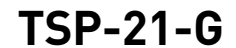


Checklist for Completing Your Loan Request

- ✓ Make sure the loan terms on this agreement are the terms that you requested.
- ✓ If you are a married FERS employee or a member of the uniformed services, make sure your spouse signs and dates your form. Your spouse's signature must be notarized.
- ✓ If you want direct deposit of your loan, be sure to provide all the required information about your financial institution and your account. (If you do not, a check will be mailed to you.)
- ✓ Make sure you sign and date the Promise to Pay and Certification. Your signature must be notarized.
- ✓ If you are married and cannot fulfill the TSP's spouses' rights requirements, submit Form TSP-16 (TSP-U-16 for uniformed services), Exception to Spousal Requirements, along with the required documentation.
- ✓ Make copies for your records and mail your completed form(s) to:

**Thrift Savings Plan
P.O. Box 385021
Birmingham, AL 35238**

OR fax to: 1-866-817-5023



Expiration Date:
12/24/2013

WOODBRI~~GE~~, VA 22192

1 years months

* P T T S 0 0 2 8 9 0 1 2 0 0 0 0 0 0 0 0 P T T S *

TSP-21-G, INFORMATION AND INSTRUCTIONS FOR PAGE 1

GENERAL

To ensure that your Loan Agreement is not delayed, type or print the requested information legibly inside the boxes using black or dark blue ink.

Before completing this agreement, read the TSP booklet *Loans*. The booklet is available from your agency or service personnel office or the TSP website at www.tsp.gov.

When you have completed this form, make a copy for your records and mail or fax the original to:

Thrift Savings Plan
P.O. Box 385021
Birmingham, AL 35238

Fax: 1-866-817-5023 (toll free)

I. INFORMATION ABOUT YOU

Verify the accuracy of all the information in this section. Next to the word "Married," you will see "Yes," "No," or "Exception." If you are covered by the Federal Employees' Retirement System (FERS) or you are a member of the uniformed services and you are married (even if separated from your spouse), you must have your spouse's notarized consent to receive a loan from your TSP account. If the word "Exception" appears beside "Married," it does not necessarily mean that you have been granted an exception to these requirements. It may also mean:

- that you are a FERS employee or a member of the uniformed services and you indicated on your Loan Application (Form TSP-20) that you are not able to obtain your spouse's consent; or
- that you are a CSRS employee and indicated on your Loan Application that you do not know the whereabouts of your spouse.

When your loan is disbursed, the TSP will send your loan payment information to the payroll office listed in your TSP account record at that time. If the payroll office shown in Section I is not your current payroll office, ask your current payroll office to update your TSP records. After your loan is disbursed, check your earnings and leave statements to make sure your loan payments are being deducted each pay period. If not, contact your agency or service. (See instructions for Section V.)

II. TERMS OF LOAN

The terms of this loan are set forth in this section. Your loan will be disbursed proportionally from any traditional (non-Roth) and Roth balances in your account. Similarly, if you are a uniformed services employee with tax-exempt contributions in your account, your loan will contain a proportional amount from your tax-exempt contributions as well. Your loan payments will be deposited back into your account based on the same proportion(s) used at the time your loan was disbursed. The Annual Percentage Rate is the interest rate for the Government Securities Investment (G) Fund in effect on the date your Loan Agreement was generated. This rate will remain in effect for the life of the loan. Your \$50 loan fee is included in the Amount Financed. Once your loan is issued, under certain conditions (such as return from nonpay status), the amount of your loan payment may be increased automatically to ensure that your loan is repaid in full by the required deadline.

III. SPOUSE'S CONSENT FOR FERS EMPLOYEES and MEMBERS OF THE UNIFORMED SERVICES

See the instructions for Section I for an explanation of the requirement for spousal consent. Provide your spouse's name and Social Security number. Your spouse must sign and date this form, and the signature must be notarized. Because the form will be filed with a Federal agency in Washington, D.C., the notary must complete the notarization in this section. No other acknowledgement is acceptable.

If you checked the box on your Loan Application (Item 15 on Form TSP-20) to indicate that you would not be able to obtain your spouse's signature on this Loan Agreement, you will see the word "Exception" in Section I after "Married." In this case, you should provide your spouse's name and Social Security number only. If you checked the box on your Loan Application (TSP-20) and did not submit Form TSP-16, Exception to Spousal Requirements (TSP-U-16 for uniformed services), when you submitted your Loan Application, you **must** submit that form along with this Loan Agreement.

Note: Very few exceptions are granted; therefore, pay close attention to the instructions on Form TSP-16 (or TSP-U-16) and be careful to provide the appropriate supporting documentation.

PRIVACY ACT NOTICE. We are authorized to request the information you provide on this form under 5 U.S.C. chapter 84, Federal Employees' Retirement System. We will use this information to identify your TSP account and to process your transaction. In addition, this information may be shared with other Federal agencies for statistical, auditing, or archiving purposes. We may share the information with law enforcement agencies investigating a violation of civil or criminal law, or agencies

implementing a statute, rule, or order. It may be shared with congressional offices, private sector audit firms, spouses, former spouses, and beneficiaries, and their attorneys. We may disclose relevant portions of the information to appropriate parties engaged in litigation and for other routine uses as specified in the Federal Register. You are not required by law to provide this information, but if you do not provide it, we will not be able to process your request.

Name: CARNNIA, CASEY

TSP Account Number: 7207380957385

Daytime Phone Number: 202-226-3846

Loan Number: 1025001G

IV. DIRECT DEPOSIT — Complete this section **only if** you want your loan sent electronically to your checking or savings account. If this information is incomplete or invalid, your loan will be paid to you by check and sent to your address of record.

