



Loan Ridge USA, LLC d/b/a Loan Ridge is a registered Texas Credit Services Organization licensed as a Credit Access Business ("CAB"), operating pursuant Chapter 393 of the Texas Finance Code.

SCHEDULED PAYMENT Bi-Weekly Repayment Frequency (3 EXAMPLE SCHEDULE)

Amount of Loan	Loan Terms (Days)	CSO Fees	Interest Paid to Lender	Total of Payments	Each of the 11 Installments	APR
\$300	154	\$680.09	\$9.45	\$989.54	\$89.96	730%
\$500	154	1,133.45	\$15.74	\$1,649.19	\$149.93	730%
\$800	154	1,813.16	\$25.18	\$2,638.34	\$239.84	730%

SCHEDULED PAYMENT Weekly Repayment Frequency (3 EXAMPLE SCHEDULE)

Amount of Loan	Loan Terms (Days)	CSO Fees	Interest Paid to Lender	Total of Payments	Each of the 22 Installments	APR
\$300	161	\$710.14	\$9.86	\$1,020.00	\$46.36	730%
\$500	161	\$1,183.56	\$16.44	\$1,700.00	\$77.27	730%
\$800	161	\$1,893.70	\$26.30	\$2,720.00	\$123.64	730%

SCHEDULED PAYMENT Monthly Repayment Frequency (3 EXAMPLE SCHEDULE)

Amount of Loan	Loan Terms (Days)	CSO Fees	Interest Paid to Lender	Total of Payments	Each of the 6 Installments	APR
\$300	165	\$606.66	\$8.43	\$915.09	\$152.51	730%
\$500	165	\$1,011.26	\$14.05	\$1,525.31	\$254.22	730%
\$800	165	\$1,617.96	\$22.47	\$2,440.43	\$406.74	730%

Other Fees: Nonsufficient Funds Fee - \$30.00; Late Fee -Greater of 5% of late payment or \$7.50 if late payment doue over 10 days from due date

Actual costs can vary depending on the amount of the loan, term of the loan and the repayment schedule (including bank holidays). These charts assume that the Loan term is 154-165 days and the first payment occurs on the 14th day after Loan Origination.

NOTICE

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: occc.texas.gov. Email: consumer.complaints@occc.texas.gov.

CONCUMER NOTICE

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.