



# SOUTH CAROLINA DEPARTMENT OF CONSUMER AFFAIRS

## Maximum Rate Schedule

Registration #: CLL-129577

Date Issued: 01/08/2026

Expiration Date: 01/31/2027

**ESSENTIAL LENDING INC**  
**WWW.WISELOAN.COM**  
**3509 HULEN STREET**  
**SUITE 116**  
**FORT WORTH, TX 76107**

**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 rates 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 Loan	Selected dollar amounts for loans (\$601.00 - \$3,500.00) \$601.00 - \$3,500.00	799%	FIXED