



**Texas Schedule of All Fees
Effective June 2024**

Thank you for your interest in TitleMax of Texas, Inc. d/b/a TitleBucks (“CSO”). CSO provides credit services – it helps consumers obtain loans from a third-party lender and issues a credit enhancement to the third-party lender to back up consumer’s promise to pay the loan. CSO is not a lender.

CSO Credit Services and Fee Schedule – Secured Loans

- **Credit Services:** CSO's credit services include: (a) arranging for consumers loans secured by liens on unencumbered motor vehicle titles, with terms not to exceed 180 days and an Amount Financed from \$100.00 to \$25,100, and with an annual interest rate not to exceed 9.95% (each a “Loan”); (b) helping consumers complete the paperwork (including the credit application) needed to get a Loan from Lender; and (c) providing to Lender in respect of each Loan from Lender a guaranty or other credit enhancement satisfactory to Lender that backs the consumer's repayment of the Loan (with any such guaranty or other credit enhancement being referred to as the “Credit Enhancement”).
- **Lien Filing Fee:** Either \$28 or \$33 (depending on the county in which the lien is filed), payable to the Texas Department of Motor Vehicles. Lien filing fees for other states may vary. Both the Lender's lien and the CSO's lien are covered by the same filing fee. The lien filing fee is included as part of the Amount Financed.
- **Charges After Default; Costs of Collection:** At any time after the occurrence of any default that results in CSO paying Lender under the Credit Enhancement, then CSO may recover from Consumer all charges, costs, fees and expenses, including all collection costs and reasonable attorneys' fees incurred or paid in exercising any right, power or remedy provided by the CSO Contract or by law, and charge interest on all or a portion of the principal paid by CSO to Lender under the Credit Enhancement, as provided in *Consumer Reimbursement Obligation* below.
- **Consumer Reimbursement Obligation:** If CSO pays Lender any amount under the Credit Enhancement for any reason, Consumer must reimburse CSO for all amounts that CSO pays to Lender. Interest will accrue on the unreimbursed portion of principal for which CSO pays Lender under the Credit Enhancement at the rate of 9.95% per annum (subject to applicable limits).
- **CSO Fee - 30-Day Credit Products:** The CSO Fee is a percentage of the Amount Financed, calculated as shown in the following table. The CSO Fee percentage will be determined based on the creditworthiness of the Consumer and whether the Consumer has done business with CSO previously. More creditworthy consumers and consumers who have a good history with CSO may qualify for CSO Fee percentages at the lower end of the percentage range.

<i>Automobile</i>	
<i>Amount Financed</i>	<i>CSO Fee as a % of the Amount Financed*</i>
\$0 - \$1,149.99	18.99% - 22.99%

\$1,150.00 - \$1,649.99	17.99% - 21.99%
\$1,650.00 - \$2,849.99	16.99% - 20.99%
\$2,850.00 - \$4,349.99	15.99% - 19.99%
\$4,350.00 - \$7,049.99	14.99% - 18.99%
\$7,050.00 - \$10,999.99	13.99% - 17.99%
\$11,000.00 - \$14,999.99	11.99% - 12.99%
\$15,000.00 - \$19,999.99	10.99% - 11.99%
\$20,000.00 - \$21,999.99	9.99% - 10.99%
\$22,000.00 +	8.99% - 9.99%

The CSO Fee for 30-day credit products is fully and is due and payable to CSO on the date of the Loan that CSO helps Consumer get from Lender. The CSO Fee for 30-day credit products may be financed as part of the Loan made by Lender to Consumer.

30-Day Loan/CSO Fee Examples: All examples have a 30-day term and a \$33 lien filing fee.

Amount Financed (Requested Loan Amount + \$33 Lien Filing Fee)	CSO Fee	Lender Interest	Finance Charge (CSO Fee + Lender Interest)	Total of Payments	APR
\$283.00	\$69.34	\$2.88	\$72.22	\$355.22	310.47%
\$783.00	\$156.52	\$7.68	\$164.20	\$947.20	255.15%
\$1,533.00	\$260.45	\$14.67	\$275.12	\$1,808.12	218.35%
\$2,533.00	\$379.70	\$23.82	\$403.52	\$2,936.52	193.82%
\$3,533.00	\$494.27	\$32.93	\$527.20	\$4,060.20	181.55%
\$5,033.00	\$653.79	\$46.50	\$700.29	\$5,733.29	169.29%

*These are illustrative examples. Due to risk-based pricing, your cost may be higher or lower. You understand that APRs can be higher than indicated above. You will review agreements for details specific to your transaction.

