

NEW HAMPSHIRE HIGHER EDUCATION LOAN CORPORATION



LEAFSM CONSOLIDATION LOAN

APPLICATION & PROMISSORY NOTE

PROGRAM TERMS

Effective Date

The LEAFSM Consolidation Loan Program is effective May 1, 2006.

Eligibility

- Borrower and Co-Borrower (if applicable) must be at least 18 years old.
- Borrower must be a U.S. Citizen, or if a Non-Citizen Permanent Resident or Foreign Resident, he or she must apply with a Co-Borrower who is a U.S. Citizen (at least one borrower must be a U.S. Citizen).
- Borrower must be consolidating prior NHHELCO alternative loan(s) (TREESM or LEAFSM).
- Loans that are at least 120 days from the final disbursement are eligible to be included in the LEAFSM Consolidation Loan.
- Borrower's and Co-Borrower's (if applicable) credit history must be free of serious delinquencies (as determined by the lender in its discretion) and tax liens and Borrower and Co-Borrower (if applicable) must not currently be in bankruptcy proceedings.
- Borrower and Co-Borrower (if applicable) must not currently be in default on any educational loan.

Interest Rate

- LIBOR (adjusted monthly) + 1% to 3%
- The interest rate is based upon the Borrower's or Co-Borrower's FICO score. (The best FICO score between the borrowers will be used to determine the interest rate on the LEAFSM Consolidation Loan.)

Repayment

- At least a \$50 minimum monthly payment depending on the total loan amount outstanding.
- Repayment Schedule
 - Less than \$20,000 – up to 20 years
 - \$20,000 and greater - 25 years

Deferment

- Economic hardship – Maximum 12 months
- In-school - no maximum
- Military - no maximum

Benefits of Having a Co-Borrower

Would you like to lower the interest rate on your LEAFSM Consolidation Loan? You may if you apply with a Co-Borrower!

- By applying with a Co-Borrower you may be able to reduce your interest rate by up to 2%.
- We'll use the best FICO score between the two applicants to determine your LEAFSM Consolidation Loan interest rate. The better the FICO score, the lower your interest rate.
- Who can be a Co-Borrower? A parent, a relative – anyone who is willing to assume the responsibility of this loan with you.

If you are denied a LEAFSM Consolidation Loan when applying on your own, you may reapply with a Co-Borrower.

If you are denied a LEAFSM Consolidation Loan when applying with a Co-Borrower, you may reapply with a different Co-Borrower.



LEAFSM is funded by:
New Hampshire Higher Education Loan Corporation (NHHELCO)
P.O. Box 2111 • Concord, NH 03302 • 1-800-330-0787

LEAFSM is serviced by:
Granite State Management & Resources (GSM&R)
P.O. Box 2097 • Concord, NH 03302 • 1-800-719-0708

General Instructions

**INCOMPLETE APPLICATIONS WILL DELAY THE APPROVAL PROCESS.
CALL OUR TOLL FREE NUMBER 1-800-719-0708 WITH QUESTIONS.**

The Borrower can apply for a LEAFSM Consolidation Loan either on his or her own, in which case the credit criteria will apply solely to the Borrower, or with a Co-Borrower whose credit worthiness will also be considered. The Borrower and the Co-Borrower will be considered both jointly and severally liable for this loan.

Section A. Borrower Section

1. The Borrower must complete the questions in the Borrower Section regardless of his or her relationship to the Co-Borrower on this loan. Applicants must meet specific credit requirements before they can be approved for the loan. Use black ink to complete the application. **Do not use correction fluid.** If an item does not apply to you please put "N/A". This section includes boxes 1 through 15, with special attention to:

Number 14 – Two complete references with U.S. addresses. The Borrower and the Co-Borrower must not list references that live in the same household, except the Borrower and/or Co-Borrower may list their parent(s) as a reference.

Number 15 – Citizenship status must be indicated.

- If you are a non-citizen, permanent resident or other eligible alien, you must submit a copy of the front and back of your USCIS card (CIS Form I-551 or I-151). **Note:** The Immigration and Naturalization Service (INS) has changed its name to the U.S. Citizenship and Immigration Service (USCIS).
- If you are not a U.S. Citizen, you must apply with a U.S. Citizen as a Co-Borrower.

