## 2017-2018 Bar Loan Options Chart

<table>
<thead>
<tr>
<th>Loan</th>
<th>Bar Study Loan</th>
<th>Private Loans for Bar Study</th>
<th>Discover Bar Exam Loan</th>
<th>Wells Fargo Bar Exam Loan</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Sallie Mae</td>
<td>PNC Bank Education Lending</td>
<td>Discover Student Loans</td>
<td>Wells Fargo</td>
</tr>
<tr>
<td></td>
<td>(800) 984-0190</td>
<td>(800) 762-1001</td>
<td>(800) STUDENT (788-3368)</td>
<td>(800) 378-5526</td>
</tr>
<tr>
<td></td>
<td><a href="http://www.salliemae.com/BarStudy">www.salliemae.com/BarStudy</a></td>
<td>pnconcampus.com</td>
<td>DiscoverStudentLoans.com</td>
<td>wellsfargo.com/student</td>
</tr>
</tbody>
</table>

### Loan Limit
- **Sallie Mae**: Minimum: $1000, Maximum: $15,000
- **PNC Bank**: Minimum: $1,000, Maximum: $15,000
- **Discover**: Minimum: $1000, Maximum: $16,000
- **Wells Fargo**: Minimum: None Stated, Maximum: $12,000

### Aggregate Debt Limit
- **Sallie Mae**: None
- **PNC Bank**: $225,000
- **Discover**: $180,000
- **Wells Fargo**: $180,000

### Interest Rate
- **Sallie Mae**: Varies monthly, LIBOR plus 3.00% to 9.75%, depending on credit history.
- **PNC Bank**: Variable or Fixed Interest rate option. Variable rate is 3 month LIBOR plus 3.30% to 10.250%. Fixed rate is 3 month LIBOR plus 6.49% to 12.99%. Margins based on borrower’s credit history.
- **Discover**: Variable or Fixed Interest rate option. Variable rate 3 month LIBOR plus 3.49% to 8.49%. Fixed rate APR is 6.99% to 11.49%. Margins based on borrower’s credit history.
- **Wells Fargo**: Variable or Fixed Interest rate option. Prime plus a specific margin based on borrower’s credit history. Variable rate is from 9.99% to 10.21%. Fixed rate from 10.66% to 10.89%.

### Fees
- **Sallie Mae**: NO FEES
- **PNC Bank**: NO FEES
- **Discover**: NO FEES
- **Wells Fargo**: NO FEES

### Deferral/Grace Period
- **Sallie Mae**: Payments deferred while in school. Grace period for 9 months after graduation or cease half-time enrollment.
- **PNC Bank**: Payments deferred while in school. Grace period for 6 months after graduation or cease half-time enrollment.
- **Discover**: Payments deferred while in school. Grace period for 9 months after graduation or cease half-time enrollment.
- **Wells Fargo**: Payments deferred while in school. Grace period for 6 months after graduation or cease half-time enrollment.

### School Certification Required
- **Sallie Mae**: YES
- **PNC Bank**: NO
- **Discover**: YES
- **Wells Fargo**: Contact Lender

### Application Time frame
- **Sallie Mae**: Can apply during the final year of study if enrolled at least ½ time or up to 12 months after graduation. Must sit for the bar exam no later than 12 months after graduation.
- **PNC Bank**: Can apply during the final year of study or up to 6 months after graduation. Must sit for the bar exam no later than 6 months after graduation.
- **Discover**: Can apply during the final year of study or up to 6 months after graduation.
- **Wells Fargo**: Can apply during your final year of school and up to 30 days after graduation.

### Disbursement
- **Sallie Mae**: Disbursed directly to borrower
- **PNC Bank**: Disbursed directly to borrower
- **Discover**: Disbursed directly to borrower
- **Wells Fargo**: Disbursed directly to borrower

### Repayment Period/
Repayment Incentives
- **Sallie Mae**: Up to 15 years, 0.25% Interest rate reduction for auto debit
- **PNC Bank**: Up to 15 years, 0.50% interest rate reduction for auto debit
- **Discover**: Up to 20 years, 0.25% Interest rate reduction for auto debit
- **Wells Fargo**: Up to 7 years, 0.25% Interest rate reduction for auto debit
  
  Please note: The information on this option chart represents extracts from the application materials and is not intended to be a substitute for the actual application materials and promissory notes.