[\\$500 Loan
Brochure](#)

[\\$1,200 Loan
Brochure](#)

[\\$2,000 Loan
Brochure](#)

[\\$3,000 Loan
Brochure](#)

[\\$4,000 Loan
Brochure](#)

[\\$7,500 Loan
Brochure](#)

- CSO Fee – Secured Five-Month Credit Products:** The CSO Fee for secured product is based upon a percentage of the Amount Financed, calculated as shown in the *CSO Fee Schedule* set forth below. The CSO Fee percentage is determined based on the Consumer’s creditworthiness and whether the Consumer has done business with the CSO previously. The actual amount of the CSO Fee that CSO will charge Consumer will be set forth in the CSO Contract and also will be disclosed in the Note. The CSO Fee is fully earned by CSO on the date of the Note that CSO helps Consumer get from Lender. The CSO Fee is due and payable to CSO as provided in the CSO Contract. Consumer will not owe the CSO Fee to CSO if (a) the Lender denies Consumer’s credit application, (b) Consumer does not take a loan from Lender, or (c) Consumer cancels the CSO Contract as described therein.

CO 150	CSO Fee as % of Amount Financed (Not APR – APR to be disclosed in Customer’s Agreement with Lender)*
Amount Financed	
\$0.00 - \$1,049.99	18.99% - 22.99%
\$1,150.00 - \$1,649.99	17.99% - 21.99%

\$1,650.00- \$2,849.99	16.99% - 20.99%
\$2,850.00 - \$4,349.99	15.99% - 19.99%
\$4,350.00 - \$7,049.99	14.99% - 18.99%
\$7,050.00 - \$10,999.99	13.99% - 17.99%
\$11,000.00 - \$14,999.99	11.99% - 12.99%
\$15,000.00 - \$19,999.99	10.99% - 11.99%
\$20,000.00 - \$21,999.99	9.99% - 10.99%
\$22,000.00 +	8.99% - 9.99%

CSO 4x5	CSO Fee as % of Amount Financed (Not APR – APR to be disclosed in Customer’s Agreement with Lender)*
Amount Financed	
\$0.00 - \$1,049.99	18.99% - 22.99%
\$1,050.00 - \$1,649.99	17.99% - 21.99%
\$1,650.00- \$2,049.99	16.99% - 20.99%
\$2,050.00 - \$3,049.99	15.99% - 19.99%
\$3,050.00 - \$5,049.99	14.99% - 18.99%
\$5,050.00 - \$10,999.99	13.99% - 17.99%
\$11,000.00 - \$14,999.99	11.99% - 12.99%
\$15,000.00 - \$19,999.99	10.99% - 11.99%
\$20,000.00 - \$21,999.99	9.99% - 10.99%
\$22,000.00 +	8.99% - 9.99%

*These are illustrative examples. Due to risk-based pricing, your cost may be higher or lower. You understand that APRs can be higher than indicated above. You will review agreements for details specific to your transaction

The CSO Fee for secured 5-month credit products is fully earned by CSO on the date of the Loan that CSO helps Consumer get from Lender. The CSO Fee is due and payable to CSO in installments pursuant to the payment schedule described in the CSO Contract.

5-Month Secured Loan/CSO Fee Examples: All examples have a 5 month (150-day) term and a \$33 lien filing fee. All examples apply to CSO 150 and 4x5 products.

Amount Financed (Requested Loan Amount + \$33 Lien Filing Fee)	CSO Fee	Lender Interest	Finance Charge (CSO Fee + Lender Interest)	Total of Payments	APR
\$283.00	\$342.15	\$11.57	\$353.72	\$636.72	300.29%
\$783.00	\$772.82	\$32.02	\$804.84	\$1,587.84	246.82%
\$1,533.00	\$1,285.42	\$62.69	\$1,348.11	\$2,881.11	211.08%
\$2,533.00	\$1,873.15	\$103.58	\$1,976.73	\$4,509.73	187.27%
\$3,533.00	\$2,437.77	\$144.47	\$2,582.24	\$6,115.24	175.37%

