

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 \$ 33,550.43 & your down payment of \$ 99.00 & the document fee of \$ 195.00 |
|---|---|--|---|---|
| 9.00 % | \$ 25,851.00 | \$ 7,699.43 | \$ 33,550.43 | <u>\$ 33,844.43</u> |

| Number Of Payments | Amount Of Each Payment | Monthly Payments Are Due Beginning |
|---------------------------|-------------------------------|---|
| 72 | \$465.98 | 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.