U.S. DEPARTMENT OF MILLS IN AND HUMAN SERVICES
PUBLIC HEALTH SERVICE
HEALTH RESOURCES AND SERVICES ADMINISTRATION

M INCLASE

DMB No. 0915-0043 Expiration Date: 05/30/86

# **HEALTH EDUCATION ASSISTANCE LOAN PROGRAM**

Promissory Note — Variable Rate

024913

WARNING: Any person who knowingly ma a Federal official, traudulently obtains a H fine and Imprisonment under Federal stati	akes a false statement or misrepri EAL loan, or commits any other if ute.	111	transaction, bribes or attempts to bribe with a HEAL loan is subject to possible
Last Name (Print or type)  Other Name(s) Used	First Name Mark	Middle Initial	
PERMANENT (HOME) ADORESS			Area Code/Telephone Number
			Area Code/Telephone Number

I. Murk D. Neller nue, the borrower, promise to pay to the Pennsylvania Higher Education Assistance Agency (the "Agency") 

PROMISE TO PAY

## The Lender and I further understand and agree that:

### NOTIFICATION

I must immediately notify the lender (in this Note, the term "lender" includes a subsequent holder of the Note) in writing if any of the following occurs to me before the loan is repaid in full: 1) change of address, 2) name change (e.g., maiden name to married name), 3) failure to enroll in a HEAL school for the period for which the loan is intended, 4) transfer to another school, 5) withdrawed from school or atten-dance on a less than full-time basis, 6) graduation, 7) failure to begin any activity eligible for determent status, or 8) cessation of participation in an activity eligible for determent status.

INTEREST

1. Beginning on the day the loan is disbursed, interest shall accrue. Payment of the interest accruing before the beginning of the repayment period may be postponed until the date upon which repayment of principal is required to begin or to resume interest which has accrued and is not paid may be added to the principal is unto this Note not more frequently than every six months. Beginning when the repayment period commences, interest shall accrue and be paid as set forth in the Repayment Schedule which the lender shall establish and provide to me.

2. Interest shall accrue and be payable at a yearly rate of interest which is equal to a variable rate calculated by the Secretary of the Department of Health and Human Services for each calendar quarter and computed by determining the average of the bond equivalent rates for the ninety-one day U.S. Treasury Bills auctioned during the preceding quarter, this three precent, rounding this figure to the nearest one-eighth of one percent.

one-eighth of one percent. However, (a) so long as this Note is not in repayment and is held by the Agency or the Trustee and has not been transferred out from under the lien of the Indenture a credit may be computed every month and applied every six (6) months or (b) if the Note is in repayment and held by the Agency or the Trustee and has not been transferred out from under the lien of the Indenture a credit may be computed and applied every month which credit will be a reduction of the interest accruad pursuant to the United States Treasury Regulations on arbitrage bonds (26 CFR § 1.103-13 et seq.) as applicable to the Bonds.

3. Any changes in the yearly rate of interest will affect the payment amounts, the number of payments, or the amount due at maturity.

## INSURANCE PREMIUM

INSURANCE PRESSURE

I agree to pay the lender, in addition to interest and principal due, an amount equal
to the premium that the lender is required to play to the Secretary in order to provide
insurance coverage on this Note. Payment of an insurance premium calculated in
accordance with instructions issued by the Secretary shall be due and payable immediately and may be taken by the Jender from the toep proceeds.

PREPAYMENT

I may, at my option and without penalty, prepay all or any part of the principal
and accrued interest at any time. If I play off early, I will not have to pay a genely,
if I pay off early, I will not by entitled to a resund of part of the insurance premium.

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- Sec. 2 22 24.5

- NEPAYMENT

  1. Repayment shell be made in monthly installments over a repayment period which starts the first day of the tenth month after the month in which starts the first day of the tenth month after the month in which (A) I cases to be a full-time student et a MEAL school:

  (B)(I) I cases to be a participant in an accredited internship or residency program of not spore than four years in duration.\* or

  (2) I complete the fourth year of an accredited internship or residency program of more than four years in duration.\* or

  (C) I cases to be a participant in a fallowethip training program not in excess of two years or a participant in a fallowethip training program not in excess of two years which; It's is directly related, so defined in phagram regulations, to the health profession for which prepared at a HEAL achool, and (2) in which I may engage during a two-year period which fisights within trever months after I complete my periodpection in an internship or residency program. program.
- The repayment period shall not be less than ten years nor more than twenty-five years. Any period described under DEFERMENT shall not be included in determining the ten or twenty-five year periods. It I receive my tims HEAL loan on or after October 22, 1985, the repayment period shall not extend to a date that is more than

- thirty-three years from the date on which I signed this Promissory Note. If I received any HEAL loan prior to October 22, 1985, however, any period described under DEFERMENT shall not be included in determining the thirty-three year period.