Signature of Borrower – The Borrower must **sign** and **date** the application.

When you have completed Section C (TREE and LEAF Educational Loan Indebtedness) and, if applicable, the Co-Borrower has completed the Co-Borrower section of the application, please send your completed application to NHHELCO, P.O. Box 2111, Concord, NH 03302.

Section B. Co-Borrower Section

1. The Co-Borrower must complete the questions in the Co-Borrower Section. Use black ink to complete the application. **Do not use correction fluid.** If an item does not apply to you please put "N/A". This section includes boxes 16 through 30, with special attention to:

Number 29 – Two complete references with U.S. addresses. The Borrower and the Co-Borrower must not list references that live in the same household, except the Borrower and/or Co-Borrower may list their parent(s) as a reference.

Number 30 – Citizenship status must be indicated.

- If you are a permanent resident or other eligible alien, you must submit a copy of the front and back of your USCIS card. **Note:** The Immigration and Naturalization Service (INS) has changed its name to the U.S. Citizenship and Immigration Service (USCIS).
- At least one of the Borrowers on this application must be a U.S. Citizen.

Signature of Co-Borrower – The Co-Borrower must **sign** and **date** the application.

Section C. TREE and LEAF Educational Loan Indebtedness.

The Borrower is to complete this section. Please note that only NHHELCO alternative loans (LEAFSM and TREESM) are eligible to be included in a LEAFSM Consolidation Loan.

- **Loan Code:** enter the name of loan (TREESM or LEAFSM) for each loan you wish to include.
- **Payoff Amount:** enter the dollar amount that will pay your loan in full. This figure can be found on your latest payment statement, through the Borrower Portal at www.nhheaf.org or you can call Customer Service at 1-800-719-0708. NHHELCO will use the actual payoff amount on the day that your LEAFSM Consolidation loan is made.

If you need further assistance in completing this Consolidation Loan Application and Promissory Note, please contact GSM&R at 1-800-719-0708. Customer service representatives are available 8 a.m. to 6 p.m. EST Monday through Friday.

NOTICE TO CO-BORROWER

You are being asked to become liable on this debt. Think carefully before you do. If the Borrower does not pay the debt, you will be obligated to pay up to the full amount of the debt. You may also have to pay late fees or collection costs, which increase this amount.

The Lender can collect this debt from you without first trying to collect from the Borrower. The Lender can use the same collection methods against you that can be used against the Borrower, such as suing you, garnishing your wages, etc. If this debt is ever in default, that fact may become a part of your credit record.

Be sure you can afford to pay and that you want to accept this responsibility. This notice is not the contract that makes you liable for the debt.



LEAFSM CONSOLIDATION LOAN APPLICATION & PROMISSORY NOTE

Agency Use Only

SECTION A. BORROWER SECTION (To be completed by the borrower.) Please print neatly or type. Read the instructions carefully.

1. Social Security Number	2. Last Name	First Name	MI	3. Former Name (s)
4. Date of Birth (MM/DD/CCYY) / /	5. Permanent Address			
6. Telephone Number ()	City	State	Zip Code	Country
7. E-mail Address (optional)	7. E-mail Address (optional)			
8. Cellular telephone number ()	9. Mailing Address (if different from Permanent Address)			10. Have you ever defaulted on a student loan? <input type="checkbox"/> Yes <input type="checkbox"/> No
11. Employer	12. Work Phone ()	13. Driver's License State and Number		
14. References: You must provide two complete, separate references with different U.S. addresses. Both must be different than #5, #9, #20, #24 or #29. Name: 1. _____ 2. _____ Address: _____ City, State, Zip: _____ Telephone: () _____ () _____ Relationship to Borrower: _____				15. Citizenship (check one) <input type="checkbox"/> U.S. Citizen <input type="checkbox"/> Non-Citizen Permanent Resident/Other Eligible Alien* submit a copy of the front and back of your USCIS card (USCIS Form I-551 or I-151) <input type="checkbox"/> Foreign Resident/Student* (Current foreign student must provide copy of student Visa.) *One of the borrowers must be a U.S. Citizen

My signature on this application certifies that the information provided in this application is true, complete and accurate to the best of my knowledge and belief. I have read, fully understand and agree to be bound by the terms and conditions of the Promissory Note on page four of this application.

