

TRUTH IN LENDING DISCLOSURE - IDAHO

<b>Annual Percentage Rate</b>  The cost of your credit at a yearly rate.	<b>Finance Charge</b>  The dollar amount the credit will cost you.	<b>Amount Financed</b>  The amount of credit provided to you or on your behalf.	<b>Total of Payments</b>  The amount you will have paid after you have made all payments as scheduled.
%	\$	\$	\$

You have the right to receive at this time an itemization of the Amount Financed.

I want an itemization

I do not want an itemization

Your payment schedule will be:

Number of Payments	Amount of Payments	When Payments are Due
	\$	

**Late Charge:** If a payment is late, you will pay a late fee of 0% of the payment

**Prepayment:** If you pay off early, you

May  Will not  have to pay a penalty

May  Will not  be entitled to a refund of part of the finance charge

See your contract documents for any additional information about nonpayment, default, any required repayment in full before the schedule date, and prepayment refunds and penalties.