

If you are the spouse of a student or the spouse of a co-signer applying for a student loan with Community First, living in the State of Wisconsin, this Promissory Note Addendum is required to continue processing of the student loan request. The addendum is to be signed to indicate agreement of your responsibility to satisfy the debt under Wisconsin's marital property rules.

Please submit this addendum as soon as possible to prevent a delay in the processing of the student loan application:

- Print the Addendum
- Sign and Date:
 - If you are the spouse of the student, but not co-signing on the loan, sign on the first line
 - If you are the spouse of the co-signer, sign on the second line
- Indicate the borrower's (student's) name
- **How to submit it:**
 - Fax it to 1-877-407-1185
 - Drop it off at any Community First location
 - Mail it to Community First Credit Union, attn: Student Loans; PO Box 1487, Appleton WI 54912-1487
 - Scan and email it to: cfcu@curevl.com

Part IV. Promise to Pay

To be completed and signed by the Student Borrower's Spouse and Cosigner's Spouse.

STUDENT BORROWER'S SPOUSE AND COSIGNER'S SPOUSE MUST READ ALL PAGES OF THIS APPLICATION AND PROMISSORY NOTE AND SIGN BELOW.

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

WISCONSIN RESIDENTS: If the borrower is married or the cosigner is married to someone other than the Student Borrower, the following applies. Marital Property Joinder. The undersigned spouse of the borrower or cosigner joins in the execution of this Application and Promissory Note for purposes of acknowledging that this obligation is a family purpose debt, binding the marital property of the borrower or cosigner and the undersigned in accordance with Wisconsin law.

Signature of **Student's/Borrower's spouse** (if not the Cosigner)

Date

Signature of **Cosigner's spouse** (if not the Student/Borrower)

Date

Please print the **Student's** name