

Texas Pawnshop Rate Chart: Maximum Rates for One-month Loans

FOR USE FROM JULY 1, 2003 TO JUNE 30, 2004

\$1–\$153: APR 240%

\$154–\$1,020: APR 180%

\$1021–\$1,530: APR 30%

\$1,531–\$12,750: APR 12%

| \$ Amt | Monthly charge | Daily charge |
|--------|----------------|--------------|
| \$1 | 0.20 | 0.0067 |
| \$2 | 0.40 | 0.0133 |
| \$3 | 0.60 | 0.0200 |
| \$4 | 0.80 | 0.0267 |
| \$5 | 1.00 | 0.0333 |
| \$6 | 1.20 | 0.0400 |
| \$7 | 1.40 | 0.0467 |
| \$8 | 1.60 | 0.0533 |
| \$9 | 1.80 | 0.0600 |
| \$10 | 2.00 | 0.0667 |
| \$11 | 2.20 | 0.0733 |
| \$12 | 2.40 | 0.0800 |
| \$13 | 2.60 | 0.0867 |
| \$14 | 2.80 | 0.0933 |
| \$15 | 3.00 | 0.1000 |
| \$16 | 3.20 | 0.1067 |
| \$17 | 3.40 | 0.1133 |
| \$18 | 3.60 | 0.1200 |
| \$19 | 3.80 | 0.1267 |
| \$20 | 4.00 | 0.1333 |
| \$21 | 4.20 | 0.1400 |
| \$22 | 4.40 | 0.1467 |
| \$23 | 4.60 | 0.1533 |
| \$24 | 4.80 | 0.1600 |
| \$25 | 5.00 | 0.1667 |
| \$26 | 5.20 | 0.1733 |
| \$27 | 5.40 | 0.1800 |
| \$28 | 5.60 | 0.1867 |
| \$29 | 5.80 | 0.1933 |
| \$30 | 6.00 | 0.2000 |
| \$31 | 6.20 | 0.2067 |
| \$32 | 6.40 | 0.2133 |
| \$33 | 6.60 | 0.2200 |
| \$34 | 6.80 | 0.2267 |
| \$35 | 7.00 | 0.2333 |
| \$36 | 7.20 | 0.2400 |
| \$37 | 7.40 | 0.2467 |
| \$38 | 7.60 | 0.2533 |
| \$39 | 7.80 | 0.2600 |
| \$40 | 8.00 | 0.2667 |
| \$41 | 8.20 | 0.2733 |
| \$42 | 8.40 | 0.2800 |
| \$43 | 8.60 | 0.2867 |
| \$44 | 8.80 | 0.2933 |
| \$45 | 9.00 | 0.3000 |
| \$46 | 9.20 | 0.3067 |
| \$47 | 9.40 | 0.3133 |
| \$48 | 9.60 | 0.3200 |
| \$49 | 9.80 | 0.3267 |
| \$50 | 10.00 | 0.3333 |

| \$ Amt | Monthly charge | Daily charge |
|--------|----------------|--------------|
| \$51 | 10.20 | 0.3400 |
| \$52 | 10.40 | 0.3467 |
| \$53 | 10.60 | 0.3533 |
| \$54 | 10.80 | 0.3600 |
| \$55 | 11.00 | 0.3667 |
| \$56 | 11.20 | 0.3733 |
| \$57 | 11.40 | 0.3800 |
| \$58 | 11.60 | 0.3867 |
| \$59 | 11.80 | 0.3933 |
| \$60 | 12.00 | 0.4000 |
| \$61 | 12.20 | 0.4067 |
| \$62 | 12.40 | 0.4133 |
| \$63 | 12.60 | 0.4200 |
| \$64 | 12.80 | 0.4267 |
| \$65 | 13.00 | 0.4333 |
| \$66 | 13.20 | 0.4400 |
| \$67 | 13.40 | 0.4467 |
| \$68 | 13.60 | 0.4533 |
| \$69 | 13.80 | 0.4600 |
| \$70 | 14.00 | 0.4667 |
| \$71 | 14.20 | 0.4733 |
| \$72 | 14.40 | 0.4800 |
| \$73 | 14.60 | 0.4867 |
| \$74 | 14.80 | 0.4933 |
| \$75 | 15.00 | 0.5000 |
| \$76 | 15.20 | 0.5067 |
| \$77 | 15.40 | 0.5133 |
| \$78 | 15.60 | 0.5200 |
| \$79 | 15.80 | 0.5267 |
| \$80 | 16.00 | 0.5333 |
| \$81 | 16.20 | 0.5400 |
| \$82 | 16.40 | 0.5467 |
| \$83 | 16.60 | 0.5533 |
| \$84 | 16.80 | 0.5600 |
| \$85 | 17.00 | 0.5667 |
| \$86 | 17.20 | 0.5733 |
| \$87 | 17.40 | 0.5800 |
| \$88 | 17.60 | 0.5867 |
| \$89 | 17.80 | 0.5933 |
| \$90 | 18.00 | 0.6000 |
| \$91 | 18.20 | 0.6067 |
| \$92 | 18.40 | 0.6133 |
| \$93 | 18.60 | 0.6200 |
| \$94 | 18.80 | 0.6267 |
| \$95 | 19.00 | 0.6333 |
| \$96 | 19.20 | 0.6400 |
| \$97 | 19.40 | 0.6467 |
| \$98 | 19.60 | 0.6533 |
| \$99 | 19.80 | 0.6600 |
| \$100 | 20.00 | 0.6667 |

