

SCHEDULE OF CHARGES

THE CHART BELOW REPRESENTS ILLUSTRATIVE EXAMPLES OF THE COST OF A LOAN TO THE BORROWER. IF YOU HAVE ANY QUESTIONS, OR WOULD LIKE MORE INFORMATION, PLEASE ASK. MAKE CERTAIN THE QUESTIONS THAT YOU ASK ARE ANSWERED. MAKE CERTAIN YOU UNDERSTAND THE TERMS AND COSTS OF YOUR LOAN.

INSTALLMENT LOANS:

ANNUAL PERCENTAGE RATE (APR) The cost of your credit as a yearly rate. Assumes a 150 day repayment period.	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.	Number of Payment(s) used in the APR calculation.
250%	\$950.67	\$1500.00	\$2112.80	5
250%	\$455.67	\$750.00	\$1205.67	5
300%	\$386.10	\$500.00	\$886.10	5

AUTO TITLE LOANS:

ANNUAL PERCENTAGE RATE (APR) The cost of your credit as a yearly rate. Assumes a 150 day repayment period.	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.	Number of Payment(s) used in the APR calculation.
150%	\$530.03	\$1500.00	\$2030.03	5
200%	\$359.13	\$750.00	\$1109.13	5
250%	\$303.78	\$500.00	\$803.78	5

30 DAY TITLE LOANS:

ANNUAL PERCENTAGE RATE (APR) The cost of your credit as a yearly rate. Assumes a 150 day repayment period.	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.	Number of Payment(s) used in the APR calculation.
275%	\$338.09	\$1500.00	\$1838.09	1
275%	\$169.51	\$750.00	\$919.51	1
275%	\$112.69	\$500.00	\$612.69	1

TO REPORT A PROBLEM OR COMPLAINT, YOU MAY WRITE OR CALL
 DENNIS RICE
 PO BOX 215
 EL PRADO, NM 87529

This business is regulated by the Regulation and Licensing Department, Financial Institutions Division, PO Box 25101, 2550 Cerrillos Roads, Santa Fe, New Mexico 87504, telephone number (505) 476-4885