

FEDERAL TRADE COMMISSION

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 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 a part of your credit record.

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

IDENTIFICATION OF DEBT YOU MAY HAVE TO PAY

Name of Debtor: _____
Name of First Signer on Contract

Name of Creditor: Knight Financial LLC

Kind of Debt: Installment Sales Contract/ Security Agreement

Date of Debt: ____/____/____

I HAVE RECEIVED A COPY OF THIS NOTICE

_____/_____/_____
Date Signed

Signature of Co-Signer
(Second signature on contract)