### Loan Rates & Estimated Total Costs

<table>
<thead>
<tr>
<th>Total Loan Amount</th>
<th>Interest Rate</th>
<th>Finance Charge</th>
<th>Total of Payable</th>
</tr>
</thead>
<tbody>
<tr>
<td>$84,000.00</td>
<td>6.00%</td>
<td>$6,547.20</td>
<td>$90,547.20</td>
</tr>
</tbody>
</table>

**Notes:**
- All interest and fees are in decimal form. For ease of calculation, multiply the loan amount by the interest rate to get the interest amount. Similarly, multiply the loan amount by the finance charge to get the finance charge amount. The total of payable is the sum of the total loan amount, interest, and finance charge.

### Estimated Repayment Schedule & Terms

**Terms and Conditions:**

- **In-Busk Loan Agreement Term:**
  - **18 Months**: The borrower must repay the loan within 18 months, starting from the start of the loan agreement.
  - **36 Months**: The borrower must repay the loan within 36 months, starting from the start of the loan agreement.
  - **60 Months**: The borrower must repay the loan within 60 months, starting from the start of the loan agreement.

- **Monthly Payment:**
  - **18 Months**: $594.14
  - **36 Months**: $296.66
  - **60 Months**: $191.46

- **Repayment Dates:**
  - **18 Months**: Monthly payments begin on the 15th of each month.
  - **36 Months**: Monthly payments begin on the 15th of each month.
  - **60 Months**: Monthly payments begin on the 15th of each month.

- **Grace Period:**
  - **18 Months**: No grace period.
  - **36 Months**: No grace period.
  - **60 Months**: No grace period.

- **Pricing:**
  - **Borrower:** The borrower will receive a loan of the amount indicated.
  - **Interest Rate:** The interest rate is 6.00%.

### Reference Notes

- **Bankruptcy:** If you file bankruptcy, you may be required to pay back the loan.
- **Prepayment:** Borrowers may prepay the loan at any time without penalty.