



LOAN CHECKLIST

Borrower: Sample Documents
1111 Main Street
Chicago, IL 60611

Lender: CIBC Bank USA
Illinois - LaSalle-1st Floor
120 S LaSalle Street
Chicago, IL 60603

DESCRIPTION

- Loan Type: This is a Fixed Rate (7.750%) Disclosable Loan to an Individual for \$10,000.00 due on June 30, 2027.
- Transaction Number: 47081.
- Collateral: This transaction is unsecured.
- Officer:
- Processor: 3843 GONDER, IWONA
- Standard Product: EASYPATH HIP.
- Pricing Package: No Pricing Package has been selected for this transaction.
- Standard Policy: Consumer Loan Policy.
- Branch Number and Name: 012 -- Illinois - LaSalle-1st Floor.
- General Lending Policy for this transaction is governed by Illinois law.
- LASER PRO has identified this as an Illinois "General Usury Statute" transaction.

LOAN DOCUMENTS

- | | |
|---|---|
| <input type="checkbox"/> Loan Checklist | <input type="checkbox"/> Amortization Schedule |
| <input type="checkbox"/> Disclosure Statement: Sample Documents | <input type="checkbox"/> Promissory Note |
| <input type="checkbox"/> HMDA Data Worksheet | <input type="checkbox"/> Disbursement Request and Authorization |
| <input type="checkbox"/> Boarding Data Sheet: Transaction 47081 | |

This list of documents may not include all the documents needed for this transaction. Applications, verifications, and other specialized documents may be needed.

ENTRY OMISSION WARNINGS TO LENDER

In processing this loan, any omission warnings in this "Entry Omissions" section should be reviewed as provided below.

ADVISORY WARNINGS TO LENDER

PRIVACY FCRA. You have not created a privacy policy in General System Setup (GSS). Federal law may require that you deliver a privacy policy. The GSS privacy policy setup includes the requirements of Title V of the Gramm-Leach-Bliley Act, its implementing regulations and the Fair Credit Reporting Act (FCRA). If you share information with affiliates and want to provide the sharing information disclosure and opt out required by the FCRA as part of the application or loan transaction, then you must enter a privacy policy in GSS. Consult your legal counsel or compliance officer with questions about complying with the privacy regulations and the FCRA. **3BLEAS9906S**

HMDA RATE SPREAD. The HMDA Rate Spread entered for this loan does not equal the rate spread calculated for this loan based on the difference between the annual percentage rate (APR) for the loan and the average prime offer rate (APOR) for a loan with a comparable term at the time the interest rate for the loan is set. You should verify that the HMDA Rate Spread for the loan is correct. Consult your legal counsel if you have questions. **3CLEAS1331S**

HMDA BALLOON PMT. The selection you have made for the Balloon Payment field on the HMDA Information window, Loan Terms section, is different than the LaserPro calculated value for this field. Please verify your current selection for this field, and consult your institution's legal counsel or compliance officer if you have any questions. **3BLEAS9931S**

HMDA INTEREST ONLY PMT. The selection made for the Interest Only Payments field on the HMDA Information window, Loan Terms section, does not match the system calculated value. Please verify your current selection for this field, and consult your institution's legal counsel or compliance officer if you have any questions. **3BLEAS9932S**

NO PRIVACY FORM. Beginning with v.5.59/6.12, Old Form based privacy policies were removed from GSS. The Assigned Policy in GSS is an Old Form based policy. Therefore, no privacy notice has printed in the transaction. Set up and assign a Model Form based privacy policy in GSS to produce a privacy notice in this transaction. **3BLEAS0202S**

In processing this loan, any warnings in this "Advisory Warnings" section should be reviewed as provided below.

