



Amendment to the Application and Loan Agreement for Access Group® Private Loan Programs

WARNING: Any person who knowingly makes a false statement or misrepresentation on this form is subject to penalties which may include fines or imprisonment under the United States Criminal Code.

Access Group, Inc.
P.O. Box 17162
Wilmington, DE 19850-7162

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P.05.A

Borrower Section

Please complete all information in this section and sign and date below.

1. Borrower Last Name		Borrower First Name		2. Borrower Social Security Number / /	
3. Current Mailing Address		Street/Apt. No.		4. Borrower Date of Birth (Month/Day/Year) / /	
City		State		Zip Code	
5. Current Telephone Number ()			6. Borrower E-mail Address		
7. School Name			8. Amended Loan Amount Requested <small>Enter the total amount you want to borrow through this private loan. For example, if the amount certified on the original Application and Loan Agreement was \$10,000 and you are now requesting an additional \$5,000, enter \$15,000.</small> \$ _____ .00		
9. Check only one box to indicate the applicable private loan program:					
<input type="checkbox"/> Business Access®	<input type="checkbox"/> Columbia Comprehensive	<input type="checkbox"/> Comprehensive Access®	<input type="checkbox"/> Dental Access®	<input type="checkbox"/> Graduate Access®	<input type="checkbox"/> Health Access®
<input type="checkbox"/> Law Access®	<input type="checkbox"/> Medical Access®	<input type="checkbox"/> Sponsored Access®			

Student Section

(This section is to be used only if the borrower is not also the student; i.e., in the case of a Sponsored Access Loan.)

10. Student Last Name		Student First Name	
11. Student Social Security Number / /		12. Student Date of Birth (Month/Day/Year) / /	

1. Amendment of Original Application.

I have previously submitted an Application and Loan Agreement for the Access Group® private loan identified in field 9 above (the "Original Application") in which I requested that National City Bank (the "Lender") make a loan to me (the "Borrower"). I now wish to request an increase in the Loan Amount Requested in the Original Application, and I understand that the Lender will only process such an increase (a) upon the condition that I agree to amend the Original Application accordingly, and (b) subject to all the terms and conditions set forth in the Original Application, including the Important Notices and Borrower Certification, and the Statement of Loan Terms and Conditions referred to and incorporated into the Original Application (the "Statement of Loan Terms and Conditions"). Intending to be legally bound, I therefore hereby amend the Original Application as follows: (A) The Loan Amount Requested in the Original Application is deleted in its entirety, and the Amended Loan Amount Requested set forth in field 8 above is hereby substituted in its place; and (B) All references to the "Application and Loan Agreement" or the "Application" in the Original Application or in any other document shall be deemed to refer to the Original Application as amended hereby.

2. No Effect on Other Terms.

This Amendment does not constitute a waiver or amendment of any term, condition, or covenant in the Original Application other than as specifically set forth in paragraph 1 above. Except as set forth in paragraph 1 above, all other terms and conditions of the Original Application (including the Important Notices and Borrower Certification and the Statement of Loan Terms and Conditions) remain in full force and effect. Nothing contained in this Amendment or in any other document, or any course of dealing with me, shall be construed to imply that there is any agreement by the Lender to agree to any amendment in the future. This Amendment shall not release, discharge, or satisfy any of my present or future debts, obligations, or liabilities to the Lender. THIS IS AN AMENDMENT AND NOT A CANCELLATION.

3. Agreements, Certifications, and Waiver.

I understand that the minimum loan amount is \$1,000. I also understand that the exact amount and certain other details of the loan will be described to me in a Disclosure Statement. I intend to continue to be bound by the Original Application, as amended hereby, including the Statement of Loan Terms and Conditions. I waive notice of the acceptance hereof. I have read, understand, and agree to the terms of the Important Notices and Borrower Certification on the reverse side, and the applicable Statement of Loan Terms and Conditions, all of which are incorporated by reference into the Original Application, as amended hereby. I declare under penalty of perjury under the laws of the United States of America that each of the statements in this Amendment is true, correct, and complete. I represent that I am competent to enter into contracts, that no bankruptcy proceeding is in progress or anticipated which involves me, and that I am not in default on any education loans.

4. Notice and Signature.

Notice to parties signing this document in Wisconsin: NOTICE TO CUSTOMER (A) DO NOT SIGN THIS BEFORE YOU READ THE IMPORTANT NOTICES AND BORROWER CERTIFICATION ON THE REVERSE SIDE AND A COPY OF THE APPLICABLE STATEMENT OF LOAN TERMS AND CONDITIONS, EVEN IF OTHERWISE ADVISED. (B) DO NOT SIGN THIS IF IT CONTAINS ANY BLANK SPACES. (C) YOU ARE ENTITLED TO AN EXACT COPY OF ANY AGREEMENT YOU SIGN. (D) YOU HAVE THE RIGHT AT ANY TIME TO PAY IN ADVANCE THE UNPAID BALANCE DUE UNDER THIS AGREEMENT AND YOU MAY BE ENTITLED TO A PARTIAL REFUND OF THE FINANCE CHARGE.

