

NOTICE TO COSIGNER

You are being asked to guarantee this debt. Think carefully before you do. If the buyer doesn't pay the debt, you will have to. 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 buyer 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 buyer. The creditor can use the same collection methods against you that can be used against the buyer, such as suing you, garnishing your wages, etc. If this debt is ever in default, that fact may become a part of *your* credit record.

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

I have received a copy of this notice.

(Date)

(Signed)