

Borrower's Name Cindy G. Giarrizzo

Social Security Number: 554-31-7042

**BORROWER UNDERSTANDINGS, CERTIFICATIONS, AND AUTHORIZATIONS
(CONTINUED)**

O. ED has the authority to verify information reported on this Note with other federal agencies and to report information about my loan status to persons and organizations permitted by law to receive that information.

P. I am entitled to an exact copy of this Note and the Borrower's Rights and Responsibilities Statement.

23. Under penalty of perjury, I certify that:

A. The information I provide on this Note and that I update from time to time is true, complete, and correct to the best of my knowledge and belief.

B. All of the loans I have selected for consolidation have been used to finance my education or the education of one or more of my children.

C. All of the loans I have selected for consolidation are in a grace period or in repayment ("in repayment" includes loans in deferment or forbearance).

D. If I owe an overpayment on a Federal Perkins Loan or on a grant made under the federal student aid programs (as defined in the Note Terms and Conditions), I have made satisfactory arrangements to repay the amount owed.

E. If I am in default on any loan I am consolidating, I have either made a satisfactory repayment arrangement with the holder of that defaulted loan, or I will repay my Direct Consolidation Loan under the REPAYE Plan, the PAYE Plan, the IBR Plan, or the ICR Plan, except that I **MUST** repay my Direct Consolidation Loan under the REPAYE Plan, the PAYE Plan, the IBR Plan, or the ICR Plan under the conditions described above in the Repayment Plan Selection section of this Note.

F. If I have been convicted of, or if I have pled nolo contendere (no contest) or guilty to, a crime involving fraud in obtaining federal student aid funds, I have fully repaid those funds.

24. I authorize:

A. ED to contact the holders of the loans I have selected for consolidation to determine the eligibility for consolidation and the payoff amounts of:

- The loans listed in the Loans I Want to Consolidate section of this Note, and
- Any of my other federal education loans that are held by a holder of a loan listed in the Loans I Want to Consolidate section.

B. The holders of the loans I want to consolidate to release any information required to consolidate my loans, in accordance with the Act, to ED or its agents and contractors.

C. ED to pay the full amount I owe to the holders of the loans that I want to consolidate to pay off those loans.

D. My schools, ED, and their agents and contractors to release information about my Direct Consolidation Loan to the references I provide and to my immediate family members, unless I submit written directions otherwise or as otherwise permitted by law.

E. My schools, ED, and their agents and contractors to contact me regarding my loan request or my loan, including repayment of my loan, at any cellular telephone number I provide now or in the future using automated dialing equipment or artificial or prerecorded voice or text messages.

PROMISES

25. I promise to pay ED the full amount disbursed under the terms of this Note to pay off the loans that I have chosen to consolidate, plus interest and other charges and fees that I may be required to pay under the terms of the Note.

26. If I do not make a payment on my Direct Consolidation Loan when it is due, I promise to pay reasonable collection costs, including but not limited to attorney fees, court costs, and other fees.

27. I promise that I will not sign this Note before reading the entire Note, even if I am told not to read it, or told that I am not required to read it.

28. By signing this Note, whether electronically or on a paper copy, I promise that I have read, understand, and agree to the terms and conditions of this Note, including the Borrower Understandings, Certifications, and Authorizations section, and the Borrower's Rights and Responsibilities Statement.

I UNDERSTAND THAT THIS IS A LOAN THAT I MUST REPAY.

29. Borrower's Signature:

Today's Date (mm-dd-yyyy) 06-02-2023