



THE UNIVERSITY OF UTAH

H-23 Final Right to Cancel Disclosure Form

RIGHT TO CANCEL

You have a right to cancel this transaction, without penalty, by midnight on _____. No funds will be disbursed to you or to your school until after this time. You may cancel by calling us at 801-581-6211.

Borrower Name: _____

Borrower Address: _____

City: _____ St: _____ Zip: _____

Loan Rates & Estimated Total Costs – PHILIP R MYERS SCHOLARSHIP LOAN PROGRAM

ITEMIZATION OF AMOUNT FINANCED

Amount paid to you	
Administrative Fee to make the loan	
Total Amount of Loan	

OTHER FEES

- **Late Charge** – A late charge of 6% for each late monthly payment will be assessed on any payment received after the due date.
- **Return Check Charge** -- \$20.00

Estimated Repayment Schedule & Terms

REPAYMENT TERM	PAYMENT AMOUNT	ESTIMATED TOTAL AMOUNT OF PAYMENTS

REFERENCE NOTES

Bankruptcy Limitations:

If you file for bankruptcy you may still be required to pay back this loan.

Prepayments:

If you pay off early, you will not have to pay a penalty. You will not be entitled to a refund of part of the finance charge. See your contract documents for any additional information about non-payment, default, and required repayment in full before the scheduled date, and prepayment refunds and penalties.