SUPERVISED LENDER REFUND CHART

3-508B Handling Charge Refund Chart
Effective Date: 11/01/2019

Months Earned

Advance of : $20.00

Term	Charge	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18
2	4.00	1.33																	

Months Earned

Advance of : $30.00

Term	Charge	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18
2	6.00	2.00																	
3		3.00	1.00																

Months Earned

Advance of : $40.00

Term	Charge	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18
2	8.00	2.67																	
3		4.00	1.33																
4		4.80	2.40																

Months Earned

Advance of : $50.00

Term	Charge	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18
2	10.00	3.33																	
3		5.00	1.67																
4		6.00	3.00	1.00															
5		6.67	4.00	2.00															

SUPERVISED LENDER REFUND CHART

Months Earned

Advance of : $60.00

Term	Charge	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18
2	12.00	4.00																	
3		6.00	2.00																
4		7.20	3.60	1.20															
5		8.00	4.80	2.40															
6		8.57	5.71	3.43	1.71														

Months Earned

Advance of : $70.00

Term	Charge	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18
2	14.00	4.67																	
3		7.00	2.33																
4		8.40	4.20	1.40															
5		9.33	5.60	2.80															
6		10.00	6.67	4.00	2.00														
7		10.50	7.50	5.00	3.00	1.50													

Months Earned

Advance of : $80.00

Term	Charge	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18
2	16.00	5.33																	
3		8.00	2.67																
4		9.60	4.80	1.60															
5		10.67	6.40	3.20	1.07														
6		11.43	7.62	4.57	2.29														
7		12.00	8.57	5.71	3.43	1.71													
8		12.44	9.33	6.67	4.44	2.67	1.33												

SUPERVISED LENDER REFUND CHART

Months Earned

Advance of : $90.00

Term	Charge	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18
2	18.00	6.00																	
3		9.00	3.00																
4		10.80	5.40	1.80															
5		12.00	7.20	3.60	1.20														
6		12.86	8.57	5.14	2.57														
7		13.50	9.64	6.43	3.86	1.93													
8		14.00	10.50	7.50	5.00	3.00	1.50												
9		14.40	11.20	8.40	6.00	4.00	2.40	1.20											

Months Earned

Advance of : $100.00

Term	Charge	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18
2	20.00	6.67																	
3		10.00	3.33																
4		12.00	6.00	2.00															
5		13.33	8.00	4.00	1.33														
6		14.29	9.52	5.71	2.86														
7		15.00	10.71	7.14	4.29	2.14													
8		15.56	11.67	8.33	5.56	3.33	1.67												
9		16.00	12.44	9.33	6.67	4.44	2.67	1.33											
10		16.36	13.09	10.18	7.64	5.45	3.64	2.18	1.09										

SUPERVISED LENDER REFUND CHART

Months Earned

Advance of : $110.00

Term	Charge	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18
2	22.00	7.33																	
3		11.00	3.67																
4		13.20	6.60	2.20															
5		14.67	8.80	4.40	1.47														
6		15.71	10.48	6.29	3.14	1.05													
7		16.50	11.79	7.86	4.71	2.36													
8		17.11	12.83	9.17	6.11	3.67	1.83												
9		17.60	13.69	10.27	7.33	4.89	2.93	1.47											
10		18.00	14.40	11.20	8.40	6.00	4.00	2.40	1.20										
11		18.33	15.00	12.00	9.33	7.00	5.00	3.33	2.00	1.00									

Months Earned

Advance of : $120.00

Term	Charge	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18
2	24.00	8.00																	
3		12.00	4.00																
4		14.40	7.20	2.40															
5		16.00	9.60	4.80	1.60														
6		17.14	11.43	6.86	3.43	1.14													
7		18.00	12.86	8.57	5.14	2.57													
8		18.67	14.00	10.00	6.67	4.00	2.00												
9		19.20	14.93	11.20	8.00	5.33	3.20	1.60											
10		19.64	15.71	12.22	9.16	6.55	4.36	2.62	1.31										
11		20.00	16.36	13.09	10.18	7.64	5.45	3.64	2.18	1.09									
12		20.31	16.92	13.85	11.08	8.62	6.46	4.62	3.08	1.85									

