569

Filter Due Date: From [ ] To [ ]

Only show cash advances of type:

Loan Module: Single Payment | Installment | All

Customer Name	ID	Origination Date	Advanced	Due Date	Amount
[redacted]	12569-016274	5/6/2015 5:11:57 AM	$1,500.00	5/7/2015	$0.00
[redacted]	12569-012594	10/17/2014 5:36:02 PM	$1,500.00	4/15/2015	$4.06
[redacted]	12569-012105	10/03/2014 5:23:50 PM	$2,500.00	3/15/2015	$2.99
[redacted]	12569-014607	1/28/2015 6:06:11 PM	$1,500.00	4/03/2015	$3.33
Purcell, Robert E	[illegible]	11/26/2014 3:07:46 PM	$10,000.00	12/24/2014	$10.67
[redacted]	12569-013961	10/9/2014 6:19:12 PM	$1,500.00	5/1/2015	$3.37
[redacted]	12569-013934	10/9/2014 6:11:02 PM	$1,500.00	5/1/2015	$3.37
[redacted]	12569-015066	3/13/2015 2:36:13 PM	$1,500.00	4/13/2015	$1.98
[redacted]	12569-013934	11/5/2014 2:32:20 PM	$1,500.00	5/1/2015	$1.41

Count: 413 Advanced: $794,001.60 Fees: $209,555.70 Fees Paid: $194,770.53 Due: $824,154.37

Transactions | Show Processed Log Items

#	Date	Description	Log ID	Loan ID	Date Cash Out	New Due Date	Payment	Date Due	Date Processed	Date Fees
10	2/25/2015 9:52	Log Item	251	12569			$0.00	$0.00	$0.00	$0.0
11	2/25/2015 4:07	Log Item	251	12569			$0.00	$0.00	$0.00	$0.0
14	2/[illegible]/2015 5:41	Log Item	251	12569			$0.00	$0.00	$0.00	$0.0
15	2/[illegible]/2015 5:31	Deferred Loan Payment	614	12569		3/25/2015	$1,100.00	$1,026.73	$0.00	$73.2
16	2/[illegible]/2015 4:13	Deferred Loan Payment	614	12569		4/25/2015	$1,100.00	$974.27	$94.00	$1,025.7
17	4/[illegible]/2015 5:01	Late Fees	Quick	12569			$0.00	$1,000.00	$0.00	$1,000.0
18	4/07/2015 10:16	Log Item	251	12569			$0.00	$0.00	$0.00	$0.0
19	[illegible]/2015 10:16	Log Item	251	12569			$0.00	$0.00	$0.00	$0.0
20	[illegible]/2015 5:19	Log Item	614	12569			$0.00	$0.00	$0.00	$0.0
21	[illegible]/2015 12:15	Log Item	251	12569			$0.00	$0.00	$0.00	$0.0
[illegible]	[illegible]	Log Item	614	12569			$0.00	$0.00	$0.00	$0.0

Payment: 2 Stops $1,100

Call and said he is in San Diego for her sons surgery. He called and said he is very sorry and was not trying to run from us. He said he will be back Saturday to make the payment. He said he will call if the son or himself needs to stay until Monday.

Filtered by By Location

Cash Advance Courtesy Calls

File Navigate Filter Loan

Save & Close | Close | 1 View Collateral... | 2 Add Log Item... | 3 Courtesy Call... | File Customer

Criteria: Russell, F

Search By: Customer Name, ID

Collateral Search...

Filter

Exclude cash reds codes

Show Refunds

Only show cash advances for this location: 1259

Filter Due Date: From To

Loan Module: Single Payment / Installment / All

Only show cash advances of type:

Customer Name	ID	Origination Date	Advanced	Due Date	Amount
[redacted]	1259-01-04374	5/6/2015 5:33:57 AM	$1,025.00	6/1/2015	$1,12
[redacted]	1259-01-03945	11/17/2014 6:55:10 PM	$3,005.00	4/15/2015	$4,06
[redacted]	1259-01-03375	10/20/2014 5:33:51 PM	$1,025.00	3/15/2015	$2,16
[redacted]	1259-01-04607	1/28/2015 6:08:11 PM	$3,000.00	4/28/2015	$3,23
Russell, Robert G	1259-01-07009	11/26/2014 2:03:40 PM	$10,000.00	5/26/2015	$10,4
[redacted]	1259-01-03190	11/5/2014 6:19:12 PM	$4,025.00	6/1/2015	$3,97
[redacted]	1259-01-03204	12/5/2014 6:19:02 PM	$4,025.00	6/1/2015	$1,07
[redacted]	1259-01-04486	3/19/2015 2:08:13 PM	$1,525.00	4/13/2015	$1,50
[redacted]	1259-01-03204	11/5/2014 2:32:20 PM	$1,525.00	6/1/2015	$1,47

Count: 413 Advanced: $794,023.50 Fees: $238,075.75 Fees Paid: $84,770.51 Due: $884,134.77

Transactions

Show Payoffs/Log Fees

#	Date	Description	Type ID	Location	Date Cleared	New Due Date	Payment	Date Due	Date Principal	Date Fees
21	4/29/2015 10:[illegible] Log fees	710	1259				$0.00	$0.00	$0.00	$0.0
22	4/29/2015 4:44 Log fees	610	1259				$0.00	$0.00	$0.00	$0.0
23	5/2/2015 11:47 Log fees	610	1259				$0.00	$0.00	$0.00	$0.0
24	5/4/2015 5:38:4 Delayed Loan Payment	610	1259		4/29/2015		$1,000.00	$875.40	$0.00	$125.5
25	5/4/2015 5:40:3 Log fees	610	1259				$0.00	$0.00	$0.00	$0.0
26	5/6/2015 10:15 Log fees	250	1259				$0.00	$0.00	$0.00	$0.0
27	5/6/2015 4:58:5 Log fees	657	1259				$0.00	$0.00	$0.00	$0.0
28	5/6/2015 5:38:5 Log fees	250	1259				$0.00	$0.00	$0.00	$0.0
29	5/6/2015 4:25:1 Log fees	657	1259				$0.00	$0.00	$0.00	$0.0
30	5/6/2015 6:43:0 Log fees	610	1259				$0.00	$0.00	$0.00	$0.0
31	5/8/2015 12:11 Delayed Loan Payment	220	1259		5/8/2015		$100.00	$46.47	$0.00	$1,5

Notes

Filtered by By Location

Income

Employer Source	Description	Amount
Gross Monthly Salary or Wages	Owner	$ 15,000
Part-Time Gross Monthly Salary or Wages		$
Other Income Source	**Description**	**Amount**
Gross Bonus or Commission		$
Social Security/ Disability		$
Gross Pension/Retirement		$
Unemployment		$
Alimony or Child Support		$
Other Income (Babysitting, Lawn care, etc.):		$
Total Current/Expected Income	Part 1: [illegible]	+ $ 15,000
Total Monthly Expense	Part 2: [illegible]	- $ 7,000

Part 3: Net Monthly Income Total = Part 1 Total - Part 2 Total

Subtract Total Expense from Total Income. The Net Monthly Income must be equal to or greater than the Required Residual Income.

Applicant Name: Robert Guy Russell 10000

Today's date: 11/26/14

Driver's License/Government Issued ID Number: [redacted]

Ability to Pay Summary

Loan Number	12569-0137379
Customer Name	Robert Russell
Is Customer a Covered Borrower	No
Requested Loan Amount	$10,000.00
Title Fee	$20
MLV Amount	$10,000
Gross Monthly Income	$15,000.00
Current and Expected Monthly Obligations	$7,000.00
Other TitleMax Loan Payment	$0.00
Rate Match/Rate for Other TitleMax Loan	
Add-On to Current Loan or Multi-Car	
Residual Monthly Income	$8,000.00

210 INSTALLMENT RATE STRUCTURE		
Tiers		Rate
100.00	999.99	17.99%
1000.00	1999.99	16.99%
2000.00	2999.99	15.99%
3000.00	3999.99	14.99%
4000.00	4999.99	13.99%
5000.00	10000.00	10.99%

210 INSTALLMENT LOAN BREAKDOWN

Income Based - Max. Loan Amount Inc. Title Fee	$	10,020
Vehicle Value - Max. Loan Amount Inc. Title Fee	$	10,020
Interest Rate		10.99%
Max Cash to Customer Amount	$	10,000.00
Actual Cash to Customer Amount	$	10,000.00
Title Fee Amount	$	20
Total Loan Amount	$	10,020

Amortized Loan Payment	$2,125.71
Total Payback Amount	$14,879.97
Minimum Payment to Extend	$1,101.20
Grace Period Plan # of Months (0% interest)	7
Grace Period Plan Payment (0%)	$1,431.43

CHOOSE THIS CASHWISE LOAN TYPE

NV 210 Day Multi-Car 10.99%

A - 309

604A LOAN REVIEW WORKSHEET

Licensee Name & DBA: TITLEMAX OF NEVADA INC DBA TITLEMAX

Exam Start Date: 5/15/2015

Licensee Address: 8414 WEST FARM ROAD, STE. 130, LAS VEGAS, NV 89131

Exam as of: 5/15/2015

Borrower Name & Address: RICHARD BROWN

Examiner: EC/DV

Account Number	Origination Date	Amount of Loan	Maturity Date	Finance Charge	Total Number of Payments	Payment Amount	APR Quoted	Is the APR correct?
12569-0152730	2/23/2015	$4,500.00	9/21/2015	$1,968.15	7	924.02/924.03	121.55%	**YES**

Loan Type: Deferred Deposit ☐ High-Int Loans ☐ Title Loans ☐ Purpose of loan: N/A

Is the loan secured? **YES** If so, what is the collateral? 2007 FJ CRUISER If secured by a vehicle title, is it filed and perfected? N/A

What is the borrower's expected gross monthly income? $7,400 Was the borrower's income verified? **YES** Paystub ☐ Affidavit ☑ Other:

(Applies to Deferred Deposit Only) *NRS 604A.425(1a)*	Does the deferred deposit loan exceed 25% of the customer's expected gross monthly income?	**N/A**
(Applies to D/D Loans) *NRS 604A.408(1)*	Does the *original term* of the D/D Loan not exceed 35 days?	**N/A**
(Applies to High-Interest Loans Only) *NRS 604A.425(1b)*	Does the *monthly payment amount* exceed 25% of the borrower's expected gross monthly income?	**N/A**
(Applies High-Int Loans) *NRS 604A.408(1)*	Does the *original term* of the HIL not exceed 35 days?	**N/A**
(Applies to Title Loans Only) *NRS 604A.450(1)*	Does the loan amount exceed the fair market value of the vehicle securing the loan?	**NO** Fair Market Value: $15,980.00
(Applies to Title Loans Only) *NRS 604A.445(1)*	Does the original term of the title loan exceed 30 days?	**NO**
(Applies to Title Loans Only) *NRS 60A.445(2)*	Has the title loan been extended for more than six additional periods, *pursuant to NRS 604A.445 (2)?*	**NO**

Does the written loan agreement disclose the right of the customer to RESCIND the loan, *pursuant to NRS 604A.410 (2d)?* **YES**

Does the written loan agreement disclose the right of the customer to PRE-PAY the loan, *pursuant to NRS 604A.410 (2e)?* **YES**

Does the written loan agreement include a disclosure regarding the opportunity to enter into a REPAYMENT plan if the customer defaults, *pursuant to NRS 604A.410 (2f)?* **YES**

Is the loan a collection account? **NO** | Has the loan been extended or renewed? **NO** How many times? **0** *Extensions: Title-6 add'l periods; D/D & High Int Loans - 90 days* | Are receipts filed? **YES**

VIOLATIONS/ TECHNICAL EXCEPTIONS/ OTHER COMMENTS:

NRS.604A.210 AND 445

GRACE PERIOD DEFERMENT $7,646.85

APP 009962
ROA 008668

Title Loan Agreement

Date: 2/23/2015

Number: 12569-0152730

Customer & Co-Customer Information			ACCOUNT NUMBER: 12569-0152730		
FIRST NAME Richard	LAST NAME Brown		CO-CUSTOMER FIRST NAME	CO-CUSTOMER LAST NAME	
[redacted]			CO-CUSTOMER SSN	CO-CUSTOMER'S DRIVERS LIC./STATE ID. NO.	
STREET ADDRESS 7545 Osa Blanca Rd #2173			CO-CUSTOMER STREET ADDRESS		
City Las Vegas	STATE NV	ZIP CODE 89149	CO-CUSTOMER CITY	CO-CUSTOMER STATE	CO-CUSTOMER ZIP CODE
[redacted]			CO-CUSTOMER HOME PHONE	CO-CUSTOMER DATE OF BIRTH	

Motor Vehicle & Licensee Information	LICENSEE'S HOURS OF OPERATION: Monday to Friday 9:00 A.M. to 7:00 P.M., Saturday 10:00 A.M. to 4:00 P.M., Closed Sunday		
LICENSEE NAME TitleMax of Nevada, Inc. d/b/a TitleMax	LICENSEE PHONE NUMBER (702)560-6264		
LICENSEE STREET ADDRESS 8414 West Farm Road, Ste 130	LICENSEE CITY Las Vegas	LICENSEE STATE NV	LICENSEE ZIP CODE 89131
VEHICLE IDENTIFICATION NUMBER (VIN) JTEBU11F070062753	LICENSE PLATE Gucci		
VEHICLE YEAR 2007	VEHICLE MAKE Toyota	VEHICLE MODEL FJ Cruiser	COLOR Silver

Terms. In this Title Loan Agreement ("Loan Agreement"), "customer," "you," and "your" mean the customer who signed it. "Licensee", "we", "us" and "our" mean TitleMax of Nevada, Inc. d/b/a TitleMax, a title loan services provider licensed and regulated by the Nevada Financial Institutions Division, 2785 E Desert Inn Road, Suite 180, Las Vegas, Nevada 89121, Phone: (702) 486-4120, Fax: (702) 486-4563, http://www.fid.state.nv.us/. The word "Motor Vehicle" means the vehicle identified above. The word "Title" means a certificate of title or ownership to the Motor Vehicle.

Term, Principal, Interest, Charges and Payment. The original term of this loan is 210 days. You promise to timely pay us in cash or as otherwise agreed in writing $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 0.333% from the date of this Loan Agreement until 09/21/2015 the earlier of: (i) the due date of your last payment as set forth in the Payment Schedule below; or (ii) payment in full. You also promise to pay any other charges provided for under this Loan Agreement. You agree to make your payment in the amounts and on the dates set forth in the Payment Schedule below ("Due Date") at the address indicated above, or at such other address as we direct you in writing. If any Due Date falls on a date we are not open for business, then you agree to pay us on the next business day, and we will credit such payment, as if we received it on the appropriate Due Date. The Loan Agreement will be consummated upon the date you sign this Loan Agreement. Time is of the essence in this Loan Agreement. In consideration of your delivering the Title to us and granting us a security interest in the Motor Vehicle as set forth below, your promise to timely pay and agreeing to this Loan Agreement, we agree to provide you a loan in the Principal Amount provided above.

Any comments or questions may be directed to Customer Service at the following toll-free number: (800) 804-5368.

FEDERAL TRUTH-IN-LENDING DISCLOSUR

ANNUAL PERCENTAGE RATE	FINANCE CHARGE	Amount Financed	Total of Payments
The cost of your credit as a yearly rate.	The dollar amount the credit will cost you.	The amount of credit provided to you or on your behalf.	The amount you will have paid after you have made all payments as scheduled.
121.5462 %	$1,968.15	$4,500.00	$6,468.15

Your payment schedule will be:

Number of Payments	Amount of Payments	When Payments are Due
6	$924.02	3/25/2015 and each 30 days thereafter
1	$924.03	9/21/2015

Security: You are giving a security interest in the Title to the Motor Vehicle.

Filing Fee: $20.00

Prepayment: If you pay off early, you will not have to pay a penalty, and you may be entitled to a refund of part of the finance charge.

See the terms below and on the other pages of this Loan Agreement for any additional information about nonpayment, default, any required repayment in full before the scheduled date and any prepayment refunds and penalties.

Itemization of Amount Financed of	$4,500.00
1. Amount given to you directly:	$4,480.00
2. Amount paid on your account:	$0.00
3. Amount paid to public officials:	$20.00
4. Amount paid to _____ on your behalf:	$0.00

Calculation of Interest, Application of Payments and Security Interest. We use the simple interest method to calculate the interest. We calculated the simple interest assuming you will pay on the scheduled Payment Dates. If you make your payments on the dates set forth in the Payment Schedule, the Finance Charge box above discloses the total amount of interest you will owe us under this Loan Agreement. Payments are calculated to ratably and fully amortize the entire Principal Amount and interest payable. Interest is not compounded. Early payments may decrease the amount of interest you owe. Late payments may increase the amount of interest you owe. The amount of this increase or decrease will be reflected in the final payment. If an early payment is less than the scheduled installment, then you must pay the difference on or before the upcoming installment due date. Payments will be applied first to accrued interest, second to outstanding charges, if any, and third to principal. We require you to give us possession of the Title, and you hereby give us possession of the Title. You grant us a security interest in the Motor Vehicle listed above. We will maintain possession of the Title during this Loan Agreement.

Right to Rescind and Prepayment. You may rescind this loan pursuant to Nevada law. You may rescind before we close on our next business day, at the location listed above. We will not charge you any amount for rescinding. To rescind, you must deliver funds equal to the face value of the loan, less any fees charged. If you rescind, then we will return the Title to you, and refund any amount paid. You have the right to make payments in any amount in advance at any time without incurring any charge, fee or penalty. If you prepay any amount at any time, then the final payment amounts will be adjusted as appropriate to reflect any prepayments we receive. If you prepay pursuant to this Loan Agreement, then we will return the Title to you.

Grace Period. For purposes of this Loan Agreement, the term "grace period" means the gratuitous period of payments deferment (i) which we offer to you after entering into this Agreement pursuant to the provisions of NRS 604A.70 and NRS 604A.210, (ii) you voluntarily accept such terms of the payments deferment after entering into the Loan Agreement, and (iii) you and we agree to such terms of payments deferment in a written and signed "Grace Period Payments Deferment Agreement." We allow customers that are in good standing during the term of this Loan Agreement to request and enter into a Grace Period Payments Deferment Agreement. You may request and enter into a Grace Period Payments Deferment Agreement by returning to our store not earlier than one business day following the date of this Loan Agreement. If you enter into a Grace Period Payments Deferment Agreement, your obligation to pay simple interest under this Loan Agreement remains unchanged. Other than the interest and fees originally provided for in this Loan Agreement, we do not charge you any additional fees or interest for entering into a Grace Period Payments Deferment Agreement.

Any comments or questions may be directed to Customer Service at the following toll-free number: (800) 804-5368.

Repayment Plan Disclosure: If you defa[illegible] the loan, we must offer a Repayment Plan to [illegible] before we commence any civil action or process of alternative dispute resolution, or before we repossesses the Motor Vehicle.

Repayment Plan. If you default and are entitled to enter into a Repayment Plan, we will offer you a "Repayment Plan." We will give you the opportunity to enter into a Repayment Plan for 30 days after such default. The minimum term of the "Repayment Plan" is 90 days. We may require you to make an initial payment of not more than 20 percent of the total amount due under the terms of the Repayment Plan. We shall not except as otherwise provided by this NRS 604A, charge any other amount to you, including, without limitation, any amount or charge payable directly or indirectly by you and imposed directly or indirectly by us as an incident to or as a condition of entering into a repayment plan. Such an amount includes, without limitation: (i) any interest, regardless of the name given to the interest, other than the interest charged pursuant to the original loan agreement at a rate which does not exceed the annual percentage rate charged during the term of the original loan agreement; or (ii) any origination fees, set-up fees, collection fees, transaction fees, negotiation fees, handling fees, processing fees, late fees, default fees or any other fees, regardless of the name given to the fee. We will not take additional security for entering into a Repayment Plan or attempt to collect an amount that is greater than the amount owed under the terms of the Repayment Plan. We will not sell you any insurance or require you to purchase insurance or any other goods or services to enter into the Repayment Plan. We will not make any other loan to you while you are in a Repayment Plan. **Upon default of your obligations under the Repayment Plan, we may repossess the Motor Vehicle.**

Default, Acceleration, Repossession, and Post-Default Interest. You will be in default and entitled to enter into a Repayment Plan on the day immediately following the date you fail to (i) make a scheduled payment on this loan; (ii) make a scheduled payment on or before the due date for the payment under the terms Grace Period Payments Deferment Agreement; (iii) pay this loan in full on or before the expiration of the initial loan period as set forth herein unless you have entered into a Grace Period Payments Deferment Agreement; (iv) pay this loan in full on or before the expiration of the period as set forth Grace Period Payments Deferment Agreement; or (v) pay any payment under any Grace Period we have extended under NRS 604A.210. We may waive a default and reinstate your account to good status if you bring your account current or make satisfactory payment arrangements with us. However, we are not required to make an offer for you to enter into a Repayment Plan more than once for each loan. Provided that the due date of the repayment plan does not violate the provisions of Nevada Law, you will be in default and not entitled to enter into a Repayment Plan, if you fail (ii) to make a scheduled payment on this loan on or before the due date for the payment under the terms of any repayment plan relating to this loan or (ii) to pay a loan in full on or before the due date any repayment plan relating to the loan. If you are in default and entitled to enter into a Repayment Plan, we may accelerate the balance, but we cannot repossess the Motor Vehicle before offering you a Repayment Plan. If you are in default under the Loan Agreement and Grace Period Payments Deferment Agreement and not entitled to enter into a Repayment Plan or if you are in default under the Repayment Plan, we may seek repossession and sale of the Motor Vehicle as well as any other remedy allowed by Nevada law. If you use fraud to secure a title loan, or if you wrongfully transfer any interest in the Motor Vehicle to a third party, then we may bring a civil action against you for any or all of the following relief: (I) the amount of the loan obligation, including, without limitation, the aggregate amount of the interest, charges and fees negotiated and agreed to by us and you as permitted, less any prior payments made by you; (II) reasonable attorney's fees and costs; and (III) any other legal or equitable relief that the court or arbitrator deems appropriate. If we do not use one or more remedies following your default, we do not waive our right to the same or another remedy or remedies. Our rights herein are cumulative, not exclusive.

Governing Law and Assignment. Nevada law governs this Loan Agreement, except the Federal Arbitration Act ("FAA") governs the Waiver of Jury Trial and Arbitration Provision. We may assign or transfer this Loan Agreement or any of our rights.

Affidavit. You acknowledge and agree that you provided us with an affidavit stating: (a) The customer provided licensee with true and correct information concerning the customer's income, obligations, employment and ownership of the Motor Vehicle; and (b) The customer has the ability to repay the title loan.

WAIVER OF JURY TRIAL AND ARBITRATION PROVISION. Arbitration is a process in which persons with a dispute: (a) waive their rights to file a lawsuit and proceed in court and to have a jury trial to resolve their disputes; and (b) agree, instead, to submit their disputes to a neutral third person (an "arbitrator") for a decision. Each party to the dispute has an opportunity to present some evidence to the arbitrator. Pre-arbitration discovery may be limited. Arbitration proceedings are private and less formal than court trials. The arbitrator will issue a final and binding decision resolving the dispute, which may be enforced as a court judgment. A court rarely overturns an arbitrator's decision. **THEREFORE, YOU ACKNOWLEDGE AND AGREE AS FOLLOWS:**

1. For purposes of this Waiver of Jury Trial and Arbitration Provision (hereinafter the "Arbitration Provision"), the words "dispute" and "disputes" are given the broadest possible meaning and include, without limitation (a) all claims, disputes, or controversies arising from or relating directly or indirectly to the signing of this Arbitration Provision, the validity and scope of this Arbitration Provision and any claim or attempt to set aside this Arbitration Provision; (b) all federal or state law claims, disputes or controversies, arising from or relating directly or indirectly to this Loan Agreement (including the Arbitration Provision), the information you gave us before entering into this Loan Agreement, and/or any past agreement or agreements between you and us,; (c) all counterclaims, cross-claims and third-party claims; (d) all common law claims, based upon contract, tort, fraud, or other intentional torts; (e) all claims based upon a violation of any state or federal constitution, statute or regulation; (f) all claims asserted by us against you, including claims for money damages to collect any sum we claim you owe us; (g) all claims asserted by you individually against us and/or any of our employees, agents, directors, officers, shareholders, governors, managers, members, parent company or affiliated entities (hereinafter collectively referred to as "related third parties"), including claims for money damages and/or equitable or injunctive relief; (h) all claims asserted on your behalf by another person; (i) all claims asserted by you as a private attorney general, as a representative and member of a class of persons, or in any other representative capacity, against us and/or related third parties (hereinafter referred to as "Representative Claims"); and/or (j) all claims arising from or relating directly or indirectly to the disclosure by us or related third parties of any non-public personal information about you.

2. You acknowledge and agree that by entering into this Arbitration Provision:

(a) YOU ARE WAIVING YOUR RIGHT TO HAVE A TRIAL BY JURY TO RESOLVE ANY DISPUTE ALLEGED AGAINST US OR RELATED THIRD PARTIES;

(b) YOU ARE WAIVING YOUR RIGHT TO HAVE A COURT, OTHER THAN A SMALL CLAIMS TRIBUNAL, RESOLVE ANY DISPUTE ALLEGED AGAINST US OR RELATED THIRD PARTIES; and

(c) YOU ARE WAIVING YOUR RIGHT TO SERVE AS A REPRESENTATIVE, AS A PRIVATE ATTORNEY GENERAL, OR IN ANY OTHER REPRESENTATIVE CAPACITY, AND/OR TO PARTICIPATE AS A MEMBER OF A CLASS OF CLAIMANTS, IN ANY LAWSUIT FILED AGAINST US AND/OR RELATED THIRD PARTIES.

