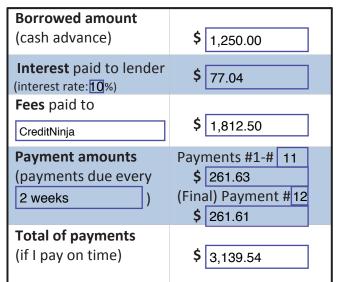
KMD Partners, LLC d/b/a CreditNinja

Payday Loan

\$ 1,250 , 12 Payments Cost Disclosure

Cost of this loan:



Cost of other types of loans:

APR (cost of credit as a yearly rate)	470.14	%
Term of loan	168 days	

If I pay off the loan in:	pay and	ill have to / interest I fees of proximately	I will have to pay a total of approximately: y:
2 Weeks	\$	1,824.27	\$ 3,074.27
1 Month *	\$	1,835.08	\$ 3,085.08
2 Months **	\$	1,853.81	\$ 3,103.81
3 Months ***	\$	1,868.65	\$ 3,118.65
4 Months****	\$	1,879.57	\$ 3,129.57

Time periods marked by asterisk are approximations.

* Dollar figures assume loan paid-off in 28 days (i.e., 4 weeks).

** Dollar figures assume loan paid-off in 48 days (i.e., 8 weeks).

*** Dollar figures assume loan paid-off in 84 days (i.e., 12 weeks).

**** Dollar figures assume loan paid-off in 112 days (i.e., 16 weeks).

Lea: Exp	st ensive	Credit Cards	Secured Loans	Signature Loans	Pawn Loans	Auto Title Loans	Payday Loans	Most Expensive
		16%	30%	89%	180%	229%	410%	Average APR
		\$1.32	\$3.51	\$12.52	\$15.00	\$18.85	\$33.72	Average fees & interest per \$100 borrowed over 1 month

Repayment:

Of 10 people who get a new multi-payment payday loan:		
*****	7 will pay the loan on time as scheduled (typically 5 months)	
★	1 will renew 1 to 4 times before paying off the loan	
* *	2 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 <u>occc.texas.gov</u> for more information.
- This disclosure is provided under Texas Finance Code Section 393.223.