

APPLICATION AND SOLICITATION DISCLOSURES

Loan Interest Rates & Fees

Your starting interest rate will be between

% and

%

Your Starting Interest Rate (upon approval)

The starting interest rate you pay will be determined after you apply.

If approved, we will notify you of the rate you qualify for within the stated range.

Your Interest Rate during the life of the loan

Your rate is fixed. This means that your rate will not change during the life of the loan.

Loan Fees

Late Fee: If any part of a payment is 10 days or more late (or days late as per state law) you may be charged up to the greater of a) \$10; b) 10% of the payment; or c) the highest amount permitted by state law.

Returned check fee: \$20 or the greatest amount allowed by state law.

Loan Cost Examples

The total amount you will pay for this loan will vary depending upon when you start to repay it. This example provides estimates based upon one (1) repayment option available to you while enrolled in school.

Repayment option (while enrolled in school)	Amount Provided (amount provided directly to you or your school)	Interest Rate (highest possible starting rate)	Loan Term (how long you have to pay off the loan)	Total Paid over (includes associated fees)
1.			starting after your first payment	

About this example:

Federal Loan Alternatives

Loan Program	Current Interest Rate by Program Type
PERKINS for students	Undergraduate subsidized
STAFFORD for students	
PLUS for parents and Graduate/Professional Students	Undergraduate unsubsidized & Graduate
	Federal Family Education Loan
	Federal Direct Loan

You may qualify for Federal education loans.

For additional information, contact your school's financial aid office or the Department of Education at: www.federalstudentaid.ed.gov

1. Find Out About Other Loan Options

Some schools have school-specific student loan benefits and terms not detailed on this form. Contact your school's financial aid office or visit the Department of Education's website at: www.federalstudentaid.ed.gov for more information about other loans.

2. To Apply for this Loan, Complete the Application and the Self-Certification Form

You may get the certification form from your school's financial aid office. If you are approved for this loan, the loan terms will be available for 30 days (terms will not change during this period, except as permitted by law).

REFERENCE NOTES

Interest Rate

Your rate will be fixed for the entire period of the loan repayment or for each tier, if the tiered payment option is selected.

Eligibility Criteria

* Must be at least 18 years or older at the time you apply.

Co-Signers

* Must be at least 18 years or older at the time of the loan application.

Bankruptcy Limitations

* If you file for bankruptcy you may still be required to pay back this loan.

More information about loan eligibility and repayment deferral or forbearance options is available in your loan application and loan agreement.