

2. Amount Paid on my Account	\$
3. Amount Paid to Others on My Behalf* (Sum of 3.a, 3.b and 3.c)	\$
3.a To:	\$
3.b. To:	
3.c To:	
4. Principal Loan Amount (Sum of 1, 2, and 3 above)	\$
5. Loan Origination Fee to Lender (Prepaid Finance Charge)	\$
6. Amount Financed (Principal Loan Amount – Origination Fee)	\$

* Lender may retain a portion of these amounts.

About This Loan

I acknowledge and agree that, at or near the time of my enrollment [start date], Ladder Labs Corp. will disburse the proceeds of this Loan directly to the employment training program provider identified on the itemization of amount financed.

A. PROMISE TO PAY

I promise to pay to you the total principal sum of the Loan which includes amounts disbursed under the terms of this Note, interest at 0% (the "Interest Rate") on such principal sum, interest (at the same interest rate) on any unpaid interest added to the principal balance, returned payment fees, late charges and other fees, charges, and costs as provided in this Note.

B. DEFINITIONS

1. "Application" means the written request that I make to you for a Loan.
2. "Disbursement Date" means the date on which you lend money to me in consideration for this Note and will be the date of any loan check or electronic funds transfer.
3. "Disclosure Statement" means the Federal Truth-in-Lending Disclosure shown above.
4. "Employment" means a paid job of at least 30 hours weekly in the fields for which the financed training program reasonably provides preparation.
5. "Grace Period" means the time period during which you are enrolled in the training program financed by this Loan.
6. "Loan" means all principal sum disbursed, plus interest on such principal sum and other charges and fees that may be included or become due as provided in this Note.
7. "Note" means this agreement setting forth the terms applicable to my Loan. The term "Note" also includes the Application unless otherwise provided.
8. "Repayment Period" means the period during which amortizing monthly payments of principal and interest are due and payable until the Loan is repaid in full. The Repayment Period begins 15 days after the Grace Period ends and continues until the due date of the last payment shown in the Payment Schedule above.

C. INTEREST

1. Accrual – After the Grace Period ends, interest will begin to accrue on the principal amount of this Loan outstanding from time to time. Interest will be calculated on a daily simple interest basis, according to the outstanding principal balance each day of the term of the Loan. The daily interest rate will be equal to the annual interest rate in effect on that day, divided by the actual number of days in the year (365 or 366 days).
2. Interest Rate -- The Interest Rate is identified above and will not increase or decrease over the life of my Loan. If at any time the Interest Rate as provided in Section A is not permitted by applicable law, interest will accrue at the highest rate allowed by applicable law.
3. Annual Percentage Rate ("APR") – The APR for my Loan is disclosed to me in the Disclosure Statement. The APR may be higher than the Interest Rate because the APR will include any fee that is charged for my Loan as well as the rate at which interest accrues.

D. TERMS OF REPAYMENT

1. Repayment Amount – I will make consecutive semi-monthly payments during the Repayment Period on or before the due dates specified in the Payment Schedule until I have paid all of the principal and interest and all other charges and fees payable under this Note. The amount of the monthly payments will be determined at the time the Repayment Period begins to equal the amount necessary to amortize the disbursed and unpaid principal balance of the Loan in equal installments of principal and interest on the unpaid principal balance at the Interest Rate over the number of months in the Repayment Period.

If I complete the training program but have not obtained Employment before the Repayment Period begins, I may request a forbearance from my repayment obligation until I obtain Employment. Once the Repayment Period begins if I lose my Employment, I may also request a forbearance from my repayment obligation until I obtain Employment. Any forbearance will be at Lender's discretion. During a forbearance period, I will not have to make payments on my Loan, but interest, if applicable, will still be charged on my Loan. At the end of a forbearance period, unless prohibited by applicable law, any unpaid interest will be added to the amount of my Loan, which I must repay.

