

CALIFORNIA MAXIMUM RATE SCHEDULE FOR LOANS

Personal Loans (Non-Real Estate)

Loan Amount

\$500 - \$2,500.00.....	19.20% APR
\$2,500.01 - \$27,500.....	41.99% APR

Administrative Fee

Loan Amount

\$0 - \$2,500.00.....	5% of loan amount or \$50, whichever is less
\$2,500.01 - \$4,999.99.....	\$75
\$5,000 - \$27,500.....	5% of loan amount

Late Fee

Loan Amount

Less than \$4,999.99.....	\$15; 15-day grace period
Greater than \$4,999.99.....	Greater of \$26.50 or 5% of payment; 10-day grace period

Non-Sufficient Funds (NSF) Fee

All Loans.....	\$15
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Deferral Fee

All Loans.....	\$25
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Loans made or arranged pursuant to a California Financing Law license.

