

Figure: 7 TAC §83.606(f)(4)

Maximum Effective Rate for Subchapter F Loan Contract Using Scheduled Installment Earnings Method or True Daily Earnings Method				
Term in Months	Maximum Effective Rate		Term in Months	Maximum Effective Rate
1	48.0000%		34	71.7209%
2	63.4552%		35	71.4024%
3	70.6534%		36	71.0898%
4	74.5554%		37	70.7832%
5	76.8269%		38	70.4824%
6	78.1834%		39	70.1874%
7	78.9824%		40	69.8980%
8	79.4214%		41	69.6143%
9	79.6185%		42	69.3360%
10	79.6479%		43	69.0632%
11	79.5586%		44	68.7957%
12	79.3839%		45	68.5333%
13	79.1472%		46	68.2760%
14	78.8655%		47	68.0237%
15	78.5509%		48	67.7763%
16	78.2127%		49	67.5337%
17	77.8576%		50	67.2957%
18	77.4911%		51	67.0622%
19	77.1170%		52	66.8333%
20	76.7385%		53	66.6086%
21	76.3581%		54	66.3882%
22	75.9776%		55	66.1720%
23	75.5985%		56	65.9598%
24	75.2219%		57	65.7516%
25	74.8488%		58	65.5473%
26	74.4798%		59	65.3467%
27	74.1155%		60	65.1499%
28	73.7564%		61	64.9566%
29	73.4026%		62	64.7669%
30	73.0545%		63	64.5806%
31	72.7122%		64	64.3977%
32	72.3758%		65	64.2181%
33	72.0453%		66	64.0416%