\$5,033.00	\$3,223.64	\$205.80	\$3,429.44	\$8,462.44	163.47%
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[\\$500 Multi-Payment CAB Disclosure](#)

[\\$1,000 Multi-Payment CAB Disclosure](#)

[\\$1,750 Multi-Payment CAB Disclosure](#)

[\\$4,000 Multi-Payment CAB Disclosure](#)

[\\$7,500 Multi-Payment CAB Disclosure](#)

Lender Interest and Fee Schedule – Secured Loans

- **Maximum Loan Terms:** Lender makes single-payment loans secured by liens on unencumbered motor vehicle titles and a CSO Credit Enhancement, with terms not to exceed 180 days and an Amount Financed from \$100.00 to \$25,100.00.
- **Lender Interest:** Lender interest accrues on the outstanding principal balance of the Loan at 9.95% per annum, daily simple interest. Interest will continue to accrue on past due principal amounts until paid in full.
- **Late Charge:** \$7.50 or 5% of the amount of the unpaid scheduled payment, whichever amount is greater, on any payment not paid in full within 10 days of the scheduled payment date.
- **Returned Payment Fee:** \$30 for any check, money order, payment (whether tangible or electronic), transfer or other instrument or item that is rejected or returned for any reason.
- **Lien Filing Fee:** Either \$28 or \$33 (depending on the county in which the lien is filed), payable to the Texas Department of Motor Vehicles. Lien filing fees for other states may vary. Both the Lender’s lien and the CSO’s lien are covered by the same filing fee. The lien filing fee is included as part of the Amount Financed.
- **Prepayment:** There is no prepayment penalty.
- **Costs of Collection:** To the extent permitted by law, Consumer will pay the costs of any attorney's fees incurred in connection with the referral of the Loan Agreement to an attorney to collect the Loan after default.

CSO Credit Services and Fee Schedule – Personal (Unsecured) Loans

- **Credit Services:** CSO’s credit services include: (a) arranging for consumers unsecured loans with terms not to exceed 180 days and an Amount Financed from \$100.00 to \$2,500.00, and with an annual interest rate not to exceed 9.95% (each a “Loan”); (b) helping consumers complete the paperwork (including the credit application) needed to get a Loan from Lender; and (c) providing to Lender in respect of each Loan from Lender a Credit Enhancement (as defined above).
- **Charges After Default; Costs of Collection:** At any time after the occurrence of any default that results in CSO paying Lender under the Credit Enhancement, then CSO may recover from Consumer all charges, costs, fees and expenses, including all collection costs and reasonable attorneys’ fees incurred or paid in exercising any right, power or remedy provided by the CSO Contract or by law, and charge interest on all or a portion of the principal paid by CSO to Lender under the Credit Enhancement, as provided in *Consumer Reimbursement Obligation* below.

- **Consumer Reimbursement Obligation:** If CSO pays Lender any amount under the Credit Enhancement for any reason, Consumer must reimburse CSO for all amounts that CSO pays to Lender. Interest will accrue on the unreimbursed portion of principal for which CSO pays Lender under the Credit Enhancement at the rate of 9.95% per annum (subject to applicable limits).
- **Repayment:** Bi-weekly, semi-monthly (twice monthly) and monthly payment schedules available; Consumer may opt to pay by electronic payment.
- **Returned Payment Fee:** \$30 for any check, money order, payment (whether tangible or electronic), transfer or other instrument or item that is rejected or returned for any reason.
- **CSO Fee:** The amount of the CSO Fee is calculated by multiplying the Amount Financed by the applicable daily CSO Fee percentage by the number of days in the loan term. The actual daily CSO Fee percentage will be determined based on the Consumer's chosen repayment method at the time of origination. Consumers who opt to repay via recurring electronic payments at origination will be eligible for a lower daily CSO Fee percentage. CSO's standard CSO Fee rates are shown in the following table. Lower promotional rates may be offered from time to time.

