

Key Bank USA, N.A.
Key CareerLoan Promissory Note

No white-outs or scratch-out of terms will be accepted on this Promissory Note

Loan Number: [REDACTED]
Total Loan Amount: \$12,600.00

Borrower Name: [REDACTED]

A. IDENTIFICATION OF PARTIES AND TERMS

In this Promissory Note, unless otherwise provided, the words "I," "we," "our," "me," "my," and "mine" mean the person(s) who signed this Promissory Note as borrower, co-borrower, and/or cosigner. "You," "your," "yours," and "lender" mean Key Bank USA, National Association, Cleveland, Ohio, or its successors and assigns, and any other holder of this Promissory Note. Terms in initial capital letters in this Note have the definitions set forth in Section C or elsewhere in this Note, unless otherwise noted.

B. PROMISE TO PAY

This is a consumer credit transaction. I PROMISE TO PAY TO YOUR ORDER or to any subsequent holder, according to the terms below: the sum of the Total Loan Amount indicated above, to the extent it is disbursed to me or paid on my behalf, interest on the principal sum and interest on any unpaid accrued interest added to the principal balance, late fees, applicable Loan Fee as described below in Section H and in the event of default, and to the extent permitted by applicable law, costs of collection and attorney fees. If there is a discrepancy between the Total Loan Amount as indicated above and the amount I requested on the application, the Total Loan Amount shall be defined as the amount above. I will pay all of these amounts to you at the address shown on my statements or coupon book.

C. DEFINITIONS

1. Key Bank USA, N.A. Key CareerLoan Program - means this particular Loan program pursuant to which the Loan evidenced by this Promissory Note is made.
2. Cosigner Notice - means any notice that describes the obligations of a cosigner under this Note and that is signed by my cosigner with respect to any Loan that I obtain subject to the terms of this Note under the Loan Program.
3. Deferment Period - means the period beginning on the date my Loan is initially disbursed and will end on the date which is twelve (12) months after initial disbursement to the Educational Institution named on the application or any other Educational Institution participating in the Key Bank USA, N.A. Key CareerLoan Program.
4. Disbursement Date - means the date on which you lend money to me in consideration for this Note and will be the date shown on the Loan check or the date the Loan funds are electronically transferred to my Educational Institution.
5. Repayment Period - means the period beginning on the first day after the end of the Deferment Period following the final disbursement and will continue until my balance, Loan Fee and accrued interest are paid in full, a period of 180 months except as defined in Paragraph F.2.
6. Total Loan Amount - means the total of all disbursements, Loan Fees and the unpaid principal balance and interest from my previous Loan, if applicable.

D. INTEREST

1. Accrual - Interest on this Promissory Note will accrue at the Variable Rate beginning on the Disbursement Date. Interest will continue to accrue on all disbursements and Loan Fees to the extent they are advanced to me or on my behalf from the date they are made until the entire principal and all other amounts are paid in full. Interest will be calculated on the basis of the actual number of days in the year and the actual number of days elapsed including holidays and days on which you are not open for the conduct of banking business. If I do not pay interest to you during the Deferment Period, you may at your option add such interest to the principal balance of the Loan in accordance with Paragraph D.6.
2. Variable Rate - The Variable Rate is equal to the Current Index plus a margin as follows:
Student Only or Cosigned Immediate = 4.25%
Student Only or Cosigned Deferred = 5.25%
The exact margin for my Loan will be identified on my Disclosure Statement.

3. The Variable Rate may increase or decrease and will be adjusted quarterly on the first day of each January, April, July and October (the "Change Date") if the Current Index changes. This is the only limit on increases or decreases at any one Change Date or over the life of the Loan.
4. Current Index - The "Current Index" is the London Interbank Offered Rates ("LIBOR") published in the "Money Rates" section of the *Wall Street Journal* on the 20th day of the month preceding the applicable "Change Date" (e.g., December, March, June and September), subject to the limitations herein. You will use the three-month LIBOR published on the 20th day of the preceding month without regard to the two-day delayed effective date. If the 20th day of the month is not a business day, the preceding business day will be used to determine the Current Index. For purposes of this Paragraph D.4, "business day" means any day the banks in New York and London are open for the transaction of business. You may round the "Current Index" higher to two decimal places. For example, 5.53751% will be rounded to 5.69%. (This is an example and may not be reflective of the actual LIBOR.) LIBOR is the British Banker's Association average of interbank offered rates for dollar deposits in the London market based on quotations at 16 major banks. LIBOR is merely a pricing index and is not necessarily the lowest interest rate index used by you or any other lender. If LIBOR is no longer available, you will choose a comparable index.
5. Interest Rate Changes - The interest I will pay will change according to the Variable Rate terms described in Paragraph D.2. Changes in my interest rate may (1) increase the number of payments I will have to make and (2) possibly increase the amount of my monthly payments. Subject to the provisions of the prior sentence and Paragraph F.2, "Effect of Rate Changes on Payments," I will make the payments set forth in the payment schedule on my monthly statements or in my coupon book.
6. Capitalization - You may, at your option add all accrued and unpaid interest to the principal balance of my Loan, within 60 days prior to the last day of the Deferment Period.

