TRUTH IN LENDING DISCLOSURE STATEMENT

Creditor: ABC

Borrower(s): Madison Lee

Account Number: 2910685

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

Your payment schedule will be:

| NU | UMBER OF PAYMENTS | AMOUNT OF PAYMENTS | WHEN PAYMENTS ARE DUE | |
|----|-------------------|--------------------|-----------------------|--|
| | 35 | \$ 128.71 | Monthly beginning | |

Origination Fee of 2%: \$61.83

(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

| , | d a completed copy of this Truth in Lending Statement prior t |
|--|---|
| the execution <i>of</i> any closing documents. | |
| Borrower/Date of Acknowledgment | Borrower/Date of Acknowledgment |