

ULTIMATE LOANS LLC

Payday Loan

\$100, One Payment

Cost Disclosure

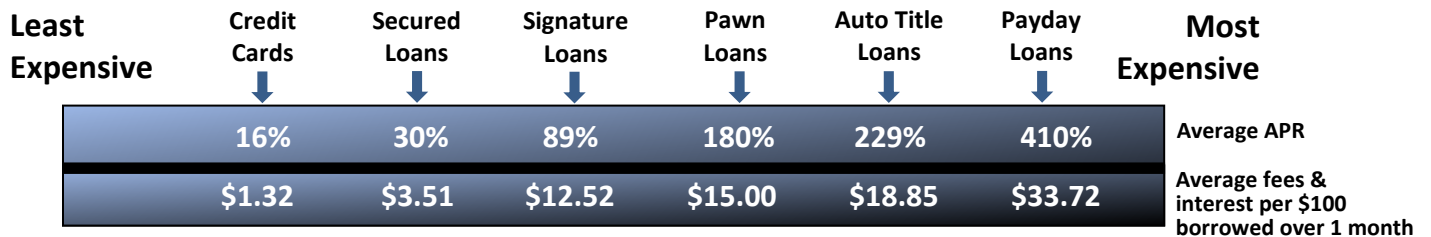
Cost of this loan:

Borrowed amount (cash advance)	\$ 100.00
Interest paid to lender (interest rate: 10.0%)	\$ 0.81
Fees paid to Ultimate Loans LLC	\$ 40.00
Total of payments (if I pay on time)	\$ 140.81

APR (cost of credit as a yearly rate)	496.62 %
Term of loan	30 days





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	\$40.40	\$140.40
1 Month	\$40.81	\$140.81
2 Months	\$81.62	\$181.62
3 Months	\$122.43	\$222.43

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.