



HLP0391

PRIVATE EDUCATION LOAN APPROVAL DISCLOSURE

App. Date	Application No.	Loan Amount	Branch	Collateral	Officer	Init.
08-30-2022	82194	46,448.00	10	480	SHL	

References in the boxes above are for Lender's use only and do not limit the applicability of this document to any particular loan or item.

Applicant: MD TOHFATUL ISLAM
1000 N 4TH ST MR 44
FAIRFIELD, IA 52557

Lender: MidWestOne Bank
Fairfield - E Burlington Street Office
58 East Burlington Avenue
Fairfield, IA 52556-3210
(641) 472-6511

Loan Rates & Estimated Total Costs

Date: 08-30-2022

Total Loan Amount	Interest Rate	Finance Charge	Total of Payments
\$46,448.00	9.000%	\$5,851.80	\$52,264.80
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 others on your behalf:	\$46,413.00
Lender may retain a portion of certain of these amounts.	
\$46,413.00 to MAHARISHI INTERNATIONAL UNIVERSITY	
Total Financed Prepaid Finance Charges:	+ \$35.00
Total Loan Amount:	= \$46,448.00
Prepaid Finance Charges:	- \$35.00
Financed:	\$35.00
\$35.00 Documentation Fee	
Amount Financed (total amount provided):	= \$46,413.00

ABOUT YOUR INTEREST RATE

- Your rate is fixed.
- Your Annual Percentage Rate (APR) is 9.061%. 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

- Late Charge: 5.000% of the unpaid portion of the regularly scheduled payment or \$30.00, whichever is less.

Estimated Repayment Schedule & Terms

2 YEAR 7 MONTH LOAN TERM	MONTHLY PAYMENTS
	at 9.000% the current interest rate of your loan
November 15, 2022 - April 15, 2025 30 monthly payments	\$1,742.16

< The estimated Total of Payments at the Maximum Rate of Interest would be \$52,264.80.

Federal Loan Alternatives

Loan program	Current Interest Rates by Program Type	
PERKINS for Students	5.000%	Fixed
STAFFORD for Students	4.990%	Fixed Undergraduate subsidized & unsubsidized
	6.540%	Fixed Graduate unsubsidized
PLUS for Parents and Graduate / Professional Students	7.540%	Fixed 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:

www.studentaid.ed.gov

PRIVATE EDUCATION LOAN APPROVAL DISCLOSURE (Continued)

Loan No: 7600075542

Next Steps & Terms of Acceptance

This offer is good until:

September 29, 2022

1. Find Out About Other Loan Options.

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

2. You Have Until September 29, 2022 to Accept this Offer

The terms of this offer will not change except as permitted by law.

To Accept the Terms of this loan, contact us at

MidWestOne Bank
Fairfield - E Burlington Street Office
58 East Burlington Avenue
Fairfield, IA 52556-3210

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 the loan, as well as the Interest Rate.

See your contract documents for any additional information about nonpayment, default, any required repayment in full before the scheduled date, and prepayment refunds.

Bankruptcy Limitations:

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

Prepayments:


- If you pay off early, you may be entitled to a refund of part of the prepaid finance charges, and you will not have to pay a penalty.

Security:

- Lender has reserved a contractual right of setoff in your deposit accounts. In addition, collateral securing other loans with Lender may also secure this loan.

By signing below, you acknowledge receipt of this Private Education Loan Approval Disclosure.

APPLICANT:

DocuSigned by:
X 
948F8A4F83F47E

August 30, 2022 | 12:23:41 PM CDT

MD TOHFATUL ISLAM



HLP0391

PRIVATE EDUCATION LOAN BORROWER ACCEPTANCE

App. Date 08-30-2022	Application No. 82194	Loan Amount 46,448.00	Branch 10	Collateral 480	Officer SHL	Init.
References in the boxes above are for Lender's use only and do not limit the applicability of this document to any particular loan or item.						

Borrower:

MD TOHFATUL ISLAM
1000 N 4TH ST MR 44
FAIRFIELD, IA 52557

Lender:


MidWestOne Bank
Fairfield - E Burlington Street Office
58 East Burlington Avenue
Fairfield, IA 52556-3210
(641) 472-6511

NOTE: In order to have your Direct Tuition Loan for Maharishi International University processed you must complete, sign and FAX this form to MidWestOne Bank- any omissions will delay processing of your loan.

To: MidWestOne Bank
Fax: (641) 472-6504

By signing below, I am accepting the loan terms offered and am requesting MidWestOne Bank send me the necessary forms to proceed with this Direct Tuition Loan.

DocuSigned by:



August 30, 2022 | 12:23:41 PM CDT

APPLICANT'S SIGNATURE

Date

() -
Phone #

Address (if different from above) city/state/zip

Email address:
.

Private Education Loan Application Disclosure

Date last revised: 07/01/2022

MidWestOne Bank
Fairfield E Burlington Street Office
58 East Burlington Avenue
Fairfield, IA 52556-3210
(641) 472-6511

Loan Interest Rate & Fees

Your **starting interest rate** will be

9%

This is a fixed interest rate.