2. Amounts Owning at the End of the Repayment Period – Since interest accrues daily upon the unpaid principal balance of my Loan, if I make payments after my payment due dates, I may owe additional interest. If I have not paid my Late Charges, I will also owe additional amounts for those late charges. In such cases, you will increase the amount of my last monthly payment to the amount necessary to repay my Loan in full. The amount of the last payment may therefore be higher than the other payments or the amount shown in the Payment Schedule above.
3. Payments – Payments will be applied first to accrued interest, then to principal, and the remainder to Late Charges and any other charges.
4. Other Charges –
 - a. Loan Origination Fee: I agree to pay you a Loan Origination Fee in the amount shown above in the Itemization of Amount Financed when I sign my Note. The Loan Origination Fee will not be included in the principal balance of my Loan.
 - b. Late Charge: If any part of a monthly payment remains unpaid within 10 days after it is due, I will pay a Late Charge in an amount not to exceed the greater of five percent of the unpaid portion of the monthly payment or \$7.50. I will pay this Late Charge when it is assessed but only once on each late payment.
 - c. Returned Payment Fee: If I attempt to make a payment, whether by automated withdrawal from your designated account or by other means, and the payment cannot be made due to insufficient funds in your account or for any other reason, I will pay you an additional fee of \$15 for each returned or failed automated withdrawal, unless prohibited by applicable law. I will pay this fee when it is assessed. The bank that holds my designated account may assess its own fee in addition to any charge made by you.

E. RIGHT TO PREPAY

I have the right to prepay all or any part of my Loan at any time without penalty. Any partial prepayment will be applied to the accrued interest and then to the principal of my Loan and will not reduce the next payment due on my Loan. However, I understand that if I make a partial prepayment fewer payments may be required and my last payment may be smaller than other payments. If I repay my Loan prior to the end of the scheduled Repayment Period, on a pro-rata basis you will reimburse part of my Loan Origination Fee.

F. DEFAULT AND REMEDIES

Except as provided below and to the extent permitted by applicable law, I will be in default under the terms of this Note (subject to any applicable law which may give me a right to cure my default) if: (1) I fail to make a payment in full by the due date shown in the Payment Schedule, (2) I break any of my other promises in this Note that materially impairs my ability to pay the amounts owed, (3) any bankruptcy proceeding is begun by or against me, or I assign any assets for the benefit of my creditors, or (4) I make any false statement in applying for this Loan or at any time thereafter that material impairs my ability to pay the amounts owed.

If I live in Idaho, Kansas, Maine, Nebraska, or South Carolina, I will be in default if I fail to make a payment when due or the prospect of my payment or performance is significantly or materially impaired. If I live in Iowa, I will be in default if I fail to make a payment within ten (10) days of its due date or if the prospect of my payment or performance is significantly or materially impaired. If I live in West Virginia, I will be in default if I fail to make a payment within five (5) days of its due date or if I otherwise fail to perform pursuant to this Promissory Note. If I live in Wisconsin, I will be in default if: (i) I have more than 1 full payment past due and this amount remains unpaid for more than (fourteen) 14 days after its due date, (ii) I fail to pay my first or last payment within (forty) 40 days after such payment is due; or (iii) I fail to observe any other covenant of this Promissory Note, the breach of which materially impairs my ability to pay amounts due under this Promissory Note.

If I default you have the right to give me notice that the whole outstanding principal balance, accrued interest, and all other amounts payable to you under the terms of this Note, are due and payable at once. However, if I live in the District of Columbia, you may only accelerate my payments if I fail to make a payment in full by the due date shown in the Payment Schedule or if I break any of my other promises in this Note. If I live in the District of Columbia, the outstanding balance will be due no sooner than (thirty) 30 days after the payment due date. If I live in Virginia, you may only accelerate if I do not make a payment together with any late payment penalty within 10 days of the due date of the installment.

If I default, I will be required to pay interest on this Loan accruing after default. If I default, you may also, at your option, add all accrued and unpaid interest to the principal balance of my Loan upon such default. I also agree to promptly reimburse you, with interest, for all costs and expenses incurred in exercising your remedies related to this Note, including, where permitted by applicable law, reasonable attorneys' fees and the costs of collection after default. Your rights under this Note are cumulative and you may exercise these rights at any time if I default.

