

TRUTH IN LENDING DISCLOSURE STATEMENT

Creditor: ABC
Borrower(s): Caleb Martin

Account Number: 2941556

ANNUAL PERCENTAGE RATE	FINANCE CHARGE	Amount Financed	Total of Payments
The cost of your credit as a yearly rate 35.22 %	The dollar amount the credit will cost you \$ 1,702.10	The amount of credit provided to you or on your behalf \$ 3,280.65	The amount you will have paid after you have made all payments as scheduled \$ 4,982.75

Your payment schedule will be:

NUMBER OF PAYMENTS	AMOUNT OF PAYMENTS	WHEN PAYMENTS ARE DUE
35	\$ 136.59	Monthly beginning

Origination Fee of 2% : \$ 76.88

(Part of your Finance Charge; not included in your Principal Loan Amount or Amount Financed)

Late Charges: 5% of the unpaid installment; upto max of \$7

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

Returned Payment Fee: If payment is returned, returned payment charge of \$20 is applicable

ACKNOWLEDGMENT

By signing below you acknowledge that you have received a completed copy of this Truth in Lending Statement prior to the execution of any closing documents.

Borrower/Date of Acknowledgment

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