

**DISCLOSURE STATEMENT  
SCHEDULE A  
FEE SCHEDULE AND CONSUMER CREDIT NOTICE**

77496, LLC d/b/a Cash Loans Texas is a registered Texas Credit Services Organization licensed as a Credit Access Business ("CAB"), operating pursuant to Chapter 393 of the Texas Finance Code. This business is licensed and examined under Texas law by the Office of Consumer Credit Commissioner (OCCC), a state agency. If a complaint or question cannot be resolved by contacting the business, consumers can contact the OCCC to file a complaint or ask a general credit-related question. OCCC address: 2601 N. Lamar Blvd., Austin, Texas 78705. Phone: (800) 538-1579. Fax: (512) 936-7610. Website: [occc.texas.gov](http://occc.texas.gov). Email: [consumer.complaints@occc.texas.gov](mailto:consumer.complaints@occc.texas.gov).

**Title Loan Has a Standard Loan Term of 30 Days**

| Amount of Loan (Amount Received) | Standard Loan Terms (In Days) | Fees Paid To Public Officials | CAB Fees in Aggregate (.0212971) | Interest (Paid to Lender at 9.90%) | Total of Payments (Loan Amount, CAB Fees and Lender Interest) | ANNUAL PERCENTAGE RATE |
|----------------------------------|-------------------------------|-------------------------------|----------------------------------|------------------------------------|---|------------------------|
| \$1,000                          | 30                            | \$33.00                       | \$22.00                          | \$8.65                             | \$1,063.65  | 35.9818 %              |
| \$2,000                          | 30                            | \$33.00                       | \$43.00                          | \$17.01                            | \$2,093.01  | 35.9135 %              |
| \$3,000                          | 30                            | \$33.00                       | \$64.00                          | \$25.38                            | \$3,122.38  | 35.8542 %              |
| \$4,000                          | 30                            | \$33.00                       | \$85.00                          | \$33.75                            | \$4,151.75  | 35.8242 %              |
| \$5,000                          | 30                            | \$33.00                       | \$106.00                         | \$42.12                            | \$5,181.12  | 35.8062 %              |

If your payment is in default for 10 or more days, you will owe a late fee of 5% of the payment amount (on the principal and interest only) or \$7.50, whichever is greater. If your ACH debit or other payment device which you give as payment is returned for any reason, you will owe a returned item fee of \$30.00 (or the State Allowed Returned Item Fee, whichever is greater), plus any applicable taxes.

**OCCC NOTICE & CONSUMER ADVANCE OF MONEY NOTICE**

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Phone: [\(800\) 538-1579](tel:8005381579). Fax: [\(512\) 936-7610](tel:5129367610). Website: [occc.texas.gov](http://occc.texas.gov). Email: [consumer.complaints@occc.texas.gov](mailto:consumer.complaints@occc.texas.gov).

**Consumer Notice** - An advance of money obtained through a payday loan or auto title loan is not intended to meet long-term financial needs. A payday loan or auto title loan should only be used to meet immediate short-term cash needs. Refinancing the loan rather than paying the debt in full when due will require the payment of additional charges.

**In the event of default, the consumer may be required to surrender possession of the motor vehicle to the Lender or other person to satisfy the consumer's outstanding obligations under the loan.**

