

# Oklahoma Horseshoeing School, Inc.

APPLICATION FOR OKLAHOMA HORSESHOEING SCHOOL TUITION ASSISTANCE LOAN													
STUDENT INFORMATION													
Last			First			M	Social Security #			Driver's license#			
Street Address					City			State	Zip	Date of Birth			
Live with Parents	Own	Rent	How Long	Phone#		Work#		Email Address					
Please select one U.S. Citizen _____ Permanent Resident _____			Landlord/Mortgage Holder Name & Phone#			Monthly Mortgage/Rent Amount			Mortgage Balance				
Home Value	Employer Name				Address			City	State	Zip			
Position	How Long	Employer Phone #		Gross Annual Salary		Previous Employer Name			How Long				
Nearest Relative (Not living with you)		Permanent Address			City	State	Zip	Home phone#		Relationship			
Reference Name (Do not use co-borrower)		Permanent Address			City	State	Zip	Home phone#		Relationship			
Reference Name (Do not use co-borrower)		Permanent Address			City	State	Zip	Home phone#		Relationship			
CO-BORROWER INFORMATION													
Relation to the Borrower			Last Name			First Name		M	Social Security #			Driver's license#	
Street Address					City			State	Zip	Date of Birth			
Live with Parents	Own	Rent	How Long	Phone#		Work#		Email Address					
Please select one U.S. Citizen _____ Permanent Resident _____			Landlord/Mortgage Holder Name & Phone#			Monthly Mortgage/Rent Amount			Mortgage Balance				
Home Value	Employer Name				Address			City	State	Zip			
Position	How Long	Employer Phone #		Gross Annual Salary		Previous Employer Name			How Long				
Nearest Relative (Not living with you)		Permanent Address			City	State	Zip	Home phone#		Relationship			
Reference Name (Do not use Borrower)		Permanent Address			City	State	Zip	Home phone#		Relationship			
<p><b>All information set forth in this application is declared to be a true representation as to the facts, made for the purposes of obtaining the loan requested. As a condition to obtaining this loan, I/we authorize and consent for the lender to share and release information pertinent to this application or loan. I/we authorize lender to check my credit and employment history and to answer questions about their credit experience with me. I/we understand that lender will retain this application whether or not it is approved.</b></p>													
Student's Signature				Date				Co-Borrower's Signature				Date	

## **OKLAHOMA HORSESHOEING SCHOOL TUITION ASSISTANCE LOAN**

- An OHS Tuition Assistance Loan generally covers ALL of tuition except for the initial enrollment fee.
- The interest rate is 12% annually
- A 9% origination fee is deducted from the loan. The balance of the funds go toward tuition.

<i>Examples</i>	<i>If Tuition is this amount</i>	<i>Loan limit would be this amount</i>	<i>Origination fee would be this amount</i>	<i>Balance of funds toward tuition would be the amount</i>
	\$ 5,300.00	\$ 5,936.00	\$ 618.00	\$ 5,150.00
	\$ 7,500.00	\$ 8,400.00	\$ 675.00	\$ 7,350.00

- Payments are \$ 200.00 per month
- Payments begin the 1<sup>st</sup> day of the month, after class start date
- Interest does not start until the first payment is due
- There is no interest if you pay the loan in full before your first payment is due
- There is no penalty for prepayment
- There is a \$25 late fee on ALL accounts for payments received after the 15<sup>th</sup> of each month.

### TO APPLY PLEASE RETURN ALL THE FOLLOWING:

- The Oklahoma Horseshoeing School contract with the deposit for the course
- COMPLETED loan application. You must include a non-spouse family member as a co-borrower

### THE NEXT STEPS ARE:

- Credit application is processed.
- Upon approval of credit, a promissory note will be sent to the applicant and co-borrower.
- Completed promissory note is returned to Oklahoma Horseshoeing School with a copy of a current valid state ID and Social Security card for both Borrower and Co-Borrower.
- Your application for school is processed.

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