

## TRUTH IN LENDING STATEMENT

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

| <b>ANNUAL PERCENTAGE RATE</b><br>The cost of your credit as a yearly rate | <b>AMOUNT FINANCED</b><br>The amount of credit provided to you or on your behalf. | <b>FINANCE CHARGE</b><br>The dollar amount the credit will cost you. | <b>TOTAL OF PAYMENTS</b><br>The amount you will have paid after you have made all payments scheduled. | <b>TOTAL SALE PRICE</b><br>The total cost of your purchase including your total payments on credit of \$57,994.91 & your down payment of \$ 99.00 & the document fee of \$ 195.00 |
|---|---|--|---|---|
| 9.00 %  | \$ 39,651.00  | \$ 18,343.91   | \$ 57,994.91  | <div style="border-top: 1px solid black; padding-top: 5px;">\$ 58,288.91</div>  |

| <b>Number Of Payments</b> | <b>Amount Of Each Payment</b> | <b>Monthly Payments Are Due Beginning</b> |
|---------------------------|-------------------------------|---|
| 108                       | \$536.99                      | 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.