3. Except as provided in Paragraph 6 below, all disputes including any Representative Claims against us and/or related third parties shall be resolved by binding arbitration only on an individual basis with you. **THEREFORE, THE ARBITRATOR SHALL NOT CONDUCT CLASS ARBITRATION; THAT IS, THE ARBITRATOR SHALL NOT ALLOW YOU TO SERVE AS A REPRESENTATIVE, AS A PRIVATE ATTORNEY GENERAL, OR IN ANY OTHER REPRESENTATIVE CAPACITY FOR OTHERS IN THE ARBITRATION.**

4. Any party to a dispute, including related third parties, may send the other party written notice by certified mail return receipt requested of their intent to arbitrate and setting forth the subject of the dispute along with the relief requested, even if a lawsuit has been filed. Regardless of who demands arbitration, you shall have the right to select either of the following arbitration organizations to administer the arbitration: the American Arbitration Association (1-800-778-7879) http://www.adr.org, or JAMS (1-800-352-5267) http://www.jamsadr.com. However, the parties may agree to select a local arbitrator who is an attorney, retired judge, or arbitrator registered and in good standing with an arbitration association and arbitrate pursuant to such arbitrator's rules. If the arbitration associations listed above are not available and the parties cannot otherwise agree on a substitute, then any party may petition a court pursuant to section 5 of the Federal Arbitration Act, 9 U.S.C. sections 1-16 to select an arbitration organization, provided such arbitration organization shall enforce the terms of this Loan Agreement and the Arbitration Provision, including the prohibition on class arbitration. The party receiving notice of arbitration will respond in writing by certified mail return receipt requested within twenty (20) days. If you demand arbitration, you must inform us in your demand of the arbitration organization you have selected or whether you desire to select a local arbitrator. If related third parties or we demand arbitration, you must notify us within twenty (20) days in writing by certified mail return receipt requested of your decision to select an arbitration organization or your desire to select a local arbitrator. If you fail to notify us, then we have the right to select an arbitration organization. The parties to such dispute will be governed by the rules and procedures of such arbitration organization applicable to consumer disputes, to the extent those rules and procedures do not contradict the express terms of this Loan Agreement or the Arbitration Provision, including the limitations on the arbitrator below. You may obtain a copy of the rules and procedures by contacting the arbitration organization listed above.

5. Regardless of who demands arbitration, we will advance your portion of the expenses associated with the arbitration, including the filing, administrative, hearing and arbitrator's fees ("Arbitration Fees"). Throughout the arbitration, each party shall bear his or her own attorneys' fees and expenses, such as witness and expert witness fees. The arbitrator shall apply applicable substantive law consistent with the FAA, and applicable statutes of limitation, and shall honor claims of privilege recognized at law. The arbitration hearing will be conducted in the county of your residence, or within 30 miles from such county, or in the county in which the transaction under this Loan Agreement occurred, or in such other place as shall be ordered by the arbitrator. The arbitrator may decide, with or without a hearing, any motion that is substantially similar to a motion to dismiss for failure to state a claim or a motion for summary judgment. In conducting the arbitration proceeding, the arbitrator shall not apply any federal or state rules of civil procedure or evidence. If allowed by statute or applicable law, the arbitrator may award statutory damages and/or reasonable attorneys' fees and expenses. If the arbitrator renders a decision or an award in your favor resolving the dispute, then you will not be responsible for reimbursing us for your portion of the Arbitration Fees, and we will reimburse you for any Arbitration Fees you have previously paid. If the arbitrator does not render a decision or an award in your favor resolving the dispute, then the arbitrator shall require you to reimburse us for the Arbitration Fees we have advanced, not to exceed the amount which would have been assessed as court costs if the dispute had been resolved by a state court with jurisdiction, less any Arbitration Fees you have previously paid. At the timely request of any party, the arbitrator shall provide a written explanation for the award. The arbitrator's award may be filed with any court having jurisdiction.

6. All parties, including related third parties, shall retain the right to seek adjudication in a small claims tribunal for disputes within the scope of such tribunal's jurisdiction. Any dispute, which cannot be adjudicated within the jurisdiction of a small claims tribunal, shall be resolved by binding arbitration. Any appeal of a judgment from a small claims tribunal shall be resolved by binding arbitration. Furthermore, nothing in this Arbitration Provision shall limit the right of you or us (a) to foreclose against the Motor Vehicle by the exercise of any power under the Loan Agreement or under applicable law, (b) to exercise self-help remedies such as set off or repossession, or (c) to obtain provisional or ancillary remedies such as pre-judgment seizure of property, detinue, replevin, or injunctive relief, or to seek or obtain any other traditional equitable relief which does not claim money damages from a court having jurisdiction. The institution and maintenance by you or us of any action set forth in this Paragraph 6 shall not constitute a waiver of the right to submit any dispute to arbitration, including any counterclaim asserted.

7. This Arbitration Provision is made pursuant to a transaction involving interstate commerce and shall be governed by the FAA. If a final non-appealable judgment of a court having jurisdiction over this transaction finds, for any reason, that the FAA does not apply to this transaction, then our agreement to arbitrate shall be governed by the arbitration law of the State of Nevada.

8. This Arbitration Provision is binding upon a[illegible]enefits you, your respective heirs, successors and [illegible]ns. The Arbitration Provision is binding upon and benefits us, our successors and assigns, and related third parties. The Arbitration Provision continues in full force and effect, even if your obligations have been prepaid, paid or discharged through bankruptcy. The Arbitration Provision survives any termination, amendment, expiration or performance of any transaction between you and us and continues in full force and effect unless you and we otherwise agree in writing.

9. **OPT-OUT PROCESS**. You may choose to opt-out of this Arbitration Provision but only by following the process set-forth below. If you do not wish to be subject to this Arbitration Provision, then you must notify us in writing within sixty (60) calendar days of the loan date at the following address: TitleMax of Nevada, Inc. d/b/a TitleMax, Attn: Legal Dept, P.O. Box 8323, Savannah, GA 31412. Your written notice must include your name, address, Account number, the loan date, and a statement that you wish to opt out of the Arbitration Provision. If you choose to opt out, then your choice will apply only to this Loan Agreement.

Acknowledgments. This Loan Agreement contains a binding Waiver of Jury Trial and Arbitration Provision. By signing this Loan Agreement you acknowledge that it was filled in before you did so and that you received a completed copy of it. You agree that the information you provided before entering into this Loan Agreement is accurate. You warrant that you are not a debtor under any proceeding in bankruptcy and have no intention to file a petition for relief under any chapter of the United States Bankruptcy Code. You agree that the amount of the loan does not exceed the fair market value of the Motor Vehicle. **You agree that you have the ability to repay this Loan Agreement, based upon your current and expected income, obligations, and employment.** You acknowledge that the loan does not require a balloon payment of any kind. **You further acknowledge that you have read, understand, and agree to all of the terms of this Loan Agreement, including the Waiver of Jury Trial and Arbitration Provision.**

THIS DOCUMENT IS SUBJECT TO A SECURITY INTEREST IN FAVOR OF, AND PLEDGED AS COLLATERAL TO, WELLS FARGO BANK, NATIONAL ASSOCIATION, AS COLLATERAL AGENT.

TitleMax of Nevada, Inc. d/b/aTitleMax

Customer's Signature	2/23/15 Date	Its Authorized Agent	2/23/15 Date
Co-Customer's Signature	Date		

Any comments or questions may be directed to Customer Service at the following toll-free number: (800) 804-5368.

Customer Receipt/Repayment Plan Receipt (210 day loan)

NAME AND ADDRESS OF THE LICENSEE: Tm Las Vegas Nv #24 8414 West Farm Road, Ste 130 Las Vegas, NV 89131	PAYMENT MADE ON BEHALF OF OR BY: Richard Brown
LOAN AGREEMENT IDENTIFICATION NO. 12569-0152730 LOAN AGREEMENT DATE: 2/23/2015 5:07:16 PM If you have multiple loans, this payment was applied to the loan number identified above.	DATE/TIME OF RECEIPT OF PAYMENT: 03/25/2015 05:30:25 PM
AMOUNT PAID: $450.00	AGENT RECEIVING PAYMENT: Rene Bernier

TODAY'S PAYMENT ITEMIZATION

PRINCIPAL PAID:	$0.45
INTEREST PAID:	$449.55
CHARGES PAID:	$0.00
FEES PAID:	$0.00
TOTAL AMOUNT PAID TODAY:	$450.00
BALANCE DUE ON LOAN:	$4,499.55
NEXT SCHEDULED DUE DATE:	4/24/2015

- ☐ **Account paid in full by rescission.**
- ☐ **Account paid in full.**
- ☐ **Title Returned Upon Payment in Full.** By signing below, you acknowledge that upon repayment in full, we returned the Vehicle's Title to you.
- ☐ **Repayment Plan Agreement.**
- ☐ **Grace Period Plan Agreement.**

Acknowledgments. By signing below, you acknowledge that the payment information noted above is accurate. You further represent that the information previously provided on the Covered Borrower Identification Statement is still accurate.

Richard Brown
Printed Name

Signature

GRACE PERIOD PAYMENTS DEFERMENT AGREEMENT

Date: 03/25/2015

Account Number: 12569-0152730

Customer Name: Richard Brown Address: 7545 Osa Blanca Rd #2173 Las Vegas, NV 89149 Co-Borrower Name: Address: ,	Licensee Name: TitleMax of Nevada, Inc. d/b/a TitleMax Address: 8414 West Farm Road, Ste 130 Las Vegas, NV 89131 Vehicle Information:2007 Toyota FJ Cruiser JTEBU11F070062753

Definitions and Terms. In this Grace Period Payments Deferment Agreement, "customer," "you," and "your" mean the customer who signed it. "Licensee", "we", "us" and "our" mean TitleMax of Nevada, Inc. d/b/a TitleMax , a title loan services provider licensed and regulated by the Nevada Financial Institutions Division, 2785 E Desert Inn Road, Suite 180, Las Vegas, Nevada 89121, Phone: (702) 486-4120, Fax: (702) 486-4563, http://www.fid.state.nv.us/. The word "Motor Vehicle" means the vehicle identified above. The word "Title" means a certificate of title or ownership to the Motor Vehicle.

Consideration. You acknowledge and agree that you and we entered into a Title Loan Agreement on 02/23/2015 ("Loan Agreement.") Under the Title Loan Agreement, we agreed with you that we may subsequently offer you a "Grace Period" which is a gratuitous period of payments deferment. You agree that we are offering you a "Grace Period" and you are voluntarily accepting such offer after entering into a Loan Agreement pursuant to the provisions of NRS 604A.70 and NRS 604A.210. **Please note that since this is a "Grace Period" it is not an "extension" as defined in NRS. 604A.065.**. Under the Title Loan Agreement, your obligation to pay simple interest under the Loan Agreement remains unchanged. Other than the interest and fees originally provided for in the Title Loan Agreement, we do not charge you any additional fees or interest for entering into this Grace Period Payments Deferment Agreement.

NOW THEREFORE, in consideration of the mutual promises, herein you and we agree to the payments deferment in this written and signed Grace Period Payments Deferment Agreement.

Grace Period Payments Deferment. In the Title Loan Agreement, you agreed to make your scheduled payments in the amounts and on the dates set forth in the Payment Schedule listed in the Federal Truth In Lending Disclosures at the address indicated above, or at such other address as we direct you in writing. During this Grace Period, we have agreed to amend, modify, and defer your payments as set forth below in the Grace Period Payments Deferment Schedule. Therefore, you and we agree to the amended and deferred payments and periods set forth below in the Grace Period Payments Deferment Schedule. Therefore, you agree to pay us in cash the amount owing on the dates set forth in the Grace Period Payments Deferment Schedule set forth below. If any Deferred Due Date falls on a date we are not open for business, then you agree to pay us on the next business day, and we will credit such payment, as if we received it on the appropriate Deferred Due Date. The Grace Period Payments Deferment Agreement will be consummated upon the date you sign it. Time is of the essence in this Grace Period Payments Deferment Agreement. We will not attempt to collect an amount that is greater than the amount owed. We will not attempt to collect the outstanding balance during the term of the Grace Period by process of alternative dispute resolution, by repossessing the Motor Vehicle or by exercising any other right we have under Nevada law, unless you default on the Grace Period Payments Deferment Agreement.

Any comments or questions may be directed to Customer Service at the following number: (800) 804-5368.

Grace Periods Payments Deferment Schedule

Payment Number	Amount of Payment	Deferred Periodic Due Date
1	$449.55	3/25/2015
2	$449.55	4/24/2015
3	$449.55	5/24/2015
4	$449.55	6/23/2015
5	$449.55	7/23/2015
6	$449.55	8/22/2015
7	$449.55	9/21/2015
8	$642.86	10/21/2015
9	$642.86	11/20/2015
10	$642.86	12/20/2015
11	$642.86	1/19/2016
12	$642.86	2/18/2016
13	$642.86	3/19/2016
14	$642.84	4/18/2016
The total amount paid after making all payments under the under the terms of the Grace Period Payments Deferment Agreement:	$7,646.85	

BECAUSE THIS IS ONLY AN AMENDMENT AND MODIFICATION OF THE LOAN AGREEMENT IN WHICH WE ARE ONLY MODIFYING AND DEFERRING YOUR PAYMENTS UNDER THE TITLE LOAN AGREEMENT, YOU ACKNOWLEDGE AND AGREE THAT ALL OF THE TERMS AND CONDITIONS OF THE TITLE LOAN AGREEMENT, INCLUDING THE CHARGING OF SIMPLE INTEREST AND WAIVER OF JURY TRIAL AND ARBITRATION PROVISION REMAIN IN FULL FORCE AND EFFECT.

Right to Rescind. You have the right to rescind this Grace Period Payments Deferment Agreement. You may rescind on or before the close of business on the next day of business at the location where the Grace Period Payments Deferment Agreement was initiated. To rescind, you must come to the location where the Grace Period Payments Deferment Agreement was initiated and sign a Cancellation of the Grace Period Payments Deferment Agreement. If you rescind, then we will not charge you any amount for rescinding, and you will be required to make the payments as originally scheduled in the Title Loan Agreement.

Prepayment. You may also pay us in full or make prepayments at any time, without an additional charge or fee, before the final Deferred Periodic Due Date. If you pay the total amount due under the terms of the Title Loan Agreement in full, as deferred through negotiations and agreed to herein, then we shall return the Title to you. You may also make partial prepayments under this Grace Period Payments Deferment Agreement at any time without an additional charge or fee.

Repayment Plan Disclosure: If you default on the loan and this Grace Period Deferred Payments Agreement, we must offer a Repayment Plan to you before we commence any civil action or process of alternative dispute resolution, or before we repossesses the Motor Vehicle.

Any comments or questions may be directed to Customer Service at the following number: (800) 804-5368.

Default and Repayment Plan. You will be in default under Grace Period Payments Deferment Agreement if you fail to keep any promise made herein. Such default occurs on the day immediately following the date of your failure to perform as described herein. We may waive a default and reinstate your account to good status if you bring your account current or make satisfactory payment arrangements with us. You will have the opportunity to enter into a Repayment Plan with a term of at least 90 days after the Date of Default on the Grace Period Payments Deferment Agreement. Under the terms of any Repayment Plan and pursuant to Nevada law: (1) you must enter into the Repayment Plan not later than 30 days after the date of default, unless we allow a longer period; (2) we will allow the period for repayment to extend at least 90 days after the date of default, unless you agree to a shorter term; and (3) we may require you to make an initial payment of not more than 20 percent of the total amount due under the Repayment Plan. If you enter into a Repayment Plan, we will honor the terms and we will not charge any other amount as an incident to or as a condition of entering into a Repayment Plan. Such an amount includes, without limitation: (a) any interest, regardless of the name given to the interest, other than the interest charged pursuant to the original loan agreement at a rate which does not exceed the rate charged during the term of the original loan agreement; or (b) any origination fees, set-up fees, collection fees, transaction fees, negotiation fees, handling fees, processing fees, late fees, default fees or any other fees, regardless of the name given to the fee. Additionally, if you enter into a Repayment, we will honor the terms of the Repayment Plan, and unless otherwise authorized by Nevada law we will not (i) accept any additional security or collateral from you to enter into the Repayment Plan; (ii) sell to you any insurance (iii) require you to purchase insurance or any other goods or services to enter into the Repayment Plan; (iv) make any other loan to you, unless you are seeking multiple loans that do not exceed the limit set forth under Nevada law; (v) attempt to collect the outstanding balance during the term of the Repayment Plan by repossessing the Vehicle unless you default on the Repayment Plan or (vi) attempt to collect an amount that is greater than the amount owed under the terms of the Repayment Plan. Therefore, if you (I) default on Grace Period Payments Deferment Agreement and do not enter into a Repayment Plan and we do not waive the default, or (II) default on Grace Period Payments Deferment Agreement, enter into a Repayment Plan, and default on the terms of the Repayment Plan, then we may pursue any remedy Nevada law allows, including seeking repossession and sale of the Motor Vehicle.

Security Interest. You have given us possession of the Title to the vehicle, and granted us a security interest in the Title. We continue to maintain our security interest and possession of the Title during this Grace Period Payments Deferment Agreement.

Acknowledgment of Simple Interest Accrual. You acknowledge that we use the simple interest method to calculate and accrue the interest owing under the Loan Agreement. Interest is not compounded under the Loan Agreement. You acknowledge that simple interest is charged on the outstanding principal balance. Payments will be applied first to accrued interest, second to outstanding charges, if any, and third to principal. We calculated and estimated the simple interest under the Loan Agreement and disclosed in the "Finance Charge" disclosure assuming you would pay each scheduled payment in the amount scheduled and on the scheduled Payment Dates. The original Payment Schedule in the Loan Agreement provided for payments which would ratably and fully amortize the entire Principal Amount and interest payable. The interest rate under the Loan Agreement remains unchanged. You acknowledge that simple interest is charged on the unpaid principal balance of this Loan Agreement at the daily rate of 0.333% from the date of this Loan Agreement until the earlier of: (i) the due date of your last payment as set forth in the original Payment Schedule; or (ii) payment in full. Now that the Payment Schedule has changed, you acknowledge that the new Payment Schedule provided for in this Grace Period Payments Deferment Agreement, if followed, will ratably and fully amortize the entire Principal Amount and interest payable over a longer period of time than the original Payment Schedule in the Loan Agreement. As such you acknowledge and agree you will continue to incur interest as provided in the Loan Agreement. You further agree that in setting the amount of the payments and dates of the payments, we have estimated the accrued interest owing to us assuming you make the payments in the amounts scheduled and on the exact dates set forth in the Grace Periods Payments Deferment Schedule above. Early payments may decrease the amount of interest you owe. Making a payment in an amount greater than scheduled above may decrease the amount of interest you owe. Late payments may increase the amount of interest you owe. The amount of this increase or decrease will be reflected in the final payment. If an early payment is less than the scheduled installment, then you must pay the difference on or before the upcoming installment due date. You may request a payoff at any time.

Governing Law and Assignment. Nevada law governs the Loan Agreement and this Grace Period Payments Deferment Agreement, except the Federal Arbitration Act ("FAA") governs the Waiver of Jury Trial and Arbitration Provision. We may assign or transfer the Loan Agreement and Grace Period Payments Deferment Agreement or any of our rights.

By signing this Grace Period Payments Deferment Agreement, you acknowledge that it was filled in before you did so and that you have received a completed copy of it. You agree that the information you provided to before entering into this Grace Period Payments Deferment Agreement is accurate. You represent that you are not a debtor under any proceeding in bankruptcy and have no intention to file a petition for relief under any chapter of the United States Bankruptcy Code. **You acknowledge that you have read this Grace Period Payments Deferment Agreement, and agree to its terms. You further acknowledge that except as amended herein, all of the terms of the Title Loan Agreement remain enforceable including but not limited to the charging of simple interest and Waiver of Jury Trial and Arbitration Provision.**

Acknowledgments. By signing below, you acknowledge that the payment information noted above is accurate. If the term of this loan is shorter than 210 days, you further represent that the information previously provided on the Covered Borrower Identification Statement is still accurate. You agree to inform the company and sign a new statement if your status as an active duty member of the Armed Forces (Army, Navy, Marine Corps, Air Force, or Coast Guard), or as a dependent or spouse of such member changes.

LICENSEE: TitleMax of Nevada, Inc. d/b/a TitleMax

3/25/15
Customer's Signature Date

03/25/2015
Its Authorized Agent Date

Co-Borrower's Signature Date

Any comments or questions may be directed to Customer Service at the following number: (800) 804-5368.

Customer Application

BB 2/23/15

Personal Information

Date ~~12-29-14~~	[redacted]	
Last Name BROWN	First Name RICHAR	Middle Name Allen
[redacted]		
Best time to call?	Which number do you prefer that we call? ☐ Home Phone ☑ Cell Phone	

Physical Address (Street Number & Name) 7545 Oso Blanca Rd.			Apt # 2173
City Las Vegas	State NV	Zip 89149	County Clark
Mailing Address (If different from physical address)			
City	State	Zip	

[redacted]

Emp[redacted]			
City[redacted]			
Wor[redacted]			

Pay Frequency: (check one)	Next Payday	Current and Expected Gross Monthly Income	Current and Expected Gross Monthly Obligations	Work Shift
☐ 1st & 15th of month ☐ 15th & end of month ☒ Biweekly (every 2 weeks) ☐ Weekly ☐ Monthly (last day) ☐ Monthly (1st day) ☐ Monthly (3rd day) ☐ Self-Employed	1-16-15	RB $7400 ~~$6400~~	$ 2400	[redacted]

*Alimony, child support or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation.
Alimony, child support, or separate maintenance received under: ☐ court order ☐ written agreement ☐ oral understanding.
Are you currently in bankruptcy? ☐ yes ☒ no

Credit References

[redacted]

Personal References

[redacted]

APP 009973
ROA 008679

Co-Applicant Information

Date	State Issued ID Number	Date of Birth	Social Security #
Last Name	First Name		Middle Name
Home Phone	Cell Phone†		Email Address (optional)††
Best time to call?	Which number do you prefer that we call? ☐ 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	Zip	Time at Job?
Work Phone #	Job Title	Supervisor	

Pay Frequency: *(check one)*	Next Payday	Current and Expected Gross Monthly Income	Current and Expected Gross Monthly Obligations	Work Shift	
☐ 1st & 15th of month ☐ 15th & end of month ☐ Biweekly (every 2 weeks) ☐ Weekly ☐ Monthly (last day) ☐ Monthly (1st day) ☐ Monthly (3rd day) ☐ Self-Employed		$	$		

***Alimony, child support or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation.**
Alimony, child support, or separate maintenance received under: ☐ court order ☐ written agreement ☐ oral understanding.
Are you currently in bankruptcy? ☐ yes ☐ no

How did you hear about us? (Circle one.)

Friend/Referral Name of referrer? _____ **Saw Store** **Television** **Yellow Pages** **Repeat Customer**

Internet **Billboard** **Postcard** **Other:** _____

ADDITIONAL TERMS AND CONDITIONS OF THIS CUSTOMER APPLICATION

Notice. The federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The federal agency that administers compliance with this law concerning this creditor is the Federal Trade Commission, Equal Credit Opportunity, Washington, D.C. 20580, www.ftc.gov.

††Consent to E-mail Communications and Electronic Disclosures. **You are not required to provide your email address.** If you provided your email address and authorized us to send emails to you ("Your Consent"), then you are requesting to receive emails from us. This includes disclosures and solicitations. You further consent to the use and acceptance of electronic records, and electronic disclosures. **This Consent to E-mail Communications and Electronic Disclosures** informs you of your rights when receiving legally required disclosures, notices, and any other information from us. By providing Your Consent, you acknowledge receipt of this disclosure. You consent to the use of electronic records, and disclosures. The emails and disclosures we may send, may include for example, disclosures or notices under state or federal law, including those pursuant to the Equal Credit Opportunity Act, Truth in Lending Act, Gramm-Leach-Bliley Act, and other disclosures or notices under applicable federal, state or local laws or regulations, or any other notices, information, or solicitations we may send. You may request a paper copy of any emailed disclosures by submitting a request through the link found within the emails. You may also send a written request to TitleMax, P. O. Box 8323, Savannah, GA 31412. We will provide such paper copies to you at no charge. We will retain all Disclosures as required by applicable law. Your Consent only applies to emails we send and receive. You consent to electronically receiving disclosures relating to transactions, accounts, and other emails electronically. Before deciding to obtain electronic disclosures, you acknowledge that you considered whether you have the required hardware and software capabilities. To access and retain Disclosures electronically, you will need to use the following computer software and hardware: a PC with Internet access and an Internet Browser that meets the following minimum requirements: Microsoft® Internet Explorer 6.1 or later versions or Mozilla Firefox 2.0 or later versions. The specific Internet Browser must also support at least 128-bit encryption. To read some documents, you will need a PDF file reader like Adobe® Acrobat Reader. If these requirements change and a material risk arises that you won't receive Disclosures electronically, we will notify you. You will need a printer or long-term storage, such as a disk drive, to retain, download, or print the Disclosures. You may withdraw Your Consent at any time. If you want to withdraw Your Consent, submit a request through the link in any email we send, or write to the address found in this disclosure. If you withdraw Your Consent, such withdrawal will not affect the legal effectiveness, validity, or enforceability of prior electronic Disclosures. If your electronic address, mailing address, telephone number, or any information you provided changes, then you agree to inform us. You may contact us by clicking the appropriate link in any email, or writing to the address in this disclosure. BY PROVIDING YOUR EMAIL ADDRESS, AND THEREBY AGREEING, YOU ACKNOWLEDGE AND AGREE THAT YOU: (1) CAN ACCESS THE DISCLOSURES IN THE DESIGNATED FORMATS DESCRIBED ABOVE, (2) READ THE INFORMATION ABOUT ELECTRONIC RECORDS, AND DISCLOSURES, IN THIS CONSENT TO EMAIL COMMUNICATIONS AND ELECTRONIC DISCLOSURES, (3) CONSENT TO HAVING DISCLOSURES PROVIDED OR MADE AVAILABLE TO YOU IN ELECTRONIC FORM, (4) CONSENT TO DOING BUSINESS WITH US ELECTRONICALLY, AND (5) MAY REQUEST A PAPER COPY OF ANY EMAILED DISCLOSURES, WHICH WE WILL PROVIDE TO YOU AT NO CHARGE. You may request and obtain a copy of this information to retain for future reference.

