

ULTIMATE LOANS LLC

Payday Loan

\$, One Payment

Cost Disclosure

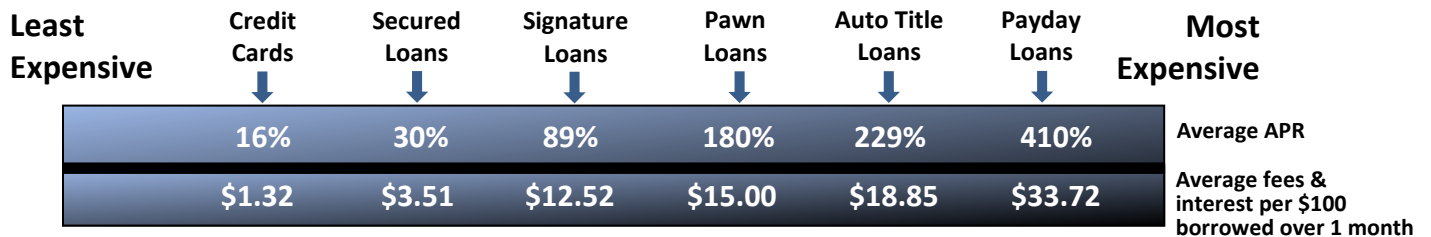
Cost of this loan:

Borrowed amount (cash advance)	\$ <input type="text" value="700.00"/>
Interest paid to lender (interest rate: <input type="text" value="1,410.0"/> %)	\$ <input type="text" value="2.67"/>
Fees paid to <input type="text" value="Ultimate Loans LLC"/>	\$ <input type="text" value="175.00"/>
Total of payments (if I pay on time)	\$ <input type="text" value="877.67"/>

APR (cost of credit as a yearly rate)	<input type="text" value="661.74"/> %
Term of loan	<input type="text" value="2 Weeks"/>





If I pay off the loan in:	I will have to pay interest and fees of approximately:	I will have to pay a total of approximately:
2 Weeks	\$177.67	\$877.67
1 Month	\$355.34	\$1,055.34
2 Months	\$710.68	\$1,410.68
3 Months	\$1,066.02	\$1,766.02

Cost of other types of loans:



Repayment:

Of 10 people who get a new single-payment payday loan:

	3 ½ will pay the loan on time as scheduled (typically 30 days)
	1 will renew 1 time before paying off the loan
	2 will renew 2 to 4 times before paying off the loan
	3 ½ will renew 5 or more times or will never pay off the loan

This data is from 2014 reports to the OCCC.

Before getting this loan, ask yourself:

- Do I need to borrow this money?
- Can I pay back the loan **in full** when it is due?
- Can I pay my bills and repay this loan?
- Can I afford late charges if I miss a payment?
- Do I have other credit options?

OCCC notice:

- This company is regulated by the Texas Office of Consumer Credit Commissioner (OCCC).
- OCCC Consumer Helpline: (800) 538-1579, consumer.complaints@occc.texas.gov.
- Visit occc.texas.gov for more information.
- This disclosure is provided under Texas Finance Code Section 393.223.