

CONSUMER CREDIT DISCLOSURES UNDER THE NATIONAL DEFENSE AUTHORIZATION ACT

The following information relates to an application, commitment letter or note dated \_\_\_\_\_ for a loan from \_\_\_\_\_ ("Lender").

1. Disclosures. Amounts disclosed below are computed on the assumption that all payments will be made when due.

MILITARY ANNUAL PERCENTAGE RATE \_\_\_\_\_% (MAPR)

My Payment Schedule will be:

Table with 3 columns: Number, Amount, When Payments are Due. Contains 5 rows of payment schedule data.

2. Itemization of Charges Included in the MILITARY ANNUAL PERCENTAGE RATE

- (a) Interest
(b) Fees
(c) Services Charges
(d) Renewal Charges
(e) Credit Insurance Premiums
(f) Debt Cancellation or Suspension Fees
(g)
(h)

3. Total Amount of All Charges Included in the MAPR: \$ \_\_\_\_\_

4. I have received a completed copy of this statement.

Contact Lender at \_\_\_\_\_ to obtain oral disclosures.

Federal law provides important protections to regular or reserve members of the Army, Navy, Marine Corps, Air Force, or Coast Guard, serving on active duty under a call or order that does not specify a period of 30 days or fewer, and their dependents.

Dated: \_\_\_\_\_

x \_\_\_\_\_ Customer Signature

x \_\_\_\_\_ Customer Signature

\_\_\_\_\_ Print Customer Name

\_\_\_\_\_ Print Customer Name