



**LENDER CERTIFICATION OF INDEMNITY**

\_\_\_\_\_, (hereinafter referred to as "Lender"),  
\_\_\_\_\_ (Lender Code) is the holder of one or more promissory notes described herein that are guaranteed by the Missouri Department of Higher Education (hereinafter referred to as "MDHE") located at 205 Jefferson Street, Jefferson City, Missouri 65101. The Lender has submitted to the MDHE a claim for payment of said promissory note(s).

NOW THEREFORE, the Lender hereby certifies as follows:

The following information relates to the application form(s) and/or promissory note(s) that are the subject of this Lender Certification of Indemnity ("Certification"):

- A. Name of Borrower(s)\_\_\_\_\_
- B. Social Security Number(s)\_\_\_\_\_
- C. Guarantee Date(s)\_\_\_\_\_
- D. Original Loan Amount(s)\_\_\_\_\_
- E. Interest Rate(s)\_\_\_\_\_
- F. Disbursement Date(s)\_\_\_\_\_

(If the Certification references the application(s) and/or promissory note(s) for more than one loan, please include information above regarding each loan.)

Place your initials in the space by the applicable paragraph(s):

- \_\_\_\_ 1. The promissory note(s) was inadvertently lost or destroyed. In an effort to locate said promissory note(s), the Lender conducted a thorough and diligent search but failed to locate said promissory note(s).
- \_\_\_\_ 2. The promissory note(s) was inadvertently damaged, or contains improper alterations.
- \_\_\_\_ 3. The borrower signature date on the promissory note post-dates full disbursement of the loan.
- \_\_\_\_ 4. The "promise to pay section" of the said promissory note(s) is not legible. In an effort to obtain the clearest copy available, or the original paper promissory note (if it was provided to the Lender), the Lender conducted a thorough and diligent search that was unsuccessful.



- \_\_\_\_\_5. The separate application form(s) was inadvertently lost or destroyed. In an effort to locate said separate application(s), the Lender conducted a thorough and diligent search but failed to locate said application(s).
  
- \_\_\_\_\_6. The separate application form(s) was inadvertently damaged, or contains improper alterations.
  
- \_\_\_\_\_7. The borrower signature date on the separate application post-dates full disbursement of the loan.

The circumstances that led to the condition(s) indicated above relating to said application form(s) and/or promissory notes(s) are as follows (provide brief explanation):

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Each of said promissory note(s) or, as applicable, separate application(s), was executed on a form or in a format authorized by the MDHE or, as applicable, the U.S. Department of Education. The existence and terms of any of the original application form(s) or promissory note(s) has not at any time been contested by their respective maker(s).

If, in the sole discretion of either the MDHE or the U.S. Department of Education, the loan(s) obligation established by said application form(s) and/or promissory note(s) is determined to be uncollectible or unenforceable because of insufficient documentation, the Lender will indemnify the MDHE for the purchase of the claim. If the U.S. Department of Education determines that a loan the MDHE has assigned or subrogated is unenforceable or uncollectible because of insufficient documentation identified in this Lender Certification of Indemnity, the Lender agrees to indemnify the MDHE for the greater of the claim purchase amount, or the amount of reinsurance plus interest that the U.S. Department of Education assesses the MDHE. The Lender expressly agrees to indemnify and hold harmless the MDHE from any loss, damage, or expense, including reasonable attorney fees, arising from the Lender's inability to document such a claim.

This Certification shall be binding on and shall inure to the benefit of the successors and assigns of the parties hereto.

This Certification shall be construed according to the laws of the State of Missouri. The exclusive venue for any legal proceeding relating to or arising out of this Certification shall be in the Circuit Court of Cole County, Missouri.



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Name of Lender

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Lender Code

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Address of Lender

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Authorized Signature

Date

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Printed Name