

MEFA UNDERGRADUATE LOAN APPLICATION 2010-2011

Please Complete:

Requested Education Loan Amount \$ _____ (Round to the nearest \$100)

Repayment options:

- Immediate Repayment** (You are electing to start making principal and interest payments on your loan 45 days after the loan is fully disbursed, and then you will make principal and interest payments at the step-up interest rate at the end of the In-School Period.*)
- Interest-Only Payments** (You are electing to start making interest-only monthly payments 45 days after the Final Disbursement in the current academic year and begin repayment of principal and interest at the step-up interest rate at the end of the In-School Period.*)
- Deferment Option** (You are electing to defer all principal and interest payments on your loan until you graduate, leave the program, or enroll less than half time in school. PLEASE NOTE: Loan(s) will accrue interest after each disbursement and capitalize once at repayment. Deferred loans result in an increased cost of borrowing. Interest rates for deferred loans are higher than the rates for non-deferred loans.)

* In-School Period is based on Grade Level provided and certified by your school. In-School Period means the period beginning on the Initial Disbursement Date of your loan and ending on the relevant anniversary of the Final Disbursement Date (e.g., For a loan taken out your Freshman Year, the anniversary date is 4 years from the Final Disbursement Date.)

Section A—Student Borrower (Please print clearly in pen.)

1. Student's Name	LAST _____ FIRST _____ INITIAL _____	6. Email Address _____
2. Permanent Street Address	STREET _____	7. Date of Birth _____ MONTH/DAY/YEAR
	CITY _____ STATE _____ ZIP _____ COUNTRY _____	8. Student Grade Level (Please choose one only.) <input type="checkbox"/> Freshman <input type="checkbox"/> Junior <input type="checkbox"/> Sophomore <input type="checkbox"/> Senior
3. College Attending	_____ CITY _____ STATE _____	9. Expected College Grad. Date _____ MONTH/YEAR
4. Social Security Number	□□□-□□-□□□□	10. Academic Year or Semester to Which Loan Will Be Applied (Please choose one only.) <input type="checkbox"/> Summer 2010 <input type="checkbox"/> Full Year 2010-2011 <input type="checkbox"/> Fall 2010 <input type="checkbox"/> Spring 2011
5. Telephone Numbers	(____) _____ (____) _____ PRIMARY OTHER	11. Student's Citizenship <input type="checkbox"/> U.S. Citizen <input type="checkbox"/> Permanent Resident
		12. Gross Monthly Employment Income \$ _____

Section B—Borrower's and Co-Borrower's General Information

(You may apply for credit individually or jointly. A co-borrower who has income or other assets may strengthen your application.)

	BORROWER	CO-BORROWER (Where appropriate, please write "same" if co-borrower's information is the same as the borrower's, e.g., address.)
13. Name	LAST _____ FIRST _____ INITIAL _____	LAST _____ FIRST _____ INITIAL _____
14. Social Security Number	□□□-□□-□□□□	□□□-□□-□□□□
15. Home Address <small>If less than 5 years at this address, please list all addresses for the last 5 years in Section C.</small>	STREET _____ CITY _____ STATE _____ ZIP _____ COUNTRY _____ LENGTH OF TIME AT THIS ADDRESS _____ YEARS	STREET _____ CITY _____ STATE _____ ZIP _____ COUNTRY _____ LENGTH OF TIME AT THIS ADDRESS _____ YEARS
16. Telephone Numbers	(____) _____ (____) _____ PRIMARY OTHER	(____) _____ (____) _____ PRIMARY OTHER
17. Email Address	_____	_____
18. Date of Birth	MONTH/DAY/YEAR _____	MONTH/DAY/YEAR _____
19. Citizenship	<input type="checkbox"/> U.S. Citizen <input type="checkbox"/> Permanent Resident	<input type="checkbox"/> U.S. Citizen <input type="checkbox"/> Permanent Resident
20. Employment Status	<input type="checkbox"/> Employed <input type="checkbox"/> Self Employed <input type="checkbox"/> Retired <input type="checkbox"/> Other _____	<input type="checkbox"/> Employed <input type="checkbox"/> Self Employed <input type="checkbox"/> Retired <input type="checkbox"/> Other _____
21. Employment <small>If less than 5 years at this employer, please list all employment for the last 5 years in Section C.</small>	EMPLOYER _____ YEARS _____ <small>You do not have to list income from alimony, child support, or separate maintenance unless you want us to consider it for a basis of repayment for this loan.</small>	EMPLOYER _____ YEARS _____ <small>You do not have to list income from alimony, child support, or separate maintenance unless you want us to consider it for a basis of repayment for this loan.</small>
22. Gross Monthly Employment Income \$	\$ _____ Other monthly income, e.g., rental \$ _____	\$ _____ Other monthly income, e.g., rental \$ _____
23. Housing (Please check one.)	<input type="checkbox"/> Rent <input type="checkbox"/> Own (mortgage) <input type="checkbox"/> Other _____ Total Monthly Payment \$ _____ IF MORTGAGE, INCLUDE TAX AND INSURANCE	<input type="checkbox"/> Rent <input type="checkbox"/> Own (mortgage) <input type="checkbox"/> Other _____ Total Monthly Payment \$ _____ IF MORTGAGE, INCLUDE TAX AND INSURANCE
24. Relationship to Student	<input type="checkbox"/> Parent <input type="checkbox"/> Guardian <input type="checkbox"/> Other Relative <input type="checkbox"/> Friend <input type="checkbox"/> Other _____	<input type="checkbox"/> Parent <input type="checkbox"/> Guardian <input type="checkbox"/> Other Relative <input type="checkbox"/> Friend <input type="checkbox"/> Other _____
25. How did you hear about MEFA?	<input type="checkbox"/> From my college or university <input type="checkbox"/> I saw or heard a MEFA ad <input type="checkbox"/> From a friend or relative <input type="checkbox"/> I received a MEFA email or letter <input type="checkbox"/> From my high school <input type="checkbox"/> I have other MEFA products/loans <input type="checkbox"/> Other	<input type="checkbox"/> From my college or university <input type="checkbox"/> I saw or heard a MEFA ad <input type="checkbox"/> From a friend or relative <input type="checkbox"/> I received a MEFA email or letter <input type="checkbox"/> From my high school <input type="checkbox"/> I have other MEFA products/loans <input type="checkbox"/> Other

