

RETAIL INSTALLMENT CONTRACT

Inland Empire
4130 Mennes Avenue
Riverside, CA 92509
(951)228-9922

Name [Redacted] Telephone (Home) [Redacted]
Address [Redacted] Telephone (Work)
City [Redacted] State [Redacted] E-mail [Redacted]

AMOUNT FINANCED (estimated)*: \$9,015.50

*The "Amount Financed" includes tuition per term, any applicable fees, and the estimated cost of books and supplies, minus the estimated amount of student contribution and other financial aid. These estimates are based upon all available and current information. Due to the fact that all figures are not always ascertainable at the time of signing, the "Amount Financed" may be more or less than the estimated amount. In the event the actual amount financed differs from the estimated amount, the "Amount Financed" will be amended under separate memorandum.

A. PROMISE TO PAY.

In consideration for educational services (including tuition, fees, books, supplies, and related services) and/or in the event that you were awarded expected financial aid that has not been received at the School, I promise to pay, per the terms of this agreement, the Principal Amount representing the amount of credit provided to me or on my behalf by the School.

B. TERMS OF PAYMENT.

I will make payments in person or by mail at the Student Accounts Office of the School, at the address indicated above, as follows:

Total Amount Financed: \$9,015.50
Initial Payment Date: 11/01/2021
Number of Installments: 91
Payment Amount: \$100.00
Payment Frequency: Monthly

Thereafter each payment will be made on the 1st day as indicated by the payment frequency. My payments will be applied first to late charges and the remainder to principal. To the extent permitted by applicable law, the School may accept late payments, partial payments or payments marked "payment in full" or having similar language, without waiving its rights under this RETAIL INSTALLMENT CONTRACT.

DISCLOSURE STATEMENT

Table with 5 columns: ANNUAL PERCENTAGE RATE, FINANCE CHARGE, AMOUNT FINANCED, TOTAL OF PAYMENTS, TOTAL SALES PRICES. Values include 0.00%, \$0.00, \$9,015.50, \$9,015.50, and \$9,015.50.

C. TOTAL OF PAYMENTS.

The total of payments the borrower will have paid after all scheduled payments have been made is \$9,015.50.

D. TOTAL PRICE OF EDUCATIONAL SERVICES.

The total cost of the educational services provided to borrower is \$41,675.00.

E. RIGHT TO PREPAY.

I have the right to prepay all or any part of the outstanding balance at any time without penalty.

F. LATE CHARGES.

If I fail to make any part of an installment payment, which remains in default for more than 10 days, I will pay a late charge in the amount of \$5.00 or 5% of the installment payment, whichever is greater.

G. COLLECTION FEES.

If my account is in default and referred to a collection agency or an outside attorney to collect the outstanding debt, I will pay the costs of collection, including reasonable attorney fees to the extent permitted by state law.

H. ACCELERATION UPON DEFAULT.

If I fail to make any part of an installment payment which remains in default for more than 10 days, or if I otherwise default under this agreement, the entire balance outstanding under this agreement will be due and payable at once.

Initial

I. OBLIGATION AND ACKNOWLEDGMENT OF STUDENT.

I agree to make all scheduled payments. I acknowledge that under the terms of this agreement, the educational services provided to me are provided as an ongoing and continuing service. The installment payments correspond with the educational services provided during this installment period. I agree that my enrollment at the School is contingent upon maintaining a current account and that, in addition to the above remedies for default, if I fail to make my scheduled payment, the School may deny access to classes, school computers, final exams, or any other school service. In addition, the School can discontinue a student's enrollment status, not issue grades, and deny requests for transcripts should a student not meet all of his/her financial and institutional obligations.

J. DISHONORED PAYMENTS.

If a payment by check or draft is not honored by the drawee, then I will be charged a fee up to \$25.00 to the extent permitted by state law.

