



February 21, 2017

Roshan S. Mohamed
3299 W Avondale Dr. #010
Denver, CO 80204

Student ID#: 873173530

RE: Bursar's Office Tuition Payment Agreement

Dear Roshan,

Attached is the Bursar's Office Tuition Payment Agreement addressing a previously agreed upon verbal payment arrangement.

Please complete the attached paperwork and return with **an Original Signature** to our office. Upon receipt of your original signed and completed paperwork, the Bursar's Office will email a bill to you monthly beginning **on the 15th of the month with payments due on the 1st of the next month until your account is paid in full.**

All Past Due Balances Must Be Paid in Full to Register for Subsequent Terms

- Please maintain the Bursar's Office Tuition Payment Arrangement Promissory Note that is marked "Your Copy" for your records
- Payments must reach our office no later than the 15th of the month (Please contact our office immediately if you are going to be late making a payment)
- Missing a payment makes your account eligible for placement with an outside collection agency at the end of the month in which you missed making that payment

Please contact The Bursar's office at 303-871-4944 with any questions or concerns.

Thank you,

Bursar's Office
University of Denver



UNIVERSITY of
DENVER

TUITION PAYMENT AGREEMENT

Application

Date 02/21/2017 Amount Requested \$4386.95

Borrower Name Roshan S. Mohamed DU ID # 873173530
Address _____
City _____ State MI Zip Code _____
License/State ID # _____ State _____ DOB _____
Email _____ Phone _____
College _____ Major _____
Expected Graduation Date _____

EMPLOYER INFORMATION

Employer Name _____
Employer Address _____
City _____ State _____ Zip Code _____
Phone _____

PARENT/GUARDIAN INFORMATION

Name _____ Phone _____
Address _____
City _____ State _____ Zip Code _____
Home Phone _____ Cell Phone _____

REFERENCES

*The two references provided must reside at different addresses. The borrower may reside at the same address as one reference.

1st Reference

Name _____ Relationship _____
Address _____
City _____ State _____ Zip Code _____
Home Phone _____ Cell Phone _____

2nd Reference

Name _____ Relationship _____
Address _____
City _____ State _____ Zip Code _____
Home Phone _____ Cell Phone _____

I certify that the information given on this application is complete and accurate in every aspect. I hereby authorize the University of Denver to investigate my credit history. I understand that in the event of misrepresentations or omissions, the University of Denver reserves the right to take any steps deemed necessary to protect the integrity of their programs.



TUITION PAYMENT AGREEMENT Fact Sheet

PLEASE READ CAREFULLY BEFORE ACCEPTING LOAN

The purpose of short-term tuition loan is to help students who are experiencing temporary financial hardship. The following regulations govern the requirements of the loan fund.

1. Students must be determined eligible by a member of the Bursar's Office.
2. Loans will be awarded on the basis of financial need as determined by the Bursar's Office.
3. Loans are limited up to the current amount of the outstanding student account balance with an initial term of one year or less.
4. The repayment schedule will be determined in consultation with the student and in accordance with the abilities and financial need of the student.
5. Once completed, the student should bring/mail the promissory note to the Bursar's Office located in University Hall - Room 223.
6. You must promptly notify the Bursar's Office if you change your name, address, email or other contact information.
7. You will be emailed a bill for each monthly payment due. If you cannot make the payment on time, you must contact the Bursar's Office at (303)871-4944 prior to the payment due date. The University of Denver will cooperate with you in any way possible.
8. Should you default on your loan, we may choose to refer the loan to a collection agency, whereas you may be responsible for all collection costs and reasonable legal fees. Any default may be reflected on your credit bureau record.
9. The University of Denver will place a hold on transcripts and future registrations. No hold will be lifted until the outstanding balance is paid in full.
10. **FUTURE TUITION REFUNDS ARE FIRST APPLIED TO ANY OBLIGATIONS OWED TO THE UNIVERSITY, INCLUDING CHARGES WITH FUTURE DATES.**

I hereby authorize the University of Denver to obtain a credit report about me from a credit-reporting agency and to consider this information when making decisions regarding my loan at the University of Denver. I understand that I have rights under the Fair Credit Reporting Act.

Borrower Signature

Date



UNIVERSITY of
DENVER

TUITION PAYMENT AGREEMENT
Promissory Note

Date 02/21/2017

Borrower Name Roshan S. Mohamed

Student ID# 873173530

BORROWER OBLIGATION

I promise to pay the University of Denver for value received in the amount of \$4386.95
Four Thousand Three Hundred Eighty Six Dollars and 95/100 Dollars

with any financial charges as hereinafter stated, provided the borrower:

Makes 22 monthly payments for a minimum of \$200.00 beginning 03/01/2017

Notes: 22 payments of \$200 and one payment of \$186.95. To pay the past due tuition balance for summer 2016.

