

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:

AHAMED ABBAS
 8111 45TH AVENUE
 APT 7F
 ELMHURST, NY 11373

This offer is good until:

April 09, 2018

FEDERAL TRUTH IN LENDING ACT DISCLOSURE

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 after you have made all payments as scheduled.
11.162%⁺	\$2,761.03⁺	\$12,000.00⁺	\$14,761.03⁺

Payment Schedule(s)

Number of Payments⁺	Amount of Payments⁺	Due Dates⁺
1	\$92.22	05/11/2018
1	\$95.29	06/11/2018
1	\$92.22	07/11/2018
1	\$95.29	08/11/2018
1	\$95.29	09/11/2018
35	\$396.97	10/13/2018 to 08/13/2021
1	\$396.77	09/13/2021

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 04/11/2018 and interest only payments during a 3 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 FLATIRON on your behalf: \$12,000.00⁺

[C] Amount Paid to Lender for Origination Fee (Prepaid Finance Charge): \$480.00⁺

Total Loan Amount [A + B + C] on which interest accrues: \$12,480.00⁺

Confirmation
Code:

6536