

APPLICATION FOR LOAN
THE HARVEY M. THOMAS STUDENT LOAN FUND
WELLS FARGO BANK, N.A., TRUSTEE
DEADLINES FOR COMPLETED APPLICATION PACKETS ARE:
May 1, 2016

SECTION 1: INFORMATION ABOUT THE LOAN PROGRAM

The Trust was established under the will of the late Harvey M. Thomas to provide financial assistance to worthy, talented, industrious and needy young men and woman of Chester County, Pennsylvania, who attend schools of higher education. Loans are available to those young men and women that will pursue courses in higher education in a college or university setting. If you meet these requirements, please complete this Application in ink. Respond to every item. Enter a zero or N/A if an item does not apply to you. If you need assistance, contact a Financial Aid Officer at the school you plan to attend. Return the completed and signed Application with the Signed Consent to Electronic Disclosures (which is at the end of this Application) and a completed Self-Certification form to Wells Fargo Bank, Trustee. You also will be required to submit an Official Transcript.

SECTION 2: INFORMATION ABOUT THE STUDENT (please complete each item; use a separate page if more space needed)

Full name (last, first, middle): _____ SSN: _____

Optional title: ___ Ms. ___ Miss ___ Mrs. ___ Mr. All other names used previously and dates of use: _____

Birth date: _____ Driver's License No.: _____ State of Issue: _____ Citizenship: _____

(Please Note: If you are not a U.S. Citizen, please provide a legible copy of your permanent resident card.)

Your Address at School: _____ Email: _____

City: _____ State: _____ Zip: _____ Telephone: _____

Permanent Address: _____ Email: _____

City: _____ State: _____ Zip: _____ Telephone: _____

Indicate address to which correspondence should presently be mailed: ___ School Address ___ Permanent Address

___ Other Address: _____

Please provide the name and location of the college or university that you plan to attend: _____

Please indicate your intended enrollment status: _____ Full-time _____ Half-time

Please state your major course of study and the degree you seek: _____

Please state the number of college credits earned to date: _____ (hrs.) and indicate your class: _____

Please state your approximate date of graduation: _____

FATHER*

Full Name: _____

Complete Address: _____

Occupation: _____ Employer: _____

MOTHER*

Full Name: _____

Complete Address: _____

Occupation: _____ Employer: _____

**If your parents are not living, provide the name and information for your guardian or nearest living relative.*

Number of dependents that your parents have: _____ List ages and relationship: _____

Are you dependent on your parents for support? _____

SPOUSE (if any)

Full Name: _____

Complete Address: _____

Occupation: _____ Employer: _____

Do you have any children? _____ If yes, provide their ages: _____

LOAN

Loan Amount Requested: _____ Date Needed: _____

What academic period will this loan cover? _____ If this loan will not carry you through the completion of your education, how do you intend to finance the remainder of your education? _____

If the loan is granted, do you promise to keep Wells Fargo Bank, Trustee, informed as to your current address, your email address and all telephone numbers up to and following graduation until this loan is paid in full? _____

Have you ever defaulted on any student loan? _____ Yes _____ No; *If so, give details in a separate sheet of paper and include what arrangements have been made, if any, to repay the debt.*

Have you or will you apply for a Federal Student Loan for the academic year for which this loan is sought? _____

Do you have any student loan debts? _____ *If so, use a separate sheet of paper to provide the name of your lender, the city and state of your lender, the type of loan, the interest rate, the school period for which the loan was made and the unpaid balance.*

ESSAY (On the space provided below, briefly describe why you need this student loan.)

REFERENCES

List two persons (not relatives) who have known you for several years and would confirm your general character, financial responsibility and scholastic ability.

