

Date of Loan:	Loan Number:
Name of Lender Street Address City, State Telephone Number	Name of Borrower Street Address City, State Telephone Number

Description of Security:

ANNUAL PERCENTAGE RATE The cost of your credit as a yearly rate. %	FINANCE CHARGE The dollar amount the credit will cost you. \$	Amount Financed The amount of credit provided to you or on your behalf. \$	Total of Payments The amount you will have paid after you have made all payments as scheduled. \$
Your payment schedule will be:			

Security: You are giving a security interest in _____

Late Charge: If a payment is 15 days late you will be charged 5% of the payment, or \$15, whichever is greater, 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.

Promissory Note

Promise To Pay: You promise to pay the lender the principal sum of \$ _____, plus interest thereon at the rate of _____ % per annum until the loan is paid in full. The loan is repayable in accordance with the payment schedule disclosed above. 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.

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

Security: You agree to give the lender a security interest per the Uniform Commercial Code in the security listed above. You also agree to maintain insurance on the security and to name the lender as the loss payee on any insurance policy covering the security. Failure to maintain insurance coverage on the security will result in the loan being in default.

Default: In the event you default on the loan, the lender may, after providing all notices required by law, demand payment in full at once, and 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 \$25, plus the amount charged the lender by the financial institution for processing the refused instrument.

Late Charge: If a payment is 15 days late you will be charged 5% of the payment, or \$15, whichever is greater, 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.

Lender

Borrower Date

Borrower Date