Nursing Loan Final Disclosure

Loan Rates & Estimated Total Costs (Standard Repayment Plan)

Total Loan Amount Interest Rate Finance Charge Total of Payments

\$4,000.00 5.0% \$1,091.01

REFERENCE NOTES

Fixed Interest Rate

YOUR INTEREST IS FIXED AT 5% and accrues on the principal balance. Interest does not accrue during at least half-time enrollment in a Nursing degree program, during the 9 months grace and during deferment periods.

Bankruptcy Limitations

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

Repayment Options

Repayment begins after you have dropped below halftime enrollment from a Nursing degree program and after the 9 months grace period expires

Prepayments

You may prepay, without penalty, all or any part of the principal and accrued interest at any time.

See your promissory note for any additional information about non-payment, default, any required repayment in full before the scheduled dates, and prepayment, refunds and penalties.