



## SOUTH CAROLINA DEPARTMENT OF CONSUMER AFFAIRS

# Maximum Rate Schedule

Registration #: CLL-125174

Date Issued: 08/29/2016

Expiration Date: 01/31/2017

1ST FRANKLIN FINANCIAL CORPORATION

WWW.1FFC.COM

135 E. TUGALO STREET

TOCCOA, GA 30577

**CONSUMERS:** All Creditors, including supervised and restricted lenders making consumer loans in South Carolina\* are required by law to post a schedule showing the maximum rate of LOAN FINANCE CHARGES stated as an ANNUAL PERCENTAGE that the creditor intends to charge for various types of consumer credit transactions. The purpose of this requirement is to assist you in comparing the maximum rates that creditors charge, thereby furthering your understanding of the terms of consumer credit transactions and helping you to avoid the uninformed use of credit.

**NOTE:** Creditors are prohibited only from granting consumer credit at rates higher than those specified below. A creditor may be willing to grant you credit rate that are lower than those specified, depending on the amount, terms, collateral and your creditworthiness.

*\* and intending to charge more than 18%*

CATEGORY	DESCRIPTION	MAXIMUM APR FOR PERSONAL LOANS	
Unsecured	Selected dollar amounts for loans	65%	FIXED
Secured	Selected dollar amounts for loans, Household goods, Used vehicles, New vehicles, Consolidation loans	65%	FIXED
SecuredRealEstate	Selected dollar amounts for loans, Home improvement loans, Second mortgages/liens, Other, First Mortgages	22.9%	FIXED
Other	Selected dollar amounts for loans	65%	FIXED

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135 E. TUGALO STREET

TOCCOA, GA 30577

**CONSUMERS:** All creditors making consumer credit sales in South Carolina\* are required by law to post a schedule showing the maximum rate of CREDIT SERVICE CHARGES expressed as the FINANCE CHARGE stated as an ANNUAL PERCENTAGE that the creditor intends to charge for various types of consumer credit transactions. The purpose of this requirement is to assist you in comparing the maximum rates that creditors charge, thereby furthering your understanding of the terms of consumer credit transactions and helping you to avoid the uninformed use of credit.

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*\* and intending to charge more than 18%*

CATEGORY	DESCRIPTION	MAXIMUM APR FOR CREDIT SALES
Secured	Apparel, Carpet and flooring, Auto Parts, Tires, Hardware, Sporting goods, Appliances, Auto Accessories, Electronics, etc., Computers, Membership, Vacuum cleaners, New vehicles, Used vehicles, Furniture, Jewelry, Lawn and garden equipment, Boats, HVAC (heating, ventilation, and air conditioning), Motorcycles, Mopeds, or ATV's/4wheelers, Manufactured homes or mobile homes, Mobile Homes, Musical instruments	19% <b>FIXED</b>