

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

VIP LENDING LLC

SCHEDULE OF FEES

Loan Amount **\$1,000.00**

Finance Charge

CAB Fee \$500.00

(10% OF THE LOAN AMOUNT X THE TERM)

Title Fee \$33.00

Lender Interest \$20.68

Total of Payments **\$1,553.68**

APR **130.37%**

Payment #1

CAB Fee Payment 1 \$100.00

Payment #2

CAB Fee Payment 2 \$100.00

Payment #3

CAB Fee Payment 3 \$100.00

Payment #4

CAB Fee Payment 4 \$100.00

Payment #5

CAB Fee Payment 5 \$100.00

Payment to Lender \$1,053.68

Loan Amount **\$2,000.00**

Finance Charge

CAB Fee \$1,000.00

(10% OF THE LOAN AMOUNT X THE TERM)

Title Fee \$33.00

Lender Interest \$41.36

Total of Payments **\$3,074.36**

APR **127.22%**

Payment #1

CAB Fee Payment 1 \$200.00

Payment #2

CAB Fee Payment 2 \$200.00

Payment #3

CAB Fee Payment 3 \$200.00

Payment #4

CAB Fee Payment 4 \$200.00

Payment #5

CAB Fee Payment 5 \$200.00

Payment to Lender \$2,074.36

Loan Amount **\$3,000.00**

Finance Charge

CAB Fee \$1,500.00

(10% OF THE LOAN AMOUNT X THE TERM)

Title Fee \$33.00

Lender Interest \$62.05

Total of Payments **\$4,595.05**

APR **126.16%**

Payment #1

CAB Fee Payment \$300.00

Payment #2

CAB Fee Payment \$300.00

Payment #3

CAB Fee Payment 3 \$300.00

Payment #4

CAB Fee Payment 4 \$300.00

Payment #5

CAB Fee Payment 5 \$300.00

Payment to Lend \$3,095.05