

## TRUTH IN LENDING DISCLOSURE STATEMENT

**Creditor:** ABC  
**Borrower(s):** Madison Lee

**Account Number:** 2910685

<b>ANNUAL PERCENTAGE RATE</b> The cost of your credit as a yearly rate  <b>33.19 %</b>	<b>FINANCE CHARGE</b> The dollar amount the credit will cost you  <b>\$ 1,603.93</b>	<b>Amount Financed</b> The amount of credit provided to you or on your behalf  <b>\$ 3,091.43</b>	<b>Total of Payments</b> The amount you will have paid after you have made all payments as scheduled  <b>\$ 4,695.36</b>
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Your payment schedule will be:

NUMBER OF PAYMENTS	AMOUNT OF PAYMENTS	WHEN PAYMENTS ARE DUE
<b>35</b>	<b>\$ 128.71</b>	<b>Monthly beginning</b>

**. Origination Fee of 2% : \$ 68.26**

**( 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.

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Borrower/Date of Acknowledgment

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Borrower/Date of Acknowledgment