†**Cellular Phone Calls:** Receipt of cellular phone calls may be subject to charges from your service provider. If you have listed a cell phone above or you give us an updated cell phone number, then you authorize us to call your cell phone number to provide account information such as payment reminders and special promotional offers or sales offers such as offers for credit services, credit, or other financial services.

Phone Messages. You authorize us to contact the phone numbers listed. You authorize us to mail correspondence to your address. You authorize us to call and leave messages on any answering machine at your phone numbers above.

Release of Information. You authorize us to verify all of the information that you have provided and you acknowledge that this information may be used to verify certain past or current credit or payment history information from third party source(s). You further authorize and consent that we may contact any person or company listed on this Customer Application, including any persons that you may add at a later date. Your application may be rejected if any information provided is found to be false.

Credit Inquiries and Reporting Authorization. By signing below, you further agree and authorize us to obtain your credit history reports from credit bureaus and other credit reporting agencies or companies.

ARBITRATION. Arbitration is a means for legal matters between parties to be resolved by a neutral arbitrator rather than a Court. We have a policy of arbitrating all claims, demands, and disputes which cannot be resolved in a small claims tribunal, including the scope and validity of this arbitration provision and any right you may have to participate in an alleged class action (hereinafter "dispute(s)"). All customer agreements contain another arbitration provision that supersedes this arbitration provision and governs the resolution of disputes. However, if you do not enter into a customer agreement with us, then this arbitration provision governs the resolution of disputes. You agree that **YOU ARE WAIVING YOUR RIGHT TO HAVE A TRIAL BY JURY to resolve disputes against us**. The Federal Arbitration Act governs this arbitration provision. If any party has a dispute, they must notify the others in writing of the dispute. You have the right to select either of the following arbitration organizations, which will govern the arbitration under its consumer rules: American Arbitration Association (1-800-778-7879) http://www.adr.org or JAMS (1-800-352-5267) http://www.jamsadr.com, and we will advance all of the expenses associated with the arbitration, including the filing, administrative, hearing and arbitrator's fees. You will be responsible for your attorney's fees, if any. Any appeal of a judgment from a small claims tribunal shall be resolved by binding arbitration. The arbitrator shall not conduct class arbitration. The arbitration hearing will be conducted in the county in which this Customer Application was signed. If the arbitration associations listed above are not available and the parties cannot otherwise agree on a substitute, then any party may petition a court pursuant to section 5 of the Federal Arbitration Act, 9 U.S.C. sections 1-16 to select an arbitration organization, provided such arbitration organization shall enforce the terms of this Customer Application and the Arbitration Provision, including the prohibition on class arbitration.

WARNING: This type of transaction is only intended to address short-term, NOT long-term, credit needs. Repeated or frequent use can create serious financial hardships. You should evaluate the costs and benefits of all alternatives before entering into this type of transaction. Other forms of short-term credit that may be less expensive include a loan from another institution or from family or friends, a credit card cash advance, an account with overdraft protection, or a salary advance.

Privacy Policy. You verify that you have received a copy of the company's Privacy Policy.

Updates: You agree to inform us of any changes to the information contained in this Customer Application throughout the course of your business relationship with us.

Ability to Repay Verification.
Pursuant to Nevada law, we are required to obtain a written and signed Affidavit from you addressing the following: (i) you have provided TitleMax with true and correct information concerning your income, obligations, employment and ownership of the vehicle; and (ii) you have the ability to repay. You will be asked to sign the Affidavit before signing the Title Loan Agreement. TitleMax offers a "thirty day" Title Loan and six "thirty day" extensions as allowed by Nevada law. In addition, Nevada law requires that the amount of our loan does not exceed the fair market value of your motor vehicle. Furthermore, we have a policy of allowing those who remain in good standing with TitleMax by timely extending their loan obligations six times as allowed by law, to participate in an interest free workout repayment plan, in which no down payment is required. For such customers, we typically agree to a 7 to 8 month interest free repayment plan with a payment amount that never exceeds the extension payment amount. Therefore, in performing our internal underwriting and ability to repay analysis for your requested loan, we will (i) examine the motor vehicle and determine its fair market value, and (ii) rely upon the employment and sources of income information as well as the current and expected gross monthly income and obligations made in this Application, and assume no changes in same for 14 months. **IF YOU EXPECT (i) YOUR EMPLOYMENT OR SOURCE OF INCOME, OR (ii) YOUR GROSS MONTHLY INCOME AND GROSS MONTHLY OBLIGATIONS TO CHANGE IN THE NEXT 14- 15 MONTHS, PLEASE EXPLAIN THE CHANGES AS FOLLOWS:** No Change

By signing below and submitting this Customer Application, you are verifying that all of the information in this Customer Application is accurate and correct, including the personal references, contact information, employment or source of income and current and

expected gross monthly income and obligations. You agree that you have told us about any changes you expect within the next 14 months relating to (i) your employment or source of income, and (ii) current and expected gross monthly income and obligations. **You agree that you have read and understood all the above statements, including the Arbitration Provision.**

Rachel B [illegible] 2/23/15

Applicant Signature **Date**

Co-Applicant Signature **Date**

Affidavit

STATE OF NEVADA
COUNTY OF Clark

Title Loan Agreement No.: 12569-0152730
Date: 2-23-2015

Customer Name: Richard Brown Address: 7545 Oso Blanca Rd Unit 2173 Las Vegas, NV 89149 Co-Borrower Name: Address:	Licensee Name: TitleMax of Nevada, Inc. d/b/a Titlemax Address: 8414 Farm Road Suite 130 Las Vegas, NV 89131

Vehicle Information: VIN: JTEBU11F070062753
License Plate State and No: GUCCI Color: Silver Year: 2007 Make: Toyota Model: FJ Cruiser

In this Affidavit ("Affidavit"), the words "affiant," customer," "you" and "your" mean the customer who has signed it. The words "Licensee", "we", "us" and "our" mean TitleMax of Nevada, Inc. d/b/a Titlemax, a provider of title loan services, registered, licensed, and operating in accordance with Nevada law and regulated by the Nevada Financial Institutions Division, 406 E. 2nd Street, Suite 3, Carson City, Nevada 89701-4758, Phone: (775) 684-1830,Fax: (775) 684-1845. The word "Vehicle" means the vehicle identified above. The word "Title" means a certificate of title or ownership issued pursuant to the laws of the State of Nevada that identifies the legal owner of a vehicle or any similar document issued pursuant to the laws of another jurisdiction.

Pursuant to N.R.S. 604A.450-1, we have evaluated the Vehicle's fair market value. Pursuant to N.R.S. 604A.450-2, we have reviewed your application information regarding current and expected income, obligations and employment.

Pursuant to N.R.S. 604A.450-3, you are required to give us an affidavit which states: *(a) The customer has provided the licensee with true and correct information concerning the customer's income, obligations, employment and ownership of the vehicle; and (b) The customer has the ability to repay the title loan.*

The undersigned, Richard Brown, being first duly sworn, states as follows:

1. You have provided us with true and correct information concerning your income, obligations, employment and ownership of the vehicle; and

2. You have the ability to repay the title loan.

FURTHER, AFFIANT SAYETH NOT.

Customer Signature: Richard Brown

Co-Borrower Signature: _____

TM-NV-Customer Affidavit-V.1.0-02.16.2011

STATE OF NEVADA

DEPARTMENT OF MOTOR VEHICLES

CERTIFICATE OF TITLE

VIN	YEAR	MAKE	MODEL	VEHICLE BODY	TITLE NUMBER
JTEBU11F070062753	2007	TOYT	FJ CRUISER	T4W	NV007622048

DATE ISSUED	ODOMETER MILES	FUEL TYPE	SALES TAX PD	EMPTY WT	GROSS WT	GVWR
03/13/2015	5	G		4290		

VEHICLE COLOR

ODOMETER BRAND: ACTUAL MILES

BRANDS

Recd 3/24/15

OWNER(S) NAME AND ADDRESS

GOLDMAN-BROWN JILLIAN L

OR

BROWN RICHARD A

7905 HORN BEAM CT

LAS VEGAS NV 89131-8275

LIENHOLDER NAME AND ADDRESS

TITLEMAX OF NEVADA INC DBA TITLEMAX

8414 FARM RD STE 130

LAS VEGAS NV 89131-8172

LIENHOLDER RELEASE - INTEREST IN THE VEHICLE DESCRIBED ON THIS TITLE IS HEREBY RELEASED:

SIGNATURE OF AUTHORIZED AGENT DATE

PRINTED NAME OF AGENT AND COMPANY

FEDERAL AND STATE LAW REQUIRES THAT YOU STATE THE MILEAGE IN CONNECTION WITH THE TRANSFER OF OWNERSHIP. FAILURE TO COMPLETE OR PROVIDING A FALSE STATEMENT MAY RESULT IN FINES AND/OR IMPRISONMENT.

The undersigned hereby certifies the vehicle described in this title has been transferred to the following buyer(s):

Printed Full Legal Name of Buyer — Nevada Driver's License Number or Identification Number ☐ AND ☐ OR

Printed Full Legal Name of Buyer — Nevada Driver's License Number or Identification Number

Address — City — State — Zip Code

I certify to the best of my knowledge the odometer reading is the actual mileage of the vehicle unless one of the following statements is checked.

ODOMETER READING — NO TENTHS

☐ The mileage stated is in excess of its mechanical limits.
☐ The odometer reading is not the actual mileage. WARNING- ODOMETER DISCREPANCY.
☐ Exempt - Model year over 9 years old.

Signature of Seller(s)/Agent/Dealership — Printed Name of Seller(s)/Agent/Dealership

I am aware of the above odometer certification made by the seller/agent. ☐ Dealer's License Number _____ Date of Sale _____

Signature of Buyer — Printed Full Legal Name of Buyer

ACCORDING TO THE RECORDS OF THE DEPARTMENT OF MOTOR VEHICLES, THE PERSON NAMED HEREON IS THE OWNER OF THE VEHICLE DESCRIBED ABOVE, SUBJECT TO LIEN AS SHOWN.

CONTROL NO. 2465529C

(THIS IS NOT A TITLE NO.)

VP-2 (Rev. 8/10)

STATE OF NEVADA

ALTERATION OR ERASURE VOIDS THIS TITLE

Contact Information 2/23/2015

Company: Titlemax (314391)
Contact: Sara Rosenthal
E-Mail: sara.rosenthal@titlemax.biz

Telephone: 404-542-6618
Fax:

Notes

Vehicle Info For 2007 Toyota FJ Cruiser 4D Utility 4WD

MSRP: $23,700
Fin Adv: $15,725
Equip Ret: $29,440
Tire Size: 265/70R17
Base HP: 239 @ 5200
Taxable HP: 32.8
Model Number: 4704
Price Includes: AT AC

VIN: JTEBU11F070062753
UVC: 2007900329
MPG: 17/21
Weight: 5570
Fuel Type: Gas
Wheelbase: 105.9
End of Term Months: 0

Adj. State: National
Mileage: 0
Mileage Cat: D
Cylinders: 6
Transmission: A
Drive Train: 4WD
End of Term Mileage: 0

Trade In Black Book values as of 2/23/2015

	X-CL	Clean	Average	Rough
Base	N/A	$15,980	$14,180	$11,340
Options	N/A	$0	$0	$0
Mileage	N/A	N/A	N/A	N/A
Region	N/A	$0	$0	$0
Total	N/A	$15,980	$14,180	$11,340

Retail Black Book values as of 2/23/2015

	X-CL	Clean	Average	Rough
Base	N/A	$18,875	$16,650	$14,400
Options	N/A	$0	$0	$0
Mileage	N/A	N/A	N/A	N/A
Region	N/A	$0	$0	$0
Total	N/A	$18,875	$16,650	$14,400

Residual Black Book values as of 2/23/2015

12 Month 24 Month 30 Month 36 Month 42 Month 48 Month 60 Month End of Term

Black Book Add/Deducts

TRD Spc Ed Pkg +800
w/o Aluminum Wheels -225
w/o Auto Trans -750
w/o Power Mirror Pkg -375

Cash Advance Courtesy Calls

File Navigate Filter Loan

Save & Close | Refresh | Filter Criteria... | Add Log Item... | Courtesy Call... | Edit Customer

Criteria | Search By: Customer Name, ID | Advanced Search...

Filter | Exclude calls made today | Filter Due Date: From | To 5/5/2015 | Loan Product: Single Payment | Installment | All

Show Refunds

Only show cash advances for this location: 1369 | Only show cash advances of type:

Customer Name	ID	Expiration Date	Advanced	Due Date	Amount
[redacted]	1369-015634	3/25/2015 3:25:25 PM	$1,500.00	4/17/2015	$1,19
	1369-016649	3/4/2015 12:45:47 PM	$1,000.00	5/5/2015	$1,37
	1369-015862	3/20/2015 5:02:15 PM	$600.00	4/25/2015	$59
	1369-015583	4/7/2015 2:38:03 PM	$2,144.07	5/7/2015	$3,16
	1369-015407	12/26/2014 7:39:04 PM	$5,750.00	4/30/2015	$8,79
Brown, Richard Allen	1369-015270	2/24/2015 3:05:10 PM	$4,700.00	4/24/2015	$4,34
	1369-015[illegible]	11/14/2014 3:38:50 PM	$3,336.61	4/5/2015	$1,69
	1369-015426	3/4/2015 4:36:18 PM	$1,000.00	5/3/2015	$1,19
	1369-016[illegible]	4/10/2015 4:09:15 PM	$2,400.00	5/10/2015	$2,41

Count: 125 Advanced: $256,992.97 Fees: $75,362.32 Fees Paid: $[illegible] Due: $[illegible]

Transactions | Show Payoff Log Items

#	Date	Description	Loan ID	Logged Delta Days	New Due Date	Payment	Delta Due	Delta Principal	Delta Fees
1	2/23/2015 5:07	New Loan	[illegible]	1369		$0.00	$4,500.00	$4,500.00	$0.0
2	3/[illegible]/2015 4:48	Log Item	[illegible]	1369		$0.00	$0.00	$0.00	$0.0
3	3/[illegible]/2015 5:30	Deferred Loan Payment	253	1369	4/24/2015	$450.00	($0.45)	($0.45)	$449.5
4	3/[illegible]/2015 [illegible]	Log Item	616	1369		$0.00	$0.00	$0.00	$0.0
5	4/[illegible]/2015 7:11	Add Fees	Owh	1369		$0.00	$449.55	$0.00	$449.5
6	4/[illegible]/2015 10:58	Log Item	657	1369		$0.00	$0.00	$0.00	$0.0
7	4/[illegible]/2015 [illegible]	Log Item	253	1369		$0.00	$0.00	$0.00	$0.0
8	4/[illegible]/2015 [illegible]	Log Item	253	1369		$0.00	$0.00	$0.00	$0.0
9	4/[illegible]/2015 12:05	Log Item	253	1369		$0.00	$0.00	$0.00	$0.0
10	4/[illegible]/2015 [illegible]	Log Item	253	1369		$0.00	$0.00	$0.00	$0.0

[illegible] and apologized for not contacting us before now (since I called his references). Set PIF for 05/15 as sent $[illegible] on this account and $[illegible] on the other account to align expectations.

Filtered by By Location

APP 0069
RO/P 00866

Ability to Pay Summary

Loan Number	
Customer Name	Richard Brown
Is Customer a Covered Borrower	No
Requested Loan Amount	$4,480.00
Title Fee	$20
MLV Amount	$9,975
Gross Monthly Income	$7,400.00
Current and Expected Monthly Obligations	$2,400.00
Other TitleMax Loan Payment	$530.00
Rate Match/Rate for Other TitleMax Loan	9.99%
Add-On to Current Loan or Multi-Car	
Residual Monthly Income	$4,470.00

210 INSTALLMENT RATE STRUCTURE		
Tiers		Rate
100.00	999.99	17.99%
1000.00	1999.99	16.99%
2000.00	2999.99	15.99%
3000.00	3999.99	14.99%
4000.00	4999.99	13.99%
5000.00	10000.00	10.99%

210 INSTALLMENT LOAN BREAKDOWN

Income Based - Max. Loan Amount Inc. Title Fee	$	10,020
Vehicle Value - Max. Loan Amount Inc. Title Fee	$	9,995
Interest Rate		9.99%
Max Cash to Customer Amount	$	9,975.00
Actual Cash to Customer Amount	$	4,480.00
Title Fee Amount	$	20
Total Loan Amount	$	4,500
Amortized Loan Payment		$924.02
Total Payback Amount		$6,468.14
Minimum Payment to Extend		$449.55
Grace Period Plan # of Months (0% Interest)		7
Grace Period Plan Payment (0%)		$642.86

[illegible]

Income Worksheet

[redacted]

Employee Use Only

Income		
Employment	**Description**	**Amount**
Gross Monthly Salary or Wages		$ 6400
Part-Time Gross Monthly Salary or Wages		$ 1000
Other/Expected Income	**Description**	**Amount**
Gross Bonus or Commission		$
Social Security/ Disability		$
Gross Pension/Retirement		$
Unemployment		$
Alimony or Child Support		$
Other Income (Babysitting, Lawn care, etc.):		$
Total Current/Expected Income	**Part 1:** Please add all income amounts and enter amount here	+$ 7400
Total Monthly Expense	**Part 2:** Please add all monthly expenses and enter amount here	-$ 2400
Part 3: Net Monthly Income Total = Part 1 Total - Part 2 Total Subtract Total Expense from Total Income. The Net Monthly Income must be equal to or greater than the Required Residual Income.		=$ 5000

Applicant Name: Richard Brown

Today's date: 2/23/15

Employee Use Only

Driver's License/Government Issued ID Number: [redacted]

A -310

604A LOAN REVIEW WORKSHEET

Licensee Name & DBA: TITLEMAX OF NEVADA INC DBA TITLEMAX

Exam Start Date: 5/15/2015

Licensee Address: 8414 WEST FARM ROAD, STE. 130, LAS VEGAS, NV 89131

Exam as of: 5/15/2015

Borrower Name & Address: CASEY TAYLOR

Examiner: EC/DV

Account Number	Origination Date	Amount of Loan	Maturity Date	Finance Charge	Total Number of Payments	Payment Amount	APR Quoted	Is the APR correct?
12569-0138894	12/4/2014	$1,420.00	7/2/2015	$1,113.45	7	862.55/862.54	206.71%	YES

Loan Type: Deferred Deposit ☐ High-Int Loans ☐ Title Loans ☑ Purpose of loan: N/A

Is the loan secured? **YES** If so, what is the collateral? 2002 CADILLAC SEVILLE SL If secured by a vehicle title, is it filed and perfected? N/A

What is the borrower's expected gross monthly income? $1,600 Was the borrower's income verified? **YES** Paystub ☐ Affidavit ☑ Other:

(Applies to Deferred Deposit Only) *NRS 604A.425(1a)*	Does the deferred deposit loan exceed 25% of the customer's expected gross monthly income?	**N/A**
(Applies to D/D Loans) *NRS 604A.408(1)*	Does the *original term* of the D/D Loan not exceed 35 days?	**N/A**
(Applies to High-Interest Loans Only) *NRS 604A.425(1b)*	Does the *monthly payment amount* exceed 25% of the borrower's expected gross monthly income?	**N/A**
(Applies High-Int Loans) *NRS 604A.408(1)*	Does the *original term* of the HIL not exceed 35 days?	**N/A**
(Applies to Title Loans Only) *NRS 604A.450(1)*	Does the loan amount exceed the fair market value of the vehicle securing the loan?	**NO** Fair Market Value: $4,600.00
(Applies to Title Loans Only) *NRS 604A.445(1)*	Does the original term of the title loan exceed 30 days?	**NO**
(Applies to Title Loans Only) *NRS 60A.445(2)*	Has the title loan been extended for more than six additional periods, *pursuant to NRS 604A.445 (2)?*	**NO**

Does the written loan agreement disclose the right of the customer to RESCIND the loan, *pursuant to NRS 604A.410 (2d)?* **YES**

Does the written loan agreement disclose the right of the customer to PRE-PAY the loan, *pursuant to NRS 604A.410 (2e)?* **YES**

Does the written loan agreement include a disclosure regarding the opportunity to enter into a REPAYMENT plan if the customer defaults, *pursuant to NRS 604A.410 (2f)?* **YES**

Is the loan a collection account? **NO** Has the loan been extended or renewed? **NO** How many times? **0** *Extensions: Title-6 add'l periods; D/D & High Int Loans - 90 days* Are receipts filed? **YES**

VIOLATIONS/ TECHNICAL EXCEPTIONS/ OTHER COMMENTS:

NRS.604A.210 AND 445

GRACE PERIOD DEFERMENT $3108.82

APP 009985
ROA 008691

Title Loan Agreement

Date: 12/4/2014

Number: 12569-0138894

Customer & Co-Customer Information	ACCOUNT NUMBER: 12569-0138894		
FIRST NAME Casey	LAST NAME Taylor	CO-CUSTOMER FIRST NAME Gary	CO-CUSTOMER LAST NAME Taylor
S[redacted]NO ([redacted]		CO-CUSTOMER SSN XX[redacted]	CO-CUSTOMER'S DRIVERS LIC./STATE ID. NO.
STREET ADDRESS 5733 Heatherwood St		CO-CUSTOMER STREET ADDRESS 5733 Heatherwood Street	
City Las Vegas	STATE NV	ZIP CODE 89149	CO-CUSTOMER CITY Las Vegas	CO-CUSTOMER STATE NV	CO-CUSTOMER ZIP CODE 89149
H[redacted] ([redacted]		CO-CUSTOMER HOME PHONE ([redacted]	CO-CUSTOMER DATE OF BIRTH [redacted]

Motor Vehicle & Licensee Information	LICENSEE'S HOURS OF OPERATION: Monday to Friday 9:00 A.M. to 7:00 P.M., Saturday 10:00 A.M. to 4:00 P.M., Closed Sunday		
LICENSEE NAME TitleMax of Nevada, Inc. d/b/a TitleMax	LICENSEE PHONE NUMBER (702)560-6264		
LICENSEE STREET ADDRESS 8414 West Farm Road, Ste 130	LICENSEE CITY Las Vegas	LICENSEE STATE NV	LICENSEE ZIP CODE 89131
VEHICLE IDENTIFICATION NUMBER (VIN) 1G6KS54Y22U192407	LICENSE PLATE 9610		
VEHICLE YEAR 2002	VEHICLE MAKE Cadillac	VEHICLE MODEL Seville	COLOR Maroon

Terms. In this Title Loan Agreement ("Loan Agreement"), "customer," "you," and "your" mean the customer who signed it. "Licensee", "we", "us" and "our" mean TitleMax of Nevada, Inc. d/b/a TitleMax, a title loan services provider licensed and regulated by the Nevada Financial Institutions Division, 2785 E Desert Inn Road, Suite 180, Las Vegas, Nevada 89121, Phone: (702) 486-4120, Fax: (702) 486-4563, http://www.fid.state.nv.us/. The word "Motor Vehicle" means the vehicle identified above. The word "Title" means a certificate of title or ownership to the Motor Vehicle.

Term, Principal, Interest, Charges and Payment. The original term of this loan is 210 days. You promise to timely pay us in cash or as otherwise agreed in writing $1,420.00 ("Principal Amount"), which includes any filing fee listed below plus interest on the unpaid principal balance of this Loan Agreement at the daily rate of 0.5663% from the date of this Loan Agreement until 07/02/2015 the earlier of: (i) the due date of your last payment as set forth in the Payment Schedule below; or (ii) payment in full. You also promise to pay any other charges provided for under this Loan Agreement. You agree to make your payment in the amounts and on the dates set forth in the Payment Schedule below ("Due Date") at the address indicated above, or at such other address as we direct you in writing. If any Due Date falls on a date we are not open for business, then you agree to pay us on the next business day, and we will credit such payment, as if we received it on the appropriate Due Date. The Loan Agreement will be consummated upon the date you sign this Loan Agreement. Time is of the essence in this Loan Agreement. In consideration of your delivering the Title to us and granting us a security interest in the Motor Vehicle as set forth below, your promise to timely pay and agreeing to this Loan Agreement, we agree to provide you a loan in the Principal Amount provided above.

Any comments or questions may be directed to Customer Service at the following toll-free number: (800) 804-5368.

FEDERAL TRUTH-IN-LENDING DISCLOSURES

ANNUAL PERCENTAGE RATE	FINANCE CHARGE	Amount Financed	Total of Payments
The cost of your credit as a yearly rate.	The dollar amount the credit will cost you.	The amount of credit provided to you or on your behalf.	The amount you will have paid after you have made all payments as scheduled.
206.7129 %	$1,113.45	$1,420.00	$2,533.45

Your payment schedule will be:

Number of Payments	Amount of Payments	When Payments are Due
6	$361.92	1/3/2015 and each 30 days thereafter
1	$361.93	7/2/2015

Security: You are giving a security interest in the Title to the Motor Vehicle.

Filing Fee: $20.00

Prepayment: If you pay off early, you will not have to pay a penalty, and you may be entitled to a refund of part of the finance charge.

See the terms below and on the other pages of this Loan Agreement for any additional information about nonpayment, default, any required repayment in full before the scheduled date and any prepayment refunds and penalties.