CAUTION — IT IS IMPORTANT THAT YOU THOROUGHLY READ THE CONTRACT BEFORE YOU SIGN IT.

I hereby agree to the foregoing. I acknowledge that I have read the applicable Statement of Loan Terms and Conditions and have received my copy of this Amendment.

Borrower's Signature _____ Today's Date (Month/Day/Year) _____

For School Use Only

(Optional, but if used, an authorized school official should complete, sign, and date below.)

13. Original Loan Amount Certified \$ _____ .00		Amount of increase \$ _____ .00		New Total Approved Loan Amount \$ _____ .00	
14. Disbursement Amount(s)/Date(s)		\$ _____ .00 _____ / _____ / _____		\$ _____ .00 _____ / _____ / _____	
15. Signature of Authorized School Official _____			Date _____		

For Access Group Use Only

16. TOD ID Number	17. Signature Date of Original Application	18. Amended Certified Amount \$ _____ .00
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Important Notices and Borrower Certification

Criminal Penalties 18 U.S.C. §1014

Whoever knowingly makes any false statement or report, or willfully overvalues any land, property or security, for the purpose of influencing in any way the action of ... any institution the accounts of which are insured by the Federal Deposit Insurance Corporation ..., upon any application, advance, discount, purchase, purchase agreement, repurchase agreement, commitment, or loan, or any change or extension of any of the same, by renewal, deferment of action or otherwise, or the acceptance, release, or substitution of security therefor, shall be fined not more than \$1 million or imprisoned not more than 30 years, or both.

Borrower Authorization

I authorize the Lender and Access Group, Inc. to investigate my creditworthiness and to obtain information from others concerning my credit standing and other relevant information affecting this application. I authorize the Lender or other subsequent holder of my loan and Access Group, Inc. to provide to others information about my loan and the Lender's (or subsequent holder's or Access Group, Inc.'s) experiences with me. If I have a cosigner, I, the borrower, authorize the Lender or subsequent holder of my loan, Access Group, Inc., and the servicer of my loan to obtain my credit report from time to time in order to determine whether my cosigner may be eligible for release from his or her obligations in connection with this debt. I acknowledge and agree that the school referenced on the Application and Loan Agreement may receive a copy of this Application and Loan Agreement. Except as otherwise prohibited by law, I agree and consent that the Lender may share with its affiliates all information about me for the purposes, among other things, of evaluating credit applications or offering products and services that it believes may be of interest to me. Under the Fair Credit Reporting Act there is certain credit information about me that cannot be shared by the Lender with its affiliates if I send a written instruction containing my name, address, account number, and Social Security number addressed as follows: National City Bank, Office of Consumer Privacy, P.O. Box 4068, Kalamazoo, MI 49009.

Important Information About Procedures For Opening a New Account

To help the government fight the funding of terrorism and money-laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account. What this means for you: When you open an account, we will ask for your name, address, date of birth, business documents, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

If you sign the Application and Loan Agreement in California:

A married applicant may apply for a separate account. As required by law, you are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit reporting agency if you fail to fulfill the terms of your credit obligations.

If we take any adverse action as defined by Section 1785.3 of the California Civil Code and the adverse action is based, in whole or in part, on any information contained in a consumer credit report, you have the right to obtain within 60 days a free copy of your consumer credit report from the consumer reporting agency who furnished us your consumer credit report and from any other consumer credit reporting agency which compiles and maintains files on consumers on a nationwide basis. You have the right as described by Section 1785.16 of the California Civil Code to dispute the accuracy or completeness of any information in a consumer credit report furnished by the consumer credit reporting agency.

If you sign the Application and Loan Agreement in Iowa (This is a consumer credit transaction), Nebraska, or Kansas:

Notice to Consumer:

1. Do not sign this paper (agreement) before you read it. 2. You are entitled to a copy of this paper (agreement). 3. You may prepay the unpaid balance at any time without penalty and may be entitled to receive a refund of unearned charges in accordance with law.

If you sign the Application and Loan Agreement in Iowa and the principal amount of this Loan exceeds \$20,000:

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.

If you sign the Application and Loan Agreement in Rhode Island:

A consumer report may be requested in connection with this application.

If you sign the Application and Loan Agreement in Maryland:

We elect Subtitle 10, Credit Grantor Closed End Credit Provisions, of Title 12 of the Commercial Law Article of the Annotated Code of Maryland only to the extent not inconsistent with 12 U.S.C. §85 and related regulations and opinions, which we expressly reserve.

If you sign the Application and Loan Agreement in New York:

A consumer report may be requested in connection with this application. Upon your request, you will be informed whether or not a consumer report was

requested, and if such report was requested, informed of the name and address of the consumer reporting agency that furnished the report. Subsequent consumer reports may be requested or utilized in connection with an update, renewal or extension of the credit for which application was made.

