

TRUTH IN LENDING DISCLOSURE STATEMENT

Creditor: ABC

Borrower(s): Olivia Patel

Account Number: 2934759

ANNUAL PERCENTAGE RATE	FINANCE CHARGE	Amount Financed	Total of Payments
The cost of your credit as a yearly rate 37.38 %	The dollar amount the credit will cost you \$ 1,806.29	The amount of credit provided to you or on your behalf \$ 3,481.45	The amount you will have paid after you have made all payments as scheduled \$ 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% : \$ 106.53

(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

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