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Domain **1 - Office of Financial Regulation** Logged in as: **hermelingb**

VR Home > Case Search > **Maintain Case**

Lic Type	**CF - Consumer Finance Company**		Status **CC Closed Complaint**	Status Date	**02/28/2014**
Case # **48736**	Case Type	**CMP - Complaint**	Disposition **CLOS Closed**	Disposition Date	**02/28/2014**
Docket#	Respondent	**TMX FINANCE OF FLORIDA, INC.**	Responsible **MACKENZIE, KENNETH J - mackenziek**		**Private Case**

Case | Respondent | Complainant | Addt'l Info

Area	**LICF - Licensed Finance**	Security Level	**1**
Type	**CFL - Consumer Finance Loan**	Priority	**9**
Issue	**APIR - Annual Percentage/Interest Rate**	Complexity	**M - Medium**
Security	**STND - Standard(Cmp)**	Opened	**11/14/2013**
Region	**TLH - Tallahassee**	Received	**11/14/2013**
Reference			
Entered	**11/13/2013**	Entered By	**webuser**
Summary	**Complainant alleges "My payments" with the Respondent "range from $350.00 to $400.00 a month, every month my amount owed does not change. They are also charging me $250.00 & up for insurance through them a month."**		
Updated	**02/28/2014 15:11:33**	By	**mackenziek**

- ☐ Parties
- ☑ Activities
- ☑ Allegations
- ☐ Discipline
- ☐ Violations
- ☐ Compliance
- ☐ Related
- ☑ Disposition
- ☐ I
- ☐ Costs
- ☑ Time Tracking
- Auto Assign
- ☑ Attachments
- History
- ☑ Work Notes
- Print Report

Chang | | | | Back

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COMPLAINANT INFO

Complainant Name: [redacted]

Residential Address: [redacted]

Mailing Address: [redacted]

Home Phone: [redacted]

Work Phone:

Cell Phone: [redacted]

Email: [redacted]

Education Level: High School or equivalent

RESPONDENT INFO

Respondent Type: Organization

Respondent Name: Instaloan

Address: 8945 Pensacola Blvd., Pensacola FL, 32534

County: Escambia

Phone:

Account Number:

Person(s) you dealt with at the company: ;

COMPLAINT DETAILS

Filing for someone else: No

Complaint Description:

My payments range from $350 to $400 a month, every month my amount owed does not change. They are also charging me $250 and up for insurance through them a month. I tried to take off the insurance with them and put them on my personal insurance to save the $250, I did everything they said to do them the day I went in to refinance my contract, they denied the insurance because I did not pay a month in advance. For the past 6 months my amount owed has not changed. I went to another title loan office and showed them my contract with Instaloan and the employees could not believe what they had seen.

Joint Account: No

Joint Account Description: ,

Did you sign a contract?: No

Amount in dispute:

Transaction Date:

Attorney Contacted: No

Product/Service Advertised: No

Complaint submitted to another regulator: No

FLORIDA OFFICE OF FINANCIAL REGULATION

www.FLOFR.com

DREW J. BREAKSPEAR
COMMISSIONER

November 14, 2013

[redacted]

Re: Entity/Company: TMX Finance Of Florida, Inc.
Complaint Activity Number: 48736

Dear Ms. [redacted]

Thank you for bringing your concerns regarding the above referenced matter to the attention of the Office of Financial Regulation (OFR). Often it is only through complaints from concerned and responsible citizens that OFR becomes aware of unlawful activity.

The information you provided has been assigned to our staff for a thorough review. OFR will forward your complaint to the above-referenced person or entity and request a response to your allegations. Once the facts of the case and the related documentation are analyzed, OFR will determine whether further investigation or action by OFR is appropriate.

Under Florida law, OFR is charged with enforcing financial regulations and does not intervene on behalf of individuals or mediate private disputes. If your purpose in filing a complaint is to recover money or property, we suggest that you consider seeking the advice of legal counsel. Be aware that arbitration, mediation or civil proceedings have certain filing timeframes. If you are concerned about your legal rights, time is of the essence.

To assist us in serving you, please identify the subject of the complaint and the assigned activity number provided above in future inquiries about your complaint.

Sincerely,

K. Mackenzie

Ken Mackenzie
Financial Examiner Analyst II
Division of Consumer Finance
Bureau of Finance Regulation
200 East Gaines Street
Tallahassee, FL 32399-0376
Telephone #: (850) 487-9687
Facsimile #: (850) 410-9300
www.FLOFR.com

FLORIDA OFFICE OF FINANCIAL REGULATION

www.FLOFR.com

DREW J. BREAKSPEAR
COMMISSIONER

November 14, 2013

TMX Finance of Florida, Inc.
8945 Pensacola Blvd.
Pensacola, FL 32534

Re: Complaint Activity Number: 48736

Dear Sir or Madam:

The Office of Financial Regulation (Office) is in receipt of the enclosed complaint expressing concerns with the above referenced entity/company.

The Office requests that you review this matter and the circumstances involved. Please provide a written response to the allegation(s) and a statement of the facts to my attention no later than fifteen (15) days from the date of this letter. Your response should be accompanied by all related documentation and include all planned settlement(s) concerning the complaint.

Please identify the complainant and the activity number above on all correspondence and send to my attention at the following address:

Office of Financial Regulation
200 East Gaines Street
Tallahassee, FL 32399-0376
Telephone #: (850) 487-9687

If you need further clarification or have questions, feel free to contact me at the number listed above. Your cooperation would be most appreciated.

Sincerely,

K. Mackenzie

Ken Mackenzie
Financial Examiner Analyst II
Division of Consumer Finance
Bureau of Finance Regulation
Telephone #: (850) 410-9841
Facsimile #: (850) 410-9300
e-mail address: ken.mackenzie@flofr.com
www.FLOFR.com

#48736

COMPLAINANT INFO

Complainant Name: [redacted]
Residential Address: [redacted]
Mailing Address: [redacted]
Home Phone: [redacted]
Work Phone:
Cell Phone: [redacted]
Email: [redacted]
Education Level: High School or equivalent

RESPONDENT INFO

Respondent Type: Organization
Respondent Name: Instaloan
Address: 8945 Pensacola Blvd., Pensacola FL, 32534
County: Escambia
Phone:
Account Number:
Person(s) you dealt with at the company: ;

COMPLAINT DETAILS

Filing for someone else: No
Complaint Description:
My payments range from $350 to $400 a month, every month my amount owed does not change. They are also charging me $250 and up for insurance through them a month. I tried to take off the insurance with them and put them on my personal insurance to save the $250, I did everything they said to do them the day I went in to refinance my contract, they denied the insurance because I did not pay a month in advance. For the past 6 months my amount owed has not changed. I went to another title loan office and showed them my contract with Instaloan and the employees could not believe what they had seen.

Joint Account: No
Joint Account Description: ,
Did you sign a contract?: No
Amount in dispute:
Transaction Date:
Attorney Contacted: No
Product/Service Advertised: No

Complaint submitted to another regulator: No

TITLEMAX®

December 9, 2013

VIA FEDERAL EXPRESS and ELECTRONIC MAIL
ken.mackenzie@flofr.com

Received On:

DEC 10 2013

Consumer Finance

ATTN: Mr. Ken Mackenzie
Financial Examiner Analyst II
Division of Consumer Finance
Bureau of Financial Regulation
200 E. Gaines Street
Tallahassee, FL 32399

RE: **Complaint Activity Number: 48736 – [redacted]**
TMX Finance of Florida, Inc., d/b/a InstaLoan (the "Company")

Dear Mr. Makenzie:

I am in receipt of the above referenced complaint filed by Ms. [redacted] with your office. I have reviewed Ms. [redacted] account which reflects the following:

Ms. [redacted] entered into her first single-pay transaction with the Company on December 7, 2012, when she borrowed funds in the amount of $817.19. A copy of the Customer Application, Vehicle-Secured Consumer Finance Loan Agreement (the "Agreement"), and Certificate of Title with lien (pertaining to a 2004 Chevy Van, VIN [redacted] is enclosed. During this transaction, Ms. [redacted] elected to purchase Comprehensive and Collision Insurance through InstaLoan, and executed the Voluntary Automobile Insurance election on the front page of her Agreement indicating her consent to the same.

For efficiency, a complete contract copy is only provided herewith for the first transaction. Transactions that followed the first transaction until July 31, 2013 utilized the same form contract, and, thus, I am submitting herewith only copies of the first and last page for those transactions. For the customer's July 31, 2013 transaction and transactions thereafter, the Company's contracts changed from the previous form, so another complete contract is provided for the July 31, 2013 transaction, and the first and last page for all subsequent transactions.

Ms. [redacted] entered into transactions on the following dates in addition to her initial transaction: December 8, 2012, December 28, 2012, February 1, 2013, February 2, 2013, March 2, 2013, March 6, 2013, April 4, 2013, April 12, 2013, May 11, 2013, June 21, 2013, July 31, 2013, September 6, 2013, and October 14, 2013. Copies of the documentation pertaining to these transactions are enclosed for your review.

• 15 Bull Street Ste 200 • Savannah, GA 31401 •

(912) 525-2675 • Fax (912) 525-2679

RECEIVED
DEC 10 2013
BY 449736

Ms. [redacted] made eight out of pocket payments with regard to her transactions on: December 28, 2012, February 1, 2013, March 2, 2013, May 11, 2013, June 21, 2013, July 31, 2013, September 6, 2013, October 14, 2013. Copies of the Receipts for these transactions are also enclosed for your review.

Over the course of the transactions that Ms. [redacted] had with the Company (outlined above), she signed fourteen Agreements, electing the Voluntary Automobile Insurance by signing under each election, and two Voluntary Insurance Election Forms, for the September 6, 2013 and October 14, 2013 transactions. On both of these forms, she initialed next to the election "Yes. Even though I am under no obligation to purchase Comprehensive and Collision Insurance from InstaLoan, I would like to do so."

Around her October transaction, Ms. [redacted] indicated that she wanted to provide her own insurance and on October 12, 2013, provided the Company with documentation from Progressive. Company policy requires insurance to meet certain criteria before it is deemed acceptable in connection with a loan transaction: First, the proof of insurance must state how many days the policy is paid through and it must be paid through the maturity date of the transaction – in advance; second, the insurance must list InstaLoan as a lien holder; and third, the insurance must show Comprehensive and Collision Insurance with a deductible of no more than $500.00 (five-hundred and 0/100).

The document Ms. [redacted] provided failed to meet those requirements in that the policy has not been paid through the maturity date of the transaction. Representatives explained this to Ms. [redacted] and she indicated that she was unable to pre-pay for the insurance, and as such, elected to utilize the voluntary insurance available through InstaLoan. (Again, please refer to the customer Agreement, and the Voluntary Insurance Election Form dated October 14, 2013.) The Voluntary Insurance Election Form outlines the criteria (explained above) private insurance has to meet in order to be sufficient to be used in connection with a loan transaction with the Company. The form also gives the customer the option to purchase the insurance from the Company if they do not carry private insurance, and clearly states "You are under no obligation to obtain insurance through us".

Following her October 14, 2013 transaction, Ms. [redacted] defaulted on her loan and her account is currently 25 days past due. On December 5, 2013, Ms. [redacted] contacted the Company and advised them that the vehicle was not running, and that she was voluntarily surrendering the vehicle. As such, the Company placed Ms. [redacted] vehicle out for repossession.

The Company maintains that the documents clearly outline that although Insurance is a requirement of the transaction, it is not mandatory to obtain the insurance through the Company. Further, it is the Company's practice to explain this to customers during each of their transactions.

RECEIVED
DEC 10 2013
BY 448736

The Company is always willing to work with its customers, however, Ms. [redacted] indicated that she wanted to surrender the vehicle. The Company is willing to give Ms. [redacted] additional time to bring in the required documentation, cure the default, and renew the transaction, or, to the contrary, to pay the entire amount of $3,883.35 due and owing. However, pursuant to her last instruction, has placed the vehicle out for repossession.

The Company hopes this brings a prompt and satisfactory resolution to Ms. [redacted] complaint. Please feel free to contact me at 912-721-5835, or via email at jessica.starbuck@titlemax.biz, with any questions you may have, or should you wish to discuss this matter further.

As always, we appreciate your attention to this matter.

Very truly yours,

Jessica Starbuck
Senior Managing Paralegal

Enclosures

Mail Lien Satisfaction to: Dept of Highway Safety and Motor Vehicles, Neil Kirkman Building, Tallahassee, FL 32399-0500

Identification Number	Year	Make	Body	WT-L-BHP	Vessel Regis. No.	Title Number
[redacted]	2004	CHEV	VN	3838		[redacted]

Registered Owner:

[redacted]

Date of Issue 12/10/2012

Lien Release

Interest in the described vehicle is hereby released

By_____

Title_____

Date_____

IMPORTANT INFORMATION

1. When ownership of the vehicle described herein is transferred, the seller MUST complete in full the Transfer of Title by Seller section at the bottom of the certificate of title
2. Upon sale of this vehicle, the seller must complete the notice of sale on the reverse side of this form.
3. Remove your license plate from the vehicle
4. See the web address below for more information and the appropriate forms required for the purchaser to title and register the vehicle, mobile home or vessel: http://www.hsmv.state.fl.us/html/titlinf.html

Mail To:

12/07/2012
TITLEMAX AUTO LOANS
8945 PENSACOLA BLVD
PENSACOLA FL 32534-1928

STATE OF FLORIDA

LIEN SATISFACTION

CERTIFICATE OF TITLE

Identification Number	Year	Make	Body	WT-L-BHP	Vessel Regis. No.	Title Number
[redacted]	2004	CHEV	VN	3838		[redacted]

Prev State	Color	Primary Brand	Secondary Brand	No. of Brands	Use	Prev Issue Date
FL	TAN				PRIVATE	02/22/2012

Odometer Status or Vessel Manufacturer or OH use	Hull Material	Prop	Date of Issue
188606 MILES 01/26/2012 ACTUAL			12/10/2012

Lien Release

Interest in the described vehicle is hereby released

By_____

Title_____

Date_____

Registered Owner

[redacted]

1st Lienholder

12/07/2012
TITLEMAX AUTO LOANS
8945 PENSACOLA BLVD
PENSACOLA FL 32534

DIVISION OF MOTORIST SERVICES TALLAHASSEE FLORIDA DEPARTMENT OF HIGHWAY SAFETY AND MOTOR VEHICLES

Clayton Boyd Walden
Director

Control Number 109724449

Julie L. Jones
Executive Director

TRANSFER OF TITLE BY SELLER (This section must be completed at the time of sale.)

Federal and/or state law require that the seller state the mileage, purchaser's name, selling price and date sold in connection with the transfer of ownership.
Failure to complete or providing a false statement may result in fines and/or imprisonment.
This title is warranted to be free from any liens except as noted on the face of the certificate and the motor vehicle or vessel described is hereby transferred to:

Seller Must Enter Purchaser's Name: ____ Address: ____

Seller Must Enter Selling Price: ____ Seller Must Enter Date Sold: ____

I/We state that this ☐ 5 or ☐ 6 digit odometer now reads [ ][ ][ ][ ][ ][ ] (no tenths) miles, date read ____ and I hereby certify that to the best of my knowledge the odometer reading:

☐ 1. reflects ACTUAL MILEAGE. ☐ 2. is IN EXCESS OF ITS MECHANICAL LIMITS. ☐ 3. is NOT THE ACTUAL MILEAGE.

UNDER PENALTIES OF PERJURY, I DECLARE THAT I HAVE READ THE FOREGOING DOCUMENT AND THAT THE FACTS STATED IN IT ARE TRUE.

SELLER Must Sign Here: ____ CO-SELLER Must Sign Here: ____

Print Here: ____ Print Here: ____

Selling Dealer's License Number: ____ Tax No.: ____ Tax Collected: ____

Auction Name: ____ Licence Number: ____

PURCHASER Must Sign Here: ____ CO-PURCHASER Must Sign Here: ____

Print Here: ____ Print Here: ____

NOTICE: PENALTY IS REQUIRED BY LAW IF NOT SUBMITTED FOR TRANSFER WITHIN 30 DAYS AFTER DATE OF PURCHASE

VOID IF ALTERED

VOID IF ALTERED

STATE OF FLORIDA

TITLEMAX®

Customer Application

Personal Information

Date 12-07-12	[redacted] th 5-1980	Social Security # [redacted]

[redacted]

Which number do you prefer that we call?
☑ Home Phone ☐ Cell Phone

Yes_____ No_____ Initials [redacted]

Account Information and Promotional Offers by Text Message.** You would like to receive text messages from us to any cell phone number you give to us that provide account information such as payment reminders and special promotional or sales offers such as offers for credit services, credit, or other financial services.

Yes_____ No_____ Initials [redacted]

Promotional Offers by Prerecorded Message. You would like to receive telephone calls from us to any phone number you give to us with prerecorded messages that provide special promotional or sales offers such as offers for credit services, credit, or other financial services.

[redacted]

Mailing Address (if different from physical address)

City	State	Zip

Source of Income

[redacted]

Pay Frequency: (check one)	Next Payday	Gross Monthly Income	Work Shift
☐ 1st & 15th of month ☐ 15th & end of month ☑ Biweekly (every 2 weeks) ☐ Weekly ☐ Monthly (last day) ☐ Monthly (1st day) ☐ Monthly (3rd day) ☐ Self-Employed	Dec. 21st	$ varies	PM

***Alimony, child support or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation.**
Alimony, child support, or separate maintenance received under: ☐ court order ☐ written agreement ☐ oral understanding.
Are you currently in bankruptcy? ☐ yes ☑ no

Credit References

[redacted]

Personal References

[redacted]

Co-Applicant Information

Date	State issued ID Number	Date of Birth	Social Security #
Last Name	First Name		Middle Name
Home Phone	Cell Phone†		Email Address (optional)††
Best time to call?	Which number do you prefer that we call? ☐ Home Phone ☐ Cell Phone		

Yes_____ No_____
Initials Initials

Account Information and Promotional Offers by Text Message.** You would like to receive text messages from us to any cell phone number you give to us that provide account information such as payment reminders and special promotional or sales offers such as offers for credit services, credit, or other financial services.

Yes_____ No_____
Initials Initials

Promotional Offers by Prerecorded Message. You would like to receive telephone calls from us to any phone number you give to us with prerecorded messages that provide special promotional or sales offers such as offers for credit services, credit, or other financial services.

Physical Address *(Street Number & Name)*			Apt #
City	State	Zip	County
Mailing Address *(if different from physical address)*			
City	State	Zip	
Employer * *(Source of Income)*	Employer Address *(Street Number & Name)*		
City	State	Zip	Time at Job?
Work Phone #	Job Title	Supervisor	

Pay Frequency: *(check one)*	Next Payday	Gross Monthly Income	Work Shift
☐ 1st & 15th of month ☐ 15th & end of month ☐ Biweekly (every 2 weeks) ☐ Weekly ☐ Monthly (last day) ☐ Monthly (1st day) ☐ Monthly (3rd day) ☐ Self-Employed		$	

***Alimony, child support or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation.**
Alimony, child support, or separate maintenance received under: ☐ court order ☐ written agreement ☐ oral understanding.
Are you currently in bankruptcy? ☐ yes ☐ no

How did you hear about us? (Circle one.)

Friend/Referral **Name of referrer?** Friend **Saw Store** **Television** **Yellow Pages** **Repeat Customer**

Internet **Billboard** **Postcard** **Other:** _____

ADDITIONAL TERMS AND CONDITIONS OF THIS CUSTOMER APPLICATION

Notice. The federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The federal agency that administers compliance with this law concerning this creditor is the Federal Trade Commission, Equal Credit Opportunity, Washington, D.C. 20580, www.ftc.gov.

††**Consent to E-mail Communications and Electronic Disclosures.** **You are not required to provide your email address.** If you provided your email address and authorized us to send emails to you ("Your Consent"), then you are requesting to receive emails from us. This includes disclosures and solicitations. You further consent to the use and acceptance of electronic records, and electronic disclosures. **This Consent to E-mail Communications and Electronic Disclosures** informs you of your rights when receiving legally required disclosures, notices, and any other information from us. By providing Your Consent, you acknowledge receipt of this disclosure. You consent to the use of electronic records, and disclosures. The emails and disclosures we may send, may include for example, disclosures or notices under state or federal law, including those pursuant to the Equal Credit Opportunity Act, Truth in Lending Act, Gramm-Leach-Bliley Act, and other disclosures or notices under applicable federal, state or local laws or regulations, or any other notices, information, or solicitations we may send. You may request a paper copy of any emailed disclosures by submitting a request through the link found within the emails. You may also send a written request to TitleMax, P. O. Box 8323, Savannah, GA 31412. We will provide such paper copies to you at no charge. We will retain all Disclosures as required by applicable law. Your Consent only applies to emails we send and receive. You consent to electronically receiving disclosures relating to transactions, accounts, and other emails electronically. Before deciding to obtain electronic disclosures, you acknowledge that you considered whether you have the required hardware and software capabilities. To access and retain Disclosures electronically, you will need to use the following computer software and hardware: a PC with Internet access and an Internet Browser that meets the following minimum requirements: Microsoft® Internet Explorer 6.1 or later versions or Mozilla Firefox 2.0 or later versions. The specific Internet Browser must also support at least 128-bit encryption. To read some documents, you will need a PDF file reader like Adobe® Acrobat Reader. If these requirements change and a material risk arises that you won't receive Disclosures electronically, we will notify you. You will need a printer or long-term storage, such as a disk drive, to retain, download, or print the Disclosures. You may withdraw Your Consent at any time. If you want to withdraw Your Consent, submit a request through the link in any email we send, or write to the address found in this disclosure. If you withdraw Your Consent, such withdrawal will not affect the legal effectiveness, validity, or enforceability of prior electronic Disclosures. If your electronic address, mailing address, telephone number, or any information you provided changes, then you agree to inform us. You may contact us by clicking the appropriate link in any email, or writing to the address in this disclosure. BY PROVIDING YOUR EMAIL ADDRESS, AND THEREBY AGREEING, YOU ACKNOWLEDGE AND AGREE THAT YOU: (1) CAN ACCESS THE DISCLOSURES IN THE DESIGNATED FORMATS DESCRIBED ABOVE, (2) READ THE INFORMATION ABOUT ELECTRONIC RECORDS, AND DISCLOSURES, IN THIS CONSENT TO EMAIL COMMUNICATIONS AND ELECTRONIC DISCLOSURES, (3) CONSENT TO HAVING DISCLOSURES PROVIDED OR MADE AVAILABLE TO YOU IN ELECTRONIC FORM, (4) CONSENT TO DOING BUSINESS WITH US ELECTRONICALLY, AND (5) MAY REQUEST A PAPER COPY OF ANY

EMAILED DISCLOSURES, WHICH WE WILL PROVIDE TO YOU AT NO CHARGE. You may request and obtain a copy of this information to retain for future reference.

†**Cellular Phone Calls:** Receipt of cellular phone calls may be subject to charges from your service provider. If you have listed a cell phone above or you give us an updated cell phone number, then you authorize us to call your cell phone number to provide account information such as payment reminders and special promotional offers or sales offers such as offers for credit services, credit, or other financial services.

**Text Messages. Receipt of text messages may be subject to charges from your service provider. If you elected to receive text messages above, and later elect to opt out of receiving text messages, then please select the "opt-out" button on any text message received.

Phone Messages. You authorize us to contact the phone numbers listed. You authorize us to mail correspondence to your address. You authorize us to call and leave messages on any answering machine at your phone numbers above.

Release of Information. You authorize us to verify all of the information that you have provided and you acknowledge that this information may be used to verify certain past or current credit or payment history information from third party source(s). You further authorize and consent that we may contact any person or company listed on this Customer Application, including any persons that you may add at a later date. Your application may be rejected if any information provided is found to be false.

Credit Inquiries and Reporting Authorization. By signing below, you further agree and authorize us to obtain your credit history reports from credit bureaus and other credit reporting agencies or companies.

ARBITRATION. Arbitration is a means for legal matters between parties to be resolved by a neutral arbitrator rather than a Court. We have a policy of arbitrating all claims, demands, and disputes which cannot be resolved in a small claims tribunal, including the scope and validity of this arbitration provision and any right you may have to participate in an alleged class action (hereinafter "dispute(s)"). All customer agreements contain another arbitration provision that supersedes this arbitration provision and governs the resolution of disputes. However, if you do not enter into a customer agreement with us, then this arbitration provision governs the resolution of disputes. You agree that **YOU ARE WAIVING YOUR RIGHT TO HAVE A TRIAL BY JURY to resolve disputes against us.** The Federal Arbitration Act governs this arbitration provision. If any party has a dispute, they must notify the others in writing of the dispute. You have the right to select either of the following arbitration organizations, which will govern the arbitration under its consumer rules: American Arbitration Association (1-800-778-7879) http://www.adr.org or JAMS (1-800-352-5267) http://www.jamsadr.com, and we will advance all of the expenses associated with the arbitration, including the filing, administrative, hearing and arbitrator's fees. You will be responsible for your attorney's fees, if any. Any appeal of a judgment from a small claims tribunal shall be resolved by binding arbitration. The arbitrator shall not conduct class arbitration. The arbitration hearing will be conducted in the county in which this Customer Application was signed. If the arbitration associations listed above are not available and the parties cannot otherwise agree on a substitute, then any party may petition a court pursuant to section 5 of the Federal Arbitration Act, 9 U.S.C. sections 1-16 to select an arbitration organization, provided such arbitration organization shall enforce the terms of this Customer Application and the Arbitration Provision, including the prohibition on class arbitration.

WARNING: This type of transaction is only intended to address short-term, NOT long-term, credit needs. Repeated or frequent use can create serious financial hardships. You should evaluate the costs and benefits of all alternatives before entering into this type of transaction. Other forms of short-term credit that may be less expensive include a loan from another institution or from family or friends, a credit card cash advance, an account with overdraft protection, or a salary advance.

Privacy Policy. You verify that you have received a copy of the company's Privacy Policy.

Updates: You agree to inform us of any changes to the information contained in this Customer Application throughout the course of your business relationship with us.

By signing below and submitting this Customer Application, you are verifying that all of the information in this Customer Application is accurate and correct, including the personal references and contact information. **You agree that you have read and understood all the above statements, including the Arbitration Provision.**

[redacted] _____ 12-07-12

Date

_____ _____

Co-Applicant Signature **Date**

VEHICLE-SECURED CONSUMER FINANCE LOAN AGREEMENT

Lender:	Borrower:
TitleMax Auto Loans 8945 Pensacola Blvd. Pensacola, FL 32534	[redacted] CoBorrower: [redacted]
Loan Numbe[redacted]	Date of Loan: 12/07/2012

Vehicle Information

Make: Chev	Model: Venture	Color: Tan
Year: 2004	Doors:	Title State:
Vehicle Id.: [redacted]	Lic. Plate No:	Cylinders: 6

TRUTH IN LENDING ACT DISCLOSURE STATEMENT

ANNUAL PERCENTAGE RATE	FINANCE CHARGE	Amount Financed	Total of Payments
The cost of your credit as a yearly rate.	The dollar amount the credit will cost you.	The amount of credit provided to you or on your behalf.	The amount you will have paid after you have made all payments as scheduled.
66.02 %	$ 45.82	$ 817.19	$ 863.01

Payment Schedule: You are required to make 1 payment of $863.01 on 01/07/2013(the "Due Date").
Late Charge: If a payment is 10 or more days late, you will be charged $ 10.00
Security Interest: You are giving us a security interest in the Vehicle described above.
Prepayment: If you pay off early, you will not have to pay a penalty. Interest Rate: 30.00
Filing fee: $ 77.25
Additional Information: You should refer to the Additional Terms and Conditions of this Agreement for additional information about nonpayment, default, and prepayment rebates.

ITEMIZATION OF AMOUNT FINANCED

1.	Gross Payoff Amount on Prior Loan from Us:	$ 0.00
	Insurance Refunds on Prior Loan from Us:	
2.	Voluntary Automobile Insurance	($ 0.00)
3.	Credit Life Insurance	($ 0.00)
4.	Credit Accident and Health Insurance	($ 0.00)
5.	Credit Unemployment Insurance	($ 0.00)
6.	Net Payoff Amount (1 minus 2 through 5)	$ 0.00
7.	Payment to You	$ 650.00
	Premium Payments to Insurers:*	
8.	Credit Property Insurance	$ 0.00
9.	Credit Life Insurance	$ 0.00
10.	Credit Accident and Health Insurance	$ 0.00
11.	Credit Unemployment Insurance	$ 0.00
12.	Non-Filing Insurance	$ 0.00
13.	Voluntary Automobile Insurance	$ 86.79
14.	Other Voluntary Insurance _____	$ 0.00
	Additional Payments to Third Parties:	
15.	Filing Fee Payable to Public Official	$ 77.25
16.	Document Stamp Tax	$ 3.15
17.		$
18.	Warranty Fee	$ 0.00
19.	Amount Financed/Principal Amount (6 through 18)	$ 817.19
20.	Prepaid Finance Charge (Credit Investigation Fee)	$ 25.00

* We or an affiliate of ours will receive a commission on or retain a portion of these charges.

Comprehensive and collision insurance is required to obtain credit. **You may obtain such insurance from any properly licensed person of your choice.** If obtained through us, the premium is $ 86.79 .

The following coverages, available through us, are not required and are entirely voluntary. Please sign for all coverages you elect to purchase.

Credit Life Insurance
x _____

Credit Accident and Health Insurance
x _____

Credit Unemployment Insurance
x _____

[redacted]

Other Voluntary Insurance _____
x _____

TITLE LOANS ARE EXPENSIVE LOANS INTENDED TO MEET SHORT-TERM CASH NEEDS. THEY ARE NOT INTENDED TO MEET LONG-TERM FINANCIAL NEEDS.

Florida Document Stamp Tax is required by law in the amount of $3.15.
Has been paid or will be paid directly to the Department of Revenue. Certificate of Registration #27-8015705238-4

ADDITIONAL TERMS AND CONDITIONS

1. **DEFINITIONS.** This Vehicle-Secured Consumer Finance Loan Agreement ("Agreement") includes, without limitation, the Truth in Lending Act Disclosure Statement on page 1 and the Arbitration Provision included in Paragraph 29 (if you do not reject it). The words "you" and "your" mean the Borrower (each Borrower, if more than one). The words "we," "us," "our" and "TitleMax" mean TMX Finance of Florida, Inc. (and for purposes of the Arbitration Provision, certain additional parties), together with any assignee of our rights. The word "Loan" means the Vehicle-Secured Consumer Finance Loan that is governed by this Agreement and made under the Florida Consumer Finance Act. Other terms are defined in the disclosures on the first page.

2. **PAYMENTS; INTEREST.** On the Due Date set forth on the first page or earlier, you promise to pay us, in lawful money of the United States at the store where you obtained your Loan (the "Store"), the Amount Financed and Prepaid Finance Charge shown on the first page, together with simple interest on the unpaid Amount Financed at the rate(s) shown below. We do not charge interest on unpaid interest or fees. We apply payments first to unpaid fees, then to unpaid interest and finally to the unpaid Amount Financed. Interest is charged at rates that depend on the unpaid Amount Financed from time to time, as follows:

Unpaid Amount Financed	Annual Rate	Monthly Rate	Daily Rate
First $2,000	30%	2.5%	0.08219178%
Next $1,000	24%	2.0%	0.06575342%
Remainder	18%	1.5%	0.04931507%

Each time you make a payment (including a partial payment or a prepayment in full or in part), we compute the interest that has accrued during the period from the date of the immediately preceding payment (or, in the case of the first such payment, from the date of this Agreement) through the payment date (the "Accrual Period"). We charge interest at the Monthly Rate for each full month in the Accrual Period and charge interest at the Daily Rate for each remaining day in the Accrual Period (a so-called "odd day"). For this purpose, if the Accrual Period begins on the first day of a calendar month, a full month ends on the last day of each calendar month during the Accrual Period. If the Accrual Period begins on any other day, a full month ends on the immediately preceding day of each subsequent month during the Accrual Period (or, if there is no such day in a particular month, on the last day of the month).

3. **PREPAYMENT.** You may prepay your Loan in full or in part at any time. If you do so, you will not have to pay a penalty and the interest you will have to pay will be lower than if you had not prepaid. If you have obtained insurance through us and you prepay in full before the Due Date, you may direct us to cancel your insurance and arrange for your refund or unearned premiums to be paid directly to you or to have it applied to the principal balance of any new loan you obtain from us. If your Loan refinances a prior loan and the Itemization of Amount Financed shows a deduction for one or more insurance refunds, you hereby sell and assign to us your right to such refunds.

4. **DELINQUENCY CHARGE.** You agree to pay us a delinquency charge of $10 if your payment is not paid by the tenth day after the Due Date.

5. **BAD CHECK CHARGE.** You agree to pay us a bad check charge equal to $20 or, if greater, the amount charged us by our bank, in the event that you make a payment on your Loan with any check, draft, negotiable order of withdrawal or like instrument that is returned unpaid or otherwise dishonored.

6. **CREDIT INVESTIGATION FEE**. If listed in Item 19 of the Itemization of Amount Financed on the first page of this Agreement, we have charged a Credit Investigation Fee of $25 as a Prepaid Finance Charge to reimburse us for a portion of the costs of underwriting your Loan.

7. **INSURANCE.**

(a) You must maintain, at your expense, comprehensive and collision insurance that covers, at a minimum, all loss or damage to the Vehicle by fire, theft and collision. We must be loss payee and the insurance must not be subject to cancellation, termination or non-renewal during the term of your Loan without advance notice to us. **You may obtain the required Vehicle insurance through us (unless you are a Military Member or Military Dependent, as defined below) or through a properly licensed insurance agent of your choice, so long as the policy is provided by a properly licensed insurer and is reasonably acceptable to us.** If you obtain Vehicle insurance through us but you currently have or subsequently obtain separate Vehicle insurance reasonably acceptable to us, you should promptly provide evidence of such insurance to us. In such event, you will be entitled to a refund on the Vehicle insurance obtained through us, effective as of the date of your insurance. At our request, you agree to provide us with proof that you are maintaining the insurance required by this Paragraph 7(a). **THE INSURANCE WE PROVIDE DOES NOT INSURE YOU AGAINST LIABILITY FOR BODILY INJURY OR PROPERTY DAMAGE CAUSED TO OTHERS.**

(b) Voluntary credit life insurance, credit accident and health insurance and credit unemployment insurance are also available through us, provided that these coverages may not be available to you depending on your age,

health, employer, employment status or work schedule. No insurance is available through us if you are a Military Member or Military Dependent. **These coverages are not required and your decision to buy or not buy voluntary credit insurance through us will not be a factor in the credit approval process.** Additional optional insurance coverage, including motor vehicle liability insurance, may be available through us or an affiliate, and the cost of this coverage may be financed under this Agreement. **To the extent that we offer such insurance, its purchase is entirely voluntary.** Optional insurance may satisfy the requirements of Paragraph 7(a), depending upon the terms of such insurance.

(c) If you obtain insurance through us, we have provided or will provide you with insurance policies and/or certificates from the insurer. You should carefully review these policies or certificates for coverage limits, deductibles, cancellation provisions and other terms and conditions. You may have the right to cancel your coverage and receive a full refund for a period of time after you receive the certificate or policy of insurance. The credit life insurance we offer may not pay your entire Loan in full if you die prior to the final scheduled payment date.

8. **SECURITY INTEREST.** To secure payment and performance of your obligations under this Agreement, you grant us a security interest pursuant to the Florida Uniform Commercial Code in: (a) the Vehicle; (b) all accessions, attachments, accessories and additions to the Vehicle; (c) all proceeds from the sale of the Vehicle; (d) all insurance proceeds paid if the Vehicle is damaged, destroyed, stolen or if there is any insured loss under any of the insurance policies described in Paragraph 7; and (e) all refunds of insurance premiums securing the Vehicle and/or described in Paragraph 7 (collectively, the "Collateral"). You authorize us to file any documents and take other actions reasonably necessary to ensure that our security interest in the Collateral is properly attached and perfected. You agree to provide reasonable cooperation by signing documents or taking any other actions we may request.

9. **DEFAULT.** You will be in default if: (a) you fail to make any payment due under this Agreement in full and on time; (b) you break any promise you have made under this Agreement; (c) any representation you have made under this Agreement is untrue or becomes untrue; (d) the security interest granted in the Collateral is or becomes invalid; (e) you become insolvent, you are unable to pay your debts as they become due or any proceeding is commenced by you or against you under any state or federal bankruptcy or insolvency law; (f) the Vehicle is damaged, destroyed, stolen, or lost and you do not have insurance that covers those events; (g) your Vehicle is used in connection with the commission of any crime or for any other unlawful purpose; or (h) you die.

10. **OUR RIGHTS UPON DEFAULT.** Upon a default, we may, at our sole option, do any of the following, subject to applicable law: (a) declare the entire outstanding balance that you owe under this Agreement at once due and payable without further notice to you; (b) disable or render the Vehicle unusable by placing a boot or other similar device on the Vehicle; (c) take possession of the Vehicle with or without judicial process using any peaceful means we deem appropriate; (d) require you to deliver the Vehicle to a reasonably convenient place that we designate; (e) after giving any required notice, sell, lease or otherwise dispose of the Vehicle in any commercially reasonable manner; (f) continue to charge interest at the rates disclosed above to the extent permitted by law; (g) at your expense, preserve the Vehicle and repair or restore the Vehicle to substantially the same condition and repair as of the original date of this Agreement; and (h) use any other remedies we have under this Agreement (including Paragraphs 11 and 12) and/or applicable law. By choosing any one or more of these remedies we do not give up our right to use another remedy later. By deciding not to use any remedy, we do not give up our right to consider the event a default if it happens again or continues. We may delay or refrain from enforcing any of our rights under this Agreement without waiving such rights. You understand that any waiver of our rights will not be effective unless it is in writing signed by us. You waive presentment, demand, protest and notice of dishonor.

11. **PLACING A BOOT OR SIMILAR DEVICE ON THE VEHICLE.** In the event that we disable or render the Vehicle unusable by placing a boot or other similar device (the "Boot") on the Vehicle, you agree not to tamper with or destroy the Boot or to attempt to drive the vehicle before we remove the Boot. You give us your permission to enter the property where your Vehicle is parked to install the Boot.

12. **REPOSSESSION.** As described above, we (or a repossession company we retain) may repossess the Vehicle if you are in default. If we repossess the Vehicle, you have the right to get it back (redemption) by paying, to the extent permitted by law, the entire amount you owe under this Agreement plus the cost of taking and storing the Vehicle and any other expenses we have incurred as a result of the repossession. If you do not redeem the Vehicle by the date shown on such notice, we can sell it. We will send you a written notice in advance of any sale or disposition of the Vehicle. We will use the net proceeds of the sale to pay all or part of the amount you owe under this Agreement. To calculate net proceeds, any charges for taking and storing the vehicle, cleaning and advertising, repairing if necessary and reasonable attorneys' fees and court costs will be subtracted from the selling price. If the proceeds of the sale exceed the amount you owe us, we will pay the proceeds to you unless the law requires us to pay the proceeds to another party. After repossession, you may go to the location where the Vehicle is stored and claim any personal articles left in the vehicle. Any personal articles not claimed within the lengthiest of the following periods are subject to disposal: (a) 15 days from the date of repossession; (b) the storage period required under the law; or (c) the storage period set by us or our agent who is storing the Vehicle.

13. **PROMISES YOU MAKE TO US REGARDING THE VEHICLE.** You make all of the following representations, warranties and promises to us:

(a) *Capacity:* You are at least 18 years of age and have full legal authority and capacity to sign this Agreement and grant us a security interest in the Vehicle.

(b) *Title:* Except as explicitly set forth on your Loan application, you have full, unencumbered legal title to the Vehicle, and the Vehicle is free and clear of all other liens, security interests, chattel mortgages, encumbrances and claims, excluding the security interest granted under this Agreement. You will not allow any other liens on the Vehicle or seek a duplicate certificate of title. Without our prior written consent, you will not transfer any of your ownership rights in the Vehicle, whether by sale, lease or otherwise, until all of your obligations under this Agreement are satisfied in full. Any transfer without our consent will be void and have no legal effect.

(c) *Maintenance and Inspection:* You will maintain the Vehicle in good working order and in substantially the same condition and repair as of the original date of this Agreement, ordinary wear and tear excepted. You will tell us immediately if the Vehicle is damaged, destroyed, stolen or lost. You agree that we or our agents or representatives may, from time to time, inspect the Vehicle and you will bring the Vehicle to our store at our request at a reasonably convenient time.

(d) *Use of the Vehicle:* You will use the Vehicle only for routine travel and consistent with the purposes for which it was intended. Without our prior consent, you will not remove the Vehicle from the United States or permanently remove the Vehicle from the State of Florida.

(e) *Notice of Changes:* You will notify us immediately in writing of any change of your residence address or telephone number or any material adverse change in your employment or financial condition.

14. **RISK OF LOSS.** You bear the entire risk of loss or damage to the Vehicle. You agree to indemnify and hold us harmless for any and all claims for property damages or personal injuries arising from operation of the Vehicle, including but not limited to, all judgments, attorneys' fees, court costs and any incurred expenses.

15. **DUPLICATE KEYS.** Upon our request, you agree to deposit with us a duplicate set of keys to the Vehicle.

16. **JOINT LIABILITY.** If more than one person signs this Agreement as Borrower, each of you is jointly and severally liable. We may enforce our rights against one of you without affecting our rights as to the others. We may also release one of you without releasing the others.

17. **COLLECTION COSTS.** If you default, to the extent permitted by law, you will be liable for our reasonable collection costs, as well as our reasonable attorney fees and court costs if we turn over this Agreement for collection to an attorney who is not a salaried employee of ours.