NOTICE TO BORROWER:

(1) Do not sign this agreement before you read it or if it contains any blank spaces to be filled in. (2) You are entitled to a completely filled-in copy of this agreement. (3) You can prepay the full amount due under this agreement at any time. (4) If you desire to pay off in advance the full amount due, the amount which is outstanding will be furnished upon request.

THE BORROWER ACKNOWLEDGES RECEIPT OF AN EXACT COPY OF THIS RETAIL INSTALLMENT CONTRACT

Student Borrower

Institutional Representative

Date

Date

The undersigned agrees that he/she has read the entire Retail Installment Contract and has agreed to all terms and conditions.

RETAIL INSTALLMENT CONTRACT

Student Borrower

Institutional Representative

Print Name

Print Name

Date

Date

CO-SIGNOR

I, hereby guarantee the collection of the above-described amount upon failure of the School named herein to collect said amount from the borrower named herein.

Signature of Co-signor

Print Name

Date

Payment Schedule

Principal Balance: 9,015.50
 Interest Rate: 0.00%
 Start Date of Loan: 11/1/2021
 # of Monthly Payments: 91
 Scheduled Monthly Payment: 100.00
 Total Interest: 0.00
 Total Price of Educational Services: 41,675.00

Date	Payment	Principal	Interest	Remaining Balance	Status
11/01/2021	\$100.00	\$100.00	\$0.00	\$8,915.50	Scheduled
12/01/2021	\$100.00	\$100.00	\$0.00	\$8,815.50	Scheduled
01/01/2022	\$100.00	\$100.00	\$0.00	\$8,715.50	Scheduled
02/01/2022	\$100.00	\$100.00	\$0.00	\$8,615.50	Scheduled
03/01/2022	\$100.00	\$100.00	\$0.00	\$8,515.50	Scheduled
04/01/2022	\$100.00	\$100.00	\$0.00	\$8,415.50	Scheduled
05/01/2022	\$100.00	\$100.00	\$0.00	\$8,315.50	Scheduled
06/01/2022	\$100.00	\$100.00	\$0.00	\$8,215.50	Scheduled
07/01/2022	\$100.00	\$100.00	\$0.00	\$8,115.50	Scheduled
08/01/2022	\$100.00	\$100.00	\$0.00	\$8,015.50	Scheduled
09/01/2022	\$100.00	\$100.00	\$0.00	\$7,915.50	Scheduled
10/01/2022	\$100.00	\$100.00	\$0.00	\$7,815.50	Scheduled
11/01/2022	\$100.00	\$100.00	\$0.00	\$7,715.50	Scheduled
12/01/2022	\$100.00	\$100.00	\$0.00	\$7,615.50	Scheduled
01/01/2023	\$100.00	\$100.00	\$0.00	\$7,515.50	Scheduled
02/01/2023	\$100.00	\$100.00	\$0.00	\$7,415.50	Scheduled

Payment Schedule

Principal Balance: 9,015.50
 Interest Rate: 0.00%
 Start Date of Loan: 11/1/2021
 # of Monthly Payments: 91
 Scheduled Monthly Payment: 100.00
 Total Interest: 0.00
 Total Price of Educational Services: 41,675.00

Date	Payment	Principal	Interest	Remaining Balance	Status
03/01/2023	\$100.00	\$100.00	\$0.00	\$7,315.50	Scheduled
04/01/2023	\$100.00	\$100.00	\$0.00	\$7,215.50	Scheduled
05/01/2023	\$100.00	\$100.00	\$0.00	\$7,115.50	Scheduled
06/01/2023	\$100.00	\$100.00	\$0.00	\$7,015.50	Scheduled
07/01/2023	\$100.00	\$100.00	\$0.00	\$6,915.50	Scheduled
08/01/2023	\$100.00	\$100.00	\$0.00	\$6,815.50	Scheduled
09/01/2023	\$100.00	\$100.00	\$0.00	\$6,715.50	Scheduled
10/01/2023	\$100.00	\$100.00	\$0.00	\$6,615.50	Scheduled
11/01/2023	\$100.00	\$100.00	\$0.00	\$6,515.50	Scheduled
12/01/2023	\$100.00	\$100.00	\$0.00	\$6,415.50	Scheduled
01/01/2024	\$100.00	\$100.00	\$0.00	\$6,315.50	Scheduled
02/01/2024	\$100.00	\$100.00	\$0.00	\$6,215.50	Scheduled
03/01/2024	\$100.00	\$100.00	\$0.00	\$6,115.50	Scheduled
04/01/2024	\$100.00	\$100.00	\$0.00	\$6,015.50	Scheduled
05/01/2024	\$100.00	\$100.00	\$0.00	\$5,915.50	Scheduled
06/01/2024	\$100.00	\$100.00	\$0.00	\$5,815.50	Scheduled