If you sign the Application and Loan Agreement in Ohio:

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.

If you sign the Application and Loan Agreement in Pennsylvania:

You intend to be legally bound by this Application and Loan Agreement and the Statement of Loan Terms and Conditions.

If you sign the Application and Loan Agreement in Utah:

As required by Utah law, you are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit reporting agency if you fail to fulfill the terms of your credit obligations.

If you sign the Application and Loan Agreement in Vermont:

You authorize National City Bank to obtain credit reports about you now and in the future for all legitimate purposes associated with this application or the account including, but not limited to: (a) evaluating the application; and (b) renewing, reviewing, modifying, and taking collection action on your account.

Your consent is required before we can share certain credit information about you with our affiliates. We are permitted to share information which is not a credit report under Vermont law without your consent, such as information related solely to our transactions and experiences with you.

If you sign the Application and Loan Agreement in Wisconsin:

For married Wisconsin residents, your signature confirms that this loan obligation is being incurred in the interest of your marriage or family. No provision of a marital property agreement, a unilateral statement under Section 766.59 of the Wisconsin Statutes or a court decree under Section 766.70 of the Wisconsin Statutes adversely affects the interests of the creditor unless the creditor, prior to the time the credit is granted, is furnished a copy of the agreement, statement or decree or has actual knowledge of the adverse provision when the obligation to the creditor is incurred.

Borrower Certification

I declare under penalty of perjury under the laws of the United States of America that the following is true and correct. I, the borrower, certify that the information contained in my Application and Loan Agreement for a loan under the Access Group® loan programs is true, complete, and correct to the best of my knowledge and belief and is made in good faith. At my lender's option, I authorize the lender to make my loan check payable to the student on whose behalf the loan is to be extended (which in the case of a non-student borrower is the person identified in fields 18 and 19 of my Original Application, and in the case of a student borrower is me) and mail it to such student's school, to mail a master check to such student's school, or to electronically transfer loan funds to such student's account at such student's school, and, in the case of an Electronic Funds Transfer or master check, if I am a borrower who is not the student, I further authorize the lender and the school to distribute to the student any loan funds in excess of the amount owed or payable by such student to the school during the applicable academic period. IF I AM A BORROWER WHO IS NOT ALSO THE STUDENT, I UNDERSTAND AND AGREE THAT NO AMOUNTS WILL BE PAYABLE TO ME EITHER BY CHECK OR ELECTRONIC TRANSFER. I authorize any educational institution that such student may attend or Access Group, Inc. to release to the lending institution, subsequent holder, or their agents, any requested information pertinent to my loan (e.g., employment, enrollment status, prior loan history, current address). I authorize my lender, subsequent holder, Access Group, Inc., or their agents to advise such student's educational institution of the status of my Application and Loan Agreement or of my loan. I also authorize the lender, subsequent holder, educational institution, Access Group, Inc., or their agents to make inquiries to or respond to inquiries from subsequent lenders or holders with respect to my Application and Loan Agreement and related documents. I also authorize the lender, subsequent holder, or their agents to release information and make inquiries to the persons I have listed in my Application and Loan Agreement as references, for the purpose of learning my current address and telephone number. I also authorize the lender, subsequent holder, Access Group, Inc., or their agents to check my credit and employment history and to answer questions about their credit experience with me.

I certify that the proceeds of my loan will be used for educational purposes for the academic period stated in my Application and Loan Agreement at the educational institution named on my Application and Loan Agreement. I understand that I am responsible for repaying immediately any funds that I or the student receive which are not to be used or are not used for educational expenses related to attendance at the institution stated for the loan period stated. I certify that I have not filed for bankruptcy in the past seven years. I certify that I am not now in default on any loan received under the Federal Direct Loan Program or the Federal Family Education Loan Program, or other education loan.



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Access Group, Inc.
P.O. Box 17162
Wilmington, DE 19850-7162

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P.05.A

Borrower Section

Please complete all information in this section and sign and date below.

1. Borrower Last Name		Borrower First Name		2. Borrower Social Security Number / /	
3. Current Mailing Address		Street/Apt. No.		4. Borrower Date of Birth (Month/Day/Year) / /	
City		State		Zip Code	
5. Current Telephone Number ()			6. Borrower E-mail Address		
7. School Name			8. Amended Loan Amount Requested <small>Enter the total amount you want to borrow through this private loan. For example, if the amount certified on the original Application and Loan Agreement was \$10,000 and you are now requesting an additional \$5,000, enter \$15,000.</small> \$ _____ .00		
9. Check only one box to indicate the applicable private loan program:					
<input type="checkbox"/> Business Access®	<input type="checkbox"/> Columbia Comprehensive	<input type="checkbox"/> Comprehensive Access®	<input type="checkbox"/> Dental Access®	<input type="checkbox"/> Graduate Access®	<input type="checkbox"/> Health Access®
<input type="checkbox"/> Law Access®	<input type="checkbox"/> Medical Access®	<input type="checkbox"/> Sponsored Access®			

Student Section

(This section is to be used only if the borrower is not also the student; i.e., in the case of a Sponsored Access Loan.)

