



YTI Career Institute STUDENT LENDING CODE OF CONDUCT

YTI Career Institute is committed to providing students and their families with the best information and processing alternatives available regarding student borrowing. In support of this and in an effort to rule out any perceived or actual conflict of interest between YTI Career Institute officers, employees or agents and education loan lenders, YTI Career Institute has adopted the following:

- YTI Career Institute does not participate in any revenue-sharing arrangements with any lender.
- YTI Career Institute does not permit any officer, employee or agent of the school who is employed in the financial aid office or is otherwise involved in the administration of education loans to accept any gifts of greater than a nominal value from any lender, guarantor or servicer.
- YTI Career Institute does not permit any officer, employee or agent of the school who is employed in the financial aid office or is otherwise involved in the administration of education loans to accept any fee, payment or other financial benefit (including a stock purchase option) from a lender or affiliate of a lender as compensation for any type of consulting arrangement or contract to provide services to a lender or on behalf of a lender relating to education loans.
- YTI Career Institute does not permit any officer, employee or agent of the school who is employed in the financial aid office or is otherwise involved in the administration of education loans to accept any thing of value from a lender, guarantor, or group of lenders and/or guarantors in exchange for service on an advisory board, commission or other group established by such a lender, guarantor group of lenders and/or guarantors. YTI Career Institute does allow for the reasonable reimbursement of expenses associated with participation in such boards, commissions or groups by lenders, guarantors, or groups of lenders and/or guarantors.
- YTI Career Institute does not assign a lender to any first-time borrower through financial aid packaging or any other means.
- YTI Career Institute recognizes that a borrower has the right to choose any lender from which to borrow to finance his/her education. YTI Career Institute will not refuse to certify or otherwise deny or delay certification of a loan based on the borrower's selection of a lender and/or guarantor.
- YTI Career Institute will not request or accept any offer of funds to be used for private education loans to students from any lender in exchange for providing the lender with a specified number or volume of Title IV loans, or a preferred lender arrangement for Title IV loans.
- YTI Career Institute will not request or accept any assistance with call center or financial aid office staffing.