

Date 7/2/2021 Enrollment Start Date 10/26/2020 Expected Graduation Date 10/23/2021 Student ID \_\_\_\_\_  
As payment for tuition, related costs and fees at (School) HCI - COLLEGE - FORT LAUDERDALE  
located in (City, State) FORT LAUDERDALE, FL the sum of \$2,876.00 (includes principal and interest) will be due  
as follows: 22/1 installments of \$125.05/ \$124.90 beginning on 8/15/2021.

All subsequent installments shall be due and payable on the same day of each consecutive month thereafter until paid in full.

In this Retail Installment Contract ("Contract"), the words "you" and "your" mean the Buyer and Co-Signer, individually and collectively, who sign this Agreement. The word "School" means the School named above in this Contract. The word "Lender" means HCI - COLLEGE - FORT LAUDERDALE. This Contract is for educational goods and services provided to you by SCHOOL and subject to the terms and conditions contained in the the Final Disclosure Statement ("Final Disclosure") under the federal Truth-in-Lending Act, which is incorporated herein by reference as though set forth in full and which will be provided to you after you sign this Contract with Lender. You agree to review the Final Disclosure upon receiving it and to contact the Lender with any questions. You understand that if the information in your Final Disclosure Statement conflicts with the information in this Agreement, the information in your Final Disclosure Statement shall control.

We may deem you to be in default of this Contract if you fail to pay any installment or fee due for more than 10 days after the scheduled due date. Should we deem you to be in default, the whole sum of principal and interest may immediately become due and payable at the option of the holder of this Contract after any notice of default and opportunity to cure default has been provided to you as required by applicable law. If you file for bankruptcy, you may still be required to pay back the credit extended under this Contract. If action should be instituted on this Contract, you promise to pay such sum as the court may grant as attorney fees and court costs, to the extent permissible under state law.

Your payments will be applied first to late charges and accrued finance charges and the remainder to principal. You acknowledge that you have consented to receive electronically all Truth-in-Lending disclosures that are required to be delivered to you and that you have consented to such disclosures being sent to you via an e-mail which provides you with a secure electronic link to such disclosures. You acknowledge that you have been provided an Application Disclosure and Approval Disclosure Statement under the Federal Truth-in-Lending Act and Self-Certification Form if applicable setting forth important terms of the credit to be provided to you and that you have been instructed to contact your School if you have any questions prior to accepting this Contract. You further acknowledge that by signing this Contract you accept the offer of credit and waive any remaining time in the (30) day period stated on the Approval Disclosure regardless of whether you have used the entire review and signature period.

You agree that the Lender, its successors and assigns and their respective service providers may call you, leave you a voice, prerecorded or artificial voice message or send you an SMS text, e-mail or other electronic message for any purpose related to your loan application or account (each a "Communication"). You agree that we may call or text you at any telephone number associated with your account, including cellular telephone numbers and may send an e-mail to any current or future email address associated with your account. You also agree that we may include your personal information in a current or future Communication and may send a Communication using an automatic telephone dialing system. We will not charge you for a Communication, but you understand that your service provider may. You understand and agree that we may communicate with you in any manner permitted by law that does not require your prior consent.

You may withdraw your consent to receive electronic documents, notices or disclosures at any time. In order to withdraw consent to conduct business electronically, please contact Lender or **Tuition Options by telephone (800-423-5513), mail (PO Box 387, Marlton, NJ 08053) or email (servicing.center@tuitionoptions.com).**

By signing below, you acknowledge receipt of a complete and true copy of this Contract and jointly and severally agree to all of the terms and conditions.

BUYER			CO-SIGNER		
Name _____	Date _____		Name _____	Date _____	
Address _____			Address _____		
City _____	State _____	Zip _____	City _____	State _____	Zip _____
Home Tel. _____		Work Tel. _____	Home Tel. ( ) - _____		Work Tel. ( ) - _____
Social Security Number _____			Social Security Number xxx-xx- _____		

**AMOUNT FINANCED:** \$2,876.00 The amount of credit provided to me or on my behalf.

**CASH PRICE:** \$2,876.00 The price at which School offers to sell for cash the portion of the educational services funded through this Contract.

**TOTAL SALES PRICE:** \$2,876.00 The sum of the Cash Price and the Finance Charge.

**FINANCE CHARGE:** \$.00 The Finance Charge will be shown in the attached Approval Disclosure as an estimate and will be in the Final Disclosure after the Approval Disclosure signature, and is equal to the Finance Charge collected if you make the required installment payments per the terms of this Contract. Interest is calculated on a daily simple interest basis according to the outstanding balance and the daily interest rate will be equal to the annual interest rate divided by the number of days in the year.

**INTEREST:** Interest will accrue at a fixed annual rate of 0.00% on the unpaid balance of the Amount Financed beginning on the date on which lender extends credit to you in consideration for this Contract and credits the amounts financed under this Contract.

**LATE CHARGES:** NO LATE FEE, to the extent permitted by state law. I will pay only one late fee for any late installment payment, regardless of the number of days it is late.

