**Just-A-Start Corporation Loan Deferral Request & Attestation**

By signing below, I/We agree and attest to the following terms and conditions:

1. As a result of the Federal, State and Local emergency declarations in response to the novel coronavirus disease 2019 (COVID-19) pandemic in the United States, I/We hereby request that Just-A-Start Corporation (JAS) and/or Capital for Change, Inc. (C4C) defer monthly payments on my loan for three (3) months.
2. My/Our financial situation has been negatively impacted by COVID-19, and as a result it would be a hardship to maintain payments on my loan obligation.
3. I/We understand that by deferring these payments the final loan payment, or “Maturity Date”, of my/our loan will be extended by three (3) months.
4. This is only a short-term deferral of my/our loan payments, not a forgiveness of my/our loan payments.
5. All contractual loan terms/provisions remain in effect, except as expressly stated in this document.
6. The amount of my/our monthly loan payment will remain the same once my/our payments resume.

1. My/our regularly scheduled payments shall resume on August 1, 2020.

C4C Loan Account #\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ JAS Account # \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

State: Mass. Loan Program: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ (if known)

Borrower (Print Name): \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Co-Borrower (Print Name): \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Address: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Phone Number: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ (home) \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ (cell)

Email Address: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Borrower Signature: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Date: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Co-Borrower Signature: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Date: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_