

# **STUDENT PAYMENT TERMS AND APPLICATION**

## **Breyer State University Equine Study Courses**

### **PAYMENT AMOUNTS:**

**\$9,500.00** covers the cost of tuition (books and DVD's not included) for all required Bachelor of Science equine degree courses. \*Plus interest.

- Monthly payment is: \$250.00 for 48 months

**\$4,750** covers the cost of tuition (books and DVD's not included) for all Associate of Arts equine business management courses. \*Plus interest.

- Monthly payment is: \$223.60 for 24 months.

### **HOW TO APPLY:**

1. Enter the loan amount and monthly payment in the form below corresponding to the loan for which you are applying.
2. Enter your full name as the "borrower."
3. Complete the form
4. Mail or fax (1.830.438.6192) to HorseCoursesOnline.com.
5. **TO SUBMIT THE ONE-TIME BREYER STATE UNIVERSITY REGISTRATION FEE OF \$150.00, AND FIRST MONTHLY PAYMENT ONLINE:**

**Bachelor of Science in Equine Studies** [Click Here](http://www.equinedegreeonline.com/BS/bsu_bs_enrollment_payment.html)  
[http://www.equinedegreeonline.com/BS/bsu\\_bs\\_enrollment\\_payment.html](http://www.equinedegreeonline.com/BS/bsu_bs_enrollment_payment.html)

**Associate of Arts in Equine Business** [Click Here](http://www.equinedegreeonline.com/BS/bsu_aa_enrollment_payment.html)  
[http://www.equinedegreeonline.com/BS/bsu\\_aa\\_enrollment\\_payment.html](http://www.equinedegreeonline.com/BS/bsu_aa_enrollment_payment.html)

## **HORSE COURSES ONLINE.COM**

838 Georg Oaks, Bulverde, TX 78163

Fax: 1.830.438.6192

# PROMISSORY NOTE TO HORSECOURSESONLINE.COM

Borrower Information:	
Name:	Date:
Street Address:	Date of Birth:
City:	Area code/Telephone number:
State:	Driver's License Number:
Zip:	Social Security Number:
E-mail:	

Lender Information:	
Name: HorseCoursesOnline.com	Area code/Telephone number: 602.689.6171
Street Address: 838 Georg Oaks	Make Checks Payable To:  HorseCoursesOnline.com
City: Bulverde	
State: Texas	
Zip: 78163	

Loan Information:	
Loan Amount: \$9,500.00 (BS) or \$4750.00 (AA) (circle amount for loan requested)	Loan Period: 48 months OR 24 months (circle time frame for loan requested)
* Interest Rate: 12%	Payment Schedule: Monthly....payments are due on the 10th of the month following the granting of the loan amount. All payments due by the 10 <sup>th</sup> of the month...a \$5 late fee will be assessed for payments received after the due date.

1. **Promise to Pay.** For value received, \_\_\_\_\_ (Borrower's name) promises to pay HorseCoursesOnline.com (Lender) \$ \_\_\_\_\_ (\$9,500 or \$4,750) and interest at the yearly rate of 12% on the unpaid balance as specified below.

2. **Installments.**

**Borrower will pay 48 or 24 payments of \$ \$250.00 or \$223.60 each at monthly intervals due on the 10th day of the month. A \$5 late fee will be applied if the payment is not received by the 10<sup>th</sup> of the month due date, and the student will be suspended if the monthly payment is not received by the 15<sup>th</sup> of the month due date. If the barrower fails to make the payments for 3 months (consecutive or non-consecutive), the barrower will be removed from the program; no credit will be given for payments made.**

3. **Application of Payments.** Payments will be applied first to interest and then to principal.

4. **Prepayment.** Borrower may prepay all or any part of the principal without penalty.

5. **Loan Acceleration.** If Borrower is more than 30 days late in making any payment, Lender may declare that the entire balance of unpaid principal is due immediately, together with the interest that has accrued.

6. **Security**

**This is an unsecured note.**

7. **Collection Costs.** If Lender prevails in a lawsuit to collect on this note, Borrower will pay Lender's costs and lawyer's fees in an amount the court finds to be reasonable.

