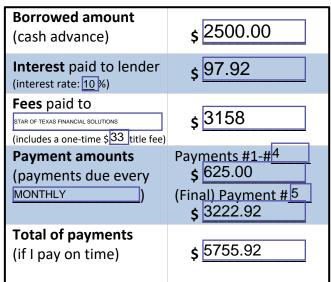
STAR OF TEXAS FINANCIAL SOLUTIONS

Auto Title Loan \$2500, 5 Paym

\$2500 , 5 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	336.98	%
Term of loan	152 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: y:
2 Weeks	\$ 667.01	\$ 3167.01
1 Month	\$ 677.58	\$ 3177.58
2 Months	\$ 1322.17	\$ 3822.17
3 Months	\$ 1966.75	\$ 4466.75
FINAL PAYMENT	\$ 3255.92	\$ 5755.92

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	⅔ 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.