

National Financial LLC dba Loan Till Payday

Itemized Schedule of Charges

Equal Installment Loan

- **Terms: Monthly Customers: 13 Payments, Bi-Weekly/Semi-Monthly: 27 Payments**
- **Fee/Rate: 2% per day,
Maximum Annual Percentage Rate (APR) 740%**
- **Payment Type: Equal Payments (Sliding Amortization Schedule)**
- **Due: On each Pay Date**

Closed End Secured (Motor Vehicle)

- **Terms: 13 Payments**
- **Fee/Rate: 1% per day for loans of \$1,000 and above /
1.5% per day for loans \$999 and below,
maximum Annual Percentage Rate (APR) 547.50%**
- **Payment Type: Equal Payments (Sliding Amortization Schedule)**
- **Lien Fees: (depending on resident state) PA \$75, DE \$55, MD \$20, NJ \$85**
- **Due: Monthly**

Closed End Secured (Mobile Home)

- **Terms: 13 Payments**
- **Fee/Rate: .5% per day for loans of \$4,000 and above /
1% per day for loans \$3999 and below,
maximum Annual Percentage Rate (APR) 375%**
- **Payment Type: Equal Payments (Sliding Amortization Schedule)**
- **Lien Fees: (depending on resident state) PA \$75, DE \$55, MD \$20, NJ \$85**
- **Due: Monthly**

How we calculate interest on ALL LOANS:

To compute interest, we first multiply the Daily Rate by the outstanding unpaid principal balance. This gives us a daily interest charge. We then multiply the daily interest charge by the number of days the unpaid principal balance is outstanding. Interest accrues from the Disbursement Date to the date your loan is paid in-full.

There are no late charges on your loan but your interest continues to grow at the daily rate stated above. After 30 days of delinquency, we stop any further interest charges.

NSF Fee: \$25.00

Customer Signature: _____ Print Name: _____ Date: _____