10. Student Last Name		Student First Name	
11. Student Social Security Number / /		12. Student Date of Birth (Month/Day/Year) / /	

1. Amendment of Original Application.

I have previously submitted an Application and Loan Agreement for the Access Group® private loan identified in field 9 above (the "Original Application") in which I requested that National City Bank (the "Lender") make a loan to me (the "Borrower"). I now wish to request an increase in the Loan Amount Requested in the Original Application, and I understand that the Lender will only process such an increase (a) upon the condition that I agree to amend the Original Application accordingly, and (b) subject to all the terms and conditions set forth in the Original Application, including the Important Notices and Borrower Certification, and the Statement of Loan Terms and Conditions referred to and incorporated into the Original Application (the "Statement of Loan Terms and Conditions"). Intending to be legally bound, I therefore hereby amend the Original Application as follows: (A) The Loan Amount Requested in the Original Application is deleted in its entirety, and the Amended Loan Amount Requested set forth in field 8 above is hereby substituted in its place; and (B) All references to the "Application and Loan Agreement" or the "Application" in the Original Application or in any other document shall be deemed to refer to the Original Application as amended hereby.

2. No Effect on Other Terms.

This Amendment does not constitute a waiver or amendment of any term, condition, or covenant in the Original Application other than as specifically set forth in paragraph 1 above. Except as set forth in paragraph 1 above, all other terms and conditions of the Original Application (including the Important Notices and Borrower Certification and the Statement of Loan Terms and Conditions) remain in full force and effect. Nothing contained in this Amendment or in any other document, or any course of dealing with me, shall be construed to imply that there is any agreement by the Lender to agree to any amendment in the future. This Amendment shall not release, discharge, or satisfy any of my present or future debts, obligations, or liabilities to the Lender. THIS IS AN AMENDMENT AND NOT A CANCELLATION.

3. Agreements, Certifications, and Waiver.

I understand that the minimum loan amount is \$1,000. I also understand that the exact amount and certain other details of the loan will be described to me in a Disclosure Statement. I intend to continue to be bound by the Original Application, as amended hereby, including the Statement of Loan Terms and Conditions. I waive notice of the acceptance hereof. I have read, understand, and agree to the terms of the Important Notices and Borrower Certification on the reverse side, and the applicable Statement of Loan Terms and Conditions, all of which are incorporated by reference into the Original Application, as amended hereby. I declare under penalty of perjury under the laws of the United States of America that each of the statements in this Amendment is true, correct, and complete. I represent that I am competent to enter into contracts, that no bankruptcy proceeding is in progress or anticipated which involves me, and that I am not in default on any education loans.

4. Notice and Signature.

Notice to parties signing this document in Wisconsin: NOTICE TO CUSTOMER (A) DO NOT SIGN THIS BEFORE YOU READ THE IMPORTANT NOTICES AND BORROWER CERTIFICATION ON THE REVERSE SIDE AND A COPY OF THE APPLICABLE STATEMENT OF LOAN TERMS AND CONDITIONS, EVEN IF OTHERWISE ADVISED. (B) DO NOT SIGN THIS IF IT CONTAINS ANY BLANK SPACES. (C) YOU ARE ENTITLED TO AN EXACT COPY OF ANY AGREEMENT YOU SIGN. (D) YOU HAVE THE RIGHT AT ANY TIME TO PAY IN ADVANCE THE UNPAID BALANCE DUE UNDER THIS AGREEMENT AND YOU MAY BE ENTITLED TO A PARTIAL REFUND OF THE FINANCE CHARGE.

CAUTION — IT IS IMPORTANT THAT YOU THOROUGHLY READ THE CONTRACT BEFORE YOU SIGN IT.

I hereby agree to the foregoing. I acknowledge that I have read the applicable Statement of Loan Terms and Conditions and have received my copy of this Amendment.

Borrower's Signature _____ Today's Date (Month/Day/Year) _____

For School Use Only

(Optional, but if used, an authorized school official should complete, sign, and date below.)

13. Original Loan Amount Certified \$ _____ .00		Amount of increase \$ _____ .00		New Total Approved Loan Amount \$ _____ .00	
14. Disbursement Amount(s)/Date(s)		\$ _____ .00 _____ / _____ / _____		\$ _____ .00 _____ / _____ / _____	
15. Signature of Authorized School Official _____			Date _____		

For Access Group Use Only

16. TOD ID Number	17. Signature Date of Original Application	18. Amended Certified Amount \$ _____ .00
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Important Notices and Borrower Certification

Criminal Penalties 18 U.S.C. §1014

Whoever knowingly makes any false statement or report, or willfully overvalues any land, property or security, for the purpose of influencing in any way the action of ... any institution the accounts of which are insured by the Federal Deposit Insurance Corporation ..., upon any application, advance, discount, purchase, purchase agreement, repurchase agreement, commitment, or loan, or any change or extension of any of the same, by renewal, deferment of action or otherwise, or the acceptance, release, or substitution of security therefor, shall be fined not more than \$1 million or imprisoned not more than 30 years, or both.

