

BORROWER:

LENDER:

HCI - COLLEGE - FORT LAUDERDALE
 1201 W CYPRESS CREEK ROAD
 SUITE 101
 FORT LAUDERDALE, FL 33309

LENDER EMAIL:

RIGHT TO CANCEL

You have a right to cancel this transaction, without penalty, by midnight on July 12, 2021. No funds will be disbursed to you or to your school until after this time. You may cancel by calling us at 954-626-0255.

Loan Rates & Estimated Total Costs

Total Loan Amount

\$2,876.00

The total amount you are borrowing.

Interest Rate

0.00%

Your current interest rate.

Finance Charge

\$0.00

The estimated dollar amount the credit will cost you.

Total of Payments

\$2,876.00

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:	
• HCI - COLLEGE - FORT LAUDERDALE	+\$2,876.00
Amount Financed (total amount provided)	=\$2,876.00
Initial Finance Charges (total)	+\$0.00
Total Loan Amount	=\$2,876.00

ABOUT YOUR INTEREST RATE

- **Your rate is fixed.** This means that your rate will not change during the life of the loan.
- Your **Annual Percentage Rate (APR) is 0.00%**. The APR may be 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

Late Charge: NO LATE FEE.

Non -Sufficient Funds Fee: \$15.00

Loan fee (max): \$0.00

Estimated Repayment Schedule & Terms

23 MONTH LOAN TERM	MONTHLY PAYMENTS At 0.00% the fixed interest rate on your loan
8/15/2021 - 5/15/2023 22 monthly payments	\$125.05
6/15/2023 1 monthly payments	\$124.90

The estimated **Total of Payments** at the Maximum Rate of Interest would be

\$2,876.00

REFERENCE NOTES**Fixed Interest Rate**

- This loan has a fixed interest rate that will not change during the life of your loan.
- The interest rate may be higher or lower than your Annual Percentage Rate (APR) because the APR considers certain fees you pay to obtain this loan, the Interest Rate, and whether you defer (postpone) payments while in school.

Bankruptcy Limitations

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

Prepayments:

- If you pay the loan off early, you will not pay a penalty. Subject to applicable law, you may be entitled to a refund of part of the finance charge.

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