Your Starting Interest Rate (upon approval)

The starting interest rate you pay is determined at the start of the loan application.

Your Interest Rate during the life of the loan

Your interest rate is fixed. This means that your interest rate will not change from the rate listed on this form.

Loan Fees

Application fee: \$0. **Origination fee:** \$0. **Repayment Fee:** \$0. **Documentation Fee:** \$35.00
Late charges: 5% of the unpaid portion of the regularly scheduled payment or \$30.00, whichever is less.
Document shipping fee if mailed: \$25.00-\$150.00 (estimate)

Loan Cost Example

The loan is fully amortized based on the term of your agreement. The amount you pay for this loan will not change.

Repayment Option (while enrolled in school)	Sample Loan Amount (amount provided directly to your school)	Interest Rate (highest possible starting rate)	Loan Term (how long you have to pay off the loan)	Total Paid over 24 months (including associated fees)
1. Defer Payments Not an option	N/A	N/A	N/A	N/A
2. Make Full Payments Pay both the principal and interest amounts	\$10,000	9%	24 months	\$11,004.01

About this example

The repayment example is based on the example rate provided above and assumes the financing of associated fees. It also assumes scheduled payments are made on time. You may prepay the loan in whole or part ant any time without penalty.

Federal Loan Alternatives

Loan program	Current Interest Rates by Program Type		
PERKINS for Students	5.000%	Fixed	
STAFFORD for Students	4.990%	Fixed	Undergraduate subsidized & unsubsidized
	6.540%	Fixed	Graduate unsubsidized
PLUS for Parents and Graduate / Professional Students	7.540%	Fixed	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:
studentaid.ed.gov/sa/redirects/federal-student-aid-ed-gov

Next Steps

1. Find out About Other Loan Options

Some schools have school-specific student loan benefits and terms not detailed on this form. Contact your school's financial aid office for more information about other loans.

2. To Apply for this Loan, Complete the Application and the Self-Certification Form.

You may get the certification form from your school's financial aid office. If you are approved for this loan, the loan terms will be available for 30 days (terms will not change during this period, except as permitted by law).

REFERENCE NOTES

Eligibility Criteria

- Must be enrolled and making satisfactory academic progress in the Computer Science or Accounting Programs at the Maharishi International University.
- Borrower must be at least 18 years of age.
- Borrower must be a Non-Resident Alien.
- Borrower must have a U.S. mailing address.
- Term of the loan shall not exceed that of the Borrower's Visa Status.
- Rates are typically higher without a third-party guarantee as provided by MIU.

Bankruptcy Limitations

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

More information about loan eligibility and repayment deferral or forbearance options is available in your loan application and loan agreement.

Your loan is subject to all of the terms and conditions of your credit agreement/promissory note.

Preliminary Loan Disclosure and Borrower Acceptance

Based on your application for a loan to cover tuition at Maharishi International University, enclosed are the preliminary disclosures which outline the terms and conditions to meet your request. Please review the documents prior to signing the Private Education Loan Borrower Acceptance.

Upon receipt of the signed documents we will forward the final loan documentation for signatures.

Documents included for your review

Private Education Loan Application Disclosure – Outlines the terms and conditions of the MidWestOne private education program, including a Loan Cost Example and Federal Loan Alternative for comparison.

Private Education Loan Approval Disclosure - Outlines the loan terms proposed to meet your application request

Private Education Loan Borrower Acceptance - acknowledges your agreement to the terms and conditions of the loan and your intent to proceed with the loan process.

Certificate Of Completion

Envelope Id: 12D1B420C16043BC960F527B406D1F51

Status: Completed

Subject: ISLAM, MD TOHFATUL #1

Source Envelope:

Document Pages: 6

Signatures: 2

Envelope Originator:

Certificate Pages: 4

Initials: 0

Loan Web Applications

AutoNav: Enabled

102 S Clinton St

Envelope Stamping: Enabled

Iowa City, IA 52240

Time Zone: (UTC-06:00) Central Time (US & Canada)

webapplications@midwestone.com

IP Address: 165.225.60.48

Record Tracking

Status: Original

Holder: Loan Web Applications

Location: DocuSign

8/30/2022 12:08:36 PM

webapplications@midwestone.com

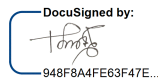
Signer Events

Md Tohfatul Islam

TOHFATUL.IOTA@GMAIL.COM

Security Level: Email, Account Authentication
(None), Access Code**Signature**

DocuSigned by:



948F8A4FE63F47E...