SUPERVISED LENDER REFUND CHART

Months Earned

Advance of : $130.00

Term	Charge	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18
2	26.00	8.67																	
3		13.00	4.33																
4		15.60	7.80	2.60															
5		17.33	10.40	5.20	1.73														
6		18.57	12.38	7.43	3.71	1.24													
7		19.50	13.93	9.29	5.57	2.79													
8		20.22	15.17	10.83	7.22	4.33	2.17												
9		20.80	16.18	12.13	8.67	5.78	3.47	1.73											
10		21.27	17.02	13.24	9.93	7.09	4.73	2.84	1.42										
11		21.67	17.73	14.18	11.03	8.27	5.91	3.94	2.36	1.18									
12		22.00	18.33	15.00	12.00	9.33	7.00	5.00	3.33	2.00	1.00								
13		22.29	18.86	15.71	12.86	10.29	8.00	6.00	4.29	2.86	1.71								

Months Earned

Advance of : $140.00

Term	Charge	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18
2	28.00	9.33																	
3		14.00	4.67																
4		16.80	8.40	2.80															
5		18.67	11.20	5.60	1.87														
6		20.00	13.33	8.00	4.00	1.33													
7		21.00	15.00	10.00	6.00	3.00	1.00												
8		21.78	16.33	11.67	7.78	4.67	2.33												
9		22.40	17.42	13.07	9.33	6.22	3.73	1.87											
10		22.91	18.33	14.25	10.69	7.64	5.09	3.05	1.53										
11		23.33	19.09	15.27	11.88	8.91	6.36	4.24	2.55	1.27									
12		23.69	19.74	16.15	12.92	10.05	7.54	5.38	3.59	2.15	1.08								
13		24.00	20.31	16.92	13.85	11.08	8.62	6.46	4.62	3.08	1.85								
14		24.27	20.80	17.60	14.67	12.00	9.60	7.47	5.60	4.00	2.67	1.60							

SUPERVISED LENDER REFUND CHART

Months Earned

Advance of : $150.00

Term	Charge	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18
2	30.00	10.00																	
3		15.00	5.00																
4		18.00	9.00	3.00															
5		20.00	12.00	6.00	2.00														
6		21.43	14.29	8.57	4.29	1.43													
7		22.50	16.07	10.71	6.43	3.21	1.07												
8		23.33	17.50	12.50	8.33	5.00	2.50												
9		24.00	18.67	14.00	10.00	6.67	4.00	2.00											
10		24.55	19.64	15.27	11.45	8.18	5.45	3.27	1.64										
11		25.00	20.45	16.36	12.73	9.55	6.82	4.55	2.73	1.36									
12		25.38	21.15	17.31	13.85	10.77	8.08	5.77	3.85	2.31	1.15								
13		25.71	21.76	18.13	14.84	11.87	9.23	6.92	4.95	3.30	1.98								
14		26.00	22.29	18.86	15.71	12.86	10.29	8.00	6.00	4.29	2.86	1.71							

SUPERVISED LENDER REFUND CHART

Advance of : $155.96 to $182.00

Months Earned

Term	IAHC	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18
2	31.20	10.40																	
3	46.80	23.40	7.80																
4	62.40	37.44	18.72	6.24															
5	78.00	52.00	31.20	15.60	5.20														
6	93.60	66.86	44.57	26.74	13.37	4.46													
7	109.20	81.90	58.50	39.00	23.41	11.70	3.90												
8	124.80	97.07	72.80	52.00	34.67	20.80	10.40	3.47											
9	140.40	112.32	87.36	65.52	46.80	31.20	18.72	9.36	3.12										
10	156.00	127.64	102.11	79.42	59.56	42.55	28.36	17.02	8.51	2.84									
11	171.60	143.00	117.00	93.60	72.80	54.60	39.00	26.00	15.60	7.80	2.60								
12	187.20	158.40	132.00	108.00	86.40	67.20	50.40	36.00	24.00	14.40	7.20	2.40							
13	202.80	173.83	147.09	122.57	100.29	80.23	62.40	46.80	33.43	22.29	13.37	6.69	2.23						
14	218.40	189.28	162.24	137.28	114.40	93.60	74.88	58.24	43.68	31.20	20.80	12.48	6.24	2.08					
15	234.00	204.75	177.45	152.10	128.70	107.25	87.75	70.20	54.60	40.95	29.25	19.50	11.70	5.85	1.95				
16	249.60	220.24	192.71	167.01	143.15	121.13	100.94	82.59	66.07	51.39	38.54	27.53	18.35	11.01	5.51	1.84			
17	265.20	235.73	208.00	182.00	157.73	135.20	114.40	95.33	78.00	62.40	48.53	36.40	26.00	17.33	10.40	5.20	1.73		
18	280.80	251.24	223.33	197.05	172.42	149.43	128.08	108.38	90.32	73.89	59.12	45.98	34.48	24.63	16.42	9.85	4.93	1.64	

