

Sale-Leaseback Companies Dominate Short Term Loan Market.

(all prices quoted over the phone during a one-week period, February 2001)

Name of Company	City	Type of Loan	Disclaimer	Fee	Term	Rollovers Allowed?
Cash Now	Austin	Payday	not a loan	\$33/\$100	2 weeks	yes
Early Payday Advance	Austin	Sale Leaseback	no disclaimer	\$33/\$100	2 weeks	yes
Advance Cash	Austin	Payday	advance	\$33/\$100	2 weeks	yes
EZ PaydayAdvance	Austin	Sale Leaseback	not a loan	\$18.40/\$100	2 weeks	yes
Money Center	Houston	Sale Leaseback	not a loan	\$19/\$100	2 weeks	yes
Xpress Cash	Houston	Sale Leaseback	Loan Alternative	\$30/\$100	2 weeks	yes
Alliant Funding	Houston	Payday	no disclaimer	\$27/\$100	2 weeks	yes
Instant Cash	Houston	Sale Leaseback	not a loan	\$34/\$100	2 weeks	yes
The Cash Source	El Paso	Sale Leaseback	Loan Alternative	\$30/\$100	2 weeks	yes
Cash and Go	El Paso	Gift certificate	no disclaimer	\$30/\$100	2 weeks	yes
Cash n Flash	El Paso	Gift certificate	no disclaimer	\$30/\$100	2 weeks	yes
Advance Cash Leasing	Dallas	Sale Leaseback	not a loan	\$40.24/\$100	2 weeks	yes
Atlas Finance Service	Dallas	Sale Leaseback	no disclaimer	\$33/\$100	2 weeks	yes
Fast Buck	Dallas	Sale Leaseback	no disclaimer	\$4.64per day/\$100 equal to \$64.94/\$100 over two weeks	3-21 days	yes
EZ Cash Today	Dallas	Sale Leaseback	not a loan	\$33/\$100	2 weeks	yes
Cash on the Spot	Dallas	Sale Leaseback	not a loan	\$33/\$100	2 weeks	yes
Speedy Money	Dallas	Sale Leaseback	no disclaimer	\$20/\$100	2 weeks	yes
Instant Cash	San Antonio	Payday	not a loan	\$33/\$100	2 weeks	yes
Cash on the Spot	Fort Worth	Sale Leaseback	no disclaimer	\$33/100	2 weeks	yes
Instant Cash	Fort Worth	Payday	not a loan	\$33/\$100	2 weeks	yes
Mr. Cash	Fort Worth	Sale Leaseback	not a loan	\$33/\$100	2 weeks	yes
Totals		14 sale leaseback	10 "not a loan"	\$32.07 average	2 weeks	yes