  3. At least thirty and not more than sixty days before the commencement of my repayment period, I must contact the holder of my loan to establish the precise terms of repayment period. I must contact the holder of my loan to stabilish the precise terms of many select a monthly repayment schedule with require monitally equal installments or amonthly repayment schedule with graduated installments that increase in amount over the repayment period if I contact the holder of my loan within the period described. If i do not contact the holder of my loan within the period described. If i do not contact the holder of my loan within the period described. If i do not contact the holder of my loan within the period described. If the holder may establish a monthly repayment schedule with substantially equal installment payments, subject to the terms of this Note.

  4. The terms and conditions of repayment shall be set torth in a separate Repayment Schedule which the lender shall establish and shall provide me prior to the beginning of the repayment period.

  5. Unless I agree otherwise, I shall make a minimum annual repayment of an amount equal to the consolidated interest on the unpaid principal balance.

  6. I understand that this loan must be repaid in accordance with my Repayment Schedule. It my account becomes overdue by more than say days, the lender must sold solves of the collection agents and utilize other collection activities (which may include litigation) if my account becomes overdue object on the consolidated interest on the collection activities (which may include litigation) if my account becomes overdue.

## CREDIT REPORTING AGENCY

My educational institution or my lender may disclose my loan, and any other relevant information, to appropriate consumer credit reporting agencies. If I am more than sixty days past due in making a scheduled payment, the lender of my loan will notify an appropriate consumer credit reporting agency of my past due status, and any other relevant information.

## LATE CHARGE

If a scheduled payment is late, I will be charged five cents for each dollar of the istallment payment due.

GENERAL.

The terms of this Note shall be construed to the Law (42 U.S.C. 294-2941) and the Federal regulation (42 CFR Paint 60) governing the administration of the Health Education Assistance Loen (HEAL). Program, copies of which are on file with the

Schoeston Assistance Lean (HEAL) Program, convey in holding of this Nets.

1 agins that all proceeds from this loan will be used solely for tuition and other 1 agins that all proceeds from this loan will be used solely for tuition and other responsible belucation expenses, including fees, books, supplies and equipment, and laboratory expenses, rescenable Willing expenses, trassonable transportation cost (only to the extent they are directly related to my education), and the HEAL insurance premiser, I surfave super-that the checkte) for the proceeds of this loan shall be made psyable jointly to me and the eligible institution in which I am enrolled.

i have read and understand the Additional Terms and Statement of Rights and leaponsibilities printed on the reverse side of this form.

By my signature below I CERTIFY that I have read and understand my rights and eponsibilities regarding the HEAL loan under this Promissory Note.

Date	
Mark .	Mollermor
SIGNATURE OF BORRO	MER
ADDRESS	
CITY/STATE/ZIP/	

NOTICE: This note shall be executed without security and without endorse-ment, except that if the borrower is a minor and this flore would not up to applicable State law, create a binding obligation the lender may require an andorser also to signithis Note. The lender shall supply a copy of this Note.

Except that if I have received a HEAL loan before October 22, 1985, and I become an intern or a resident in an accredited program before the first day of the tenth month after I cases to be a full-time student at a HEAL school, then the repayment period begins on the first day of the tenth month after I cease to be an intern or a resident

HRSA:500:1 (Rev. 4/88)

## **ADDITIONAL TERMS**

### DEFERMENT

- taliments of principal and interest need not be paid, but inter-
- (A) When I am carrying a full-time course of study at a HEAL achool or at an in-stitution of higher education eligible to participate in the Guaranteed Student Loan Program.
- (B) When I are perticipating in a fellowship training program or full-time educa-tional activity for not in excess of two years as described in paragraph 1 under REPAYMENT above.