18. **CREDIT REPORTING.** You authorize us make inquiries concerning your credit history and standing. We may report information about your Loan to credit bureaus. Late payments, missed payments or other defaults may be reflected in your credit report. If you believe that any information about your Loan that we have furnished to a consumer reporting agency is inaccurate, or if you believe that you have been the victim of identity theft in connection with your Loan, write to us at 8945 Pensacola Blvd.. In your letter: (a) provide your name and Loan number, (b) identify the specific information that is being disputed, (c) explain the basis for the dispute and (d) provide any supporting documentation you have that substantiates the basis of the dispute. If you believe that you have been the victim of identity theft, submit an identity theft affidavit or identity theft report.

19. **TRUTHFULNESS OF APPLICATION.** You represent that every statement made in your Application for credit is true, complete and correct. **YOU EXPRESSLY AUTHORIZE US TO ATTEMPT TO CONFIRM ANY STATEMENT MADE IN THE APPLICATION WITH YOUR EMPLOYER OR OTHER THIRD PARTIES.**

20. **TELEPHONE RECORDING.** You understand and agree that we may monitor and/or record any of your phone conversations with any of our representatives.

21. **AUTOMATIC REMINDERS.** We use automated telephone dialing, text messaging systems and electronic mail to provide messages to our customers about due dates, missed payments and other important information. The telephone messages may be played by a machine automatically when the telephone is answered, whether answered by you or someone else. These messages may also be recorded by your answering machine. You give us your permission to call or send a text message to any telephone number you have given us (including any wireless telephone number you have given us) and to play pre-recorded messages or send text messages with information about your Loan over the phone. You also give us permission to communicate such information to you via electronic mail. You agree that we will not be liable to you for any such calls or electronic communications. You understand that, when you receive such calls or electronic communications, you may incur a charge from the company that provides you with telecommunications, wireless and/or Internet services. You agree that we have no liability for such fees.

22. **INADVERTENT EXCESSIVE CHARGES OR COLLECTION OF PAYMENTS:** If a law, which applies to the Loan and which sets maximum interest and fees, is finally interpreted so that the interest or fees collected or to be collected in connection with this Agreement exceed the permitted limits, then: (a) any interest and/or fees will

automatically be reduced by the amount necessary to reduce the interest and/or fees to the permitted limit, retroactively effective as of the date of this Agreement, and as though this Agreement originally provided for the reduced interest and/or fees; and (b) any sums already collected from you which exceeded permitted limits will be refunded to you. Also, if we inadvertently collect more principal than permitted by this Agreement, we will refund to you any such excess principal. We may choose to make any refunds described in this paragraph by reducing the principal amount you owe under this Agreement or by making a direct payment to you.

23. **CERTAIN COMMUNICATIONS**. Any communication with us required or permitted under the Federal Bankruptcy Code must be in writing, must include you account number, and must be sent to 8945 Pensacola Blvd..

24. **ASSIGNMENT.** We may assign or transfer this Agreement or any of our rights hereunder.

25. **GOVERNING LAW**. This Agreement (but not the Arbitration Provision) shall be governed by the substantive laws of the State of Florida.

26. **NOTICE AND CURE.** Prior to initiating a lawsuit or arbitration regarding a legal dispute or claim relating in any way to this Agreement or the Loan (as more fully defined in the Arbitration Provision, a "Claim"), the party asserting the Claim (the "Claimant") shall give the other party (the "Defending Party") written notice of the Claim (a "Claim Notice") and a reasonable opportunity, not less than 30 days, to resolve the Claim. Any Claim Notice to you will be sent by mail or email to the applicable address you have provided on your Application (or any updated address you have subsequently provided to us). Any Claim Notice to us shall be sent by mail, attention Claim Notice, 8945 Pensacola Blvd.. Any Claim Notice you send must provide your Loan number, mailing address and telephone number. Any Claim Notice must explain the nature of the Claim and the relief that is demanded. The Claimant must reasonably cooperate in providing any information about the Claim that the Defending Party reasonably requests.

27. **WAIVER OF RIGHT TO TRIAL BY JURY. YOU AND WE ACKNOWLEDGE THAT THE RIGHT TO TRIAL BY JURY IS A CONSTITUTIONAL RIGHT BUT MAY BE WAIVED IN CERTAIN CIRCUMSTANCES. TO THE EXTENT PERMITTED BY LAW, YOU AND WE KNOWINGLY AND VOLUNTARILY WAIVE ANY RIGHT TO TRIAL BY JURY IN THE EVENT OF LITIGATION ARISING OUT OF OR RELATED TO THIS AGREEMENT. THIS JURY TRIAL WAIVER SHALL NOT AFFECT OR BE INTERPRETED AS MODIFYING IN ANY FASHION ANY ARBITRATION PROVISION TO WHICH YOU AND WE ARE SUBJECT, WHICH CONTAINS ITS OWN SEPARATE JURY TRIAL WAIVER.**

28. **Entire Agreement:** This Agreement constitutes the sole agreement between you and us with respect to the subject matter of this Agreement.

29. **ARBITRATION PROVISION.**

(a) **Notice: READ THIS ARBITRATION PROVISION. THIS AGREEMENT DOES NOT APPLY TO MILITARY MEMBERS OR MILITARY DEPENDENTS. OTHERWISE, IF YOU DO NOT REJECT THIS ARBITRATION PROVISION IN THE MANNER SET FORTH BELOW, IT WILL BE PART OF THIS AGREEMENT AND WILL HAVE A SUBSTANTIAL IMPACT ON THE WAY YOU OR WE WILL RESOLVE ANY CLAIM WHICH YOU OR WE HAVE AGAINST EACH OTHER NOW OR IN THE FUTURE.**

(b) **General:** This Arbitration Provision describes when and how a Claim (as defined below) between you and us may be arbitrated. Arbitration is a method of resolving disputes in front of one or more neutral persons, instead of having a trial in court in front of a judge and/or jury. It can be a quicker and simpler way to resolve disputes.

(c) **Your Right to Reject**: If you don't want this Arbitration Provision to apply, you may reject it by mailing us a written rejection notice which gives your Loan Number and contains a statement that you (both of you, if more than one) reject the Arbitration Provision. The rejection notice must be sent to us at TMX of Florida, Inc., 8945 Pensacola Blvd., Attention: Arbitration Opt-our. A rejection notice is only effective if it is signed by you (both of you, if more than one) and if we receive it within sixty (60) days after the date of this Agreement. If you don't reject this Arbitration Provision, it will be effective as of the date of this Agreement. Your rejection of this Arbitration Provision will not affect any other provision of this Agreement or any prior Arbitration Provision between you and us, which will remain in full force and effect.

(d) **Parties Subject to Arbitration:** As solely used in this Arbitration Provision (and not elsewhere in this Agreement), the terms "we," "us" and "our" include any parent, subsidiary or affiliate of ours; any person or company that acquires an interest in the Loan; any other person or company that provides any insurance described in Paragraph 7 or any other services in connection with this Agreement if you assert a Claim against such other person or company at the same time you assert a Claim against any others of us; and the employees, officers, directors, members and agents of the foregoing persons or companies.

(e) **Covered Claims:** "Claim" means any claim, dispute or controversy between you and us that in any way arises from or relates to this Agreement or the Loan, including disputes arising from actions or omissions prior to the date of this Agreement. "Claim" has the broadest reasonable meaning, and includes initial claims, counterclaims,

cross-claims and third-party claims. It includes disputes based upon contract, tort, consumer rights, fraud and other intentional torts, constitution, statute, regulation, ordinance, common law and equity (including any claim for injunctive or declaratory relief). However, notwithstanding any language in this Arbitration Provision to the contrary, the term "Claim" does not include any dispute about the validity, enforceability, arbitrability or scope of this Arbitration Provision, including any dispute about the validity, effect or enforceability of the prohibitions against class proceedings, private attorney general proceedings and/or multiple-party proceedings described in subparagraph (h) below, captioned "Prohibition Against Certain Proceedings" (the "Class Action Prohibition"), the last sentence of subparagraph (n), captioned "Survival; Rules of Interpretation; Severability" or this sentence; any such dispute shall be resolved by a court and not by an arbitrator or arbitration administrator. However, any dispute or argument that concerns the validity or enforceability of this Agreement as a whole is for the arbitrator, not a court, to decide. Also, "Claim" does not include any "self-help remedy" (that is, any steps taken to enforce rights without a determination by a court or arbitrator, for example, repossession and/or re-titling of a motor vehicle) or any individual action by you or us to prevent the other party from using any self-help remedy, so long as such self-help remedy or individual judicial action does not involve a request for monetary relief of any kind.

(f) **Starting or Requiring an Arbitration:** To the extent permitted by federal law, either you or we may require any Claim to be arbitrated. Arbitration is started or required by giving written notice to the other party of an intent to start or to compel arbitration. This notice may be given before or after a lawsuit has been started over the Claim and may address any Claims brought in the lawsuit. The notice may be in the form of a motion or petition to compel arbitration. Arbitration of a Claim must comply with this Arbitration Provision and, to the extent not inconsistent or in conflict with this Arbitration Provision, the applicable rules of the arbitration Administrator. We will not attempt to require you to arbitrate any individual Claim that you bring against us in small claims court or your state's equivalent court, if any. But if that Claim is transferred, removed or appealed to a different court, we then have the right to require arbitration.

(g) **Choosing the Administrator:** "Administrator" means the American Arbitration Association ("AAA"), 1633 Broadway, 10th Floor, New York, NY 10019, www.adr.org.; JAMS, 1920 Main St. at Gillette Ave., Suite 300, Irvine, CA 92614, www.jamsadr.com; or any other company selected by mutual agreement of the parties. If AAA and JAMS both cannot or will not serve and the parties are unable to select an Administrator by mutual consent, the Administrator will be selected by a court. You get to select the Administrator if you give us written notice of your selection with your notice that you are electing to arbitrate any Claim or within 20 days after we give you notice that we are electing to arbitrate or requiring arbitration of any Claim (or, if you dispute our right to require arbitration of the Claim, within 20 days over that dispute is finally resolved). If you do not select the Administrator on time, we will do it. Notwithstanding any language in this Arbitration Provision to the contrary, no arbitration may be administered, without the consent of all parties to the arbitration, by any Administrator that has in place a formal or informal policy that purports to override the Class Action Prohibition.

(h) **Court and Jury Trials Prohibited; Other Limitations on Legal Rights: IF YOU OR WE ELECT TO ARBITRATE A CLAIM, YOU WILL NOT HAVE THE RIGHT TO PURSUE THAT CLAIM IN COURT OR HAVE A JURY DECIDE THE CLAIM. ALSO, YOUR ABILITY TO OBTAIN INFORMATION FROM US IS MORE LIMITED IN AN ARBITRATION THAN IN A LAWSUIT. OTHER RIGHTS THAT YOU WOULD HAVE IF YOU WENT TO COURT MAY ALSO NOT BE AVAILABLE IN ARBITRATION.**

(i) **Prohibition Against Certain Proceedings: IF YOU OR WE ELECT TO ARBITRATE A CLAIM: (i) NEITHER YOU NOR WE MAY PARTICIPATE IN A CLASS ACTION IN COURT OR IN CLASS-WIDE ARBITRATION, EITHER AS A PLAINTIFF, DEFENDANT OR CLASS MEMBER; (ii) NEITHER YOU NOR WE MAY ACT AS A PRIVATE ATTORNEY GENERAL IN COURT OR IN AN ARBITRATION; (iii) CLAIMS BROUGHT BY OR AGAINST YOU MAY NOT BE JOINED OR CONSOLIDATED WITH CLAIMS BROUGHT BY OR AGAINST ANY OTHER PERSON; AND (iv) THE ARBITRATOR SHALL HAVE NO AUTHORITY TO CONDUCT A CLASS-WIDE ARBITRATION, PRIVATE ATTORNEY GENERAL ARBITRATION OR MULTIPLE-PARTY ARBITRATION.**

(j) **Location and Costs of Arbitration:** Arbitration proceedings shall be conducted over the telephone and/or through email or written submissions wherever reasonably possible. Any arbitration hearing that you attend must take place at a location reasonably convenient to you. Each Administrator charges fees to administer an arbitration proceeding and the arbitrator also charges fees. This includes fees not charged by a court. If either you or we require a Claim to be arbitrated, you may tell us in writing that you can't afford to pay the fees charged by the Administrator and/or the arbitrator or that you believe we should bear such fees for other reasons you specify. If your request is reasonable and in good faith, we will pay or reimburse you for all or part of the fees charged to you by the Administrator and/or arbitrator. Also, we will pay these fees if applicable law requires us to, if you substantially prevail in the arbitration or if we must bear such fees in order for this Arbitration Provision to be enforced. We will not ask you to pay or reimburse us for any fees we pay the Administrator or arbitrator. We will bear the expense of our attorneys, experts and witnesses, except where applicable law and this Agreement allow us to recover attorneys' fees and/or court costs in a collection action we bring. You will bear the expense of your attorneys, experts and witnesses if we prevail in an arbitration. However, in an arbitration you commence, we will pay your fees if you prevail or if we must bear such fees in order for this Arbitration Provision to be enforced. Also, we will bear any fees if applicable law requires us to.

(k) **Governing Law:** You and we agree that this Agreement and Arbitration Provision involve interstate commerce, and that this Arbitration Provision is governed by the Federal Arbitration Act, 9 U.S.C. §§ 1-16 (the "FAA"), and not by any state arbitration law. The arbitrator must apply applicable substantive law consistent with the FAA and applicable statutes of limitations and claims of privilege recognized at law. The arbitrator is authorized to award all remedies permitted by the substantive law that would apply if the action were pending in court (including, without limitation, punitive damages, which shall be governed by the Constitutional standards employed by the courts). At the timely request of either party, the arbitrator must provide a brief written explanation of the basis for the award.

(l) **Right to Discovery:** In addition to the parties' rights to obtain discovery pursuant to the arbitration rules of the Administrator, either party may submit a written request to the arbitrator to expand the scope of discovery normally allowable under the arbitration rules of the Administrator. The Arbitrator shall have discretion to grant or deny that request.

(m) **Arbitration Result and Right of Appeal:** Judgment upon the award given by the arbitrator may be entered by any court having jurisdiction. The arbitrator's decision is final and binding, except for any right of appeal provided by the FAA. However, if the amount of the Claim exceeds $50,000 or involves a request for injunctive or declaratory relief that could foreseeably involve a cost or benefit to either party exceeding $50,000, any party can appeal the award to a three-arbitrator panel administered by the Administrator, which panel shall reconsider any aspect of the initial award requested by the appealing party. The decision of the panel shall be by majority vote. Reference in this Arbitration Provision to "the arbitrator" shall mean the panel of arbitrators if an appeal of the arbitrator's decision has been taken. The costs of such an appeal will be borne in accordance with subparagraph (l) above, regarding "Location and Costs of Arbitration."

(n) **Survival; Rules of Interpretation; Severability:** This Arbitration Provision shall survive the repayment of all amounts owed under this Agreement, any legal proceeding, and any bankruptcy to the extent consistent with applicable bankruptcy law. In the event of a conflict or inconsistency between this Arbitration Provision, on the one hand, and the applicable arbitration rules or the other provisions of this Agreement, on the other hand, this Arbitration Provision shall govern. If any portion of this Arbitration Provision, other than the Class Action Prohibition, is deemed invalid or unenforceable, the remaining portions shall nevertheless remain in force. If a determination is made that the Class Action Prohibition is unenforceable, only this sentence of the Arbitration Provision will remain in force and the remainder of the Arbitration Provision shall be null and void, provided that the determination concerning the Class Action Prohibition shall be subject to appeal.

(o) If (i) you submit a Claim Notice in accordance with Paragraph 26, captioned "Notice and Cure," on your own behalf (and not on behalf of any other party); (ii) we refuse to provide you with the relief you request; and (iii) an arbitrator subsequently determines that you were entitled to such relief (or greater relief), the arbitrator shall award you at least $7,500 for all of the Claims you brought or could have brought (not including any arbitration fees and attorneys' fees and costs to which you may be entitled).

NOTICE

THIS LOAN IS MADE UNDER THE FLORIDA CONSUMER FINANCE ACT, FLA. STAT. § 516.001 ET SEQ.

THE TERMS OF THIS LOAN PROVIDE FOR INTEREST AND CHARGES PURSUANT TO THE FLORIDA CONSUMER FINANCE ACT.

THIS LOAN IS SECURED BY YOUR VEHICLE.

MILITARY BORROWER IDENTIFICATION STATEMENT

Federal law provides important protections to active duty members of the Armed Forces and their dependents. To ensure that these protections are provided to all eligible applicants, we require you to initial one of the following statements. Please initial one statement below that applies to you:

[redacted]
initial here

YOU ARE NOT: (1) a regular or reserve member of the Army, Navy, Marine Corps, Air Force, or Coast Guard, serving on active duty under a call or order that does not specify a period of 30 days or fewer (a "Military Member"); or (2) a dependent of a Military Member of the Armed Forces on active duty as described above (a "Military Dependant"), because you are not a Military Member's spouse or child under the age of eighteen years old and are not an individual for whom a Military Member provided more than one-half of your financial support for 180 days immediately preceding today's date.

_____
initial here

YOU ARE a Military Member or a Military Dependent.

Warning: It is Important to Initial this statement accurately.
Knowingly making a false statement is a crime

CREDIT LIFE INSURANCE ACKNOWLEDGMENTS

By initialing below, you acknowledge the following with respect to any credit life insurance you are purchasing:

[ ] You understand that you have the option of assigning any other policy or policies you own or may procure for the purpose of covering your Loan and that the policy need not be purchased from us in order to obtain the Loan.

[ ] You understand that the benefits under the policy will terminate when you reach a certain age and your age is accurately represented on the application or policy.

Intending to be legally bound, you agree to all of the terms of this Agreement and represent that you have received (1) a completed copy of this Agreement and (2) evidence of any insurance you obtained through us in connection with the Loan.

[redacted]

_____ 12-7-12
Date

_____ _____
Date

Intending to be legally bound, we agree to all the terms of this Agreement.

Kevin Mastis _____ 12-7-12
TitleMax Representative Date

THIS DOCUMENT IS SUBJECT TO A SECURITY INTEREST IN FAVOR OF, AND PLEDGED AS COLLATERAL TO, WELLS FARGO BANK, NATIONAL ASSOCIATION, AS COLLATERAL AGENT.

Voluntary Election To Obtain Comprehensive and Collision Insurance Through TitleMax

In order to obtain a loan from us, you must provide us with proof that you have comprehensive and collision insurance with a deductible of not more than $500 on your vehicle through a properly licensed insurer. Such insurance must be reasonably acceptable to us and name us as loss payee. In the event that you do not have such insurance, you may obtain it on your own through a licensed insurance agent of your choosing. If you are interested in obtaining comprehensive and collision insurance through TitleMax, please check the appropriate box and sign below. You are under no obligation to obtain insurance through us.

WOULD YOU LIKE TO OBTAIN COMPREHENSIVE AND COLLISION INSURANCE THROUGH TITLEMAX?

[___] **NO.** I WILL SUPPLY MY OWN COMPREHENSIVE AND COLLISION INSURANCE FROM THE FOLLOWING LICENSED INSURANCE COMPANY AND DESIGNATE TITLEMAX AS A LOSS PAYEE:

_____.

(TITLEMAX WILL NOTIFY ME IMMEDIATELY IF MY INSURANCE IS NOT ACCEPTABLE.)

[redacted] **ES.** EVEN THOUGH I AM UNDER NO OBLIGATION TO PURCHASE COMPREHENSIVE AND COLLISION INSURANCE FROM TITLEMAX, I WOULD LIKE TO DO SO. I UNDERSTAND THAT THE POLICY TITLEMAX OFFERS [ONLY COVERS THE AMOUNT OF MY LOAN] [AND ONLY PROTECTS TITLEMAX].

[redacted] 12-07-12

Date

_____

[redacted] 12/7/12

Date

Witness

Date

TITLEMAX

Customer Application

Personal Information

[redacted]

[redacted] ☒ Home Phone ☐ Cell Phone

[redacted] Yes_____ N
Initials

Yes_____ N
Initials

Account Information and Promotional Offers by Text Message.** You would like to receive text messages from us to any cell phone number you give to us that provide account information such as payment reminders and special promotional or sales offers such as offers for credit services, credit, or other financial services.

Promotional Offers by Prerecorded Message. You would like to receive telephone calls from us to any phone number you give to us with prerecorded messages that provide special promotional or sales offers such as offers for credit services, credit, or other financial services.

[redacted]

Mailing Address *(if different from physical address)*		
City	State	Zip

Source of Income

[redacted]

☐ 1st & 15th of month ☐ 15th & end of month ☒ Biweekly (every 2 weeks) ☐ Weekly ☐ Monthly (last day) ☐ Monthly (1st day) ☐ Monthly (3rd day) ☐ Self-Employed	Dec. 21st	$ varies	Pm

*Alimony, child support or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation.
Alimony, child support, or separate maintenance received under: ☐ court order ☐ written agreement ☐ oral understanding.
Are you currently in bankruptcy? ☐ yes ☒ no

Credit References

[redacted]

Address *(Street Number & Name)*	City	State	Zip

Personal References

[redacted]

12-08-12

Co-Applicant Information

Date	State Issued ID Number	Date of Birth	Social Security #
Last Name	First Name		Middle Name
Home Phone	Cell Phone†		Email Address (optional)††
Best time to call?	Which number do you prefer that we call? ☐ Home Phone ☐ Cell Phone		

Yes_____ No_____
Initials Initials

Account Information and Promotional Offers by Text Message.** You would like to receive text messages from us to any cell phone number you give to us that provide account information such as payment reminders and special promotional or sales offers such as offers for credit services, credit, or other financial services.

Yes_____ No_____
Initials Initials

Promotional Offers by Prerecorded Message. You would like to receive telephone calls from us to any phone number you give to us with prerecorded messages that provide special promotional or sales offers such as offers for credit services, credit, or other financial services.

Physical Address *(Street Number & Name)*			Apt #
City	State	Zip	County
Mailing Address *(if different from physical address)*			
City	State	Zip	
Employer * *(Source of Income)*	Employer Address *(Street Number & Name)*		
City	State	Zip	Time at Job?
Work Phone #	Job Title	Supervisor	

Pay Frequency: *(check one)*	Next Payday	Gross Monthly Income	Work Shift
☐ 1st & 15th of month ☐ 15th & end of month ☐ Biweekly (every 2 weeks) ☐ Weekly ☐ Monthly (last day) ☐ Monthly (1st day) ☐ Monthly (3rd day) ☐ Self-Employed		$	

*Alimony, child support or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation.
Alimony, child support, or separate maintenance received under: ☐ court order ☐ written agreement ☐ oral understanding.
Are you currently in bankruptcy? ☐ yes ☐ no
How did you hear about us? (Circle one.)

Friend/Referral Name of referrer? Friend Saw Store Television Yellow Pages Repeat Customer

Internet Billboard Postcard Other: _____

ADDITIONAL TERMS AND CONDITIONS OF THIS CUSTOMER APPLICATION

Notice. The federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The federal agency that administers compliance with this law concerning this creditor is the Federal Trade Commission, Equal Credit Opportunity, Washington, D.C. 20580, www.ftc.gov.

††**Consent to E-mail Communications and Electronic Disclosures.** **You are not required to provide your email address.** If you provided your email address and authorized us to send emails to you ("Your Consent"), then you are requesting to receive emails from us. This includes disclosures and solicitations. You further consent to the use and acceptance of electronic records, and electronic disclosures. **This Consent to E-mail Communications and Electronic Disclosures** informs you of your rights when receiving legally required disclosures, notices, and any other information from us. By providing Your Consent, you acknowledge receipt of this disclosure. You consent to the use of electronic records, and disclosures. The emails and disclosures we may send, may include for example, disclosures or notices under state or federal law, including those pursuant to the Equal Credit Opportunity Act, Truth in Lending Act, Gramm-Leach-Bliley Act, and other disclosures or notices under applicable federal, state or local laws or regulations, or any other notices, information, or solicitations we may send. You may request a paper copy of any emailed disclosures by submitting a request through the link found within the emails. You may also send a written request to TitleMax, P. O. Box 6323, Savannah, GA 31412. We will provide such paper copies to you at no charge. We will retain all Disclosures as required by applicable law. Your Consent only applies to emails we send and receive. You consent to electronically receiving disclosures relating to transactions, accounts, and other emails electronically. Before deciding to obtain electronic disclosures, you acknowledge that you considered whether you have the required hardware and software capabilities. To access and retain Disclosures electronically, you will need to use the following computer software and hardware: a PC with Internet access and an Internet Browser that meets the following minimum requirements: Microsoft® Internet Explorer 6.1 or later versions or Mozilla Firefox 2.0 or later versions. The specific Internet Browser must also support at least 128-bit encryption. To read some documents, you will need a PDF file reader like Adobe® Acrobat Reader. If these requirements change and a material risk arises that you won't receive Disclosures electronically, we will notify you. You will need a printer or long-term storage, such as a disk drive, to retain, download, or print the Disclosures. You may withdraw Your Consent at any time. If you want to withdraw Your Consent, submit a request through the link in any email we send, or write to the address found in this disclosure. If you withdraw Your Consent, such withdrawal will not affect the legal effectiveness, validity, or enforceability of prior electronic Disclosures. If your electronic address, mailing address, telephone number, or any information you provided changes, then you agree to inform us. You may contact us by clicking the appropriate link in any email, or writing to the address in this disclosure. BY PROVIDING YOUR EMAIL ADDRESS, AND THEREBY AGREEING, YOU ACKNOWLEDGE AND AGREE THAT YOU: (1) CAN ACCESS THE DISCLOSURES IN THE DESIGNATED FORMATS DESCRIBED ABOVE, (2) READ THE INFORMATION ABOUT ELECTRONIC RECORDS, AND DISCLOSURES, IN THIS CONSENT TO EMAIL COMMUNICATIONS AND ELECTRONIC DISCLOSURES, (3) CONSENT TO HAVING DISCLOSURES PROVIDED OR MADE AVAILABLE TO YOU IN ELECTRONIC FORM, (4) CONSENT TO DOING BUSINESS WITH US ELECTRONICALLY, AND (5) MAY REQUEST A PAPER COPY OF ANY

[redacted]

12-08-12

EMAILED DISCLOSURES, WHICH WE WILL PROVIDE TO YOU AT NO CHARGE. You may request and obtain a copy of this information to retain for future reference.

†**Cellular Phone Calls:** Receipt of cellular phone calls may be subject to charges from your service provider. If you have listed a cell phone above or you give us an updated cell phone number, then you authorize us to call your cell phone number to provide account information such as payment reminders and special promotional offers or sales offers such as offers for credit services, credit, or other financial services.

††**Text Messages.** Receipt of text messages may be subject to charges from your service provider. If you elected to receive text messages above, and later elect to opt out of receiving text messages, then please select the "opt-out" button on any text message received.

Phone Messages. You authorize us to contact the phone numbers listed. You authorize us to mail correspondence to your address. You authorize us to call and leave messages on any answering machine at your phone numbers above.

Release of Information. You authorize us to verify all of the information that you have provided and you acknowledge that this information may be used to verify certain past or current credit or payment history information from third party source(s). You further authorize and consent that we may contact any person or company listed on this Customer Application, including any persons that you may add at a later date. Your application may be rejected if any information provided is found to be false.

Credit Inquiries and Reporting Authorization. By signing below, you further agree and authorize us to obtain your credit history reports from credit bureaus and other credit reporting agencies or companies.

ARBITRATION. Arbitration is a means for legal matters between parties to be resolved by a neutral arbitrator rather than a Court. We have a policy of arbitrating all claims, demands, and disputes which cannot be resolved in a small claims tribunal, including the scope and validity of this arbitration provision and any right you may have to participate in an alleged class action (hereinafter "dispute(s)"). All customer agreements contain another arbitration provision that supersedes this arbitration provision and governs the resolution of disputes. However, if you do not enter into a customer agreement with us, then this arbitration provision governs the resolution of disputes. You agree that **YOU ARE WAIVING YOUR RIGHT TO HAVE A TRIAL BY JURY to resolve disputes against us**. The Federal Arbitration Act governs this arbitration provision. If any party has a dispute, they must notify the others in writing of the dispute. You have the right to select either of the following arbitration organizations, which will govern the arbitration under its consumer rules: American Arbitration Association (1-800-778-7879) http://www.adr.org or JAMS (1-800-352-5267) http://www.jamsadr.com, and we will advance all of the expenses associated with the arbitration, including the filing, administrative, hearing and arbitrator's fees. You will be responsible for your attorney's fees, if any. Any appeal of a judgment from a small claims tribunal shall be resolved by binding arbitration. The arbitrator shall not conduct class arbitration. The arbitration hearing will be conducted in the county in which this Customer Application was signed. If the arbitration associations listed above are not available and the parties cannot otherwise agree on a substitute, then any party may petition a court pursuant to section 5 of the Federal Arbitration Act, 9 U.S.C. sections 1-16 to select an arbitration organization, provided such arbitration organization shall enforce the terms of this Customer Application and the Arbitration Provision, including the prohibition on class arbitration.

WARNING: This type of transaction is only intended to address short-term, NOT long-term, credit needs. Repeated or frequent use can create serious financial hardships. You should evaluate the costs and benefits of all alternatives before entering into this type of transaction. Other forms of short-term credit that may be less expensive include a loan from another institution or from family or friends, a credit card cash advance, an account with overdraft protection, or a salary advance.

Privacy Policy. You verify that you have received a copy of the company's Privacy Policy.

Updates: You agree to inform us of any changes to the information contained in this Customer Application throughout the course of your business relationship with us.

By signing below and submitting this Customer Application, you are verifying that all of the information in this Customer Application is accurate and correct, including the personal references and contact information. **You agree that you have read and understood all the above statements, including the Arbitration Provision.**

[redacted]

12-07-12
Date

Co-Applicant Signature

[redacted]

12-08-12
Date

NOTICE

THIS LOAN IS MADE UNDER THE FLORIDA CONSUMER FINANCE ACT, FLA. STAT. § 516.001 ET SEQ.

THE TERMS OF THIS LOAN PROVIDE FOR INTEREST AND CHARGES PURSUANT TO THE FLORIDA CONSUMER FINANCE ACT.

THIS LOAN IS SECURED BY YOUR VEHICLE.

MILITARY BORROWER IDENTIFICATION STATEMENT

Federal law provides important protections to active duty members of the Armed Forces and their dependents. To ensure that these protections are provided to all eligible applicants, we require you to initial one of the following statements. Please initial one statement below that applies to you:

[redacted]
initial here

YOU ARE NOT: (1) a regular or reserve member of the Army, Navy, Marine Corps, Air Force, or Coast Guard, serving on active duty under a call or order that does not specify a period of 30 days or fewer (a "Military Member"); or (2) a dependent of a Military Member of the Armed Forces on active duty as described above (a "Military Dependent"), because you are not a Military Member's spouse or child under the age of eighteen years old and are not an individual for whom a Military Member provided more than one-half of your financial support for 180 days immediately preceding today's date.

_____
initial here

YOU ARE a Military Member or a Military Dependent.

Warning: It is important to initial this statement accurately.
Knowingly making a false statement is a crime

CREDIT LIFE INSURANCE ACKNOWLEDGMENTS

By initialing below, you acknowledge the following with respect to any credit life insurance you are purchasing:

[ ] You understand that you have the option of assigning any other policy or policies you own or may procure for the purpose of covering your Loan and that the policy need not be purchased from us in order to obtain the Loan.

[ ] You understand that the benefits under the policy will terminate when you reach a certain age and your age is accurately represented on the application or policy.

Intending to be legally bound, you agree to all of the terms of this Agreement and represent that you have received (1) a completed copy of this Agreement and (2) evidence of any insurance you obtained through us in connection with the Loan.

[redacted]

12-8-12
Date

_____ _____
Date

Intending to be legally bound, we agree to all the terms of this Agreement.

_____ 12-8-12
TitleMax Representative Date

THIS DOCUMENT IS SUBJECT TO A SECURITY INTEREST IN FAVOR OF, AND PLEDGED AS COLLATERAL TO, WELLS FARGO BANK, NATIONAL ASSOCIATION, AS COLLATERAL AGENT.

InstaLoan
8945 Pensacola Blvd.

Pensacola, FL 32534
850-479-9527

Reprint Payment Receipt

Payment Date: 12/28/2012

Account Number: [redacted]

[redacted]

Payment Information:

Bal. Before Pymt:	$1,293.38
Interest Paid:	$21.26
Late Charge:	$0.00
Misc:	$0.00
Rot Ck fee:	$0.00
TMI:	$0.00
Applied to Balance:	$138.74
Total Paid Today:	$160.00
Change to Customer:	$0.00
Balance Remaining:	$1,154.64

The balance does not include late fees and/or other charges.

Payment Source was CHECK

OFFICE COPY

VEHICLE-SECURED CONSUMER FINANCE LOAN AGREEMENT

Lender:	Borrower:
TitleMax Auto Loans 8945 Pensacola Blvd. Pensacola, FL 32534	[redacted] CoBorrower:
Loan Number: [redacted]	Date of Loan: 12/07/2012

Refinanced 12/8/12

Vehicle Information

Make: Chev	Model: Venture	Color: Tan
Year: 2004	Doors:	Title State:
Vehicle Id.: [redacted]	Lic. Plate No:	Cylinders: 6

TRUTH IN LENDING ACT DISCLOSURE STATEMENT

ANNUAL PERCENTAGE RATE	FINANCE CHARGE	Amount Financed	Total of Payments
The cost of your credit as a yearly rate.	The dollar amount the credit will cost you.	The amount of credit provided to you or on your behalf.	The amount you will have paid after you have made all payments as scheduled.
66.02 %	$ 45.82	$ 817.19	$ 863.01

Payment Schedule: You are required to make 1 payment of $863.01 on 01/07/2013(the "Due Date").
Late Charge: If a payment is 10 or more days late, you will be charged $ 10.00
Security Interest: You are giving us a security interest in the Vehicle described above.
Prepayment: If you pay off early, you will not have to pay a penalty. Interest Rate: 30.00
Filing fee: $ 77.25
Additional Information: You should refer to the Additional Terms and Conditions of this Agreement for additional information about nonpayment, default, and prepayment rebates.

ITEMIZATION OF AMOUNT FINANCED

1.	Gross Payoff Amount on Prior Loan from Us:	$ 0.00
	Insurance Refunds on Prior Loan from Us:	
2.	Voluntary Automobile Insurance	($ 0.00)
3.	Credit Life Insurance	($ 0.00)
4.	Credit Accident and Health Insurance	($ 0.00)
5.	Credit Unemployment Insurance	($ 0.00)
6.	Net Payoff Amount (1 minus 2 through 5)	$ 0.00
7.	Payment to You	$ 650.00
	Premium Payments to Insurers:*	
8.	Credit Property Insurance	$ 0.00
9.	Credit Life Insurance	$ 0.00
10.	Credit Accident and Health Insurance	$ 0.00
11.	Credit Unemployment Insurance	$ 0.00
12.	Non-Filing Insurance	$ 0.00
13.	Voluntary Automobile Insurance	$ 86.79
14.	Other Voluntary Insurance _____	$ 0.00
	Additional Payments to Third Parties:	
15.	Filing Fee Payable to Public Official	$ 77.25
16.	Document Stamp Tax	$ 3.15
17.		$
18.	Warranty Fee	$ 0.00
19.	Amount Financed/Principal Amount (6 through 18)	$ 817.19
20.	Prepaid Finance Charge (Credit Investigation Fee)	$ 25.00

* We or an affiliate of ours will receive a commission on or retain a portion of these charges.

Comprehensive and collision insurance is required to obtain credit. **You may obtain such insurance from any properly licensed person of your choice.** If obtained through us, the premium is $ 86.79 .

The following coverages, available through us, are not required and are entirely voluntary. Please sign for all coverages you elect to purchase.

Credit Life Insurance
x _____

Credit Accident and Health Insurance
x _____

Credit Unemployment Insurance
x _____

[redacted]

Other Voluntary Insurance _____
x _____

TITLE LOANS ARE EXPENSIVE LOANS INTENDED TO MEET SHORT-TERM CASH NEEDS. THEY ARE NOT INTENDED TO MEET LONG-TERM FINANCIAL NEEDS.

Florida Document Stamp Tax is required by law in the amount of $3.15.
Has been paid or will be paid directly to the Department of Revenue. Certificate of Registration #27-8015705238-4

VEHICLE-SECURED CONSUMER FINANCE LOAN AGREEMENT

Lender:	Borrower:
TitleMax Auto Loans 8945 Pensacola Blvd. Pensacola, FL 32534	[redacted] CoBorrower:
Loan Number: [redacted]	Date of Loan: 12/08/2012

Vehicle Information

Make: Chev	Model: Venture	Color:
Year: 2004	Doors:	Title State:
Vehicle Id.: [redacted]	Lic. Plate No:	Cylinders: 0

TRUTH IN LENDING ACT DISCLOSURE STATEMENT

ANNUAL PERCENTAGE RATE The cost of your credit as a yearly rate.	FINANCE CHARGE The dollar amount the credit will cost you.	Amount Financed The amount of credit provided to you or on your behalf.	Total of Payments The amount you will have paid after you have made all payments as scheduled.
30.00 %	$ 32.96	$ 1,293.38	$ 1,326.34

Payment Schedule: You are required to make 1 payment of $1,326.34 on 01/08/2013(the "Due Date").
Late Charge: If a payment is 10 or more days late, you will be charged $ 10.00
Security Interest: You are giving us a security interest in the Vehicle described above.
Prepayment: If you pay off early, you will not have to pay a penalty. Interest Rate: 30.00
Filing fee: $ 0.00
Additional Information: You should refer to the Additional Terms and Conditions of this Agreement for additional information about nonpayment, default, and prepayment rebates.

ITEMIZATION OF AMOUNT FINANCED

1.	Gross Payoff Amount on Prior Loan from Us:	$ 842.88
	Insurance Refunds on Prior Loan from Us:	
2.	Voluntary Automobile Insurance	($ 75.87)
3.	Credit Life Insurance	($ 0.00)
4.	Credit Accident and Health Insurance	($ 0.00)
5.	Credit Unemployment Insurance	($ 0.00)
6.	Net Payoff Amount (1 minus 2 through 5)	$ 767.01
7.	Payment to You	$ 400.00
	Premium Payments to Insurers:*	
8.	Credit Property Insurance	$ 0.00
9.	Credit Life Insurance	$ 0.00
10.	Credit Accident and Health Insurance	$ 0.00
11.	Credit Unemployment Insurance	$ 0.00
12.	Non-Filing Insurance	$ 0.00
13.	Voluntary Automobile Insurance	$ 124.27
14.	Other Voluntary Insurance _____	$ 0.00
	Additional Payments to Third Parties:	
15.	Filing Fee Payable to Public Official	$ 0.00
16.	Document Stamp Tax	$ 2.10
17.		$
18.	Warranty Fee	$ 0.00
19.	Amount Financed/Principal Amount (6 through 18)	$ 1,293.38
20.	Prepaid Finance Charge (Credit Investigation Fee)	$ 0.00

* We or an affiliate of ours will receive a commission on or retain a portion of these charges.

Comprehensive and collision insurance is required to obtain credit. **You may obtain such insurance from any properly licensed person of your choice.** If obtained through us, the premium is $ 124.27 .

The following coverages, available through us, are not required and are entirely voluntary. Please sign for all coverages you elect to purchase.

Credit Life Insurance
x_____

Credit Accident and Health Insurance
x_____

Credit Unemployment Insurance
x_____

Voluntary Automobile Insurance
x[redacted]

Other Voluntary Insurance _____
x_____

TITLE LOANS ARE EXPENSIVE LOANS INTENDED TO MEET SHORT-TERM CASH NEEDS. THEY ARE NOT INTENDED TO MEET LONG-TERM FINANCIAL NEEDS.

Florida Document Stamp Tax is required by law in the amount of $2.10.
Has been paid or will be paid directly to the Department of Revenue. Certificate of Registration #27-8015705238-4

TITLEMAX®

Customer Application

Personal Information

[redacted]

Which number do you prefer that we call?
☒ Home Phone ☐ Cell Phone

Yes_____ No[redacted]
Initials

Account Information and Promotional Offers by Text Message**. You would like to receive text messages from us to any cell phone number you give to us that provide account information such as payment reminders and special promotional or sales offers such as offers for credit services, credit, or other financial services.

Yes_____ No[redacted]
Initials Initials

Promotional Offers by Prerecorded Message. You would like to receive telephone calls from us to any phone number you give to us with prerecorded messages that provide special promotional or sales offers such as offers for credit services, credit, or other financial services.

[redacted]

City	State	Zip

Source of Income

[redacted]

Pay Frequency: (check one)	Next Payday	Gross Monthly Income	Work Shift
☐ 1st & 15th of month ☐ 15th & end of month ☑ Biweekly (every 2 weeks) ☐ Weekly ☐ Monthly (last day) ☐ Monthly (1st day) ☐ Monthly (3rd day) ☐ Self-Employed	Dec. 21st	$ varies	pm

*Alimony, child support or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation.
Alimony, child support, or separate maintenance received under: ☐ court order ☐ written agreement ☐ oral understanding.
Are you currently in bankruptcy? ☐ yes ☒ no

Credit References

[redacted]

Address (Street Number & Name)	City	State	Zip

Personal References

[redacted]

Co-Applicant Information

Date	State Issued ID Number	Date of Birth	Social Security #
Last Name	First Name		Middle Name
Home Phone	Cell Phone†		Email Address (optional)††
Best time to call?	Which number do you prefer that we call? ☐ Home Phone ☐ Cell Phone		

Yes_____ No_____
Initials Initials

Account Information and Promotional Offers by Text Message.** You would like to receive text messages from us to any cell phone number you give to us that provide account information such as payment reminders and special promotional or sales offers such as offers for credit services, credit, or other financial services.