Type of Account:

Checking

☐ Savings

[illegible]

Name of Financial Institution

--	--	--	--	--	--	--	--	--

ACH Routing Number (Must be 9 digits)

[illegible]

Checking or Savings Account Number

V. PROMISE TO PAY AND CERTIFICATION — I have read the TSP booklet *Loans* and the instructions for this Loan Agreement, and I understand and agree to the terms and conditions described in this Loan Agreement. I promise to repay the entire amount of this loan, plus interest. I certify that I am in a pay status, and I authorize the Amount of Each Payment shown in Section II to be deducted from my pay each pay period to repay my TSP loan. I agree that I will not cancel these deductions. I also agree that I am responsible for submitting any missed payments should my loan go into default. I certify that all information submitted in conjunction with my loan request is true and complete to the best of my knowledge. If I am a FERS or uniformed services participant, I further certify that I am unmarried if Section III is not completed. I understand that any intentional false statement or willful misrepresentation is a violation of law that is punishable by a fine or imprisonment for as long as 5 years, or both (18 U.S.C. § 1001).

--

Participant's Signature

Date Signed (mm/dd/yyyy)

Notary: Please complete the following. No other acknowledgement is acceptable (see instructions).

The person who signed above is known to or was identified by me and, before me, signed or acknowledged to have signed this form. In witness thereof, I have signed below on this _____ day of _____, _____ Year.

My commission expires:

Date (mm/dd/yyyy)

Notary's Signature

Notary's Printed Name

$$(\quad)$$

Notary's Phone Number

[seal]

Jurisdiction

A Few Reminders

- Check the information in Section I. To correct an error in your name or payroll office, contact your agency or service. To correct an error in your TSP account number, contact the TSP.
- Make sure the loan terms stated on this form are the terms that you requested.
- If you are a married FERS employee or a married member of the uniformed services, make sure your spouse signs and dates this form and has it notarized.
- If you are married and cannot fulfill the TSP's spouses' rights requirements, read Form TSP-16, Exception to Spousal Requirements (TSP-U-16 for uniformed services), to see if you qualify for an exception.
- Complete Section IV if you want to receive your loan via direct deposit.
- Make sure you sign and date this form and have it notarized.

Do Not Write Below This Line

FORM TSP-21-G, Page 2 (4/2012)

PREVIOUS EDITIONS OBSOLETE

TSP-21-G, INFORMATION AND INSTRUCTIONS FOR PAGE 2

IV. DIRECT DEPOSIT

Direct Deposit. Complete this section **only if** you want the TSP to send your loan payment directly to your checking or savings account by **direct deposit** (electronic funds transfer (EFT)). You must provide the name of your financial institution, your checking or savings account number, and your institution's 9-digit Automated Clearing House (ACH) Routing Number. (The ACH is a secure payment transfer system that electronically connects financial institutions in the United States.) If you do not have access to this number, or if you are unsure where to find it, contact your financial institution for this information.

Be sure that this information is correct and that you have entered it legibly. If the EFT information you provide is incomplete or invalid, your loan will be processed, but you will receive your loan payment in the form of a check sent to your address of record.

V. PROMISE TO PAY AND CERTIFICATION

You must sign and date this section. Your signature must be notarized. Because this form will be filed with a Federal agency in Washington, D.C., the notary must complete the notarization in this section. No other acknowledgement is acceptable.

By signing Section V of this Loan Agreement:

- You are verifying that you understand your responsibilities for repaying your loan.
- You are agreeing that you will pay principal and interest on this loan in substantially equal installments through automatic payroll deductions, or, if your agency or service fails to deduct payments, by submitting payments directly to the TSP.
- You are authorizing these deductions and agreeing that you will not cancel them.
- You are certifying that all information you submitted, including information about your spouse, is true and complete.

If the loan deduction does not start in the first full pay period after you receive your loan, notify your agency or service. Loan payments must start no later than 60 days from the date the loan is issued. If your agency or service does not start payments within this time frame, you must submit payments directly to the TSP until deductions start. If you do not, your loan may be at risk of being declared a taxable distribution as explained in the warning below.

You may request that your loan be reamortized to change the payment amount, repayment period, or frequency of your payments (if, for example, you transfer to another agency and your pay frequency changes). However, a general purpose loan must be repaid within 5 years.

You can make additional loan payments or repay your loan in full at any time without a prepayment penalty. To make a payment, follow the instructions on the Loan Payment Coupon, which is available from the TSP website. You can obtain a prepayment amount by accessing your account on the TSP website at www.tsp.gov or the ThriftLine at 1-TSP-YOU-FRST (1-877-968-3778); TDD:1-TSP-THRIFT5 (1-877-847-4385).

WARNING: You are responsible for making regular loan payments until your loan is paid in full. If you do not, the Internal Revenue Service requires the TSP to declare a "taxable distribution" of the unpaid balance of the loan, including accrued interest. In this case, you would be required to pay Federal income tax on the unpaid balance of your loan. The amount of the taxable distribution may also be subject to a 10% early withdrawal penalty tax if you are under age 59½ (unless an exception applies). If any part of your loan is attributable to **tax-exempt and/or Roth contributions**, those contributions will **not** be subject to tax. However, if you are still employed by the Federal Government or still a member of the uniformed services when the taxable distribution is declared, the Roth earnings included in the distribution will be subject to Federal income tax, even if you have already met the conditions necessary for your Roth earnings to be qualified (i.e., paid tax-free). Your loan would be closed and you would be ineligible for another TSP loan for 12 months from the process date of the taxable distribution.

The TSP must declare a taxable distribution if: (1) your loan is in default and you do not submit the amount needed to bring your payments up-to-date; (2) you do not repay your loan in full by the 5th anniversary of the date the loan was issued; or (3) you separate from Federal service and do not repay your loan in full.