CRITICAL WARNINGS TO LENDER

NO UNIVERSAL LOAN IDENTIFIER. You have identified this transaction as being subject to Home Mortgage Disclosure Act (HMDA) reporting requirements but a Universal Loan Identifier (ULI) has not been created for this transaction. This may be because you have not

LOAN CHECKLIST (Continued)

provided an Application Number on the Classification Data window, the Application Number you have provided contains a prohibited character or exceeds 23 alphanumeric characters, or because you have not set up a Legal Entity Identifier (LEI) for your institution in General System Setup (GSS). A ULI is required for all HMDA reportable applications/loans. If you have questions concerning this warning to lender, please consult your institutions legal counsel or compliance officer. **4BLEAS0258S**

In processing this loan, any warnings in this "Critical Warnings" section should be reviewed as provided below.

CHECKLIST WARNINGS

In processing this loan, all warnings appearing above should be reviewed. To generate correct closing documents, it is important to visit and make appropriate selections on all applicable details windows, such as collateral details windows. All closing documents should be reviewed by your compliance officer or legal counsel as specified in the LaserPro Setup Guide. If you have questions about why LaserPro has generated any warning, visit the Finastra Customer Center at <https://customercenter.dh.com> to log into our online self-service Case Management system. If you have legal questions about these warnings or this loan or what action to take, you should seek the advice of your compliance officer or legal counsel.

SAMPLE



AMORTIZATION SCHEDULE

Borrower: Sample Documents
1111 Main Street
Chicago, IL 60611

Lender: CIBC Bank USA
Illinois - LaSalle-1st Floor
120 S LaSalle Street
Chicago, IL 60603

Disbursement Date: June 30, 2022
Interest Rate: 7.750

Repayment Schedule: Installment
Calculation Method: 365/365 U.S. Rule

Payment Number	Payment Date	Payment Amount	Interest Paid	Principal Paid	Remaining Balance
1	07-30-2022	201.58	63.70	137.88	9,862.12
2	08-30-2022	201.58	64.91	136.67	9,725.45
3	09-30-2022	201.58	64.01	137.57	9,587.88
4	10-30-2022	201.58	61.07	140.51	9,447.37
5	11-30-2022	201.58	62.18	139.40	9,307.97
6	12-30-2022	201.58	59.29	142.29	9,165.68
2022 TOTALS:		1,209.48	375.16	834.32	
7	01-30-2023	201.58	60.33	141.25	9,024.43
8	02-28-2023	201.58	55.57	146.01	8,878.42
9	03-30-2023	201.58	56.55	145.03	8,733.39
10	04-30-2023	201.58	57.48	144.10	8,589.29
11	05-30-2023	201.58	54.71	146.87	8,442.42
12	06-30-2023	201.58	55.57	146.01	8,296.41
13	07-30-2023	201.58	52.85	148.73	8,147.68
14	08-30-2023	201.58	53.63	147.95	7,999.73
15	09-30-2023	201.58	52.66	148.92	7,850.81
16	10-30-2023	201.58	50.01	151.57	7,699.24
17	11-30-2023	201.58	50.68	150.90	7,548.34
18	12-30-2023	201.58	48.08	153.50	7,394.84
2023 TOTALS:		2,418.96	648.12	1,770.84	
19	01-30-2024	201.58	48.55	153.03	7,241.81
20	02-29-2024	201.58	46.00	155.58	7,086.23
21	03-30-2024	201.58	45.01	156.57	6,929.66
22	04-30-2024	201.58	45.49	156.09	6,773.57
23	05-30-2024	201.58	43.03	158.55	6,615.02
24	06-30-2024	201.58	43.42	158.16	6,456.86
25	07-30-2024	201.58	41.02	160.56	6,296.30
26	08-30-2024	201.58	41.33	160.25	6,136.05
27	09-30-2024	201.58	40.28	161.30	5,974.75
28	10-30-2024	201.58	37.95	163.63	5,811.12
29	11-30-2024	201.58	38.15	163.43	5,647.69
30	12-30-2024	201.58	35.88	165.70	5,481.99
2024 TOTALS:		2,418.96	506.11	1,912.85	
31	01-30-2025	201.58	36.08	165.50	5,316.49
32	02-28-2025	201.58	32.74	168.84	5,147.65
33	03-30-2025	201.58	32.79	168.79	4,978.86
34	04-30-2025	201.58	32.77	168.81	4,810.05
35	05-30-2025	201.58	30.64	170.94	4,639.11
36	06-30-2025	201.58	30.54	171.04	4,468.07
37	07-30-2025	201.58	28.46	173.12	4,294.95
38	08-30-2025	201.58	28.27	173.31	4,121.64
39	09-30-2025	201.58	27.13	174.45	3,947.19
40	10-30-2025	201.58	25.14	176.44	3,770.75
41	11-30-2025	201.58	24.82	176.76	3,593.99
42	12-30-2025	201.58	22.89	178.69	3,415.30
2025 TOTALS:		2,418.96	352.27	2,066.69	
43	01-30-2026	201.58	22.48	179.10	3,236.20
44	02-28-2026	201.58	19.93	181.65	3,054.55
45	03-30-2026	201.58	19.46	182.12	2,872.43
46	04-30-2026	201.58	18.91	182.67	2,689.76
47	05-30-2026	201.58	17.13	184.45	2,505.31
48	06-30-2026	201.58	16.49	185.09	2,320.22
49	07-30-2026	201.58	14.78	186.80	2,133.42
50	08-30-2026	201.58	14.04	187.54	1,945.88
51	09-30-2026	201.58	12.81	188.77	1,757.11