- (C) Not in excess of three years for each of the following when I am:

  (1) a member of the Armed Forces of the United States;

  (2) in service as a volunteer under the Peace Corps Act;

  (3) in service as a full-time volunteer under Title I of the Domestic Volunteer.
  - Service Act of 1973; and
- (4) a member of the National Health Service Corps.
- (D) Not in excess of four years when I am a participant in an accredited internship or residency program. Except that if I received my first HEAL loan on or at October 22, 1985, this limitation of four years also includes any period of def rail of the onset of the repayment period for participation in an internship
- 2. To receive a determent, including a deterral of the onset of the repayment period (see REPAYMENT). I must, prior to the onset of the activity and annually thereafter, submit to the lender evidence of my status in the determent activity and evidence that verifies determent eligibility of the activity. It is my responsibility to provide the lender with all required information or other information regarding the requested determent.

If I die or become totally and permanently disabled, my unpaid indebtedness on this Note shall be cancelled in accordance with applicable Federal statute and

I have the right to be granted forbearance whenever I am temporarily unable to make scheduled payments on my HEAL loan and I continue to repay the loan in an amount commesurate with my ability to repay the loan unless the Secretary determines that my default is inevitable and the forbearance will be ineffective in preventing default. A lender must exercise forbearance in accordance with terms

that are consistent with the twenty-five and thirty-three year limitations on the length of repayment if the lender and the borrower agree in writing to the new terms. Each lor-bearance period may not exceed six months and the total period of forbearance (with or without interruption) granted to me must not exceed two years unless an extension is granted by the Secretary.

### DEFAIR T

- If I do not make payments when due, my loan may be declared in default, if I default, the Federal Government will take over my loan and I will then over the Government. The Federal Government will actively pursue me for repayment of the debt, including the use of collection apents and reporting my default to consumer credit reporting agencies or to the Internal Revenue Service for purpose of locating me or for income tax refund offset, and referral to the Department of Justice for itigation. I may be the subject of court action to force me to pay. The Secretary may also cause to be reduced Federal reimbursements or payments for health services under any Federal taw to borrowers who are practicing their professions and nave defaulted on their loses, and may make other administrative offsets, including satary offsets for Federal employees. The Government may also report any written off dest to the Internal Revenue Sarvice as taxable income, and may undertake any other debt collection procedures in accordance with the Claims Collection Regulations (45 CFR Part 30).
- In the event of my default on this toan, the entire unpaid toan including interest due and accrued shall, at the option of the holder of this Note, become immediately due and psyable.
- 2. If I did to make a scheduled payment, or fail to comply with any other term of this Note, the tender may; (a) refer my loan to a collection agency for further collection afforts; (b) initiate legal proceedings against ms; (c) refer my loan to the Secretary for collection essistance; and (d) obtain my address from the Internal Revenue Service through the Secretary, if the lender has no current address for me.

I may not have my loan discharged in bankruptcy during the first five years of the repayment period, under any chapter of the Bankruptcy Act, including Chapter 13. I may have a HEAL loan discharged in bankruptcy after the first five years of the repayment period only upon finding by the Bankruptcy Court that the non-discharge of such debt would be unconscionable and upon the condition that the Secretary shall not have waived his or her rights to reduce any Federal reimbursement or Federal payments for health services under any Federal law in amounts up to the balance of the loan.

## **BORROWER'S RIGHTS**

- 1. The lender (holder) cannot change the terms of my HEAL loan without my
- The lender must provide me with a copy of the completed promissory note when the loan is made. The lender (holder) must return the note to me when the loan is paid in full.
- The loan check or draft must be made payable jointly to me and the school.
   The check or draft must require my endorsement.
- 4. The lender (holder) will provide me with a repayment schedule before the repayment period begins.
- 5. If the loan is sold from one lender to another lender, or if the loan is serviced by a party other than the lender, the notice must notify me within 30 days of the transaction and I must be sent a notification which spells out my obligations to the
- 6. I have a right to a 9-month "grace period" before repayment begins after I have completed school attendance, internahip and residency in an accredited program or a fellowship training program or full-time educational activity approved by the Secretary for this purpose.
- The transfer is a reliable to determent or functional activity approved by the Secretary for this purpose.

