

x U.S. military qualification.

- x Loans from family or friends;
- x Loans made by non-U.S. (i.e., foreign) government loan programs;
- x Institutional loans from your Designated Institution; and
- x Any other loan or extension of credit or cash advance

OTHER TERMS

Assignment. You may not assign your benefits or Repayment Assistance to a third party other than to a Cosigner as described herein.

Confidentiality. We will maintain the confidentiality of your information. In accepting this LRAP Award, you authorize your Designated Institution to share and receive information about your academic status, student loans and other information relating to your participation in this Program with and from Ardeo Education Solutions, LLC (and its affiliates), which administers this Program.

Dispute Resolution. Any controversy or claim arising out of or relating to this contract, or the breach thereof, shall be settled by arbitration administered by the American Arbitration Association in accordance with its Consumer Arbitration Rules, and judgment on the award rendered by the arbitrator(s) may be entered in any court having jurisdiction thereof. You agree that total liability for any such claim will not exceed the total amount of the Covered Loans outstanding at the time of such claim.