

Montana Disclosure Statement

Company Name: BVHZ Lending LLC dba Peak to Ocean Finance/Peak to Ocean Financial

NMLS #: 2478249

Date: 10/9/2026

Fee Disclosure Statement

- (i) *the interest rate or range of interest rates that the licensee charges for each type of loan product offered not to exceed the maximum allowed under 32-5-301(1), MCA;*

APR RANGE 14.99%-29.99%

- (ii) *known third-party fees and reasonable estimates of unknown third-party fees allowed under 32-5-301, MCA. Consumers may not be charged more than the third party's actual fee; and*

NOT APPLICABLE

- (iii) *examples of the total cost to the consumer for each type of loan product offered as follows:*

(A) an example using the lowest available interest rate for the loan type including all third-party fees typically charged for that loan type; and

(B) an example using the highest interest rate chargeable for the loan type including all third-party fees typically charged for that loan type.

see attached examples

Failure- or Inability-to-Pay Disclosure Statement

- (i) *insufficient funds/dishonored check or check equivalent fee under 32-5-407, MCA;*

RETURN PAYMENT CHARGE-\$30 AS STATED ON CONTRACT

(ii) *past-due fee under 32-5-301, MCA, if provided for in the contract;*

LATE FEE-\$10.00 AS STATED ON CONTRACT

(iii) *deferral/extension fee under 32-5-301, MCA, if provided for in the contract; and*

NOT APPLICABLE

(iv) *reasonable attorney fees under 32-5-407, MCA, if provided for in the contract and if the licensee sues the consumer in a judicial action on the loan agreement and wins.*

Attorney fees-\$1200

Any Other Fees Charged to Montana Consumers:

Please provide any explanations needed here:
