

your Money Tree, LLC dba Your Loan Depot

Auto Title Loan

\$300, 3 Payments

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: 10.0 %)	\$ 9.51
Fees paid to Tour Money Tree, LLC (includes a one-time \$33.00 title fee)	\$ 270.00
Payment amounts (payments due every month)	Payments #1-#2 \$ 193.17 (Final) Payment #3 \$ 579.51
Total of payments (if I pay on time)	\$





APR	405.38 %
Term of loan	3 months

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	\$272.38	\$572.38
1 Month	\$274.75	\$574.75
2 Months	\$277.93	\$577.93
3 Months	\$279.51	\$579.51
	\$	\$

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 multi-payment auto title loan:	
	4 ¼ will pay the loan on time as scheduled (typically 5 - 6 months)
	½ will renew 1 time before paying off the loan
	1 ¼ will renew 2 to 4 times before paying off the loan
	3 ½ 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.

your Money Tree, LLC dba Your Loan Depot

Auto Title Loan

\$500, 4 Payments

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)	\$ 500.00
Interest paid to lender (interest rate: 10.0 %)	\$ 19.40
Fees paid to Tour Money Tree, LLC (includes a one-time \$33.00 title fee)	\$ 428.00
Payment amounts (payments due every month)	Payments #1-#3 \$ 238.85 (Final) Payment #4 \$ 238.85
Total of payments (if I pay on time)	\$ 974.40

APR	333.08 %
Term of loan	4 months

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	\$431.87	\$931.87
1 Month	\$435.75	\$935.75
2 Months	\$441.55	\$941.55
3 Months	\$445.45	\$945.45
4 months	\$447.40	\$947.40

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 multi-payment auto title loan:

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your Money Tree, LLC dba Your Loan Depot

Auto Title Loan

\$700, 4 Payments

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)	\$ 700.00
Interest paid to lender (interest rate: 10.0 %)	\$ 26.88
Fees paid to Tour Money Tree, LLC (includes a one-time \$33.00 title fee)	\$ 586.00
Payment amounts (payments due every month)	Payments #1-#3 \$ 328.22 (Final) Payment #4 \$ 328.22
Total of payments (if I pay on time)	\$ 1,312.88





APR	338.41 %
Term of loan	4 months

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	\$591.36	\$1,291.36
1 Month	\$596.71	\$1,296.71
2 Months	\$604.78	\$1,304.78
3 Months	\$610.18	\$1,310.18
4 months	\$612.88	\$1312.88

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 multi-payment auto title loan:	
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- Can I afford late charges if I miss a payment?
- Do I have other credit options?

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