

ENROLLMENT CONDITIONS:

BE SURE TO READ THE ENROLLMENT CONDITIONS ON THE LAST PAGE OF THIS APPLICATION FORM.

TUITION:

The total tuition for Elements of Technical Boat Design is \$2,680.00 (including a \$200 registration fee). This may be paid as follows: Monthly-payment plans as described below. Or the tuition may be paid as a single payment of \$2,680.00.

METHOD OF PAYMENT:

(Check the box for the payment plan you will use.)

- A. FULL PAYMENT PLAN:**
With my Enrollment Agreement, I enclose the sum of \$2,680 in full payment of my tuition (includes a \$200 registration fee) for Elements of Technical Boat Design (formerly called Yacht Design Lite).

FINANCIAL AID

This loan option, through TFC Credit Corporation (or Westlawn's zero-interest monthly-payment plan), offers an interest rate as low as 0% specifically designed to finance your education at Westlawn. We've made it easy to apply. See directions below.

- B. 3% INTEREST MONTHLY PAYMENT PLAN FINANCED THROUGH TFC CREDIT CORPORATION:**
With my Enrollment Agreement, I enclose the sum of \$525.00 (includes a non-refundable registration fee of \$200) as a down payment toward the tuition of \$2,480 (\$2,680 including the registration fee). I agree to pay the balance in eleven (11) monthly payments of 198.86, at 3% interest, for a total payment of \$2,712.46 (including the down payment, registration fee, and interest), per the terms of the TFC Retail Installment Contract. I understand I must sign and return the Application For Credit and the TFC Retail Installment Contract (see below). *These monthly-payment and total-payment amounts do not include payments for any previous balance transferred to your new TFC Retail Installment Contract.*

- C. 9% INTEREST MONTHLY PAYMENT PLAN FINANCED THROUGH TFC CREDIT CORPORATION:**
With my Enrollment Agreement, I enclose the sum of \$395.00 (includes a non-refundable registration fee of \$200) as a down payment toward the tuition of \$2,480 (\$2,680 including the registration fee). I agree to pay the balance in seventeen (17) monthly payments of \$143.67, at 9% interest, for a total payment of \$2,844.39 (including the down payment, registration fee, and interest), per the terms of the TFC Retail Installment Contract. I understand I must sign and return the Application For Credit and the TFC Retail Installment Contract (see below). *These monthly-payment and total-payment amounts do not include payments for any previous balance transferred to your new TFC Retail Installment Contract.*

- D. ZERO-INTEREST MONTHLY PAYMENT PLANS THROUGH WESTLAWN:**
I enclose the sum of \$660.00 (includes a non-refundable registration fee of \$200) as a down payment toward the tuition of \$2,480 (\$2,680 including the registration fee). I agree to pay the balance in ten (10) monthly payments of \$202.00 directly to Westlawn. (Fill out the optional Westlawn Monthly-Payment Credit-Card Authorization form, if you want your monthly payments deducted automatically.)

IMPORTANT INFORMATION ABOUT BALANCES DUE FOR PAYMENT OF TUITION ON PREVIOUS COURSES: If you have a TFC-financed balance due on tuition for a previous Westlawn module or course, you must contact student services (207-853-6600, ext. 41, Email: info@westlawn.edu) to arrange to transfer the previous balance to the new TFC Retail Installment Contract for Elements of Technical Boat Design. This will change the TFC monthly-payment amounts and number of months from those listed above. The exact amounts will be determined on an individual basis and will be precisely stated in your new TFC Retail Installment Contract.

IMPORTANT INFORMATION ABOUT TFC MONTHLY PAYMENT PLANS: Be sure to fill out and return the Application For Credit form and the Retail Installment Contract along with this enrollment application. Go to WWW.TFCCREDIT.COM/WESTLAWN to get your Retail Installment Contract. Contact Student Services (207-853-6600, ext. 41, Email: info@westlawn.edu) with any questions. **For TFC financing, be sure to read the terms and conditions of the TFC Retail Installment Contract before you sign it. Monthly payments are to be sent directly to TFC Credit Corporation.** Upon receipt of your down payment, and completed and signed enrollment form, Application For Credit, and TFC Retail Installment Contract, the course material will be sent to you by Westlawn.

For all payments made directly to Westlawn, I understand that I will be billed additionally for any bank fees charged to process payments made by wire transfer, and that I will be charged a returned-check fee of \$30.00 per occurrence for any check which is declined for payment by the bank. For payments made to TFC Credit Corporation, I will be subject to the terms of the TFC Retail Installment Contract.