G. CREDIT REPORTING AND INFORMATION SHARING

1. **You may report information about my account to credit bureaus. Late payments, missed payments or other defaults on my account may be reflected in my credit report.**

2. I understand that the reporting of information about my account to credit reporting agencies may adversely affect my credit rating and my ability to get other credit.
3. I also agree that you may report my name, the fact that I have taken a Loan from you, and information about my payment history on my account, including if I default, to any subsequent holders, successors in interest, or other persons or investors who own a participation interest or other interest in my Loan.
4. I must update the information that I provided to you in my Application whenever you ask me to do so. I must update Ladder if there are any substantial changes to my financial situation from the time I am approved to the time the loan is disbursed.
5. I authorize you from time to time to request and receive from others credit related information about me (and about my spouse if I live in a community property state).
6. I may refer to your Privacy Policy for an explanation of how you gather and share my information.

H. ADDITIONAL AGREEMENTS

1. I understand and agree that **the provisions of this Note (except for Section K) will be governed by both federal law and (to the extent not preempted by federal law) the laws of the State of Texas.** Section K (Arbitration Agreement) is governed by the Federal Arbitration Act, and not by any state law concerning arbitration.
2. Unless I am a Covered Borrower as defined by the Military Lending Act, 10 U.S.C. § 987, and to the extent permitted by applicable law, my responsibility for paying this Note is unaffected by the liability of any other person to me or by your failure to notify me that a required payment has not been made. You may delay, fail to exercise, or waive any of your rights on any occasion without losing your entitlement to exercise the right at any future time, or on any future occasion. You will not be obligated to make any demand upon me, send me any notice, present this Note to me for payment, or make protest of non-payment to me before suing to collect on this Note if I am in default, and to the extent permitted by applicable law, I hereby waive any right I might otherwise have to require such actions. To the extent permitted by applicable law, I agree that you are not required to: (a) Demand payment of amounts due; (b) Give notice that amounts due have not been paid or have not been paid in the correct amount, time, or manner; or (c) Give notice that you intend to make, or are making, this Note immediately due. Without losing any of your rights under this Note, you may accept late payments or partial payments. **I will not send you partial payments marked "paid in full," "without recourse," or with other similar language unless those payments are marked for special handling and sent to Ladder Labs Corp., 2010 El Camino Real, Suite 2030, Santa Clara, CA 95050, Attn: Special Handling or to such other address as I may be given in the future.**
3. **TCPA Consent** – Notwithstanding any current or prior election to opt in or opt out of receiving telemarketing calls or SMS messages (including text messages) from you, your agents, representatives, affiliates, subsequent holders, successors in interest, or anyone calling on your behalf, I agree that you may monitor and record telephone calls regarding my Loan to assure the quality of your service or for other reasons. I agree that you may call me, using an automatic telephone dialing system or otherwise, leave me a voice, prerecorded, or artificial voice message, or send me a text, e-mail, or other electronic message for any purpose related to the servicing and collection of my Loan (each a "Communication"). I agree that you, your affiliates or agents, and any subsequent holder or servicer of my Loan, may send a Communication to any telephone numbers, including cellular telephone numbers, or e-mail addresses I provided to you in connection with the Application for my Loan or at any time in the future. I acknowledge and confirm that I have the authority to provide the consent because I am either the subscriber of the telephone number(s) or I am the non-subscriber customary user who has authority to provide the consent. I also agree that you may include my personal information in a Communication. I agree that you will not charge me for a Communication, but my service provider may. In addition, I understand and agree that you may always communicate with me in any manner permissible by law that does not require my prior consent.
4. **Call Recording** – I agree that you and your agents, representatives, affiliates, successors in interest or anyone calling on your behalf may contact me on a recorded line.
5. I may not assign this Note or any of its benefits or obligations. You may assign this Note or any of its benefits or obligations at any time. The terms and conditions of my Note apply to, bind, and inure to the benefit of your successors and assigns.
6. The terms and conditions set forth in my Note constitute the entire agreement between you and me.
7. If any provision of this Note is held invalid or unenforceable, that provision shall be considered omitted from this Note without affecting the validity or enforceability of the remainder of this Note.
8. Any provision of this Note may be modified, extended, or renewed, and any party to this Note may be released or substituted, if jointly agreed upon in writing by you and either the Borrower or the Cosigner. Any such modification, extension, renewal, release, or substitution of a party to this Note by either the Borrower or the Cosigner will be effective without the consent of the other and will not affect the validity or enforceability of the remainder of this Note.
9. All parties to this Note agree to fully cooperate and adjust all typographical, computer, calculation, or clerical errors discovered in any or all of the loan documents including the Note. In the event this procedure is used, I will be notified and receive a corrected copy of the changed document.
10. All payments on my Loan will be made in United States dollars, and if paid by check or draft, drawn upon a financial institution located in the United States.
11. **Waiver by Lender:** You waive (give up) any right to claim a security interest in any property to secure this Note. This does not affect any right to offset as a matter of law.
12. **Limits on Interest, Fees, Charges or Costs** – If a law which applies to this Loan and which sets maximum limits on interest, fees, charges, or costs collected or to be collected in connection with this Loan exceed permitted limits, then:
 - a. Any such interest, fees, charges or costs shall be reduced by the amount necessary to comply with the permitted limits, and
 - b. Any sums already collected from me which exceed permitted limits will be refunded to me. You may choose to make the refund by reducing the amounts I owe under this Note.

