

## Convenient Savings and Loan

Account number: 4862-88

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ANNUAL PERCENTAGE RATE The cost of your credit as a yearly rate.	FINANCE CHARGE The dollar amount the credit will cost you	Amount Financed The amount of credit provided to you or on your behalf	Total of Payments The amount you will have paid after you have made all payments as scheduled
15.37 %	\$177,970.44	\$43,777	\$221,548.44

Your payment schedule will be:

Number of Payments	Amount of Payments	When Payments Are Due
12	\$446.62	monthly beginning 6/1/81
12	\$479.67	" " 6/1/82
12	\$515.11	" " 6/1/83
12	\$553.13	" " 6/1/84
12	\$593.91	" " 6/1/85
300	varying from \$637.68 to \$627.37	" " 6/1/86

**Security:** You are giving a security interest in the property being purchased.

**Late Charge:** If a payment is late, you will be charged 5% 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.

**Assumption:** Someone buying your home cannot assume the remainder of the mortgage on the original terms.

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

e means an estimate