Borrower Authorization

I authorize the Lender and Access Group, Inc. to investigate my creditworthiness and to obtain information from others concerning my credit standing and other relevant information affecting this application. I authorize the Lender or other subsequent holder of my loan and Access Group, Inc. to provide to others information about my loan and the Lender's (or subsequent holder's or Access Group, Inc.'s) experiences with me. If I have a cosigner, I, the borrower, authorize the Lender or subsequent holder of my loan, Access Group, Inc., and the servicer of my loan to obtain my credit report from time to time in order to determine whether my cosigner may be eligible for release from his or her obligations in connection with this debt. I acknowledge and agree that the school referenced on the Application and Loan Agreement may receive a copy of this Application and Loan Agreement. Except as otherwise prohibited by law, I agree and consent that the Lender may share with its affiliates all information about me for the purposes, among other things, of evaluating credit applications or offering products and services that it believes may be of interest to me. Under the Fair Credit Reporting Act there is certain credit information about me that cannot be shared by the Lender with its affiliates if I send a written instruction containing my name, address, account number, and Social Security number addressed as follows: National City Bank, Office of Consumer Privacy, P.O. Box 4068, Kalamazoo, MI 49009.

Important Information About Procedures For Opening a New Account

To help the government fight the funding of terrorism and money-laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account. What this means for you: When you open an account, we will ask for your name, address, date of birth, business documents, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

If you sign the Application and Loan Agreement in California:

A married applicant may apply for a separate account. As required by law, you are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit reporting agency if you fail to fulfill the terms of your credit obligations.

If we take any adverse action as defined by Section 1785.3 of the California Civil Code and the adverse action is based, in whole or in part, on any information contained in a consumer credit report, you have the right to obtain within 60 days a free copy of your consumer credit report from the consumer reporting agency who furnished us your consumer credit report and from any other consumer credit reporting agency which compiles and maintains files on consumers on a nationwide basis. You have the right as described by Section 1785.16 of the California Civil Code to dispute the accuracy or completeness of any information in a consumer credit report furnished by the consumer credit reporting agency.

If you sign the Application and Loan Agreement in Iowa (This is a consumer credit transaction), Nebraska, or Kansas:

Notice to Consumer:

1. Do not sign this paper (agreement) before you read it. 2. You are entitled to a copy of this paper (agreement). 3. You may prepay the unpaid balance at any time without penalty and may be entitled to receive a refund of unearned charges in accordance with law.

If you sign the Application and Loan Agreement in Iowa and the principal amount of this Loan exceeds \$20,000:

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.

If you sign the Application and Loan Agreement in Rhode Island:

A consumer report may be requested in connection with this application.

If you sign the Application and Loan Agreement in Maryland:

We elect Subtitle 10, Credit Grantor Closed End Credit Provisions, of Title 12 of the Commercial Law Article of the Annotated Code of Maryland only to the extent not inconsistent with 12 U.S.C. §85 and related regulations and opinions, which we expressly reserve.

If you sign the Application and Loan Agreement in New York:

A consumer report may be requested in connection with this application. Upon your request, you will be informed whether or not a consumer report was

requested, and if such report was requested, informed of the name and address of the consumer reporting agency that furnished the report. Subsequent consumer reports may be requested or utilized in connection with an update, renewal or extension of the credit for which application was made.

If you sign the Application and Loan Agreement in Ohio:

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.

If you sign the Application and Loan Agreement in Pennsylvania:

You intend to be legally bound by this Application and Loan Agreement and the Statement of Loan Terms and Conditions.

If you sign the Application and Loan Agreement in Utah:

As required by Utah law, you are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit reporting agency if you fail to fulfill the terms of your credit obligations.

If you sign the Application and Loan Agreement in Vermont:

You authorize National City Bank to obtain credit reports about you now and in the future for all legitimate purposes associated with this application or the account including, but not limited to: (a) evaluating the application; and (b) renewing, reviewing, modifying, and taking collection action on your account.

Your consent is required before we can share certain credit information about you with our affiliates. We are permitted to share information which is not a credit report under Vermont law without your consent, such as information related solely to our transactions and experiences with you.

If you sign the Application and Loan Agreement in Wisconsin:

For married Wisconsin residents, your signature confirms that this loan obligation is being incurred in the interest of your marriage or family. No provision of a marital property agreement, a unilateral statement under Section 766.59 of the Wisconsin Statutes or a court decree under Section 766.70 of the Wisconsin Statutes adversely affects the interests of the creditor unless the creditor, prior to the time the credit is granted, is furnished a copy of the agreement, statement or decree or has actual knowledge of the adverse provision when the obligation to the creditor is incurred.

