

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 (under state law) is a combination of the interest rate plus applicable loan charges (such as insurance and other ancillary product costs). 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.

Under New Mexico law, the APR for a loan in an amount of \$10,000 or less made pursuant to the Small Loan Act of 1955 or the Bank Installment Loan Act of 1959 cannot exceed thirty-six percent, effective January 1, 2023.

FEES - A list of all additional fees that you may be charged.

Periodic Interest	0.00% - 36.00%
Loan Processing Fee	10% of the Amount Financed, not to exceed \$200.00
Certificate of Title Fee	As required by New Mexico Motor Vehicle Division
Recording/Release Fee	As required by New Mexico Motor Vehicle Division
Legal Fee	Actual Cost Incurred
Repossession Fee	Actual Cost Incurred
Late Payment Fee	5% of the unpaid payment, not to exceed \$10.00

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

Customer Relations Manager
Mariner Finance, LLC
8211 Town Center Drive
Nottingham, MD 21236
Phone: 877-310-2373, Option 3
Email: customerrelations@marinerfinance.com

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: <http://www.rld.state.nm.us/financialinstitutions/>.

