

# HUB CITY TITLE LOANS

## FEE SCHEDULE

### MULTI-PAYMENT AUTO TITLE LOANS

Amount Received	Addtl. Fees (Lien Fee)	Loan Term	Std. # of Payments	Std. Rate (CAB Fee)	Lender Interest (\$ Amt.)	Total of Payments	Annual % Rate
\$500.00	\$28.00	180 days	6 (monthly)	\$283.41	\$24.26	\$835.67	129.84%
\$1,500.00	\$28.00	180 days	6 (monthly)	\$847.23	\$71.42	\$2,446.65	129.84%
\$3,000.00	\$28.00	180 days	6 (monthly)	\$1,694.47	\$141.92	\$4,864.39	129.85%

### MULTI-PAYMENT PAYDAY LOANS

Amount Received	Loan Term	Std. # of Payments	Std. Rate (CAB Fee)	Lender Interest (\$ Amt.)	Total of Payments	Annual % Rate
\$200.00	180 days	12 (bi-weekly)	\$50.00	\$9.00	\$809.00	659.88%
\$500.00	180 days	12 (bi-weekly)	\$125.00	\$22.68	\$2,022.68	659.88%
\$1,000.00	180 days	12 (bi-weekly)	\$250.00	\$45.48	\$4,045.48	659.88%

Late fee of greater of 5% of the payment amount or \$7.50 if any payment is in default for a period of not less than 10 days.

Non-sufficient fund fees or return check fees of \$30.00.

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 as a general credit-related question. OCCC address: 2601 N. Lamar Blvd., Austin, TX 78705. Phone: (800) 538-1579. Fax (512) 936-7610. Website: [occc.texas.gov](http://occc.texas.gov). Email: [consumer.complaints@occc.texas.gov](mailto: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.



**OCCC**  
Office of Consumer  
Credit Commissioner

License Issue Date: 6/12/2015

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## STATE OF TEXAS

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CREDIT ACCESS BUSINESS LICENSE

License Number: 14826-153287

ACTIVE

INSIGHT BUSINESS SERVICES INC  
HUB CITY TITLE LOANS  
3223 S LOOP 289 STE 420  
LUBBOCK, TX, US, 79401

2601 N Lamar Blvd  
Austin, Tx 78705

www.occc.state.tx.us  
(512)936-7600

Consumer Credit Commissioner

A handwritten signature in cursive script, appearing to read "David J. Harty".



The State of Texas  
Secretary of State

**20150016**

CREDIT SERVICES ORGANIZATION REGISTRATION  
CERTIFICATE

BE IT KNOWN THAT:

**Insight Business Services, Inc.**  
**3223 S. Loop 289, Ste. 420, Lubbock, TX 79423**

has filed a registration statement to operate as a Credit Services Organization pursuant to Title 5, Texas Finance Code, Sec. 393.001 et seq.

**THE SECRETARY OF STATE** hereby issues this Registration Certificate to be effective until **2/20/2017**.

(The issuance of this certificate does not constitute approval of or endorsement by the Secretary of State of the operations of the business nor does the issuance verify that the information contained in the registration is accurate or complete.)

Issued on February 17, 2016

A handwritten signature in black ink, appearing to read "Cascos", followed by a horizontal line.

Carlos Cascos  
Texas Secretary of State

