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## CONNECTICUT HIGHER EDUCATION SUPPLEMENTAL LOAN AUTHORITY ("CHESLA") PROMISSORY NOTE

In this Note the words "I", "me", "my" and "mine" mean the undersigned borrower and coborrower(s). "You", "your" and "yours" mean Connecticut Higher Education Supplemental Loan Authority and any other holder of this Promissory Note.

CURRENT DATE : 08/24/2001

This is a Capitalized Interest Loan Yes ☐ No ☒

**BORROWER** : 041-82-9224  
EDWARD HALEY  
194 WINDMILL HILL  
WETHERSFIELD CT 06109

**CO-BORROWER 1** : 045-44-8541  
CARY J GILBERT  
194 WINDMILL HILL  
WETHERSFIELD CT 06109

**CO-BORROWER 2** : 044-50-7672  
MARIA GILBERT  
194 WINDMILL HILL  
WETHERSFIELD CT 06109

SCHOOL NAME : BRYANT COLLEGE

ACADEMIC PERIOD : 09/01/01-05/01/02 THIS LOAN HAS A FIXED INTEREST RATE OF 7.25%

**I. IMPORTANT - READ THIS INFORMATION CAREFULLY**

- When you receive my signed Promissory Note, you are not agreeing to lend me money. You will not have agreed to lend me money and I will not be obligated on this Promissory Note until I negotiate the loan check made by you for me. You have the right not to make a loan or to loan 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.
- You will send me a Disclosure Statement. In addition to other information, the Disclosure Statement, which I agree shall be incorporated in and made a part of this Promissory Note, will tell me the amount of my disbursement and the amount of your reserve fee.
- I will review my Disclosure Statement upon receiving it and will contact you if I have any questions.

**II. PROMISE TO PAY**I promise to pay to your order on the terms of this Promissory Note all of the principal sum of **\$18,500.00** Loan Amount Requested

to the extent it is advanced to me and as set out below, interest on the principal sum to the extent it is advanced to me, interest on any unpaid accrued interest added to the principal balance, and, in the event of default, costs of collection and reasonable attorneys' fees and expenses.

**III. DEFINITIONS**

- Disbursement Date - The "Disbursement Date" is the date on which you lend money to me in consideration for my Promissory Note and will be the date shown on my loan check.
- Interim or Capitalized Interest Period - The "Interim Period" or "Capitalized Interest Period" will begin on the initial Disbursement Date and will end on the earlier of the following dates:
  - Six months after I graduate or cease to be enrolled (for any reason) at least half-time at the school named above or any other Eligible College or University; or
  - Five years after commencement of the Interim Period or Capitalized Interest Period.
- Negotiate - "Negotiate" means to either sign the check or to endorse it, such that I will be deemed to have cashed, transferred to another or deposited the check.
- Repayment Period - The "Repayment Period" will begin on the day after the Interim Period or Capitalized Interest Period ends and will continue for 140 months.
- Statement Period - I will receive statements on my loan at the address shown on your records (see Paragraph XI., Notices). The period of time covered by a statement is called a "Statement Period." During the Interim Period, I will receive monthly statements on my loan, which will cover Statement Periods beginning on the Disbursement Date and thereafter on the same day of each following month. During the Repayment Period I will receive monthly statements on my loan, which will cover Statement Periods beginning on the first day of the Repayment Period and on the same day of each following month. During the

(PLEASE TURN OVER - CONTINUE ON REVERSE SIDE)

I WILL NOT SIGN THIS PROMISSORY NOTE BEFORE READING BOTH SIDES OF IT, EVEN IF OTHERWISE ADVISED. I WILL NOT SIGN THIS PROMISSORY NOTE IF IT CONTAINS ANY BLANK SPACES. BY SIGNING THIS PROMISSORY NOTE I ACKNOWLEDGE THAT I HAVE READ IT, IT CONTAINS NO BLANK SPACES AND THAT I HAVE RECEIVED AN EXACT COPY. I HAVE THE RIGHT AT ANY TIME TO PAY IN ADVANCE THE FULL AMOUNT OF THE UNPAID BALANCE DUE UNDER THIS PROMISSORY NOTE.