SIGNATURE OF BORROWER

Date

SECTION B. CO-BORROWER SECTION (To be completed by the Co-Borrower.)

16. Social Security Number	17. Last Name	First Name	MI	18. Former Name(s)
19. Date of Birth (MM/DD/CCYY) / /	20. Permanent Address			
21. Telephone Number ()	City	State	Zip Code	Country
22. E-mail Address (optional)	22. E-mail Address (optional)			
23. Cellular Phone Number ()	24. Mailing Address (if different from Permanent Address)			25. Driver's License State and Number
26. Employer	27. Work Phone ()	28. What is your relationship to the borrower?		
29. References: You must provide two complete, separate references with different U.S. addresses. Both must be different than #5, #9, #14, #20 or #24. Name: 1. _____ 2. _____ Address: _____ City, State, Zip: _____ Telephone: () _____ () _____ Relationship to Co-Borrower: _____				30. Citizenship <input type="checkbox"/> U.S. Citizen <input type="checkbox"/> Non-Citizen Permanent Resident/Other Eligible Alien* submit a copy of the front and back of your USCIS card (USCIS Form I-551 or I-151) *One of the borrowers must be a U.S. Citizen

My signature on this application certifies that the information provided in this application is true, complete and accurate to the best of my knowledge and belief. I have received, read and fully understand the Notice to Co-Borrower provided with this application. I have read, fully understand and agree to be bound by the terms and conditions of the Promissory Note on page four of this application.

SIGNATURE OF CO-BORROWER

Date

SECTION C. TREE and LEAF EDUCATIONAL LOAN INDEBTEDNESS (To be completed by the Borrower in Section A.)

Loan #	Loan Code	Payoff Amount	Loan #	Loan Code	Payoff Amount
1			8		
2			9		
3			10		
4			11		
5			12		
6			13		
7			14		

LEAF Loan Consolidation Promissory Note (hereinafter "Note")

In the terms of this Note, the words "you" and "your" refer to the Borrower and Co-Borrower named in the application on the reverse side. The words "we," "us," "our," "Lender" and "Consolidating Lender" refer to New Hampshire Higher Education Loan Corporation, and "Servicer" refers to Granite State Management & Resources, Inc., which will service this loan for the Lender, or any successor Servicer selected by us.

1. Promise to Pay. You promise to pay us, or to our order, a principal amount equal to the amount disbursed by us to you or on your account (the "Principal Amount"). You also promise to pay to us or to our order, interest on the outstanding Principal Amount at the variable interest rate set forth in Section 3 below. Interest will begin to accrue on the date the loan is first disbursed. Interest will continue to accrue until this Note is repaid in full, whether or not you are in default and whether or not we have obtained a judgment against you. If not earlier paid, any unpaid principal amount, unpaid accrued interest and any other amounts outstanding under this Note shall be due and payable on the Maturity Date (as defined below).

2. Disbursement.

(a) **Disbursement Date.** After you have completed your application for this loan and we have completed our approval process, we will disburse the loan proceeds by issuing a check to be applied to the indebtedness as designated in Section C of the application. The Disbursement Date will be the date of that loan check.

(b) **Consummation of Loan.** On or before the Disbursement Date, we will send to you a LEAF Loan Disclosure Statement which will inform you of, among other things, the initial interest rate and the estimated repayment schedule. You may avoid consummating this loan at any time up to 15 days after the Disbursement Date if (i) you advise the Servicer that you do not want the loan proceeds by telephoning the Servicer at 1-800-719-0708 during normal business hours, or (ii) the Servicer receives written notice of non-consummation from you, on or before the 15th day following the Disbursement Date. If you do not consummate this loan, as provided above, you will not be obligated under the terms of this Note.

