

TRUTH IN LENDING DISCLOSURE STATEMENT

Creditor: ABC

Borrower(s): Olivia Patel

Account Number: 2944759

| 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 |
| 37.38 % | \$ 1,806.29 | \$ 3,481.45 | \$ 5,287.74 |

Your payment schedule will be:

| NUMBER OF PAYMENTS | AMOUNT OF PAYMENTS | WHEN PAYMENTS ARE DUE |
|--------------------|--------------------|--------------------------|
| 35 | \$ 144.95 | Monthly beginning |

Origination Fee of 3% : \$ 104.44

(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