

Sample Supplemental Colorado Disclosure

Borrower

John Doe
1234 Main St.

Creditor

Creditor Co.
1234 Business Blvd.

Loan Terms

Amount financed	Payment percentage	Maximum required payments	Maximum payment term
\$30,000	15%	40	120
The amount of credit provided to you or on your behalf	The percentage of your gross monthly income that you will pay	The maximum number of monthly payments you may have to make	The maximum number of months for this loan term
Minimum income threshold	Maximum income threshold	Maximum APR	Payment cap
\$40,000	\$120,000	21%	\$45,000
You do not need to make payments if your income is less than this amount	Above this income, your monthly payments will not increase based on your income	The maximum APR that you will pay	The maximum amount you might be required to pay

Sample Income Share Agreement Costs

	Monthly Installment Payment	Number of Payments	Total of Payments
If your income is less than the minimum income threshold of \$40,000	\$0	0	\$0
\$50,000	\$625	40	\$25,000
\$60,000	\$750	40	\$30,000
\$70,000	\$875	40	\$35,000
\$80,000	\$1,000	40	\$40,000
\$90,000	\$1,125	36**	\$40,500
\$100,000	\$1,250	31**	\$38,750
\$110,000	\$1,375	27**	\$37,125
If your income exceeds the maximum income threshold of \$120,000	\$1,500	24**	\$36,000

** The number of payments will be reduced to maintain an APR at or below 21%

The above scenarios are examples of your obligation at different income levels. The examples are not a guarantee of what will happen to your loan or to your income.

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Fulfilling Your Payment Obligation

[Describe the manner in which the creditor will calculate the date on which repayment will begin.]

Calculating Your Qualified Income

[a complete description of the income which shall be considered qualified income and any form(s) of income that are exempted from qualified income]

[a complete description of how the creditor will calculate the qualified income for the ISA]

Prepaying Your ISA

[Describe how the creditor will calculate the balance owed to prepay the ISA in full]

Fees

[Description of fees, including late fees]

When Your Payments Will Begin

[describe how the creditor will calculate the date repayment will begin]

Default

[Describe the acts or omissions that constitute a technical default on the agreement]

Not a Wage Assignment

By entering into this agreement, you are not selling or assigning any portion of your future earnings. You also are not granting the creditor a security interest in any portion of your future earnings. To the extent that you default on this agreement, the creditor must obtain a valid court judgment against you before the creditor is entitled to collect from your earnings.