

TruFit Student Loan<sup>SM</sup> Application/Premissory Note  
Phone: 800-708-6684

Send completed form to:  
Mailbox Address  
Attn: TruFit Student Loans  
PO Box 42124  
Providence, RI 02915-0124  
#RL1395  
Riverside, RI 02915

Overnight Mail

Attn: TruFit Student Loans  
10 Tappan Lane, Mailstop:  
#RL1395  
Riverside, RI 02915

2069000

PLEASE USE BLUE  
OR BLACK INK  
ONLY. DO NOT  
USE CORRECTION  
FLUID

Fixed Rate Pricing  
Option

Promotional / Referral Code N015080 School Name Sacred Heart University DOE School Code 00140300-00  
School City Fairfield State CT Anticipated Graduation Date 06 / 2016 Loan Period 09 / 2012 to 06 / 2013  
Year in School: ☒ Freshman ☐ Sophomore ☐ Junior ☐ Seniors<sup>SM</sup> Yr Graduate: ☐ Business (MBA) ☒ Professional ☐ Medical (MD/DO) ☐ Dental (DDS/DMD) ☐ Law (JD)  
Requested Loan Amount \$ 29,168.00

Borrower Information

Last Name GIANNINI Birth MI Permanent Address line 1 78 SURREY LN  
First Name TORI MI E Permanent Address line 2 \_\_\_\_\_  
Social Security # XXX - XX - Birth Date MM / DD / YY City BERLIN State CT Zip 06037 Country USA  
Driver's License # 128712527 State CT Home Phone (860) 877 - 8125 Email \_\_\_\_\_  
Employment Status ☐ Employed ☐ Self-Employed ☐ Retired  
☐ Unemployed  
Employer Name KENSINGTON PIZZA  
Work Phone (860) 828 - 0949 Length of Employment 1 / 6 years / months  
Residence (check one):  
☐ I own my home (Monthly mortgage payment: \$ \_\_\_\_\_)  
Mortgage Holder LIVE WITH PARENTS  
☐ I rent my home (Monthly rent payment: \$ \_\_\_\_\_)  
☒ I do NOT own or rent my home (Other) \_\_\_\_\_  
Allimony, child support, or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation.  
Gross Monthly Household Income: \$ 360.00  
Other Monthly Household Income: \$ 0.00  
Source of Other Income: \_\_\_\_\_  
Are you a Citizens Bank customer? ☐ Yes ☐ No  
Citizenship (check one): ☒ US Citizen ☐ Permanent Resident (Attach USCIS Form I-551) Alien ID # \_\_\_\_\_  
☐ Eligible Non-Citizen (Attach Valid Visa, or Current USCIS Form I-94, copy of Valid Passport, or Current USCIS Form I-888B or I-798)  
Deferment Options While in School (check one): Full Deferment will be granted if no selection is made:  
☒ Full Deferment ☐ Interest-Only Repayment ☐ No Deferment/Immediate Repayment

Borrower's Reference Information (Parent, guardian or adult relative not living with you or your Co-Signer)

Last Name CASLE Permanent Address line 1 59 CAMERON ST  
First Name DIANE MI \_\_\_\_\_ City TORRINGTON State CT Zip 06760 Country USA  
Home Phone (860) 309 - 4686 Work Phone \_\_\_\_\_