Itemization of Amount Financed of	$1,420.00
1. Amount given to you directly:	$1,400.00
2. Amount paid on your account:	$0.00
3. Amount paid to public officials:	$20.00
4. Amount paid to _____ on your behalf:	$0.00

Calculation of Interest, Application of Payments and Security Interest. We use the simple interest method to calculate the interest. We calculated the simple interest assuming you will pay on the scheduled Payment Dates. If you make your payments on the dates set forth in the Payment Schedule, the Finance Charge box above discloses the total amount of interest you will owe us under this Loan Agreement. Payments are calculated to ratably and fully amortize the entire Principal Amount and interest payable. Interest is not compounded. Early payments may decrease the amount of interest you owe. Late payments may increase the amount of interest you owe. The amount of this increase or decrease will be reflected in the final payment. If an early payment is less than the scheduled installment, then you must pay the difference on or before the upcoming installment due date. Payments will be applied first to accrued interest, second to outstanding charges, if any, and third to principal. We require you to give us possession of the Title, and you hereby give us possession of the Title. You grant us a security interest in the Motor Vehicle listed above. We will maintain possession of the Title during this Loan Agreement.

Right to Rescind and Prepayment. You may rescind this loan pursuant to Nevada law. You may rescind before we close on our next business day, at the location listed above. We will not charge you any amount for rescinding. To rescind, you must deliver funds equal to the face value of the loan, less any fees charged. If you rescind, then we will return the Title to you, and refund any amount paid. You have the right to make payments in any amount in advance at any time without incurring any charge, fee or penalty. If you prepay any amount at any time, then the final payment amounts will be adjusted as appropriate to reflect any prepayments we receive. If you prepay pursuant to this Loan Agreement, then we will return the Title to you.

Grace Period. For purposes of this Loan Agreement, the term "grace period" means the gratuitous period of payments deferment (i) which we offer to you after entering into this Agreement pursuant to the provisions of NRS 604A.70 and NRS 604A.210, (ii) you voluntarily accept such terms of the payments deferment after entering into the Loan Agreement, and (iii) you and we agree to such terms of payments deferment in a written and signed "Grace Period Payments Deferment Agreement." We allow customers that are in good standing during the term of this Loan Agreement to request and enter into a Grace Period Payments Deferment Agreement. You may request and enter into a Grace Period Payments Deferment Agreement by returning to our store not earlier than one business day following the date of this Loan Agreement. If you enter into a Grace Period Payments Deferment Agreement, your obligation to pay simple interest under this Loan Agreement remains unchanged. Other than the interest and fees originally provided for in this Loan Agreement, we do not charge you any additional fees or interest for entering into a Grace Period Payments Deferment Agreement.

Any comments or questions may be directed to Customer Service at the following toll-free number: (800) 804-5368.

Repayment Plan Disclosure: If you default [illegible] he loan, we must offer a Repayment Plan to yo[illegible] fore we commence any civil action or process of alternative dispute resolution, or before we repossesses the Motor Vehicle.

Repayment Plan. If you default and are entitled to enter into a Repayment Plan, we will offer you a "Repayment Plan." We will give you the opportunity to enter into a Repayment Plan for 30 days after such default. The minimum term of the "Repayment Plan" is 90 days. We may require you to make an initial payment of not more than 20 percent of the total amount due under the terms of the Repayment Plan. We shall not except as otherwise provided by this NRS 604A, charge any other amount to you, including, without limitation, any amount or charge payable directly or indirectly by you and imposed directly or indirectly by us as an incident to or as a condition of entering into a repayment plan. Such an amount includes, without limitation: (i) any interest, regardless of the name given to the interest, other than the interest charged pursuant to the original loan agreement at a rate which does not exceed the annual percentage rate charged during the term of the original loan agreement; or (ii) any origination fees, set-up fees, collection fees, transaction fees, negotiation fees, handling fees, processing fees, late fees, default fees or any other fees, regardless of the name given to the fee. We will not take additional security for entering into a Repayment Plan or attempt to collect an amount that is greater than the amount owed under the terms of the Repayment Plan. We will not sell you any insurance or require you to purchase insurance or any other goods or services to enter into the Repayment Plan. We will not make any other loan to you while you are in a Repayment Plan. **Upon default of your obligations under the Repayment Plan, we may repossess the Motor Vehicle.**

Default, Acceleration, Repossession, and Post-Default Interest. You will be in default and entitled to enter into a Repayment Plan on the day immediately following the date you fail to (i) make a scheduled payment on this loan; (ii) make a scheduled payment on or before the due date for the payment under the terms Grace Period Payments Deferment Agreement; (iii) pay this loan in full on or before the expiration of the initial loan period as set forth herein unless you have entered into a Grace Period Payments Deferment Agreement; (iv) pay this loan in full on or before the expiration of the period as set forth Grace Period Payments Deferment Agreement; or (v) pay any payment under any Grace Period we have extended under NRS 604A.210. We may waive a default and reinstate your account to good status if you bring your account current or make satisfactory payment arrangements with us. However, we are not required to make an offer for you to enter into a Repayment Plan more than once for each loan. Provided that the due date of the repayment plan does not violate the provisions of Nevada Law, you will be in default and not entitled to enter into a Repayment Plan, if you fail (ii) to make a scheduled payment on this loan on or before the due date for the payment under the terms of any repayment plan relating to this loan or (ii) to pay a loan in full on or before the due date any repayment plan relating to the loan. If you are in default and entitled to enter into a Repayment Plan, we may accelerate the balance, but we cannot repossess the Motor Vehicle before offering you a Repayment Plan. If you are in default under the Loan Agreement and Grace Period Payments Deferment Agreement and not entitled to enter into a Repayment Plan or if you are in default under the Repayment Plan, we may seek repossession and sale of the Motor Vehicle as well as any other remedy allowed by Nevada law. If you use fraud to secure a title loan, or if you wrongfully transfer any interest in the Motor Vehicle to a third party, then we may bring a civil action against you for any or all of the following relief: (I) the amount of the loan obligation, including, without limitation, the aggregate amount of the interest, charges and fees negotiated and agreed to by us and you as permitted, less any prior payments made by you; (II) reasonable attorney's fees and costs; and (III) any other legal or equitable relief that the court or arbitrator deems appropriate. If we do not use one or more remedies following your default, we do not waive our right to the same or another remedy or remedies. Our rights herein are cumulative, not exclusive.

Governing Law and Assignment. Nevada law governs this Loan Agreement, except the Federal Arbitration Act ("FAA") governs the Waiver of Jury Trial and Arbitration Provision. We may assign or transfer this Loan Agreement or any of our rights.

Affidavit. You acknowledge and agree that you provided us with an affidavit stating: (a) The customer provided licensee with true and correct information concerning the customer's income, obligations, employment and ownership of the Motor Vehicle; and (b) The customer has the ability to repay the title loan.

WAIVER OF JURY TRIAL AND ARBITRATION PROVISION. Arbitration is a process in which persons with a dispute: (a) waive their rights to file a lawsuit and proceed in court and to have a jury trial to resolve their disputes; and (b) agree, instead, to submit their disputes to a neutral third person (an "arbitrator") for a decision. Each party to the dispute has an opportunity to present some evidence to the arbitrator. Pre-arbitration discovery may be limited. Arbitration proceedings are private and less formal than court trials. The arbitrator will issue a final and binding decision resolving the dispute, which may be enforced as a court judgment. A court rarely overturns an arbitrator's decision. **THEREFORE, YOU ACKNOWLEDGE AND AGREE AS FOLLOWS:**

1. For purposes of this Waiver of Jury Trial and Arbitration Provision (hereinafter the "Arbitration Provision"), the words "dispute" and "disputes" are given the broadest possible meaning and include, without limitation (a) all claims, disputes, or controversies arising from or relating directly or indirectly to the signing of this Arbitration Provision, the validity and scope of this Arbitration Provision and any claim or attempt to set aside this Arbitration Provision; (b) all federal or state law claims, disputes or controversies, arising from or relating directly or indirectly to this Loan Agreement (including the Arbitration Provision), the information you gave us before entering into this Loan Agreement, and/or any past agreement or agreements between you and us,; (c) all counterclaims, cross-claims and third-party claims; (d) all common law claims, based upon contract, tort, fraud, or other intentional torts; (e) all claims based upon a violation of any state or federal constitution, statute or regulation; (f) all claims asserted by us against you, including claims for money damages to collect any sum we claim you owe us; (g) all claims asserted by you individually against us and/or any of our employees, agents, directors, officers, shareholders, governors, managers, members, parent company or affiliated entities (hereinafter collectively referred to as "related third parties"), including claims for money damages and/or equitable or injunctive relief; (h) all claims asserted on your behalf by another person; (i) all claims asserted by you as a private attorney general, as a representative and member of a class of persons, or in any other representative capacity, against us and/or related third parties (hereinafter referred to as "Representative Claims"); and/or (j) all claims arising from or relating directly or indirectly to the disclosure by us or related third parties of any non-public personal information about you.

2. You acknowledge and agree that by enteri to this Arbitration Provision:

(a) YOU ARE WAIVING YOUR RIGHT TO HAVE A TRIAL BY JURY TO RESOLVE ANY DISPUTE ALLEGED AGAINST US OR RELATED THIRD PARTIES;

(b) YOU ARE WAIVING YOUR RIGHT TO HAVE A COURT, OTHER THAN A SMALL CLAIMS TRIBUNAL, RESOLVE ANY DISPUTE ALLEGED AGAINST US OR RELATED THIRD PARTIES; and

(c) YOU ARE WAIVING YOUR RIGHT TO SERVE AS A REPRESENTATIVE, AS A PRIVATE ATTORNEY GENERAL, OR IN ANY OTHER REPRESENTATIVE CAPACITY, AND/OR TO PARTICIPATE AS A MEMBER OF A CLASS OF CLAIMANTS, IN ANY LAWSUIT FILED AGAINST US AND/OR RELATED THIRD PARTIES.

3. Except as provided in Paragraph 6 below, all disputes including any Representative Claims against us and/or related third parties shall be resolved by binding arbitration only on an individual basis with you. **THEREFORE, THE ARBITRATOR SHALL NOT CONDUCT CLASS ARBITRATION; THAT IS, THE ARBITRATOR SHALL NOT ALLOW YOU TO SERVE AS A REPRESENTATIVE, AS A PRIVATE ATTORNEY GENERAL, OR IN ANY OTHER REPRESENTATIVE CAPACITY FOR OTHERS IN THE ARBITRATION.**

4. Any party to a dispute, including related third parties, may send the other party written notice by certified mail return receipt requested of their intent to arbitrate and setting forth the subject of the dispute along with the relief requested, even if a lawsuit has been filed. Regardless of who demands arbitration, you shall have the right to select either of the following arbitration organizations to administer the arbitration: the American Arbitration Association (1-800-778-7879) http://www.adr.org, or JAMS (1-800-352-5267) http://www.jamsadr.com. However, the parties may agree to select a local arbitrator who is an attorney, retired judge, or arbitrator registered and in good standing with an arbitration association and arbitrate pursuant to such arbitrator's rules. If the arbitration associations listed above are not available and the parties cannot otherwise agree on a substitute, then any party may petition a court pursuant to section 5 of the Federal Arbitration Act, 9 U.S.C. sections 1-16 to select an arbitration organization, provided such arbitration organization shall enforce the terms of this Loan Agreement and the Arbitration Provision, including the prohibition on class arbitration. The party receiving notice of arbitration will respond in writing by certified mail return receipt requested within twenty (20) days. If you demand arbitration, you must inform us in your demand of the arbitration organization you have selected or whether you desire to select a local arbitrator. If related third parties or we demand arbitration, you must notify us within twenty (20) days in writing by certified mail return receipt requested of your decision to select an arbitration organization or your desire to select a local arbitrator. If you fail to notify us, then we have the right to select an arbitration organization. The parties to such dispute will be governed by the rules and procedures of such arbitration organization applicable to consumer disputes, to the extent those rules and procedures do not contradict the express terms of this Loan Agreement or the Arbitration Provision, including the limitations on the arbitrator below. You may obtain a copy of the rules and procedures by contacting the arbitration organization listed above.

5. Regardless of who demands arbitration, we will advance your portion of the expenses associated with the arbitration, including the filing, administrative, hearing and arbitrator's fees ("Arbitration Fees"). Throughout the arbitration, each party shall bear his or her own attorneys' fees and expenses, such as witness and expert witness fees. The arbitrator shall apply applicable substantive law consistent with the FAA, and applicable statutes of limitation, and shall honor claims of privilege recognized at law. The arbitration hearing will be conducted in the county of your residence, or within 30 miles from such county, or in the county in which the transaction under this Loan Agreement occurred, or in such other place as shall be ordered by the arbitrator. The arbitrator may decide, with or without a hearing, any motion that is substantially similar to a motion to dismiss for failure to state a claim or a motion for summary judgment. In conducting the arbitration proceeding, the arbitrator shall not apply any federal or state rules of civil procedure or evidence. If allowed by statute or applicable law, the arbitrator may award statutory damages and/or reasonable attorneys' fees and expenses. If the arbitrator renders a decision or an award in your favor resolving the dispute, then you will not be responsible for reimbursing us for your portion of the Arbitration Fees, and we will reimburse you for any Arbitration Fees you have previously paid. If the arbitrator does not render a decision or an award in your favor resolving the dispute, then the arbitrator shall require you to reimburse us for the Arbitration Fees we have advanced, not to exceed the amount which would have been assessed as court costs if the dispute had been resolved by a state court with jurisdiction, less any Arbitration Fees you have previously paid. At the timely request of any party, the arbitrator shall provide a written explanation for the award. The arbitrator's award may be filed with any court having jurisdiction.

6. All parties, including related third parties, shall retain the right to seek adjudication in a small claims tribunal for disputes within the scope of such tribunal's jurisdiction. Any dispute, which cannot be adjudicated within the jurisdiction of a small claims tribunal, shall be resolved by binding arbitration. Any appeal of a judgment from a small claims tribunal shall be resolved by binding arbitration. Furthermore, nothing in this Arbitration Provision shall limit the right of you or us (a) to foreclose against the Motor Vehicle by the exercise of any power under the Loan Agreement or under applicable law, (b) to exercise self-help remedies such as set off or repossession, or (c) to obtain provisional or ancillary remedies such as pre-judgment seizure of property, detinue, replevin, or injunctive relief, or to seek or obtain any other traditional equitable relief which does not claim money damages from a court having jurisdiction. The institution and maintenance by you or us of any action set forth in this Paragraph 6 shall not constitute a waiver of the right to submit any dispute to arbitration, including any counterclaim asserted.

7. This Arbitration Provision is made pursuant to a transaction involving interstate commerce and shall be governed by the FAA. If a final non-appealable judgment of a court having jurisdiction over this transaction finds, for any reason, that the FAA does not apply to this transaction, then our agreement to arbitrate shall be governed by the arbitration law of the State of Nevada.

8. This Arbitration Provision is binding upon and efits you, your respective heirs, successors and as s. The Arbitration Provision is binding upon and benefits us, our successors and assigns, and related third parties. The Arbitration Provision continues in full force and effect, even if your obligations have been prepaid, paid or discharged through bankruptcy. The Arbitration Provision survives any termination, amendment, expiration or performance of any transaction between you and us and continues in full force and effect unless you and we otherwise agree in writing.

9. **OPT-OUT PROCESS.** You may choose to opt-out of this Arbitration Provision but only by following the process set-forth below. If you do not wish to be subject to this Arbitration Provision, then you must notify us in writing within sixty (60) calendar days of the loan date at the following address: TitleMax of Nevada, Inc. d/b/a TitleMax, Attn: Legal Dept, P.O. Box 8323, Savannah, GA 31412. Your written notice must include your name, address, Account number, the loan date, and a statement that you wish to opt out of the Arbitration Provision. If you choose to opt out, then your choice will apply only to this Loan Agreement.

Acknowledgments. This Loan Agreement contains a binding Waiver of Jury Trial and Arbitration Provision. By signing this Loan Agreement you acknowledge that it was filled in before you did so and that you received a completed copy of it. You agree that the information you provided before entering into this Loan Agreement is accurate. You warrant that you are not a debtor under any proceeding in bankruptcy and have no intention to file a petition for relief under any chapter of the United States Bankruptcy Code. You agree that the amount of the loan does not exceed the fair market value of the Motor Vehicle. **You agree that you have the ability to repay this Loan Agreement, based upon your current and expected income, obligations, and employment.** You acknowledge that the loan does not require a balloon payment of any kind. **You further acknowledge that you have read, understand, and agree to all of the terms of this Loan Agreement, including the Waiver of Jury Trial and Arbitration Provision.**

THIS DOCUMENT IS SUBJECT TO A SECURITY INTEREST IN FAVOR OF, AND PLEDGED AS COLLATERAL TO, WELLS FARGO BANK, NATIONAL ASSOCIATION, AS COLLATERAL AGENT.

TitleMax of Nevada, Inc. d/b/aTitleMax

Customer's Signature — Date 4/12/14

Its Authorized Agent — Date 12/4/14

Co-Customer's Signature — Date 04DEC2014

APP 009990
ROA 008696

Customer Receipt/Repayment Plan Receipt (210 day loan)

NAME AND ADDRESS OF THE LICENSEE:	PAYMENT MADE ON BEHALF OF OR BY:
Tm Las Vegas Nv #24 8414 West Farm Road, Ste 130 Las Vegas, NV 89131	Casey Taylor
LOAN AGREEMENT IDENTIFICATION NO. 12569-0138894 LOAN AGREEMENT DATE: 12/4/2014 1:29:43 PM If you have multiple loans, this payment was applied to the loan number identified above.	DATE/TIME OF RECEIPT OF PAYMENT: 01/03/2015 01:43:50 PM
AMOUNT PAID: $242.00	AGENT RECEIVING PAYMENT: Jake Vose

TODAY'S PAYMENT ITEMIZATION

PRINCIPAL PAID:	$0.74
INTEREST PAID:	$241.26
CHARGES PAID:	$0.00
FEES PAID:	$0.00
TOTAL AMOUNT PAID TODAY:	$242.00
BALANCE DUE ON LOAN:	$1,419.26
NEXT SCHEDULED DUE DATE:	2/2/2015

- ☐ **Account paid in full by rescission.**
- ☐ **Account paid in full.**
- ☐ **Title Returned Upon Payment in Full.** By signing below, you acknowledge that upon repayment in full, we returned the Vehicle's Title to you.
- ☐ **Repayment Plan Agreement.**
- ☐ **Grace Period Plan Agreement.**

Acknowledgments. By signing below, you acknowledge that the payment information noted above is accurate. You further represent that the information previously provided on the Covered Borrower Identification Statement is still accurate.

Casey Taylor
Printed Name

Casey Taylor
Signature

Customer Receipt/Repayment Plan Receipt (210 day loan)

NAME AND ADDRESS OF THE LICENSEE:	PAYMENT MADE ON BEHALF OF OR BY:
Tm Las Vegas Nv #24 8414 West Farm Road, Ste 130 Las Vegas, NV 89131	Casey Taylor
LOAN AGREEMENT IDENTIFICATION NO. 12569-0138894 LOAN AGREEMENT DATE: 12/4/2014 1:29:43 PM If you have multiple loans, this payment was applied to the loan number identified above.	DATE/TIME OF RECEIPT OF PAYMENT: 04/23/2015 10:36:22 AM
AMOUNT PAID: $150.00	AGENT RECEIVING PAYMENT: Jake Vose

TODAY'S PAYMENT ITEMIZATION

PRINCIPAL PAID:	$0.00
INTEREST PAID:	$150.00
CHARGES PAID:	$0.00
FEES PAID:	$0.00
TOTAL AMOUNT PAID TODAY:	$150.00
BALANCE DUE ON LOAN:	$1,671.01
NEXT SCHEDULED DUE DATE:	4/3/2015

- ☐ **Account paid in full by rescission.**
- ☐ **Account paid in full.**
- ☐ **Title Returned Upon Payment in Full.** By signing below, you acknowledge that upon repayment in full, we returned the Vehicle's Title to you.
- ☐ **Repayment Plan Agreement.**
- ☐ **Grace Period Plan Agreement.**

Acknowledgments. By signing below, you acknowledge that the payment information noted above is accurate. You further represent that the information previously provided on the Covered Borrower Identification Statement is still accurate.

Printed Name _____ Signature _____

Customer Receipt/Repayment Plan Receipt (210 day loan)

NAME AND ADDRESS OF THE LICENSEE: Tm Las Vegas Nv #24 8414 West Farm Road, Ste 130 Las Vegas, NV 89131	PAYMENT MADE ON BEHALF OF OR BY: Casey Taylor
LOAN AGREEMENT IDENTIFICATION NO. 12569-0138894 LOAN AGREEMENT DATE: 12/4/2014 1:29:43 PM If you have multiple loans, this payment was applied to the loan number identified above.	DATE/TIME OF RECEIPT OF PAYMENT: 03/13/2015 12:51:31 PM
AMOUNT PAID: $241.13	AGENT RECEIVING PAYMENT: Jake Vose

TODAY'S PAYMENT ITEMIZATION

PRINCIPAL PAID:	$0.00
INTEREST PAID:	$241.13
CHARGES PAID:	$0.00
FEES PAID:	$0.00
TOTAL AMOUNT PAID TODAY:	$241.13
BALANCE DUE ON LOAN:	$1,491.47
NEXT SCHEDULED DUE DATE:	4/3/2015

- ☐ **Account paid in full by rescission.**
- ☐ **Account paid in full.**
- ☐ **Title Returned Upon Payment in Full.** By signing below, you acknowledge that upon repayment in full, we returned the Vehicle's Title to you.
- ☐ **Repayment Plan Agreement.**
- ☐ **Grace Period Plan Agreement.**

Acknowledgments. By signing below, you acknowledge that the payment information noted above is accurate. You further represent that the information previously provided on the Covered Borrower Identification Statement is still accurate.

Casey Taylor
Printed Name

Signature

Customer Receipt/Repayment Plan Receipt (210 day loan)

NAME AND ADDRESS OF THE LICENSEE: Tm Las Vegas Nv #24 8414 West Farm Road, Ste 130 Las Vegas, NV 89131	PAYMENT MADE ON BEHALF OF OR BY: Casey Taylor
LOAN AGREEMENT IDENTIFICATION NO. 12569-0138894 LOAN AGREEMENT DATE: 12/4/2014 1:29:43 PM If you have multiple loans, this payment was applied to the loan number identified above.	DATE/TIME OF RECEIPT OF PAYMENT: 02/06/2015 12:28:01 PM
AMOUNT PAID: $241.26	AGENT RECEIVING PAYMENT: Rene Bernier

TODAY'S PAYMENT ITEMIZATION

PRINCIPAL PAID:	$0.00
INTEREST PAID:	$241.26
CHARGES PAID:	$0.00
FEES PAID:	$0.00
TOTAL AMOUNT PAID TODAY:	$241.26
BALANCE DUE ON LOAN:	$1,451.28
NEXT SCHEDULED DUE DATE:	3/4/2015

- ☐ **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.

Casey Taylor
Printed Name

Signature

Customer Receipt/Repayment Plan Receipt (210 day loan)

NAME AND ADDRESS OF THE LICENSEE: Tm Las Vegas Nv #24 8414 West Farm Road, Ste 130 Las Vegas, NV 89131	PAYMENT MADE ON BEHALF OF OR BY: Casey Taylor
LOAN AGREEMENT IDENTIFICATION NO. 12569-0138894 LOAN AGREEMENT DATE: 12/4/2014 1:29:43 PM If you have multiple loans, this payment was applied to the loan number identified above.	DATE/TIME OF RECEIPT OF PAYMENT: 05/09/2015 12:32:31 PM
AMOUNT PAID: $92.00	AGENT RECEIVING PAYMENT: Rene Bernier

TODAY'S PAYMENT ITEMIZATION

PRINCIPAL PAID:	$0.00
INTEREST PAID:	
CHARGES PAID:	
FEES PAID:	
TOTAL AMOUNT PAID TODAY:	
BALANCE DUE ON LOAN:	
NEXT SCHEDULED DUE DATE:	

Receipt not scanned — waiting for customer's signature (Co-borrower-too). C2 - Co-borrower-too). Thank you, Gene

- ☐ **Account paid in full by rescission.**
- ☐ **Account paid in full.**
- ☐ **Title Returned Upon Payment in Full.** [illegible] ayment in full, we returned the Vehicle's Title to you.
- ☐ **Repayment Plan Agreement.**
- ☐ **Grace Period Plan Agreement.**

Acknowledgments. By signing below, you acknowledge that the payment information noted above is accurate. You further represent that the information previously provided on the Covered Borrower Identification Statement is still accurate.

Printed Name

Signature

s

APP 009995
ROA 008701

TitleMax of Nevada, Inc. d/b/a
TitleMax
8414 Farm Rd Suite 130
Las Vegas, NV 89131
(702)560-6264

04/15/2015

Casey Taylor
9610 S. Eastern Ave Suite 107 #144
Las Vegas, NV 89123

Gary Taylor
9610 S. Eastern Ave Suite 107 #144
Las Vegas, NV 89123

Re: **Opportunity to Enter into a Repayment Plan**

Dear Customer:

On 12/04/2014 you entered a Title Loar
d/b/a TitleMax and, if applicable, on 01/
Agreement with TitleMax of Nevada, In
on your payment obligations under the
Payments Deferment Agreement. Bef
repossessing the Vehicle, we are offer
THE TITLE LOAN AGREEMENT TO E

You have the opportunity to enter in
the Date of Default.

To enter into a Repayment Plan you m
location in which you signed the Loan
Deferment Agreement; (2) read and si
payment of $365.90. The total of
is $1,829.30. You made the following payment(s) on the loan:

Date:01/03/2015	Amount $ 242.00
Date: 02/06/2015	Amount $ 241.26
Date: 03/13/2015	Amount $ 241.13
Date:	Amoul
Date:	Amoul
Date:	Amoul

The total amount due if you enter into a I
$365.90.