Payment Schedule

Principal Balance: 9,015.50
 Interest Rate: 0.00%
 Start Date of Loan: 11/1/2021
 # of Monthly Payments: 91
 Scheduled Monthly Payment: 100.00
 Total Interest: 0.00
 Total Price of Educational Services: 41,675.00

Date	Payment	Principal	Interest	Remaining Balance	Status
07/01/2024	\$100.00	\$100.00	\$0.00	\$5,715.50	Scheduled
08/01/2024	\$100.00	\$100.00	\$0.00	\$5,615.50	Scheduled
09/01/2024	\$100.00	\$100.00	\$0.00	\$5,515.50	Scheduled
10/01/2024	\$100.00	\$100.00	\$0.00	\$5,415.50	Scheduled
11/01/2024	\$100.00	\$100.00	\$0.00	\$5,315.50	Scheduled
12/01/2024	\$100.00	\$100.00	\$0.00	\$5,215.50	Scheduled
01/01/2025	\$100.00	\$100.00	\$0.00	\$5,115.50	Scheduled
02/01/2025	\$100.00	\$100.00	\$0.00	\$5,015.50	Scheduled
03/01/2025	\$100.00	\$100.00	\$0.00	\$4,915.50	Scheduled
04/01/2025	\$100.00	\$100.00	\$0.00	\$4,815.50	Scheduled
05/01/2025	\$100.00	\$100.00	\$0.00	\$4,715.50	Scheduled
06/01/2025	\$100.00	\$100.00	\$0.00	\$4,615.50	Scheduled
07/01/2025	\$100.00	\$100.00	\$0.00	\$4,515.50	Scheduled
08/01/2025	\$100.00	\$100.00	\$0.00	\$4,415.50	Scheduled
09/01/2025	\$100.00	\$100.00	\$0.00	\$4,315.50	Scheduled
10/01/2025	\$100.00	\$100.00	\$0.00	\$4,215.50	Scheduled

Payment Schedule

Principal Balance: 9,015.50
 Interest Rate: 0.00%
 Start Date of Loan: 11/1/2021
 # of Monthly Payments: 91
 Scheduled Monthly Payment: 100.00
 Total Interest: 0.00
 Total Price of Educational Services: 41,675.00

Date	Payment	Principal	Interest	Remaining Balance	Status
11/01/2025	\$100.00	\$100.00	\$0.00	\$4,115.50	Scheduled
12/01/2025	\$100.00	\$100.00	\$0.00	\$4,015.50	Scheduled
01/01/2026	\$100.00	\$100.00	\$0.00	\$3,915.50	Scheduled
02/01/2026	\$100.00	\$100.00	\$0.00	\$3,815.50	Scheduled
03/01/2026	\$100.00	\$100.00	\$0.00	\$3,715.50	Scheduled
04/01/2026	\$100.00	\$100.00	\$0.00	\$3,615.50	Scheduled
05/01/2026	\$100.00	\$100.00	\$0.00	\$3,515.50	Scheduled
06/01/2026	\$100.00	\$100.00	\$0.00	\$3,415.50	Scheduled
07/01/2026	\$100.00	\$100.00	\$0.00	\$3,315.50	Scheduled
08/01/2026	\$100.00	\$100.00	\$0.00	\$3,215.50	Scheduled
09/01/2026	\$100.00	\$100.00	\$0.00	\$3,115.50	Scheduled
10/01/2026	\$100.00	\$100.00	\$0.00	\$3,015.50	Scheduled
11/01/2026	\$100.00	\$100.00	\$0.00	\$2,915.50	Scheduled
12/01/2026	\$100.00	\$100.00	\$0.00	\$2,815.50	Scheduled
01/01/2027	\$100.00	\$100.00	\$0.00	\$2,715.50	Scheduled
02/01/2027	\$100.00	\$100.00	\$0.00	\$2,615.50	Scheduled