3. Interest Rate. The interest rate under this Note shall be a variable interest rate equal to the LIBOR Rate as defined below, plus the margin as determined by your FICO score defined below. FICO score means a numerical value or categorization derived from a statistical tool or modeling system developed by Fair Isaac and Company that is used by a person who makes or arranges a loan to predict the likelihood of certain credit behaviors, including default. The initial interest rate applicable from the first Disbursement Date through the end of the current month will be set forth in the LEAF Loan Disclosure Statement. The interest rate will then change on the first day of each subsequent month if the LIBOR Rate changes (the "Interest Rate Change Date"). The LIBOR Rate which shall be used each month to determine the applicable interest rate for the following month shall be the one-month LIBOR Rate as published in the "Money Rates" section of the Wall Street Journal on the business day immediately prior to the first day of the following month. LIBOR means London Interbank Offered Rate. If at any time during the term of this loan the one-month LIBOR Rate is no longer reported or becomes unavailable, we may select a new index rate and margin. If the new index rate has a rate history, that history will be substantially similar to the original index rate's history. The new index rate and margin will result in an interest rate similar to the rate that is in effect when your original LIBOR Rate is no longer reported or becomes unavailable. If payment of interest under this Note would exceed the maximum interest rate, if any, permitted by applicable law or would subject us to any penalty, then the interest rate shall be reduced to the highest permitted rate. Interest shall be computed on the basis of a 365.25 day year.

4. Repayment

(a) **Monthly Installments After Disbursement.** Repayment shall begin on the (i) first Disbursement Date or (ii) such later date as the Servicer may specify (the "Repayment Date").

(i) **Capitalization of Interest.** Unless prohibited by applicable law, on the Repayment Date, all accrued interest shall be added to and become a part of the Principal Amount, such that all interest accrued as of that date shall be "capitalized." If such capitalization or compounding is not permitted applicable law, then all accrued interest shall be payable on the Repayment Date.

(ii) **Repayment Period/Resulting Monthly Payment.** Your repayment period will be based on the aggregate loan amount borrowed and, beginning on the Repayment Date, you will be required to make monthly installment payments of principal and accrued interest, such monthly payments to be in an amount that would allow the Note to be paid in full by the end of the repayment period if the interest rate did not change. Regardless of the aggregate loan amount, the monthly payment will never be less than \$50.00.

(iii) **Recalculation of Monthly Payment When Interest Rate Changes.** In the event that, after the Repayment Date, the variable interest rate shall increase or decrease on any Interest Rate Change Date in accordance with Section 3, above, the Servicer may at any time thereafter adjust your monthly installment payment so that all remaining payments are sufficient to repay the outstanding Principal Amount in full by the end of the repayment period, subject to the requirement that the

minimum monthly payment amount referenced in Section 4(a)(ii). In the event the adjustment to the monthly loan payment amount is \$10.00 or more the Servicer will give you written notice of the change in your monthly loan payment prior to the due date.

(b) **Repayment After Any Subsequent Deferment.** In the event that, after repayment has begun, we shall allow any subsequent deferment of payments under this Note, upon the end of such deferment period, any interest that has accrued during such deferment period shall be added to and become a part of the Principal Amount. If such capitalization or compounding of interest is not permitted under applicable law, then all such accrued interest shall be immediately payable on the end of such deferment period. Upon the end of such deferment period, we will also recalculate your monthly installment payment which will be sufficient to repay the outstanding Principal Amount in full by the end of the repayment period.

(c) **Maturity Date.** The Maturity Date of your loan is that date which is not later than 25 years after the Repayment Date, provided, however, that the Maturity Date shall be extended by the length of any subsequent deferment period.

(d) **Application of Payments.** All payments will be applied in the following order: (i) late fees and costs of collections, (ii) accrued interest, and (iii) unpaid principal. You understand that all late fees and accrued interest must be paid before the Principal Amount can be reduced.

