

Loan Rate & Terms



Check Your Rate



Loan Details



Loan Terms



Bank Account



TRUTH IN LENDING DISCLOSURE STATEMENT

Lender

WebBank
215 South State Street
Suite 1000
Salt Lake City, UT 84111

Borrower

JOSEPH KODOS
26075 Clear St
HARRISON TWP, MI 48045

ANNUAL PERCENTAGE RATE	FINANCE CHARGE	AMOUNT FINANCED	TOTAL OF PAYMENTS
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 when you have made all scheduled payments
29.07%	\$6,220(e)	\$12,196(e)	\$18,417(e)

Your payment schedule will be as follows:

Number of payments	Amount (e)	When payments are due(e)
36	\$511.58	Your first payment will be due one month after the issuance of your loan and then monthly thereafter. Payments are due on the same date each month. If your due date is the 29th, 30th or 31st, and the current month is shorter, your payment will be on the last day of the month.

Late charges: If your payment arrives after your **15** day grace period, you will be charged a late fee equal to the greater of: 5.00% of the late payment amount or **\$15**. This fee is charged only once per late payment.

Prepayment policy: If you pay off your loan early, you will not be charged a penalty. In the event of a full prepayment, you may be entitled to a refund of part of the finance charge.

See your borrower agreement for any additional information about nonpayment, default, or other matters related to your loan.

(e) means estimate

Other than payment dates, items marked (e) will decrease if you receive less than 100% funding. Regardless of the ultimate amount of the loan, your APR will not change. Subject to your right to cancel, an unsecured loan may issue for less than the full requested loan amount if it is not 100% funded by the end of the listing period.

Total Loan Amount: \$12,975.00

Total Amount Paid Directly to Existing Creditors: \$10,375.00(e)

Origination Fees: \$778.50

Total Amount Paid to You: \$1,821.50

Unsuccessful payment fee. When a payment fails and is rejected by your bank, you will be charged an Unsuccessful Payment Fee of \$15 to cover the cost LendingClub incurs on the transaction.

Each attempt to collect a monthly payment is considered a separate transaction, so an Unsuccessful Payment Fee will be assessed for each failed attempt.

Check Processing Fee. If you elect to make payments by check, there will be a \$7 processing fee by payment.

You are not required to complete this agreement merely because you have received these disclosures or signed a borrower agreement.

Clicking the box below constitutes your electronic signature and acceptance of:

☐ The **Borrower Agreement** and the **Credit Score Notice**

Next

**71 Stevenson Street, Suite 1000
San Francisco, CA 94105, USA**

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