

**CREDITOR:**

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

**BORROWER:**

SADIEL ALMANZA  
 3116 NW 101ST ST  
 MIAMI, FL 33147

This offer is good until:

**July 16, 2019**

## FEDERAL TRUTH IN LENDING ACT DISCLOSURE

<b><u>ANNUAL PERCENTAGE RATE</u></b>	<b><u>FINANCE CHARGE</u></b>	<b><u>AMOUNT FINANCED</u></b>	<b><u>TOTAL OF PAYMENTS</u></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>12.342%†</b>	<b>\$3,444.65†</b>	<b>\$7,500.00†</b>	<b>\$10,944.65†</b>

### Payment Schedule(s)

<b>Number of Payments†</b>	<b>Amount of Payments†</b>	<b>Due Dates†</b>
1	\$70.46	07/14/2019
2	\$72.80	08/14/2019 to 09/14/2019
1	\$70.46	10/14/2019
1	\$72.80	11/14/2019
1	\$70.46	12/14/2019
1	\$72.72	01/14/2020
1	\$72.61	02/14/2020
1	\$67.92	03/14/2020
1	\$72.61	04/14/2020
59	\$170.49	06/02/2020 to 04/02/2025
1	\$170.10	05/02/2025

**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.

† Estimates based upon Disbursement date(s) of 06/14/2019 and interest only payments during a 9 month in-school period and a 2 month grace period. Subject to change if you, your school, or your lender make changes to your loan.

### Itemization of Amount Financed

[A] Amount Paid Directly to You: \$0.00†

[B] Amount Paid to Bottega on your behalf: \$7,500.00†

[C] Amount Paid to Lender for Origination Fee (Prepaid Finance Charge): on your behalf: \$300.00†

Total Loan Amount [A + B + C] on which interest occurs: \$7,800.00†

**Confirmation Code: 6649**