Section C—Supplemental Information (if required)

Additional Home Addresses

Please list all addresses for the last 5 years.

1. _____ STREET _____ CITY STATE ZIP COUNTRY _____ LENGTH OF TIME AT THIS ADDRESS YEARS	3. _____ STREET _____ CITY STATE ZIP COUNTRY _____ LENGTH OF TIME AT THIS ADDRESS YEARS
2. _____ STREET _____ CITY STATE ZIP COUNTRY _____ LENGTH OF TIME AT THIS ADDRESS YEARS	4. _____ STREET _____ CITY STATE ZIP COUNTRY _____ LENGTH OF TIME AT THIS ADDRESS YEARS

Additional Employment

Please list all employment for the last 5 years.

EMPLOYER YEARS _____ _____ EMPLOYER YEARS _____ _____ EMPLOYER YEARS _____ _____	EMPLOYER YEARS _____ _____ EMPLOYER YEARS _____ _____ EMPLOYER YEARS _____ _____
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Section D—Certifications and Signatures (Failure to sign and date your application will result in a delay in processing your loan.)

Each of us (Student Borrower, Borrower, Co-Borrower) has completed this application to obtain credit, and certifies under penalty of perjury that the above statements are true and complete, to the best of his or her knowledge and belief. Each of us further certifies that proceeds of any loan made will be used only for expenses and directly relating to the cost of attendance at the not-for-profit educational institution at which the student is enrolled. Each of us also certifies that the student is enrolled at least half-time in a degree granting program. In addition, each of us certifies that they have been informed to remain eligible the student must maintain Satisfactory Academic Progress as defined by the school. Each of us also authorizes MEFA or its designee to check our credit references and to obtain a credit report. Each of us also authorizes MEFA to provide credit information arising from this transaction to others as applicable under law. Each of us also requests that MEFA review our credit eligibility for other MEFA Loan products and to make such loan available if we are ineligible for the MEFA loan product that we originally applied for but are deemed eligible for other MEFA Loan products. We also authorize any educational institution the student may attend to release to MEFA, or any subsequent holder, any information pertinent to this loan (e.g. employment, enrollment status, current address).

Before you mail your application materials, make sure you:

- Indicate Repayment Option: (Immediate, Interest-Only Payments, or Deferred)
- Specify which college the student will be attending (Question 3).
- Sign and date the application, and keep a copy for your records.

STUDENT BORROWER SIGNATURE _____ DATE _____

CO-BORROWER SIGNATURE _____ DATE _____

CO-BORROWER SIGNATURE _____ DATE _____

Forward completed application materials to:

Attn: Loan Originations
MEFA/ACS
P.O. Box 92260
Los Angeles, CA 90009-2260

Apply online at www.mefa.org
 Or fax to **888.725.2855**