



North State Acceptance

Schedule of Charges per licensed lender

*Interest rates may range from 18% to 50%

1. Loan Origination fee
 - a. \$25.00 on amounts borrowed \$1000-2500
 - b. \$40.00 on amounts borrowed > \$2500
2. ELT fee \$3.25 at time of loan / \$2.50 for lien release and paper title
3. No deferment fee – just interest earned from date of last payment
4. Credit life and Accident and Health insurance premium origination fees of \$3 per product purchased
5. DMV Lien recording fees:
 - Delaware residents-\$20 lien recording + \$35.00 title fee - total \$55
 - Maryland residents-Security interest filing \$20 + New title (if applicable \$100)
6. Return check fee - \$25.00 Only once no matter how many times presented
7. After 15 days - Late fee - \$5% of delinquent installment –no max