DEVOLADA PAYDAY LOANS

Payday Loan

\$700 , 12 Payments

Cost Disclosure

Cost of this loan:

Borrowed amount (cash advance)	\$ 700.00
,	7 700.00
Interest paid to lender (interest rate: 10%)	\$ 32.22
Fees paid to	A
STAR OF TEXAS FINANCIAL SOLUTIONS	\$ 2,100.00
Payment amounts	Payments #1-# 11
(payments due every	\$ 177.68
BI-WEEKLY)	(Final) Payment # 12
	\$ 877.68
Total of payments	
(if I pay on time)	\$ 2,832.22

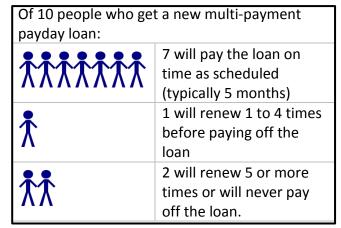
APR (cost of credit as a yearly rate)	661.78	%
Term of loan	168 DAYS	

If I pay off the loan in:	pay and	ill have to y interest d fees of proximatel	I will have to pay a total of approximately: y:	
2 Weeks	\$	2,102.68	\$ 2,802.68	102.68
1 Month	\$	2,105.75	\$ 2,805.75	105.75
2 Months	\$	2,111.50	\$ 2,811.50	111.50
3 Months	\$	2,117.25	\$ 2,817.25	117.25
Final Paymer	t \$	2,132.22	\$ 2,832.22	132.22

Cost of other types of loans:

Leas Expe	t ensive	Credit Cards	Secured Loans	Signature Loans	Pawn Loans	Auto Title Loans	Payday Loans	Most Expensive	
		16%	30%	89%	180%	229%	410%	Average APR	
	_	\$1.32	\$3.51	\$12.52	\$15.00	\$18.85	\$33.72	Average fees & interest per \$100 borrowed over 1 month	
								porrowed over 1 month	

Repayment:



This data is from 2014 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.