**PREPAYMENT:** If you payoff the credit extended to you early, in whole or in part, you will not pay a penalty. Subject to applicable law, you may be entitled to a refund of part of the finance charge.

**ASSIGNMENT:** This Contract may be assigned to Tuition Options (TO). Any other assignee should contact TO at (800) 423-5513 to inquire as to the validity of such assignment.

**RETURNED CHECK FEE:** You will be charged a fee of \$15.00 for each payment that is made by a check that is returned for insufficient funds.

**COLLECTION FEES:** If your account is in default and referred to a collection agency or an outside attorney to collect the outstanding debt, you will pay the costs, including reasonable attorney fees, to the extent permitted by state law.

**WAIVER:** Lender will not lose any rights under this Contract if it delays taking action for any reason. Any change to this Contract must be in writing and signed by Lender.

**SEVERABILITY:** If any provision of this Agreement is determined to be unenforceable or is prohibited by law, such provision shall be considered ineffective without invalidating the remaining provisions of the Agreement.

**REPAYMENT PERIOD:** The Repayment Period may be shortened or extended as described within this Agreement. If you have more than one loan with us, you consent and agree that we may extend the Repayment Period for any of your loans to expire at the end of the longest Repayment Period for any of your loans and we may send you a single statement with a single minimum payment amount that will fully amortize your loans over the adjusted Repayment Period. The length of the Repayment Period is subject to limitations on the period of repayment under applicable law.

The amount of the scheduled monthly payment may increase or decrease to amortize the new outstanding loan balance at the then current interest rate in equal monthly installments by the end of the Repayment Period. We will inform you in advance of any change in the scheduled monthly payment.

Itemization of the Amount Financed	
1. Cash Price	
a. Cost of Attendance	\$35,175.00
b. Registration Fee	\$0.00
c.	\$0.00
2. Total Cash Price	\$0.00
3. Less Deductions	
a. Cash Down Payment	\$0.00
b.	\$0.00
c.	\$0.00
4. Total Deductions	\$0.00
5. Amount Financed	\$2,876.00

Disbursement Schedule		
Will be (Which may change based on your first disbursement date) :		
Disbursement Number	Date of Disbursement	Disbursement Amount
1	08/02/2021	\$2,876.00

**Borrower Initials:** \_\_\_\_\_

**Co-Signer Initials:** \_\_\_\_\_

**ARBITRATION. PLEASE READ THIS PROVISION OF THIS CONTRACT VERY CAREFULLY.**

**IT PROVIDES THAT ALL DISPUTES, CLAIMS OR CONTROVERSIES ARISING OUT OF OR RELATED TO THIS CONTRACT SHALL BE RESOLVED BY BINDING ARBITRATION UNLESS YOU REJECT THIS PROVISION BELOW. ARBITRATION REPLACES THE RIGHT TO GO TO COURT, INCLUDING THE RIGHT TO A JURY. IN ARBITRATION, A DISPUTE IS RESOLVED BY AN ARBITRATOR INSTEAD OF A JUDGE OR JURY. ARBITRATION PROCEDURES ARE SIMPLER AND MORE LIMITED THAN COURT PROCEDURES.**

**This Agreement to Arbitrate does not apply if, on the date you submit your Application or on the date the arbitration provision is invoked, you are covered by the federal Military Lending Act as a member of the Armed Forces or a dependent of such a member.**

**AGREEMENT TO ARBITRATE.** Either you or we may, without the other's consent, elect mandatory, binding arbitration for any dispute, claim or controversy arising out of or related to this Contract, or breach thereof, which shall be settled by arbitration in accordance with the Consumer Rules of the American Arbitration Association, and judgment upon the award rendered by the arbitrator(s) may be entered in any court having jurisdiction. "Claim" includes any past, present or future claim, dispute or controversy, including the validity or enforceability of this Arbitration Provision, between you and us or our employees, agents, successors, assigns or affiliates arising from or relating to (1) the credit application; (2) this Contract; and (3) any related transaction, occurrence or relationship. This includes any Claim based on common or constitutional law, contract, tort, statute, regulation, or other grounds. If either party elects to resolve a Claim through arbitration, you and we agree that no trial by jury or other judicial proceeding will take place. Rather, the Claim will be arbitrated on an individual basis, and not on a class or representative basis.

The arbitration hearing will be carried out in the federal district where you reside, unless you and we agree otherwise. Or, if all parties consent, the arbitration hearing can be by telephone. Unless the arbitrator awards them to a party, each party is responsible for the fees of its attorneys, experts, witnesses, and any other fees or costs, including any amount we have advanced. The arbitrator shall follow governing substantive law and any applicable statute of limitations. The arbitrator will decide any dispute regarding the arbitrability of a Claim. An arbitrator has the authority to order specific performance, compensatory damages, punitive damages, and any other relief allowed by applicable law. An arbitrator's authority to make awards is limited to awards to you or us alone. Furthermore, Claims brought against either party may not be joined or consolidated in arbitration with claims brought by or against someone other than you, unless agreed to in writing by all parties. No arbitration award or decision will have any preclusive effect as to issues or claims in any dispute with anyone who is not a named party to the arbitration.

