

TRUTH IN LENDING DISCLOSURE STATEMENT

Creditor: ABC
Borrower(s): Sydney Brown

Account Number: 2944227

| ANNUAL PERCENTAGE RATE | FINANCE CHARGE | Amount Financed | Total of Payments |
|--|--|--|---|
| 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 |
| 35.92 % | \$ 1,736.15 | \$ 3,346.26 | \$ 5,082.41 |

Your payment schedule will be:

| NUMBER OF PAYMENTS | AMOUNT OF PAYMENTS | WHEN PAYMENTS ARE DUE |
|--------------------|--------------------|--------------------------|
| 35 | \$ 139.32 | Monthly beginning |

Origination Fee of 2% : \$ 79.98

(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

Borrower/Date of Acknowledgment