

2020 PRIVATE STUDENT BAR STUDY LOANS

LOAN NAME	Bar Exam Loan	Student Loan for Bar Study
LOAN SERVICER	Discover Bank	Citizens Bank
PHONE	800-788-3368	800-708-6684
WEBSITE	www.DiscoverStudentLoans.com	www.citizensbank.com/barstudy
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"> U.S. 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 	<ul style="list-style-type: none"> U.S. citizen or permanent resident, or an international student with a credit-worthy U.S. citizen or permanent resident cosigner Must have graduated in the last 6 months OR be enrolled at least half-time in law school AND be within 6 months of graduation
ANNUAL LIMITS MAXIMUM	\$16,000	\$16,000
MINIMUM	\$1,000	\$1,000
AGGREGATE LIMIT	\$230,000	\$225,000
INTEREST RATE <small>(check servicer website for updated rates)</small>	Fixed Interest Rate: 7.74% - 12.74% APR Variable Interest Rate: 6.37% - 11.37% APR	Fixed interest rate: 7.39% - 12.80% APR Variable interest rate: 6.01% - 11.03% APR
LOAN FEES	None	None
REPAYMENT	20 years	5 or 10-year
GRACE PERIOD	For students who defer payments while in school, grace period ends 9 months after graduation or after enrollment drops below half-time	Defer repayment while in school and for up to 6 months after graduation
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"> Flexible payments on your schedule, check website for details Funds sent directly to you

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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 <small>(check servicer website for updated rates)</small>	Fixed interest rate: 11.49% - 11.49% APR Variable interest rate: 4.99% - 11.99% APR	Variable interest rate: 4.52% - 11.44% APR
LOAN FEES	None	None
REPAYMENT	5, 10 or 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