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April 27, 2023

Jesus Rodriguez
4105 Ranch Road
Johnson City, TN 37601

RE: Student Loan Solutions, LLC
Claim ID Number: 19452

Dear Jesus:

In response to your letter requesting verification of the debt owed, please accept this letter as verification of the debt. For your convenience, we have included proof of the debt owed.

My client would like to get this matter resolved if the interest is mutual. If you would like to discuss this matter, or if you have any questions, please not hesitate to contact me.

Sincerely,

Brian M. Cloud

BMC/

THE STAFF AND ATTORNEYS OF THIS LAW OFFICE ARE DEBT COLLECTORS FOR THE ABOVE REFERENCED CREDITOR.
THIS AND ALL COMMUNICATIONS FROM THIS LAW OFFICE ARE ATTEMPTS TO COLLECT THE DEBT OF OUR CLIENT.
ANY AND ALL INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

STATE OF SOUTH CAROLINA
COUNTY OF YORK

ACCOUNT STATEMENT

DATE 03/17/23
INSTITUTION/CREDITOR STUDENT LOAN SOLUTIONS, LLC.
CONSUMERS NAME RODRIGUEZ, JESUS
COMAKER N/A
ACCOUNT NUMBER SL732413678
DATE OF CONTRACT 2007-08-24
DATE OF PROMISSORY NOTE 2007-08-16
DATE OF CHARGE OFF 2012-11-23
DATE OF LAST PAYMENT 2012-10-08

THE PROMISSORY NOTE: The Education Loan Agreement (the "Note") between Plaintiff, RODRIGUEZ, JESUS ("Defendant"), is a loan of \$10242.40 as purchased by SLS on October 31, 2012. A copy of the Note is attached hereto as Exhibit "A" and incorporated fully herein by this reference. A Note Disclosure Statement ("Disclosure Statement") was also provided to the Defendant. A copy of the Disclosure Statement is attached hereto as Exhibit "B" and incorporated fully herein by this reference.

STATE OF SOUTH CAROLINA
COUNTY OF YORK

I AFFIRM THAT, AS OF THIS DATE, THE ABOVE BALANCE IS TRUE AND CORRECT TO THE BEST OF MY KNOWLEDGE.

CHRISTOPHER P. RUH/GENERAL MANAGER

DATE

3/20/23

SWORN TO AND SUBSCRIBED BEFORE ME THIS 20 DAY OF March, 2023

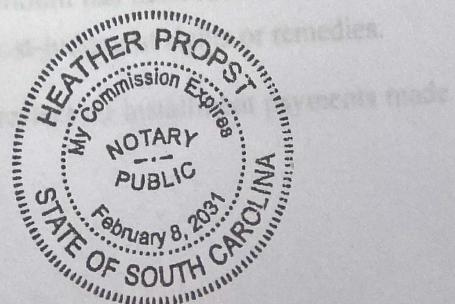
NOTARY PUBLIC (SIGNATURE)

Heather Propst

NAME

MY COMMISSION EXPIRES

2/8/2031



STATE OF SOUTH CAROLINA
COUNTY OF YORK

AFFIDAVIT IN SUPPORT OF ACCELERATED BALANCE DUE

I, Christopher P. Ruh, who, being first duly sworn according to law, deposes and says:

I am the General Manager of Student Loan Solutions, LLC (“SLS” or “Plaintiff”). As such, I am authorized to testify on behalf of SLS. I have personally reviewed the documents and I am testifying of my own personal knowledge. The matters set forth in this affidavit are based upon my personal knowledge or belief, or are reflected in documents that SLS generates and maintains in the ordinary course of business.

THE PROMISSORY NOTE: The Education Loan Agreement (the “Note”) between Bank of America, NA, and Defendant, RODRIGUEZ, JESUS (“Defendant”), is a loan that was purchased by SLS on October 31, 2017. A copy of the Note is attached hereto as **Exhibit “A”** and incorporated fully herein by this reference. A Note Disclosure Statement (“Disclosure Statement”) was also provided to the Defendant. A copy of the Disclosure Statement is attached hereto as **Exhibit “B”** and incorporated fully herein by this reference.

PRINCIPAL: The principal amount of the loan includes \$20000 plus \$833.33 (loan origination fee) for a total principal amount of \$20833.33. (**Exhibit “A”, Exhibit “B”**).

INTEREST CLAIMED: In the lawsuit, SLS foregoes any pre-judgment interest on the Note and seeks to recover only the principal.

INSTALLMENT SCHEDULE: Defendant had (20.00) years to repay the \$20833.33 principal plus interest from 2009-05-22 through 2029-04-22. (**Exhibit “A”, Exhibit “B”**). Pursuant to the Note, Defendant agreed to pay the following monthly installments: 240 MONTHLY PAYMENTS OF 226.21. Pursuant to the Note, SLS, without losing any rights or remedies to recover the principal balance or post-judgment amounts, forgoes the pre-judgment interest component on each installment and only seeks to recover the principal component of each installment, which reduces the monthly installment amount from \$226.21 to \$86.8 (\$20833.33 / 240 = \$86.8). The principal-only installment amount has been rounded down to the nearest cent. Nothing in this affidavit waives or limits any post-judgment rights or remedies.

DEFAULT: Within the past 4 years, SLS’s records reflect no installment payments made on the Note.