  7. I have a right to determent or principal and interest repayments if certain conditions exist. Under releasement, including a deterral of the consist of the repayment period (see Section 60.11(a) of the HEAL regulations.). I must, prior to the onset of the repayment period (see Section 60.11(a) of the HEAL regulations.). I must, prior to the onset of the repayment period (see Section 60.11(a) of the HEAL regulations.). I must, prior to the onset of the repayment period (see Section 60.11(a) of the HEAL regulations.). I must, prior to the onset of the repayment period (see Section 60.11(a) of the HEAL regulations.). I must, prior to the onset of the repayment period (see Section 60.11(a) of the HEAL regulations.). I must, prior to the onset of the repayment period (see Section 60.11(a) of the HEAL regulations.). I must, prior to the onset of the repayment period (see Section 60.11(a) of the HEAL regulations.). I must, prior to the onset of the repayment period (see Section 60.11(a) of the HEAL regulations.). I must, prior to the onset of the repayment period (see Section 60.11(a) of the HEAL regulations.). I must, prior to the onset of the repayment period (see Section 60.11(a) of the HEAL regulations.). I must, prior to the onset of the repayment period (see Section 60.11(a) of the HEAL regulations.). I must, prior to the onset of the deferred in the onset of the HEAL regulations.). I must, prior to the onset of the HEAL regulations.). I must, prior to the onset of the HEAL regulations.). I must, prior to the onset of the HEAL regulations.). I must, prior to the onset of the HEAL regulations.). I must, prior to the onset of the HEAL regulations.). I must, prior to the onset of the deferred it in the order of the evidence of the prior to the onset of the HEAL regulations.). I must, prior to the onset of the HEAL regulations.). I must, prior to the onset of the HEAL regulations.). I must, prior to the ons
- 8. I have a right to repay the whole or any podion of the loan at any time without penalty.

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## **BORROWER'S RESPONSIBILITIES**

- 1. I understand that there is no interest subsidy on a HEAL loan and that I must pay all interest on the loan. It I do not make payments on time or if I default, the total amount to be repaid will be increased by late charges and may be increased by additional interest costs, attorney's fees, court costs and other collection costs.
- I agree to pay an insurance premium if charged by the lender, not to exceed the amount the lender is required to pay to the Secretary to provide insurance coverage on a HEAL loan. I understand that I will not be entitled to any ref.
- 3. I must immediately notify the lender (hower) in writing if any of the following occurs to me before the loan is repaid in full: a change in address, b. name change (e.g., maden name to married name), c. failure to enroil in a HEAL school for the period for which the loan is intended, d. transfer to another school; e windrawal from school or attendance on a less than full-time basis. I graduation, g. failure to begin any activity eligible for deferment status, or h. cessation of participation in an activity eligible for deferment status.

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OMB No 0915-0043

U.S. DEPARTMENT ALTH AND HUMAN SERVICES
PUBLIC HEALTH SERVICE
HEALTH RESOURCES AND SERVICES ADMINISTRATION

**HEALTH EDUCATION ASSISTANCE LOAN PROGRAM** 

Promissory Note - Variable

024913

WARNING: Any person who knowingly makes a false statement or misrepresentation in a HEAL translation, bribes or attempts to bribe a Federal official, fraudulently obtains a HEAL loan, or commits any other life and imprisonment under Federal statute.

		ALTERNATIVE LOANS				
Last Name (Print or type)  NEILEY MUC	First Name Mark		Middle Initial	Social Security Number (SSN)		
Other Name(s) Used						
PERMANENT (HOME) ADDRESS	City	State	Zin Code	Area Code/Telephone		
TE				Area Code/Telephone Number		
Name of borrower  (the lender), or the subsequent holder of this Notes to unbelow and to pay authorized late charges, for the collection of any amount not paid when durines with Dauphin Deposit Bank and Trust Compute to third parties or transferred out from under the	the borrower, its the principal sum of Salt reasonable attorney's the This Note is under an Age any, Herrisburg, Pennsylvani	es, and other costs	the Pennsylvania Higher the extent it is advanced and charges that are pern is funded in part by one or	to me, to pay interest on the principal sum as witted by Federal regulations and are necessary more Revenue Bond Issues under Trust Inden		

The Lender and I further understand and agree that:

### NOTIFICATION

NOTIFICATION
I must immediately notify the lender (in this Note, the term "lender" includes a subsequent holder of the Note) in writing it any of the following occurs to me before the loan is repaid in full: 1) change of address, 2) name change (e.g., maiden name to married name). 3) failure to enroll in a HEAL school for the period for which the loan is intended. 4) transfer to another school, 5) withdrawal from school or attendance on a less than full-time basie, 6) graduation. 7) failure to begin any activity eligible for deferment status, or 8) cessation of participation in an activity eligible

1. Beginning on the day the loan is distursed, interest shall accrue. Payment of the interest accruing before the beginning of the repsyment period may be postponed until the date upon which repsyment of principal is required to begin or to resume, Interest which has accrued and is not paid may be added to the principal sum of this Note not more frequently than every six months. Beginning when the repayment period commences, interest shall accrue and be paid as set forth in the Repayment Schedule which the hender shall establish and provide to me.

