OFFER SUMMARY – LIFTFUND INC. CLOSED-END BUSINESS LOAN

Funding Provided	$___________	This is how much funding LiftFund Inc. will provide. Due to deductions or payments to others, the total funds that will be provided to you directly is $___________. For more information on what amounts will be deducted, please review the attached document "Itemization of Amount Financed."
Annual Percentage Rate (APR)	_____._%	APR is the cost of your financing expressed as a yearly rate. APR includes the amount and timing of the funding you receive, interest and fees you pay and the payments you make. Your APR is not an interest rate. Your interest rate is__________________.___%. Your APR may be higher than your interest rate because APR incorporates interest costs and other finance charges.
Finance Charge	$___________	This is the dollar cost of your financing.
Total Payment Amount	$___________	This is the total dollar amount of payments you will make during the term of the contract.
Payment	$___________/ month	Payments 1-___: $__________/month. Final payment due __________: $__________.
Term	_____years______ months	
Prepayment	If you pay off the financing early, you will not need to pay any portion of the finance charge other than unpaid interest accrued (if applicable).	
	If you pay off the financing early you will not pay additional fees.	

Applicable law requires this information to be provided to you to help you make an informed decision. By signing below, you are confirming that you received this information.

Recipient Signature ____ **Date** ________________

ITEMIZATION OF AMOUNT FINANCED		
	Amount	**Description**
1. Amount Given Directly to You	[$XXX.XX]	
2. Amount Paid to Third Parties on Your Behalf	[$XXX.XX]	Paid to [Manufacturer/Supplier/Real Estate] for inventory purchased.
3. Amount Provided to You or on Your Behalf (1+2)	[$XXX.XX]	
4. Amount Financed (1+2)	[$XXX.XX]	