

**RETAIL INSTALLMENT CONTRACT
TFC COPY**

Plan: _____ Account: **D843**



4 term PT FL / 10 Year Amortization

000-00-0000

1 USA Buyer - Last Name, First Name St. Augustine SSN (SIN, Tax ID) _____ FL Identification Number (optional) 32086 USA
 Address Apt. City (Please Don't Abbreviate) State/Prov Zip/Postal Code Country
 000 000-000

Home Phone _____

Work Phone _____

Cell/Pager _____

E-Mail _____

DESCRIPTION OF GOODS AND/OR SERVICES

10 year contract FL

ITEMIZATION OF THE AMOUNT FINANCED

(1) Cash Price	\$ 10,855.00
(2) (+)	\$
(3) (+)	\$
(4) Total Cash Price (1) + (2) + (3)	\$ 10,855.00
(5) Cash Down Payment	\$
(6) Unpaid Cash Price (4) - (5)	\$ 10,855.00
(7) (-)	\$
(8) (-)	\$
(9) Amount Financed (6) - (7) - (8)	\$ 10,855.00

In this retail installment contract, the words I, me, mine, and my mean each and all of those who signed it as Buyer and Co-Buyer (where applicable). The words you, your, and yours mean the Seller indicated below, anyone designated by Seller to collect payments from me on Seller's behalf, or an assignee of the contract.

PROMISE TO PAY: I promise to pay the Total of Payments in the number and amount of installments and on the dates as shown below at your address, or to the address of anyone designated by you to collect payments on your behalf. This Contract is part of and is subject to the terms and conditions contained in any written agreement between Buyer and Seller made in connection with this Contract. If I default, a negative report reflecting on my credit may be submitted to a credit reporting agency.

NOTICE: ANY HOLDER OF THIS CONSUMER CREDIT CONTRACT IS SUBJECT TO ALL CLAIMS AND DEFENSES WHICH THE DEBTOR COULD ASSERT AGAINST THE SELLER OF GOODS OR SERVICES OBTAINED PURSUANT HERETO OR WITH THE PROCEEDS HEREOF. RECOVERY HEREUNDER BY THE DEBTOR SHALL NOT EXCEED AMOUNTS PAID BY THE DEBTOR HEREUNDER.

INTEREST RATE OF MY LOAN 8.00 %	FINANCE CHARGE The dollar amount the credit will cost me \$ 7,199.00	Amount Financed The amount of credit provided to me or on my behalf \$ 10,855.00	Total of Payments The amount I will have paid after I have made all payments as scheduled \$ 18,054.00	Total Sale Price The total cost of my purchase on credit, including my down payment of \$ 18,054.00
MY PAYMENT SCHEDULE WILL BE:				LATE CHARGES: If any part of a payment is 10 days or more late (or days late as per state law) I will be charged up to the greater of a) \$10.00 b) 10% of the payment, or the highest amount permitted by state law.
Number of payments	Amount of each payment	Payments are due monthly, the same day of each month beginning:	APR %	
21	\$ 10.00	09/04/2011	8.00 %	
120	\$ 148.70	06/04/2013	8.00 %	
	\$		%	
	\$		%	PREPAYMENT: I may pay my balance due in full at any time without penalty and may be entitled to a rebate of any unearned finance, with such rebate credited to my account.
				REFERENCE: Refer to contract for information provided about nonpayment, default, right to accelerate maturity of obligation, prepayment rebates and penalties.

Date of Contract 08/04/2011 Anticipated Start Date of Services _____ Anticipated Completion Date of Services _____

Seller University of St. Augustine

DEFAULT: I will be in default if I do not fully pay any installment on time. You may then demand the unpaid balance, earned finance charge, reasonable attorney fees, collection fees, expenses of collection, court fees and interest as allowed by law.

RETURNED ITEMS: If any payment is returned unpaid by my bank, I may be charged \$20.00 or up to the greatest amount allowed by law. The words "paid in full" or any other restrictive endorsement written on my payment will not have any effect on my account.

AMOUNT FINANCED: The amount financed will be applied to my account with seller.

SUBSTITUTION: The Seller reserves the right to substitute goods and/or services of equal or superior value.

Signature of Seller's Authorized Representative
1 University Boulevard

St. Augustine Seller Address FL 32086-5799 USA

Seller City, State/Prov and Zip/Postal Code Country

BY SIGNING THIS CONTRACT BELOW, I ACKNOWLEDGE RECEIPT OF A TRUE, COMPLETELY FILLED IN COPY OF THIS CONTRACT.

CREDIT INFORMATION: I authorize the Seller, and/or any parties further authorized by the Seller, from time to time, to check my credit history. Upon my request, I will be informed as to whether or not a consumer report was requested, and informed of the name and address of the consumer reporting agency(s) that furnished the report.