**AMORTIZATION SCHEDULE
(Continued)**

52	10-30-2026	201.58	11.19	190.39	1,566.72
53	11-30-2026	201.58	10.31	191.27	1,375.45
54	12-30-2026	201.58	8.76	192.82	1,182.63
2026 TOTALS:		2,418.96	186.29	2,232.67	
55	01-30-2027	201.58	7.78	193.80	988.83
56	02-28-2027	201.58	6.09	195.49	793.34
57	03-30-2027	201.58	5.05	196.53	596.81
58	04-30-2027	201.58	3.93	197.65	399.16
59	05-30-2027	201.58	2.54	199.04	200.12
60	06-30-2027	201.44	1.32	200.12	0.00
2027 TOTALS:		1,209.34	26.71	1,182.63	
TOTALS:		12,094.66	2,094.66	10,000.00	

NOTICE: This is an estimated loan amortization schedule. Actual amounts may vary if payments are made on different dates or in different amounts.





DISCLOSURE STATEMENT

Borrower: Sample Documents
1111 Main Street
Chicago, IL 60611

Lender: CIBC Bank USA
Illinois - LaSalle-1st Floor
120 S LaSalle Street
Chicago, IL 60603

ANNUAL PERCENTAGE RATE

The cost of my credit as a yearly rate.

7.750%

FINANCE CHARGE

The dollar amount the credit will cost me.

\$2,094.66

Amount Financed

The amount of credit provided to me or on my behalf.

\$10,000.00

Total of Payments

The amount I will have paid after I have made all payments as scheduled.

\$12,094.66

PAYMENT SCHEDULE. My payment schedule will be 59 monthly payments of \$201.58 each, beginning July 30, 2022; and one payment of \$201.44 on June 30, 2027.

SECURITY. This loan is unsecured, except Lender has reserved a contractual right of setoff in my accounts, including deposit accounts.

LATE CHARGE. If a payment is 10 days or more late, I will be charged **5.000%** of the unpaid portion of the regularly scheduled payment.

PREPAYMENT. If I pay off early, I will not have to pay a penalty.

I will look at my contract documents for any additional information about nonpayment, default, any required repayment in full before the scheduled date, and prepayment refunds.

I read and was given a completed copy of this Disclosure Statement on **June 30, 2022**, prior to signing the Note.

