

APPROVAL TRUTH IN LENDING DISCLOSURE STATEMENT

BORROWER:

Artur Lan
9958 66th ave, 2c
rego park, NY 11374

CREDITOR:

Climb Investco, LLC
459 Broadway, 4th Floor
New York, NY 10013

Loan Rates & Estimated Total Costs

Total Loan Amount

\$13,912.50

The total amount you are borrowing.

Interest Rate

7.10%

Your interest rate.

Finance Charge

\$2,069.10

The estimated dollar amount the credit will cost you.

Total of Payments

\$15,981.60

The estimated amount you will have paid when you have made all payments.

ITEMIZATION OF AMOUNT FINANCED

Amount paid to you	\$0.00
Amount paid to others on your Behalf: * General Assembly	+ \$13,250.00
Amount Financed (total amount provided)	= \$13,250.00
Initial finance charges (total) Origination Fee \$662.50	+ \$662.50
Total Loan Amount	= \$13,912.50

ABOUT YOUR INTEREST RATE

* Your interest during the life of your loan.
Your rate is fixed. This means that once your rate is determined, it will not vary during the term of the loan.

* **Your Annual Percentage Rate (APR) is 9.66%**
APR is typically different than the Interest Rate since it considers fees and reflects the cost of your loan as a yearly rate. For more information about the APR, see reference notes.

FEES

Origination Fee: \$662.50 (5.00% of amount financed)

Late Charge: \$15 or 5% of the past due payment, whichever is less.

Insufficient Funds Charge: \$20 for each payment returned or unpaid.

Estimated Repayment Schedule & Terms

42 months	MONTHLY PAYMENTS
	at 7.10 % the interest rate of your loan
Mar-28-2017 - Sep-28-2017 6 Monthly Payments	\$82.32
Sep-29-2017 - Sep-28-2020 36 Monthly Payments	\$430.21

Federal Loan Alternatives

Loan program	Current Interest Rates by Program Type	
PERKINS for Students	5.00% fixed	
STAFFORD for Students	3.76% fixed	Undergraduate subsidized
	3.76% fixed	Undergraduate unsubsidized & Graduate
PLUS For Parents and Graduate/Professional Students	6.31% fixed	Federal Family Education Loan
	6.31% fixed	Federal Direct Loan

Your school is not eligible for Federal Loan Programs.

Next Steps & Terms of Acceptance

This offer is good until: Mar-11-2017

1. Find out about other loan options.

Contact your school's financial aid office for more information.

2. You have until Mar-11-2017 to accept this offer.

The terms of this offer will not change except as permitted by law.

3. Sending us your signed documents will indicate your acceptance of the terms of the loan.

REFERENCE NOTES

Fixed Interest Rate:

- This loan has a fixed interest rate.
- Once determined, the interest rate, will not increase during the term of the loan.
- The interest rate may be higher or lower than your Annual Percentage Rate (APR) because the APR considers certain fees to obtain this loan and the interest rate.

14 Day Enrollment Requirement:

- No loan funds will be disbursed unless you have been enrolled at the school for 14 days.

Repayment Options:

- During your deferment period you are required to make payments of the interest that accrues on your loan. You are required to make principal and interest payments during the repayment period.

Prepayments:

- If you pay the loan off early, you will not have to pay a penalty. You will not be entitled to a refund of part of the finance charge.

See your loan agreement for any additional information about nonpayment, default, any required repayment in full before the scheduled due date, and prepayment refunds and penalties.

Bankruptcy Limitations

- If you file for bankruptcy you may still be required to pay back this loan.