



See a Social Security Number? Say Something!
Report Privacy Problems to <https://public.resource.org/privacy>
Or call the IRS Identity Theft Hotline at 1-800-908-4490



Return of Private Foundation
or Section 4947(a)(1) Nonexempt Charitable Trust
Treated as a Private Foundation

Department of the Treasury
Internal Revenue Service

Note. The foundation may be able to use a copy of this return to satisfy state reporting requirements

Open to Public Inspection

For calendar year **2012** or tax year beginning **2012**, and ending **20**

Name of foundation
IRVIN, R EUGENE T/W EDUC

Number and street (or P O box number if mail is not delivered to street address) Room/suite
ONE M & T PLAZA, 8TH FLOOR

City or town, state, and ZIP code
BUFFALO, NY 14203

A Employer identification number
25-6128895

B Telephone number (see instructions)
716- 842-5506

C If exemption application is pending, check here **X**

D 1 Foreign organizations, check here
2 Foreign organizations meeting the 85% test, check here and attach computation

E If private foundation status was terminated under section 507(b)(1)(A), check here

F If the foundation is in a 60-month termination under section 507(b)(1)(B), check here

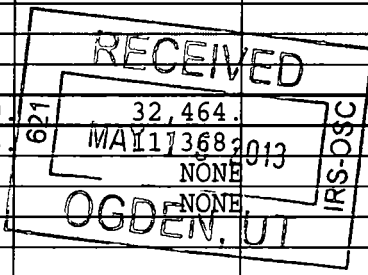
G Check all that apply:
 Initial return
 Final return
 Address change
 Initial return of a former public charity
 Amended return
 Name change

H Check type of organization: Section 501(c)(3) exempt private foundation
 Section 4947(a)(1) nonexempt charitable trust Other taxable private foundation

I Fair market value of all assets at end of year (from Part II, col. (c), line 16) **\$ 1,026,815.**

J Accounting method: Cash Accrual
 Other (specify) _____
(Part I, column (d) must be on cash basis.)

Part I Analysis of Revenue and Expenses (The total of amounts in columns (b), (c), and (d) may not necessarily equal the amounts in column (a) (see instructions))	(a) Revenue and expenses per books	(b) Net investment income	(c) Adjusted net income	(d) Disbursements for charitable purposes (cash basis only)
1 Contributions, gifts, grants, etc., received (attach schedule)				
2 Check <input type="checkbox"/> if the foundation is not required to attach Sch B				
3 Interest on savings and temporary cash investments	3,506.	3,506.		STMT 1
4 Dividends and interest from securities	16,817.	16,502.		STMT 2
5a Gross rents				
b Net rental income or (loss)				
6a Net gain or (loss) from sale of assets not on line 10	12,456.			
b Gross sales price for all assets on line 6a	21,516.			
7 Capital gain net income (from Part IV, line 2)		12,456.		
8 Net short-term capital gain				
9 Income modifications				
10a Gross sales less returns and allowances				
b Less Cost of goods sold				
c Gross profit or (loss) (attach schedule)				
11 Other income (attach schedule)				
12 Total. Add lines 1 through 11	32,779.	32,464.		
13 Compensation of officers, directors, trustees, etc.	11,368.			
14 Other employee salaries and wages				NONE
15 Pension plans, employee benefits				NONE
16a Legal fees (attach schedule)				
b Accounting fees (attach schedule)				
c Other professional fees (attach schedule)				
17 Interest				
18 Taxes (attach schedule) (see instructions) STMT. 3	1,423.	1,138.		
19 Depreciation (attach schedule) and depletion				
20 Occupancy				
21 Travel, conferences, and meetings		NONE	NONE	
22 Printing and publications		NONE	NONE	
23 Other expenses (attach schedule) STMT. 4	850.	850.		
24 Total operating and administrative expenses. Add lines 13 through 23	13,641.	13,356.	NONE	
25 Contributions, gifts, grants paid				
26 Total expenses and disbursements Add lines 24 and 25	13,641.	13,356.	NONE	
27 Subtract line 26 from line 12:				
a Excess of revenue over expenses and disbursements	19,138.			
b Net investment income (if negative, enter -0-)		19,108.		
c Adjusted net income (if negative, enter -0-)				



ENVELOPE RETURN DATE MAY 10 2013

SCANNED MAY 21 2013 Revenue Operating and Administrative Expenses

Part II Balance Sheets		Attached schedules and amounts in the description column should be for end-of-year amounts only (See instructions)			
		Beginning of year (a) Book Value	End of year (b) Book Value (c) Fair Market Value		
Assets	1	Cash - non-interest-bearing			
	2	Savings and temporary cash investments	33,261.	56,609.	56,609.
	3	Accounts receivable ▶ Less allowance for doubtful accounts ▶			
	4	Pledges receivable ▶ Less: allowance for doubtful accounts ▶			
	5	Grants receivable			
	6	Receivables due from officers, directors, trustees, and other disqualified persons (attach schedule) (see instructions)			
	7	Other notes and loans receivable (attach schedule) ▶ * Less allowance for doubtful accounts ▶ NONE	81,504.	* 75,130. 75,130.	STMT 5 75,130.
	8	Inventories for sale or use			
	9	Prepaid expenses and deferred charges			
	10 a	Investments - U S and state government obligations (attach schedule),			
	b	Investments - corporate stock (attach schedule)			
	c	Investments - corporate bonds (attach schedule),			
	11	Investments - land, buildings, and equipment basis ▶ Less accumulated depreciation ▶ (attach schedule)			
	12	Investments - mortgage loans			
	13	Investments - other (attach schedule) STMT 9	873,781.	875,579.	895,076.
	14	Land, buildings, and equipment basis ▶ Less accumulated depreciation ▶ (attach schedule)			
15	Other assets (describe ▶)				
16	Total assets (to be completed by all filers - see the instructions Also, see page 1, item I)	988,546.	1,007,318.	1,026,815.	
Liabilities	17	Accounts payable and accrued expenses			
	18	Grants payable			
	19	Deferred revenue			
	20	Loans from officers, directors, trustees, and other disqualified persons			
	21	Mortgages and other notes payable (attach schedule)			
	22	Other liabilities (describe ▶)			
23	Total liabilities (add lines 17 through 22)			NONE	
Net Assets or Fund Balances	Foundations that follow SFAS 117, check here ▶ <input type="checkbox"/> and complete lines 24 through 26 and lines 30 and 31.				
	24	Unrestricted			
	25	Temporarily restricted			
	26	Permanently restricted			
	Foundations that do not follow SFAS 117, check here and complete lines 27 through 31. ▶ <input checked="" type="checkbox"/>				
	27	Capital stock, trust principal, or current funds	988,546.	1,007,318.	
	28	Paid-in or capital surplus, or land, bldg, and equipment fund			
	29	Retained earnings, accumulated income, endowment, or other funds			
30	Total net assets or fund balances (see instructions)	988,546.	1,007,318.		
31	Total liabilities and net assets/fund balances (see instructions)	988,546.	1,007,318.		

Part III Analysis of Changes in Net Assets or Fund Balances		
1	Total net assets or fund balances at beginning of year - Part II, column (a), line 30 (must agree with end-of-year figure reported on prior year's return)	1 988,546.
2	Enter amount from Part I, line 27a	2 19,138.
3	Other increases not included in line 2 (itemize) ▶	3
4	Add lines 1, 2, and 3	4 1,007,684.
5	Decreases not included in line 2 (itemize) ▶ SEE STATEMENT 10	5 366.
6	Total net assets or fund balances at end of year (line 4 minus line 5) - Part II, column (b), line 30	6 1,007,318.

Part IV Capital Gains and Losses for Tax on Investment Income

(a) List and describe the kind(s) of property sold (e.g., real estate, 2-story brick warehouse, or common stock, 200 shs MLC Co)				(b) How acquired P - Purchase D - Donation	(c) Date acquired (mo, day, yr.)	(d) Date sold (mo, day, yr.)
1a PUBLICLY TRADED SECURITIES						
b						
c						
d						
e						
(e) Gross sales price	(f) Depreciation allowed (or allowable)	(g) Cost or other basis plus expense of sale	(h) Gain or (loss) (e) plus (f) minus (g)			
a 21,516.		9,060.	12,456.			
b						
c						
d						
e						
Complete only for assets showing gain in column (h) and owned by the foundation on 12/31/69			(i) Gains (Col. (h) gain minus col. (k), but not less than -0-) or Losses (from col. (h))			
(i) F.M.V. as of 12/31/69	(j) Adjusted basis as of 12/31/69	(k) Excess of col. (i) over col. (j), if any				
a			12,456.			
b						
c						
d						
e						
2 Capital gain net income or (net capital loss) { If gain, also enter in Part I, line 7 If (loss), enter -0- in Part I, line 7 }				2	12,456.	
3 Net short-term capital gain or (loss) as defined in sections 1222(5) and (6): If gain, also enter in Part I, line 8, column (c) (see instructions). If (loss), enter -0- in Part I, line 8				3		

Part V Qualification Under Section 4940(e) for Reduced Tax on Net Investment Income

(For optional use by domestic private foundations subject to the section 4940(a) tax on net investment income.)

If section 4940(d)(2) applies, leave this part blank.

Was the foundation liable for the section 4942 tax on the distributable amount of any year in the base period? Yes No
If "Yes," the foundation does not qualify under section 4940(e). Do not complete this part.

1 Enter the appropriate amount in each column for each year; see the instructions before making any entries.

(a) Base period years Calendar year (or tax year beginning in)	(b) Adjusted qualifying distributions	(c) Net value of noncharitable-use assets	(d) Distribution ratio (col. (b) divided by col. (c))
2011			
2010			
2009			
2008			
2007			

2 Total of line 1, column (d)	2	
3 Average distribution ratio for the 5-year base period - divide the total on line 2 by 5, or by the number of years the foundation has been in existence if less than 5 years	3	
4 Enter the net value of noncharitable-use assets for 2012 from Part X, line 5	4	
5 Multiply line 4 by line 3	5	
6 Enter 1% of net investment income (1% of Part I, line 27b)	6	
7 Add lines 5 and 6	7	
8 Enter qualifying distributions from Part XII, line 4 If line 8 is equal to or greater than line 7, check the box in Part VI, line 1b, and complete that part using a 1% tax rate. See the Part VI instructions.	8	

Part VI Excise Tax Based on Investment Income (Section 4940(a), 4940(b), 4940(e), or 4948 - see instructions)

1a Exempt operating foundations described in section 4940(d)(2), check here <input type="checkbox"/> and enter "N/A" on line 1 Date of ruling or determination letter: _____ (attach copy of letter if necessary - see instructions)		1	382.
b Domestic foundations that meet the section 4940(e) requirements in Part V, check here <input type="checkbox"/> and enter 1% of Part I, line 27b			
c All other domestic foundations enter 2% of line 27b. Exempt foreign organizations enter 4% of Part I, line 12, col. (b).			
2 Tax under section 511 (domestic section 4947(a)(1) trusts and taxable foundations only Others enter -0)		2	
3 Add lines 1 and 2		3	382.
4 Subtitle A (income) tax (domestic section 4947(a)(1) trusts and taxable foundations only Others enter -0-)		4	NONE
5 Tax based on investment income. Subtract line 4 from line 3. If zero or less, enter -0-		5	382.
6 Credits/Payments:			
a 2012 estimated tax payments and 2011 overpayment credited to 2012	6a	144.	
b Exempt foreign organizations - tax withheld at source	6b	NONE	
c Tax paid with application for extension of time to file (Form 8868)	6c	NONE	
d Backup withholding erroneously withheld	6d		
7 Total credits and payments. Add lines 6a through 6d		7	144.
8 Enter any penalty for underpayment of estimated tax. Check here <input type="checkbox"/> if Form 2220 is attached		8	
9 Tax due. If the total of lines 5 and 8 is more than line 7, enter amount owed		9	238.
10 Overpayment. If line 7 is more than the total of lines 5 and 8, enter the amount overpaid		10	
11 Enter the amount of line 10 to be Credited to 2013 estimated tax <input type="checkbox"/> Refunded <input type="checkbox"/>		11	