13. I authorize you, your agents, and assignees to: (1) advise the training provider and employers of the status of this Application, (2) release information and make inquiries to the persons I have listed in my Application as employers and references, (3) verify my credit and employment history, and (4) gather and share from time to time credit-related, employment, and other information about me (including any information from the Note or about this Loan or my payment history) from and with consumer reporting agencies, and others in accordance with applicable law; I also authorize my creditors and my past, current, or future employers to answer questions about their credit experience or work history with me. My authorization under this Section H.13 applies to this Loan, any updates, renewals or modifications of this Loan that may be offered to me, and for any review or collection of this Loan. I understand that a credit report is obtained for this Loan request. If you agree to make this Loan to me, a consumer credit report may be requested or used in connection with renewals or extensions of any credit for which I have applied, reviewing my Loan, taking collection action on my Loan, or legitimate purposes associated with my Loan. If I live in a community property state, I authorize you to gather credit-related information from others about my spouse. If I ask you, you will tell me if you have requested information about me (or about my spouse if applicable) from a consumer reporting agency and provide me with the name and address of any agency that furnished you with a report.
14. I authorize you and your agents to verify my social security number with the Social Security Administration (SSA) and, if the number on my Loan record is incorrect, then I authorize the SSA to disclose my correct social security number to these parties.
15. **Cosigner Liability:** If this Note has a Cosigner, the Cosigner is jointly and severally liable for all the obligations owed to you under this Note. Obligations of the Cosigner include the obligation to pay the principal and interest on this Loan in the amounts and at the times specified herein, give notice of Cosigner phone, address, and name changes, and pay collection costs to the extent permissible under the law. You are not required to send the Cosigner copies of any billing statements you send me. The Borrower and Cosigner agree that any communication from you will be binding on the Borrower and Cosigner, and that all of the provisions of this Note will apply to the Borrower and Cosigner individually and collectively. The Cosigner will not receive any of the proceeds of this Loan.
16. **Refunds:** I agree that if I am owed any refund from a training provider for any reason, including but not limited to termination of my enrollment with the training provider, I authorize the training provider to send my refund to you to apply it to what I owe under this Note, as provided in Section E, and if I have paid my Loan in full, you will then refund any excess to me.

I. NOTICES

1. I will send written notice to you, or any subsequent holder of this Note, within ten (10) days after any change in my name, address, or phone number.
2. Any notice required to be given to me by you will be effective when it is deposited in the U.S. mail or sent via electronic mail to the address on record, unless otherwise required by applicable law.

