

ACME Equipment Finance, Inc.

California State Commercial Financing Disclosure

OFFER SUMMARY FOR CLOSED-END FINANCING

Funding Provided	EQUIPMENT.COST	This is how much funding [name of financier] will provide. [Due to deductions or payments to others, the total funds that will be provided to you directly is <i>[recipient funds]</i> . For more information on what amounts will be deducted, please review the attached document "Itemization of Amount Financed."]
Annual Percentage Rate (APR) [or Estimated Annual Percentage Rate (APR)]	[Calculation of COMBINED.IRR]	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 <i>[interest rate]</i> . Your APR may be higher than your interest rate because APR incorporates interest costs and other finance charges.
Finance Charge [or Estimated Finance Charge]	GROSS.FINANCE	This is the dollar cost of your financing.
Total Payment Amount [or Estimated Total Payment Amount]	GROSS.CONTRACT	This is the total dollar amount of payments you will make during the term of the contract.
Payment [or Initial Payment]	CONTRACT.PYMT/Month	[A short explanation of the payment frequency and any irregular payments.]
Estimated Term	CONTRACT.TERM	
Prepayment	[See regulations]	[See regulations]
	[See regulations]	[See regulations]

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.

Name _____ Signature _____ Date _____
 Name _____ Signature _____ Date _____
 Name _____ Signature _____ Date _____
 Name _____ Signature _____ Date _____