

APPLICATION AND SOLICITATION DISCLOSURES

ANIMAL BEHAVIOR COLLEGE
 25104 RYE CANYON LOOP
 SANTA CLARITA CA 91355

Loan Interest Rates & Fees

Your starting interest rate will be between

0.00 % and 18.00 %

Your Starting Interest Rate (upon approval)

The starting interest rate you pay will be determined after you apply. The rate is based upon credit, income, and ability to repay. If approved, we will notify you of the rate you qualify for within the stated range.

Your Interest Rate during the life of the loan

Your rate is fixed. This means that your rate will not change during the life of the loan.

Loan Fees

Late Fee: If any part of a payment is 10 days or more late (or days late as per state law) you may be charged up to the greater of a) \$10; b) 10% of the payment; or c) the highest amount permitted by state law.

Returned check fee: \$20 or the greatest amount allowed by state law.

Loan Cost Examples

The total amount you will pay for this loan will vary depending upon when you start to repay it. This example provides estimates based upon one (1) repayment option available to you while enrolled in school.

Repayment option (while enrolled in school)	Amount Provided (amount provided directly to you or your school)	Interest Rate (highest possible starting rate)	Loan Term (how long you have to pay off the loan)	Total Paid over 16 months (includes associated fees)
1. Make Full Payments Pay both principal and interest amounts at a single interest rate	\$5,000.00	18.00%	16 months starting after your first payment	\$5,661.28

About this example:

This repayment example is based upon (a) a loan amount that may be greater than, or less than, the actual amount provided to the borrower, and (b) the highest starting interest rate currently charged.