

Lender Comparison Chart for 2007-2008 Spring Edition

All terms are subject to change and should be verified prior to application. Information presented is current as of February 2007.

Lender	Federal Stafford Loan fees	Federal Grad PLUS Loan Fees	Stafford Repayment Incentives	Grad PLUS Repayment Incentives	Commercial Loan Interest Rate	Offers a Bar Exam Loan?	Other Comments:
Total Higher Education (T.H.E.) 888-843-3095 www.northstar.org	0%	3% Refunded to student's loan at repayment	1.3% ^a T.H.E. Bonus	1.3% ^a T.H.E. Bonus (new .25% in-school)	LIBOR +1.75% or +2.75% [@]	Yes	<ul style="list-style-type: none"> ▪ Highest rated by students in 2005-06 and 06-07 Law Center Lender Surveys ▪ As of 2/07, 99.1% of GULC grads in repayment receiving bonus payments
Law Access Access Group, Inc. 800-282-1550 www.accessgroup.org	0%	3%	.25% EFT .8% on-time ^β	.25% EFT 1.5% on-time ^β	LIBOR +1.7-3.3%*	Yes	<ul style="list-style-type: none"> ▪ .25% reduction for loan EFT repayment ▪ Interest rate reduction for on-time payments
Citibank 800-967-2400 www.studentloan.com	0%	3%	.25% EFT 1% on-time ^c	.5% EFT 1% on-time ^c	Prime -.50 to +4.25%	Yes	<ul style="list-style-type: none"> ▪ Final 6 payments paid if student does not pay loan early.
LawLoans Sallie Mae 800-745-5473 www.salliema.com	0%	N/A	N/A	N/A	N/A	Yes	<ul style="list-style-type: none"> ▪ 2007-08 Terms not available at time of printing.
Student Loan Xpress 866-759-7737 www.slxpress.com	0%	3%	1% (see other comments)	1% (see other comments)	LIBOR +2.5 to 4.6%	Yes	<ul style="list-style-type: none"> ▪ 1% principal payment benefit after first and each subsequent 12 payments (not an interest rate reduction).

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. As of 2/01/07 LIBOR (London Inter Bank Offered Rate) was 5.36% and the Prime Rate was 8.25%.

^a Graduate receives T.H.E. Bonus benefit by making payments less than 60 days late. Benefits pause when 60 days or more delinquent and restart once borrower is less than 60 days delinquent.

^β Graduate receives Access Group's on-time payment benefit by making payments less than 15 days late. Benefits cease if the borrower reaches a delinquency status of 15 days or more. Access Group offers a one-time "repair feature" allowing the benefit to restart after the borrower makes 12 consecutive on-time payments.

^c Graduate receives Citibank's on-time payment benefit by making payments less than 15 days late. Benefits cease if the borrower reaches a delinquency status of 15 days or more. Citibank offers a "repair feature" allowing the benefit to restart after the borrower makes 24 consecutive on-time payments.

[@] Student's interest rate is determined by the FICO™ Score received by T.H.E. from the credit bureau when the application is submitted. Students with a score of 750+ receive the preferred rate. Visit <http://www.northstar.org/georgetown.aspx> for more information and to determine the credit bureau likely to be utilized. Once determined, students can obtain their FICO score at myfico.com.

* Interest rate determined by applicant's credit report/score and includes a built-in 1% GULC student discount which is forfeited for 12 months for a late payment and/or forbearance during repayment.

Georgetown University Law Center has no agreements with lenders for volume and the terms are offered based on the high quality of Law Center students. Students may select any eligible federal/commercial lender for their loans. To be listed, lenders must provide a comprehensive program designed for law students, offer competitive rates and terms, and meet our students' service expectations. If you encounter a loan program that you would like us to review, please provide the information to the Financial Aid Office.