Borrower Certification

I declare under penalty of perjury under the laws of the United States of America that the following is true and correct. I, the borrower, certify that the information contained in my Application and Loan Agreement for a loan under the Access Group® loan programs is true, complete, and correct to the best of my knowledge and belief and is made in good faith. At my lender's option, I authorize the lender to make my loan check payable to the student on whose behalf the loan is to be extended (which in the case of a non-student borrower is the person identified in fields 18 and 19 of my Original Application, and in the case of a student borrower is me) and mail it to such student's school, to mail a master check to such student's school, or to electronically transfer loan funds to such student's account at such student's school, and, in the case of an Electronic Funds Transfer or master check, if I am a borrower who is not the student, I further authorize the lender and the school to distribute to the student any loan funds in excess of the amount owed or payable by such student to the school during the applicable academic period. IF I AM A BORROWER WHO IS NOT ALSO THE STUDENT, I UNDERSTAND AND AGREE THAT NO AMOUNTS WILL BE PAYABLE TO ME EITHER BY CHECK OR ELECTRONIC TRANSFER. I authorize any educational institution that such student may attend or Access Group, Inc. to release to the lending institution, subsequent holder, or their agents, any requested information pertinent to my loan (e.g., employment, enrollment status, prior loan history, current address). I authorize my lender, subsequent holder, Access Group, Inc., or their agents to advise such student's educational institution of the status of my Application and Loan Agreement or of my loan. I also authorize the lender, subsequent holder, educational institution, Access Group, Inc., or their agents to make inquiries to or respond to inquiries from subsequent lenders or holders with respect to my Application and Loan Agreement and related documents. I also authorize the lender, subsequent holder, or their agents to release information and make inquiries to the persons I have listed in my Application and Loan Agreement as references, for the purpose of learning my current address and telephone number. I also authorize the lender, subsequent holder, Access Group, Inc., or their agents to check my credit and employment history and to answer questions about their credit experience with me.

I certify that the proceeds of my loan will be used for educational purposes for the academic period stated in my Application and Loan Agreement at the educational institution named on my Application and Loan Agreement. I understand that I am responsible for repaying immediately any funds that I or the student receive which are not to be used or are not used for educational expenses related to attendance at the institution stated for the loan period stated. I certify that I have not filed for bankruptcy in the past seven years. I certify that I am not now in default on any loan received under the Federal Direct Loan Program or the Federal Family Education Loan Program, or other education loan.



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City		State		Zip Code	
5. Current Telephone Number ()			6. Borrower E-mail Address		
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11. Student Social Security Number / /		12. Student Date of Birth (Month/Day/Year) / /	

1. Amendment of Original Application.

I have previously submitted an Application and Loan Agreement for the Access Group® private loan identified in field 9 above (the "Original Application") in which I requested that National City Bank (the "Lender") make a loan to me (the "Borrower"). I now wish to request an increase in the Loan Amount Requested in the Original Application, and I understand that the Lender will only process such an increase (a) upon the condition that I agree to amend the Original Application accordingly, and (b) subject to all the terms and conditions set forth in the Original Application, including the Important Notices and Borrower Certification, and the Statement of Loan Terms and Conditions referred to and incorporated into the Original Application (the "Statement of Loan Terms and Conditions"). Intending to be legally bound, I therefore hereby amend the Original Application as follows: (A) The Loan Amount Requested in the Original Application is deleted in its entirety, and the Amended Loan Amount Requested set forth in field 8 above is hereby substituted in its place; and (B) All references to the "Application and Loan Agreement" or the "Application" in the Original Application or in any other document shall be deemed to refer to the Original Application as amended hereby.

2. No Effect on Other Terms.

This Amendment does not constitute a waiver or amendment of any term, condition, or covenant in the Original Application other than as specifically set forth in paragraph 1 above. Except as set forth in paragraph 1 above, all other terms and conditions of the Original Application (including the Important Notices and Borrower Certification and the Statement of Loan Terms and Conditions) remain in full force and effect. Nothing contained in this Amendment or in any other document, or any course of dealing with me, shall be construed to imply that there is any agreement by the Lender to agree to any amendment in the future. This Amendment shall not release, discharge, or satisfy any of my present or future debts, obligations, or liabilities to the Lender. THIS IS AN AMENDMENT AND NOT A CANCELLATION.

3. Agreements, Certifications, and Waiver.

I understand that the minimum loan amount is \$1,000. I also understand that the exact amount and certain other details of the loan will be described to me in a Disclosure Statement. I intend to continue to be bound by the Original Application, as amended hereby, including the Statement of Loan Terms and Conditions. I waive notice of the acceptance hereof. I have read, understand, and agree to the terms of the Important Notices and Borrower Certification on the reverse side, and the applicable Statement of Loan Terms and Conditions, all of which are incorporated by reference into the Original Application, as amended hereby. I declare under penalty of perjury under the laws of the United States of America that each of the statements in this Amendment is true, correct, and complete. I represent that I am competent to enter into contracts, that no bankruptcy proceeding is in progress or anticipated which involves me, and that I am not in default on any education loans.

