

Rates and Notices

Missouri

Rates and Fees

The maximum rates and fees we currently charge are an origination fee equal to the greater of \$50 or 7.5% of the principal amount borrowed and simple interest of 99% on the outstanding principal balance.

License

Missouri [Small Loan License](#) and [Certificate of Registration](#)

South Carolina

License

[South Carolina Supervised Lender](#)

[Consumer Credit Grantor](#)

Notices and Rates

[Maximum Rate Schedule](#)

[Consumer Pamphlet of Rights and Responsibilities](#)

Texas

Texas Lending and Licensure Information

Till Resident Finance, LLC, or Till Finance, is licensed as a Credit Access Business and registered as a Credit Services Organization in Texas.

Credit Access Business

Till Finance will not be the lender for loans received at this site. Till Finance is a Credit Access Business. We will attempt to arrange a loan between you and a third-party lender and service that loan once it is issued. Any questions, service issues or complaints about your loan will be addressed by Till Finance and not the lender.

Consumer Credit Notice

This business is licensed and examined under Texas law by the Office of Consumer Credit Commissioner (OCCC), a state agency. If a complaint or question cannot be resolved by contacting the business, consumers can contact the OCCC to file a complaint or ask a general credit-related question. OCCC address: 2601 N. Lamar Blvd., Austin, Texas 78705. Phone: (800) 538-1579. Fax: (512) 936-7610. Website: occc.texas.gov. Email: consumer.complaints@occc.texas.gov.

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 immediate short-term cash needs. Refinancing the loan rather than paying the debt in full when due will require the payment of additional charges.

CAB Fee Schedule

Your credit access business, or CAB, fee will vary based on loan terms and can range from \$16.50 to \$22.49 per \$100 dollars borrowed. A portion of your CAB fee will be paid up front equal to 4.9% or 10% of your loan amount. The remainder will be paid evenly over your term. You will also be charged interest by your lender at the rate of 8% per year on your outstanding principal balance. You will also pay late fees equal to the greater of 5% or \$7.50 if you make a payment 10 or more days late and a return fee of \$25 for any payment device that is returned unpaid.

Sample Fee Schedule

<u>Amount</u>	<u>Loan Length</u>	<u>CAB Fee</u>	<u>Lender</u>	<u>Repayment</u>	<u>APR</u>
<u>Advanced</u>			<u>Interest</u>	<u>Amount</u>	
\$750	168 days	\$171.75	\$15.08	\$936.83	98.1%
\$1,000	168 days	\$229.00	\$20.11	\$1,249.11	98.1%
\$1,250	168 days	\$286.25	\$25.14	\$1,561.39	98.1%
\$1,500*	168 days	\$172.50	\$30.17	\$1,702.67	54.8%

* not available to all borrowers

Texas OCCC Consumer Disclosure Forms for Multi-Payment Loans

[\\$750 – 24 Week Loan](#)

[\\$1,000 – 24 Week Loan](#)

[\\$1,250 – 24 Week Loan](#)

[\\$1,500 – 24 Week Loan](#)

Licenses

[Credit Access Business License](#)

Utah

Registration

[Utah Consumer Credit Notification](#)