ANNUAL PERCENTAGE RATE: The cost of my credit as a yearly rate is **8.00 %**.

INVALID PART OF CONTRACT: If any part of this Contract is invalid under the law you will not lose any of your rights as to the other parts of this Contract.

Buyer _____ Signature of Buyer

RESPONSIBLE PARTIES: Buyer and Co-Buyer will be jointly and severally responsible for all amounts due.

Co-Buyer _____ Signature of Co-Buyer

NOTICE TO BUYER: (1) DO NOT SIGN THIS AGREEMENT BEFORE YOU READ IT OR IF IT CONTAINS ANY BLANK SPACES TO BE FILLED IN. (2) YOU ARE ENTITLED TO A COMPLETELY FILLED-IN COPY OF THIS AGREEMENT WHEN YOU SIGN IT. (3) YOU CAN PREPAY THE FULL AMOUNT DUE UNDER THIS AGREEMENT AT ANY TIME AND OBTAIN A PARTIAL REFUND OF THE FINANCE CHARGE IF IT IS \$1 OR MORE. (4) IF YOU DESIRE TO PAY OFF IN ADVANCE THE FULL AMOUNT DUE, THE AMOUNT OF THE REFUND YOU ARE ENTITLED TO, IF ANY, WILL BE FURNISHED UPON REQUEST. (5) YOU MAY ASSERT AGAINST THE HOLDER OF THE PROMISSORY NOTE YOU SIGNED IN ORDER TO FINANCE THE COST OF INSTRUCTION ALL OF THE CLAIMS AND DEFENSES THAT YOU COULD ASSERT AGAINST THIS SCHOOL, UP TO THE AMOUNT YOU HAVE ALREADY PAID UNDER THE PROMISSORY NOTE.

Printed Name of Co-Buyer _____

Co-Buyer Address Apt. USA

Co-Buyer City, State/Prov and Zip/Postal Code Country

Co-Buyer Home Phone Co-Buyer SSN (SIN, Tax ID)

Co-Buyer Work Phone Co-Buyer E-Mail

Relationship to Buyer _____

**RETAIL INSTALLMENT CONTRACT
SELLER COPY**

Plan: _____ Account: _____

D843



4 term PT FL / 10 Year Amortization

000-00-0000

1 USA

Buyer - Last Name, First Name

SSN (SIN, Tax ID)

Identification Number (optional)

Address

Apt.

City (Please Don't Abbreviate)

FL

State/Prov

Zip/Postal Code

Country

000 000-000

Home Phone

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DESCRIPTION OF GOODS AND/OR SERVICES

10 year contract FL

ITEMIZATION OF THE AMOUNT FINANCED

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PROMISE TO PAY: I promise to pay the Total of Payments in the number and amount of installments and on the dates as shown below at your address, or to the address of anyone designated by you to collect payments on your behalf. This Contract is part of and is subject to the terms and conditions contained in any written agreement between Buyer and Seller made in connection with this Contract. If I default, a negative report reflecting on my credit may be submitted to a credit reporting agency.

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120	\$ 148.70	06/04/2013	8.00 %	
	\$		%	
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Printed Name of Co-Buyer

Co-Buyer Address

Apt.

USA

Co-Buyer City, State/Prov and Zip/Postal Code

Country

Co-Buyer Home Phone

Co-Buyer SSN (SIN, Tax ID)

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D843

4 term PT FL / 10 Year Amortization

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1 USA Buyer - Last Name, First Name SSN (SIN, Tax ID) Identification Number (optional)
 St. Augustine FL 32086 USA
 Address Apt. City (Please Don't Abbreviate) State/Prov Zip/Postal Code Country

000 000-000 Home Phone Work Phone

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10 year contract FL

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Co-Buyer Address Apt. USA

Co-Buyer City, State/Prov and Zip/Postal Code Country

Co-Buyer Home Phone Co-Buyer SSN (SIN, Tax ID)

Co-Buyer Work Phone Co-Buyer E-Mail

Relationship to Buyer

P.O. Box 20700 * Floral Park * New York * 11002



Address Correction Requested

Account #: To Be Assigned
Reference: D843
Minimum Due: 10.00

Mail To:

Student Name

Year Amortization 4 term PT FL

TFC Credit Corporation
P.O. Box 20700
Floral Park, NY 11002



Cut Coupon & Return With Your Payment

We are pleased to provide you with this initial payment coupon. A coupon book for all payments on your account is being produced and will be mailed to you at your mailing address as indicated on the retail installment contract. Please notify us immediately if changes or corrections need to be made to your address.

If you have any questions regarding your loan, please call one of our loan counselors toll-free at (800) 832-2733.