Any arbitration award shall be in writing, shall include a written reasoned opinion, and will be final and binding subject only to any right to appeal under the Federal Arbitration Act ("FAA"), 9 U.S.C. Sections 1, et seq. This arbitration provision survives any (i) termination, payoff, assignment or transfer of this Contract, (ii) any legal proceeding by you or us to collect a debt owed by the other, and (iii) any bankruptcy proceeding in which you or we are the debtor. With but one exception, if any part of this arbitration provision is deemed or found to be unenforceable for any reason, the remainder of this arbitration provision will remain in full force and effect. The one exception is that, if a finding of a partial unenforceability would allow arbitration to proceed on a class-wide basis, then this arbitration provision will be unenforceable in its entirety. You and we expressly agree that this arbitration provision is governed by the FAA to the exclusion of any different or inconsistent state or local law. By signing this Contract, you are agreeing to the terms of this arbitration provision, unless you reject it as provided in the next paragraph.

**CAUTION: It is important that you read this arbitration provision thoroughly before you sign the Contract. By signing this Contract, you are acknowledging that you have read and understand this arbitration provision. If you do not understand something in this arbitration provision, do not sign this Contract; instead, ask your lawyer. You can reject this arbitration provision by not initialing the box in the Acceptance of Arbitration section of this Contract before you sign this Contract. If you do so, this arbitration provision will not be a part of this Contract, but all of the rest of this Contract will continue to be binding and effective.**

**ACCEPTANCE OF ARBITRATION** Initialing here or declining to do so will not affect the terms under which we will finance or any of the terms of this Contract, except that the arbitration provision either will be or will not be a part of this Contract. By initialing this section, you acknowledge you have read this provision and agree to the arbitration of all disputes.

**Buyer Initials:** \_\_\_\_\_ **Co-Buyer Initials:** \_\_\_\_\_

**NOTICE ABOUT FURNISHING OF NEGATIVE INFORMATION TO CREDIT REPORTING AGENCIES** We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

**ADDITIONAL PROVISIONS:** You agree that you must repay the amounts owing under this Contract even though you may be under 18 years of age at the time you sign it. You agree to notify School of any change in your name, address, phone number, e-mail address, and/or applicable school enrollment status within ten (10) days of such occurrence. Buyer shall send any notices required under this Contract to HCI - COLLEGE - FORT LAUDERDALE, 1201 W CYPRESS CREEK ROAD, FORT LAUDERDALE, FL 33309.

**NOTICE: This is a consumer credit transaction.**



**IMPORTANT FEDERAL TRADE COMMISSION NOTICE:** ANY HOLDER OF THIS CONSUMER CREDIT CONTRACT IS SUBJECT TO ALL CLAIMS AND DEFENSES WHICH THE DEBTOR COULD ASSERT AGAINST THE SELLER OF GOODS OR SERVICES OBTAINED PURSUANT HERETO OR WITH THE PROCEEDS HEREOF. RECOVERY HEREUNDER BY THE DEBTOR SHALL NOT EXCEED AMOUNTS PAID BY THE DEBTOR HEREUNDER.

**CALIFORNIA RESIDENTS: NOTICE:** YOU MAY ASSERT AGAINST THE HOLDER OF THIS CONSUMER CREDIT CONTRACT YOU SIGNED IN ORDER TO FINANCE THE COST OF THE EDUCATIONAL PROGRAM ALL OF THE CLAIMS AND DEFENSES THAT YOU COULD ASSERT AGAINST THIS INSTITUTION, UP TO THE AMOUNT YOU HAVE ALREADY PAID UNDER THE CONSUMER CREDIT CONTRACT.

**California Married Applicants:** The applicant, if married, may apply for a separate account.

**FLORIDA RESIDENTS:** Any Florida documentary stamp tax applicable, pursuant to Chapter 201, Florida Statutes, to this contract, will be reported and remitted by the Lender or one of its affiliates.

**HAWAII RESIDENTS** Do not sign this contract before you read it. When you sign this contract, you are entitled to a copy of it that is filled in, in every necessary respect. You should keep it. This contract is covered by Hawaii's credit sale law and you have the rights of a buyer under that law. You also may have rights under the other state and federal laws

**IOWA & KANSAS RESIDENTS IMPORTANT: READ BEFORE SIGNING.**THE TERMS OF THIS AGREEMENT SHOULD BE READ CAREFULLY BECAUSE ONLY THOSE TERMS IN WRITING ARE ENFORCEABLE. NO OTHER TERMS OR ORAL PROMISES NOT CONTAINED IN THIS WRITTEN CONTRACT MAY BE LEGALLY ENFORCED. YOU MAY CHANGE THE TERMS OF THIS AGREEMENT ONLY BY ANOTHER WRITTEN AGREEMENT.

**MASSACHUSETTS RESIDENTS:** Massachusetts law prohibits discrimination based upon marital status, individual's sex, gender identity, age or sexual orientation.

