

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 9.00 %	AMOUNT FINANCED The amount of credit provided to you or on your behalf. \$19,475.00	FINANCE CHARGE The dollar amount the credit will cost you. \$16,080.12	TOTAL OF PAYMENTS The amount you will have paid after you have made all payments scheduled. \$35,555.12	TOTAL SALE PRICE The total cost of your purchase including your total payments on credit of \$35,555.12 & your down payment of \$ 500.00 & the document fee of \$ 195.00 <u>\$35,555.12</u>
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Number Of Payments	Amount Of Each Payment	Monthly Payments Are Due Beginning
180	\$197.53	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.