Under the terms of any Repayment Plan
Repayment Plan not later than 30 days a
we will allow the period for repayment to
agree to a shorter term; and (3) we may
percent of the total amount due under the

If you enter into a Repayment Plan, we w
as an incident to or as a condition of ente
without limitation: (1) any interest, regar
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,

UNITED STATES POSTAL SERVICE TitleMax Certificate Of Mailing
This Certificate of Mailing provides evidence that mail has been presented to USPS® for mailing.
This form may be used for domestic and international mail.
From: 8414 FARM RD SUITE 130
LAS VEGAS NV 89131
702-560-6264
To: Casey Taylor
9610 South Eastern Ave
Suite 107 #144
Las Vegas, NV 89123
PS Form 3817, April 2007 PSN 7530-02-000-9065
To pay fee, affix stamps or meter postage here.
CPU U.S. MAILED

UNITED STATES POSTAL SERVICE TitleMax Certificate Of Mailing
This Certificate of Mailing provides evidence that mail has been presented to USPS® for mailing.
This form may be used for domestic and international mail.
From: 8414 FARM RD SUITE 130
LAS VEGAS NV 89131
702-560-6264
To: Gary Taylor
9610 S. Eastern Ave
Suite 107 #144
Las Vegas, NV 89123
PS Form 3817, April 2007 PSN 7530-02-000-9065
To pay fee, affix stamps or meter postage here.
CPU U.S. MAILED

collection fees, transaction fe negotiation fees, handling fees, pr essing 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

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 $1,829.30; (2) TitleMax of Nevada, Inc. d/b/aTitleMax 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.

GRACE PERIOD PAYMENTS DEFERMENT AGREEMENT

Account Number: 12569-0138894

Date:

Customer Name: Casey Taylor Address: 5733 Heatherwood St Las Vegas, NV 89149 Co-Borrower Name: Gary Taylor Address: 5733 Heatherwood Street Las Vegas, NV 89149	Licensee Name: TitleMax of Nevada, Inc. d/b/a TitleMax Address: 8414 West Farm Road, Ste 130 Las Vegas, NV 89131 Vehicle Information:2002 Cadillac Seville 1G6KS54Y22U192407

Definitions and Terms. In this Grace Period Payments Deferment Agreement, "customer," "you," and "your" mean the customer who signed it. "Licensee", "we", "us" and "our" mean TitleMax of Nevada, Inc. d/b/a TitleMax , a title loan services provider licensed and regulated by the Nevada Financial Institutions Division, 2785 E Desert Inn Road, Suite 180, Las Vegas, Nevada 89121, Phone: (702) 486-4120, Fax: (702) 486-4563, http://www.fid.state.nv.us/. The word "Motor Vehicle" means the vehicle identified above. The word "Title" means a certificate of title or ownership to the Motor Vehicle.

Consideration. You acknowledge and agree that you and we entered into a Title Loan Agreement on 12/04/2014 ("Loan Agreement.") Under the Title Loan Agreement, we agreed with you that we may subsequently offer you a "Grace Period" which is a gratuitous period of payments deferment. You agree that we are offering you a "Grace Period" and you are voluntarily accepting such offer after entering into a Loan Agreement pursuant to the provisions of NRS 604A.70 and NRS 604A.210. **Please note that since this is a "Grace Period" it is not an "extension" as defined in NRS. 604A.065.**. Under the Title Loan Agreement, your obligation to pay simple interest under the Loan Agreement remains unchanged. Other than the interest and fees originally provided for in the Title Loan Agreement, we do not charge you any additional fees or interest for entering into this Grace Period Payments Deferment Agreement.

NOW THEREFORE, in consideration of the mutual promises, herein you and we agree to the payments deferment in this written and signed Grace Period Payments Deferment Agreement.

Grace Period Payments Deferment. In the Title Loan Agreement, you agreed to make your scheduled payments in the amounts and on the dates set forth in the Payment Schedule listed in the Federal Truth In Lending Disclosures at the address indicated above, or at such other address as we direct you in writing. During this Grace Period, we have agreed to amend, modify, and defer your payments as set forth below in the Grace Period Payments Deferment Schedule. Therefore, you and we agree to the amended and deferred payments and periods set forth below in the Grace Period Payments Deferment Schedule. Therefore, you agree to pay us in cash the amount owing on the dates set forth in the Grace Period Payments Deferment Schedule set forth below. If any Deferred Due Date falls on a date we are not open for business, then you agree to pay us on the next business day, and we will credit such payment, as if we received it on the appropriate Deferred Due Date. The Grace Period Payments Deferment Agreement will be consummated upon the date you sign it. Time is of the essence in this Grace Period Payments Deferment Agreement. We will not attempt to collect an amount that is greater than the amount owed. We will not attempt to collect the outstanding balance during the term of the Grace Period by process of alternative dispute resolution, by repossessing the Motor Vehicle or by exercising any other right we have under Nevada law, unless you default on the Grace Period Payments Deferment Agreement.

Any comments or questions may be directed to Customer Service at the following number: (800) 804-5368.

Grace Periods Payments Deferment Schedule

Payment Number	Amount of Payment	Deferred Periodic Due Date
1	$241.26	1/3/2015
2	$241.26	2/2/2015
3	$241.26	3/4/2015
4	$241.26	4/3/2015
5	$241.26	5/3/2015
6	$241.26	6/2/2015
7	$241.26	7/2/2015
8	$202.86	8/1/2015
9	$202.86	8/31/2015
10	$202.86	9/30/2015
11	$202.86	10/30/2015
12	$202.86	11/29/2015
13	$202.86	12/29/2015
14	$202.84	1/28/2016
The total amount paid after making all payments under the under the terms of the Grace Period Payments Deferment Agreement:	$3,108.82	

BECAUSE THIS IS ONLY AN AMENDMENT AND MODIFICATION OF THE LOAN AGREEMENT IN WHICH WE ARE ONLY MODIFYING AND DEFERRING YOUR PAYMENTS UNDER THE TITLE LOAN AGREEMENT, YOU ACKNOWLEDGE AND AGREE THAT ALL OF THE TERMS AND CONDITIONS OF THE TITLE LOAN AGREEMENT, INCLUDING THE CHARGING OF SIMPLE INTEREST AND WAIVER OF JURY TRIAL AND ARBITRATION PROVISION REMAIN IN FULL FORCE AND EFFECT.

Right to Rescind. You have the right to rescind this Grace Period Payments Deferment Agreement. You may rescind on or before the close of business on the next day of business at the location where the Grace Period Payments Deferment Agreement was initiated. To rescind, you must come to the location where the Grace Period Payments Deferment Agreement was initiated and sign a Cancellation of the Grace Period Payments Deferment Agreement. If you rescind, then we will not charge you any amount for rescinding, and you will be required to make the payments as originally scheduled in the Title Loan Agreement.

Prepayment. You may also pay us in full or make prepayments at any time, without an additional charge or fee, before the final Deferred Periodic Due Date. If you pay the total amount due under the terms of the Title Loan Agreement in full, as deferred through negotiations and agreed to herein, then we shall return the Title to you. You may also make partial prepayments under this Grace Period Payments Deferment Agreement at any time without an additional charge or fee.

Repayment Plan Disclosure: If you default on the loan and this Grace Period Deferred Payments Agreement, we must offer a Repayment Plan to you before we commence any civil action or process of alternative dispute resolution, or before we repossesses the Motor Vehicle.

Any comments or questions may be directed to Customer Service at the following number: (800) 804-5368.

Default and Repayment Plan. You will be in default under Grace Period Payments Deferment Agreement if you fail to keep any promise made herein. Such default occurs on the day immediately following the date of your failure to perform as described herein. We may waive a default and reinstate your account to good status if you bring your account current or make satisfactory payment arrangements with us. You will have the opportunity to enter into a Repayment Plan with a term of at least 90 days after the Date of Default on the Grace Period Payments Deferment Agreement. Under the terms of any Repayment Plan and pursuant to Nevada law: (1) you must enter into the Repayment Plan not later than 30 days after the date of default, unless we allow a longer period; (2) we will allow the period for repayment to extend at least 90 days after the date of default, unless you agree to a shorter term; and (3) we may require you to make an initial payment of not more than 20 percent of the total amount due under the Repayment Plan. If you enter into a Repayment Plan, we will honor the terms and we will not charge any other amount as an incident to or as a condition of entering into a Repayment Plan. Such an amount includes, without limitation: (a) any interest, regardless of the name given to the interest, other than the interest charged pursuant to the original loan agreement at a rate which does not exceed the rate charged during the term of the original loan agreement; or (b) any origination fees, set-up fees, collection fees, transaction fees, negotiation fees, handling fees, processing fees, late fees, default fees or any other fees, regardless of the name given to the fee. Additionally, if you enter into a Repayment, we will honor the terms of the Repayment Plan, and unless otherwise authorized by Nevada law we will not (i) accept any additional security or collateral from you to enter into the Repayment Plan; (ii) sell to you any insurance (iii) require you to purchase insurance or any other goods or services to enter into the Repayment Plan; (iv) make any other loan to you, unless you are seeking multiple loans that do not exceed the limit set forth under Nevada law; (v) attempt to collect the outstanding balance during the term of the Repayment Plan by repossessing the Vehicle unless you default on the Repayment Plan or (vi) attempt to collect an amount that is greater than the amount owed under the terms of the Repayment Plan. Therefore, if you (I) default on Grace Period Payments Deferment Agreement and do not enter into a Repayment Plan and we do not waive the default, or (II) default on Grace Period Payments Deferment Agreement, enter into a Repayment Plan, and default on the terms of the Repayment Plan, then we may pursue any remedy Nevada law allows, including seeking repossession and sale of the Motor Vehicle.

Security Interest. You have given us possession of the Title to the vehicle, and granted us a security interest in the Title. We continue to maintain our security interest and possession of the Title during this Grace Period Payments Deferment Agreement.

Acknowledgment of Simple Interest Accrual. You acknowledge that we use the simple interest method to calculate and accrue the interest owing under the Loan Agreement. Interest is not compounded under the Loan Agreement. You acknowledge that simple interest is charged on the outstanding principal balance. Payments will be applied first to accrued interest, second to outstanding charges, if any, and third to principal. We calculated and estimated the simple interest under the Loan Agreement and disclosed in the "Finance Charge" disclosure assuming you would pay each scheduled payment in the amount scheduled and on the scheduled Payment Dates. The original Payment Schedule in the Loan Agreement provided for payments which would ratably and fully amortize the entire Principal Amount and interest payable. The interest rate under the Loan Agreement remains unchanged. You acknowledge that simple interest is charged on the unpaid principal balance of this Loan Agreement at the daily rate of 0.5663% from the date of this Loan Agreement until the earlier of: (i) the due date of your last payment as set forth in the original Payment Schedule; or (ii) payment in full. Now that the Payment Schedule has changed, you acknowledge that the new Payment Schedule provided for in this Grace Period Payments Deferment Agreement, if followed, will ratably and fully amortize the entire Principal Amount and interest payable over a longer period of time than the original Payment Schedule in the Loan Agreement. As such you acknowledge and agree you will continue to incur interest as provided in the Loan Agreement. You further agree that in setting the amount of the payments and dates of the payments, we have estimated the accrued interest owing to us assuming you make the payments in the amounts scheduled and on the exact dates set forth in the Grace Periods Payments Deferment Schedule above. Early payments may decrease the amount of interest you owe. Making a payment in an amount greater than scheduled above may decrease the amount of interest you owe. Late payments may increase the amount of interest you owe. The amount of this increase or decrease will be reflected in the final payment. If an early payment is less than the scheduled installment, then you must pay the difference on or before the upcoming installment due date. You may request a payoff at any time.

Governing Law and Assignment. Nevada law governs the Loan Agreement and this Grace Period Payments Deferment Agreement, except the Federal Arbitration Act ("FAA") governs the Waiver of Jury Trial and Arbitration Provision. We may assign or transfer the Loan Agreement and Grace Period Payments Deferment Agreement or any of our rights.

By signing this Grace Period Payments Deferment Agreement, you acknowledge that it was filled in before you did so and that you have received a completed copy of it. You agree that the information you provided to before entering into this Grace Period Payments Deferment Agreement is accurate. You represent that you are not a debtor under any proceeding in bankruptcy and have no intention to file a petition for relief under any chapter of the United States Bankruptcy Code. **You acknowledge that you have read this Grace Period Payments Deferment Agreement, and agree to its terms. You further acknowledge that except as amended herein, all of the terms of the Title Loan Agreement remain enforceable including but not limited to the charging of simple interest and Waiver of Jury Trial and Arbitration Provision.**

Acknowledgments. By signing below, you acknowledge that the payment information noted above is accurate. If the term of this loan is shorter than 210 days, you further represent that the information previously provided on the Covered Borrower Identification Statement is still accurate. You agree to inform the company and sign a new statement if your status as an active duty member of the Armed Forces (Army, Navy, Marine Corps, Air Force, or Coast Guard), or as a dependent or spouse of such member changes.

LICENSEE: TitleMax of Nevada, Inc. d/b/a TitleMax

1/3/15
Customer's Signature — Date

1/3/14
Its Authorized Agent — Date

03JAN2015
Co-Borrower's Signature — Date

Any comments or questions may be directed to Customer Service at the following number: (800) 804-5368.

Customer Application

Personal Information

[redacted]

Date 12/4/2014	[redacted]		Middle Name Lee
Last Name Taylor	First Name Casey	Cell Phone†	Email Address (optional)††
[redacted]		Which number do you prefer that we call? ☑ Home Phone ☐ Cell Phone	
Best time to call? [redacted]			

Physical Address (Street Number & Name) 5733 Heatherwood Street			Apt #
City Las Vegas	State NV	Zip 89149	County Clark
Mailing Address (If different from physical address)			
City	State	Zip	

Source of Income

[redacted]

Employer Address (Street Number & Name) [redacted] Drive Suite A			
702-83[redacted]	Next Payday 31st	Gross Monthly Income $11.50 hr	Gross Monthly Obligations $ 0.00

Pay Frequency: (check one)
☐ 1st & 15th of month ☐ 15th & end of month ☑ Biweekly (every 2 weeks)
☐ Weekly ☐ Monthly (last day) ☐ Monthly (1st day) ☐ Monthly (3rd day)
☐ Self-Employed

*Alimony, child support or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation.
Alimony, child support, or separate maintenance received under: ☐ court order ☐ written agreement ☐ oral understanding.
Are you currently in bankruptcy? ☐ yes ☑ no

Credit References

[redacted]

Business Name		State	Zip
Address (Street Number & Name)	City		

Personal References

[redacted]

Name (First Name)	City	State	Zip

APP 010002
ROA 008708

TM-NV-Customer Application-V.2.0-10.09.2013

Co-Applicant Information

Date 04 DEC 2014	State Issued ID Number NV	[redacted]	Middle Name EUGENE
Last Name TAYLOR	First Name GARY	Cell Pho[redacted]	Email Ad[redacted]
Home Phone [redacted]	Which number do you prefer that we call? ☐ Home Phone ☒ Cell Phone		
Best time to call? any			

Physical Address (Street Number & Name) 5733 HEATHERWOOD STREET				Apt #
City LAS VEGAS	State NV	Zip 89149	County USA/CLARK	
Mailing Address (If different from physical address)	State	Zip		
City [redacted]	Employer Address (Street Number & Name)			
Emplo[redacted]				
City [redacted]				
Work [redacted]	Next Payday 11 TH	Gross Monthly Income $ 1600	Gross Monthly Obligations $ 700.00	

Pay Frequency: (check one)
☐ 1st & 15th of month ☐ 15th & end of month ☒ Biweekly (every 2 weeks)
☐ Weekly ☐ Monthly (last day) ☐ Monthly (1st day) ☐ Monthly (3rd day)
☐ Self-Employed

*Alimony, child support or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation.
Alimony, child support, or separate maintenance received under: ☐ court order ☐ written agreement ☐ oral understanding.

Are you currently in bankruptcy? ☐ yes ☒ no

How did you hear about us? (Circle one.)

Friend/Referral Name of referrer? _____ Saw Store Television Yellow Pages Repeat Customer

WEBSITE Internet Billboard Postcard Other: _____

ADDITIONAL TERMS AND CONDITIONS OF THIS CUSTOMER APPLICATION

Notice. The federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The federal agency that administers compliance with this law concerning this creditor is the Federal Trade Commission, Equal Credit Opportunity, Washington, D.C. 20580, www.ftc.gov.

††**Consent to E-mail Communications and Electronic Disclosures.** **You are not required to provide your email address.** If you provided your email address and authorized us to send emails to you ("Your Consent"), then you are requesting to receive emails from us. This includes disclosures and solicitations. You further consent to the use and acceptance of electronic records, and electronic disclosures. **This Consent to E-mail Communications and Electronic Disclosures** informs you of your rights when receiving legally required disclosures, notices, and any other information from us. By providing Your Consent, you acknowledge receipt of this disclosure. You consent to the use of electronic records, and disclosures. The emails and disclosures we may send, may include for example, disclosures or notices under state or federal law, including those pursuant to the Equal Credit Opportunity Act, Truth in Lending Act, Gramm-Leach-Bliley Act, and other disclosures or notices under applicable federal, state or local laws or regulations, or any other notices, information, or solicitations we may send. You may request a paper copy of any emailed disclosures by submitting a request through the link found within the emails. You may also send a written request to TitleMax, P. O. Box 8323, Savannah, GA 31412. We will provide such paper copies to you at no charge. We will retain all Disclosures as required by applicable law. Your Consent only applies to emails we send and receive. You consent to electronically receiving disclosures relating to transactions, accounts, and other emails electronically. Before deciding to obtain electronic disclosures, you acknowledge that you considered whether you have the required hardware and software capabilities. To access and retain Disclosures electronically, you will need to use the following computer software and hardware: a PC with Internet access and an Internet Browser that meets the following minimum requirements: Microsoft® Internet Explorer 6.1 or later versions or Mozilla Firefox 2.0 or later versions. The specific Internet Browser must also support at least 128-bit encryption. To read some documents, you will need a PDF file reader like Adobe® Acrobat Reader. If these requirements change and a material risk arises that you won't receive Disclosures electronically, we will notify you. You will need a printer or long-term storage, such as a disk drive, to retain, download, or print the Disclosures. You may withdraw Your Consent at any time. If you want to withdraw Your Consent, submit a request through the link in any email we send, or write to the address found in this disclosure. If you withdraw Your Consent, such withdrawal will not affect the legal effectiveness, validity, or enforceability of prior electronic Disclosures. If your electronic address, mailing address, telephone number, or any information you provided changes, then you agree to inform us. You may contact us by clicking the appropriate link in any email, or writing to the address in this disclosure. BY PROVIDING YOUR EMAIL ADDRESS, AND THEREBY AGREEING, YOU ACKNOWLEDGE AND AGREE THAT YOU: (1) CAN ACCESS THE DISCLOSURES IN THE DESIGNATED FORMATS DESCRIBED ABOVE, (2) READ THE INFORMATION ABOUT ELECTRONIC RECORDS, AND DISCLOSURES, IN THIS CONSENT TO EMAIL COMMUNICATIONS AND ELECTRONIC DISCLOSURES, (3) CONSENT TO HAVING DISCLOSURES PROVIDED OR MADE AVAILABLE TO YOU IN ELECTRONIC FORM, (4) CONSENT TO DOING BUSINESS WITH US ELECTRONICALLY, AND (5) MAY REQUEST A PAPER COPY OF ANY EMAILED DISCLOSURES, WHICH WE WILL PROVIDE TO YOU AT NO CHARGE. You may request and obtain a copy of this information to retain for future reference.

†**Cellular Phone Calls:** Receipt of cellular phone calls may be subject to charges from your service provider. If you have listed a cell phone above or you give us an updated cell phone number, then you authorize us to call your cell phone number to provide account information such as payment reminders and special promotional offers or sales offers such as offers for credit services, credit, or other financial services.

Phone Messages. You authorize us to contact the phone numbers listed. You authorize us to mail correspondence to your address. You authorize us to call and leave messages on any answering machine at your phone numbers above.

Release of Information. You authorize us to verify all of the information that you have provided and you acknowledge that this information may be used to verify certain past or current credit or payment history information from third party source(s). You further authorize and consent that we may contact any person or company listed on this Customer Application, including any persons that you may add at a later date. Your application may be rejected if any information provided is found to be false.

Credit Inquiries and Reporting Authorization. By signing below, you further agree and authorize us to obtain your credit history reports from credit bureaus and other credit reporting agencies or companies.

ARBITRATION. Arbitration is a means for legal matters between parties to be resolved by a neutral arbitrator rather than a Court. We have a policy of arbitrating all claims, demands, and disputes which cannot be resolved in a small claims tribunal, including the scope and validity of this arbitration provision and any right you may have to participate in an alleged class action (hereinafter "dispute(s)"). All customer agreements contain another arbitration provision that supersedes this arbitration provision and governs the resolution of disputes. However, if you do not enter into a customer agreement with us, then this arbitration provision governs the resolution of disputes. You agree that **YOU ARE WAIVING YOUR RIGHT TO HAVE A TRIAL BY JURY to resolve disputes against us.** The Federal Arbitration Act governs this arbitration provision. If any party has a dispute, they must notify the others in writing of the dispute. You have the right to select either of the following arbitration organizations, which will govern the arbitration under its consumer rules: American Arbitration Association (1-800-778-7879) http://www.adr.org or JAMS (1-800-352-5267) http://www.jamsadr.com, and we will advance all of the expenses associated with the arbitration, including the filing, administrative, hearing and arbitrator's fees. You will be responsible for your attorney's fees, if any. Any appeal of a judgment from a small claims tribunal shall be resolved by binding arbitration. The arbitrator shall not conduct class arbitration. The arbitration hearing will be conducted in the county in which this Customer Application was signed. If the arbitration associations listed above are not available and the parties cannot otherwise agree on a substitute, then any party may petition a court pursuant to section 5 of the Federal Arbitration Act, 9 U.S.C. sections 1-16 to select an arbitration organization, provided such arbitration organization shall enforce the terms of this Customer Application and the Arbitration Provision, including the prohibition on class arbitration.

WARNING: This type of transaction is only intended to address short-term, NOT long-term, credit needs. Repeated or frequent use can create serious financial hardships. You should evaluate the costs and benefits of all alternatives before entering into this type of transaction. Other forms of short-term credit that may be less expensive include a loan from another institution or from family or friends, a credit card cash advance, an account with overdraft protection, or a salary advance.

Privacy Policy. You verify that you have received a copy of the company's Privacy Policy.

Updates: You agree to inform us of any changes to the information contained in this Customer Application throughout the course of your business relationship with us.

Ability to Repay Verification.
Pursuant to Nevada law, we are required to obtain a written and signed Affidavit from you addressing the following: (i) you have provided TitleMax with true and correct information concerning your income, obligations, employment and ownership of the vehicle; and (ii) you have the ability to repay. You will be asked to sign the Affidavit before signing the Title Loan Agreement. TitleMax offers a "thirty day" Title Loan and six "thirty day" extensions as allowed by Nevada law. In addition, Nevada law requires that the amount of our loan does not exceed the fair market value of your motor vehicle. Furthermore, we have a policy of allowing those who remain in good standing with TitleMax by timely extending their loan obligations six times as allowed by law, to participate in an interest free workout repayment plan, in which no down payment is required. For such customers, we typically agree to a 7 to 8 month interest free repayment plan with a payment amount that never exceeds the extension payment amount. Therefore, in performing our internal underwriting and ability to repay analysis for your requested loan, we will (i) examine the motor vehicle and determine its fair market value, and (ii) rely upon the employment and sources of income information as well as the current and expected gross monthly income and obligations made in this Application, and assume no changes in same for 14 months. **IF YOU EXPECT (i) YOUR EMPLOYMENT OR SOURCE OF INCOME, OR (ii) YOUR GROSS MONTHLY INCOME AND GROSS MONTHLY OBLIGATIONS TO CHANGE IN THE NEXT 14- 15 MONTHS, PLEASE EXPLAIN THE CHANGES AS FOLLOWS:** No Change

By signing below and submitting this Customer Application, you are verifying that all of the information in this Customer Application is accurate and correct, including the personal references, contact information, employment or source of income, and current and

expected gross monthly income and obligations. You agree that you have told us about any changes you expect within the next 14 months relating to (i) your employment or source of income, and (ii) current and expected gross monthly income and obligations. **You agree that you have read and understood all the above statements, including the Arbitration Provision.**

Applicant Signature — Date: 4/12/14

Co-Applicant Signature — Date: 04 DEC 2014

Affidavit

STATE OF NEVADA
COUNTY OF Clark

Title Loan Agreement No.: 12569-0138844
Date: 12-4-2014

Customer Name: Casey Taylor
Address: 5733 Heatherwood Street
Las Vegas, NV 89149
Co-Borrower Name: Gary Taylor
Address: 5733 Heatherwood Street
Las Vegas, NV 89149

Licensee Name: TitleMax of Nevada, Inc. d/b/a Titlemax
Address:
8414 Farm Road Suite 130
Las Vegas, NV 89131

Vehicle Information: VIN: 1G6KS54Y22U192407 Color: Maroon Year: 2002 Make: Cadillac Model: Seville
License Plate State and No: 9610

In this Affidavit ("Affidavit"), the words "affiant," customer," "you" and "your" mean the customer who has signed it. The words "Licensee", "we", "us" and "our" mean TitleMax of Nevada, Inc. d/b/a Titlemax, a provider of title loan services, registered, licensed, and operating in accordance with Nevada law and regulated by the Nevada Financial Institutions Division, 406 E. 2nd Street, Suite 3, Carson City, Nevada 89701-4758, Phone: (775) 684-1830,Fax: (775) 684-1845. The word "Vehicle" means the vehicle identified above. The word "Title" means a certificate of title or ownership issued pursuant to the laws of the State of Nevada that identifies the legal owner of a vehicle or any similar document issued pursuant to the laws of another jurisdiction.

