

DELAYED DEPOSIT SERVICES LICENSE BOND (IOWA)

Reviewed March 3, 2009
Modified May 17, 2000

Principal (Licensee)

Surety

Licensee Address

Home Office Address

City State Zip

City State Zip

ADMINISTRATOR: Superintendent of Banking
Iowa Department of Commerce

BOND NUMBER: _____

THE ABOVE NAMED PRINCIPAL AND SURETY (WHO IS DULY QUALIFIED TO DO BUSINESS IN THE STATE OF IOWA) ARE HEREBY BOUND IN THE PENAL SUM OF TWENTY-FIVE THOUSAND DOLLARS (\$25,000) FOR PAYMENT UNDER THE FOLLOWING TERMS AND CONDITIONS:

1. The above-named principal is licensed or has applied to the Superintendent of Banking for a license to transact business in _____ County as a delayed deposit services business pursuant to Iowa Code Chapter 533D.
2. If the above named principal shall: comply with the provisions of Iowa Code Chapter 533D and all rules and regulations promulgated thereunder; faithfully perform the duties and obligations pertaining to the delayed deposit services business(es) so licensed; promptly pay any judgement obtained against the licensee; and satisfy any loss or damages suffered by the state or any citizen of the state resulting from the principal's violation of any provision of Iowa Code Chapter 533D or the rules and regulations promulgated thereunder; then this obligation shall be void. Otherwise this bond shall remain in full force and effect. The State of Iowa and any citizen of the state of Iowa suffering such loss or damages shall have the right to bring an action on this bond against the principal or surety.
3. This bond shall be one continuing obligation and in no event shall the liability of the surety exceed the penal sum of Twenty-five Thousand Dollars (\$25,000) for the aggregate of any claims occurring during the term of this bond.
4. The surety shall have the right to terminate its obligation under this bond by filing written notice with the Superintendent of Banking at least thirty (30) days prior to the effective date of such termination. Obligations of the surety arising prior to the effective date shall not be affected by the termination.

This bond shall take effect on _____ and shall continue in force until it is terminated or cancelled.

EXECUTED ON this _____ day of _____, 20 _____

Principal

BY _____

NOTE: Persons executing for surety other than corporate officers must attach Power of Attorney.

SURETY _____

BY _____

ADDRESS _____

PHONE # _____

DELAYED DEPOSIT SERVICES BUSINESS

COMMON EXCEPTIONS/VIOLATIONS FOUND IN EXAMS

- ▶ Truth-in-Lending (TIL) Disclosures were not given. When given, the proper terminology was not used. (Please see example of Loan Agreement and Disclosure Form.)
- ▶ APR, when given, was not accurate to within 1/8 of 1 percent. (Please see enclosed rate chart indicating maximum fees and corresponding APRs.)

APR=FC/AF/DTM*36500 with:
APR=Annual Percentage Rate
FC=Finance Charge
AF=Amount Financed
DTM=Days to maturity (# of days to date payment is due)

- ▶ Fees were not proper. (Please see enclosed rate chart indicating maximum fees and corresponding APRs.)

Formula for maximum fee (AF=Amount Financed)
If the AF is greater than \$85, the maximum fee is $\{ \$15 + [(AF - 85) * 1/9] \}$.
If the AF is not greater than \$85, the maximum fee is $\{ AF * 15/85 \}$.

Formula for maximum fee (TOP=Total of Payments [check amount])
If TOP is greater than \$100, the maximum fee is $\{ (TOP * 1/10) + \$5 \}$.
If TOP is not greater than \$100, the maximum fee is $\{ TOP * 15/100 \}$.

- ▶ Multiple documents were used with the intent to obtain a higher finance charge than would otherwise be permitted in violation of Iowa Code Section 537.3304. If the lender uses multiple documents, the total fee charged can not exceed that permitted if the loans were combined. (e.g.: 1-\$200 loan, max fee is \$27.78; 2-\$100 loans, max fee would be \$16.67 per loan for a total fee of \$33.34, a \$5.56 overcharge.)

For any 2 loans made on the same day to one borrower, the maximum charge on the second loan shall not exceed the charge created using either of the following formulas: $\{ AF * 1/9 \}$ or $\{ TOP * 1/10 \}$.

- ▶ A "Notice of Right to Cure" was not being provided to borrowers prior to commencement of legal action. The licensee failure to provide a notice is a violation of Iowa Code Section 537.5110. (Please see the enclosed copy of Iowa Code Sections 537.5109, 537.5110, and 537.5111 which are applicable to this matter. Section 537.5111 provides an example of a "Notice of Right to Cure".)
- ▶ A new post-dated check is accepted from a maker on the same day that a post-dated check is redeemed or deposited for that same maker. Iowa Code §533D.10(1)(e) provides that a licensee shall not repay, refinance, or otherwise consolidate a postdated check transaction with the proceeds of another postdated check transaction made by the same licensee. Division policy requires a one day delay (e.g.: maker's postdated check is to be redeemed or deposited on Monday, a new postdated check may not be accepted from same maker on Monday, must wait until Tuesday).