*Edward Haley*  
Signature of Student Borrower

*Cary J Gilbert*  
Signature of Coborrower

*Maria Gilbert*  
Signature of Coborrower's Spouse

EDWARD HALEY

Typed or Printed Name

CARY J GILBERT

Typed or Printed Name

MARIA GILBERT

8-29-2001

Date

8-29-2001

Date

8-29-2001

Typed or Printed Name

Date



04/22/2004 08:45 FAX 4807567289

US BANK

003/006

# CONNECTICUT HIGHER EDUCATION SUPPLEMENTAL LOAN AUTHORITY ("CHESLA")

## PROMISSORY NOTE

In this Note the words "I", "me", "my" and "mine" mean the undersigned borrower and coborrower(s). "You", "your" and "yours" mean Connecticut Higher Education Supplemental Loan Authority and any other holder of this Promissory Note.

CURRENT DATE : 06/03/2002

BORROWER

This is a Capitalized Interest Loan. Yes ☐ No ☒  
: 041-82-9224  
EDWARD A HALEY  
194 WINDMILL HILL  
WETHRSFIELD CT 06109

CO-BORROWER 1

: 045-44-8541  
CARY J GILBERT  
194 WINDMILL HILL  
WETHRSFIELD CT 06109

CO-BORROWER 2

: 044-50-7672  
MARIA P GILBERT  
194 WINDMILL HILL  
WETHRSFIELD CT 06109

SCHOOL NAME : BRYANT COLLEGE

ACADEMIC PERIOD : 09/01/02-05/01/03 THIS LOAN HAS A FIXED INTEREST RATE OF 6.7%

### I. IMPORTANT - READ THIS INFORMATION CAREFULLY

- When you receive my signed Promissory Note, you are not agreeing to lend me money. You will not have agreed to lend me money and I will not be obligated on this Promissory Note until you disburse money to me, or on my behalf, on the Disbursement Date. You have the right not to make a loan or to loan 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.
- You will send me a Disclosure Statement. In addition to other information, the Disclosure Statement, which I agree shall be incorporated in and made a part of this Promissory Note, will tell me the amount of my disbursement and the amount of your reserve fee.
- I will review my Disclosure Statement upon receiving it and will contact you if I have any questions.

### II. PROMISE TO PAY

I promise to pay to your order on the terms of this Promissory Note all of the principal sum of \$20,000.00 Loan Amount Requested to the extent it is advanced to me, or on my behalf, and as set out below, interest on the principal sum to the extent it is advanced to me, interest on any unpaid accrued interest added to the principal balance, and, in the event of default, costs of collection and reasonable attorneys' fees and expenses.

### III. DEFINITIONS

- Disbursement Date - The "Disbursement Date" is the date on which you lend money to me in consideration for my Promissory Note and will be the date on which money is disbursed to me, or on my behalf, if by check, the date shown on my loan check.
- Interim or Capitalized Interest Period - The "Interim Period" or "Capitalized Interest Period" will begin on the initial Disbursement Date and will end on the earlier of the following dates:
  - Six months after I graduate or cease to be enrolled (for any reason) at least half-time at the school named above or any other Eligible College or University; or
  - Five years after commencement of the Interim Period or Capitalized Interest Period.
- Negotiate - "Negotiate" means to either sign the check or to endorse it, such that I will be deemed to have cashed, transferred to another or deposited the check.
- Repayment Period - The "Repayment Period" will begin on the day after the Interim Period or Capitalized Interest Period ends and will continue for 140 months.
- Statement Period - I will receive statements or a coupon book for my loan at the address shown on your records (see Paragraph XI, Notices). The period of time covered by a statement or a coupon is called a "Statement Period." During the Interim Period, I will receive monthly statements on my loan, which will cover Statement Periods beginning on the Disbursement Date and thereafter on the same day of each following month. During the Repayment Period I will receive either monthly statements on my loan, or a coupon book which will cover Statement Periods beginning on the first day of the Repayment Period and on the same day of each following month. During the Capitalized Interest

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*Edward A. Haley*  
Signature of Student Borrower

EDWARD A HALEY

Typed or Printed Name

Date

*Cary J. Gilbert*  
Signature of Coborrower

CARY J GILBERT

Typed or Printed Name

Date

*Maria P. Gilbert*  
Signature of Coborrower's Spouse

MARIA P GILBERT

Typed or Printed Name

Date