E. DISBURSEMENTS TO EDUCATIONAL INSTITUTION

1. I may ask you or a subsequent holder to change the date of disbursement if the Educational Institution requires different payments.
2. Upon receipt of the Disclosure Statement, I will review it and if I am not satisfied with the terms of my Loan as approved, I may cancel this Promissory Note and all disbursements. If I decide to cancel this Promissory Note, I will not cash any disbursement checks sent to me. I will return the uncashed disbursement check to you within thirty (30) days of receipt. If the disbursement check was sent to me, I will not cash it. If the disbursement check was sent to the Educational Institution or other authorized party, I will instruct the Educational Institution or authorized party to return the disbursement proceeds to you.
3. No disbursement will be made or Loan Fee assessed if I instruct you or a subsequent holder in writing to stop making disbursements. No disbursement need be made if I am in default at any time or you or a subsequent holder learns that the Student is no longer attending an eligible educational institution.
4. You may suspend or cancel any disbursement if there is a material change in my financial circumstances such as may be manifested by an adverse credit bureau report containing, for example, a delinquency with respect to other creditors (or with you as to another Loan) or containing a significant increase in debt without a proportionate rise in income.
5. I authorize you or your authorized agent to pay Loan proceeds in periodic disbursements directly to the Educational Institution I designate.

F. TERMS OF REPAYMENT

1. I will make consecutive monthly payments of principal and interest on the due dates shown on my monthly statement or in my coupon book until all disbursements are made and I have paid all of the principal and interest and any other charges I may owe under the terms of this Promissory Note.
2. Effect of Rate Changes on Payments - The effect of a Variable Rate change on my payment is:
a) Additional Payments: If the Variable Rate increases, the number of payments I will make will increase.

Payment Amount Increases: If, as a result of Variable Rate increases, the amount of my monthly payment is not enough to pay my Loan in full by the originally scheduled maturity date plus an additional sixty (60) months (the "Extended Maturity Date"), then you will increase my monthly payment amount. The payment increase will be calculated on any January 1st Change Date when my payment amount is insufficient to pay the remaining balance in full by the Extended Maturity Date. My new payment amount will be an amount sufficient to pay the remaining balance of my Loan in full in substantially equal installments at the then-applicable Variable Rate by the Extended Maturity Date.

- 3. Minimum Payment** - Notwithstanding any other provision in Section F, I agree to pay at least \$50.00 per month (principal and interest) or the unpaid balance, whichever is less.
- 4. Amounts Owing at the end of the Repayment Period** - Since interest accrues daily upon the unpaid principal balance of my Loan, if I make payments after my payment due dates, I may owe additional interest at the end of the Repayment Period. If I have not paid my late charges and Return Payment/NSF Fees, I will also owe additional amounts for those late charges and Return Payment/NSF Fees. In such case, I shall pay the additional amounts and you will increase the amount of my last monthly payment to the amount necessary to repay my Loan in full. My obligation to repay this Loan shall remain in force if I become totally and permanently disabled or die.

G. LATE CHARGES AND/OR RETURNED PAYMENT/NSF FEES

- 1. Late Charges** - I agree to pay a late charge if I fail to make any part of an installment payment within fifteen (15) days after it becomes due. I will pay only one late charge for an installment payment, regardless of the number of days it is late. A late charge may not exceed the lesser of \$5.00, or 5.00% of the unpaid amount of the installment.
- 2. Returned Payment/NSF Fees** - I agree to pay a Returned Payment/NSF Fee of \$20.00 on the next payment if my bank returns my payment or any check or other instrument given for my payment is dishonored for any reason in addition to the fees that my bank may assess.

