

## Mandatory Arbitration and Class Action Waiver

As a condition of enrolling at All-State Career School, applicants must agree to submit all claims and disputes with All-State Career School to arbitration. Arbitration is a private dispute-resolution process in which disputes are heard and resolved by an arbitrator, rather than by a judge or jury. Applicants also must agree to have any and all claims and disputes against All-State Career School resolved on an individual basis and to waive any right to initiate or participate in a collective or class action against All-State Career School. Individual arbitration of claims and disputes allows for faster resolution of issues at less cost than typically is seen in judicial proceedings and class actions.

All-State Career School cannot and does not require any applicant who enrolls and borrows under a federal student loan program to submit to arbitration or any institutional dispute-resolution process prior to filing any borrower defense to repayment that a borrower may claim. Further, All-State Career School cannot and does not in any way require a student to limit, relinquish, or waive the ability to file a borrower defense claim at any time. Any mandatory arbitration proceeding tolls the limitations period for filing a borrower defense to repayment claim.