(e) **Paid in Full.** WITHOUT LOSING ANY RIGHTS UNDER THIS NOTE WE OR THE SERVICER MAY ACCEPT (i) LATE PAYMENTS, OR (ii) PARTIAL PAYMENTS, EVEN IF MARKED "PAID IN FULL" OR WITH OTHER RESTRICTIONS, AND YOU WILL CONTINUE TO REMAIN LIABLE UNDER THIS NOTE UNTIL THE FULL PRINCIPAL AMOUNT, WITH INTEREST, AND ANY OTHER SUMS DUE OR TO BECOME DUE UNDER THIS NOTE HAVE BEEN PAID IN FULL, NOTWITHSTANDING ANY ACT, OMISSION OR THING WHICH MIGHT OTHERWISE OPERATE AS A LEGAL OR EQUITABLE DISCHARGE. If you wish to make a payment in satisfaction of a disputed amount or balance, you must send it to us at 4 Barrrell Court, Concord, New Hampshire 03301 Attn: Finance Department.

5. Default. To the extent permitted by law, you will be in default under this Note if any of the following occurs: (a) you fail to make any payment when it is due, (b) you fail to notify us of a change of your name, address, telephone number or employment; (c) you fail to comply with any of the terms of this Note or the loan; (d) any bankruptcy proceeding is begun by or against you or you assign any of your assets for the benefit of creditors; (e) you make any false statement to us in connection with your loan application; or (f) the Borrower dies, and there is no surviving Co-Borrower.

If you are in default, we may declare the full amount you owe under this Note to be immediately due and payable. This can be done without any demand or notice to you of any kind, including presentment, demand, notice of dishonor and protest. In the case of default due to bankruptcy, the Note balance shall be automatically accelerated.

6. Late Charges. You agree to pay us a late charge of 5% of any payment not received by us within 15 days from and including the due date.

7. Borrower and Co-Borrower Liable.

(a) **Joint and Several Liability.** The Borrower and Co-Borrower are jointly and severally obligated to pay all sums owing under this Note.

(b) **Waiver of Presentment and Notice of Dishonor.** You waive the right of "presentment" and "notice of dishonor." "Presentment" means the right to require us to demand payment of amounts due under this Note. "Notice of dishonor" means the right to require us to give notice to other persons that amounts due under this Note have not been paid. You also waive demand for payment, protest, notice of protest, notice of nonpayment or dishonor, and all other notices, demands and suretyship defense, unless prohibited by law.

(c) **Extension of Note.** We may repeatedly agree with any other person obligated under this Note to renew or extend this Note for any length of time, or change any of its terms, without notifying you, and without releasing you from, or modifying, any of your obligations under this Note.

(d) **Obligation is Absolute.** Your obligation to pay all amounts owed under this Note is absolute and not conditioned on anything. Your responsibility for paying this Note in full is unaffected by the liability of any other person for repaying this Note, or by our failure to tell you that a required payment has not been made. We may release any other person obligated under this Note without affecting your obligations under this Note.

(e) **Co-Borrower Release.** You may be eligible to apply for a release of the Co-Borrower after we have received 25 on-time monthly payments from you. Any release of a Co-Borrower, however, will be at our sole discretion.

8. Prepayment. You have the right to prepay this Note in whole or in part at any time, without penalty. If you have more than one loan and you do not provide instructions as to which loan a prepayment is to be applied, we may determine how to apply the prepayment in our discretion.

9. Notice. All notices will be given to you at the address set forth above for the Borrower, unless you properly notify us of a change

in such address. You agree to notify us within 10 days of any change in your name, address, telephone number or employment. You also agree that all notices need be given only to one address.

10. Collection Costs. If you are in default under this Note, you agree to pay reasonable collection costs, including reasonable attorney's fees. In accordance with New Hampshire law, you may receive attorney's fees if you successfully defend a collection suit or if you successfully bring your own suit. If you successfully assert a partial defense to a collection claim brought by us, the court may withhold some or all of our attorney's fees.

11. General.

(a) **Age.** The LEAFSM Loan Program is not available to students under the age of 18. By signing this Note, you are representing to us that you are at least 18 years of age on the date you sign this Note.

(b) **Assignment.** You may not assign this Note or its benefits or obligations, but, in the event of your death, the obligations of this Note will bind your estate. We, or any subsequent holder, may assign this Note at any time, without notice to you.