ACCELERATION AND NOTICE OF ACCELERATION: Pursuant to the Note, the Holder may, at its option, give notice that the outstanding principal balance, accrued interest, and any other amounts payable under the terms of the Note are due and payable at once. SLS, as Holder, accelerated the Note for \$10242.40. SLS sent Defendant written notice of acceleration via an Acceleration Notice dated 2023-03-16. A copy of the Acceleration Notice(s) is attached hereto as **Exhibit "C"** and incorporated fully herein by this reference.

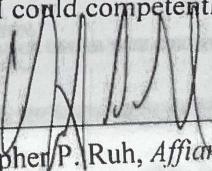
AMOUNT DUE: As of 2023-07-22, the amount due herein, foregoing applicable pre-judgment interest and excluding any amounts due more than 4 years ago, is the sum of all 118 installments due in the amount of \$86.8 each (the installment has been rounded down to the nearest cent):

$$118 \times \$86.8 = \$10242.40$$

BUSINESS RECORDS: Bank of America, N.A., regularly sells, assigns, and transfers loans to SLS. When Bank of America, N.A., sold, assigned, and transferred Defendant's Loan, it also transmitted and delivered routine, factual documents, including the documents described herein as **Exhibit "A"** and **Exhibit "B"**, to SLS, in the regular course of business. The current balance of the Loan at the time of transfer was also transmitted and delivered to SLS when the Loan was sold. SLS then entered and integrated the documents in **Exhibit "A"** and **Exhibit "B"** into its own records, in the regular course of business, and said documents became SLS's business records.

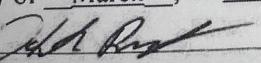
I declare under penalty of perjury under the laws of the State of TN that the foregoing is within my personal knowledge and if called upon to testify I could competently do so.

This the 20 day of March, 2023

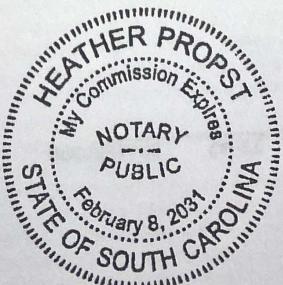

Christopher P. Ruh, Affiant

Sworn to and subscribed before me

this 20 day of March, 2023.


Signature of Notary Public for South Carolina

Heather Propst, Notary Public
Notary's Printed Name
My commission expires: 2/8/2031



NON-NEGOTIABLE CREDIT AGREEMENT - THIS IS A CONSUMER CREDIT TRANSACTION

Bank of America ISLP Graduate Loan

Lender: Bank of America, National Association

School: VANCOUVER FILM SCHOOL

Loan Amount Requested: \$20000.00

Academic Period: 10/2007-10/2008

Deferral Period Margin: 4.26

Repayment Period Margin: 4.26

Disbursement Loan Origination Fee Percentage: 4.00

Repayment Loan Origination Fee Percentage: 0.00

Borrower Name: Jesus Rodriguez
Social Security #: 582-50-5106
Mobile Telephone:

Home Address: 8431 Nw 19th St Pembroke Pines, FL 33024
Date of Birth: 04/02/1983 Home Telephone: (308) 812-4245
E-mail Address:

Student Citizenship (check one box): U.S. Citizen

Eligible Non-Citizen (Attach front & back copy of CIS or student visa card)

Personal Reference Name: Reba Rodriguez

Reference Home Tel #: (954) 438-7877 Work Tel #:

Reference Street Address: 3800 Nw 12th Avn

3710 Nw 12th Avn

Reference City/State/Zip: Miramar, FL 33027

33027

By my signature, I certify that I have read, understood and agree to the terms of and undertake the obligations set forth on all four (4) pages of this Loan Request/Credit Agreement EK-07-06.CRD.10ISLP.0207 ("Credit Agreement"). I understand that any person who knowingly makes a false statement or misrepresentation on this form is subject to penalties, which may include fines or imprisonment. This Credit Agreement is signed under seal. I understand that I am not required to file my signature on this Credit Agreement and any related notices that require signature. If I choose to file my signature on this Credit Agreement and any related notices that require signature, I intend: (i) my fax signature to be an electronic signature under applicable federal and state law, (ii) my facsimile or printout of Lender's electronic record of this Credit Agreement and related notices to be an original document, (iii) to conduct business with the Lender by electronic records and electronic signatures, and (iv) that this Credit Agreement will not be governed by Article 3 of the Uniform Commercial Code, and my obligations under this Credit Agreement will not be subject to, but any transfer of my obligations will be subject to, Article 9 of the Uniform Commercial Code.

For purposes of the following notices, "you" means the Borrower, not the Lender.

FOR ALABAMA RESIDENTS: CAUTION - IT IS IMPORTANT THAT YOU THOROUGHLY READ THE CONTRACT BEFORE YOU SIGN IT.

FOR WISCONSIN RESIDENTS - NOTICE TO CUSTOMER: (a) DO NOT SIGN THIS CREDIT AGREEMENT BEFORE YOU READ THE WRITING ON THE FOLLOWING PAGES, EVEN IF OTHERWISE ADVISED.
(b) DO NOT SIGN THIS CREDIT AGREEMENT IF IT CONTAINS ANY BLANK SPACES.
(c) YOU ARE ENTITLED TO AN EXACT COPY OF ANY CREDIT AGREEMENT YOU SIGN.
(d) YOU HAVE THE RIGHT AT ANY TIME TO PAY IN ADVANCE THE UNPAID BALANCE UNDER THIS CREDIT AGREEMENT AND YOU MAY BE ENTITLED TO A PARTIAL REFUND OF THE FINANCE CHARGE.