Depending on the method of payment you have selected, please remit the following amount together with this enrollment agreement and the enclosed Application For Credit and TFC Retail Installment Contract:

- A. Full-Payment Plan: \$2,680
B. 3% Interest Payment Plan: \$525
C. 9% Interest Payment Plan: \$395
D. Zero-Interest Payment Plan: \$660

All payments MUST be in the form of a check or money order in U.S. funds and drawn on a U.S. bank. Make your initial-payment check or money order payable to:

**WESTLAWN INSTITUTE OF
MARINE TECHNOLOGY
16 Deep Cove Road
Eastport, ME 04631 USA**

**To charge the FULL PAYMENT or DOWN
PAYMENT to your MASTER or VISA card,
complete the information in the box.**

Charge my tuition to my card (check one) <input type="checkbox"/> Master Card <input type="checkbox"/> Visa																					
My card number is:																					
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	Month	Year																			
Credit-Card Billing Zip Code:	<table border="1"><tr><td></td><td></td><td></td><td></td><td></td><td></td></tr></table>																				
Signature of Cardholder:	_____																				
Name on Card:	_____																				

NOTE: This course is not a complete course in yacht and boat design, but is intended to provide basic design information to persons in fields related to design. All individuals who are interested in a career as a yacht or boat designer should review the catalog or contact Westlawn for information on the Yacht & Boat Design Course, which is a complete course in yacht and boat design.

PERSONAL INFORMATION:

Please try **not** to use a post-office-box address. Course material is often shipped via UPS or courier. If you use a post-office-box address, delivery of course material may be delayed due to the slower post-office shipping required.
(Please Print or Type CLEARLY and NEATLY):

Family Name _____ Given Name/First Name _____ Middle Name _____

Mailing Address _____

City _____ State or Province _____ Zip _____

Home Phone _____ Work Phone _____ Email Address— **REQUIRED**

Male Female

Country of Residence _____

Date of Birth: _____ / _____ / _____
Month Day Year

_____-_____-_____
Social Security Number

How did you hear about Westlawn? If a magazine or boat show, which one: _____

Have you taken any Westlawn courses previously? Yes No If yes, which course(s): _____

AFFIRMATION:

I have read this entire enrollment agreement and I understand and agree to all the terms and conditions therein. I hereby apply for enrollment in Westlawn's Elements of Technical Boat Design distance-study course in yacht & boat design. I understand that my enrollment is subject to acceptance by the school and, if accepted, I will abide by the terms and conditions of this agreement.

X _____
Applicant's Signature Date

IF APPLICANT IS A LEGAL MINOR, PARENT OR GUARDIAN MUST COMPLETE AND SIGN BELOW:

Family Name _____ Given Name/First Name _____ Middle Name _____

Mailing Address _____

City _____ State or Province _____ Zip _____

Home Phone _____ Work Phone _____ Email Address _____

Male Female

Country of Residence _____

Date of Birth: _____ / _____ / _____
Month Day Year

_____-_____-_____
Social Security Number

X _____
Parent or Guardian's Signature Date

DO NOT WRITE BELOW THIS LINE

For School Use Only:

Elements of Technical Boat Design
Study Period (incl. six month free
extension*) ends on:

X _____
School's Acceptance
Date of Acceptance

_____-_____-_____
Student ID Number

Date *(See enrollment conditions on last page.)

**WHEN ACCEPTED, A COPY WILL BE RETURNED FOR YOUR FILES.
PLEASE RETURN ALL FOUR PAGES OF THIS APPLICATION.**

ENROLLMENT CONDITIONS:

It is understood that Elements of Technical Boat Design or “Elements” consists of 8 lessons. The lesson assignments are to be completed by me and returned to the school, per school instructions. It is understood that I need a computer, reliable access to the Internet, and email in order to properly complete the coursework, and I agree I must log onto the Westlawn student forum at least once a week. The work submitted shall be for the purpose of fulfilling the prescribed course requirements. The school will grade and return my lesson assignments to me. I will pay postage on all material I send to the school, and the school will pay postage on all lesson work returned to me.

It is understood that the school will be closed for U.S. national holidays; for a two-week summer break and for a two-week winter break; and that for several days during the year, faculty may be engaged in giving presentations and seminars at other schools, at conferences, and at boat shows.

It is understood that I cannot submit a succeeding lesson assignment until I have passed the previous lesson assignment with a grade of 75% or better, and that—if I fail to achieve a passing grade on the final lesson/exam in a module or course after five submissions of this lesson—the school will record this as failing the module or course and my enrollment will be terminated.

It is understood that for payment of my tuition fees, the school will furnish me the Elements of Technical Boat Design study guides and Westlawn text books, and instructor services consisting of lesson-assignment grading and instruction by mail or email should I need it to properly complete a lesson. (Note: Some material may contain the old course name “Yacht Design Lite.”)

