

## Lender Comparison Chart for 2004-2005 Spring Edition

All terms are subject to change and should be verified prior to application. Information presented is current as of April 6, 2004.

	Federal Stafford Loan fees	Commercial Loans Require Co-maker?	Commercial Loan Fees Charged at:		Commercial Loan Interest Rate	Offers Bar Exam Loan?	Other Comments:
			Disbursement	Repayment			
Total Loan Program Total Higher Education (T.H.E.) 888-843-3095 www.northstar.org	0%	Not required, but will reduce interest rate	0%	0%	LIBOR +2.75% or +2.5% with cosigner	Yes up to \$8,000	<ul style="list-style-type: none"> <li>▪ A GULC Preferred Lender</li> <li>▪ Aggregate debt limit is \$180,000</li> <li>▪ Repayment term limit: 15 years</li> <li>▪ Immediate bonus in repayment (currently 1.3% annual reduction)</li> <li>▪ Cosigner released w/ on-time payments</li> </ul>
Law Partner Student Loan Express 866-759-7737 www.slxpress.com	0%	Not required, but will reduce fees	0%	8% 5% with cosigner	3 Month Commercial Paper + 3.75%	Yes up to \$11,000	<ul style="list-style-type: none"> <li>▪ Aggregate debt limit is \$200,000</li> <li>▪ Repayment term limit: 20 years</li> <li>▪ 2% interest rate reduction for 48 on-time payments</li> <li>▪ .25% reduction for commercial loan EFT repayment</li> </ul>
Law Access Access Group, Inc. 800-282-1550 www.accessgroup.org	0%	No, unless student has credit problems	0%	0%	LIBOR +1.7-3.3%*	Yes up to \$11,000	<ul style="list-style-type: none"> <li>▪ A GULC Preferred Lender</li> <li>▪ Aggregate debt limit is \$180,000<sup>1</sup></li> <li>▪ Repayment term limit: 20 years</li> <li>▪ .25% reduction for loan EFT repayment</li> <li>▪ 2% interest rate reduction for 48 on-time payments</li> </ul>
CitiAssist Citibank 800-745-5473 www.citiassist.com	3%	No, unless student has credit problems	0%	0%	Prime + .25%	Yes Up to \$8,000	<ul style="list-style-type: none"> <li>▪ Aggregate debt limit is \$150,000</li> <li>▪ Repayment term limit: 15 years</li> <li>▪ Interest rate reductions offered as incentive for on-time repayment</li> </ul>

To compare all aspects of the loan programs, we encourage our students to contact the individual lenders. Students may also use an independent and interactive web-based loan analyzer located at: [www.finaid.com/calculators/loananalyzer.phtml](http://www.finaid.com/calculators/loananalyzer.phtml).

As of 4/6/04 LIBOR (London Inter Bank Offered Rate) was 1.14%, Three Month Commercial Paper was 1.06% and the Prime Rate was 4.00%.

\*Actual interest rate determined by applicant's credit score.

<sup>1</sup>The aggregate maximum may be increased depending on student circumstance in consultation with the GULC Financial Aid Office.