Co-signer Information

Last Name GIANNINI Birth MI Permanent Address line 1 78 SURREY LN  
First Name CHRISTOPHER MI \_\_\_\_\_ Permanent Address line 2 \_\_\_\_\_  
Social Security # XXX - XX - Birth Date MM / DD / YY City BERLIN State CT Zip 06037 Country USA  
Driver's License # 064861388 State CT Home Phone (860) 877 - 8125 Email \_\_\_\_\_  
Employment Status ☐ Employed ☐ Self-Employed ☐ Retired  
☐ Unemployed  
Employer Name CYCLONE HOME SYSTEMS  
Work Phone 860 - 1965 - 8038 Length of Employment 15 / \_\_\_\_\_ years / months  
Residence (check one):  
☒ I own my home (Monthly mortgage payment: \$ 1,550.00)  
Mortgage Holder COUNTYWIDE  
☐ I rent my home (Monthly rent payment: \$ \_\_\_\_\_)  
☐ I do NOT own or rent my home (Other) \_\_\_\_\_  
Allimony, child support, or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation.  
Gross Monthly Household Income: \$ 8,800.00  
Other Monthly Household Income: \$ 0.00  
Source of Other Income: \_\_\_\_\_  
Are you a Citizens Bank customer? ☐ Yes ☐ No  
Citizenship (check one): ☒ US Citizen ☐ Permanent Resident  
(Attach USCIS Form I-551) Alien ID # \_\_\_\_\_

School will be automatically notified to send us additional information

Additional Information and your signature(s) are required on the following pages.

CB TF APR Rev CB0611

# IMPORTANT NOTICES AND SIGNATURES

## IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT:

**VERIFICATION OF CUSTOMER IDENTITY** - Federal laws and regulations require us to request information from you prior to opening an account or adding an additional signatory to an account. The information we request may vary depending on the circumstances, but at a minimum, will include your name, address, an identification number such as your social security or taxpayer identification number, and for individuals, your date of birth. We are also required to verify the information you provide to us. This verification process may require you to provide us with supporting documentation that we deem appropriate. We may also seek to verify the information by other means. We reserve the right to request additional information and/or signatures from you from time to time.

**Signatures:** You, the undersigned applicant (and co-signer, if applicable), represent that everything disclosed on this Student Loan Application and Promissory Note (the "Note") is true and complete. You authorize RBS Citizens N.A., One Citizens Plaza, Providence, Rhode Island 02903, and its agents (the "Lender") and/or the school identified in the application for this Note (the "School") to gather credit information about you and to give information about your application and loan account to others in accordance with any applicable law, including as necessary to enforce the Note. You authorize the Lender to obtain a credit report in connection with this transaction. In addition, you give Lender permission to also obtain credit reports, in connection with the same transaction or extension of credit, for the purpose of reviewing the account, increasing the credit available on the Account, for the purpose of taking collection action on the account, or for other legitimate purposes associated with the account. You authorize the lender and their respective agents to contact you regarding your loan or your loan request, including repayment of your loan, at the current and any future number that you provide for your cellular telephone or other wireless device, using automated dialing equipment or artificial or pre-recorded voice or text messages. You further authorize your School to receive, provide, and confirm information regarding your attendance, financial aid, status or denial of your application. You further understand that if the application is approved, the loan will be subject to the terms and conditions of this Note. By signing this Note, you acknowledge that you have received a copy of the Note and that you understand and agree to the terms and conditions of the Note below and on the reverse side. If more than one person is signing this Note, each of you is jointly and severally liable for all obligations to the Lender.

**Notice:** 1. By signing this Note you certify that before signing this Note you have read it in its entirety, including the writing on the reverse side, even if otherwise advised. 2. You are entitled to an exact copy of this Note. 3. You may prepay the unpaid balance at any time without penalty and may be entitled to receive a refund of unearned charges in accordance with law.

**Promise to Pay:** You promise to pay to the Lender's order upon the terms of this Note all of the principal sum equal to the loan amount requested to the extent it is advanced to you or paid on your behalf, plus any other amounts that may be added to the principal of your loan as provided in this Note or the Disclosure Statements (as defined below) as follows: any applicable origination fee, interest, late charges, payment return fees and, in the event of default, costs of collection, to the extent permitted by applicable law. Subject to any applicable law that may give you a notice and/or right to cure after the occurrence of an event of default, you waive presentment, demand, notice, protest, and all other demands and notices in connection with the delivery, acceptance, performance, default or enforcement of this Note. This Note is under seal.

**IF A CO-SIGNER SIGNS BELOW, BORROWER AND CO-SIGNER CERTIFY THAT THEY INTEND TO APPLY FOR JOINT CREDIT AND BE JOINTLY LIABLE FOR THIS LOAN.** Co-signer agrees that the Lender may proceed directly against Co-signer without first proceeding against the Borrower and that Co-signer is fully responsible for paying all amounts due under this Note, in full, even if the Borrower is released from liability on this Note for any reason.

Electronic signature on file	05/07/2012	Electronic signature on file	05/09/2012
Borrower/Applicant Signature	Date	Co-signer Signature	Date
XXX-JG-4561		XXX-JG-7957	
Borrower Social Security Number	Date	Co-signer Social Security Number	Date

**ARIZONA RESIDENTS:** If the Co-signer is Married to someone other than the borrower,

Marital Community Property Joinder. The undersigned spouse of the Co-signer joint in the execution of this Student Loan Application and Promissory Note for the purpose of binding the marital community property of the Co-signer and the undersigned, in accordance with Ariz. Rev. Stats. § 25-214 or other applicable law.

Signature of Co-signer's Spouse (if not the borrower) \_\_\_\_\_ Date \_\_\_\_\_

**WISCONSIN RESIDENTS:** If the loan for which you are applying is granted, your spouse will also receive notification that credit has been extended to you. Applicants residing in the state of Wisconsin must complete the below information in order to facilitate this legal requirement.

Applicant/Borrower Marital Status (check one): ☐ Married ☐ Not Married

If Married: Applicant Spouse Name: \_\_\_\_\_

Applicant Spouse Address: \_\_\_\_\_  
 \_\_\_\_\_ Street

\_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

The following pages include important information regarding the terms and conditions of this credit agreement. Read this form in its entirety, including the writing on all pages and sides, before you sign it.

(iii) **Charges for Optional Services** - If you request and Lender agrees to provide optional services in connection with your loan, Lender may charge you and you agree to pay the fees for such services. The fee will be disclosed to you before you accept any such service. Optional services may include, but are not limited to: (1) allowing you to make an expedited payment on your loan, and (2) sending the loan to you by express delivery or facsimile transmission.

If you are unable to repay your loan in accordance with the terms established under paragraph (d) of this Note, you may request that Lender modify these terms via a forbearance from payment. Any such modification will be at Lender's option. Interest will continue to accrue during any period of forbearance and will be added to the outstanding principal, or "capitalized" at the end of any forbearance period. Lender reserves the right to charge you a forbearance fee, which will be disclosed to you prior to its assessment.

Even as covenants described below for borrowers residing in certain specified states; you will be in default and the whole outstanding principal balance, and interest, and all other sums due to Lender, shall immediately become due and payable to Lender (subject to any law which may give you a right to cure your default); if: (a) you fail to make any payment to Lender when due; (b) you fail to make a payment of a change in your name to Lender; (c) you break any of your other covenants in this Note; (d) any bankruptcy proceeding is begun by or against you, or you assign any of your assets for the benefit of creditors; or (e) you apply for this loan or in any way seek to obtain a loan from any other lender, or you are in default of any other indebtedness or other obligation with Lender; (f) you commit any act of fraud or misrepresentation in connection with this loan or any other loan; or (g) you have with Lender, (h) your Lender, (i) any other lender, or (j) any other lender, a judgment that is a significant part of your assets are declared insolvent; (k) in Lender's judgment there is a significant

**NEW HAMPSHIRE RESIDENTS:** If you prevail in any action, suit or proceeding Lender brings or in an action you bring, reasonable attorneys' fees shall be awarded to you. If you successfully assert a partial defense, setoff, recoupment or counterclaim in an action brought by Lender, the court may withhold from Lender the entire amount or a portion of the attorneys' fees as the court deems appropriate.

(i) You must send written notice to Lender within ten (10) days after any change in your name, address, or School enrollment status.

may be authorized by Lender to service your loan. Payments and interest shall be sent to that servicer, if any, rather than to Lender, unless you are otherwise advised.

