



**ORGANIZACIÓN DE LOS ESTADOS AMERICANOS
ORGANIZAÇÃO DOS ESTADOS AMERICANOS
ORGANISATION DES ETATS AMERICAINS
ORGANIZATION OF AMERICAN STATES**

LEO S. ROWE PAN AMERICAN FUND / FONDO PANAMERICANO LEO S. ROWE

www.oas.org/rowe

1889 F Street, N.W., Seventh Floor, Washington, DC 20006; Tel. (202) 458-6208; Fax (202) 458-3897; E-mail: RoweFund@oas.org

TO WHOM IT MAY CONCERN:

Ref: _____
Student name

Street address City Zip code Country

Has the Student previously been granted a Rowe Fund loan? []No []Yes, amount US\$_____.
(Note: this information also must be shown in the first page of the Guarantor's Agreement)

The Student referred to above has submitted a loan application to the Leo S. Rowe Pan American Fund of the Organization of American States (the "Rowe Fund") for the amount of US\$_____.

If you agree to accept the obligation as guarantor for the loan, please **fill out the enclosed Guarantor's Agreement form (original signed and notarized, plus two copies)**.

In order for the Rowe Fund Committee to have the necessary information to consider you as a guarantor for the loan, the following additional documents are required:

1. A letter from your current employer indicating: the length of your employment with that employer, your current salary, and a personal character reference for you. Your annual salary must be at least five times the total amount guaranteed. If you are self-employed or retired, you must submit a photocopy of your last U.S. income tax return, or any other valid document which verifies your annual income, or proof that you own assets of at least fifty times the total amount guaranteed;
2. A letter of reference from your bank indicating the length of time you have been their customer and the current balance in your account, stating that you have handled your account(s) with that institution in a satisfactory manner.
3. You must be an U.S. citizen or a permanent resident of the United States. Proof of such status must be submitted. If you are an U.S. citizen, you may submit a photocopy of any one of the following: birth certificate, passport, or nationalization certificate. If you are a permanent resident, you must submit a photocopy of your alien registration card.

Please send the guarantor's agreement and the supporting documents to the Student in a sealed envelope, to the Student's address shown above.

If you have any additional questions or comments, please contact the Secretariat of the Rowe Fund by e-mail at: RoweFund@oas.org, or by phone at (202) 458-6208.



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GUARANTOR'S AGREEMENT

THIS GUARANTOR'S AGREEMENT, between the General Secretariat of the Organization of American States ("GS/OAS"), as the representative of the Leo S. Rowe Pan American Fund ("Rowe Fund"), and _____ ("Guarantor"), regarding a Rowe Fund loan to _____ ("the Student").

WHEREAS,

That the Student, _____, whose current address is _____, has applied for a student loan in the amount of US\$_____ from the Rowe Fund ("the loan") with the intention of using the loan to finance the Student's education in the United States of America;

That the loan cannot be granted unless it is guaranteed by a qualified guarantor;

That the maximum amount that the Student may borrow under the Fund Regulations now in effect is US\$7,500 per loan and US\$15,000 in total during the course of studies for which the loan is granted, and that the Rowe Fund Committee may, without notifying Guarantor, raise this ceiling.

That Guarantor has been informed that the Student:

Has already been granted Rowe Fund loan(s) for US\$_____

Has not received previous Rowe Fund loans.

(please, check the one that applies)

That the Fund may make loans to the Student secured by different guarantors.

That Guarantor wants the Rowe Fund to grant the Student the loan, and after receiving and reading a copy of the Student's loan application, has therefore agreed to serve as guarantor of the loan.

NOW, WHEREFORE, IT IS AGREED,

FIRST: Guarantor guarantees the Student's payment of the loan in the amount of US\$_____, as well as any and all interest and penalties owed in accordance with the terms of the loan agreement signed by the Student covering the loan ("the Loan Agreement").

SECOND: Guarantor shall take all reasonable measures to assure that the Student repays the loan in accordance with the terms of the Loan Agreement and to cooperate with GS/OAS in collecting past-due loan payments, together with any interest and penalties accrued under the terms of the loan Agreement.

THIRD: That if the Student defaults on the loan agreement with the Rowe Fund, Guarantor shall pay GS/OAS, for return to the Rowe Fund, the outstanding balance of the aforesaid loan, together with any interest and penalties accrued under the terms of the loan, within thirty days of receiving written notice of the Student's default.

FOURTH: That if the Student receives more than one loan for the same degree and program of studies, the loans shall be consolidated into one loan for administrative purposes, including collection. However, if different guarantors have secured those loans, the individual responsibility of each guarantor for the total outstanding balance shall be proportionate to the amounts they guaranteed, but in no case shall Guarantor be

responsible for an amount in excess of the amount he or she initially guaranteed plus any penalties as permitted under the Loan Agreement.

FIFTH: Notwithstanding the modification of the loan agreement so as to extend the repayment periods or so as to increase or decrease the amount of periodic payments, Guarantor shall remain bound by the obligations set out in this Guarantor's Agreement.

SIXTH: If the Student defaults on the loan payments, and if Guarantor fails to pay the outstanding balance of the aforesaid loan together with any interest and penalties accrued under the terms of the loan as required under Article THIRD above, Guarantor shall submit to the jurisdiction of the courts and other pertinent authorities in Guarantor's area of residence and in Washington, D.C., U.S.A., and Guarantor hereby waives all challenges to the jurisdiction of those courts and pertinent authorities in relation to all legal process and other legal action that may be deemed necessary by GS/OAS or the Rowe Fund Committee for the collection of monies owed on account of the breach of this Guarantor's Agreement. Guarantor also agrees to pay GS/OAS all reasonable legal fees, expenses, and court costs incurred by GS/OAS in collecting amounts owed under this Guarantor's Agreement.

SEVENTH: Guarantor's obligations under the foregoing paragraphs are subject to the grant of the loan to the Student.

EIGHTH: Guarantor hereby authorizes GS/OAS/OASFCU to request Guarantor's credit report from the credit bureau, as needed, and shall sign all documents required for making those inquiries. GS/OAS/OASFCU shall keep information obtained by way of those inquiries confidential.

IN WITNESS WHEREOF, Guarantor and the duly appointed representative of GS/OAS hereby subscribe to this Guarantor's Agreement in triplicate originals on the dates indicated below.

Guarantor

Date

Technical Secretary
for GS/OAS

Date

Subscribed before me by the Guarantor, _____, on this _____ day of _____, 200__.

Notary Public

GUARANTOR'S INFORMATION (please print or type in block letters)

First name	Middle name	Last name	Mother's maiden name
Social security N°	Nationality	Date of birth	Relation to applicant
Home address	City	State	Zip code
Home telephone N°	Home e-mail address		Profession
Employer	Work address	City	State Zip code
Work telephone N°	Work e-mail address		Work fax N°