

Loan Closing Certificate

Borrower:
Co-Borrower:
Email:
Phone:
Loan Agreement Number:

Residence Address:

Loan Summary				
Loan Start Date	First Payment Date	Recurring Payment Day	Maturity Date	Total Loan Amount

Summary of Loan Terms and Payments			
Loan Term (Years)	Total Loan Amount	Initial Monthly Payment	Fixed Interest Rate / APR

Home Improvement Project Description

Installation Contractor:

*Home Improvement Agreement Number:

* Purchased Goods under this Loan Agreement will be detailed in your Home Improvement Agreement

Payment Terms

Term:

Interest Rate / APR:

Initial Monthly Payment:

Loan Summary

Loan Start Date:
First Payment Date:
Recurring Payment Day:

Maturity Date:
Total Loan Amount:

Truth in Lending Disclosure Statement

ANNUAL PERCENTAGE RATE The cost of your credit as a yearly rate	FINANCE CHARGE The dollar amount the credit will cost you	Amount Financed The amount of credit provided to you or on your behalf	Total of Payments The amount you will have paid after you have made all payments as scheduled
Monthly Payment Schedule			
Number of Payments	Amount of Payments	When Payments Are Due	
Security: You are giving a security interest in the personal property you are purchasing in this transaction and your rights under any related agreement.			
Prepayment: If you pay off your loan early, you will not have to pay a penalty.			
Contract Reference: See your Loan Agreement (“Agreement”) for any additional information about nonpayment, default, and any required repayment in full before the scheduled date.			

Itemization of Amount Financed
<p>Itemization of the amount financed:</p> <p>Amount given to you directly:</p> <p>Amount paid to others on your behalf:</p>

The "Loan Start Date" is the date we have sent all required amounts to your contractor. This date must be within 180 days of the initial application date.

*As discussed in your Loan Agreement, Contractor may provide Loanpal a Program Fee paid out of the Amount Financed. The amount shown is not reduced by any such fee or discount.

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