DELAWARE SCHEDULE OF CHARGES

Loans are made by OneMain Financial Group, LLC.

- **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 35.99%
- **Fees:**
  - **Late Charge:** 5% of the amount in default
  - **Returned Check Fee:** $15.00
  - **Lien Recording Fee:** The amount paid to the recording office. As of January 3, 2017, this amount is $55.00. The Lien Recording Fee is charged only on loans secured by an automobile.
  - **GAP Waiver Fee:** $600.00. The GAP Waiver Fee is charged only on loans secured by an automobile, if the GAP Waiver product is selected.

- The most recent change to any of these charges was June 10, 2019.