



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 copy 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 2.5%
- Floor 5.75%
- Payments start within 60 days of disbursement
- Terms - up to 10 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 disclosed on this form is true and complete. I authorize the Lender, its agent and/or my school to gather credit information about me. A consumer report (credit report) may be obtained from a consumer-reporting agency (credit bureau) in connection with this Application. If I request (1) I will be informed whether or not consumer reports were obtained, and (2) if reports were obtained, I will be informed of the names 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 renewals or extensions of any credit for which I have applied, reviewing my loan, taking collection action on my loan, or legitimate purposes associated with my loan. I further authorize my school to receive, provide, and confirm information regarding my attendance, financial aid, or status as may be relevant to consideration of this application. I understand that the proceeds of this loan must be used for educational purposes. This application and supporting documentation remain the property of the Lender. I further understand that if this application is approved, it will be subject to the terms and conditions of the credit agreement.

Important information about procedures for opening a new account: To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account. What this means for you: When you open an account, 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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