

ADVANCE AMERICA

Auto Title Loan

\$300.00, One Payment

Cost Disclosure



You can lose your car.

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

Cost of this loan:

Borrowed amount (cash advance)	\$ 300.00
Interest paid to lender (interest rate: 9.95 %)	\$ 2.94
Fees paid to Advance America <small>(includes a one-time \$33 title fee)</small>	\$ 60.00
Total of payments (if I pay on time)	\$ 362.94

APR	255.26 %
Term of loan	30 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	\$ 61.37	\$ 361.37
1 Month	\$ 62.94	\$ 362.94
2 Months	\$ 125.88	\$ 425.88
3 Months	\$ 188.82	\$ 488.82

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 single-payment auto title loan:	
	2 will pay the loan on time as scheduled (typically 30 days)
	½ will renew 1 time before paying off the loan
	1½ will renew 2 to 4 times before paying off the loan
	6 will renew 5 or more times or will never pay off the loan

This data is from 2019 reports to the OCCC.

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, consumer.complaints@occc.texas.gov.
- Visit occc.texas.gov for more information.
- This disclosure is provided under Texas Finance Code Section 393.223.

ADVANCE AMERICA

Auto Title Loan

\$1000.00, One Payment

Cost Disclosure



You can lose your car.

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Cost of this loan:

Borrowed amount (cash advance)	\$ 1000.00
Interest paid to lender (interest rate: 9.95 %)	\$ 9.56
Fees paid to Advance America (includes a one-time \$33 title fee)	\$ 170.00
Total of payments (if I pay on time)	\$ 1179.56

APR	218.46 %
Term of loan	30 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	\$ 174.46	\$ 1174.46
1 Month	\$ 179.56	\$ 1179.56
2 Months	\$ 359.12	\$ 1359.12
3 Months	\$ 538.68	\$ 1538.68

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

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ADVANCE AMERICA

Auto Title Loan

\$2500.00, One Payment

Cost Disclosure



You can lose your car.

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

Cost of this loan:

Borrowed amount (cash advance)	\$ 2500.00
Interest paid to lender (interest rate: 9.95 %)	\$ 22.89
Fees paid to Advance America (includes a one-time \$33 title fee)	\$ 300.00
Total of payments (if I pay on time)	\$ 2822.89

APR	157.14 %
Term of loan	30 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	\$ 310.68	\$ 2810.68
1 Month	\$ 322.89	\$ 2822.89
2 Months	\$ 645.78	\$ 3145.78
3 Months	\$ 968.67	\$ 3468.67

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:

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ADVANCE AMERICA

Auto Title Loan

\$5000.00, One Payment

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You can lose your car.

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

Cost of this loan:

Borrowed amount (cash advance)	\$ 5000.00
Interest paid to lender (interest rate: 9.95 %)	\$ 44.57
Fees paid to Advance America (includes a one-time \$33 title fee)	\$ 450.00
Total of payments (if I pay on time)	\$ 5494.57

APR	120.35 %
Term of loan	30 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	\$ 470.79	\$ 5470.79
1 Month	\$ 494.57	\$ 5494.57
2 Months	\$ 989.14	\$ 5989.14
3 Months	\$ 1483.71	\$ 6483.71

Cost of other types of loans:

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