



**Ref: 21201**

**Effective January 1st, 2012, you will be required to adhere to California financial code 21201. Data Age strongly recommends that you consult with legal representation to ensure that you are complying with the letter of the law. As we understand it, the month loan period is defined as 30 days. PawnMaster can accommodate this new change by switching the service charge period and the duration to days. Please call us if you have any questions or require any assistance.**

**DO NOT edit your existing rate table, if you do you will alter all existing contracts!!! A new rate table must be created!!!**

**As a PawnMaster customer, you have two options:**

- 1. You will be able to enter the rate table information yourself.**
- 2. Pay a \$150 fee and Data Age will email you and updated rate table or remote in and install it for you.**

**There are some decisions you will need to make:**

- 1. What will happen to existing loans on January 1st, 2012? Are you going to continue to renew them until they redeem or default?**
- 2. Are you going to force your customers to pick up the loan so that they can be rewritten in accordance to the new law?**

**Note we will need to change your system information so that all new loans are 120 days.**

**The image below is the structure of the new rate table.**

**Rate Tables Listing**

Default Rate Table: CA 2009

Date: 12/28/2011 11:45:11 AM

DATA AGE - 11 (CA)  
10225 ULMERTON RD  
UNIT 10-A  
LARGO, CA 33771  
(727) 582-9100

Up to Amount	Service (\$ or (%) Rate	Interest %	Minimum	Maximum	OneTime Fee	Fee/Period
<b>CA 2012 - Period 1</b>			<b>Apply Highest Rate To Total Loan Amount: YES</b>			
14.99	\$ 1.00	0.000	0.00	999,999.99	5.00	0.00
19.99	\$ 3.00	0.000	0.00	999,999.99	5.00	0.00
24.99	\$ 4.00	0.000	0.00	999,999.99	5.00	0.00
39.99	\$ 5.00	0.000	0.00	999,999.99	5.00	0.00
49.99	\$ 6.00	0.000	0.00	999,999.99	5.00	0.00
64.99	\$ 7.50	0.000	0.00	999,999.99	5.00	0.00
74.99	\$ 8.50	0.000	0.00	999,999.99	5.00	0.00
99.99	\$ 10.00	0.000	0.00	999,999.99	5.00	0.00
124.99	\$ 12.50	0.000	0.00	999,999.99	5.00	0.00
149.99	\$ 13.50	0.000	0.00	999,999.99	5.00	0.00
224.99	\$ 15.00	0.000	0.00	999,999.99	5.00	0.00
249.99	\$ 20.00	0.000	0.00	999,999.99	5.00	0.00
324.99	\$ 20.00	0.000	0.00	999,999.99	0.00	2.00
449.99	\$ 25.00	0.000	0.00	999,999.99	0.00	2.00
499.99	\$ 35.00	0.000	0.00	999,999.99	0.00	2.00
599.99	\$ 35.00	0.000	0.00	999,999.99	10.00	0.00
799.99	\$ 45.00	0.000	0.00	999,999.99	10.00	0.00
999.99	\$ 55.00	0.000	0.00	999,999.99	10.00	0.00
1,199.99	\$ 70.00	0.000	0.00	999,999.99	10.00	0.00
1,499.99	\$ 85.00	0.000	0.00	999,999.99	10.00	0.00
1,799.99	\$ 100.00	0.000	0.00	999,999.99	10.00	0.00
2,099.99	\$ 120.00	0.000	0.00	999,999.99	10.00	0.00
2,499.99	\$ 140.00	0.000	0.00	999,999.99	10.00	0.00
<b>CA 2012 - Period 2</b>			<b>Apply Highest Rate To Total Loan Amount: YES</b>			
14.99	\$ 1.00	0.000	0.00	999,999.99	0.00	0.00
<b>CA 2012 - Period 3</b>			<b>Apply Highest Rate To Total Loan Amount: YES</b>			
14.99	\$ 1.00	0.000	0.00	999,999.99	0.00	0.00
<b>CA 2012 - Period 4</b>			<b>Apply Highest Rate To Total Loan Amount: YES</b>			
2,499.99	% 2.50	0.000	3.00	999,999.99	0.00	0.00

End of Report

Please contact technical support to define your rate for loans above \$2,499.99