

NALN

NATIONAL AUTO LOAN NETWORK

State of Missouri Fees and Maximum Interest Rate

Late Payment Charges:	If a payment is not made within 15 days of the date it is due, I will be charged a late charge in an amount not to exceed the greater of \$15.00 or 5% of the payment due, not to exceed \$50.00; provided that if the payment that is not made when due is in the amount of \$25.00 or less, the late charge will not exceed \$5.00.
Origination Fee:	10% of the loan amount not to exceed \$100.00.
State Title Transfer Fee:	\$13.50.
Maximum Annual Percentage Rate:	18.00%