**NEBRASKA RESIDENTS:** (For purposes of the following notice, the word "you" refers to the Borrower not the Lender )  
A credit agreement must be in writing to be enforceable under Nebraska law. To protect you and us from any misunderstandings or disappointments, any contract, promise, undertaking, or offer to forbear repayment of money or to make any other financial accommodation in connection with this loan of money or grant or extension of credit, or any amendment of, cancellation of, waiver of, or substitution for any or all of the terms or provisions of any instrument or document executed in connection with this loan of money or grant or extension of credit, must be in writing to be effective.

**OHIO RESIDENTS:** The Ohio Laws against discrimination require that all creditors make credit equally available to all creditworthy customers and that credit reporting agencies maintain separate credit histories on each individual upon request. The Ohio Civil Rights Commission administers compliance with this law.

**TEXAS RESIDENTS:** To contact the School about this account, call 800-423-5513. This contract is subject in whole or in part to Texas law which is enforced by the Consumer Credit Commissioner, 2601 North Lamar Boulevard, Austin, Texas 78705-4207; (800) 538-1579; www.occ.state.tx.us, and can be contacted relative to any inquiries or complaints.

**WISCONSIN RESIDENTS:**

**EXPLANATION OF PERSONAL OBLIGATION FOR PRIVATE EDUCATION RETAIL INSTALLMENT SALE AGREEMENT WITH BUYER:**

- (a) You have agreed to pay the "Total of Payments" under a consumer credit transaction between the Buyer and School made on the date, and for in the amount shown, in the Final Disclosure Statement, for purposes of financing educational goods and services.
- (b) You will be liable and fully responsible for payment of the above amount, even though you may not be entitled to any of the goods or services furnished thereunder.
- (c) You may be sued in court for the payment of the amount due under this consumer credit transaction, even though the customer named above may be working or have funds to pay the amount due.
- (d) This explanation is not the agreement under which you are obligated, and the guaranty or agreement you have executed must be consulted for the exact terms of your obligations.
- (e) You are entitled now, or at any time, to one free copy of any document you sign evidencing this transaction.
- (f) The undersigned acknowledges receipt of an exact copy of this notice.

No provision of any marital property agreement (pre-marital agreement), unilateral statement under Section 766.59, Wisconsin Statutes, or court decree under Section 766.70, Wisconsin Statutes, adversely affects the interest of the Lender unless the Lender, prior to the time that the loan is approved, is furnished with a copy of the agreement, statement, or decree or has actual knowledge of the adverse provision when the obligation to the Lender is incurred. If the loan for which I am applying is granted, my spouse will also receive notification that credit has been extended to me.



NOTICE TO MARRIED WISCONSIN RESIDENTS

Spouses of married Wisconsin residents must read the Retail Installment Contract and then sign below to acknowledge having actual knowledge of the credit being extended under this Retail Installment Contract and having waived the notice requirements of Wisconsin Statute Section 766.56(3)(b).

Borrower Married

Cosigner Married

(Name of Wisconsin Borrower)

(Social Security Number of Wisconsin Borrower)

(Printed Name of Wisconsin Borrower's Spouse)

(Signature of Wisconsin Borrower's Spouse)

(Name of Wisconsin Cosigner)

(Social Security Number of Wisconsin Cosigner)

(Printed Name of Wisconsin Cosigner's Spouse)

(Signature of Wisconsin Cosigner's Spouse)

Education Loan

(Name of Loan Program)

(Name of Lender)

## NOTICE TO CALIFORNIA CO-SIGNER

NOTICE TO CO-SIGNER (Traduccion en Ingles Se Requiere Por La Ley):

You are being asked to guarantee this debt. Think carefully before you do. If the borrower does not pay the debt, you will have to. Be sure you can afford to pay if you have to, and that you want to accept this responsibility.

You may have to pay up to the full amount of the debt if the borrower does not pay. You may also have to pay late fees or collection costs, which increase this amount. The holder of the loan can collect this debt from you without first trying to collect from the borrower. The holder of the loan can use the same collection methods against you that can be used against the borrower, such as suing you, garnishing your wages, etc. If this debt is ever in default, that fact may become part of your credit record.

This notice is not the contract that makes you liable for the debt.

AVISO PARA EL FIADOR (Spanish Translation Required by Law):

Se le está pidiendo que garantice esta deuda. Piénselo con cuidado antes de ponerse de acuerdo. Si la persona que ha pedido este préstamo no paga la deuda, usted tendrá que pagarla. Esté seguro de que usted podrá pagar si sea obligado a pagarla y de que usted desea aceptar la responsabilidad.

Si la persona que ha pedido el préstamo no paga la deuda, es posible que usted tenga que pagar la suma total de la deuda, mas los cargos por tardarse en el pago o el costo de cobranza, lo cual aumenta el total de esta suma.

El acreedor (financiero) puede cobrarle a usted sin, primeramente, tratar de cobrarle al deudor. Los mismos metodos de cobranza que pueden usarse contra el deudor, podran usarse contra usted, tales como presentar una demanda en corte, quitar parte de su sueldo, etc. Si alguna vez no se cumpla con la obligación de pagar esta deuda, se puede incluir esa información en la historia de credito de usted.