Student Name	Your Account Is	Your Next Payment Is Due By This Date
Year Amortization 4 term PT FL	To Be Assigned	09/04/2011

Helpful Payment Instructions: All payments are due on or before the due date. Any payments received after this date may be subject to late charges. Your canceled check or money order stub is your receipt. Please do not send cash.

TFC Credit Corporation Loan Information

The Financing Professionals

Installment Contract

Contract reloaded and loan recalculated.

Use this page to generate printable application forms for new contracts. Please fill in the information for all of the relevant tabs in this page, including the various items for calculating the interest and payments for the contract. When you are ready to print the form, click on the **Create Contract** button to download a PDF version of the installment contract.

[Create Contract](#) | [Find Contract](#)

Borrower	Loan	Co-Buyer	School	Payments	TILA Step 1: Application or Solicitation
TILA Step 2: Approval Disclosure	TILA Step 3: Final Disclosure	TILA Self-Certification			

Amortization Table For:

Institution: University of St. Augustine
Borrower: 10 Year Amortization 4 term PT FL
Borrower ID: ***-**-0000

Tier Structure

This loan has 2 tiers, with an APR of 8.00%

Tier	Payments	Intr. Rate	Payment Amt.
1	21	8.00	10.00
2	120	8.00	148.70

Payments

Pmt. No.	Pmt. Amt.	Principal	Interest	Balance	Cum. Princ.	Cum. Int.
1	10.00	-62.37	72.37	10917.37	-62.37	72.37
2	10.00	-62.78	72.78	10980.15	-125.15	145.15
3	10.00	-63.20	73.20	11043.35	-188.35	218.35
4	10.00	-63.62	73.62	11106.97	-251.97	291.97
5	10.00	-64.05	74.05	11171.02	-316.02	366.02
6	10.00	-64.47	74.47	11235.49	-380.49	440.49
7	10.00	-64.90	74.90	11300.39	-445.39	515.39
8	10.00	-65.34	75.34	11365.73	-510.73	590.73
9	10.00	-65.77	75.77	11431.50	-576.50	666.50
10	10.00	-66.21	76.21	11497.71	-642.71	742.71
11	10.00	-66.65	76.65	11564.36	-709.36	819.36
12	10.00	-67.10	77.10	11631.46	-776.46	896.46
13	10.00	-67.54	77.54	11699.00	-844.00	974.00
14	10.00	-67.99	77.99	11766.99	-911.99	1051.99
15	10.00	-68.45	78.45	11835.44	-980.44	1130.44
16	10.00	-68.90	78.90	11904.34	-1049.34	1209.34
17	10.00	-69.36	79.36	11973.70	-1118.70	1288.70
18	10.00	-69.82	79.82	12043.52	-1188.52	1368.52
19	10.00	-70.29	80.29	12113.81	-1258.81	1448.81
20	10.00	-70.76	80.76	12184.57	-1329.57	1529.57
21	10.00	-71.23	81.23	12255.80	-1400.80	1610.80
22	148.70	66.99	81.71	12188.81	-1333.81	1692.51
23	148.70	67.43	81.27	12121.38	-1266.38	1773.78
24	148.70	67.89	80.81	12053.49	-1198.49	1854.59
25	148.70	68.34	80.36	11985.15	-1130.15	1934.95
26	148.70	68.79	79.91	11916.36	-1061.36	2014.86
27	148.70	69.26	79.44	11847.10	-992.10	2094.30
28	148.70	69.72	78.98	11777.38	-922.38	2173.28
29	148.70	70.17	78.53	11707.21	-852.21	2251.81
30	148.70	70.65	78.05	11636.56	-781.56	2329.86
31	148.70	71.12	77.58	11565.44	-710.44	2407.44
32	148.70	71.59	77.11	11493.85	-638.85	2484.55
33	148.70	72.07	76.63	11421.78	-566.78	2561.18
34	148.70	72.55	76.15	11349.23	-494.23	2637.33