4. Notice and Signature.

Notice to parties signing this document in Wisconsin: NOTICE TO CUSTOMER (A) DO NOT SIGN THIS BEFORE YOU READ THE IMPORTANT NOTICES AND BORROWER CERTIFICATION ON THE REVERSE SIDE AND A COPY OF THE APPLICABLE STATEMENT OF LOAN TERMS AND CONDITIONS, EVEN IF OTHERWISE ADVISED. (B) DO NOT SIGN THIS IF IT CONTAINS ANY BLANK SPACES. (C) YOU ARE ENTITLED TO AN EXACT COPY OF ANY AGREEMENT YOU SIGN. (D) YOU HAVE THE RIGHT AT ANY TIME TO PAY IN ADVANCE THE UNPAID BALANCE DUE UNDER THIS AGREEMENT AND YOU MAY BE ENTITLED TO A PARTIAL REFUND OF THE FINANCE CHARGE.

CAUTION — IT IS IMPORTANT THAT YOU THOROUGHLY READ THE CONTRACT BEFORE YOU SIGN IT.

I hereby agree to the foregoing. I acknowledge that I have read the applicable Statement of Loan Terms and Conditions and have received my copy of this Amendment.

Borrower's Signature _____ Today's Date (Month/Day/Year) _____

For School Use Only

(Optional, but if used, an authorized school official should complete, sign, and date below.)

13. Original Loan Amount Certified \$ _____ .00	Amount of increase \$ _____ .00	New Total Approved Loan Amount \$ _____ .00
14. Disbursement Amount(s)/Date(s)	\$ _____ .00 _____ / _____ / _____	\$ _____ .00 _____ / _____ / _____
15. Signature of Authorized School Official _____ Date _____		

For Access Group Use Only

16. TOD ID Number	17. Signature Date of Original Application	18. Amended Certified Amount \$ _____ .00
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Important Notices and Borrower Certification

Criminal Penalties 18 U.S.C. §1014

Whoever knowingly makes any false statement or report, or willfully overvalues any land, property or security, for the purpose of influencing in any way the action of ... any institution the accounts of which are insured by the Federal Deposit Insurance Corporation ..., upon any application, advance, discount, purchase, purchase agreement, repurchase agreement, commitment, or loan, or any change or extension of any of the same, by renewal, deferment of action or otherwise, or the acceptance, release, or substitution of security therefor, shall be fined not more than \$1 million or imprisoned not more than 30 years, or both.

Borrower Authorization

I authorize the Lender and Access Group, Inc. to investigate my creditworthiness and to obtain information from others concerning my credit standing and other relevant information affecting this application. I authorize the Lender or other subsequent holder of my loan and Access Group, Inc. to provide to others information about my loan and the Lender's (or subsequent holder's or Access Group, Inc.'s) experiences with me. If I have a cosigner, I, the borrower, authorize the Lender or subsequent holder of my loan, Access Group, Inc., and the servicer of my loan to obtain my credit report from time to time in order to determine whether my cosigner may be eligible for release from his or her obligations in connection with this debt. I acknowledge and agree that the school referenced on the Application and Loan Agreement may receive a copy of this Application and Loan Agreement. Except as otherwise prohibited by law, I agree and consent that the Lender may share with its affiliates all information about me for the purposes, among other things, of evaluating credit applications or offering products and services that it believes may be of interest to me. Under the Fair Credit Reporting Act there is certain credit information about me that cannot be shared by the Lender with its affiliates if I send a written instruction containing my name, address, account number, and Social Security number addressed as follows: National City Bank, Office of Consumer Privacy, P.O. Box 4068, Kalamazoo, MI 49009.

Important Information About Procedures For Opening a New Account

To help the government fight the funding of terrorism and money-laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account. What this means for you: When you open an account, we will ask for your name, address, date of birth, business documents, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

If you sign the Application and Loan Agreement in California:

A married applicant may apply for a separate account. As required by law, you are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit reporting agency if you fail to fulfill the terms of your credit obligations.

If we take any adverse action as defined by Section 1785.3 of the California Civil Code and the adverse action is based, in whole or in part, on any information contained in a consumer credit report, you have the right to obtain within 60 days a free copy of your consumer credit report from the consumer reporting agency who furnished us your consumer credit report and from any other consumer credit reporting agency which compiles and maintains files on consumers on a nationwide basis. You have the right as described by Section 1785.16 of the California Civil Code to dispute the accuracy or completeness of any information in a consumer credit report furnished by the consumer credit reporting agency.

