<table>
<thead>
<tr>
<th>Loan Program</th>
<th>CitiAssist</th>
<th>Law Access Loan</th>
<th>Law Loans</th>
<th>Law Achiever</th>
</tr>
</thead>
<tbody>
<tr>
<td>Loan Servicer</td>
<td>Citibank</td>
<td>Access Group</td>
<td>Sallie Mae</td>
<td>AES/Graduate Loan Center</td>
</tr>
<tr>
<td>Phone</td>
<td>1 (800) 745-5473</td>
<td>1 (800) 282-1550</td>
<td>1 (800) 984-0190</td>
<td>1 (800) 539-5363</td>
</tr>
<tr>
<td>Borrower</td>
<td>Student and/or creditworthy co-signer</td>
<td>Student and/or creditworthy co-signer</td>
<td>Student and/or creditworthy co-signer</td>
<td>Student</td>
</tr>
</tbody>
</table>
| Eligibility of Borrower/Co-signer | U.S. citizen or permanent resident  
Can be less than half-time status  
At least 18 years of age  
Positive credit history | U.S. citizen or permanent resident  
At least half-time enrollment at an American Bar Association approved law school | U.S. citizen or permanent resident  
At least half-time enrollment at an American Bar Association approved law school | U.S. citizen or permanent resident  
At least half-time enrollment at an American Bar Association approved law school |
| Annual Limits: Maximum & Minimum | Cost of attendance less other financial aid  
None | Cost of attendance less other financial aid  
$1,000 | Cost of attendance less other financial aid  
$1,000 | Cost of attendance less other financial aid  
$1,000 |
| Aggregate Limit   | $150,000            | No limit                      | $150,000 without a co-borrower | $150,000                         |
| Interest Rate     | Prime + 0.25%, adjusted quarterly | 3 month LIBOR + 2.70%, adjusted quarterly | Prime + 0.00%, adjusted quarterly | 3 month LIBOR + 2.30%, adjusted quarterly |
| Loan Fees         | None                | 0.00% at disbursement  
0.00% to 6.00% at repayment | Without a co-borrower, a 5.00% fee will be added to loan balance at repayment | 5.5% fee after final disbursement  
3.0% fee at repayment |
| Repayment Period  | 15 years            | Up to 20 years                | Up to 25 years                | Up to 25 years                    |
| Grace Period      | 6 months            | 9 months                      | 9 months                      | 9 months                          |
| Borrower Benefits | Co-signer release option is available after first 48 consecutive payments if borrower has graduated and is creditworthy  
Loan payments automatically deducted will lower rate by 0.25%  
48 consecutive on-time payments will lower interest rate by 0.50%  
3-5 minute credit decision | No penalty for prepayment  
Repayment options available | 0.25% interest rate reduction for automatic loan payments  
0.50% interest rate reduction following 48 on-time scheduled payments | No penalty for prepayment  
Repayment options available  
0.25% rate reduction for automatic loan payments |
| Offers Bar Exam Loans | Yes, up to $8,000 | Yes, up to $11,000 | Yes, up to $10,000 | Yes, up to $10,000 |

Information printed in this document was gathered from publicly available sources and is believed to be correct as of this printing. It is intended for use as an approximate guide for comparison purposes only. To ensure fully informed borrowing, you should refer directly to each lender’s loan application and promissory note for exact information regarding terms, assumptions, conditions, eligibility, definitions, and Annual Percentage Rate (APR). Check with your lender for details and conditions regarding eligibility. If you default on your loan and it is purchased by the insurer, any interest rate reductions will no longer be applicable.

As of June 23, 2003, the Prime Rate was 4.25% and the LIBOR (London Inter Bank Offered Rate) was 1.02%.

Students may also use an independent and interactive web-based loan calculator in projecting loan payment information at: [www.finaid.com/calculators](http://www.finaid.com/calculators)