Pmt. No.	Pmt. Amt.	Principal	Interest	Balance	Cum. Princ.	Cum. Int.
35	148.70	73.03	75.67	11276.20	-421.20	2713.00
36	148.70	73.53	75.17	11202.67	-347.67	2788.17
37	148.70	74.02	74.68	11128.65	-273.65	2862.85
38	148.70	74.50	74.20	11054.15	-199.15	2937.05
39	148.70	75.01	73.69	10979.14	-124.14	3010.74
40	148.70	75.51	73.19	10903.63	-48.63	3083.93
41	148.70	76.00	72.70	10827.63	27.37	3156.63
42	148.70	76.52	72.18	10751.11	103.89	3228.81
43	148.70	77.03	71.67	10674.08	180.92	3300.48
44	148.70	77.53	71.17	10596.55	258.45	3371.65
45	148.70	78.06	70.64	10518.49	336.51	3442.29
46	148.70	78.58	70.12	10439.91	415.09	3512.41
47	148.70	79.09	69.61	10360.82	494.18	3582.02
48	148.70	79.63	69.07	10281.19	573.81	3651.09
49	148.70	80.16	68.54	10201.03	653.97	3719.63
50	148.70	80.68	68.02	10120.35	734.65	3787.65
51	148.70	81.23	67.47	10039.12	815.88	3855.12
52	148.70	81.77	66.93	9957.35	897.65	3922.05
53	148.70	82.31	66.39	9875.04	979.96	3988.44
54	148.70	82.87	65.83	9792.17	1062.83	4054.27
55	148.70	83.42	65.28	9708.75	1146.25	4119.55
56	148.70	83.96	64.74	9624.79	1230.21	4184.29
57	148.70	84.53	64.17	9540.26	1314.74	4248.46
58	148.70	85.10	63.60	9455.16	1399.84	4312.06
59	148.70	85.66	63.04	9369.50	1485.50	4375.10
60	148.70	86.24	62.46	9283.26	1571.74	4437.56
61	148.70	86.81	61.89	9196.45	1658.55	4499.45
62	148.70	87.38	61.32	9109.07	1745.93	4560.77
63	148.70	87.97	60.73	9021.10	1833.90	4621.50
64	148.70	88.56	60.14	8932.54	1922.46	4681.64
65	148.70	89.14	59.56	8843.40	2011.60	4741.20
66	148.70	89.74	58.96	8753.66	2101.34	4800.16
67	148.70	90.34	58.36	8663.32	2191.68	4858.52
68	148.70	90.93	57.77	8572.39	2282.61	4916.29
69	148.70	91.55	57.15	8480.84	2374.16	4973.44

Pmt. No.	Pmt. Amt.	Principal	Interest	Balance	Cum. Princ.	Cum. Int.
70	148.70	92.16	56.54	8388.68	2466.32	5029.98
71	148.70	92.77	55.93	8295.91	2559.09	5085.91
72	148.70	93.39	55.31	8202.52	2652.48	5141.22
73	148.70	94.02	54.68	8108.50	2746.50	5195.90
74	148.70	94.63	54.07	8013.87	2841.13	5249.97
75	148.70	95.27	53.43	7918.60	2936.40	5303.40
76	148.70	95.91	52.79	7822.69	3032.31	5356.19
77	148.70	96.54	52.16	7726.15	3128.85	5408.35
78	148.70	97.19	51.51	7628.96	3226.04	5459.86
79	148.70	97.84	50.86	7531.12	3323.88	5510.72
80	148.70	98.48	50.22	7432.64	3422.36	5560.94
81	148.70	99.15	49.55	7333.49	3521.51	5610.49
82	148.70	99.81	48.89	7233.68	3621.32	5659.38
83	148.70	100.47	48.23	7133.21	3721.79	5707.61
84	148.70	101.15	47.55	7032.06	3822.94	5755.16
85	148.70	101.82	46.88	6930.24	3924.76	5802.04
86	148.70	102.49	46.21	6827.75	4027.25	5848.25
87	148.70	103.18	45.52	6724.57	4130.43	5893.77
88	148.70	103.87	44.83	6620.70	4234.30	5938.60
89	148.70	104.55	44.15	6516.15	4338.85	5982.75
90	148.70	105.26	43.44	6410.89	4444.11	6026.19
91	148.70	105.96	42.74	6304.93	4550.07	6068.93
92	148.70	106.66	42.04	6198.27	4656.73	6110.97
93	148.70	107.38	41.32	6090.89	4764.11	6152.29
94	148.70	108.09	40.61	5982.80	4872.20	6192.90
95	148.70	108.80	39.90	5874.00	4981.00	6232.80
96	148.70	109.54	39.16	5764.46	5090.54	6271.96
97	148.70	110.27	38.43	5654.19	5200.81	6310.39
98	148.70	111.00	37.70	5543.19	5311.81	6348.09
99	148.70	111.75	36.95	5431.44	5423.56	6385.04
100	148.70	112.49	36.21	5318.95	5536.05	6421.25
101	148.70	113.23	35.47	5205.72	5649.28	6456.72
102	148.70	114.00	34.70	5091.72	5763.28	6491.42
103	148.70	114.76	33.94	4976.96	5878.04	6525.36
104	148.70	115.51	33.19	4861.45	5993.55	6558.55