Full Name: _____

Complete Address: _____

Occupation: _____ Employer: _____

Full Name: _____

Complete Address: _____

Occupation: _____ Employer: _____

SECTION 3: INFORMATION ABOUT THE LOAN (please initial to the left of each statement to indicate agreement)

- _____ I understand that this loan is to be used solely for my educational needs, such as tuition, fees, books or room and board.
- _____ I understand that repayment is scheduled to begin six (6) months following the earlier of: (i) the date of my graduation, even if I attend graduate or professional school, or (ii) the date I cease attending college or university.
- _____ I understand that the repayment of this loan may be required sooner if I fail to comply with the requirements of the loan program.
- _____ I understand that the repayment of the loan may be required if I no longer meet the requirements of the loan program and I understand that I am not entitled to any deferment or forbearance for which I may qualify unless I properly apply for it in a timely manner and it is approved by the Trustee.
- _____ I acknowledge receipt of the PRIVATE EDUCATION LOAN – APPLICATION DISCLOSURES.

For complete information about the terms of the Student Loan, you may request a blank copy of the Promissory Note. If your loan is approved, the terms of the Promissory Note will control over any general descriptions or explanations contained herein.

SECTION 4: NOTIFICATION

Alimony, child support or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation.

The Harvey M. Thomas Student Loan Fund does not consider alimony, child support or separate maintenance income in making its determination of a credit applicant’s qualification for this loan. Additionally, the Fund does not discriminate against credit applicants on the basis of race, color, religion, national origin, sex or marital status, age (provided the applicant has the capacity to enter into a binding contract); because all or part of the applicant’s income derives from any public assistance; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act.

SECTION 5: CO-SIGNERS (If the applicant is under 18 years of age, a co-signer is required. The co-signer must be a parent or legal guardian)

List up to two (2) people who have agreed to co-sign your note. They will be subject to a credit check.

Full Name: _____ SSN: _____

Complete Address: _____

Phone Number: _____

How long at present address? _____ If less than 5 years, give former address: _____

Occupation: _____ Employer: _____

Full Name: _____ SSN: _____

Complete Address: _____

Phone Number: _____

How long at present address? _____ If less than 5 years, give former address: _____

Occupation: _____ Employer: _____

SECTION 6: CERTIFICATION, AUTHORIZATION AND SIGNATURES

I certify that the information provided above and submitted with this Application is true, complete and correct to the best of my knowledge. I authorize every college and university which I have attended to release to the Trustee of the Harvey M. Thomas Student Loan Fund any requested information from my student records and/or my financial aid records (including, without limitation, information about my grades, enrollment status, transcript, residence and financial information). I authorize the Trustee to obtain and disclose to all necessary parties, all information required for consideration of this Application and/or for the granting or denying of any loan. I authorize all educational institutions, references, creditors, and other third parties to fully and honestly respond to all inquiries from and to fully divulge all requested information to the Trustee. I authorize the Trustee to report any delinquencies or other defaults of the loan agreement to credit bureaus, which I understand may have a negative impact on my credit rating or standing.

Student Signature Date

For Lender Use Only:

Student's printed name

Loan approved by: _____
For Wells Fargo Bank, N.A., Trustee

Signed in: _____
City County State

Dated: _____

Co-Signer Signature Date

Co-Signer printed name

Signed in: _____
City County State

To the Student: Remove the PRIVATE EDUCATION LOAN – APPLICATION DISCLOSURES and keep for your records. Apply early as applications are considered on a first-come, first-serve basis and are only available until funds are exhausted.

COMPLETE ALL PAGES OF THIS APPLICATION AND ATTACH THE FOLLOWING:

- **CONSENT TO ELECTRONIC DISCLOSURES**
- **COMPLETED PRIVATE EDUCATION LOAN APPLICANT SELF-CERTIFICATION FORM**
- **AN OFFICIAL TRANSCRIPT (OR OTHER VERIFICATION OF ENROLLMENT IN COLLEGE)**
- **OFFICIAL CREDIT REPORTS FOR ALL CO-SIGNERS**

Return completed form and attachments to:

**Wells Fargo Bank, N.A.
Grant Administration
One West Fourth Street, D4000-062
Winston-Salem, NC 27101**

APPLICATION FOR LOAN
THE HARVEY M. THOMAS STUDENT LOAN FUND
WELLS FARGO BANK, N.A., TRUSTEE

CONSENT TO ELECTRONIC DISCLOSURES

In a manner consistent with applicable law, Wells Fargo Bank, N.A., as Trustee for the Harvey M. Thomas Student Loan Fund, will provide some disclosures and notices regarding this particular transaction to you by email. This may include disclosures required by the Truth in Lending regulations, and notices of adverse action on your loan application or approval of your loan application. By signing below, you are acknowledging receipt of this Consent and you are affirmatively consenting to the electronic receipt of the disclosures and notices described (the “documents”). **You must keep a copy of this consent for your records.**

The documents will be provided to you in an email message or as an attachment to an email message, sent to the email address that you provide below. To access the documents, you will need a current version of Adobe Acrobat Reader and a personal computer or other device capable of accessing the Internet and receiving email. To retain the documents, your access device must have the ability to either download the documents to your computer’s hard drive or to print the documents.

To withdraw your consent to receive the documents electronically, to update your contact information or to obtain a paper copy of an electronic document, at any time please send an email to the Trustee at grantadministration@wellsfargo.com or send a written request by U.S. Mail to the Trustee at Wells Fargo Bank, N.A., Grant Administration, One West Fourth Street, D4000-062, Winston-Salem, NC 27101.

You have the right to have the documents provided to you in paper form, rather than electronically and we will provide paper documents to you at no charge. Be aware that your failure to consent or your subsequent withdrawal of consent may slow down our communications with you, and thus our ability to quickly process your loan request because of the method of delivery.

Upon receiving this completed and signed Consent, Wells Fargo will send a confirmation email to the address you provide below and you must respond to our email to confirm that we have a valid email address. Your response to our confirmation email also serves as acknowledgement that you have the necessary software and hardware to access and to retain the documents that we provide to you electronically.

By signing below, you affirmatively consent to electronic receipt of the described documents and agree to the provisions of this Consent form.

Student’s Signature

Date

Student’s printed name

Email address



Private Education Loan Applicant Self-Certification

OMB No. 1845-0101
Form Approved
Exp. Date 02-28-2013

Important: Pursuant to Section 155 of the Higher Education Act of 1965, as amended, (HEA) and to satisfy the requirements of Section 128(e)(3) of the Truth in Lending Act, a lender must obtain a self-certification signed by the applicant before disbursing a private education loan. The school is required on request to provide this form or the required information only for students admitted or enrolled at the school. Throughout this Applicant Self-Certification, "you" and "your" refer to the applicant who is applying for the loan. The applicant and the student may be the same person.

Instructions: Before signing, carefully read the entire form, including the definitions and other information on the following page. Submit the signed form to your lender.

SECTION 1: NOTICES TO APPLICANT

- Free or lower-cost Title IV federal, state, or school student financial aid may be available in place of, or in addition to, a private education loan. To apply for Title IV federal grants, loans and work-study, submit a Free Application for Federal Student Aid (FAFSA) available at www.fafsa.ed.gov, or by calling 1-800-4-FED-AID, or from the school's financial aid office.
- A private education loan may reduce eligibility for free or lower-cost federal, state, or school student financial aid.
- You are strongly encouraged to pursue the availability of free or lower-cost financial aid with the school's financial aid office.
- The financial information required to complete this form can be obtained from the school's financial aid office. If the lender has provided this information, you should contact your school's financial aid office to verify this information and to discuss your financing options.

SECTION 2: COST OF ATTENDANCE AND ESTIMATED FINANCIAL ASSISTANCE

If information is not already entered below, obtain the needed information from the school's financial aid office and enter it on the appropriate line. Sign and date where indicated.

- A. Student's cost of attendance for the period of enrollment covered by the loan \$ _____
- B. Estimated financial assistance for the period of enrollment covered by the loan \$ _____
- C. Difference between amounts A and B \$ _____

WARNING: If you borrow more than the amount on line C, you risk reducing your eligibility for free or lower-cost federal, state, or school financial aid.

