

Convenient Savings and Loan

Account number: 4862-88

Michael Jones
500 Walnut Court, Little Creek USA

ANNUAL PERCENTAGE RATE	FINANCE CHARGE	Amount Financed	Total of Payments
The cost of your credit as a yearly rate.	The dollar amount the credit will cost you	The amount of credit provided to you or on your behalf	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