BORROWER:

Sample Documents

Amount Financed Itemization

Other Disbursements:	\$10,000.00	\$10,000.00
	\$10,000.00	
Note Principal:		\$10,000.00
Prepaid Finance Charges:		\$0.00
Amount Financed:		\$10,000.00



DISCLOSURE STATEMENT

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BORROWER:

Sample Documents

Amount Financed Itemization

Other Disbursements:	\$10,000.00
Note Principal:	\$10,000.00
Prepaid Finance Charges:	\$0.00
Amount Financed:	\$10,000.00



PROMISSORY NOTE

Borrower: Sample Documents
1111 Main Street
Chicago, IL 60611

Lender: CIBC Bank USA
Illinois - LaSalle-1st Floor
120 S LaSalle Street
Chicago, IL 60603

Principal Amount: \$10,000.00

Interest Rate: 7.750%

Date of Note: June 30, 2022

PROMISE TO PAY. I ("Borrower") promise to pay to CIBC Bank USA ("Lender"), or order, in lawful money of the United States of America, the principal amount of Ten Thousand & 00/100 Dollars (\$10,000.00), together with interest on the unpaid principal balance from June 30, 2022, calculated as described in the "INTEREST CALCULATION METHOD" paragraph using an interest rate of 7.750%, until paid in full. The interest rate may change under the terms and conditions of the "INTEREST AFTER DEFAULT" section.

PAYMENT. I will pay this loan in 59 payments of \$201.58 each payment and an irregular last payment estimated at \$201.44. My first payment is due July 30, 2022, and all subsequent payments are due on the same day of each month after that. My final payment will be due on June 30, 2027, and will be for all principal and all accrued interest not yet paid. Payments include principal and interest. Unless otherwise agreed or required by applicable law, payments will be applied first to any accrued unpaid interest; then to principal; then to any late charges; and then to any unpaid collection costs.

INTEREST CALCULATION METHOD. Interest on this Note is computed on a 365/365 simple interest basis; that is, by applying the ratio of the interest rate over the number of days in a year (366 during leap years), multiplied by the outstanding principal balance, multiplied by the actual number of days the principal balance is outstanding. All interest payable under this Note is computed using this method.

RECEIPT OF PAYMENTS. All payments must be made in U.S. dollars and must be received by Lender at:

CIBC Bank USA
Loan Services
120 South LaSalle Street
Chicago, IL 60603

All payments must be received by Lender consistent with any written payment instructions provided by Lender.

PREPAYMENT. I may pay without penalty all or a portion of the amount owed earlier than it is due. Early payments will not, unless agreed to by Lender in writing, relieve me of my obligation to continue to make payments under the payment schedule. Rather, early payments will reduce the principal balance due and may result in my making fewer payments. I agree not to send Lender payments marked "paid in full", "without recourse", or similar language. If I send such a payment, Lender may accept it without losing any of Lender's rights under this Note, and I will remain obligated to pay any further amount owed to Lender. **All written communications concerning disputed amounts, including any check or other payment instrument that indicates that the payment constitutes "payment in full" of the amount owed or that is tendered with other conditions or limitations or as full satisfaction of a disputed amount must be mailed or delivered to: CIBC Bank USA, Customer Service, 6825 W. 111th Street Worth, IL 60482.**

LATE CHARGE. If a payment is 10 days or more late, I will be charged 5.000% of the unpaid portion of the regularly scheduled payment.

INTEREST AFTER DEFAULT. Upon maturity, whether scheduled or accelerated by Lender because of my default, the interest rate on this Note shall be increased by 6.000 percentage points. However, in no event will the interest rate exceed the maximum interest rate limitations under applicable law.

DEFAULT. I will be in default under this Note if any of the following happen:

Payment Default. I fail to make any payment when due under this Note.

Break Other Promises. I break any promise made to Lender or fail to perform promptly at the time and strictly in the manner provided in this Note or in any agreement related to this Note, or in any other agreement or loan I have with Lender.

Default in Favor of Third Parties. I or any Grantor defaults under any loan, extension of credit, security agreement, purchase or sales agreement, or any other agreement, in favor of any other creditor or person that may materially affect any of my property or my ability to repay this Note or perform my obligations under this Note or any of the related documents.

False Statements. Any representation or statement made or furnished to Lender by me or on my behalf under this Note or the related documents is false or misleading in any material respect, either now or at the time made or furnished.

