

MEFA GRADUATE LOAN APPLICATION

2009-2010

Please Complete:

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

PLEASE NOTE: MEFA's education loans will accrue interest after each disbursement and capitalize once at repayment. The MEFA Graduate Loan features deferred repayment, and is subject to fund availability and will be awarded on a first-come, first-served basis.

Section A — Student Borrower Enrollment Information (Please print clearly.)

1. College or university and program of study in which the student is or expects to be enrolled:

_____ SCHOOL _____
 _____ CITY/STATE _____

2. Expected Date of Graduation _____ MONTH/YEAR

3. Academic Year or Semester to Which Loan Will Be Applied (Please choose one only.)
 Summer 2009 Full Year 2009-2010 Fall 2009 Spring 2010

4. How Did You Hear About MEFA? College Parent Radio Internet Friend
 Current Customer TMS Other _____

Program: Business/Finance/Accounting Education Physical Therapy
 Communication Government Social Work
 Computer Science Law Other (specify) _____
 Dental Medical

Section B — Student Borrower's General Information (Please print clearly.)

5. Name _____
 LAST _____
 FIRST _____ INITIAL _____

6. Social Security Number _____ - _____ - _____

7. Current Address _____
 STREET _____
 CITY _____ STATE _____ ZIP _____ COUNTRY _____
 LENGTH OF TIME AT THIS ADDRESS (YEARS) _____

8. Telephone Numbers _____
 HOME _____ BUSINESS _____

9. Date of Birth _____
 MONTH/DAY/YEAR

10. Citizenship U.S. Citizen Permanent Resident

11. E-mail Address _____

12. Permanent Address _____
 STREET _____
 CITY _____ STATE _____ ZIP _____ COUNTRY _____
 LENGTH OF TIME AT THIS ADDRESS (YEARS) _____

13. Have you had previous accounts with MEFA? Yes No

14. **Total Annual Household Income** _____
 Please enter your (the student borrower) and your spouse's Adjusted Gross Income based on the most recent completed tax year.

Section C — Co-Borrower's General Information (Please print clearly.)

15. Name _____
 LAST _____
 FIRST _____ INITIAL _____

16. Social Security Number _____ - _____ - _____

17. Current Address _____
 (If less than 5 years at this address, please list all addresses for the last 5 years on a separate sheet.)
 STREET _____
 CITY _____ STATE _____ ZIP _____ COUNTRY _____
 LENGTH OF TIME AT THIS ADDRESS (YEARS) _____

18. E-mail Address _____

19. Telephone Numbers _____
 HOME _____ BUSINESS _____

20. Date of Birth _____
 MONTH/DAY/YEAR

21. Citizenship U.S. Citizen Permanent Resident

22. Number of Dependent Children _____ (Not Including Student)

23. Employment _____
 (If less than 5 years at this employer, please list all employment for the last 5 years on a separate sheet.)
 OCCUPATION _____
 EMPLOYER _____ YEARS _____

24. Self-employed Yes No

25. Gross **Monthly** Income _____
 (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.)
 Employment _____
 Other income, e.g., rental _____

26. Have you had previous accounts with MEFA? Yes No

27. Housing (check one) Rent Own (mortgage) Other: _____
 Total Monthly Payment \$ _____
IF MORTGAGE, INCLUDE TAX AND INSURANCE

Name of Mortgage Holder _____

28. Relationship to Student Parent Spouse Relative Friend
 Other _____

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

Each of us (Borrower, Student, 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 authorizes the MEFA or its designee, to check our credit references and to obtain a credit report. Each of us also authorizes the 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). The person who clicks "Submit" below certifies that this is a joint credit application by all persons named above, all of whom have authorized this submission.

Before you mail your application materials, make sure you:

- Sign and date the application form, and keep a copy for your records.
- **Enclose signed copies of the first two pages of the 2008 federal tax returns which are required, along with schedules C & E if filed.**
- Make a copy for your own records.
- Complete Expected Date of Graduation field.
- Enclose a current pay stub.

STUDENT BORROWER SIGNATURE

DATE

CO-BORROWER SIGNATURE

DATE

3/09

Forward completed application materials to:

Attn: Loan Originations

MEFA/ACS

P.O.Box 92260

Los Angeles, CA 90009

or apply online at: www.mefa.org