Timestamp

Sent: 8/30/2022 12:13:40 PM

Viewed: 8/30/2022 12:21:33 PM

Signed: 8/30/2022 12:23:41 PM

Signature Adoption: Uploaded Signature Image

Using IP Address: 69.18.37.194

Electronic Record and Signature Disclosure:

Accepted: 8/30/2022 12:21:33 PM

ID: 7d66aeda-8406-4c42-8d77-9a769375ebdc

In Person Signer Events**Signature****Timestamp****Editor Delivery Events****Status****Timestamp**

Diane Beeman

dbeeman@midwestone.com

LOAN SERVICING REP

MidWestOne Bank

Security Level: Email, Account Authentication
(None)

Using IP Address: 165.225.60.48

VIEWED

Sent: 8/30/2022 12:08:37 PM

Viewed: 8/30/2022 12:09:52 PM

Completed: 8/30/2022 12:13:39 PM

Electronic Record and Signature Disclosure:

Not Offered via DocuSign

Agent Delivery Events**Status****Timestamp****Intermediary Delivery Events****Status****Timestamp****Certified Delivery Events****Status****Timestamp****Carbon Copy Events****Status****Timestamp****Witness Events****Signature****Timestamp****Notary Events****Signature****Timestamp****Envelope Summary Events****Status****Timestamps**

Envelope Sent

Hashed/Encrypted

8/30/2022 12:08:37 PM

Certified Delivered

Security Checked

8/30/2022 12:21:33 PM

Signing Complete

Security Checked

8/30/2022 12:23:41 PM

Completed

Security Checked

8/30/2022 12:23:41 PM

Payment Events	Status	Timestamps
Electronic Record and Signature Disclosure		

ELECTRONIC RECORD AND SIGNATURE DISCLOSURE

For your convenience, MidWestOne Bank (we, us or Company) provides certain written notices, disclosures, services agreements, authorization forms and other documents (“required information”) electronically through the DocuSign system. For the purposes of this disclosure, you are consenting to electronically receive only the required information included in this DocuSign request. Should we send you additional required information through DocuSign, you will be asked to demonstrate your consent again. Described below are the terms and conditions for providing to you such required information electronically through the DocuSign system. Please read the information below carefully and thoroughly.

Getting paper copies

Upon reviewing, signing, or otherwise acknowledging required information sent electronically to you by us through the DocuSign system; you will be presented with the option to download and/or print copies of the documents for your future reference and access. You will be able to access and print copies of the required information using the links in the original DocuSign request and confirmation e-mails sent to you for up to 35 days after the required information was first sent to you. You may also choose to create your own DocuSign account and save an electronic version of required information in the DocuSign system.

If you want to request a paper copy of the required information that we provided electronically, you may also contact the Service Center at 1-800-247-4418 or use the “Contact Us” page (<https://www.midwestone.bank/contact>) on our website.

Withdrawing your consent

You may sign or receive the required information included in this DocuSign request in paper form if you so choose. If you wish to withdraw or otherwise withhold consent to receiving this required information electronically through DocuSign, you may do so as described below:

- Under the “Other Actions” dropdown menu in DocuSign, decline to sign a document and on the subsequent select ‘Decline to Sign’. If you previously provided consent and change your mind, click the check-box indicating you wish to withdraw your consent before clicking “Decline to Sign”.

Notices and disclosures will be sent to you electronically

You are consenting to electronically receive only the required information included in this DocuSign request. If you do not agree with this electronic delivery process, please let us know by following the instructions in the “Withdrawing your consent” section above.

If your e-mail address changes, please notify us promptly either by updating your e-mail address in the “Profile” section of Personal Online Banking, sending us a secure message by visiting our “Contact Us” webpage (<https://www.midwestone.bank/contact>), or in person at any MidWestOne Bank office. In addition, you must notify DocuSign, Inc to arrange for your new email address to be reflected in your DocuSign account by following the process for changing your e-mail in the DocuSign system under the “My Preferences” option.

Required hardware and software

In order to receive electronic documents, you must have a computer with Internet access and an Internet email account and address, an Internet browser using 128-bit encryption or higher, Adobe Acrobat 7.0 or higher, TLS encryption and access to a printer or the ability to download information in order to keep copies for your records.

** These minimum requirements are subject to change. If these requirements change, we will provide you with an email message at the email address we have on file for you at that time providing you with the revised hardware and software requirements, at which time you will have the right to withdraw your consent. Refer to section **“Withdrawing your consent”** for specific procedures.

Acknowledging your access and consent to receive material electronically

To confirm to us that you can access this information electronically, please verify that you were able to read this electronic disclosure and that you also were able to print on paper or electronically save this page for your future reference and access or that you were able to e-mail this disclosure and consent to an address where you will be able to print on paper or save it for your future reference and access. Further, if you consent to receiving required information in electronic form on the terms and conditions described above, please let us know by clicking the box next to 'I agree to use electronic records and signatures'.

By clicking the 'I agree to use electronic records and signatures' box, I also confirm that: I can access and read this ELECTRONIC RECORD AND SIGNATURE DISCLOSURE document; and I can print on paper the disclosure or save or send the disclosure to a place where I can print it, for future reference and access; and

I am signing this disclosure and other required information electronically through the DocuSign system; and that this electronic signature, along with any other mark I create in DocuSign, is the legal equivalent of my physical signature on paper.

PLEASE BE SURE TO SAVE A COPY OF YOUR COMPLETED DOCUMENT FOR YOUR RECORDS