

Borrower Request for Loan, Promise to Pay, and Signature

PLEASE READ YOUR IMPORTANT NOTICES AND PROMISSORY NOTE IN THEIR ENTIRETY BEFORE SIGNING.

I request a private education loan from Kentucky Higher Education Student Loan Corporation (the "Lender") in the amount set forth as the "Requested Loan Amount" in above, based on the information I have provided (enrollment status and citizenship status) in this Loan Application and Agreement (the "Application"). I have read and understand the Promissory Note which accompanies (and is incorporated by this reference into) this Application. I declare under penalty of perjury that the information I have provided in this Application and in the Promissory Note, together with any supporting documentation provided by me in connection with this loan transaction, is true, correct and complete. I agree to be bound by the Promissory Note. I understand that the amount and certain other terms of my loan will be described to me in separate Approval and Final Disclosure Statements. I promise to pay, to the order of the Lender, the principal sum advanced to me or paid on my behalf, together with interest thereon and all other amounts provided for in the Promissory Note.

NOTICE TO WISCONSIN CUSTOMERS: (A) DO NOT SIGN THIS BEFORE YOU READ THE IMPORTANT NOTICES, CERTIFICATION AND THE ACCOMPANYING STATEMENT OF LOAN TERMS AND CONDITIONS, 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 DUE UNDER THIS AGREEMENT AND YOU MAY BE ENTITLED TO A PARTIAL REFUND OF THE FINANCE CHARGE. CAUTION – IT IS IMPORTANT THAT YOU THOROUGHLY READ THE CONTRACT BEFORE YOU SIGN IT.

Signature of Borrower

Date