NORTH SHORE BANK
NOTICE TO COSIGNER

You are being asked to guarantee a lease/loan contract for _____(debtor). Think carefully before you to do so. If the debtor doesn't pay the debt, you will have to. Be sure you can afford to pay if you have to, and that you want to accept this responsibility.

You may have to pay up to the full amount of the debt if the debtor does not pay. You may also have to pay late fees or collection costs, which increase this amount.

North Shore Bank can collect this debt from you without first trying to collect from the debtor. North Shore Bank can use the same collection methods against you that can be used against the debtor, such as suing you, garnishing your wages, etc. If the debt is ever in default, that fact may become part of YOUR credit record.

This notice is not the contract that makes you liable for the debt.

The undersigned acknowledges receipt of an exact copy of this notice.

_____ _____

(date) (signature of cosigner #1)

_____

Original Copy (signature of cosigner #2)

NORTH SHORE BANK
NOTICE TO COSIGNER

You are being asked to guarantee a lease contract for _____(debtor). Think carefully before you to do so. If the debtor doesn't pay the debt, you will have to. Be sure you can afford to pay if you have to, and that you want to accept this responsibility.

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This notice is not the contract that makes you liable for the debt.

The undersigned acknowledges receipt of an exact copy of this notice.

_____ _____

(date) (signature of cosigner #1)

_____

COSIGNER'S COPY (signature of cosigner #2)