I agree to follow instructions to the best of my ability, to apply myself consistently and conscientiously, and to personally complete all Elements lesson assignments within six months from the enrollment date, at which time this contract, with the exception of the student’s obligation for payments, if not completed, will terminate. However, a six month time extension will be granted, at no additional charge, for the purpose of completing the Elements of Technical Boat Design assignments. This free time extension does not alter the termination date of this contract, including the school’s obligation for issuing refunds. Any additional time extensions, granted after the free extension, will be subject to an additional agreement.

If a third party has paid some or all of my tuition, I agree the school may send copies of my records to that third party.

I have signed the enclosed student code of conduct and agree to abide by it, and I understand that the school has the right to suspend or terminate my enrollment for unethical conduct.

CANCELLATION & REFUND POLICY*

**Meets the business standards of the Distance Education and Training Council*

If you cancel your enrollment within five (5) calendar days after midnight on the day on which this agreement is signed, no tuition will be charged. RETURN OF ALL COURSE MATERIAL sent to you is requested. You may request cancellation in any manner, but for your protection, WRITTEN NOTIFICATION IS RECOMMENDED.

Until the time the school receives the first lesson assignment from the student, upon cancellation, the student will be entitled to a refund of all Elements of Technical Boat Design tuition paid, in excess of \$200.00 which is considered a registration fee.

After the school receives the first lesson assignment, upon cancellation, the school shall be entitled to the registration fee plus a charge which shall be determined according to the following:

- A. When lesson assignment 1 or 2 is received by the school, 25% of the tuition minus the amount of the registration fee.
- B. When lesson assignments 3 or 4 is received by the school, 50% of tuition minus the amount of the registration fee.
- D. After the student submits more than 4 lesson assignments, the school shall be entitled to the full tuition.

Upon receipt of notification of cancellation, any tuition refund due to the student will be paid within 30 days.*

No refunds are due 90 days after the termination date of this agreement.

If you fail to make any payment within 30 calendar days of its due date, the school reserves the right to find you in default of this enrollment agreement. Your entire tuition obligation will become due and payable and you will no longer be entitled to any refund, unless you cure the default within 15 days of our notice to you.

WESTLAWN INSTITUTE OF MARINE TECHNOLOGY
16 DEEP COVE ROAD
EASTPORT, ME 04631 USA
Tel: 207-853-6600 • Fax: 207-853-6605
Email: info@westlawn.edu • Web: www.westlawn.edu

Educational Affiliate of the American Boat & Yacht Council, www.abycinc.org

Westlawn Institute of Marine Technology does not discriminate in its admission activities on the basis of sex, race, religion, national origin, age, color, or creed.

This application and agreement shall in no way be construed as a guarantee of employment.

WESTLAWN

Institute of Marine Technology



16 Deep Cove Rd.
Eastport, ME 04631 USA

Tel: 207-853-6600
Fax: 207-853-6605

Email:
info@westlawn.edu

Web:
www.westlawn.edu

Dave Gerr, ext. 50
Director
Email:
dgerr@westlawn.edu

Nicholas Di Matteo, ext. 42
Instructor
Email:
ndimatteo@westlawn.edu

Eric Holohan, ext. 44
Instructor
Email:
eholohan@westlawn.edu

Patti Schulte, ext. 41
Student Services Coordinator
Email:
pschulte@westlawn.edu

Norman Nudelman, ext. 70
Provost
Email:
nnudelman@westlawn.edu

Enrollment-Process Checklist

Use the following checklist to complete your enrollment process:

PAYMENT PLANS A OR D — ENROLLMENT WITH FULL PAYMENT OR WESTLAWN ZERO-INTEREST MONTHLY PAYMENT PLAN:

- Fill out, sign and date the Westlawn enrollment form.
- Sign and Date the Code of Conduct form.
- Enclose your full tuition payment for Payment Plan A or the initial payment for Monthly Payment Plan D in a check or money order or via credit card. If paying by credit card, be sure to complete all credit-card information. Overseas students may also pay by international postal money order, in U.S. dollars, or via wire transfer.

Recommend option for Monthly Payment Plan D:

- Print out the Westlawn Monthly-Payment Credit-Card Authorization For Zero Interest Monthly Payment Plan D. Fill it out and sign and date it.
- Send the completed forms and payment to Westlawn. (Forms may be sent via regular mail, or—if paying by credit card—they may be faxed, or you may scan and email the forms.)

