

## TRUTH IN LENDING DISCLOSURE STATEMENT

**Creditor: ABC**

**Borrower(s): Benjamin Hall**

**Account Number: 2934824**

| <b>ANNUAL<br/>PERCENTAGE<br/>RATE</b>    | <b>FINANCE<br/>CHARGE</b>                  | <b>Amount<br/>Financed</b>                             | <b>Total of Payments</b>  |
|--|--|--|---|
| 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 |
| <b>38.12 %</b>                           | <b>\$ 1,842.41</b>                         | <b>\$ 3,551.08</b>                                     | <b>\$ 5,393.49</b>  |

Your payment schedule will be:

| NUMBER OF PAYMENTS | AMOUNT OF PAYMENTS | WHEN PAYMENTS ARE DUE    |
|--------------------|--------------------|--------------------------|
| <b>35</b>          | <b>\$ 147.85</b>   | <b>Monthly beginning</b> |

**Origination Fee of 3% : \$ 110.84**

**( 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 a 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

\_\_\_\_\_  
Borrower/Date of Acknowledgment