Burrell Printing Company Incorporated

Lender/Creditor:

Loan Number:

| Borrower's Name(s) | Social Security Number | Date of Birth | Loan Date: / Lender's Certificate Number |
|---|---|---|---|
| Borrower's Address, City, State & Zip | | | Monthly Rate of Interest: |

* Description of Titled Personal Property

Year: Make: Model: Type:

VIN#: Color: License Plate #:

Vehicle May Be Delivered To:

Between the hours of:

| ANNUAL PERCENTAGE RATE<br>The cost of your credit as a yearly rate.<br>% | FINANCE CHARGE<br>The dollar amount the credit will cost you.<br>$ | AMOUNT FINANCED<br>The amount of credit provided to you or on your behalf.<br>$ | TOTAL OF PAYMENTS<br>The amount you will have paid after you have made all payments as scheduled.<br>$ |
|---|---|---|---|

**Your Payment Schedule will be:** payment(s) in the amount of $ due on .

*** Security:** You are giving a security interest in the Titled Personal Property described above.

**Late Charge:** If this is a single payment loan and a payment is 15 days late you will be charged 5% of the payment, or $50, whichever is less.
If this is a monthly payment loan and a payment is 15 days late you will be charged 5% of the payment, or $25, whichever is less, subject to a minimum charge of $10 for payments over $25 and $5 for payments of $25 or less.

**Prepayment:** If you pay off early you will not have to pay a penalty.
See your contract documents for any additional information about nonpayment, default, any required repayment in full before the scheduled date, and prepayment refunds and penalties.

--- e means an estimate.

Itemization of Amount Financed of $

| | |
|---|---|
| $ | Amount given to you directly |
| $ | Loan Proceeds paid on your account |
| $ | Amount paid to public officials |
| $ | Amount paid to others |
| $ | Loan Origination Fee |
| $ ( ) | Prepaid Finance Charge |
| $ | Amount Financed |

**NOTICE OF YOUR FINANCIAL PRIVACY RIGHTS**

**RESTRICTION OF NON-PUBLIC INFORMATION ACCESS**

We restrict access to your non-public personal information to employees needing to know that information to assist you with products or services. We keep the physical, electronic, and procedural safeguards required by our regulators to insure the safety of your personal information.

**INFORMATION TO NON-AFFILIATED THIRD PARTIES**

Since we value our relationship, we will not disclose your non-public personal information to non-affiliated third parties unless required by law. We also do not disclose non-public personal information about former customers unless required by law.

**NOTICE: You may cancel this loan without any costs by returning the full principal balance to the lender by the close of the lender's next full business day.**

X _____ Borrower Date _____ Co-Borrower Date

SAMPLE VOID

## PROMISSORY NOTE

**Promise To Pay:** The title lender agrees to loan you the principal sum of $ , to bear interest at the rate % per annum until paid in full. The loan is payable in payment(s) of $ beginning on and continuing on the same day of each month thereafter until paid in full. You may prepay this loan, in full or in part, at any time without penalty. The loan origination fee, if any, is fully earned at the time the loan is made unless the full principal loan amount is returned to the lender by the close of the next full business day.

**Loan Origination Fee:** You agree to pay a loan origination fee of $ .

**Security:** You agree to give the title lender a security interest per the Uniform Commercial Code in the unencumbered titled personal property listed above and further agree that the title lender may retain possession of the certificate of title until this loan is paid in full. Upon payment of the loan in full, the lender will release any security interest in the titled personal property and return the title to you.

**Renewals:** This loan may be renewed for an additional period of time upon payment of all interest and fees due. Beginning with the 3rd renewal and with each renewal thereafter, you must reduce the loan by 10% of the original principal amount until the loan is paid in full.

**Default:** In the event you default on the loan, the lender may, after providing all notices required by law, exercise any and all rights as a secured party per the Uniform Commercial Code, including repossession of the collateral.

**Returned Check Fee:** If any instrument is returned for any reason by any financial institution, you agree to pay a fee of $15, plus the amount charged the title lender by the financial institution for processing the refused instrument.

**Late Charge:** You also agree to pay a late fee as follows:

If this is a single payment loan and a payment is 15 days late you will be charged 5% of the payment, or $50, whichever is less.

If this is a monthly payment loan and a payment is 15 days late you will be charged 5% of the payment, or $25, subject to a minimum charge of $10 for payments over $25 and $5 for payments of $25 or less.

**Attorney Fees & Court Costs:** If it becomes necessary to file suit to collect this loan, you agree to pay attorney fees and court costs pursuant to section 408.140 RSMO.

This lender is regulated by: Missouri Division of Finance, P O Box 716, Jefferson City, MO 65102-0716, (573) 751-3463. DO NOT SEND PAYMENTS TO THIS ADDRESS!

**Nonpayment of this loan may result in the loss of your vehicle, or other titled personal property.**

X _____ Borrower's Signature Date _____ Co-Borrower's Signature Date _____ Title Lender's Signature

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