



P.O. Box 2097, Universal City, TX 78148-2097

NOTICE TO CO-SIGNER

You are being asked to guarantee this debt. Think carefully before you do. If the borrower defaults on this debt, you are obligated to the terms of the Security Agreement(s). 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 part of your credit record.

This notice is not the contract that makes you liable for the debt.

APPLICATION OR LOAN NUMBER	DATE OF LOAN
CO-SIGNER'S SIGNATURE X	
CO-SIGNER'S SIGNATURE X	