Pmt. No.	Pmt. Amt.	Principal	Interest	Balance	Cum. Princ.	Cum. Int.
105	148.70	116.29	32.41	4745.16	6109.84	6590.96
106	148.70	117.07	31.63	4628.09	6226.91	6622.59
107	148.70	117.84	30.86	4510.25	6344.75	6653.45
108	148.70	118.63	30.07	4391.62	6463.38	6683.52
109	148.70	119.42	29.28	4272.20	6582.80	6712.80
110	148.70	120.21	28.49	4151.99	6703.01	6741.29
111	148.70	121.02	27.68	4030.97	6824.03	6768.97
112	148.70	121.83	26.87	3909.14	6945.86	6795.84
113	148.70	122.63	26.07	3786.51	7068.49	6821.91
114	148.70	123.46	25.24	3663.05	7191.95	6847.15
115	148.70	124.28	24.42	3538.77	7316.23	6871.57
116	148.70	125.10	23.60	3413.67	7441.33	6895.17
117	148.70	125.94	22.76	3287.73	7567.27	6917.93
118	148.70	126.78	21.92	3160.95	7694.05	6939.85
119	148.70	127.62	21.08	3033.33	7821.67	6960.93
120	148.70	128.48	20.22	2904.85	7950.15	6981.15
121	148.70	129.33	19.37	2775.52	8079.48	7000.52
122	148.70	130.19	18.51	2645.33	8209.67	7019.03
123	148.70	131.06	17.64	2514.27	8340.73	7036.67
124	148.70	131.94	16.76	2382.33	8472.67	7053.43
125	148.70	132.81	15.89	2249.52	8605.48	7069.32
126	148.70	133.70	15.00	2115.82	8739.18	7084.32
127	148.70	134.59	14.11	1981.23	8873.77	7098.43
128	148.70	135.48	13.22	1845.75	9009.25	7111.65
129	148.70	136.40	12.30	1709.35	9145.65	7123.95
130	148.70	137.30	11.40	1572.05	9282.95	7135.35
131	148.70	138.21	10.49	1433.84	9421.16	7145.84
132	148.70	32.67	116.03	1401.17	9453.83	7261.87
133	148.70	0.00	148.70	1401.17	9453.83	7410.57
134	148.70	-0.01	148.71	1401.18	9453.82	7559.28
135	148.70	0.00	148.70	1401.18	9453.82	7707.98
136	148.70	0.00	148.70	1401.18	9453.82	7856.68
137	148.70	-0.01	148.71	1401.19	9453.81	8005.39
138	148.70	0.00	148.70	1401.19	9453.81	8154.09
139	148.70	0.00	148.70	1401.19	9453.81	8302.79

Pmt. No.	Pmt. Amt.	Principal	Interest	Balance	Cum. Princ.	Cum. Int.
140	148.70	-0.01	148.71	1401.20	9453.80	8451.50
141	148.70	1401.20	-1252.50	0.00	10855.00	7199.00

Create Contract

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FINAL DISCLOSURE FORM

BORROWER:

 10 Year Amortization 4 term P
 I USA
 St. Augustine FL 32086

CREDITOR:

 University of St. Augustine
 1 University Boulevard
 St. Augustine FL 32086-5799

RIGHT TO CANCEL

You have a right to cancel this transaction, without penalty, by midnight on August 12, 2011. No funds will be disbursed to you or to your school until this time. You may cancel by contacting the Financial Aid Director

Loan Rates & Estimated Total Costs

Total Loan Amount

\$10855.00

The total amount you are borrowing

INTEREST RATE

8.00

Your current interest rate

FINANCE CHARGE

\$7199.00

The estimated dollar amount the credit will cost you.

Total of Payments

\$18054.00

The estimated amount you will have paid when you have made all payments.

ITEMIZATION OF AMOUNT FINANCED

Amount paid to you	\$0.00
Amount paid to others on your behalf University of St. Augustine	+ \$10855.00
Amount Financed (total amount provided)	= \$10855.00
Initial finance charges (total)	+ \$0.00
Total Loan Amount	= \$10855.00

ABOUT YOUR INTEREST RATE

Your rate is fixed. This means that your rate will not change during the life of the loan.

* Your Annual Percentage Rate (APR) is 8.00%. The APR is typically different than the Interest Rate since it considers fees, if any, and reflects the cost of your loan as a yearly rate. For more information about the APR, see Reference Notes.

Fees

Late Fee: If any part of a payment is 10 days or more late (or days late as per state law) you may be charged up to the greater of a) \$10; b) 10% of the payment; or c) the highest amount permitted by state law. **Returned check fee:** \$20 or the greatest amount allowed by state law.

Estimated Repayment Schedule & Terms

141 MONTH LOAN TERM		
	at 8.00 % the current interest rate of your loan	at 25***% the maximum interest rate possible for your loan
There is no deferment period	No payment required (\$0.00 interest will accrue during this time)	No payment required (Interest will accrue during this time)
09/04/2011 to 06/03/2013 21 monthly payments	\$10.00	\$239.21
06/04/2013 to 06/03/2023 120 monthly payments	\$148.70	\$239.21

The estimated Total Payments at the Maximum Rate of Interest would be **\$33728.61**

* The maximum rate cannot be determined, therefore a rate of 25% is being used to estimate the total amount for repayment and the monthly payment. This example rate of 25% has been used for comparative purposes and the total amount for repayment and monthly payment is an estimate and will be higher if the applicable interest rate increases.