SUPERVISED LENDER REFUND CHART

Advance of : $182.01 to $364.00

Months Earned

Term	IAHC	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18
2	36.40	12.13																	
3	54.60	27.30	9.10																
4	72.80	43.70	21.84	7.28															
5	91.00	60.67	36.40	18.20	6.07														
6	109.20	78.00	52.00	31.20	15.60	5.20													
7	127.40	95.55	68.25	45.50	27.30	13.65	4.55												
8	145.60	113.24	84.93	60.67	40.44	24.27	12.13	4.04											
9	163.80	131.04	101.92	76.44	54.60	36.40	21.84	10.92	3.64										
10	182.00	148.91	119.13	92.65	69.49	49.64	33.09	19.85	9.93	3.31									
11	200.20	166.83	136.50	109.20	84.93	63.70	45.50	30.33	18.20	9.10	3.03								
12	218.40	184.80	154.00	126.00	100.80	78.40	58.80	42.00	28.00	16.80	8.40	2.80							
13	236.60	202.80	171.60	143.00	117.00	93.60	72.80	54.60	39.00	26.00	15.60	7.80	2.60						
14	254.80	220.83	189.28	160.16	133.47	109.20	87.36	67.95	50.96	36.40	24.27	14.56	7.28	2.43					
15	273.00	238.88	207.02	177.45	150.15	125.12	102.38	81.90	63.70	47.78	34.13	22.75	13.65	6.83	2.27				
16	291.20	256.94	224.82	194.85	167.01	141.32	117.76	96.35	77.08	59.95	44.96	32.12	21.41	12.85	6.42	2.14			
17	309.40	275.02	242.67	212.33	184.02	157.73	133.47	111.22	91.00	72.80	56.62	42.47	30.33	20.22	12.13	6.07	2.02		
18	327.60	293.10	260.55	229.89	201.16	174.34	149.43	126.44	105.37	86.21	68.97	53.64	40.23	28.74	19.16	11.49	5.75	1.92	

SUPERVISED LENDER REFUND CHART

Advance of : $364.01 to $520.00

Months Earned

Term	IAHC	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18
2	41.60	13.87																	
3	62.40	31.20	10.40																
4	83.20	49.92	24.96	8.32															
5	104.00	69.33	41.60	20.80	6.93														
6	124.80	89.14	59.43	35.66	17.83	5.94													
7	145.60	109.20	78.00	52.00	31.20	15.60	5.20												
8	166.40	129.42	97.07	69.33	46.22	27.73	13.87	4.62											
9	187.20	149.76	116.48	87.36	62.40	41.60	24.96	12.48	4.16										
10	208.00	170.18	136.15	105.89	79.42	56.73	37.82	22.69	11.35	3.78									
11	228.80	190.67	156.00	124.80	97.07	72.80	52.00	34.67	20.80	10.40	3.47								
12	249.60	211.20	176.00	144.00	115.20	89.60	67.20	48.00	32.00	19.20	9.60	3.20							
13	270.40	231.77	196.11	163.43	133.71	106.97	83.20	62.40	44.57	29.71	17.83	8.91	2.97						
14	291.20	252.37	216.32	183.04	152.53	124.80	99.84	77.65	58.24	41.60	27.73	16.64	8.32	2.77					
15	312.00	273.00	236.60	202.80	171.60	143.00	117.00	93.60	72.80	54.60	39.00	26.00	15.60	7.80	2.60				
16	332.80	293.65	256.94	222.68	190.87	161.51	134.59	110.12	88.09	68.52	51.39	36.71	24.47	14.68	7.34	2.45			
17	353.60	314.31	277.33	242.67	210.31	180.27	152.53	127.11	104.00	83.20	64.71	48.53	34.67	23.11	13.87	6.93	2.31		
18	374.40	334.99	297.77	262.74	229.89	199.24	170.78	144.51	120.42	98.53	78.82	61.31	45.98	32.84	21.89	13.14	6.57	2.19	