Loan Agreement and Disclosure Form

Creditor:

Borrower:

DISCLOSURE REQUIRED BY FEDERAL LAW

ANNUAL PERCENTAGE RATE The cost of your credit as a yearly rate.	FINANCE CHARGE The dollar amount the credit will cost you:	AMOUNT FINANCED The amount of credit provided to you or on my behalf.	TOTAL OF PAYMENTS The amount you will have paid after you have made all payments as scheduled:
%	\$	\$	\$

Your payment schedule will be:

Number of Payments	Amount of Payment	Date Payment is Due
ONE (1)		

Prepayment: If you payoff early, you will not be entitled to a refund of part of the finance charge.

Itemization of the Amount Financed. All of the Amount Financed is given directly to you unless otherwise described here: Amount give to you \$_____ Amount paid to_____ \$_____.

This is a Consumer Credit Transaction

For value received, I have provided a check payable to the creditor for the amount indicated in the Total of Payments box above. That check will be deposited on the "Date Payment is Due" if this loan has not been paid by other means. If the check is not negotiable on the "Date Payment is Due", I will pay a penalty of \$15 as authorized by Iowa Code Section 533D.9 (2-d). The Creditor concedes that the penalty authorized by Iowa Code Section 533D.9 (2-d) is its exclusive remedy and no other penalties may be charged pursuant to this chapter or any other provisions of law.

I agree the finance charge indicated above is earned by the Creditor at the inception of the loan and is nonrefundable.

NOTICE TO CONSUMER

1. Do not sign this agreement before you read it.
2. You are entitled to a copy of this agreement.
3. You may prepay the unpaid balance at any time without penalty. However, because the finance charge is earned at inception, there will be no refund of any finance charges.

DATE

SIGNATURE OF BORROWER

MAXIMUM CHARGES - \$ / APR - %

Amount Financed	\$17.00	\$20.00	\$21.25	\$25.00	\$34.00	\$40.00	\$42.50	\$50.00	\$51.00
Finance Charge	\$3.00	\$3.53	\$3.75	\$4.41	\$6.00	\$7.06	\$7.50	\$8.82	\$9.00
Total of Payments	\$20.00	\$23.53	\$25.00	\$29.41	\$40.00	\$47.06	\$50.00	\$58.82	\$60.00

Days to Maturity

APR

1	6441.18%	6442.25%	6441.18%	6438.60%	6441.18%	6442.25%	6441.18%	6438.60%	6441.18%
2	3220.59%	3221.13%	3220.59%	3219.30%	3220.59%	3221.13%	3220.59%	3219.30%	3220.59%
3	2147.06%	2147.42%	2147.06%	2146.20%	2147.06%	2147.42%	2147.06%	2146.20%	2147.06%
4	1610.29%	1610.56%	1610.29%	1609.65%	1610.29%	1610.56%	1610.29%	1609.65%	1610.29%
5	1288.24%	1288.45%	1288.24%	1287.72%	1288.24%	1288.45%	1288.24%	1287.72%	1288.24%
6	1073.53%	1073.71%	1073.53%	1073.10%	1073.53%	1073.71%	1073.53%	1073.10%	1073.53%
7	920.17%	920.32%	920.17%	919.80%	920.17%	920.32%	920.17%	919.80%	920.17%
8	805.15%	805.28%	805.15%	804.83%	805.15%	805.28%	805.15%	804.83%	805.15%
9	715.69%	715.81%	715.69%	715.40%	715.69%	715.81%	715.69%	715.40%	715.69%
10	644.12%	644.23%	644.12%	643.86%	644.12%	644.23%	644.12%	643.86%	644.12%
11	585.56%	585.66%	585.56%	585.33%	585.56%	585.66%	585.56%	585.33%	585.56%
12	536.76%	536.85%	536.76%	536.55%	536.76%	536.85%	536.76%	536.55%	536.76%
13	495.48%	495.56%	495.48%	495.28%	495.48%	495.56%	495.48%	495.28%	495.48%
14	460.08%	460.16%	460.08%	459.90%	460.08%	460.16%	460.08%	459.90%	460.08%
15	429.41%	429.48%	429.41%	429.24%	429.41%	429.48%	429.41%	429.24%	429.41%
16	402.57%	402.64%	402.57%	402.41%	402.57%	402.64%	402.57%	402.41%	402.57%
17	378.89%	378.96%	378.89%	378.74%	378.89%	378.96%	378.89%	378.74%	378.89%
18	357.84%	357.90%	357.84%	357.70%	357.84%	357.90%	357.84%	357.70%	357.84%
19	339.01%	339.07%	339.01%	338.87%	339.01%	339.07%	339.01%	338.87%	339.01%
20	322.06%	322.11%	322.06%	321.93%	322.06%	322.11%	322.06%	321.93%	322.06%
21	306.72%	306.77%	306.72%	306.60%	306.72%	306.77%	306.72%	306.60%	306.72%
22	292.78%	292.83%	292.78%	292.66%	292.78%	292.83%	292.78%	292.66%	292.78%
23	280.05%	280.10%	280.05%	279.94%	280.05%	280.10%	280.05%	279.94%	280.05%
24	268.38%	268.43%	268.38%	268.28%	268.38%	268.43%	268.38%	268.28%	268.38%
25	257.65%	257.69%	257.65%	257.54%	257.65%	257.69%	257.65%	257.54%	257.65%
26	247.74%	247.78%	247.74%	247.64%	247.74%	247.78%	247.74%	247.64%	247.74%
27	238.56%	238.60%	238.56%	238.47%	238.56%	238.60%	238.56%	238.47%	238.56%
28	230.04%	230.08%	230.04%	229.95%	230.04%	230.08%	230.04%	229.95%	230.04%
29	222.11%	222.15%	222.11%	222.02%	222.11%	222.15%	222.11%	222.02%	222.11%
30	214.71%	214.74%	214.71%	214.62%	214.71%	214.74%	214.71%	214.62%	214.71%
31	207.78%	207.81%	207.78%	207.70%	207.78%	207.81%	207.78%	207.70%	207.78%