CSO Fee as a Daily % of the Amount Financed	
<i>Without</i> Recurring Electronic Payment Authorization	1.780% per day
<i>With</i> Recurring Electronic Payment Authorization	1.424% per day

Lender Interest and Fee Schedule – Personal (Unsecured) Loans

- **Maximum Loan Terms:** Lender makes loans secured by a CSO Credit Enhancement, with terms not to exceed 180 days and an Amount Financed from \$100.00 to \$2,500.00.
- **Lender Interest:** Lender interest accrues on the outstanding principal balance of the Loan at 9.95% per annum, daily simple interest. Interest will continue to accrue on past due principal amounts until paid in full.
- **Late Charge:** \$7.50 or 5% of the amount of the unpaid scheduled payment, whichever amount is greater, on any payment not paid in full within 10 days of the scheduled payment date.
- **Returned Payment Fee:** \$30 for any check, money order, payment (whether tangible or electronic), transfer or other instrument or item that is rejected or returned for any reason.
- **Prepayment:** There is no prepayment penalty.
- **Costs of Collection:** To the extent permitted by law, Consumer will pay the costs of any attorney's fees incurred in connection with the referral of the Loan Agreement to an attorney to collect the Loan after default.

Loan/CSO Fee Examples – Personal (Unsecured) Loans

Bi-Weekly Payment Examples: The following examples have a 10 payment, 140-day term with payments due every 14 days:

Loan Amount	\$ 500.00
Daily CSO Fee % (without recurring electronic payments)	1.780%
Finance Charge	
CSO Fee (payable in 10 installments)	\$ 1,246.00
Lender Interest	\$ 19.08

Loan Amount	\$ 500.00
Daily CSO Fee % (with recurring electronic payments)	1.424%
Finance Charge	
CSO Fee (payable in 10 installments)	\$ 996.80
Lender Interest	\$ 19.08

Total of Payments	\$ 1,765.08
APR	650.90%
Payments #1-9	
9 CSO Fee Installments of	\$ 124.60
Payment #10	
CSO Fee Installment 10	\$ 124.60
Payment to Lender	\$ 519.08
	<u>\$ 643.68</u>

Total of Payments	\$ 1,515.88
APR	522.14%
Payments #1-9	
9 CSO Fee Installments of	\$ 99.68
Payment #10	
CSO Fee Installment 10	\$ 99.68
Payment to Lender	\$ 519.08
	<u>\$ 618.76</u>

Loan Amount	\$ 1,500.00
Daily CSO Fee % (without recurring electronic payments)	1.780%
Finance Charge	
CSO Fee (payable in 10 installments)	\$ 3,738.00
Lender Interest	\$ 57.25
Total of Payments	\$ 5,295.25
APR	650.90%
Payments #1-9	
9 CSO Fee Installments of	\$ 373.80
Payment #10	
CSO Fee Installment 10	\$ 373.80
Payment to Lender	\$ 1,557.25
	<u>\$ 1,931.05</u>

Loan Amount	\$ 1,500.00
Daily CSO Fee % (with recurring electronic payments)	1.424%
Finance Charge	
CSO Fee (payable in 10 installments)	\$ 2,990.40
Lender Interest	\$ 57.25
Total of Payments	\$ 4,547.65
APR	522.14%
Payments #1-9	
9 CSO Fee Installments of	\$ 299.04
Payment #10	
CSO Fee Installment 10	\$ 299.04
Payment to Lender	\$ 1,557.25
	<u>\$ 1,856.29</u>

Semi-Monthly (twice monthly) Payment Examples: The following examples have a 10 payment, 150-day term with the first payment due 14 days from the origination date and payments due on the 1st and 15th of each month:

Loan Amount	\$ 500.00
Daily CSO Fee % (without recurring electronic payments)	1.780%
Finance Charge	
CSO Fee (payable in 10 installments)	\$ 1,335.00
Lender Interest	\$ 20.45
Total of Payments	\$ 1,855.45
APR	655.55%
Payment #1	
1 CSO Fee Installments of	\$ 124.60
Payments #2-9	
8 CSO Fee Installments of	\$ 134.49
Payment #10	
CSO Fee Installment 10	\$ 134.48
Payment to Lender	\$ 520.45
	<u>\$ 654.93</u>

Loan Amount	\$ 500.00
Daily CSO Fee % (with recurring electronic payments)	1.424%
Finance Charge	
CSO Fee (payable in 10 installments)	\$ 1,068.00
Lender Interest	\$ 20.45
Total of Payments	\$ 1,588.45
APR	525.35%
Payment #1	
1 CSO Fee Installments of	\$ 99.68
Payments #2-9	
8 CSO Fee Installments of	\$ 107.59
Payment #10	
CSO Fee Installment 10	\$ 107.60
Payment to Lender	\$ 520.45
	<u>\$ 628.05</u>