PAYMENT PLANS B OR C — ENROLLMENT THROUGH TFC TUITION FINANCING MONTHLY PAYMENT PLANS:

- Fill out, sign and date the Westlawn enrollment form.
- Sign and Date the Code of Conduct form.
- Fill out, sign and date the Borrower Application for Credit.
- Go to WWW.TFCCREDIT.COM/WESTLAWN
- Locate and fill out the Retail Installment Contract for the payment plan you choose—either 3% (Plan B) or 9% interest (Plan C).
- Fill out the Retail Installment Contract, print it out, sign it and date it.
Recommend option:
 - On WWW.TFCCREDIT.COM/WESTLAWN, select the automatic monthly payment method you prefer—either automatic Credit/Debit Card Authorization, or automatic Checking/Savings Account Deduction Authorization.
 - Fill out the form for the method of automatic monthly payment you have selected. Print it out, and sign and date it. (Be sure to include a copy of your credit card or voided check as indicated on the form.)
- Enclose your down payment in a check or money order, or via credit card. If paying by credit card, be sure to complete all credit-card information. Overseas students may also pay by international postal money order, in U.S. dollars, or via wire transfer.
- Send the completed forms and payment to Westlawn. (Forms may be sent via regular mail, or—if paying by credit card—they may be faxed, or you may scan and email the forms.)

**Contact Westlawn student services with any questions.
Email: info@westlawn.edu, or telephone: 207-853-6600, ext. 41.**

BORROWER APPLICATION FOR CREDIT **APPLICANT** **CO-BUYER FOR:**

LAST NAME		FIRST NAME		MIDDLE NAME		SOCIAL SECURITY NUMBER	
HOME ADDRESS			APT.	HOW LONG THERE? YRS MOS		DATE OF BIRTH	
CITY			STATE	ZIP		COUNTRY	
HOME PHONE ()			WORK PHONE ()			CELL PHONE ()	
E-MAIL ADDRESS				DRIVER'S LICENSE NUMBER			STATE

EMPLOYMENT

EMPLOYER		HOW LONG THERE? YRS MOS		JOB DESCRIPTION			
ADDRESS			CITY		STATE	COUNTRY	ZIP
PREVIOUS EMPLOYER		HOW LONG THERE? YRS MOS		JOB DESCRIPTION			
ADDRESS			CITY		STATE	COUNTRY	ZIP

SPOUSE

LAST NAME		FIRST NAME		MIDDLE NAME		CELL PHONE ()	SOCIAL SECURITY NUMBER
EMPLOYER		WORK PHONE ()		HOW LONG THERE? YRS MOS		JOB DESCRIPTION	

INCOME**AUTO**

Applicant's <u>monthly take home pay</u> from employer \$ _____		YEAR _____ MAKE _____ MODEL _____
Other Income (Source: _____) Monthly \$ _____		FINANCED LEASED BY: _____

BANKING

BANK (CHECKING)	BRANCH/ADDRESS	ACCOUNT NUMBER
BANK (SAVINGS)	BRANCH/ADDRESS	ACCOUNT NUMBER

RESIDENCE

LANDLORD OR MORTGAGE HOLDER			MONTHLY RENT OR MORTGAGE PAYMENT \$ _____		
ADDRESS			CITY		STATE ZIP

PERSONAL

HAVE YOU OBTAINED CREDIT UNDER A DIFFERENT NAME?	YES	NO	IF YES, WHAT NAME (S):
HAVE YOU EVER DECLARED BANKRUPTCY?	YES	NO	IF YES, IN WHICH STATE WHEN?

REFERENCES

NAME	ADDRESS	CITY	STATE	ZIP	RELATIONSHIP	TELEPHONE ()
						()
						()
						()

BY SUBMITTING THIS APPLICATION, I AUTHORIZE THE PERSON OR FIRM THAT I AM PURCHASING GOODS AND/OR SERVICES FROM (SELLER) TO CHECK MY CREDIT HISTORY WHETHER OR NOT MY APPLICATION IS SIGNED. THIS APPLICATION WILL BE SUBMITTED TO SELLER FOR APPROVAL. I AUTHORIZE SELLER TO USE CREDIT INFORMATION PREVIOUSLY OBTAINED IN CONNECTION WITH ANOTHER LOAN, IN CONNECTION WITH THIS APPLICATION. I AUTHORIZE AND INSTRUCT ANY PERSON OR CONSUMER REPORTING AGENCY TO FURNISH TO SELLER OR ANY PERSON OR FIRM WHOM MAY LAWFULLY RECEIVE SUCH INFORMATION, ANY INFORMATION THAT IT MAY HAVE OR OBTAIN IN RESPONSE TO SUCH CREDIT INQUIRIES, AND AGREE THAT SUCH INFORMATION, ALONG WITH THIS APPLICATION, SHALL REMAIN SELLERS PROPERTY, WHETHER OR NOT THIS APPLICATION IS APPROVED. UPON MY REQUEST, I WILL BE INFORMED AS TO WHETHER OR NOT A CONSUMER REPORT WAS REQUESTED, AND INFORMED OF THE NAME AND ADDRESS OF THE CONSUMER REPORTING AGENCY(S) THAT FURNISHED THE REPORT. ON ANY UPDATE, RENEWAL OR EXTENSION OF THIS CREDIT, SUBSEQUENT CONSUMER REPORTS MAY BE UTILIZED.

