



The RecW Student Loan

This Small Interest Loan offers \$1,500 towards the CORE and \$500 towards the ADVANCED.

1. We will need 6 months of debit/credit card payment history for the debit or credit card that will be used to pay off the loan. This can be sent to us through email at office@therecw.com
2. There is a \$100 administration fee collected prior to the first day of class upon approval.
3. Signer and Cosigner card information

In the event that the primary recipient is not able to pay, the cosigner will be responsible for paying off the loan.

Primary Signer (student)

x _____

Date _____

Cosigner

x _____

Date _____

4. Payment of Loan begins 30 days from graduation on a plan of \$96 per month. Length of payments will depend on if student stays for CORE only or CORE + ADVANCED.

5. If student plans to only take the CORE program, they will pay \$96 for 18 months. This will result in a total payback of \$1,728.

6. If student plans to take CORE + ADVANCED, they will pay \$96 for 24 months. This will result in a total payback of \$2,304.

Please read and sign agreements, terms, and conditions on the following page.

Card #	Expiration Date	Security Code
Cardholder Name	Billing St Address	Zip

Card #	Expiration Date	Security Code
Cardholder Name	Billing St Address	Zip

AGREEMENTS, TERMS, AND CONDITIONS

1. CUSTOMER'S ACCEPTANCE OF TERMS: TheRecW, LLC., shall hereinafter be referred to as "TheRecW", and the applicant shall be referred to as "CUSTOMER." The CUSTOMER desires to purchase goods and/or services from TheRecW, and CUSTOMER agrees in consideration thereof to be bound by the terms and conditions stated in this agreement. TheRecW hereby objects to any terms or conditions at variance with, different from or additional to those terms and conditions stated herein unless such terms and conditions are hereafter set forth in a writing signed by TheRecW. Anything herein to the contrary notwithstanding, no amendment to, or waiver, modification or deletion of, any of the terms and conditions stated herein shall be deemed effective unless any such amendment, waiver, modification or deletion, as the case may be, shall have been approved and accepted in writing by an officer of TheRecW.

2. THE RecW Student Loan: TheRecW reserves the right to approve, approve with conditions or disapprove any request for extension of credit in its sole discretion. The amount of credit extended to CUSTOMER will be determined by TheRecW and may vary from time to time. CUSTOMER waives notice of any change in CUSTOMER'S credit limit. All amounts charged to the RecW Student Loan account are CUSTOMER'S responsibility. CUSTOMER agrees to pay any and all invoices, charges, fees and costs which CUSTOMER or any authorized person incurs on CUSTOMER's account. Unless CUSTOMER notifies TheRecW in writing within five (5) days of any unauthorized use of CUSTOMER's credit account, CUSTOMER agrees that any other person who incurs charges on CUSTOMER's account is authorized to do so. Notwithstanding the foregoing, any and all contracts, certificates, invoices and other writings signed on behalf of CUSTOMER by any cosigner of CUSTOMER shall be deemed to have been executed on behalf of CUSTOMER with full authority.

3. TheRecW Student Loan PAYMENT TERMS: All sums owing TheRecW by CUSTOMER shall be paid in accordance with the terms and conditions expressed on any written quotation signed by TheRecW and CUSTOMER, or on TheRecW's invoice. In the absence of such express terms and conditions, TheRecW's terms for CUSTOMER will be Net 30 days. CUSTOMER agrees to notify TheRecW in writing, of any error in any invoice within ten (10) days after the date of that invoice. If not so noticed, the invoice shall be deemed to be correct, and accepted as rendered.

4. CUSTOMER'S REPRESENTATIONS: Credit will be extended by TheRecW to CUSTOMER based on the information provided in this application. CUSTOMER agrees that any financial documents provided TheRecW are true and correct. TheRecW is authorized to check CUSTOMER's credit background.

5. DEFAULT: Failure to make timely payment as provided in paragraph 3 above shall result in all charges on the account being deemed past due. Whether or not expressed in any quotation or invoice, all sums past due shall bear an interest charge at the rate of one and one-half percent (1.5%) per month until paid in full. In addition, CUSTOMER agrees to reimburse and pay TheRecW for all expenses, costs, and attorney's fees (including in-house counsel fees) incurred or expended by TheRecW in enforcing any of its rights hereunder and/or collecting any past due sums, whether or not suit is commenced.

6. CANCELLATION AND RETURNS: CUSTOMER may not cancel any order of goods without TheRecW's express, written consent. Any cancellation so authorized shall be subject to a cancellation charge of 15%, with a minimum fee of \$125.00, at TheRecW's sole discretion.

7. GOVERNING LAW AND VENUE: Customer agrees that for and in consideration of TheRecW's extension of credit, this agreement is to be construed under the laws of the State of OHIO, and that if legal action is brought to enforce this agreement, that ROSS County, OHIO, shall be the exclusive jurisdiction and legal venue for said action, unless TheRecW initiates said legal action concurrently against other parties to enforce statutory remedies (such as mechanic's lien, stop

notices, payment bonds, etc.) in connection with a debt incurred by CUSTOMER; in such case, the jurisdiction and legal venue will be determined by the requirements of the OHIO Civil Code or Code of Civil Procedure in order for TheRecW to enforce such statutory rights.

8. ASSIGNMENT: No right or interest in this agreement shall be assigned by CUSTOMER without the written permission of TheRecW, and no delegation of any obligation owed or of the performance of any obligation by CUSTOMER shall be made without written permission of TheRecW.

9. SEVERABILITY: If any term, covenant or condition of this agreement, or the application thereof to any person or circumstance, shall, to any extent, be invalid or unenforceable, the remainder of this agreement or the application of such term, covenant or condition to persons or circumstances other than those as to which it is held invalid or unenforceable, shall not be affected thereby, and each term, covenant or condition of this agreement shall be valid and shall be enforced to the fullest extent permitted by law.

10. NON-WAIVER BY TheRecW: No waiver of any term, provision or other condition of this agreement by TheRecW, whether by conduct or otherwise, in any one or more instances, shall be deemed or construed as a further or continuing waiver of any such term, provision or condition or as a waiver of any other term, provision or condition of this agreement.

11. ACCEPTANCE / ENFORCEABILITY OF COPIES: CUSTOMER agrees that TheRecW may, at TheRecW's sole discretion, accept, utilize and rely upon a facsimile copy or photocopy of this agreement and the foregoing Continuing Personal Guaranty or Corporate Guaranty, in lieu of an original document. CUSTOMER acknowledges that, by transmitting a facsimile copy, electronic copy or photocopy of this document to TheRecW, CUSTOMER, and the Guarantor (if applicable), agree to be bound by the terms and conditions contained in this document to the same extent as if an original were transmitted to TheRecW. CUSTOMER, and Guarantor (if applicable), consent to TheRecW's use of this document and waive any right to object to the use of a copy in place of the original and any right to require Seller to subsequently produce an original document. This Credit Application and Agreement cannot

be altered, amended, revised, or otherwise modified unless an officer of TheRecW provides prior written consent thereto.

THE UNDERSIGNED CERTIFIES THAT THE INFORMATION FURNISHED IN THIS APPLICATION IS TRUE AND CORRECT, AND THAT THE UNDERSIGNED HAS READ AND AGREED TO ALL THE TERMS AND CONDITIONS OF THIS AGREEMENT NOTED ON THE FRONT AND REVERSE PAGES OF THIS APPLICATION. OFFICER, AUTHORIZED AGENT OR OWNER SIGNATURE IS REQUIRED.

Signature of Applicant: _____

Print Name: _____

Date: _____

Signature of Cosigner: _____

Print Name: _____

Date: _____