Loan Amount	\$ 1,500.00
Daily CSO Fee % (without recurring electronic payments)	1.780%
Finance Charge	
CSO Fee (payable in 10 installments)	\$ 4,005.00
Lender Interest	\$ 61.34
Total of Payments	\$ 5,566.34

Loan Amount	\$ 1,500.00
Daily CSO Fee % (with recurring electronic payments)	1.424%
Finance Charge	
CSO Fee (payable in 10 installments)	\$ 3,204.00
Lender Interest	\$ 57.25
Total of Payments	\$ 4,765.34

APR	655.55%
Payment #1	
1 CSO Fee Installments of	\$ 373.80
Payments #2-9	
8 CSO Fee Installments of	\$ 403.47
Payment #10	
CSO Fee Installment 10	\$ 403.44
Payment to Lender	<u>\$ 1,561.34</u>
	\$ 1,964.78

APR	525.35%
Payment #1	
1 CSO Fee Installments of	\$ 299.04
Payments #2-9	
8 CSO Fee Installments of	\$ 322.77
Payment #10	
CSO Fee Installment 10	\$ 322.80
Payment to Lender	<u>\$ 1,561.34</u>
	\$ 1,884.14

Monthly Payment Examples: The following examples have a 5-month term with payments due on the same date each month:

Loan Amount	\$ 500.00
Daily CSO Fee % (without recurring electronic payments)	1.780%
Finance Charge	
CSO Fee (payable in 10 installments)	\$ 1,361.70
Lender Interest	\$ 20.85
Total of Payments	\$ 1,882.55
APR	659.21%
Payment #1	
1 CSO Fee Installments of	\$ 275.90
Payments #2-4	
3 CSO Fee Installments of	\$ 271.45
Payment #5	
CSO Fee Installment 5	\$ 271.45
Payment to Lender	<u>\$ 520.85</u>
	\$ 792.30

Loan Amount	\$ 500.00
Daily CSO Fee % (with recurring electronic payments)	1.424%
Finance Charge	
CSO Fee (payable in 10 installments)	\$ 1,089.36
Lender Interest	\$ 20.85
Total of Payments	\$ 1,610.21
APR	528.54%
Payment #1	
1 CSO Fee Installments of	\$ 220.72
Payments #2-4	
3 CSO Fee Installments of	\$ 217.16
Payment #5	
CSO Fee Installment 5	\$ 217.16
Payment to Lender	<u>\$ 520.85</u>
	\$ 738.01

Loan Amount	\$ 1,500.00
Daily CSO Fee % (without recurring electronic payments)	1.780%
Finance Charge	
CSO Fee (payable in 10 installments)	\$ 4,085.10
Lender Interest	\$ 62.56
Total of Payments	\$ 5,647.66
APR	659.21%
Payment #1	
1 CSO Fee Installments of	\$ 827.70
Payments #2-4	
3 CSO Fee Installments of	\$ 814.35
Payment #5	
CSO Fee Installment 5	\$ 814.35
Payment to Lender	<u>\$ 1,562.56</u>
	\$ 2,376.91

Loan Amount	\$ 1,500.00
Daily CSO Fee % (with recurring electronic payments)	1.424%
Finance Charge	
CSO Fee (payable in 10 installments)	\$ 3,268.08
Lender Interest	\$ 62.56
Total of Payments	\$ 4,830.64
APR	528.54%
Payment #1	
1 CSO Fee Installments of	\$ 662.16
Payments #2-4	
3 CSO Fee Installments of	\$ 651.48
Payment #5	
CSO Fee Installment 5	\$ 651.48
Payment to Lender	<u>\$ 1,562.56</u>
	\$ 2,214.04

TEXAS CONSUMER CREDIT NOTICE

CSO is a credit services organization registered with the Texas Secretary of State. 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: www.occc.texas.gov. Email: consumer.complaints@occc.texas.gov.

CSO's agent in Texas authorized to receive service of process is Corporation Service Company d/b/a CSC-Lawyers Incorporating Service Company, 211 E. 7th Street, Suite 620, Austin, TX 78701-3136.

Individual retail location licenses and registrations are available for review in each location.

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.