



POST EDUCATION STUDENT LOAN CONSOLIDATION APPLICATION

Terms & Conditions:

- Combine several student loans into one loan
- Borrower can consolidate education loans only after they have a minimum of 1 year employment history
- Borrower must be able to provide proof of income for at least past 1 year AND current proof of income
- Borrower must provide copies of Degree/Diploma and transcripts of final semester
- Borrower must provide Pay off letter of existing student loans to determine the loan amount and to pay off existing loans
- Variable Rate - Rate will be adjusted every quarter at prime plus 1.5%
- Floor 5.75%
- Payments start within 60 days of disbursement
- Terms - up to 30 years

Guarantors may be required.

INCOMPLETE Loan Applications will not be processed. Supporting documents must accompany application

All the above terms and conditions are subject to change. Some restrictions may apply.

Disclosure Statement: To the best of my knowledge, everything declared on this form is true and complete. I authorize the lender to agent under the authority given credit information about me. A creditable report (credit report) may be obtained from a consumer reporting agency (credit bureau) in connection with this application. It is required that all information on my credit report be obtained, and all credit records were obtained, can be obtained from the bureau and addresses of the credit bureaus that furnished the reports. If the application is approved, a consumer credit report may be requested or used in connection with approval or extension of any credit for which loans applied, including my loan, taking collection action on the loan, or legitimate business connected with my loan. I further authorize the lender to receive, provide, and control information regarding my personal financial and credit status as may be relevant to consideration of the application. I understand that the proceeds of this loan must be used for educational purposes. This application and ensuing documentation remain the property of the lender. I further understand that if this application is approved, I will be subject to the terms and conditions of the credit agreement.

Important information about procedures for opening a new account. To keep the government safe the handling of personal and financial handling activities, information requires all financial institutions to identify, verify, and record information that identifies each person who opens an account. After this means to use their own best judgment, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

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