MAXIMUM CHARGES - \$ / APR - %

Amount Financed	\$60.00	\$63.75	\$68.00	\$75.00	\$80.00	\$85.00	\$100.00	\$103.00	\$107.50
Finance Charge	\$10.59	\$11.25	\$12.00	\$13.24	\$14.12	\$15.00	\$16.67	\$17.00	\$17.50
Total of Payments	\$70.59	\$75.00	\$80.00	\$88.24	\$94.12	\$100.00	\$116.67	\$120.00	\$125.00

Days to Maturity

APR

1	6442.25%	6441.18%	6441.18%	6443.47%	6442.25%	6441.18%	6084.55%	6024.27%	5941.86%
2	3221.13%	3220.59%	3220.59%	3221.73%	3221.13%	3220.59%	3042.28%	3012.14%	2970.93%
3	2147.42%	2147.06%	2147.06%	2147.82%	2147.42%	2147.06%	2028.18%	2008.09%	1980.62%
4	1610.56%	1610.29%	1610.29%	1610.87%	1610.56%	1610.29%	1521.14%	1506.07%	1485.47%
5	1288.45%	1288.24%	1288.24%	1288.69%	1288.45%	1288.24%	1216.91%	1204.85%	1188.37%
6	1073.71%	1073.53%	1073.53%	1073.91%	1073.71%	1073.53%	1014.09%	1004.05%	990.31%
7	920.32%	920.17%	920.17%	920.50%	920.32%	920.17%	869.22%	860.61%	848.84%
8	805.28%	805.15%	805.15%	805.43%	805.28%	805.15%	760.57%	753.03%	742.73%
9	715.81%	715.69%	715.69%	715.94%	715.81%	715.69%	676.06%	669.36%	660.21%
10	644.23%	644.12%	644.12%	644.35%	644.23%	644.12%	608.46%	602.43%	594.19%
11	585.66%	585.56%	585.56%	585.77%	585.66%	585.56%	553.14%	547.66%	540.17%
12	536.85%	536.76%	536.76%	536.96%	536.85%	536.76%	507.05%	502.02%	495.16%
13	495.56%	495.48%	495.48%	495.65%	495.56%	495.48%	468.04%	463.41%	457.07%
14	460.16%	460.08%	460.08%	460.25%	460.16%	460.08%	434.61%	430.31%	424.42%
15	429.48%	429.41%	429.41%	429.56%	429.48%	429.41%	405.64%	401.62%	396.12%
16	402.64%	402.57%	402.57%	402.72%	402.64%	402.57%	380.28%	376.52%	371.37%
17	378.96%	378.89%	378.89%	379.03%	378.96%	378.89%	357.91%	354.37%	349.52%
18	357.90%	357.84%	357.84%	357.97%	357.90%	357.84%	338.03%	334.68%	330.10%
19	339.07%	339.01%	339.01%	339.13%	339.07%	339.01%	320.24%	317.07%	312.73%
20	322.11%	322.06%	322.06%	322.17%	322.11%	322.06%	304.23%	301.21%	297.09%
21	306.77%	306.72%	306.72%	306.83%	306.77%	306.72%	289.74%	286.87%	282.95%
22	292.83%	292.78%	292.78%	292.88%	292.83%	292.78%	276.57%	273.83%	270.08%
23	280.10%	280.05%	280.05%	280.15%	280.10%	280.05%	264.55%	261.92%	258.34%
24	268.43%	268.38%	268.38%	268.48%	268.43%	268.38%	253.52%	251.01%	247.58%
25	257.69%	257.65%	257.65%	257.74%	257.69%	257.65%	243.38%	240.97%	237.67%
26	247.78%	247.74%	247.74%	247.83%	247.78%	247.74%	234.02%	231.70%	228.53%
27	238.60%	238.56%	238.56%	238.65%	238.60%	238.56%	225.35%	223.12%	220.07%
28	230.08%	230.04%	230.04%	230.12%	230.08%	230.04%	217.31%	215.15%	212.21%
29	222.15%	222.11%	222.11%	222.19%	222.15%	222.11%	209.81%	207.73%	204.89%
30	214.74%	214.71%	214.71%	214.78%	214.74%	214.71%	202.82%	200.81%	198.06%
31	207.81%	207.78%	207.78%	207.85%	207.81%	207.78%	196.28%	194.33%	191.67%

