

Texas Star Title & Loans

Payday Loan

\$100, 11 Payments

Cost Disclosure

Cost of this loan:

Borrowed amount (cash advance)	\$ <u>100</u>
Interest paid to lender (interest rate: <u>10</u> %)	\$ <u>4.22</u>
Fees paid to Texas Star Title & Loans	\$ <u>330</u>
Payment amounts (payments due every <u>14 Days</u>)	Payments #1 - # <u>10</u> \$ <u>30</u> Final Payment # <u>11</u> \$ <u>134.22</u>
Total of payments (if I pay on time)	\$ <u>434.22</u>

APR	<u>781.94</u> %
Term of loan	<u>154 Days</u>




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	\$ <u>30.38</u>	\$ <u>130.38</u>
1 Month	\$ <u>60.82</u>	\$ <u>160.82</u>
2 Months	\$ <u>121.64</u>	\$ <u>221.64</u>
3 Months	\$ <u>182.47</u>	\$ <u>282.47</u>
5 Months	\$ <u>334.22</u>	\$ <u>434.22</u>

Cost of other types of loans:

Least Expensive	Credit Cards	Secured Loans	Signature Loans	Pawn Loans	Auto Title Loans	Payday Loans	Most Expensive
	↓	↓	↓	↓	↓	↓	
	22%	30%	89%	180%	223%	415%	Average APR
	\$1.82	\$3.55	\$13.38	\$15.00	\$19.45	\$34.14	Average fees & interest per \$100 borrowed over 1 month

Repayment:

Of 10 people who get a new single-payment payday loan:

	6 $\frac{3}{4}$ will pay the loan on time as scheduled (typically before 5 months)
	$\frac{3}{4}$ will renew 1 to 4 times before paying off the loan
	2 $\frac{1}{2}$ will renew 5 or more times or will never pay off the loan

This data is from 2022 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 occc.texas.gov for more information.
- This disclosure is provided under Texas Finance Code Section 393.223.

Texas Star Title & Loans

Payday Loan

\$400, 11 Payments

Cost Disclosure

Cost of this loan:

Borrowed amount (cash advance)	\$400
Interest paid to lender (interest rate: 10 %)	\$16.88
Fees paid to Texas Star Title & Loans	\$1320
Payment amounts (payments due every 14 Days)	Payments #1 - #10 \$120 Final Payment #11 \$536.88
Total of payments (if I pay on time)	\$1,736.88

APR	782.14 %
Term of loan	154 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	\$121.54	\$521.54
1 Month	\$243.29	\$643.29
2 Months	\$486.58	\$886.58
3 Months	\$729.87	\$1,129.87
5 Months	\$1,336.88	\$1,736.88

Cost of other types of loans:

Least Expensive	Credit Cards	Secured Loans	Signature Loans	Pawn Loans	Auto Title Loans	Payday Loans	Most Expensive
	↓	↓	↓	↓	↓	↓	
	22%	30%	89%	180%	223%	415%	Average APR
	\$1.82	\$3.55	\$13.38	\$15.00	\$19.45	\$34.14	Average fees & interest per \$100 borrowed over 1 month

Repayment:

Of 10 people who get a new single-payment payday loan:

	6 ¾ will pay the loan on time as scheduled (typically before 5 months)
	¾ will renew 1 to 4 times before paying off the loan
	2 ½ will renew 5 or more times or will never pay off the loan

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Texas Star Title & Loans

Payday Loan

\$800, **11** Payments

Cost Disclosure

Cost of this loan:

Borrowed amount (cash advance)	\$800
Interest paid to lender (interest rate: 10 %)	\$33.75
Fees paid to Texas Star Title & Loans	\$2,640
Payment amounts (payments due every 14 Days)	Payments #1 - #10 \$240 Final Payment #11 \$1,073.75
Total of payments (if I pay on time)	\$3,473.75

APR	781.94 %
Term of loan	154 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	\$243.07	\$1,043.07
1 Month	\$486.58	\$1,286.58
2 Months	\$973.15	\$1,773.15
3 Months	\$1,459.73	\$2,259.73
5 Months	\$2,673.75	\$3,473.75

Cost of other types of loans:

Least Expensive	Credit Cards	Secured Loans	Signature Loans	Pawn Loans	Auto Title Loans	Payday Loans	Most Expensive
	↓	↓	↓	↓	↓	↓	
	22%	30%	89%	180%	223%	415%	Average APR
	\$1.82	\$3.55	\$13.38	\$15.00	\$19.45	\$34.14	Average fees & interest per \$100 borrowed over 1 month

Repayment:

Of 10 people who get a new single-payment payday loan:

	6 ¾ will pay the loan on time as scheduled (typically before 5 months)
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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?
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Texas Star Title & Loans

Payday Loan

\$100, 5 Payments

Cost Disclosure

Cost of this loan:

Borrowed amount (cash advance)	\$ <u>100</u>
Interest paid to lender (interest rate: <u>10</u> %)	\$ <u>4.11</u>
Fees paid to Texas Star Title & Loans	\$ <u>165</u>
Payment amounts (payments due every 30 Days)	Payments #1 - # <u>4</u> \$ <u>33</u> Final Payment # <u>5</u> \$ <u>137.11</u>
Total of payments (if I pay on time)	\$ <u>269.11</u>

APR	<u>401.11</u> %
Term of loan	<u>150 Days</u>




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	\$ <u>33.38</u>	\$ <u>133.38</u>
1 Month	\$ <u>33.82</u>	\$ <u>133.82</u>
2 Months	\$ <u>67.64</u>	\$ <u>167.64</u>
3 Months	\$ <u>101.47</u>	\$ <u>201.47</u>
5 Months	\$ <u>169.11</u>	\$ <u>269.11</u>

Cost of other types of loans:

Least Expensive	Credit Cards	Secured Loans	Signature Loans	Pawn Loans	Auto Title Loans	Payday Loans	Most Expensive
	↓	↓	↓	↓	↓	↓	
	22%	30%	89%	180%	223%	415%	Average APR
	\$1.82	\$3.55	\$13.38	\$15.00	\$19.45	\$34.14	Average fees & interest per \$100 borrowed over 1 month

Repayment:

Of 10 people who get a new single-payment payday loan:

	6 ³ / ₄ will pay the loan on time as scheduled (typically before 5 months)
	¹ / ₄ will renew 1 to 4 times before paying off the loan
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Texas Star Title & Loans

Payday Loan

\$400, 5 Payments

Cost Disclosure

Cost of this loan:

Borrowed amount (cash advance)	\$400
Interest paid to lender (interest rate: 10%)	\$16.43
Fees paid to Texas Star Title & Loans	\$660
Payment amounts (payments due every 30 Days)	Payments #1 - #4 \$132 Final Payment #5 \$548.43
Total of payments (if I pay on time)	\$1,076.43

APR	401.5%
Term of loan	150 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	\$133.54	\$533.53
1 Month	\$135.29	\$535.29
2 Months	\$270.58	\$670.58
3 Months	\$405.87	\$805.87
5 Months	\$676.43	\$1,076.43

Cost of other types of loans:

Least Expensive	Credit Cards	Secured Loans	Signature Loans	Pawn Loans	Auto Title Loans	Payday Loans	Most Expensive
	↓	↓	↓	↓	↓	↓	
	22%	30%	89%	180%	223%	415%	Average APR
	\$1.82	\$3.55	\$13.38	\$15.00	\$19.45	\$34.14	Average fees & interest per \$100 borrowed over 1 month

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Of 10 people who get a new single-payment payday loan:

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Payday Loan

\$800, 5 Payments

Cost Disclosure

Cost of this loan:

Borrowed amount (cash advance)	\$800
Interest paid to lender (interest rate: 10 %)	\$32.88
Fees paid to Texas Star Title & Loans	\$1,320
Payment amounts (payments due every 30 Days)	Payments #1 - #4 \$264 Final Payment #5 \$1,096.88
Total of payments (if I pay on time)	\$2,152.88

APR	401.5 %
Term of loan	150 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	\$267.07	\$1,067.07
1 Month	\$270.58	\$1,070.58
2 Months	\$541.15	\$1,341.15
3 Months	\$811.73	\$1,611.73
5 Months	\$1,352.88	\$2,152.88

Cost of other types of loans:

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