Clearline Loans Texas LLC

Payday Loan

\$ 300.00 , 10 Payments

Cost Disclosure

Cost of this loan:

| Borrowed amount | |
|--------------------------------|----------------------|
| (cash advance) | \$ 300.00 |
| (casii aavaiice) | 7 300.00 |
| Interest paid to lender | 6 |
| (interest rate: 9.90 %) | \$ 6.89 |
| Fees paid to | |
| rees paid to | A |
| Clearline Loans Texas LLC | \$ 600.00 |
| | |
| Payment amounts | Payments #1-# 9 |
| (payments due every | \$ 90.69 |
| 90.69 | (Final) Payment # 10 |
| | \$ 90.68 |
| Total of payments | |
| (if I pay on time) | \$ 906.89 |
| [] [] [] [] | . 500.05 |
| | |

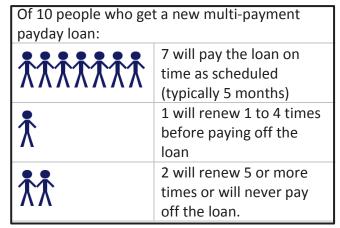
| APR (cost of credit as a yearly rate) | 619.43 | % |
|--|----------|---|
| Term of loan | 147 Days | |

| If I pay off the loan in: | pay and | II have to interest I fees of proximately | pay app | I will have to pay a total of approximately: | | |
|---------------------------------|------------|---|------------|--|--|--|
| 2 Weeks | \$ | 61.71 | \$ | 361.71 | | |
| 1 Month | \$ | 122.74 | \$ | 422.74 | | |
| 2 Months | \$ | 244.46 | \$ | 544.46 | | |
| 3 Months | \$ | 365.73 | \$ | 665.73 | | |
| 4 Months | \$ | 486.54 | \$ | 786.54 | | |

Cost of other types of loans:

| Leas Exp | st ensive | Credit Cards | Secured Loans | Signature Loans | Pawn Loans | Auto Title Loans | Payday Loans | Most Expensive |
|-------------|--------------|-----------------|------------------|--------------------|---------------|---------------------|-----------------|---|
| | | 16% | 30% | 89% | 180% | 229% | 410% | Average APR |
| | _ | \$1.32 | \$3.51 | \$12.52 | \$15.00 | \$18.85 | \$33.72 | Average fees & interest per \$100 borrowed over 1 month |
| | | | | | | | | porrowed over 1 month |

Repayment:



This data is from 2014 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.