Smart Option Student Loan®

Application and Promissory Note

Customer ID Number: 900917

Application: 1SCL1306
Prom Note: 3SCL1406

Section A: Student Information — Please read instructions before completing this application

Social Security Number	827464565
Last Name	AJOKUBI
First Name	UCHE BARRY
MI	
Primary Phone Number	3096600090 ☐ Home ☒ Cell
Secondary Phone Number	☐ Home ☐ Cell
E-mail address	barryajokubi@yahoo.com
Date of Birth	04/24/1984
Citizenship (select one)	☐ U.S. Citizen ☐ Non-Citizen Permanent US Resident ☒ Foreign Citizen
Country (Foreign Citizens only)	NIGERIAN
Permanent Address (Street Address only-No P.O. Boxes allowed)	405 BROADWAY APT 19
City	NORMAL
State	ILLINOIS
Zip Code	61761
Prior Address (if you have been at your permanent address less than one year, please provide prior address) US Address / Non-US Address	City / State/Province / Zip Code
Current Mailing Address (if this is the same as your permanent address, you can leave this section blank) US Address / Non-US Address	City / State/Province / Zip Code
Repayment Option	
Rate Type	
School Name	ILLINOIS STATE UNIVERSITY
School City	NORMAL
School State	ILLINOIS
Degree/Certificate of Study	MS
Major (Course of Study)	INFORMATION SYSTEMS
Anticipated Graduation/Completion Date	MAY 2015
Enrollment Status	☒ Full Time ☐ Half-Time ☐ Less Than Half-Time
Requested Loan Amount	$ 15000
Cumulative GPA	3.83
Scale:	☒ 4.0 ☐ 5.0 ☐ 6.0 ☐ other
Academic Period for the Loan	From (mm/dd/yyyy) 01/01/2014 To (mm/dd/yyyy) 05/31/2015
Grade Level (select one)	Undergraduate 1 2 3 4 5 R; Graduate A B C D
Employment Status	STUDENT EMPLOYMENT
Current Employer Name	ILLINOIS STATE UNIVERSITY
Occupation	INFORMATION TECH
Work Phone Number / Extension	
Length of Time at Current Employer	Years 1 Months

You do not need to reveal alimony, child support or maintenance income if you do not wish to have it considered as a basis for loan repayment.

Annual Gross Income	$ 10000
Additional Annual Gross Income	$
Source of Additional Income	
Additional Household Annual Gross Income	$
Source of Additional Household Income	
Do you have one or more of the accounts listed below? Checking	☒ Yes ☐ No
Other Savings/Assets	☒ Yes ☐ No
Residence Type	☐ Own ☒ Rent ☐ Live with parent(s) ☐ Dorm ☐ Other
Monthly Mortgage/Rent Amount	390

Personal Contacts: You must provide two (2) adult references, one of which should be a relative. You may not list the cosigner as a reference. References must have a U.S. address.

Last Name	First Name	Relationship to Student
NWAOKWU	UGONNA	COLLEAGUE

Address	City	State	Zip Code	Primary Phone Number
2213 N ELLIS STREET	PEORIA	ILLINOIS	61604	3095329316

Last Name	First Name	Relationship to Student
AJOKUBI	NGOZI	MOTHER

Address	City	State	Zip Code	Primary Phone Number
1330 7th STREET NW	APT 1012	DC	20001	2024233323

Section B: Cosigner Information

Social Security Number	* 418-02-7558
Last Name	OKORONKWO
First Name	OJIMADU
MI	
Primary Phone Number	2024096566 ☐ Home ☒ Cell
Secondary Phone Number	☐ Home ☐ Cell
E-mail address	Jjmadu@Hotmail.com
Date of Birth	07/16/51
Citizenship (select one)	☒ U.S. Citizen ☐ Non-Citizen Permanent US Resident
Relationship to Student	* Uncle
Permanent Address (Street Address only-No P.O. Boxes allowed)	3102 Kyle Avenue
City	Springdale
State	MD
Zip Code	20774
Previous Address (if you have been at your permanent address less than one year, please provide prior address)	City / State / Zip Code
Employment Status	Employed
Current Employer Name	Auto Ward INC
Occupation	Cab Driver/ Pastor
Work Phone Number / Extension	
Length of Time at Current Employer	Years 10 Months

You do not need to reveal alimony, child support or maintenance income if you do not wish to have it considered as a basis for loan repayment.

Annual Gross Income	$ 60,000
Additional Annual Gross Income	$
Source of Additional Income	
Additional Household Annual Gross Income	$
Source of Additional Household Income	
I have the following assets (enter "0" if not applicable) Checking	$ 0
Other Savings/Assets	$ 0
Residence Type	☒ Own ☐ Rent ☐ Other
Monthly Mortgage/Rent Amount	$1800.00

Section C: Student and Cosigner Signature

CAUTION – IT IS IMPORTANT THAT YOU THOROUGHLY READ THE CONTRACT BEFORE YOU SIGN IT

NOTICE TO CUSTOMER (a) DO NOT SIGN THIS BEFORE YOU READ THE PROMISSORY NOTE EVEN IF OTHERWISE ADVISED. (b) DO NOT SIGN THIS IF IT CONTAINS ANY BLANK SPACES. (c) YOU ARE ENTITLED TO AN EXACT COPY OF ANY AGREEMENT YOU SIGN. (d) YOU HAVE THE RIGHT AT ANY TIME TO PAY IN ADVANCE THE UNPAID BALANCE UNDER THIS AGREEMENT.

I declare that the information provided above is true and complete to the best of my knowledge and belief. I acknowledge that I have received a true and exact copy of the Promissory Note accompanying this application and each applicable Notice to Cosigner. I have read them and agree to the terms therein. I understand and agree that you may obtain a consumer credit report in connection with this application and in connection with any updates, renewals or extensions of any credit as a result of this application. **Promise to Pay:** Jointly and severally with the other signers below, I promise to pay the lender or any other holder of this loan all sums disbursed under the terms of the Promissory Note, plus interest and all other fees, charges, and costs that may become due. This agreement and the terms and conditions set forth in the Promissory Note constitute the entire agreement between us.

Student Signature _____ (seal) Date _____ Cosigner Signature _____ (seal) Date 11/09/14

Return Application To: Sallie Mae • P.O. Box 9435 • Wilkes-Barre, PA 18773-9435

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