Pursuant to N.R.S. 604A.450-1, we have evaluated the Vehicle's fair market value. Pursuant to N.R.S. 604A.450-2, we have reviewed your application information regarding current and expected income, obligations and employment.

Pursuant to N.R.S. 604A.450-3, you are required to give us an affidavit which states: *(a) The customer has provided the licensee with true and correct information concerning the customer's income, obligations, employment and ownership of the vehicle; and (b) The customer has the ability to repay the title loan.*

The undersigned, Casey Taylor, Gary Taylor, 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: _____

TM-NV-Customer Affidavit-V.1.0-02.16.2011

STATE OF NEVADA

DEPARTMENT OF MOTOR VEHICLES

CERTIFICATE OF TITLE

VIN	YEAR	MAKE	MODEL	VEHICLE BODY	TITLE NUMBER
1G6KS54Y22U192407	2002	CADI	SEVILLE SL	P4D	NV007458525

DATE ISSUED	ODOMETER MILES	FUEL TYPE	SALES TAX PD	EMPTY WT	GROSS WT	GVWR
12/30/2014		G				

VEHICLE COLOR	ODOMETER BRAND	BRANDS
	EXEMPT	

Rec'ed 1-16-15

OWNER(S) NAME AND ADDRESS

TAYLOR CASEY LEE

AND

TAYLOR GARY EUGENE

9655 LAS VEGAS BLVD S APT 113

LAS VEGAS NV 89123-3388

LIENHOLDER NAME AND ADDRESS

TITLEMAX OF NEVADA INC DBA TITLEMAX

8414 FARM RD STE 130

LAS VEGAS NV 89131

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): ☐ AND ☐ OR

Printed Full Legal Name of Buyer — Nevada Driver's License Number or Identification Number

Printed Full Legal Name of Buyer — Nevada Driver's License Number or Identification Number

Address — City — State — Zip Code

I certify to the best of my knowledge the odometer reading is the actual mileage of the vehicle unless one of the following statements is checked.

NO TENTHS

☐ The mileage stated is in excess of its mechanical limits.

☐ The odometer reading is not the actual mileage. WARNING: ODOMETER DISCREPANCY.

☐ Exempt - Model year over 9 years old.

ODOMETER READING

Printed Name of Seller(s)/Agent/Dealership

Signature of Seller(s)/Agent/Dealership — Dealer's License Number — Date of Sale

I am aware of the above odometer certification made by the seller/agent. ☐

Printed Full Legal Name of Buyer

Signature of Buyer

ACCORDING TO THE RECORDS OF THE DEPARTMENT OF MOTOR VEHICLES, THE PERSON NAMED HEREON IS THE OWNER OF THE VEHICLE DESCRIBED ABOVE, SUBJECT TO LIEN AS SHOWN.

CONTROL NO.

(THIS IS NOT A TITLE NO.)

VP-2 (Rev. 8/10)

ALTERATION OR ERASURE VOIDS THIS TITLE

FIRST REASSIGNMENT DEALER ONLY

FEDERAL AND STATE LAW REQUIRES THAT YOU STATE THE MILEAGE IN CONNECTION WITH THE TRANSFER OF OWNERSHIP. FAILURE TO COMPLETE OR PROVIDING A FALSE STATEMENT MAY RESULT IN FINES AND/OR IMPRISONMENT.

The undersigned hereby certifies the vehicle described in this title has been transferred to the following buyer(s): ☐ AND ☐ OR

Printed Full Legal Name of Buyer — Nevada Driver's License Number or Identification Number

Printed Full Legal Name of Buyer — Nevada Driver's License Number or Identification Number

Address — City — State — Zip Code

I certify to the best of my knowledge the odometer reading is the actual mileage of the vehicle unless one of the following statements is checked.

ODOMETER READING ____ NO TENTHS

☐ The mileage stated is in excess of its mechanical limits.
☐ The odometer reading is not the actual mileage. WARNING: ODOMETER DISCREPANCY
☐ Exempt - Model year over 9 years old.

Signature of Seller(s)/Agent/Dealership — Printed Name of Seller(s)/Agent/Dealership — Date of Sale

I am aware of the above odometer certification made by the seller/agent. ☐ — Dealer's License Number

Signature of Buyer — Printed Full Legal Name of Buyer

SECOND REASSIGNMENT DEALER ONLY

FEDERAL AND STATE LAW REQUIRES THAT YOU STATE THE MILEAGE IN CONNECTION WITH THE TRANSFER OF OWNERSHIP. FAILURE TO COMPLETE OR PROVIDING A FALSE STATEMENT MAY RESULT IN FINES AND/OR IMPRISONMENT.

The undersigned hereby certifies the vehicle described in this title has been transferred to the following buyer(s): ☐ AND ☐ OR

Printed Full Legal Name of Buyer — Nevada Driver's License Number or Identification Number

Printed Full Legal Name of Buyer — Nevada Driver's License Number or Identification Number

Address — City — State — Zip Code

I certify to the best of my knowledge the odometer reading is the actual mileage of the vehicle unless one of the following statements is checked.

ODOMETER READING ____ NO TENTHS

☐ The mileage stated is in excess of its mechanical limits.
☐ The odometer reading is not the actual mileage. WARNING: ODOMETER DISCREPANCY
☐ Exempt - Model year over 9 years old.

Signature of Seller(s)/Agent/Dealership — Printed Name of Seller(s)/Agent/Dealership — Date of Sale

I am aware of the above odometer certification made by the seller/agent. ☐ — Dealer's License Number

Signature of Buyer — Printed Full Legal Name of Buyer

THIRD REASSIGNMENT DEALER ONLY

FEDERAL AND STATE LAW REQUIRES THAT YOU STATE THE MILEAGE IN CONNECTION WITH THE TRANSFER OF OWNERSHIP. FAILURE TO COMPLETE OR PROVIDING A FALSE STATEMENT MAY RESULT IN FINES AND/OR IMPRISONMENT.

The undersigned hereby certifies the vehicle described in this title has been transferred to the following buyer(s): ☐ AND ☐ OR

Printed Full Legal Name of Buyer — Nevada Driver's License Number or Identification Number

Printed Full Legal Name of Buyer — Nevada Driver's License Number or Identification Number

Address — City — State — Zip Code

I certify to the best of my knowledge the odometer reading is the actual mileage of the vehicle unless one of the following statements is checked.

ODOMETER READING ____ NO TENTHS

☐ The mileage stated is in excess of its mechanical limits.
☐ The odometer reading is not the actual mileage. WARNING: ODOMETER DISCREPANCY
☐ Exempt - Model year over 9 years old.

Signature of Seller(s)/Agent/Dealership — Printed Name of Seller(s)/Agent/Dealership — Date of Sale

I am aware of the above odometer certification made by the seller/agent. ☐ — Dealer's License Number

Signature of Buyer — Printed Full Legal Name of Buyer

LIEN

LIENHOLDER TO BE RECORDED — FEIN

Printed Full Legal Name of Lienholder ____ (if no lienholder write "NONE")

Address ____ Street — City — State — Zip Code

ALTERATION OR ERASURE VOIDS THIS TITLE

Black Book Print Vehicle

12/4/2014

Contact Information

Company: Titlemax (314391)
Contact: Sara Rosenthal
E-Mail: sara.rosenthal@titlemax.biz

Telephone: 404-542-6618
Fax:

Notes

Vehicle Info For 2002 Cadillac Seville SLS 4D Sedan

MSRP: $44,399
Fin Adv: $2,575
Equip Ret: $47,284
Tire Size: 235/60R16
Base HP: 275 @ 5600
Taxable HP: 42.9
Model Number: 6KS69
Price Includes: AT AC EW ES

VIN: 1G6KS54Y22U192407
UVC: 2002140023
MPG: 17/26
Weight: 3986
Fuel Type: Gas
Wheelbase: 112.2
End of Term Months: 0

Adj. State: National
Mileage: 0
Mileage Cat: E
Cylinders: 8
Transmission: A
Drive Train: FWD
End of Term Mileage: 0

Trade In Black Book values as of 12/4/2014

	X-CL	Clean	Average	Rough
Base	N/A	$2,655	$1,705	$830
Options	N/A	$0	$0	$0
Mileage	N/A	N/A	N/A	N/A
Region	N/A	$0	$0	$0
Total	N/A	$2,655	$1,705	$830

Retail Black Book values as of 12/4/2014

	X-CL	Clean	Average	Rough
Base	N/A	$4,600	$3,250	$2,125
Options	N/A	$0	$0	$0
Mileage	N/A	N/A	N/A	N/A
Region	N/A	$0	$0	$0
Total	N/A	$4,600	$3,250	$2,125

Residual Black Book values as of 12/4/2014

12 Month 24 Month 30 Month 36 Month 42 Month 48 Month 60 Month End Of Term

Black Book Print Vehicle

Black Book Add/Deducts

Power Sunroof +200

Cash Advance Courtesy Calls

File Navigate Filter Load

Save & Close | Save | New Check | Print Setup | Courtesy Call | Re-Connect

Delete Check | Clear Search

Search By: Customer Name, ID

Phone

Text

From: 6/1/2015 To: 6/9/2015

View Results: Single Payment | All | Installment

Exclude calls made today

Filter Call Date:

Show Refunds

Only show rich advances of class

Only show rich advances for this location

ID	Origination Date	Amount	Due Date	Amount
1268-016014	6/1/2015 4:10:12 PM	$200.00	6/1/2015	$0.00
1268-015997	6/1/2015 12:36:38 PM	$300.00	6/1/2015	$72
1268-015995	6/1/2015 11:02:26 AM	$200.00	6/1/2015	$0
1268-015930	6/3/2015 1:42:17 PM	$375.00	6/3/2015	$1,3
1268-015768	3/10/2015 1:42:17 PM	$1,400.00	6/3/2015	$1,3
1268-014280	12/4/2014 1:33:43 PM	$1,400.00	6/3/2015	$1,3
1268-015680	6/1/2015 6:48:28 PM	$600.00	6/8/2015	$72
1268-015653	6/1/2015 4:48:28 PM	$600.00	6/8/2015	$44
1268-015652	12/3/2014 1:05:11 PM	$2,000.00	6/8/2015	$4,30
1268-015575	1/28/2015 5:15:55 PM	$700.00	6/8/2015	$0.57
1268-015576	1/28/2015 5:15:55 PM	$500.00	6/8/2015	
1268-015576	1/28/2015 5:15:55 PM			

Total: $3,800.00

Fees Due: $56,602.67 Fees: $56,602.67 Fees Paid: $0.00 Due: $34,619.55

Show Processed Log Items

Count: 135 Advances: $36,602.67 Fees: $56,602.67 Transactions

Date	Description	Log ID	Location	Date Logged	Fees Due Date	Payment	Date Due	Date Processed	Date Fees
1	12/4/2014 1:12 Sent Loan	616	1268			$0.00	$1,400.00	$1,400.00	$0.0
2	1/5/2015 1:43:5 Deferred Loan Payment	616	1268	2/2/2015		$0.00	$0.00	$0.00	$241.2
3	2/2/2015 1:16:1 Log Fee	616	1268			$0.00	$241.19	$0.00	$0.0
4	2/2/2015 7:08:1 Apply Fees	Owl	1268			$241.19	$0.00	$0.00	$0.0
5	2/6/2015 12:20 Deferred Loan Payment	293	1268	3/4/2015		$0.00	$0.00	$0.00	$256.3
6	3/4/2015 5:20:4 Log Fee	292	1268			$0.00	$256.35	$0.00	$0.0
7	3/4/2015 7:35:3 Apply Fees	Owl	1268			$0.00	$0.00	$0.00	$0.0
8	3/5/2015 10:19 Log Fee	293	1268			$0.00	$0.00	$0.00	$0.0
9	3/5/2015 5:02:5 Log Fee	293	1268			$0.00	$0.00	$0.00	$0.0
10	3/6/2015 10:24 Log Fee	657	1268			$0.00	$0.00	$0.00	$0.0
11	3/6/2015 12:30 Log Fee	616	1268			$0.00	$0.00	$0.00	$0.0

Notes: pay 3-9 (Steven 634).
ACO and said he will be in on Monday or sooner to make the payment. He is working at a place that does not have direct deposit, and he should be getting the check today late and he will need to cash it. He said he will be in earlier if he gets it sooner.

Signed by Driver:

APP 010011
ROA 008717

Cash Advance Counter Calls

File Navigation Filter View

Save & Close | Undo | New Collection... | Add Log Item... | Counter Call... | Go Collection...

Criteria: Search By: Collection Name, ID | Collection Search... | Loan Module: Single Payment, Installment

Tags: | From: | To: 5/8/2015

Filter: Exclude calls made today | Filter Due Date: | Only show cash advances at branch:

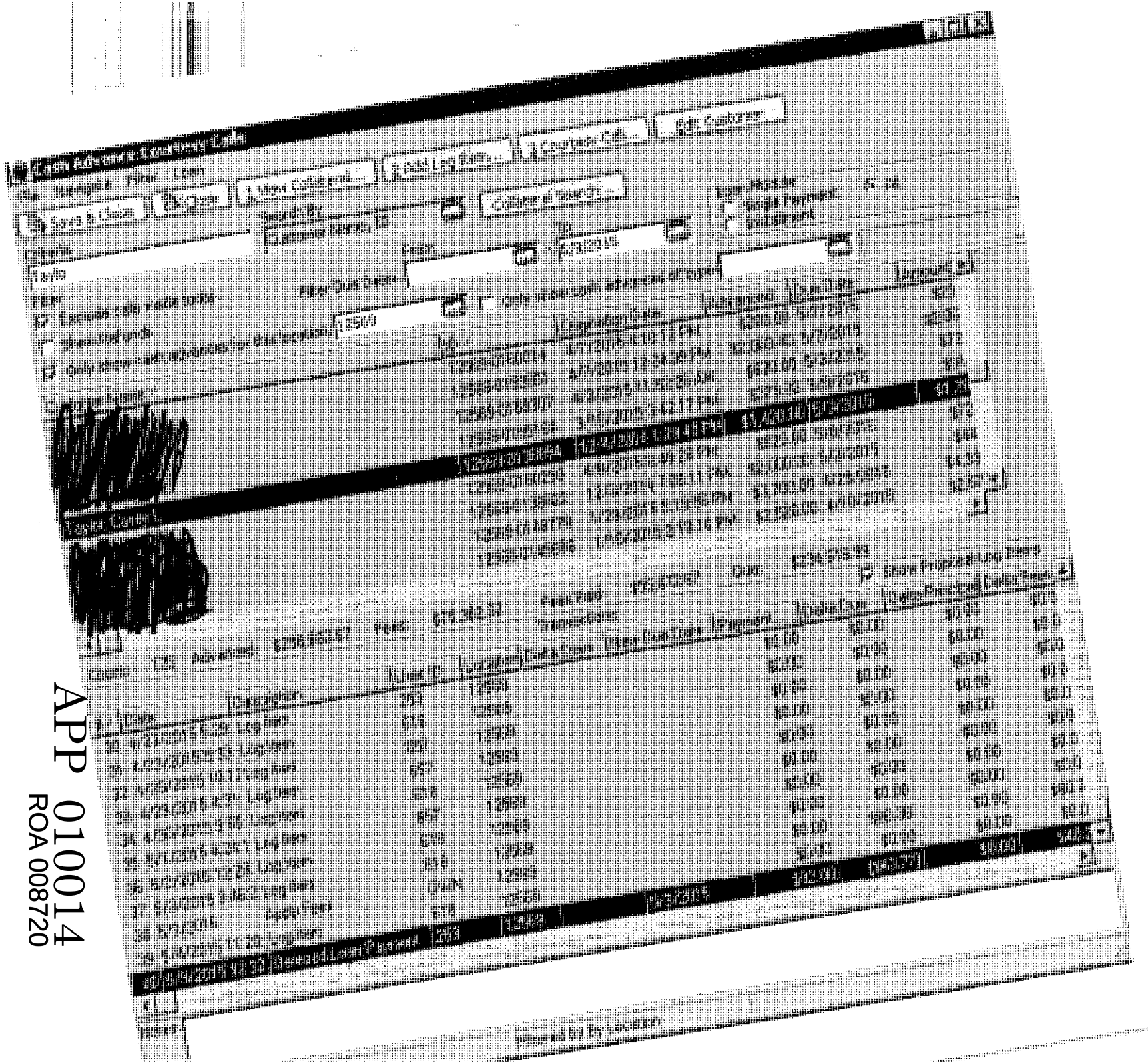
Show Refunds | Only show cash advances for this location: 1569

Collection Name | ID | Signature Date | Balance | Due Date | Amount

Total Count | Total Advanced $95,362.67 | Fees $75,362.10 | Fees Paid $55,072.67 | Due $234,615.55 | Show Processed Log Items

Date	Description	User ID	Location	Calls Made	New Due Date	Payment	Calls Fees	Late Payment	Calls Fees
3/9/2015 4:04:2	Log Item	253	1569			$0.00	$0.00	$0.00	$0.0
3/9/2015 4:50:3	Log Item	253	1569			$0.00	$0.00	$0.00	$0.0
3/10/2015 9:55	Log Item	253	1569			$0.00	$0.00	$0.00	$0.0
3/10/2015 4:41	Log Item	253	1569			$0.00	$0.00	$0.00	$0.0
3/11/2015 10:3	Log Item	657	1569			$0.00	$0.00	$0.00	$0.0
3/11/2015 4:51	Log Item	616	1569			$0.00	$0.00	$0.00	$0.0
3/12/2015 10:47	Log Item	657	1569			$0.00	$0.00	$0.00	$0.0
3/12/2015 3:58	Log Item	253	1569			$0.00	$0.00	$0.00	$0.0
3/13/2015 9:02	Log Item	616	1569			$0.00	$0.00	$0.00	$0.0
3/13/2015 10:5	Log Item	657	1569			$0.00	$0.00	$0.00	$0.0
3/13/2015 12:51	Collection Loan Payment	610	1569	4/3/2015		134.12	$10.31	$0.00	$0.0

Grouped by Location



Income Worksheet

[redacted]

Employee Use Only

Income	Description	Amount
Employment		
Gross Monthly Salary or Wages		$ 1600.00
Part-Time Gross Monthly Salary or Wages		$
Other/Expected Income	**Description**	**Amount**
Gross Bonus or Commission		$
Social Security/ Disability		$
Gross Pension/Retirement		$
Unemployment		$
Alimony or Child Support		$
Other Income (Babysitting, Lawn care, etc.):		$
Total Current/Expected Income	**Part 1:** Please add all income amounts and enter amount here	+ $ 1600.00
Total Monthly Expense	**Part 2:** Please add all monthly expenses and enter amount here	- $ 700.00
		= $ 900

Part 3: Net Monthly Income Total = Part 1 Total - Part 2 Total
Subtract Total Expense from Total Income. The Net Monthly Income must be equal to or greater than the Required Residual Income.

Employee Use Only

Applicant Name: GARY EUGENE TAYLOR

Today's date: 12 DEC 2014

Driver's License/Government Issued ID Number: [redacted] /NV

Ability to Pay Summary

LR569-0138894

Loan Number	Casey Taylor
Customer Name	No
Is Customer a Covered Borrower	$1,400.00
Requested Loan Amount	$20
Title Fee	$1,400
MLV Amount	
Gross Monthly Income	$1,600.00
Current and Expected Monthly Obligations	$700.00
Other TitleMax Loan Payment	$0.00
Rate Match/Rate for Other TitleMax Loan	
Add-On to Current Loan or Multi-Car	
Residual Monthly Income	$900.00

210 INSTALLMENT RATE STRUCTURE		
Tiers		Rate
100.00	999.99	17.99%
1000.00	1999.99	16.99%
2000.00	2999.99	15.99%
3000.00	3999.99	14.99%
4000.00	4999.99	13.99%
5000.00	10000.00	10.99%

210 INSTALLMENT LOAN BREAKDOWN

Income Based - Max. Loan Amount Inc. Title Fee	$	3,745
Vehicle Value - Max. Loan Amount Inc. Title Fee	$	1,420
Interest Rate		16.99%
Max Cash to Customer Amount	$	1,400.00
Actual Cash to Customer Amount	$	1,400.00
Title Fee Amount	$	20
Total Loan Amount	$	1,420
Amortized Loan Payment		$361.92
Total Payback Amount		$2,533.44
Minimum Payment to Extend		$241.26
Grace Period Plan # of Months (0% Interest)		7
Grace Period Plan Payment (0%)		$202.86

CHOOSE THIS CASHWISE LOAN TYPE

NV 210 Day Multi-Car 16.99%

07.18.2014

A - 311

604A LOAN REVIEW WORKSHEET

Licensee Name & DBA: TITLEMAX OF NEVADA INC DBA TITLEMAX

Exam Start Date: 5/15/2015

Licensee Address: 8414 WEST FARM ROAD, STE. 130, LAS VEGAS, NV 89131

Exam as of: 5/15/2015

Borrower Name & Address: THOMAS OLIVER

Examiner: EC/DV

Account Number	Origination Date	Amount of Loan	Maturity Date	Finance Charge	Total Number of Payments	Payment Amount	APR Quoted	Is the APR correct?
12569-0148778	1/29/2015	$3,700.00	8/27/2015	$2,337.84	7	361.92/361.93	170.21%	YES

Loan Type: Deferred Deposit ☐ High-Int Loans ☐ Title Loans ☑ Purpose of loan: N/A

Is the loan secured? **YES** If so, what is the collateral? 2014 INFINITI QX60 If secured by a vehicle title, is it filed and perfected? **N/A**

What is the borrower's expected gross monthly income? $6,500 Was the borrower's income verified? **YES** Paystub ☐ Affidavit ☑ Other:

(Applies to Deferred Deposit Only) *NRS 604A.425(1a)*	Does the deferred deposit loan exceed 25% of the customer's expected gross monthly income?	**N/A**
(Applies to D/D Loans) *NRS 604A.408(1)*	Does the *original term* of the D/D Loan not exceed 35 days?	**N/A**
(Applies to High-Interest Loans Only) *NRS 604A.425(1b)*	Does the *monthly payment amount* exceed 25% of the borrower's expected gross monthly income?	**N/A**
(Applies High-Int Loans) *NRS 604A.408(1)*	Does the *original term* of the HIL not exceed 35 days?	**N/A**
(Applies to Title Loans Only) *NRS 604A.450(1)*	Does the loan amount exceed the fair market value of the vehicle securing the loan?	**NO** Fair Market Value: $31,955.00
(Applies to Title Loans Only) *NRS 604A.445(1)*	Does the original term of the title loan exceed 30 days?	**NO**
(Applies to Title Loans Only) *NRS 60A.445(2)*	Has the title loan been extended for more than six additional periods, *pursuant to NRS 604A.445 (2)?*	**NO**

Does the written loan agreement disclose the right of the customer to RESCIND the loan, *pursuant to NRS 604A.410 (2d)?* **YES**

Does the written loan agreement disclose the right of the customer to PRE-PAY the loan, *pursuant to NRS 604A.410 (2e)?* **YES**

Does the written loan agreement include a disclosure regarding the opportunity to enter into a REPAYMENT plan if the customer defaults, *pursuant to NRS 604A.410 (2f)?* **YES**

Is the loan a collection account? **NO** | Has the loan been extended or renewed? **NO** How many times? **0** *Extensions: Title-6 add'l periods; D/D & High Int Loans - 90 days* | Are receipts filed? **YES**

VIOLATIONS/ TECHNICAL EXCEPTIONS/ OTHER COMMENTS:

NRS.604A.210 AND 445

GRACE PERIOD DEFERMENT $7323.41

APP 010018
ROA 008724

Title Loan Agreement

Date: 1/29/2015

Number: 12569-0148778

Customer & Co-Customer Information			ACCOUNT NUMBER: 12569-0148778		
FIRST NAME Oliver	LAST NAME Thomas		CO-CUSTOMER FIRST NAME	CO-CUSTOMER LAST NAME	
[redacted]			CO-CUSTOMER SSN	CO-CUSTOMER'S DRIVERS LIC./STATE ID. NO.	
STREET ADDRESS 10151 Dorrell Lane #3114			CO-CUSTOMER STREET ADDRESS		
City Las Vegas	STATE NV	ZIP CODE 89166	CO-CUSTOMER CITY	CO-CUSTOMER STATE	CO-CUSTOMER ZIP CODE
H[redacted]			CO-CUSTOMER HOME PHONE	CO-CUSTOMER DATE OF BIRTH	

Motor Vehicle & Licensee Information			LICENSEE'S HOURS OF OPERATION: Monday to Friday 9:00 A.M. to 7:00 P.M., Saturday 10:00 A.M. to 4:00 P.M., Closed Sunday	
LICENSEE NAME TitleMax of Nevada, Inc. d/b/a TitleMax		LICENSEE PHONE NUMBER (702)560-6264		
LICENSEE STREET ADDRESS 8414 West Farm Road, Ste 130		LICENSEE CITY Las Vegas	LICENSEE STATE NV	LICENSEE ZIP CODE 89131
VEHICLE IDENTIFICATION NUMBER (VIN) 5N1AL0MN8EC528887		LICENSE PLATE LV M0T9		
VEHICLE YEAR 2014	VEHICLE MAKE Infiniti	VEHICLE MODEL QX60	COLOR Black	

Terms. In this Title Loan Agreement ("Loan Agreement"), "customer," "you," and "your" mean the customer who signed it. "Licensee", "we", "us" and "our" mean TitleMax of Nevada, Inc. d/b/a TitleMax, a title loan services provider licensed and regulated by the Nevada Financial Institutions Division, 2785 E Desert Inn Road, Suite 180, Las Vegas, Nevada 89121, Phone: (702) 486-4120, Fax: (702) 486-4563, http://www.fid.state.nv.us/. The word "Motor Vehicle" means the vehicle identified above. The word "Title" means a certificate of title or ownership to the Motor Vehicle.