Death or Insolvency. Any Borrower dies or becomes insolvent; a receiver is appointed for any part of my property; I make an assignment for the benefit of creditors; or any proceeding is commenced either by me or against me under any bankruptcy or insolvency laws.

Taking of the Property. Any creditor or governmental agency tries to take any of the property or any other of my property in which Lender has a lien. This includes taking of, garnishing of or levying on my accounts, including deposit accounts, with Lender. However, if I dispute in good faith whether the claim on which the taking of the property is based is valid or reasonable, and if I give Lender written notice of the claim and furnish Lender with monies or a surety bond satisfactory to Lender to satisfy the claim, then this default provision will not apply.

Events Affecting Guarantor. Any of the preceding events occurs with respect to any guarantor, endorser, surety, or accommodation party of any of the indebtedness or any guarantor, endorser, surety, or accommodation party dies or becomes incompetent, or revokes or disputes the validity of, or liability under, any guaranty of the indebtedness evidenced by this Note.

Insecurity. Lender in good faith believes itself insecure.

Cure Provisions. If any default, other than a default in payment, is curable and if I have not been given a notice of a breach of the same provision of this Note within the preceding twelve (12) months, it may be cured if I, after Lender sends written notice to me demanding cure of such default: (1) cure the default within fifteen (15) days; or (2) if the cure requires more than fifteen (15) days, immediately initiate steps which Lender deems in Lender's sole discretion to be sufficient to cure the default and thereafter continue and complete all reasonable and necessary steps sufficient to produce compliance as soon as reasonably practical.

LENDER'S RIGHTS. Upon default, Lender may declare the entire unpaid principal balance under this Note and all accrued unpaid interest immediately due, and then I will pay that amount.

**PROMISSORY NOTE
(Continued)**

ATTORNEYS' FEES; EXPENSES. Lender may hire or pay someone else to help collect this Note if I do not pay. I will pay Lender that amount. This includes, subject to any limits under applicable law, Lender's attorneys' fees and Lender's legal expenses, whether or not there is a lawsuit, including attorneys' fees, expenses for bankruptcy proceedings (including efforts to modify or vacate any automatic stay or injunction), and appeals. If not prohibited by applicable law, I also will pay any court costs, in addition to all other sums provided by law.

JURY WAIVER. Lender and I hereby waive the right to any jury trial in any action, proceeding, or counterclaim brought by either Lender or me against the other.

GOVERNING LAW. This Note will be governed by federal law applicable to Lender and, to the extent not preempted by federal law, the laws of the State of Illinois without regard to its conflicts of law provisions. This Note has been accepted by Lender in the State of Illinois.

CHOICE OF VENUE. If there is a lawsuit, I agree upon Lender's request to submit to the jurisdiction of the courts of Cook County, State of Illinois.

RIGHT OF SETOFF. To the extent permitted by applicable law, Lender reserves a right of setoff in all my accounts with Lender (whether checking, savings, or some other account). This includes all accounts I hold jointly with someone else and all accounts I may open in the future. However, this does not include any IRA or Keogh accounts, or any trust accounts for which setoff would be prohibited by law. I authorize Lender, to the extent permitted by applicable law, to charge or setoff all sums owing on the debt against any and all such accounts, and, at Lender's option, to administratively freeze all such accounts to allow Lender to protect Lender's charge and setoff rights provided in this paragraph.

COLLATERAL. This loan is unsecured.

USA PATRIOT ACT NOTICE.

IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT UNDER THE USA PATRIOT ACT OF 2001

The USA PATRIOT Act establishes minimum standards of account information to be collected and maintained by the Bank and its subsidiaries. To help the government fight the funding of terrorism and money laundering activities, federal law requires all financial institutions to obtain, verify, and record information that identifies each person or entity opening an account.

What this means for you: When you open an account, we will ask for your legal name or the name of your legal entity, address, date of birth, government issued ID number, and any other information that will allow us to identify you or the entity. We may also ask to see a form of identification with your photograph or other identifying documents.

