

THE COLLEGE AND UNIVERSITY LOAN FUND
FIRST CONGREGATIONAL CHURCH OF GREENWICH
LOAN AGREEMENT

AMOUNT: \$ _____ DATE: _____

I, _____, hereby acknowledge receipt of the
sum of \$ _____ (_____ Dollars) as a loan from the COLLEGE
AND UNIVERSITY LOAN FUND (the "CULF") of the FIRST
CONGREGATIONAL CHURCH OF GREENWICH. I understand that this is a
revolving fund and that my failure to make repayment of this interest-free loan as
promised may deprive other students of needed assistance.

Educational institution attending: _____

I expect to graduate in _____ / _____ (month/year).

I agree to promptly notify the CULF if I withdraw from college, or if my graduation
date changes for any reason.

In consideration of the making of this loan, I promise to begin repayment within one
year from the date of my graduation or termination as a student, whichever occurs
earlier. I agree to repay the entire amount of the loan in five equal annual
installments or on such other comparable schedule as may be approved by the
Treasurer of CULF. I promise to complete repayment of this loan within six years
from my date of graduation, completion of graduate work, or termination as a
student. In the event a situation exists that prevents me from making timely
payments, I will promptly advise the Treasurer of the CULF in writing. Absent such
notification and agreement with the CULF regarding a revised payment schedule,
the loan will be considered delinquent, and the CULF may charge interest and may
use legal means to secure repayments, adding legal fees to the amount owed to the
CULF. Further, the CULF reserves the right to direct the First Congregational
Church of Greenwich to issue an IRS form 1099-C in the event of the discharge of
any debt owed by me.

***I hereby affirm that any funds received by me from the College and University Loan Fund
will be used exclusively to pursue my post-secondary education.***

SIGNED: _____
Student Applicant

PLEASE PRINT YOUR NAME BELOW:

PERMANENT ADDRESS: _____

(street, city, state, zip code)

EMAIL: _____ PHONE: _____

SOCIAL SECURITY #: _____

CO-SIGNERS - At least one of the co-signers must be a parent or guardian.

CO-SIGNER #1:

In consideration of the CULF making the above outstanding loan, I, as co-signer, hereby agree to pay any unpaid outstanding balance existing thereon no later than 6 (six) months after the sixth anniversary date of the above graduation or termination as a student, whichever event occurs first.

SIGNED: _____

PLEASE PRINT YOUR NAME BELOW:

RELATIONSHIP TO STUDENT APPLICANT: _____

ADDRESS: _____

(street, city, state, zip code)

EMAIL _____

PHONE: _____

CO-SIGNER #2:

In consideration of the CULF making the above outstanding loan, I, as co-signer, hereby agree to pay any unpaid outstanding balance existing thereon no later than 6 (six) months after the sixth anniversary date of the above graduation or termination as a student, whichever event occurs first.

SIGNED: _____

PLEASE PRINT YOUR NAME BELOW:

RELATIONSHIP TO STUDENT APPLICANT: _____

ADDRESS: _____
(street, city, state, zip code)

EMAIL: _____

PHONE: _____

Loan approved: _____ Check Number: _____

Date: _____ By: _____
CULF Treasurer (Signature)

Original: First Congregational Church
First Copy: Student
Second and Third Copies: Co-signers

Revised: 7-25-2013
College and University Loan Fund
CULF Committee