Advantage Parent Loan
Co-signer Application and Agreement

KHESLC
Kentucky Higher Education Student Loan Corporation

1-800-988-6333
www.kheaa.com/privateloan

Requested Loan Amount

	For Internal Use Only

Co-signer Information

Co-signer Name (Last Name, First Name, Middle Initial)	**Co-signer Relationship to**	**Co-signer Social Security Number**
Permanent Address (include apartment number)	**City, State, Zip Code**	**Years at Permanent Address**
Area Code/Telephone Number	**Date of Birth** (MM/DD/YYYY)	**Driver's License State and Number** State #
U.S. Citizenship Status (Check a or b, and if b is checked, list Registration Number) ☐ a. Citizen/National ☐ b. Permanent Resident/Other Eligible Non-Citizen If "b", Alien Registration Number		**E-mail Address**

Co-signer Reference Information

Provide two separate adult references with different addresses in the U.S. – P.O. boxes are not accepted. Both must be completed fully.

Reference 1 Information		Reference 2 Information	
Reference 1 Name (Last Name, First Name, Middle Initial)		**Reference 2 Name** (Last Name, First Name, Middle Initial)	
Permanent Address (include apartment number)		**Permanent Address** (include apartment number)	
City, State, Zip Code		**City, State, Zip Code**	
E-mail Address		**E-mail Address**	
Area Code/Telephone Number	**Relationship to Co-signer**	**Area Code/Telephone Number**	**Relationship to Co-signer**

Co-signer Current Employer Information

Employer Name	**Area Code/Telephone Number**
Employer Address	**Gross Monthly Income** (amount before tax deductions)
City, State, Zip Code	**If self-employed or commissioned, please submit a full copy of last year's income tax returns.**

Borrower Information

Borrower Name (Last Name, First Name, Middle Initial)	**Borrower Social Security Number** **(Last 4 digits ONLY)**

Co-signer 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 Co-signer	**Date**

FEDERAL TRADE COMMISSION
NOTICE TO CO-SIGNER

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 creditor can collect this debt from you without first trying to collect from the borrower. The creditor 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.

I HAVE RECEIVED A COPY OF THIS NOTICE

_____/_____/_____ Date Signed

_____ Signature of Co-Signer