



Know Before You Owe

Disclosures for Arizona Title Loans (Secondary Motor Vehicle Finance Transactions)

? WHO IS THE CREDITOR?

FALFITA Capital LLC, dba AZ Easy Credit.

% ANNUAL PERCENTAGE RATE (APR)

Your Annual Percentage Rate (APR) will vary depending upon how much you borrow.

TERMS FOR SECONDARY MOTOR VEHICLE FINANCE TRANSACTIONS (TITLE LOANS)			
If You Borrow	APR	Loan Amount	*Estimated Payments
\$0-\$500	204%	\$500	\$46.14
\$500.01-\$2,500	180%	\$1,000	\$80.72
\$2,500.01-\$5,000	156%	\$3,500	\$273.37
\$5,000.01+	120%	\$5,500	\$374.85

*Assumes you will make biweekly payments on a 12-month loan.

! IMPORTANT NOTICE

A Secondary Motor Vehicle Finance Transaction (Title Loan) is an expensive form of credit. If you make larger payments, you will have to pay less interest and the sooner you will pay off your loan.

\$ COST COMPARISON CHART

BASED ON \$1,000 LOAN			
	Credit Card	Pawn Loan	Title Loan
APR	16%	180%	180%
30 days Interest	\$13.33	\$150.00	\$150.00

\$ LARGER PAYMENTS = LESS INTEREST

BASED ON \$1,000 TITLE LOAN			
Term	Biweekly Payments	Total Payments	Total Interest Paid
18 Months	\$71.81	\$2,800.04	\$1,800.04
12 Months	\$80.72	\$2,098.39	\$1,098.39
6 Months	\$109.48	\$1,532.91	\$532.91

! WARNING: IF YOU REFINANCE YOUR LOAN, YOU WILL PAY MORE INTEREST

\$ FEES

Document Preparation Fee: \$0

Late Fee: If payment is 10 days late, 5% of the unpaid balance of the late payment.

Prepayment Penalty: If you pay off your loan early, there is no fee or penalty.

! IMPORTANT NOTICE: IF YOU DEFAULT, YOU COULD LOSE YOUR VEHICLE!

All of the loans that we provide in Arizona are vehicle title loans. If you miss a payment and default on your loan agreement, it is possible that your vehicle could be repossessed and/or a lawsuit could be brought against you.

? QUESTIONS TO ASK YOURSELF

- Is it necessary for me to borrow the money?
- Can I afford to pay this loan back in full by the due date?
- Will I be able to pay my regular bills and repay this loan?
- Can I afford the extra charges, interest, and fees that may be applied if I miss or fail to make a payment?
- Are other credit options available to me at this time?

CONTACT INFORMATION FOR CONSUMER COUNSELING

Please see the following link to the U.S. Department of Justice website for a list of federally approved credit counseling agencies:

http://www.justice.gov/ust/eo/bapcpa/ccde/cc_approved.htm

SPANISH TRANSLATION

A Spanish translation of this entire document is available upon request.
Una traducción en Inglés de este acuerdo está disponible bajo petición.