SUPERVISED LENDER REFUND CHART

Advance of : $520.01 to $780.00

Months Earned

Term	IAHC	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18
2	46.80	15.60																	
3	70.20	35.10	11.70																
4	93.60	56.16	28.08	9.36															
5	117.00	78.00	46.80	23.40	7.80														
6	140.40	100.29	66.96	40.11	20.06	6.69													
7	163.80	122.85	87.75	58.50	35.10	17.55	5.85												
8	187.20	145.60	109.20	78.00	52.00	31.20	15.60	5.20											
9	210.60	168.48	131.04	98.28	70.20	46.80	28.08	14.04	4.68										
10	234.00	191.46	153.17	119.13	89.35	63.82	42.55	25.57	12.79	4.26									
11	257.40	214.50	175.50	140.40	109.20	81.90	58.50	39.00	23.40	11.70	3.90								
12	280.80	237.60	198.00	162.00	129.60	100.80	75.60	54.00	36.00	21.60	10.80	3.60							
13	304.20	260.74	220.63	183.86	150.43	120.34	93.60	70.20	50.14	33.43	20.06	10.03	3.34						
14	327.60	283.92	243.36	205.92	171.60	140.40	112.32	87.36	65.52	46.80	31.20	18.72	9.36	3.12					
15	351.00	307.13	266.17	228.15	193.05	160.87	131.63	105.30	81.90	61.43	43.88	29.25	17.55	8.78	2.92				
16	374.40	330.35	289.06	250.52	214.73	181.69	151.41	123.88	99.11	77.08	57.81	41.29	27.53	16.52	8.26	2.75			
17	397.80	353.60	312.00	273.00	236.60	202.80	171.60	143.00	117.00	93.60	72.80	54.60	39.00	26.00	15.60	7.80	2.60		
18	421.20	376.86	334.99	295.58	258.63	224.15	192.13	162.57	135.47	110.84	88.67	68.97	51.73	36.95	24.63	14.78	7.39	2.46	

SUPERVISED LENDER REFUND CHART

Advance of : $780.01 to $1040.00

Months Earned

Term	IAHC	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18
2	52.00	17.33																	
3	78.00	39.00	13.00																
4	104.00	62.40	31.20	10.40															
5	130.00	86.67	52.00	26.00	8.67														
6	156.00	111.43	74.29	44.57	22.29	7.43													
7	182.00	136.50	97.50	65.00	39.00	19.50	6.50												
8	208.00	161.78	121.33	86.67	57.78	34.67	17.33	5.78											
9	234.00	187.20	145.60	109.20	78.00	52.00	31.20	15.60	5.20										
10	260.00	212.73	170.18	132.36	99.27	70.91	47.27	28.36	14.18	4.73									
11	286.00	238.33	195.00	156.00	121.33	91.00	65.00	43.33	26.00	13.00	4.33								
12	312.00	264.00	220.00	180.00	144.00	112.00	84.00	60.00	40.00	24.00	12.00	4.00							
13	338.00	289.71	245.14	204.29	167.14	133.71	104.00	78.00	55.71	37.14	22.29	11.14	3.71						
14	364.00	315.47	270.40	228.80	190.67	156.00	124.80	97.07	72.80	52.00	34.67	20.80	10.40	3.47					
15	390.00	341.25	295.75	253.50	214.50	178.75	146.25	117.00	91.00	68.25	48.75	32.50	19.50	9.75	3.25				
16	416.00	367.06	321.18	278.35	238.59	201.88	168.24	137.65	110.12	85.65	64.24	45.88	30.59	18.35	9.18	3.06			
17	442.00	392.89	346.67	303.33	262.89	225.33	190.67	158.89	130.00	104.00	80.89	60.67	43.33	28.89	17.33	8.67	2.89		
18	468.00	418.74	372.21	328.42	287.37	249.05	213.47	180.63	150.53	123.16	98.52	76.63	57.47	41.05	27.37	16.42	8.21	2.74	

