

**FEE SCHEDULE**

**Bigbird Capital Corp. DBA American Title Loans #1031 - A CREDIT ACCESS BUSINESS ("CAB")**

**MONTHLY AUTO TITLE LOANS**

Bigbird Capital Corp. DBA American Title Loans #1031 is a registered Texas Credit Services Organization licensed as a Credit Access Business ("CAB"), operating pursuant to Chapter 393 of the Texas Finance Code. This business is licensed and examined by the State of Texas—Office of Consumer Credit Commissioner. Call the Consumer Credit Hotline or write for credit information or assistance with credit problems. Office of Consumer Credit Commissioner, 2601 North Lamar Boulevard, Austin, Texas 78705-4207, [\(800\) 538-1579](tel:8005381579), [consumer.complaints@occc.state.tx.us](mailto:consumer.complaints@occc.state.tx.us), [www.occc.state.tx.us](http://www.occc.state.tx.us).

For our services, we charge a fee at the rate of 25% of the original principal amount of the extension of credit that we arrange for you (the "CAB Fee") until the entire original principal amount is paid in full, except as otherwise limited by law. The CAB Fee is not interest; however, for Federal Truth-in-Lending Act purposes it is required to be included in the finance charge calculation disclosed in the Lender Disclosure Promissory Note & Security Agreement you may execute with the Lender. As an example: for a loan in the amount of \$1000 payable in 30 days with interest at 10% per annum, the Amount Financed is \$1291.25 (Amount of Loan of \$1000 + Title Transfer fee of \$33) and the Finance Charge is \$268.86 (consisting of interest in the amount of \$10.61 and the CAB Fee of \$258.25). In this example, the Annual Percentage Rate is \_\_\_\_\_%, and the Total of Payments is \$1301.86.

**SCHEDULE OF ALL FEES:**

Schedule of all fees to be charged for services performed by the Credit Access Business (CAB) in connection with motor vehicle title loans, as applicable in the following examples:

**Auto Title Loan Has a Standard Loan Term of One Month (30 Days)**

<b>Cash Borrowed</b>	<b>Amount Financed</b>	<b>CSO Fee</b>	<b>Loan Term</b>	<b>APR (including Lender's Interest)</b>	
500	533	125	30 Days	295.24%	
1000	1033	250	30 Days	304.35%	
1500	1533	375	30 Days	307.52%	
2500	2533	625	30 Days	310.10%	
4500	4533	1125	30 Days	311.85%	
<b><u>Amount of Loan (Cash Received from Lender)</u></b>	<b><u>Title Transfer Fee (Fee paid to State)</u></b>	<b><u>CSO Fee (25% Fee paid to CSO)</u></b>	<b><u>30 Day Interest Amount (Paid to Lender)</u></b>	<b><u>Total Payment (Loan Amount, CSO Fee and Interest to Lender)</u></b>	<b><u>Annual Percentage Rate</u></b>
500	33	125	4.34	662.32	295.24%
1000	33	250	8.41	1291.38	304.35%
1500	33	375	12.47	1920.49	307.52%
2500	33	625	20.61	3178.61	310.10%
4500	33	1125	36.88	5694.9	311.85%

**TITLE FEES:**

The fee to record our lien, may vary by county, but will not exceed \$33, except in Comal County where the fee is \$35.50.

**OTHER FEES:**

If your payment is in default for 10 or more days, you will owe us a late fee of greater of 5% of the payment amount (on the principal and interest only) or \$7.50, whichever is greater. If your ACH debit or other payment device which you give to us as payment under this Agreement is returned for any reason, you will owe us a returned item fee of \$30.00 (or the State Allowed Returned Item Fee, whichever is greater), plus any applicable taxes.