Payment Schedule

Principal Balance: 9,015.50
 Interest Rate: 0.00%
 Start Date of Loan: 11/1/2021
 # of Monthly Payments: 91
 Scheduled Monthly Payment: 100.00
 Total Interest: 0.00
 Total Price of Educational Services: 41,675.00

Date	Payment	Principal	Interest	Remaining Balance	Status
03/01/2027	\$100.00	\$100.00	\$0.00	\$2,515.50	Scheduled
04/01/2027	\$100.00	\$100.00	\$0.00	\$2,415.50	Scheduled
05/01/2027	\$100.00	\$100.00	\$0.00	\$2,315.50	Scheduled
06/01/2027	\$100.00	\$100.00	\$0.00	\$2,215.50	Scheduled
07/01/2027	\$100.00	\$100.00	\$0.00	\$2,115.50	Scheduled
08/01/2027	\$100.00	\$100.00	\$0.00	\$2,015.50	Scheduled
09/01/2027	\$100.00	\$100.00	\$0.00	\$1,915.50	Scheduled
10/01/2027	\$100.00	\$100.00	\$0.00	\$1,815.50	Scheduled
11/01/2027	\$100.00	\$100.00	\$0.00	\$1,715.50	Scheduled
12/01/2027	\$100.00	\$100.00	\$0.00	\$1,615.50	Scheduled
01/01/2028	\$100.00	\$100.00	\$0.00	\$1,515.50	Scheduled
02/01/2028	\$100.00	\$100.00	\$0.00	\$1,415.50	Scheduled
03/01/2028	\$100.00	\$100.00	\$0.00	\$1,315.50	Scheduled
04/01/2028	\$100.00	\$100.00	\$0.00	\$1,215.50	Scheduled
05/01/2028	\$100.00	\$100.00	\$0.00	\$1,115.50	Scheduled
06/01/2028	\$100.00	\$100.00	\$0.00	\$1,015.50	Scheduled

Payment Schedule

Principal Balance: 9,015.50
 Interest Rate: 0.00%
 Start Date of Loan: 11/1/2021
 # of Monthly Payments: 91
 Scheduled Monthly Payment: 100.00
 Total Interest: 0.00
 Total Price of Educational Services: 41,675.00

Date	Payment	Principal	Interest	Remaining Balance	Status
07/01/2028	\$100.00	\$100.00	\$0.00	\$915.50	Scheduled
08/01/2028	\$100.00	\$100.00	\$0.00	\$815.50	Scheduled
09/01/2028	\$100.00	\$100.00	\$0.00	\$715.50	Scheduled
10/01/2028	\$100.00	\$100.00	\$0.00	\$615.50	Scheduled
11/01/2028	\$100.00	\$100.00	\$0.00	\$515.50	Scheduled
12/01/2028	\$100.00	\$100.00	\$0.00	\$415.50	Scheduled
01/01/2029	\$100.00	\$100.00	\$0.00	\$315.50	Scheduled
02/01/2029	\$100.00	\$100.00	\$0.00	\$215.50	Scheduled
03/01/2029	\$100.00	\$100.00	\$0.00	\$115.50	Scheduled
04/01/2029	\$100.00	\$100.00	\$0.00	\$15.50	Scheduled
05/01/2029	\$15.50	\$15.50	\$0.00	\$0.00	Scheduled