Signature of Borrower

Date 8/16/07

AUG 17 2007 9:20 AM

In this Credit Agreement, the words "I", "me", "my", and "mine" mean the person who signed this Credit Agreement as Borrower. The words "you", "your", "yours", and "Lender" mean Bank of America, National Association, its successors and assigns, and any other holder of this Credit Agreement. "School" means the school named at the top of the first page of this Credit Agreement. The "servicer" means the Lender or any entity it designates to service my loan.

A. PROMISE TO PAY: I promise to pay to you the Loan Amount Requested shown on the first page of this Credit Agreement, to the extent it is advanced to me or paid on my behalf, and any Loan Origination Fee added to my loan (see Paragraph F) (together, the "Principal Sum"), interest on such Principal Sum, interest on any unpaid interest added to the Principal Sum and late fees (see Paragraph E.6).

B. IMPORTANT - READ THIS CAREFULLY:

1. When you receive my signed Credit Agreement, you are not agreeing to lend me money. If you decide to make a loan to me, you will electronically transfer the loan funds to the School for me, mail a loan check to the School for me, or mail a loan check directly to me. You have the right to not make a loan or to lend an amount less than the Loan Amount Requested. I agree to accept an amount less than the Loan Amount Requested and to repay that portion of the Loan Amount Requested that you actually lend to me along with interest and all other amounts I owe (see Paragraph A). You have the right to disburse my loan through an agent. At your option, you may also make any loan check co-payable to me and the School.

2. **HOW I AGREE TO THE TERMS OF THIS LOAN.** By signing this Credit Agreement, and submitting it to the Lender, I am requesting that you make this loan to me in an amount equal to the Loan Amount Requested plus any Loan Origination Fee described in Paragraph F of this Credit Agreement. If you approve this request and agree to make this loan, you will notify me in writing and provide me, as required by law, with either a Master Disclosure Statement that shows all disbursements for my loan or a Disclosure Statement with each disbursement. Either type of Disclosure Statement will show me the amount of the disbursement you have approved, the amount of the Loan Origination Fee, the APR and other important information. I should carefully review each Disclosure Statement as soon as I receive it. If I am not satisfied, I can cancel the disbursement shown on the Disclosure Statement (or the entire loan, if I received a Master Disclosure Statement). I must cancel in writing, within ten (10) days after I receive the Disclosure Statement. I should also call the toll free number in the instructions that came with this Credit Agreement. If I want to cancel, I must not endorse or deposit any loan check you have sent to me. Doing so finally accepts my loan. If you have already sent my loan funds directly to the School, I must instruct the School to return the funds. You will be responsible for collecting those funds from the School, and my cancellation will be effective even if the School refuses to return the loan funds to you. If I cancel after receiving a Master Disclosure Statement, I cancel all disbursements. Otherwise, I am canceling only the disbursement shown on the individual Disclosure Statement, and all other disbursements will continue. I cannot cancel a disbursement after the ten (10) day review period ends. If I do not act to cancel after receiving a Disclosure Statement, or if I endorse or deposit a loan check, I am acknowledging receipt of the Disclosure Statement and agreeing to the terms in it. I must repay, in accordance with the terms of this Credit Agreement, any amounts disbursed but not cancelled. If I try to cancel but do not return loan proceeds you sent to me, I will be in default under this Credit Agreement.

C. DEFINITIONS:

1. "Disbursement Date" means the date or dates on which you lend money to me in consideration for my Credit Agreement and will be the date(s) shown on any loan check you prepare or the date(s) you initiate any electronic funds transfer.
2. The "Deferment Period" will begin on the Disbursement Date and end on the Deferment End Date.
3. "Deferment End Date" means 180 days after the Student graduates or ceases for any other reason to be enrolled at least half-time in the School (or another school participating in this Loan Program), but no more than 4½ years after the first Disbursement Date; provided, however, that if the Student begins a medical residency or internship during the Deferment Period, then the Deferment End Date will be 180 days after the day the residency or internship ends, but no more than 8½ years after the first Disbursement Date.
4. The "Repayment Period" begins the day after the Deferment Period ends. The Repayment Period is 20 years unless monthly payments equal to the minimum monthly payment amount (see Paragraph E.2) will repay all amounts owed in less than 20 years, in which case the Repayment Period will be the number of months necessary to pay in full the amount I owe at the minimum payment.

D. INTEREST:

1. Accrual – Beginning on the first Disbursement Date, interest will be calculated at the Variable Rate (Paragraph D.2) and charged on the Principal Sum, and on any unpaid interest later added to the Principal Sum according to Paragraph D.3. During the Repayment Period, interest will be calculated at the Variable Rate and charged on the outstanding balance of this Credit Agreement until all amounts are paid in full. Interest will be calculated on a daily simple interest basis. The daily interest rate will be equal to the annual interest rate in effect on that day, divided by the number of days in that calendar year.
2. Variable Rate – The "Variable Rate" is equal to the Current Index plus a Margin. The Margins for both the Deferment Period and the Repayment Period are shown on the first page of this Credit Agreement. In no event will the Variable Rate exceed the