REFERENCE NOTES

The interest rate may be higher or lower than your Annual Percentage Rate (APR) because the APR accounts for the Interest Rate and certain fees you might have to pay to obtain this loan, and whether you defer (postpone) payments or choose a multi-tiered option while in school.

Bankruptcy Limitations

If you file for bankruptcy you may still be required to pay back this loan.

Repayment Options:

There are three options available under the USA SFA tuition payment program.

For First and Post Professional Degree Programs:

4.25%/8% combo rate with 5 year amortization schedule (4.25% in years 1-3. 8% 4-5)

Prepayments:

If you pay off the loan early, you will not have to pay a penalty. You may be entitled to a rebate of any unearned finance charge.

See your contract documents for any additional information about nonpayment, default, any required repayment in full before the scheduled date and prepayment refund and penalties.

APPROVAL DISCLOSURE FORM

BORROWER:

CREDITOR:

10 Year Amortization 4 term PT FL
 1 USA
 St. Augustine FL 32086

University of St. Augustine
 1 University Boulevard
 St. Augustine FL 32086-5799

Loan Rates & Estimated Total Costs

Total Loan Amount

\$10855.00

The total amount
 you are borrowing

INTEREST RATE

8.00

Your current
 interest rate

FINANCE CHARGE

\$7199.00

The estimated dollar
 amount the credit will
 cost you.

Total of Payments

\$18054.00

The estimated amount you will
 have paid when you have made all
 payments.

FINANCING OF AMOUNT FINANCED

Amount paid to you	\$0.00
Amount paid to others on your behalf University of St. Augustine	+ \$10855.00
Amount Financed (total amount provided)	= \$10855.00
Initial finance charges (total)	+ \$0.00
Total Loan Amount	= \$10855.00

ABOUT YOUR INTEREST RATE

Your rate is fixed. This means that your rate will not change during the life of the loan.

* Your Annual Percentage Rate (APR) is 8.00%. The APR is typically different than the Interest Rate since it considers fees, if any, and reflects the cost of your loan as a yearly rate. For more information about the APR, see Reference Notes.

Fees

Late Fee: If any part of a payment is 10 days or more late (or days late as per state law) you may be charged up to the greater of a) \$10; b) 10% of the payment; or c) the highest amount permitted by state law. **Returned check fee:** \$20 or the greatest amount allowed by state law.

Estimated Repayment Schedule & Terms

141 MONTH LOAN TERM	at 8.00 % the current interest rate of your loan	at 25**% the maximum interest rate possible for your loan
	There is no deferment period	No payment required (\$0.00 interest will accrue during this time)
09/04/2011 to 06/03/2013 21 monthly payments	\$10.00	\$239.21
06/04/2013 to 06/03/2023 120 monthly payments	\$148.70	\$239.21

The estimated Total Payments at the Maximum Rate of Interest would be \$33728.61

** The maximum rate cannot be determined, therefore a rate of 25% is being used to estimate the total amount for repayment and the monthly payment. This example rate of 25% has been used for comparative purposes and the total amount for repayment and monthly payment is an estimate and will be higher if the applicable interest rate increases.

Federal Loan Alternatives

Loan Program	Current Interest Rate by Program Type
PERKINS for students	5.00% Fixed
STAFFORD for students	3.40% Fixed Undergraduate subsidized
	6.80 Fixed Undergraduate unsubsidized & Graduate
PLUS for parents and Graduate/Professional Students	7.90% Fixed Federal Family Education Loan
	7.90% Fixed Federal Direct Loan

You may qualify for Federal education loans. For additional information, contact your school's financial aid office or the Department of Education at: www.federalstudentaid.ed.gov

Next Steps & Terms of Acceptance

This offer is good until:

September 3, 2011

1. Find Out About Other Loan Options

Some schools have school-specific student loan benefits and terms not detailed on this form. Contact your school's financial aid office for more information.

2. You Have Until September 3, 2011 to Accept this Offer

You have 30 days from the approval date to accept this offer. The terms of this offer will not change, except that the interest rate may vary with the market rate.

To Accept the Terms of this loan,

In order to remain in good financial standing with the University of St Augustine and meet the terms of this payment/loan plan requires a monthly payment starting 30 days from the start date of the term in which the application was applied for USA SFA funds and been accepted.

REFERENCE NOTES

The interest rate may be higher or lower than your Annual Percentage Rate (APR) because the APR accounts for the Interest Rate and certain fees you might have to pay to obtain this loan, and whether you defer (postpone) payments or choose a multi-tiered payment option while in school.

Bankruptcy Limitations

If you file for bankruptcy you may still be required to pay back this loan.