| \$ Amt | Monthly charge | Daily charge |
|--------|----------------|--------------|
| \$105 | 21.00 | 0.7000 |
| \$110 | 22.00 | 0.7333 |
| \$115 | 23.00 | 0.7667 |
| \$120 | 24.00 | 0.8000 |
| \$125 | 25.00 | 0.8333 |
| \$130 | 26.00 | 0.8667 |
| \$135 | 27.00 | 0.9000 |
| \$140 | 28.00 | 0.9333 |
| \$145 | 29.00 | 0.9667 |
| \$150 | 30.00 | 1.0000 |
| \$155 | 23.25 | 0.7750 |
| \$160 | 24.00 | 0.8000 |
| \$165 | 24.75 | 0.8250 |
| \$170 | 25.50 | 0.8500 |
| \$175 | 26.25 | 0.8750 |
| \$180 | 27.00 | 0.9000 |
| \$185 | 27.75 | 0.9250 |
| \$190 | 28.50 | 0.9500 |
| \$195 | 29.25 | 0.9750 |
| \$200 | 30.00 | 1.0000 |
| \$205 | 30.75 | 1.0250 |
| \$210 | 31.50 | 1.0500 |
| \$215 | 32.25 | 1.0750 |
| \$220 | 33.00 | 1.1000 |
| \$225 | 33.75 | 1.1250 |
| \$230 | 34.50 | 1.1500 |
| \$235 | 35.25 | 1.1750 |
| \$240 | 36.00 | 1.2000 |
| \$245 | 36.75 | 1.2250 |
| \$250 | 37.50 | 1.2500 |
| \$255 | 38.25 | 1.2750 |
| \$260 | 39.00 | 1.3000 |
| \$265 | 39.75 | 1.3250 |
| \$270 | 40.50 | 1.3500 |
| \$275 | 41.25 | 1.3750 |
| \$280 | 42.00 | 1.4000 |
| \$285 | 42.75 | 1.4250 |
| \$290 | 43.50 | 1.4500 |
| \$295 | 44.25 | 1.4750 |
| \$300 | 45.00 | 1.5000 |
| \$305 | 45.75 | 1.5250 |
| \$310 | 46.50 | 1.5500 |
| \$315 | 47.25 | 1.5750 |
| \$320 | 48.00 | 1.6000 |
| \$325 | 48.75 | 1.6250 |
| \$330 | 49.50 | 1.6500 |
| \$335 | 50.25 | 1.6750 |
| \$340 | 51.00 | 1.7000 |
| \$345 | 51.75 | 1.7250 |
| \$350 | 52.50 | 1.7500 |

| \$ Amt | Monthly charge | Daily charge |
|----------|----------------|--------------|
| \$360 | 54.00 | 1.8000 |
| \$370 | 55.50 | 1.8500 |
| \$380 | 57.00 | 1.9000 |
| \$390 | 58.50 | 1.9500 |
| \$400 | 60.00 | 2.0000 |
| \$410 | 61.50 | 2.0500 |
| \$420 | 63.00 | 2.1000 |
| \$430 | 64.50 | 2.1500 |
| \$440 | 66.00 | 2.2000 |
| \$450 | 67.50 | 2.2500 |
| \$460 | 69.00 | 2.3000 |
| \$470 | 70.50 | 2.3500 |
| \$480 | 72.00 | 2.4000 |
| \$490 | 73.50 | 2.4500 |
| \$500 | 75.00 | 2.5000 |
| \$525 | 78.75 | 2.6250 |
| \$550 | 82.50 | 2.7500 |
| \$575 | 86.25 | 2.8750 |
| \$600 | 90.00 | 3.0000 |
| \$625 | 93.75 | 3.1250 |
| \$650 | 97.50 | 3.2500 |
| \$675 | 101.25 | 3.3750 |
| \$700 | 105.00 | 3.5000 |
| \$725 | 108.75 | 3.6250 |
| \$750 | 112.50 | 3.7500 |
| \$775 | 116.25 | 3.8750 |
| \$800 | 120.00 | 4.0000 |
| \$825 | 123.75 | 4.1250 |
| \$850 | 127.50 | 4.2500 |
| \$875 | 131.25 | 4.3750 |
| \$900 | 135.00 | 4.5000 |
| \$925 | 138.75 | 4.6250 |
| \$950 | 142.50 | 4.7500 |
| \$975 | 146.25 | 4.8750 |
| \$1,000 | 150.00 | 5.0000 |
| \$1,100 | 27.50 | 0.9167 |
| \$1,200 | 30.00 | 1.0000 |
| \$1,300 | 32.50 | 1.0833 |
| \$1,400 | 35.00 | 1.1667 |
| \$1,500 | 37.50 | 1.2500 |
| \$2,000 | 20.00 | 0.6667 |
| \$2,500 | 25.00 | 0.8333 |
| \$3,000 | 30.00 | 1.0000 |
| \$4,000 | 40.00 | 1.3333 |
| \$5,000 | 50.00 | 1.6667 |
| \$6,000 | 60.00 | 2.0000 |
| \$7,500 | 75.00 | 2.5000 |
| \$9,000 | 90.00 | 3.0000 |
| \$10,000 | 100.00 | 3.3333 |
| \$12,750 | 127.50 | 4.2500 |