

## Installment Loan Illustration Including Single Premium Credit Insurance with Single Life & Disability

**\*\* ILLUSTRATION PURPOSES ONLY \*\***

The input provided is insufficient for a precise premium calculation.  
Insurance may be subject to eligibility, including age and health requirements.

**\*\* DO NOT USE AS LOAN DISCLOSURE \*\***

### Loan Input

Loan Amount:	\$3487.21	Birthdate:	Not provided
Interest Rate:	10.000%	Co-borrower Birthdate:	Not provided
Term (in months):	60		
Term (in payments):	60		
Frequency:	Monthly		
Effective Date:	08/06/2009		
First Payment Date:	09/15/2009		
Days until First Payment:	40		

### Single Premium Insurance Output

Decreasing Life Prem:	\$81.29
Level Life Prem:	\$0.00
Life Term Coverage (months):	60
Life Coverage Amt:	\$3776.04
Disability Prem:	\$207.54
Dis. Term Coverage (months):	60
Monthly Benefit:	\$80.44
Aggregate Disability Benefit:	\$4826.40
Total Prem:	\$288.83
Ins. Cost per Day:	\$0.16

### Loan Output

59 Payments @	\$80.44
1 Payment @	\$80.37
Amount Disbursed:	\$3487.21
Amount Financed:	\$3776.04
Finance Charge:	\$1050.29
Total Interest:	\$1050.29
Total Payments:	\$4826.33
Effective APR:	10.004%
Maturity Date:	08/15/2014

*APPROX  
MONTHLY  
PAYMENTS*

0. C

*Payoff 8/16/09 5,659.93 +*  
*INS REFUND 72.72 -*  
*002.....*  
*5,587.21 ◊*  
*PAYMENT 2,100. -*  
*003.....*  
*AMT TO REF 3,487.216+*