Yes_____ No_____
Initials Initials

Promotional Offers by Prerecorded Message. You would like to receive telephone calls from us to any phone number you give to us with prerecorded messages that provide special promotional or sales offers such as offers for credit services, credit, or other financial services.

Physical Address *(Street Number & Name)*			Apt #
City	State	Zip	County
Mailing Address *(if different from physical address)*			
City	State	Zip	
Employer * *(Source of Income)*	Employer Address *(Street Number & Name)*		
City	State	Zip	Time at Job?
Work Phone #	Job Title	Supervisor	
Pay Frequency: *(check one)* ☐ 1st & 15th of month ☐ 15th & end of month ☐ Biweekly (every 2 weeks) ☐ Weekly ☐ Monthly (last day) ☐ Monthly (1st day) ☐ Monthly (3rd day) ☐ Self-Employed	Next Payday	Gross Monthly Income $	Work Shift

***Alimony, child support or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation.**
Alimony, child support, or separate maintenance received under: ☐ court order ☐ written agreement ☐ oral understanding.
Are you currently in bankruptcy? ☐ yes ☐ no

How did you hear about us? (Circle one.) friend

Friend/Referral Name of referrer? _____ **Saw Store** **Television** **Yellow Pages** **Repeat Customer**

Internet **Billboard** **Postcard** **Other:** _____

ADDITIONAL TERMS AND CONDITIONS OF THIS CUSTOMER APPLICATION

Notice. The federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The federal agency that administers compliance with this law concerning this creditor is the Federal Trade Commission, Equal Credit Opportunity, Washington, D.C. 20580, www.ftc.gov.

††**Consent to E-mail Communications and Electronic Disclosures.** **You are not required to provide your email address.** If you provided your email address and authorized us to send emails to you ("Your Consent"), then you are requesting to receive emails from us. This includes disclosures and solicitations. You further consent to the use and acceptance of electronic records, and electronic disclosures. **This Consent to E-mail Communications and Electronic Disclosures** informs you of your rights when receiving legally required disclosures, notices, and any other information from us. By providing Your Consent, you acknowledge receipt of this disclosure. You consent to the use of electronic records, and disclosures. The emails and disclosures we may send, may include for example, disclosures or notices under state or federal law, including those pursuant to the Equal Credit Opportunity Act, Truth in Lending Act, Gramm-Leach-Bliley Act, and other disclosures or notices under applicable federal, state or local laws or regulations, or any other notices, information, or solicitations we may send. You may request a paper copy of any emailed disclosures by submitting a request through the link found within the emails. You may also send a written request to TitleMax, P. O. Box 8323, Savannah, GA 31412. We will provide such paper copies to you at no charge. We will retain all Disclosures as required by applicable law. Your Consent only applies to emails we send and receive. You consent to electronically receiving disclosures relating to transactions, accounts, and other emails electronically. Before deciding to obtain electronic disclosures, you acknowledge that you considered whether you have the required hardware and software capabilities. To access and retain Disclosures electronically, you will need to use the following computer software and hardware: a PC with Internet access and an Internet Browser that meets the following minimum requirements: Microsoft® Internet Explorer 6.1 or later versions or Mozilla Firefox 2.0 or later versions. The specific Internet Browser must also support at least 128-bit encryption. To read some documents, you will need a PDF file reader like Adobe® Acrobat Reader. If these requirements change and a material risk arises that you won't receive Disclosures electronically, we will notify you. You will need a printer or long-term storage, such as a disk drive, to retain, download, or print the Disclosures. You may withdraw Your Consent at any time. If you want to withdraw Your Consent, submit a request through the link in any email we send, or write to the address found in this disclosure. If you withdraw Your Consent, such withdrawal will not affect the legal effectiveness, validity, or enforceability of prior electronic Disclosures. If your electronic address, mailing address, telephone number, or any information you provided changes, then you agree to inform us. You may contact us by clicking the appropriate link in any email, or writing to the address in this disclosure. BY PROVIDING YOUR EMAIL ADDRESS, AND THEREBY AGREEING, YOU ACKNOWLEDGE AND AGREE THAT YOU: (1) CAN ACCESS THE DISCLOSURES IN THE DESIGNATED FORMATS DESCRIBED ABOVE, (2) READ THE INFORMATION ABOUT ELECTRONIC RECORDS, AND DISCLOSURES, IN THIS CONSENT TO EMAIL COMMUNICATIONS AND ELECTRONIC DISCLOSURES, (3) CONSENT TO HAVING DISCLOSURES PROVIDED OR MADE AVAILABLE TO YOU IN ELECTRONIC FORM, (4) CONSENT TO DOING BUSINESS WITH US ELECTRONICALLY, AND (5) MAY REQUEST A PAPER COPY OF ANY

[redacted] 12-28-12

EMAILED DISCLOSURES, WHICH WE WILL PROVIDE TO YOU AT NO CHARGE. You may request and obtain a copy of this information to retain for future reference.

†**Cellular Phone Calls:** Receipt of cellular phone calls may be subject to charges from your service provider. If you have listed a cell phone above or you give us an updated cell phone number, then you authorize us to call your cell phone number to provide account information such as payment reminders and special promotional offers or sales offers such as offers for credit services, credit, or other financial services.

Text Messages. Receipt of text messages may be subject to charges from your service provider. If you elected to receive text messages above, and later elect to opt out of receiving text messages, then please select the "opt-out" button on any text message received.

Phone Messages. You authorize us to contact the phone numbers listed. You authorize us to mail correspondence to your address. You authorize us to call and leave messages on any answering machine at your phone numbers above.

Release of Information. You authorize us to verify all of the information that you have provided and you acknowledge that this information may be used to verify certain past or current credit or payment history information from third party source(s). You further authorize and consent that we may contact any person or company listed on this Customer Application, including any persons that you may add at a later date. Your application may be rejected if any information provided is found to be false.

Credit Inquiries and Reporting Authorization. By signing below, you further agree and authorize us to obtain your credit history reports from credit bureaus and other credit reporting agencies or companies.

ARBITRATION. Arbitration is a means for legal matters between parties to be resolved by a neutral arbitrator rather than a Court. We have a policy of arbitrating all claims, demands, and disputes which cannot be resolved in a small claims tribunal, including the scope and validity of this arbitration provision and any right you may have to participate in an alleged class action (hereinafter "dispute(s)"). All customer agreements contain another arbitration provision that supersedes this arbitration provision and governs the resolution of disputes. However, if you do not enter into a customer agreement with us, then this arbitration provision governs the resolution of disputes. You agree that **YOU ARE WAIVING YOUR RIGHT TO HAVE A TRIAL BY JURY to resolve disputes against us.** The Federal Arbitration Act governs this arbitration provision. If any party has a dispute, they must notify the others in writing of the dispute. You have the right to select either of the following arbitration organizations, which will govern the arbitration under its consumer rules: American Arbitration Association (1-800-778-7879) http://www.adr.org or JAMS (1-800-352-5267) http://www.jamsadr.com, and we will advance all of the expenses associated with the arbitration, including the filing, administrative, hearing and arbitrator's fees. You will be responsible for your attorney's fees, if any. Any appeal of a judgment from a small claims tribunal shall be resolved by binding arbitration. The arbitrator shall not conduct class arbitration. The arbitration hearing will be conducted in the county in which this Customer Application was signed. If the arbitration associations listed above are not available and the parties cannot otherwise agree on a substitute, then any party may petition a court pursuant to section 5 of the Federal Arbitration Act, 9 U.S.C. sections 1-16 to select an arbitration organization, provided such arbitration organization shall enforce the terms of this Customer Application and the Arbitration Provision, including the prohibition on class arbitration.

WARNING: This type of transaction is only intended to address short-term, NOT long-term, credit needs. Repeated or frequent use can create serious financial hardships. You should evaluate the costs and benefits of all alternatives before entering into this type of transaction. Other forms of short-term credit that may be less expensive include a loan from another institution or from family or friends, a credit card cash advance, an account with overdraft protection, or a salary advance.

Privacy Policy. You verify that you have received a copy of the company's Privacy Policy.

Updates: You agree to inform us of any changes to the information contained in this Customer Application throughout the course of your business relationship with us.

By signing below and submitting this Customer Application, you are verifying that all of the information in this Customer Application is accurate and correct, including the personal references and contact information. **You agree that you have read and understood all the above statements, including the Arbitration Provision.**

[redacted] _____ 12-07-12

Date

_____ _____

Co-Applicant Signature **Date**

[redacted] 12-28-12

VEHICLE-SECURED CONSUMER FINANCE LOAN AGREEMENT

Lender:	Borrower:
TitleMax Auto Loans 8945 Pensacola Blvd. Pensacola, FL 32534	[redacted] CoBorrower:
Loan Number: [redacted]	Date of Loan: 12/08/2012

Refinanced 12/28

Vehicle Information

Make: Chev	Model: Venture	Color:
Year: 2004	Doors:	Title State:
Vehicle Id.: [redacted]	Lic. Plate No:	Cylinders: 0

TRUTH IN LENDING ACT DISCLOSURE STATEMENT

ANNUAL PERCENTAGE RATE The cost of your credit as a yearly rate.	FINANCE CHARGE The dollar amount the credit will cost you.	Amount Financed The amount of credit provided to you or on your behalf.	Total of Payments The amount you will have paid after you have made all payments as scheduled.
30.00 %	$ 32.96	$ 1,293.38	$ 1,326.34

Payment Schedule: You are required to make 1 payment of $1,326.34 on 01/08/2013(the "Due Date").
Late Charge: If a payment is 10 or more days late, you will be charged $ 10.00
Security Interest: You are giving us a security interest in the Vehicle described above.
Prepayment: If you pay off early, you will not have to pay a penalty. Interest Rate: 30.00
Filing fee: $ 0.00
Additional Information: You should refer to the Additional Terms and Conditions of this Agreement for additional information about nonpayment, default, and prepayment rebates.

ITEMIZATION OF AMOUNT FINANCED

1.	Gross Payoff Amount on Prior Loan from Us:	$ 842.88
	Insurance Refunds on Prior Loan from Us:	
2.	Voluntary Automobile Insurance	($ 75.87)
3.	Credit Life Insurance	($ 0.00)
4.	Credit Accident and Health Insurance	($ 0.00)
5.	Credit Unemployment Insurance	($ 0.00)
6.	Net Payoff Amount (1 minus 2 through 5)	$ 767.01
7.	Payment to You	$ 400.00
	Premium Payments to Insurers:*	
8.	Credit Property Insurance	$ 0.00
9.	Credit Life Insurance	$ 0.00
10.	Credit Accident and Health Insurance	$ 0.00
11.	Credit Unemployment Insurance	$ 0.00
12.	Non-Filing Insurance	$ 0.00
13.	Voluntary Automobile Insurance	$ 124.27
14.	Other Voluntary Insurance _____	$ 0.00
	Additional Payments to Third Parties:	
15.	Filing Fee Payable to Public Official	$ 0.00
16.	Document Stamp Tax	$ 2.10
17.		$
18.	Warranty Fee	$ 0.00
19.	Amount Financed/Principal Amount (6 through 18)	$ 1,293.38
20.	Prepaid Finance Charge (Credit Investigation Fee)	$ 0.00

* We or an affiliate of ours will receive a commission on or retain a portion of these charges.

Comprehensive and collision insurance is required to obtain credit. **You may obtain such insurance from any properly licensed person of your choice.** If obtained through us, the premium is $ 124.27.

The following coverages, available through us, are not required and are entirely voluntary. Please sign for all coverages you elect to purchase.

Credit Life Insurance
x _____

Credit Accident and Health Insurance
x _____

Credit Unemployment Insurance
x _____

Voluntary Automobile Insurance
x _____

Other Voluntary Insurance _____
x _____

TITLE LOANS ARE EXPENSIVE LOANS INTENDED TO MEET SHORT-TERM CASH NEEDS. THEY ARE NOT INTENDED TO MEET LONG-TERM FINANCIAL NEEDS.

Florida Document Stamp Tax is required by law in the amount of $2.10.
Has been paid or will be paid directly to the Department of Revenue. Certificate of Registration #27-8015705238-4

VEHICLE-SECURED CONSUMER FINANCE LOAN AGREEMENT

Lender:	Borrower:
TitleMax Auto Loans 8945 Pensacola Blvd. Pensacola, FL 32534	[redacted] CoBorrower:
Loan Number: [redacted]	Date of Loan: 12/28/2012

Vehicle Information

Make: Chev	Model: Venture	Color:
Year: 2004	Doors:	Title State:
Vehicle Id [redacted]	Lic. Plate No:	Cylinders: 0

TRUTH IN LENDING ACT DISCLOSURE STATEMENT

ANNUAL PERCENTAGE RATE	FINANCE CHARGE	Amount Financed	Total of Payments
The cost of your credit as a yearly rate.	The dollar amount the credit will cost you.	The amount of credit provided to you or on your behalf.	The amount you will have paid after you have made all payments as scheduled.
30.00 %	$ 42.26	$ 1,658.45	$ 1,700.71

Payment Schedule: You are required to make 1 payment of $1,700.71 on 01/28/2013(the "Due Date").
Late Charge: If a payment is 10 or more days late, you will be charged $ 10.00
Security Interest: You are giving us a security interest in the Vehicle described above.
Prepayment: If you pay off early, you will not have to pay a penalty. Interest Rate: 30.00
Filing fee: $ 0.00
Additional Information: You should refer to the Additional Terms and Conditions of this Agreement for additional information about nonpayment, default, and prepayment rebates.

ITEMIZATION OF AMOUNT FINANCED

1.	Gross Payoff Amount on Prior Loan from Us:	$ 1,154.64
	Insurance Refunds on Prior Loan from Us:	
2.	Voluntary Automobile Insurance	($ 39.79)
3.	Credit Life Insurance	($ 0.00)
4.	Credit Accident and Health Insurance	($ 0.00)
5.	Credit Unemployment Insurance	($ 0.00)
6.	Net Payoff Amount (1 minus 2 through 5)	$ 1,114.85
7.	Payment to You	$ 400.00
	Premium Payments to Insurers:*	
8.	Credit Property Insurance	$ 0.00
9.	Credit Life Insurance	$ 0.00
10.	Credit Accident and Health Insurance	$ 0.00
11.	Credit Unemployment Insurance	$ 0.00
12.	Non-Filing Insurance	$ 0.00
13.	Voluntary Automobile Insurance	$ 141.50
14.	Other Voluntary Insurance _____	$ 0.00
	Additional Payments to Third Parties:	
15.	Filing Fee Payable to Public Official	$ 0.00
16.	Document Stamp Tax	$ 2.10
17.		$
18.	Warranty Fee	$ 0.00
19.	Amount Financed/Principal Amount (6 through 18)	$ 1,658.45
20.	Prepaid Finance Charge (Credit Investigation Fee)	$ 0.00

* We or an affiliate of ours will receive a commission on or retain a portion of these charges.

Comprehensive and collision insurance is required to obtain credit. **You may obtain such insurance from any property licensed person of your choice.** If obtained through us, the premium is $ 141.50 .

The following coverages, available through us, are not required and are entirely voluntary. Please sign for all coverages you elect to purchase.

Credit Life Insurance
x _____

Credit Accident and Health Insurance
x _____

Credit Unemployment Insurance
x _____

Voluntary Automobile Insurance
[redacted]

Other Voluntary Insurance _____
x _____

TITLE LOANS ARE EXPENSIVE LOANS INTENDED TO MEET SHORT-TERM CASH NEEDS. THEY ARE NOT INTENDED TO MEET LONG-TERM FINANCIAL NEEDS.

Florida Document Stamp Tax is required by law in the amount of $2.10.
Has been paid or will be paid directly to the Department of Revenue. Certificate of Registration #27-8015705238-4

NOTICE

THIS LOAN IS MADE UNDER THE FLORIDA CONSUMER FINANCE ACT, FLA. STAT. § 516.001 ET SEQ.

THE TERMS OF THIS LOAN PROVIDE FOR INTEREST AND CHARGES PURSUANT TO THE FLORIDA CONSUMER FINANCE ACT.

THIS LOAN IS SECURED BY YOUR VEHICLE.

MILITARY BORROWER IDENTIFICATION STATEMENT

Federal law provides important protections to active duty members of the Armed Forces and their dependents. To ensure that these protections are provided to all eligible applicants, we require you to initial one of the following statements. Please initial one statement below that applies to you:

[redacted]
initial here

YOU ARE NOT: (1) a regular or reserve member of the Army, Navy, Marine Corps, Air Force, or Coast Guard, serving on active duty under a call or order that does not specify a period of 30 days or fewer (a "Military Member"); or (2) a dependent of a Military Member of the Armed Forces on active duty as described above (a "Military Dependant"), because you are not a Military Member's spouse or child under the age of eighteen years old and are not an individual for whom a Military Member provided more than one-half of your financial support for 180 days immediately preceding today's date.

_____
initial here

YOU ARE a Military Member or a Military Dependent.

Warning: It is important to initial this statement accurately.
Knowingly making a false statement is a crime

CREDIT LIFE INSURANCE ACKNOWLEDGMENTS

By initialing below, you acknowledge the following with respect to any credit life insurance you are purchasing:

[ ] You understand that you have the option of assigning any other policy or policies you own or may procure for the purpose of covering your Loan and that the policy need not be purchased from us in order to obtain the Loan.

[ ] You understand that the benefits under the policy will terminate when you reach a certain age and your age is accurately represented on the application or policy.

Intending to be legally bound, you agree to all of the terms of this Agreement and represent that you have received (1) a completed copy of this Agreement and (2) evidence of any insurance you obtained through us in connection with the Loan.

[redacted]

12-28-12
Date

_____
Date

Intending to be legally bound, we agree to all the terms of this Agreement.

TitleMax Representative

12/28/12
Date

THIS DOCUMENT IS SUBJECT TO A SECURITY INTEREST IN FAVOR OF, AND PLEDGED AS COLLATERAL TO, WELLS FARGO BANK, NATIONAL ASSOCIATION, AS COLLATERAL AGENT.

TitleMax Auto Loans
8945 Pensacola Blvd.

Pensacola, FL 32534
850-479-9527

Payment Date: 02/01/2013 Account Number: [redacted]

[redacted]

Payment Information:

Bal. Before Pymt:	$1,658.45
Interest Paid:	$47.71
Late Charge:	$0.00
Escrow:	$0.00
PMI / Misc:	$0.00
Applied to Balance:	$136.29
Total Paid Today:	$184.00
Change to Customer:	$0.00
Balance Remaining:	$1,522.16

The balance does not include late fees and/or other charges.

Cash Paid Total:	$0.00
Checks Paid Total:	$184.00
Amount Past Due:	**$1,474.45**

Next Pymt Due: **01/28/2013** **TITLEMAX AUTO LOANS COPY**

Transaction Taken by Operator: em

[redacted]

VEHICLE-SECURED CONSUMER FINANCE LOAN AGREEMENT

Lender: TitleMax Auto Loans 8945 Pensacola Blvd. Pensacola, FL 32534	Borrower: Coborrower:
Loan Number:	Date of Loan: 12/28/2012

Vehicle Information

Make: Chev	Model: Venture	Color:
Year: 2004	Doors:	Title State:
Vehicle Id.:	Lic. Plate No:	Cylinders: 0

TRUTH IN LENDING ACT DISCLOSURE STATEMENT

ANNUAL PERCENTAGE RATE The cost of your credit as a yearly rate.	FINANCE CHARGE The dollar amount the credit will cost you.	Amount Financed The amount of credit provided to you or on your behalf.	Total of Payments The amount you will have paid after you have made all payments as scheduled.
30.00 %	$ 42.26	$ 1,658.45	$ 1,700.71

Payment Schedule: You are required to make 1 payment of $1,700.71 on 01/28/2013(the "Due Date").
Late Charge: If a payment is 10 or more days late, you will be charged $ 10.00
Security Interest: You are giving us a security interest in the Vehicle described above.
Prepayment: If you pay off early, you will not have to pay a penalty. Interest Rate: 30.00
Filing fee: $ 0.00
Additional Information: You should refer to the Additional Terms and Conditions of this Agreement for additional information about nonpayment, default, and prepayment rebates.

ITEMIZATION OF AMOUNT FINANCED

1.	Gross Payoff Amount on Prior Loan from Us:	$ 1,154.64
	Insurance Refunds on Prior Loan from Us:	
2.	Voluntary Automobile Insurance	($ 39.79)
3.	Credit Life Insurance	($ 0.00)
4.	Credit Accident and Health Insurance	($ 0.00)
5.	Credit Unemployment Insurance	($ 0.00)
6.	Net Payoff Amount (1 minus 2 through 5)	$ 1,114.85
7.	Payment to You	$ 400.00
	Premium Payments to Insurers:*	
8.	Credit Property Insurance	$ 0.00
9.	Credit Life Insurance	$ 0.00
10.	Credit Accident and Health Insurance	$ 0.00
11.	Credit Unemployment Insurance	$ 0.00
12.	Non-Filing Insurance	$ 0.00
13.	Voluntary Automobile Insurance	$ 141.50
14.	Other Voluntary Insurance _____	$ 0.00
	Additional Payments to Third Parties:	
15.	Filing Fee Payable to Public Official	$ 0.00
16.	Document Stamp Tax	$ 2.10
17.		$
18.	Warranty Fee	$ 0.00
19.	Amount Financed/Principal Amount (6 through 18)	$ 1,658.45
20.	Prepaid Finance Charge (Credit Investigation Fee)	$ 0.00

* We or an affiliate of ours will receive a commission on or retain a portion of these charges.

Comprehensive and collision insurance is required to obtain credit. **You may obtain such insurance from any properly licensed person of your choice.** If obtained through us, the premium is $ 141.50.

The following coverages, available through us, are not required and are entirely voluntary. Please sign for all coverages you elect to purchase.

Credit Life Insurance
x_____

Credit Accident and Health Insurance
x_____

Credit Unemployment Insurance
x_____

Voluntary Automobile Insurance

Other Voluntary Insurance _____
x_____

TITLE LOANS ARE EXPENSIVE LOANS INTENDED TO MEET SHORT-TERM CASH NEEDS. THEY ARE NOT INTENDED TO MEET LONG-TERM FINANCIAL NEEDS.

Florida Document Stamp Tax is required by law in the amount of $2.10.
Has been paid or will be paid directly to the Department of Revenue. Certificate of Registration #27-8015705238-4

VEHICLE-SECURED CONSUMER FINANCE LOAN AGREEMENT

Lender:	Borrower:
TitleMax Auto Loans 8945 Pensacola Blvd. Pensacola, FL 32534	[redacted] CoBorrower:
Loan Number: [redacted]	Date of Loan: 02/01/2013

Vehicle Information		
Make: Chev	Model: Venture	Color:
Year: 2004	Doors:	Title State:
Vehicle Id. [redacted]	Lic. Plate No:	Cylinders: 0

TRUTH IN LENDING ACT DISCLOSURE STATEMENT

ANNUAL PERCENTAGE RATE The cost of your credit as a yearly rate.	FINANCE CHARGE The dollar amount the credit will cost you.	Amount Financed The amount of credit provided to you or on your behalf.	Total of Payments The amount you will have paid after you have made all payments as scheduled.
30.00 %	$ 41.04	$ 1,664.36	$ 1,705.40

Payment Schedule: You are required to make 1 payment of $1,705.40 on 03/03/2013(the "Due Date").
Late Charge: If a payment is 10 or more days late, you will be charged $ 10.00
Security Interest: You are giving us a security interest in the Vehicle described above.
Prepayment: If you pay off early, you will not have to pay a penalty. Interest Rate: 30.00
Filing fee: $ 0.00
Additional Information: You should refer to the Additional Terms and Conditions of this Agreement for additional information about nonpayment, default, and prepayment rebates.

ITEMIZATION OF AMOUNT FINANCED

1.	Gross Payoff Amount on Prior Loan from Us:	$ 1,522.16
	Insurance Refunds on Prior Loan from Us:	
2.	Voluntary Automobile Insurance	($ 0.00)
3.	Credit Life Insurance	($ 0.00)
4.	Credit Accident and Health Insurance	($ 0.00)
5.	Credit Unemployment Insurance	($ 0.00)
6.	Net Payoff Amount (1 minus 2 through 5)	$ 1,522.16
7.	Payment to You	$ 0.00
	Premium Payments to Insurers:*	
8.	Credit Property Insurance	$ 0.00
9.	Credit Life Insurance	$ 0.00
10.	Credit Accident and Health Insurance	$ 0.00
11.	Credit Unemployment Insurance	$ 0.00
12.	Non-Filing Insurance	$ 0.00
13.	Voluntary Automobile Insurance	$ 141.50
14.	Other Voluntary Insurance _____	$ 0.00
	Additional Payments to Third Parties:	
15.	Filing Fee Payable to Public Official	$ 0.00
16.	Document Stamp Tax	$ 0.70
17.		$
18.	Warranty Fee	$ 0.00
19.	Amount Financed/Principal Amount (6 through 18)	$ 1,664.36
20.	Prepaid Finance Charge (Credit Investigation Fee)	$ 0.00

* We or an affiliate of ours will receive a commission on or retain a portion of these charges.

Comprehensive and collision insurance is required to obtain credit. **You may obtain such insurance from any properly licensed person of your choice.** If obtained through us, the premium is $ 141.50.

The following coverages, available through us, are not required and are entirely voluntary. Please sign for all coverages you elect to purchase.

Credit Life Insurance
x_____

Credit Accident and Health Insurance
x_____

Credit Unemployment Insurance
x_____

Voluntary Automobile Insurance
x [redacted]

Other Voluntary Insurance _____
x_____

TITLE LOANS ARE EXPENSIVE LOANS INTENDED TO MEET SHORT-TERM CASH NEEDS. THEY ARE NOT INTENDED TO MEET LONG-TERM FINANCIAL NEEDS.

Florida Document Stamp Tax is required by law in the amount of $0.70.
Has been paid or will be paid directly to the Department of Revenue. Certificate of Registration #27-8015705238-4

NOTICE

THIS LOAN IS MADE UNDER THE FLORIDA CONSUMER FINANCE ACT, FLA. STAT. § 516.001 ET SEQ.

THE TERMS OF THIS LOAN PROVIDE FOR INTEREST AND CHARGES PURSUANT TO THE FLORIDA CONSUMER FINANCE ACT.

THIS LOAN IS SECURED BY YOUR VEHICLE.

MILITARY BORROWER IDENTIFICATION STATEMENT

Federal law provides important protections to active duty members of the Armed Forces and their dependents. To ensure that these protections are provided to all eligible applicants, we require you to initial one of the following statements. Please initial one statement below that applies to you:

[redacted]
initial here

YOU ARE NOT: (1) a regular or reserve member of the Army, Navy, Marine Corps, Air Force, or Coast Guard, serving on active duty under a call or order that does not specify a period of 30 days or fewer (a "Military Member"); or (2) a dependent of a Military Member of the Armed Forces on active duty as described above (a "Military Dependant"), because you are not a Military Member's spouse or child under the age of eighteen years old and are not an individual for whom a Military Member provided more than one-half of your financial support for 180 days immediately preceding today's date.

_____
initial here

YOU ARE a Military Member or a Military Dependent.

Warning: It is important to initial this statement accurately.
Knowingly making a false statement is a crime

CREDIT LIFE INSURANCE ACKNOWLEDGMENTS

By initialing below, you acknowledge the following with respect to any credit life insurance you are purchasing:

[ ] You understand that you have the option of assigning any other policy or policies you own or may procure for the purpose of covering your Loan and that the policy need not be purchased from us in order to obtain the Loan.

[ ] You understand that the benefits under the policy will terminate when you reach a certain age and your age is accurately represented on the application or policy.

Intending to be legally bound, you agree to all of the terms of this Agreement and represent that you have received (1) a completed copy of this Agreement and (2) evidence of any insurance you obtained through us in connection with the Loan.

[redacted]

2-1-13
Date

_____
Date

Intending to be legally bound, we agree to all the terms of this Agreement.

TitleMax Representative

2-1-13
Date

THIS DOCUMENT IS SUBJECT TO A SECURITY INTEREST IN FAVOR OF, AND PLEDGED AS COLLATERAL TO, WELLS FARGO BANK, NATIONAL ASSOCIATION, AS COLLATERAL AGENT.

TITLEMAX

Customer Application

Personal Information

[redacted]

Best time to call?	Which number do you prefer that we call?
Evening	☑ Home Phone ☐ Cell Phone

Yes_____ No_[redacted]
Initials

Yes_____ No_[redacted]
Initials Initials

Account Information and Promotional Offers by Text Message.** You would like to receive text messages from us to any cell phone number you give to us that provide account information such as payment reminders and special promotional or sales offers such as offers for credit services, credit, or other financial services.

Promotional Offers by Prerecorded Message. You would like to receive telephone calls from us to any phone number you give to us with prerecorded messages that provide special promotional or sales offers such as offers for credit services, credit, or other financial services.

[redacted]

City	State	Zip

Source of Income

[redacted]

Pay Frequency: (check one)	Next Payday	Gross Monthly Income	Work Shift
☐ 1st & 15th of month ☐ 15th & end of month ☑ Biweekly (every 2 weeks) ☐ Weekly ☐ Monthly (last day) ☐ Monthly (1st day) ☐ Monthly (3rd day) ☐ Self-Employed	Dec 21st	$ varies	PM

***Alimony, child support or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation.**
Alimony, child support, or separate maintenance received under: ☐ court order ☐ written agreement ☐ oral understanding.
Are you currently in bankruptcy? ☐ yes ☑ no

[redacted]

Address (Street Number & Name)	City	State	Zip

[redacted]

Co-Applicant Information

Date	State issued ID Number	Date of Birth	Social Security #
Last Name	First Name		Middle Name
Home Phone	Cell Phone†		Email Address (optional)††
Best time to call?	Which number do you prefer that we call? ☐ Home Phone ☐ Cell Phone		

Yes_____ No_____
Initials Initials

Account Information and Promotional Offers by Text Message.** You would like to receive text messages from us to any cell phone number you give to us that provide account information such as payment reminders and special promotional or sales offers such as offers for credit services, credit, or other financial services.

Yes_____ No_____
Initials Initials

Promotional Offers by Prerecorded Message. You would like to receive telephone calls from us to any phone number you give to us with prerecorded messages that provide special promotional or sales offers such as offers for credit services, credit, or other financial services.

Physical Address *(Street Number & Name)*			Apt #
City	State	Zip	County
Mailing Address *(if different from physical address)*			
City	State	Zip	
Employer * *(Source of Income)*	Employer Address *(Street Number & Name)*		
City	State	Zip	Time at Job?
Work Phone #	Job Title	Supervisor	

Pay Frequency: *(check one)*	Next Payday	Gross Monthly Income	Work Shift
☐ 1st & 15th of month ☐ 15th & end of month ☐ Biweekly (every 2 weeks) ☐ Weekly ☐ Monthly (last day) ☐ Monthly (1st day) ☐ Monthly (3rd day) ☐ Self-Employed		$	

***Alimony, child support or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation.**
Alimony, child support, or separate maintenance received under: ☐ court order ☐ written agreement ☐ oral understanding.
Are you currently in bankruptcy? ☐ yes ☐ no

How did you hear about us? (Circle one.)

Friend/Referral **Name of referrer?** Friend Saw Store Television Yellow Pages Repeat Customer

Internet Billboard Postcard Other: _____

ADDITIONAL TERMS AND CONDITIONS OF THIS CUSTOMER APPLICATION

Notice. The federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The federal agency that administers compliance with this law concerning this creditor is the Federal Trade Commission, Equal Credit Opportunity, Washington, D.C. 20580, www.ftc.gov.

††**Consent to E-mail Communications and Electronic Disclosures.** **You are not required to provide your email address.** If you provided your email address and authorized us to send emails to you ("Your Consent"), then you are requesting to receive emails from us. This includes disclosures and solicitations. You further consent to the use and acceptance of electronic records, and electronic disclosures. **This Consent to E-mail Communications and Electronic Disclosures** informs you of your rights when receiving legally required disclosures, notices, and any other information from us. By providing Your Consent, you acknowledge receipt of this disclosure. You consent to the use of electronic records, and disclosures. The emails and disclosures we may send, may include for example, disclosures or notices under state or federal law, including those pursuant to the Equal Credit Opportunity Act, Truth in Lending Act, Gramm-Leach-Bliley Act, and other disclosures or notices under applicable federal, state or local laws or regulations, or any other notices, information, or solicitations we may send. You may request a paper copy of any emailed disclosures by submitting a request through the link found within the emails. You may also send a written request to TitleMax, P. O. Box 8323, Savannah, GA 31412. We will provide such paper copies to you at no charge. We will retain all Disclosures as required by applicable law. Your Consent only applies to emails we send and receive. You consent to electronically receiving disclosures relating to transactions, accounts, and other emails electronically. Before deciding to obtain electronic disclosures, you acknowledge that you considered whether you have the required hardware and software capabilities. To access and retain Disclosures electronically, you will need to use the following computer software and hardware: a PC with Internet access and an Internet Browser that meets the following minimum requirements: Microsoft® Internet Explorer 6.1 or later versions or Mozilla Firefox 2.0 or later versions. The specific Internet Browser must also support at least 128-bit encryption. To read some documents, you will need a PDF file reader like Adobe® Acrobat Reader. If these requirements change and a material risk arises that you won't receive Disclosures electronically, we will notify you. You will need a printer or long-term storage, such as a disk drive, to retain, download, or print the Disclosures. You may withdraw Your Consent at any time. If you want to withdraw Your Consent, submit a request through the link in any email we send, or write to the address found in this disclosure. If you withdraw Your Consent, such withdrawal will not affect the legal effectiveness, validity, or enforceability of prior electronic Disclosures. If your electronic address, mailing address, telephone number, or any information you provided changes, then you agree to inform us. You may contact us by clicking the appropriate link in any email, or writing to the address in this disclosure. BY PROVIDING YOUR EMAIL ADDRESS, AND THEREBY AGREEING, YOU ACKNOWLEDGE AND AGREE THAT YOU: (1) CAN ACCESS THE DISCLOSURES IN THE DESIGNATED FORMATS DESCRIBED ABOVE, (2) READ THE INFORMATION ABOUT ELECTRONIC RECORDS, AND DISCLOSURES, IN THIS CONSENT TO EMAIL COMMUNICATIONS AND ELECTRONIC DISCLOSURES, (3) CONSENT TO HAVING DISCLOSURES PROVIDED OR MADE AVAILABLE TO YOU IN ELECTRONIC FORM, (4) CONSENT TO DOING BUSINESS WITH US ELECTRONICALLY, AND (5) MAY REQUEST A PAPER COPY OF ANY

[redacted]

12-28-12 2-2-13

EMAILED DISCLOSURES, WHICH WE WILL PROVIDE TO YOU AT NO CHARGE. You may request and obtain a copy of this information to retain for future reference.

†**Cellular Phone Calls:** Receipt of cellular phone calls may be subject to charges from your service provider. If you have listed a cell phone above or you give us an updated cell phone number, then you authorize us to call your cell phone number to provide account information such as payment reminders and special promotional offers or sales offers such as offers for credit services, credit, or other financial services.

****Text Messages.** Receipt of text messages may be subject to charges from your service provider. If you elected to receive text messages above, and later elect to opt out of receiving text messages, then please select the "opt-out" button on any text message received.

Phone Messages. You authorize us to contact the phone numbers listed. You authorize us to mail correspondence to your address. You authorize us to call and leave messages on any answering machine at your phone numbers above.

Release of Information. You authorize us to verify all of the information that you have provided and you acknowledge that this information may be used to verify certain past or current credit or payment history information from third party source(s). You further authorize and consent that we may contact any person or company listed on this Customer Application, including any persons that you may add at a later date. Your application may be rejected if any information provided is found to be false.

Credit Inquiries and Reporting Authorization. By signing below, you further agree and authorize us to obtain your credit history reports from credit bureaus and other credit reporting agencies or companies.

ARBITRATION. Arbitration is a means for legal matters between parties to be resolved by a neutral arbitrator rather than a Court. We have a policy of arbitrating all claims, demands, and disputes which cannot be resolved in a small claims tribunal, including the scope and validity of this arbitration provision and any right you may have to participate in an alleged class action (hereinafter "dispute(s)"). All customer agreements contain another arbitration provision that supersedes this arbitration provision and governs the resolution of disputes. However, if you do not enter into a customer agreement with us, then this arbitration provision governs the resolution of disputes. You agree that **YOU ARE WAIVING YOUR RIGHT TO HAVE A TRIAL BY JURY to resolve disputes against us.** The Federal Arbitration Act governs this arbitration provision. If any party has a dispute, they must notify the others in writing of the dispute. You have the right to select either of the following arbitration organizations, which will govern the arbitration under its consumer rules: American Arbitration Association (1-800-778-7879) http://www.adr.org or JAMS (1-800-352-5267) http://www.jamsadr.com, and we will advance all of the expenses associated with the arbitration, including the filing, administrative, hearing and arbitrator's fees. You will be responsible for your attorney's fees, if any. Any appeal of a judgment from a small claims tribunal shall be resolved by binding arbitration. The arbitrator shall not conduct class arbitration. The arbitration hearing will be conducted in the county in which this Customer Application was signed. If the arbitration associations listed above are not available and the parties cannot otherwise agree on a substitute, then any party may petition a court pursuant to section 5 of the Federal Arbitration Act, 9 U.S.C. sections 1-16 to select an arbitration organization, provided such arbitration organization shall enforce the terms of this Customer Application and the Arbitration Provision, including the prohibition on class arbitration.

WARNING: This type of transaction is only intended to address short-term, NOT long-term, credit needs. Repeated or frequent use can create serious financial hardships. You should evaluate the costs and benefits of all alternatives before entering into this type of transaction. Other forms of short-term credit that may be less expensive include a loan from another institution or from family or friends, a credit card cash advance, an account with overdraft protection, or a salary advance.

Privacy Policy. You verify that you have received a copy of the company's Privacy Policy.

Updates: You agree to inform us of any changes to the information contained in this Customer Application throughout the course of your business relationship with us.

By signing below and submitting this Customer Application, you are verifying that all of the information in this Customer Application is accurate and correct, including the personal references and contact information. **You agree that you have read and understood all the above statements, including the Arbitration Provision.**

[redacted] 12-07-12

Date

Co-Applicant Signature

Date

[redacted] 12-28-12

2-2-13

VEHICLE-SECURED CONSUMER FINANCE LOAN AGREEMENT

Lender: TitleMax Auto Loans 8945 Pensacola Blvd. Pensacola, FL 32534	Borrower: [redacted] Coborrower:
Loan Number: [redacted]	Date of Loan: 02/01/2013

Vehicle Information

Make: Chev	Model: Venture	Color:
Year: 2004	Doors:	Title State:
Vehicle Id.: [redacted]	Lic. Plate No:	Cylinders: 0

TRUTH IN LENDING ACT DISCLOSURE STATEMENT

ANNUAL PERCENTAGE RATE The cost of your credit as a yearly rate.	FINANCE CHARGE The dollar amount the credit will cost you.	Amount Financed The amount of credit provided to you or on your behalf.	Total of Payments The amount you will have paid after you have made all payments as scheduled.
30.00 %	$ 41.04	$ 1,664.36	$ 1,705.40

Payment Schedule: You are required to make 1 payment of $1,705.40 on 03/03/2013(the "Due Date").
Late Charge: If a payment is 10 or more days late, you will be charged $ 10.00
Security Interest: You are giving us a security interest in the Vehicle described above.
Prepayment: If you pay off early, you will not have to pay a penalty. Interest Rate: 30.00
Filing fee: $ 0.00
Additional Information: You should refer to the Additional Terms and Conditions of this Agreement for additional information about nonpayment, default, and prepayment rebates.

ITEMIZATION OF AMOUNT FINANCED

1.	Gross Payoff Amount on Prior Loan from Us:	$ 1,522.16
	Insurance Refunds on Prior Loan from Us:	
2.	Voluntary Automobile Insurance	($ 0.00)
3.	Credit Life Insurance	($ 0.00)
4.	Credit Accident and Health Insurance	($ 0.00)
5.	Credit Unemployment Insurance	($ 0.00)
6.	Net Payoff Amount (1 minus 2 through 5)	$ 1,522.16
7.	Payment to You	$ 0.00
	Premium Payments to Insurers:*	
8.	Credit Property Insurance	$ 0.00
9.	Credit Life Insurance	$ 0.00
10.	Credit Accident and Health Insurance	$ 0.00
11.	Credit Unemployment Insurance	$ 0.00
12.	Non-Filing Insurance	$ 0.00
13.	Voluntary Automobile Insurance	$ 141.50
14.	Other Voluntary Insurance _____	$ 0.00
	Additional Payments to Third Parties:	
15.	Filing Fee Payable to Public Official	$ 0.00
16.	Document Stamp Tax	$ 0.70
17.		$
18.	Warranty Fee *	$ 0.00
19.	Amount Financed/Principal Amount (6 through 18)	$ 1,664.36
20.	Prepaid Finance Charge (Credit Investigation Fee)	$ 0.00

* We or an affiliate of ours will receive a commission on or retain a portion of these charges.

Comprehensive and collision insurance is required to obtain credit. **You may obtain such insurance from any properly licensed person of your choice.** If obtained through us, the premium is $ 141.50.

The following coverages, available through us, are not required and are entirely voluntary. Please sign for all coverages you elect to purchase.

Credit Life Insurance
x_____

Credit Accident and Health Insurance
x_____

Credit Unemployment Insurance
x_____

[redacted]

Other Voluntary Insurance _____
x_____

TITLE LOANS ARE EXPENSIVE LOANS INTENDED TO MEET SHORT-TERM CASH NEEDS. THEY ARE NOT INTENDED TO MEET LONG-TERM FINANCIAL NEEDS.