SIGNATURE _____

DATE _____

RETAIL INSTALLMENT CONTRACT

Plan: _____ Account:

Best Designer

123456791

Buyer - Last Name, First Name

SSN (SIN, Tax ID)

Identification Number (optional)

123 Anystreet

Anywhere

CT

06355

USA

Address

Apt.

City (Please Don't Abbreviate)

State/Prov

Zip/Postal Code

Country

(203) 123-1234

(230) 345-5689

() -

best@anyserver.com

Home Phone

Work Phone

Cell/Pager

E-Mail

DESCRIPTION OF GOODS AND/OR SERVICES

In this retail installment contract (Note), the words I, me, mine, and my mean each and all of those who signed it as Buyer and Co-Buyer (where applicable). The words you, your, and yours mean the Seller indicated below or anyone legally entitled to receive payments from me.

ITEMIZATION OF THE AMOUNT FINANCED

(1) Cash Price	\$	2,680.00
(2) (+)	\$	0.00
(3) (+)	\$	0.00
(4) Total Cash Price (1) + (2) + (3)	\$	2,680.00
(5) Cash Down Payment	\$	525.00
(6) Unpaid Cash Price (4) - (5)	\$	2,155.00
(7) (-)	\$	0.00
(8) (-)	\$	0.00
(9) Amount Financed (6) - (7) - (8)	\$	2,155.00

PROMISE TO PAY:

I promise to pay the Total of Payments in the number and amount of installments and on the dates as shown below at your address, or to the address of anyone designated by you to collect payments on your behalf. This Note is part of and is subject to the terms and conditions contained in any written agreement between Buyer and Seller made in connection with this Note. If I default, a negative report reflecting on my credit may be submitted to a credit reporting agency.

NOTICE: 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.

ANNUAL PERCENTAGE RATE The cost of my credit as a yearly rate	FINANCE CHARGE The dollar amount the credit will cost me	Amount Financed The amount of credit provided to me or on my behalf	Total of Payments The amount I will have paid after I have made all payments as scheduled	Total Sale Price The total cost of my purchase on credit, including my down payment of
3.000 %	\$ 32.46	\$ 2,155.00	\$ 2,187.46	\$ 525.00
				\$ 2,712.46

MY PAYMENT SCHEDULE WILL BE:

Number of payments	Amount of each payment	Payments are due monthly, the same day of each month beginning:	APR %
11	\$ 198.86	Jan 12, 2010	3.000 %
	\$		%
	\$		%
	\$		%

DEFAULT: I will be in default if I do not fully pay any installment on time. You may then demand the unpaid balance, earned finance charge, reasonable attorney fees, collection fees, expenses of collection, court fees and interest as allowed by law.

LATE CHARGES: If any part of a payment is 10 days late (or days late as per state law) I may be charged up to the greater of a) \$10.00 b) 10% of the payment, or the highest amount permitted by state law.

RETURNED ITEMS: If any payment is returned unpaid by my bank, I may be charged \$20.00 or up to the greatest amount allowed by law. The words "paid in full" or any other restrictive endorsement written on my payment will not have any effect on my account.

PREPAYMENT: I may pay my balance due in full at any time without penalty and may be entitled to a rebate of any unearned finance charge as calculated by applicable state law, with such rebate credited to my account.

Date of Note Jan 12, 2010 Anticipated Start Date of Services Jan 12, 2010 Anticipated Completion Date of Services Jan 12, 2011

Seller _____

AMOUNT FINANCED: The amount financed will be applied to my account with

Signature of Seller's Authorized Representative

REFERENCE: Refer to note for information provided about nonpayment, default, right to accelerate maturity of obligation, prepayment rebates and penalties.

Seller Address

SUBSTITUTION: The Seller reserves the right to substitute goods and/or services of equal or superior value.

Seller City, State/Prov and Zip/Postal Code

Country

CREDIT INFORMATION: I authorize the Seller, and/or any parties further authorized by the Seller, from time to time, to check my credit history. Upon my request, I will be informed as to whether or not a consumer report was requested, and informed of the name and address of the consumer reporting agency(s) that furnished the report.

