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1 (8) the number, amount, and due dates or periods
2 of payments scheduled to repay the indebtedness; and

3 (9) the default, delinquency, or similar charges pay-
4 able in the event of late payments.

5 Except as otherwise hereinafter provided, the disclosure re-
6 quired by this subsection shall be made before the credit is
7 extended. Compliance may be attained by disclosing such
8 information in the contract or other evidence of indebtedness
9 to be signed by the obligor. Where a seller receives a pur-
10 chase order by mail or telephone without personal solicitation
11 by a representative of the seller and the cash price and de-
12 ferred payment price and the terms of financing, including the
13 annual percentage rate, are set forth in the seller's catalog or
14 other printed material distributed to the public, the disclosure
15 shall be made on or before the date the first payment is due.

16 (c) This subsection applies to extensions of credit other
17 than consumer credit sales or transactions under an open-end
18 credit plan. Any creditor making a loan or otherwise extend-
19 ing credit under this subsection shall disclose, to the extent
20 applicable—

21 (1) the amount of credit of which the obligor will
22 have the actual use, or which is or will be paid to him or
23 for his account or to another person on his behalf;

24 (2) all charges, individually itemized, which are