

Federal Family Education Loan Program (FFELP)

Guarantor, Program, or Lender Identification

OMB No. 1845-0006
Form approved
Exp. date 8-31-2002

Federal Stafford Loan
Master Promissory Note

WARNING: Any person who knowingly makes a false statement or misrepresentation on this form is subject to penalties which may include fines or imprisonment under the United States Criminal Code and 20 U.S.C. 1097.

Borrower Information

Please print neatly or type. Read the instructions carefully.

1. Last Name, First Name, MI, 2. Social Security Number, 3. Permanent Street Address, 4. Home Telephone Number, 5. Date of Birth, 6. Driver's License State and Number, 7. E-mail Address, 8. Lender Name, 9. Lender Code

10. References: You must provide two separate references with different U.S. addresses. The first reference should be a parent (if living) or legal guardian. Both references must be completed in full.

Name, Permanent Address, City, State, Zip Code, Area Code/Telephone, Relationship to Borrower

11. Requested Loan Amount: I request a total amount of subsidized and unsubsidized loans under this Master Promissory Note not to exceed the allowable maximums under the Higher Education Act.

12. Interest Payments (Optional):

I want to pay unsubsidized interest while I am in school.

Borrower Certifications and Authorizations

Read carefully before signing below.

- 13. I declare under penalty of perjury that the following is true and correct: A. I certify that the information I have provided... B. I certify that I will immediately repay any loan proceeds... C. I certify that I do not now owe a refund... 14. For all subsidized and unsubsidized Federal Stafford Loans... 15. I authorize my school to pay to the lender any refund... 16. I authorize the lender, the guarantor, or their agents, to investigate my credit record... 17. I request and authorize my lender to: (i) during the in-school and grace periods... 18. I authorize the release of information pertinent to my loans... 19. So that the loans requested can be approved, I authorize the Department of Education to send any information about me that is under its control...

Promise to Pay In this Note, "lender" refers to, and this Note benefits, the original lender and its successors and assigns, including any subsequent holder of this Note.

15. I promise to pay to the order of the lender all sums disbursed (hereafter "loan" or "loans") under the terms of this Master Promissory Note (hereafter "Note"), plus interest and other charges and fees that may become due as provided in this Note. I understand that multiple loans may be made to me under this Note.

I UNDERSTAND THAT I MAY RECEIVE ONE OR MORE LOANS UNDER THIS MASTER PROMISSORY NOTE, AND THAT I MUST REPAY SUCH LOAN(S).

16. Borrower's Signature, 17. Today's Date (Month/Day/Year)