

For new loans, you pay a Finance Charge that includes both interest, which accrues daily on the principal balance, and a loan origination fee equal to 5% of the Amount financed. The loan origination fee is fully earned at consummation and is therefore not subject to a prepayment refund. The scheduled-payment interval is generally the same as your verified-income interval, and the loan term is generally from 9 to 18 months.

For example, assume that you are paid weekly and that, on January 28, 2020, you obtain a new loan with an Amount Financed of \$1,000.00 and a term of 18 months. If the contract interest rate is 185.00% per annum, then the Finance Charge will be \$2,109.69, which includes both interest and a \$50.00 origination fee (i.e., 5% x \$1,000.00). The Annual Percentage Rate (APR), which expresses your Finance Charge as a yearly rate, will be 195.75%. Your weekly payment will be \$39.88, except for your final payment, which will be \$38.93 on the maturity date of July 27, 2021. If you make your payments as scheduled, then your Total of Payments will be \$3,109.69. The TILA disclosures below illustrate the cost of this hypothetical loan.

PLEASE NOTE: The TILA disclosures of your loan may vary from this loan illustration. Review the TILA disclosures in your loan agreement carefully before signing.

FEDERAL TRUTH-IN-LENDING DISCLOSURES

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|---|--|---|--|
| ANNUAL PERCENTAGE RATE The cost of your credit as a yearly rate. <u>195.75%</u> | FINANCE CHARGE The dollar amount the credit will cost you. <u>\$2,109.69</u> | Amount Financed The amount of credit provided to you or on your behalf. <u>\$1,000.00</u> | Total of Payments The amount you will have paid after you have made all payments as scheduled. <u>\$3,109.69</u> |
|---|--|---|--|

Your Payment Schedule Will Be: 77 weekly payments of \$39.88 beginning 02/04/2020 and 1 final payment of \$39.93 on 07/27/2021 as follows:

| Pmt # | Due Date | Amount | Pmt # | Due Date | Amount | Pmt # | Due Date | Amount | Pmt # | Due Date | Amount |
|-------|------------|---------|-------|------------|---------|-------|------------|---------|-------|------------|---------|
| 1 | 02/04/2020 | \$39.88 | 20 | 06/16/2020 | \$39.88 | 39 | 10/27/2020 | \$39.88 | 58 | 03/09/2021 | \$39.88 |
| 2 | 02/11/2020 | \$39.88 | 21 | 06/23/2020 | \$39.88 | 40 | 11/03/2020 | \$39.88 | 59 | 03/16/2021 | \$39.88 |
| 3 | 02/18/2020 | \$39.88 | 22 | 06/30/2020 | \$39.88 | 41 | 11/10/2020 | \$39.88 | 60 | 03/23/2021 | \$39.88 |
| 4 | 02/25/2020 | \$39.88 | 23 | 07/07/2020 | \$39.88 | 42 | 11/17/2020 | \$39.88 | 61 | 03/30/2021 | \$39.88 |
| 5 | 03/03/2020 | \$39.88 | 24 | 07/14/2020 | \$39.88 | 43 | 11/24/2020 | \$39.88 | 62 | 04/06/2021 | \$39.88 |
| 6 | 03/10/2020 | \$39.88 | 25 | 07/21/2020 | \$39.88 | 44 | 12/01/2020 | \$39.88 | 63 | 04/13/2021 | \$39.88 |
| 7 | 03/17/2020 | \$39.88 | 26 | 07/28/2020 | \$39.88 | 45 | 12/08/2020 | \$39.88 | 64 | 04/20/2021 | \$39.88 |
| 8 | 03/24/2020 | \$39.88 | 27 | 08/04/2020 | \$39.88 | 46 | 12/15/2020 | \$39.88 | 65 | 04/27/2021 | \$39.88 |
| 9 | 03/31/2020 | \$39.88 | 28 | 08/11/2020 | \$39.88 | 47 | 12/22/2020 | \$39.88 | 66 | 05/04/2021 | \$39.88 |
| 10 | 04/07/2020 | \$39.88 | 29 | 08/18/2020 | \$39.88 | 48 | 12/29/2020 | \$39.88 | 67 | 05/11/2021 | \$39.88 |
| 11 | 04/14/2020 | \$39.88 | 30 | 08/25/2020 | \$39.88 | 49 | 01/05/2021 | \$39.88 | 68 | 05/18/2021 | \$39.88 |
| 12 | 04/21/2020 | \$39.88 | 31 | 09/01/2020 | \$39.88 | 50 | 01/12/2021 | \$39.88 | 69 | 05/24/2021 | \$39.88 |
| 13 | 04/28/2020 | \$39.88 | 32 | 09/08/2020 | \$39.88 | 51 | 01/19/2021 | \$39.88 | 70 | 06/01/2021 | \$39.88 |
| 14 | 05/05/2020 | \$39.88 | 33 | 09/15/2020 | \$39.88 | 52 | 01/26/2021 | \$39.88 | 71 | 06/08/2021 | \$39.88 |
| 15 | 05/12/2020 | \$39.88 | 34 | 09/22/2020 | \$39.88 | 53 | 02/02/2021 | \$39.88 | 72 | 06/15/2021 | \$39.88 |
| 16 | 05/19/2020 | \$39.88 | 35 | 09/29/2020 | \$39.88 | 54 | 02/09/2021 | \$39.88 | 73 | 06/22/2021 | \$39.88 |
| 17 | 05/26/2020 | \$39.88 | 36 | 10/06/2020 | \$39.88 | 55 | 02/16/2021 | \$39.88 | 74 | 06/29/2021 | \$39.88 |
| 18 | 06/02/2020 | \$39.88 | 37 | 10/13/2020 | \$39.88 | 56 | 02/23/2021 | \$39.88 | 75 | 07/06/2021 | \$39.88 |
| 19 | 06/09/2020 | \$39.88 | 38 | 10/20/2020 | \$39.88 | 57 | 03/02/2021 | \$39.88 | 76 | 07/13/2021 | \$39.88 |
| | | | | | | | | | 77 | 07/20/2021 | \$39.88 |
| | | | | | | | | | 78 | 07/27/2021 | \$38.93 |

APR Unit Period: Weekly