



Customer's Name(s) \_\_\_\_\_

Date of Contract or Loan \_\_\_\_\_ Account or Loan Number \_\_\_\_\_

**Notice To Cosigner:**

You are being asked to guarantee this debt. Think carefully before you do so. If the borrower does not pay this debt, you will be responsible. Be sure you can afford to pay this debt in the event you are required to do so, 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 collections costs, which may increase this amount.

The Creditor,

Nicholas Financial, Inc.  
Corporate Offices  
2454 McMullen Booth Road  
Building C, Suite 501B  
Clearwater, FL 33759

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 wages, etc. If this debt is ever in default, this fact may become a part of YOUR credit record.

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

The undersigned acknowledges receipt of this notice on this date.

\_\_\_\_\_  
Customer's Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Customer's Signature

\_\_\_\_\_  
Date