MAXIMUM CHARGES - \$ / APR - %

Amount Financed	\$120.00	\$121.00	\$125.00	\$130.00	\$139.00	\$140.00	\$150.00	\$152.50	\$157.00
Finance Charge	\$18.89	\$19.00	\$19.44	\$20.00	\$21.00	\$21.11	\$22.22	\$22.50	\$23.00
Total of Payments	\$138.89	\$140.00	\$144.44	\$150.00	\$160.00	\$161.11	\$172.22	\$175.00	\$180.00

Days to Maturity

APR

1	5745.71%	5731.40%	5676.48%	5615.38%	5514.39%	5503.68%	5406.87%	5385.25%	5347.13%
2	2872.85%	2865.70%	2838.24%	2807.69%	2757.19%	2751.84%	2703.43%	2692.62%	2673.57%
3	1915.24%	1910.47%	1892.16%	1871.79%	1838.13%	1834.56%	1802.29%	1795.08%	1782.38%
4	1436.43%	1432.85%	1419.12%	1403.85%	1378.60%	1375.92%	1351.72%	1346.31%	1336.78%
5	1149.14%	1146.28%	1135.30%	1123.08%	1102.88%	1100.74%	1081.37%	1077.05%	1069.43%
6	957.62%	955.23%	946.08%	935.90%	919.06%	917.28%	901.14%	897.54%	891.19%
7	820.82%	818.77%	810.93%	802.20%	787.77%	786.24%	772.41%	769.32%	763.88%
8	718.21%	716.43%	709.56%	701.92%	689.30%	687.96%	675.86%	673.16%	668.39%
9	638.41%	636.82%	630.72%	623.93%	612.71%	611.52%	600.76%	598.36%	594.13%
10	574.57%	573.14%	567.65%	561.54%	551.44%	550.37%	540.69%	538.52%	534.71%
11	522.34%	521.04%	516.04%	510.49%	501.31%	500.33%	491.53%	489.57%	486.10%
12	478.81%	477.62%	473.04%	467.95%	459.53%	458.64%	450.57%	448.77%	445.59%
13	441.98%	440.88%	436.65%	431.95%	424.18%	423.36%	415.91%	414.25%	411.32%
14	410.41%	409.39%	405.46%	401.10%	393.88%	393.12%	386.20%	384.66%	381.94%
15	383.05%	382.09%	378.43%	374.36%	367.63%	366.91%	360.46%	359.02%	356.48%
16	359.11%	358.21%	354.78%	350.96%	344.65%	343.98%	337.93%	336.58%	334.20%
17	337.98%	337.14%	333.91%	330.32%	324.38%	323.75%	318.05%	316.78%	314.54%
18	319.21%	318.41%	315.36%	311.97%	306.35%	305.76%	300.38%	299.18%	297.06%
19	302.41%	301.65%	298.76%	295.55%	290.23%	289.67%	284.57%	283.43%	281.43%
20	287.29%	286.57%	283.82%	280.77%	275.72%	275.18%	270.34%	269.26%	267.36%
21	273.61%	272.92%	270.31%	267.40%	262.59%	262.08%	257.47%	256.44%	254.63%
22	261.17%	260.52%	258.02%	255.24%	250.65%	250.17%	245.77%	244.78%	243.05%
23	249.81%	249.19%	246.80%	244.15%	239.76%	239.29%	235.08%	234.14%	232.48%
24	239.40%	238.81%	236.52%	233.97%	229.77%	229.32%	225.29%	224.39%	222.80%
25	229.83%	229.26%	227.06%	224.62%	220.58%	220.15%	216.27%	215.41%	213.89%
26	220.99%	220.44%	218.33%	215.98%	212.09%	211.68%	207.96%	207.12%	205.66%
27	212.80%	212.27%	210.24%	207.98%	204.24%	203.84%	200.25%	199.45%	198.04%
28	205.20%	204.69%	202.73%	200.55%	196.94%	196.56%	193.10%	192.33%	190.97%
29	198.13%	197.63%	195.74%	193.63%	190.15%	189.78%	186.44%	185.70%	184.38%
30	191.52%	191.05%	189.22%	187.18%	183.81%	183.46%	180.23%	179.51%	178.24%
31	185.35%	184.88%	183.11%	181.14%	177.88%	177.54%	174.42%	173.72%	172.49%

MAXIMUM CHARGES - \$ / APR - %

Amount Financed	\$160.00	\$175.00	\$180.00	\$193.00	\$197.50	\$200.00	\$211.00	\$220.00	\$225.00
Finance Charge	\$23.33	\$25.00	\$25.56	\$27.00	\$27.50	\$27.78	\$29.00	\$30.00	\$30.56
Total of Payments	\$183.33	\$200.00	\$205.56	\$220.00	\$225.00	\$227.78	\$240.00	\$250.00	\$255.56

