

ARROW FINANCE COMPANY

Providing Auto & Personal Loans Since 1946

3528 HAMPTON AVENUE

ST. LOUIS, MO 63139

314-352-1500

FAX 314-352-9305

Date: _____

Principal borrower is _____

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 must, 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 increases 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.

Receipt Acknowledged:

Cosigner

Cosigner

Cosigner

Witness