J. CERTIFICATION OF BORROWER AND COSIGNER

I certify under penalty of perjury under the laws of the United States of America that the information contained in my Application and Note is true, complete, and correct to the best of my knowledge and belief and is made in good faith.

K. ARBITRATION--PLEASE READ THE FOLLOWING ARBITRATION PROVISION CAREFULLY.

UNLESS I REJECT THIS ARBITRATION PROVISION AS PROVIDED BELOW, NEITHER OF US WILL HAVE THE RIGHT TO LITIGATE THAT DISPUTE IN COURT, OR TO HAVE A JURY TRIAL ON THAT DISPUTE, OR TO ENGAGE IN DISCOVERY EXCEPT AS PROVIDED FOR IN THE RULES OF THE ARBITRATOR, OR TO BRING OR PARTICIPATE IN ANY CLASS ACTION, CLASS ARBITRATION OR REPRESENTATIVE ACTION.

Note: This Arbitration Provision does not apply to me if I am a Covered Borrower under the Military Lending Act and my Note is subject to the Military Lending Act.

1. The parties agree that the Note is a transaction involving interstate commerce and that this Arbitration Provision shall be governed by the Federal Arbitration Act. The arbitrator shall apply the applicable substantive law and applicable statutes of limitation consistent with the FAA and the terms of the Note.
2. The term "Dispute" means any action, dispute, claim, or controversy of any kind arising out of, in connection with or in any way related to the Note, including, without limitation, the origination, servicing, collection or reporting activities, or any other aspect whatsoever of any loan requested, offered or accepted under the Note. The term "Dispute" includes, without limitation: claims under federal or state consumer protection laws; claims in tort or contract; claims under statutes or common law; claims at law or in equity; other past, present or future claims, counterclaims, cross-claims, third party claims, interpleaders or otherwise; and any claim relating to the interpretation, applicability, enforceability or formation of this arbitration agreement, including, but not limited to, any claim that all or any part of this Arbitration Provision, except Section K.6, is void, voidable or unconscionable.
3. Any Dispute between you and I or your employees, agents, successors, or assigns shall, at your or my election (or the election of any such third party), be resolved exclusively by arbitration.
4. Unless otherwise agreed to in writing, the arbitration, including the selection of the arbitrator, will be administered by JAMS under its Streamlined Arbitration Rules (the "Rules"). The arbitration will be held within the federal judicial district in which I reside. Within thirty (30) days of the commencement of the arbitration the parties will agree on a single neutral arbitrator to conduct the arbitration. In the event that the parties are not able to agree on an arbitrator within 30 days, one will be selected by JAMS. In the event that JAMS is not available to administer the arbitration, either of us may petition a court with jurisdiction to appoint an arbitrator. Either party may initiate

the arbitration process by filing the necessary forms with JAMS. To learn more about arbitration, or to obtain a copy of the Rules, I can call JAMS at 1-800-352-5267 or review the materials on their website at www.jamsadr.com. In the case of a conflict between the Rules and this Arbitration Provision, this Arbitration Provision shall control.