Days to Maturity

APR

1	5322.16%	5214.29%	5183.00%	5106.22%	5082.28%	5069.85%	5016.59%	4977.27%	4957.51%
2	2661.08%	2607.14%	2591.50%	2553.11%	2541.14%	2534.93%	2508.29%	2488.64%	2478.76%
3	1774.05%	1738.10%	1727.67%	1702.07%	1694.09%	1689.95%	1672.20%	1659.09%	1652.50%
4	1330.54%	1303.57%	1295.75%	1276.55%	1270.57%	1267.46%	1254.15%	1244.32%	1239.38%
5	1064.43%	1042.86%	1036.60%	1021.24%	1016.46%	1013.97%	1003.32%	995.45%	991.50%
6	887.03%	869.05%	863.83%	851.04%	847.05%	844.98%	836.10%	829.55%	826.25%
7	760.31%	744.90%	740.43%	729.46%	726.04%	724.26%	716.66%	711.04%	708.22%
8	665.27%	651.79%	647.88%	638.28%	635.28%	633.73%	627.07%	622.16%	619.69%
9	591.35%	579.37%	575.89%	567.36%	564.70%	563.32%	557.40%	553.03%	550.83%
10	532.22%	521.43%	518.30%	510.62%	508.23%	506.99%	501.66%	497.73%	495.75%
11	483.83%	474.03%	471.18%	464.20%	462.03%	460.90%	456.05%	452.48%	450.68%
12	443.51%	434.52%	431.92%	425.52%	423.52%	422.49%	418.05%	414.77%	413.13%
13	409.40%	401.10%	398.69%	392.79%	390.94%	389.99%	385.89%	382.87%	381.35%
14	380.15%	372.45%	370.21%	364.73%	363.02%	362.13%	358.33%	355.52%	354.11%
15	354.81%	347.62%	345.53%	340.41%	338.82%	337.99%	334.44%	331.82%	330.50%
16	332.63%	325.89%	323.94%	319.14%	317.64%	316.87%	313.54%	311.08%	309.84%
17	313.07%	306.72%	304.88%	300.37%	298.96%	298.23%	295.09%	292.78%	291.62%
18	295.68%	289.68%	287.94%	283.68%	282.35%	281.66%	278.70%	276.52%	275.42%
19	280.11%	274.44%	272.79%	268.75%	267.49%	266.83%	264.03%	261.96%	260.92%
20	266.11%	260.71%	259.15%	255.31%	254.11%	253.49%	250.83%	248.86%	247.88%
21	253.44%	248.30%	246.81%	243.15%	242.01%	241.42%	238.89%	237.01%	236.07%
22	241.92%	237.01%	235.59%	232.10%	231.01%	230.45%	228.03%	226.24%	225.34%
23	231.40%	226.71%	225.35%	222.01%	220.97%	220.43%	218.11%	216.40%	215.54%
24	221.76%	217.26%	215.96%	212.76%	211.76%	211.24%	209.02%	207.39%	206.56%
25	212.89%	208.57%	207.32%	204.25%	203.29%	202.79%	200.66%	199.09%	198.30%
26	204.70%	200.55%	199.35%	196.39%	195.47%	194.99%	192.95%	191.43%	190.67%
27	197.12%	193.12%	191.96%	189.12%	188.23%	187.77%	185.80%	184.34%	183.61%
28	190.08%	186.22%	185.11%	182.36%	181.51%	181.07%	179.16%	177.76%	177.05%
29	183.52%	179.80%	178.72%	176.08%	175.25%	174.82%	172.99%	171.63%	170.95%
30	177.41%	173.81%	172.77%	170.21%	169.41%	169.00%	167.22%	165.91%	165.25%
31	171.68%	168.20%	167.19%	164.72%	163.94%	163.54%	161.83%	160.56%	159.92%

MAXIMUM CHARGES - \$ / APR - %

Amount Financed	\$229.00	\$240.00	\$242.50	\$247.00	\$250.00	\$260.00	\$265.00	\$275.00	\$280.00
Finance Charge	\$31.00	\$32.22	\$32.50	\$33.00	\$33.33	\$34.44	\$35.00	\$36.11	\$36.67
Total of Payments	\$260.00	\$272.22	\$275.00	\$280.00	\$283.33	\$294.44	\$300.00	\$311.11	\$316.67