Florida Document Stamp Tax is required by law in the amount of $0.70.
Has been paid or will be paid directly to the Department of Revenue. Certificate of Registration #27-8015705238-4

VEHICLE-SECURED CONSUMER FINANCE LOAN AGREEMENT

Lender: TitleMax Auto Loans 8945 Pensacola Blvd. Pensacola, FL 32534	Borrower: [redacted] CoBorrower:
Loan Number: [redacted]	Date of Loan: 02/02/2013

Vehicle Information

Make: Chev	Model: Venture	Color:
Year: 2004	Doors:	Title State:
Vehicle Id.: [redacted]	ic. Plate No:	Cylinders: 0

TRUTH IN LENDING ACT DISCLOSURE STATEMENT

ANNUAL PERCENTAGE RATE	FINANCE CHARGE	Amount Financed	Total of Payments
The cost of your credit as a yearly rate.	The dollar amount the credit will cost you.	The amount of credit provided to you or on your behalf.	The amount you will have paid after you have made all payments as scheduled.
29.81 %	$ 50.67	$ 2,068.36	$ 2,119.03

Payment Schedule: You are required to make 1 payment of $2,119.03 on 03/04/2013(the "Due Date").
Late Charge: If a payment is 10 or more days late, you will be charged $ 10.00
Security Interest: You are giving us a security interest in the Vehicle described above.
Prepayment: If you pay off early, you will not have to pay a penalty. Interest Rate: 29.81
Filing fee: $ 0.00
Additional Information: You should refer to the Additional Terms and Conditions of this Agreement for additional information about nonpayment, default, and prepayment rebates.

ITEMIZATION OF AMOUNT FINANCED

1.	Gross Payoff Amount on Prior Loan from Us:	$ 1,665.73
	Insurance Refunds on Prior Loan from Us:	
2.	Voluntary Automobile Insurance	($ 123.38)
3.	Credit Life Insurance	($ 0.00)
4.	Credit Accident and Health Insurance	($ 0.00)
5.	Credit Unemployment Insurance	($ 0.00)
6.	Net Payoff Amount (1 minus 2 through 5)	$ 1,542.35
7.	Payment to You	$ 350.00
	Premium Payments to Insurers:*	
8.	Credit Property Insurance	$ 0.00
9.	Credit Life Insurance	$ 0.00
10.	Credit Accident and Health Insurance	$ 0.00
11.	Credit Unemployment Insurance	$ 0.00
12.	Non-Filing Insurance	$ 0.00
13.	Voluntary Automobile Insurance	$ 173.91
14.	Other Voluntary Insurance _____	$ 0.00
	Additional Payments to Third Parties:	
15.	Filing Fee Payable to Public Official	$ 0.00
16.	Document Stamp Tax	$ 2.10
17.		$
18.	Warranty Fee	$ 0.00
19.	Amount Financed/Principal Amount (6 through 18)	$ 2,06[redacted]
20.	Prepaid Finance Charge (Credit Investigation Fee)	$ 0.00

* We or an affiliate of ours will receive a commission on or retain a portion of these charges.

Comprehensive and collision insurance is required to obtain credit. **You may obtain such insurance from any properly licensed person of your choice.** If obtained through us, the premium is $ 173.91.

The following coverages, available through us, are not required and are entirely voluntary. Please sign for all coverages you elect to purchase.

Credit Life Insurance
x _____

Credit Accident and Health Insurance
x _____

Credit Unemployment Insurance
x _____

Voluntary Automobile Insurance
[redacted]
x _____

TITLE LOANS ARE EXPENSIVE LOANS INTENDED TO MEET SHORT-TERM CASH NEEDS. THEY ARE NOT INTENDED TO MEET LONG-TERM FINANCIAL NEEDS.

Florida Document Stamp Tax is required by law in the amount of $2.10.
Has been paid or will be paid directly to the Department of Revenue. Certificate of Registration #27-8015705238-4

NOTICE

THIS LOAN IS MADE UNDER THE FLORIDA CONSUMER FINANCE ACT, FLA. STAT. § 516.001 ET SEQ.

THE TERMS OF THIS LOAN PROVIDE FOR INTEREST AND CHARGES PURSUANT TO THE FLORIDA CONSUMER FINANCE ACT.

THIS LOAN IS SECURED BY YOUR VEHICLE.

MILITARY BORROWER IDENTIFICATION STATEMENT

Federal law provides important protections to active duty members of the Armed Forces and their dependents. To ensure that these protections are provided to all eligible applicants, we require you to initial one of the following statements. Please initial one statement below that applies to you:

[redacted]
initial here

YOU ARE NOT: (1) a regular or reserve member of the Army, Navy, Marine Corps, Air Force, or Coast Guard, serving on active duty under a call or order that does not specify a period of 30 days or fewer (a "Military Member"); or (2) a dependent of a Military Member of the Armed Forces on active duty as described above (a "Military Dependant"), because you are not a Military Member's spouse or child under the age of eighteen years old and are not an individual for whom a Military Member provided more than one-half of your financial support for 180 days immediately preceding today's date.

_____
initial here

YOU ARE a Military Member or a Military Dependent.

Warning: It is important to initial this statement accurately.
Knowingly making a false statement is a crime

CREDIT LIFE INSURANCE ACKNOWLEDGMENTS

By initialing below, you acknowledge the following with respect to any credit life insurance you are purchasing:

[ ] You understand that you have the option of assigning any other policy or policies you own or may procure for the purpose of covering your Loan and that the policy need not be purchased from us in order to obtain the Loan.

[ ] You understand that the benefits under the policy will terminate when you reach a certain age and your age is accurately represented on the application or policy.

Intending to be legally bound, you agree to all of the terms of this Agreement and represent that you have received (1) a completed copy of this Agreement and (2) evidence of any insurance you obtained through us in connection with the Loan.

[redacted] _____ 2-2-13
Date

_____ _____
Date

Intending to be legally bound, we agree to all the terms of this Agreement.

_____ 2/2/2013
TitleMax Representative Date

THIS DOCUMENT IS SUBJECT TO A SECURITY INTEREST IN FAVOR OF, AND PLEDGED AS COLLATERAL TO, WELLS FARGO BANK, NATIONAL ASSOCIATION, AS COLLATERAL AGENT.

TitleMax Auto Loans
8945 Pensacola Blvd.

Pensacola, FL 32534
850-479-9527

Payment Date: 03/02/2013 Account Number: [redacted]

[redacted]

Payment Information:

Bal. Before Pymt:	$2,068.36
Interest Paid:	$47.29
Late Charge:	$0.00
Escrow:	$0.00
PMI / Misc:	$0.00
Applied to Balance:	$182.71
Total Paid Today:	$230.00
Change to Customer:	$0.00
Balance Remaining:	$1,885.65

The balance does not include late fees and/or other charges.

Cash Paid Total:	$230.00
Checks Paid Total:	$0.00
Amount Past Due:	**$0.00**
Next Pymt Due:	**03/04/2013**

TITLEMAX AUTO LOANS COPY

Transaction Taken by Operator: DJ

[redacted]

VEHICLE-SECURED CONSUMER FINANCE LOAN AGREEMENT

Lender: TitleMax Auto Loans 8945 Pensacola Blvd. Pensacola, FL 32534	**Borrower:** [redacted]
Loan Number: [redacted]	**Date of Loan:** 02/02/2013

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Vehicle Information

Make: Chev	**Model:** Venture	**Color:**
Year: 2004	**Doors:**	**Title State:**
Vehicle Id.: [redacted]	**Lic. Plate No:**	**Cylinders:** 0

TRUTH IN LENDING ACT DISCLOSURE STATEMENT

ANNUAL PERCENTAGE RATE	FINANCE CHARGE	Amount Financed	Total of Payments
The cost of your credit as a yearly rate.	The dollar amount the credit will cost you.	The amount of credit provided to you or on your behalf.	The amount you will have paid after you have made all payments as scheduled.
29.81 %	$ 50.67	$ 2,068.36	$ 2,119.03

Payment Schedule: You are required to make 1 payment of $2,119.03 on 03/04/2013(the "Due Date").
Late Charge: If a payment is 10 or more days late, you will be charged $ 10.00
Security Interest: You are giving us a security interest in the Vehicle described above.
Prepayment: If you pay off early, you will not have to pay a penalty. Interest Rate: 29.81
Filing fee: $ 0.00
Additional Information: You should refer to the Additional Terms and Conditions of this Agreement for additional information about nonpayment, default, and prepayment rebates.

ITEMIZATION OF AMOUNT FINANCED

1.	Gross Payoff Amount on Prior Loan from Us:	$ 1,665.73
	Insurance Refunds on Prior Loan from Us:	
2.	Voluntary Automobile Insurance	($ 123.38)
3.	Credit Life Insurance	($ 0.00)
4.	Credit Accident and Health Insurance	($ 0.00)
5.	Credit Unemployment Insurance	($ 0.00)
6.	Net Payoff Amount (1 minus 2 through 5)	$ 1,542.35
7.	Payment to You	$ 350.00
	Premium Payments to Insurers:*	
8.	Credit Property Insurance	$ 0.00
9.	Credit Life Insurance	$ 0.00
10.	Credit Accident and Health Insurance	$ 0.00
11.	Credit Unemployment Insurance	$ 0.00
12.	Non-Filing Insurance	$ 0.00
13.	Voluntary Automobile Insurance	$ 173.91
14.	Other Voluntary Insurance _____	$ 0.00
	Additional Payments to Third Parties:	
15.	Filing Fee Payable to Public Official	$ 0.00
16.	Document Stamp Tax	$ 2.10
17.		$
18.	Warranty Fee	$ 0.00
19.	Amount Financed/Principal Amount (6 through 18)	$ 2,068.36
20.	Prepaid Finance Charge (Credit Investigation Fee)	$ 0.00

* We or an affiliate of ours will receive a commission on or retain a portion of these charges.

Comprehensive and collision insurance is required to obtain credit. **You may obtain such insurance from any properly licensed person of your choice.** If obtained through us, the premium is $ 173.91.

The following coverages, available through us, are not required and are entirely voluntary. Please sign for all coverages you elect to purchase.

Credit Life Insurance
x_____

Credit Accident and Health Insurance
x_____

Credit Unemployment Insurance
x_____

Voluntary Automobile Insurance [redacted]

Other Voluntary Insurance _____
x_____

TITLE LOANS ARE EXPENSIVE LOANS INTENDED TO MEET SHORT-TERM CASH NEEDS. THEY ARE NOT INTENDED TO MEET LONG-TERM FINANCIAL NEEDS.

Florida Document Stamp Tax is required by law in the amount of $2.10.
Has been paid or will be paid directly to the Department of Revenue. Certificate of Registration #27-8015705238-4

VEHICLE-SECURED CONSUMER FINANCE LOAN AGREEMENT

Lender:	Borrower:
TitleMax Auto Loans 8945 Pensacola Blvd. Pensacola, FL 32534	[redacted] CoBorrower:
Loan Number: [redacted]	Date of Loan: 03/02/2013

Vehicle Information		
Make: Chev	Model: Venture	Color:
Year: 2004	Doors:	Title State:
Vehicle Id.: [redacted]	Lic. Plate No:	Cylinders: 0

TRUTH IN LENDING ACT DISCLOSURE STATEMENT

ANNUAL PERCENTAGE RATE	FINANCE CHARGE	Amount Financed	Total of Payments
The cost of your credit as a yearly rate.	The dollar amount the credit will cost you.	The amount of credit provided to you or on your behalf.	The amount you will have paid after you have made all payments as scheduled.
29.85 %	$ 51.97	$ 2,049.81	$ 2,101.78

Payment Schedule: You are required to make 1 payment of $2,101.78 on 04/02/2013(the "Due Date").
Late Charge: If a payment is 10 or more days late, you will be charged $ 10.00
Security Interest: You are giving us a security interest in the Vehicle described above.
Prepayment: If you pay off early, you will not have to pay a penalty. Interest Rate: 29.85
Filing fee: $ 0.00
Additional Information: You should refer to the Additional Terms and Conditions of this Agreement for additional information about nonpayment, default, and prepayment rebates.

ITEMIZATION OF AMOUNT FINANCED

1.	Gross Payoff Amount on Prior Loan from Us:	$ 1,885.65
	Insurance Refunds on Prior Loan from Us:	
2.	Voluntary Automobile Insurance	($ 10.45)
3.	Credit Life Insurance	($ 0.00)
4.	Credit Accident and Health Insurance	($ 0.00)
5.	Credit Unemployment Insurance	($ 0.00)
6.	Net Payoff Amount (1 minus 2 through 5)	$ 1,875.20
7.	Payment to You	$ 0.00
	Premium Payments to Insurers:*	
8.	Credit Property Insurance	$ 0.00
9.	Credit Life Insurance	$ 0.00
10.	Credit Accident and Health Insurance	$ 0.00
11.	Credit Unemployment Insurance	$ 0.00
12.	Non-Filing Insurance	$ 0.00
13.	Voluntary Automobile Insurance	$ 173.91
14.	Other Voluntary Insurance _____	$ 0.00
	Additional Payments to Third Parties:	
15.	Filing Fee Payable to Public Official	$ 0.00
16.	Document Stamp Tax	$ 0.70
17.		$
18.	Warranty Fee	$ 0.00
19.	Amount Financed/Principal Amount (6 through 18)	$ 2,049.81
20.	Prepaid Finance Charge (Credit Investigation Fee)	$ 0.00

* We or an affiliate of ours will receive a commission on or retain a portion of these charges.

Comprehensive and collision insurance is required to obtain credit. **You may obtain such insurance from any property licensed person of your choice.** If obtained through us, the premium is $ 173.91.

The following coverages, available through us, are not required and are entirely voluntary. Please sign for all coverages you elect to purchase.

Credit Life Insurance
x _____

Credit Accident and Health Insurance
x _____

Credit Unemployment Insurance
x _____

Voluntary Automobile Insurance
[redacted]

Other Voluntary Insurance _____
x _____

TITLE LOANS ARE EXPENSIVE LOANS INTENDED TO MEET SHORT-TERM CASH NEEDS. THEY ARE NOT INTENDED TO MEET LONG-TERM FINANCIAL NEEDS.

Florida Document Stamp Tax is required by law in the amount of $0.70.
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NOTICE

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MILITARY BORROWER IDENTIFICATION STATEMENT

Federal law provides important protections to active duty members of the Armed Forces and their dependents. To ensure that these protections are provided to all eligible applicants, we require you to initial one of the following statements. Please initial one statement below that applies to you:

[redacted]
initial here

YOU ARE NOT: (1) a regular or reserve member of the Army, Navy, Marine Corps, Air Force, or Coast Guard, serving on active duty under a call or order that does not specify a period of 30 days or fewer (a "Military Member"); or (2) a dependent of a Military Member of the Armed Forces on active duty as described above (a "Military Dependant"), because you are not a Military Member's spouse or child under the age of eighteen years old and are not an individual for whom a Military Member provided more than one-half of your financial support for 180 days immediately preceding today's date.

_____
initial here

YOU ARE a Military Member or a Military Dependent.

Warning: It is important to initial this statement accurately.
Knowingly making a false statement is a crime

CREDIT LIFE INSURANCE ACKNOWLEDGMENTS

By initialing below, you acknowledge the following with respect to any credit life insurance you are purchasing:

[ ] You understand that you have the option of assigning any other policy or policies you own or may procure for the purpose of covering your Loan and that the policy need not be purchased from us in order to obtain the Loan.

[ ] You understand that the benefits under the policy will terminate when you reach a certain age and your age is accurately represented on the application or policy.

Intending to be legally bound, you agree to all of the terms of this Agreement and represent that you have received (1) a completed copy of this Agreement and (2) evidence of any insurance you obtained through us in connection with the Loan.

[redacted]

3-2-13
Date

_____
Date

Intending to be legally bound, we agree to all the terms of this Agreement.

TitleMax Representative

3/2/2013
Date

THIS DOCUMENT IS SUBJECT TO A SECURITY INTEREST IN FAVOR OF, AND PLEDGED AS COLLATERAL TO, WELLS FARGO BANK, NATIONAL ASSOCIATION, AS COLLATERAL AGENT.

TITLEMAX®

Customer Application

Personal Information

[redacted]

Yes_____ Initials	**Account Information and Promotional Offers by Text Message**.** You would like to receive text messages from us to any cell phone number you give to us that provide account information such as payment reminders and special promotional or sales offers such as offers for credit services, credit, or other financial services.
Yes_____ Initials	**Promotional Offers by Prerecorded Message.** You would like to receive telephone calls from us to any phone number you give to us with prerecorded messages that provide special promotional or sales offers such as offers for credit services, credit, or other financial services.

[redacted]

Source of Income

[redacted]

Alimony, child support, or separate maintenance received under: ☐ court order ☐ written agreement ☐ oral understanding.
Are you currently in bankruptcy? ☐ yes ☑ no

Credit References

[redacted]

Address *(Street Number & Name)*	City	State	Zip

Personal References

[redacted]

Co-Applicant Information

Date	State issued ID Number	Date of Birth	Social Security #
Last Name	First Name		Middle Name
Home Phone	Cell Phone†		Email Address (optional)††
Best time to call?	Which number do you prefer that we call? ☐ Home Phone ☐ Cell Phone		

Yes_____ No_____
Initials Initials

Account Information and Promotional Offers by Text Message.** You would like to receive text messages from us to any cell phone number you give to us that provide account information such as payment reminders and special promotional or sales offers such as offers for credit services, credit, or other financial services.

Yes_____ No_____
Initials Initials

Promotional Offers by Prerecorded Message. You would like to receive telephone calls from us to any phone number you give to us with prerecorded messages that provide special promotional or sales offers such as offers for credit services, credit, or other financial services.

Physical Address *(Street Number & Name)*			Apt #
City	State	Zip	County
Mailing Address *(if different from physical address)*			
City	State	Zip	
Employer * *(Source of Income)*	Employer Address *(Street Number & Name)*		
City	State	Zip	Time at Job?
Work Phone #	Job Title	Supervisor	

Pay Frequency: *(check one)*	Next Payday	Gross Monthly Income	Work Shift
☐ 1st & 15th of month ☐ 15th & end of month ☐ Biweekly (every 2 weeks) ☐ Weekly ☐ Monthly (last day) ☐ Monthly (1st day) ☐ Monthly (3rd day) ☐ Self-Employed		$	

***Alimony, child support or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation.**
Alimony, child support, or separate maintenance received under: ☐ court order ☐ written agreement ☐ oral understanding.
Are you currently in bankruptcy? ☐ yes ☐ no

How did you hear about us? (Circle one.)

Friend/Referral. Name of referrer? Friend **Saw Store** **Television** **Yellow Pages** **Repeat Customer**

Internet **Billboard** **Postcard** **Other:** _____

ADDITIONAL TERMS AND CONDITIONS OF THIS CUSTOMER APPLICATION

Notice. The federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The federal agency that administers compliance with this law concerning this creditor is the Federal Trade Commission, Equal Credit Opportunity, Washington, D.C. 20580, www.ftc.gov.

††Consent to E-mail Communications and Electronic Disclosures. **You are not required to provide your email address.** If you provided your email address and authorized us to send emails to you ("Your Consent"), then you are requesting to receive emails from us. This includes disclosures and solicitations. You further consent to the use and acceptance of electronic records, and electronic disclosures. **This Consent to E-mail Communications and Electronic Disclosures** informs you of your rights when receiving legally required disclosures, notices, and any other information from us. By providing Your Consent, you acknowledge receipt of this disclosure. You consent to the use of electronic records, and disclosures. The emails and disclosures we may send, may include for example, disclosures or notices under state or federal law, including those pursuant to the Equal Credit Opportunity Act, Truth in Lending Act, Gramm-Leach-Bliley Act, and other disclosures or notices under applicable federal, state or local laws or regulations, or any other notices, information, or solicitations we may send. You may request a paper copy of any emailed disclosures by submitting a request through the link found within the emails. You may also send a written request to TitleMax, P. O. Box 8323, Savannah, GA 31412. We will provide such paper copies to you at no charge. We will retain all Disclosures as required by applicable law. Your Consent only applies to emails we send and receive. You consent to electronically receiving disclosures relating to transactions, accounts, and other emails electronically. Before deciding to obtain electronic disclosures, you acknowledge that you considered whether you have the required hardware and software capabilities. To access and retain Disclosures electronically, you will need to use the following computer software and hardware: a PC with Internet access and an Internet Browser that meets the following minimum requirements: Microsoft® Internet Explorer 6.1 or later versions or Mozilla Firefox 2.0 or later versions. The specific Internet Browser must also support at least 128-bit encryption. To read some documents, you will need a PDF file reader like Adobe® Acrobat Reader. If these requirements change and a material risk arises that you won't receive Disclosures electronically, we will notify you. You will need a printer or long-term storage, such as a disk drive, to retain, download, or print the Disclosures. You may withdraw Your Consent at any time. If you want to withdraw Your Consent, submit a request through the link in any email we send, or write to the address found in this disclosure. If you withdraw Your Consent, such withdrawal will not affect the legal effectiveness, validity, or enforceability of prior electronic Disclosures. If your electronic address, mailing address, telephone number, or any information you provided changes, then you agree to inform us. You may contact us by clicking the appropriate link in any email, or writing to the address in this disclosure. BY PROVIDING YOUR EMAIL ADDRESS, AND THEREBY AGREEING, YOU ACKNOWLEDGE AND AGREE THAT YOU: (1) CAN ACCESS THE DISCLOSURES IN THE DESIGNATED FORMATS DESCRIBED ABOVE, (2) READ THE INFORMATION ABOUT ELECTRONIC RECORDS, AND DISCLOSURES, IN THIS CONSENT TO EMAIL COMMUNICATIONS AND ELECTRONIC DISCLOSURES, (3) CONSENT TO HAVING DISCLOSURES PROVIDED OR MADE AVAILABLE TO YOU IN ELECTRONIC FORM, (4) CONSENT TO DOING BUSINESS WITH US ELECTRONICALLY, AND (5) MAY REQUEST A PAPER COPY OF ANY

EMAILED DISCLOSURES, WHICH WE WILL PROVIDE TO YOU AT NO CHARGE. You may request and obtain a copy of this information to retain for future reference.

†**Cellular Phone Calls:** Receipt of cellular phone calls may be subject to charges from your service provider. If you have listed a cell phone above or you give us an updated cell phone number, then you authorize us to call your cell phone number to provide account information such as payment reminders and special promotional offers or sales offers such as offers for credit services, credit, or other financial services.

***Text Messages.** Receipt of text messages may be subject to charges from your service provider. If you elected to receive text messages above, and later elect to opt out of receiving text messages, then please select the "opt-out" button on any text message received.

Phone Messages. You authorize us to contact the phone numbers listed. You authorize us to mail correspondence to your address. You authorize us to call and leave messages on any answering machine at your phone numbers above.

Release of Information. You authorize us to verify all of the information that you have provided and you acknowledge that this information may be used to verify certain past or current credit or payment history information from third party source(s). You further authorize and consent that we may contact any person or company listed on this Customer Application, including any persons that you may add at a later date. Your application may be rejected if any information provided is found to be false.

Credit Inquiries and Reporting Authorization. By signing below, you further agree and authorize us to obtain your credit history reports from credit bureaus and other credit reporting agencies or companies.

ARBITRATION. Arbitration is a means for legal matters between parties to be resolved by a neutral arbitrator rather than a Court. We have a policy of arbitrating all claims, demands, and disputes which cannot be resolved in a small claims tribunal, including the scope and validity of this arbitration provision and any right you may have to participate in an alleged class action (hereinafter "dispute(s)"). All customer agreements contain another arbitration provision that supersedes this arbitration provision and governs the resolution of disputes. However, if you do not enter into a customer agreement with us, then this arbitration provision governs the resolution of disputes. You agree that **YOU ARE WAIVING YOUR RIGHT TO HAVE A TRIAL BY JURY to resolve disputes against us.** The Federal Arbitration Act governs this arbitration provision. If any party has a dispute, they must notify the others in writing of the dispute. You have the right to select either of the following arbitration organizations, which will govern the arbitration under its consumer rules: American Arbitration Association (1-800-778-7879) http://www.adr.org or JAMS (1-800-352-5267) http://www.jamsadr.com, and we will advance all of the expenses associated with the arbitration, including the filing, administrative, hearing and arbitrator's fees. You will be responsible for your attorney's fees, if any. Any appeal of a judgment from a small claims tribunal shall be resolved by binding arbitration. The arbitrator shall not conduct class arbitration. The arbitration hearing will be conducted in the county in which this Customer Application was signed. If the arbitration associations listed above are not available and the parties cannot otherwise agree on a substitute, then any party may petition a court pursuant to section 5 of the Federal Arbitration Act, 9 U.S.C. sections 1-16 to select an arbitration organization, provided such arbitration organization shall enforce the terms of this Customer Application and the Arbitration Provision, including the prohibition on class arbitration.

WARNING: This type of transaction is only intended to address short-term, NOT long-term, credit needs. Repeated or frequent use can create serious financial hardships. You should evaluate the costs and benefits of all alternatives before entering into this type of transaction. Other forms of short-term credit that may be less expensive include a loan from another institution or from family or friends, a credit card cash advance, an account with overdraft protection, or a salary advance.

Privacy Policy. You verify that you have received a copy of the company's Privacy Policy.

Updates: You agree to inform us of any changes to the information contained in this Customer Application throughout the course of your business relationship with us.

By signing below and submitting this Customer Application, you are verifying that all of the information in this Customer Application is accurate and correct, including the personal references and contact information. **You agree that you have read and understood all the above statements, including the Arbitration Provision.**

[redacted] _____ 03-06-2013

Date

_____ _____

Co-Applicant Signature **Date**

VEHICLE-SECURED CONSUMER FINANCE LOAN AGREEMENT

Lender: TitleMax Auto Loans 8945 Pensacola Blvd. Pensacola, FL 32534	Borrower: [redacted] CoBorrower:
Loan Number: [redacted]	Date of Loan: 03/02/2013

Vehicle Information

Make: Chev	Model: Venture	Color:
Year: 2004	Doors:	Title State:
Vehicle Id.: [redacted]	Lic. Plate No:	Cylinders: 6

Refinanced 03/06/13

TRUTH IN LENDING ACT DISCLOSURE STATEMENT

ANNUAL PERCENTAGE RATE	FINANCE CHARGE	Amount Financed	Total of Payments
The cost of your credit as a yearly rate.	The dollar amount the credit will cost you.	The amount of credit provided to you or on your behalf.	The amount you will h[redacted] paid after you have m[redacted] payments as schedul[redacted]
29.85 %	$ 51.97	$ 2,049.81	$ 2,101.78

Payment Schedule: You are required to make 1 payment of $2,101.78 on 04/02/2013(the "Due Date").
Late Charge: If a payment is 10 or more days late, you will be charged $ 10.00
Security Interest: You are giving us a security interest in the Vehicle described above.
Prepayment: If you pay off early, you will not have to pay a penalty. Interest Rate: 29.85
Filing fee: $ 0.00
Additional Information: You should refer to the Additional Terms and Conditions of this Agreement for additional information about nonpayment, default, and prepayment rebates.

ITEMIZATION OF AMOUNT FINANCED

1.	Gross Payoff Amount on Prior Loan from Us:	$ 1,885.65
	Insurance Refunds on Prior Loan from Us:	
2.	Voluntary Automobile Insurance	($ 10.45)
3.	Credit Life Insurance	($ 0.00)
4.	Credit Accident and Health Insurance	($ 0.00)
5.	Credit Unemployment Insurance	($ 0.00)
6.	Net Payoff Amount (1 minus 2 through 5)	$ 1,875.20
7.	Payment to You	$ 0.00
	Premium Payments to Insurers:*	
8.	Credit Property Insurance	$ 0.00
9.	Credit Life Insurance	$ 0.00
10.	Credit Accident and Health Insurance	$ 0.00
11.	Credit Unemployment Insurance	$ 0.00
12.	Non-Filing Insurance	$ 0.00
13.	Voluntary Automobile Insurance	$ 173.91
14.	Other Voluntary Insurance _____	$ 0.00
	Additional Payments to Third Parties:	
15.	Filing Fee Payable to Public Official	$ 0.00
16.	Document Stamp Tax	$ 0.70
17.		$
18.	Warranty Fee	$ 0.00
19.	Amount Financed/Principal Amount (6 through 18)	$ 2,049.81
20.	Prepaid Finance Charge (Credit Investigation Fee)	$ 0.00

* We or an affiliate of ours will receive a commission on or retain a portion of these charges.

Comprehensive and collision insurance is required to obtain credit. **You may obtain such insurance from any properly licensed person of your choice.** If obtained through us, the premium is $ 173.91.

The following coverages, available through us, are not required and are entirely voluntary. Please sign for all coverages you elect to purchase.

Credit Life Insurance
x _____

Credit Accident and Health Insurance
x _____

Credit Unemployment Insurance
x _____

Voluntary Automobile Insurance
[redacted]
Other Voluntary Insurance _____
x _____

TITLE LOANS ARE EXPENSIVE LOANS INTENDED TO MEET SHORT-TERM CASH NEEDS. THEY ARE NOT INTENDED TO MEET LONG-TERM FINANCIAL NEEDS.

Florida Document Stamp Tax is required by law in the amount of $0.70.
Has been paid or will be paid directly to the Department of Revenue. Certificate of Registration #27-8015705238-4

VEHICLE-SECURED CONSUMER FINANCE LOAN AGREEMENT

Lender:	Borrower: [redacted]
TitleMax Auto Loans 8945 Pensacola Blvd. Pensacola, FL 32534	
Loan Number: [redacted]	Date of Loan: 03/06/2013

Vehicle Information

Make: Chev	Model: Venture	Color:
Year: 2004	Doors:	Title State:
Vehicle Id.: [redacted]	Lic. Plate No:	Cylinders: 0

TRUTH IN LENDING ACT DISCLOSURE STATEMENT

ANNUAL PERCENTAGE RATE The cost of your credit as a yearly rate.	FINANCE CHARGE The dollar amount the credit will cost you.	Amount Financed The amount of credit provided to you or on your behalf.	Total of Payments The amount you will have paid after you have made all payments as scheduled.
28.88 %	$ 60.36	$ 2,461.15	$ 2,521.51

Payment Schedule: You are required to make 1 payment of $2,521.51 on 04/06/2013(the "Due Date").
Late Charge: If a payment is 10 or more days late, you will be charged $ 10.00
Security Interest: You are giving us a security interest in the Vehicle described above.
Prepayment: If you pay off early, you will not have to pay a penalty. Interest Rate: 28.88
Filing fee: $ 0.00
Additional Information: You should refer to the Additional Terms and Conditions of this Agreement for additional information about nonpayment, default, and prepayment rebates.

ITEMIZATION OF AMOUNT FINANCED

1.	Gross Payoff Amount on Prior Loan from Us:	$ 2,056.52
	Insurance Refunds on Prior Loan from Us:	
2.	Voluntary Automobile Insurance	($ 136.58)
3.	Credit Life Insurance	($ 0.00)
4.	Credit Accident and Health Insurance	($ 0.00)
5.	Credit Unemployment Insurance	($ 0.00)
6.	Net Payoff Amount (1 minus 2 through 5)	$ 1,919.94
7.	Payment to You	$ 350.00
	Premium Payments to Insurers:*	
8.	Credit Property Insurance	$ 0.00
9.	Credit Life Insurance	$ 0.00
10.	Credit Accident and Health Insurance	$ 0.00
11.	Credit Unemployment Insurance	$ 0.00
12.	Non-Filing Insurance	$ 0.00
13.	Voluntary Automobile Insurance	$ 189.11
14.	Other Voluntary Insurance _____	$ 0.00
	Additional Payments to Third Parties:	
15.	Filing Fee Payable to Public Official	$ 0.00
16.	Document Stamp Tax	$ 2.10
17.		$
18.	Warranty Fee	$ 0.00
19.	Amount Financed/Principal Amount (6 through 18)	$ 2,461.15
20.	Prepaid Finance Charge (Credit Investigation Fee)	$ 0.00

* We or an affiliate of ours will receive a commission on or retain a portion of these charges.

Comprehensive and collision insurance is required to obtain credit. **You may obtain such insurance from any properly licensed person of your choice.** If obtained through us, the premium is $ 189.11 .

The following coverages, available through us, are not required and are entirely voluntary. Please sign for all coverages you elect to purchase.

Credit Life Insurance
x_____

Credit Accident and Health Insurance
x_____

Credit Unemployment Insurance
x_____

[redacted] Insurance
x_____

TITLE LOANS ARE EXPENSIVE LOANS INTENDED TO MEET SHORT-TERM CASH NEEDS. THEY ARE NOT INTENDED TO MEET LONG-TERM FINANCIAL NEEDS.

Florida Document Stamp Tax is required by law in the amount of $2.10.
Has been paid or will be paid directly to the Department of Revenue. Certificate of Registration #27-8015705238-4

NOTICE

THIS LOAN IS MADE UNDER THE FLORIDA CONSUMER FINANCE ACT, FLA. STAT. § 516.001 ET SEQ.

THE TERMS OF THIS LOAN PROVIDE FOR INTEREST AND CHARGES PURSUANT TO THE FLORIDA CONSUMER FINANCE ACT.

THIS LOAN IS SECURED BY YOUR VEHICLE.

MILITARY BORROWER IDENTIFICATION STATEMENT

Federal law provides important protections to active duty members of the Armed Forces and their dependents. To ensure that these protections are provided to all eligible applicants, we require you to initial one of the following statements. Please initial one statement below that applies to you:

[redacted] **ARE NOT:** (1) a regular or reserve member of the Army, Navy, Marine Corps, Air Force, or Coast Guard, serving on active duty under a call or order that does not specify a period of 30 days or fewer (a "Military Member"); or (2) a dependent of a Military Member of the Armed Forces on active duty as described above (a "Military Dependant"), because you are not a Military Member's spouse or child under the age of eighteen years old and are not an individual for whom a Military Member provided more than one-half of your financial support for 180 days immediately preceding today's date.

initial here

_____ **YOU ARE** a Military Member or a Military Dependent.

initial here

Warning: It is important to initial this statement accurately.
Knowingly making a false statement is a crime

CREDIT LIFE INSURANCE ACKNOWLEDGMENTS

By initialing below, you acknowledge the following with respect to any credit life insurance you are purchasing:

[ ] You understand that you have the option of assigning any other policy or policies you own or may procure for the purpose of covering your Loan and that the policy need not be purchased from us in order to obtain the Loan.

[ ] You understand that the benefits under the policy will terminate when you reach a certain age and your age is accurately represented on the application or policy.

Intending to be legally bound, you agree to all of the terms of this Agreement and represent that you have received (1) a completed copy of this Agreement and (2) evidence of any insurance you obtained through us in connection with the Loan.

[redacted]

3-6-13
Date

_____
Date

Intending to be legally bound, we agree to all the terms of this Agreement.

Sandra Mushell
TitleMax Representative

03-06-13
Date

THIS DOCUMENT IS SUBJECT TO A SECURITY INTEREST IN FAVOR OF, AND PLEDGED AS COLLATERAL TO, WELLS FARGO BANK, NATIONAL ASSOCIATION, AS COLLATERAL AGENT.

TITLEMAX

Customer Application

Personal Information

[redacted]

Yes_____ N[redacted]
Initials

Yes_____ N[redacted]
Initials

Account Information and Promotional Offers by Text Message.** You would like to receive text messages from us to any cell phone number you give to us that provide account information such as payment reminders and special promotional or sales offers such as offers for credit services, credit, or other financial services.

Promotional Offers by Prerecorded Message. You would like to receive telephone calls from us to any phone number you give to us with prerecorded messages that provide special promotional or sales offers such as offers for credit services, credit, or other financial services.

[redacted]

Source of Income

[redacted]

☐ Self-Employed

*Alimony, child support or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation.
Alimony, child support, or separate maintenance received under: ☐ court order ☐ written agreement ☐ oral understanding.
Are you currently in bankruptcy? ☐ yes ☑ no

Credit References

[redacted]

Personal References

[redacted]

4-4-13

Co-Applicant Information

Date	State Issued ID Number	Date of Birth	Social Security #
Last Name	First Name		Middle Name
Home Phone	Cell Phone†		Email Address (optional)††
Best time to call?	Which number do you prefer that we call? ☐ Home Phone ☐ Cell Phone		

Yes_____ No_____
Initials Initials

Account Information and Promotional Offers by Text Message.** You would like to receive text messages from us to any cell phone number you give to us that provide account information such as payment reminders and special promotional or sales offers such as offers for credit services, credit, or other financial services.

Yes_____ No_____
Initials Initials

Promotional Offers by Prerecorded Message. You would like to receive telephone calls from us to any phone number you give to us with prerecorded messages that provide special promotional or sales offers such as offers for credit services, credit, or other financial services.

Physical Address *(Street Number & Name)*			Apt #
City	State	Zip	County
Mailing Address *(if different from physical address)*			
City	State	Zip	
Employer * *(Source of Income)*	Employer Address *(Street Number & Name)*		
City	State	Zip	Time at Job?
Work Phone #	Job Title	Supervisor	

Pay Frequency: *(check one)*	Next Payday	Gross Monthly Income	Work Shift
☐ 1st & 15th of month ☐ 15th & end of month ☐ Biweekly (every 2 weeks) ☐ Weekly ☐ Monthly (last day) ☐ Monthly (1st day) ☐ Monthly (3rd day) ☐ Self-Employed		$	

***Alimony, child support or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation.**
Alimony, child support, or separate maintenance received under: ☐ court order ☐ written agreement ☐ oral understanding.
Are you currently in bankruptcy? ☐ yes ☐ no

How did you hear about us? (Circle one.)

Friend/Referral, Name of referrer? Friend **Sew Store** **Television** **Yellow Pages** **Repeat Customer**

Internet **Billboard** **Postcard** **Other:** _____

ADDITIONAL TERMS AND CONDITIONS OF THIS CUSTOMER APPLICATION

Notice. The federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The federal agency that administers compliance with this law concerning this creditor is the Federal Trade Commission, Equal Credit Opportunity, Washington, D.C. 20580, www.ftc.gov.

††**Consent to E-mail Communications and Electronic Disclosures.** **You are not required to provide your email address.** If you provided your email address and authorized us to send emails to you ("Your Consent"), then you are requesting to receive emails from us. This includes disclosures and solicitations. You further consent to the use and acceptance of electronic records, and electronic disclosures. **This Consent to E-mail Communications and Electronic Disclosures** informs you of your rights when receiving legally required disclosures, notices, and any other information from us. By providing Your Consent, you acknowledge receipt of this disclosure. You consent to the use of electronic records, and disclosures. The emails and disclosures we may send, may include for example, disclosures or notices under state or federal law, including those pursuant to the Equal Credit Opportunity Act, Truth in Lending Act, Gramm-Leach-Bliley Act, and other disclosures or notices under applicable federal, state or local laws or regulations, or any other notices, information, or solicitations we may send. You may request a paper copy of any emailed disclosures by submitting a request through the link found within the emails. You may also send a written request to TitleMax, P. O. Box 8323, Savannah, GA 31412. We will provide such paper copies to you at no charge. We will retain all Disclosures as required by applicable law. Your Consent only applies to emails we send and receive. You consent to electronically receiving disclosures relating to transactions, accounts, and other emails electronically. Before deciding to obtain electronic disclosures, you acknowledge that you considered whether you have the required hardware and software capabilities. To access and retain Disclosures electronically, you will need to use the following computer software and hardware: a PC with Internet access and an Internet Browser that meets the following minimum requirements: Microsoft® Internet Explorer 6.1 or later versions or Mozilla Firefox 2.0 or later versions. The specific Internet Browser must also support at least 128-bit encryption. To read some documents, you will need a PDF file reader like Adobe® Acrobat Reader. If these requirements change and a material risk arises that you won't receive Disclosures electronically, we will notify you. You will need a printer or long-term storage, such as a disk drive, to retain, download, or print the Disclosures. You may withdraw Your Consent at any time. If you want to withdraw Your Consent, submit a request through the link in any email we send, or write to the address found in this disclosure. If you withdraw Your Consent, such withdrawal will not affect the legal effectiveness, validity, or enforceability of prior electronic Disclosures. If your electronic address, mailing address, telephone number, or any information you provided changes, then you agree to inform us. You may contact us by clicking the appropriate link in any email, or writing to the address in this disclosure. BY PROVIDING YOUR EMAIL ADDRESS, AND THEREBY AGREEING, YOU ACKNOWLEDGE AND AGREE THAT YOU: (1) CAN ACCESS THE DISCLOSURES IN THE DESIGNATED FORMATS DESCRIBED ABOVE, (2) READ THE INFORMATION ABOUT ELECTRONIC RECORDS, AND DISCLOSURES, IN THIS CONSENT TO EMAIL COMMUNICATIONS AND ELECTRONIC DISCLOSURES, (3) CONSENT TO HAVING DISCLOSURES PROVIDED OR MADE AVAILABLE TO YOU IN ELECTRONIC FORM, (4) CONSENT TO DOING BUSINESS WITH US ELECTRONICALLY, AND (5) MAY REQUEST A PAPER COPY OF ANY

[redacted]

4-4-13

EMAILED DISCLOSURES, WHICH WE WILL PROVIDE TO YOU AT NO CHARGE. You may request and obtain a copy of this information to retain for future reference.

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Release of Information. You authorize us to verify all of the information that you have provided and you acknowledge that this information may be used to verify certain past or current credit or payment history information from third party source(s). You further authorize and consent that we may contact any person or company listed on this Customer Application, including any persons that you may add at a later date. Your application may be rejected if any information provided is found to be false.

Credit Inquiries and Reporting Authorization. By signing below, you further agree and authorize us to obtain your credit history reports from credit bureaus and other credit reporting agencies or companies.

