

# TRUTH IN LENDING DISCLOSURE STATEMENT

**Creditor: ABC**

**Borrower(s): Abigail Taylor**

**Account Number: 2934923**

<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 <b>38.89 %</b>	The dollar amount the credit will cost you <b>\$ 1,879.26</b>	The amount of credit provided to you or on your behalf <b>\$ 3,622.10</b>	The amount you will have paid after you have made all payments as scheduled. <b>\$ 5,501.36</b>

Your payment schedule will be:

NUMBER OF PAYMENTS	AMOUNT OF PAYMENTS	WHEN PAYMENTS ARE DUE
<b>35</b>	<b>\$ 150.81</b>	<b>Monthly beginning</b>

**Origination Fee of 3% : \$ 115.31**

**( 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