Days to Maturity

APR

1	4941.05%	4900.13%	4891.75%	4876.52%	4866.18%	4834.85%	4820.75%	4792.78%	4780.20%
2	2470.52%	2450.06%	2445.88%	2438.26%	2433.09%	2417.42%	2410.38%	2396.39%	2390.10%
3	1647.02%	1633.38%	1630.58%	1625.51%	1622.06%	1611.62%	1606.92%	1597.59%	1593.40%
4	1235.26%	1225.03%	1222.94%	1219.13%	1216.55%	1208.71%	1205.19%	1198.20%	1195.05%
5	988.21%	980.03%	978.35%	975.30%	973.24%	966.97%	964.15%	958.56%	956.04%
6	823.51%	816.69%	815.29%	812.75%	811.03%	805.81%	803.46%	798.80%	796.70%
7	705.86%	700.02%	698.82%	696.65%	695.17%	690.69%	688.68%	684.68%	682.89%
8	617.63%	612.52%	611.47%	609.56%	608.27%	604.36%	602.59%	599.10%	597.52%
9	549.01%	544.46%	543.53%	541.84%	540.69%	537.21%	535.64%	532.53%	531.13%
10	494.10%	490.01%	489.18%	487.65%	486.62%	483.48%	482.08%	479.28%	478.02%
11	449.19%	445.47%	444.70%	443.32%	442.38%	439.53%	438.25%	435.71%	434.56%
12	411.75%	408.34%	407.65%	406.38%	405.52%	402.90%	401.73%	399.40%	398.35%
13	380.08%	376.93%	376.29%	375.12%	374.32%	371.91%	370.83%	368.68%	367.71%
14	352.93%	350.01%	349.41%	348.32%	347.58%	345.35%	344.34%	342.34%	341.44%
15	329.40%	326.68%	326.12%	325.10%	324.41%	322.32%	321.38%	319.52%	318.68%
16	308.82%	306.26%	305.73%	304.78%	304.14%	302.18%	301.30%	299.55%	298.76%
17	290.65%	288.24%	287.75%	286.85%	286.25%	284.40%	283.57%	281.93%	281.19%
18	274.50%	272.23%	271.76%	270.92%	270.34%	268.60%	267.82%	266.27%	265.57%
19	260.06%	257.90%	257.46%	256.66%	256.11%	254.47%	253.72%	252.25%	251.59%
20	247.05%	245.01%	244.59%	243.83%	243.31%	241.74%	241.04%	239.64%	239.01%
21	235.29%	233.34%	232.94%	232.22%	231.72%	230.23%	229.56%	228.23%	227.63%
22	224.59%	222.73%	222.35%	221.66%	221.19%	219.77%	219.13%	217.85%	217.28%
23	214.83%	213.05%	212.68%	212.02%	211.57%	210.21%	209.60%	208.38%	207.83%
24	205.88%	204.17%	203.82%	203.19%	202.76%	201.45%	200.86%	199.70%	199.17%
25	197.64%	196.01%	195.67%	195.06%	194.65%	193.39%	192.83%	191.71%	191.21%
26	190.04%	188.47%	188.14%	187.56%	187.16%	185.96%	185.41%	184.34%	183.85%
27	183.00%	181.49%	181.18%	180.61%	180.23%	179.07%	178.55%	177.51%	177.04%
28	176.47%	175.00%	174.71%	174.16%	173.79%	172.67%	172.17%	171.17%	170.72%
29	170.38%	168.97%	168.68%	168.16%	167.80%	166.72%	166.23%	165.27%	164.83%
30	164.70%	163.34%	163.06%	162.55%	162.21%	161.16%	160.69%	159.76%	159.34%
31	159.39%	158.07%	157.80%	157.31%	156.97%	155.96%	155.51%	154.61%	154.20%

MAXIMUM CHARGES - \$ / APR - %

Amount Financed	\$283.00	\$287.50	\$300.00	\$301.00	\$310.00	\$319.00	\$320.00	\$325.00	\$332.50
Finance Charge	\$37.00	\$37.50	\$38.89	\$39.00	\$40.00	\$41.00	\$41.11	\$41.67	\$42.50
Total of Payments	\$320.00	\$325.00	\$338.89	\$340.00	\$350.00	\$360.00	\$361.11	\$366.67	\$375.00

Days to Maturity

APR

1	4772.08%	4760.87%	4731.62%	4729.24%	4709.68%	4691.22%	4689.11%	4679.86%	4665.41%
2	2386.04%	2380.43%	2365.81%	2364.62%	2354.84%	2345.61%	2344.55%	2339.93%	2332.71%
3	1590.69%	1586.96%	1577.21%	1576.41%	1569.89%	1563.74%	1563.04%	1559.95%	1555.14%
4	1193.02%	1190.22%	1182.90%	1182.31%	1177.42%	1172.81%	1172.28%	1169.97%	1166.35%
5	954.42%	952.17%	946.32%	945.85%	941.94%	938.24%	937.82%	935.97%	933.08%
6	795.35%	793.48%	788.60%	788.21%	784.95%	781.87%	781.52%	779.98%	777.57%
7	681.73%	680.12%	675.95%	675.61%	672.81%	670.17%	669.87%	668.55%	666.49%
8	596.51%	595.11%	591.45%	591.15%	588.71%	586.40%	586.14%	584.98%	583.18%
9	530.23%	528.99%	525.74%	525.47%	523.30%	521.25%	521.01%	519.98%	518.38%
10	477.21%	476.09%	473.16%	472.92%	470.97%	469.12%	468.91%	467.99%	466.54%
11	433.83%	432.81%	430.15%	429.93%	428.15%	426.47%	426.28%	425.44%	424.13%
12	397.67%	396.74%	394.30%	394.10%	392.47%	390.94%	390.76%	389.99%	388.78%
13	367.08%	366.22%	363.97%	363.79%	362.28%	360.86%	360.70%	359.99%	358.88%
14	340.86%	340.06%	337.97%	337.80%	336.41%	335.09%	334.94%	334.28%	333.24%
15	318.14%	317.39%	315.44%	315.28%	313.98%	312.75%	312.61%	311.99%	311.03%
16	298.26%	297.55%	295.73%	295.58%	294.35%	293.20%	293.07%	292.49%	291.59%
17	280.71%	280.05%	278.33%	278.19%	277.04%	275.95%	275.83%	275.29%	274.44%
18	265.12%	264.49%	262.87%	262.74%	261.65%	260.62%	260.51%	259.99%	259.19%
19	251.16%	250.57%	249.03%	248.91%	247.88%	246.91%	246.80%	246.31%	245.55%
20	238.60%	238.04%	236.58%	236.46%	235.48%	234.56%	234.46%	233.99%	233.27%
21	227.24%	226.71%	225.32%	225.20%	224.27%	223.39%	223.29%	222.85%	222.16%
22	216.91%	216.40%	215.07%	214.97%	214.08%	213.24%	213.14%	212.72%	212.06%
23	207.48%	206.99%	205.72%	205.62%	204.77%	203.97%	203.87%	203.47%	202.84%
24	198.84%	198.37%	197.15%	197.05%	196.24%	195.47%	195.38%	194.99%	194.39%
25	190.88%	190.43%	189.26%	189.17%	188.39%	187.65%	187.56%	187.19%	186.62%
26	183.54%	183.11%	181.99%	181.89%	181.14%	180.43%	180.35%	179.99%	179.44%
27	176.74%	176.33%	175.25%	175.16%	174.43%	173.75%	173.67%	173.33%	172.79%
28	170.43%	170.03%	168.99%	168.90%	168.20%	167.54%	167.47%	167.14%	166.62%
29	164.55%	164.17%	163.16%	163.08%	162.40%	161.77%	161.69%	161.37%	160.88%
30	159.07%	158.70%	157.72%	157.64%	156.99%	156.37%	156.30%	156.00%	155.51%
31	153.94%	153.58%	152.63%	152.56%	151.93%	151.33%	151.26%	150.96%	150.50%

