

principal balance exceeds \$ .

Should you have any contracts which are in excess of \$ , then you are entitled to charge any amount of interest which the parties agree to in writing. You should note, however, that this section is scheduled to be repealed on , although it is likely that the Legislature re-enacted the statute prior to adjourning. I will attempt to determine whether this has in fact occurred, but do not rely on Code after , until we have verified that it has been re-enacted.

A couple of other provisions which may be relevant are Code . The first code section deals with partial payments. Under this section, when partial payments are made, they must be applied first to accrued interest and then to principal unless the parties agree otherwise in writing. The second provision cited deals with late charges. Under this code section, a late payment charge is not to exceed \$ or four percent (4%) of the amount of any delinquency, whichever is greater, may be contracted for in writing and will not be deemed a portion of the finance charge. However, under this statute, the late charge cannot be assessed unless the delinquency is more than 15 days past due. Also, the late charge may not be collected more than one time on a specific installment. Where the loan is less than \$ and has a maturity of five years or less, late charge cannot exceed \$ .

I hope that this information and these statutes will be of assistance to you. If after reviewing the statutes, you have any questions or desire to discuss these matters further, please do not hesitate to contact me.

Sincerely,

By:

:  
Encl.

# Delta Sigma Theta Interest Letter Example

**Lauren Gardner**



## **Delta Sigma Theta Interest Letter Example:**

## Adopting the Track of Term: An Emotional Symphony within **Delta Sigma Theta Interest Letter Example**

In a world taken by screens and the ceaseless chatter of fast communication, the melodic elegance and mental symphony developed by the written word usually disappear in to the backdrop, eclipsed by the relentless noise and disturbances that permeate our lives. However, set within the pages of **Delta Sigma Theta Interest Letter Example** a marvelous fictional prize brimming with raw emotions, lies an immersive symphony waiting to be embraced. Constructed by a wonderful musician of language, that captivating masterpiece conducts readers on an emotional trip, skillfully unraveling the concealed melodies and profound affect resonating within each carefully crafted phrase. Within the depths of this moving analysis, we can investigate the book is central harmonies, analyze their enthralling publishing style, and surrender ourselves to the profound resonance that echoes in the depths of readers souls.

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