

2018-2019 PRIVATE STUDENT BAR STUDY LOANS

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| LOAN NAME | Bar Exam Loan | Bar Exam Loan |
| LOAN SERVICER | Discover Bank | Wells Fargo |
| PHONE | 800-788-3368 | 877-451-5039 |
| WEBSITE | www.DiscoverStudentLoans.com | www.wellsfargo.com/student |
| BORROWER | Student and optional credit worthy co-signer | Student |
| ELIGIBILITY OF BORROWER/ CO-SIGNER | <ul style="list-style-type: none"> • US Citizen or permanent resident (non-resident please visit website) • Graduated law school within the past 6 months or be enrolled in your final year of study for at least half-time • Be at least 16 years or older | <ul style="list-style-type: none"> • Be a U.S. citizen, U.S. national, or permanent resident alien without conditions and with proper evidence of eligibility • Be enrolled in the final year of a law program at an eligible school or have graduated within 30 days from an eligible law school • Have an established, positive credit history |
| ANNUAL LIMITS | \$16,000 | \$12,000 |
| MAXIMUM | | |
| MINIMUM | \$1,000 | \$1,000 |
| AGGREGATE LIMIT | \$230,000 | 180,000 |
| INTEREST RATE | Variable Interest Rate: 6.14% - 11.74% APR Fixed Interest Rate: 7.39% - 12.99% APR | Variable interest rate: 12.74% APR Fixed interest rate: 13.49% APR |
| LOAN FEES | None | None |
| REPAYMENT | 20 years | 7 years |
| GRACE PERIOD | For students who defer payments while in school, grace period ends 9 months after graduation or after enrollment drops below half-time | Repayment begins 6 months after you graduate or leave school |
| BORROWER BENEFITS | <ul style="list-style-type: none"> • 0.25% off interest rate with automated payments • May qualify for a deferment for active military duty, public service or medical residency • Funds sent directly to you | <ul style="list-style-type: none"> • Interest rate discount options • 0.25% off interest rate with automated payments • No penalty for paying off loan early |

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|------------------------------------|---|--|
| LOAN NAME | Solution Loan for Bar Study | Bar Study Loan |
| LOAN SERVICER | PNC Bank | Sallie Mae |
| PHONE | 800-762-1001 | 877-279-7172 |
| WEBSITE | www.pnc.com | www.salliemae.com |
| BORROWER | Student and optional credit worthy co-signer | Student and optional credit worthy co-signer |
| ELIGIBILITY OF BORROWER/ CO-SIGNER | <ul style="list-style-type: none">• US Citizen or permanent resident• Enrolled at least half time in final year of ABA-accredited U.S. law school, or graduated from one in last 6 months• Sitting for the bar exam no later than 6 months after graduation | <ul style="list-style-type: none">• US Citizen or permanent resident (Non-resident- please visit website)• Enrolled at least half time in final year of study at an ABA-accredited law school in the U.S., or have graduated from one within the last 12 months• Sitting for the bar exam no later than 12 months after graduation |
| ANNUAL LIMITS MAXIMUM | \$15,000 | \$15,000 |
| MINIMUM | \$1,000 | \$1,000 |
| AGGREGATE LIMIT | \$225,000 | None |
| INTEREST RATE | Fixed interest rate: 5.73% - 11.79% APR Variable interest rate: 5.25-11.30% APR | Variable interest rate: 5.36% - 12.06% APR |
| LOAN FEES | None | None |
| REPAYMENT | Up to 15 years | Up to 15 years |
| GRACE PERIOD | Repayment begins 6 months after leaving school | Repayment begins 9 months after graduation |
| BORROWER BENEFITS | <ul style="list-style-type: none">• 0.50% off interest rate with automated payments• Funds sent directly to you• Co-signer release option | <ul style="list-style-type: none">• 0.25% off interest rate with electronic payments• Free FICO credit scores available• Funds sent directly to you• Co-signer release option |

These lenders are only a suggestion. RWU will work with any lender at our students’ request. This list is reviewed annually by the Financial Aid Staff who review information from a broad range of lenders located in and outside the New England area. This list is composed based on 1) service to borrowers and 2) borrower benefits criteria.