

Approval Disclosure

2/8/2022LOAN ID: L2596597**BORROWER:**Daniel Angulo**CREDITOR:**Cross River Bank
885 Teaneck Road
Teaneck, NJ, 07666

| 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. | Total of Payments The amount you will have paid after you have made all payments as scheduled. |
|--|--|---|--|
| 6.94% | \$1,305.93 | \$7,000 | \$8,305.93 |

Your Payment Schedule will be:

| Number of Payments | Amount of Payments | When Payments Are Due |
|--------------------|--------------------|---|
| <u>59</u> | <u>\$138.49</u> | Monthly Beginning <u>Mar 9, 2022</u> |
| <u>1</u> | <u>\$135.02</u> | <u>Feb 9, 2027</u> |

Late charge:

If a payment is late, you may be charged 5% of the payment or \$15, whichever is greater.

Prepayment:

If you pay 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 [Promissory Note](#) for additional information about nonpayment, default, any required repayment in full before the scheduled date and prepayment refunds and penalties.**Itemization of \$7,000 Amount Financed**Amount paid to you: \$7,000Prepaid Finance Charge (Origination Fee): \$0Principal Amount: \$7,000By: Daniel Angulo
(Signed Electronically)Date: 2/8/2022