Prepayments:

If you pay off the loan early, you will not have to pay a penalty. You may be entitled to a rebate of any unearned finance charge.

Repayment Options:

There are three options available under the USA SFA tuition payment program.

For First and Post Professional Degree Programs:

See your contract documents for any additional information about nonpayment, default, any required repayment in full before the scheduled date and prepayment refund and penalties.

APPLICATION AND SOLICITATION DISCLOSURES

University of St. Augustine
 1 University Boulevard
 St. Augustine FL 32086-5799

Loan Interest Rates & Fees

Your starting interest rate will be between

2.00 % and 18.00 %

Your Starting Interest Rate (upon approval)

The starting interest rate you pay will be determined after you apply.

Programs are available to students who are currently enrolled in a degree program. If approved, we will notify you of the rate you qualify for within the stated range.

Your Interest Rate during the life of the loan

Your rate is fixed. This means that your rate will not change during the life of the loan unless you choose a tiered loan repayment option. In that case, the rate will change one time when entering repayment of the second tier.

Loan Fees

Late Fee: If any part of a payment is 10 days or more late (or days late as per state law) you may be charged up to the greater of a) \$10; b) 10% of the payment; or c) the highest amount permitted by state law.

Returned check fee: \$20 or the greatest amount allowed by state law.

Loan Cost Examples

The total amount you will pay for this loan will vary depending upon when you start to repay it. This example provides estimates based upon one (1) repayment option available to you while enrolled in school.

Repayment option (while enrolled in school)	Amount Provided (amount provided directly to you or your school)	Interest Rate (highest possible starting rate)	Loan Term (how long you have to pay off the loan)	Total Paid over 120 months (includes associated fees)
Tiered Payments 1. Make a certain number of payments at a lower interest rate and the remaining loan payments at a higher interest rate	\$5,000.00	18.00% / 18.00%	120 months starting after your first payment	\$9,953.40

About this example:

This repayment example is based upon (a) a loan amount that may be greater than, or less than, the actual amount provided to the borrower, and (b) the highest starting rate currently charged including the highest rate in each tier or tiered payment.

Federal Loan Alternatives

Loan Program	Current Interest Rate by Program Type	
PERKINS for students	5.00% Fixed	
STAFFORD for students	3.40% Fixed	Undergraduate subsidized
	6.80 Fixed	Undergraduate unsubsidized & Graduate
PLUS for parents and Graduate/Professional Students	7.90% Fixed Federal Family Education Loan	
	7.90% Fixed Federal Direct Loan	

You may qualify for Federal education loans.

For additional information, contact your school's financial aid office or the Department of Education at: www.federalstudentaid.ed.gov

1. Find Out About Other Loan Options

Some schools have school-specific student loan benefits and terms not detailed on this form. Contact your school's financial aid office or visit the Department of Education's website at: www.federalstudentaid.ed.gov for more information about other loans.

2. To Apply for this Loan, Complete the Application and the Self-Certification Form

You may get the certification form from your school's financial aid office. If you are approved for this loan, the loan terms will be available for 30 days (terms will not change during this period, except as permitted by law).

REFERENCE NOTES

Interest Rate

Your rate will be fixed for the entire period of the loan repayment or for each tier, if the tiered payment option is selected.

Eligibility Criteria

• Must be at least 18 years or older at the time you apply.

For First Professional Programs:

• Student must supply an approval from Smart Option Loan with a rate higher than 8.5% plus Libor or

• Student must supply a denial notification from Smart Option Loan program

Co-Signers

• Must be at least 18 years or older at the time of the loan application.

Bankruptcy Limitations

• If you file for bankruptcy you may still be required to pay back this loan.

More information about loan eligibility and repayment deferral or forbearance options is available in your loan application and loan agreement.



Private Education Loan Applicant Self-Certification

OMB No. 1845-0101
Form Approved
Exp. Date 02-28-2013

Important: Pursuant to Section 155 of the Higher Education Act of 1965, as amended, (HEA) and to satisfy the requirements of Section 128(e)(3) of the Truth in Lending Act, a lender must obtain a self-certification signed by the applicant before disbursing a private education loan. The school is required on request to provide this form or the required information only for students admitted or enrolled at the school. Throughout this Applicant Self-Certification, "you" and "your" refer to the applicant who is applying for the loan. The applicant and the student may be the same person.

Instructions: Before signing, carefully read the entire form, including the definitions and other information on the following page. Submit the signed form to your lender.