ARBITRATION. Arbitration is a means for legal matters between parties to be resolved by a neutral arbitrator rather than a Court. We have a policy of arbitrating all claims, demands, and disputes which cannot be resolved in a small claims tribunal, including the scope and validity of this arbitration provision and any right you may have to participate in an alleged class action (hereinafter "dispute(s)"). All customer agreements contain another arbitration provision that supersedes this arbitration provision and governs the resolution of disputes. However, if you do not enter into a customer agreement with us, then this arbitration provision governs the resolution of disputes. You agree that **YOU ARE WAIVING YOUR RIGHT TO HAVE A TRIAL BY JURY to resolve disputes against us**. The Federal Arbitration Act governs this arbitration provision. If any party has a dispute, they must notify the others in writing of the dispute. You have the right to select either of the following arbitration organizations, which will govern the arbitration under its consumer rules: American Arbitration Association (1-800-778-7879) http://www.adr.om or JAMS (1-800-352-5267) http://www.jamsadr.com, and we will advance all of the expenses associated with the arbitration, including the filing, administrative, hearing and arbitrator's fees. You will be responsible for your attorney's fees, if any. Any appeal of a judgment from a small claims tribunal shall be resolved by binding arbitration. The arbitrator shall not conduct class arbitration. The arbitration hearing will be conducted in the county in which this Customer Application was signed. If the arbitration associations listed above are not available and the parties cannot otherwise agree on a substitute, then any party may petition a court pursuant to section 5 of the Federal Arbitration Act, 9 U.S.C. sections 1-16 to select an arbitration organization, provided such arbitration organization shall enforce the terms of this Customer Application and the Arbitration Provision, including the prohibition on class arbitration.

WARNING: This type of transaction is only intended to address short-term, NOT long-term, credit needs. Repeated or frequent use can create serious financial hardships. You should evaluate the costs and benefits of all alternatives before entering into this type of transaction. Other forms of short-term credit that may be less expensive include a loan from another institution or from family or friends, a credit card cash advance, an account with overdraft protection, or a salary advance.

Privacy Policy. You verify that you have received a copy of the company's Privacy Policy.

Updates: You agree to inform us of any changes to the information contained in this Customer Application throughout the course of your business relationship with us.

By signing below and submitting this Customer Application, you are verifying that all of the information in this Customer Application is accurate and correct, including the [redacted] **ee that you have read and understood all the above statements, including the Arbitration Provision.**

[redacted] _____ 03-06-2013

Date

_____ _____

Co-Applicant Signature **Date**

[redacted] 4-4-13

VEHICLE-SECURED CONSUMER FINANCE LOAN AGREEMENT

Lender: TitleMax Auto Loans 8945 Pensacola Blvd. Pensacola, FL 32534 Refinanced 4/4/13 JC	**Borrower:** [redacted] **CoBorrower:**
Loan Number: [redacted]	**Date of Loan:** 03/06/2013

Vehicle Information

Make: Chev	**Model:** Venture	**Color:**
Year: 2004	**Doors:**	**Title State:**
Vehicle Id.: [redacted]	**Lic. Plate No:**	**Cylinders:** 0

TRUTH IN LENDING ACT DISCLOSURE STATEMENT

ANNUAL PERCENTAGE RATE	FINANCE CHARGE	Amount Financed	Total of Payments
The cost of your credit as a yearly rate.	The dollar amount the credit will cost you.	The amount of credit provided to you or on your behalf.	The amount you will have paid after you have made all payments as scheduled.
28.88 %	$ 60.36	$ 2,461.15	$ 2,521.51

Payment Schedule: You are required to make 1 payment of $2,521.51 on 04/06/2013(the "Due Date").
Late Charge: If a payment is 10 or more days late, you will be charged $ 10.00
Security Interest: You are giving us a security interest in the Vehicle described above.
Prepayment: If you pay off early, you will not have to pay a penalty. Interest Rate: 28.88
Filing fee: $ 0.00
Additional Information: You should refer to the Additional Terms and Conditions of this Agreement for additional information about nonpayment, default, and prepayment rebates.

ITEMIZATION OF AMOUNT FINANCED

1.	Gross Payoff Amount on Prior Loan from Us:	$ 2,056.52
	Insurance Refunds on Prior Loan from Us:	
2.	Voluntary Automobile Insurance	($ 136.58)
3.	Credit Life Insurance	($ 0.00)
4.	Credit Accident and Health Insurance	($ 0.00)
5.	Credit Unemployment Insurance	($ 0.00)
6.	Net Payoff Amount (1 minus 2 through 5)	$ 1,919.94
7.	Payment to You	$ 350.00
	Premium Payments to Insurers:*	
8.	Credit Property Insurance	$ 0.00
9.	Credit Life Insurance	$ 0.00
10.	Credit Accident and Health Insurance	$ 0.00
11.	Credit Unemployment Insurance	$ 0.00
12.	Non-Filing Insurance	$ 0.00
13.	Voluntary Automobile Insurance	$ 189.11
14.	Other Voluntary Insurance _____	$ 0.00
	Additional Payments to Third Parties:	
15.	Filing Fee Payable to Public Official	$ 0.00
16.	Document Stamp Tax	$ 2.10
17.		$
18.	Warranty Fee	$ 0.00
19.	Amount Financed/Principal Amount (6 through 18)	$ 2,461.15
20.	Prepaid Finance Charge (Credit Investigation Fee)	$ 0.00

* We or an affiliate of ours will receive a commission on or retain a portion of these charges.

Comprehensive and collision insurance is required to obtain credit. You may obtain such insurance from any properly licensed person of your choice. If obtained through us, the premium is $ 189.11 .

The following coverages, available through us, are not required and are entirely voluntary. Please sign for all coverages you elect to purchase.

Credit Life Insurance
x _____

Credit Accident and Health Insurance
x _____

Credit Unemployment Insurance
x _____

[redacted] Insurance
_____

Other Voluntary Insurance _____
x _____

TITLE LOANS ARE EXPENSIVE LOANS INTENDED TO MEET SHORT-TERM CASH NEEDS. THEY ARE NOT INTENDED TO MEET LONG-TERM FINANCIAL NEEDS.

Florida Document Stamp Tax is required by law in the amount of $2.10.
Has been paid or will be paid directly to the Department of Revenue. Certificate of Registration #27-8015705238-4

VEHICLE-SECURED CONSUMER FINANCE LOAN AGREEMENT

Lender: TMX Finance DBA InstaLoan 8945 Pensacola Blvd. Pensacola, FL 32534	Borrower: [redacted] CoBorrower:
Loan Number: [redacted]	Date of Loan: 04/04/2013

Vehicle Information

Make: Chev	Model: Venture	Color:
Year: 2004	Doors:	Title State:
Vehicle Id.: [redacted]	Lic. Plate No:	Cylinders: 0

TRUTH IN LENDING ACT DISCLOSURE STATEMENT

ANNUAL PERCENTAGE RATE	FINANCE CHARGE	Amount Financed	Total of Payments
The cost of your credit as a yearly rate.	The dollar amount the credit will cost you.	The amount of credit provided to you or on your behalf.	The amount you will have paid after you have made all payments as scheduled.
26.62 %	$ 76.19	$ 3,482.85	$ 3,559.04

Payment Schedule: You are required to make 1 payment of $3,559.04 on 05/04/2013(the "Due Date").
Late Charge: If a payment is 10 or more days late, you will be charged $ 10.00
Security Interest: You are giving us a security interest in the Vehicle described above.
Prepayment: If you pay off early, you will not have to pay a penalty. Interest Rate: 26.62
Filing fee: $ 0.00
Additional Information: You should refer to the Additional Terms and Conditions of this Agreement for additional information about nonpayment, default, and prepayment rebates.

ITEMIZATION OF AMOUNT FINANCED

1.	Gross Payoff Amount on Prior Loan from Us:	$ 2,517.62
	Insurance Refunds on Prior Loan from Us:	
2.	Voluntary Automobile Insurance	($ 11.00)
3.	Credit Life Insurance	($ 0.00)
4.	Credit Accident and Health Insurance	($ 0.00)
5.	Credit Unemployment Insurance	($ 0.00)
6.	Net Payoff Amount (1 minus 2 through 5)	$ 2,506.62
7.	Payment to You	$ 700.00
	Premium Payments to Insurers:*	
8.	Credit Property Insurance	$ 0.00
9.	Credit Life Insurance	$ 0.00
10.	Credit Accident and Health Insurance	$ 0.00
11.	Credit Unemployment Insurance	$ 0.00
12.	Non-Filing Insurance	$ 35.00
13.	Voluntary Automobile Insurance	$ 237.73
14.	Other Voluntary Insurance _____	$ 0.00
	Additional Payments to Third Parties:	
15.	Filing Fee Payable to Public Official	$ 0.00
16.	Document Stamp Tax	$ 3.50
17.		$
18.	Warranty Fee	$ 0.00
19.	Amount Financed/Principal Amount (6 through 18)	$ 3,48[redacted]
20.	Prepaid Finance Charge (Credit Investigation Fee)	$ 0.00

* We or an affiliate of ours will receive a commission on or retain a portion of these charges.

Comprehensive and collision insurance is required to obtain credit. **You may obtain such insurance from any properly licensed person of your choice.** If obtained through us, the premium is $ 237.73.

The following coverages, available through us, are not required and are entirely voluntary. Please sign for all coverages you elect to purchase.

Credit Life Insurance
x_____

Credit Accident and Health Insurance
x_____

Credit Unemployment Insurance
x_____

[redacted] Insurance
_____

Other Voluntary Insurance _____
x_____

TITLE LOANS ARE EXPENSIVE LOANS INTENDED TO MEET SHORT-TERM CASH NEEDS. THEY ARE NOT INTENDED TO MEET LONG-TERM FINANCIAL NEEDS.

Florida Document Stamp Tax is required by law in the amount of $3.50.
Has been paid or will be paid directly to the Department of Revenue. Certificate of Registration #27-8015705238-4

NOTICE

THIS LOAN IS MADE UNDER THE FLORIDA CONSUMER FINANCE ACT, FLA. STAT. § 516.001 ET SEQ.

THE TERMS OF THIS LOAN PROVIDE FOR INTEREST AND CHARGES PURSUANT TO THE FLORIDA CONSUMER FINANCE ACT.

THIS LOAN IS SECURED BY YOUR VEHICLE.

MILITARY BORROWER IDENTIFICATION STATEMENT

Federal law provides important protections to active duty members of the Armed Forces and their dependents. To ensure that these protections are provided to all eligible applicants, we require you to initial one of the following statements. Please initial one statement below that applies to you:

[redacted]
initial here

YOU ARE NOT: (1) a regular or reserve member of the Army, Navy, Marine Corps, Air Force, or Coast Guard, serving on active duty under a call or order that does not specify a period of 30 days or fewer (a "Military Member"); or (2) a dependent of a Military Member of the Armed Forces on active duty as described above (a "Military Dependant"), because you are not a Military Member's spouse or child under the age of eighteen years old and are not an individual for whom a Military Member provided more than one-half of your financial support for 180 days immediately preceding today's date.

_____
initial here

YOU ARE a Military Member or a Military Dependent.

Warning: It is important to initial this statement accurately.
Knowingly making a false statement is a crime

CREDIT LIFE INSURANCE ACKNOWLEDGMENTS

By initialing below, you acknowledge the following with respect to any credit life insurance you are purchasing:

[ ] You understand that you have the option of assigning any other policy or policies you own or may procure for the purpose of covering your Loan and that the policy need not be purchased from us in order to obtain the Loan.

[ ] You understand that the benefits under the policy will terminate when you reach a certain age and your age is accurately represented on the application or policy.

Intending to be legally bound, you agree to all of the terms of this Agreement and represent that you have received (1) a completed copy of this Agreement and (2) evidence of any insurance you obtained through us in connection with the Loan.

[redacted]

4-4-13
Date

_____
Date

Intending to be legally bound, we agree to all the terms of this Agreement.

TitleMax Representative

04/04/13
Date

THIS DOCUMENT IS SUBJECT TO A SECURITY INTEREST IN FAVOR OF, AND PLEDGED AS COLLATERAL TO, WELLS FARGO BANK, NATIONAL ASSOCIATION, AS COLLATERAL AGENT.

InstaLoan
SIGNATURE • AUTO • PERSONAL

Customer Application

Notice: The federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program, or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The federal agency that administers compliance with this law concerning this creditor is the Federal Trade Commission, Equal Credit Opportunity, Washington, D.C. 20580, www.ftc.gov.

Part 1 – Applicant Personal Information

[redacted]

Pay Frequency (check one)	Next Pay Date	Work Shift
☐ Weekly ☑ Every Two Weeks ☐ Twice Monthly (1st & 15th) ☐ Monthly	4-26-13	6pm / 2am Evenings

*Alimony, child support or separate maintenance need not be revealed if you do not wish to have it considered as a basis for repaying this obligation.

Co-Applicant Personal Information

	Driver's License #	Date of Birth	Social Security #

Last Name	First Name	Middle Name

Home Phone #	Cell Phone #	Email Address
( )	( )	

Physical Address (Street Number, Name & Apt #)	Months at Current Address

City	State	Zip	V.I.N.	Do you own your home?
				☐ Own ☐ Rent

Employer * (Source of Income)		Physical Address (Street Number & Name)	
City	State	Zip	Months at Job
Work Phone # ( )	Job Title/Department	Supervisor	Gross Income / Net Income
Previous Employer if less than 6 months (Name and Address)			

Pay Frequency (check one)	Next Pay Date	Work Shift
☐ Weekly ☐ Every Two Weeks ☐ Twice Monthly (1st & 15th) ☐ Monthly		

*Alimony, child support or separate maintenance need not be revealed if you do not wish to have it considered as a basis for repaying this obligation.

Applicant Last Name	Applicant First Name	Applicant Middle Name

Part 2 – Applicant Personal References

[redacted]

Credit References

[redacted]

Co-Applicant Personal References

Parent or Nearest Living Relative	Address (Street Number and Name) City State Zip	
Home Phone # ( )	Cell Phone # ( )	Relationship
Name	Address (Street Number and Name) City State Zip	
Home Phone # ( )	Cell Phone # ( )	Relationship

YES, I would like to be notified of account information and special promotional offers by: email* ☐ text messaging** ☐ neither ☑

Applicant Last Name	Applicant First Name	Applicant Middle Name

ADDITIONAL TERMS AND CONDITIONS OF THIS APPLICATION

***Consent to E-mail Communications and Electronic Disclosures.** You are not required to provide your e-mail address. If you provided your email address and authorized us to send emails to you ("Your Consent"), then you are requesting emails from us. This includes disclosures and solicitations. You further consent use and acceptance of electronic records, and electronic disclosures. This **Consent to E-mail Communications and Electronic Disclosures** informs you of your rights when receiving legally required disclosures, notices, and any other information from us. By providing Your Consent, you acknowledge receipt of this disclosure. You consent to the use of electronic records, and disclosures. The emails and disclosures we may send, may include for example, disclosures pursuant to the Equal Credit Opportunity Act, Truth in Lending Act, Gramm-Leach-Bliley Act, and other disclosures or notices under applicable federal, state or local laws or regulations, or any other notices, information, or solicitations we may send. You may request a paper copy of any emailed disclosures by submitting a request through the link found within the emails. You may also send a written request to InstaLoan, P.O. Box 8323, Savannah, GA 31412. We will provide such paper copies to you at no charge. We will retain all Disclosures as required by applicable law. Your Consent only applies to emails we send and receive. You consent to electronically receiving disclosure relating to transactions, accounts, and other emails electronically. Before deciding to obtain electronic disclosures, you acknowledge that you considered whether you have the required hardware and software capabilities. To access and retain Disclosures electronically, you will need to use the following computer software and hardware: a PC with Internet access and an Internet Browser that meets the following minimum requirements: Microsoft® Internet Explorer 5.0 or later versions or Netscape Navigator 4.0 or later versions or Mozilla Firefox 1.0 or later versions. The specific Internet Browser must also support at least 128-bit encryption. To read some documents, you will need a PDF file reader like Adobe® Acrobat Reader. If these requirements change and a material risk arises that you won't receive Disclosures electronically, we will notify you. You will need a printer or long-term storage, such as a disk drive, to retain, download, or print the Disclosures. You may withdraw Your Consent at any time. If you want to withdraw Your Consent, submit a request through the link in any email we send, or write to the address found in this disclosure. If you withdraw Your Consent, such withdrawal will not affect the legal effectiveness, validity, or enforceability of prior electronic Disclosures. If your electronic address, mailing address, telephone number, or any information you provided changes, then you agree to inform us. You may contact us by clicking the appropriate link in any email, or writing to the address in this disclosure. BY PROVIDING YOUR EMAIL ADDRESS, AND THEREBY AGREEING, YOU ACKNOWLEDGE AND AGREE THAT YOU: (1) CAN ACCESS THE DISCLOSURES IN THE DESIGNATED FORMATS DESCRIBED ABOVE, (2) READ THE INFORMATION ABOUT ELECTRONIC RECORDS, AND DISCLOSURES, IN THIS CONSENT TO EMAIL COMMUNICATIONS AND ELECTRONIC DISCLOSURES, (3) CONSENT TO HAVING DISCLOSURES PROVIDED OR MADE AVAILABLE TO YOU IN ELECTRONIC FORM, (4) CONSENT TO DOING BUSINESS WITH US ELECTRONICALLY, AND (5) MAY REQUEST A PAPER COPY OF ANY EMAILED DISCLOSURES, WHICH WE WILL PROVIDE TO YOU AT NO CHARGE. You may request and obtain a copy of this information to retain for future reference.

****Text Messages.** Receipt of text messages may be subject to charges from your service provider. To opt out of receiving text messages, select "opt-out" when you receive a text message.

Phone Messages. You authorize us to contact the phone numbers listed. You authorize us to mail correspondence to your address. You authorize us to call and leave messages on any answering machine at your phone numbers above.

Release of Information. You authorize us to verify all of the information that you have provided and you acknowledge that this information may be used to verify certain past and/or current credit or payment history information from third party source(s). You further authorize and consent that we may contact any person or company listed on this Customer Application, including any persons that you may add at a later date. Your application may be rejected if any information provided is found to be false.

Credit Inquiries and Reporting Authorization. By signing below, you further agree and authorize us to obtain your credit history reports from credit bureaus and other credit reporting agencies or companies.

NOTICE OF FURNISHING NEGATIVE INFORMATION: WE MAY REPORT INFORMATION ABOUT YOUR ACCOUNT TO CREDIT BUREAUS. LATE PAYMENTS, MISSED PAYMENTS, OR OTHER DEFAULTS ON YOUR ACCOUNT MAY BE REFLECTED IN YOUR CREDIT REPORT.

ARBITRATION. Arbitration is a means for legal matters between parties to be resolved by a neutral arbitrator rather than a Court. We have a policy of arbitrating all claims, demands, and disputes which cannot be resolved in small claims tribunal, including the scope and validity of this arbitration provision and any right you may have to participate in an alleged class action (hereinafter "dispute(s)"). All customer agreements contain another arbitration provision that supersedes this arbitration provision and governs the resolution of disputes. However, if you do not enter into a customer agreement with us, then this arbitration provision governs the resolution of disputes. You agree that **YOU ARE WAIVING YOUR RIGHT TO HAVE A TRIAL BY JURY to resolve disputes against us.** The Federal Arbitration Act governs this arbitration provision. If any party has a dispute, they must notify the others in writing of the dispute. You have the right to select either of the following arbitration organizations, which will govern the arbitration under its consumer rules: American Arbitration Association (1-800-778-7879) http://www.adr.org or JAMS (1-800-352-5267) http://www.jamsadr.com, and we will advance the expenses associated with the arbitration, including the filing, administrative, hearing and arbitrator's fees. You will be responsible for your attorney's fees, if any. Any appeal of a judgment from a small claims tribunal shall be resolved by binding arbitration. The arbitrator shall not conduct class arbitration. The arbitration hearing will be conducted in the county in which this Application was signed. If the arbitration associations listed above are not available and the parties cannot otherwise agree on a substitute, then any party may petition a court pursuant to section 5 of the Federal Arbitration Act, 9 U.S.C. sections 1-16 to select an arbitration organization, provided such arbitration organization shall enforce the terms of this Customer Application and the Arbitration Provision, including the prohibition on class arbitration.

WARNING: This type of transaction is only intended to address short-term, NOT long-term, credit needs. Repeated or frequent use can create serious financial hardships. You should evaluate the costs and benefits of all alternatives before entering into this type of transaction. Other forms of short-term credit that may be less expensive include a loan from another institution or from family or friends, a credit card cash advance, an account with overdraft protection, or a salary advance.

Privacy Policy. I am verifying that I have received a copy of the company's Privacy Policy. By signing below and submitting this Application, you are verifying that all of the information in this Application is accurate and correct, including the personal references and contact information. **You agree that you have read and understood all the above statements, including the Arbitration Provision.**

[redacted]

4-12-13

Date

Co-Applicant Signature

Date

VEHICLE-SECURED CONSUMER FINANCE LOAN AGREEMENT

Lender:	Borrower:
TMX Finance of Florida Inc. DBA InstaLoan 8945 Pensacola Blvd. Pensacola, FL 32534	[redacted] Coborrower:
Loan Number: 10042581	Date of Loan: 04/12/2013

Vehicle Information		
Make: Chev	Model: Venture	Color:
Year: 2004	Doors:	Title State:
Vehicle Id. [redacted]	Lic. Plate No:	Cylinders: 0

TRUTH IN LENDING ACT DISCLOSURE STATEMENT

ANNUAL PERCENTAGE RATE The cost of your credit as a yearly rate.	FINANCE CHARGE The dollar amount the credit will cost you.	Amount Financed The amount of credit provided to you or on your behalf.	Total of Payments The amount you will have paid after you have made all payments as scheduled.
25.76 %	$ 81.89	$ 3,868.13	$ 3,950.02

Payment Schedule: You are required to make 1 payment of $3,950.02 on 05/12/2013(the "Due Date").
Late Charge: If a payment is 10 or more days late, you will be charged $ 10.00
Security Interest: You are giving us a security interest in the Vehicle described above.
Prepayment: If you pay off early, you will not have to pay a penalty. Interest Rate: 25.76
Filing fee: $ 0.00
Additional Information: You should refer to the Additional Terms and Conditions of this Agreement for additional information about nonpayment, default, and prepayment rebates.

ITEMIZATION OF AMOUNT FINANCED

1.	Gross Payoff Amount on Prior Loan from Us:	$ 3,503.17
	Insurance Refunds on Prior Loan from Us:	
2.	Voluntary Automobile Insurance	($ 157.12)
3.	Credit Life Insurance	($ 0.00)
4.	Credit Accident and Health Insurance	($ 0.00)
5.	Credit Unemployment Insurance	($ 0.00)
6.	Net Payoff Amount (1 minus 2 through 5)	$ 3,346.05
7.	Payment to You	$ 228.00
	Premium Payments to Insurers:*	
8.	Credit Property Insurance	$ 0.00
9.	Credit Life Insurance	$ 0.00
10.	Credit Accident and Health Insurance	$ 0.00
11.	Credit Unemployment Insurance	$ 0.00
12.	Non-Filing Insurance	$ 35.00
13.	Voluntary Automobile Insurance	$ 256.98
14.	Other Voluntary Insurance _____	$ 0.00
	Additional Payments to Third Parties:	
15.	Filing Fee Payable to Public Official	$ 0.00
16.	Document Stamp Tax	$ 2.10
17.	_____	$
18.	Warranty Fee	$ 0.00
19.	Amount Financed/Principal Amount (6 through 18)	$ 3,868.1[redacted]
20.	Prepaid Finance Charge (Credit Investigation Fee)	$ 0.00

* We or an affiliate of ours will receive a commission on or retain a portion of these charges.

Comprehensive and collision insurance is required to obtain credit. **You may obtain such insurance from any properly licensed person of your choice.** If obtained through us, the premium is $ 256.98.

The following coverages, available through us, are not required and are entirely voluntary. Please sign for all coverages you elect to purchase.

Credit Life Insurance
x_____

Credit Accident and Health Insurance
x_____

Credit Unemployment Insurance
x_____

[redacted]

Other Voluntary Insurance _____
x_____

TITLE LOANS ARE EXPENSIVE LOANS INTENDED TO MEET SHORT-TERM CASH NEEDS. THEY ARE NOT INTENDED TO MEET LONG-TERM FINANCIAL NEEDS.

Florida Document Stamp Tax is required by law in the amount of $2.10.
Has been paid or will be paid directly to the Department of Revenue. Certificate of Registration #27-8015705238-4

NOTICE

THIS LOAN IS MADE UNDER THE FLORIDA CONSUMER FINANCE ACT, FLA. STAT. § 516.001 ET SEQ.

THE TERMS OF THIS LOAN PROVIDE FOR INTEREST AND CHARGES PURSUANT TO THE FLORIDA CONSUMER FINANCE ACT.

THIS LOAN IS SECURED BY YOUR VEHICLE.

MILITARY BORROWER IDENTIFICATION STATEMENT

Federal law provides important protections to active duty members of the Armed Forces and their dependents. To ensure that these protections are provided to all eligible applicants, we require you to initial one of the following statements. Please initial one statement below that applies to you:

[redacted]
initial here

YOU ARE NOT: (1) a regular or reserve member of the Army, Navy, Marine Corps, Air Force, or Coast Guard, serving on active duty under a call or order that does not specify a period of 30 days or fewer (a "Military Member"); or (2) a dependent of a Military Member of the Armed Forces on active duty as described above (a "Military Dependant"), because you are not a Military Member's spouse or child under the age of eighteen years old and are not an individual for whom a Military Member provided more than one-half of your financial support for 180 days immediately preceding today's date.

_____
initial here

YOU ARE a Military Member or a Military Dependent.

Warning: it is important to initial this statement accurately.
Knowingly making a false statement is a crime

CREDIT LIFE INSURANCE ACKNOWLEDGMENTS

By initialing below, you acknowledge the following with respect to any credit life insurance you are purchasing:

[ ] You understand that you have the option of assigning any other policy or policies you own or may procure for the purpose of covering your Loan and that the policy need not be purchased from us in order to obtain the Loan.

[ ] You understand that the benefits under the policy will terminate when you reach a certain age and your age is accurately represented on the application or policy.

Intending to be legally bound, you agree to all of the terms of this Agreement and represent that you have received (1) a completed copy of this Agreement and (2) evidence of any insurance you obtained through us in connection with the Loan.

[redacted] _____ 4-12-13
Date

_____ _____
Date

Intending to be legally bound, we agree to all the terms of this Agreement.

_____ 4/12/2013
TitleMax Representative Date

THIS DOCUMENT IS SUBJECT TO A SECURITY INTEREST IN FAVOR OF, AND PLEDGED AS COLLATERAL TO, WELLS FARGO BANK, NATIONAL ASSOCIATION, AS COLLATERAL AGENT.

InstaLoan
8945 Pensacola Blvd.

Pensacola, FL 32534
850-479-9527

Payment Date: 05/11/2013 Account Number: [redacted]

[redacted]

Payment Information:

Bal. Before Pymt:	$3,868.13
Interest Paid:	$79.16
Late Charge:	$0.00
Escrow:	$0.00
PMI / Misc:	$0.00
Applied to Balance:	$295.84
Total Paid Today:	$375.00
Change to Customer:	$0.00
Balance Remaining:	$3,572.29

The balance does not include late fees and/or other charges.

Cash Paid Total:	$0.00
Checks Paid Total:	$375.00
Amount Past Due:	**$0.00**
Next Pymt Due:	05/12/2013

INSTALOAN COPY

Transaction Taken by Operator: sm

[redacted]

Tom Thumb TOM THUMB #135 14-8460125471
FOOD STORES
(GROUND AGENT)
A 317647 B 051113
T 1848 45
I 8460125471 C 000135 $ 375.00

PAY EXACTLY THREE HUNDRED SEVENTY-FIVE DOLLARS AND NO CEN
PAY TO THE ORDER OF Insta Loan

[redacted]

VEHICLE-SECURED CONSUMER FINANCE LOAN AGREEMENT

Lender:	Borrower:
TMX Finance of Florida Inc. DBA InstaLoan 8945 Pensacola Blvd. Pensacola, FL 32534	[redacted] CoBorrower:
Loan Number: 10042581	Date of Loan: 04/12/2013

Vehicle Information

Make: Chev	Model: Venture	Color:
Year: 2004	Doors:	Title State:
Vehicle Id.: [redacted]	Lic. Plate No:	Cylinders: 0

Refinanced 05/11/2013

TRUTH IN LENDING ACT DISCLOSURE STATEMENT

ANNUAL PERCENTAGE RATE The cost of your credit as a yearly rate.	FINANCE CHARGE The dollar amount the credit will cost you.	Amount Financed The amount of credit provided to you or on your behalf.	Total of Payments The amount you will have paid after you have made all payments as scheduled.
25.76 %	$ 81.89	$ 3,868.13	$ 3,950.02

Payment Schedule: You are required to make 1 payment of $3,950.02 on 05/12/2013(the "Due Date").
Late Charge: If a payment is 10 or more days late, you will be charged $ 10.00
Security Interest: You are giving us a security interest in the Vehicle described above.
Prepayment: If you pay off early, you will not have to pay a penalty. Interest Rate: 25.76
Filing fee: $ 0.00
Additional Information: You should refer to the Additional Terms and Conditions of this Agreement for additional information about nonpayment, default, and prepayment rebates.

[redacted]

ITEMIZATION OF AMOUNT FINANCED

1.	Gross Payoff Amount on Prior Loan from Us:	$ 3,503.17
	Insurance Refunds on Prior Loan from Us:	
2.	Voluntary Automobile Insurance	($ 157.12)
3.	Credit Life Insurance	($ 0.00)
4.	Credit Accident and Health Insurance	($ 0.00)
5.	Credit Unemployment Insurance	($ 0.00)
6.	Net Payoff Amount (1 minus 2 through 5)	$ 3,346.05
7.	Payment to You	$ 228.00
	Premium Payments to Insurers:*	
8.	Credit Property Insurance	$ 0.00
9.	Credit Life Insurance	$ 0.00
10.	Credit Accident and Health Insurance	$ 0.00
11.	Credit Unemployment Insurance	$ 0.00
12.	Non-Filing Insurance	$ 35.00
13.	Voluntary Automobile Insurance	$ 256.98
14.	Other Voluntary Insurance _____	$ 0.00
	Additional Payments to Third Parties:	
15.	Filing Fee Payable to Public Official	$ 0.00
16.	Document Stamp Tax	$ 2.10
17.	_____	$
18.	Warranty Fee	$ 0.00
19.	Amount Financed/Principal Amount (6 through 18)	$ 3,868.13
20.	Prepaid Finance Charge (Credit Investigation Fee)	$ 0.00

* We or an affiliate of ours will receive a commission on or retain a portion of these charges.

Comprehensive and collision insurance is required to obtain credit. **You may obtain such insurance from any properly licensed person of your choice.** If obtained through us, the premium is $ 256.98.

The following coverages, available through us, are not required and are entirely voluntary. Please sign for all coverages you elect to purchase.

Credit Life Insurance
x _____

Credit Accident and Health Insurance
x _____

Credit Unemployment Insurance
x _____

[redacted]

Other Voluntary Insurance _____
x _____

TITLE LOANS ARE EXPENSIVE LOANS INTENDED TO MEET SHORT-TERM CASH NEEDS. THEY ARE NOT INTENDED TO MEET LONG-TERM FINANCIAL NEEDS.

Florida Document Stamp Tax is required by law in the amount of $2.10.
Has been paid or will be paid directly to the Department of Revenue. Certificate of Registration #27-8015705238-4

VEHICLE-SECURED CONSUMER FINANCE LOAN AGREEMENT

Lender:	Borrower:
TMX Finance of Florida Inc. DBA InstaLoan 8945 Pensacola Blvd. Pensacola, FL 32534	[redacted] CoBorrower:
Loan Number: 10043281	Date of Loan: 05/11/2013

Vehicle Information

Make: Chev	Model: Venture	Color: Tan
Year: 2004	Doors:	Title State:
Vehicle Id.: [redacted]	Lic. Plate No:	Cylinders: 6

TRUTH IN LENDING ACT DISCLOSURE STATEMENT

ANNUAL PERCENTAGE RATE	FINANCE CHARGE	Amount Financed	Total of Payments
The cost of your credit as a yearly rate.	The dollar amount the credit will cost you.	The amount of credit provided to you or on your behalf.	The amount you will have paid after you have made all payments as scheduled.
25.78 %	$ 84.45	$ 3,857.60	$ 3,942.05

Payment Schedule: You are required to make 1 payment of $3,942.05 on 06/11/2013(the "Due Date").
Late Charge: If a payment is 10 or more days late, you will be charged $ 10.00
Security Interest: You are giving us a security interest in the Vehicle described above.
Prepayment: If you pay off early, you will not have to pay a penalty. Interest Rate: 25.78
Filing fee: $ 0.00
Additional Information: You should refer to the Additional Terms and Conditions of this Agreement for additional information about nonpayment, default, and prepayment rebates.

ITEMIZATION OF AMOUNT FINANCED

1.	Gross Payoff Amount on Prior Loan from Us:	$ 3,572.29
	Insurance Refunds on Prior Loan from Us:	
2.	Voluntary Automobile Insurance	($ 7.72)
3.	Credit Life Insurance	($ 0.00)
4.	Credit Accident and Health Insurance	($ 0.00)
5.	Credit Unemployment Insurance	($ 0.00)
6.	Net Payoff Amount (1 minus 2 through 5)	$ 3,564.57
7.	Payment to You	$ 0.00
	Premium Payments to Insurers:*	
8.	Credit Property Insurance	$ 0.00
9.	Credit Life Insurance	$ 0.00
10.	Credit Accident and Health Insurance	$ 0.00
11.	Credit Unemployment Insurance	$ 0.00
12.	Non-Filing Insurance	$ 35.00
13.	Voluntary Automobile Insurance	$ 256.98
14.	Other Voluntary Insurance _____	$ 0.00
	Additional Payments to Third Parties:	
15.	Filing Fee Payable to Public Official	$ 0.00
16.	Document Stamp Tax	$ 1.05
17.	_____	$ _____
18.	Warranty Fee	$ 0.00
19.	Amount Financed/Principal Amount (6 through 18)	$ 3,857.60
20.	Prepaid Finance Charge (Credit Investigation Fee)	$ 0.00

* We or an affiliate of ours will receive a commission on or retain a portion of these charges.

Comprehensive and collision insurance is required to obtain credit. You may obtain such insurance from any properly licensed person of your choice. If obtained through us, the premium is $ 256.98 .

The following coverages, available through us, are not required and are entirely voluntary. Please sign for all coverages you elect to purchase.

Credit Life Insurance
x _____

Credit Accident and Health Insurance
x _____

Credit Unemployment Insurance
x _____

[redacted] Insurance
_____

Other Voluntary Insurance _____
x _____

TITLE LOANS ARE EXPENSIVE LOANS INTENDED TO MEET SHORT-TERM CASH NEEDS. THEY ARE NOT INTENDED TO MEET LONG-TERM FINANCIAL NEEDS.

Florida Document Stamp Tax is required by law in the amount of $1.05.
Has been paid or will be paid directly to the Department of Revenue. Certificate of Registration #27-8015705238-4

NOTICE

THIS LOAN IS MADE UNDER THE FLORIDA CONSUMER FINANCE ACT, FLA. STAT. § 516.001 ET SEQ.

THE TERMS OF THIS LOAN PROVIDE FOR INTEREST AND CHARGES PURSUANT TO THE FLORIDA CONSUMER FINANCE ACT.

THIS LOAN IS SECURED BY YOUR VEHICLE.

MILITARY BORROWER IDENTIFICATION STATEMENT

Federal law provides important protections to active duty members of the Armed Forces and their dependents. To ensure that these protections are provided to all eligible applicants, we require you to initial one of the following statements. Please initial one statement below that applies to you:

[redacted]
initial here

YOU ARE NOT: (1) a regular or reserve member of the Army, Navy, Marine Corps, Air Force, or Coast Guard, serving on active duty under a call or order that does not specify a period of 30 days or fewer (a "Military Member"); or (2) a dependent of a Military Member of the Armed Forces on active duty as described above (a "Military Dependant"), because you are not a Military Member's spouse or child under the age of eighteen years old and are not an individual for whom a Military Member provided more than one-half of your financial support for 180 days immediately preceding today's date.

_____
initial here

YOU ARE a Military Member or a Military Dependent.

Warning: It is important to initial this statement accurately.
Knowingly making a false statement is a crime

CREDIT LIFE INSURANCE ACKNOWLEDGMENTS

By initialing below, you acknowledge the following with respect to any credit life insurance you are purchasing:

[ ] You understand that you have the option of assigning any other policy or policies you own or may procure for the purpose of covering your Loan and that the policy need not be purchased from us in order to obtain the Loan.

[ ] You understand that the benefits under the policy will terminate when you reach a certain age and your age is accurately represented on the application or policy.

Intending to be legally bound, you agree to all of the terms of this Agreement and represent that you have received (1) a completed copy of this Agreement and (2) evidence of any insurance you obtained through us in connection with the Loan.

[redacted]

5-11-13
Date

_____
Date

Intending to be legally bound, we agree to all the terms of this Agreement.

Sandra Mitchell
TitleMax Representative

5-13-2013
Date

THIS DOCUMENT IS SUBJECT TO A SECURITY INTEREST IN FAVOR OF, AND PLEDGED AS COLLATERAL TO, WELLS FARGO BANK, NATIONAL ASSOCIATION, AS COLLATERAL AGENT.

InstaLoan
8945 Pensacola Blvd.

Pensacola, FL 32534
850-479-9527

Payment Date: 06/21/2013 Account Number: [redacted]

[redacted]

Payment Information:

Bal. Before Pymt:	$3,857.60
Interest Paid:	$111.69
Late Charge:	$0.00
Escrow:	$0.00
PMI / Misc:	$0.00
Applied to Balance:	$286.31
Total Paid Today:	$400.00
Change to Customer:	$2.00
Balance Remaining:	$3,571.29

The balance does not include late fees and/or other charges.

Cash Paid Total:	$400.00
Checks Paid Total:	$0.00
Amount Past Due:	**$3,459.60**
Next Pymt Due:	**06/11/2013**

INSTALOAN COPY

Transaction Taken by Operator: BB

[redacted]

VEHICLE-SECURED CONSUMER FINANCE LOAN AGREEMENT

Lender:	Borrower:
TMX Finance of Florida Inc. DBA InstaLoan 8945 Pensacola Blvd. Pensacola, FL 32534	[redacted]
Loan Number: 10043281	Date of Loan: 05/11/2013

Refinanced 6/21/13

Vehicle Information

Make: Chev	Model: Venture	Color: Tan
Year: 2004	Doors:	Title State:
Vehicle Id.: [redacted]	Lic. Plate No:	Cylinders: 6

[redacted]

TRUTH IN LENDING ACT DISCLOSURE STATEMENT

ANNUAL PERCENTAGE RATE The cost of your credit as a yearly rate.	FINANCE CHARGE The dollar amount the credit will cost you.	Amount Financed The amount of credit provided to you or on your behalf.	Total of Payments The amount you will have paid after you have made all payments as scheduled.
25.78 %	$ 84.45	$ 3,857.60	$ 3,942.05

Payment Schedule: You are required to make 1 payment of $3,942.05 on 06/11/2013(the "Due Date").
Late Charge: If a payment is 10 or more days late, you will be charged $ 10.00
Security Interest: You are giving us a security interest in the Vehicle described above.
Prepayment: If you pay off early, you will not have to pay a penalty. Interest Rate: 25.78
Filing fee: $ 0.00
Additional Information: You should refer to the Additional Terms and Conditions of this Agreement for additional information about nonpayment, default, and prepayment rebates.

ITEMIZATION OF AMOUNT FINANCED

1.	Gross Payoff Amount on Prior Loan from Us:	$ 3,572.29
	Insurance Refunds on Prior Loan from Us:	
2.	Voluntary Automobile Insurance	($ 7.72)
3.	Credit Life Insurance	($ 0.00)
4.	Credit Accident and Health Insurance	($ 0.00)
5.	Credit Unemployment Insurance	($ 0.00)
6.	Net Payoff Amount (1 minus 2 through 5)	$ 3,564.57
7.	Payment to You	$ 0.00
	Premium Payments to Insurers:*	
8.	Credit Property Insurance	$ 0.00
9.	Credit Life Insurance	$ 0.00
10.	Credit Accident and Health Insurance	$ 0.00
11.	Credit Unemployment Insurance	$ 0.00
12.	Non-Filing Insurance	$ 35.00
13.	Voluntary Automobile Insurance	$ 256.98
14.	Other Voluntary Insurance _____	$ 0.00
	Additional Payments to Third Parties:	
15.	Filing Fee Payable to Public Official	$ 0.00
16.	Document Stamp Tax	$ 1.05
17.	_____	$
18.	Warranty Fee	$ 0.00
19.	Amount Financed/Principal Amount (6 through 18)	$ 3,857.60
20.	Prepaid Finance Charge (Credit Investigation Fee)	$ 0.00

* We or an affiliate of ours will receive a commission on or retain a portion of these charges.

Comprehensive and collision insurance is required to obtain credit. **You may obtain such insurance from any properly licensed person of your choice.** If obtained through us, the premium is $ 256.98 .

The following coverages, available through us, are not required and are entirely voluntary. Please sign for all coverages you elect to purchase.

Credit Life Insurance
x_____

Credit Accident and Health Insurance
x_____

Credit Unemployment Insurance
x_____

[redacted]ance
_____

Other Voluntary Insurance _____
x_____

TITLE LOANS ARE EXPENSIVE LOANS INTENDED TO MEET SHORT-TERM CASH NEEDS. THEY ARE NOT INTENDED TO MEET LONG-TERM FINANCIAL NEEDS.