To be paid in full, with payments agreed to above, by 12/01/2018

This Promissory Note serves as an agreement between the University of Denver, hereby referred to as the "Lender" and the below signed, hereby referred to as the "Borrower". **This tuition loan shall be considered in default if the payment of any payment is not paid as prescribed above.**

Upon default of any installment of any part thereof, when due, the whole principal sum and accrued interest shall become immediately due and payable at the option of the Lender hereof. It is agreed that the Lender may apply any funds due maker (from any source available) to retire the principal amount and accrued interest due on this loan.

Presentment for payment, notice of dishonor, and protest are hereby waived by the borrower, and each endorser(s) for him/her guarantees payment of this note according to its terms. No extension of payments shall release any borrower(s) or endorser(s) hereof, and all expenses of any collection agency, with or without suit, including a reasonable attorneys' fee, shall be paid by the parties liable for the payment of this note. It is the intention of the parties that the University of Denver be made whole.

I hereby authorize the University of Denver to apply excess federal student loan proceeds to repay this tuition loan debt. I certify that I have read and understood the terms and obligations of this note, and I agree to be bound by the provisions stated therein.

This agreement signed in the state of Colorado on,

Borrower Signature and Email Address

Date

Private Education Loan** Approval Disclosure Form

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BORROWER:

Roshan Shariff Mohamed
3299 W Avondale Dr. #010
Denver, CO 80204

CREDITOR:

University of Denver
2197 S. University Blvd.
Denver, CO 80208

Loan** Rates & Estimated Total Costs

Total Loan** Amount	Interest Rate	Finance Charge	Total of Payments
\$ 4,386.95	0.0%	\$ 0.00	\$ 4,386.95

The total amount you are borrowing.**

Your current interest rate.

The estimated dollar amount the credit will cost you.

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:	\$ 0.00
Amount Financed (Amount deferred to revised due date)	\$ 4,386.95
Initial finance charges (total deferral fee):	\$ 0.00
Total Loan** Amount	\$ 4,386.95

ABOUT YOUR INTEREST RATE

- Your Annual Percentage Rate (APR) is: **0.00%**

The APR is typically different than the Interest Rate since it considers fees and reflects the cost of your loan** as a yearly rate. For more information about the APR, see reference notes.

FEES

- Deferral Fee: \$ 0.00
- Return Check Charge: Up to \$30.00

Estimated Repayment Schedule & Terms

LOAN** TERM:	PAYMENTS	
	at 0.00% (Minimum Rate) the current interest rate of your loan**	at 0.00% (Maximum Rate) the maximum interest rate possible for your loan**
852 Days		
8/1/2016 - 2/28/2017 (deferment period)	No payment required (\$0.00 interest will accrue during this time)	No payment required (\$0.00 interest will accrue during this time)
3/1/2017 - 11/1/2018 21 monthly payments due	\$ 200.00	\$ 200.00
12/1/2018 1 monthly payment due	\$ 186.95	\$ 186.95

◀ The estimated **Total of Payments** at the Maximum Rate of Interest would be:

\$ 4,386.95

Federal Loan Alternatives

Loan program	Current Interest Rates by Program Type	
PERKINS for Graduate Students	5.00%	
DIRECT Loans for Students	3.76%	Subsidized Loans (Undergraduate Students)
	3.76%	Unsubsidized Loans (Undergraduate Students)
	5.31%	Unsubsidized Loans (Graduate or Professional Students)
PLUS for Parents and Graduate / Professional Students	6.31%	Federal Direct loan

You may qualify for Federal education loans.

For additional information, **contact your school's financial aid office or the Department of Education at:**

<https://studentaid.ed.gov>

Next Steps & Terms of Acceptance

This offer is good until:

3/1/2017

1. Find Out About Other Loan** Options.

Contact your school's financial aid office for more information.

2. You Have Until **3/1/2017** to Accept this Offer

The terms of this offer will not change except as permitted by law and the variable interest rate may change based on the market.

To Accept the Terms of this loan**,

complete and sign the Tuition Payment Agreement Application and Promissory Note. Take the signed documents to the Bursar's Office in University Hall, Room 223.

REFERENCE NOTES

Interest Rate:

- The Interest Rate may be higher or lower than your Annual Percentage Rate (APR) because the APR considers certain fees you pay to obtain this loan**, the Interest Rate, and whether you defer (postpone) payments while in school.

- Your interest rate will not increase

Bankruptcy Limitations

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

**** The University of Denver does not consider a payment deferral transaction to be a loan. However, according to current interpretation of federal regulation 12 CFR 226, deferring an outstanding tuition balance and extending repayment beyond one year constitutes a "loan", therefore, the transaction is subject to federal disclosure regulations.**

Repayment Options:

- Pay the balance in full to the University.
- Complete and sign the Tuition Payment Agreement Application and Promissory Note, take the signed documents to the Bursar's Office, and make the agreed upon payments as specified herein.

Prepayments:

- There are no penalties for prepayment of your tuition account.

Security

- You are not giving a security interest to other property.