SECTION 1: NOTICES TO APPLICANT

- Free or lower-cost Title IV federal, state, or school student financial aid may be available in place of, or in addition to, a private education loan. To apply for Title IV federal grants, loans and work-study, submit a Free Application for Federal Student Aid (FAFSA) available at www.fafsa.ed.gov, or by calling 1-800-4-FED-AID, or from the school's financial aid office.
- A private education loan may reduce eligibility for free or lower-cost federal, state, or school student financial aid.
- You are **strongly** encouraged to pursue the availability of free or lower-cost financial aid with the school's financial aid office.
- The financial information required to complete this form can be obtained from the school's financial aid office. If the lender has provided this information, you should contact your school's financial aid office to verify this information and to discuss your financing options.

SECTION 2: COST OF ATTENDANCE AND ESTIMATED FINANCIAL ASSISTANCE

If information is not already entered below, obtain the needed information from the school's financial aid office and enter it on the appropriate line. Sign and date where indicated.

- A. Student's cost of attendance for the period of enrollment covered by the loan \$ _____
- B. Estimated financial assistance for the period of enrollment covered by the loan \$ _____
- C. Difference between amounts A and B \$ _____

WARNING: If you borrow more than the amount on line C, you risk reducing your eligibility for free or lower-cost federal, state, or school financial aid.

SECTION 3: APPLICANT INFORMATION

Enter or correct the information below.

Full Name and Address of School University of St. Augustine 1 University Boulevard
St. Augustine FL 32086-5799

Applicant Name (last, first, MI) 4 term PT FL, 10 Year Amortization Date of Birth (mm/dd/yyyy) / /

Permanent Street Address 1 USA

City, State, Zip Code St. Augustine FL 32086

Area Code / Telephone Number Home (000) 000-000 Other ()

E-mail Address

Period of Enrollment Covered by the Loan (mm/dd/yyyy) From / / to / /

If the student is **not** the applicant, provide the student's name and date of birth.

Student Name (last, first, MI) Student Date of Birth (mm/dd/yyyy) / /

SECTION 4: APPLICANT SIGNATURE

I certify that I have read and understood the notices in Section 1 and, that to the best of my knowledge, the information provided on this form is true and correct

Signature of Applicant Date (mm/dd/yyyy)

SECTION 5: DEFINITIONS

Cost of attendance is an estimate of tuition and fees, room and board, transportation, and other costs for the period of enrollment covered by the loan, as determined by the school. A student's cost of attendance may be obtained from the school's financial aid office.

Estimated financial assistance is all federal, state, institutional (school), private, and other sources of assistance used in determining eligibility for most Title IV student financial aid, including amounts of financial assistance used to replace the expected family contribution. The student's estimated financial assistance is determined by the school and may be obtained from the school's financial aid office.

A **lender** is a private education lender as defined in Section 140 of the Truth in Lending Act and any other person engaged in the business of securing, making, or extending private education loans on behalf of the lender.

A **period of enrollment** is the academic year, academic term (such as semester, trimester, or quarter), or the number of weeks of instructional time for which the applicant is requesting the loan.

A **private education loan** is a loan provided by a private education lender that is not a Title IV loan and that is issued expressly for postsecondary education expenses, regardless of whether the loan is provided through the school that the student attends or directly to the borrower from the private education lender. A private education loan does not include (1) An extension of credit under an open-end consumer credit plan, a reverse mortgage transaction, a residential mortgage transaction, or any other loan that is secured by real property or a dwelling; or (2) An extension of credit in which the school is the lender if the term of the extension of credit is 90 days or less or an interest rate will not be applied to the credit balance and the term of the extension of credit is one year or less, even if the credit is payable in more than four installments.

Title IV student financial aid includes the Federal Pell Grant Program, the Academic Competitiveness Grant (ACG) Program, the Federal Supplemental Educational Opportunity Grant (FSEOG) Program, the Leveraging Educational Assistance Partnership (LEAP) Program, the Federal Family Education Loan Program (FFELP), the Federal Work-Study (FWS) Program, the William D. Ford Federal Direct Loan (Direct Loan) Program, the Federal Perkins Loan Program, the National Science and Mathematics Access to Retain Talent Grant (National SMART Grant) Program, and the Teacher Education Assistance for College and Higher Education (TEACH) Grant Program. To apply for Title IV federal grants, loans, and work-study, submit a Free Application for Federal Student Aid (FAFSA), which is available at www.fafsa.gov, by calling 1-800-4-FED-AID, or from the school's financial aid office.

SECTION 6: PAPERWORK REDUCTION NOTICE

Paperwork Reduction Notice: According to the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it displays a currently valid OMB control number. The valid OMB control number for this information collection is 1845-0101. The time required to complete this information collection is estimated to average 0.25 hours (15 minutes) per response, including the time to review instructions, search existing data resources, gather and maintain the data needed and complete and review the information collection.

If you have any comments concerning the accuracy of the time estimate(s) or suggestions for improving this form, please write to: U.S. Department of Education, Washington, DC 20202-4651.

If you have any comments or concerns regarding the status of your individual submission of this form, contact your lender.