H. PREPAID FINANCE CHARGES

- 1. Loan Fee** - I will pay to you on the date of each disbursement a Loan Fee not to exceed 9.90% of the principal amount being disbursed. The amount of the Loan Fee will be identified on my Disclosure Statement.
- 2. Added to Principal Balance** - The Loan Fee described in Paragraph H.1 will be added to my principal balance on each disbursement date. If you do not add a fee and I have not already paid that fee, I agree to pay it when you bill me for it. I will not be entitled to any refund of any Loan Fee.

I. RIGHT TO PREPAY

I have the right to prepay all or any part of the outstanding Total Loan Amount of this Promissory Note at any time without penalty. Prepayment of less than all of the outstanding balance of this Promissory Note will not reduce the amount of my monthly payments or postpone the due date of monthly payments, but will reduce the number of payments I must make. In any event, I will not be entitled to a refund of any part of the interest or finance charge already paid.

J. FORBEARANCE

If I am unable to repay my Loan in accordance with the terms established under this Promissory Note, I may request that you modify these terms. I understand that such modification would be at your option. I understand that I will remain responsible for all interest accruing during any period of forbearance.

K. DEFAULT; WHOLE LOAN DUE

Subject to the limitations of applicable law, I will be in default under this Note and you have the right to (i) give me notice that the whole outstanding principal balance, accrued interest, and all other amounts payable to you under the terms of this Note, are due and payable at once (subject to any applicable law that may give me a right to cure my default) and (ii) cease to make further

disbursements to me if:

1. I fail to make any monthly payment to you when due; or
2. I die; or
3. I break any of my other promises in this Note; or
4. Any bankruptcy proceeding is begun by or against me, or I assign any of my assets for the benefits of my creditors; or
5. I provide any false written statement in applying for any Loan subject to the terms of this Note or at any time during the term of any such Loan; or
6. I become insolvent; or
7. In your judgment, there is a significant lessening of my ability to repay any Loan subject to the terms of this Note; or
8. I am in default on any Loan subject to the terms of this Note I may already have with you, or on any such Loan I may have with you in the future.

My failure to receive a monthly statement does not relieve me of my responsibility and obligation of making the required payments for any Loan in accordance with the terms and conditions of this Note. If I am in default, I will be required to pay interest on any Loan accruing after default. The interest rate (Variable Rate) after default will be subject to adjustment in the same manner as before default.

L. COLLECTION COSTS

When and as permitted by applicable law, I agree to pay you reasonable amounts, including reasonable attorney's fees for any attorney who is not your regularly salaried employee and court and other collection costs, that you incur in enforcing the terms of this Note if I am in default.

M. SHARING INFORMATION

Disclosure or Account Information: You may share information within the KeyCorp family of companies as well as with unaffiliated third parties external to Key as described in your Privacy Policy. We specifically consent to you sharing information within the KeyCorp family of companies and with external unaffiliated third parties. **NOTE:** I/we may elect to opt out of information sharing, or may be automatically opted-out under our state law, as described in your Privacy Policy. If I/we are opted out, that election will override this consent to share, except for those instances in which you are otherwise permitted to share by law without our consent.

N. DISCLOSURE OF ACCOUNT INFORMATION TO CONSUMER REPORTING AGENCIES; INACCURATE INFORMATION

You are committed to furnishing complete and accurate information about credit accounts, including any Loan subject to the terms of this Note, to consumer reporting agencies. If the information you report about any of my Loans is inaccurate, I will write to: Key Education Resources, ATTN: Collections, 745 Atlantic Avenue, Suite 300, Boston, MA 02111-2735. In my correspondence I will include the following information: My Name, Address, City, State, Zip code, Social Security Number, Loan account number(s) and a copy of my credit bureau report reflecting the inaccurate information.