Part VII-A Statements Regarding Activities

	Yes	No
1a During the tax year, did the foundation attempt to influence any national, state, or local legislation or did it participate or intervene in any political campaign?		X
b Did it spend more than \$100 during the year (either directly or indirectly) for political purposes (see Instructions for the definition)? <i>If the answer is "Yes" to 1a or 1b, attach a detailed description of the activities and copies of any materials published or distributed by the foundation in connection with the activities</i>		X
c Did the foundation file Form 1120-POL for this year?		X
d Enter the amount (if any) of tax on political expenditures (section 4955) imposed during the year: (1) On the foundation ► \$ _____ (2) On foundation managers ► \$ _____		
e Enter the reimbursement (if any) paid by the foundation during the year for political expenditure tax imposed on foundation managers. ► \$ _____		
2 Has the foundation engaged in any activities that have not previously been reported to the IRS? <i>If "Yes," attach a detailed description of the activities</i>		X
3 Has the foundation made any changes, not previously reported to the IRS, in its governing instrument, articles of incorporation, or bylaws, or other similar instruments? <i>If "Yes," attach a conformed copy of the changes</i>		X
4a Did the foundation have unrelated business gross income of \$1,000 or more during the year?		X
b If "Yes," has it filed a tax return on Form 990-T for this year?		
5 Was there a liquidation, termination, dissolution, or substantial contraction during the year? <i>If "Yes," attach the statement required by General Instruction T</i>		X
6 Are the requirements of section 508(e) (relating to sections 4941 through 4945) satisfied either • By language in the governing instrument, or • By state legislation that effectively amends the governing instrument so that no mandatory directions that conflict with the state law remain in the governing instrument?	X	
7 Did the foundation have at least \$5,000 in assets at any time during the year? <i>If "Yes," complete Part II, col (c), and Part XV</i>	X	
8a Enter the states to which the foundation reports or with which it is registered (see instructions) ► PA		
b If the answer is "Yes" to line 7, has the foundation furnished a copy of Form 990-PF to the Attorney General (or designate) of each state as required by General Instruction G? <i>If "No," attach explanation</i>	X	
9 Is the foundation claiming status as a private operating foundation within the meaning of section 4942(j)(3) or 4942(j)(5) for calendar year 2012 or the taxable year beginning in 2012 (see instructions for Part XIV)? <i>If "Yes," complete Part XIV</i>		X
10 Did any persons become substantial contributors during the tax year? <i>If "Yes," attach a schedule listing their names and addresses</i>		X

Part VII-A Statements Regarding Activities (continued)

11 At any time during the year, did the foundation, directly or indirectly, own a controlled entity within the meaning of section 512(b)(13)? If "Yes," attach schedule (see instructions) 11 X
12 Did the foundation make a distribution to a donor advised fund over which the foundation or a disqualified person had advisory privileges? If "Yes," attach statement (see instructions) 12 X
13 Did the foundation comply with the public inspection requirements for its annual returns and exemption application? 13 X
Website address N/A
14 The books are in care of M & T BANK Telephone no. (716) 842-5506
Located at ONE M&T PLAZA, 8TH FLOOR, BUFFALO, NY ZIP+4 14203
15 Section 4947(a)(1) nonexempt charitable trusts filing Form 990-PF in lieu of Form 1041 - Check here 15
16 At any time during calendar year 2012, did the foundation have an interest in or a signature or other authority over a bank, securities, or other financial account in a foreign country? 16 Yes No X
See the instructions for exceptions and filing requirements for Form TD F 90-22.1. If "Yes," enter the name of the foreign country

Part VII-B Statements Regarding Activities for Which Form 4720 May Be Required

File Form 4720 if any item is checked in the "Yes" column, unless an exception applies.

1a During the year did the foundation (either directly or indirectly)
(1) Engage in the sale or exchange, or leasing of property with a disqualified person? Yes X No
(2) Borrow money from, lend money to, or otherwise extend credit to (or accept it from) a disqualified person? Yes X No
(3) Furnish goods, services, or facilities to (or accept them from) a disqualified person? Yes X No
(4) Pay compensation to, or pay or reimburse the expenses of, a disqualified person? Yes X No
(5) Transfer any income or assets to a disqualified person (or make any of either available for the benefit or use of a disqualified person)? Yes X No
(6) Agree to pay money or property to a government official? (Exception. Check "No" if the foundation agreed to make a grant to or to employ the official for a period after termination of government service, if terminating within 90 days) Yes X No
b If any answer is "Yes" to 1a(1)-(6), did any of the acts fail to qualify under the exceptions described in Regulations section 53.4941(d)-3 or in a current notice regarding disaster assistance (see instructions)? 1b
Organizations relying on a current notice regarding disaster assistance check here
c Did the foundation engage in a prior year in any of the acts described in 1a, other than excepted acts, that were not corrected before the first day of the tax year beginning in 2012? 1c X
2 Taxes on failure to distribute income (section 4942) (does not apply for years the foundation was a private operating foundation defined in section 4942(j)(3) or 4942(j)(5))
a At the end of tax year 2012, did the foundation have any undistributed income (lines 6d and 6e, Part XIII) for tax year(s) beginning before 2012? Yes X No
If "Yes," list the years
b Are there any years listed in 2a for which the foundation is not applying the provisions of section 4942(a)(2) (relating to incorrect valuation of assets) to the year's undistributed income? (If applying section 4942(a)(2) to all years listed, answer "No" and attach statement - see instructions.) 2b X
c If the provisions of section 4942(a)(2) are being applied to any of the years listed in 2a, list the years here
3a Did the foundation hold more than a 2% direct or indirect interest in any business enterprise at any time during the year? Yes X No
b If "Yes," did it have excess business holdings in 2012 as a result of (1) any purchase by the foundation or disqualified persons after May 26, 1969; (2) the lapse of the 5-year period (or longer period approved by the Commissioner under section 4943(c)(7)) to dispose of holdings acquired by gift or bequest; or (3) the lapse of the 10-, 15-, or 20-year first phase holding period? (Use Schedule C, Form 4720, to determine if the foundation had excess business holdings in 2012.) 3b
4a Did the foundation invest during the year any amount in a manner that would jeopardize its charitable purposes? 4a X
b Did the foundation make any investment in a prior year (but after December 31, 1969) that could jeopardize its charitable purpose that had not been removed from jeopardy before the first day of the tax year beginning in 2012? 4b X

Part VII-B Statements Regarding Activities for Which Form 4720 May Be Required (continued)

5a During the year did the foundation pay or incur any amount to

(1) Carry on propoganda, or otherwise attempt to influence legislation (section 4945(e))?. Yes No

(2) Influence the outcome of any specific public election (see section 4955), or to carry on, directly or indirectly, any voter registration drive? Yes No

(3) Provide a grant to an individual for travel, study, or other similar purposes? Yes No

(4) Provide a grant to an organization other than a charitable, etc., organization described in section 509(a)(1), (2), or (3), or section 4940(d)(2)? (see instructions) Yes No

(5) Provide for any purpose other than religious, charitable, scientific, literary, or educational purposes, or for the prevention of cruelty to children or animals? Yes No

b If any answer is "Yes" to 5a(1)-(5), did any of the transactions fail to qualify under the exceptions described in Regulations section 53 4945 or in a current notice regarding disaster assistance (see instructions)? **5b**

Organizations relying on a current notice regarding disaster assistance check here

c If the answer is "Yes" to question 5a(4), does the foundation claim exemption from the tax because it maintained expenditure responsibility for the grant? Yes No

If "Yes," attach the statement required by Regulations section 53 4945-5(d)

6a Did the foundation, during the year, receive any funds, directly or indirectly, to pay premiums on a personal benefit contract? Yes No

b Did the foundation, during the year, pay premiums, directly or indirectly, on a personal benefit contract? **6b** X

If "Yes" to 6b, file Form 8870.

7a At any time during the tax year, was the foundation a party to a prohibited tax shelter transaction? Yes No

b If "Yes," did the foundation receive any proceeds or have any net income attributable to the transaction? **7b**

Part VIII Information About Officers, Directors, Trustees, Foundation Managers, Highly Paid Employees, and Contractors

1 List all officers, directors, trustees, foundation managers and their compensation (see instructions).

(a) Name and address	(b) Title, and average hours per week devoted to position	(c) Compensation (if not paid, enter -0-)	(d) Contributions to employee benefit plans and deferred compensation	(e) Expense account, other allowances
M & T BANK ONE M&T PLAZA, 8TH FLOOR, BUFFALO, NY 14203	TRUSTEE 1	11,368.	-0-	-0-

2 Compensation of five highest-paid employees (other than those included on line 1 - see instructions). If none, enter "NONE."

(a) Name and address of each employee paid more than \$50,000	(b) Title, and average hours per week devoted to position	(c) Compensation	(d) Contributions to employee benefit plans and deferred compensation	(e) Expense account, other allowances
NONE		NONE	NONE	NONE

Total number of other employees paid over \$50,000 **NONE**

Part VIII Information About Officers, Directors, Trustees, Foundation Managers, Highly Paid Employees, and Contractors (continued)

3 Five highest-paid independent contractors for professional services (see instructions). If none, enter "NONE."

(a) Name and address of each person paid more than \$50,000	(b) Type of service	(c) Compensation
NONE		NONE
Total number of others receiving over \$50,000 for professional services		NONE

Part IX-A Summary of Direct Charitable Activities

List the foundation's four largest direct charitable activities during the tax year. Include relevant statistical information such as the number of organizations and other beneficiaries served, conferences convened, research papers produced, etc

Expenses

1 TO PROVIDE STUDENT LOANS FOR GRADUATING HIGH SCHOOL STUDENTS FROM TYRONE AREA HIGH SCHOOL

2

3

4

Part IX-B Summary of Program-Related Investments (see instructions)

Describe the two largest program-related investments made by the foundation during the tax year on lines 1 and 2

Amount

1 NONE

2

All other program-related investments See instructions

3 NONE

Total. Add lines 1 through 3

Part X Minimum Investment Return (All domestic foundations must complete this part. Foreign foundations, see instructions.)

1	Fair market value of assets not used (or held for use) directly in carrying out charitable, etc., purposes:		
a	Average monthly fair market value of securities	1a	951,709.
b	Average of monthly cash balances	1b	44,954.
c	Fair market value of all other assets (see instructions)	1c	NONE
d	Total (add lines 1a, b, and c)	1d	996,663.
e	Reduction claimed for blockage or other factors reported on lines 1a and 1c (attach detailed explanation)	1e	
2	Acquisition indebtedness applicable to line 1 assets	2	NONE
3	Subtract line 2 from line 1d	3	996,663.
4	Cash deemed held for charitable activities. Enter 1 1/2% of line 3 (for greater amount, see instructions)	4	14,950.
5	Net value of noncharitable-use assets. Subtract line 4 from line 3. Enter here and on Part V, line 4	5	981,713.
6	Minimum investment return. Enter 5% of line 5	6	49,086.

Part XI Distributable Amount (see instructions) (Section 4942(j)(3) and (j)(5) private operating foundations and certain foreign organizations check here and do not complete this part.)

1	Minimum investment return from Part X, line 6	1	49,086.
2a	Tax on investment income for 2012 from Part VI, line 5	2a	382.
b	Income tax for 2012. (This does not include the tax from Part VI.)	2b	
c	Add lines 2a and 2b	2c	382.
3	Distributable amount before adjustments. Subtract line 2c from line 1	3	48,704.
4	Recoveries of amounts treated as qualifying distributions	4	NONE
5	Add lines 3 and 4	5	48,704.
6	Deduction from distributable amount (see instructions)	6	NONE
7	Distributable amount as adjusted. Subtract line 6 from line 5. Enter here and on Part XIII, line 1	7	48,704.

