

Convenient Savings and Loan

Account number: 4862-88

Michael Jones
500 Walnut Court, Little Creek USA

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.