5. If I initiate the arbitration, I will be required to pay the first one hundred seventy-five dollars (\$175) of any filing fee. You will pay any filing fees in excess of one hundred seventy-five dollars (\$175) and you will pay all of the arbitration fees and costs. If you initiate the arbitration, you will pay all of the filing fees and all of the arbitration fees and costs. We will each bear all of our own attorney's fees and costs except that I am entitled to recover my attorneys' fees and costs if I prevail in the arbitration and the award I receive from the arbitrator is higher than our last written settlement offer, or if the arbitrator awards me recovery of my attorney's fees and costs.
6. Any Dispute is to be arbitrated on an individual basis and not as a class action, and you and I agree to give up any right we may have to bring a class action lawsuit or class arbitration, or to participate in a class action or class arbitration brought by another. You and I agree to give up any right to consolidate or join any arbitration proceeding with the arbitration of others. You and I give up the right to serve as a private attorney general, or to seek a public injunction, in any arbitration. You and I agree that the waiver of rights contained in this paragraph are necessary to ensure that any Dispute is arbitrated in an informal and expedited fashion, and that the exercise of any such rights would be contrary to the parties' intention to resolve Disputes informally and expeditiously. You and I further agree that if a court or arbitrator decides this Section K.6 is void or unenforceable, this Arbitration Provision shall be void and without effect.
7. You and I waive any right to seek or recover punitive and/or exemplary damages in any Dispute. No arbitrator shall have the power or authority to award punitive and/or exemplary damages. You and I waive any right to seek to change or alter the terms of this Note or to any award that would extend to any transaction other than mine.
8. Notwithstanding this Arbitration Provision, you and I retain the right to seek provisional remedies from a court, pending final determination of the Dispute by the arbitrator. Neither you nor I waive the right to elect arbitration of a Dispute by seeking or obtaining provisional remedies from a court.
9. If it is determined that any paragraph or provision in this Arbitration Provision is illegal, invalid, or unenforceable, such illegality, invalidity or unenforceability shall not affect the other paragraphs and provisions of this Arbitration Provision. The remainder of this Arbitration Provision shall continue in full force and effect as if the severed paragraph or provision had not been included. Notwithstanding this severability provision, if a court of competent jurisdiction determines Section K.6 to be void, illegal, invalid, or unenforceable, the Parties agree that Section K.6 shall not be severed and that this Arbitration Provision shall be void in its entirety.
10. This Arbitration Provision will survive and continue in full force and effect notwithstanding cancellation, termination, amendment, payment in full, discharge in bankruptcy, or other expiration or conclusion of the Note or any other contract or transaction between you and me, unless otherwise agreed in writing. In addition, I understand and acknowledge that the rights and responsibilities afforded to you under this Arbitration Provision survive any assignment of the Note by you and that you can enforce this Arbitration Provision in the event a Dispute arises after the assignment of the Note.
11. I may opt out of this Arbitration Provision for all purposes by sending a written notice to you that lists my name, address and account number and states that I am opting out of the Arbitration Provision. Such notice is only effective if it is signed by the Borrower and any Cosigner, it is post-marked within 30 days of my acceptance of the terms of this Note, and is addressed to Ladder Labs Corp., 2010 El Camino Real, Suite 2030, Santa Clara, CA 95050, Attn: Arbitration Opt-Out.

BECAUSE YOU AND I HAVE AGREED TO ARBITRATE ALL DISPUTES, NEITHER OF US WILL HAVE THE RIGHT TO LITIGATE THAT DISPUTE IN COURT, OR TO HAVE A JURY TRIAL ON THAT DISPUTE, OR ENGAGE IN DISCOVERY EXCEPT AS PROVIDED FOR IN THE RULES OF THE ARBITRATOR, OR TO BRING OR PARTICIPATE IN ANY CLASS ACTION OR REPRESENTATIVE ACTION.

Federal Notice: I understand that the following notice is required by federal law.

ANY HOLDER OF THIS CONSUMER CREDIT CONTRACT IS SUBJECT TO ALL CLAIMS AND DEFENSES WHICH THE DEBTOR COULD ASSERT AGAINST THE SELLER OF GOODS OR SERVICES OBTAINED PURSUANT HERETO OR WITH THE PROCEEDS HEREOF. RECOVERY HEREUNDER BY THE DEBTOR SHALL NOT EXCEED AMOUNTS PAID BY THE DEBTOR HEREUNDER.

State Notices: I understand that the following notices are or may be required by state laws and that these notices may not describe all of the rights that I have under state and federal laws. Unless otherwise indicated, each notice applies or may apply to Borrower(s) and Cosigner(s) who live in the indicated states on the dates that they signed the Application and to Borrowers who are residents of that state. For purposes of the following notices, the word "you" refers to the Borrower or Cosigner and not the Lender.