2. Interest shall accrue and be psyable at a yearly rate of interest which is equal to a variable rate calculated by the Scientary of the Department of Health and Human Services for each calendar quarter and computed by determining the average of the bond equivalent rates for the minery-one day U. S. Treasury Biffs auctioned during the preceding quarter, plus three percent, rounding this figure to the nearest one-eighth of one percent.

However, (a) so long as this Note is not in repayment and is held by the Agency or the Trustee and has not been transferred out from under the lien of the indenture a credit may be computed and held by the Agency or the Trustee and has not been transferred out from under the lien of the indenture a credit may be computed and applied every month which credit will be a reduction of the interest accrued pursuant to the United States Treasury Regulations on antibrage bonds (26 CFR § 1.103-13 et seq.) as applicable to the Bonds.

3. Any changes in the yearly rate of interest will affect the payment amounts, the number of payments, or the amount due at maturity.

number of payments, or the amount due at maturity

## INSURANCE PREMIUM

INSOMANCE PRISONN

I agree to pay the lender, in addition to interest and principal due, an amount equal to the premium that the lender is required to pay to the Secretary in order to provide insurance coverage on this Note. Payment of an insurance premium calculated in accordance with instructions issued by the Secretary shell be due and payable immediately and may be taken by the lender from the loan proceeds.

## PREPAYMENT

PTECT I MCRY

i may, all my option and without penalty, prepay all or any part of the principal
and accrued interest at any sine. If I pay off early, I will not have to pay a penalty.

If I pay off early, I will not be entitled to a refund of part of the insurance premium.

- NEPAYMENT

  1. Repayment shall be made in monthly installments over a repayment period which starts the first day of the tenth month after the month in which (A) I cease to be a full-time student at a HEAL achook: (B)(1) cease to be a participant in an accredited internetip or residency program of not more than four years in duration. To or (2) I complete the fourth year of an accredited internetip or residency program of more than four years in duration. To or (C) I cease to be a participant in a tellowship training program not in excess of two years which: (1) is directly related, as defined is program regulations, to the health profession for which I prepared at a HEAL achool, and (2) in which I may engage during a two-year period which begins within theter months after I complete my participation in an internetip or residency program described in clause (B)(1) or clause (B)(2) of this paragraph or before I complete my participation in such an internship or residency program. program.
- The repayment period shall not be less than ten years nor more than twenty-five years. Any period described under DEFERMENT shall not be included in deter-mining the ten or twenty-twe vear periods. It receive my trist HEAL toan on or after October 22. 1985, the repayment period shall not extend to a date that is more than

Except that #I have received a HEAL toan before October 22, 1985, and I become an intern or a resident in an accredited program before the first day of the lenith month after I cease to be a further student at a HEAL school, then the recayment period begins on the first day of the tenth month after I cease to be an other or a resident.

- thirty-three years from the date on which I signed this Promissory Note. If I received any IREAL loan prior to October 22, 1985, however, any period described uncer DEFERMENT shall not be included in determining the thirty-three year peniod. 3. At least thirty and not more than sixty days before the commencement of my repayment period. I must contact the holder of my loan to establish the precise terms of repayment period. They contact the holder of my loan within the precise terms of repayment period if contact the holder of my loan within the period establishments on a monthly repayment period if I contact the holder of my loan within the period establishment over the repayment period if I contact the holder of my loan within the period establishment over the repayment period if I contact the holder of my loan within the period establishment of the holder and on not respond to contact the holder of my loan within the period establishment of the repayment period if I contact the holder of my loan within the period establishment of the stable of the terms of the Note.

