

## 2011-2012 Bar Study Loans in Brief

Lender	Sallie Mae	CitiBank
<b>Program</b>	<i>Sallie Mae Bar Study Loan</i>	<i>CitiAssist Bar Exam Loan</i>
<b>Web Address</b>	<a href="http://www.SallieMae.com">www.SallieMae.com</a>	<a href="http://www.StudentLoan.com/law">www.StudentLoan.com/law</a>
<b>Address</b>	P.O. Box 9435 Wilkes-Barre, PA 18773-9435	P.O. Box 6191 Sioux Falls, SD 57117-6191
<b>Phone</b>	1-888-272-5543	1-800-824-0019
<b>Lender Code</b>	900903	826878
<b>Loan Servicer</b>	Sallie Mae	Citibank
<b>Loan Guarantor</b>	USAFunds	Citibank
<b>Eligibility of Borrower and/or Co-signer</b>	<ul style="list-style-type: none"> <li>▪ Enrolled at least ½ time, or graduated in the last year</li> <li>▪ U.S. citizen/national or eligible non-citizen, with a valid Social Security number.</li> <li>▪ A Good Credit History, or a Cosigner with Good Credit History</li> </ul>	<ul style="list-style-type: none"> <li>▪ Enrolled at least ½ time, or graduated in the last year</li> <li>▪ U.S. citizen/national or eligible non-citizen, with a valid Social Security number.</li> <li>▪ A Good Credit History, or a Cosigner with Good Credit History</li> <li>▪ Co-signer release option after the first 24 consecutive, on-time payments</li> </ul>
<b>Minimum</b>	\$1,000	\$1,000
<b>Maximum</b>	\$15,000	\$15,000
<b>Interest Rate</b>	Variable Rate based on Libor and student's and/or co-borrower's credit; (LIBOR + 5.00% to LIBOR + 13.00%) 5.37% to 14.14%	Variable Rate based on student's and/or co-borrower's credit;
<b>Interest Rate Ceiling</b>	None	None
<b>Loan Fees</b>	0% - 5%	May be added to your balance
<b>Interest Capitalization</b>	Once, at the end of a continuous period of in-school and forbearance.	Once, at the end of a continuous period of in-school and forbearance.
<b>Grace Period</b>	9 months	9 months
<b>Repayment Period</b>	Up to 15 yrs	Up to 20 yrs
<b>Borrower Benefits</b>	<ul style="list-style-type: none"> <li>▪ 0.25% interest rate reduction for making <b>auto-debit</b> payments</li> </ul>	<ul style="list-style-type: none"> <li>▪ 0.25% interest rate reduction by making <b>auto-debit</b> payments</li> </ul>
Note: Lenders can change without notice		
<b>Apply Online</b>	<a href="https://www.salliemae.com/student-loans/bar-study-loan/">https://www.salliemae.com/student-loans/bar-study-loan/</a>	<a href="https://www.studentloan.com/privatestudentloans/citiassistbarexamloans.htm">https://www.studentloan.com/privatestudentloans/citiassistbarexamloans.htm</a>

The information provided above is intended for comparison purposes only and may not be a complete recitation of all relevant terms of each lender's loans. We believe the information provided hereon to be current as of date shown below however, lenders can change terms without our immediate knowledge. Users of this information are advised to contact lenders directly and review their promissory note and/or other documentations from lenders to be sure the terms of a loan are consistent with expectations. To apply online for the loan, please visit our website: [www.law.edu/finaid/lenderlist.cfm](http://www.law.edu/finaid/lenderlist.cfm)

**NOTE:** The reported 3-month LIBOR and Prime Rate below are from [www.bloomberg.com/markets/rates-bonds/key-rates/](http://www.bloomberg.com/markets/rates-bonds/key-rates/)

Revised 3/1/12

As of 3/1/2012: **Libor: 0.48%; Prime: 3.25%**

Lender	PNC	Wells-Fargo
Program	<i>PNC Solution Loan for Bar Study</i>	<i>Wells-Fargo Bar Exam Loan</i>
Web Address Address	www.pnconcampus.com	www.wellsfargo.com/student/graduate/bar_exam/ P.O. Box 5185 Sioux Falls, SD 57117-5185
Phone	1-800-762-1001	1-800-378-5526
Lender Code	809921	807176
Loan Servicer	PNC	Wells-Fargo
Loan Guarantor	PNC	Wells-Fargo
Eligibility of Borrower and/or Co-signer	<ul style="list-style-type: none"> <li>▪ Enrolled at least ½ time, or graduated in the last six months</li> <li>▪ U.S. citizen/national or eligible non-citizen, with a valid Social Security number.</li> <li>▪ A Good Credit History, or a Cosigner with Good Credit History</li> <li>▪ Co-signer release option after the first 48 consecutive, on-time payments</li> </ul>	<ul style="list-style-type: none"> <li>▪ Enrolled in final year of law school, or graduated within 30 days. <ul style="list-style-type: none"> <li>▪ Be a current Wells Fargo or Wachovia customer</li> </ul> </li> <li>▪ U.S. citizen/national or eligible non-citizen, with a valid Social Security number. <ul style="list-style-type: none"> <li>▪ A Good Credit History, or a Cosigner with Good Credit History</li> </ul> </li> <li>▪ Co-signer release option after the first 24 consecutive, on-time payments</li> </ul>
Minimum	\$1,000	\$1,000
Maximum	\$15,000	\$12,000*
Interest Rate	Variable Rate based on Libor and student's and/or co-borrower's credit; adjusted quarterly; (LIBOR + 3.30% to LIBOR + 11.00%)	Variable Rate based on Prime Rate plus a margin; adjusted monthly;
Interest Rate Ceiling	None	None
Loan Fees		
Interest Capitalization		Once, at the end of a continuous period of in-school and forbearance.
Grace Period	9 months	6 months
Repayment Period	Up to 15 yrs	Up to 20 yrs
Borrower Benefits	<ul style="list-style-type: none"> <li>▪ 0.50% off your rate with automated payments from your checking or savings account</li> </ul>	<ul style="list-style-type: none"> <li>▪ 0.25% interest rate reduction by making auto-debit payments</li> <li>▪ 0.50% rate reduction at repayment upon verification of graduation with the Wells Fargo Student Graduation BenefitSM Program</li> </ul>
Note: Lenders can change without notice		
Apply Online	<a href="http://www.pnconcampus.com/studentloanguide/privateloans/barstudy/default.aspx">http://www.pnconcampus.com/studentloanguide/privateloans/barstudy/default.aspx</a>	<a href="https://www.wellsfargo.com/student/loans/professional/barexam">https://www.wellsfargo.com/student/loans/professional/barexam</a>

\*The aggregate loan limit is \$180,000 including all other educational debt.