

## Sunshine Loans - Moneyspot USA LLC, DBA Sunshine Loans

### Payday Loan

**\$500.00, 6 Payments**

### Cost Disclosure

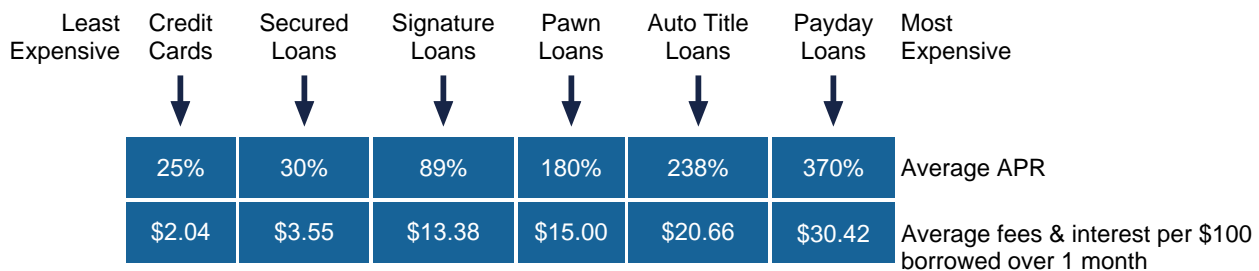
#### Cost of this loan:

Borrowed amount (Cash advance)	\$500.00
Interest paid to lender (Interest Rate: 9.95%)	\$6.69
Fees paid to Sunshine Loans	\$571.15
Payment amounts (payments due every 14 days)	Payments #1-#5
	\$179.64
	(Final) Payment # 6
	\$179.64
Total of payments (if I pay on time)	\$1,077.84




APR (cost of credit as a yearly rate)	717.77%
Term of loan	85 days

If I pay off the loan in:	I will have to pay interest and fees of approximately:	I will have to pay a total of approximately:
2 Weeks	\$407.87	\$977.87
1 Month	\$478.82	\$978.82
2 Months	\$480.74	\$980.74
3 Months	\$577.85	\$1,077.85

#### Cost of other types of loans:



#### Repayment:

Of 10 people who get a new multi-payment payday loan:	
	5 will pay the loan on time as scheduled (typically 5 months)
	1 will renew 1 to 4 times before paying off the loan
	4 will renew 5 or more times or will never pay off the loan

This data is from 2019 reports to the OCCC.

#### Before getting this loan, ask yourself:

- Do I need to borrow this money?
- Can I pay back the loan in full when it is due?
- Can I pay my bills and repay this loan?
- Can I afford late charges if I miss a payment?
- Do I have other credit options?

#### OCCC notice:

- This company is regulated by the Texas Office of Consumer Credit Commissioner (OCCC).
- OCCC Consumer Helpline: (800) 5381579, [consumer.complaints@occc.texas.gov](mailto:consumer.complaints@occc.texas.gov).
- Visit [occc.texas.gov](http://occc.texas.gov) for more information.
- This disclosure is provided under Texas Finance Code Section 393.223