

Figure: 7 TAC §90.503(b)(2)

<b>ANNUAL PERCENTAGE RATE</b> The cost of my credit as a yearly rate.    %	<b>FINANCE CHARGE</b> The dollar amount the credit will cost me.    \$	<b>Amount Financed</b> The amount of credit provided to me or on my behalf.    \$	<b>Total of Payments</b> The amount I will have paid after I have made all payments as scheduled.    \$
<b>My Payment Schedule will be:</b>			
<u>Number of Payments</u>	<u>Amount of Payments</u>	<u>When Payments Are Due</u>	

**Security:** You will have a security interest in the property.  
**Late Charge: (Scheduled Installment Earnings Method):** If any part of a payment is unpaid for 10 days after it is due, I may be charged 5% of the amount of payment.  
**Prepayment: (Scheduled Installment Earnings Method):** If I pay off early, I may be entitled to a refund of part of the Finance Charge and I will not have to pay a penalty. **(True Daily Earnings Method):** If I pay off early, I will not have to pay a penalty.  
 Additional Information: See the contract documents for any additional information about nonpayment, default, any required repayment in full before the scheduled date, and prepayment refunds and penalties.