(3) You are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit reporting agency if you fail to fulfill the terms of your credit obligations.

[illegible]

write to us at TruFa Student Loans.

[illegible]

(i) **Cosigner Release** - If you make your first 36 consecutive monthly payments on-time, you may submit a written request to Lender that Lender release you from this Note. Any such request will be

this paragraph or, a payment is collected on-line if it is received within 15 days of the due date. You are not eligible for obtaining a no-signer release if you have used any forbearance. International students may also apply for a co-signer release, but they must demonstrate U.S. citizen or permanent resident status in addition to meeting the eligibility criteria set forth above.

(i) The proceeds of this Note will be used only for the educational expenses (and not for consumer goods) at the School. You may request a loan only for eligible expenses incurred while enrolled as at least a half time student at the School. A married applicant may apply for a separate account.

[illegible]

(v) If any provision of this Note is held invalid or unenforceable that provision shall be considered omitted from this Note without affecting the validity or

(vii) This Note shall be unsecured.

(ix) JURY TRIAL. WAIVER: YOU AND THE LEADER ACKNOWLEDGE THAT THE RIGHT TO TRIAL BY JURY IN A CRIMINAL CASE MAY BE WAIVED IN CERTAIN CIRCUMSTANCES.

(x) Each borrower and co-signer is jointly and severally responsible for repaying the full amount owed under this Note.

and any other disclosures or notices. In the event this procedure is involved will be notified and receive a corrected copy of the changed documents.

Co-signer Signature: Electronic signature on file

[illegible]

**NOTES ON CONTRIBUTORS**

[illegible]

El concepto mismo de promesa de dar dinero. Si la promesa que las partes entre prometen no paga la deuda, está viciada por pagarla. Una promesa de que usted puede pagar si así lo requiere a pagarla y de que usted desea pagar la responsabilidad. Si la persona que ha prestado el préstamo no paga la deuda, es posible que usted tenga que pagar la suma total de la deuda, más las cargas por intereses en el pago o el resto de la deuda, la cual aumenta el total de la suma. El acreedor (financiero) puede cobrarla a usted si, por ejemplo, traza de cobrarse el dinero. Los informes crediticios de la deuda que pueden ser una deuda o deuda, pueden ser una deuda, pero una deuda no es una deuda con dinero en efectivo, que puede ser una deuda o deuda. Si alguna vez se le requiere que le pague la deuda, el pago no debe, al menos, ser una deuda, sino una deuda que se debe. Si usted no le da crédito mismo o que se le debe a usted en el reembolso de la deuda.

NAME and ADDRESS: XXXXXXXXXXXXXXXXXXXX For  
completion of this matter, this must be printed in  
ink, in block letters and accompanied by a RETURN TO  
CORRESPONDENCE: 1. Do not sign this paper before you  
read it. 2. You are entitled to a copy of this paper. 3.  
You may properly file the signed balance on any time  
without penalty and may be entitled to receive a  
refund of unearned charges in accordance with law.  
For acknowledgment that you have received a copy  
of this notice.

