

Notice to Borrowers:

**ALL US RESIDENTS:** Consumer reports (credit reports) may be obtained by The NJ Higher Education Assistance Authority in connection with this Loan Application for permissible purposes pursuant to 15 U.S.C. Section 1681(b); you intend to use the information in connection with a credit transaction; you certify that the information obtained will be used for no other purpose.

**CALIFORNIA RESIDENTS:** I have the right to prohibit the use of information contained in my credit file in connection with transactions not initiated by me. I may exercise this right by notifying the consumer credit reporting agency. A married applicant may apply for a separate account. If any adverse action is taken as defined by Section 1785.3 of the California Civil Code and the adverse action is based, in whole or in part, on any information contained in a consumer credit report, I have the right to obtain within 60 days a free copy of your consumer credit report from the consumer reporting agency who furnished the report and from any other consumer credit-reporting agency which complies and maintains files on consumers on a nationwide basis relative to my credit. I have the right as described in Section 1785.16 of the California Civil Code to dispute the accuracy or completeness of any information in a consumer credit report furnished by the consumer credit reporting agency. I have the right as defined in Section 1785.16 of the California Civil Code to correct inaccurate personal information that a business has to obtain per credit report. As defined by the CPRA amendment to the CCPA, I the right to limit the use and disclosure of sensitive personal information collected pertaining to the consumer.

**CALIFORNIA AND UTAH RESIDENTS:** As required by California and Utah law, a negative credit report reflecting on my credit record may be submitted to a credit-reporting agency if I fail to fulfill my credit obligation terms.

**IOWA RESIDENTS:** This is a consumer credit transaction. 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 A REFUND OF UNEARNED CHARGES IN ACCORDANCE WITH LAW.

**FOR KENTUCKY RESIDENTS:** YOU ARE NOT OBLIGATED TO PAY ANY MONEY UNLESS YOU SIGN THIS CONTRACT AND RETURN IT TO THE MERCHANT.

**MARYLAND RESIDENTS:** We elect Subtitle 10, Credit Grantor Closed End Credit Provisions, of Title 12 of the Commercial Law Article of the Annotated Code of Maryland only to the extent not inconsistent with 12 U.S.C. §85 and related regulations and opinions, which we expressly reserve.

**MAINE, NEW YORK, RHODE ISLAND, AND VERMONT RESIDENTS:** Consumer reports (credit reports) may be obtained 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 consumer reporting agencies (credit bureaus) that furnished the reports. If the Application is approved, a consumer credit report may be obtained 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.

**MISSOURI RESIDENTS:** 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 me (borrower(s)) and you (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.

**MAINE RESIDENTS:** Consumer reports (credit reports) may be obtained in connection with this application. If you request: 1) you will be informed whether or not consumer reports were obtained; and 2) if reports were obtained, you will be informed of the names and addresses of the consumer reporting agencies (credit bureaus) that furnished the reports.

**OHIO RESIDENTS:** 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.

**WISCONSIN RESIDENTS:** For married Wisconsin residents, my signature confirms that this loan obligation is being incurred in the interest of my marriage and family. No provision of any marital property agreement (pre-marital agreement), unilateral statement under Section 766.59 of the Wisconsin Statutes or court decree under Section 766.70 adversely affects the interest of the lender unless the lender, prior to the time that the loan is approved, is furnished with a copy of the marital property agreement, a statement, a decree or has actual knowledge of the adverse provision. If the loan for which I am applying is granted, my spouse will also receive notification that credit has been extended to me.

**FOR WISCONSIN RESIDENTS - NOTICE TO CUSTOMER (A) DO NOT SIGN THIS BEFORE YOU READ THE WRITING ON THE REVERSE SIDE, EVEN IF OTHERWISE ADVISED, (B) DO NOT SIGN THIS IF IT CONTAINS ANY BLANK SPACES. (C) YOU ARE ENTITLED TO AN EXACT COPY OF ANY AGREEMENT YOU SIGN. (D) YOU HAVE THE RIGHT, AT ANY TIME, TO PAY IN ADVANCE THE UNPAID BALANCE UNDER THIS AGREEMENT AND YOU MAY BE ENTITLED TO A PARTIAL REFUND OF THE FINANCE CHARGE.**