

Effective Date: February 10, 2022

Welcome to [www.studentloans.com](http://www.studentloans.com) ("the Website"). By using this Website, you agree to be bound by the Terms of Use described below. IF YOU DO NOT AGREE TO THE TERMS OF USE, PLEASE EXIT THE WEBSITE NOW. Please note the Terms of Use are subject to change at any time and we encourage you to check back frequently for changes. Your use and access to the Website constitutes your acceptance of the Terms of Use in effect at any given time. These Terms of Use are provided on behalf of The Brazos Higher Education Service Corporation, Inc. ("Brazos Higher Education"), Brazos Education Lending Corporation, and any other nonprofit company managed by Brazos Higher Education.

### **Restrictions on Use**

The Website is intended only for your own personal and noncommercial use, subject to all copyright, trademark and other proprietary notices. Any other use of materials on this Website, including reproduction, modification, distribution, republication, transmission or public showing, without the prior written permission of Brazos Higher Education is strictly prohibited.

You may provide links to the Website; however, deep linking and framing are prohibited and in violation of this Terms of Use.

### **Copyright and Trademark**

The copyright in all of the information and material contained on this Website is owned by Brazos Higher Education. All Website content, including site design, text and layout, including articles, photos, graphics and other content are owned by Brazos Higher Education, unless otherwise indicated, and are protected by United States copyright, patent, trademark, and other laws. The names and/or logos related to Brazos Higher Education and [studentloans.com](http://studentloans.com) are the protected trademarks of Brazos Higher Education. All other trademarks, company names or logos referenced on the Website are the property of their respective owners.

### **Links to other Websites**

This Website may contain links to other websites of entities not affiliated with Brazos. Brazos does not endorse or recommend, and hereby disclaims any liability for, any information or products offered on other websites. In addition, these other websites have Terms of Use and Privacy Policies and security practices that differ from this Website.

### **Disclaimer and Limitation of Liability**

Brazos Higher Education does not warrant or guarantee the accuracy, adequacy, quality, validity, completeness or suitability of the information provided on this Website for any purpose whatsoever and expressly disclaims any and all liability for any errors or omissions in such information. Calculators and tools on the Website are intended to provide estimates based solely on the information you input and may be different than actual amounts.

### **Applicable Law**

These Terms of Use and the use of this Website are governed in all respects by the substantive laws of the State of Texas, without regard to its provisions relating to conflict of laws. As such, you and Brazos Higher Education agree to submit to the personal and exclusive jurisdiction and venue of the state and federal courts located in McLennan County, Texas. You agree that any claim or cause of action arising out of or related to use of the Website or the Terms of Use must be filed within one (1) year after such claim or cause of action arose, regardless of any statute, regulation or law to the contrary, and failure to

do so within the stated time frame will forever bar any such claim or cause of action from being brought against Brazos Higher Education.

Questions related to this Terms of Use should be directed to:

E-mail: [CustomerRelations@brazos.us.com](mailto:CustomerRelations@brazos.us.com).

Mail your inquiry to:

Brazos Higher Education  
5609 Crosslake Parkway  
Waco, TX 76712

*Please note that when a user sends electronic mail messages (e-mail) to Brazos Higher Education, the user's message will usually contain the user's return email address. Thus, Brazos Higher Education may utilize a user's e-mail address in responding to a user's inquiry and the content of the user's e-mail in formulating a response. Brazos Higher Education will permanently record and store any substantive e-mail received from users. E-mail is not a secure means of transmitting information. Other than your name, please do not include any personally identifiable information in an e-mail transmission.*