CAUTION: IT IS IMPORTANT THAT EACH BORROWER AND COSIGNER THOROUGHLY READS THIS NOTE BEFORE SIGNING BELOW. This Note contains all of the terms and conditions that apply to the Loan. This Note completely replaces any earlier understandings or communications Borrower may have had with Lender or any other party about the Loan.

Before signing this Note, I, and each of us, have read, understood and agree to all the provisions of this Note, including without limitation Section K (Arbitration Agreement). I, and each of us, agree to the terms of this Note and acknowledge receiving a completed copy of this Note.

If I am signing this Note below as Cosigner, I also acknowledge that (a) Lender may proceed directly against me without first proceeding against the Borrower, and (b) I am fully responsible for paying all amounts due under this Note, in full, even if the Borrower is released from liability on this Note for any reason.

Date: _____

By: Ladder Labs Corp.
Attorney-in-Fact for Borrower and Cosigner (if applicable)

_____ [Borrower]
(Signed Electronically)

_____ [Cosigner]
(Signed Electronically)

Exhibit A

COSIGNER NOTICES:

Federal Notice: For purposes of the following notice, the words “you” and “your” refer to the Cosigner, not the Lender.

NOTICE TO COSIGNER

You are being asked to guarantee this debt. Think carefully before you do. If the borrower 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 borrower does not pay. You may also have to pay late fees or collection costs, which increase this amount.

The bank can collect this debt from you without first trying to collect from the borrower. The bank can use the same collection methods against you that can be used against the borrower, such as suing you, garnishing your wages, etc. If this debt is ever in default, that fact may become part of *your* credit record.

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

STATE-SPECIFIC COSIGNER NOTICES:

For the purposes of the following notices only, the words “you” and “your” refer to the Cosigner, not to the Lender.

ARIZONA RESIDENTS ONLY: For purposes of this notice, the words “you” and “your” refer to the Cosigner: **Marital Community Property Joinder:** If you are a married Arizona resident your signature confirms that this loan obligation is being incurred in the interest of your marriage or family and that you will properly notify your spouse and join him or her to this loan obligation in accordance with Ariz. Rev. Stat. § 25-214 or other applicable law. You further affirm that no provision of any marital property agreement or court decree adversely affects your interest in this loan obligation

Cosigner: By signing this Agreement you acknowledge receipt of any cosigner state notice applicable to you.

SPECIAL NOTICE FOR RESIDENTS OF GEORGIA

By signing as Cosigner, you waive any right to require the Lender to commence an action against the Borrower as provided in the Official Code of Georgia Annotated § 10-7-24.

SPECIAL NOTICE FOR RESIDENTS OF NORTH CAROLINA

By signing as Cosigner, I waive any right I have to require the Lender to proceed in accordance with the provisions of North Carolina General Statutes § 26-7 through § 26-9 and acknowledge that the Lender may proceed against me without first proceeding against the Borrower.

FOR OBLIGORS COSIGNING IN VERMONT – NOTICE TO COSIGNER:

YOUR SIGNATURE ON THIS APPLICATION MEANS THAT YOU ARE EQUALLY LIABLE FOR REPAYMENT OF THIS LOAN. IF THE BORROWER DOES NOT PAY, THE LENDER HAS A LEGAL RIGHT TO COLLECT FROM YOU.

FOR OBLIGORS COSIGNING IN WEST VIRGINIA: NOTICE TO COSIGNER:

You are being asked to guarantee this debt. Think carefully before you do. If the borrower doesn't pay the debt, you will have to. Be sure you can afford to pay it 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 borrower 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 borrower. The creditor can use the same collection methods against you that can be used against the borrower, such as suing you, garnishing your wages, etc. If this debt is ever in default, that fact may become part of your credit record. This notice is not the contract that makes you liable for the debt.

