

Delaware Schedule of Charges

Loans are originated by Skopos Financial, LLC, D/B/A/ Reprise Financial.

- Delaware Residents: These charges apply only to loans made to Delaware residents
- Loan Type Offered: Closed-end interest-bearing personal loans
- Annual Interest Rate: 9.99% to 36.00%
- Fees:
 - Origination Fee: 6% of the loan amount
 - Document Preparation Fee: \$25
 - Late Charge: 5% of amount in default after a 10-day grace period
 - Returned Check Fee: \$30.00
 - Lien Recording Fee: The amount paid to the recording office. As of September 3, 2021, this amount is \$55.00. The Lien Recording Fee is charged only on loans secured by an automobile.
 - Document Delivery Fee: \$15, may be charged for secured loans.
 - Convenience Fees: \$5.50 applicable to single ACH payment and payments made by debit card.

The most recent change to any of these charges was September 22, 2022.