

**CREDITOR:**

SouthEast Bank  
 c/o Skills Fund  
 6775 Vista Drive  
 West Des Moines, IA 50266-9305  
 Phone: (855) 757-6081  
 Fax: (515) 471-3996

**BORROWER:**

KATIE JENKINS  
 7805 ALLISON WAY #305  
 ARVADA, CO 80005

This offer is good until:

**October 26, 2016**

## FEDERAL TRUTH IN LENDING ACT DISCLOSURE

<b>ANNUAL PERCENTAGE RATE</b>	<b>FINANCE CHARGE</b>	<b>AMOUNT FINANCED</b>	<b>TOTAL OF PAYMENTS</b>
The cost of your credit as a yearly rate.	The dollar amount the credit will cost you.	The amount of credit provided to you or on your behalf.	The amount you will have paid after you have made all payments as scheduled.
<b>11.570%</b>	<b>\$7,655.55<sup>+</sup></b>	<b>\$19,500.00<sup>+</sup></b>	<b>\$27,155.55<sup>+</sup></b>

### Payment Schedule(s)

<b>Number of Payments</b>	<b>Amount of Payments<sup>+</sup></b>	<b>Due Dates</b>
1	\$178.45	11/12/2016
1	\$172.70	12/12/2016
1	\$178.63	01/12/2017
1	\$178.94	02/12/2017
1	\$161.63	03/12/2017
1	\$178.94	04/12/2017
1	\$173.17	05/12/2017
59	\$432.22	06/16/2017 to 04/16/2022
1	\$432.11	05/16/2022

**Late Charge:** If you do not pay any installment in full within 15 days after its due date, you will pay a delinquency charge not to exceed 5.000% of the unpaid amount of the installment, up to a maximum of \$50.00.

**Prepayment:** If you pay off early, you will not have to pay a penalty. You may be entitled to a refund of part of the finance charge.

**Additional Information:** See your Credit Agreement for additional information about nonpayment, default, any required repayment in full before the scheduled date, and prepayment refund and penalties.

<sup>+</sup> means an estimate based upon Disbursement dates of 10/12/2016 and interest only payments during a 5 month in-school period and a 2 month grace period.

### Itemization of Amount Financed

[A] Amount Paid Directly to You: \$0

[B] Amount Paid to Skills Fund on your behalf: \$19,500.00

[C] Amount Paid to Lender for Origination Fee (Prepaid Finance Charge): \$585.00

Total Loan Amount [A + B + C] on which interest accrues: \$20,085.00

Confirmation  
Code:

**9335**