



LOAN CLOSING CERTIFICATE

Borrower: CHRISTOPHER VILLEGAS **Phone:** (805) 722-5197
Co-Borrower: **Email:** VILLEGASCHRISCRV@YAHOO.COM
Project Address: 12960 LEMAY STREET
LOS ANGELES, CA 91606

Loan Agreement Number: 605621 **Date:** 02/08/2023

SYSTEM DESCRIPTION

Installation Contractor: Freedom Forever

PAYMENT TERMS

Number of Payments	Amount of Payments	When Payments are Due
16	\$186.05	Monthly, beginning 02/03/2023
281	\$263.58	Monthly, beginning 06/03/2024
1	\$262.00	11/03/2047

LOAN SUMMARY

Term: 25 Years **Total Amount Financed:** \$37,089.00
Loan Start Date: 11/03/2022 **Total of Payments²:** \$77,304.78
First Payment Date¹: 02/03/2023
Maturity Date: 11/03/2047 **Loan Disbursement Schedule (est.):**
Choice Annual Percentage Rate (APR)*: 6.59% **Initial Disbursement:** \$18,544.50
Choice Balance Date (est.): 05/03/2024 **Install Complete Confirmation:** \$18,544.50
Choice Balance Target Amount (est): \$26,711.42 **Final Loan Disbursement:** \$0.00

*You indicated in your application that you will make loan payments via Automated Clearing House (ACH). Therefore, your annual percentage rate (APR) includes a 0.25% reduction. The APR will increase by 0.25% on the first calendar day of the next billing period if you terminate ACH payments or are not current on your loan payments. An increase will take the form of higher payment amounts and may cause additional payments.

¹ Please refer to your Loan Agreement for circumstances under which the First Payment Date stated here may be earlier.

² Total of payments does not consider any prepayments or changes in method of payment selected (i.e. ACH or check).