

advised that Federal Student Loan Consolidations completed by SACC rely on the relevant lenders/ for prompt service and SACC cannot be held liable for delayed completion. Average completion of a Federal Student Loan Consolidation through the Department of Education (DOE) is Sixty (60) days. KM

12. Facsimile Signatures of Electronic Signatures. The parties mutually understand and agree that signature of a facsimile copy of this agreement or electronically signed shall be deemed an original for all lawfully enforceable purposes. KM

13. Agreement Received. By virtue of client's signature below, client acknowledges that he/she had read, understands and agrees to every term, covenant and condition of this Agreement and that he /she has received a true and complete copy hereof, effective the date signed. KM

14. Counterpart Execution. This Agreement may be executed in one or more counterparts, each of which shall be deemed an original, but all of which together shall constitute one and the same instrument. KM

15. Integration and Severability. This agreement is the only agreement between the parties and there is no other collateral agreement (oral or written) between the parties in any manner related to the subject matter of this agreement. If any portion of this agreement is held to be invalid or unenforceable, the remaining provisions will remain in effect. KM

16. No Tax Advice Provided. SACC or any of his agents of SACC do not and will not provide tax advice or credit reporting advise. Client is advised to consult with a tax lawyer, accountant, or tax advisor regarding tax consequences of participation in any program. KM

17. Notice: Client will receive a 100% refund of the Loan Consolidation Processing Fee if client is rejected for a Federal Student Loan Consolidation by the Department of Education. KM

18. Modification: This agreement may only be modified or amended by written agreement signed by a corporate officer of SACC and DOE. If you have any further questions regarding the Federal Student Loan Consolidation Program, please contact SACC at (877) 208-7070. KM

19. Legal Authorization Form. This form will serve to acknowledge that client has authorized our firm SACC to act on their behalf to consolidate their Federal Student Loans in accordance with the Department of Education (DOE). I hereby authorize SACC to verify my past and present employment earnings records, bank accounts and all and any other asset balances that are needed to process my Federal Student Loan Consolidation. I further authorize SACC to order a credit report and verify other credit information, including past and present mortgage and landlord references. It is understood that a copy of this form will also serve as authorization. The information SACC obtains is only to be used in the Enrollment for a Federal Student Loan Consolidation. KM

20. Default and Garnishment. If any of the client's Federal Student Loans are in default and/or being garnished by any Lender, SACC will provide client the option to pursue a release of said garnishment facilitated by SACC, for an additional non-refundable fee. SACC will begin processing the request for garnishment release once the initial fee is paid. The Department of Education will review the request, including documents supporting your financial hardship claim. Within 60 – 90 days the DOE will respond with the board's decision regarding release. We cannot guarantee a positive result as it is determined by your individual circumstances. Once the garnishment release is completed we will proceed with your Federal Student Loan Consolidation. KM

BY SIGNING BELOW(ELECTRONICALLY OR PHYSICALLY), I HEREBY ACKNOWLEDGE THAT I HAVE NOT BEEN ADVISED BY SACC, ANY OF ITS AGENTS, AND/OR AFFILIATES TO FOREGO A STUDENT LOAN PAYMENT IN EXCHANGE FOR THE PROCESSING FEE PAYMENT FOR FEDERAL STUDENT LOAN CONSOLIDATION PROGRAM. DURING THIS PROCESS, CLIENT IS RESPONSIBLE FOR MAKING HIS OR HER PAYMENTS, AND FAILURE TO DO SO COULD DISQUALIFY THE CLIENT FROM OBTAINING THE PRODUCT THAT WAS AGREED UPON. CLIENT FURTHER ACKNOWLEDGES THAT SACC, AND/OR ANY OF ITS AGENTS HAVE PROVIDED NO GUARANTEES TO CLIENT OF A SPECIFIC OUTCOME, AND/OR AFFILIATES AND A POSITIVE OUTCOME CANNOT BE GUARANTEED. CLIENT HAS BEEN EXPLAINED THE PROGRAM IN FULL AND CLIENT IS FULLY AWARE AND UNDERSTANDS WHAT CLIENT IS ENROLLING IN.

Applicant Signature:	<u>Kathy Mann</u>
Applicant Name:	<u>Kathy Mann</u>
Date:	<u>3/18/2021</u>