MAXIMUM CHARGES - \$ / APR - %

Amount Financed	\$337.00	\$340.00	\$350.00	\$355.00	\$360.00	\$373.00	\$375.00	\$377.50	\$380.00
Finance Charge	\$43.00	\$43.33	\$44.44	\$45.00	\$45.56	\$47.00	\$47.22	\$47.50	\$47.78
Total of Payments	\$380.00	\$383.33	\$394.44	\$400.00	\$405.56	\$420.00	\$422.22	\$425.00	\$427.78

Days to Maturity

APR

1	4657.27%	4651.60%	4634.46%	4626.76%	4619.28%	4599.20%	4596.08%	4592.72%	4589.39%
2	2328.64%	2325.80%	2317.23%	2313.38%	2309.64%	2299.60%	2298.04%	2296.36%	2294.70%
3	1552.42%	1550.53%	1544.82%	1542.25%	1539.76%	1533.07%	1532.03%	1530.91%	1529.80%
4	1164.32%	1162.90%	1158.61%	1156.69%	1154.82%	1149.80%	1149.02%	1148.18%	1147.35%
5	931.45%	930.32%	926.89%	925.35%	923.86%	919.84%	919.22%	918.54%	917.88%
6	776.21%	775.27%	772.41%	771.13%	769.88%	766.53%	766.01%	765.45%	764.90%
7	665.32%	664.51%	662.07%	660.97%	659.90%	657.03%	656.58%	656.10%	655.63%
8	582.16%	581.45%	579.31%	578.35%	577.41%	574.90%	574.51%	574.09%	573.67%
9	517.47%	516.84%	514.94%	514.08%	513.25%	511.02%	510.68%	510.30%	509.93%
10	465.73%	465.16%	463.45%	462.68%	461.93%	459.92%	459.61%	459.27%	458.94%
11	423.39%	422.87%	421.31%	420.61%	419.93%	418.11%	417.83%	417.52%	417.22%
12	388.11%	387.63%	386.20%	385.56%	384.94%	383.27%	383.01%	382.73%	382.45%
13	358.25%	357.82%	356.50%	355.90%	355.33%	353.78%	353.54%	353.29%	353.03%
14	332.66%	332.26%	331.03%	330.48%	329.95%	328.51%	328.29%	328.05%	327.81%
15	310.48%	310.11%	308.96%	308.45%	307.95%	306.61%	306.41%	306.18%	305.96%
16	291.08%	290.73%	289.65%	289.17%	288.70%	287.45%	287.26%	287.04%	286.84%
17	273.96%	273.62%	272.62%	272.16%	271.72%	270.54%	270.36%	270.16%	269.96%
18	258.74%	258.42%	257.47%	257.04%	256.63%	255.51%	255.34%	255.15%	254.97%
19	245.12%	244.82%	243.92%	243.51%	243.12%	242.06%	241.90%	241.72%	241.55%
20	232.86%	232.58%	231.72%	231.34%	230.96%	229.96%	229.80%	229.64%	229.47%
21	221.77%	221.50%	220.69%	220.32%	219.97%	219.01%	218.86%	218.70%	218.54%
22	211.69%	211.44%	210.66%	210.31%	209.97%	209.05%	208.91%	208.76%	208.61%
23	202.49%	202.24%	201.50%	201.16%	200.84%	199.97%	199.83%	199.68%	199.54%
24	194.05%	193.82%	193.10%	192.78%	192.47%	191.63%	191.50%	191.36%	191.22%
25	186.29%	186.06%	185.38%	185.07%	184.77%	183.97%	183.84%	183.71%	183.58%
26	179.13%	178.91%	178.25%	177.95%	177.66%	176.89%	176.77%	176.64%	176.52%
27	172.49%	172.28%	171.65%	171.36%	171.08%	170.34%	170.23%	170.10%	169.98%
28	166.33%	166.13%	165.52%	165.24%	164.97%	164.26%	164.15%	164.03%	163.91%
29	160.60%	160.40%	159.81%	159.54%	159.29%	158.59%	158.49%	158.37%	158.25%
30	155.24%	155.05%	154.48%	154.23%	153.98%	153.31%	153.20%	153.09%	152.98%
31	150.23%	150.05%	149.50%	149.25%	149.01%	148.36%	148.26%	148.15%	148.04%

