## APPROVAL TRUTH IN LENDING DISCLOSURE STATEMENT

BORROWER:
mass



## Loan Rates \& Estimated Total Costs

CREDITOR:
Climb Investco, LLC
6543 S Las Vegas Blvd, Suite 02B137
Las Vegas, NV 89119
www.climbcredit.com

| Total Loan Amount |
| :---: |
| $\$ 2,180.00$ |

The total amount you are borrowing.


Your interest rate.

ITEMIZATION OF AMOUNT FINANCED

| Amount paid to you | $\$ 0.00$ |
| :--- | :---: |
| Amount paid to others on your Behalf: <br> * AAPC | $+\$ 2,180.00$ |
| Amount Financed <br> (total amount provided) | $=\$ 2,180.00$ |
| Initial finance charges <br> (total) <br> Origination Fee $\$ 0.00$ | $+\$ 0.00$ |
|  | $=\$ 2,180.00$ |
| Total Loan Amount |  |

Finance Charge


The estimated dollar amount the credit will cost you.

Total of Payments


The estimated amount you will have paid when you have made all payments.

## ABOUT YOUR INTEREST RATE

* Your interest during the life of your loan. Your rate is fixed. This means that once your rate is determined, it will not vary during the term of the loan.
* Your Annual Percentage Rate (APR) is 18.49\% APR is typically different than the Interest Rate since it considers fees and reflects the cost of your loan as a yearly rate. For more information about the APR, see reference notes.


## FEES

Origination Fee: \$0.00 (0.00\% of amount financed)
Late Charge: $\$ 5$ or $5 \%$ of the past due payment, whichever is less. Insufficient Funds Charge: \$15 for each payment returned or unpaid.

## Estimated Repayment Schedule \& Terms

| 24 months |  | MONTHLY PAYMENTS |
| :---: | :---: | :---: |
|  |  | 18.49 \% |
| Jan 30, 2024 - Jan 30, 2026 | 24 Monthly Payments | \$109.35 |

## Federal Loan Alternatives

| Loan program | Current Interest Rates by Program Type |  |
| :--- | :--- | :--- |
| PERKINS <br> for Students | $5.00 \%$ fixed |  |
| STAFFORD <br> for Students | $5.498 \%$ fixed |  <br> unsubsidized |
|  | $7.048 \%$ fixed | Graduate unsubsidized |
| PLUS <br> For Parents and <br> Graduate/Professional <br> Students | $8.048 \%$ fixed | Federal Family Education Loan |
|  | $8.048 \%$ fixed | Federal Direct Loan |

Your school is not eligible for Federal Loan Programs.

For additional information, contact your school's financial aid office or the Department of Education at: https://studentaid.gov/.

## Next Steps \& Terms of Acceptance

This offer is good until: Feb 17, 2024

## REFERENCE NOTES

Fixed Interest Rate:

- This loan has a fixed interest rate.
- Once determined, the interest rate, will not increase during the term of the loan.
-The interest rate may be higher or lower than your Annual Percentage Rate (APR) because the APR considers certain fees to obtain this loan and the interest rate.

0 Day Enrollment Requirement:

- No loan funds will be disbursed unless you have been enrolled at the school for 0 days
- The loan will not be activated until certified by your school.


## Bankruptcy Limitations

- If you file for bankruptcy you may still be required to pay back this loan

1. Find out about other Ioan options.

Contact your school's financial aid office for more information
2. You have until Feb 17, 2024 to accept this offer.
The terms of this offer will not change except as permitted by law.
3. Sending us your signed documents will indicate your acceptance of the terms of the loan.

## Repayment Options:

During your Deferment Period, there is not an option
to defer your payment. You are required to make payments of principal and interest during the Deferment Period and Repayment Period.

## Prepayments

- If you pay the loan off early, you will not have to pay a penalty. You will not be entitled to a refund of part of the finance charge, unless you are a resident of lowa, in which case the finance charge will be refunded as prescribed by the lowa Consumer Credit Code, or a resident of South Carolina or Wisconsin. All finance charges are refundable upon prepayment in South Carolina given South Carolina Code of Laws Title 37-3-210. Rebate upon prepayment.

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

Climb loans for $\$ 5,000$ or less to Ohio residents are made in reliance on sections 1321.01 to 1321.19 of the Ohio Small Loan Act. All other Climb loans to Ohio residents are made in reliance on sections 1321.62 to 1321.702 of the Ohio Consumer Installment Loan Act.

