



**DISCLOSURE OF AVAILABLE CREDIT PRODUCTS
(Utah)**

TitleMax of Utah, Inc. (“Lender”) is a licensed and regulated and offers installment loans under Utah Code Title 7, Chapter 24. The complete Schedule of All Fees for our installment loans is set forth below. In the loan examples set forth below, the final scheduled periodic payment amount typically differs from the standard periodic payment amount. All Payment Schedules and APRs are examples only; actual periodic payment amounts and APRs may be higher or lower depending on the month and date of loan origination. Applicants must meet all Lender underwriting criteria.

SECURED INSTALLMENT LOAN:

- *Loan Amounts:* \$100 - \$10,000
- *Loan Repayment Term:* Secured installment loans are repayable in monthly payments over 24-48 months. All loan examples below assume a monthly payment schedule with payments due on the same date of each month.
- *Interest Rates:* Interest rates for secured installment loans are shown in the table below. Interest rates are determined based on the creditworthiness of the consumer and whether the consumer has done business with Lender previously. More creditworthy consumers and consumers who have a good history with Lender may qualify for annual interest rates at the lower end of the range. Lower promotional rates may apply.
- *Lien Filing Fee:* \$ 6.00 paid directly to the Department of Motor Vehicles to perfect Lender’s lien on the pledged motor vehicle collateral. Lien filing fees for other states may vary. The lien filing fee is included as part of the Amount Financed.
- *Late Fee:* \$30 or 5% of the delinquent unpaid installment amount, whichever is more.
- *Required Qualifications:* Clear title to a qualifying motor vehicle and other applicable underwriting criteria.

Loan Amount (Amount Financed)	Interest Rate	Motorcycle (Up to \$3,000)	
		TMX Credit Score	Monthly Interest Rate
\$100.00 - \$949.99	227.88% - 251.88%	0 - 279	14.99% - 19.99%
\$950.00 - \$1,249.99	215.88% - 239.88%	280 - 399	13.99% - 18.99%
\$1,250.00 - \$1,749.99	203.88% - 239.88%	400 - 559	12.99% - 17.99%
\$1,750.00 - \$2,449.99	203.88% - 227.88%	560 - 729	11.99% - 16.99%
\$2,450.00 - \$3,649.99	191.88% - 215.88%	730 - 1000	10.99% - 15.99%
\$3,650.00 - \$6,049.99	167.88% - 191.88%		
\$6,050.00 +	155.88% - 179.88%		

Secured Installment Loan Transaction Examples (inc. Lien Filing Fee of \$6.00)

Amount Financed	Annual Interest Rate	Monthly Payment	Finance Charge	Annual Percentage Rate (APR)	Total of Payments
\$506.00	227.88%	23 payments of \$98.01 1 payment of \$99.27	\$1,847.50	228.92%	\$2,353.50
\$1,256.00	215.88%	23 payments of \$231.63 1 payment of \$231.18	\$4,302.67	217.22%	\$5,558.67
\$1,756.00	203.88%	23 payments of \$307.11 1 payment of \$306.58	\$5,614.11	205.11%	\$7,370.11
\$2,506.00	191.88%	23 payments of \$414.63 1 payment of \$415.49	\$7,445.98	193.01%	\$9,951.98
\$4,006.00	179.88%	35 payments of \$607.27 1 payment of \$607.04	\$17,855.49	180.74%	\$21,861.49
\$7,506.00	155.88%	47 payments of \$980.29 1 payment of \$972.73	\$39,541.36	156.32%	\$47,047.36

PERSONAL INSTALLMENT LOAN:

- *Loan Amounts and Terms:* \$100 - \$2,500 (\$1,000 max for new customers), bi-weekly, semi-monthly, and monthly payments; repayable over 6-12 months
- *Interest Rates:* As shown below. Interest rates are determined based on the consumer's preferred method of repayment. Consumers who prefer to make payments in the store or by phone qualify for our standard rate. Consumers who agree to repay their loan by recurring electronic payments qualify for a lower rate. Lower promotional rates may apply.
- *Late Fee:* \$10 or 5% of the unpaid amount of any installment not paid within 10 days, whichever is less.
- *Required Qualifications:* Valid and verifiable bank account, valid and verifiable income.

Loan Amount (Amount Financed)	Interest Rate	Loan Term
\$100.00 - \$1,000.99	650.00% (520.00%**)	13 bi-weekly payments
\$1,001.00 - \$2,500.00	650.00% (520.00%**)	26 bi-weekly payments
\$100.00 - \$1,000.99	650.00% (520.00%**)	12 semi-monthly payments
\$1,001.00 - \$2,500.00	650.00% (520.00%**)	24 semi-monthly payments
\$100.00 - \$1,000.99	650.00% (520.00%**)	6 monthly payments
\$1,001.00 - \$2,500.00	650.00% (520.00%**)	12 monthly payments

Personal Installment Loan Transaction Examples

Amount Financed	Annual Interest Rate	Bi-Weekly Payments	Finance Charge	Annual Percentage Rate (APR)	Total of Payments
\$500.00	650.00%	12 payments of \$131.97 1 payment of \$131.64	\$1,215.28	648.22%	\$1,715.28
\$500.00	520.00%	12 payments of \$110.08 1 payment of \$109.83	\$930.79	518.57%	\$1,430.79
\$1,750.00	650.00%	25 payments of \$437.64 1 payment of \$441.83	\$9,632.83	648.22%	\$11,382.83
\$1,750.00	520.00%	25 payments of \$352.15 1 payment of \$354.77	\$7,408.52	518.58%	\$9,158.52
Amount Financed	Annual Interest Rate	Semi-Monthly Payments	Finance Charge	Annual Percentage Rate (APR)	Total of Payments
\$500.00	650.00%	11 payments of \$147.33 1 payment of \$147.06	\$1,267.69	643.25%	\$1,767.69
\$500.00	520.00%	11 payments of \$122.54 1 payment of \$122.75	\$970.69	516.71%	\$1,470.69
\$1,750.00	650.00%	23 payments of \$483.47 1 payment \$421.88	\$9,791.69	638.04%	\$11,541.69
\$1,750.00	520.00%	23 payments of \$389.33 1 payment \$386.94	\$7,591.53	514.18%	\$9,341.53
Amount Financed	Annual Interest Rate	Monthly Payments	Finance Charge	Annual Percentage Rate (APR)	Total of Payments
\$500.00	650.00%	5 payments of \$295.65 1 payment of \$295.68	\$1,273.93	658.07%	\$1,773.93
\$500.00	520.00%	5 payments of \$247.14 1 payment of \$247.13	\$982.83	526.19%	\$1,482.83
\$1,750.00	650.00%	11 payments of \$962.34 1 payment of \$960.25	\$9,795.99	656.37%	\$11,545.99
\$1,750.00	520.00%	11 payments of \$775.88 1 payment of \$776.20	\$7,560.88	525.21%	\$9,310.88