Florida Document Stamp Tax is required by law in the amount of $1.05.
Has been paid or will be paid directly to the Department of Revenue. Certificate of Registration #27-8015705238-4

VEHICLE-SECURED CONSUMER FINANCE LOAN AGREEMENT

Lender:	Borrower:
TMX Finance of Florida Inc. DBA InstaLoan 8945 Pensacola Blvd. Pensacola, FL 32534	[redacted]
Loan Number: 10043994	Date of Loan: 06/21/2013

Vehicle Information

Make: Chev	Model: Venture	Color:
Year: 2004	Doors:	Title State:
Vehicle Id.: [redacted]	ic. Plate No:	Cylinders: 0

TRUTH IN LENDING ACT DISCLOSURE STATEMENT

ANNUAL PERCENTAGE RATE The cost of your credit as a yearly rate.	FINANCE CHARGE The dollar amount the credit will cost you.	Amount Financed The amount of credit provided to you or on your behalf.	Total of Payments The amount you will have paid after you have made all payments as scheduled.
25.76 %	$ 81.84	$ 3,864.64	$ 3,946.48

Payment Schedule: You are required to make 1 payment of $3,946.48 on 07/21/2013(the "Due Date").
Late Charge: If a payment is 10 or more days late, you will be charged $ 10.00
Security Interest: You are giving us a security interest in the Vehicle described above.
Prepayment: If you pay off early, you will not have to pay a penalty. Interest Rate: 25.76
Filing fee: $ 0.00
Additional Information: You should refer to the Additional Terms and Conditions of this Agreement for additional information about nonpayment, default, and prepayment rebates.

ITEMIZATION OF AMOUNT FINANCED

1.	Gross Payoff Amount on Prior Loan from Us:	$ 3,571.29
	Insurance Refunds on Prior Loan from Us:	
2.	Voluntary Automobile Insurance	($ 0.00)
3.	Credit Life Insurance	($ 0.00)
4.	Credit Accident and Health Insurance	($ 0.00)
5.	Credit Unemployment Insurance	($ 0.00)
6.	Net Payoff Amount (1 minus 2 through 5)	$ 3,571.29
7.	Payment to You	$ 0.00
	Premium Payments to Insurers:*	
8.	Credit Property Insurance	$ 0.00
9.	Credit Life Insurance	$ 0.00
10.	Credit Accident and Health Insurance	$ 0.00
11.	Credit Unemployment Insurance	$ 0.00
12.	Non-Filing Insurance	$ 35.00
13.	Voluntary Automobile Insurance	$ 257.30
14.	Other Voluntary Insurance _____	$ 0.00
	Additional Payments to Third Parties:	
15.	Filing Fee Payable to Public Official	$ 0.00
16.	Document Stamp Tax	$ 1.05
17.		$
18.	Warranty Fee	$ 0.00
19.	Amount Financed/Principal Amount (6 through 18)	$ 3,864.64
20.	Prepaid Finance Charge (Credit Investigation Fee)	$ 0.00

* We or an affiliate of ours will receive a commission on or retain a portion of these charges.

Comprehensive and collision insurance is required to obtain credit. **You may obtain such insurance from any property licensed person of your choice.** If obtained through us, the premium is $ 257.30 .

The following coverages, available through us, are not required and are entirely voluntary. Please sign for all coverages you elect to purchase.

Credit Life Insurance
x_____

Credit Accident and Health Insurance
x_____

Credit Unemployment Insurance
x_____

[redacted] Insurance
_____

[redacted] _____
x_____

TITLE LOANS ARE EXPENSIVE LOANS INTENDED TO MEET SHORT-TERM CASH NEEDS. THEY ARE NOT INTENDED TO MEET LONG-TERM FINANCIAL NEEDS.

Florida Document Stamp Tax is required by law in the amount of $1.05.
Has been paid or will be paid directly to the Department of Revenue. Certificate of Registration #27-8015705238-4

NOTICE

THIS LOAN IS MADE UNDER THE FLORIDA CONSUMER FINANCE ACT, FLA. STAT. § 516.001 ET SEQ.

THE TERMS OF THIS LOAN PROVIDE FOR INTEREST AND CHARGES PURSUANT TO THE FLORIDA CONSUMER FINANCE ACT.

THIS LOAN IS SECURED BY YOUR VEHICLE.

MILITARY BORROWER IDENTIFICATION STATEMENT

Federal law provides important protections to active duty members of the Armed Forces and their dependents. To ensure that these protections are provided to all eligible applicants, we require you to initial one of the following statements. Please initial one statement below that applies to you:

[redacted] **OU ARE NOT:** (1) a regular or reserve member of the Army, Navy, Marine Corps, Air Force, or Coast Guard, serving on active duty under a call or order that does not specify a period of 30 days or fewer (a "Military Member"); or (2) a dependent of a Military Member of the Armed Forces on active duty as described above (a "Military Dependant"), because you are not a Military Member's spouse or child under the age of eighteen years old and are not an individual for whom a Military Member provided more than one-half of your financial support for 180 days immediately preceding today's date.

initial here

_____ **YOU ARE** a Military Member or a Military Dependent.

initial here

Warning: It is important to initial this statement accurately.
Knowingly making a false statement is a crime

CREDIT LIFE INSURANCE ACKNOWLEDGMENTS

By initialing below, you acknowledge the following with respect to any credit life insurance you are purchasing:

[ ] You understand that you have the option of assigning any other policy or policies you own or may procure for the purpose of covering your Loan and that the policy need not be purchased from us in order to obtain the Loan.

[ ] You understand that the benefits under the policy will terminate when you reach a certain age and your age is accurately represented on the application or policy.

Intending to be legally bound, you agree to all of the terms of this Agreement and represent that you have received (1) a completed copy of this Agreement and (2) evidence of any insurance you obtained through us in connection with the Loan.

[redacted]

6-21-13
Date

_____ _____
Date

Intending to be legally bound, we agree to all the terms of this Agreement.

_____ 6/21/2013
TitleMax Representative Date

THIS DOCUMENT IS SUBJECT TO A SECURITY INTEREST IN FAVOR OF, AND PLEDGED AS COLLATERAL TO, WELLS FARGO BANK, NATIONAL ASSOCIATION, AS COLLATERAL AGENT.

InstaLoan
8945 Pensacola Blvd.

Pensacola, FL 32534
850-479-9527

Payment Date: 07/31/2013 Account Number: [redacted]

[redacted]

Payment Information:

Bal. Before Pymt:	$3,864.64
Interest Paid:	$109.12
Late Charge:	$0.00
Escrow:	$0.00
PMI / Misc:	$0.00
Applied to Balance:	$280.88
Total Paid Today:	$390.00
Change to Customer:	$0.00
Balance Remaining:	$3,583.76

The balance does not include late fees and/or other charges.

Cash Paid Total:	$390.00
Checks Paid Total:	$0.00
Amount Past Due:	**$3,474.64**
Next Pymt Due:	**07/21/2013**

INSTALOAN COPY

Transaction Taken by Operator: sm

[redacted]

VEHICLE-SECURED CONSUMER FINANCE LOAN AGREEMENT

Lender:	Borrower:
TMX Finance of Florida Inc. DBA InstaLoan 8945 Pensacola Blvd. Pensacola, FL 32534	[redacted]
Loan Number: [redacted]	Date of Loan: 06/21/2013

Vehicle Information

Make: Chev	Model: Venture	Color:
Year: 2004	Doors:	Title State:
Vehicle Id.: 1GNDX13EO4D256865	Lic. Plate No:	Cylinders: 0

TRUTH IN LENDING ACT DISCLOSURE STATEMENT

ANNUAL PERCENTAGE RATE	FINANCE CHARGE	Amount Financed	Total of Payments
The cost of your credit as a yearly rate.	The dollar amount the credit will cost you.	The amount of credit provided to you or on your behalf.	The amount you will have paid after you have made all payments as scheduled.
25.76 %	$ 81.84	$ 3,864.64	$ 3,946.48

Payment Schedule: You are required to make 1 payment of $3,946.48 on 07/21/2013(the "Due Date").
Late Charge: If a payment is 10 or more days late, you will be charged $ 10.00
Security Interest: You are giving us a security interest in the Vehicle described above.
Prepayment: If you pay off early, you will not have to pay a penalty. Interest Rate: 25.76
Filing fee: $ 0.00
Additional Information: You should refer to the Additional Terms and Conditions of this Agreement for additional information about nonpayment, default, and prepayment rebates.

ITEMIZATION OF AMOUNT FINANCED

1.	Gross Payoff Amount on Prior Loan from Us:	$ 3,571.29
	Insurance Refunds on Prior Loan from Us:	
2.	Voluntary Automobile Insurance	($ 0.00)
3.	Credit Life Insurance	($ 0.00)
4.	Credit Accident and Health Insurance	($ 0.00)
5.	Credit Unemployment Insurance	($ 0.00)
6.	Net Payoff Amount (1 minus 2 through 5)	$ 3,571.29
7.	Payment to You	$ 0.00
	Premium Payments to Insurers:*	
8.	Credit Property Insurance	$ 0.00
9.	Credit Life Insurance	$ 0.00
10.	Credit Accident and Health Insurance	$ 0.00
11.	Credit Unemployment Insurance	$ 0.00
12.	Non-Filing Insurance	$ 35.00
13.	Voluntary Automobile Insurance	$ 257.30
14.	Other Voluntary Insurance _____	$ 0.00
	Additional Payments to Third Parties:	
15.	Filing Fee Payable to Public Official	$ 0.00
16.	Document Stamp Tax	$ 1.05
17.		$
18.	Warranty Fee	$ 0.00
19.	Amount Financed/Principal Amount (6 through 18)	$ 3,864.64
20.	Prepaid Finance Charge (Credit Investigation Fee)	$ 0.00

* We or an affiliate of ours will receive a commission on or retain a portion of these charges.

Comprehensive and collision insurance is required to obtain credit. **You may obtain such insurance from any properly licensed person of your choice.** If obtained through us, the premium is $ 257.30.

The following coverages, available through us, are not required and are entirely voluntary. Please sign for all coverages you elect to purchase.

Credit Life Insurance
x _____

Credit Accident and Health Insurance
x _____

Credit Unemployment Insurance
x _____

Voluntary Automobile Insurance
[redacted]

Other Voluntary Insurance _____
x _____

TITLE LOANS ARE EXPENSIVE LOANS INTENDED TO MEET SHORT-TERM CASH NEEDS. THEY ARE NOT INTENDED TO MEET LONG-TERM FINANCIAL NEEDS.

Florida Document Stamp Tax is required by law in the amount of $1.05.
Has been paid or will be paid directly to the Department of Revenue. Certificate of Registration #27-8015705238-4

VEHICLE-SECURED CONSUMER FINANCE LOAN AGREEMENT

Lender:	Borrower:
TMX Finance of Florida Inc. DBA InstaLoan 8945 Pensacola Blvd. Pensacola, FL 32534	[redacted]
Loan Number: 10044580	Date of Loan: 07/31/2013

Vehicle Information

Make: Chev	Model: Venture	Color: Tan
Year: 2004	Doors:	Title State:
Vehicle Id. [redacted]	Lic. Plate No:	Cylinders: 6

TRUTH IN LENDING ACT DISCLOSURE STATEMENT

ANNUAL PERCENTAGE RATE The cost of your credit as a yearly rate.	FINANCE CHARGE The dollar amount the credit will cost you.	Amount Financed The amount of credit provided to you or on your behalf.	Total of Payments The amount you will have paid after you have made all payments as scheduled.
28.6442 %	$ 103.45	$ 3,877.11	$ 3,980.56

Payment Schedule: You are required to make a single payment of $ 3,980.56 on 09/03/2013 (the "Due Date").
Late Charge: If a payment is 10 or more days late, you will be charged $15.
Security Interest: You are giving us a security interest in the Vehicle described above.
Prepayment: If you pay off early, you will not have to pay a penalty.
Non-Filing Insurance: $ 35.00
Additional Information: You should refer to the Additional Terms and Conditions of this Agreement for additional information about nonpayment, default, and prepayment rebates.

ITEMIZATION OF AMOUNT FINANCED

1.	Gross Payoff Amount on Prior Loan from Us:	$ 3,583.76
	Insurance Refunds on Prior Loan from Us:	
2.	Credit Voluntary Insurance	($ 0.00)
3.	Credit Life Insurance	($ 0.00)
4.	Credit Accident and Health Insurance	($ 0.00)
5.	Credit Unemployment Insurance	($ 0.00)
6.	Net Payoff Amount (1 minus 2 through 5)	($ 3,583.76
7.	Payment to You	$ 0.00
	Premium Payments to Insurers:*	
8.	Credit Property Insurance	$ 0.00
9.	Credit Life Insurance	$ 0.00
10.	Credit Accident and Health Insurance	$ 0.00
11.	Credit Unemployment Insurance	$ 0.00
12.	Non-Filing Insurance	$ 35.00
13.	Voluntary Automobile Insurance	$ 257.30
14.	Other Voluntary Insurance _____	$ 0.00
	Additional Payments to Third Parties:	
15.	Filing Fee Payable to Public Official	$ 0.00
16.	Document Stamp Tax	$ 1.05
17.		$
18.	Warranty Fee	$ 0.00
19.	Amount Financed/Principal Amount (6 through 18)	$ 3,877.11
20.	Credit Investigation Fee/Finance Charge Payable to Usat time of first payment	$ 0.00

* We or an affiliate of ours will receive a commission on or retain a portion of these charges.

Comprehensive and collision insurance is required to obtain credit. **You may obtain such insurance from any properly licensed person of your choice.** If obtained through us, the premium is $ 257.30 .

The following coverages, available through us, are not required and are entirely voluntary. Please sign for all coverages you elect to purchase.

Credit Life Insurance
x _____

Credit Accident and Health Insurance
x _____

Credit Unemployment Insurance
x _____

[redacted]urance
_____

Other Voluntary Insurance _____
x _____

THIS LOAN IS AN EXPENSIVE LOAN INTENDED TO MEET SHORT-TERM CASH NEEDS. IT IS NOT INTENDED TO MEET LONG-TERM FINANCIAL NEEDS.

ADDITIONAL TERMS AND CONDITIONS

1. **DEFINITIONS.** This Vehicle-Secured Consumer Finance Loan Agreement ("Agreement") includes, without limitation, the Truth in Lending Act Disclosure Statement on page 1 and the Arbitration Provision included in Paragraph 29 (if you do not reject it). The words "you" and "your" mean the Borrower (each Borrower, if more than one). The words "we," "us," "our" and "InstaLoan" mean TMX Finance of Florida, Inc. (and for purposes of the Arbitration Provision, certain additional parties), together with any assignee of our rights. The word "Loan" means the Vehicle-Secured Consumer Finance Loan that is governed by this Agreement and made under the Florida Consumer Finance Act. Other terms are defined in the disclosures on the first page.

2. **PAYMENTS; INTEREST.** On the Due Date set forth on the first page or earlier, you promise to pay us, in lawful money of the United States at the store where you obtained your Loan (the "Store"), the Amount Financed and Prepaid Finance Charge shown on the first page, together with simple interest on the unpaid Amount Financed at the applicable Daily Rate(s) shown below. We do not charge interest on unpaid interest or fees. We apply payments in any order we choose (including, if we choose, applying payments first to unpaid fees, then to unpaid interest and finally to the unpaid Amount Financed). Interest is charged at Daily Rates that depend on the unpaid Amount Financed from time to time, as follows:

Unpaid Amount Financed	Daily Rate	Corresponding Annual Rate
First $3,000	0.08219178%	30%
Next $1,000	0.06575342%	24%
Remainder	0.04931507%	18%

3. **PREPAYMENT.** You may prepay your Loan in full or in part at any time. If you do so, you will not have to pay a penalty and the interest you will have to pay will be lower than if you had not prepaid. If you have obtained insurance through us and you prepay in full before the Due Date, you may direct us to cancel your insurance and arrange for your refund or unearned premiums to be paid directly to you or to have it applied to the principal balance of any new loan you obtain from us. If your Loan refinances a prior loan and the Itemization of Amount Financed shows a deduction for one or more insurance refunds, you hereby sell and assign to us your right to such refunds.

4. **DELINQUENCY CHARGE.** You agree to pay us a delinquency charge of $15 if your payment is not paid by the tenth day after the Due Date.

5. **BAD CHECK CHARGE.** You agree to pay us a bad check charge equal to $20 or, if greater, the amount charged us by our bank, in the event that you make a payment on your Loan with any check, draft, negotiable order of withdrawal or like instrument that is returned unpaid or otherwise dishonored.

6. **CREDIT INVESTIGATION FEE.** If listed in Item 19 of the Itemization of Amount Financed on the first page of this Agreement, we have charged a Credit Investigation Fee of $25 as a Prepaid Finance Charge to reimburse us for a portion of the costs of underwriting your Loan.

7. **INSURANCE.**

(a) You must maintain, at your expense, comprehensive and collision insurance that covers, at a minimum, all loss or damage to the Vehicle by fire, theft and collision. We must be loss payee and the insurance must not be subject to cancellation, termination or non-renewal during the term of your Loan without advance notice to us. **You may obtain the required Vehicle insurance through us (unless you are a Military Member or Military Dependent, as defined below) or through a properly licensed insurance agent of your choice, so long as the policy is provided by a properly licensed insurer and is reasonably acceptable to us.** If you obtain Vehicle insurance through us but you currently have or subsequently obtain separate Vehicle insurance reasonably acceptable to us, you should promptly provide evidence of such insurance to us. In such event, you will be entitled to a refund on the Vehicle insurance obtained through us, effective as of the date of your insurance. At our request, you agree to provide us with proof that you are maintaining the insurance required by this Paragraph 7(a). **THE INSURANCE WE PROVIDE DOES NOT INSURE YOU AGAINST LIABILITY FOR BODILY INJURY OR PROPERTY DAMAGE CAUSED TO OTHERS.**

(b) Voluntary credit life insurance, credit accident and health insurance and credit unemployment insurance are also available through us, provided that these coverages may not be available to you depending on your age, health, employer, employment status or work schedule. No insurance is available through us if you are a Military Member or Military Dependent. **These coverages are not required and your decision to buy or not buy voluntary credit insurance through us will not be a factor in the credit approval process.** Additional optional insurance coverage, including motor vehicle liability insurance, may be available through us or an affiliate, and the cost of this coverage may be financed under this Agreement. **To the extent that we offer such insurance, its purchase is entirely voluntary.** Optional insurance may satisfy the requirements of Paragraph 7(a), depending upon the terms of such insurance.

(c) If you obtain insurance through us, we have provided or will provide you with insurance policies and/or certificates from the insurer. You should carefully review these policies or certificates for coverage limits, deductibles, cancellation provisions and other terms and conditions. You may have the right to cancel your coverage and receive

a full refund for a period of time after you receive the certificate or policy of insurance. The credit life insurance we offer may not pay your entire Loan in full if you die prior to the final scheduled payment date.

8. **SECURITY INTEREST.** To secure payment and performance of your obligations under this Agreement, you grant us a security interest pursuant to the Florida Uniform Commercial Code in: (a) the Vehicle; (b) all accessions, attachments, accessories and additions to the Vehicle; (c) all proceeds from the sale of the Vehicle; (d) all insurance proceeds paid if the Vehicle is damaged, destroyed, stolen or if there is any insured loss under any of the insurance policies described in Paragraph 7; and (e) all refunds of insurance premiums securing the Vehicle and/or described in Paragraph 7 (collectively, the "Collateral"). You authorize us to file any documents and take other actions reasonably necessary to ensure that our security interest in the Collateral is properly attached and perfected. You also authorize us to defer filing any documents necessary to ensure that our security interest in the Collateral is properly attached and perfected, and you agree to pay the premium for any non-filing insurance we purchase set forth in the Truth In Lending Act Disclosure Statement. You agree to provide reasonable cooperation by signing documents or taking any other actions we may request.

9. **DEFAULT.** You will be in default if: (a) you fail to make any payment due under this Agreement in full and on time; (b) you break any promise you have made under this Agreement; (c) any representation you have made under this Agreement is untrue or becomes untrue; (d) the security interest granted in the Collateral is or becomes invalid; (e) you become insolvent, you are unable to pay your debts as they become due or any proceeding is commenced by you or against you under any state or federal bankruptcy or insolvency law; (f) the Vehicle is damaged, destroyed, stolen, or lost and you do not have insurance that covers those events; (g) your Vehicle is used in connection with the commission of any crime or for any other unlawful purpose; or (h) you die.

10. **OUR RIGHTS UPON DEFAULT.** Upon a default, we may, at our sole option, do any of the following, subject to applicable law: (a) declare the entire outstanding balance that you owe under this Agreement at once due and payable without further notice to you; (b) disable or render the Vehicle unusable by placing a boot or other similar device on the Vehicle; (c) take possession of the Vehicle with or without judicial process using any peaceful means we deem appropriate; (d) require you to deliver the Vehicle to a reasonably convenient place that we designate; (e) after giving any required notice, sell, lease or otherwise dispose of the Vehicle in any commercially reasonable manner; (f) continue to charge interest at the rates disclosed above to the extent permitted by law; (g) at your expense, preserve the Vehicle and repair or restore the Vehicle to substantially the same condition and repair as of the original date of this Agreement; and (h) use any other remedies we have under this Agreement (including Paragraphs 11 and 12) and/or applicable law. By choosing any one or more of these remedies we do not give up our right to use another remedy later. By deciding not to use any remedy, we do not give up our right to consider the event a default if it happens again or continues. We may delay or refrain from enforcing any of our rights under this Agreement without waiving such rights. You understand that any waiver of our rights will not be effective unless it is in writing signed by us. You waive presentment, demand, protest and notice of dishonor.

11. **PLACING A BOOT OR SIMILAR DEVICE ON THE VEHICLE.** In the event that we disable or render the Vehicle unusable by placing a boot or other similar device (the "Boot") on the Vehicle, you agree not to tamper with or destroy the Boot or to attempt to drive the vehicle before we remove the Boot. You give us your permission to enter the property where your Vehicle is parked to install the Boot.

12. **REPOSSESSION.** As described above, we (or a repossession company we retain) may repossess the Vehicle if you are in default. If we repossess the Vehicle, you have the right to get it back (redemption) by paying, to the extent permitted by law, the entire amount you owe under this Agreement plus the cost of taking and storing the Vehicle and any other expenses we have incurred as a result of the repossession. If you do not redeem the Vehicle by the date shown on such notice, we can sell it. We will send you a written notice in advance of any sale or disposition of the Vehicle. We will use the net proceeds of the sale to pay all or part of the amount you owe under this Agreement. To calculate net proceeds, any charges for taking and storing the vehicle, cleaning and advertising, repairing if necessary and reasonable attorneys' fees and court costs will be subtracted from the selling price. If the proceeds of the sale exceed the amount you owe us, we will pay the proceeds to you unless the law requires us to pay the proceeds to another party. After repossession, you may go to the location where the Vehicle is stored and claim any personal articles left in the vehicle. Any personal articles not claimed within the lengthiest of the following periods are subject to disposal: (a) 15 days from the date of repossession; (b) the storage period required under the law; or (c) the storage period set by us or our agent who is storing the Vehicle.

13. **PROMISES YOU MAKE TO US REGARDING THE VEHICLE.** You make all of the following representations, warranties and promises to us:

(a) *Capacity:* You are at least 18 years of age and have full legal authority and capacity to sign this Agreement and grant us a security interest in the Vehicle.

(b) *Title:* Except as explicitly set forth on your Loan application, you have full, unencumbered legal title to the Vehicle, and the Vehicle is free and clear of all other liens, security interests, chattel mortgages, encumbrances and claims, excluding the security interest granted under this Agreement. You will not allow any other liens on the Vehicle or seek a duplicate certificate of title. Without our prior written consent, you will not transfer any of your ownership rights in the Vehicle, whether by sale, lease or otherwise, until all of your obligations under this Agreement are satisfied in full. Any transfer without our consent will be void and have no legal effect.

(c) *Maintenance and Inspection:* You will maintain the Vehicle in good working order and in substantially the same condition and repair as of the original date of this Agreement, ordinary wear and tear excepted. You will tell us immediately if the Vehicle is damaged, destroyed, stolen or lost. You agree that we or our

agents or representatives may, from time to time, inspect the Vehicle and you will bring the Vehicle to our store at our request at a reasonably convenient time.

(d) *Use of the Vehicle:* You will use the Vehicle only for routine travel and consistent with the purposes for which it was intended. Without our prior consent, you will not remove the Vehicle from the United States or permanently remove the Vehicle from the State of Florida.

(e) *Notice of Changes:* You will notify us immediately in writing of any change of your residence address or telephone number or any material adverse change in your employment or financial condition.

14. **RISK OF LOSS.** You bear the entire risk of loss or damage to the Vehicle. You agree to indemnify and hold us harmless for any and all claims for property damages or personal injuries arising from operation of the Vehicle, including but not limited to, all judgments, attorneys' fees, court costs and any incurred expenses.

15. **DUPLICATE KEYS.** Upon our request, you agree to deposit with us a duplicate set of keys to the Vehicle.

16. **JOINT LIABILITY.** If more than one person signs this Agreement as Borrower, each of you is jointly and severally liable. We may enforce our rights against one of you without affecting our rights as to the others. We may also release one of you without releasing the others.

17. **COLLECTION COSTS.** If you default, to the extent permitted by law, you will be liable for our reasonable collection costs, as well as our reasonable attorney fees and court costs if we turn over this Agreement for collection to an attorney who is not a salaried employee of ours.

18. **CREDIT REPORTING.** You authorize us make inquiries concerning your credit history and standing. We may report information about your Loan to credit bureaus. Late payments, missed payments or other defaults may be reflected in your credit report. If you believe that any information about your Loan that we have furnished to a consumer reporting agency is inaccurate, or if you believe that you have been the victim of identity theft in connection with your Loan, write to us atTMX Finance of Florida, Inc.,15 Bull Street, Suite 200, Savannah, Georgia 31401. In your letter: (a) provide your name and Loan number, (b) identify the specific information that is being disputed, (c) explain the basis for the dispute and (d) provide any supporting documentation you have that substantiates the basis of the dispute. If you believe that you have been the victim of identity theft, submit an identity theft affidavit or identity theft report.

19. **TRUTHFULNESS OF APPLICATION.** You represent that every statement made in your Application for credit is true, complete and correct. **YOU EXPRESSLY AUTHORIZE US TO ATTEMPT TO CONFIRM ANY STATEMENT MADE IN THE APPLICATION WITH YOUR EMPLOYER OR OTHER THIRD PARTIES.**

20. **TELEPHONE RECORDING.** You understand and agree that we may monitor and/or record any of your phone conversations with any of our representatives.

21. **AUTOMATIC REMINDERS.**We use automated telephone dialing, text messaging systems and electronic mail to provide messages to our customers about due dates, missed payments and other important information. The telephone messages may be played by a machine automatically when the telephone is answered, whether answered by you or someone else. These messages may also be recorded by your answering machine. You give us your permission to call or send a text message to any telephone number you have given us (including any wireless telephone number you have given us) and to play pre-recorded messages or send text messages with information about your Loan over the phone. You also give us permission to communicate such information to you via electronic mail. You agree that we will not be liable to you for any such calls or electronic communications. You understand that, when you receive such calls or electronic communications, you may incur a charge from the company that provides you with telecommunications, wireless and/or Internet services. You agree that we have no liability for such fees.

22. **INADVERTENT EXCESSIVE CHARGES OR COLLECTION OF PAYMENTS:** If a law, which applies to the Loan and which sets maximum interest and fees, is finally interpreted so that the interest or fees collected or to be collected in connection with this Agreement exceed the permitted limits, then: (a) any interest and/or fees will automatically be reduced by the amount necessary to reduce the interest and/or fees to the permitted limit, retroactively effective as of the date of this Agreement, and as though this Agreement originally provided for the reduced interest and/or fees; and (b) any sums already collected from you which exceeded permitted limits will be refunded to you. Also, if we inadvertently collect more principal than permitted by this Agreement, we will refund to you any such excess principal. We may choose to make any refunds described in this paragraph by reducing the principal amount you owe under this Agreement or by making a direct payment to you.

23. **CERTAIN COMMUNICATIONS**. Any communication with us required or permitted under the Federal Bankruptcy Code must be in writing, must include you account number, and must be sent toTMX Finance of Florida, Inc., 15 Bull Street, Suite 200, Savannah, Georgia 31401.

24. **ASSIGNMENT.** We may assign or transfer this Agreement or any of our rights hereunder.

25. **GOVERNING LAW**. This Agreement (but not the Arbitration Provision) shall be governed by the substantive laws of the State of Florida.

26. **NOTICE AND CURE**. Prior to initiating a lawsuit or arbitration regarding a legal dispute or claim relating in any way to this Agreement or the Loan (as more fully defined in the Arbitration Provision, a "Claim"), the party asserting the Claim (the "Claimant") shall give the other party (the "Defending Party") written notice of the Claim (a "Claim Notice") and a reasonable opportunity, not less than 30 days, to resolve the Claim. Any Claim Notice to you will be sent by mail or email to the applicable address you have provided on your Application (or any updated address you have subsequently provided to us). Any Claim Notice to us shall be sent by mail, attention Claim Notice,TMX Finance of Florida, Inc., 15 Bull Street, Suite 200, Savannah, Georgia 31401. Any Claim Notice you send must provide your Loan number, mailing

address and telephone number. Any Claim Notice must explain the nature of the Claim and the relief that is demanded. The Claimant must reasonably cooperate in providing any information about the Claim that the Defending Party reasonably requests.

27. **WAIVER OF RIGHT TO TRIAL BY JURY. YOU AND WE ACKNOWLEDGE THAT THE RIGHT TO TRIAL BY JURY IS A CONSTITUTIONAL RIGHT BUT MAY BE WAIVED IN CERTAIN CIRCUMSTANCES. TO THE EXTENT PERMITTED BY LAW, YOU AND WE KNOWINGLY AND VOLUNTARILY WAIVE ANY RIGHT TO TRIAL BY JURY IN THE EVENT OF LITIGATION ARISING OUT OF OR RELATED TO THIS AGREEMENT. THIS JURY TRIAL WAIVER SHALL NOT AFFECT OR BE INTERPRETED AS MODIFYING IN ANY FASHION ANY ARBITRATION PROVISION TO WHICH YOU AND WE ARE SUBJECT, WHICH CONTAINS ITS OWN SEPARATE JURY TRIAL WAIVER.**

28. **Entire Agreement:** This Agreement constitutes the sole agreement between you and us with respect to the subject matter of this Agreement.

29. **ARBITRATION PROVISION.**

(a) **Notice: READ THIS ARBITRATION PROVISION. THIS AGREEMENT DOES NOT APPLY TO MILITARY MEMBERS OR MILITARY DEPENDENTS. OTHERWISE, IF YOU DO NOT REJECT THIS ARBITRATION PROVISION IN THE MANNER SET FORTH BELOW, IT WILL BE PART OF THIS AGREEMENT AND WILL HAVE A SUBSTANTIAL IMPACT ON THE WAY YOU OR WE WILL RESOLVE ANY CLAIM WHICH YOU OR WE HAVE AGAINST EACH OTHER NOW OR IN THE FUTURE.**

(b) **General:** This Arbitration Provision describes when and how a Claim (as defined below) between you and us may be arbitrated. Arbitration is a method of resolving disputes in front of one or more neutral persons, instead of having a trial in court in front of a judge and/or jury. It can be a quicker and simpler way to resolve disputes.

(c) **Your Right to Reject:** If you don't want this Arbitration Provision to apply, you may reject it by mailing us a written rejection notice which gives your Loan Number and contains a statement that you (both of you, if more than one) reject the Arbitration Provision. The rejection notice must be sent to us at TMX Finance of Florida, Inc., 15 Bull Street, Suite 200, Savannah, Georgia 31401, Attention: Arbitration Opt-out. A rejection notice is only effective if it is signed by you (both of you, if more than one) and if we receive it within sixty (60) days after the date of this Agreement. If you don't reject this Arbitration Provision, it will be effective as of the date of this Agreement. Your rejection of this Arbitration Provision will not affect any other provision of this Agreement or any prior Arbitration Provision between you and us, which will remain in full force and effect

(d) **Parties Subject to Arbitration:** As solely used in this Arbitration Provision (and not elsewhere in this Agreement), the terms "we," "us" and "our" include any parent, subsidiary or affiliate of ours; any person or company that acquires an interest in the Loan; any other person or company that provides any insurance described in Paragraph 7 or any other services in connection with this Agreement if you assert a Claim against such other person or company at the same time you assert a Claim against any others of us; and the employees, officers, directors, members and agents of the foregoing persons or companies.

(e) **Covered Claims:** "Claim" means any claim, dispute or controversy between you and us that in any way arises from or relates to this Agreement or the Loan, including disputes arising from actions or omissions prior to the date of this Agreement. "Claim" has the broadest reasonable meaning, and includes initial claims, counterclaims, cross-claims and third-party claims. It includes disputes based upon contract, tort, consumer rights, fraud and other intentional torts, constitution, statute, regulation, ordinance, common law and equity (including any claim for injunctive or declaratory relief). However, notwithstanding any language in this Arbitration Provision to the contrary, the term "Claim" does not include any dispute about the validity, enforceability, arbitrability or scope of this Arbitration Provision, including any dispute about the validity, effect or enforceability of the prohibitions against class proceedings, private attorney general proceedings and/or multiple-party proceedings described in subparagraph (h) below, captioned "Prohibition Against Certain Proceedings" (the "Class Action Prohibition"), the last sentence of subparagraph (n), captioned "Survival; Rules of Interpretation; Severability" or this sentence; any such dispute shall be resolved by a court and not by an arbitrator or arbitration administrator. However, any dispute or argument that concerns the validity or enforceability of this Agreement as a whole is for the arbitrator, not a court, to decide. Also, "Claim" does not include any "self-help remedy" (that is, any steps taken to enforce rights without a determination by a court or arbitrator, for example, repossession and/or re-titling of a motor vehicle) or any individual action by you or us to prevent the other party from using any self-help remedy, so long as such self-help remedy or individual judicial action does not involve a request for monetary relief of any kind.

(f) **Starting or Requiring an Arbitration:** To the extent permitted by federal law, either you or we may require any Claim to be arbitrated. Arbitration is started or required by giving written notice to the other party of an intent to start or to compel arbitration. This notice may be given before or after a lawsuit has been started over the Claim and may address any Claims brought in the lawsuit. The notice may be in the form of a motion or petition to compel arbitration. Arbitration of a Claim must comply with this Arbitration Provision and, to the extent not inconsistent or in conflict with this Arbitration Provision, the applicable rules of the arbitration Administrator. We will not attempt to require you to arbitrate any individual Claim that you bring against us in small claims court or your state's equivalent court, if any. But if that Claim is transferred, removed or appealed to a different court, we then have the right to require arbitration.

(g) **Choosing the Administrator:** "Administrator" means the American Arbitration Association ("AAA"), 1633 Broadway, 10th Floor, New York, NY 10019, www.adr.org.; JAMS, 1920 Main St. at Gillette Ave., Suite 300, Irvine, CA 92614, www.jamsadr.com; or any other company selected by mutual agreement of the parties. If

AAA and JAMS both cannot or will not serve and the parties are unable to select an Administrator by mutual consent, the Administrator will be selected by a court. You get to select the Administrator if you give us written notice of your selection with your notice that you are electing to arbitrate any Claim or within 20 days after we give you notice that we are electing to arbitrate or requiring arbitration of any Claim (or, if you dispute our right to require arbitration of the Claim, within 20 days over that dispute is finally resolved). If you do not select the Administrator on time, we will do it. Notwithstanding any language in this Arbitration Provision to the contrary, no arbitration may be administered, without the consent of all parties to the arbitration, by any Administrator that has in place a formal or informal policy that purports to override the Class Action Prohibition.

(h) **Court and Jury Trials Prohibited; Other Limitations on Legal Rights: IF YOU OR WE ELECT TO ARBITRATE A CLAIM, YOU WILL NOT HAVE THE RIGHT TO PURSUE THAT CLAIM IN COURT OR HAVE A JURY DECIDE THE CLAIM. ALSO, YOUR ABILITY TO OBTAIN INFORMATION FROM US IS MORE LIMITED IN AN ARBITRATION THAN IN A LAWSUIT. OTHER RIGHTS THAT YOU WOULD HAVE IF YOU WENT TO COURT MAY ALSO NOT BE AVAILABLE IN ARBITRATION.**

(i) **Prohibition Against Certain Proceedings: IF YOU OR WE ELECT TO ARBITRATE A CLAIM: (i) NEITHER YOU NOR WE MAY PARTICIPATE IN A CLASS ACTION IN COURT OR IN CLASS-WIDE ARBITRATION, EITHER AS A PLAINTIFF, DEFENDANT OR CLASS MEMBER; (ii) NEITHER YOU NOR WE MAY ACT AS A PRIVATE ATTORNEY GENERAL IN COURT OR IN AN ARBITRATION; (iii) CLAIMS BROUGHT BY OR AGAINST YOU MAY NOT BE JOINED OR CONSOLIDATED WITH CLAIMS BROUGHT BY OR AGAINST ANY OTHER PERSON; AND (iv) THE ARBITRATOR SHALL HAVE NO AUTHORITY TO CONDUCT A CLASS-WIDE ARBITRATION, PRIVATE ATTORNEY GENERAL ARBITRATION OR MULTIPLE-PARTY ARBITRATION.**

(j) **Location and Costs of Arbitration:** Arbitration proceedings shall be conducted over the telephone and/or through email or written submissions wherever reasonably possible. Any arbitration hearing that you attend must take place at a location reasonably convenient to you. Each Administrator charges fees to administer an arbitration proceeding and the arbitrator also charges fees. This includes fees not charged by a court. If either you or we require a Claim to be arbitrated, you may tell us in writing that you can't afford to pay the fees charged by the Administrator and/or the arbitrator or that you believe we should bear such fees for other reasons you specify. If your request is reasonable and in good faith, we will pay or reimburse you for all or part of the fees charged to you by the Administrator and/or arbitrator. Also, we will pay these fees if applicable law requires us to, if you substantially prevail in the arbitration or if we must bear such fees in order for this Arbitration Provision to be enforced. We will not ask you to pay or reimburse us for any fees we pay the Administrator or arbitrator. We will bear the expense of our attorneys, experts and witnesses, except where applicable law and this Agreement allow us to recover attorneys' fees and/or court costs in a collection action we bring. You will bear the expense of your attorneys, experts and witnesses if we prevail in an arbitration. However, in an arbitration you commence, we will pay your fees if you prevail or if we must bear such fees in order for this Arbitration Provision to be enforced. Also, we will bear any fees if applicable law requires us to.

(k) **Governing Law:** You and we agree that this Agreement and Arbitration Provision involve interstate commerce, and that this Arbitration Provision is governed by the Federal Arbitration Act, 9 U.S.C. §§ 1-16 (the "FAA"), and not by any state arbitration law. The arbitrator must apply applicable substantive law consistent with the FAA and applicable statutes of limitations and claims of privilege recognized at law. The arbitrator is authorized to award all remedies permitted by the substantive law that would apply if the action were pending in court (including, without limitation, punitive damages, which shall be governed by the Constitutional standards employed by the courts). At the timely request of either party, the arbitrator must provide a brief written explanation of the basis for the award.

(l) **Right to Discovery:** In addition to the parties' rights to obtain discovery pursuant to the arbitration rules of the Administrator, either party may submit a written request to the arbitrator to expand the scope of discovery normally allowable under the arbitration rules of the Administrator. The Arbitrator shall have discretion to grant or deny that request.

(m) **Arbitration Result and Right of Appeal:** Judgment upon the award given by the arbitrator may be entered by any court having jurisdiction. The arbitrator's decision is final and binding, except for any right of appeal provided by the FAA. However, if the amount of the Claim exceeds $50,000 or involves a request for injunctive or declaratory relief that could foreseeably involve a cost or benefit to either party exceeding $50,000, any party can appeal the award to a three-arbitrator panel administered by the Administrator, which panel shall reconsider any aspect of the initial award requested by the appealing party. The decision of the panel shall be by majority vote. Reference in this Arbitration Provision to "the arbitrator" shall mean the panel of arbitrators if an appeal of the arbitrator's decision has been taken. The costs of such an appeal will be borne in accordance with subparagraph (i) above, regarding "Location and Costs of Arbitration."

(n) **Survival; Rules of Interpretation; Severability:** This Arbitration Provision shall survive the repayment of all amounts owed under this Agreement, any legal proceeding, and any bankruptcy to the extent consistent with applicable bankruptcy law. In the event of a conflict or inconsistency between this Arbitration Provision, on the one hand, and the applicable arbitration rules or the other provisions of this Agreement, on the other hand, this Arbitration Provision shall govern. If any portion of this Arbitration Provision, other than the Class Action Prohibition, is deemed invalid or unenforceable, the remaining portions shall nevertheless remain in force. If a determination is made that the Class Action Prohibition is unenforceable, only this sentence of the Arbitration Provision will remain in force and the remainder of the Arbitration Provision shall be null and void, provided that the determination concerning the Class Action Prohibition shall be subject to appeal.

(o) If (i) you submit a Claim Notice in accordance with Paragraph 26, captioned "Notice and Cure," on your own behalf (and not on behalf of any other party); (ii) we refuse to provide you with the relief you request; and (iii) an arbitrator subsequently determines that you were entitled to such relief (or greater relief), the arbitrator shall award you at least $7,500 for all of the Claims you brought or could have brought (not including any arbitration fees and attorneys' fees and costs to which you may be entitled).

NOTICE

THIS LOAN IS MADE UNDER THE FLORIDA CONSUMER FINANCE ACT, FLA. STAT. § 516.001 ET SEQ.