  4. The terms and conditions of recavment are if each of a substantial payments, subject to the terms of this Note.

  5. Unless it agree otherwise. I shall make a minimum annual repayment of an amount equal to the annual interest on the unpaid principal balance. Except as provided above, if I have other cutstanting helps contained a contact of solidated interest on the unpaid principal balance.

  6. I understand that this loans shall not be less than an amount of the solidated interest on the unpaid principal balance.

  6. If understand that this loans shall not be repaid in accordance with my Recount becomes overdue to more than sixty dash the endermothy an appropriate consumer credit reprinting accordance with my Recount becomes overdue to more than sixty dash the endermothy and different my credit rating. The lender must also use collection against and utilize other collection activities (which may include frighton) in accordance.

## CREDIT REPORTING AGENCY

My educational institution or my lender may disclose my loan and any other re-vant information, to appropriate consumer credit recording agencies of an incre-tion sixty days past due in making a scheduled payment the lender of my dar-will notify an appropriate consumer credit reporting agency of my pacticule status and any other relevant information.

If a scheduled payment is late, I will be charged five cents for each doller of the

The terms of this Note shall be construed to the Law (42 U.S.C. 294-294); and the Federal regulation (42 CFR Part 60) governing the administration of the Health Education Assistance Loan (HEAL) Program, copies of which are on the war the

holder of this Note.

Lagree that all proceeds from this loan will be used solely for tuition and one reasonable education expenses, including fees, books, supplies and equipment and laboratory expenses, reasonable triansports that one laboratory expenses, reasonable transports that one laboratory expenses, reasonable transports that one laboratory expenses, reasonable transports that one laboratory expenses reasonable transports that one is the proceeds of this loan shall be reasonable to the decrease of this loan shall be reasonable loans to the proceeds of this loan shall be reasonable loans to the proceeds of this loan shall be reasonable to the proceeds of this loan shall be reasonable loans to the proceeds of this loan shall be reasonable to the proceeds of this loan shall be reasonable to the proceeds of this loan shall be reasonable to the proceeds of this loan shall be reasonable to the proceeds of this loan shall be reasonable to the proceeds of the loan shall be reasonable to the proceeds of the loan shall be reasonable to the proceeds of the loan shall be reasonable to the proceed of the loan shall be reasonable to the proceeds of the loan shall be reasonable to the proceeds of the loan shall be reasonable to the proceeds of the loan shall be reasonable to the proceed of the loan shall be reasonable to the proceed of the loan shall be reasonable to the proceed of the loan shall be reasonable to the proceed of the latest the latest the proceed of the latest the

I have read and understand the Additional Terms and Statement of Rights and esponsibilities printed on the reverse side of this form.

By my signature below I CERTIFY that I have read and understand my rights an apposibilities regarding the HEAL loan under this Promissory Note.

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ADDRESS

CITY/STATE/ZIP

NOTICE: This note shall be executed without security and unity, typically many executing the control of a missing pool of a formula of the control of the co ment expending the New Years without section, and undo information applicable State aw offerer a month plot open as providing the Note within a policiable State aw offerer a month plot open on a note of me, if we endow a last of larger this Note. The remove the install of a control of the formation of the bottom of the bottom of the bottom of the section of the se

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## **ADDITIONAL TERMS**

PHEAN

### DEFERMENT

# 1. Monthly installments of principal and interest need not be paid, but interest half accrue:

- (A) When I am carrying a tuil-time course of study at a HEAL school or at an institution of higher education eligible to page 1440 the grant of the Course o
- (B) When I am participating in a fellowship training program or full-time educa-tional activity for not in excess of two years as described in paragraph 1 under REPAYMENT above.
- (C) Not in excess of three years for each of the following when I am:
  (1) a member of the Armed Forces of the United States;
  (2) respring as a volunteer under the Peace Corps Act;
  (3) respring as a full-time volunteer under Title I of the Domestic V Service Act of 1973; and

  - (4) a member of the National Health Service Corps.
- (D) Not in excess of four years when I am a participant in an accredited internship or residency program. Except that if I received my first HEAL boar on or after October 22, 1985, this limitation of four years also includes any period of defer-ral of the onset of the repayment period for participation in an internship or
- 2. To receive a determent, including a deterral of the onset of the repayment period (see REPAYMENT). I must, prior to the onset of the activity and annually thereafter, submit to the lender evidence of my status in the determent activity and evidence that verifies determent eligibility of the activity. It is my responsibility to provide the lender with all required information or other information regarding the requested