(c) **Delay in Enforcement.** We and/or the Servicer can delay enforcing any rights under this Note without losing them. Waiver of any rights by us and/or the Servicer will not waive any other rights of us or the Servicer.

(d) **Governing Law, Jurisdiction.** We are a New Hampshire corporation, with a principal place of business in New Hampshire. Accordingly, you agree that the provisions of this Note will be governed by New Hampshire law and you consent to the jurisdiction of the New Hampshire courts in any action to enforce our rights under this Note.

(e) **Entire Agreement.** The terms and conditions set forth in this Note constitute the entire agreement between you and us.

(f) **Borrower Certification.** You hereby certify that all of the LEAFSM loan proceeds will be used solely for qualified higher education expenses.

12. Privacy and Disclosures. You hereby authorize us to obtain reports from one or more credit bureaus in connection with your application for, and our collection of, this loan. Without limiting any other legal right we have to collect and release information about you or this loan, you hereby authorize us, the Servicer and our agents to release information pertinent to this loan, including but not limited to your Social Security Number, any information we obtain from you concerning the status of your loan, this Note, the repayment of this Note and any delinquency or default by you under this Note to: (i) the Servicer and any other of our agents; (ii) any credit bureau or other agency which we or the Servicer deem desirable to the performance of our duties; and (iii) to the references on this loan and members of your immediate family unless you submit written directions otherwise. If you default, have missed payments or late payments on this Note we may report such information to the credit bureaus which may significantly and adversely affect your ability to obtain other credit. Your Social Security Number will be used to verify your identity. The principal purpose of the information requested by us is to verify your identity, to determine your eligibility and benefits, to permit the servicing of your loan(s), and, in the event it is necessary, to locate you or to collect from you if you become delinquent in your loan payments or you default.

State Law Notices

Arizona - I agree to pay an effective rate of interest equal to the rate of interest applicable to this Note, as set forth in Interest and Terms of Repayment above, plus any additional rate of interest resulting from any fees or charges paid or payable by me in connection with this Note that may be deemed to be interest under applicable law.

California Residents – As required by law, I am hereby notified that a negative credit report reflected on my credit report may be submitted to a credit reporting agency if I fail to fulfill the terms of my credit obligation.

Georgia - I waive any right to require the lender to take action against the principals as provided in O.C.G.A. § 10-7-24.

Indiana and Maine - The provisions of this note regarding the payment of collection agency costs and court costs and where lawsuits must be filed do not apply to Indiana or Maine residents.

Iowa, Kansas and Maine - **NOTICE TO CONSUMER: 1. Do not sign this paper before you read it. 2. You are entitled to a copy of this paper. 3. You may prepay the unpaid balance at any time without penalty and may be entitled to receive a refund of unearned charges in accordance with law.**

Maine, New York and Vermont - NHHELCO or its servicer may obtain a consumer report (credit report) about me from a consumer reporting agency (credit bureau). Upon my request, I will be informed whether or not NHHELCO or its servicer obtained a credit report about me and if so the name and address of the consumer reporting agency that furnished the report. If my application is approved subsequent consumer reports may be requested or used without further notice to me in connection with (a) renewal or extension of credit for which I have applied, (b) reviewing my loan, (c) taking collection action on my loan, or (d) other legitimate purposes associated with my loan.

Missouri - **Oral agreements or commitments to loan money, extend credit or to forbear from enforcing repayment of a debt including promises to extend or renew such debt are not enforceable. To protect you (borrower(s) and us (creditor) from misunderstanding or disappointment, any agreements we reach covering such matters are contained in this writing, which is the complete and exclusive statement of the agreement between us, except as we may later agree in writing to modify it.**

New York - By signing as a Co-signer I am acting as a “guarantor” and if there is a default on any of the Borrower’s obligations under the terms of this Note, I agree to pay all sums due as set forth in this Note. This sum could include the principal amount owed, plus interest and other fees/charges, plus reasonable attorneys fees and collection costs as provided under the terms of the Note of which I acknowledge receiving a copy before signing as a guarantor or co-signor. I also agree that you can collect this debt from me without first trying to collect from the borrower.