THE TERMS OF THIS LOAN PROVIDE FOR INTEREST AND CHARGES PURSUANT TO THE FLORIDA CONSUMER FINANCE ACT.

THIS LOAN IS SECURED BY YOUR VEHICLE.

CREDIT LIFE INSURANCE ACKNOWLEDGMENTS

By initialing below, you acknowledge the following with respect to any credit life insurance you are purchasing:

[ ] You understand that you have the option of assigning any other policy or policies you own or may procure for the purpose of covering your Loan and that the policy need not be purchased from us in order to obtain the Loan.

[ ] You understand that the benefits under the policy will terminate when you reach a certain age and your age is accurately represented on the application or policy.

Intending to be legally bound, you agree to all of the terms of this Agreement and represent that you have received (1) a completed copy of this Agreement and (2) evidence of any insurance you obtained through us in connection with the Loan.

[redacted] 7-31-13
Date

Date

Intending to be legally bound, we agree to all the terms of this Agreement.

Sandra Mitchell 7/31/13
InstaLoan Representative Date

THIS DOCUMENT IS SUBJECT TO A SECURITY INTEREST IN FAVOR OF, AND PLEDGED AS COLLATERAL TO, WELLS FARGO BANK, NATIONAL ASSOCIATION, AS COLLATERAL AGENT.

InstaLoan
8945 Pensacola Blvd.

Pensacola, FL 32534
850-479-9527

Payment Date: 09/06/2013 Account Number: [redacted]

[redacted]

Payment Information:

Bal. Before Pymt:	$3,877.11
Interest Paid:	$117.91
Late Charge:	$0.00
Escrow:	$0.00
PMI / Misc:	$0.00
Applied to Balance:	$290.09
Total Paid Today:	$408.00
Change to Customer:	$0.00
Balance Remaining:	$3,587.02

The balance does not include late fees and/or other charges.

Cash Paid Total:	$408.00
Checks Paid Total:	$0.00
Amount Past Due:	**$3,469.11**
Next Pymt Due:	**09/03/2013**

INSTALOAN COPY

Transaction Taken by Operator: jcr

[redacted]

VEHICLE-SECURED CONSUMER FINANCE LOAN AGREEMENT

Lender: TMX Finance of Florida Inc. DBA InstaLoan 8945 Pensacola Blvd. Pensacola, FL 32534	**Borrower:** [redacted]
Loan Number: [redacted]	**Date of Loan:** 07/31/2013

Refinanced 9/9/13

Vehicle Information

Make: Chev	**Model:** Venture	**Color:** Tan
Year: 2004	**Doors:**	**Title State:**
Vehicle Id. [redacted]	**Lic. Plate No:**	**Cylinders:** 6

TRUTH IN LENDING ACT DISCLOSURE STATEMENT

ANNUAL PERCENTAGE RATE The cost of your credit as a yearly rate.	FINANCE CHARGE The dollar amount the credit will cost you.	Amount Financed The amount of credit provided to you or on your behalf.	Total of Payments The amount you will have paid after you have made all payments as scheduled.
28.6442 %	$ 103.45	$ 3,877.11	$ 3,980.56

Payment Schedule: You are required to make a single payment of $ 3,980.56 on 09/03/2013 (the "Due Date").
Late Charge: If a payment is 10 or more days late, you will be charged $15.
Security Interest: You are giving us a security interest in the Vehicle described above.
Prepayment: If you pay off early, you will not have to pay a penalty.
Non-Filing Insurance: $ 35.00
Additional Information: You should refer to the Additional Terms and Conditions of this Agreement for additional information about nonpayment, default, and prepayment rebates.

ITEMIZATION OF AMOUNT FINANCED

1.	Gross Payoff Amount on Prior Loan from Us:	$ 3,583.76
	Insurance Refunds on Prior Loan from Us:	
2.	Credit Voluntary Insurance	($ 0.00)
3.	Credit Life Insurance	($ 0.00)
4.	Credit Accident and Health Insurance	($ 0.00)
5.	Credit Unemployment Insurance	($ 0.00)
6.	Net Payoff Amount (1 minus 2 through 5)	($ 3,583.76
7.	Payment to You	$ 0.00
	Premium Payments to Insurers:*	
8.	Credit Property Insurance	$ 0.00
9.	Credit Life Insurance	$ 0.00
10.	Credit Accident and Health Insurance	$ 0.00
11.	Credit Unemployment Insurance	$ 0.00
12.	Non-Filing Insurance	$ 35.00
13.	Voluntary Automobile Insurance	$ 257.30
14.	Other Voluntary Insurance _____	$ 0.00
	Additional Payments to Third Parties:	
15.	Filing Fee Payable to Public Official	$ 0.00
16.	Document Stamp Tax	$ 1.05
17.		$
18.	Warranty Fee	$ 0.00
19.	Amount Financed/Principal Amount (6 through 18)	$ 3,877.11
20.	Credit Investigation Fee/Finance Charge Payable to Usat time of first payment	$ 0.00

* We or an affiliate of ours will receive a commission on or retain a portion of these charges.

Comprehensive and collision insurance is required to obtain credit. **You may obtain such insurance from any property licensed person of your choice.** If obtained through us, the premium is $ 257.30 .

The following coverages, available through us, are not required and are entirely voluntary. Please sign for all coverages you elect to purchase.

Credit Life Insurance
x_____

Credit Accident and Health Insurance
x_____

Credit Unemployment Insurance
x_____

[redacted] Insurance
_____

Other Voluntary Insurance _____
x_____

THIS LOAN IS AN EXPENSIVE LOAN INTENDED TO MEET SHORT-TERM CASH NEEDS. IT IS NOT INTENDED TO MEET LONG-TERM FINANCIAL NEEDS.

VEHICLE-SECURED CONSUMER FINANCE LOAN AGREEMENT

Lender:	Borrower:
TMX Finance of Florida Inc. DBA InstaLoan 8945 Pensacola Blvd. Pensacola, FL 32534	[redacted]
Loan Number: [redacted]	Date of Loan: 09/06/2013

Vehicle Information		
Make: Chev	Model: Venture	Color:
Year: 2004	Doors:	Title State:
Vehicle Id.: [redacted]	Lic. Plate No:	Cylinders: 0

TRUTH IN LENDING ACT DISCLOSURE STATEMENT

ANNUAL PERCENTAGE RATE The cost of your credit as a yearly rate.	FINANCE CHARGE The dollar amount the credit will cost you.	Amount Financed The amount of credit provided to you or on your behalf.	Total of Payments The amount you will have paid after you have made all payments as scheduled.
28.6388 %	$ 91.35	$ 3,880.83	$ 3,972.18

Payment Schedule: You are required to make a single payment of $ 3,972.18 on 10/06/2013 (the "Due Date").
Late Charge: If a payment is 10 or more days late, you will be charged $15.
Security Interest: You are giving us a security interest in the Vehicle described above.
Prepayment: If you pay off early, you will not have to pay a penalty.
Non-Filing Insurance: $ 35.00
Additional Information: You should refer to the Additional Terms and Conditions of this Agreement for additional information about nonpayment, default, and prepayment rebates.

ITEMIZATION OF AMOUNT FINANCED

1.	Gross Payoff Amount on Prior Loan from Us:	$ 3,587.02
	Insurance Refunds on Prior Loan from Us:	
2.	Credit Voluntary Insurance	($ 0.00)
3.	Credit Life Insurance	($ 0.00)
4.	Credit Accident and Health Insurance	($ 0.00)
5.	Credit Unemployment Insurance	($ 0.00)
6.	Net Payoff Amount (1 minus 2 through 5)	($ 3,587.02
7.	Payment to You	$ 0.00
	Premium Payments to Insurers:*	
8.	Credit Property Insurance	$ 0.00
9.	Credit Life Insurance	$ 0.00
10.	Credit Accident and Health Insurance	$ 0.00
11.	Credit Unemployment Insurance	$ 0.00
12.	Non-Filing Insurance	$ 35.46
13.	Voluntary Automobile Insurance	$ 257.30
14.	Other Voluntary Insurance _____	$ 0.00
	Additional Payments to Third Parties:	
15.	Filing Fee Payable to Public Official	$ 0.00
16.	Document Stamp Tax	$ 1.05
17.	_____	$ 0.00
18.	Warranty Fee	$ 0.00
19.	Amount Financed/Principal Amount (6 through 18)	$ 3,880.83
20.	Credit Investigation Fee/Finance Charge Payable to Us at time of first payment	$ 0.00

* We or an affiliate of ours will receive a commission on or retain a portion of these charges.

Comprehensive and collision insurance is required to obtain credit. **You may obtain such insurance from any properly licensed person of your choice.** If obtained through us, the premium is $ 257.30 .

The following coverages, available through us, are not required and are entirely voluntary. Please sign for all coverages you elect to purchase.

Credit Life Insurance
x _____

Credit Accident and Health Insurance
x _____

Credit Unemployment Insurance
x _____

[redacted] Insurance
_____

Other Voluntary Insurance _____
x _____

THIS LOAN IS AN EXPENSIVE LOAN INTENDED TO MEET SHORT-TERM CASH NEEDS. IT IS NOT INTENDED TO MEET LONG-TERM FINANCIAL NEEDS.

(o) If (i) you submit a Claim Notice in accordance with Paragraph 26, captioned "Notice and Cure," on your own behalf (and not on behalf of any other party); (ii) we refuse to provide you with the relief you request; and (iii) an arbitrator subsequently determines that you were entitled to such relief (or greater relief), the arbitrator shall award you at least $7,500 for all of the Claims you brought or could have brought (not including any arbitration fees and attorneys' fees and costs to which you may be entitled).

NOTICE

THIS LOAN IS MADE UNDER THE FLORIDA CONSUMER FINANCE ACT, FLA. STAT. § 516.001 ET SEQ.

THE TERMS OF THIS LOAN PROVIDE FOR INTEREST AND CHARGES PURSUANT TO THE FLORIDA CONSUMER FINANCE ACT.

THIS LOAN IS SECURED BY YOUR VEHICLE.

CREDIT LIFE INSURANCE ACKNOWLEDGMENTS

By initialing below, you acknowledge the following with respect to any credit life insurance you are purchasing:

[ ] You understand that you have the option of assigning any other policy or policies you own or may procure for the purpose of covering your Loan and that the policy need not be purchased from us in order to obtain the Loan.

[ ] You understand that the benefits under the policy will terminate when you reach a certain age and your age is accurately represented on the application or policy.

Intending to be legally bound, you agree to all of the terms of this Agreement and represent that you have received (1) a completed copy of this Agreement and (2) evidence of any insurance you obtained through us in connection with the Loan.

[redacted]

9-6-13
Date

Date

Intending to be legally bound, we agree to all the terms of this Agreement.

InstaLoan Representative

09/06/13
Date

THIS DOCUMENT IS SUBJECT TO A SECURITY INTEREST IN FAVOR OF, AND PLEDGED AS COLLATERAL TO, WELLS FARGO BANK, NATIONAL ASSOCIATION, AS COLLATERAL AGENT.

Voluntary Election To Obtain Comprehensive and Collision Insurance Through InstaLoan

In order to obtain a loan from us, you must provide us with proof that you have comprehensive and collision insurance with a deductible of not more than $500 on your vehicle through a properly licensed insurer. Such insurance must be reasonably acceptable to us and name us as loss payee. In the event that you do not have such insurance, you may obtain it on your own through a licensed insurance agent of your choosing. If you are interested in obtaining comprehensive and collision insurance through InstaLoan, please check the appropriate box and sign below. You are under no obligation to obtain insurance through us.

WOULD YOU LIKE TO OBTAIN COMPREHENSIVE AND COLLISION INSURANCE THROUGH INSTALOAN?

[___] **NO.** I WILL SUPPLY MY OWN COMPREHENSIVE AND COLLISION INSURANCE FROM THE FOLLOWING LICENSED INSURANCE COMPANY AND DESIGNATE INSTALOAN AS A LOSS PAYEE:

_____.

(INSTALOAN WILL NOTIFY ME IMMEDIATELY IF MY INSURANCE IS NOT ACCEPTABLE.)

[redacted] **YES.** EVEN THOUGH I AM UNDER NO OBLIGATION TO PURCHASE COMPREHENSIVE AND COLLISION INSURANCE FROM INSTALOAN, I WOULD LIKE TO DO SO. I UNDERSTAND THAT THE POLICY INSTALOAN OFFERS [ONLY COVERS THE AMOUNT OF MY LOAN] [AND ONLY PROTECTS INSTALOAN].

[redacted] 9-06-13

Signature Date

_____

Signature Date 09/06/13

Witness Date

Progressive
PO Box 31260
Tampa, FL 33631
Company Code: 10192

PROGRESSIVE DIRECT

Policy Number [redacted]
Underwritten by:
Progressive Select Insurance Co
Policyholder:
[redacted]

October 12, 2013

Customer Service
1-800-776-4737
24 hours a day, 7 days a week

Verification of Insurance for

[redacted]

Please accept this letter as verification of insurance for the drivers and vehicle listed below.

Policy and driver information

Policy number:
Policy state:
Policy period:
Effective date:
Drivers:

Address:

Vehicle information

Vehicle:
Vehicle identification number:
Lienholder:

[redacted]

Coverage information

Bodily Injury & Property Damage:	10/20/10
Collision:	Deductible: 500
Comprehensive:	Deductible: 500
Personal Injury Protection:	Basic W/Loss Excl NIR 1K

Additional interest

Title Max
8945 PensacolaBlvd
Pensacola, FL 32536

Continued

Policy Number: [redacted]
Underwritten by:
Progressive Select Insurance Co
Policyholder:
[redacted]

October 12, 2013

This verification of insurance is not an insurance policy and does not amend, extend or alter the coverage afforded by the policies listed herein. Notwithstanding any requirement, term or condition of any contract or other document with respect to which this verification of insurance may be issued or may pertain, the insurance afforded by the policies described herein is subject to all the terms, exclusions and conditions of the policies.

If you have any questions, please call Customer Service. Thank you.

Form VOI (03/05)

InstaLoan
8945 Pensacola Blvd.

Pensacola, FL 32534
850-479-9527

Payment Date: 10/14/2013 Account Number: [redacted]

[redacted]

Payment Information:

Bal. Before Pymt:	$3,880.83
Interest Paid:	$115.71
Late Charge:	$0.00
Escrow:	$0.00
PMI / Misc:	$0.00
Applied to Balance:	$291.29
Total Paid Today:	$407.00
Change to Customer:	$0.00
Balance Remaining:	$3,589.54

The balance does not include late fees and/or other charges.

Cash Paid Total:	$407.00
Checks Paid Total:	$0.00
Amount Past Due:	**$3,473.83**
Next Pymt Due:	**10/06/2013**

INSTALOAN COPY

Transaction Taken by Operator: msg

[redacted]

VEHICLE-SECURED CONSUMER FINANCE LOAN AGREEMENT

Lender:	Borrower:
TMX Finance of Florida Inc. DBA InstaLoan 8945 Pensacola Blvd. Pensacola, FL 32534	[redacted]
Loan Number: 10045132	Date of Loan: 09/06/2013

Renewal 10/14/13 MSG

Vehicle Information

Make: Chev	Model: Venture	Color:
Year: 2004	Doors:	Title State:
Vehicle Id.: [redacted]	Lic. Plate No:	Cylinders: 0

TRUTH IN LENDING ACT DISCLOSURE STATEMENT

ANNUAL PERCENTAGE RATE The cost of your credit as a yearly rate.	FINANCE CHARGE The dollar amount the credit will cost you.	Amount Financed The amount of credit provided to you or on your behalf.	Total of Payments The amount you will have paid after you have made all payments as scheduled.
28.6388 %	$ 91.35	$ 3,880.83	$ 3,972.18

Payment Schedule: You are required to make a single payment of $ 3,972.18 on 10/06/2013 (the "Due Date").
Late Charge: If a payment is 10 or more days late, you will be charged $15.
Security Interest: You are giving us a security interest in the Vehicle described above.
Prepayment: If you pay off early, you will not have to pay a penalty.
Non-Filing Insurance: $ 35.00
Additional Information: You should refer to the Additional Terms and Conditions of this Agreement for additional information about nonpayment, default, and prepayment rebates.

ITEMIZATION OF AMOUNT FINANCED

1.	Gross Payoff Amount on Prior Loan from Us:	$ 3,587.02
	Insurance Refunds on Prior Loan from Us:	
2.	Credit Voluntary Insurance	($ 0.00)
3.	Credit Life Insurance	($ 0.00)
4.	Credit Accident and Health Insurance	($ 0.00)
5.	Credit Unemployment Insurance	($ 0.00)
6.	Net Payoff Amount (1 minus 2 through 5)	($ 3,587.02
7.	Payment to You	$ 0.00
	Premium Payments to Insurers:*	
8.	Credit Property Insurance	$ 0.00
9.	Credit Life Insurance	$ 0.00
10.	Credit Accident and Health Insurance	$ 0.00
11.	Credit Unemployment Insurance	$ 0.00
12.	Non-Filing Insurance	$ 35.46
13.	Voluntary Automobile Insurance	$ 257.30
14.	Other Voluntary Insurance _____	$ 0.00
	Additional Payments to Third Parties:	
15.	Filing Fee Payable to Public Official	$ 0.00
16.	Document Stamp Tax	$ 1.05
17.		$ 0.00
18.	Warranty Fee	$ 0.00
19.	Amount Financed/Principal Amount (6 through 18)	$ 3,880.83
20.	Credit Investigation Fee/Finance Charge Payable to Us at time of first payment	$ 0.00

* We or an affiliate of ours will receive a commission on or retain a portion of these charges.

Comprehensive and collision insurance is required to obtain credit. **You may obtain such insurance from any properly licensed person of your choice.** If obtained through us, the premium is $ 257.30 .

The following coverages, available through us, are not required and are entirely voluntary. Please sign for all coverages you elect to purchase.

Credit Life Insurance
x _____

Credit Accident and Health Insurance
x _____

Credit Unemployment Insurance
x _____

[redacted] Insurance
_____

Other Voluntary Insurance _____
x _____

THIS LOAN IS AN EXPENSIVE LOAN INTENDED TO MEET SHORT-TERM CASH NEEDS. IT IS NOT INTENDED TO MEET LONG-TERM FINANCIAL NEEDS.

VEHICLE-SECURED CONSUMER FINANCE LOAN AGREEMENT

Lender:	Borrower:
TMX Finance of Florida Inc. DBA InstaLoan 8945 Pensacola Blvd. Pensacola, FL 32534	[redacted]
Loan Number: [redacted]	Date of Loan: 10/14/2013

Vehicle Information

Make: Chev	Model: Venture	Color:
Year: 2004	Doors:	Title State:
Vehicle Id.: [redacted]	Lic. Plate No:	Cylinders: 0

TRUTH IN LENDING ACT DISCLOSURE STATEMENT

ANNUAL PERCENTAGE RATE The cost of your credit as a yearly rate.	FINANCE CHARGE The dollar amount the credit will cost you.	Amount Financed The amount of credit provided to you or on your behalf.	Total of Payments The amount you will have paid after you have made all payments as scheduled.
28.6369 %	$ 94.45	$ 3,883.35	$ 3,977.80

Payment Schedule: You are required to make a single payment of $ 3,977.80 on 11/14/2013 (the "Due Date").
Late Charge: If a payment is 10 or more days late, you will be charged $15.
Security Interest: You are giving us a security interest in the Vehicle described above.
Prepayment: If you pay off early, you will not have to pay a penalty.
Non-Filing Insurance: $ 35.00
Additional Information: You should refer to the Additional Terms and Conditions of this Agreement for additional information about nonpayment, default, and prepayment rebates.

ITEMIZATION OF AMOUNT FINANCED

1.	Gross Payoff Amount on Prior Loan from Us:	$ 3,589.54
	Insurance Refunds on Prior Loan from Us:	
2.	Credit Voluntary Insurance	($ 0.00)
3.	Credit Life Insurance	($ 0.00)
4.	Credit Accident and Health Insurance	($ 0.00)
5.	Credit Unemployment Insurance	($ 0.00)
6.	Net Payoff Amount (1 minus 2 through 5)	($ 3,589.54)
7.	Payment to You	$ 0.00
	Premium Payments to Insurers:*	
8.	Credit Property Insurance	$ 0.00
9.	Credit Life Insurance	$ 0.00
10.	Credit Accident and Health Insurance	$ 0.00
11.	Credit Unemployment Insurance	$ 0.00
12.	Non-Filing Insurance	$ 35.46
13.	Voluntary Automobile Insurance	$ 257.30
14.	Other Voluntary Insurance _____	$ 0.00
	Additional Payments to Third Parties:	
15.	Filing Fee Payable to Public Official	$ 0.00
16.	Document Stamp Tax	$ 1.05
17.	_____	$ 0.00
18.	Warranty Fee	$ 0.00
19.	Amount Financed/Principal Amount (6 through 18)	$ 3,883.35
20.	Credit Investigation Fee/Finance Charge Payable to Usat time of first payment	$ 0.00

* We or an affiliate of ours will receive a commission on or retain a portion of these charges.

Comprehensive and collision insurance is required to obtain credit. **You may obtain such insurance from any properly licensed person of your choice.** If obtained through us, the premium is $ 257.30 .

The following coverages, available through us, are not required and are entirely voluntary. Please sign for all coverages you elect to purchase.

Credit Life Insurance
x _____

Credit Accident and Health Insurance
x _____

Credit Unemployment Insurance
x _____

[redacted] ce
_____

Other Voluntary Insurance _____
x _____

THIS LOAN IS AN EXPENSIVE LOAN INTENDED TO MEET SHORT-TERM CASH NEEDS. IT IS NOT INTENDED TO MEET LONG-TERM FINANCIAL NEEDS.

(o) If (i) you submit a Claim Notice in accordance with Paragraph 26, captioned "Notice and Cure," on your own behalf (and not on behalf of any other party); (ii) we refuse to provide you with the relief you request; and (iii) an arbitrator subsequently determines that you were entitled to such relief (or greater relief), the arbitrator shall award you at least $7,500 for all of the Claims you brought or could have brought (not including any arbitration fees and attorneys' fees and costs to which you may be entitled).

NOTICE

THIS LOAN IS MADE UNDER THE FLORIDA CONSUMER FINANCE ACT, FLA. STAT. § 516.001 ET SEQ.

THE TERMS OF THIS LOAN PROVIDE FOR INTEREST AND CHARGES PURSUANT TO THE FLORIDA CONSUMER FINANCE ACT.

THIS LOAN IS SECURED BY YOUR VEHICLE.

CREDIT LIFE INSURANCE ACKNOWLEDGMENTS

By initialing below, you acknowledge the following with respect to any credit life insurance you are purchasing:

[ ] You understand that you have the option of assigning any other policy or policies you own or may procure for the purpose of covering your Loan and that the policy need not be purchased from us in order to obtain the Loan.

[ ] You understand that the benefits under the policy will terminate when you reach a certain age and your age is accurately represented on the application or policy.

Intending to be legally bound, you agree to all of the terms of this Agreement and represent that you have received (1) a completed copy of this Agreement and (2) evidence of any insurance you obtained through us in connection with the Loan.

[redacted]

10-24-13
Date

Date

Intending to be legally bound, we agree to all the terms of this Agreement.

InstaLoan Representative

10/14/13
Date

THIS DOCUMENT IS SUBJECT TO A SECURITY INTEREST IN FAVOR OF, AND PLEDGED AS COLLATERAL TO, WELLS FARGO BANK, NATIONAL ASSOCIATION, AS COLLATERAL AGENT.

instaloan
SIGNATURE • AUTO • PERSONAL

Voluntary Insurance Election Form

Name [redacted] Date: 10/14/13

Year/Make/Model: 2004 Venture Chev.

Voluntary Election To Obtain Comprehensive and Collision Insurance Through InstaLoan

In order to obtain a loan from us, you must provide us with proof that you have comprehensive and collision insurance on your vehicle, with a deductible of $500 or less, through a properly licensed insurer. Such insurance must be reasonably acceptable to us, name us as loss payee, and show proof the policy is paid through the maturity date of the loan. In the event that you do not have such insurance, you may obtain it on your own through a licensed insurance agent of your choosing. If you are interested in obtaining comprehensive and collision insurance through INSTALOAN, please check the appropriate box and sign below. ***You are under no obligation to obtain insurance through us.***

WOULD YOU LIKE TO OBTAIN COMPREHENSIVE AND COLLISION INSURANCE THROUGH INSTALOAN?

[____] NO. I WILL SUPPLY MY OWN COMPREHENSIVE AND COLLISION INSURANCE FROM THE FOLLOWING LICENSED INSURANCE COMPANY AND DESIGNATE INSTALOAN AS A LOSS PAYEE: _____. (INSTALOAN WILL NOTIFY ME IMMEDIATELY IF MY INSURANCE IS NOT ACCEPTABLE.)

[redacted] YES. EVEN THOUGH I AM UNDER NO OBLIGATION TO PURCHASE COMPREHENSIVE AND COLLISION INSURANCE FROM INSTALOAN, I WOULD LIKE TO DO SO. I UNDERSTAND THAT THE POLICY INSTALOAN OFFERS [ONLY COVERS THE AMOUNT OF MY LOAN] [AND ONLY PROTECTS INSTALOAN].

Signature: [redacted] Date: 10-14-13

Co Signature: _____ Date: _____

Witness: [signature] Date: 10/14/13

Loan Summary for Case #48736

Loan #	Date of Loan:	Gross Payoff Prior Loan (Line 1)	Voluntary Auto Ins. (Line 2)	Net Payoff Amt (1 minus 2 to 5) Line 6	Payment to Consumer (Line 7)	Non-Filing Ins (Line 12)	Voluntary Automobile Ins. (Line 13)	Filing Fee Public Offical (Line 15)	Doc. Stamp Tax (Line 16)	Amt Financed Principal Amt (Line 19)	Credit Invest. Fee (Line 20)	Total charges for this loan:	Finance Charge
1	12/07/2012	$0.00	$0.00	$0.00	$650.00	$0.00	$86.79	$77.25	$3.15	$817.19	$25.00	$192.19	$45.82
2	12/08/2012	$842.88	$75.87	$767.01	$400.00	$35.00	$124.27	$0.00	$2.10	$1,293.38	$0.00	$126.37	$32.96
3	12/28/2012	$438.09	$39.79	$1,114.85	$400.00	$0.00	$141.50	$0.00	$2.10	$1,658.45	$0.00	$143.60	$42.26
4	02/01/2013	$1,522.16	$0.00	$1,522.16	$0.00	$0.00	$141.50	$0.00	$0.70	$1,664.36	$0.00	$142.20	$41.04
5	02/02/2013	$1,665.73	$123.38	$1,542.35	$350.00	$0.00	$173.91	$0.00	$2.10	$2,068.36	$0.00	$176.01	$50.67
6	03/02/2013	$1,885.65	$10.45	$1,875.20	$0.00	$0.00	$173.91	$0.00	$0.70	$2,049.81	$0.00	$180.61	$51.97
7	03/06/2013	$2,056.52	$136.58	$1,919.94	$350.00	$0.00	$189.11	$0.00	$2.10	$2,461.15	$0.00	$191.21	$60.36
8	04/04/2013	$2,517.62	$11.00	$2,506.62	$700.00	$35.00	$237.73	$0.00	$3.50	$3,482.85	$0.00	$276.23	$76.19
9	04/12/2013	$3,503.17	$157.12	$3,346.05	$228.00	$35.00	$256.98	$0.00	$2.10	$3,868.13	$0.00	$294.08	$81.89
10	05/11/2013	$3,572.29	$7.72	$3,564.57	$0.00	$35.00	$256.98	$0.00	$1.05	$3,857.60	$0.00	$293.03	$84.45
11	06/21/2013	$3,571.29	$0.00	$3,571.29	$0.00	$35.00	$257.30	$0.00	$1.05	$3,864.64	$0.00	$293.35	$81.84
12	07/31/2013	$3,583.76	$0.00	$3,583.76	$0.00	$35.00	$257.30	$0.00	$1.05	$3,877.11	$0.00	$293.35	$103.45
13	09/06/2013	$3,587.02	$0.00	$3,587.02	$0.00	$35.46	$257.30	$0.00	$1.05	$3,880.83	$0.00	$293.81	$91.35
14	10/14/2013	$3,589.54	$0.00	$3,589.54	$0.00	$35.46	$257.30	$0.00	$1.05	$3,883.35	$0.00	$293.81	$94.45
			$561.91		**$3,078.00**	**$280.92**	**$2,811.88**	**$77.25**	**$23.80**		**$25.00**	**$3,189.85**	**$938.70**

The consumer had to "renew" her loan 7 times. She did not receive any additional funds on this dates. The "new loan" just delayed the payment due date & rolled in additional interest & charges.

FLORIDA OFFICE OF FINANCIAL REGULATION

www.FLOFR.com

DREW J. BREAKSPEAR
COMMISSIONER

February 28, 2014

[redacted]

Re: Complaint Activity Number: 48736
Entity/Company: TMX Finance of Florida, Inc.

Dear [redacted]

The Office of Financial Regulation (OFR) has completed its review of your complaint. The above-referenced entity's response to your complaint is attached for your review.

In determining whether to initiate an investigation or take legal action, OFR considers a myriad of factors, including the nature of the conduct, the consumer injury at issue, other consumers that may be affected, and the likelihood of deterring future unlawful conduct.

OFR appreciates you bringing this matter to our attention. The information that you provided will be used as part of a method of identifying firms and individuals for further examination and review. All information will be retained for future reference. Many enforcement actions taken by OFR have been the result of an investigation initiated as a result of a customer complaint.

Thank you for your patience and cooperation throughout our review process.

Sincerely,

K. Mackenzie

Ken Mackenzie
Financial Examiner/Analyst II
Division of Consumer Finance
Bureau of Enforcement
200 East Gaines Street
Tallahassee, FL 32399-0376
Telephone #: (850) 487-9687
Facsimile #: (850) 410-9300

TITLEMAX®

December 9, 2013

VIA FEDERAL EXPRESS and ELECTRONIC MAIL
ken.mackenzie@flofr.com

Received On:

DEC 10 2013

Consumer Finance

ATTN: Mr. Ken Mackenzie
Financial Examiner Analyst II
Division of Consumer Finance
Bureau of Financial Regulation
200 E. Gaines Street
Tallahassee, FL 32399

RE: **Complaint Activity Number: 48736 – [redacted]**
TMX Finance of Florida, Inc., d/b/a InstaLoan (the "Company")

Dear Mr. Makenzie:

I am in receipt of the above referenced complaint filed by Ms. [redacted] with your office. I have reviewed Ms. [redacted] account which reflects the following:

Ms. [redacted] entered into her first single-pay transaction with the Company on December 7, 2012, when she borrowed funds in the amount of $817.19. A copy of the Customer Application, Vehicle-Secured Consumer Finance Loan Agreement (the "Agreement"), and Certificate of Title with lien (pertaining to a 2004 Chevy Van, VIN 1[redacted] is enclosed. During this transaction, Ms. [redacted] elected to purchase Comprehensive and Collision Insurance through InstaLoan, and executed the Voluntary Automobile Insurance election on the front page of her Agreement indicating her consent to the same.

For efficiency, a complete contract copy is only provided herewith for the first transaction. Transactions that followed the first transaction until July 31, 2013 utilized the same form contract, and, thus, I am submitting herewith only copies of the first and last page for those transactions. For the customer's July 31, 2013 transaction and transactions thereafter, the Company's contracts changed from the previous form, so another complete contract is provided for the July 31, 2013 transaction, and the first and last page for all subsequent transactions.

Ms. [redacted] entered into transactions on the following dates in addition to her initial transaction: December 8, 2012, December 28, 2012, February 1, 2013, February 2, 2013, March 2, 2013, March 6, 2013, April 4, 2013, April 12, 2013, May 11, 2013, June 21, 2013, July 31, 2013, September 6, 2013, and October 14, 2013. Copies of the documentation pertaining to these transactions are enclosed for your review.

• 15 Bull Street Ste 200 • Savannah, GA 31401 •

(912) 525-2675 • Fax (912) 525-2679

RECEIVED
DEC 10 2013
BY: 148736

Ms. [redacted] made eight out of pocket payments with regard to her transactions on: December 28, 2012, February 1, 2013, March 2, 2013, May 11, 2013, June 21, 2013, July 31, 2013, September 6, 2013, October 14, 2013. Copies of the Receipts for these transactions are also enclosed for your review.

Over the course of the transactions that Ms. [redacted] had with the Company (outlined above), she signed fourteen Agreements, electing the Voluntary Automobile Insurance by signing under each election, and two Voluntary Insurance Election Forms, for the September 6, 2013 and October 14, 2013 transactions. On both of these forms, she initialed next to the election "Yes. Even though I am under no obligation to purchase Comprehensive and Collision Insurance from InstaLoan, I would like to do so."

Around her October transaction, Ms. [redacted] indicated that she wanted to provide her own insurance and on October 12, 2013, provided the Company with documentation from Progressive. Company policy requires insurance to meet certain criteria before it is deemed acceptable in connection with a loan transaction: First, the proof of insurance must state how many days the policy is paid through and it must be paid through the maturity date of the transaction – in advance; second, the insurance must list InstaLoan as a lien holder; and third, the insurance must show Comprehensive and Collision Insurance with a deductible of no more than $500.00 (five-hundred and 0/100).

The document Ms. [redacted] provided failed to meet those requirements in that the policy has not been paid through the maturity date of the transaction. Representatives explained this to Ms. [redacted] and she indicated that she was unable to pre-pay for the insurance, and as such, elected to utilize the voluntary insurance available through InstaLoan. (Again, please refer to the customer Agreement, and the Voluntary Insurance Election Form dated October 14, 2013.) The Voluntary Insurance Election Form outlines the criteria (explained above) private insurance has to meet in order to be sufficient to be used in connection with a loan transaction with the Company. The form also gives the customer the option to purchase the insurance from the Company if they do not carry private insurance, and clearly states "You are under no obligation to obtain insurance through us".

Following her October 14, 2013 transaction, Ms. [redacted] defaulted on her loan and her account is currently 25 days past due. On December 5, 2013, Ms. [redacted] contacted the Company and advised them that the vehicle was not running, and that she was voluntarily surrendering the vehicle. As such, the Company placed Ms. [redacted] vehicle out for repossession.

The Company maintains that the documents clearly outline that although Insurance is a requirement of the transaction, it is not mandatory to obtain the insurance through the Company. Further, it is the Company's practice to explain this to customers during each of their transactions.

RECEIVED
DEC 10 2013
BY 448736

The Company is always willing to work with its customers, however, Ms. [redacted] indicated that she wanted to surrender the vehicle. The Company is willing to give Ms. [redacted] additional time to bring in the required documentation, cure the default, and renew the transaction, or, to the contrary, to pay the entire amount of $3,883.35 due and owing. However, pursuant to her last instruction, has placed the vehicle out for repossession.

The Company hopes this brings a prompt and satisfactory resolution to Ms. [redacted] complaint. Please feel free to contact me at 912-721-5835, or via email at jessica.starbuck@titlemax.biz, with any questions you may have, or should you wish to discuss this matter further.

As always, we appreciate your attention to this matter.

Very truly yours,

Jessica Starbuck
Senior Managing Paralegal

Enclosures

Mail Lien Satisfaction to: Dept of Highway Safety and Motor Vehicles, Neil Kirkman Building, Tallahassee, FL 32399-0580

Identification Number	Year	Make	Body	WT-L-BHP	Vessel Regis. No.	Title Number
[redacted]	2004	CHEV	VN	3838		[redacted]

Date of Issue 12/10/2012

Lien Release
Interest in the described vehicle is hereby released
By _____
Title _____
Date _____

IMPORTANT INFORMATION

1. When ownership of the vehicle described herein is transferred, the seller MUST complete in full the Transfer of Title by Seller section at the bottom of the certificate of title
2. Upon sale of this vehicle, the seller must complete the notice of sale on the reverse side of this form
3. Remove your license plate from the vehicle
4. See the web address below for more information and the appropriate forms required for the purchaser to title and register the vehicle, mobile home or vessel http://www.hsmv.state.fl.us/html/titlint.html

Mail To:

12/07/2012
TITLEMAX AUTO LOANS
8945 PENSACOLA BLVD
PENSACOLA FL 32534-1928

STATE OF FLORIDA

LIEN SATISFACTION

CERTIFICATE OF TITLE

Identification Number	Year	Make	Body	WT-L-BHP	Vessel Regis. No.	Title Number
[redacted]	2004	CHEV	VN	3838		[redacted]

Prev State	Color	Primary Brand	Secondary Brand	No. of Brands	Use	Prev Issue Date
FL	TAN				PRIVATE	02/22/2012

Odometer Status or Vessel Manufacturer or OH use	Hull Material	Prop	Date of Issue
188605 MILES 01/26/2012 ACTUAL			12/10/2012

Lien Release
Interest in the described vehicle is hereby released
By _____
Title _____
Date _____

Registered Owner

[redacted]

1st Lienholder

12/07/2012
TITLEMAX AUTO LOANS
8945 PENSACOLA BLVD
PENSACOLA FL 32534

DIVISION OF MOTORIST SERVICES TALLAHASSEE FLORIDA DEPARTMENT OF HIGHWAY SAFETY AND MOTOR VEHICLES

Clayton B. Walden
Director

Control Number 109724449

Julie L. Jones
Executive Director

TRANSFER OF TITLE BY SELLER (This section must be completed at the time of sale.)

Federal and/or state law require that the seller state the mileage, purchaser's name, selling price and date sold in connection with the transfer of ownership.
Failure to complete or providing a false statement may result in fines and/or imprisonment.
This title is warranted to be free from any liens except as noted on the face of the certificate and the motor vehicle or vessel described is hereby transferred to:

Seller Must Enter Purchaser's Name: _____ Address: _____
Seller Must Enter Selling Price: _____ Seller Must Enter Date Sold: _____
I/We state that this ☐ 5 or ☐ 6 digit odometer now reads [ ][ ][ ][ ][ ][ ] x (no tenths) miles, date read _____ and I hereby certify that to the best of my knowledge the odometer reading:
☐ 1. reflects ACTUAL MILEAGE. ☐ 2. is IN EXCESS OF ITS MECHANICAL LIMITS. ☐ 3. is NOT THE ACTUAL MILEAGE.

UNDER PENALTIES OF PERJURY, I DECLARE THAT I HAVE READ THE FOREGOING DOCUMENT AND THAT THE FACTS STATED IN IT ARE TRUE.

SELLER Must Sign Here: _____ CO-SELLER Must Sign Here: _____
Print Here: _____ Print Here: _____
Selling Dealer's License Number: _____ Tax No.: _____ Tax Collected: _____
Auction Name: _____ License Number: _____

PURCHASER Must Sign Here: _____ CO-PURCHASER Must Sign Here: _____
Print Here: _____ Print Here: _____

NOTICE: PENALTY IS REQUIRED BY LAW IF NOT SUBMITTED FOR TRANSFER WITHIN 30 DAYS AFTER DATE OF PURCHASE.

HSMV 82041 (REV 06/01) STATE OF FLORIDA

VOID IF ALTERED

VOID IF ALTERED

TITLEMAX

Customer Application

Personal Information

[redacted]

City	State	Zip

[redacted]

Alimony, child support, or separate maintenance received under: ☐ court order ☐ written agreement ☐ oral understanding.
Are you currently in bankruptcy? ☐ yes ☑ no

[redacted]

Address (Street Number & Name)	City	State	Zip

Personal References

[redacted]

Co-Applicant Information

Date	State Issued ID Number	Date of Birth	Social Security #
Last Name	First Name		Middle Name
Home Phone	Cell Phone†		Email Address (optional)††
Best time to call?	Which number do you prefer that we call? ☐ Home Phone ☐ Cell Phone		

Yes_____ No_____
Initials Initials

Account Information and Promotional Offers by Text Message.** You would like to receive text messages from us to any cell phone number you give to us that provide account information such as payment reminders and special promotional or sales offers such as offers for credit services, credit, or other financial services.

Yes_____ No_____
Initials Initials

Promotional Offers by Prerecorded Message. You would like to receive telephone calls from us to any phone number you give to us with prerecorded messages that provide special promotional or sales offers such as offers for credit services, credit, or other financial services.

Physical Address *(Street Number & Name)*			Apt #
City	State	Zip	County
Mailing Address *(if different from physical address)*			
City	State	Zip	
Employer * *(Source of Income)*	Employer Address *(Street Number & Name)*		
City	State	Zip	Time at Job?
Work Phone #	Job Title	Supervisor	

Pay Frequency: *(check one)*	Next Payday	Gross Monthly Income	Work Shift
☐ 1st & 15th of month ☐ 15th & end of month ☐ Biweekly (every 2 weeks) ☐ Weekly ☐ Monthly (last day) ☐ Monthly (1st day) ☐ Monthly (3rd day) ☐ Self-Employed		$	

***Alimony, child support or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation.**
Alimony, child support, or separate maintenance received under: ☐ court order ☐ written agreement ☐ oral understanding.
Are you currently in bankruptcy? ☐ yes ☐ no
How did you hear about us? (Circle one.)

Friend/Referral **Name of referrer?** Friend **Saw Store** **Television** **Yellow Pages** **Repeat Customer**

Internet **Billboard** **Postcard** **Other:** _____

ADDITIONAL TERMS AND CONDITIONS OF THIS CUSTOMER APPLICATION

Notice. The federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The federal agency that administers compliance with this law concerning this creditor is the Federal Trade Commission, Equal Credit Opportunity, Washington, D.C. 20580, www.ftc.gov.