O. NOTICES

- 1. I will send written notice to you, or any subsequent holder of this Note, within ten (10) days after any change in my name, address, telephone number, or Institution enrollment status.**
- 2. Any notice required to be given to me by you will be effective (i) when mailed by first class mail to the latest address you have for me or (ii) if I agree to receive notices and other communications electronically, when transmitted by electronic communication to the latest electronic mail address you have for me. Unless required by applicable law, you need not give a separate notice to the cosigner, if any.**
- 3. State Law Notices** - As required by law, I am hereby notified that a negative credit report reflecting on my credit record may be submitted to a credit reporting agency if I fail to fulfill the terms of my credit obligations. A married applicant may apply for a separate account. I agree that the lender may obtain a consumer report (credit report) about me from a consumer reporting agency (credit bureau). Upon my request, I will be informed whether or not the lender obtained a consumer report about me, and if so, the name and address of the consumer reporting agency that furnished the report. If my Application is approved,

Recent consumer reports may be requested or used in connection with an update, renewal or extension of the credit for which I have applied. **NEW JERSEY RESIDENTS:** Because certain provisions of this Note are subject to applicable law, they may be void, unenforceable or inapplicable in some jurisdictions. None of these provisions, however, is void, unenforceable or inapplicable in New Jersey. **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. **MARRIED WISCONSIN RESIDENTS:** (a) My signature confirms that my Loan is being incurred in the interest of my marriage or family; (b) No provision of a marital property agreement, a unilateral statement under Section 766.59 or a court decree under Section 766.70 of the Wisconsin Statutes adversely affects the interest of the creditor unless the creditor, prior to the time credit is granted, is furnished a copy of the agreement, statement or decree or has actual knowledge of the adverse provision when the obligation to the creditor is incurred; (c) Unless the co-borrower or cosigner (if any) is my spouse, the lender is required to ask me to provide the name and address of my spouse. Unless I have provided such information at the time of my Application, I will provide such information by calling the lender at 1-800-539-5363 or writing to the lender at P.O. Box 9569, Boston, MA 02205-9569 within fifteen (15) days after the initial Disbursement Date of any Loan subject to the terms of this Note.

P. COSIGNER NOTICES

For purposes of these "Cosigner Notices" only, the words "you," "your," and "yours" mean the person(s) who signed this Note as a cosigner, and the word "bank" means Key Bank USA, National Association, Cleveland, Ohio, or its successors and assigns, and any other holder of this Note.

NOTICE TO COSIGNER: You are being asked to guarantee this debt. Think carefully before you do. If the borrower doesn't pay the debt, you will have to. Be sure you can afford to pay if you have to, and that you want to accept this responsibility. You may have to pay up to the full amount of the debt if the borrower does not pay. You may also have to pay late fees or collection costs, which increase this amount. The bank can collect this debt from you without first trying to collect from the borrower. The bank can use the same collection methods against you that can be used against the borrower, such as suing you, garnishing your wages, etc. If this debt is ever in default, that fact may become a part of your credit record. This notice is not the contract that makes you liable for the debt.

ILLINOIS AND MICHIGAN RESIDENTS: Notice to Cosigner: You are being asked to guarantee this debt. Think carefully before you do. If the borrower doesn't pay the debt, you will have to. Be sure you can afford to pay if you have to, and that you want to accept this responsibility. You may have to pay up to the full amount of the debt if the borrower does not pay. You may also have to pay late fees or collection costs, which increase this amount. The bank can use the same collection methods against you that can be used against the borrower, such as suing you, garnishing your wages, etc. If this debt is ever in default, that fact may become a part of your credit record. This notice is not the contract that makes you liable for the debt.

NEW YORK RESIDENTS: NOTICE: You agree to pay the debt identified below although you may not personally receive any property, services, or money. You may be sued for payment although the person who receives the property, services, or money is able to pay. You should know that the Total of Payments listed below does not include finance charges resulting from delinquency, late charges, repossession or foreclosure costs, court costs or attorney's fees, or other charges that may be stated in the note or contract. You will also have to pay some or all of these costs and charges if the note or contract, the payment of which you are guaranteeing, requires the borrower to pay such costs and charges. This notice is not the note, contract, or other writing that obligates you to pay the debt. Read that writing for the exact terms of your obligation.

IDENTIFICATION OF DEBT(S) YOU MAY HAVE TO PAY

Name of Debtor: The person(s) identified as the borrower and co-borrower at the time of Application.

Name of Creditor: Key Bank USA, National Association, and its successors or assigns.

Date: The Date of this Note.

Kind of Debt: Education Loan

Total of Payments: The "Loan Amount Requested" identified at the time of Application plus interest as set forth in Section D of this Note.

You acknowledge by your signature on this Note that you have been given a completed copy of this notice and of each writing that obligates you or the Debtor on this debt.