BY SIGNING THIS NOTE BELOW, I ACKNOWLEDGE RECEIPT OF A TRUE, COMPLETELY FILLED IN COPY OF THIS NOTE.

Buyer **SAMPLE** _____

INVALID PART OF NOTE: If any part of this Note is invalid under the law you will not lose any of your rights as to the other parts of this Note.

Co-Buyer **3% U.S.** _____

RESPONSIBLE PARTIES: Buyer and Co-Buyer will be jointly and severally responsible for all amounts due.

Printed Name of Co-Buyer

Printed Name of Co-Buyer

Co-Buyer Address

Apt.

NOTICE TO THE BUYER: 1. DO NOT SIGN THIS CONTRACT BEFORE YOU READ IT OR IF IT CONTAINS ANY BLANK SPACE. 2. YOU ARE ENTITLED TO A COMPLETELY FILLED-IN COPY OF THIS AGREEMENT WHEN YOU SIGN IT. 3. UNDER THE LAW, YOU HAVE THE RIGHT TO PAY OFF IN ADVANCE THE FULL AMOUNT DUE AND TO OBTAIN A PARTIAL REFUND OF THE FINANCE CHARGE. 4. IF YOU DESIRE TO PAY OFF IN ADVANCE THE FULL AMOUNT DUE, THE AMOUNT OF THE REFUND YOU ARE ENTITLED TO, IF ANY, WILL BE FURNISHED UPON REQUEST.

Co-Buyer City, State/Prov and Zip/Postal Code

Country

Co-Buyer Home Phone

Co-Buyer SSN (SIN, Tax ID)

Co-Buyer Work Phone

Co-Buyer E-Mail

RETAIL INSTALLMENT CONTRACT

Plan: _____ Account:

Best Designer

Buyer - Last Name, First Name

123456791

SSN (SIN, Tax ID)

Identification Number (optional)

123 Anystreet

Address

Anywhere

Apt.

City (Please Don't Abbreviate)

CT

State/Prov

06355

Zip/Postal Code

USA

Country

(203) 123-1234

Home Phone

(230) 345-5689

Work Phone

() -

Cell/Pager

best@anyserver.com

E-Mail

DESCRIPTION OF GOODS AND/OR SERVICES

In this retail installment contract (Note), the words I, me, mine, and my mean each and all of those who signed it as Buyer and Co-Buyer (where applicable). The words you, your, and yours mean the Seller indicated below or anyone legally entitled to receive payments from me.

ITEMIZATION OF THE AMOUNT FINANCED

(1) Cash Price	\$	2,680.00
(2) (+)	\$	0.00
(3) (+)	\$	0.00
(4) Total Cash Price (1) + (2) + (3)	\$	2,680.00
(5) Cash Down Payment	\$	395.00
(6) Unpaid Cash Price (4) - (5)	\$	2,285.00
(7) (-)	\$	0.00
(8) (-)	\$	0.00
(9) Amount Financed (6) - (7) - (8)	\$	2,285.00

PROMISE TO PAY:

I promise to pay the Total of Payments in the number and amount of installments and on the dates as shown below at your address, or to the address of anyone designated by you to collect payments on your behalf. This Note is part of and is subject to the terms and conditions contained in any written agreement between Buyer and Seller made in connection with this Note. If I default, a negative report reflecting on my credit may be submitted to a credit reporting agency.

NOTICE: 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.

ANNUAL PERCENTAGE RATE The cost of my credit as a yearly rate	FINANCE CHARGE The dollar amount the credit will cost me	Amount Financed The amount of credit provided to me or on my behalf	Total of Payments The amount I will have paid after I have made all payments as scheduled	Total Sale Price The total cost of my purchase on credit, including my down payment of
9.000 %	\$ 157.39	\$ 2,285.00	\$ 2,442.39	\$ 395.00
				\$ 2,837.39

MY PAYMENT SCHEDULE WILL BE:

Number of payments	Amount of each payment	Payments are due monthly, the same day of each month beginning:	APR %
17	\$ 143.67	Jan 12, 2010	9.000 %
	\$		%
	\$		%
	\$		%

DEFAULT: I will be in default if I do not fully pay any installment on time. You may then demand the unpaid balance, earned finance charge, reasonable attorney fees, collection fees, expenses of collection, court fees and interest as allowed by law.

LATE CHARGES: If any part of a payment is 10 days late (or days late as per state law) I may be charged up to the greater of a) \$10.00 b) 10% of the payment, or the highest amount permitted by state law.

RETURNED ITEMS: If any payment is returned unpaid by my bank, I may be charged \$20.00 or up to the greatest amount allowed by law. The words "paid in full" or any other restrictive endorsement written on my payment will not have any effect on my account.