If I die or become totally and permanently disabled, my unpaid indebtedness on this Note shall be cancelled in accordance with applicable Federal statute and

I have the right to be granted forbearance whenever I am temporarily unable to make scheduled payments on my HEAL loan and I continue to repay the loan in an amount commensurate with my ability to repay the loan unless the Secretary determines that my default is inevitable and the forbearance wit be ineffective in preventing default. A lender must exercise forbearance in accordance with terms

**BORROWER'S RIGHTS** 

- 1. The lender (holder) cannot change the terms of my HEAL loan without my
- The lender must provide me with a copy of the completed promissory note when the loan is made. The lender (holder) must return the note to me when the loan is paid in full.
- The loan check or draft must be made payable jointly to me and the school.
   The check or draft must require my endorsement.
- 4. The lender (holder) will provide me with a repayment schedule before the repay
- 5. If the loan is sold from one lender to another lender, or if the loan is serviced by a party other than the lender, the holder must notify me within 30 days of the transaction and I must be sent a notification which spells out my obligations to the
- 6. I have a right to a 9-month "grace period" before repayment begins after I have completed school attendance, internship and residency in an accredited program, or a fellowship training program or full-time educational activity approved by the
- or a fallowship training program or full-time educational activity approved by the Secretary for this purpose.

  7. I have a right to determent of principal and interest repayments if certain conditions exist. Under determent, I am not required to make payments on the loan principal or interest for a period of time of the onset of the story and annually thereafter, submit to the holder of the note evidence of my status in the determent period. To receive a determent activity and annually thereafter, submit to the holder of the note evidence of my status in the determent period. To receive a determent activity and annually thereafter, submit to the holder of the note evidence of my status in the determination of the certain of the certain period. To receive a determent activity and annually thereafter, submit to the holder of the note evidence of my status in the determination of the certain of the certain period. To receive a determent activity and annually thereafter, submit to the holder of the note evidence of my status in the determination of the certain of the certain period. To receive a determent activity and annually thereafter, submit to the holder of the note evidence of my status in the determination of the note evidence of my status in the determination of the certain of the note evidence of my status in the determination of the note evidence of my status in the determination of the certain of the certain of the note evidence of my status in the determination of the note evidence of my status in the determination of the note of the certain of the note evidence of my status in the determination of the note evidence of my status in the determination of the note evidence of my status in the determination of the note of the note evidence of my status in the determination of the note of the note evidence of my status in the determination of the note of th
- formation or other information regarding the requested consumers.

  8. I have a right to repay the white a special register of participated and interest in the state of the special register of the sp

- 8. I have a right to repay the whiche an experimental and the second of the second of
- 12. The render (holder) must notify me in writing of the belance owed for principal, interest, insurance premiums, and any other charges and fees owed to the lender (holder), at least every 6 months from the time my car, was distributed to the charge of the lender (holder).

that are consistent with the twenty-five and thirty-three year limitations on the length of repayment if the lender and the borrower agree in writing to the new terms. Each lorbearance period may not exceed six months and the total period of forbearance (with or without interruption) granted to me must not exceed two years unless an extension is granted by the Secretary.

### DEFAULT

- DEFAULT

  If I do not make payments when due, my loan may be declared in default. If I default, the Federal Government will take over my loan and I will then owe the Government. The Federal Government will actively pursue me for repayment of the debt, including the use of collection agents and reporting my default to consumer credit reporting agencies or to the Internal Revenue Service for purpose of locating me or for income tax returnd offset, and reterral to the Department of Justice for littles into. I may be the subject of court action to force me to pay. The Secretary may also cause to be reduced Federal reimbursements or payments for health services under any Federal few to borrowers who are practicing their professions and have defaulted on their loans, and may make other administrative offsets, including satary offsets for Federal employees. The Government may also report any writer off debt of the Internal Revenue Service as taxable income, and may undertake any other debt collection procedures in accordance with the Claims Collection Regulations (45 CFR Part 30).
- In the event of my default on this loan, the entire unpaid loan including interest due and accrued shall, at the option of the holder of this Note, become immediately. due and pavable
- 2. If I fail to make a scheduled payment, or fail to comply with any this Note, the lender may: (a) refer my loan to a collection agency for further collec-tion efforts; (b) initiate legal proceedings against me; (c) refer my loan to the Secretar, for collection assistance; and (d) obtain my address from the Internal Revenue Ser-vice through the Secretary, if the lender has no current address for me.