VERMONT RESIDENTS: NOTICE TO COSIGNER: YOUR SIGNATURE ON THIS NOTE MEANS THAT YOU ARE EQUALLY LIABLE FOR REPAYMENT OF THIS LOAN. IF THE BORROWER DOES NOT PAY, THE LENDER HAS A LEGAL RIGHT TO COLLECT FROM YOU.

You acknowledge that you have read, understand, and agree to the terms of the Cosigner Notice(s) that applies to you and that you are entitled to and have received a copy of these Cosigner Notices. If you are a California or Iowa resident, you also acknowledge receipt of a copy of the separate state-specific cosigner notice incorporated in and made a part of this Note that applies to you.

Q. COSIGNER OBLIGATIONS

If I signed this Note as a cosigner, I hereby unconditionally guarantee payment of the borrower's and/or co-borrower's Loan(s) subject to the terms of this Note when due and in accordance with the terms of this Note. I waive notice of acceptance hereof, and waive all notices to which I might otherwise be entitled by law. I waive all suretyship defenses that might be available to me (including, without limitation, contribution, subrogation, and exoneration). I agree that the borrower may agree to any forbearance, extension, or other modification of the repayment schedule and that such agreement will be binding on me. Unless required by applicable law, it shall not be necessary for you to resort to or exhaust your remedies against the borrower and/or co-borrower before calling on me to make repayment. I acknowledge that I have read, understand, and agree to the terms of the Cosigner Notice(s) that appears at the end of this Note and that applies to me and, if I am a California or Iowa resident, to the terms of the separate state-specific cosigner notice incorporated in and made a part of this Note that applies to me.

R. ADDITIONAL AGREEMENTS

1. The proceeds of this Loan will be used only for education-related expenses at an eligible Educational Institution. I understand that when you accept this signed Promissory Note, you are not agreeing to lend me money and that there will be no such agreement until the time the Loan is actually disbursed. You have the right to lend an amount less than requested. I agree to accept an amount less than the Total Loan Amount and I will be required to repay only the amount you actually lend to me under this Promissory Note.
2. I understand that you are located in Ohio and this Promissory Note will be entered into in Ohio. CONSEQUENTLY, THE PROVISIONS OF THIS PROMISSORY NOTE WILL BE GOVERNED BY FEDERAL LAWS AND THE LAWS OF THE STATE OF OHIO WITHOUT REGARD TO CONFLICT OF LAW RULES. I agree that any suit I bring against you (or against any subsequent holder of this Promissory Note) must be brought in a court of competent jurisdiction in the county in which you maintain your (or the county in which the subsequent holder maintains its) principal place of business.
3. Obligation of Minors - I understand that I must repay my Promissory Note though I may be under eighteen (18) years of age when this Promissory Note is signed.
4. I understand that I will receive a Disclosure Statement that identifies my disbursements and Loan Fee amount, in addition to other information. Upon receipt of the Disclosure Statement, I will review it and will contact you if I have any questions. The terms and conditions set forth in my Promissory Note and the Disclosure Statement constitute the entire agreement between you and me.
5. If any provision of this Promissory Note is held invalid or unenforceable, that provision shall be considered omitted from this Promissory Note without affecting the validity or enforceability of the remainder of this Promissory Note.

If more than one person signs this Note, I agree to be fully responsible for payment of this Note, and you may collect from me without trying to collect from other signers. You can extend or change the terms of payment and release any security without notifying me or releasing me from my responsibility on this Note.

- 7. A provision of this Promissory Note may only be modified if jointly agreed upon in writing by you and me. Any modification will not affect the validity or enforceability of the remainder of this Promissory Note.
- 8. I may not assign this Promissory Note or any of its benefits or obligations. You may assign this Promissory Note at any time.
- 9. Partial payments - My responsibility for paying my Loan is unaffected by the liability of any other person to me or by your failure not to notify me that a required payment has been made. You may accept late payments or partial payments without losing any rights under this Promissory Note. I will not send you any partial payments marked "paid in full", "without recourse", or with similar language unless those payments are marked for special handling and sent to: Key Education Resources, P.O. Box 1521, Boston, MA 02116. You may delay, or fail to exercise, or waive any of your rights on any occasion without losing your entitlement to exercise the right at any future time or on any future occasion. You will not be obligated to make any demand on me, send me any notice, present this Promissory Note to me for payment or make protest of non-payment to me before suing to collect on this Loan if I am in default, and to the extent permitted by law, I hereby waive any right I might otherwise have to require such actions.

