

Cosigner Addendum to Application and Promissory Note

This Cosigner Addendum adds the undersigned as a Cosigner to the Application and Promissory Note (Note) for a student loan for the borrower listed in Section B below. The terms of this Cosigner Addendum will be incorporated into the Note by the Cosigner's signature below.

Section A. Cosigner Information (Please use black or blue ink, and do not use correction fluid.)

| | | | | |
|--|---|----------------------------------|--|---|
| 1. Cosigner Last Name <input type="text"/> | Cosigner First Name <input type="text"/> | MI <input type="text"/> | 2. Date of Birth <input type="text"/> / <input type="text"/> / <input type="text"/> MM DD YYYY | 3. Social Security Number <input type="text"/> - <input type="text"/> - <input type="text"/> |
| 4. Permanent Home Street Address (No PO Box) <input type="text"/> | | | 5. Time at Current Address <input type="text"/> Year(s) <input type="text"/> Month(s) | 6. Do You (check one): <input type="checkbox"/> Own <input type="checkbox"/> Rent <input type="checkbox"/> Other |
| City <input type="text"/> | State <input type="text"/> | ZIP Code <input type="text"/> | 7. Monthly Housing Payment \$ <input type="text"/> | 8. Relationship to Student (check one): <input type="checkbox"/> Parent <input type="checkbox"/> Relative <input type="checkbox"/> Guardian <input type="checkbox"/> Other |
| 9. Phone Consent By providing your phone numbers, you agree that Discover, its affiliates and agents may call you at these numbers. If this is a cell phone number, you agree that we may contact you using an automatic dialer, including pre-recorded messages and/or text messages, even if your cell phone provider may charge you for calls according to your current plan. In addition, by selecting "Yes" below and signing this application, you consent to receive offers and promotions on products and services using any means as described above. <input type="checkbox"/> Yes <input type="checkbox"/> No | 11. Employment Status (check one): <input type="checkbox"/> Full Time <input type="checkbox"/> Self Employed <input type="checkbox"/> Retired <input type="checkbox"/> Part Time <input type="checkbox"/> Unemployed <input type="checkbox"/> Homemaker | | | Primary Phone Number (include area code) <input type="text"/> - <input type="text"/> - <input type="text"/> <input type="checkbox"/> Land Line <input type="checkbox"/> Mobile |
| 10. E-mail Address <input type="text"/> | 14. Total Gross Income \$ <input type="text"/> <input type="checkbox"/> Annual <input type="checkbox"/> Monthly You do not need to reveal alimony, child support or maintenance if you do not wish to have it considered as a basis for loan repayment. | | | Alternate Phone Number (include area code) <input type="text"/> - <input type="text"/> - <input type="text"/> <input type="checkbox"/> Land Line <input type="checkbox"/> Mobile |
| 13. Employer <input type="text"/> | 15. How much of your Total Gross Income includes non-taxable income, such as: Social Security, certain military income, workers compensation, welfare benefits, disability or child support payments? \$ <input type="text"/> <input type="checkbox"/> Annual <input type="checkbox"/> Monthly | | | 12. Employer Phone Number (include area code) <input type="text"/> - <input type="text"/> - <input type="text"/> |
| 16. Citizenship (check one): <input type="checkbox"/> US Citizen <input type="checkbox"/> Permanent Resident <input type="checkbox"/> International (Must be a US Citizen or Permanent Resident to apply for this loan) | 18. How much of your Additional Household Income includes non-taxable income? (optional) \$ <input type="text"/> <input type="checkbox"/> Annual <input type="checkbox"/> Monthly If you do not have any non-taxable income, enter 0. | | | 19. Requested Loan Amount \$ <input type="text"/> |
| 17. Additional Household Income (optional) \$ <input type="text"/> <input type="checkbox"/> Annual <input type="checkbox"/> Monthly If you share joint debt with a household member (e.g. spouse or partner), enter the money they earn in one year before taxes. | | | | |

Section B. Borrower Information

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|--|---|----------------------------|---|--|
| 20. Borrower Last Name <input type="text"/> | Borrower First Name <input type="text"/> | MI <input type="text"/> | 21. Date of Birth <input type="text"/> / <input type="text"/> / <input type="text"/> MM DD YYYY | 22. Social Security Number <input type="text"/> - <input type="text"/> - <input type="text"/> |
|--|---|----------------------------|---|--|

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 Note, this Cosigner 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 that 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.

By signing below, you certify that the loan proceeds you are cosigning will be spent for the cost of enrollment, at least half-time, in a degree program at the educational institution listed on the borrower's application.

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| 23. Signature of Cosigner <input type="text"/> | 24. Date <input type="text"/> / <input type="text"/> / <input type="text"/> MM DD YYYY |
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For Married Arizona Resident Cosigners

Marital Community Property Joinder: The undersigned spouse of the Cosigner joins in the execution of this Cosigner Addendum for the purpose of binding the marital community property of Cosigner and the undersigned, in accordance with Arizona Revised Statutes § 25-214 or other applicable law. THE UNDERSIGNED SPOUSE OF THE COSIGNER ACKNOWLEDGES RECEIPT FROM THE LENDER, PRIOR TO SIGNING BELOW, OF THIS "NOTICE TO COSIGNER."

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|---|--|
| 25. Signature of Cosigner Spouse for Married Arizona Resident <input type="text"/> | 26. Date <input type="text"/> / <input type="text"/> / <input type="text"/> MM DD YYYY |
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Please return completed form to: Discover Student Loans • PO 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 to collect 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 le 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 GEORGIA

By signing as Cosigner, you waive any right to require the Lender to commence an action against the Borrower as provided in the Official Code of Georgia Annotated §10-7-24.

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. If this debt is ever in default, that fact may become a part of your credit record. 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.

IDENTIFICATION OF DEBT(S) YOU MAY HAVE TO PAY

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|-------------------|---|
| Debtor | The person identified as the Borrower in Section B of this Cosigner Addendum |
| Creditor | Discover Bank |
| Date | The date of your signature on this Cosigner Addendum. You may refer to the Cosigner Disclosure for information about the timing of payments. |
| Kind of Debt | Education Loan |
| Total of Payments | The total of payments will be disclosed in the Cosigner Disclosure you will receive prior to the final loan disbursement, and it will include the principal loan amount (which will not be greater than the Requested Loan Amount set forth in Section A of this Cosigner Addendum) and accrued interest. |

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

SPECIAL NOTICE FOR RESIDENTS OF NORTH CAROLINA

By signing as Cosigner, I waive any right I have to require the Lender to proceed in accordance with the provisions of North Carolina General Statutes § 26-7 through § 26-9 and acknowledge that the Lender may proceed against me without first proceeding against the Borrower or any collateral for the loan.

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 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.