

FINAL TRUTH IN LENDING DISCLOSURE STATEMENT

BORROWER:

CREDITOR:

Climb Investco, LLC  
6543 S Las Vegas Blvd, Suite 02B137  
Las Vegas, NV 89119  
www.climbcredit.com

RIGHT TO CANCEL

You have a right to cancel this transaction, without penalty, by midnight on Jan 29, 2024 . No funds will be disbursed to you or to your school until after this time. You may cancel your loan before this date by contacting us at hello@climbcredit.com.

Loan Rates & Estimated Total Costs

Total Loan Amount	Interest Rate	Finance Charge	Total of Payments
\$3,199.35	18.79%	\$487.25	\$3,534.25
The total amount you are borrowing.	Your interest rate.	The estimated dollar amount the credit will cost you.	The estimated amount you will have paid when you have made all payments.

ITEMIZATION OF AMOUNT FINANCED

Amount paid to you	\$0.00
Amount paid to others on your Behalf: • AAPC	+ \$3,047.00
Amount Financed Total Amount Provided	= \$3,047.00
Initial finance charges (total) • Origination Fee \$152.35	+ \$152.35
Total Loan Amount	= \$3,199.35

ABOUT YOUR INTEREST RATE

\* Your interest during the life of your loan.  
Your rate is fixed. This means that once your rate is determined, it will not vary during the term of the loan.

Your **Annual Percentage Rate (APR)** is 28.31% .  
The APR is typically different than the Interest Rate since it considers fees and reflects the cost of your loan as a yearly rate. For more information about the APR, see reference notes.

FEES

Origination Fee: \$152.35 (5.00% of amount financed)  
Late Charge: \$5 or 5% of the past due payment, whichever is less.  
Insufficient Funds Charge: \$15 for each payment returned or unpaid.

Estimated Repayment Schedule & Terms

12 months		MONTHLY PAYMENTS
		at 18.79 % This rate is fixed and will not change for the life of the loan.
Feb 29, 2024 - Feb 28, 2025	12 Monthly Payments	\$294.52

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## REFERENCE NOTES

### Fixed Interest Rate

- This loan has a fixed interest rate.
- Once determined, the interest rate, will not increase during the term of the loan.
- The interest rate may be higher or lower than your Annual Percentage Rate (APR) because the APR considers certain fees to obtain this loan and the interest rate.

### 0 Day Enrollment Requirement:

- No loan funds will be disbursed unless you have been enrolled at the school for 0 days.
- The loan will not be activated until certified by your school.

### Bankruptcy Limitations

- If you file for bankruptcy you may still be required to pay back this loan.

### Repayment Options:

- During your Deferment Period, there is not an option to defer your payment. You are required to make payments of principal and interest during the Deferment Period and Repayment Period.

### Prepayments:

- If you pay the loan off early, you will not have to pay a penalty. You will not be entitled to a refund of part of the finance charge, unless you are a resident of Iowa, in which case the finance charge will be refunded as prescribed by the Iowa Consumer Credit Code, or a resident of South Carolina or Wisconsin. All finance charges are refundable upon prepayment in South Carolina given South Carolina Code of Laws Title 37-3-210. Rebate upon repayment.

**See your loan agreement for any additional information about nonpayment, default, any required repayment in full before the scheduled due date, and prepayment refunds and penalties.**

**Climb loans for \$5,000 or less to Ohio residents are made in reliance on sections 1321.01 to 1321.19 of the Ohio Small Loan Act. All other Climb loans to Ohio residents are made in reliance on sections 1321.62 to 1321.702 of the Ohio Consumer Installment Loan Act.**