maximum interest rate allowed by the laws of the State of California. The Variable Rate will change quarterly on the first day of each January, April, July and October (the "Change Date(s)") if the Current Index changes. The "Current Index" for any calendar quarter beginning on a Change Date (or for any shorter period beginning on any Disbursement Date and ending on the last day of a calendar quarter) is based on the one-month London Interbank Offered Rate ("LIBOR") as published in the "Money Rates" section of *The Wall Street Journal* (Eastern Edition). The index for each calendar quarter (or for any shorter period beginning on a Disbursement Date and ending on the last day of a calendar quarter) will equal the average of the LIBOR rates published on the first business day of each of the three (3) immediately preceding calendar months, rounded to the nearest one-hundredth of one percent (0.01%). If *The Wall Street Journal* (Eastern Edition) is not published or the Current Index is not given on any of these dates, then the Current Index will be determined by using the immediately preceding published Current Index for such date. If the Current Index is no longer available, you will choose a comparable index.

3. Capitalization – I understand that you will add all accrued and unpaid interest to the principal balance of my loan ("capitalize interest") as of the last day of the Deferment Period and at the end of any forbearance period. In all cases, the sum of interest you capitalize plus the then-outstanding principal balance is thereafter considered the principal balance, and interest will accrue on the new principal balance.

E. TERMS OF REPAYMENT:

1. Deferment Period – You may, or, if required by applicable law, will send me statements during the Deferment Period (showing the total outstanding principal balance of my loan and the interest that has accrued on my loan). Statements will be sent to the address shown on your records. I may, but am not required to make payments during the Deferment Period. You will add any interest that I do not pay during the Deferment Period to the principal balance, as described in Paragraph D.3.
2. Repayment Period – The amount of my monthly payment ("Monthly Payment Amount") will be established based on the rules in this Credit Agreement when my Repayment Period begins. During the Repayment Period, you will send me monthly statements that show the Monthly Payment Amount and the payment due dates, and I will pay the Monthly Payment Amount shown on my monthly statement, which amount will in no event be less than \$25 or the unpaid balance, whichever is less. I understand that the Monthly Payment Amount is due each month. I may pay more than my Monthly Payment Amount at any time without penalty or charge. If my loan is in paid-ahead status, I may, but will not be required to make monthly payments. Even if I do not receive monthly statements, I will make consecutive monthly payments in amounts at least equal to the Monthly Payment Amount by the applicable payment due dates until I have paid all of the principal and interest and any other charges I may owe under this Credit Agreement.
3. Repayment Terms – My Monthly Payment Amount will be calculated as of the day the Repayment Period begins ("Repayment Date"). It will be recalculated (a) once each year prior to the anniversary of the Repayment Date, (b) if the Variable Rate changes between anniversaries of the Repayment Date to the extent that the Monthly Payment Amount would not pay in full the accrued monthly interest on my loan, (c) following any subsequent deferment or forbearance period or (d) following any request by the Borrower to the servicer to change the monthly payment due date (each of which events is a new "Repayment Date"). As of any Repayment Date, my Monthly Payment Amount will be recalculated. My new Monthly Payment Amount will be disclosed to me by the servicer. The new Monthly Payment Amount will equal the amount necessary to pay in full, over the number of months remaining in the Repayment Period, the amount I owe in equal monthly installments of principal and interest at the Variable Rate in effect at the time of the calculation. I understand that this may result in a reduction or increase in my monthly payment as calculated as of each Repayment Date. I understand that during the Repayment Period the servicer may change the monthly payment due date of future payments to a later date for the convenience of the servicer in processing payments or in order to coordinate the due dates of all of my loans processed by the servicer.
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. If I have not paid my late fees, I will also owe additional amounts for those late fees. In such cases you will increase the amount of my last monthly payment to the amount necessary to repay my loan in full.
5. Payments – Payments will be applied first to late fees, other fees and charges, accrued interest, and the remainder to principal.
6. Other Charges - If any part of a monthly payment remains unpaid for a period of more than 15 days after the payment due date, I will pay a late fee not exceeding \$5.00 or 5% of the overdue payment amount, whichever is less. To the extent permitted by law, I agree to pay you all amounts you incur in enforcing the terms of this Credit Agreement, including reasonable collection agency and attorney's fees and court costs and other collection costs.

F. LOAN ORIGINATION FEE: If you charge me, I will pay you a Disbursement Loan Origination Fee at the time my loan is disbursed and a Repayment Loan Origination Fee at the time my loan enters the Repayment Period (each of such fees, a "Loan Origination Fee"). The dollar amount of the Disbursement Loan Origination Fee will be determined by multiplying the Principal Sum times the Disbursement Loan Origination Fee Percentage shown on the first page of this Credit Agreement. For the Disbursement Loan Origination Fee, the percentage would be higher if computed only on the amount advanced rather than on the entire Principal Sum (Loan Origination Fee

plus the loan amount advanced). For example, a nominal Loan Origination Fee of 8% on the entire principal amount would equal 8.6957% of the amount advanced. The Disbursement Loan Origination Fee I will pay will be shown on my Disclosure Statement and included with the Principal Sum. The dollar amount of the Repayment Loan Origination Fee will be determined by multiplying the outstanding principal balance (including capitalized interest as provided in Paragraph D.3) on the first day of the Repayment Period, times the Repayment Loan Origination Fee Percentage shown on the first page of this Credit Agreement, and will be added to the balance of my loan on the first day of the Repayment Period. To the extent permitted by law, and unless I timely cancel a disbursement (see Paragraph B.2), I will not be entitled to a refund of any Loan Origination Fee relating to that disbursement.

G. RIGHT TO PREPAY: I have the right to prepay all or any part of my loan at any time without penalty.

H. FORBEARANCE: If I am unable to repay my loan in accordance with the terms established under this Credit Agreement because of a hardship such as financial or medical difficulty, 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 and that you will add any interest that I do not pay during any forbearance period to the principal balance, as described in Paragraph D.3.

I. WHOLE LOAN DUE: To the extent permitted by applicable law, I will be in default and you have the right to give me notice that the whole outstanding principal balance, accrued interest, and all other amounts payable to you under the terms of this Credit Agreement, are due and payable at once (subject to any applicable law which may give me a right to cure my default) if: (1) I fail to make any monthly payment to you when due, (2) I die, (3) I break any of my other promises in this Credit Agreement, (4) any bankruptcy proceeding is begun by or against me, or I assign any of my assets for the benefit of my creditors, or (5) I make any false written statement in applying for this loan or any other loan or at any time during the Deferment or Repayment Periods. If I default, I will be required to pay interest on this loan accruing after default. The interest rate after default will be subject to adjustment in the same manner as before default. Upon default, you may also capitalize any interest and fees (i.e., add accrued and unpaid interest and fees to the principal balance, and increase the Margin used to compute the Variable Rate by two percentage points (2%).

J. NOTICES:

1. I will send written notice to you, any subsequent holder of this Credit Agreement, and the servicer within ten days after any change in name, address, or enrollment status (for example, if the Borrower withdraws from the School or transfers to another school participating in this loan program).

2. Any notice required to be given to me by you will be effective when mailed by first class mail to the latest address you have for me.

K. INFORMATION:

1. I must update the information I provided to you whenever you ask me to do so.
2. I authorize you from time to time to request and receive from others credit related information about me (and about my spouse if I live in a community property state).

3. CREDIT BUREAU REPORTING

You may report information about my account to credit bureaus. Late payments, missed payments, or other defaults in my account may be reflected in my credit report.

I understand that the reporting of information about my account to credit bureaus may adversely affect my credit rating and my ability to obtain other credit. You may also provide the School with certain personally-identifiable information about me (such as my Social Security Number and my Loan ID number) and report the status of my loan and my payment history, including information about a late payment, missed payment or other defaults, in accordance with applicable law.

L. ADDITIONAL AGREEMENTS:

1. I understand that you are located in California and that this Credit Agreement will be entered into in the same state. CONSEQUENTLY, THE PROVISIONS OF THIS CREDIT AGREEMENT WILL BE GOVERNED BY FEDERAL LAW AND THE LAWS OF THE STATE OF CALIFORNIA, WITHOUT REGARD TO CONFLICT OF LAW RULES.

2. The proceeds of this loan will be used only for my educational expenses at the School.

3. My responsibility for paying the loan evidenced by this Credit Agreement is unaffected by the liability of any other person to me or by your failure to notify me that a required payment has not been made. Without losing any of your rights under this Credit Agreement you may accept (a) late payments, (b) partial payments or (c) payments marked "paid in full" or with other restrictions. You may delay, 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 upon me, send me any notice, present this Credit Agreement to me for payment or make protest of non-payment to me before suing to collect on this Credit Agreement if I am in default, and to the extent permitted by applicable law, I hereby waive any right I might otherwise have to require such actions. I WILL NOT SEND YOU PAYMENTS MARKED "PAID IN FULL", "WITHOUT RE COURSE" OR WITH OTHER SIMILAR LANGUAGE UNLESS THOSE PAYMENTS ARE MARKED FOR SPECIAL HANDLING AND SENT TO THE ADDRESS

IDENTIFIED FOR SUCH PAYMENTS ON MY BILLING STATEMENT, OR TO SUCH OTHER ADDRESS AS I MAY BE GIVEN IN THE FUTURE.

4. I may not assign this Credit Agreement or any of its benefits or obligations. You may assign this Credit Agreement at any time.

5. The terms and conditions set forth in this Credit Agreement and the Disclosure Statement constitute the entire agreement between you and me.

6. If any provision of this Credit Agreement is held invalid or unenforceable, that provision shall be considered omitted from this Credit Agreement without affecting the validity or enforceability of the remainder of this Credit Agreement.

7. A provision of this Credit Agreement 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 Credit Agreement.

8. To the extent permitted by law, you have the right to apply money from any of my deposit account(s) with you to pay all or a portion of any amount overdue under this Credit Agreement. I hereby authorize you to obtain from the School all amounts which may be owed to me by the School, including any refund due to overpayment, early termination of enrollment, or otherwise.

9. All dollar amounts stated in this Credit Agreement are in United States dollars. I will make all payments in United States Dollars with no deduction for currency exchange.

10. If I fail to complete the education program paid for with this loan, I am not relieved of any obligation within or pursuant to this Credit Agreement.

11. I understand and agree that this loan is an education loan and certify that it will be used only for costs of attendance at the School. I acknowledge that the requested loan is subject to the limitations on dischargeability in bankruptcy contained in Section 523 (a) (8) of the United States Bankruptcy Code because either or both of the following apply: (a) this loan was made pursuant to a program funded in whole or in part by The Education Resources Institute, Inc. ("TERI"), a non-profit institution, or (b) this is a qualified education loan as defined in the Internal Revenue Code. This means that if, in the event of bankruptcy, my other debts are discharged, I will probably still have to pay this loan in full.

