

VIP LENDING, LLC - SCHEDULE OF FEES

Fees listed below may be charged to your account in addition to the title fee to place the lien on your motor vehicle's certificate of title and the CAB Fee contained in your agreement with VIP Lending, LLC.

CONVENIENCE FEE - DEBIT CARD PAYMENT - \$3.25

A convenience fee of \$3.25 will be added to your debit card you used to make a payment.

RETURNED ITEM FEE - \$30.00

If your financial institution returns a payment, VIP Lending, LLC will add a returned item fee to your account. Your financial institution may charge your account an additional fee as well.

COLLECTION FEE - \$125.00

If VIP Lending, LLC assigns your account to a repossession agent, but you pay your account current prior to repossession, a collection fee will be added to your account.

REPOSSESSION FEE - \$550.00

If your motor vehicle is repossessed, VIP Lending, LLC will charge your account a minimum of \$550.00

STORAGE FEES - \$20 PER DAY

If your motor vehicle is repossessed, VIP Lending, LLC will send you a notice of repossession to your last known address. Storage fees begin the day the notice is mailed. Storage fees accrue daily.

GPS FEE = \$1000

If at any time your GPS is observed as removed, disconnected, or tampered with, or If your vehicle is not present at the time of payoff for any reason, your account will be charged a non-refundable fee of \$1000

FEE SCHEDULE AND CONSUMER NOTICE

VIP LENDING, LLC is a registered Texas Credit Services Organization licensed as a Credit Access Business ("CAB"), operating pursuant to Chapter 393 of the Texas Finance Code.

For our services, we charge you a fee monthly at the monthly rate of 10% of the original principal amount of the extension of credit that we arrange for you (the "CSO Fee") until the entire original principal amount is paid in full. The CSO Fee is not interest; however, for Federal Truth-in-Lending Act purposes it is required to be included in the finance charge calculation disclosed in the Promissory Note you may execute with the Lender.

Title Loan with a Standard Loan Term of 153 Days*

Amount of Loan (Amount Received)	Standard Loan Terms (In Days)	CSO Fees (5 payments In Aggregate)	Interest (Paid to Lender at 5.00%)	Total of Payments (Loan Amount, CSO Fees and Lender Interest)	ANNUAL PERCENTAGE RATE (Based on a Standard 153-Day Term)
\$1,000.00	153	\$500.00 (5 payments of \$100.00)	\$20.95	\$1,520.95	124.09%
\$2,000.00	153	\$1,000.00 (5 payments of \$200.00)	\$41.91	\$3,041.91	124.09%
\$3,000.00	153	\$1,500.00 (5 payments of \$300.00)	\$62.88	\$4,562.88	124.09%

*Calculations are based on a 5 payment loan; amounts shall vary based on your loan term, amount received and pay cycle. CSO Fees are paid in 5 multiple payments. The principal and interest are paid in one lump sum at the maturity of the note (153rd day) in these examples.

OCCC NOTICE:

This business is licensed and examined under Texas law by the Office of Consumer Credit Commissioner (OCCC), a state agency. If a complaint or question cannot be resolved by contacting the business, consumers can contact the OCCC to file a complaint or ask a general credit-related question. OCCC address: 2601 N. Lamar Blvd., Austin, Texas 78705. Phone: (800) 538-1579. Fax (512) 936-7610. Website: occc.texas.gov. Email: consumer.complaints@occc.texas.gov.

CONSUMER NOTICE:

An advance of money obtained through a payday loan or auto title loan is not intended to meet long-term financial needs. A payday loan or auto title loan should only be used to meet immediate short-term cash needs. Refinancing the loan rather than paying the debt in full when due will require the payment of additional charges.

In the event of default, the consumer may be required to surrender possession of the motor vehicle to the lender or other person to satisfy the consumer's outstanding obligations under the loan.