If you sign the Application and Loan Agreement in Iowa (This is a consumer credit transaction), Nebraska, or Kansas:

Notice to Consumer:

1. Do not sign this paper (agreement) before you read it. 2. You are entitled to a copy of this paper (agreement). 3. You may prepay the unpaid balance at any time without penalty and may be entitled to receive a refund of unearned charges in accordance with law.

If you sign the Application and Loan Agreement in Iowa and the principal amount of this Loan exceeds \$20,000:

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.

If you sign the Application and Loan Agreement in Rhode Island:

A consumer report may be requested in connection with this application.

If you sign the Application and Loan Agreement in Maryland:

We elect Subtitle 10, Credit Grantor Closed End Credit Provisions, of Title 12 of the Commercial Law Article of the Annotated Code of Maryland only to the extent not inconsistent with 12 U.S.C. §85 and related regulations and opinions, which we expressly reserve.

If you sign the Application and Loan Agreement in New York:

A consumer report may be requested in connection with this application. Upon your request, you will be informed whether or not a consumer report was

requested, and if such report was requested, informed of the name and address of the consumer reporting agency that furnished the report. Subsequent consumer reports may be requested or utilized in connection with an update, renewal or extension of the credit for which application was made.

If you sign the Application and Loan Agreement in Ohio:

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.

If you sign the Application and Loan Agreement in Pennsylvania:

You intend to be legally bound by this Application and Loan Agreement and the Statement of Loan Terms and Conditions.

If you sign the Application and Loan Agreement in Utah:

As required by Utah law, you are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit reporting agency if you fail to fulfill the terms of your credit obligations.

If you sign the Application and Loan Agreement in Vermont:

You authorize National City Bank to obtain credit reports about you now and in the future for all legitimate purposes associated with this application or the account including, but not limited to: (a) evaluating the application; and (b) renewing, reviewing, modifying, and taking collection action on your account.

Your consent is required before we can share certain credit information about you with our affiliates. We are permitted to share information which is not a credit report under Vermont law without your consent, such as information related solely to our transactions and experiences with you.

If you sign the Application and Loan Agreement in Wisconsin:

For married Wisconsin residents, your signature confirms that this loan obligation is being incurred in the interest of your marriage or family. No provision of a marital property agreement, a unilateral statement under Section 766.59 of the Wisconsin Statutes or a court decree under Section 766.70 of the Wisconsin Statutes adversely affects the interests of the creditor unless the creditor, prior to the time the credit is granted, is furnished a copy of the agreement, statement or decree or has actual knowledge of the adverse provision when the obligation to the creditor is incurred.

Borrower Certification

I declare under penalty of perjury under the laws of the United States of America that the following is true and correct. I, the borrower, certify that the information contained in my Application and Loan Agreement for a loan under the Access Group® loan programs is true, complete, and correct to the best of my knowledge and belief and is made in good faith. At my lender's option, I authorize the lender to make my loan check payable to the student on whose behalf the loan is to be extended (which in the case of a non-student borrower is the person identified in fields 18 and 19 of my Original Application, and in the case of a student borrower is me) and mail it to such student's school, to mail a master check to such student's school, or to electronically transfer loan funds to such student's account at such student's school, and, in the case of an Electronic Funds Transfer or master check, if I am a borrower who is not the student, I further authorize the lender and the school to distribute to the student any loan funds in excess of the amount owed or payable by such student to the school during the applicable academic period. IF I AM A BORROWER WHO IS NOT ALSO THE STUDENT, I UNDERSTAND AND AGREE THAT NO AMOUNTS WILL BE PAYABLE TO ME EITHER BY CHECK OR ELECTRONIC TRANSFER. I authorize any educational institution that such student may attend or Access Group, Inc. to release to the lending institution, subsequent holder, or their agents, any requested information pertinent to my loan (e.g., employment, enrollment status, prior loan history, current address). I authorize my lender, subsequent holder, Access Group, Inc., or their agents to advise such student's educational institution of the status of my Application and Loan Agreement or of my loan. I also authorize the lender, subsequent holder, educational institution, Access Group, Inc., or their agents to make inquiries to or respond to inquiries from subsequent lenders or holders with respect to my Application and Loan Agreement and related documents. I also authorize the lender, subsequent holder, or their agents to release information and make inquiries to the persons I have listed in my Application and Loan Agreement as references, for the purpose of learning my current address and telephone number. I also authorize the lender, subsequent holder, Access Group, Inc., or their agents to check my credit and employment history and to answer questions about their credit experience with me.

I certify that the proceeds of my loan will be used for educational purposes for the academic period stated in my Application and Loan Agreement at the educational institution named on my Application and Loan Agreement. I understand that I am responsible for repaying immediately any funds that I or the student receive which are not to be used or are not used for educational expenses related to attendance at the institution stated for the loan period stated. I certify that I have not filed for bankruptcy in the past seven years. I certify that I am not now in default on any loan received under the Federal Direct Loan Program or the Federal Family Education Loan Program, or other education loan.