12. I authorize any school that I may attend to release to you, and any other persons designated by you, any requested information pertinent to this loan (e.g., enrollment status, prior loan history, and current address).

13. I authorize the Lender, any subsequent holder of this Credit Agreement, and their agents (including TERI) to: (1) advise the School of the status of my application and my loan, (2) respond to inquiries from prior or subsequent lenders or holders with respect to my Credit Agreement and related documents, (3) release information and make inquiries to the persons I have given you as references, for the purposes of learning my current address and telephone number, (4) check my credit and employment history and to answer questions about their credit experience with me, and (5) retain for use in any future transaction with the Borrower all information (including status information and non-public personal information) of the Borrower provided in connection with this Credit Agreement.

14. Waiver by Lender: You waive (give up) any right to claim a security interest in any property to secure this Credit Agreement. This does not affect any right to offset as a matter of law.

15. If I fax my signature(s) on the first page of this Credit Agreement back to you and keep the copy I signed, I understand that under federal law the fax you receive will be an original of the first page of this Credit Agreement. You and I agree that all copies of this Credit Agreement (including the fax you receive and the copy I retain), taken together, shall constitute a single original agreement.

16. If I elect to sign electronically an electronic record of this Credit Agreement, then the following will apply as between Lender and me: (a) Lender will keep a non-modifiable electronic record of this document and provide a copy to me upon request, (b) I can and have downloaded and/or printed a copy of this document for my records or notified the Lender to mail me a copy of this document, and (c) the Lender's electronic record of this document and any printout from that record shall be an original for all purposes, including any lawsuit to collect amounts that I owe.

M. DISCLOSURE NOTICES

**ALL APPLICANTS:
IMPORTANT FEDERAL LAW NOTICE—**

Important information about procedures for opening a new account:

To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account.

What this means for you:

When you open an account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

If the School is considered to be a business subject to the Federal Trade Commission rules, then the following notice applies to me:

NOTICE

ANY HOLDER OF THIS CREDIT AGREEMENT IS SUBJECT TO ALL CLAIMS AND DEFENSES WHICH I COULD ASSERT AGAINST THE SCHOOL FOR THE SERVICES OBTAINED WITH THE PROCEEDS HEREOF. RECOVERY HEREUNDER BY ME SHALL NOT EXCEED AMOUNTS PAID BY ME HEREUNDER.

FOR STUDENTS ATTENDING SCHOOLS LOCATED IN CALIFORNIA: If the School is considered to be a business subject to the Federal Trade Commission rules, then the following notice applies to me:

YOU MAY ASSERT AGAINST THE HOLDER OF THE PROMISSORY NOTE YOU SIGNED IN ORDER TO FINANCE THE COST OF INSTRUCTION ALL OF THE CLAIMS AND DEFENSES THAT YOU COULD ASSERT AGAINST THIS SCHOOL, UP TO THE AMOUNT YOU HAVE ALREADY PAID UNDER THE PROMISSORY NOTE

CALIFORNIA RESIDENTS: I have the right to prohibit the use of information contained in my credit file in connection with transactions not initiated by me. I may exercise this right by notifying the consumer credit reporting agency. A married applicant may apply for a separate account. If you take any adverse action as defined by Section 1785.3 of the California Civil Code and the adverse action is based, in whole or in part, on any information contained in a consumer credit report, I have the right to obtain within 60 days a free copy of my consumer credit report from the consumer reporting agency who furnished you my consumer credit report and from any other consumer credit reporting agency which compiles and maintains files on consumers on a nationwide basis. I have the right as described by Section 1785.16 of the California Civil Code to dispute the accuracy or completeness of any information in a consumer credit report furnished by the consumer credit reporting agency.

CALIFORNIA AND UTAH RESIDENTS: As required by California and Utah 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.

IOWA, KANSAS, AND NEBRASKA RESIDENTS (For purposes of the following notice, the word "you" refers to the Borrower, not the Lender): NOTICE TO CONSUMER. This is a consumer credit transaction. 1. DO NOT SIGN THIS CREDIT AGREEMENT BEFORE YOU READ THIS CREDIT AGREEMENT. 2. YOU ARE ENTITLED TO A COPY OF THIS CREDIT AGREEMENT. 3. YOU MAY PREPAY THE UNPAID BALANCE AT ANY TIME WITHOUT PENALTY AND MAY BE ENTITLED TO A REFUND OF UNEARNED CHARGES IN ACCORDANCE WITH LAW.

MARYLAND RESIDENTS: In Paragraph L.1, Lender and I have agreed that this Credit Agreement is governed by federal law and the laws of CALIFORNIA, without regard to conflict of laws rules; if any court should nevertheless determine that this Credit Agreement is subject to Maryland laws concerning credit, then only to the extent that Maryland law applies, Lender and I agree and elect that this loan is made under and governed by Subtitle 10, Credit Grantor Closed End Credit Provisions, of Title 12 of the Commercial Law Article of the Annotated Code of Maryland, except as preempted by federal law.

MISSOURI RESIDENTS: Oral agreements or commitments to loan money, extend credit or to forbear from enforcing repayment of a debt including promises to extend or renew such debt are not enforceable. To protect me (Borrower(s)) and you (creditor) from misunderstanding or disappointment, any agreements we reach covering such matters are contained in this writing, which is the complete and exclusive statement of the agreement between us, except as we may later agree in writing to modify it.

