

COMMERCIAL LOAN PROMISSORY NOTE

Contract No: OF1-99999
Borrower: John Doe
123 Main Street
Los Angeles, CA 90001
Co-Borrower: Jane Smith
456 Oak Avenue
Pasadena, CA 91101
Business: Demo Auto Repair LLC
789 Commerce Blvd
Burbank, CA 91502

Date: 06-01-2026
Lender:



Optima Financial Solutions Inc
 22900 Ventura Blvd Unit 205-A
 Woodland Hills, CA 91364
 Tel: (818) 856-4302

TRUTH-IN-LENDING ACT DISCLOSURES

ANNUAL PERCENTAGE RATE	AMOUNT FINANCED	FINANCE CHARGE	TOTAL OF PAYMENTS
The cost of your credit as a yearly rate.	The amount of credit provided to you or on your behalf.	The dollar amount the credit will cost you.	The amount you will have paid after making all scheduled payments
<u>92.37</u> %	\$ <u>\$15,000.00</u>	\$ <u>\$4,250.00</u>	\$ <u>\$19,250.00</u>
Payment Schedule:	Number of Payments	Payment Amount	When Payments Are Due
	11	802.08	Due <u>06-15-2026</u> , beginning <u>06-15-2026</u> .
	24	802.08	Due 06-15-2026 .
	Last Payment of	802.08	Due on <u>05-15-2028</u> .
Prepayment: You may prepay your loan at any time. If you pay early, you will not have to pay a penalty. Late Charge: If a payment is more than 10 days late, you will be charged \$10. Origination Fee: A prepaid finance charge for \$ <u>500.00</u> will be add to cover the cost of processing your application and the agreement.			Lender's License: 60DBO-148016

Itemization of the Amount Financed	
Amount given to you directly.....	12,000.00
Amount paid on your existing loan with us.....	3,000.00
Amount Financed.....	15,000.00
Prepaid Finance Charge (Administrative Fee).....	500.00
Principal.....	15,500.00

Lender's Right: Upon Borrower's default, Lender may declare the entire unpaid principal balance on this Commercial Loan Promissory Note and then Borrower will pay that amount.

Borrower's Default: Default by Borrower includes, but is not limited to, the following: Voluntary or involuntary bankruptcy proceedings wherein Borrower is named a debtor; any liens or encumbrances recorded upon Borrower's current property, as listed above, whether voluntary, involuntary or through operation of law.

Dishonored Item Fee: Borrower will pay a fee to Lender of \$ 15.00 if Borrower makes a payment on Borrower's loan and the check or preauthorized charge with which Borrower pays is later dishonored.

Attorney's Fees; Expenses: Lender may here or pay someone else to help collect this Commercial Loan Promissory Note if Borrower does not pay. Borrower will pay Lender that amount. This includes, subject to any limits under applicable law, Lender's Attorney's fees, and Lender's legal expenses, whether or not there is a lawsuit, including Attorney's fees, expenses for bankruptcy proceedings (including efforts to modify or vacate an automatic stay or injunction), and appeals. Borrower also will pay any court costs, in addition to all other sums provided by law.

Initials _____