

Disclosure Statement and Privacy Policy

In the course of doing business with this Credit Services Organization ("CSO"), CUSTOMER shares non-public personal and financial information with CSO. CSO treats the information as confidential and recognizes the importance of protecting CUSTOMER from unauthorized uses of CUSTOMER'S personal information. CSO is committed to maintaining the privacy and confidentiality of CUSTOMER'S information. Accordingly, CSO has adopted a privacy policy in accordance with federal regulations.

CSO collects personal information that CUSTOMER provides to CSO or CSO's application forms, and through information CSO obtains over the course of CUSTOMER'S business relationship with CSO. The information may include name, address, phone numbers, e-mail addresses, Social Security number, names of family members, assets, account balances, investments and current or prior tax information and other information. CSO may also collect information from consumer reporting agencies. CSO does not sell CUSTOMER'S personal information to any third parties. CSO does not disclose CUSTOMER'S personal information to third parties unless:

- CUSTOMER has given CSO authorization to disclose the information.
- It is necessary to process a transaction or service CUSTOMER'S account(s), or
- As otherwise required or permitted by law.

CSO maintains physical, electronic, and procedural safeguards to protect CUSTOMER'S personal information. CSO limits access to CUSTOMER'S personal information to those employees who need to know the information in order to provide CUSTOMER with appropriate service.

Triple "J" Title Loans NOTICE TO BORROWER

Thank you for choosing Triple "J" Title Loans to help you with your credit needs. This Notice is to confirm your understanding of some important facts. **MAKE SURE YOU READ THIS!!!!!!**

1. **WHO WE ARE / WHAT WE CHARGE.** Triple "J" Title Loans Title Loans ("Triple "J" Title Loans") is a licensed Credit Services Organization ("CSO"). Triple "J" Title Loans is not a lender. Triple "J" Title Loans helps its customers find a lender and apply for a short-term loan with that lender. Triple "J" Title Loans services include issuing a letter of credit on your behalf. The fee Triple "J" Title Loans charges for its services is its CSO fee.
2. **YOUR LOAN.** The lender Triple "J" Title Loans found for you Sundance Lending ("Lender"). After receiving and approving your application, the Lender has agreed to make you a loan of \$500.00. This is the amount of the check you will receive. The Lender that you provide it a security interest in your motor vehicle as collateral for this loan.
3. **CSO FEE & LIEN FEE.** The Lender has agreed to finance within your loan the amount of CSO fee, which is \$25.00 and the lien fee, which is \$20.00. If you finance these fees the principal amount of your loan will be \$545.00. This principal accrues interest at the rate of 25.00% per annum until repaid. If you wish, you can pay the CSO fee and lien fee today in cash if you don't wish to finance them within your loan.
4. **IF YOU DO NOT REPAY YOUR LOAN YOUR MOTOR VEHICLE MAY BE REPOSSESSED.**
5. **THIS IS A COSTLY WAY TO BORROW MONEY. YOU SHOULD CONSIDER WHETHER THERE ARE LESS EXPENSIVE LOANS AVAILABLE TO YOU BEFORE YOU SIGN YOUR LOAN AGREEMENT.**
6. **Your loan has a term of 30 days. YOU SHOULD REPAY IT IN FULL WHEN DUE.** If you choose to refinance your balance (meaning - take out a new loan to pay off the remaining principal) you should first repay as much of your principal as you are able. Doing so will save you money. **YOU WILL HAVE TO PAY A NEW CSO FEE WITH EACH NEW LOAN.**
7. **YOUR LOAN IS NOT INTENDED TO SOLVE LONG-TERM FINANCIAL PROBLEMS. YOUR LOAN SHOULD ONLY BE USED FOR A SHORT-TERM PERIOD.**

By signing below I acknowledge reading the above and fully understanding it. I agree I am taking out my loan for a short period and that I am willing and able to pay the higher cost to receive this loan because it provides me the funds I need in a convenient manner.

BORROWER:

Initials _____