NEVADA RESIDENTS: This is a loan for study.

NEW JERSEY RESIDENTS: The section headings of this Credit Agreement are a table of contents and not contract terms. Portions of this Credit Agreement with references to actions taken to the extent of applicable law apply to acts or practices that New Jersey law permits or requires. In this Credit Agreement, acts or practices (i) by you which are or may be permitted by "applicable law" are permitted by New Jersey law, and (ii) that may or will be taken by you unless prohibited by "applicable law" are permitted by New Jersey law.

NEW YORK, RHODE ISLAND AND VERMONT RESIDENTS: A consumer report (credit report) may be obtained from a consumer-reporting agency (credit bureau) in connection with this loan. If I request (1) I will be informed whether or not consumer reports were obtained, and (2) if reports were obtained, I will be informed of the names and addresses of the credit bureaus that furnished the reports. If you agree to make this loan to me, a consumer credit report may be requested or used in connection with renewals or extensions of any credit for which I have applied, reviewing my loan, taking collection action on my loan, or legitimate purposes associated with my loan.

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.

WISCONSIN RESIDENTS: For married Wisconsin residents, my signature on this Credit Agreement confirms that this loan obligation is being incurred in the interest of my marriage or family. No provision of any marital property agreement (pre-marital agreement), unilateral statement under Section 766.59 or court decree under Section 766.70 adversely affects the interest of the Lender unless the Lender, prior to the time that the loan is approved, is furnished with a copy of the agreement, statement, or decree or has actual knowledge of the adverse provision when the obligation to the Lender is incurred. If the loan for which I am applying is granted, my spouse will also receive notification that credit has been extended to me.

N. BORROWER'S 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 all information I provided to you in connection with this loan, including without limitation, the information contained in this Credit Agreement, is true, complete and correct to the best of my knowledge and belief and is made in good faith. I understand that I am responsible for repaying immediately any funds that I receive which are not to be used or are not used for educational expenses related to attendance at the School for the academic period stated. I certify that I am not now in default on a Federal Perkins Loan, a Federal Stafford Loan, a Federally Insured Student Loan, a Federal Supplemental Loan for Students (SLS), a Federal PLUS Loan, an Income Contingent Loan, a Federal Consolidation Loan, a Federal Ford Direct Loan, or any other education loan received for attendance at any school. THE LEGAL AGE FOR ENTERING INTO CONTRACTS IS 18 YEARS OF AGE IN EVERY STATE IN THE UNITED STATES EXCEPT THE FOLLOWING: ALABAMA AND NEBRASKA 19 YEARS OLD, AND MISSISSIPPI AND PUERTO RICO 21 YEARS OLD. I CERTIFY THAT I MEET THESE STATE AGE REQUIREMENTS.

By signing this Credit Agreement, to the extent permitted by applicable law, I hereby ratify, confirm, and acknowledge the validity of all prior credit agreements I have signed with the Lender for this loan program. I intend and agree that all such credit agreements shall be binding on me. The consideration for this affirmation is the new credit extended by the Lender to me under this Credit Agreement.

NOTE DISCLOSURE STATEMENT

\$ <u>20,833.33</u> <u>05706221</u> Loan No.	Borrower(s) <u>JESUS RODRIGUEZ</u> Student: <u>JESUS RODRIGUEZ</u> Date: <u>August 24, 2007</u>
JESUS RODRIGUEZ 8431 NW 19TH ST PEMBROKE PINES , FL 33024 USA	
Lender Name and Address: <u>BANK OF AMERICA N.A.</u> <u>600 WILSHIRE BOULEVARD 4TH FLR</u> <u>LOS ANGELES, CA 90017</u>	

This disclosure statement relates to one or more advances on your Loan Note disbursed on August 24, 2007. Because your Loan is either being disbursed in whole or in part, or is entering repayment, or the repayment terms are being modified, the following information about your Loan is being given to you.

ANNUAL PERCENTAGE RATE	FINANCE CHARGE	Amount Financed	Total of Payments
The cost of your credit as a yearly rate. <u>9.919</u> %	The dollar amount the credit will cost you. <u>\$ 34,290.40</u>	The amount of credit provided to you or on your behalf. <u>\$ 20,000.00</u>	The amount you will have paid after you have made all payments scheduled. <u>\$ 54,290.40</u>

Your payment schedule will be:

Number of Payments	Amount of Payments*	When Payments are due
<u>240</u>	<u>\$ 226.21</u>	On the <u>22nd</u> day of each month beginning <u>5/2009</u>

VARIABLE RATE: The Annual Percentage Rate, which is based on an index plus a margin, may increase during the term of the loan if the index rate increases. The index is (check one):

- Prime Rate Index Adjusted Monthly** - The highest U.S. bank prime rate published in the "Money Rates" section of The Wall Street Journal (Eastern Edition) on the last business day of each calendar month.
- Prime Rate Index Adjusted Quarterly** - The highest U.S. bank prime rate published in the "Money Rates" section of The Wall Street Journal (Eastern Edition) on the last business day of each calendar quarter.
- LIBOR Index Adjusted Quarterly** - The average of the one-month London Interbank Offered Rates published in the "Money Rates" section of The Wall Street Journal (Eastern Edition) on the first business day of each of the three (3) calendar months immediately preceding the first day of each calendar quarter.
- LIBOR Index Adjusted Monthly** - The one-month London Interbank Offered Rate published in the "Money Rates" section of The Wall Street Journal (Eastern Edition) on the first business day of each calendar month.

