

Discover[®] Student Loans
Cosigner Addendum to Application and Promissory Note



This Cosigner Addendum adds the undersigned as a Cosigner to the Private Education Loan Application and Promissory Note for the student applicant listed in Section B below.

Section A. Cosigner Information

- Must be a U.S. Citizen or Permanent Resident

1. Last Name	First Name	MI	2. Social Security Number	3. Date of Birth
4. Permanent Street Address (No P.O. Box)			5. City / State / ZIP Code	6. Telephone Number
7. Driver's License Number and State Issued			8. Email Address	9. Loan Amount (Initial any changes and do not use correction fluid) _____.00
10. Personal Reference at a Different U.S. Address (cannot be student borrower.)				
_____ (full name)		_____ (street address)		_____ (city, state, ZIP code)
_____ (home telephone number)		_____ (your relationship to this reference)		
11. Gross Monthly Income _____.00				
12. Monthly Housing Payment _____.00			<input type="radio"/> Own <input type="radio"/> Rent <input type="radio"/> Live with Parent	

Section B. Student Borrower Information

1. Last Name	First Name	MI	2. Social Security Number
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Section C. Cosigner Signature

“You” refers to the Cosigner and “we” or “us” refers to the lender, Discover Bank. You have received, read, understand and agree to be bound by all of the terms and conditions of the Application and Promissory Note (“Note”), this Cosigner Addendum (“Addendum”) and the other materials included with the Note, which are hereby incorporated by reference. You may obtain a copy of the Note from the Borrower or from us at Discoverstudentloans.com. You promise to pay us and any other holder of the loan all sums disbursed under the terms of the Note, plus interest and all other charges which may become due as provided for by the Note. You declare that the information provided above is true and complete to the best of your knowledge and belief. We may request a consumer credit report on you at any time. If you request, we will tell you whether or not a consumer credit report was requested and if one was, the name and address of the consumer reporting agency that furnished the report.

Signature of Cosigner Date

Please return completed form to:

Discover[®] Student Loans
 P.O. Box 30947
 Salt Lake City, UT 84130-0947

NOTICE TO COSIGNER (Traducción en Ingles Se Requiere Por La Ley)

You are being asked to guarantee this debt, think carefully before you do. If the borrower doesn't 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 creditor can collect this debt from you without first trying from the borrower. The creditor 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.

AVISO PARA EL FIADOR (Spanish Translation Required By Law)

Se la esta pidiendo que garantice esta deuda. Pienselo 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 métodos de cobranza que pueden usarse contra el deudor, podrán 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 crédito de usted.

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

SPECIAL NOTICE FOR RESIDENTS OF IOWA, NEW YORK AND SOUTH CAROLINA

You agree to pay the debt identified below although you may not personally receive any property, services, or money. You may be sued for payment although the person who receives the property, services, or money is able to pay. You should know that the Total of Payments listed below does not include finance charges resulting from delinquency, late charges, repossession or foreclosure costs, court costs or attorney's fees, or other charges that may be stated in the note or contract. You will also have to pay some or all of these costs and charges if the note or contract, the payment of which you are guaranteeing, requires the borrower to pay such costs and charges. This notice is not the note, contract, or other writing that obligates you to pay that debt. Read that writing for the exact terms of your obligation and of your rights to limit or end your obligations.

IDENTIFICATION OF DEBT(S) YOU MAY HAVE TO PAY

(Name of Debtor)	The person identified as the Borrower on the Private Education Loan Application and Promissory Note
(Name of Creditor)	Discover Bank
(Date)	The date of the Note evidencing this transaction
(Kind of Debt)	Education Loan
(Total of Payments)	Set forth on the Disclosure Statement

You have been given a completed copy of this notice and of each writing that obligates you or the Debtor on this debt.

(Date) _____ (Signed) _____

SPECIAL NOTICE FOR RESIDENTS OF VERMONT

YOUR SIGNATURE ON THIS NOTE MEANS THAT YOU ARE EQUALLY LIABLE FOR REPAYMENT OF THIS LOAN. IF THE BORROWER DOES NOT PAY, THE LENDER HAS A LEGAL RIGHT TO COLLECT FROM YOU.

SPECIAL NOTICE FOR RESIDENTS OF WISCONSIN

Explanation of Personal Obligation

- You have agreed to pay the total of payments under a consumer credit transaction between the borrower on the Private Education Loan Application and Promissory Note and Discover Bank, made on the date and in the amount set forth in the Note evidencing this transaction.**
- 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, services or loan proceeds furnished thereunder.**
- The undersigned may sue 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.**
- 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.**
- You are entitled now, or at any time, to one free copy of any document you sign evidencing this transaction.**
- The undersigned acknowledges receipt of an exact copy of this notice.**

(Date) _____ (Signed) _____