Part XII Qualifying Distributions (see instructions)

1	Amounts paid (including administrative expenses) to accomplish charitable, etc., purposes:		
a	Expenses, contributions, gifts, etc. - total from Part I, column (d), line 26	1a	
b	Program-related investments - total from Part IX-B	1b	
2	Amounts paid to acquire assets used (or held for use) directly in carrying out charitable, etc., purposes	2	NONE
3	Amounts set aside for specific charitable projects that satisfy the:		
a	Suitability test (prior IRS approval required)	3a	NONE
b	Cash distribution test (attach the required schedule)	3b	NONE
4	Qualifying distributions. Add lines 1a through 3b. Enter here and on Part V, line 8, and Part XIII, line 4	4	NONE
5	Foundations that qualify under section 4940(e) for the reduced rate of tax on net investment income. Enter 1% of Part I, line 27b (see instructions)	5	N/A
6	Adjusted qualifying distributions. Subtract line 5 from line 4	6	NONE

Note. The amount on line 6 will be used in Part V, column (b), in subsequent years when calculating whether the foundation qualifies for the section 4940(e) reduction of tax in those years.

Part XIII Undistributed Income (see instructions)

	(a) Corpus	(b) Years prior to 2011	(c) 2011	(d) 2012
1 Distributable amount for 2012 from Part XI, line 7				48,704.
2 Undistributed income, if any, as of the end of 2012				
a Enter amount for 2011 only			NONE	
b Total for prior years. 20____, 20____, 20____		NONE		
3 Excess distributions carryover, if any, to 2012				
a From 2007	NONE			
b From 2008	NONE			
c From 2009	NONE			
d From 2010	NONE			
e From 2011	NONE			
f Total of lines 3a through e	NONE			
4 Qualifying distributions for 2012 from Part XII, line 4 ▶ \$ _____ NONE				
a Applied to 2011, but not more than line 2a			NONE	
b Applied to undistributed income of prior years (Election required - see instructions)		NONE		
c Treated as distributions out of corpus (Election required - see instructions)	NONE			
d Applied to 2012 distributable amount				NONE
e Remaining amount distributed out of corpus	NONE			
5 Excess distributions carryover applied to 2012 (If an amount appears in column (d), the same amount must be shown in column (a))	NONE			NONE
6 Enter the net total of each column as indicated below:				
a Corpus Add lines 3f, 4c, and 4e. Subtract line 5	NONE			
b Prior years' undistributed income. Subtract line 4b from line 2b		NONE		
c Enter the amount of prior years' undistributed income for which a notice of deficiency has been issued, or on which the section 4942(a) tax has been previously assessed		NONE		
d Subtract line 6c from line 6b Taxable amount - see instructions		NONE		
e Undistributed income for 2011 Subtract line 4a from line 2a Taxable amount - see instructions			NONE	
f Undistributed income for 2012. Subtract lines 4d and 5 from line 1. This amount must be distributed in 2013				48,704.
7 Amounts treated as distributions out of corpus to satisfy requirements imposed by section 170(b)(1)(F) or 4942(g)(3) (see instructions)	NONE			
8 Excess distributions carryover from 2007 not applied on line 5 or line 7 (see instructions)	NONE			
9 Excess distributions carryover to 2013. Subtract lines 7 and 8 from line 6a	NONE			
10 Analysis of line 9:				
a Excess from 2008	NONE			
b Excess from 2009	NONE			
c Excess from 2010	NONE			
d Excess from 2011	NONE			
e Excess from 2012	NONE			

Part XIV Private Operating Foundations (see instructions and Part VII-A, question 9)

NOT APPLICABLE

1a If the foundation has received a ruling or determination letter that it is a private operating foundation, and the ruling is effective for 2012, enter the date of the ruling

b Check box to indicate whether the foundation is a private operating foundation described in section 4942(j)(3) or 4942(j)(5)

Table with columns: Tax year (a) 2012, (b) 2011, (c) 2010, (d) 2009, (e) Total. Rows include: 2a Adjusted net income, 2b 85% of line 2a, 2c Qualifying distributions, 2d Exempt activities, 2e Qualifying distributions made directly, 3 Alternative tests (Assets, Endowment, Support).

Part XV Supplementary Information (Complete this part only if the foundation had \$5,000 or more in assets at any time during the year - see instructions.)

1 Information Regarding Foundation Managers:

a List any managers of the foundation who have contributed more than 2% of the total contributions received by the foundation before the close of any tax year (but only if they have contributed more than \$5,000). (See section 507(d)(2).)

N/A

b List any managers of the foundation who own 10% or more of the stock of a corporation (or an equally large portion of the ownership of a partnership or other entity) of which the foundation has a 10% or greater interest.

N/A

2 Information Regarding Contribution, Grant, Gift, Loan, Scholarship, etc., Programs:

Check here [] if the foundation only makes contributions to preselected charitable organizations and does not accept unsolicited requests for funds. If the foundation makes gifts, grants, etc. (see instructions) to individuals or organizations under other conditions, complete items 2a, b, c, and d.

a The name, address, and telephone number or e-mail of the person to whom applications should be addressed: SEE STATEMENT 12

b The form in which applications should be submitted and information and materials they should include: SEE ATTACHED STATEMENT FOR LINE 2

c Any submission deadlines: SEE ATTACHED STATEMENT FOR LINE 2

d Any restrictions or limitations on awards, such as by geographical areas, charitable fields, kinds of institutions, or other factors:

SEE ATTACHED STATEMENT FOR LINE 2

Part XV Supplementary Information (continued)

3 Grants and Contributions Paid During the Year or Approved for Future Payment

Recipient Name and address (home or business)	If recipient is an individual, show any relationship to any foundation manager or substantial contributor	Foundation status of recipient	Purpose of grant or contribution	Amount
<i>a Paid during the year</i>				
Total				▶ 3a
<i>b Approved for future payment</i>				
Total				▶ 3b

Part XVI-A Analysis of Income-Producing Activities

Enter gross amounts unless otherwise indicated.

Table with 5 main columns: (a) Business code, (b) Amount, (c) Exclusion code, (d) Amount, (e) Related or exempt function income. Rows include categories like Program service revenue, Membership dues, Interest on savings, Dividends, Net rental income, etc.

(See worksheet in line 13 instructions to verify calculations.)

Part XVI-B Relationship of Activities to the Accomplishment of Exempt Purposes

Table with 2 columns: Line No., Explain below how each activity for which income is reported in column (e) of Part XVI-A contributed importantly to the accomplishment of the foundation's exempt purposes. Includes the text 'NOT APPLICABLE'.

FORM 990PF, PART I - INTEREST ON TEMPORARY CASH INVESTMENTS

DESCRIPTION	REVENUE AND EXPENSES PER BOOKS	NET INVESTMENT INCOME
LN G BISHOP	55.	55.
JENNINGS, STEFANIE NT 8.000% 7/16/14	323.	323.
LN J L KELLER 8.000%	112.	112.
HARPER J L LOAN 8.000%	800.	800.
DAVINSIZER TJ LOAN 8.000%	2,143.	2,143.
LUKE, BROOKE C NOTE 8.000% 7/30/17	73.	73.
TOTAL	3,506.	3,506.

FORM 990PF, PART I - DIVIDENDS AND INTEREST FROM SECURITIES

DESCRIPTION	REVENUE AND EXPENSES PER BOOKS	NET INVESTMENT INCOME
DIVIDENDS AND INTEREST	16,817.	16,502.
TOTAL	16,817.	16,502.

FORM 990PF, PART I - TAXES

=====

DESCRIPTION	REVENUE AND EXPENSES PER BOOKS	NET INVESTMENT INCOME
STATE INCOME TAXES	738.	738.
FEDERAL TAXES PRIOR YEAR BALAN	141.	
FEDERAL ESTIMATED TAX DEPOSITS	144.	
FOREIGN TAXES ON QUALIFIED FOR	305.	305.
FOREIGN TAXES ON NONQUALIFIED	95.	95.
TOTALS	1,423.	1,138.

IRVIN, R EUGENE T/W EDUC

25-6128895

FORM 990PF, PART I - OTHER EXPENSES

=====

DESCRIPTION	REVENUE AND EXPENSES PER BOOKS	NET INVESTMENT INCOME
OTHER NON-ALLOCABLE EXPENSE -	850.	850.
TOTALS	850.	850.

FORM 990PF, PART II - OTHER NOTES AND LOANS RECEIVABLE

BORROWER:

BISHOP JR LOAN 8.000%

ORIGINAL AMOUNT: 6,125.

INTEREST RATE: 4.000000

DATE OF NOTE: 11/17/2008

MATURITY DATE: 11/01/2026

BEGINNING BALANCE DUE	6,125.
ENDING BALANCE DUE	6,125.
ENDING FAIR MARKET VALUE	6,125.

BORROWER:

DAVINSIZER TJ LOAN 8.000%

ORIGINAL AMOUNT: 17,125.

INTEREST RATE: 8.000000

DATE OF NOTE: 06/21/2006

MATURITY DATE: 06/01/2014

BEGINNING BALANCE DUE	17,125.
ENDING BALANCE DUE	16,518.
ENDING FAIR MARKET VALUE	16,518.

BORROWER:

HARPER J L LOAN 8.000%

ORIGINAL AMOUNT: 11,625.

INTEREST RATE: 8.000000

DATE OF NOTE: 06/23/2006

MATURITY DATE: 06/01/2014

BEGINNING BALANCE DUE	10,872.
ENDING BALANCE DUE	9,172.
ENDING FAIR MARKET VALUE	9,172.

BORROWER:

JENNINGS, STEFANIE NT8.000%7/16/14
 ORIGINAL AMOUNT: 9,000.
 INTEREST RATE: 8.000000
 DATE OF NOTE: 07/16/2004
 MATURITY DATE: 07/16/2014
 BEGINNING BALANCE DUE 4,838.
 ENDING BALANCE DUE 3,878.
 ENDING FAIR MARKET VALUE 3,878.

BORROWER:

LN D P HOUSER 4/13/99
 ORIGINAL AMOUNT: 27,250.
 INTEREST RATE: 8.000000
 DATE OF NOTE: 05/07/2003
 MATURITY DATE: 07/01/2029
 BEGINNING BALANCE DUE 27,116.
 ENDING BALANCE DUE 27,116.
 ENDING FAIR MARKET VALUE 27,116.

BORROWER:

LN G BISHOP
 INTEREST RATE: 8.000000
 BEGINNING BALANCE DUE 1,876.

BORROWER:

LN J L KELLER 8.000%
 ORIGINAL AMOUNT: 2,625.
 INTEREST RATE: 8.000000
 DATE OF NOTE: 05/23/2006
 MATURITY DATE: 06/01/2014
 BEGINNING BALANCE DUE 1,584.
 ENDING BALANCE DUE 1,134.
 ENDING FAIR MARKET VALUE 1,134.

BORROWER:

LN M G CROSS 8.000% 9/31/32
 ORIGINAL AMOUNT: 4,000.
 INTEREST RATE: 8.000000
 DATE OF NOTE: 03/03/1992
 MATURITY DATE: 09/01/2032
 BEGINNING BALANCE DUE 6,744.
 ENDING BALANCE DUE 6,744.
 ENDING FAIR MARKET VALUE 6,744.

BORROWER:

LN WN CHRISTINE
 ORIGINAL AMOUNT: 2,625.
 INTEREST RATE: 8.000000
 DATE OF NOTE: 05/11/1995
 MATURITY DATE: 06/01/2009
 BEGINNING BALANCE DUE 600.
 ENDING BALANCE DUE 600.
 ENDING FAIR MARKET VALUE 600.

BORROWER:

LUKE BROOKE C NOTE 8.000% 7/30/17
 ORIGINAL AMOUNT: 2,625.
 INTEREST RATE: 4.000000
 DATE OF NOTE: 07/30/2007
 MATURITY DATE: 07/01/2017
 BEGINNING BALANCE DUE 2,000.
 ENDING BALANCE DUE 1,218.
 ENDING FAIR MARKET VALUE 1,218.

BORROWER:

PELLEGRIN PA LOAN 8.000%

ORIGINAL AMOUNT: 2,625.

INTEREST RATE: 8.000000

DATE OF NOTE: 02/08/2007

BEGINNING BALANCE DUE 2,625.

ENDING BALANCE DUE 2,625.

ENDING FAIR MARKET VALUE 2,625.

TOTAL BEGINNING OTHER NOTES AND LOANS RECEIVABLE 81,505.
=====

TOTAL ENDING BOOK - OTHER NOTES AND LOANS RECEIVABLE 75,130.
=====

TOTAL ENDING FMV - OTHER NOTES AND LOANS RECEIVABLE 75,130.
=====

IRVIN, R EUGENE T/W EDUC

25-6128895

FORM 990PF, PART II - OTHER INVESTMENTS
=====

DESCRIPTION	COST/ FMV C OR F	ENDING BOOK VALUE	ENDING FMV
-----	-----	-----	----
ALPINE GLBL PREM PROP FUND	C	2,444.	2,774.
CBRE CLARION GLBL	C	3,619.	5,050.
GUINNESS ATKINSON CHINA HK FD	C	9,535.	9,283.
GUINNESS ATKINSON GLOB ENERGY	C	8,403.	8,099.
HARBOR INTERNATIONAL	C	33,529.	45,553.
LAZARD EMRG	C	28,434.	27,120.
LITMAN GREGORY	C	26,132.	29,379.
LSV VALUE EQUITY	C	62,347.	77,768.
MAINSTAY EPOCH GLBL EQUITY	C	12,604.	13,835.
MORGAN STANLEY FOCUS GROWTH	C	33,946.	36,679.
RS GLOBAL NATURAL RESOURCES	C	25,445.	26,563.
SPDR S&P DIVIDEND ETF	C	9,575.	11,167.
T ROWE PRICE LRG CAP GROWTH	C	35,323.	42,248.
WILMINGTON LARGE CAP GROWTH	C	73,261.	62,038.
WILMINGTON LARGE CAP VALUE FD	C	63,993.	58,190.
WILMINGTON MID CAP GROWTH FD	C	34,223.	37,129.
WILMINGTON MULTI-MGR INTL	C	85,611.	78,707.
WILMINGTON SMALL CAP GROWTH	C	33,032.	27,662.
ARTIO GLOBAL HIGH INCOME	C	8,541.	8,759.
DREYFUS INTERNATIONAL	C	25,774.	25,660.
DWS FLOATING RATE	C	8,403.	8,954.
FEDERATED ULTRA SHORT BOND	C	8,403.	8,448.
MFS EMERGING MARKET DEBT	C	16,983.	18,866.
RIDGEWORTH SEIX	C	27,590.	26,846.
WILMINGTON BROAD MARKET BOND	C	124,961.	124,051.
WILMINGTON SHORT-TERM CORP BD	C	73,468.	74,248.
TOTALS		875,579.	895,076.
		=====	=====

FORM 990PF, PART III - OTHER DECREASES IN NET WORTH OR FUND BALANCES
=====

DESCRIPTION -----	AMOUNT -----
COST BASIS ADJUST FOR RETURN OF CAPITAL - ALPINE GLBL	364.
ROUNDING ADJUSTMENT	2.

TOTAL	366.
	=====

AVERAGE MONTHLY FMV - 990PF, PART X, LINES 1a-1c

```

=====

```

MONTH	LINE 1a-FMV SECURITIES	LINE 1b-FMV CASH BALANCES	LINE 1c-FMV OTHER ASSETS
-----	-----	-----	-----
JANUARY	944,843.	34,116.	
FEBRUARY	975,320.	34,636.	
MARCH	978,483.	35,475.	
APRIL	972,114.	35,450.	
MAY	913,416.	36,264.	
JUNE	922,940.	48,827.	
JULY	926,223.	50,388.	
AUGUST	942,138.	51,183.	
SEPTEMBER	960,742.	51,473.	
OCTOBER	953,922.	52,093.	
NOVEMBER	960,158.	52,929.	
DECEMBER	970,207.	56,609.	
	-----	-----	-----
TOTAL	11,420,506.	539,443.	
	=====	=====	=====
AVERAGE FMV	951,709.	44,954.	
	=====	=====	=====

RECIPIENT NAME:

CAMPUSDOOR HOLDINGS INC

ADDRESS:

ONLINE - CAMPUSDOOR WEB SITE
BUFFALO, NY 14203

RECIPIENT'S PHONE NUMBER: 716-842-5506

E-MAIL ADDRESS: ANSWERS@CAMPUSDOOR.COM

FORM, INFORMATION AND MATERIALS:

ALL APPLICATIONS WILL BE SUBMITTED ELECTONICALLY,
MUST BE APPROVED BY THE BOARD OF TRUSTEE, VIA THE
CAMPUS DOOR LENDER CERTIFICATION PROCESS

SUBMISSION DEADLINES:

N/A

RESTRICTIONS OR LIMITATIONS ON AWARDS:

THE STUDENT MUST BE A US CITIZEN OR PERMANENT RESIDENT,
A GRADUATE OF TYRONE AREA HIGH SCHOOL IN BLAIR COUNTY, PA,
ALREADY ENROLLED IN AN ELIGIBLE SCHOOL ON A FULL-TIME BASIS

**SCHEDULE D
(Form 1041)**

Department of the Treasury
Internal Revenue Service

Capital Gains and Losses

▶ Attach to Form 1041, Form 5227, or Form 990-T.
▶ Information about Schedule D (Form 1041) and its separate instructions is at
www.irs.gov/form1041

OMB No 1545-0092

2012

Name of estate or trust IRVIN, R EUGENE T/W EDUC	Employer identification number 25-6128895
--	---

Note: Form 5227 filers need to complete only Parts I and II.

Part I Short-Term Capital Gains and Losses - Assets Held One Year or Less

(a) Description of property (Example 100 shares 7% preferred of "Z" Co)	(b) Date acquired (mo , day, yr)	(c) Date sold (mo , day, yr)	(d) Sales price	(e) Cost or other basis (see instructions)	(f) Gain or (loss) for the entire year Subtract (e) from (d)
1a SHORT-TERM CAPITAL GAIN DIVIDENDS					1,317.

b Enter the short-term gain or (loss), if any, from Schedule D-1, line 1b	1b	
2 Short-term capital gain or (loss) from Forms 4684, 6252, 6781, and 8824	2	
3 Net short-term gain or (loss) from partnerships, S corporations, and other estates or trusts	3	
4 Short-term capital loss carryover. Enter the amount, if any, from line 9 of the 2011 Capital Loss Carryover Worksheet	4	()
5 Net short-term gain or (loss). Combine lines 1a through 4 in column (f). Enter here and on line 13, column (3) on the back ▶	5	1,317.

Part II Long-Term Capital Gains and Losses - Assets Held More Than One Year

(a) Description of property (Example 100 shares 7% preferred of "Z" Co)	(b) Date acquired (mo , day, yr)	(c) Date sold (mo , day, yr)	(d) Sales price	(e) Cost or other basis (see instructions)	(f) Gain or (loss) for the entire year Subtract (e) from (d)
6a LONG-TERM CAPITAL GAIN DIVIDENDS					9,905.

b Enter the long-term gain or (loss), if any, from Schedule D-1, line 6b	6b	1,234.
7 Long-term capital gain or (loss) from Forms 2439, 4684, 6252, 6781, and 8824	7	
8 Net long-term gain or (loss) from partnerships, S corporations, and other estates or trusts	8	
9 Capital gain distributions	9	
10 Gain from Form 4797, Part I	10	
11 Long-term capital loss carryover. Enter the amount, if any, from line 14 of the 2011 Capital Loss Carryover Worksheet	11	()
12 Net long-term gain or (loss). Combine lines 6a through 11 in column (f). Enter here and on line 14a, column (3) on the back ▶	12	11,139.

For Paperwork Reduction Act Notice, see the Instructions for Form 1041.

Schedule D (Form 1041) 2012

Part III Summary of Parts I and II		(1) Beneficiaries' (see instr.)	(2) Estate's or trust's	(3) Total
Caution: Read the instructions before completing this part.				
13	Net short-term gain or (loss)	13		1,317.
14	Net long-term gain or (loss):			
	a Total for year	14a		11,139.
	b Unrecaptured section 1250 gain (see line 18 of the wrksh.)	14b		
	c 28% rate gain	14c		
15	Total net gain or (loss). Combine lines 13 and 14a ▶	15		12,456.

Note: If line 15, column (3), is a net gain, enter the gain on Form 1041, line 4 (or Form 990-T, Part I, line 4a). If lines 14a and 15, column (2), are net gains, go to Part V, and do not complete Part IV. If line 15, column (3), is a net loss, complete Part IV and the **Capital Loss Carryover Worksheet**, as necessary.

Part IV Capital Loss Limitation

16	Enter here and enter as a (loss) on Form 1041, line 4 (or Form 990-T, Part I, line 4c, if a trust), the smaller of: a The loss on line 15, column (3) or b \$3,000	16	()
-----------	---	-----------	-----

Note: If the loss on line 15, column (3), is more than \$3,000, or if Form 1041, page 1, line 22 (or Form 990-T, line 34), is a loss, complete the **Capital Loss Carryover Worksheet** in the instructions to figure your capital loss carryover.

Part V Tax Computation Using Maximum Capital Gains Rates

Form 1041 filers. Complete this part **only** if both lines 14a and 15 in column (2) are gains, or an amount is entered in Part I or Part II and there is an entry on Form 1041, line 2b(2), and Form 1041, line 22, is more than zero.

Caution: Skip this part and complete the **Schedule D Tax Worksheet** in the instructions if:


- Either line 14b, col. (2) or line 14c, col. (2) is more than zero, or
- Both Form 1041, line 2b(1), and Form 4952, line 4g are more than zero.

Form 990-T trusts. Complete this part **only** if both lines 14a and 15 are gains, or qualified dividends are included in income in Part I of Form 990-T, and Form 990-T, line 34, is more than zero. Skip this part and complete the **Schedule D Tax Worksheet** in the instructions if either line 14b, col. (2) or line 14c, col. (2) is more than zero.

17	Enter taxable income from Form 1041, line 22 (or Form 990-T, line 34)	17		
18	Enter the smaller of line 14a or 15 in column (2) but not less than zero	18		
19	Enter the estate's or trust's qualified dividends from Form 1041, line 2b(2) (or enter the qualified dividends included in income in Part I of Form 990-T)	19		
20	Add lines 18 and 19	20		
21	If the estate or trust is filing Form 4952, enter the amount from line 4g; otherwise, enter -0- ▶	21		
22	Subtract line 21 from line 20. If zero or less, enter -0-	22		
23	Subtract line 22 from line 17. If zero or less, enter -0-	23		
24	Enter the smaller of the amount on line 17 or \$2,400	24		
25	Is the amount on line 23 equal to or more than the amount on line 24? <input type="checkbox"/> Yes. Skip lines 25 and 26; go to line 27 and check the "No" box. <input type="checkbox"/> No. Enter the amount from line 23	25		
26	Subtract line 25 from line 24	26		
27	Are the amounts on lines 22 and 26 the same? <input type="checkbox"/> Yes. Skip lines 27 thru 30, go to line 31 <input type="checkbox"/> No. Enter the smaller of line 17 or line 22	27		
28	Enter the amount from line 26 (If line 26 is blank, enter -0-)	28		
29	Subtract line 28 from line 27	29		
30	Multiply line 29 by 15% (.15)			30
31	Figure the tax on the amount on line 23. Use the 2012 Tax Rate Schedule for Estates and Trusts (see the Schedule G instructions in the instructions for Form 1041)			31
32	Add lines 30 and 31			32
33	Figure the tax on the amount on line 17. Use the 2012 Tax Rate Schedule for Estates and Trusts (see the Schedule G instructions in the instructions for Form 1041)			33
34	Tax on all taxable income. Enter the smaller of line 32 or line 33 here and on Form 1041, Schedule G, line 1a (or Form 990-T, line 36)			34

Application Screen Shots

Landing Page



Irvin Trust Student Loan Program My Account

Program Highlights

- 0% interest while in school and during the grace period
- Fixed interest rate during the repayment term
- No monthly payments are required while in school or during the grace period
- Easy online application process
- Borrow from \$1,000 up to \$20,000 annually

All applications are subject to credit review and must be approved by the Board of the Irvin Trust Student Loan Fund

STUDENT BORROWER ELIGIBILITY CRITERIA

- A United States citizen or permanent resident – eligible non-citizen
- A graduate of Tyrone Area High School
- Already enrolled in an eligible school on a full time basis or planning to attend an eligible school
- At least the age of majority at the time of the application based on his/her state of permanent residence or applying with a creditworthy cosigner who is the age of majority
- Able to meet the borrower credit requirements or obtain a cosigner who meets the cosigner eligibility requirements
- First-time applicants must submit a copy of his or her high school transcript
- Returning loan applicants must maintain a 2.0 grade point average at their eligible school

COSIGNER ELIGIBILITY CRITERIA

- A United States citizen or permanent resident – eligible non-citizen
- At least the age of majority at the time of the application based on his/her state of permanent residence
- Able to meet the cosigner credit requirements

We are not yet accepting applications for the 2013 – 2014 academic year.