FOR OBLIGORS COSIGNING IN IOWA, NEW YORK, AND SOUTH CAROLINA:

NOTICE TO COSIGNER: You agree to pay the debt identified below although you may not personally receive any property, goods, services or money. You may be sued for payment although the person who receives the property, goods, services, or money is able to pay. You should know that the Total of Payments listed below does not include finance charges resulting from delinquency, late charges, repossession or foreclosure costs, court costs or attorney's fees, or other charges that may be stated in the Note or contract. You will also have to pay some or all of these costs and charges if the Note or contract, the payment of which you are guaranteeing requires the borrower to pay such costs and charges. If this debt is ever in default, that fact may become a part of your credit record. This notice is not the Note or contract that obligates you to pay the debt. Read the Note or contract, for the exact terms of your obligation.

IDENTIFICATION OF DEBT(S) YOU MAY HAVE TO PAY:

Name of Debtor: The Borrower and Cosigner identified on the first page of this Note.

Name of Creditor: Ladder Labs Corp.

Date: If the loan is disbursed by check, the date of the check. If the loan is disbursed electronically, the date the creditor transmits the funds.

Kind of Debt: Personal Loan for Employment Training Services.

Total of Payments: The Amount Financed shown in the Disclosure Statement, plus interest and fees as set forth in this Note.

FOR OBLIGORS COSIGNING IN CALIFORNIA:

FOR OBLIGORS COSIGNING IN CALIFORNIA: NOTICE TO COSIGNER (Traducción en Ingles Se Requiere Por La Ley):

You are being asked to guarantee this debt. Think carefully before you do. If the borrower 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 borrower does not pay. You may also have to pay late fees or collection costs, which increase this amount. The holder of the loan can collect this debt from you without first trying to collect from the borrower. The holder of the loan can use the same collection methods against you that can be used against the borrower, such as suing you, garnishing your wages, etc. If this debt is ever in default, that fact may become part of your credit record. This notice is not the contract that makes you liable for the debt.

AVISO PARA EL FIADOR (Spanish Translation Required by Law):

Se le está pidiendo que garantice esta deuda. Piénselo con cuidado antes de ponerse de acuerdo. Si la persona que ha pedido este préstamo no paga la deuda, usted tendrá que pagarla. Está seguro de que usted podrá pagar si sea obligado a pagarla y de que usted desea aceptar la responsabilidad.

Si la persona que ha pedido el préstamo no paga la deuda, es posible que usted tenga que pagar la suma total de la deuda, mas los cargos por tardarse en el pago o el costo de cobranza, lo cual aumenta el total de esta suma.

El acreedor (financiero) puede cobrarle a usted sin, primeramente, tratar de cobrarle al deudor. Los mismos metodos de cobranza que pueden usarse contra el deudor, podran usarse contra usted, tales como presentar una demanda en corte, quitar parte de su sueldo, etc. Si alguna vez no se cumpla con la obligación de pagar esta deuda, se puede incluir esa información en la historia de credito de usted.

Este aviso no es el contrato mismo en que se le echa a usted la responsabilidad de la deuda.

NOTICE TO CONSUMER: In the following Notice, the word "you" refers to the Cosigner. DO NOT SIGN THIS BEFORE YOU READ THE WRITING ON THE FOLLOWING PAGES, EVEN IF OTHERWISE ADVISED. DO NOT SIGN THIS IF IT CONTAINS ANY BLANK SPACES. YOU ARE ENTITLED TO AN EXACT COPY OF ANY AGREEMENT YOU SIGN. YOU HAVE THE RIGHT AT ANY TIME TO PAY IN ADVANCE THE UNPAID BALANCE UNDER THIS AGREEMENT WITHOUT PENALTY AND YOU MAY BE ENTITLED TO A PARTIAL REFUND OF THE FINANCE CHARGE IN ACCORDANCE WITH LAW.

I UNDERSTAND THAT THIS IS A LOAN THAT I MUST REPAY.

CAUTION-IT IS IMPORTANT THAT YOU THOROUGHLY READ THE CONTRACT BEFORE YOU SIGN IT.

BY SIGNING THIS NOTE, I ACKNOWLEDGE AND AGREE TO BE JOINTLY AND SEVERALLY LIABLE WITH THE BORROWER FOR THIS LOAN.

Cosigner Signature _____ Today's Date (mm/dd/yyyy) _____