Term, Principal, Interest, Charges and Payment. The original term of this loan is 210 days. You promise to timely pay us in cash or as otherwise agreed in writing $3,700.00 ("Principal Amount"), which includes any filing fee listed below plus interest on the unpaid principal balance of this Loan Agreement at the daily rate of 0.4663% from the date of this Loan Agreement until 08/27/2015 the earlier of: (i) the due date of your last payment as set forth in the Payment Schedule below; or (ii) payment in full. You also promise to pay any other charges provided for under this Loan Agreement. You agree to make your payment in the amounts and on the dates set forth in the Payment Schedule below ("Due Date") at the address indicated above, or at such other address as we direct you in writing. If any Due Date falls on a date we are not open for business, then you agree to pay us on the next business day, and we will credit such payment, as if we received it on the appropriate Due Date. The Loan Agreement will be consummated upon the date you sign this Loan Agreement. Time is of the essence in this Loan Agreement. In consideration of your delivering the Title to us and granting us a security interest in the Motor Vehicle as set forth below, your promise to timely pay and agreeing to this Loan Agreement, we agree to provide you a loan in the Principal Amount provided above.

FEDERAL TRUTH-IN-LENDING DISCLOSUR

ANNUAL PERCENTAGE RATE	FINANCE CHARGE	Amount Financed	Total of Payments
The cost of your credit as a yearly rate.	The dollar amount the credit will cost you.	The amount of credit provided to you or on your behalf.	The amount you will have paid after you have made all payments as scheduled.
170.2129 %	$2,337.84	$3,700.00	$6,037.84

Your payment schedule will be:

Number of Payments	Amount of Payments	When Payments are Due
6	$862.55	2/28/2015 and each 30 days thereafter
1	$862.54	8/27/2015

Security: You are giving a security interest in the Title to the Motor Vehicle.

Filing Fee: $ 0.00

Prepayment: If you pay off early, you will not have to pay a penalty, and you may be entitled to a refund of part of the finance charge.

See the terms below and on the other pages of this Loan Agreement for any additional information about nonpayment, default, any required repayment in full before the scheduled date and any prepayment refunds and penalties.

Itemization of Amount Financed of	$3,700.00
1. Amount given to you directly:	$3,700.00
2. Amount paid on your account:	$0.00
3. Amount paid to public officials:	$ 0.00
4. Amount paid to _____ on your behalf:	$0.00

Calculation of Interest, Application of Payments and Security Interest. We use the simple interest method to calculate the interest. We calculated the simple interest assuming you will pay on the scheduled Payment Dates. If you make your payments on the dates set forth in the Payment Schedule, the Finance Charge box above discloses the total amount of interest you will owe us under this Loan Agreement. Payments are calculated to ratably and fully amortize the entire Principal Amount and interest payable. Interest is not compounded. Early payments may decrease the amount of interest you owe. Late payments may increase the amount of interest you owe. The amount of this increase or decrease will be reflected in the final payment. If an early payment is less than the scheduled installment, then you must pay the difference on or before the upcoming installment due date. Payments will be applied first to accrued interest, second to outstanding charges, if any, and third to principal. We require you to give us possession of the Title, and you hereby give us possession of the Title. You grant us a security interest in the Motor Vehicle listed above. We will maintain possession of the Title during this Loan Agreement.

Right to Rescind and Prepayment. You may rescind this loan pursuant to Nevada law. You may rescind before we close on our next business day, at the location listed above. We will not charge you any amount for rescinding. To rescind, you must deliver funds equal to the face value of the loan, less any fees charged. If you rescind, then we will return the Title to you, and refund any amount paid. You have the right to make payments in any amount in advance at any time without incurring any charge, fee or penalty. If you prepay any amount at any time, then the final payment amounts will be adjusted as appropriate to reflect any prepayments we receive. If you prepay pursuant to this Loan Agreement, then we will return the Title to you.

Grace Period. For purposes of this Loan Agreement, the term "grace period" means the gratuitous period of payments deferment (i) which we offer to you after entering into this Agreement pursuant to the provisions of NRS 604A.70 and NRS 604A.210, (ii) you voluntarily accept such terms of the payments deferment after entering into the Loan Agreement, and (iii) you and we agree to such terms of payments deferment in a written and signed "Grace Period Payments Deferment Agreement." We allow customers that are in good standing during the term of this Loan Agreement to request and enter into a Grace Period Payments Deferment Agreement. You may request and enter into a Grace Period Payments Deferment Agreement by returning to our store not earlier than one business day following the date of this Loan Agreement. If you enter into a Grace Period Payments Deferment Agreement, your obligation to pay simple interest under this Loan Agreement remains unchanged. Other than the interest and fees originally provided for in this Loan Agreement, we do not charge you any additional fees or interest for entering into a Grace Period Payments Deferment Agreement.

Repayment Plan Disclosure: If you defa[illegible] the loan, we must offer a Repayment Plan to [illegible] before we commence any civil action or process of alternative dispute resolution, or before we repossesses the Motor Vehicle.

Repayment Plan. If you default and are entitled to enter into a Repayment Plan, we will offer you a "Repayment Plan." We will give you the opportunity to enter into a Repayment Plan for 30 days after such default. The minimum term of the "Repayment Plan" is 90 days. We may require you to make an initial payment of not more than 20 percent of the total amount due under the terms of the Repayment Plan. We shall not except as otherwise provided by this NRS 604A, charge any other amount to you, including, without limitation, any amount or charge payable directly or indirectly by you and imposed directly or indirectly by us as an incident to or as a condition of entering into a repayment plan. Such an amount includes, without limitation: (i) any interest, regardless of the name given to the interest, other than the interest charged pursuant to the original loan agreement at a rate which does not exceed the annual percentage rate charged during the term of the original loan agreement; or (ii) any origination fees, set-up fees, collection fees, transaction fees, negotiation fees, handling fees, processing fees, late fees, default fees or any other fees, regardless of the name given to the fee. We will not take additional security for entering into a Repayment Plan or attempt to collect an amount that is greater than the amount owed under the terms of the Repayment Plan. We will not sell you any insurance or require you to purchase insurance or any other goods or services to enter into the Repayment Plan. We will not make any other loan to you while you are in a Repayment Plan. **Upon default of your obligations under the Repayment Plan, we may repossess the Motor Vehicle.**

Default, Acceleration, Repossession, and Post-Default Interest. You will be in default and entitled to enter into a Repayment Plan on the day immediately following the date you fail to (i) make a scheduled payment on this loan; (ii) make a scheduled payment on or before the due date for the payment under the terms Grace Period Payments Deferment Agreement; (iii) pay this loan in full on or before the expiration of the initial loan period as set forth herein unless you have entered into a Grace Period Payments Deferment Agreement; (iv) pay this loan in full on or before the expiration of the period as set forth Grace Period Payments Deferment Agreement; or (v) pay any payment under any Grace Period we have extended under NRS 604A.210. We may waive a default and reinstate your account to good status if you bring your account current or make satisfactory payment arrangements with us. However, we are not required to make an offer for you to enter into a Repayment Plan more than once for each loan. Provided that the due date of the repayment plan does not violate the provisions of Nevada Law, you will be in default and not entitled to enter into a Repayment Plan, if you fail (ii) to make a scheduled payment on this loan on or before the due date for the payment under the terms of any repayment plan relating to this loan or (ii) to pay a loan in full on or before the due date any repayment plan relating to the loan. If you are in default and entitled to enter into a Repayment Plan, we may accelerate the balance, but we cannot repossess the Motor Vehicle before offering you a Repayment Plan. If you are in default under the Loan Agreement and Grace Period Payments Deferment Agreement and not entitled to enter into a Repayment Plan or if you are in default under the Repayment Plan, we may seek repossession and sale of the Motor Vehicle as well as any other remedy allowed by Nevada law. If you use fraud to secure a title loan, or if you wrongfully transfer any interest in the Motor Vehicle to a third party, then we may bring a civil action against you for any or all of the following relief: (I) the amount of the loan obligation, including, without limitation, the aggregate amount of the interest, charges and fees negotiated and agreed to by us and you as permitted, less any prior payments made by you; (II) reasonable attorney's fees and costs; and (III) any other legal or equitable relief that the court or arbitrator deems appropriate. If we do not use one or more remedies following your default, we do not waive our right to the same or another remedy or remedies. Our rights herein are cumulative, not exclusive.

Governing Law and Assignment. Nevada law governs this Loan Agreement, except the Federal Arbitration Act ("FAA") governs the Waiver of Jury Trial and Arbitration Provision. We may assign or transfer this Loan Agreement or any of our rights.

Affidavit. You acknowledge and agree that you provided us with an affidavit stating: (a) The customer provided licensee with true and correct information concerning the customer's income, obligations, employment and ownership of the Motor Vehicle; and (b) The customer has the ability to repay the title loan.

WAIVER OF JURY TRIAL AND ARBITRATION PROVISION. Arbitration is a process in which persons with a dispute: (a) waive their rights to file a lawsuit and proceed in court and to have a jury trial to resolve their disputes; and (b) agree, instead, to submit their disputes to a neutral third person (an "arbitrator") for a decision. Each party to the dispute has an opportunity to present some evidence to the arbitrator. Pre-arbitration discovery may be limited. Arbitration proceedings are private and less formal than court trials. The arbitrator will issue a final and binding decision resolving the dispute, which may be enforced as a court judgment. A court rarely overturns an arbitrator's decision. **THEREFORE, YOU ACKNOWLEDGE AND AGREE AS FOLLOWS:**

1. For purposes of this Waiver of Jury Trial and Arbitration Provision (hereinafter the "Arbitration Provision"), the words "dispute" and "disputes" are given the broadest possible meaning and include, without limitation (a) all claims, disputes, or controversies arising from or relating directly or indirectly to the signing of this Arbitration Provision, the validity and scope of this Arbitration Provision and any claim or attempt to set aside this Arbitration Provision; (b) all federal or state law claims, disputes or controversies, arising from or relating directly or indirectly to this Loan Agreement (including the Arbitration Provision), the information you gave us before entering into this Loan Agreement, and/or any past agreement or agreements between you and us,; (c) all counterclaims, cross-claims and third-party claims; (d) all common law claims, based upon contract, tort, fraud, or other intentional torts; (e) all claims based upon a violation of any state or federal constitution, statute or regulation; (f) all claims asserted by us against you, including claims for money damages to collect any sum we claim you owe us; (g) all claims asserted by you individually against us and/or any of our employees, agents, directors, officers, shareholders, governors, managers, members, parent company or affiliated entities (hereinafter collectively referred to as "related third parties"), including claims for money damages and/or equitable or injunctive relief; (h) all claims asserted on your behalf by another person; (i) all claims asserted by you as a private attorney general, as a representative and member of a class of persons, or in any other representative capacity, against us and/or related third parties (hereinafter referred to as "Representative Claims"); and/or (j) all claims arising from or relating directly or indirectly to the disclosure by us or related third parties of any non-public personal information about you.

2. You acknowledge and agree that by enti[illegible] into this Arbitration Provision:

(a) YOU ARE WAIVING YOUR RIGHT TO HAVE A TRIAL BY JURY TO RESOLVE ANY DISPUTE ALLEGED AGAINST US OR RELATED THIRD PARTIES;

(b) YOU ARE WAIVING YOUR RIGHT TO HAVE A COURT, OTHER THAN A SMALL CLAIMS TRIBUNAL, RESOLVE ANY DISPUTE ALLEGED AGAINST US OR RELATED THIRD PARTIES; and

(c) YOU ARE WAIVING YOUR RIGHT TO SERVE AS A REPRESENTATIVE, AS A PRIVATE ATTORNEY GENERAL, OR IN ANY OTHER REPRESENTATIVE CAPACITY, AND/OR TO PARTICIPATE AS A MEMBER OF A CLASS OF CLAIMANTS, IN ANY LAWSUIT FILED AGAINST US AND/OR RELATED THIRD PARTIES.

3. Except as provided in Paragraph 6 below, all disputes including any Representative Claims against us and/or related third parties shall be resolved by binding arbitration only on an individual basis with you. **THEREFORE, THE ARBITRATOR SHALL NOT CONDUCT CLASS ARBITRATION; THAT IS, THE ARBITRATOR SHALL NOT ALLOW YOU TO SERVE AS A REPRESENTATIVE, AS A PRIVATE ATTORNEY GENERAL, OR IN ANY OTHER REPRESENTATIVE CAPACITY FOR OTHERS IN THE ARBITRATION.**

4. Any party to a dispute, including related third parties, may send the other party written notice by certified mail return receipt requested of their intent to arbitrate and setting forth the subject of the dispute along with the relief requested, even if a lawsuit has been filed. Regardless of who demands arbitration, you shall have the right to select either of the following arbitration organizations to administer the arbitration: the American Arbitration Association (1-800-778-7879) http://www.adr.org, or JAMS (1-800-352-5267) http://www.jamsadr.com. However, the parties may agree to select a local arbitrator who is an attorney, retired judge, or arbitrator registered and in good standing with an arbitration association and arbitrate pursuant to such arbitrator's rules. If the arbitration associations listed above are not available and the parties cannot otherwise agree on a substitute, then any party may petition a court pursuant to section 5 of the Federal Arbitration Act, 9 U.S.C. sections 1-16 to select an arbitration organization, provided such arbitration organization shall enforce the terms of this Loan Agreement and the Arbitration Provision, including the prohibition on class arbitration. The party receiving notice of arbitration will respond in writing by certified mail return receipt requested within twenty (20) days. If you demand arbitration, you must inform us in your demand of the arbitration organization you have selected or whether you desire to select a local arbitrator. If related third parties or we demand arbitration, you must notify us within twenty (20) days in writing by certified mail return receipt requested of your decision to select an arbitration organization or your desire to select a local arbitrator. If you fail to notify us, then we have the right to select an arbitration organization. The parties to such dispute will be governed by the rules and procedures of such arbitration organization applicable to consumer disputes, to the extent those rules and procedures do not contradict the express terms of this Loan Agreement or the Arbitration Provision, including the limitations on the arbitrator below. You may obtain a copy of the rules and procedures by contacting the arbitration organization listed above.

5. Regardless of who demands arbitration, we will advance your portion of the expenses associated with the arbitration, including the filing, administrative, hearing and arbitrator's fees ("Arbitration Fees"). Throughout the arbitration, each party shall bear his or her own attorneys' fees and expenses, such as witness and expert witness fees. The arbitrator shall apply applicable substantive law consistent with the FAA, and applicable statutes of limitation, and shall honor claims of privilege recognized at law. The arbitration hearing will be conducted in the county of your residence, or within 30 miles from such county, or in the county in which the transaction under this Loan Agreement occurred, or in such other place as shall be ordered by the arbitrator. The arbitrator may decide, with or without a hearing, any motion that is substantially similar to a motion to dismiss for failure to state a claim or a motion for summary judgment. In conducting the arbitration proceeding, the arbitrator shall not apply any federal or state rules of civil procedure or evidence. If allowed by statute or applicable law, the arbitrator may award statutory damages and/or reasonable attorneys' fees and expenses. If the arbitrator renders a decision or an award in your favor resolving the dispute, then you will not be responsible for reimbursing us for your portion of the Arbitration Fees, and we will reimburse you for any Arbitration Fees you have previously paid. If the arbitrator does not render a decision or an award in your favor resolving the dispute, then the arbitrator shall require you to reimburse us for the Arbitration Fees we have advanced, not to exceed the amount which would have been assessed as court costs if the dispute had been resolved by a state court with jurisdiction, less any Arbitration Fees you have previously paid. At the timely request of any party, the arbitrator shall provide a written explanation for the award. The arbitrator's award may be filed with any court having jurisdiction.

6. All parties, including related third parties, shall retain the right to seek adjudication in a small claims tribunal for disputes within the scope of such tribunal's jurisdiction. Any dispute, which cannot be adjudicated within the jurisdiction of a small claims tribunal, shall be resolved by binding arbitration. Any appeal of a judgment from a small claims tribunal shall be resolved by binding arbitration. Furthermore, nothing in this Arbitration Provision shall limit the right of you or us (a) to foreclose against the Motor Vehicle by the exercise of any power under the Loan Agreement or under applicable law, (b) to exercise self-help remedies such as set off or repossession, or (c) to obtain provisional or ancillary remedies such as pre-judgment seizure of property, detinue, replevin, or injunctive relief, or to seek or obtain any other traditional equitable relief which does not claim money damages from a court having jurisdiction. The institution and maintenance by you or us of any action set forth in this Paragraph 6 shall not constitute a waiver of the right to submit any dispute to arbitration, including any counterclaim asserted.

7. This Arbitration Provision is made pursuant to a transaction involving interstate commerce and shall be governed by the FAA. If a final non-appealable judgment of a court having jurisdiction over this transaction finds, for any reason, that the FAA does not apply to this transaction, then our agreement to arbitrate shall be governed by the arbitration law of the State of Nevada.

8. This Arbitration Provision is binding upon a[illegible]enefits you, your respective heirs, successors and [illegible]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 only by following the process set-forth below. If you do not wish to be subject to this Arbitration Provision, then you must notify us in writing within sixty (60) calendar days of the loan date at the following address: TitleMax of Nevada, Inc. d/b/a TitleMax, Attn: Legal Dept, P.O. Box 8323, Savannah, GA 31412. Your written notice must include your name, address, Account number, the loan date, and a statement that you wish to opt out of the Arbitration Provision. If you choose to opt out, then your choice will apply only to this Loan Agreement.

Acknowledgments. This Loan Agreement contains a binding Waiver of Jury Trial and Arbitration Provision. By signing this Loan Agreement you acknowledge that it was filled in before you did so and that you received a completed copy of it. You agree that the information you provided before entering into this Loan Agreement is accurate. You warrant that you are not a debtor under any proceeding in bankruptcy and have no intention to file a petition for relief under any chapter of the United States Bankruptcy Code. You agree that the amount of the loan does not exceed the fair market value of the Motor Vehicle. **You agree that you have the ability to repay this Loan Agreement, based upon your current and expected income, obligations, and employment.** You acknowledge that the loan does not require a balloon payment of any kind. **You further acknowledge that you have read, understand, and agree to all of the terms of this Loan Agreement, including the Waiver of Jury Trial and Arbitration Provision.**

THIS DOCUMENT IS SUBJECT TO A SECURITY INTEREST IN FAVOR OF, AND PLEDGED AS COLLATERAL TO, WELLS FARGO BANK, NATIONAL ASSOCIATION, AS COLLATERAL AGENT.

TitleMax of Nevada, Inc. d/b/aTitleMax

Customer's Signature — Date 1/29/15

Its Authorized Agent — Date 1/29/15

Co-Customer's Signature — Date 1-29/15

Customer Receipt/Repayment Plan Receipt (210 day loan)

NAME AND ADDRESS OF THE LICENSEE: Tm Las Vegas Nv #24 8414 West Farm Road, Ste 130 Las Vegas, NV 89131	PAYMENT MADE ON BEHALF OF OR BY: Oliver Thomas
LOAN AGREEMENT IDENTIFICATION NO. 12569-0148778 LOAN AGREEMENT DATE: 1/29/2015 5:19:55 PM If you have multiple loans, this payment was applied to the loan number identified above.	DATE/TIME OF RECEIPT OF PAYMENT: 05/06/2015 06:17:02 PM
AMOUNT PAID: $520.00	AGENT RECEIVING PAYMENT: Rene Bernier

TODAY'S PAYMENT ITEMIZATION

PRINCIPAL PAID:	$0.00
INTEREST PAID:	$520.00
CHARGES PAID:	$0.00
FEES PAID:	$0.00
TOTAL AMOUNT PAID TODAY:	$520.00
BALANCE DUE ON LOAN:	$4,333.67
NEXT SCHEDULED DUE DATE:	4/29/2015

- ☐ **Account paid in full by rescission.**
- ☐ **Account paid in full.**
- ☐ **Title Returned Upon Payment in Full.** By signing below, you acknowledge that upon repayment in full, we returned the Vehicle's Title to you.
- ☐ **Repayment Plan Agreement.**
- ☐ **Grace Period Plan Agreement.**

Acknowledgments. By signing below, you acknowledge that the payment information noted above is accurate. You further represent that the information previously provided on the Covered Borrower Identification Statement is still accurate.

Oliver Thomas

Printed Name

Signature

Customer Receipt/Repayment Plan Receipt (210 day loan)

NAME AND ADDRESS OF THE LICENSEE:	PAYMENT MADE ON BEHALF OF OR BY:
Tm Las Vegas Nv #24 8414 West Farm Road, Ste 130 Las Vegas, NV 89131	Oliver Thomas
LOAN AGREEMENT IDENTIFICATION NO. 12569-0148778 LOAN AGREEMENT DATE: 1/29/2015 5:19:55 PM If you have multiple loans, this payment was applied to the loan number identified above.	DATE/TIME OF RECEIPT OF PAYMENT: 04/17/2015 12:00:00 AM

AMOUNT PAID:	AGENT RECEIVING PAYMENT:
$520.00	Jake Vose

TODAY'S PAYMENT ITEMIZATION

PRINCIPAL PAID:	$0.00
INTEREST PAID:	$520.00
CHARGES PAID:	$0.00
FEES PAID:	$0.00
TOTAL AMOUNT PAID TODAY:	$520.00
BALANCE DUE ON LOAN:	$4,525.84
NEXT SCHEDULED DUE DATE:	3/30/2015

- ☐ **Account paid in full by rescission.**
- ☐ **Account paid in full.**
- ☐ **Title Returned Upon Payment in Full.** By signing below, you acknowledge that upon repayment in full, we returned the Vehicle's Title to you.
- ☐ **Repayment Plan Agreement.**
- ☐ **Grace Period Plan Agreement.**

Acknowledgments. By signing below, you acknowledge that the payment information noted above is accurate. You further represent that the information previously provided on the Covered Borrower Identification Statement is still accurate.

Oliver Thomas
Printed Name

Signature

7029384800

APP 010025
ROA 008731

T Max of Nevada, Inc. d/b/a TitleMax
8414 West Farm Road, Ste 130
Las Vegas, NV 89131
(702)560-6264
3/11/2015

Oliver Thomas
10151 Dorrell Lane #3114
Las Vegas, NV 89166

Re: **Opportunity to Enter into a Repayment Plan**

Dear Customer:

On 1/29/2015 5:19:55 PM you entered a Title Loan Agreement ("Loan Agreement") with TitleMax of Nevada, Inc. d/b/a TitleMax, and, if applicable, on you entered a Grace Period Payments Deferment Agreement with TitleMax of Nevada, Inc. d/b/a TitleMax. On 3/1/2015 ("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 Re
Default.

To enter into a Repayment Plan you mus
location in which you signed the Loan
Deferment Agreement; (2) read and sign
payment of $881.49. The total of payme
$4,407.43. You made the following payme

Date: Am

UNITED STATES POSTAL SERVICE® Certificate Of Mailing
This Certificate of Mailing provides evidence that mail has been presented to USPS® for mailing.
This form may be used for domestic and international mail.
From: TitleMax
8414 FARM RD SUITE 130
LAS VEGAS NV 89131
702-560-6264
To: Oliver Thomas
10151 Dorrell lane #3114
Las Vegas, NV 89166
PS Form 3817, April 2007 PSN 7530-02-000-9065
To pay fee, affix stamps or meter postage here.
USA 10¢
Postmark Here
7-ELEVEN CPU# 7 LAS VEGAS NV
MAR 12 2015
89131-3102

The total amount due if you enter into a Repayment Plan on or before 3/31/2015 will be $881.49.

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: (1) any interest, regardless of the name given to the interest, other than the interest charged pursuant to the original loan agreement at a rate which does not exceed the rate charged during the term of the original loan agreement; or (2) any origination fees, set-up fees, collection fees, transaction fees, negotiation fees, handling fees, processing fees, late fees, default fees or any other fees, regardless of the name given to the fee.

Additionally, if you enter into a Repayment Plan, we will honor the terms of the Repayment Plan, and unless otherwise authorized by Nevada law we will not (1) accept any additional security or collateral from you to enter into the Repayment Plan; (2) sell to you any insurance (3) require you to purchase insurance or any other goods or services to enter into the Repayment Plan; (4) make any other loan to you, unless you are seeking multiple loans that do not exceed the limit set forth under Nevada law; (5) attempt to collect the outstanding balance during the term of the Repayment Plan by repossessing the Vehicle unless you default on the Repayment Plan or (6) attempt to collect an amount that is greater than the amount owed under the terms of the Repayment Plan.

We will prepare the written Repayment Plan and give you a copy of the written Repayment Plan.

Please return to our location in order to enter a Repayment Plan with us.

Sincerely,

General Manager, TitleMax of Nevada, Inc. d/b/a TitleMax

Although we have not pursued legal action, pursuant to Nevada law, we are required to give you the following NOTICE OF DEBT:

(1) The amount of the debt is $4,407.43 ; (2) TitleMax of Nevada, Inc. d/b/a TitleMax is the name of the creditor to whom the debt is owed; (3) unless you, within thirty days after receipt of the notice, dispute the validity of the debt, or any portion thereof, the debt will be assumed to be valid by us; (4) if you notify us in writing within the thirty-day period that the debt, or any portion thereof, is disputed, we will obtain verification of the debt or a copy of a judgment against you and a copy of such verification or judgment will be mailed to the you by us; and (5) upon your written request within the thirty-day period, we will provide you with the name and address of the original creditor, if different from the current creditor.

This is an attempt to collect a debt and any information obtained will be used for that purpose.

