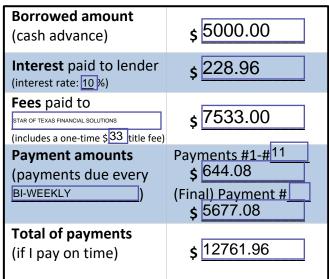
STAR OF TEXAS FINANCIAL SOLUTIONS

Auto Title Loan \$5000, 12 Payments

Cost Disclosure

Cost of this loan:



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You can lose your car.

If you miss a payment or make a late payment, your car can be repossessed.

APR	337.49 %	
Term of loan	180 DAYS	

If I pay off the loan in:	I will have to pay interest and fees of approximately	I will have to pay a total of approximately:			
2 Weeks	\$ 677.08	\$ 5677.08			
1 Month	\$ 1321.16	\$ 6321.16			
2 Months	\$ 2609.32	\$ 7609.32			
3 Months	\$ 3897.48	\$ 8897.48			
FINAL PAYMENT	\$ 7761.96	\$ 12761.96			

Cost of other types of loans:

Least Expensive	Credit Cards	Secured Loans	Signature Loans	Pawn Loans	Auto Title Loans	Payday Loans	Most Expensive
	25%	30%	89%	180%	238%	370%	Average APR
	\$2.05	\$3.55	\$13.38	\$15.00	\$20.66	\$30.42	Average fees & interest per \$100 borrowed over 1 month

Repayment:

Of 10 people who get a new multi-payment auto title loan:		
<u>****</u> *	4 ¾ will pay the loan on time as scheduled (typically 5 - 6 months)	
1	1/2 will renew 1 time before paying off the loan	
* :	1 ¼ will renew 2 to 4 times before paying off the loan	
***	3 ½ will renew 5 or more times or will never pay off the loan	

Before getting this loan, ask yourself:

- Do I need to borrow this money?
- Can I pay back the loan *in full* when it is due?
- Can I pay my bills and repay this loan?
- Can I afford late charges if I miss a payment?
- Do I have other credit options?

OCCC notice:

- This company is regulated by the Texas Office of Consumer Credit Commissioner (OCCC).
- OCCC Consumer Helpline: (800) 538-1579, <u>consumer.complaints@occc.texas.gov</u>.
- Visit <u>occc.texas.gov</u> for more information.
- This disclosure is provided under Texas Finance Code Section 393.223.