

[Lender Name]
[Lender Address]
[City, State, Zip Code]
[Phone Number]

[Date]

Primary Borrower: [Student Name]
Co-Signer: [Co-Signer Name]
Loan Application Number: [Application Number]

Subject: Notice of Graduate Loan Approval

Dear [Student Name] and [Co-Signer Name],

We are pleased to inform you that your application for a Graduate Student Loan has been approved. This approval is based on the creditworthiness of both the primary borrower and the co-signer.

Loan Details:

- **Approved Loan Amount:** \$[Amount]
- **Interest Rate:** [Rate]% ([Fixed/Variable])
- **Loan Term:** [Number of Months/Years]
- **Disbursement Date:** [Date]
- **Academic Institution:** [University Name]

As the co-signer, [Co-Signer Name] is equally responsible for the repayment of this debt. Should the primary borrower fail to make payments, the legal obligation for the full balance, including interest and fees, falls upon the co-signer.

Next Steps:

1. Review the attached Final Disclosure Statement.
2. Sign and return the Promissory Note via our secure portal.
3. Complete the school certification process (if required).

If you have any questions regarding the terms of this loan or the responsibilities of either party, please contact our loan department at [Phone Number] or visit [Website].

Sincerely,

[Name of Loan Officer/Department]
[Lender Name]