GRACE PERIOD PAYMENTS DEFERMENT AGREEMENT

Date: 04/17/2015

Account Number: 12569-0148778

Customer Name: Oliver Thomas Address: 10151 Dorrell Lane #1029 Las Vegas, NV 89166 Co-Borrower Name: Address:	Licensee Name: TitleMax of Nevada, Inc. d/b/a TitleMax Address: 8414 West Farm Road, Ste 130 Las Vegas, NV 89131 Vehicle Information:2014 Infiniti QX60 5N1AL0MN8EC528887

Definitions and Terms. In this Grace Period Payments Deferment Agreement, "customer," "you," and "your" mean the customer who signed it. "Licensee", "we", "us" and "our" mean TitleMax of Nevada, Inc. d/b/a TitleMax , a title loan services provider licensed and regulated by the Nevada Financial Institutions Division, 2785 E Desert Inn Road, Suite 180, Las Vegas, Nevada 89121, Phone: (702) 486-4120, Fax: (702) 486-4563, http://www.fid.state.nv.us/. The word "Motor Vehicle" means the vehicle identified above. The word "Title" means a certificate of title or ownership to the Motor Vehicle.

Consideration. You acknowledge and agree that you and we entered into a Title Loan Agreement on 01/29/2015 ("Loan Agreement.") Under the Title Loan Agreement, we agreed with you that we may subsequently offer you a "Grace Period" which is a gratuitous period of payments deferment. You agree that we are offering you a "Grace Period" and you are voluntarily accepting such offer after entering into a Loan Agreement pursuant to the provisions of NRS 604A.70 and NRS 604A.210. **Please note that since this is a "Grace Period" it is not an "extension" as defined in NRS. 604A.065.**. Under the Title Loan Agreement, your obligation to pay simple interest under the Loan Agreement remains unchanged. Other than the interest and fees originally provided for in the Title Loan Agreement, we do not charge you any additional fees or interest for entering into this Grace Period Payments Deferment Agreement.

NOW THEREFORE, in consideration of the mutual promises, herein you and we agree to the payments deferment in this written and signed Grace Period Payments Deferment Agreement.

Grace Period Payments Deferment. In the Title Loan Agreement, you agreed to make your scheduled payments in the amounts and on the dates set forth in the Payment Schedule listed in the Federal Truth In Lending Disclosures at the address indicated above, or at such other address as we direct you in writing. During this Grace Period, we have agreed to amend, modify, and defer your payments as set forth below in the Grace Period Payments Deferment Schedule. Therefore, you and we agree to the amended and deferred payments and periods set forth below in the Grace Period Payments Deferment Schedule. Therefore, you agree to pay us in cash the amount owing on the dates set forth in the Grace Period Payments Deferment Schedule set forth below. If any Deferred Due Date falls on a date we are not open for business, then you agree to pay us on the next business day, and we will credit such payment, as if we received it on the appropriate Deferred Due Date. The Grace Period Payments Deferment Agreement will be consummated upon the date you sign it. Time is of the essence in this Grace Period Payments Deferment Agreement. We will not attempt to collect an amount that is greater than the amount owed. We will not attempt to collect the outstanding balance during the term of the Grace Period by process of alternative dispute resolution, by repossessing the Motor Vehicle or by exercising any other right we have under Nevada law, unless you default on the Grace Period Payments Deferment Agreement.

Any comments or questions may be directed to Customer Service at the following number: (800) 804-5368.

Grace Periods Payments Deferment Schedule

Payment Number	Amount of Payment	Deferred Periodic Due Date
1	$517.63	2/28/2015
2	$517.63	3/30/2015
3	$517.63	4/29/2015
4	$517.63	5/29/2015
5	$517.63	6/28/2015
6	$517.63	7/28/2015
7	$517.63	8/27/2015
8	$528.57	9/26/2015
9	$528.57	10/26/2015
10	$528.57	11/25/2015
11	$528.57	12/25/2015
12	$528.57	1/24/2016
13	$528.57	2/23/2016
14	$528.58	3/24/2016
The total amount paid after making all payments under the under the terms of the Grace Period Payments Deferment Agreement:	$7,323.41	

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 0.4663% from the date of this Loan Agreement until the earlier of: (i) the due date of your last payment as set forth in the original Payment Schedule; or (ii) payment in full. Now that the Payment Schedule has changed, you acknowledge that the new Payment Schedule provided for in this Grace Period Payments 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 4/16/15 Date

LICENSEE: TitleMax of Nevada, Inc. d/b/a TitleMax

Its Authorized Agent 4/16/15 Date

Co-Borrower's Signature Date

Any comments or questions may be directed to Customer Service at the following number: (800) 804-5368.

Customer Application

1/29/15

Personal Information

Date 12/3/14	[redacted]	Date of Birth	Social Security # [redacted]
Last Name THOMAS	First Name OLIVER		Middle Name
[redacted]	Cell Phone†		Email Address (optional)††
Best time to call? ANY	Which number do you prefer that we call? ☐ Home Phone ☒ Cell Phone		
Physical Address (Street Number & Name) 10151 DORFELL LN			Apt # 1029
City LV	State NV	Zip 89166	County CLARK
Mailing Address (If different from physical address)			
City	State	Zip	

Source of Income

[redacted]

Pay Frequency: (check one)	Next Payday	Current and Expected Gross Monthly Income	Current and Expected Gross Monthly Obligations	Work Shift
☐ 1st & 15th of month ☐ 15th & end of month ☒ Biweekly (every 2 weeks) ☐ Weekly ☐ Monthly (last day) ☐ Monthly (1st day) ☐ Monthly (3rd day) ☐ Self-Employed	~~12/12/14~~ 2/13/15	$6500	$1741	[redacted]

*Alimony, child support or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation.
Alimony, child support, or separate maintenance received under: ☐ court order ☐ written agreement ☐ oral understanding.
Are you currently in bankruptcy? ☐ yes ☒ no

[redacted]ces

[redacted]	State	Zip
[redacted]	State	Zip

Personal References

[redacted]

Co-Applicant Information

Date	State Issued ID Number	Date of Birth	Social Security #
Last Name	First Name		Middle Name
Home Phone	Cell Phone†		Email Address (optional)††
Best time to call?	Which number do you prefer that we call? ☐ 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	Zip	Time at Job?
Work Phone #	Job Title	Supervisor	

Pay Frequency: *(check one)*
☐ 1st & 15th of month ☐ 15th & end of month ☐ Biweekly (every 2 weeks)
☐ Weekly ☐ Monthly (last day) ☐ Monthly (1st day) ☐ Monthly (3rd day)
☐ Self-Employed

Next Payday	Current and Expected Gross Monthly Income	Current and Expected Gross Monthly Obligations	Work Shift	
	$	$		

***Alimony, child support or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation.**
Alimony, child support, or separate maintenance received under: ☐ court order ☐ written agreement ☐ oral understanding.
Are you currently in bankruptcy? ☐ yes ☐ no

How did you hear about us? (Circle one.)

Friend/Referral **Name of referrer?** _____ **Saw Store** **Television** **Yellow Pages** **Repeat Customer**

Internet **Billboard** **Postcard** **Other:** _____

ADDITIONAL TERMS AND CONDITIONS OF THIS CUSTOMER APPLICATION

Notice. The federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The federal agency that administers compliance with this law concerning this creditor is the Federal Trade Commission, Equal Credit Opportunity, Washington, D.C. 20580, www.ftc.gov.

††**Consent to E-mail Communications and Electronic Disclosures.** **You are not required to provide your email address.** If you provided your email address and authorized us to send emails to you ("Your Consent"), then you are requesting to receive emails from us. This includes disclosures and solicitations. You further consent to the use and acceptance of electronic records, and electronic disclosures. **This Consent to E-mail Communications and Electronic Disclosures** informs you of your rights when receiving legally required disclosures, notices, and any other information from us. By providing Your Consent, you acknowledge receipt of this disclosure. You consent to the use of electronic records, and disclosures. The emails and disclosures we may send, may include for example, disclosures or notices under state or federal law, including those pursuant to the Equal Credit Opportunity Act, Truth in Lending Act, Gramm-Leach-Bliley Act, and other disclosures or notices under applicable federal, state or local laws or regulations, or any other notices, information, or solicitations we may send. You may request a paper copy of any emailed disclosures by submitting a request through the link found within the emails. You may also send a written request to TitleMax, P. O. Box 8323, Savannah, GA 31412. We will provide such paper copies to you at no charge. We will retain all Disclosures as required by applicable law. Your Consent only applies to emails we send and receive. You consent to electronically receiving disclosures relating to transactions, accounts, and other emails electronically. Before deciding to obtain electronic disclosures, you acknowledge that you considered whether you have the required hardware and software capabilities. To access and retain Disclosures electronically, you will need to use the following computer software and hardware: a PC with Internet access and an Internet Browser that meets the following minimum requirements: Microsoft® Internet Explorer 6.1 or later versions or Mozilla Firefox 2.0 or later versions. The specific Internet Browser must also support at least 128-bit encryption. To read some documents, you will need a PDF file reader like Adobe® Acrobat Reader. If these requirements change and a material risk arises that you won't receive Disclosures electronically, we will notify you. You will need a printer or long-term storage, such as a disk drive, to retain, download, or print the Disclosures. You may withdraw Your Consent at any time. If you want to withdraw Your Consent, submit a request through the link in any email we send, or write to the address found in this disclosure. If you withdraw Your Consent, such withdrawal will not affect the legal effectiveness, validity, or enforceability of prior electronic Disclosures. If your electronic address, mailing address, telephone number, or any information you provided changes, then you agree to inform us. You may contact us by clicking the appropriate link in any email, or writing to the address in this disclosure. BY PROVIDING YOUR EMAIL ADDRESS, AND THEREBY AGREEING, YOU ACKNOWLEDGE AND AGREE THAT YOU: (1) CAN ACCESS THE DISCLOSURES IN THE DESIGNATED FORMATS DESCRIBED ABOVE, (2) READ THE INFORMATION ABOUT ELECTRONIC RECORDS, AND DISCLOSURES, IN THIS CONSENT TO EMAIL COMMUNICATIONS AND ELECTRONIC DISCLOSURES, (3) CONSENT TO HAVING DISCLOSURES PROVIDED OR MADE AVAILABLE TO YOU IN ELECTRONIC FORM, (4) CONSENT TO DOING BUSINESS WITH US ELECTRONICALLY, AND (5) MAY REQUEST A PAPER COPY OF ANY EMAILED DISCLOSURES, WHICH WE WILL PROVIDE TO YOU AT NO CHARGE. You may request and obtain a copy of this information to retain for future reference.

†**Cellular Phone Calls:** Receipt of cellular phone calls may be subject to charges from your service provider. If you have listed a cell phone above or you give us an updated cell phone number, then you authorize us to call your cell phone number to provide account information such as payment reminders and special promotional offers or sales offers such as offers for credit services, credit, or other financial services.

Phone Messages. You authorize us to contact the phone numbers listed. You authorize us to mail correspondence to your address. You authorize us to call and leave messages on any answering machine at your phone numbers above.

Release of Information. You authorize us to verify all of the information that you have provided and you acknowledge that this information may be used to verify certain past or current credit or payment history information from third party source(s). You further authorize and consent that we may contact any person or company listed on this Customer Application, including any persons that you may add at a later date. Your application may be rejected if any information provided is found to be false.

Credit Inquiries and Reporting Authorization. By signing below, you further agree and authorize us to obtain your credit history reports from credit bureaus and other credit reporting agencies or companies.

ARBITRATION. Arbitration is a means for legal matters between parties to be resolved by a neutral arbitrator rather than a Court. We have a policy of arbitrating all claims, demands, and disputes which cannot be resolved in a small claims tribunal, including the scope and validity of this arbitration provision and any right you may have to participate in an alleged class action (hereinafter "dispute(s)"). All customer agreements contain another arbitration provision that supersedes this arbitration provision and governs the resolution of disputes. However, if you do not enter into a customer agreement with us, then this arbitration provision governs the resolution of disputes. You agree that **YOU ARE WAIVING YOUR RIGHT TO HAVE A TRIAL BY JURY to resolve disputes against us.** The Federal Arbitration Act governs this arbitration provision. If any party has a dispute, they must notify the others in writing of the dispute. You have the right to select either of the following arbitration organizations, which will govern the arbitration under its consumer rules: American Arbitration Association (1-800-778-7879) http://www.adr.org or JAMS (1-800-352-5267) http://www.jamsadr.com, and we will advance all of the expenses associated with the arbitration, including the filing, administrative, hearing and arbitrator's fees. You will be responsible for your attorney's fees, if any. Any appeal of a judgment from a small claims tribunal shall be resolved by binding arbitration. The arbitrator shall not conduct class arbitration. The arbitration hearing will be conducted in the county in which this Customer Application was signed. If the arbitration associations listed above are not available and the parties cannot otherwise agree on a substitute, then any party may petition a court pursuant to section 5 of the Federal Arbitration Act, 9 U.S.C. sections 1-16 to select an arbitration organization, provided such arbitration organization shall enforce the terms of this Customer Application and the Arbitration Provision, including the prohibition on class arbitration.

WARNING: This type of transaction is only intended to address short-term, NOT long-term, credit needs. Repeated or frequent use can create serious financial hardships. You should evaluate the costs and benefits of all alternatives before entering into this type of transaction. Other forms of short-term credit that may be less expensive include a loan from another institution or from family or friends, a credit card cash advance, an account with overdraft protection, or a salary advance.

Privacy Policy. You verify that you have received a copy of the company's Privacy Policy.

Updates: You agree to inform us of any changes to the information contained in this Customer Application throughout the course of your business relationship with us.

Ability to Repay Verification.
Pursuant to Nevada law, we are required to obtain a written and signed Affidavit from you addressing the following: (i) you have provided TitleMax with true and correct information concerning your income, obligations, employment and ownership of the vehicle; and (ii) you have the ability to repay. You will be asked to sign the Affidavit before signing the Title Loan Agreement. TitleMax offers a "thirty day" Title Loan and six "thirty day" extensions as allowed by Nevada law. In addition, Nevada law requires that the amount of our loan does not exceed the fair market value of your motor vehicle. Furthermore, we have a policy of allowing those who remain in good standing with TitleMax by timely extending their loan obligations six times as allowed by law, to participate in an interest free workout repayment plan, in which no down payment is required. For such customers, we typically agree to a 7 to 8 month interest free repayment plan with a payment amount that never exceeds the extension payment amount. Therefore, in performing our internal underwriting and ability to repay analysis for your requested loan, we will (i) examine the motor vehicle and determine its fair market value, and (ii) rely upon the employment and sources of income information as well as the current and expected gross monthly income and obligations made in this Application, and assume no changes in same for 14 months. **IF YOU EXPECT (i) YOUR EMPLOYMENT OR SOURCE OF INCOME, OR (ii) YOUR GROSS MONTHLY INCOME AND GROSS MONTHLY OBLIGATIONS TO CHANGE IN THE NEXT 14- 15 MONTHS, PLEASE EXPLAIN THE CHANGES AS FOLLOWS:**

No change

By signing below and submitting this Customer Application, you are verifying that all of the information in this Customer Application is accurate and correct, including the personal references, contact information, employment or source of income, and current and

expected gross monthly income and obligations. You agree that you have told us about any changes you expect within the next 14 months relating to (i) your employment or source of income, and (ii) current and expected gross monthly income and obligations. **You agree that you have read and understood all the above statements, including the Arbitration Provision.**

Applicant Signature	**Date** 1-29-15
Co-Applicant Signature	**Date**

Affidavit

STATE OF NEVADA
COUNTY OF Clark

Title Loan Agreement No.:_____
Date: 1-29-2015

Customer Name: Oliver Thomas Address: 10151 Dorrell Lane Unit 3114 Las Vegas, NV 89166 Co-Borrower Name: Address:	Licensee Name: TitleMax of Nevada, Inc. d/b/a Titlemax Address: 8414 Farm Road Suite 130 Las Vegas, NV 89131

Vehicle Information: VIN: 5N1AL0MN8EC528887
License Plate State and No: LVMOT9 Color: BLack Year: 2014 Make: Infinity Model: QX60

In this Affidavit ("Affidavit"), the words "affiant," customer," "you" and "your" mean the customer who has signed it. The words "Licensee", "we", "us" and "our" mean TitleMax of Nevada, Inc. d/b/a Titlemax, a provider of title loan services, registered, licensed, and operating in accordance with Nevada law and regulated by the Nevada Financial Institutions Division, 406 E. 2nd Street, Suite 3, Carson City, Nevada 89701-4758, Phone: (775) 684-1830,Fax: (775) 684-1845. The word "Vehicle" means the vehicle identified above. The word "Title" means a certificate of title or ownership issued pursuant to the laws of the State of Nevada that identifies the legal owner of a vehicle or any similar document issued pursuant to the laws of another jurisdiction.

Pursuant to N.R.S. 604A.450-1, we have evaluated the Vehicle's fair market value. Pursuant to N.R.S. 604A.450-2, we have reviewed your application information regarding current and expected income, obligations and employment.

Pursuant to N.R.S. 604A.450-3, you are required to give us an affidavit which states: *(a) The customer has provided the licensee with true and correct information concerning the customer's income, obligations, employment and ownership of the vehicle; and (b) The customer has the ability to repay the title loan.*

The undersigned, Oliver Thomas, 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: _____

TM-NV-Customer Affidavit-V.1.0-02.16.2011

STATE OF NEVADA

DEPARTMENT OF MOTOR VEHICLES

CERTIFICATE OF TITLE

VIN	YEAR	MAKE	MODEL	VEHICLE BODY	TITLE NUMBER
5N1AL0MN8EC528887	2014	INFI	QX60	T4W	NV007288528

DATE ISSUED	ODOMETER MILES	FUEL TYPE	SALES TAX PD	EMPTY WT	GROSS WT	GVWR
10/08/2014	9	G		4280	5999	

VEHICLE COLOR

ODOMETER BRAND: ACTUAL MILES

BRANDS

OWNER(S) NAME AND ADDRESS
THOMAS OLIVER
10229 BRISTOL PEAK AVE
LAS VEGAS NV 89166-5205

LIENHOLDER NAME AND ADDRESS
TITLEMAX OF NEVADA INC DBA TITLEMAX
8414 FARM RD STE 130
LAS VEGAS NV 89131-8172

LIENHOLDER RELEASE - INTEREST IN THE VEHICLE DESCRIBED ON THIS TITLE IS HEREBY RELEASED:

SIGNATURE OF AUTHORIZED AGENT DATE

PRINTED NAME OF AGENT AND COMPANY

FEDERAL AND STATE LAW REQUIRES THAT YOU STATE THE MILEAGE IN CONNECTION WITH THE TRANSFER OF OWNERSHIP. FAILURE TO COMPLETE OR PROVIDING A FALSE STATEMENT MAY RESULT IN FINES AND/OR IMPRISONMENT.
The undersigned hereby certifies the vehicle described in this title has been transferred to the following buyer(s):

Printed Full Legal Name of Buyer — **Nevada Driver's License Number or Identification Number** ☐ AND ☐ OR

Printed Full Legal Name of Buyer — **Nevada Driver's License Number or Identification Number**

Address — **City** — **State** — **Zip Code**

I certify to the best of my knowledge the odometer reading is the actual mileage of the vehicle unless one of the following statements is checked.

ODOMETER READING NO TENTHS

☐ **The mileage stated is in excess of its mechanical limits.**
☐ **The odometer reading is not the actual mileage. WARNING: ODOMETER DISCREPANCY.**
☐ **Exempt - Model year over 9 years old.**

Signature of Seller(s)/Agent/Dealership — Printed Name of Seller(s)/Agent/Dealership

I am aware of the above odometer certification made by the seller/agent. ☐ Dealer's License Number _____ **Date of Sale** _____

Signature of Buyer — **Printed Full Legal Name of Buyer**

ACCORDING TO THE RECORDS OF THE DEPARTMENT OF MOTOR VEHICLES, THE PERSON NAMED HEREON IS THE OWNER OF THE VEHICLE DESCRIBED ABOVE, SUBJECT TO LIEN AS SHOWN.

CONTROL NO.
21857297
(THIS IS NOT A TITLE NO.)

VP-2 (Rev. 8/10)

ALTERATION OR ERASURE VOIDS THIS TITLE

FEDERAL AND STATE LAW REQUIRES THAT YOU STATE THE MILEAGE IN CONNECTION WITH THE TRANSFER OF OWNERSHIP. FAILURE TO COMPLETE OR PROVIDING A FALSE STATEMENT MAY RESULT IN FINES AND/OR IMPRISONMENT.
The undersigned hereby certifies the vehicle described in this title has been transferred to the following buyer(s):

FIRST REASSIGNMENT DEALER ONLY

Printed Full Legal Name of Buyer — Nevada Driver's License Number or Identification Number — ☐ AND ☐ OR

Printed Full Legal Name of Buyer — Nevada Driver's License Number or Identification Number

Address — City — State — Zip Code

I certify to the best of my knowledge the odometer reading is the actual mileage of the vehicle unless one of the following statements is checked.

ODOMETER READING — NO TENTHS
- ☐ The mileage stated is in excess of its mechanical limits.
- ☐ The odometer reading is not the actual mileage. WARNING: ODOMETER DISCREPANCY
- ☐ Exempt - Model year over 9 years old.

Signature of Seller(s)/Agent/Dealership — Printed Name of Seller(s)/Agent/Dealership
I am aware of the above odometer certification made by the seller/agent. ☐ Dealer's License Number_____ Date of Sale_____

Signature of Buyer — Printed Full Legal Name of Buyer

FEDERAL AND STATE LAW REQUIRES THAT YOU STATE THE MILEAGE IN CONNECTION WITH THE TRANSFER OF OWNERSHIP. FAILURE TO COMPLETE OR PROVIDING A FALSE STATEMENT MAY RESULT IN FINES AND/OR IMPRISONMENT.
The undersigned hereby certifies the vehicle described in this title has been transferred to the following buyer(s):

SECOND REASSIGNMENT DEALER ONLY

Printed Full Legal Name of Buyer — Nevada Driver's License Number or Identification Number — ☐ AND ☐ OR

Printed Full Legal Name of Buyer — Nevada Driver's License Number or Identification Number

Address — City — State — Zip Code

I certify to the best of my knowledge the odometer reading is the actual mileage of the vehicle unless one of the following statements is checked.

ODOMETER READING — NO TENTHS
- ☐ The mileage stated is in excess of its mechanical limits.
- ☐ The odometer reading is not the actual mileage. WARNING: ODOMETER DISCREPANCY
- ☐ Exempt - Model year over 9 years old.

Signature of Seller(s)/Agent/Dealership — Printed Name of Seller(s)/Agent/Dealership
I am aware of the above odometer certification made by the seller/agent. ☐ Dealer's License Number_____ Date of Sale_____

Signature of Buyer — Printed Full Legal Name of Buyer

FEDERAL AND STATE LAW REQUIRES THAT YOU STATE THE MILEAGE IN CONNECTION WITH THE TRANSFER OF OWNERSHIP. FAILURE TO COMPLETE OR PROVIDING A FALSE STATEMENT MAY RESULT IN FINES AND/OR IMPRISONMENT.
The undersigned hereby certifies the vehicle described in this title has been transferred to the following buyer(s):

THIRD REASSIGNMENT DEALER ONLY

Printed Full Legal Name of Buyer — Nevada Driver's License Number or Identification Number — ☐ AND ☐ OR

Printed Full Legal Name of Buyer — Nevada Driver's License Number or Identification Number

Address — City — State — Zip Code

I certify to the best of my knowledge the odometer reading is the actual mileage of the vehicle unless one of the following statements is checked.

ODOMETER READING — NO TENTHS
- ☐ The mileage stated is in excess of its mechanical limits.
- ☐ The odometer reading is not the actual mileage. WARNING: ODOMETER DISCREPANCY
- ☐ Exempt - Model year over 9 years old.

Signature of Seller(s)/Agent/Dealership — Printed Name of Seller(s)/Agent/Dealership
I am aware of the above odometer certification made by the seller/agent. ☐ Dealer's License Number_____ Date of Sale_____

Signature of Buyer — Printed Full Legal Name of Buyer

LIEN

LIENHOLDER TO BE RECORDED

FEIN_____

Printed Full Legal Name of Lienholder_____
(If no lienholder write "NONE")

Address_____
Street — City — State — Zip Code

ALTERATION OR ERASURE VOIDS THIS TITLE

Contact Information

1/30/2015

Company: Titlemax (314391)
Contact: Sara Rosenthal
E-Mail: sara.rosenthal@titlemax.biz

Telephone: 404-542-6618
Fax:

Notes

Vehicle Info For 2014 Infiniti QX60 Base 4D Utility

MSRP: $42,000
Fin Adv: $34,275
Equip Ret: $43,635
Tire Size: 235/65R18
Base HP: 265 @ 6400
Taxable HP: 33.8
Model Number: 84114
Price Includes: AT AC

VIN: 5N1AL0MN8EC528887
UVC: 2014400124
MPG: 20/26
Weight: 4280
Fuel Type: Gas
Wheelbase: 114.2
End of Term Months: 0

Adj. State: National
Mileage: 0
Mileage Cat: E
Cylinders: 6
Transmission: A
Drive Train: FWD
End of Term Mileage: 0

Trade In Black Book values as of 1/30/2015

	X-CL	Clean	Average	Rough
Base	N/A	$33,860	$31,955	$27,610
Options	N/A	$0	$0	$0
Mileage	N/A	N/A	N/A	N/A
Region	N/A	$0	$0	$0
Total	N/A	$33,860	$31,955	$27,610

Retail Black Book values as of 1/30/2015

	X-CL	Clean	Average	Rough
Base	$39,600	$37,550	$35,225	$32,925
Options	$0	$0	$0	$0
Mileage	N/A	N/A	N/A	N/A
Region	$0	$0	$0	$0
Total	$39,600	$37,550	$35,225	$32,925

Residual Black Book values as of 1/30/2015

12 Month 24 Month 30 Month 36 Month 42 Month 48 Month 60 Month End Of Term

Black Book Add/Deducts

Entertainment System +900
Premium Plus +2000
Technology Package +2250