PREPAYMENT: I may pay my balance due in full at any time without penalty and may be entitled to a rebate of any unearned finance charge as calculated by applicable state law, with such rebate credited to my account.

Date of Note **Jan 12, 2010** Anticipated Start Date of Services **Jan 12, 2010** Anticipated Completion Date of Services **Jan 12, 2011**

Seller _____

Signature of Seller's Authorized Representative

Seller Address

Seller City, State/Prov and Zip/Postal Code

Country

BY SIGNING THIS NOTE BELOW, I ACKNOWLEDGE RECEIPT OF A TRUE, COMPLETELY FILLED IN COPY OF THIS NOTE.

Buyer **SAMPLE** _____
Signature of Buyer

Co-Buyer **9% U.S.** _____
Signature of Co-Buyer

Printed Name of Co-Buyer

Co-Buyer Address

Apt.

Co-Buyer City, State/Prov and Zip/Postal Code

Country

Co-Buyer Home Phone

Co-Buyer SSN (SIN, Tax ID)

Co-Buyer Work Phone

Co-Buyer E-Mail

AMOUNT FINANCED: The amount financed will be applied to my account with _____

REFERENCE: Refer to note for information provided about nonpayment, default, right to accelerate maturity of obligation, prepayment rebates and penalties.

SUBSTITUTION: The Seller reserves the right to substitute goods and/or services of equal or superior value.

CREDIT INFORMATION: I authorize the Seller, and/or any parties further authorized by the Seller, from time to time, to check my credit history. Upon my request, I will be informed as to whether or not a consumer report was requested, and informed of the name and address of the consumer reporting agency(s) that furnished the report.

INVALID PART OF NOTE: If any part of this Note is invalid under the law you will not lose any of your rights as to the other parts of this Note.

RESPONSIBLE PARTIES: Buyer and Co-Buyer will be jointly and severally responsible for all amounts due.

NOTICE TO THE BUYER: 1. DO NOT SIGN THIS CONTRACT BEFORE YOU READ IT OR IF IT CONTAINS ANY BLANK SPACE. 2. YOU ARE ENTITLED TO A COMPLETELY FILLED-IN COPY OF THIS AGREEMENT WHEN YOU SIGN IT. 3. UNDER THE LAW, YOU HAVE THE RIGHT TO PAY OFF IN ADVANCE THE FULL AMOUNT DUE AND TO OBTAIN A PARTIAL REFUND OF THE FINANCE CHARGE. 4. IF YOU DESIRE TO PAY OFF IN ADVANCE THE FULL AMOUNT DUE, THE AMOUNT OF THE REFUND YOU ARE ENTITLED TO, IF ANY, WILL BE FURNISHED UPON REQUEST.

**Westlawn Monthly-Payment Credit-Card Authorization
For Zero-Interest Monthly Payment Plan D**



16 Deep Cove Rd.
Eastport, ME 04631 USA

Tel: 207-853-6600
Fax: 207-853-6605

Email:
info@westlawn.edu

Web:
www.westlawn.edu

Dave Gerr, ext. 50
Director
Email:
dgerr@westlawn.edu

Nicholas Di Matteo, ext. 42
Instructor
Email:
ndimatteo@westlawn.edu

Eric Holohan, ext. 44
Instructor
Email:
eholohan@westlawn.edu

Patti Schulte, ext. 41
Student Services Coordinator
Email:
pschulte@westlawn.edu

Norman Nudelman, ext. 70
Provost
Email:
nnudelman@westlawn.edu

Dear Student:

If you selected Westlawn's zero-interest monthly payment plan (Monthly Payment Plan D), Westlawn has an automatic tuition payment option. This tuition payment option is designed to meet your payment obligations while allowing you to concentrate on the important facets of your life: children, studies, work, and so on. Rather than having to remember to send a check on the fifteenth of each month—at no added service fee—Westlawn can charge your check (debit)/credit card account for the amount of your monthly tuition payment. We will remit a copy of the charge and a tuition statement to you for your records.

We have found this service to be helpful to many students' busy lives. As we noted, our service is for people who want to keep current with their tuition but find their lives full. As it should be! You will still receive tuition statements each month.

IMPORTANT: Your check (debit)/credit card information on your ENROLLMENT AGREEMENT only authorizes Westlawn to deduct the initial down payment from your credit card and not future monthly payments. You must also fill out and return this form if you wish us to automatically deduct your credit card for your monthly payments.

If this service meets your needs, please fill out the form below, sign and return it to Westlawn. Please note that this option ONLY lasts for your current studies or module. If you enroll in further courses or modules, you will be required to complete a new copy of this form for that course or module.