††Consent to E-mail Communications and Electronic Disclosures. **You are not required to provide your email address.** If you provided your email address and authorized us to send emails to you ("Your Consent"), then you are requesting to receive emails from us. This includes disclosures and solicitations. You further consent to the use and acceptance of electronic records, and electronic disclosures. **This Consent to E-mail Communications and Electronic Disclosures** informs you of your rights when receiving legally required disclosures, notices, and any other information from us. By providing Your Consent, you acknowledge receipt of this disclosure. You consent to the use of electronic records, and disclosures. The emails and disclosures we may send, may include for example, disclosures or notices under state or federal law, including those pursuant to the Equal Credit Opportunity Act, Truth in Lending Act, Gramm-Leach-Bliley Act, and other disclosures or notices under applicable federal, state or local laws or regulations, or any other notices, information, or solicitations we may send. You may request a paper copy of any emailed disclosures by submitting a request through the link found within the emails. You may also send a written request to TitleMax, P. O. Box 8323, Savannah, GA 31412. We will provide such paper copies to you at no charge. We will retain all Disclosures as required by applicable law. Your Consent only applies to emails we send and receive. You consent to electronically receiving disclosures relating to transactions, accounts, and other emails electronically. Before deciding to obtain electronic disclosures, you acknowledge that you considered whether you have the required hardware and software capabilities. To access and retain Disclosures electronically, you will need to use the following computer software and hardware: a PC with Internet access and an Internet Browser that meets the following minimum requirements: Microsoft® Internet Explorer 6.1 or later versions or Mozilla Firefox 2.0 or later versions. The specific Internet Browser must also support at least 128-bit encryption. To read some documents, you will need a PDF file reader like Adobe® Acrobat Reader. If these requirements change and a material risk arises that you won't receive Disclosures electronically, we will notify you. You will need a printer or long-term storage, such as a disk drive, to retain, download, or print the Disclosures. You may withdraw Your Consent at any time. If you want to withdraw Your Consent, submit a request through the link in any email we send, or write to the address found in this disclosure. If you withdraw Your Consent, such withdrawal will not affect the legal effectiveness, validity, or enforceability of prior electronic Disclosures. If your electronic address, mailing address, telephone number, or any information you provided changes, then you agree to inform us. You may contact us by clicking the appropriate link in any email, or writing to the address in this disclosure. BY PROVIDING YOUR EMAIL ADDRESS, AND THEREBY AGREEING, YOU ACKNOWLEDGE AND AGREE THAT YOU: (1) CAN ACCESS THE DISCLOSURES IN THE DESIGNATED FORMATS DESCRIBED ABOVE, (2) READ THE INFORMATION ABOUT ELECTRONIC RECORDS, AND DISCLOSURES, IN THIS CONSENT TO EMAIL COMMUNICATIONS AND ELECTRONIC DISCLOSURES, (3) CONSENT TO HAVING DISCLOSURES PROVIDED OR MADE AVAILABLE TO YOU IN ELECTRONIC FORM, (4) CONSENT TO DOING BUSINESS WITH US ELECTRONICALLY, AND (5) MAY REQUEST A PAPER COPY OF ANY

EMAILED DISCLOSURES, WHICH WE WILL PROVIDE TO YOU AT NO CHARGE. You may request and obtain a copy of this information to retain for future reference.

†**Cellular Phone Calls:** Receipt of cellular phone calls may be subject to charges from your service provider. If you have listed a cell phone above or you give us an updated cell phone number, then you authorize us to call your cell phone number to provide account information such as payment reminders and special promotional offers or sales offers such as offers for credit services, credit, or other financial services.

****Text Messages.** Receipt of text messages may be subject to charges from your service provider. If you elected to receive text messages above, and later elect to opt out of receiving text messages, then please select the "opt-out" button on any text message received.

Phone Messages. You authorize us to contact the phone numbers listed. You authorize us to mail correspondence to your address. You authorize us to call and leave messages on any answering machine at your phone numbers above.

Release of Information. You authorize us to verify all of the information that you have provided and you acknowledge that this information may be used to verify certain past or current credit or payment history information from third party source(s). You further authorize and consent that we may contact any person or company listed on this Customer Application, including any persons that you may add at a later date. Your application may be rejected if any information provided is found to be false.

Credit Inquiries and Reporting Authorization. By signing below, you further agree and authorize us to obtain your credit history reports from credit bureaus and other credit reporting agencies or companies.

ARBITRATION. Arbitration is a means for legal matters between parties to be resolved by a neutral arbitrator rather than a Court. We have a policy of arbitrating all claims, demands, and disputes which cannot be resolved in a small claims tribunal, including the scope and validity of this arbitration provision and any right you may have to participate in an alleged class action (hereinafter "dispute(s)"). All customer agreements contain another arbitration provision that supersedes this arbitration provision and governs the resolution of disputes. However, if you do not enter into a customer agreement with us, then this arbitration provision governs the resolution of disputes. You agree that **YOU ARE WAIVING YOUR RIGHT TO HAVE A TRIAL BY JURY to resolve disputes against us**. The Federal Arbitration Act governs this arbitration provision. If any party has a dispute, they must notify the others in writing of the dispute. You have the right to select either of the following arbitration organizations, which will govern the arbitration under its consumer rules: American Arbitration Association (1-800-778-7879) http://www.adr.org or JAMS (1-800-352-5267) http://www.jamsadr.com, and we will advance all of the expenses associated with the arbitration, including the filing, administrative, hearing and arbitrator's fees. You will be responsible for your attorney's fees, if any. Any appeal of a judgment from a small claims tribunal shall be resolved by binding arbitration. The arbitrator shall not conduct class arbitration. The arbitration hearing will be conducted in the county in which this Customer Application was signed. If the arbitration associations listed above are not available and the parties cannot otherwise agree on a substitute, then any party may petition a court pursuant to section 5 of the Federal Arbitration Act, 9 U.S.C. sections 1-16 to select an arbitration organization, provided such arbitration organization shall enforce the terms of this Customer Application and the Arbitration Provision, including the prohibition on class arbitration.

WARNING: This type of transaction is only intended to address short-term, NOT long-term, credit needs. Repeated or frequent use can create serious financial hardships. You should evaluate the costs and benefits of all alternatives before entering into this type of transaction. Other forms of short-term credit that may be less expensive include a loan from another institution or from family or friends, a credit card cash advance, an account with overdraft protection, or a salary advance.

Privacy Policy. You verify that you have received a copy of the company's Privacy Policy.

Updates: You agree to inform us of any changes to the information contained in this Customer Application throughout the course of your business relationship with us.

By signing below and submitting this Customer Application, you are verifying that all of the information in this Customer Application is accurate and correct, including the personal references and contact information. **You agree that you have read and understood all the above statements, including the Arbitration Provision.**

[redacted] _____ 12-07-12
Date

_____ _____
Co-Applicant Signature **Date**

VEHICLE-SECURED CONSUMER FINANCE LOAN AGREEMENT

Lender:	Borrower:
TitleMax Auto Loans 8945 Pensacola Blvd. Pensacola, FL 32534	[redacted] CoBorrower:
Loan Number: [redacted]	Date of Loan: 12/07/2012

Vehicle Information

Make: Chev	Model: Venture	Color: Tan
Year: 2004	Doors:	Title State:
Vehicle Id. [redacted]	Lic. Plate No:	Cylinders: 6

TRUTH IN LENDING ACT DISCLOSURE STATEMENT

ANNUAL PERCENTAGE RATE	FINANCE CHARGE	Amount Financed	Total of Payments
The cost of your credit as a yearly rate.	The dollar amount the credit will cost you.	The amount of credit provided to you or on your behalf.	The amount you will have paid after you have made all payments as scheduled.
66.02 %	$ 45.82	$ 817.19	$ 863.01

Payment Schedule: You are required to make 1 payment of $863.01 on 01/07/2013(the "Due Date").
Late Charge: If a payment is 10 or more days late, you will be charged $ 10.00
Security Interest: You are giving us a security interest in the Vehicle described above.
Prepayment: If you pay off early, you will not have to pay a penalty. Interest Rate: 30.00
Filing fee: $ 77.25
Additional Information: You should refer to the Additional Terms and Conditions of this Agreement for additional information about nonpayment, default, and prepayment rebates.

ITEMIZATION OF AMOUNT FINANCED

1.	Gross Payoff Amount on Prior Loan from Us:	$ 0.00
	Insurance Refunds on Prior Loan from Us:	
2.	Voluntary Automobile Insurance	($ 0.00)
3.	Credit Life Insurance	($ 0.00)
4.	Credit Accident and Health Insurance	($ 0.00)
5.	Credit Unemployment Insurance	($ 0.00)
6.	Net Payoff Amount (1 minus 2 through 5)	$ 0.00
7.	Payment to You	$ 650.00
	Premium Payments to Insurers:*	
8.	Credit Property Insurance	$ 0.00
9.	Credit Life Insurance	$ 0.00
10.	Credit Accident and Health Insurance	$ 0.00
11.	Credit Unemployment Insurance	$ 0.00
12.	Non-Filing Insurance	$ 0.00
13.	Voluntary Automobile Insurance	$ 86.79
14.	Other Voluntary Insurance _____	$ 0.00
	Additional Payments to Third Parties:	
15.	Filing Fee Payable to Public Official	$ 77.25
16.	Document Stamp Tax	$ 3.15
17.		$ [redacted]
18.	Warranty Fee	$ [redacted]
19.	Amount Financed/Principal Amount (6 through 18)	$ [redacted]
20.	Prepaid Finance Charge (Credit Investigation Fee)	$ [redacted]

* We or an affiliate of ours will receive a commission on or retain a portion of these charges.

Comprehensive and collision insurance is required to obtain credit. **You may obtain such insurance from any properly licensed person of your choice.** If obtained through us, the premium is $ 86.79.

The following coverages, available through us, are not required and are entirely voluntary. Please sign for all coverages you elect to purchase.

Credit Life Insurance
x _____

Credit Accident and Health Insurance
x _____

Credit Unemployment Insurance
x _____

[redacted]

x _____

TITLE LOANS ARE EXPENSIVE LOANS INTENDED TO MEET SHORT-TERM CASH NEEDS. THEY ARE NOT INTENDED TO MEET LONG-TERM FINANCIAL NEEDS.

Florida Document Stamp Tax is required by law in the amount of $3.15.
Has been paid or will be paid directly to the Department of Revenue. Certificate of Registration #27-8015705238-4

ADDITIONAL TERMS AND CONDITIONS

1. **DEFINITIONS.** This Vehicle-Secured Consumer Finance Loan Agreement ("Agreement") includes, without limitation, the Truth in Lending Act Disclosure Statement on page 1 and the Arbitration Provision included in Paragraph 29 (if you do not reject it). The words "you" and "your" mean the Borrower (each Borrower, if more than one). The words "we," "us," "our" and "TitleMax" mean TMX Finance of Florida, Inc. (and for purposes of the Arbitration Provision, certain additional parties), together with any assignee of our rights. The word "Loan" means the Vehicle-Secured Consumer Finance Loan that is governed by this Agreement and made under the Florida Consumer Finance Act. Other terms are defined in the disclosures on the first page.

2. **PAYMENTS; INTEREST.** On the Due Date set forth on the first page or earlier, you promise to pay us, in lawful money of the United States at the store where you obtained your Loan (the "Store"), the Amount Financed and Prepaid Finance Charge shown on the first page, together with simple interest on the unpaid Amount Financed at the rate(s) shown below. We do not charge interest on unpaid interest or fees. We apply payments first to unpaid fees, then to unpaid interest and finally to the unpaid Amount Financed. Interest is charged at rates that depend on the unpaid Amount Financed from time to time, as follows:

Unpaid Amount Financed	Annual Rate	Monthly Rate	Daily Rate
First $2,000	30%	2.5%	0.08219178%
Next $1,000	24%	2.0%	0.06575342%
Remainder	18%	1.5%	0.04931507%

Each time you make a payment (including a partial payment or a prepayment in full or in part), we compute the interest that has accrued during the period from the date of the immediately preceding payment (or, in the case of the first such payment, from the date of this Agreement) through the payment date (the "Accrual Period"). We charge interest at the Monthly Rate for each full month in the Accrual Period and charge interest at the Daily Rate for each remaining day in the Accrual Period (a so-called "odd day"). For this purpose, if the Accrual Period begins on the first day of a calendar month, a full month ends on the last day of each calendar month during the Accrual Period. If the Accrual Period begins on any other day, a full month ends on the immediately preceding day of each subsequent month during the Accrual Period (or, if there is no such day in a particular month, on the last day of the month).

3. **PREPAYMENT.** You may prepay your Loan in full or in part at any time. If you do so, you will not have to pay a penalty and the interest you will have to pay will be lower than if you had not prepaid. If you have obtained insurance through us and you prepay in full before the Due Date, you may direct us to cancel your insurance and arrange for your refund or unearned premiums to be paid directly to you or to have it applied to the principal balance of any new loan you obtain from us. If your Loan refinances a prior loan and the Itemization of Amount Financed shows a deduction for one or more insurance refunds, you hereby sell and assign to us your right to such refunds.

4. **DELINQUENCY CHARGE.** You agree to pay us a delinquency charge of $10 if your payment is not paid by the tenth day after the Due Date.

5. **BAD CHECK CHARGE.** You agree to pay us a bad check charge equal to $20 or, if greater, the amount charged us by our bank, in the event that you make a payment on your Loan with any check, draft, negotiable order of withdrawal or like instrument that is returned unpaid or otherwise dishonored.

6. **CREDIT INVESTIGATION FEE.** If listed in Item 19 of the Itemization of Amount Financed on the first page of this Agreement, we have charged a Credit Investigation Fee of $25 as a Prepaid Finance Charge to reimburse us for a portion of the costs of underwriting your Loan.

7. **INSURANCE.**

(a) You must maintain, at your expense, comprehensive and collision insurance that covers, at a minimum, all loss or damage to the Vehicle by fire, theft and collision. We must be loss payee and the insurance must not be subject to cancellation, termination or non-renewal during the term of your Loan without advance notice to us. **You may obtain the required Vehicle insurance through us (unless you are a Military Member or Military Dependent, as defined below) or through a properly licensed insurance agent of your choice, so long as the policy is provided by a properly licensed insurer and is reasonably acceptable to us.** If you obtain Vehicle insurance through us but you currently have or subsequently obtain separate Vehicle insurance reasonably acceptable to us, you should promptly provide evidence of such insurance to us. In such event, you will be entitled to a refund on the Vehicle insurance obtained through us, effective as of the date of your insurance. At our request, you agree to provide us with proof that you are maintaining the insurance required by this Paragraph 7(a). **THE INSURANCE WE PROVIDE DOES NOT INSURE YOU AGAINST LIABILITY FOR BODILY INJURY OR PROPERTY DAMAGE CAUSED TO OTHERS.**

(b) Voluntary credit life insurance, credit accident and health insurance and credit unemployment insurance are also available through us, provided that these coverages may not be available to you depending on your age,

health, employer, employment status or work schedule. No insurance is available through us if you are a Military Member or Military Dependent. **These coverages are not required and your decision to buy or not buy voluntary credit insurance through us will not be a factor in the credit approval process.** Additional optional insurance coverage, including motor vehicle liability insurance, may be available through us or an affiliate, and the cost of this coverage may be financed under this Agreement. **To the extent that we offer such insurance, its purchase is entirely voluntary.** Optional insurance may satisfy the requirements of Paragraph 7(a), depending upon the terms of such insurance.

(c) If you obtain insurance through us, we have provided or will provide you with insurance policies and/or certificates from the insurer. You should carefully review these policies or certificates for coverage limits, deductibles, cancellation provisions and other terms and conditions. You may have the right to cancel your coverage and receive a full refund for a period of time after you receive the certificate or policy of insurance. The credit life insurance we offer may not pay your entire Loan in full if you die prior to the final scheduled payment date.

8. **SECURITY INTEREST.** To secure payment and performance of your obligations under this Agreement, you grant us a security interest pursuant to the Florida Uniform Commercial Code in: (a) the Vehicle; (b) all accessions, attachments, accessories and additions to the Vehicle; (c) all proceeds from the sale of the Vehicle; (d) all insurance proceeds paid if the Vehicle is damaged, destroyed, stolen or if there is any insured loss under any of the insurance policies described in Paragraph 7; and (e) all refunds of insurance premiums securing the Vehicle and/or described in Paragraph 7 (collectively, the "Collateral"). You authorize us to file any documents and take other actions reasonably necessary to ensure that our security interest in the Collateral is properly attached and perfected. You agree to provide reasonable cooperation by signing documents or taking any other actions we may request.

9. **DEFAULT.** You will be in default if: (a) you fail to make any payment due under this Agreement in full and on time; (b) you break any promise you have made under this Agreement; (c) any representation you have made under this Agreement is untrue or becomes untrue; (d) the security interest granted in the Collateral is or becomes invalid; (e) you become insolvent, you are unable to pay your debts as they become due or any proceeding is commenced by you or against you under any state or federal bankruptcy or insolvency law; (f) the Vehicle is damaged, destroyed, stolen, or lost and you do not have insurance that covers those events; (g) your Vehicle is used in connection with the commission of any crime or for any other unlawful purpose; or (h) you die.

10. **OUR RIGHTS UPON DEFAULT.** Upon a default, we may, at our sole option, do any of the following, subject to applicable law: (a) declare the entire outstanding balance that you owe under this Agreement at once due and payable without further notice to you; (b) disable or render the Vehicle unusable by placing a boot or other similar device on the Vehicle; (c) take possession of the Vehicle with or without judicial process using any peaceful means we deem appropriate; (d) require you to deliver the Vehicle to a reasonably convenient place that we designate; (e) after giving any required notice, sell, lease or otherwise dispose of the Vehicle in any commercially reasonable manner; (f) continue to charge interest at the rates disclosed above to the extent permitted by law; (g) at your expense, preserve the Vehicle and repair or restore the Vehicle to substantially the same condition and repair as of the original date of this Agreement; and (h) use any other remedies we have under this Agreement (including Paragraphs 11 and 12) and/or applicable law. By choosing any one or more of these remedies we do not give up our right to use another remedy later. By deciding not to use any remedy, we do not give up our right to consider the event a default if it happens again or continues. We may delay or refrain from enforcing any of our rights under this Agreement without waiving such rights. You understand that any waiver of our rights will not be effective unless it is in writing signed by us. You waive presentment, demand, protest and notice of dishonor.

11. **PLACING A BOOT OR SIMILAR DEVICE ON THE VEHICLE.** In the event that we disable or render the Vehicle unusable by placing a boot or other similar device (the "Boot") on the Vehicle, you agree not to tamper with or destroy the Boot or to attempt to drive the vehicle before we remove the Boot. You give us your permission to enter the property where your Vehicle is parked to install the Boot.

12. **REPOSSESSION.** As described above, we (or a repossession company we retain) may repossess the Vehicle if you are in default. If we repossess the Vehicle, you have the right to get it back (redemption) by paying, to the extent permitted by law, the entire amount you owe under this Agreement plus the cost of taking and storing the Vehicle and any other expenses we have incurred as a result of the repossession. If you do not redeem the Vehicle by the date shown on such notice, we can sell it. We will send you a written notice in advance of any sale or disposition of the Vehicle. We will use the net proceeds of the sale to pay all or part of the amount you owe under this Agreement. To calculate net proceeds, any charges for taking and storing the vehicle, cleaning and advertising, repairing if necessary and reasonable attorneys' fees and court costs will be subtracted from the selling price. If the proceeds of the sale exceed the amount you owe us, we will pay the proceeds to you unless the law requires us to pay the proceeds to another party. After repossession, you may go to the location where the Vehicle is stored and claim any personal articles left in the vehicle. Any personal articles not claimed within the lengthiest of the following periods are subject to disposal: (a) 15 days from the date of repossession; (b) the storage period required under the law; or (c) the storage period set by us or our agent who is storing the Vehicle.

13. **PROMISES YOU MAKE TO US REGARDING THE VEHICLE.** You make all of the following representations, warranties and promises to us:

(a) *Capacity:* You are at least 18 years of age and have full legal authority and capacity to sign this Agreement and grant us a security interest in the Vehicle.

(b) *Title:* Except as explicitly set forth on your Loan application, you have full, unencumbered legal title to the Vehicle, and the Vehicle is free and clear of all other liens, security interests, chattel mortgages, encumbrances and claims, excluding the security interest granted under this Agreement. You will not allow any other liens on the Vehicle or seek a duplicate certificate of title. Without our prior written consent, you will not transfer any of your ownership rights in the Vehicle, whether by sale, lease or otherwise, until all of your obligations under this Agreement are satisfied in full. Any transfer without our consent will be void and have no legal effect.

(c) *Maintenance and Inspection:* You will maintain the Vehicle in good working order and in substantially the same condition and repair as of the original date of this Agreement, ordinary wear and tear excepted. You will tell us immediately if the Vehicle is damaged, destroyed, stolen or lost. You agree that we or our agents or representatives may, from time to time, inspect the Vehicle and you will bring the Vehicle to our store at our request at a reasonably convenient time.

(d) *Use of the Vehicle:* You will use the Vehicle only for routine travel and consistent with the purposes for which it was intended. Without our prior consent, you will not remove the Vehicle from the United States or permanently remove the Vehicle from the State of Florida.

(e) *Notice of Changes:* You will notify us immediately in writing of any change of your residence address or telephone number or any material adverse change in your employment or financial condition.

14. **RISK OF LOSS.** You bear the entire risk of loss or damage to the Vehicle. You agree to indemnify and hold us harmless for any and all claims for property damages or personal injuries arising from operation of the Vehicle, including but not limited to, all judgments, attorneys' fees, court costs and any incurred expenses.

15. **DUPLICATE KEYS.** Upon our request, you agree to deposit with us a duplicate set of keys to the Vehicle.

16. **JOINT LIABILITY.** If more than one person signs this Agreement as Borrower, each of you is jointly and severally liable. We may enforce our rights against one of you without affecting our rights as to the others. We may also release one of you without releasing the others.

17. **COLLECTION COSTS.** If you default, to the extent permitted by law, you will be liable for our reasonable collection costs, as well as our reasonable attorney fees and court costs if we turn over this Agreement for collection to an attorney who is not a salaried employee of ours.

18. **CREDIT REPORTING.** You authorize us make inquiries concerning your credit history and standing. We may report information about your Loan to credit bureaus. Late payments, missed payments or other defaults may be reflected in your credit report. If you believe that any information about your Loan that we have furnished to a consumer reporting agency is inaccurate, or if you believe that you have been the victim of identity theft in connection with your Loan, write to us at 8945 Pensacola Blvd.. In your letter: (a) provide your name and Loan number, (b) identify the specific information that is being disputed, (c) explain the basis for the dispute and (d) provide any supporting documentation you have that substantiates the basis of the dispute. If you believe that you have been the victim of identity theft, submit an identity theft affidavit or identity theft report.

19. **TRUTHFULNESS OF APPLICATION.** You represent that every statement made in your Application for credit is true, complete and correct. **YOU EXPRESSLY AUTHORIZE US TO ATTEMPT TO CONFIRM ANY STATEMENT MADE IN THE APPLICATION WITH YOUR EMPLOYER OR OTHER THIRD PARTIES.**

20. **TELEPHONE RECORDING.** You understand and agree that we may monitor and/or record any of your phone conversations with any of our representatives.

21. **AUTOMATIC REMINDERS.** We use automated telephone dialing, text messaging systems and electronic mail to provide messages to our customers about due dates, missed payments and other important information. The telephone messages may be played by a machine automatically when the telephone is answered, whether answered by you or someone else. These messages may also be recorded by your answering machine. You give us your permission to call or send a text message to any telephone number you have given us (including any wireless telephone number you have given us) and to play pre-recorded messages or send text messages with information about your Loan over the phone. You also give us permission to communicate such information to you via electronic mail. You agree that we will not be liable to you for any such calls or electronic communications. You understand that, when you receive such calls or electronic communications, you may incur a charge from the company that provides you with telecommunications, wireless and/or Internet services. You agree that we have no liability for such fees.

22. **INADVERTENT EXCESSIVE CHARGES OR COLLECTION OF PAYMENTS:** If a law, which applies to the Loan and which sets maximum interest and fees, is finally interpreted so that the interest or fees collected or to be collected in connection with this Agreement exceed the permitted limits, then: (a) any interest and/or fees will

automatically be reduced by the amount necessary to reduce the interest and/or fees to the permitted limit, retroactively effective as of the date of this Agreement, and as though this Agreement originally provided for the reduced interest and/or fees; and (b) any sums already collected from you which exceeded permitted limits will be refunded to you. Also, if we inadvertently collect more principal than permitted by this Agreement, we will refund to you any such excess principal. We may choose to make any refunds described in this paragraph by reducing the principal amount you owe under this Agreement or by making a direct payment to you.

23. **CERTAIN COMMUNICATIONS**. Any communication with us required or permitted under the Federal Bankruptcy Code must be in writing, must include you account number, and must be sent to 8945 Pensacola Blvd..

24. **ASSIGNMENT.** We may assign or transfer this Agreement or any of our rights hereunder.

25. **GOVERNING LAW**. This Agreement (but not the Arbitration Provision) shall be governed by the substantive laws of the State of Florida.

26. **NOTICE AND CURE.** Prior to initiating a lawsuit or arbitration regarding a legal dispute or claim relating in any way to this Agreement or the Loan (as more fully defined in the Arbitration Provision, a "Claim"), the party asserting the Claim (the "Claimant") shall give the other party (the "Defending Party") written notice of the Claim (a "Claim Notice") and a reasonable opportunity, not less than 30 days, to resolve the Claim. Any Claim Notice to you will be sent by mail or email to the applicable address you have provided on your Application (or any updated address you have subsequently provided to us). Any Claim Notice to us shall be sent by mail, attention Claim Notice, 8945 Pensacola Blvd.. Any Claim Notice you send must provide your Loan number, mailing address and telephone number. Any Claim Notice must explain the nature of the Claim and the relief that is demanded. The Claimant must reasonably cooperate in providing any information about the Claim that the Defending Party reasonably requests.

27. **WAIVER OF RIGHT TO TRIAL BY JURY. YOU AND WE ACKNOWLEDGE THAT THE RIGHT TO TRIAL BY JURY IS A CONSTITUTIONAL RIGHT BUT MAY BE WAIVED IN CERTAIN CIRCUMSTANCES. TO THE EXTENT PERMITTED BY LAW, YOU AND WE KNOWINGLY AND VOLUNTARILY WAIVE ANY RIGHT TO TRIAL BY JURY IN THE EVENT OF LITIGATION ARISING OUT OF OR RELATED TO THIS AGREEMENT. THIS JURY TRIAL WAIVER SHALL NOT AFFECT OR BE INTERPRETED AS MODIFYING IN ANY FASHION ANY ARBITRATION PROVISION TO WHICH YOU AND WE ARE SUBJECT, WHICH CONTAINS ITS OWN SEPARATE JURY TRIAL WAIVER.**

28. **Entire Agreement:** This Agreement constitutes the sole agreement between you and us with respect to the subject matter of this Agreement.

29. **ARBITRATION PROVISION.**

(a) **Notice: READ THIS ARBITRATION PROVISION. THIS AGREEMENT DOES NOT APPLY TO MILITARY MEMBERS OR MILITARY DEPENDENTS. OTHERWISE, IF YOU DO NOT REJECT THIS ARBITRATION PROVISION IN THE MANNER SET FORTH BELOW, IT WILL BE PART OF THIS AGREEMENT AND WILL HAVE A SUBSTANTIAL IMPACT ON THE WAY YOU OR WE WILL RESOLVE ANY CLAIM WHICH YOU OR WE HAVE AGAINST EACH OTHER NOW OR IN THE FUTURE.**

(b) **General:** This Arbitration Provision describes when and how a Claim (as defined below) between you and us may be arbitrated. Arbitration is a method of resolving disputes in front of one or more neutral persons, instead of having a trial in court in front of a judge and/or jury. It can be a quicker and simpler way to resolve disputes.

(c) **Your Right to Reject**: If you don't want this Arbitration Provision to apply, you may reject it by mailing us a written rejection notice which gives your Loan Number and contains a statement that you (both of you, if more than one) reject the Arbitration Provision. The rejection notice must be sent to us at TMX of Florida, Inc., 8945 Pensacola Blvd., Attention: Arbitration Opt-our. A rejection notice is only effective if it is signed by you (both of you, if more than one) and if we receive it within sixty (60) days after the date of this Agreement. If you don't reject this Arbitration Provision, it will be effective as of the date of this Agreement. Your rejection of this Arbitration Provision will not affect any other provision of this Agreement or any prior Arbitration Provision between you and us, which will remain in full force and effect.

(d) **Parties Subject to Arbitration:** As solely used in this Arbitration Provision (and not elsewhere in this Agreement), the terms "we," "us" and "our" include any parent, subsidiary or affiliate of ours; any person or company that acquires an interest in the Loan; any other person or company that provides any insurance described in Paragraph 7 or any other services in connection with this Agreement if you assert a Claim against such other person or company at the same time you assert a Claim against any others of us; and the employees, officers, directors, members and agents of the foregoing persons or companies.

(e) **Covered Claims:** "Claim" means any claim, dispute or controversy between you and us that in any way arises from or relates to this Agreement or the Loan, including disputes arising from actions or omissions prior to the date of this Agreement. "Claim" has the broadest reasonable meaning, and includes initial claims, counterclaims,

cross-claims and third-party claims. It includes disputes based upon contract, tort, consumer rights, fraud and other intentional torts, constitution, statute, regulation, ordinance, common law and equity (including any claim for injunctive or declaratory relief). However, notwithstanding any language in this Arbitration Provision to the contrary, the term "Claim" does not include any dispute about the validity, enforceability, arbitrability or scope of this Arbitration Provision, including any dispute about the validity, effect or enforceability of the prohibitions against class proceedings, private attorney general proceedings and/or multiple-party proceedings described in subparagraph (h) below, captioned "Prohibition Against Certain Proceedings" (the "Class Action Prohibition"), the last sentence of subparagraph (n), captioned "Survival; Rules of Interpretation; Severability" or this sentence; any such dispute shall be resolved by a court and not by an arbitrator or arbitration administrator. However, any dispute or argument that concerns the validity or enforceability of this Agreement as a whole is for the arbitrator, not a court, to decide. Also, "Claim" does not include any "self-help remedy" (that is, any steps taken to enforce rights without a determination by a court or arbitrator, for example, repossession and/or re-titling of a motor vehicle) or any individual action by you or us to prevent the other party from using any self-help remedy, so long as such self-help remedy or individual judicial action does not involve a request for monetary relief of any kind.

(f) **Starting or Requiring an Arbitration:** To the extent permitted by federal law, either you or we may require any Claim to be arbitrated. Arbitration is started or required by giving written notice to the other party of an intent to start or to compel arbitration. This notice may be given before or after a lawsuit has been started over the Claim and may address any Claims brought in the lawsuit. The notice may be in the form of a motion or petition to compel arbitration. Arbitration of a Claim must comply with this Arbitration Provision and, to the extent not inconsistent or in conflict with this Arbitration Provision, the applicable rules of the arbitration Administrator. We will not attempt to require you to arbitrate any individual Claim that you bring against us in small claims court or your state's equivalent court, if any. But if that Claim is transferred, removed or appealed to a different court, we then have the right to require arbitration.

(g) **Choosing the Administrator:** "Administrator" means the American Arbitration Association ("AAA"), 1633 Broadway, 10th Floor, New York, NY 10019, www.adr.org.; JAMS, 1920 Main St. at Gillette Ave., Suite 300, Irvine, CA 92614, www.jamsadr.com; or any other company selected by mutual agreement of the parties. If AAA and JAMS both cannot or will not serve and the parties are unable to select an Administrator by mutual consent, the Administrator will be selected by a court. You get to select the Administrator if you give us written notice of your selection with your notice that you are electing to arbitrate any Claim or within 20 days after we give you notice that we are electing to arbitrate or requiring arbitration of any Claim (or, if you dispute our right to require arbitration of the Claim, within 20 days over that dispute is finally resolved). If you do not select the Administrator on time, we will do it. Notwithstanding any language in this Arbitration Provision to the contrary, no arbitration may be administered, without the consent of all parties to the arbitration, by any Administrator that has in place a formal or informal policy that purports to override the Class Action Prohibition.

(h) **Court and Jury Trials Prohibited; Other Limitations on Legal Rights: IF YOU OR WE ELECT TO ARBITRATE A CLAIM, YOU WILL NOT HAVE THE RIGHT TO PURSUE THAT CLAIM IN COURT OR HAVE A JURY DECIDE THE CLAIM. ALSO, YOUR ABILITY TO OBTAIN INFORMATION FROM US IS MORE LIMITED IN AN ARBITRATION THAN IN A LAWSUIT. OTHER RIGHTS THAT YOU WOULD HAVE IF YOU WENT TO COURT MAY ALSO NOT BE AVAILABLE IN ARBITRATION.**

(i) **Prohibition Against Certain Proceedings: IF YOU OR WE ELECT TO ARBITRATE A CLAIM: (i) NEITHER YOU NOR WE MAY PARTICIPATE IN A CLASS ACTION IN COURT OR IN CLASS-WIDE ARBITRATION, EITHER AS A PLAINTIFF, DEFENDANT OR CLASS MEMBER; (ii) NEITHER YOU NOR WE MAY ACT AS A PRIVATE ATTORNEY GENERAL IN COURT OR IN AN ARBITRATION; (iii) CLAIMS BROUGHT BY OR AGAINST YOU MAY NOT BE JOINED OR CONSOLIDATED WITH CLAIMS BROUGHT BY OR AGAINST ANY OTHER PERSON; AND (iv) THE ARBITRATOR SHALL HAVE NO AUTHORITY TO CONDUCT A CLASS-WIDE ARBITRATION, PRIVATE ATTORNEY GENERAL ARBITRATION OR MULTIPLE-PARTY ARBITRATION.**

(j) **Location and Costs of Arbitration:** Arbitration proceedings shall be conducted over the telephone and/or through email or written submissions wherever reasonably possible. Any arbitration hearing that you attend must take place at a location reasonably convenient to you. Each Administrator charges fees to administer an arbitration proceeding and the arbitrator also charges fees. This includes fees not charged by a court. If either you or we require a Claim to be arbitrated, you may tell us in writing that you can't afford to pay the fees charged by the Administrator and/or the arbitrator or that you believe we should bear such fees for other reasons you specify. If your request is reasonable and in good faith, we will pay or reimburse you for all or part of the fees charged to you by the Administrator and/or arbitrator. Also, we will pay these fees if applicable law requires us to, if you substantially prevail in the arbitration or if we must bear such fees in order for this Arbitration Provision to be enforced. We will not ask you to pay or reimburse us for any fees we pay the Administrator or arbitrator. We will bear the expense of our attorneys, experts and witnesses, except where applicable law and this Agreement allow us to recover attorneys' fees and/or court costs in a collection action we bring. You will bear the expense of your attorneys, experts and witnesses if we prevail in an arbitration. However, in an arbitration you commence, we will pay your fees if you prevail or if we must bear such fees in order for this Arbitration Provision to be enforced. Also, we will bear any fees if applicable law requires us to.

(k) **Governing Law:** You and we agree that this Agreement and Arbitration Provision involve interstate commerce, and that this Arbitration Provision is governed by the Federal Arbitration Act, 9 U.S.C. §§ 1-16 (the "FAA"), and not by any state arbitration law. The arbitrator must apply applicable substantive law consistent with the FAA and applicable statutes of limitations and claims of privilege recognized at law. The arbitrator is authorized to award all remedies permitted by the substantive law that would apply if the action were pending in court (including, without limitation, punitive damages, which shall be governed by the Constitutional standards employed by the courts). At the timely request of either party, the arbitrator must provide a brief written explanation of the basis for the award.

(l) **Right to Discovery:** In addition to the parties' rights to obtain discovery pursuant to the arbitration rules of the Administrator, either party may submit a written request to the arbitrator to expand the scope of discovery normally allowable under the arbitration rules of the Administrator. The Arbitrator shall have discretion to grant or deny that request.

(m) **Arbitration Result and Right of Appeal:** Judgment upon the award given by the arbitrator may be entered by any court having jurisdiction. The arbitrator's decision is final and binding, except for any right of appeal provided by the FAA. However, if the amount of the Claim exceeds $50,000 or involves a request for injunctive or declaratory relief that could foreseeably involve a cost or benefit to either party exceeding $50,000, any party can appeal the award to a three-arbitrator panel administered by the Administrator, which panel shall reconsider any aspect of the initial award requested by the appealing party. The decision of the panel shall be by majority vote. Reference in this Arbitration Provision to "the arbitrator" shall mean the panel of arbitrators if an appeal of the arbitrator's decision has been taken. The costs of such an appeal will be borne in accordance with subparagraph (l) above, regarding "Location and Costs of Arbitration."

(n) **Survival; Rules of Interpretation; Severability:** This Arbitration Provision shall survive the repayment of all amounts owed under this Agreement, any legal proceeding, and any bankruptcy to the extent consistent with applicable bankruptcy law. In the event of a conflict or inconsistency between this Arbitration Provision, on the one hand, and the applicable arbitration rules or the other provisions of this Agreement, on the other hand, this Arbitration Provision shall govern. If any portion of this Arbitration Provision, other than the Class Action Prohibition, is deemed invalid or unenforceable, the remaining portions shall nevertheless remain in force. If a determination is made that the Class Action Prohibition is unenforceable, only this sentence of the Arbitration Provision will remain in force and the remainder of the Arbitration Provision shall be null and void, provided that the determination concerning the Class Action Prohibition shall be subject to appeal.

(o) If (i) you submit a Claim Notice in accordance with Paragraph 26, captioned "Notice and Cure," on your own behalf (and not on behalf of any other party); (ii) we refuse to provide you with the relief you request; and (iii) an arbitrator subsequently determines that you were entitled to such relief (or greater relief), the arbitrator shall award you at least $7,500 for all of the Claims you brought or could have brought (not including any arbitration fees and attorneys' fees and costs to which you may be entitled).

NOTICE

THIS LOAN IS MADE UNDER THE FLORIDA CONSUMER FINANCE ACT, FLA. STAT. § 516.001 ET SEQ.

THE TERMS OF THIS LOAN PROVIDE FOR INTEREST AND CHARGES PURSUANT TO THE FLORIDA CONSUMER FINANCE ACT.

THIS LOAN IS SECURED BY YOUR VEHICLE.

MILITARY BORROWER IDENTIFICATION STATEMENT

Federal law provides important protections to active duty members of the Armed Forces and their dependents. To ensure that these protections are provided to all eligible applicants, we require you to initial one of the following statements. Please initial one statement below that applies to you:

[redacted]

initial here

YOU ARE NOT: (1) a regular or reserve member of the Army, Navy, Marine Corps, Air Force, or Coast Guard, serving on active duty under a call or order that does not specify a period of 30 days or fewer (a "Military Member"); or (2) a dependent of a Military Member of the Armed Forces on active duty as described above (a "Military Dependant"), because you are not a Military Member's spouse or child under the age of eighteen years old and are not an individual for whom a Military Member provided more than one-half of your financial support for 180 days immediately preceding today's date.

_____ initial here

YOU ARE a Military Member or a Military Dependent.

Warning: It is Important to Initial this statement accurately.
Knowingly making a false statement is a crime

CREDIT LIFE INSURANCE ACKNOWLEDGMENTS

By initialing below, you acknowledge the following with respect to any credit life insurance you are purchasing:

[ ] You understand that you have the option of assigning any other policy or policies you own or may procure for the purpose of covering your Loan and that the policy need not be purchased from us in order to obtain the Loan.

[ ] You understand that the benefits under the policy will terminate when you reach a certain age and your age is accurately represented on the application or policy.

Intending to be legally bound, you agree to all of the terms of this Agreement and represent that you have received (1) a completed copy of this Agreement and (2) evidence of any insurance you obtained through us in connection with the Loan.

[redacted] _____ 12-7-12
Date

_____ _____
Date

Intending to be legally bound, we agree to all the terms of this Agreement.

Kevin Mazzetti _____ 12-7-12
TitleMax Representative Date

THIS DOCUMENT IS SUBJECT TO A SECURITY INTEREST IN FAVOR OF, AND PLEDGED AS COLLATERAL TO, WELLS FARGO BANK, NATIONAL ASSOCIATION, AS COLLATERAL AGENT.

Voluntary Election To Obtain Comprehensive and Collision Insurance Through TitleMax

In order to obtain a loan from us, you must provide us with proof that you have comprehensive and collision insurance with a deductible of not more than $500 on your vehicle through a properly licensed insurer. Such insurance must be reasonably acceptable to us and name us as loss payee. In the event that you do not have such insurance, you may obtain it on your own through a licensed insurance agent of your choosing. If you are interested in obtaining comprehensive and collision insurance through TitleMax, please check the appropriate box and sign below. You are under no obligation to obtain insurance through us.

WOULD YOU LIKE TO OBTAIN COMPREHENSIVE AND COLLISION INSURANCE THROUGH TITLEMAX?

[___] **NO.** I WILL SUPPLY MY OWN COMPREHENSIVE AND COLLISION INSURANCE FROM THE FOLLOWING LICENSED INSURANCE COMPANY AND DESIGNATE TITLEMAX AS A LOSS PAYEE:

_____.

(TITLEMAX WILL NOTIFY ME IMMEDIATELY IF MY INSURANCE IS NOT ACCEPTABLE.)

[redacted]**S.** EVEN THOUGH I AM UNDER NO OBLIGATION TO PURCHASE COMPREHENSIVE AND COLLISION INSURANCE FROM TITLEMAX, I WOULD LIKE TO DO SO. I UNDERSTAND THAT THE POLICY TITLEMAX OFFERS [ONLY COVERS THE AMOUNT OF MY LOAN] [AND ONLY PROTECTS TITLEMAX].

[redacted] 12-07-12

Date

_____

Date

12/7/12

Witness

Date