Este aviso no es el contrato mismo en que se le echa a usted la responsabilidad de la deuda.

**ILLINOIS RESIDENTS:**

**EXPLANATION OF GUARANTOR'S OBLIGATION FOR ILLINOIS PRIVATE EDUCATION RETAIL INSTALLMENT AGREEMENT WITH BUYER:**

*Applies Only To Co-Signers Who Are NOT a Parent or Spouse of Illinois Buyer*

The person signing this document and the Private Education Retail Installment Sale Agreement ("you" and "your") agrees to pay all amounts the Buyer owes under the Agreement for purchases of educational services, books, and equipment from the School.

Your obligation arises only after the School or any subsequent holder of the Agreement ("we," "us," and "our") has attempted through the use of the court system to collect this amount from the Buyer.

If we cannot collect this amount from the Buyer, you will be obligated to pay, even though you are not entitled to any of the goods or services furnished. We are entitled to sue you in court for the payment of the amount due.

The person signing below acknowledges that he or she: (a) is a not parent or spouse of the Buyer identified above; (b) read and received a copy of the Private Education Retail Installment Sale Agreement and this document from the School.

**IOWA AND SOUTH CAROLINA RESIDENTS**

**NOTICE TO CO-SIGNER OF SOUTH CAROLINA OR IOWA PRIVATE EDUCATION RETAIL INSTALLMENT SALE AGREEMENT BETWEEN SCHOOL AND BUYER: \_\_\_\_\_ (Buyer's Name)**

**RETAIL INSTALLMENT ACCOUNT #: \_\_\_\_\_**

**AMOUNT OF DEBT: The "Total Loan Amount" shown in the Final Disclosure Statement accompanying the Agreement.**

You agree to pay the debt identified above although you may not personally receive any property, services, or money.

You may be sued for payment although the Buyer who receives the property, services, or money is able to pay.

This notice is not the contract that obligates you to pay the debt. Read the Private Education Retail Installment Sale Agreement and the Final Disclosure Statement for the exact terms of your obligation. You acknowledge receiving a copy of this notice.

**NEW YORK RESIDENTS**

**NOTICE TO CO-SIGNER OF NEW YORK PRIVATE EDUCATION RETAIL INSTALLMENT SALE AGREEMENT BETWEEN SCHOOL WITH BUYER: \_\_\_\_\_ (Buyer's Name)**

**RETAIL INSTALLMENT ACCOUNT #: \_\_\_\_\_**

**AMOUNT OF DEBT: The "Total Loan Amount" shown in the Final Disclosure Statement accompanying the Agreement.**

You agree to pay the debt identified above although you may not personally receive any property, services, or money. You may be sued for payment although the Buyer is able to pay.

You should know that the Total of Payments shown in the Final Disclosure Statement does not include court costs or attorney's fees, or other costs or charges that may be stated in the Agreement. You will also have to pay some or all of these costs and charges if the Agreement for this consumer credit account, payment of which you are guaranteeing, requires the Buyer to pay such costs and charges.

If any debt incurred on the Account is ever in default, that fact may become a part of your credit record.

This notice is not the agreement or other writing that obligates you to pay. Read that writing for the exact terms of your obligations and of your rights to limit or end your obligations.



## SIGNATURE PAGE

**NOTICE TO THE BUYER: (1) DO NOT SIGN THIS CONTRACT BEFORE YOU READ IT OR IF IT CONTAINS ANY BLANK SPACES TO BE FILLED IN. (2) YOU ARE ENTITLED TO AN EXACT AND COMPLETELY FILLED-IN COPY OF THIS CONTRACT. KEEP A COPY TO PROTECT YOUR LEGAL RIGHTS. (3) YOU CAN PREPAY THE FULL AMOUNT DUE UNDER THIS CONTRACT AT ANY TIME AND UNDER CERTAIN CONDITIONS TO OBTAIN A PARTIAL REFUND OF THE CREDIT SERVICE CHARGE. (4) IF YOU DESIRE TO PAY OFF IN ADVANCE THE FULL AMOUNT DUE, THE AMOUNT WHICH IS OUTSTANDING WILL BE FURNISHED UPON REQUEST. (5) YOU MAY CANCEL THIS TRANSACTION AT ANY TIME PRIOR TO MIDNIGHT OF THE THIRD BUSINESS DAY AFTER THE DATE YOU RECEIVE THE FINAL DISCLOSURE STATEMENT. PLEASE READ THE FINAL DISCLOSURE STATEMENT FOR AN EXPLANATION OF YOUR CANCELLATION RIGHTS AND RESPONSIBILITIES.**

By signing below, you certify that, to the best of your knowledge, the information provided in this contract is accurate and complete and understand that the Lender will rely on this information to make its credit decision. By signing below, you understand and agree that: (1) you are applying to the School, at the Campus indicated above, for a Retail Installment Contract (the "Contract") that finances the purchase of certain goods and services from the School for qualified higher educational expenses; (2) the Contract will be governed by and subject to applicable federal law and the law of the state where the School Campus is located; and (3) the Lender or its designee may verify information about you contained in this contract and your credit history through credit reporting agencies and any person, business entity or governmental agency that can provide such information. You understand and agree that the Lender may request consumer credit reports about you to evaluate this contract, for servicing and collection purposes, and for other legitimate purposes associated with your Contract. Upon your request, the Lender will inform you if a consumer report was requested and, if it was, provide you with the name and address of the consumer reporting agency that furnished the report.

