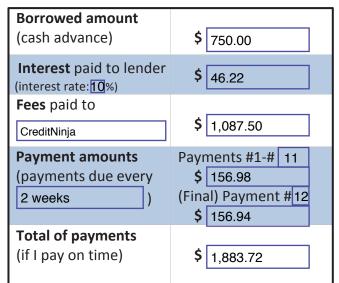
KMD Partners, LLC d/b/a CreditNinja

Payday Loan

\$ 750 , 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:	I will have to pay interest and fees of approximately:		I will have to pay a total of approximately: /:
2 Weeks	\$	1,094.56	\$ 1,844.56
1 Month *	\$	1,101.05	\$ 1,851.05
2 Months **	\$	1,112.29	\$ 1,862.29
3 Months **	*\$	1,121.19	\$ 1,871.19
4 Months****	\$	1,127.74	\$ 1,877.74

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).

Expensive Cards Loans Loans Loans Loans Expensive	sive
16% 30% 89% 180% 229% 410% Avera	erage APR
\$1.32 \$3.51 \$12.52 \$15.00 \$18.85 \$33.72 interes	erage fees & erest per \$100 rrowed 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.