Advance of : $1040.01 to $1300.00

Months Earned

Term	IAHC	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
2	57.20	19.07																
3	85.80	42.90	14.30															
4	114.40	68.64	32.32	11.44														
5	143.00	95.33	57.20	42.90	9.53													
6	171.60	122.57	81.71	49.03	24.51	8.17												
7	200.20	150.15	107.25	71.50	28.60	21.45	7.15											
8	228.80	177.96	133.47	95.33	63.56	38.13	19.07	6.36										
9	257.40	205.92	160.16	120.12	85.80	57.20	34.32	17.16	5.72									
10	286.00	234.00	187.20	145.60	109.20	78.00	52.00	31.20	15.60	5.20								
11	314.60	262.17	214.50	171.60	133.47	100.10	71.50	47.67	28.60	14.30	4.77							
12	343.20	290.40	242.00	198.00	158.40	123.20	92.40	66.00	44.00	26.40	13.20	4.40						
13	371.80	318.69	269.66	224.71	183.86	147.09	114.40	85.80	61.29	40.86	24.51	12.26	4.09					
14	400.40	347.01	297.44	251.68	209.73	171.60	137.28	106.77	80.08	57.20	38.13	22.88	11.44	3.81				
15	429.00	375.38	325.32	278.85	235.95	196.62	160.88	128.70	100.10	75.08	53.63	35.75	21.45	10.73	3.57			
16	457.60	403.76	353.29	306.19	262.45	222.07	185.06	151.41	121.13	94.21	70.66	50.47	33.65	20.19	10.09	3.36		
17	486.20	432.18	381.33	333.67	289.18	247.87	209.73	174.78	143.00	114.40	88.98	66.73	47.67	31.78	19.07	9.53	3.18	
18	514.80	460.61	409.43	361.26	316.11	273.96	234.82	198.69	165.58	135.47	108.38	84.29	63.22	45.16	30.11	18.06	9.04	3.01

Advance of : $1300.01 to $1560.00

Months Earned

Term	IAHC	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
2	62.40	20.79																
3	93.60	46.79	15.60															
4	124.80	74.87	37.43	12.48														
5	156.00	103.99	62.39	31.20	10.40													
6	187.20	133.70	89.13	53.48	26.74	8.91												
7	218.40	163.79	116.99	77.99	46.80	23.40	7.80											
8	249.60	194.12	145.59	103.99	69.33	41.60	20.80	6.93										
9	280.80	224.62	174.71	131.03	93.59	61.40	37.44	18.72	6.24									
10	312.00	255.27	204.22	158.84	119.13	85.09	56.73	34.04	17.02	5.67								
11	343.20	286.00	234.00	178.20	145.60	109.20	78.00	52.00	31.20	15.60	5.20							
12	374.40	316.80	264.00	216.00	172.80	134.40	100.80	72.00	48.00	28.80	14.40	4.80						
13	405.60	347.66	294.17	245.14	200.57	160.46	124.80	93.60	66.86	44.57	26.74	13.37	4.46					
14	436.80	378.56	324.48	274.56	228.80	187.20	149.76	116.48	87.36	62.40	41.60	24.96	12.48	4.16				
15	468.00	409.50	354.90	304.20	247.40	214.50	175.50	140.40	109.20	81.90	58.50	39.00	23.40	11.70	3.90			
16	499.20	440.47	385041	334.02	286.31	242.26	201.88	165.18	132.14	102.78	77.08	55.06	36.71	22.02	11.01	3.67		
17	530.40	471.47	416.00	364.00	315.47	270.40	228.80	190.67	156.00	124.80	97.07	72.80	52.00	34.67	20.80	10.40	3.47	
18	561.60	502.48	446.65	394.11	344.84	298.86	256.17	216.76	180.63	147.79	118.23	91.96	68.97	49.26	32.84	19.71	9.85	3.28