



Elements Financial Federal Credit Union  
P.O. Box 7123  
Indianapolis, IN 46207-7123  
(800) 621-2105

**CLOSED-END NOTE, DISCLOSURE,  
LOAN AND SECURITY AGREEMENT**  
2/14/2022 | 11:13 AM EST

|   |  |  |
|---|--|--|
| BORROWER'S NAME AND ADDRESS<br><br><b>CAMERON V. DOWLESS</b><br><br><b>104 E Falcon Run<br/>Pendleton, IN 46064</b> | DATE OF LOAN<br><b>2/14/2022</b>             | LOAN MATURITY DATE<br><b>2/15/2029</b> |
|   | LOAN NUMBER<br><b>541004007690</b>           | LOAN OFFICER<br><b>System</b>          |
|   | BORROWER'S ACCOUNT NUMBER<br><b>1245037</b>  | CO-BORROWER'S ACCOUNT NUMBER           |
|   | BORROWER'S DATE OF BIRTH<br><b>6/26/2000</b> | CO-BORROWER'S DATE OF BIRTH            |
| CO-BORROWER'S NAME AND ADDRESS  |  |  |

|   |   |   |   |  |
|---|---|---|---|--|
| <b>ANNUAL PERCENTAGE RATE:</b> The cost of your credit as a yearly rate.<br><br><b>2.990% %</b>   | <b>FINANCE CHARGE:</b> The dollar amount the credit will cost you.<br><br><b>\$ \$3,493.17</b>                        | <b>Amount Financed:</b> The amount of credit provided to you or on your behalf.<br><br><b>\$ \$31,628.55</b>  | <b>Total of Payments:</b> The amount you will have paid after you have made all payments as scheduled.<br><br><b>\$ \$35,920.29</b> | <b>Total Sale Price:</b> Total cost of your purchase on credit, including your down payment of \$ _____<br><br><b>\$</b> |
| Your payment schedule will be:  |   |   |   |  |
| NUMBER OF PAYMENTS<br><b>83</b><br><b>1</b>   | AMOUNT OF PAYMENTS<br><b>\$ \$427.63</b><br><b>\$ \$427.00</b>  | WHEN PAYMENTS ARE DUE<br><b>3/15/2022</b><br><b>2/15/2029</b>   |   |  |
| <input type="checkbox"/> <b>Balloon Loan:</b> If checked, you will be required to make a lump sum payment on the Maturity Date, as noted above. The amount of the balloon payment will include the principal amount that is outstanding, all accrued interest, plus any other costs including debt protection fees, that you owe. |   |   |   |  |
| <b>Security:</b> You are giving a security interest in your shares and deposits in the credit union, as well as the collateral described below. Collateral for other loans with us will also secure this loan, except for your home and household goods.  |   |   |   |  |
| <b>Late Charges:</b> If a payment is received more than 10 days after the due date, you will be charged \$ <b>28.00</b> .   | <b>Required Deposit Balance:</b> The Annual Percentage Rate does not take into account your required deposit balance. | <b>Property Insurance:</b> You may obtain property insurance from anyone you want that is acceptable to us. If you do not obtain property insurance we will obtain it at your cost.   | <b>Filing Fee:</b><br><b>\$</b>   |  |
| If you are financing a vehicle (non-purchase) registered in Indiana, the Indiana Bureau of Motor Vehicles assesses a \$ _____ fee to place the credit union as first lien holder on a corrected vehicle title. This fee has been included in your requested loan amount unless other arrangements have been made.                 |   |   |   |  |
| <b>Prepayment:</b> If you pay off early, you will not have to pay a penalty.  |   | See your contract documents for any additional information about nonpayment, default, any required repayment in full before the scheduled date, and prepayment refunds and penalties. |   |  |
| "e" means estimate.   |   |   |   |  |

**Interest:** You will be charged interest on this loan until it is paid in full. Such interest shall be charged at the yearly rate of **2.99%** %.

#### ITEMIZATION OF AMOUNT FINANCED

|  |  |   |  |
|--|--|---|--|
| ITEMIZATION OF AMOUNT FINANCED OF<br><b>\$ \$31,628.55</b> | AMOUNT GIVEN TO YOU DIRECTLY<br><b>\$ \$0.00</b> | AMOUNT PAID ON YOUR ACCOUNT<br><b>\$ \$0.00</b> | PREPAID FINANCE CHARGE<br><b>\$ \$0.00</b> |
|--|--|---|--|

#### Amount Paid to Others on Your Behalf (Describe)

|                       |     |  |    |                    |
|-----------------------|-----|--|----|--------------------|
| \$ <b>\$399.00</b>    | To: | GAP (a portion will be retained by us) | \$ | To:                |
| \$ <b>\$1,440.00</b>  | To: | MBP (a portion will be retained by us) | \$ | To: <b>UPS Fee</b> |
| \$                    | To: | DPW (a portion will be retained by us) | \$ | To:                |
| \$ <b>\$677.00</b>    | To: | VPP (a portion will be retained by us) | \$ | To:                |
| \$ <b>\$29,112.55</b> | To: | <b>BECK TOYOTA</b>                     | \$ | To:                |
| \$                    | To: |  | \$ | To:                |

#### SECURITY INFORMATION

|                          |                     |                      |                       |                     |  |
|--------------------------|---------------------|----------------------|-----------------------|---------------------|--|
| <b>MOTOR VEHICLES:</b>   | YEAR<br><b>2022</b> | MAKE<br><b>HONDA</b> | MODEL<br><b>CIVIC</b> | BODY TYPE           | SERIAL NUMBER or VIN<br><b>19XFL2H87NE005136</b> |
|                          | <b>2022</b>         |                      |                       |                     |  |
|                          |                     |                      |                       |                     |  |
| <b>SHARES PLEDGED:</b>   | ACCOUNT NUMBER      | AMOUNT<br><b>\$</b>  | ACCOUNT NUMBER        | AMOUNT<br><b>\$</b> |  |
| <b>OTHER COLLATERAL:</b> |                     |                      |                       |                     |  |

**Returned Payment Fee:** We will charge you \$ **30.00** if your payment is returned unpaid for any reason.