SUCCESSOR INTERESTS. The terms of this Note shall be binding upon me, and upon my heirs, personal representatives, successors and assigns, and shall inure to the benefit of Lender and its successors and assigns.

NOTIFY US OF INACCURATE INFORMATION WE REPORT TO CONSUMER REPORTING AGENCIES. I may notify Lender if Lender reports any inaccurate information about my account(s) to a consumer reporting agency. My written notice describing the specific inaccuracy(ies) should be sent to Lender at the following address: CIBC Bank USA Customer Service 6825 W. 111th Street Worth, IL 60482.

COUNTERPARTS. This agreement may be executed in any number of counterparts and by the different parties hereto on separate counterparts and each such counterpart shall be deemed to be an original, but all such counterparts shall together constitute but one and the same agreement.

ELECTRONIC RECORDS. Receipt of an executed signature page to this agreement by facsimile or other electronic transmission shall constitute effective delivery thereof. Electronic records of executed documents maintained by Lender shall be deemed to be originals.

GENERAL PROVISIONS. If any part of this Note cannot be enforced, this fact will not affect the rest of the Note. Lender may delay or forgo enforcing any of its rights or remedies under this Note without losing them. I and any other person who signs, guarantees or endorses this Note, to the extent allowed by law, waive presentment, demand for payment, and notice of dishonor. Upon any change in the terms of this Note, and unless otherwise expressly stated in writing, no party who signs this Note, whether as maker, guarantor, accommodation maker or endorser, shall be released from liability. All such parties agree that Lender may renew or extend (repeatedly and for any length of time) this loan or release any party or guarantor or collateral; or impair, fail to realize upon or perfect Lender's security interest in the collateral. All such parties also agree that Lender may modify this loan without the consent of or notice to anyone other than the party with whom the modification is made. The obligations under this Note are joint and several. This means that the words "I", "me", and "my" mean each and all of the persons signing below.

PRIOR TO SIGNING THIS NOTE, I READ AND UNDERSTOOD ALL THE PROVISIONS OF THIS NOTE. I AGREE TO THE TERMS OF THE NOTE.

I ACKNOWLEDGE RECEIPT OF A COMPLETED COPY OF THIS PROMISSORY NOTE.

BORROWER:

X _____
Sample Documents



DISBURSEMENT REQUEST AND AUTHORIZATION

Borrower: Sample Documents
1111 Main Street
Chicago, IL 60611

Lender: CIBC Bank USA
Illinois - LaSalle-1st Floor
120 S LaSalle Street
Chicago, IL 60603

LOAN TYPE. This is a Fixed Rate (7.750%) Disclosable Loan to an Individual for \$10,000.00 due on June 30, 2027.

PRIMARY PURPOSE OF LOAN. The primary purpose of this loan is for:

Personal, Family, or Household Purposes or Personal Investment.

Business.

SPECIFIC PURPOSE. The specific purpose of this loan is: SAMPLE HIP.

DISBURSEMENT INSTRUCTIONS. I understand that no loan proceeds will be disbursed until all of Lender's conditions for making the loan have been satisfied. Please disburse the loan proceeds of \$10,000.00 as follows:

Other Disbursements:	\$10,000.00
\$10,000.00	<u> </u>
Note Principal:	\$10,000.00

USA PATRIOT ACT NOTICE.

IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT UNDER THE USA PATRIOT ACT OF 2001

The USA PATRIOT Act establishes minimum standards of account information to be collected and maintained by the Bank and its subsidiaries. To help the government fight the funding of terrorism and money laundering activities, federal law requires all financial institutions to obtain, verify, and record information that identifies each person or entity opening an account.

What this means for you: When you open an account, we will ask for your legal name or the name of your legal entity, address, date of birth, government issued ID number, and any other information that will allow us to identify you or the entity. We may also ask to see a form of identification with your photograph or other identifying documents.