S. MY CERTIFICATION

I declare under penalty of perjury under the laws of the United States of America that the following is true and correct. I certify that the information contained or included in my Application for any Loan subject to the terms of this Note is true, complete, and correct to the best of my knowledge and belief and is made in good faith. I certify the primary applicant of this Application is the student and that the proceeds of any such Loan will be used for educational expenses and/or other expenses relating to any Loan Program (such as travel, relocation, or examination expenses incurred in furtherance of my education or training for an occupation or profession) identified at the time of my Application. I authorize my Institution that I (or if I am not the student, the student) may attend to release to the lender, subsequent holder, or their agents, any requested information pertinent to any Loan subject to the terms of this Note (e.g., employment, enrollment status, prior loan history, current address). I give you permission to request information from me and to make whatever inquiries you

consider necessary and appropriate (including requesting and obtaining a consumer report from consumer reporting agencies) in considering granting such Loan or disbursements under such Loan and for the purpose of any updates, renewals, or extensions of such Loan, reviewing or collection of my Loan, or for any other lawful purpose. I also authorize the lender, subsequent holder or their agents to check my credit and employment history and to answer questions about their credit experience with me. I also authorize the lender, subsequent holder, Institution, or their agent(s) to make inquiries or to respond to inquiries from my (or, if I am not the student, the student's) parents or prior or subsequent lenders or holders with respect to this Note and related documents. For the purpose of learning my current address and telephone number, I authorize the lender, subsequent holder, or their agents to release information and make inquiries to the individuals I have listed on my Application as references. I authorize my lender, subsequent holder or their agents to advise my Institution of the status of my Application or of any such Loan. I further authorize any lender or any holder of my outstanding educational loans to release any information on any of my outstanding educational loans to any other lender or holder of any of my other educational loans. I understand that I must immediately repay any funds that I receive that cannot reasonably be attributed to meeting my educational expenses related to attendance at an eligible Institution and/or other expenses relating to any Loan Program, such as the expenses described in this certification. At my lender's option, I understand that my lender may electronically transmit funds to the Institution to be applied to my (or, if I am not the student, the student's) account upon my authorization. I authorize my lender to issue a check made payable to me (or, if I am not the student, the student), or jointly payable to the Institution and me (or, if I am not the student, the student), and send it to the Institution. I acknowledge that the lender, any subsequent holder or their agents do not in any way endorse, promote or make any representations concerning any Institution, including but not limited to the Institution listed in this Application/Promissory Note. It is my (our) responsibility to determine the quality of the Institution as well as its financial auditor. I certify that I am (and that, if I am not the student, the student is) Eligible for participation in the Loan Program(s) identified by me at the time of my Application and that I understand the provisions of this Note and my responsibilities and my rights under the Loan Program(s). I also certify that I have not filed for bankruptcy in the past seven years.

Key Bank USA, National Association

By: Randall M. Behm

Randall M. Behm, Executive Vice President
127 Public Square, Cleveland, Ohio 44114-1306

CAUTION - IT IS IMPORTANT THAT I THOROUGHLY READ THE CONTRACT BEFORE I SIGN IT.

NOTICE TO CONSUMER/CUSTOMER:

- (a) I WILL NOT SIGN THIS AGREEMENT/NOTE BEFORE I READ IT, EVEN IF OTHERWISE ADVISED.
- (b) I WILL NOT SIGN THIS AGREEMENT/NOTE IF IT CONTAINS ANY BLANK SPACES.
- (c) I AM ENTITLED TO AN EXACT COPY OF ANY AGREEMENT I SIGN.
- (d) I HAVE THE RIGHT AT ANY TIME TO PAY IN ADVANCE THE UNPAID BALANCE DUE UNDER THIS AGREEMENT/NOTE WITHOUT PENALTY.

I have acknowledged that I have received a copy of this Note, Notices and all Cosigner Notices

Borrower's Signature	Date	Social Security Number
[redacted]	06/07/03	[redacted]
Cosigner's Signature	Date	Social Security Number
[redacted]	6/7/03	[redacted]

Sign and mail Note to: Key CareerLoan, Key Education Resources, PO Box 9289, Boston MA 02205-9640

YOU MUST RETURN ALL PAGES OF THIS SIGNED PROMISSORY NOTE