

TITLE LOAN ORIGINATION INFORMATION

Thank you for choosing Moneytree for your Title Loan or Auto Equity Loan (your "Loan").

Moneytree's Title Loans and Auto Equity Loans are "secured" loans, meaning that you agree to give us a security interest in your vehicle and deliver the original title to your vehicle at the time we originate your Loan. In the event that you fail to pay your Loan as agreed, as a lienholder, Moneytree can perfect its security interest and pursue repossession and sale of your vehicle (all in accordance with applicable law) to cover any amounts you owe us.

This information will help you understand how we handle and safeguard your title while it is in our possession.

WHERE IS THE PHYSICAL LOCATION OF MY TITLE?

So long as you remain current on your Loan payments, your title will remain in a secured location in the Branch at which you originated your Loan.

If you do not pay as agreed, we will review your account to determine whether we will pursue repossession. If we initiate the repossession process, your title may be sent to the Department of Motor Vehicles ("DMV") as part of the process for Moneytree to perfect its security interest. In this case, the DMV will hold your title until the final payment is received on the Loan, including any applicable repossession fees.

If the vehicle is repossessed and sold at auction, the title will be released by the DMV to the auction company and transferred to the buyer at the time of the sale of the vehicle.

WHEN WILL I GET MY VEHICLE TITLE BACK?

If you pay as agreed, then:

- If you make the final payment of your Loan with cash or debit card, you may pick up your vehicle title any time afterwards at the Branch where you originated your Loan, or arrange to have it mailed to your address.
- If you make the final payment of your Loan with a check or Automated Clearing House ("ACH") debit, there will be a 10-day holding period before the title will be returned to you.



If you do not pay as agreed, and your title is sent to the DMV, then you will not receive your vehicle title back until you pay off your Loan. If you make your final payment with cash or debit card, we will notify the DMV that Moneytree is releasing its security interest, and request that the DMV mail the lien-free title to you. If you make your final payment with check or ACH debit, we will provide the same notification to the DMV, but after a 10-day holding period.

If your vehicle is repossessed, Moneytree will give you a period of ten days (the "Redemption Period") to make the final payment on your Loan, including any applicable repossession fees. Provided the final payment is received within the Redemption Period, we will return your vehicle to you, notify the DMV that Moneytree is releasing its security interest, and request that the DMV mail the lien-free title to you.

HOW WILL MY TITLE BE RETURNED TO ME?

Once your Loan is paid in full, we will attempt to contact you at the phone number you have provided to coordinate the return of your title. If we are unable to reach you by phone, we will mail you a letter with instructions to contact us.

If we have not heard from you within 90 days after the date of full repayment, and your title is located at a Branch, your title will be sent to the DMV and you will be able to request a duplicate title from their office.

If your title is located at the DMV because we initiated the repossession process prior to repayment of your Loan, your title will remain at the DMV until you provide us with instructions for its return.

QUESTIONS?

If you have specific questions about your vehicle title or repossession, please contact the Repossession Team at **1-888-729-4331** Monday through Friday between 8am and 6pm Pacific Time.

For general questions, please contact the Customer Service Team at **1-800-745-1011**, available to assist you 24 hours a day, seven days a week.