

## TRUTH IN LENDING STATEMENT

Creditor: YourCheapLand.com  
 171 Bear Creek Rd  
 Sarver PA 16055

<b>ANNUAL PERCENTAGE RATE</b> The cost of your credit as a yearly rate	<b>AMOUNT FINANCED</b> The amount of credit provided to you or on your behalf.	<b>FINANCE CHARGE</b> The dollar amount the credit will cost you.	<b>TOTAL OF PAYMENTS</b> The amount you will have paid after you have made all payments scheduled.	<b>TOTAL SALE PRICE</b> The total cost of your purchase including your total payments on credit of \$ 20,328.97 & your down payment of \$ 99.00 & the document fee of \$ 195.00
9.00 %	\$ 12,876.00	\$ 7,452.97	\$ 20,328.97	<u>\$ 20,622.97</u>

<b>Number Of Payments</b>	<b>Amount Of Each Payment</b>	<b>Monthly Payments Are Due Beginning</b>
132	\$154.01	One month after down payment

**Demand Feature:** This loan does not have a demand feature.

**Prepayment:** If you prepay this loan in full or in part, you will not have to pay a penalty.

**Itemization:** The total amount financed will be applied to the purchase price of the property.

**Late Charge:** If your payment is more than ten (10) calendar days late, you will be charged a late charge of \$25 per month.

**Security:** You are giving a security interest in the property being purchased.

**Assumption:** If you wish to transfer your interest in this property before payment in full, you must first obtain our permission to do so.