

# TRUTH IN LENDING DISCLOSURE STATEMENT

**Creditor: ABC**

**Borrower(s): Christopher Russel**

**Account Number:** 2934956

<b>ANNUAL PERCENTAGE RATE</b>	<b>FINANCE CHARGE</b>	<b>Amount 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>39.66 %</b>	<b>\$ 1,916.85</b>	<b>\$ 3,694.54</b>	<b>\$ 5,611.39</b>

Your payment schedule will be:

NUMBER OF PAYMENTS	AMOUNT OF PAYMENTS	WHEN PAYMENTS ARE DUE
<b>35</b>	<b>\$ 153.82</b>	<b>Monthly beginning</b>

**Origination Fee of 3% : \$ 119.97**

**( 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.

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Borrower/Date of Acknowledgment

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Borrower/Date of Acknowledgment