

WISS
Wright International Student Services
Default Management Solutions
Stafford and Direct Loans
**PARTICIPATION AGREEMENT
PLATINUM PROGRAM**

THIS AGREEMENT for the implementation of the "WISS Platinum Student Assistance Service" is entered into this 12th day of Dec. 2011 by Wright International Student Services, Inc. ("WISS"), and AVONDA FREDRICK'S INSTITUTE hereinafter referred to as the "School".
CINCINNATI OPE # 038373

1. WISS agrees:
 - A. To update the WISS system with student account information received or obtained from the School, Guarantor or Loan Servicing Company.
 - B. To attempt to assist students in bringing their student loan account current and or prevent their default.
 - C. To attempt to locate students who have moved without a forwarding address or telephone number.
 - D. To provide the school with a monthly summary of students that WISS is tracking and has assisted.
2. School agrees:
 - A. To send student accounts to WISS each quarter. This will include all accounts for students who have obtained a student loan through the School, and have graduated or dropped from the School during this quarter.
 - B. To send to WISS preclaims and delinquency reports received by the School from its servicers and guarantors each month.
 - C. To pay WISS \$5.00 for each student account loaded and updated on the WISS system for tracking.
 - D. To pay WISS \$80.00 for each student deferred, forborne, or brought current. Said payment shall be paid immediately upon written Identification by WISS.
3. The School agrees to not assert any claim against WISS or it's employees, officers, directors, shareholders or agents for any damages which result to the School due to any problems incurred as a result of services, unless their actions amount to gross and willful misconduct.

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4. Should any proceedings be instituted by WISS for monies due from the School for services provided or any other relief, the School shall pay all cost incurred by WISS, including reasonable attorney's fees. Invoices are due within 30 days of the invoice date. A finance charge of 1 ½% (18% per annum) will be added after 30 days.
5. THE LAWS OF THE STATE OF KANSAS WILL GOVERN THIS AGREEMENT. THE PARTIES AGREE THAT VENUE FOR ANY DISPUTE UNDER THIS AGREEMENT SHALL BE IN THE DISTRICT COURT OF JOHNSON COUNTY KANSAS. THIS AGREEMENT CONSTITUTES THE ENTIRE AGREEMENT BETWEEN THE PARTIES AND SHALL NOT BE MODIFIED OR RESCINDED EXCEPT IN A WRITTEN DOCUMENT SIGNED BY BOTH PARTIES.
6. The term of this Agreement is twelve (12) months from the effective date of the Agreement, which appears above. This Agreement will be automatically renewable unless terminated by either party by giving notice in writing (60) days before the end of the pending twelve (12) month term.
7. In the event this Agreement is terminated by the School without cause, the School agrees to pay to WISS as liquidated damages a sum equal to the average monthly payment made by the School to WISS pursuant to this agreement times the number of months remaining on the Agreement on the date of the cancellation.
8. The School acknowledges that WISS is not engaging in collection activities on behalf of the school. WISS's sole responsibilities are expressly set forth herein.

Wright International Student Services

Diana Owen Date 12/12/11
By _____
Title Director of Client Relations

School:

[Signature] Date 12/12/11
By _____
Title FR DIRECTOR, OFFICER

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ADDENDUM TO DECEMBER 12, 2011 AGREEMENT BETWEEN WRIGHT INTERNATIONAL STUDENT SERVICES AND AVEDA FREDRICS INSTITUTE- INDIANAPOLIS/CINCINNATI.

THIS ADDENDUM amends the Agreement for services entered into on December 12, 2011 (the Original Agreement) between the parties Wright International Student Services, Inc. ("WISS"), and Aveda Fredrics Institute- Indianapolis/Cincinnati hereinafter referred to as the "School." The Original Agreement is made part of this document.

WISS and the School, for good consideration, hereby agree as follows:

Paragraph 1, listing WISS's obligations, shall be amended to add the following bolded and underlined text as an additional subparagraph after the last subparagraph in Paragraph 1:

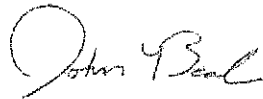
1. WISS agrees:

(E) To comply with any and all applicable statutory provisions of or applicable to Title IV of the Higher Education Act ("Title IV), any and all regulatory provisions prescribed under such statutes, and all special arrangements, agreements, limitations, suspensions, and terminations entered into under such statutes; (ii) to assume joint and several liability with the School for any violation by WISS of any applicable statutory provisions of or applicable to Title IV, any and all regulatory provisions prescribed under such statutes, and all special arrangements, agreements, limitations, suspensions, and terminations entered into under such statutes; (iii) to refer any reasonable suspicion of fraudulent or criminal conduct in the Title IV programs by the institution or by an applicant or student to the U.S. Department of Education's Inspector General; (iv) to annually submit a compliance audit pursuant to 34 CFR § 668.23 as required by federal law; and (v) in the event of termination of the contract, to return to the School all records in its possession pertaining to the School's participation in the program or programs for which services are no longer provided.

Dated July 22, 2014



Signature
[Printed Name]
[Title of School Representative]
Aveda Fredrics Institute- Indianapolis/Cincinnati



John Beal
President
Wright International Student Services, Inc.

WISS

Wright International Student Services

Default Management Solutions

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PARTICIPATION AGREEMENT PLATINUM PROGRAM

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INDIANAPOLIS OPE # 041559

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Wright International Student Services

Diana Repner Date 12/21/11
By Director of Client Relations
Title

School:

Man of Faith Date 12/12/11
By FA DIRECTOR, OFFICE
Title

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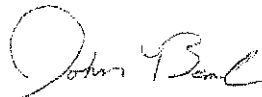


Signature

[Printed Name]

[Title of School Representative]

Aveda Fredrics Institute- Indianapolis/Cincinnati



John Beal

President

Wright International Student Services, Inc.