

**Navient Credit Finance Corporation**  
**Copies of Instruments**

NCFC does not extend financing to students. It is only a subsequent purchaser and holder of financing loans made by other lenders. For that reason, NCFC does not use or have any type of promissory note, agreement or contract. If desired, NCFC could provide redacted examples of financing agreement forms that it purchased from other lenders, but it does not have its own forms.