©2012 Campus Door Holdings Inc. All loans are subject to approval. Lender is Irvin Trust, M&T Bank Trustee. Loan Processor is CampusDoor.

Qualify Page

<p>We encourage prospective customers to exhaust their scholarship and grant options before applying for a private student loan. All applications are subject to approval and certification by the Irvin Trust. Once you submit your application, you can check on the status of your application online 24/7 by clicking here.</p>	QA Referrer: 31100 SchoolID: 0 SchoolName:	
	Answer a few questions below so that we can determine your eligibility for a private student loan	
	School State	Need to contact us? email us answers@campusdoor.com
	School Name	
	Would you like to apply with a cosigner?	
	<input checked="" type="radio"/> Yes <input type="radio"/> No	
	Citizenship Status	
	Requested Loan Amount	
	Email Address	
	<input type="checkbox"/> Check here if you do not have an email address	
Are you at least the age of majority for your state of residence?		
<input type="radio"/> Yes <input type="radio"/> No		
Do you or your cosigner (if applicable) have an income of at least \$15,000.00?		
<input checked="" type="radio"/> Yes <input type="radio"/> No		
<input type="button" value="Am I Eligible?"/>		

Do Not Qualify

Unfortunately, you do not meet our minimum qualifications to apply for a loan at this time. If your answers to any of the qualification questions were input incorrectly or if they change in the future, you should attempt to qualify again or contact us.

- Input income amount does not meet minimum program requirements.

Qualify

Borrower moves on to the application pages.

Borrower Application Pages

QA Referrer: 31100 SchoolID: 0 SchoolName:

1 School Info 2 Borrower Info 3 Housing Info 4 Employment Info 5 Reference Info 6 Disclosures Borrower ASD

Need to contact us?
email us
answers@campusdoor.com

We encourage prospective customers to exhaust their scholarship and grant options before applying for a private student loan. All applications are subject to approval and certification by the InIn Trust. Once you submit your application, you can check on the status of your application online 24/7 by clicking [here](#).

Student Loan Application

Note: Only the Student Borrower should complete this section of the application.

Before you apply, review our eligibility requirements and gather the following information. If you are applying jointly with a qualified cosigner please make sure your cosigner is available and also has the applicable information below

- Social Security number
- Driver's license number
- School enrollment dates and expected graduation date
- Contact information for one reference

Please take a few minutes to complete the application below. All fields must be completed unless otherwise specified. When you have completed this page click **CONTINUE & SAVE** to proceed. (Please note that we will save your information periodically as you proceed through the application and again when you click **CONTINUE & SAVE**.) Please note that any changes to this information will require a new application.

School Information

SCHOOL INFORMATION

This loan can cover the cost of up to one academic year (less other aid). We will fill in your cost of attendance for you after you provide us with some information about your school and/or program. We've provided a tool to help you determine your eligible loan amount. (Please note that all loan funds must be used for educational expenses.)

School State
PA

School Name
Pennsylvania State University (The) (003329)

School Branch
Pennsylvania State University (The)

Academic Year
Senior (AY4) ▼
AY - Academic Year

Major (Program of Study)

Agnculture ▼

If other, please describe

GPA

4.00 of 4.00

Please select the term your loan funds will cover

Fall 2013 and Spring 2014 ▼

Expected Graduation/Completion Date

12/2015 (mm/yyyy)

Tuition Payment Type

In-State Out-of-State

We will assume the 15th day of the stated month and year.

In order to calculate your loan amount eligibility simply complete the fields below. The information you provide must be for the enrollment period you indicated above. We will also use this information to populate the Self Certification form that we will provide you later in the process.

Cost of Attendance

\$29,684.00

(tuition, fees, books, room and board, etc.)

Estimated Financial Aid

\$0.00

(grants, scholarships, other educational loans, etc.)

Maximum Loan Amount

\$29,684.00

Requested Loan Amount

\$5,000

(Your requested loan amount cannot exceed your maximum loan amount.)

Select your High School from the drop down box.
Select "Other" if you do not see your High School.

Tyrone Area High School ▼

Borrower Information

BORROWER INFORMATION

In order to avoid delays, please use your full legal name (no nicknames), your permanent mailing address and an email address that you check on a regular basis

To help the government fight the funding of terrorism and money laundering activities, the USA Patriot Act, a Federal law, requires all financial institutions to obtain, verify, and record information that identifies each customer that opens an account. This means that during the loan application process, we will ask you your name, address, date of birth and other information that will allow us to identify you. We may also ask for your driver's license or other identifying information.

First Name MI Last Name Suffix

Social Security Number Re-enter Social Security Number

Date of Birth (mm/dd/yyyy) Citizenship Status

Primary Email Address Secondary Email Address

Check here if you do not have an email address
(Failure to provide an email address may delay the processing of your loan request by up to 10-15 business days)

Primary Phone Number Secondary Phone Number

Is this a cell phone? Yes No

Yes No

Do you have a Driver's license or state ID?

Yes No

Address Region

Permanent Address (no P.O. Boxes)

Apt/Suite/Floor Number

City State/Territory Zip

How long have you lived at this address?

Is your mailing address the same as the address above?
 Yes No

Electronic Communication Election [View Printable Copy](#)
Please scroll through and read the text, then make your Electronic Communications Election

CONSENT TO ELECTRONIC RECEIPT OF ELECTRONIC CONSUMER DISCLOSURES

From time to time, the loan processor may be required by law to provide to you certain written notices or disclosures. Described below are the terms and conditions for providing to you such notices and disclosures electronically through your online account. Please read the information below carefully and thoroughly, and if you can access this information electronically to your satisfaction and agree to these terms and conditions please confirm your agreement by clicking the "Yes" button below. If you would prefer to receive your communications via paper mail, click "No." Please note that if you elect to receive required notices and disclosures only in paper format, it will significantly slow the speed at which we can complete certain steps in transactions with you and delivering

eSign Election

(only displayed when Electronic Communication Election is Yes)

	<p>eSign Election View Printable Copy</p> <p>Please scroll through and read the text, then make your eSign Election</p> <div style="border: 1px solid black; padding: 5px;"><p>The Loan Processor, through its vendor DocuSign, offers a fast, secure method to sign your loan documents electronically. If you consent to sign your loan documents electronically, it will significantly reduce the amount of time required to process your loan application. When you consent to sign the documents electronically, we will take you step-by-step through the signature process through your CampusDoor My Account. You will be asked a series of questions to authenticate your identity prior to electronically signing your loan documents. Please note that you can only sign your documents electronically if you successfully authenticate your identity. At any time, you may request from us a paper copy of any record provided or made available electronically to you by</p></div>
--	---

Borrower Housing Information

Other

BORROWER HOUSING INFORMATION	
Housing Status	
Other <input type="text"/>	

Own

BORROWER HOUSING INFORMATION	
Housing Status	Monthly Housing or Rent Payment
Own <input type="text"/>	<input type="text"/>
Is an escrow amount for real estate taxes and/or insurance included in your monthly payment?	
<input checked="" type="radio"/> Yes <input type="radio"/> No	

Rent

BORROWER HOUSING INFORMATION	
Housing Status	Monthly Housing or Rent Payment
Rent <input type="text"/>	<input type="text"/>

Borrower Employment Information

Not currently employed / not previously employed

BORROWER EMPLOYMENT INFORMATION	
Are you currently employed?	
<input type="radio"/> Yes <input checked="" type="radio"/> No	
Have you been previously employed during the last 2 years?	
<input type="radio"/> Yes <input checked="" type="radio"/> No	
Enter the dollar amount of any other annual income	
<input type="text" value="\$15,000 00"/>	<small>(enter 0 if none)</small>
Source of other income	
<input type="text" value="Retirement"/>	
<small>Separate maintenance income, alimony, or child support does not need to be included if you do not wish to have it considered as a basis for repaying the loan</small>	

Currently Employed

BORROWER EMPLOYMENT INFORMATION	
Are you currently employed?	
<input checked="" type="radio"/> Yes <input type="radio"/> No	
Annual Salary	Employer's Name
<input type="text"/>	<input type="text"/>
Occupation	If other, please describe
<input type="text"/>	<input type="text"/>
Employer Phone Number	
<input type="text"/>	
How long have you held this position?	
<input type="text"/>	
Enter the dollar amount of any other annual income	
<input type="text" value="\$15,000.00"/>	<small>(enter 0 if none)</small>
Source of other income	
<input type="text" value="Retirement"/>	
<small>Separate maintenance income, alimony, or child support does not need to be included if you do not wish to have it considered as a basis for repaying the loan</small>	

Not currently employed / previously employed

BORROWER EMPLOYMENT INFORMATION	
Are you currently employed?	
<input type="radio"/> Yes <input checked="" type="radio"/> No	
Have you been previously employed during the last 2 years?	
<input checked="" type="radio"/> Yes <input type="radio"/> No	
Previous Annual Salary	Previous Employer's Name
<input type="text"/>	<input type="text"/>
How long did you work for your previous employer?	
<input type="text"/>	
Enter the dollar amount of any other annual income	
<input type="text" value="\$15,000.00"/>	<small>(enter 0 if none)</small>
Source of other income	
<input type="text" value="Retirement"/>	
<small>Separate maintenance income, alimony, or child support does not need to be included if you do not wish to have it considered as a basis for repaying the loan</small>	

Borrower Reference Information

BORROWER REFERENCE INFORMATION			
A reference can be a parent, other relative or non-relative. The reference address cannot be the same as your address or your cosigner's address (if applicable)			
First Name	MI	Last Name	Suffix
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Address Region			
U S Address <input type="text"/>			
Permanent Address (no P.O. Boxes)			
<input type="text"/>			
Apt/Suite/Floor Number			
<input type="text"/>			
City	State/Territory	Zip	
<input type="text"/>	<input type="text"/>	<input type="text"/>	
Primary Phone Number	Relationship to Borrower		
<input type="text"/>	<input type="text"/>		

Terms and Conditions

TERMS AND CONDITIONS
View Printable Copy
Student Loan Application Terms and Conditions
Please read the following terms and conditions carefully before submitting your application. By submitting this application you acknowledge that you have read, understand and accept the terms and conditions set forth below.
You are requesting a loan under this loan program in the amount set forth as Requested Loan Amount herein. This is a privately-funded education loan that must be repaid in full. The proceeds of this loan must be used for educational purposes.
Click here to view the Lender's privacy policy. Once you have read the privacy policy, please check the box below.
<input type="checkbox"/> I have read and accept the terms of the privacy policy.
Clicking CONTINUE & SAVE will save your information and take you to the Lender's Application and Solicitation Disclosure then to your state-specific disclosure form(s), if any.
Once you view your disclosure(s), if you are applying jointly with a cosigner, you will proceed to the cosigner portion of the application.
Continue & Save

Borrower Application and Solicitation Disclosure

QA Referrer: 31100 SchoolID: 0 SchoolName

We encourage prospective customers to exhaust their scholarship and grant options before applying for a private student loan. All applications are subject to approval and certification by the Irvin Trust. Once you submit your application, you can check on the status of your application online 24/7 by [clicking here](#).

If you would like to print a copy of this disclosure click the print icon below (Adobe Reader and printer required)



Application and Solicitation Disclosure

Before you proceed, please review the Application and Solicitation Disclosure which shows what your loan terms might be like in this loan program.