**Keywords:** *Alcoholism, Alcoholism treatment, Alcoholism relapse, Alcoholism recovery, Alcoholism relapse prevention, Alcoholism relapse prevention program, Alcoholism relapse prevention program evaluation, Alcoholism relapse prevention program effectiveness, Alcoholism relapse prevention program efficacy, Alcoholism relapse prevention program outcomes, Alcoholism relapse prevention program results, Alcoholism relapse prevention program impact, Alcoholism relapse prevention program benefits, Alcoholism relapse prevention program costs, Alcoholism relapse prevention program feasibility, Alcoholism relapse prevention program acceptability, Alcoholism relapse prevention program sustainability, Alcoholism relapse prevention program generalizability, Alcoholism relapse prevention program replicability, Alcoholism relapse prevention program transferability, Alcoholism relapse prevention program scalability, Alcoholism relapse prevention program equity, Alcoholism relapse prevention program justice, Alcoholism relapse prevention program ethics, Alcoholism relapse prevention program law, Alcoholism relapse prevention program policy, Alcoholism relapse prevention program practice, Alcoholism relapse prevention program research, Alcoholism relapse prevention program evaluation, Alcoholism relapse prevention program effectiveness, Alcoholism relapse prevention program efficacy, Alcoholism relapse prevention program outcomes, Alcoholism relapse prevention program results, Alcoholism relapse prevention program impact, Alcoholism relapse prevention program benefits, Alcoholism relapse prevention program costs, Alcoholism relapse prevention program feasibility, Alcoholism relapse prevention program acceptability, Alcoholism relapse prevention program sustainability, Alcoholism relapse prevention program generalizability, Alcoholism relapse prevention program replicability, Alcoholism relapse prevention program transferability, Alcoholism relapse prevention program scalability, Alcoholism relapse prevention program equity, Alcoholism relapse prevention program justice, Alcoholism relapse prevention program ethics, Alcoholism relapse prevention program law, Alcoholism relapse prevention program policy, Alcoholism relapse prevention program practice, Alcoholism relapse prevention program research.*

**Keywords:** adolescents; self-esteem; social support

[illegible][illegible]

IT 責任者: 田中 太郎 (Tanaka Taro)

**STANDARDIZATION:** The second Minnesota initiative was standardization in the classroom. A new state curriculum was developed, the first step toward standardizing the content of the state curriculum. In 1993, the state board of education approved the first state curriculum standards. This year, the state board of education approved the second set of standards. The new standards were developed by a committee of teachers and administrators from across the state. The new standards were developed by a committee of teachers and administrators from across the state. The new standards were developed by a committee of teachers and administrators from across the state.

**VERMONT RESIDENTS ONLY:** For purposes of this notice, the word "you" means the Cosigner(s). **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.**

**NOTICE TO COSIGNER - SUPPLEMENT TO APPLICATION AND PROMISSORY NOTE for IOWA, NEW YORK, SOUTH CAROLINA RESIDENTS ONLY**

You agree to pay the debt identified, 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 disclosed 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. You will also have to pay some or all of these costs and charges, if the Note you are guaranteeing requires the borrower to pay such costs and charges and if permitted by applicable law. You will receive a disclosure of the Total of Payments when the loan is disbursed. If this debt is ever in default, that fact may become a part of your credit record.

**This notice is not the note that obligates you to pay the debt.**

Read the Promissory Note for the exact terms of your obligation.

**IDENTIFICATION OF DEBT YOU MAY HAVE TO PAY**

This document, together with the Approval Disclosure Statement and the Final Disclosure Statement, constitutes the Promissory Note that obligates you to pay the debt and specifies the exact terms of your obligation.

**NOTICE TO COSIGNER FOR WISCONSIN RESIDENTS**

**EXPLANATION OF PERSONAL OBLIGATION**

You have agreed to pay the total of payments under a consumer credit transaction between the borrower and lender named herein.

You will be liable and fully responsible for payment of the loan even though you will not receive the education or loan funds.

You may be sued in court for the payment of the amount due under this consumer credit transaction even though the borrower may be working or have funds to pay the amount due.

This document, together with the Approval Disclosure Statement and the Final Disclosure Statement, constitutes the Promissory Note that obligates you to pay the debt and specifies the exact terms of your obligation.

CB TF APN Rev CBF0811

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**ALL CO-SIGNERS**

I have kept a completed copy of this notice and the Promissory Note that obligates me and the Borrower on this debt.

Electronic signature on file \_\_\_\_\_ 05/09/2012  
Date

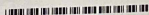
Signature of Cosigner

CHRISTOPHER GIANNINI

Printed Name of Cosigner

Cosigner: Please sign, and date this notice.