Terms of student loan agreement:

You are requesting an unsecured personal loan in the amount of..... This loan is a promissory note to pay the tuition costs associated with a Breyer State University (BSU) Bachelor of Science in Equine Studies degree or an Associate of Arts in Equine Business Management. As such, this personal loan has unique terms and conditions.

1. No funds will be issued to the student. All funds will be paid directly to HorseCoursesOnline.com for course tuition.

2. **The student will pay the \$150 one-time registration fee required by Breyer State University with the submission of the loan application.** The registration fee is to be paid to www.HorseCoursesonline.com by credit card, personal check or money order. Payments are due on the 10th of the month.

3. The borrower will make monthly payments in the amount of..... by the 10th of each month. A \$5 late fee will be assessed for any payment not received by the 15th of the month. Course lessons and student/teacher interaction will be discontinued immediately if payment is not received by the 15th of the month. The student will be reinstated with the receipt of past due monthly payments. If the barrower fails to make the payments for 3 consecutive or non-consecutive months, the barrower will be removed from the program; no credit will be given for payments made.

The borrower must pay off the loan amount within the terms of the agreement (48 or 24 months). All equine courses required for graduation, must be completed within the period of the payment program (48 months for Bachelor of Science degree, 24 months for Associate of Arts degree).

If the student has completed the required equine study courses prior to the loan retirement date, graduation and the awarding of the degree will be withheld until the remaining loan amount is retired.

4. The Bachelor of Science degree student will begin study and complete the following courses in this order: Equine Nutrition for Maximum Performance, Stable Management, The Business of Making Money With Horses; Bits, Saddle Fitting and Hoof Balance, and Conformation for Selection and Performance.. Once these first five core courses are complete, the student may enroll in Training Performance Horses as well as another course of his or her choosing. The student shall enroll in no more than two courses at any one time.

Associate of Arts degree students are required to complete these courses in this order: Equine Nutrition for Maximum Performance, Stable Management, The Business of Making Money With Horses, and Bits, Saddle Fitting and Hoof Balance prior to enrolling in the remaining required courses. Once the 4 core courses are completed, the student may enroll in up to two courses at one time.

The undersigned and all other parties to this note, whether as endorsers, guarantors or sureties, agree to remain fully bound until this note shall be fully paid and waive demand, presentment and protest and all notices hereto and further agree to remain bound notwithstanding any extension, modification, waiver, or other indulgence or discharge or release of any obligor hereunder or exchange, substitution, or release of any collateral granted as security for this note. No modification or indulgence by any holder hereof shall be binding unless in writing; and any indulgence on any one occasion shall not be an indulgence for any other or future occasion. Any modification or change in terms, hereunder granted by any holder hereof, shall be valid and binding upon each of the undersigned, notwithstanding the acknowledgement of any of the undersigned, and each of the undersigned does hereby irrevocably grant to each of the others a power of attorney to enter into any such modification on their behalf. The rights of any holder hereof shall be cumulative and not necessarily successive. This note shall take effect as a sealed instrument and shall be construed, governed and enforced in accordance with the laws of the State of Texas.

Witnessed: \_\_\_\_\_ Date: \_\_\_\_\_

Witnessed: \_\_\_\_\_ Date: \_\_\_\_\_

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

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

**EASY PAYMENT OF REGISTRATION FEE**

1. Submit payment **online**, use the secure order forms.

2. **Fax** application and the following information to: (830) 438-6192

Visa                       MasterCard                       Discover

Card Number: \_\_\_\_\_ Expiration Date: \_\_\_\_\_

Card Holder Name (Please Print): \_\_\_\_\_

Card Holder Signature: \_\_\_\_\_

Card Holder Email Address: \_\_\_\_\_

Card Holder Address: \_\_\_\_\_

3. Mail check or money order: Payable to **Horse Courses Online**

Mail to: Horse Courses Online  
838 Georg Oaks  
Bulverde, TX 78163