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.

The calculation of APR is mandated pursuant to Federal Law (12 CFR Part 1026 – Truth in Lending Act ("TIL-APR")). It is intended to provide a single value for a consumer to compare the cost of credit between one lender and another. Under New Mexico law, an additional type of annual percentage rate ("NM-APR") must be disclosed, which may include additional charges that are not included in the TIL-APR. The NM-APR for a loan in an amount of more than $500 and up to $10,000 made pursuant to the Small Loan Act of 1955 or the Bank Installment Loan Act of 1959 cannot exceed thirty-six percent. The NM-APR for a loan in an amount of $500 or less made pursuant to the Small Loan Act of 1955 or the Bank Installment Loan Act of 1959 cannot exceed thirty-six percent plus a fee that shall not exceed five percent of the total principal of the loan and shall not be imposed on any borrower more than once per twelve-month period.

FEES **A list of all additional fees that you may be charged.**	
Processing Fee	10% of Loan Proceeds up to $200 Maximum
Late Charge Fee	5% of Payment Amount up to $10 Maximum
DMV Filing Fee	$22 Per Title

NEW MEXICO ONLY: TO REPORT A PROBLEM OR COMPLAINT WITH THIS LENDER, YOU MAY WRITE OR CALL:

Osvaldo Luna – President
3190 Del Rey Blvd, Las Cruces, NM 88012
(575) 523-8578 osvaldol@suncity-finance.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 number (505) 476-4885 or visit the website: https://www.rld.nm.gov/financial-institutions/