

TRUTH IN LENDING DISCLOSURE STATEMENT

Creditor: ABC

Borrower(s): Emily Wilson

Account Number: 2910612

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
31.90 %	\$ 1,541.65	\$ 2,971.38	\$ 4,513.03

Your payment schedule will be:

NUMBER OF PAYMENTS	AMOUNT OF PAYMENTS	WHEN PAYMENTS ARE DUE
35	\$ 123.72	Monthly beginning

Origination Fee of 2% : \$ 63.07

(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

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