

**VIP LENDING, LLC. FEE SCHEDULE**

VIP Lending, LLC. is licensed and examined by the Texas Office of Consumer Credit Commissioner. 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 short-term cash needs. Refinancing the loan, rather than paying the debt in full when due, will require the payment of additional charges.

The loan information outlined below are examples and may not reflect the actual fees and interest charged to a loan provided by a third-party lender. VIP Lending, LLC is a credit access business and does not provide loans.

The following fee schedule shows the fees for an auto title loan with a **single-payment loan**. The amount financed includes the loan proceeds disbursed to the consumer plus a one-time title lien fee of \$33.00 paid to the county tax assessor-collector.

ANNUAL PERCENTAGE RATE	FINANCE CHARGE	AMOUNT FINANCED	TOTAL OF PAYMENTS	NUMBER OF MONTHLY PAYMENTS	PAYMENT AMOUNT	TITLE LIEN FEE	TOTAL CAB FEE	INTEREST PAID TO UNAFFILIATED LENDER
155.00%	\$68.84	\$533.00	\$601.84	1	\$601.84	\$33.00	\$66.63	\$2.22
155.00%	\$133.42	\$1,033.00	\$1,166.42	1	\$1,166.42	\$33.00	\$129.13	\$4.30
137.00%	\$175.01	\$1,533.00	\$1,708.01	1	\$1,708.01	\$33.00	\$168.63	\$6.38
131.00%	\$221.92	\$2,033.00	\$2,254.92	1	\$2,254.92	\$33.00	\$213.47	\$8.46

The following fee schedule shows the fees for an auto title loan with a **multi-payment loan**. The amount financed includes the loan proceeds plus a one-time title lien fee of \$33.00 paid to the county tax assessor-collector.

ANNUAL PERCENTAGE RATE	FINANCE CHARGE	AMOUNT FINANCED	TOTAL OF PAYMENTS	NUMBER OF MONTHLY PAYMENTS	PAYMENT AMOUNT	TITLE LIEN FEE	TOTAL CAB FEE	INTEREST PAID TO UNAFFILIATED LENDER
164.34%	\$351.77	\$533.00	\$851.77	5	4 x \$62.50 1 x \$601.77	\$33.00	\$312.50	\$6.27
158.40%	\$670.53	\$1,033.00	\$1,670.53	5	4 x \$125.00 1 x \$1,170.53	\$33.00	\$625.00	\$12.53
131.42%	\$825.05	\$1,533.00	\$2,325.05	5	4 x 161.25 1 x \$1,680.05	\$33.00	\$806.25	\$18.80
125.44%	\$1,050.07	\$2,033.00	\$3,050.07	5	4 x \$205.00 1 x \$2,230.07	\$33.00	\$1,025.00	\$25.07

A returned item fee of \$30.00 will be applied to dishonored checks or payments. VIP Lending, LLC does not charge a late fee.