By signing below, you certify that you have read and understand the disclosures made here and you agree to the terms of this contract.

### RETAIL INSTALLMENT CONTRACT

\_\_\_\_\_  
Buyer

\_\_\_\_\_  
School Representative

\_\_\_\_\_  
Buyer's Signature

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Date

The undersigned hereby agrees and accepts the terms and conditions of this Contract. The undersigned further acknowledges that the Federal Notice to Co-signer, Supplemental State Notices to Co-signer (if applicable) and a completely filled in and exact copy of all pages of this Contract have been received and consents to be bound thereby.

Co-signer: \_\_\_\_\_

Co-signer Signature: \_\_\_\_\_

Date: \_\_\_\_\_

**Illinois Co-signer Disclosure:**

**Co-signer:** \_\_\_\_\_

**Co-signer Signature:** \_\_\_\_\_

**Date:** \_\_\_\_\_

You \_\_\_\_\_ (Cosigner) by signing the retail installment contract and this document are agreeing that you will pay **\$2,876.00** (total deferred payment price) for the purchase of educational goods and services purchased by \_\_\_\_\_ (name of buyer) from **HCI - COLLEGE - FORT LAUDERDALE** (SCHOOL NAME).

Your obligation arises only after the seller or holder has attempted through the use of the court system to collect this amount from the buyer. If the seller cannot collect this amount from the buyer, you will be obligated to pay even though you are not entitled to any of the goods or services furnished. The seller is entitled to sue you in court for the payment of the amount due.

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**IMPORTANT FEDERAL LAW NOTICE TO CO-SIGNER:**

You are being asked to guarantee this debt. Think carefully before you do. If the borrower does not pay the debt, you will have to. Be sure you can afford to pay if you have to, and that you want to accept this responsibility.

You may have to pay up to the full amount of the debt if the borrower does not pay. You may also have to pay late fees or collection costs, which increase this amount. The holder of this Retail Installment Contract can collect this debt from you without first trying to collect from the borrower.

The holder of this Retail Installment Contract can use the same collection methods against you that can be used against the borrower, such as suing you, garnishing your wages, etc. If this debt is ever in default, that fact may become a part of your credit record.

This notice is not the contract that makes you liable for the debt.

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BORROWER:

LENDER:

HCI - COLLEGE - FORT LAUDERDALE  
1201 W CYPRESS CREEK ROAD  
SUITE 101  
FORT LAUDERDALE, FL 33309

LENDER EMAIL:

## Loan Rates & Estimated Total Costs

Total Loan Amount

\$2,876.00

The total amount you are borrowing.

Interest Rate

0.00%

Your current interest rate.

Finance Charge

\$0.00

The estimated dollar amount the credit will cost you.

Total of Payments

\$2,876.00

The estimated amount you will have paid when you have made all payments.

### ITEMIZATION OF AMOUNT FINANCED

Amount paid to you	\$0.00
Amount paid to others on your behalf:	
• HCI - COLLEGE - FORT LAUDERDALE	+\$2,876.00
Amount Financed (total amount provided)	=\$2,876.00
Initial Finance Charges (total)	+\$0.00
Total Loan Amount	=\$2,876.00

### ABOUT YOUR INTEREST RATE

- **Your rate is fixed.** This means that your rate will not change during the life of the loan.
- Your **Annual Percentage Rate (APR)** is **0.00%**. The APR may be 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:** NO LATE FEE

**Non-Sufficient Funds Fee:** \$15.00

**Loan fee (max):** \$0.00

## Estimated Repayment Schedule & Terms

23 MONTH LOAN TERM	MONTHLY PAYMENTS
	At 0.00% * the fixed interest rate on your loan
8/15/2021 - 5/15/2023 22 monthly payments	\$125.05
6/15/2023 1 monthly payments	\$124.90

The estimated **Total of Payments** at the Maximum Rate of Interest would be  
\$2,876.00

\* The fixed interest rate on your loan of 0.00% is also the maximum interest rate possible for your loan.

