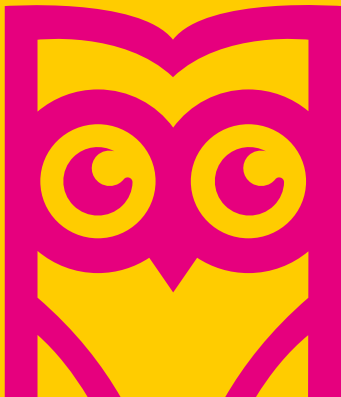


Annual Percentage Rate (APR)



Below is an example of a \$10,000 loan over a 12 month term:

Loan Amount	\$10,000
Establishment Fee	\$300
Valuation Fee	\$70
Documentation Fee	\$105
PPSR Registration Fee	\$13
Total Interest Charges Payable	\$1,291
Total Amount Payable	\$11,779
Annual Percentage Rate (APR)	70.80%
Interest Rate	21.99%