

Utah Schedule Interest and Fees – Secured Loans

- Annual Percentage Rates: 9.99% to 36.00%
- Dollar Amounts Charged: See fee schedule below
- Fees:
 - Origination Fee: 6% of the loan amount
 - Document Preparation Fee: \$25
 - Late Charge: \$15 after a 10-day grace period
 - Returned Check Fee: \$15.00
 - Lien Recording Fee: The amount paid to the recording office. As of September 22, 2022, this amount is \$6.00. The Lien Recording Fee is charged only on loans secured by an automobile.
 - Document Delivery Fee: \$15, may be charged for secured loans.
 - Attorney’s Fees: May apply and are variable
 - Convenience Fees: \$5.50 applicable to single ACH payment and payments made by debit card.

Fee Schedule:

Annual Percentage Rate	Payments		Loan Amount \$9,000		Loan Amount \$14,000		Loan Amount \$23,000	
	Type	#	Monthly Payment	Total Finance Charge	Monthly Payment	Total Finance Charge	Monthly Payment	Total Finance Charge
25%	Fixed Payment	48	\$298.73	\$5,332.95	\$464.56	\$8,292.41	\$763.10	\$13,622.77
17.99%	Fixed Payment	60	\$228.73	\$4,717.15	\$355.70	\$7,335.33	\$584.27	\$12,049.45