LOAN RATES AND FEES

BELOW IS GENERAL INFORMATION REGARDING ALL RATES AND FEES THAT WILL ASSIST YOU IN MAKING YOUR LOAN DECISION. IF YOU HAVE ANY QUESTIONS, OR WOULD LIKE MORE INFORMATION, PLEASE ASK. MAKE CERTAIN THE QUESTIONS THAT YOU ASK ARE ANSWERED. MAKE CERTAIN YOU UNDERSTAND THE TERMS AND COSTS OF YOUR LOAN.

ANNUAL PERCENTAGE RATE (APR)

The cost of your credit as a yearly rate. APR is a combination of the interest rate plus the fees charged on your loan. APR is higher than the interest rate because it includes both fees and interest as finance charges.

Your actual terms and the Annual Percentage Rate (APR) will be determined at the time your application is submitted and will be based upon your application and credit information. Not all applicants will qualify for the lowest rate.

Under New Mexico law, the APR for a loan in an amount of $5,000 or less made pursuant to the Small Loan Act of 1955 or the Bank Installment Loan Act of 1959 cannot exceed one hundred and seventy-five percent, effective January 1, 2018.

FEES A list of all additional fees that you may be charged.	
Origination Fee	5-7%

TO REPORT A PROBLEM OR COMPLAINT WITH THIS LENDER, YOU MAY WRITE OR CALL

Kara Tucker - Associate General Counsel
1201 Roberts Boulevard, Suite 200, Kennesaw GA 30144 (888) 969-0959
LegalNotices@LendingPoint.com

"New Mexico Only: This lender is licensed and regulated by the New Mexico Regulation and Licensing Department, Financial Institutions Division, P.O. Box 25101, 2550 Cerrillos Road, Santa Fe, New Mexico 87504.

To report any unresolved problems or complaints, contact the division by telephone at (505) 476-4885 or visit the website http://www.rld.state.nm.us/financialinstitutions/.

Financial Institutions Division
New Mexico
Regulation and Licensing
Department