



Co-signer Agreement

This **Co-Signer Agreement** ("**Agreement**" hereinafter) is made effective on _____, by and between:

The **High Credit, LLC.**, with address at **52 Tundra Street, San Francisco, California, 90610** (hereinafter known as "**Creditor**"); and _____, with address at _____ (hereinafter known as "**Co-Signer**");

WHEREAS, a Co-Signer has been selected and said Co-Signer expressly accepted to guarantee the loan of _____ with address at _____ (hereinafter known as "**Debtor**"). with the Creditor;

WHEREAS, the Creditor and Debtor agree that this Agreement shall be included or attached as Annex A and be recognized to modify and become part of the Loan Agreement between Creditor and Debtor dated _____.

NOW, THEREFORE, for and in consideration of the mutual promises and agreements contained herein, the Parties hereby agree to the following:

1. Obligation of the Co-Signer

The Co-Signer has read the Loan Agreement between Debtor and Creditor and agrees to guarantee all of the Debtor's financial obligations in the event of the Debtor's default. The Co-Signer understands and acknowledges that their obligation as a co-signer is joint and several with that of the Debtor. This means that the Co-Signer is individually responsible for the full performance of all obligations under the Loan Agreement.

2. Term

This Agreement will remain in force throughout the entire term of the principal Loan Agreement, including any modifications, amendments, adjustments, revisions, or extensions agreed by the principal parties. If any issues arise which will result in default, the Co-Signer shall be held equally responsible with that of the Debtor and shall be liable to pay all the obligations of the Debtor in full.



3. Confidentiality

The terms and conditions contained in this Agreement and other pertinent agreements relative hereto shall constitute confidential information. The recipient of the confidential information agrees to not disclose to any party any of the portions of the confidential information unless consent is given by the other party owning the confidential information. In the event that the recipient of confidential information is obligated by any legal order to disclose any confidential information, the party required to disclose the confidential information shall notify the owner of confidential information to be able to avail of any legal remedies or waive compliance with the provisions hereof. This clause shall survive the termination of this Agreement.

4. Credit Investigation

The Co-Signer hereby acknowledges and agrees that, as a condition of their role as a co-signer under this Agreement, the Creditor and its authorized representatives have the right to conduct a credit investigation on the Co-Signer. The Co-Signer understands and agrees that the information obtained through the credit investigation may be used by the Creditor for the purpose of assessing creditworthiness.

All parties agrees and undertakes that all information obtained through the credit investigation in accordance with applicable privacy laws and regulations are strictly confidential. The Co-Signer's credit information shall not be disclosed to third parties except as required by law.

5. Termination

Authomatic Termination. The obligations of the Co-Signer under this Agreement shall automatically terminate upon the Debtor fully satisfying all financial obligations under the Loan Agreement.

Mutual Agreement. The Co-Signer, Creditor and the Debtor may mutually agree, in writing, to terminate the Co-Signer's obligations under this Agreement.

6. Separability

In the event that any provisions of this agreement be found to be invalid or unenforceable by a competent court, the invalidity or non-enforceability shall affect only the affected provision and the remaining provisions shall remain valid and enforceable.



7. Counterparts

This Agreement may be executed in two or more electronic counterparts where each separate agreement may be deemed an original, but when put together shall constitute as one and the same Agreement.

8. Modifications

Any modification or alteration of this Agreement shall not be considered as having been made unless the parties execute such in writing and signed by both.

9. Assignment

The Co-Signer acknowledges and agrees that they may not assign, transfer, or delegate any of their rights or obligations under this Contract to any third party without the prior written consent of the Creditor.

The Creditor reserves the right to assign, transfer, or delegate any or all of its rights, duties, or obligations under this co-signer contract to any third party, including but not limited to successors, assigns, or other financial institutions, without the consent of the Co-Signer. In the event of such assignment, the Co-Signer agrees to be bound by the terms of this agreement with the assignee.

10. Relativity

This agreement inures the benefit of and shall be binding upon the assigns, heirs, executors, agents, and representatives of the parties hereto.

11. Governing Law and Jurisdiction

This Agreement shall be governed by and construed in accordance with applicable federal law and the laws of the State of _____. Should disputes arise with regard to this Agreement, actions shall be brought and be filed with the proper courts of _____, to the exclusion of all other venues that are hereby expressly and willingly waived by the parties.



IN WITNESS WHEREOF, the parties have hereunto affixed their signatures on the date above written.

Creditor

Name

Date

Signature

Debtor

Name

Date

Signature

Co-Signer

Name

Date

Signature



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