North Carolina - By signing as a Co-signer I waive any right I have to require the Lender to proceed in accordance with the provisions of N.C.G.S. §26-7 through 26-9 and acknowledge that the Lender may proceed directly against me without first proceeding against the Borrower or any collateral for the loan.

Ohio - The Ohio laws against discrimination require that all creditors make credit equally available to all credit worthy customers, and that credit reporting agencies maintain separate credit histories on each individual upon request. The Ohio civil rights commission administers compliance with this law.

Oklahoma - If I am in default and the total amount disbursed under this Note is greater than \$3400 (or any higher amount established by law for the payment of such fees), I agree to pay the Lender’s court costs.

Texas - To contact the Lender about this Note call 1-800-719-0708. This contract may be subject in whole or in part to Texas law which is enforced by the Consumer credit commissioner, 2601 North Lamar Boulevard Austin Texas 78705-4207, phone 1-512-479-1285 or 1-800-538-1579. Contact the Commissioner relative to any inquiries or complaints.

Utah - As required by law, I am hereby notified that a negative credit report reflecting on my credit may be submitted to a credit reporting agency if I fail to fulfill my credit obligations.

Vermont - **NOTICE TO CO-SIGNER: YOUR SIGNATURE ON THIS NOTE MEANS THAT YOU ARE EQUALLY LIABLE FOR REPAYMENT OF THIS LOAN. IF THE BORROWER DOES NOT PAY, THE LENDER HAS A LEGAL RIGHT TO COLLECT FROM YOU.**

West Virginia - Any provisions of this note releasing the Lender from liability from any claim arising from the use of information provided to the Lender by others or arising from the Lender providing information to others and the provisions of this Note regarding the payment of collection agency costs do not apply.

Wisconsin Borrowers and Co-signers - The provisions of this Note regarding default do not apply. Instead, I will be in default (a) if the interval between scheduled payments is two months or less, and I permit to be outstanding an amount exceeding one full payment which has remained unpaid for more than 10 days after its scheduled due date or deferred due date, or if I fail to pay the first payment or the last payment within 40 days of its scheduled due date or deferred due date; or (b) if the interval payments between scheduled payments is more than two months, I permit to be outstanding all or any part of one scheduled payment which has remained unpaid for more than 60 days after its scheduled due date or deferred due date. I will also be in default if I fail to observe any provision of this Note, the breach of which materially impairs my ability to pay the amounts due under this Note.

Wisconsin Married Residents - (a) My signature confirms that the loan made under this Note is being incurred in the interest of my marriage or family; (b) no provision of a marital property agreement, a unilateral statement under Section 766.59 or a court decree under Section 766.70 of the Wisconsin Statutes adversely affects the interest of the creditor unless prior to the time the credit was granted I furnished a copy of the agreement, statement or decree to the creditor or the creditor has actual knowledge of the adverse provision when the obligation to the creditor is incurred.

California - AVISO PARA EL FIADOR (Spanish Translation) Se le esta pidiendo que garantice esta deuda. Pienselo con cuidado antes de ponerse de acuerdo. Si la persona que ha pedido este prestamo no paga la deuda, usted tendra que pagarla. Este seguro de que usted podra pagar si sea obligado a pagarla y de que usted desea aceptar la responsabilidad. Si la persona que ha pedido el prestamo no paga la deuda, es posible que usted tenga que pagar la suma total de la deuda, mas los cargos por tardarse en el pago o el costo de cobranza, lo cual aumenta el total de esta suma. El acreedor (financiero) puede cobrarle a usted sin, primeramente, tratar de cobrarle al deudor. Los mismos metodos de cobranza que pueden usarse contra el deudor, podran usarse contra usted, tales como presentar una demanda en corte, quitar parte de su sueldo, etc. Si alguna vez no se cumpla con la obligacion de pagar esta deuda, se puede incluir esa informacion en la historia de credito de usted. Este aviso no es el contrato mismo en que se le echa a usted la responsabilidad de la deuda.