Yes, I like the service. My check (debit)/credit card number is:

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

Visa: MasterCard: Exp Date: /

Code from back of card: *

*The code on the back of the card is the last three digits of the small number usually inside the signature box, sometimes just above the signature box.

I hereby authorize Westlawn Institute to debit the above card at \$202.00 per month until the tuition for my module is paid in full. My card will be debited on or about the 15th of each month. [NOTE: A few students enrolled under 2009 contracts may be debited at \$195.00 per month. If you are under a 2009 contract and the amount should be \$195.00 per month, cross out the \$202.00 above, and circle \$195.00 here.]

Student Name (print clearly): _____

Signature as shown on card: _____

Student Number: * Credit Card Billing Zip Code:

*If this is your first enrollment for a Westlawn course, you will not have a student number yet. If so, please leave student number blank.

Please complete this agreement, sign and return to us either by mail with your application form or by fax. Fax: 207-853-6605. Thank you.



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A Code of Conduct for the Distance Education Student

As a student of a DETC accredited distance education institution, I recognize that in the pursuit of my educational goals and aspirations I have certain responsibilities toward my fellow distance learners, my institution, and myself. To fulfill these responsibilities, I pledge adherence to this Code of Conduct.

I will observe fully the standards, rules, policies, and guidelines established by the Westlawn Institute of Marine Technology, as well as those of the Accrediting Commission of the Distance Education and Training Council, and the Maine Department of Education.

* * *

I will adhere to high ethical standards in the pursuit of my education, and to the best of my ability will:

1. Conduct myself with professionalism, courtesy and respect for others in all of my dealings with the institution staff, faculty, and other students.
2. Present my qualifications and background truthfully and accurately for admission to the institution.
3. Observe the institutional policies and rules on submitting work, taking examinations, participating in online discussions, and conducting research.
4. Never turn in work that is not my own, or present another person's ideas or scholarship as my own.
5. Never ask for, receive, or give unauthorized help on graded assignments, quizzes, and examinations.
6. Never divulge the content of or answers to quizzes or examinations to fellow students.
7. Never improperly use, destroy, forge, or alter my institution's documents, transcripts, or other records.
8. Never divulge my online username or password.
9. Do my best to follow the recommended study schedule for my program of studies.
10. Always report any violations of this Code of Conduct to the director of Westlawn, and report any evidence of cheating, plagiarism or improper conduct on the part of any student of the institution when I have direct knowledge of these activities.

Print Student's Name: _____

Signature: _____ Date: _____

Please Sign This Code Of Conduct And Return With Your Enrollment Agreement



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Tuition Discounts Available For Westlawn Courses

Corporate Multiple-Enrollment Discounts:

A company or organization that enrolls 3 or more people in any Westlawn course, within a 12-month period, will receive a 10% discount off the tuition for each course. If tuition is paid in full upon enrollment, the discount applies to the initial payment. If tuition is paid on the monthly-payment plan, the discount is applied to the final payment.

For example, if only two students from a company enroll in Westlawn courses initially, then these enrollments will be charged full price. If—later within the same 12-month period—a third student enrolls from the same company, then the discount will be applied retroactively to the first two enrollments as well as to the third enrollment. Either a refund check or credit-card credit will be issued (if the initial enrollments were paid in full) or (if on the monthly payment plan) the discount will be applied to the final payment(s). Additional enrollments within the 12-month period continue to receive the discount.

These discounts cannot be applied retroactively through to a preceding 12-month period; however, the 12-month period is continuous. For example if two students enroll on January 12, 2006 and a third enrolls on December 17, 2006 all three would then be eligible for the discount. If another two students enroll on November 9, 2007, they too will be eligible for the discount, as the December 17, 2006 enrollment also makes 3 enrollments within a 12-month period.

ABYC-Member Discounts:

ABYC members (at levels above Individual Membership) receive either 5% or 10% discounts on all Westlawn courses. The amount of the discount is determined by the level of ABYC membership. For example, a large corporation with a Diamond Membership, would qualify for multiple 10% discounts for several employees, while a standard Business Member would qualify for a single 5% percent discount in each year.

If tuition is paid in full upon enrollment, the discount applies with the initial payment. If paid on the monthly-payment plan, the discount is applied to the final payment(s).

Contact ABYC membership coordinator Judith Ramsey (jramsey@abycinc.org, Tel: 410-990-4460, ext. 32) to determine the ABYC discounts your membership level entitles you to.

Combined Multiple-Enrollment Corporate Discounts and ABYC-Member Discounts – 15%

Should an ABYC-member company qualify for multiple 10% tuition discounts, they can obtain a further 5% discount if they qualify for the Corporate Multiple-Enrollment Discounts above for a total discount of 15% for each course, for qualifying companies.