**OceanPointe Dental Academy of RVA**

**Truth in Lending Statement Payment Plan Contract Addendum**

Name of Student: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Date of 6 Week Bi-Weekly Payment Plan: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

The following Truth-In-Lending-Statements will be prepared by: **OceanPointe Dental Academy of RVA:** 4300 Pouncey Tract Road, Suite I, Glen Allen, VA 23060

| **Dental Assisting** **Program** | **Annual** **Percentage** **Rate** | **Finance** **Charge** | **Amount** **Financed**  | **Total of Payments** | **Total Sale Price** |
| --- | --- | --- | --- | --- | --- |
|  | The cost of your credit as a yearly rate. | The dollar amount the credit will cost you. | The amount of credit provided to you or on your behalf. | The amount you will have paid after you have made all payments as scheduled. | The total price of tuition, including deposit paid |
|  | 0%  | $0 | $2,855 | $2,855 | $4,205 |

**Number of Payments**: 6 (Bi-weekly Plan)

**Amount of Each Payment**: $475.83

**Payments are Due on the same day each month beginning**: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Cash Price Tuition: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Processing Fee: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Total Cash Price: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Deposit: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Amount Financed: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

LATE FEES: If any payment is more than 10 days late you may be charged 5% of that installment or $5 whichever is less. RETURNED CHECK FEES: Checks that are returned for non-sufficient funds may be assessed a $15 fee. NOTICE TO BUYER: DO NOT SIGN THIS CONTRACT BEFORE YOU READ IT OR IF IT CONTAINS ANY BLANK SPACES. YOU ARE ENTITLED TO A COPY OF THE CONTRACT YOU SIGN. UNDER THELAW YOU HAVE THE RIGHT TO PAY OFF IN ADVANCE THE FULL AMOUNT DUE AND UNDER CERTAIN CONDITIONS MAY OBTAIN A PARTIAL REFUND OF THE FINANCE CHARGE. KEEP THIS CONTRACT TO PROTECT YOUR LEGAL RIGHTS.

**HOLDER IN DUE COURSE STATEMENT**

Any holder of this consumer credit contract is subject to all claims and defenses which the debtor could assert against the seller of goods or services obtained pursuant hereto or with the proceeds, hereof Recovery hereunder by the debtor shall not exceed amounts paid by the debtor (FTC Rule effective 514-76).

**Student Signature \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Date \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Financially responsible party signature (if other than student) \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Date \_\_\_\_\_\_\_\_\_\_\_ School Representative Signature \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Date \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**