

Latte Loans - Auto Title Loan Fee Schedule

This schedule outlines the fees associated with our multi-payment auto title loans. Please review it carefully.

Loan Details

- **Lender:** Safe Haven Loan dba Latte Loans
- **Standard Credit Access Business (CAB) Fee:** Approximately 0.5% of the Amount Advanced to Borrower for each day the CAB provides services (through default).
- **Standard Term:** 150 days

Fee Schedule

The table below provides examples of loan amounts and associated fees.

Loan Amount	Lien Fee	CAB Fee	Interest (9.95%)	Total Amount Financed	Finance Charge	Total of Payments	APR
\$100.00	\$33.00	\$81.78	\$4.09	\$133.00	\$85.87	\$218.87	289.25%
\$500.00	\$33.00	\$408.90	\$20.45	\$533.00	\$429.35	\$962.35	225.01%
\$1,000.00	\$33.00	\$817.81	\$40.89	\$1,033.00	\$858.70	\$1,891.70	216.98%
\$1,500.00	\$33.00	\$1,226.71	\$61.35	\$1,533.00	\$1,288.05	\$2,821.05	214.30%

Additional Charges

- **Delinquent Payment Charge:** If a payment is not made in full within ten (10) days of the due date, a delinquency charge may be applied. This charge will not exceed the greater of \$7.50 or five percent (5%) of the unpaid payment amount.
- **Insufficient Funds Fee:** \$30.00 will be charged for each check, ACH debit, electronic check, or similar payment that is returned unpaid.

Important Disclosures

- **Loan Purpose:** Payday loans and auto title loans are designed for immediate, short-term cash needs and are not intended for long-term financial needs.
- **Refinancing:** Refinancing a loan instead of paying it in full when due will result in additional charges.
- **CAB Fee Calculation:** The Credit Access Business (CAB) Fee for secured products is calculated as a percentage of the Amount Financed, as shown in the table above.
- **CAB Fee Determination:** The actual CAB Fee amount is based on the consumer's creditworthiness and prior business with the CAB. This amount will be detailed in the CAB Contract and the Note.