## Federal Loan Alternatives

Loan program	Current Interest Rates by Program Type	
<b>DIRECT</b> for Students	3.730% fixed	Undergraduate subsidized
	3.730% fixed	Undergraduate unsubsidized
	5.280% fixed	Graduate unsubsidized
<b>PLUS</b> For Parents and Graduate/Professional Students	6.280% 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: <https://studentaid.ed.gov/sa/>

## Next Steps & Terms of Acceptance

This offer is good until:

August 01, 2021

### 1. Find Out About Other Loan Options

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

### 2. You Have Until August 01, 2021 to Accept this Offer

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

To accept the terms of this loan, please sign the enclosed Retail Installment Contract and Self-Certification Form and return to:

HCI - COLLEGE - FORT LAUDERDALE  
1201 W CYPRESS CREEK ROAD  
SUITE 101  
FORT LAUDERDALE, FL 33309  
(954) 626 - 0255

## REFERENCE NOTES

### Fixed Interest Rate

- This loan has a fixed interest rate that will not change during the life of your loan.
- The Interest Rate may be higher or lower than your Annual Percentage Rate (APR) as the APR considers certain fees paid to obtain this loan, the Interest Rate, and if payments are deferred while in school.

### Bankruptcy Limitations

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

### Prepayments:

- If you pay the loan off early, in whole or in part, you will not pay a penalty. Subject to applicable law, you may be entitled to a refund of part of the finance charge.

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



# Private Education Loan Applicant Self-Certification

This space for lender use only

OMB No. 1845-0101  
Form Approved  
Exp. Date 8-31-2022

**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](http://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 low-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 financial aid office and enter it on the appropriate line. Sign and date where indicated. See Section 5 for definitions of financial aid terms.

A. Student's cost of attendance for the period of enrollment covered by the loan	\$35,175.00
B. Estimated financial assistance for the period of enrollment covered by the loan	\$11,106.00
C. Difference between amounts A and B	\$24,069.00

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

## SECTION 3: APPLICANT INFORMATION

Enter or correct the information below.

Full Name and Address of School HCI - COLLEGE - FORT LAUDERDALE 1201 W CYPRESS CREEK ROAD FORT LAUDERDALE FL 33309

Applicant Name (last, first, MI) \_\_\_\_\_ Date of Birth (mm/dd/yyyy) \_\_\_\_\_

Permanent Street Name \_\_\_\_\_

City, State, Zip  
Code \_\_\_\_\_

Area Code / Telephone Number Home ( \_\_\_\_\_ ) Other ( \_\_\_\_\_ )

E-mail Address \_\_\_\_\_

Period of Enrollment Covered by the Loan (mm/dd/yyyy) From 10/26/2020 To 10/23/2021

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): \_\_\_\_\_



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**SECTION 5: DEFINITIONS**

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**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.

**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 aid** includes the Federal Pell Grant Program, the Federal Supplemental Educational Opportunity Grant (FSEOG) Program, the Federal Work-Study (FWS) Program, the William D. Ford Federal Direct Loan (Direct Loan) Program, the Federal Perkins Loan 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](http://www.fafsa.gov), by calling 1-800-4-FED-AID, or from the schools financial aid office.

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**SECTION 6: Paperwork Reduction Notice**

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**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.**

# FACTS

## WHAT DOES TUITION OPTIONS DO WITH YOUR PERSONAL INFORMATION?

<b>Why?</b>	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.	
<b>What?</b>	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> <li>▪ Social Security number and purchase history</li> <li>▪ account balances and payment history</li> <li>▪ transaction history and account transactions</li> </ul> <p>When you are <i>no longer</i> our customer, we continue to share information as described in this notice.</p>	
<b>How?</b>	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Tuition Options choose to share; and whether you can limit this sharing.	
Reasons we can share your personal information	Does Tuition Options share?	Can you limit this sharing?
<b>For our everyday business purposes –</b> such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
<b>For our marketing purposes –</b> to offer our products and services to you	Yes	No
<b>For joint marketing with other financial companies</b>	No	We Don't Share
<b>For our affiliates' everyday business purposes –</b> information about your transactions and experiences	Yes	No
<b>For our affiliates' everyday business purposes –</b> information about your creditworthiness	No	We Don't Share
<b>For our affiliates to market to you</b>	No	We Don't Share
<b>For nonaffiliates to market to you</b>	No	We Don't Share
<b>Questions?</b>	Go to <a href="http://www.tuitionoptions.com">www.tuitionoptions.com</a> .	

## Who we are

### Who is providing this notice?

TUITION OPTIONS

## What we do

### How does Tuition Options protect my personal information?

To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.

### How does Tuition Options collect my personal information?

We collect your personal information, for example, when you

- apply for financing or open an account
- show us your government-issued ID or give us your contact information
- or pay your bills

We also collect your personal information from others, such as affiliates or other companies.

### Why can't I limit all sharing?

Federal law gives you the right to limit only

- sharing for affiliates' everyday business purposes – information about your creditworthiness
- affiliates from using your information to market to you
- sharing for nonaffiliates to market to you

State laws and individual companies may give you additional rights to limit sharing.

## Definitions

### Affiliates

Companies related by common ownership or control. They can be financial and nonfinancial companies.

- *Tuition Options does not share with our affiliates.*

### Nonaffiliates

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- *Tuition Options does not share with nonaffiliates so they can market to you.*

### Joint Marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- *Tuition Options does not jointly market.*





## Student Reference Guide

July 2, 2021

Dear:

HCI - COLLEGE - FORT LAUDERDALE has partnered with Tuition Options to service your institutional loan.