Scroll through and review this disclosure, then click CONTINUE & SAVE once you have reviewed the terms.

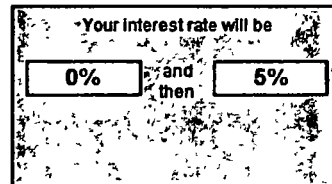
I'm ready to continue

Eugene Irvin and Clair Irvin Student Loan Program

12/17/2012 Application and Solicitation Disclosure

Loan Interest Rate & Fees

Eugene Irvin and Clair Irvin Trust, M&T Bank Trustee
1332 Eleventh Avenue
Altoona, PA 16601
1-855-210-8181



Your interest Rate during the life of the loan
Your rate is fixed. Your interest rate will be 0% while you are enrolled in an eligible school on a full-time basis (the "In-School Period") and for six (6) months thereafter (the "Grace Period"), but no more than five (5) years. After the Grace Period your interest rate will be 5%. For more information on your interest rate, see the reference notes.

Loan Fees

Origination Fee: 1% **Late charges:** 5.00% of the past due amount or \$ 15.00, whichever is less. **Collection and Default Charges:** In the event of a default, the borrower may incur additional collection charges as permitted under applicable law.

Loan Cost Examples

The total amount you will pay for this loan will vary depending upon when you start to repay it. This example provides estimates based upon the repayment option available to you while enrolled in school

Repayment Option (while enrolled in school)	Amount Provided (amount provided directly to your school)	Interest Rate (highest possible starting rate)	Loan Term (how long you have to pay off the loan)	Total Paid over 120 months (includes associated fees)
DEFER PAYMENTS Make no payments while enrolled in school and six (6) months thereafter	\$10,000.00	5.000 %	120 months starting after in-school period	\$ 12,855.60

About this example

The repayment example assumes you remain in school for four (4) years and have a six (6) month grace period before beginning repayment of principal and interest.

SEE BACK OF PAGE

Federal Loan Alternatives

Loan Program	Current Interest Rates by Program Type
PERKINS for Students	5.000 % fixed
STAFFORD for Students	3.400 % fixed Undergraduate subsidized
	6.800 % fixed Undergraduate unsubsidized & Graduate
PLUS for Parents and Graduate/ Professional Students	7.900 % fixed

You may qualify for Federal education loans. For additional information contact your school's financial aid office or the Department of Education at www.federalstudentaid.ed.gov

Next Steps

1 Find Out About Other Loan Options.

Some schools have school-specific student loan benefits and terms not detailed on this form. Contact your school's financial aid office or visit the Department of Education's website at www.federalstudentaid.ed.gov for more information about other loans.

2 To Apply for this Loan, Complete the Application and the Self-Certification Form.

You may get the certification form from your school's financial aid office. If you are approved for this loan, the loan terms will be available for 30 days (terms will not change during this period, except as permitted by law).

Interest Rate

- This program has a fixed interest rate of 0% during the four (4) year in school period and for six (6) months thereafter. The interest rate thereafter is 5%.
- The rate is fixed and will not increase.

Eligibility Criteria

- Borrower and cosigner, if applicable, must be US citizens or permanent resident aliens.
- Borrower must be a graduate of the Tyrone Area School District in Blair County, PA.
- Borrower must be at least the age of majority in his or her state of residence or be at least 17 years old and apply with a creditworthy cosigner who is the age of majority.
- Borrower must be enrolled on a full time basis at an "eligible school"¹ or is planning to attend an eligible school.
- Both borrower and cosigner are subject to credit approval. Additional documentation may be required.
- The borrower on an individual application and the cosigner on a joint application must have an annual income of at least \$15,000.

Bankruptcy Limitations

- If you file for bankruptcy you may still be required to pay back this loan.

More information about loan eligibility and repayment deferral or forbearance options is available in your promissory note.

¹ An "eligible school" is any college or professional school on the U.S. Department of Education Database of Accredited Postsecondary Institutions and Programs or any degree granting Institute of higher learning approved by the Pennsylvania State Department of Education.

A copy of this disclosure has been automatically saved to your account and you can view it anytime simply by accessing your account and selecting **VIEW DETAILS** for this application. If you also would like to save a copy of this disclosure to your computer or storage device, log into your account to access the document.

Once you have reviewed these terms, click **CONTINUE & SAVE**

Continue & Save

Cosigner Application Pages

QA Referrer: 31100 SchoolID: 0 SchoolName:

We encourage prospective customers to exhaust their scholarship and grant options before applying for a private student loan. All applications are subject to approval and certification by the Irvin Trust. Once you submit your application, you can check on the status of your application online 24/7 by [clicking here](#).

Select this option if your cosigner is with you and available to complete their portion of the application	Select this option if your cosigner is not available to complete their portion of the application
YES - Cosigner Is Present	NO - Cosigner is NOT Present

Need to contact us? email us answers@campusdoor.com

Not sure who will be your cosigner?

Your application has automatically been saved. If you are not sure who will cosign for you or do not have contact information for your cosigner, simply close your browser and log back into your account when you have your cosigner's information.

Please note that we will not submit your application for a decision until the cosigner completes his or her portion of the joint application.

Cosigner is Not Present

QA Referrer: 31100 SchoolID: 0 SchoolName:

COSIGNER CONTACT INFORMATION

Please supply us with your cosigner's contact information. This information is necessary to ensure that we can continue your loan request. Your cosigner will receive an email from answers@campusdoor.com with instructions on completing the Cosigner Information portion of the application.

Need to contact us? email us answers@campusdoor.com

We encourage prospective customers to exhaust their scholarship and grant options before applying for a private student loan. All applications are subject to approval and certification by the Irvin Trust. Once you submit your application, you can check on the status of your application online 24/7 by [clicking here](#).

First Name	MI	Last Name	Suffix
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Primary Phone Number	Secondary Phone Number	Primary Email Address	
<input type="text"/>	<input type="text"/>	<input type="text"/>	

Submit

Cosigner is Present

OA Referrer: 31100 SchoolID: 0 SchoolName:		
<p>We encourage prospective customers to exhaust their scholarship and grant options before applying for a private student loan. All applications are subject to approval and certification by the Irwin Trust. Once you submit your application, you can check on the status of your application online 24/7 by clicking here.</p>	<h3>Cosigner Login</h3>	<p>Need to contact us? email us. answers@campusdoor.com</p>
	<p>EXISTING USERS</p> <p>In order to complete this application, you must log in below</p> <p>Username: _____</p> <p>Password: _____</p> <p>Login</p> <p>I forgot my Password I forgot my Username</p>	

OA Referrer: 31100 SchoolID: 0 SchoolName:		
<p>We encourage prospective customers to exhaust their scholarship and grant options before applying for a private student loan. All applications are subject to approval and certification by the Irwin Trust. Once you submit your application, you can check on the status of your application online 24/7 by clicking here.</p>	<p>1 Cosigner Info 2 Housing Info 3 Employment Info 4 Reference Info 5 Disclosures Cosigner ASD</p> <h3>Cosigner Information</h3> <p>Before you complete this portion of the application, please gather the following information</p> <ul style="list-style-type: none">• Social Security number• Driver's license number• Contact information for one reference	<p>Need to contact us? email us. answers@campusdoor.com</p>

Cosigner Information

COSIGNER INFORMATION

Note: Only the cosigner should complete this section of the joint application

In order to avoid delays, please use your full legal name (no nicknames), permanent mailing address and an email address that you check on a regular basis

To help the government fight the funding of terrorism and money laundering activities, the USA Patriot Act, a Federal law, requires all financial institutions to obtain, verify, and record information that identifies each customer that opens an account. This means that during the loan application process, we will ask you your name, address, date of birth and other information that will allow us to identify you. We may also ask for your driver's license or other identifying information.

First Name _____ MI _____ Last Name _____ Suffix _____

Social Security Number _____ Re-enter Social Security Number _____

Date of Birth _____ (mm/dd/yyyy) _____
Citizenship Status _____ Relationship to Borrower _____

Primary Email Address _____ Secondary Email Address _____

Check here if you do not have an email address
(Failure to provide an email address may delay the processing of your loan request by up to 10-15 business days)

Primary Phone Number _____ Secondary Phone Number _____

Is this a cell phone? Yes No
Is this a cell phone? Yes No

Do you have a Driver's license or state ID?
 Yes No

Address Region
U.S. Address

Permanent Address (no P.O. Boxes)

Apt/Suite/Floor Number _____

City _____ State/Territory _____ Zip _____

How long have you lived at this address?
More Than 2 Years

Is your mailing address the same as the address above?
 Yes No

Electronic Communication Election [View Printable Copy](#)
Please scroll through and read the text, then make your Electronic Communications Election

CONSENT TO ELECTRONIC RECEIPT OF ELECTRONIC CONSUMER DISCLOSURES

From time to time, the loan processor may be required by law to provide to you certain written notices or disclosures. Described below are the terms and conditions for providing to you such notices and disclosures electronically through your online account. Please read the information below carefully and thoroughly, and if you can access this information electronically to your satisfaction and agree to these terms and conditions, please confirm your agreement by clicking the "Yes" button below. If you would prefer to receive your communications via paper mail, click "No." Please note that if you elect to receive required notices and disclosures only in paper format, it will significantly slow the speed at which we can complete certain steps in transactions with you and delivering

eSign Election

(only displayed when Electronic Communication Election is Yes)

	<p>eSign Election View Printable Copy</p> <p>Please scroll through and read the text, then make your eSign Election</p> <div style="border: 1px dashed black; padding: 5px;"><p>Your loan documents will include your Promissory Note, Private Education Loan Applicant Self-Certification Form (student borrower only), and any applicable state notices. Would you like to electronically sign your loan documents?</p><p><input checked="" type="radio"/> Yes <input type="radio"/> No</p></div>
--	---

Cosigner Housing Information

Other

	<p>COSIGNER HOUSING INFORMATION</p> <p>Housing Status</p> <p>Other ▼</p>
--	--

Own

	<p>COSIGNER HOUSING INFORMATION</p> <table><tr><td>Housing Status</td><td>Monthly Housing or Rent Payment</td></tr><tr><td>Own ▼</td><td><input type="text"/></td></tr></table> <p>Is an escrow amount for real estate taxes and/or insurance included in your monthly payment?</p> <p><input type="radio"/> Yes <input type="radio"/> No</p>	Housing Status	Monthly Housing or Rent Payment	Own ▼	<input type="text"/>
Housing Status	Monthly Housing or Rent Payment				
Own ▼	<input type="text"/>				

Rent

	<p>COSIGNER HOUSING INFORMATION</p> <table><tr><td>Housing Status</td><td>Monthly Housing or Rent Payment</td></tr><tr><td>Rent ▼</td><td><input type="text"/></td></tr></table>	Housing Status	Monthly Housing or Rent Payment	Rent ▼	<input type="text"/>
Housing Status	Monthly Housing or Rent Payment				
Rent ▼	<input type="text"/>				

Cosigner Employment Information

Not currently employed / not previously employed

COSIGNER EMPLOYMENT INFORMATION	
Are you currently employed?	
<input type="radio"/> Yes <input checked="" type="radio"/> No	
Have you been previously employed during the last 2 years?	
<input type="radio"/> Yes <input checked="" type="radio"/> No	
Enter the dollar amount of any other annual income	
<input type="text"/>	(enter 0 if none)
Source of other income	
<input type="text"/>	
Separate maintenance income, alimony, or child support does not need to be included if you do not wish to have it considered as a basis for repaying the loan	

Currently Employed

COSIGNER EMPLOYMENT INFORMATION	
Are you currently employed?	
<input checked="" type="radio"/> Yes <input type="radio"/> No	
Annual Salary	Employer's Name
<input type="text"/>	<input type="text"/>
Occupation	If other, please describe
<input type="text"/>	<input type="text"/>
Employer Phone Number	
<input type="text"/>	
How long have you held this position?	
<input type="text"/>	
Enter the dollar amount of any other annual income	
<input type="text"/>	(enter 0 if none)
Source of other income	
<input type="text"/>	
Separate maintenance income, alimony, or child support does not need to be included if you do not wish to have it considered as a basis for repaying the loan	