FINANCIAL CONDITION. BY SIGNING THIS AUTHORIZATION, I REPRESENT AND WARRANT TO LENDER THAT THE INFORMATION PROVIDED ABOVE IS TRUE AND CORRECT AND THAT THERE HAS BEEN NO MATERIAL ADVERSE CHANGE IN MY FINANCIAL CONDITION AS DISCLOSED IN MY MOST RECENT FINANCIAL STATEMENT TO LENDER. THIS AUTHORIZATION IS DATED JUNE 30, 2022.

BORROWER:

X _____
Sample Documents

CREDIT INSURANCE DISCLOSURE

VOLUNTARY CREDIT INSURANCE. CREDIT LIFE INSURANCE, CREDIT DISABILITY INSURANCE AND INVOLUNTARY UNEMPLOYMENT INSURANCE ARE NOT REQUIRED TO OBTAIN CREDIT.

By signing below, I acknowledge that I am not obtaining credit insurance for this loan for one of the following reasons:

- (A) I am not eligible for credit insurance;
- (B) Credit insurance is not available from Lender; or
- (C) If I am eligible and credit insurance is available from Lender, I do not want it.

Prior to signing this Credit Insurance Notice on June 30, 2022, I read and understood all of the provisions of this Disclosure.

BORROWER:

X _____
Sample Documents



BOARDING DATA SHEET

Borrower: Sample Documents
1111 Main Street
Chicago, IL 60611

Lender: CIBC Bank USA
Illinois - LaSalle-1st Floor
120 S LaSalle Street
Chicago, IL 60603

CUSTOMER DATA SUMMARY

Sample Documents
Street Address: 1111 Main Street
Primary Phone:

000-00-0000 Individual
Chicago IL 60611
Ext:

Borrower
County:
Instructions:

Cust #:
Phone:

TRANSACTION SUMMARY

Transaction No.: **47081**
Product Category: **Consumer**
Loan Policy: **Consumer**

Product Description: **EASYPATH HIP**
Purpose: **Loan is for Personal, Family, Household Purposes or Personal Investment Purposes.**
Specific Loan Purpose: **SAMPLE HIP**

MILITARY LENDING ACT SUMMARY

MLA Name
Sample Documents

Status
No

Determination Method
Military Lending Act Database Search

Date Verified
06-27-2022

CLASSIFICATION DATA

Universal Loan Identifier:

Application No:
Application Date:

Loan No:
Loan Date: **06-30-2022**

Officer:
Processor No: **3843 GONDER, IWONA**

Collateral Code: **A1**
Charge Code:

Call Code: **6DZZ**
Cost Center:

Risk Rate:

Branch: **012 Illinois - LaSalle-1st Floor**

Dept:

Division:

Region:

Loan Type:

Loan Class: **New Loan**

Purpose Code:

Class Code:

Note Number:

CRA:

HMDA:

Employee Loan: **No**
Restricted Access: **No**
Reg O Loan: **No**
Comments:

Portfolio Code:
Host System: **IL**
Note Type: **600 - PERSONAL LOAN**
SPECIALTY CODE: **18 - SMART HIP**
CSC UPLOAD:

**BOARDING DATA SHEET
(Continued)**

PAYMENT DATA

INSTALLMENT LOAN
(Fixed Rate)

	<u>Financed</u>	<u>In Cash</u>
AMOUNT REQUESTED:	\$10,000.00	
PREPAID FINANCE CHARGES:	0.00	
SECURITY INTEREST CHARGES:	0.00	
NOTE AMOUNT:	\$10,000.00	\$0.00

DISBURSEMENTS:
Other: **\$10,000.00**

PAYMENT CALCULATION:

No. of Pmts	Amount	Due
59	\$201.58	Monthly beginning 07-30-2022
1	\$201.44	One Payment beginning 06-30-2027

Disbursement Date: **06-30-2022**
Due Date: **06-30-2027**

INTEREST RATE SELECTION:
Interest Method: **365/365**

Interest Rate: **7.750**

APR 7.750%	FINANCE CHARGE \$2,094.66	AMOUNT FINANCED \$10,000.00	TOTAL OF PAYMENTS \$12,094.66
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