

EXTENDED PAYMENT PLAN  
FOR NON-TITLE SECURED TRANSACTIONS

You may elect to repay your non-title secured transaction with an extended payment plan.

You are eligible for an extended payment plan:

- at least once every 12 months;
- if your transaction has been refinanced 4 times;
- if the plan was requested before the due date of the transaction; and
- if a written agreement is signed that describes the terms of the plan.

Under an extended payment plan:

- neither the lender nor we may charge additional fees;
- you may repay the amount you owe in at least 4 substantially equal payments;
- you may prepay the amount owed without penalty at any time;
- we may not assist you in obtaining additional funds while you are in an extended payment plan; and
- collection activities are prohibited if you continue to make timely payments under the extended payment plan.