Not currently employed / previously employed

COSIGNER EMPLOYMENT INFORMATION	
Are you currently employed?	
<input type="radio"/> Yes <input checked="" type="radio"/> No	
Have you been previously employed during the last 2 years?	
<input checked="" type="radio"/> Yes <input type="radio"/> No	
Previous Annual Salary	Previous Employer's Name
<input type="text"/>	<input type="text"/>
How long did you work for your previous employer?	
<input type="text"/>	
Enter the dollar amount of any other annual income	
<input type="text"/>	(enter 0 if none)
Source of other income	
<input type="text"/>	
Separate maintenance income, alimony, or child support does not need to be included if you do not wish to have it considered as a basis for repaying the loan	

Cosigner Financial Information

COSIGNER FINANCIAL INFORMATION	
Do you have a checking account?	Please enter the current balance of your checking account
<input checked="" type="radio"/> Yes <input type="radio"/> No	<input type="text"/>
Do you have a savings, CD and/or Money Market account?	Please enter the current balance of your savings account
<input checked="" type="radio"/> Yes <input type="radio"/> No	<input type="text"/>

Cosigner Reference Information

COSIGNER REFERENCE INFORMATION			
The reference address cannot be the same as the borrower's address, your address or the address of the borrower's reference. A reference can be a parent, other relative or non-relative.			
First Name	MI	Last Name	Suffix
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Address Region			
U.S. Address			
Permanent Address (no P.O. Boxes)			
<input type="text"/>			
Apt/Suite/Floor Number			
<input type="text"/>			
City	State/Territory	Zip	
<input type="text"/>	<input type="text"/>	<input type="text"/>	
Primary Phone Number	Relationship to Cosigner		
<input type="text"/>	<input type="text"/>		

Terms and Conditions

TERMS AND CONDITIONS
<p style="text-align: right;">View Printable Copy</p> <p>release the information in this request and your credit eligibility information to the school</p> <p>In addition, by submitting this application, you authorize the loan originator to verify the accuracy and authenticity of all information supplied by you both internally and with the assistance of non-affiliated third parties. Specifically, you authorize the loan originator to verify your enrollment status, financial need and tuition due dates with your school and other organizations and to verify your employment status by contacting your employer. The loan originator may also verify any income information that you provide. In all cases, the loan originator may disclose the fact that you are applying for credit from the loan originator and the Lender.</p>
<p>Click here to view the Lender's privacy policy. Once you have read the privacy policy, please check the box below.</p> <p><input checked="" type="checkbox"/> I have read and accept the terms of the privacy policy.</p>
<p>Need to make changes to the Borrower's Information? Click here to allow the borrower to review or make changes to the "Borrower Information" portion of the joint application.</p>
<p>Click CONTINUE & SAVE to proceed to the next step. Once you click, any changes to the application will require a new application. Please review your application before clicking CONTINUE & SAVE.</p>
<p style="text-align: center;">Continue & Save</p>

Cosigner Application and Solicitation Disclosure

QA Referrer: 31100 SchoolID: 0 SchoolName:

We encourage prospective customers to exhaust their scholarship and grant options before applying for a private student loan. All applications are subject to approval and certification by the Irvin Trust. Once you submit your application, you can check on the status of your application online 24/7 by clicking [here](#)

If you would like to print a copy of this disclosure click the print icon below. (Adobe Reader and printer required)



Application and Solicitation Disclosure

Before you proceed, please review the Application and Solicitation Disclosure which shows what your loan terms might be like in this loan program

Scroll through and review this disclosure, then click CONTINUE & SAVE once you have reviewed the terms

I'm ready to continue

Eugene Irvin and Clair Irvin Student Loan Program

12/17/2012 Application and Solicitation Disclosure

Loan Interest Rate & Fees

Eugene Irvin and Clair Irvin Trust, M&T Bank Trustee
1332 Eleventh Avenue
Altoona, PA 16601
1-855-210-8181

Your interest rate will be

0%	and then	5%
----	----------	----

Your Interest Rate during the life of the loan
Your rate is fixed. Your interest rate will be 0% while you are enrolled in an eligible school on a full-time basis (the "In-School Period") and for six (6) months thereafter (the "Grace Period"), but no more than five (5) years. After the Grace Period your interest rate will be 5%. For more information on your interest rate, see the reference notes

Loan Fees

Origination Fee: 1% **Late charges:** 5.00% of the past due amount or \$ 15.00, whichever is less **Collection and Default Charges:** In the event of a default, the borrower may incur additional collection charges as permitted under applicable law

Loan Cost Examples

The total amount you will pay for this loan will vary depending upon when you start to repay it. This example provides estimates based upon the repayment option available to you while enrolled in school.

Repayment Option (while enrolled in school)	Amount Provided (amount provided directly to your school)	Interest Rate (highest possible starting rate)	Loan Term (how long you have to pay off the loan)	Total Paid over 120 months (includes associated fees)
DEFER PAYMENTS Make no payments while enrolled in school and six (6) months thereafter	\$10,000.00	5.000 %	120 months starting after in-school period	\$ 12,855.60

About this example

The repayment example assumes you remain in school for four (4) years and have a six (6) month grace period before beginning repayment of principal and interest.

SEE BACK OF PAGE

Federal Loan Alternatives

Loan Program	Current Interest Rates by Program Type
PERKINS for Students	5.000 % fixed
STAFFORD for Students	3.400 % fixed Undergraduate subsidized
	6.800 % fixed Undergraduate unsubsidized & Graduate
PLUS for Parents and Graduate/ Professional Students	7.900 % fixed

You may qualify for Federal education loans. For additional information, contact your school's financial aid office or the Department of Education at www.federalstudentaid.ed.gov

Next Steps

1 Find Out About Other Loan Options.

Some schools have school-specific student loan benefits and terms not detailed on this form. Contact your school's financial aid office or visit the Department of Education's website at www.federalstudentaid.ed.gov for more information about other loans.

2. To Apply for this Loan, Complete the Application and the Self-Certification Form.

You may get the certification form from your school's financial aid office. If you are approved for this loan, the loan terms will be available for 30 days (terms will not change during this period, except as permitted by law).

Interest Rate

- This program has a fixed interest rate of 0% during the four (4) year in school period and for six (6) months thereafter. The interest rate thereafter is 5%.
- The rate is fixed and will not increase.

Eligibility Criteria

- Borrower and cosigner, if applicable, must be US citizens or permanent resident aliens.
- Borrower must be a graduate of the Tyrone Area School District in Blair County, PA.
- Borrower must be at least the age of majority in his or her state of residence or be at least 17 years old and apply with a creditworthy cosigner who is the age of majority.
- Borrower must be enrolled on a full time basis at an "eligible school"¹ or is planning to attend an eligible school.
- Both borrower and cosigner are subject to credit approval. Additional documentation may be required.
- The borrower on an individual application and the cosigner on a joint application must have an annual income of at least \$15,000.

Bankruptcy Limitations

- If you file for bankruptcy you may still be required to pay back this loan.

More information about loan eligibility and repayment deferral or forbearance options is available in your promissory note.

¹ An "eligible school" is any college or professional school on the U.S. Department of Education Database of Accredited Postsecondary Institutions and Programs or any degree granting institute of higher learning approved by the Pennsylvania State Department of Education.

A copy of this disclosure has been automatically saved to your account and you can view it anytime simply by accessing your account and selecting VIEW DETAILS for this application. If you also would like to save a copy of this disclosure to your computer or storage device, log into your account to access the document. Once you have reviewed these terms, click CONTINUE & SAVE.

Continue & Save

Application Submission

QA Referrer: 31100 SchoolID: 0 SchoolName:

We encourage prospective customers to exhaust their scholarship and grant options before applying for a private student loan. All applications are subject to approval and certification by the Irvin Trust. Once you submit your application, you can check on the status of your application online 24/7 by [clicking here](#).

Thank you for completing the application form. When you click the button below, we will request your credit report and your cosigner's credit report, if applicable, from a credit reporting agency. Please note that this will create a credit inquiry on your report, and on the report of your cosigner, if applicable. Once you click the button, we will provide you with a credit decision in less than 60 seconds!

Need to contact us?
email us
answers@campusdoor.com

Submit Application

QA Referrer: 31100 SchoolID: 0 SchoolName:

Please wait just a few moments while we process your application.

⏳

We encourage prospective customers to exhaust their scholarship and grant options before applying for a private student loan. All applications are subject to approval and certification by the Irvin Trust. Once you submit your application, you can check on the status of your application online 24/7 by [clicking here](#).

Need to contact us?
email us
answers@campusdoor.com

Application Decisions

Not Approved

OA Referrer: 31100 SchoolID: 0 SchoolName:

We encourage prospective customers to exhaust their scholarship and grant options before applying for a private student loan. All applications are subject to approval and certification by the Irvin Trust. Once you submit your application, you can check on the status of your application online 24/7 by clicking [here](#).

Your joint application has not been approved

Your joint application has not been approved. After reviewing your application, we regret that we cannot offer you a loan at this time. You will soon receive a notice which explains the reason for this decision.

Although we cannot offer you a loan based on this joint application, you are eligible to reapply with a different cosigner. Applying with a qualified cosigner may increase your chances of approval.

To reapply with a different cosigner, click **REAPPLY WITH NEW COSIGNER**.

Thank you

[Click here to access your online account.](#)

Reapply With New Cosigner

Need to contact us? email us answers@campusdoor.com


Conditionally Approved

Borrower Congratulations

OA Referrer: 31100 SchoolID: 0 SchoolName:

We encourage prospective customers to exhaust their scholarship and grant options before applying for a private student loan. All applications are subject to approval and certification by the Irvin Trust. Once you submit your application, you can check on the status of your application online 24/7 by clicking [here](#).

If you would like to print a copy of this disclosure, click the print icon below (Adobe Reader and printer required)

 **PRINT**

Congratulations Julie Hughes - Your joint loan application is conditionally approved!

Please review the terms of your loan offer in the Approval Disclosure below. Note that your application process will not be complete and we cannot disburse any funds until all of the following conditions are satisfied:

- 1 You and your cosigner notify us of your acceptance of your loan terms (you can do this by selecting **ACCEPT** below).
- 2 In June, the Irvin Trust will certify your loan request.
- 3 You and your cosigner review, sign and return the Promissory Note.
- 4 You complete, sign and return the Private Education Loan Applicant Self-certification form.
- 5 You and your cosigner provide us with any requested supporting documentation for your application, and
- 6 The school certifies your loan request.

I'm ready to continue

Approval Disclosure

Borrower Approval Disclosure

Approval Disclosure

Irvin Trust Student Loan Program Approval Disclosure

ACCOUNT NUMBER 5000016111-01
Date 12/17/2012

BORROWER

Julle Hughes
239 Pob 238
New Jersey NJ
17201

COSIGNER

Joann Bensen
59 Brookview
West Paterson NJ
07424

CREDITOR

M&T - Irvin Trust
1415 Ritner Hwy
Carlisle, PA
17013

Page 1 of 2

Loan Rates & Estimated Total Costs

Total Loan Amount	Interest Rate	Finance Charge	Total of Payments
\$ 5,050.00	5.000 %	\$ 1,427.20	\$ 6,427.20

The total amount you are borrowing

Your interest rate

The estimated dollar amount the credit will cost you

The estimated amount you will have paid when you have made all payments

ITEMIZATION OF AMOUNT FINANCED

Amount paid to you	\$ 0.00
Amount paid to others on your behalf	\$ 5,000.00
• Pennsylvania State University (The)	
Amount Financed (total amount provided)	\$ 5,000.00
Initial finance charges (total)	\$ 50.00
• Orig Fee \$ 50.00	
Total Loan Amount	\$ 5,050.00

ABOUT YOUR INTEREST RATE

- Your Interest Rate during the life of the loan is fixed. Your interest rate will be 0% while you are enrolled in an eligible school on a full time basis (the "In-School Period") and for six (6) months thereafter (the "Grace Period"), but no more than five (5) years. After the Grace Period your interest rate will be 5%. For more information on your interest rate, see the reference notes.
- Your Annual Percentage Rate (APR) is 3.303%. The APR is typically different than the Interest Rate since it considers fees and reflects the cost of your loan as a yearly rate. For more information about the APR, see Reference Notes.