Any increase in the index and the Annual Percentage Rate which occurs while principal payments are deferred will increase the amount of any current and all future payments. Any increase in the index and the Annual Percentage Rate which occurs while principal and interest payments are deferred will increase the amount of all future payments. Any increase in the index and the Annual Percentage Rate which occurs after you have begun to make principal and interest payments on your loan will increase the amount of your future principal and interest payments beginning with your next annual payment adjustment date. For example, assume you obtain a loan in your junior year, in the amount of \$10,000, at an interest rate of 11%, and you defer principal and interest payments until after your graduation, and the repayment term of the loan is 20 years. If the interest rate increased to 12% on January 1st of your senior year, the interest which accrues while principal and interest payments are deferred will increase by \$75.11, and your monthly principal and interest payments would increase by \$9.05.

LATE CHARGES: If a payment is more than 15 days late, you may be charged \$5.00 or 5% of the payment, whichever is less. If you default, Lender (or subsequent holder of your Loan Note) may increase the margin used to compute the Annual Percentage Rate by two percentage points (2%).

PREPAYMENT: If you pay off early, you will not have to pay a penalty.

Estimates: All numerical disclosures except the late payment disclosure are estimates.

See your contract documents for any additional information about non-payment, default, any required repayment in full before the scheduled date, any security interest, and prepayment refunds and penalties.

Principal Amount of Note (Amount Financed plus Prepaid Finance Charge) \$ 20,833.33

Itemization of Amount Financed

Amount paid to <u>VANCOUVER FILM SCHOOL</u> and	\$ <u> </u>
Amount paid to <u>JESUS RODRIGUEZ</u>	\$ <u>20,000.00</u>
Total Amount Financed	\$ <u>20,000.00</u>

Itemization of Prepaid Finance Charge

Origination or Guarantee Fee	\$ <u>833.33</u>
Other Fees Paid (see your contract)	\$ <u> </u>

BILL OF SALE

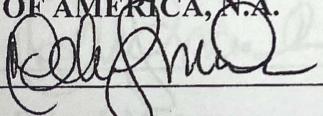
FOR VALUE RECEIVED, BANK OF AMERICA, N.A. ("Seller"), pursuant to the terms and conditions of that certain Loan Sale Agreement dated as of October 31, 2017 (the "Agreement") by and between Seller and Student Loan Solutions, LLC, a South Carolina limited liability company ("Purchaser"), does hereby grant, sell, assign, transfer, and convey to Purchaser and its successors and assigns, all right, title, and interest of Seller in and to the following: (1) the Loans described in Annex I attached hereto (the "Purchased Loans"); (2) all Notes relating to such Purchased Loans and related Loan Documents; (3) the servicing rights relating to such Purchased Loans; (4) all collections, revenues and recoveries of principal and interest from the Purchased Loans, including all Borrower payments, to the extent due or to become due on the Purchased Loans as of the related Cut-Off Time and (5) the proceeds of any of the foregoing, but excluding any proceeds of the sale made hereby. All capitalized terms used and not otherwise defined herein shall have the meaning ascribed to them in the Agreement.

TO HAVE AND TO HOLD the same unto Purchaser, its successors and assigns, forever. This Bill of Sale is made pursuant to and is subject to the terms and provisions of the Agreement, and is without recourse, except as provided in the Agreement.

IN WITNESS WHEREOF, Seller has caused this Bill of Sale to be executed by one of its officers duly authorized to be effective as of the 31st day of October, 2017.

BANK OF AMERICA, N.A.

By: _____



Name: Debra J. Minton

Title: Senior Vice President

BLANKET ENDORSEMENT OF STUDENT LOAN PROMISSORY NOTES

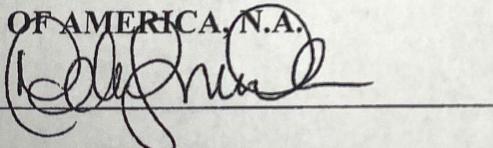
Pursuant to the certain Loan Sale Agreement dated as of October 31, 2017 (the “Agreement”) by and between the undersigned (“Seller”) and Student Loan Solutions, LLC, a South Carolina limited liability company (“Purchaser”), Seller, by execution of this instrument, hereby endorses all promissory notes relating to the Loans purchased by Purchaser set forth in Annex I hereto. This endorsement is in blank, unrestricted form. Except as stated in the foregoing sentence, this endorsement is without recourse, except as provided under the terms of the Agreement. All right, title, and interest of Seller in and to the promissory notes and related documentation identified in the Bill of Sale are transferred and assigned to Purchaser. All capitalized terms used and not otherwise defined herein shall have the meaning ascribed to them in the Agreement.

This endorsement may be further manifested by attaching this instrument or a facsimile hereof to each or any of the promissory notes and related documentation acquired by Purchaser from Seller, or by attaching this instrument to the listing report referenced in Annex I hereto, as Purchaser may require or deem necessary.

Dated this 31st day of October, 2017.

BANK OF AMERICA, N.A.

By: _____



Name: Debra J. Minton

Title: Senior Vice President