MAXIMUM CHARGES - \$ / APR - %

Amount Financed	\$391.00	\$400.00	\$409.00	\$420.00	\$422.50	\$425.00	\$427.00	\$440.00	\$445.00
Finance Charge	\$49.00	\$50.00	\$51.00	\$52.22	\$52.50	\$52.78	\$53.00	\$54.44	\$55.00
Total of Payments	\$440.00	\$450.00	\$460.00	\$472.22	\$475.00	\$477.78	\$480.00	\$494.44	\$500.00

Days to Maturity

APR

1	4574.17%	4562.50%	4551.34%	4538.17%	4535.50%	4532.87%	4530.44%	4516.05%	4511.24%
2	2287.08%	2281.25%	2275.67%	2269.08%	2267.75%	2266.44%	2265.22%	2258.02%	2255.62%
3	1524.72%	1520.83%	1517.11%	1512.72%	1511.83%	1510.96%	1510.15%	1505.35%	1503.75%
4	1143.54%	1140.63%	1137.84%	1134.54%	1133.88%	1133.22%	1132.61%	1129.01%	1127.81%
5	914.83%	912.50%	910.27%	907.63%	907.10%	906.57%	906.09%	903.21%	902.25%
6	762.36%	760.42%	758.56%	756.36%	755.92%	755.48%	755.07%	752.67%	751.87%
7	653.45%	651.79%	650.19%	648.31%	647.93%	647.55%	647.21%	645.15%	644.46%
8	571.77%	570.31%	568.92%	567.27%	566.94%	566.61%	566.31%	564.51%	563.90%
9	508.24%	506.94%	505.70%	504.24%	503.94%	503.65%	503.38%	501.78%	501.25%
10	457.42%	456.25%	455.13%	453.82%	453.55%	453.29%	453.04%	451.60%	451.12%
11	415.83%	414.77%	413.76%	412.56%	412.32%	412.08%	411.86%	410.55%	410.11%
12	381.18%	380.21%	379.28%	378.18%	377.96%	377.74%	377.54%	376.34%	375.94%
13	351.86%	350.96%	350.10%	349.09%	348.88%	348.68%	348.50%	347.39%	347.02%
14	326.73%	325.89%	325.10%	324.15%	323.96%	323.78%	323.60%	322.57%	322.23%
15	304.94%	304.17%	303.42%	302.54%	302.37%	302.19%	302.03%	301.07%	300.75%
16	285.89%	285.16%	284.46%	283.64%	283.47%	283.30%	283.15%	282.25%	281.95%
17	269.07%	268.38%	267.73%	266.95%	266.79%	266.64%	266.50%	265.65%	265.37%
18	254.12%	253.47%	252.85%	252.12%	251.97%	251.83%	251.69%	250.89%	250.62%
19	240.75%	240.13%	239.54%	238.85%	238.71%	238.57%	238.44%	237.69%	237.43%
20	228.71%	228.13%	227.57%	226.91%	226.78%	226.64%	226.52%	225.80%	225.56%
21	217.82%	217.26%	216.73%	216.10%	215.98%	215.85%	215.74%	215.05%	214.82%
22	207.92%	207.39%	206.88%	206.28%	206.16%	206.04%	205.93%	205.27%	205.06%
23	198.88%	198.37%	197.88%	197.31%	197.20%	197.08%	196.98%	196.35%	196.14%
24	190.59%	190.10%	189.64%	189.09%	188.98%	188.87%	188.77%	188.17%	187.97%
25	182.97%	182.50%	182.05%	181.53%	181.42%	181.31%	181.22%	180.64%	180.45%
26	175.93%	175.48%	175.05%	174.54%	174.44%	174.34%	174.25%	173.69%	173.51%
27	169.41%	168.98%	168.57%	168.08%	167.98%	167.88%	167.79%	167.26%	167.08%
28	163.36%	162.95%	162.55%	162.08%	161.98%	161.89%	161.80%	161.29%	161.12%
29	157.73%	157.33%	156.94%	156.49%	156.40%	156.31%	156.22%	155.73%	155.56%
30	152.47%	152.08%	151.71%	151.27%	151.18%	151.10%	151.01%	150.53%	150.37%
31	147.55%	147.18%	146.82%	146.39%	146.31%	146.22%	146.14%	145.68%	145.52%