

TRUTH IN LENDING STATEMENT

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

ANNUAL PERCENTAGE RATE The cost of your credit as a yearly rate	AMOUNT FINANCED The amount of credit provided to you or on your behalf.	FINANCE CHARGE The dollar amount the credit will cost you.	TOTAL OF PAYMENTS The amount you will have paid after you have made all payments scheduled.	TOTAL SALE PRICE The total cost of your purchase including your total payments on credit of \$ 22,613.15 & your down payment of \$ 99.00 & the document fee of \$ 195.00
9.00 %	\$ 14,876.00	\$ 7,737.15	\$ 22,613.15	<u>\$ 22,907.15</u>

Number Of Payments	Amount Of Each Payment	Monthly Payments Are Due Beginning
120	\$188.44	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.