SECTION 3: APPLICANT INFORMATION

Enter or correct the information below.

Full Name and Address of School _____

Applicant Name (last, first, MI) _____ Date of Birth (mm/dd/yyyy) ____ / ____ / ____

Permanent Street Address _____

City, State, Zip Code _____

Area Code / Telephone Number Home () _____ Other () _____

E-mail Address _____

Period of Enrollment Covered by the Loan (mm/dd/yyyy) From ____ / ____ / ____ to ____ / ____ / ____

If the student is not the applicant, provide the student's name and date of birth.

Student Name (last, first, MI) _____ Student Date of Birth (mm/dd/yyyy) ____ / ____ / ____

SECTION 4: APPLICANT SIGNATURE

I certify that I have read and understood the notices in Section 1 and, that to the best of my knowledge, the information provided on this form is true and correct.

Signature of Applicant _____ Date (mm/dd/yyyy) _____

SECTION 5: DEFINITIONS

Cost of attendance is an estimate of tuition and fees, room and board, transportation, and other costs for the period of enrollment covered by the loan, as determined by the school. A student's cost of attendance may be obtained from the school's financial aid office.

Estimated financial assistance is all federal, state, institutional (school), private, and other sources of assistance used in determining eligibility for most Title IV student financial aid, including amounts of financial assistance used to replace the expected family contribution. The student's estimated financial assistance is determined by the school and may be obtained from the school's financial aid office.

A **lender** is a private education lender as defined in Section 140 of the Truth in Lending Act and any other person engaged in the business of securing, making, or extending private education loans on behalf of the lender.

A **period of enrollment** is the academic year, academic term (such as semester, trimester, or quarter), or the number of weeks of instructional time for which the applicant is requesting the loan.

A **private education loan** is a loan provided by a private education lender that is not a Title IV loan and that is issued expressly for postsecondary education expenses, regardless of whether the loan is provided through the school that the student attends or directly to the borrower from the private education lender. A private education loan does not include **(1)** An extension of credit under an open-end consumer credit plan, a reverse mortgage transaction, a residential mortgage transaction, or any other loan that is secured by real property or a dwelling; or **(2)** An extension of credit in which the school is the lender if the term of the extension of credit is 90 days or less or an interest rate will not be applied to the credit balance and the term of the extension of credit is one year or less, even if the credit is payable in more than four installments.

Title IV student financial aid includes the Federal Pell Grant Program, the Academic Competitiveness Grant (ACG) Program, the Federal Supplemental Educational Opportunity Grant (FSEOG) Program, the Leveraging Educational Assistance Partnership (LEAP) Program, the Federal Family Education Loan Program (FFELP), the Federal Work-Study (FWS) Program, the William D. Ford Federal Direct Loan (Direct Loan) Program, the Federal Perkins Loan Program, the National Science and Mathematics Access to Retain Talent Grant (National SMART Grant) Program, and the Teacher Education Assistance for College and Higher Education (TEACH) Grant Program. To apply for Title IV federal grants, loans, and work-study, submit a Free Application for Federal Student Aid (FAFSA), which is available at www.fafsa.gov, by calling 1-800-4-FED-AID, or from the school's financial aid office.

SECTION 6: PAPERWORK REDUCTION NOTICE

Paperwork Reduction Notice: According to the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it displays a currently valid OMB control number. The valid OMB control number for this information collection is 1845-0101. The time required to complete this information collection is estimated to average 0.25 hours (15 minutes) per response, including the time to review instructions, search existing data resources, gather and maintain the data needed and complete and review the information collection.

If you have any comments concerning the accuracy of the time estimate(s) or suggestions for improving this form, please write to: U.S. Department of Education, Washington, DC 20202-4651.

If you have any comments or concerns regarding the status of your individual submission of this form, contact your lender.