

# Truth in Lending Statement

Date Printed: May 9, 2013

## Lender

Rich Lending Co.  
Lender Street Address  
Lender City  
Lender State/Zip  
Lender Country

Loan reference:  
**113 2nd St. E**  
**Bradenton, FL 34208**

Contact: Joe Richman  
Email: joe@richlending.com  
Phone: +1 (813)-308-7676  
Fax: +1 (813)-333-0222

Company name: Smith Investments LLC  
Borrower's name: John Smith  
Co-borrower's name: Jane Smith  
Borrower's address: 1050 Oasis Palm Drive, Tampa, FL 33629

You are not required to complete this agreement merely because you have received these disclosures or signed a loan application.

If you obtain this loan, the lender will have a mortgage on your home.

**YOU COULD LOSE YOUR HOME, AND ANY MONEY YOU HAVE PUT INTO IT IF YOU DO NOT MEET YOUR OBLIGATIONS UNDER THE LOAN.**

Your regular monthly payment will be: \$1,451.36  
plus an initial monthly escrow charge of: \$200.00

Here is your Truth in Lending disclosure statement. Please contact us immediately if you have any questions about the information that appears on this document.

<b>ANNUAL PERCENTAGE RATE</b>	<b>FINANCE CHARGE</b>	<b>Amount Financed</b>	<b>Total of Payments</b>
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 your payments as scheduled
<b>7.84%</b>	<b>\$39,285.22</b>	<b>\$121,092.51</b>	<b>\$160,377.73</b>