**Your first payment is due on 8/15/2021 in the amount of \$125.05.**

**Your Account Number is \_\_\_\_\_ .**

### Create your Online Account

After your loan documents have been generated, you can create your online account by going to <https://www2.tuitionoptions.com/STARBorrower/> and clicking **Register Now**, if you have not already done so.

Once you have created an online account, you can use the secured student site to:

- Make a one-time payment
- Sign up for AutoPay
- View account details
- View payment history
- Check account status

### Making a Payment

Once your account is in a 'Repayment' or 'In School' status, you can make your payment online, by phone, by mail or by auto-debit from an account of your choice.

- **Online:** Go to <https://www2.tuitionoptions.com/STARBorrower/> and log in with your User ID and Password. Once you have logged in, click on the **Make a Payment** link on the **left side of the home page** and follow the prompts.
- **Phone:** Call (800) 423-5513 to make a payment, check account status 24/7 or if you have any questions regarding your account.
- **Mail:** Mail payments to the address indicated on your billing statement and indicate account # \_\_\_\_\_ on the check.

If you would like to mail your payment and have not received your payment invoice:

Make check payable to **TUITION OPTIONS LLC** and mail to:

TUITION OPTIONS LLC  
PO Box 387  
MARLTON, NJ 08053-0387

- **Autopay:** A pre-populated AutoPay Form is available in your loan packet. To get a blank copy of the form, please visit our website or call our customer service department. Once completed, the form should be submitted to Tuition Options by fax to (856) 222-3935 or returned to your school.

Please make your payments directly to Tuition Options by using one of the payment options above. Good luck with your education!

# AUTHORIZATION AGREEMENT FOR PREAUTHORIZED PAYMENTS

To make payments automatically, please complete this form and your payment will be deducted each month from your bank account or credit card.

Please return this form to:

TUITION OPTIONS  
PO BOX 387  
MARLTON, NJ 08053-0387

Fax Completed Forms to: **856-222-3935**

Phone: **800-423-5513**



I (we) hereby authorize TUITION OPTIONS to initiate a debit or charge entry to my (our) bank/financial institution account or credit card indicated below for the amount of each monthly payment, when due, as indicated on my installment contract or promissory note. The bank/financial institution or credit card named below, hereinafter called FINANCIAL INSTITUTION, is hereby authorized to debit or charge such amounts to the account indicated on this form. I (we) understand that such automatic debits or charges to my (our) account will commence on or after the Next Payment Due Date shown on this form.

I (we) understand that the monthly payment amount as shown on my (our) installment contract or promissory note will be automatically debited or charged to the designated account and on the date specified below. If the payment date falls on a non-banking business day, the amount will be debited on the following banking business day.

I (we) understand that it is my responsibility to make sure funds are available in my account to ensure that the transfer occurs. If funds are unavailable, the transaction will be considered a returned or Non-Sufficient Funds ("NSF") check and NSF charges will become due and payable. I (we) have the right to stop payment on a debit entry by notifying FINANCIAL INSTITUTION prior to charging my (our) account. I am (we are) authorized to sign on this account.

I (we) understand that (5) business days are required to set up this authorization following receipt of this authorization form by Tuition Options and no amount may be debited or charged until set up is complete. If you receive a late notice or call regarding payment during this process, please advise Tuition Options that you have recently enrolled in the automated payment plan.

My TUITION OPTIONS account number is: \_\_\_\_\_

My monthly payment amount is: \_\_\_\_\_ \$125.05/ \$124.90 My next payment due is: \_\_\_\_\_ 8/15/2021

## YOUR BANK/FINANCIAL INSTITUTION or CREDIT CARD INFORMATION (choose only one)

<input type="checkbox"/> BANK/FINANCIAL INSTITUTION (attach check marked as "VOID")	
Bank Name: _____	ABA (Routing Number): _____
Account Number: _____	<input type="checkbox"/> Checking Account <input type="checkbox"/> Savings Account
<input type="checkbox"/> CREDIT CARD	
Exact Name on Credit Card: _____	
Credit Card Number: _____	Expiration Date: ____/____/____
<input type="checkbox"/> Visa	<input type="checkbox"/> Mastercard
<input type="checkbox"/> American Express	<input type="checkbox"/> Discover Card

I understand that this authorization will remain in force and effect until TUITION OPTIONS receives notification from me (us) either via phone (800-423-5513) or the Tuition Options website ([www.tuitionoptions.com](http://www.tuitionoptions.com)) at least (3) business days BEFORE the next payment due date.

SIGNATURE OF PERSON TO WHOSE ACCOUNT PAYMENT IS TO BE APPLIED

SIGNATURE OF PERSON TO WHOSE NAME APPEARS ON THE BANK ACCOUNT OR CREDIT CARD

NAME (PLEASE PRINT)

NAME (PLEASE PRINT)

ADDRESS

ADDRESS

CITY ST ZIP

CITY ST ZIP

TELEPHONE

TELEPHONE