FEEES

- Origination Fee Charges: 1.00 %
- Late charge: 5.000% of the past due amount or \$15.00, whichever is less
- Collection and Default Charges: In the event of a default, the borrower may incur additional collection charges as permitted under applicable law

Estimated Repayment Schedule & Terms

120 MONTHS	MONTHLY PAYMENTS
	at 0.000 % for the in-school period and at 5.000 % for the repayment period
08/12/2013 - 07/14/2016 Deferment period	No payment required (No interest will accrue during this time)
07/15/2016 - 06/15/2026 120 monthly payments	\$ 53.50

SEE BACK OF PAGE

Page 2 of 2

Federal Loan Alternatives

Loan Program	Current Interest Rates by Program Type
PERKINS for Students	5.000 % fixed
STAFFORD for Students	3.400 % fixed Undergraduate subsidized
	6.800 % fixed Undergraduate unsubsidized & Graduate
PLUS for Parents and Graduate/ Professional Students	7.900 % fixed Federal Family Education Loan

You may qualify for Federal education loans. For additional information, contact your school's financial aid office or the Department of Education at: www.federalstudentaid.gov

Next Steps & Terms of Acceptance

This offer is good until:

01/16/2013

- 1 Find Out About Other Loan Options.**
Contact your school's financial aid office for more information.
- 2 You Have Until 01/16/2013 to Accept this Offer.**
The terms of this offer will not change except as permitted by law. The interest rate on this loan is fixed and will not change.

To accept the terms of this loan click ACCEPT below (if applicable) or contact us at 1-855-210-8181. You can also log into our secure website at <http://www.campusdoor.com/in/in/Account/> and select the following application ID: 5000010111-01 and follow the instructions to accept your terms.

REFERENCE NOTES

Fixed Interest Rate

- This program has a fixed interest rate of 0% during the in-school period and for six (6) months thereafter. The interest rate thereafter is fixed at 5%.
- The rate is fixed and will not increase.
- The Interest Rate may be higher or lower than your Annual Percentage Rate (APR) because the APR considers certain fees you pay to obtain this loan, the Interest Rate, and whether you defer (postpone) payments while in school.

Bankruptcy Limitations

- If you file for bankruptcy, you may still be required to pay back this loan.

Repayment Options

- Payments are deferred while you are enrolled in an "eligible school"¹ fulltime and for six (6) months thereafter, but no more than five (5) years.
- You can make principal payments during the In-School and grace periods.

Prepayments

- If you pay the loan off early, you will not pay a penalty.

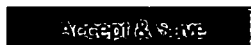
See your loan agreement for any additional information about nonpayment, default, any required repayment in full before the scheduled date, and prepayment refunds and penalties.

¹ An "eligible school" is any college or professional school on the U.S. Department of Education Database of Accredited Post Secondary Institutions and Programs or any degree-granting institution of higher learning approved by the Pennsylvania State Department of Education.

A copy of this disclosure has been automatically saved to your account and you can view it anytime simply by accessing your account and selecting VIEW DETAILS for this application. If you also would like to save a copy of this disclosure to your computer or storage device, log into your account to access the document.

Accept Your Loan Terms

Please make an election regarding the terms of your loan as disclosed above by clicking one of the buttons below.



I agree to and accept the terms of my loan as disclosed in the Approval Disclosure and wish to proceed with the loan process.



I do not accept the terms of my loan as disclosed and I wish to withdraw my loan application and not proceed with the loan process.

Borrower Next Steps

A copy of this disclosure has been automatically saved to your account and you can view it anytime simply by accessing your account and selecting VIEW DETAILS for this application. If you also would like to save a copy of this disclosure to your computer or storage device, log into your account to access the document.

Thank you for accepting the terms of your loan offer. Here is what happens next:

1. Irvin Trust Certification. Once you and your cosigner have accepted your loan terms, we will ask the Irvin Trust to certify your loan request.

2. Download, sign and return your documents. Once the Irvin Trust certifies your loan request, you will receive an email notifying you that your loan document packet will be available within your online account, on the loan documents tab, for you to download, sign, date and return along with any requested supporting documentation (e.g. driver's license, pay stubs, etc.)

3. School Certification. Once we receive your completed loan documents and any requested supporting documents from you and your cosigner, we will request that your school certify your loan request.

4. Final Disclosure. After we verify your enrollment, we will provide you with a Final Disclosure that sets forth the final terms of your loan.

5. Disbursement. We will wait at least 3 days from receipt of your Final Disclosure before disbursing your loan funds.

Your co-applicant must now accept the terms in order for us to process your loan. Click CONTINUE to proceed.

Continue

Cosigner Congratulations

GA Referrer: 31100 SchoolID: 0 SchoolName:

We encourage prospective customers to exhaust their scholarship and grant options before applying for a private student loan. All applications are subject to approval and certification by the Irvin Trust. Once you submit your application, you can check on the status of your application online 24/7 by [clicking here](#).

If you would like to print a copy of this disclosure, click the print icon below (Adobe Reader and printer required).

Congratulations Joann Bernsen - Your joint loan application is conditionally approved!

Please review the terms of your loan offer in the Approval Disclosure below. Note that your application process will not be complete and we cannot disburse any funds until all of the following conditions are satisfied:

1. You and the student borrower accept the loan terms.
2. In June, the Irvin Trust will certify the loan request.
3. You and the student borrower review, sign and return the Promissory Note.
4. You and the student borrower provide us with any requested supporting documentation for your application.
5. The student borrower completes, signs and returns the Private Education Loan Applicant Self-certification form, and
6. The school certifies the loan request.

Cosigner Approval Disclosure



Approval Disclosure

**Irvin Trust Student Loan Program
Approval Disclosure**

ACCOUNT NUMBER 5000016111-01
Date 12/17/2012

BORROWER.

Julie Hughes
239 Pob 238
New Jersey NJ
17201

COSIGNER

Joann Bernsen
59 Brookview
West Paterson, NJ
07424

CREDITOR.

M&T - Irvin Trust
1415 Ritner Hwy
Carlisle PA
17013

Page 1 of 2

Loan Rates & Estimated Total Costs

Total Loan Amount	Interest Rate	Finance Charge	Total of Payments
\$ 5,050 00	6.000 %	\$ 1,427.20	\$ 6,427 20

The total amount you are borrowing

Your interest rate

The estimated dollar amount the credit will cost you

The estimated amount you will have paid when you have made all payments

ITEMIZATION OF AMOUNT FINANCED

Amount paid to you	\$ 0 00
Amount paid to others on your behalf	\$ 5 000 00
• Pennsylvania State University (The)	
Amount Financed (total amount provided)	\$ 5,000 00
Initial finance charges (total)	\$ 50 00
• Orig Fee	\$ 50 00
Total Loan Amount	\$ 5,050 00

ABOUT YOUR INTEREST RATE

- Your Interest Rate during the life of the loan is fixed. Your interest rate will be 0% while you are enrolled in an eligible school on a full time basis (the "In-School Period"), and for six (6) months thereafter (the "Grace Period"), but no more than five (5) years. After the Grace Period your interest rate will be 5%. For more information on your interest rate, see the reference notes
- Your Annual Percentage Rate (APR) is 3.303%. The APR is typically different than the Interest Rate since it considers fees and reflects the cost of your loan as a yearly rate. For more information about the APR, see Reference Notes

FEES

- Origination Fee Charges: 1 00 %
- Late charge: 5 000% of the past due amount or \$15 00, whichever is less
- Collection and Default Charges: In the event of a default, the borrower may incur additional collection charges as permitted under applicable law

Estimated Repayment Schedule & Terms

120 MONTHS	MONTHLY PAYMENTS
	at 0.000 % for the in-school period and at 5.000 % for the repayment period
08/12/2013 - 07/14/2016 Deferment period	No payment required (No interest will accrue during this time)
07/15/2016 - 06/15/2026 120 monthly payments	\$ 83.56

SEE BACK OF PAGE

Page 2 of 2

Federal Loan Alternatives

Loan Program	Current Interest Rates by Program Type
PERKINS for Students	5.000 % fixed
STAFFORD for Students	3.400 % fixed Undergraduate subsidized
	6.800 % fixed Undergraduate unsubsidized & Graduate
PLUS for Parents and Graduate/ Professional Students	7.900 % fixed Federal Family Education Loan

You may qualify for Federal
education loans.
For additional information, contact
your school's financial aid office or
the Department of Education at:

www.federalstudentaid.ed.gov

Next Steps & Terms of Acceptance

This offer is good until:

01/16/2013

- 1 Find Out About Other Loan Options.**
Contact your school's financial aid office for more information.
- 2. You Have Until 01/16/2013 to Accept this Offer.**
The terms of this offer will not change except as permitted by law. The interest rate on this loan is fixed and will not change.

To accept the terms of this loan click ACCEPT below (if applicable) or contact us at 1-855-210-8181. You can also log into our secure website at <http://www.campusdoor.com/In/n/Account/> and select the following application ID: 5000016111-01 and follow the instructions to accept your terms.

REFERENCE NOTES

Fixed Interest Rate

- This program has a fixed interest rate of 0% during the in-school period and for six (6) months thereafter. The interest rate thereafter is fixed at 5%.
- The rate is fixed and will not increase.
- The Interest Rate may be higher or lower than your Annual Percentage Rate (APR) because the APR considers certain fees you pay to obtain this loan, the Interest Rate, and whether you defer (postpone) payments while in school.

Bankruptcy Limitations

- If you file for bankruptcy, you may still be required to pay back this loan.

Repayment Options

- Payments are deferred while you are enrolled in an "eligible school"¹ fulltime and for six (6) months thereafter, but no more than five (5) years.
- You can make principal payments during the In-School and grace periods.

Prepayments

- If you pay the loan off early, you will not pay a penalty.

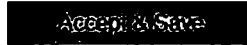
See your loan agreement for any additional information about nonpayment, default, any required repayment in full before the scheduled date, and prepayment refunds and penalties.

¹ An "eligible school" is any college or professional school on the U.S. Department of Education Database of Accredited Post-Secondary Institutions and Programs or any degree-granting institution of higher learning approved by the Pennsylvania State Department of Education.

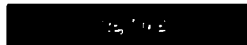
A copy of this disclosure has been automatically saved to your account and you can view it anytime simply by accessing your account and selecting VIEW DETAILS for this application. If you also would like to save a copy of this disclosure to your computer or storage device, log into your account to access the document.

Accept Your Loan Terms

Please make an election regarding the terms of your loan as disclosed above by clicking one of the buttons below.



I agree to and accept the terms of my loan as disclosed in the Approval Disclosure and wish to proceed with the loan process.



I do not accept the terms of my loan as disclosed and I wish to withdraw my loan application and not proceed with the loan process.

Cosigner Next Steps

QA Referrer: 31100 SchoolID: 0 SchoolName:

We encourage prospective customers to exhaust their scholarship and grant options before applying for a private student loan. All applications are subject to approval and certification by the Irvin Trust. Once you submit your application, you can check on the status of your application online 24/7 by [clicking here](#)

Thank you for accepting the terms of your loan offer. Here is what happens next:

Need to contact us?
email us
answers@campusdoor.com

- 1. Irvin Trust Certification.** Once you and the student borrower have accepted your loan terms, we will ask the Irvin Trust to certify your loan request
- 2. Download, sign and return your documents.** Once the Irvin Trust certifies your loan request, you will receive an email notifying you that your loan document packet will be available within your online account, on the loan documents tab, for you to download, sign, date and return along with any requested supporting documentation (e.g. driver's license, pay stubs, etc.)
- 3. School Certification.** Once we receive your completed loan documents and any requested supporting documents from you and the student borrower, we will request that your school certify your loan request
- 4. Final Disclosure.** After we verify your enrollment, we will provide you with a Final Disclosure that sets forth the final terms of your loan
- 5. Disbursement.** We will wait at least 3 days from receipt of your Final Disclosure before disbursing your loan funds