Borrower Signature: Electronic signature on file





**Citizens Bank**

**Private Education Loan Final Disclosure**

Application ID: 2009000

Page 1 of 1

**BORROWER:**

Tom E. Sullivan  
10 SUNSET LN  
BRIDGE, CT 06607

**CREDITOR:**

Citizens Bank  
PO Box 42194  
Providence, RI 02905-2194

**RIGHT TO CANCEL**

You have a right to cancel this transaction, without penalty, by 5:00 pm Eastern Time on May 31, 2013. No funds will be disbursed to you or to your school until after this time. You may cancel by calling us at 800-738-6684.

**Loan Rates & Estimated Total Costs**

Total Loan Amount

**\$22,992.00**

The total amount you are borrowing.

Interest Rate

**9.00%**

Your current interest rate.

Finance Charge

**\$24,628.29**

This estimated dollar amount the credit will cost you.

Total of Payments

**\$47,620.29**

The estimated amount you will have paid when you have made all payments.

**ITEMIZATION OF AMOUNT FINANCED**

Amount paid to you	\$0.00
Amount paid to others on your behalf Served from university	+ \$22,992.00
Amount Financed (Total amount provided)	= \$22,992.00
Initial finance charges Origination Fee (\$0.00)	+ \$0.00
Total Loan Amount	= \$22,992.00

**ABOUT YOUR INTEREST RATE**

- Your rate is fixed. This means that your rate will remain constant over the term of your loan. For more information on this rate, see the reference rates below.
- The maximum rate on this TruFit Student Loan is the interest rate disclosed above.
- Your Annual Percentage Rate (APR) is 9.00%. The APR is typically different than the Interest Rate since it considers fees and reflects the cost of your loan as a yearly rate.

**FEES**

- Late Charge: 5% of the payment amount for payments not made within 15 days of the due date.
- Returned Payment Charge: up to \$15.00 for each payment returned or refused.
- Optional Service Charges: Lender may charge you for such services.

**Estimated Repayment Schedule & Terms**

LOAN TERM: 10 YRS	MONTHLY PAYMENTS	
	at 9.00% the current interest rate of your loan	Maximum Rate same as current rate
Aug. 27, 2012 - May 14, 2016 Deferral period	No payment required (\$7,199.76 in interest will accrue during this time)	No payment required Interest will accrue during this time
May 15, 2016 - Dec. 13, 2018 Deferral period	No payment required (\$7,845.15 in interest will accrue during this time)	No payment required Interest will accrue during this time
Dec. 14, 2018 - Nov. 13, 2028 181 monthly payments	<b>\$396.84</b>	<b>\$396.84</b>
Nov. 14, 2028 1 monthly payment	<b>\$396.33</b>	<b>\$396.33</b>

SEE NEXT PAGE

**REFERENCE NOTES****Fixed Interest Rate**

- This loan has a fixed interest rate that will remain constant over the term of the loan.
- Borrowers are eligible only in repayment to receive a 0.50% interest rate reduction by automating payments from any eligible Citizens Bank account. Borrowers must adhere to the following states in order to receive an eligible account: CT, IL, MA, MI, NJ, NY, PA, IL, IN, PA, VA, VT. Borrowers may receive a 0.25% interest rate reduction by automating payments from any eligible non-Citizens Bank account.
- Rates are typically higher without a co-signer.

**Minimum Loan Payment**

The minimum loan payment for the Tufts Student Loan is \$100. Based on your loan amount and interest rate the actual minimum loan payment may be lower, and the Borrower Repayment Schedule is based on above values on a minimum term of your loan based on the required minimum payment.

**Guaranty Limitations**

If you file for bankruptcy you may still be required to pay back this loan.

**Repayment Options**

You have elected to defer (suspend/avoid) and interest payments while in school. However, you may make payments in any amount at any time.

**Prepayment**

If you pay off early, you will not have to pay a penalty. You will not be entitled to any form of refund.

**Additional Terms**

See the Promissory Note for information about assignment, default, and rights to continue the validity of the obligation, and payment options and penalties, and further information about security interests, if applicable.