

LOAN AGREEMENT AND CONSUMER CREDIT DISCLOSURE STATEMENT ("Agreement")

rower(s) Patricia A G	Contract of the last of the la						
CHOICE PAUTOIA A G	urley						
55 Don Ron	Rd						
Erwin, NC 2	8339						
			AMOUNT FINANCED	TOTAL OF	PAYMENTS		
NNUAL FINAL The dol		NCE CHARGE AMOUNT FINANCE The amount of credit provide to You or on Your behalf.		when You have made	made all	DATE	ACCOUNT
he cost of Your credit	will cost You.		to You or on Your benefit.	scheduled payments.	ents.	04/21/2022	101309
as a yearty rate. 8.498 %	\$ 63496	5.45	\$ 58658.00	\$ 122154.45	15	04/21/2022	
Your payment schedule	will be:					When Payments Are Due	
Number of Payments		Amount of Payments		08/06/2022			
239		508.99 505.84		07/06/2042			
INTRODUCTORY RA	TE. You have	a discounted int	loudotor) .	-			
in the Money Rates set immediately preceding e the Interest Rate on the thereafter ("Change Dat scheduled payments. E greater than 18.00% no months with an initial Interest of the Interest o	ach Change day any intre e"). Increase xcept for what r less than a erest Rate of ollowing the	Date ("Index") poductory rate per sor decreases in en any introduct a sum that is equently 5.00% and Your expiration of any and subsequent	olus NA ("Margin"), iod expires, and subseque no the Interest Rate will cau ory rate period expires, Yould to Your Margin, and will Interest Rate increased to y introductory rate period, ity, on the 1st calendar day	ently, on the 3-y se like increase our Interest Ra ill apply to You 7.00% after 36	rear anniversary es or decreases te cannot chan r remaining prir months, You wo	r following the date of this loan a in the Finance Charge and will ge by more than 2.00% on eac cipal balance. For example, if \u00ed uld be required to make 1.29 add /ariable Rate which is based on bledged as Collateral ("Index") pi	
plus the Margin equals day of any such change regularly scheduled pa \$10,000, for 60 months You may obtain proper Required Deposit: Assumability: Your lo Security: You are givit The goods or proper Personal property (in the Indexyments. You with an initial ty insurance The Annual an is not assure a security being puother than h	k, Increases or de ir Interest Rate v I Interest Rate of from anyone Yo Percentage Rat sumable. i interest in: irchased. ousehold goods	ecreases in the Interest Ra will never be greater than 5.00% and Your Interest Ra u want that is acceptable to the does not reflect Your reco	iges in the interest of the will cause like 18,00% and wate increased to the Credit Urquired deposit.	te increases or rill apply to You of 15,00% after 1 to 15,00% after 1 to 15,00% of Filing Fin Us. See You payment and present the second seco	decreases in the Finance Charger remaining principal balance. In 2 months, You would be required ment: If You pay off early, You warge. If Your payment is more that the payment due. The second of the payment due. The payment documents for any that default, any required repayment payment refunds and penalties.	e and will affect the himself to make 14.04 additional payments. will not be charged a penalty. nan 15 days late, You will be charged asurance \$ y additional information about non- ent in full before the scheduled date,
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Other

Further paragraphs of this Agreement are set forth on pages two and three and You agree to be bound by all of the provisions of this Agreement.