### BANKRUPTCY

I may not have my loan discharged in bankruptcy during the first five years of the repayment period, under any chapter of the Bankruptcy Act, including Chapter 13. I may have a HEAL loan discharged in bankruptcy after the first five years of the repayment period only upon linding by the Bankruptcy Court inst the non-discharge of such debt would be unconscionable and upon the condition that the Secretary shall not have waived his or her rights to reduce any Federal reimbursement or Federal payments for health services under any Federal law in amounts up to the balance of the loan.

## **BORROWER'S RESPONSIBILITIES**

- 1. I understand that there is no interest subsidy on a HEAL loan and that I must pay all interest on the loan. If I do not make payments on time or if I delact, the total amount to be repeat will be increased by late charges and may be increased by additional interest costs, attorney's fees, court costs and other collection costs.
- 2. I agree to pay an insurance premium if charged by the lender, not to exceed the amount the lender is required to pay to the Secretary to provide insurance coverage on a HEAL loan. I understand that I will not be entitled to any refund on
- 3.1 must immediately notify the lender (holder) in writing if any of the following occurs to me before the ban is repaid in full: a change in address. L. name charge, e.g., maiden name to married name), c. failure to enroll in a HEAL school to the period for which the loan is intended, d. transfer to another school, e. withdrawar from school or attendance on a less than full-time basis, f. graduation, g. failure to begin any activity eligible for deferment status, or h. cessation of participation in an activity eligible for deferment status.
- 4. I must notify the lender (holder) of any occurrence which may affect my eligibility to receive or to continue to receive a determent of principal and interest payments

San and A Buston processing a matter PHEAR MUNICIPALE ASTUDENT APPLICATION FOR A HEALTH EDUCATION ASSISTANCE LOAN MTMM. FOR PHS USE ONLY \$15 mat details they the AND THE PROPERTY OF THE PARTY O eriada da a con e e ting dipontalização au traire here wider Feberal States A Ministerior of 14 as the light production or the state of the state of Applicant description of an executive and continue of a second of the continue LIFERDE SHIT LUCKS ter a content mane thanks a post of a content and history and the content and han recommend to have the recommend of the second of the recommend of the recommendation control covered by the State and the colors of the school of guestillund to a normal man or acceptable to the first of the visit of the second of t Acoress 14 1 A PERSONAL PROPERTY AND DESCRIPTION OF 2 2 4 1 Control of the Contro and the statute of the second state of the second second कर्ता के देशक में प्राथमिक है। विकास के क organic a red at the following No. TEATHER THE PAIN OF BE SEEDING 81-1014 & Metalicate Code or teachers of teacher and following which a principal of gradulting The real AC their trade on the course of appliant transcriptions of the property of The State of the Property of the State of th the principle found provided and when a recent to the countyland days कुत्रका (कारण कार्य कार्य कार्य कार्य कार्य का स्थान के स्थान है कार्य कार्य कार्य कार्य कार्य कार्य कार्य कार कार्य का the Visual day designed being kind die, est vielne, in die jeur aberta die frank filmste die die film figself ger purporation of state while Control of the Property of the Control of the Contr Employees of the cook of the c क्रिकेश के अन्तर कर जान कर कर का कार्यकार के हिंदी के से कार के बार्टिक कर कर कर कार्यकार के किए के कार्यकार क अन्तर के कार्यकार कर कर का कार्यकार के कार्यकार के कार्यकार के कार्यकार के कार्यकार के कार्यकार के कार्यकार क that earlies the other last and with the 1.2000 the state of the s And the state of the state of the state of the state of engines and united to the party of the party The state of the s 54 000 DATE OF BOTH Transition of the State of the state of ביני אוניון I us and a state of the state o And the second s M Diver Die A you must establish a body of your b TALL THE A THOMAS AS THE Histo properties de se tretate de mes Cane property weeks waredicade The same of the sa MUCH COMME OF STREET AND THE ROLL STREET THE RESERVE OF THE PERSON AND THE PARTY OF T Chief Constant of find material The heat leaves the refer to them the total day and the In is not introde that told you have necession and chapter of the Benederal Asia conformation of the second of the seco Commission of the commission o

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