



This Service Agreement is made and entered into, the date of signing, by and between Students Alumni Counseling Center ("SACC"), and Client (as stated on Service Agreement Client Verification Page), hereinafter referred to as ("Client") residing at address on Service Agreement Client Verification Page. Subject to, and conditioned upon, the following for a Federal Student Loan Consolidation with the Department of Education (DOE)

RECITALS: WHEREAS SACC is in the business of assisting clients in understanding and applying for programs offered through the Department of Education (DOE) for Clients with Federal Student Loans; and WHEREAS Client wishes to employ SACC to perform, in good faith, the following services, ("the Services"): (a) analyze Client's Federal Student Loan debt situation, (b) research potential debt restructuring options that are or may be available to Client, (c) present Client with the results of such research, (d) assist Client in applying for a Federal Student Loan Consolidation Loan through the Department of Education (DOE) for Client (e) and continue to assist Client in connection with said loan by continuing to file the necessary periodic paperwork to DOE on Client's behalf. NOW THEREFORE in consideration of the foregoing and every term, covenant and condition hereafter set forth, SACC and Client do hereby understand, covenant and agree as follows:

1. Provide Complete and Truthful Information. SACC has delivered to you a counseling session with an SACC representative. Client expressly represents and warrants to SACC that he/she/they will at times, provide SACC with information that is complete, accurate and true to the best of their knowledge and belief. KM

2. Performance of Service. Upon receipt of all information and verified documentation for DOE programs from Client. SACC will prepare the necessary initial DOE paperwork for Client and send said documents to client for signature. Upon return of signed documents to SACC, the documents will be reviewed and processed for submission to the DOE. SACC shall track and monitor Client's DOE consolidation loan. KM

3. Fees for Services. The standard Processing Fee is to complete enrollment and document(s) in the Federal Student Loan Consolidation and/or forgiveness Program. Any recertification or further documentation for Forgiveness Program (IDR) will require an enrollment fee. SACC provides a 100% money back guarantee of the loan consolidation processing fee if the DOE rejects client for a Federal Student Loan Consolidation, and thus does not receive the benefits offered with such a program. KM

4. Processing Fee Authorization. Client hereby authorizes SACC or its designee, successor or assignee to deduct all payments due per this contract from the financial institution (as listed on Service Agreement Client Verification Page). KM

5. Client Advised. Client is advised that they are 100% guaranteed to receive a Federal Student Loan Consolidation through the Department of Education OR receive a 100% refund of their Loan Consolidation Processing Fee payment made to SACC if the consolidation loan is rejected by the DOE. No refunds will be given after SACC has provided DOE paperwork by mail or electronic delivery or if client fails to continue the SACC Consolidation Loan process after signing this document. If the client contacts the DOE or servicer and tampers with work of SACC then the client is not eligible for a refund. KM

6. Income discrepancy. Client hereby agrees that any income discrepancy could potentially cause a change in payment or term towards the program in which client is enrolling in. If such Discrepancy arise, client must adhere to the new payment or term, or otherwise provide income matching information originally provided. Client Advised no refunds will be provided if client does not adhere to the new payment or term due to the any discrepancy KM

7. Indemnification. Client hereby agrees to defend and hold harmless SACC from and against liability of any nature whatsoever arising out of or in connection with client breach, in whole or in part, of the representations and warranties herein contained. This Agreement constitutes the entire agreement between the parties. SACC makes no warranty, express or implied, as to the fitness of any recommendation it may make to client arising out of this Agreement. Except for cause, client unconditionally waives any rights of action against SACC, its officers, directors, employees, agents, brokers, and assigns, at law, equity or any other cause of action for any reason, directly, indirectly, or proximately believed to arise out of this Agreement, for any damages of any nature whatsoever that client may incur by any reason of client following any recommendation of SACC or client's failure to follow any recommendations are acted upon or not acted upon in whole or part by client. KM

8. Gender. Whenever used in the Agreement, the singular shall include the plural, the plural shall include the singular, and the neutral gender shall include the male and female as well as a trust, company, corporation, or other legal domestic or foreign entity, all as the context and meaning of this Agreement may require. KM

9. Headings. The paragraph titles and headings contained in this Agreement are inserted as a matter of convenience and for ease of reference only, and shall be disregarded for all other purposes including the construction or enforcement of this agreement or any of its provisions. KM

10. Cross-references. All cross-references in this Agreement, unless specifically directed to another agreement or documents, refer to provisions in this Agreement and shall not be deemed to be references to the overall agreement or to any other agreements or documents. KM

11. Time Essence. Time is of the essence of every provision of this Agreement that specifies a time for performance. Once initial and pertinent paperwork has been received, processing will begin. SACC will always perform controllable services with efficient time management. Please be
ID: 2624592 Created: 2024-02-10T17:17:24-05:00