



Application to New Jersey State Grange Education Loan Fund

To: Robert R. Poling, Administrator Education Funds
New Jersey State Grange Education Loan Fund
250 Paulson Road
Wrightstown, NJ 08562

Date: _____

*I hereby enter my application for a
New Jersey State Grange Education Loan.*

Biographical

1. Name: _____

Address: _____

2. Social Security #: _____ Birth Date: _____

Phone: _____ E-Mail: _____

3. Father's Name: _____ Occupation: _____

Mother's Name: _____ Occupation: _____

Address: _____

4. Marital Status: Single Married Number of children: _____

5. Name and address of a person other than parents who would have knowledge of
your whereabouts:

Name: _____

Address: _____

Future Schooling

6. To what College or University should check be sent?

Name: _____

Address: _____

Mailing Address of Financial Aid Office: _____

7. What course (or major) do you intend to pursue? _____

8. If this is for Post-Graduate work, where and when did you complete your undergraduate work?

Grange Activities

9. Date of joining Grange? _____

10. I am a member in good standing of _____ Grange # _____.

11. Do you attend meetings of your Subordinate Grange regularly (when not attending school)? Yes No

12. What offices have you held? _____

13. What committees have you served on? _____

14. What other Grange activities have you participated in? _____

Educational Experience

15. I am presently attending _____ High School/College

16. I Expect to graduate Month: _____ Year: _____

17. I participated in the following extracurricular activities (list organizations and offices held, if any):

18. What honors or distinctions have you received? _____

Financial

19. Have you applied for, or been granted, other financial aid or scholarships?

Yes No If yes, give particulars: _____

20. Why are you applying for this Scholarship Loan aid? _____

Certification of Subordinate Grange

We certify that _____ is a member in good standing of

_____ Grange # _____ with dues paid through
_____.

Master

Secretary

Promissory Note for Educational Loan

1. This is a Promissory Note for an educational loan to be provided to me through the New Jersey State Grange.
2. Under penalty of perjury, I certify that:
 - A. The information I have provided and as updated by me from time to time is true, complete, and correct to the best of my knowledge and belief and is provided in good faith.
 - B. I will use the money I receive from any loan made under this Promissory Note only to pay for my authorized educational expenses for attendance at the school set forth in this agreement. I will immediately repay any loan money that cannot be attributed to educational expenses for attendance at that school.
 - C. I authorize my school to share information with the New Jersey State Grange upon its request in order for the New Jersey State Grange to determine my continued eligibility for this loan.
 - D. I authorize my school to credit my loan money to my student account at the school, and to pay to New Jersey State Grange any refund that may be due up to the full loan amount.
 - E. I authorize New Jersey State Grange and its agents and contractors to investigate my credit record and report information about my loan status to persons and organizations permitted by law to receive that information.
 - F. I authorize New Jersey State Grange to defer repayment of principal on my loan while I am enrolled at an eligible school, unless I notify New Jersey State Grange differently.
 - G. I authorize my schools, New Jersey State Grange, and their agents and contractors to share information about my loan with each other.

H. I authorize my schools, New Jersey State Grange, and their agents and contractors to contact me regarding my loan request or my loan, including repayment of my loan, at any cellular telephone number I provide now or in the future using automated dialing equipment or artificial or prerecorded voice or text messages.

I. I may use the loan money I receive only to pay for my authorized educational expenses for attendance at school. Authorized expenses include the following:

- Tuition
- Room
- Board
- Institutional fees
- Books
- Supplies
- Equipment

PROMISE TO PAY

1. I promise to pay to New Jersey State Grange all loan amounts disbursed under the terms of this loan. I understand that by accepting any disbursement issued at any time under this Note, I agree to repay the loan associated with that disbursement.
2. If I do not make a payment on a loan made under this Note when it is due, I will also pay reasonable collection costs, including but not limited to attorney fees, court costs, and other fees.
3. I will notify New Jersey State Grange upon my graduation or other termination from the school set forth in this agreement and will advise of any change of address post graduation.
4. After the expiration of two years from graduation or other termination from the school set forth in this agreement, I will begin making monthly principal payments consisting of 1/60th of the principal balance of the loan rounded to the nearest whole dollar based upon a five (5) year re-payment schedule on the first day of each month and continuing on the first day of each succeeding month, in the same amount, until paid in full .
5. **Late Charge for Overdue Payments.** If the New Jersey State Grange has not received any payment within ten (10) days after its due date, the payment is then late and the New Jersey State Grange may charge, and if so charged, I shall pay upon demand, a late charge equal to \$25.00 .

6. ACCELERATION AND DEFAULT

At the option of the New Jersey State Grange, the entire unpaid balance of a loan made under this Note will become immediately due and payable (this is called "acceleration") if any one of the following events occurs:

- A. You do not begin attendance in any classes at the school that receive the loan;

- B. You do not use the loan money solely for your educational expenses;
- C. You make a false representation that results in your receiving a loan for which you are not eligible; or
- D. You default in making any payment required by the Note within thirty (30) days after its due date, or if I fail to keep any other promise I make in this Note, (the "Default Date")

7. In the event of a default in accordance with Paragraph 8 above, the New Jersey State Grange may declare that I am in default on this Promissory Note. Upon default, I must immediately pay the full amount of all unpaid principal together with interest. Interest shall be imposed at an annual rate of four percent (4%), and will be charged on that part of the principal which has not been paid from the date of the Default Date until all principal has been fully paid. In addition, in the event of Default, I shall be responsible for the New Jersey State Grange's costs of collection, including but not limited to reasonable attorney fees and court costs.

8. **No Oral Changes.** This Promissory Note can only be changed by an agreement in writing signed by both the Student/Borrower(s) and the Lender.

9. **Signatures.** I agree to the terms of this Note.

Witnessed by:

Witness

By: _____
Student/Borrower's Name

State of New Jersey, County of _____, ss:

I CERTIFY that on _____, _____,

_____ personally came before me and acknowledged under oath to

my satisfaction, that this person:

- a) is named in and personally signed the attached document; and
- b) signed and delivered this document as his/her/their act and deed; and

Notary Public
Print Name: _____
My commission expires:
