

**Eastern Nazarene College Private Loan Lender Comparison**

<b>Lender Phone Number Website</b>	<b>CampusDoor</b> 800-786-0002 CampusDoor.com/studentloans	<b>Sallie Mae Bank®</b> <b>Sallie Mae Education Trust®</b> 888-2-SALLIE www.SallieMae.com/Signature	<b>Sallie Mae Bank®</b> <b>Nellie Mae®</b> 888-2-SALLIE www.NellieMae.com	<b>Citizens Bank</b> 800-708-6684 www.citizensbank.com/edu	<b>National Education</b> 800-353-3357 www.nationaleducation.com
<b>Eligibility Requirements:</b>	Borrower must be 18 years of age, and a U.S. citizen or eligible non-citizen holding a valid form I-151 or I-551. Enrolled at least half-time. Degree program not required. Cosigner is not required but recommended.	Student borrower must be a U.S. citizen or non-citizen permanent resident, enrolled at least half-time and working toward a degree at an eligible four or five-year college or eligible graduate and professional school, and meet other applicable credit criteria. International students are eligible with a cosigner (who must be a U.S. citizen or permanent resident) and applicable CIS documents.	Student borrower must be a U.S. citizen or non-citizen permanent resident, enrolled at least half-time and working toward a degree at an eligible four or five-year college or eligible graduate and professional school, and meet other applicable credit criteria. International students are eligible with a cosigner (who must be a U.S. citizen or permanent resident) and applicable CIS documents.	Borrower must be 18 years of age, and a U.S. citizen or eligible non-citizen. Enrolled at least half-time.	Borrower must be 18 years of age, and a U.S. citizen or eligible non-citizen holding a valid form I-151 or I-551. Enrolled at least half-time. Degree program not required. Cosigner is not required but recommended.
<b>Interest Rate:</b>	Prime - 0.50 % to Prime + 6.9 % with cosigner Prime - 0.50 % to Prime + 7.9% without cosigner	1-Month LIBOR + 2.5% to 1-Month LIBOR + 8% (APR: 4.83% to 9.78%)*	1-Month LIBOR + 2.5% to 1-Month LIBOR + 8% (APR: 4.83% to 9.78%)*	1-Month LIBOR + 2.5% to 1-Month LIBOR + 8% (APR: 4.83% to 9.78%)*	Prime - 0.50 % to Prime + 6.9 % with cosigner Prime - 0.50 % to Prime + 7.9% without cosigner
<b>Loan Fees:</b>	Origination fee: 0 % to 9 % Dependant on credit and cosigner presence	There are no disbursement or repayment fees.	There are no disbursement or repayment fees.	There are no disbursement or repayment fees.	Origination fee: 0 % to 9 % Dependant on credit and cosigner presence
<b>Loan Limits:</b>	*\$500 Annual Minimum *\$250,000 Aggregate Lifetime Maximum	Minimum Loan Amount: \$1,000 Maximum Loan Amount: With a Signature Student Loan, you can borrow up to the full cost of attendance, as certified by your school, including tuition and fees, room and board, books and supplies, transportation, and living allowance, less other financial aid received.	Minimum Loan Amount: \$1,000 Maximum Loan Amount: With a Signature Student Loan, you can borrow up to the full cost of attendance, as certified by your school, including tuition and fees, room and board, books and supplies, transportation, and living allowance, less other financial aid received.	Minimum Loan Amount: \$1,000 Maximum Loan Amount: With a Signature Student Loan, you can borrow up to the full cost of attendance, as certified by your school, including tuition and fees, room and board, books and supplies, transportation, and living allowance, less other financial aid received.	*\$500 Annual Minimum *\$250,000 Aggregate Lifetime Maximum
<b>Grace Period</b>	12 months after graduation	Repayment begins 6 months after graduation, dropping to less than half-time status or leaving school. Deferring payments while in school and during the grace period will increase the overall loan costs. Unpaid interest that accrues while in school and in the grace period will be capitalized (i.e., added to the loan amount) at repayment.	Repayment begins 6 months after graduation, dropping to less than half-time status or leaving school. Deferring payments while in school and during the grace period will increase the overall loan costs. Unpaid interest that accrues while in school and in the grace period will be capitalized (i.e., added to the loan amount) at repayment.	Repayment begins 6 months after graduation, dropping to less than half-time status or leaving school. Deferring payments while in school and during the grace period will increase the overall loan costs. Unpaid interest that accrues while in school and in the grace period will be capitalized (i.e., added to the loan amount) at repayment.	12 months after graduation
<b>Repayment Terms:</b>	<ul style="list-style-type: none"> <li>Up to 25 years to repay your loan</li> <li>Deferments and Forbearances available</li> <li>Interest only, graduated, and standard payment options available</li> <li>No prepayment penalty</li> </ul>	Repayment begins 6 months after graduation, dropping to less than half-time status or leaving school.(3)	Repayment begins 6 months after graduation, dropping to less than half-time status or leaving school.(3)	<ul style="list-style-type: none"> <li>Up to 30 years to repay your loan</li> <li>Deferments and Forbearances available</li> <li>Interest only, graduated, and standard payment options available</li> <li>No prepayment penalty</li> </ul>	<ul style="list-style-type: none"> <li>Up to 25 years to repay your loan</li> <li>Deferments and Forbearances available</li> <li>Interest only, graduated, and standard payment options available</li> <li>No prepayment penalty</li> </ul>
<b>Additional Benefits and Features:</b>	<ul style="list-style-type: none"> <li>24/7 Instant approval in 60 seconds or less</li> <li>0.50% interest rate reduction for Auto-debit</li> <li>0.50% interest rate reduction for 48 consecutive on-time payments</li> <li>Co-signer release option after 36 consecutive on-time payments</li> <li>Past due balances up to 8 months</li> <li>Interest is capitalized once at repayment only</li> </ul>	<ul style="list-style-type: none"> <li>Zero loan fees(1)</li> <li>0.50 percentage point interest rate reduction for payments made via automatic debit(1,2)</li> <li>No minimum income requirement</li> <li>No payments required while in school(3)</li> <li>Six-month grace period(3)</li> <li>24/7 online account management.</li> <li>Expert servicing from the nation's leading student loan company.</li> <li>Cosigner release option is available after the first 24 consecutive on-time payments of principal and interest.(4)</li> <li>Combined monthly billing when you have multiple Sallie Mae-serviced student loans.</li> <li>Sallie Mae's Upromise Loan Link<sup>SM</sup> service can help you pay down your eligible Sallie Mae-serviced student loans.</li> <li>Several repayment options are available.</li> </ul>	<ul style="list-style-type: none"> <li>Zero loan fees(1)</li> <li>0.50 percentage point interest rate reduction for payments made via automatic debit(1,2)</li> <li>No minimum income requirement</li> <li>No payments required while in school(3)</li> <li>Six-month grace period(3)</li> <li>24/7 online account management.</li> <li>Expert servicing from the nation's leading student loan company.</li> <li>Cosigner release option is available after the first 24 consecutive on-time payments of principal and interest.(4)</li> <li>Combined monthly billing when you have multiple Sallie Mae-serviced student loans.</li> <li>Sallie Mae's Upromise Loan Link<sup>SM</sup> service can help you pay down your eligible Sallie Mae-serviced student loans.</li> <li>Several repayment options are available.</li> </ul>	<ul style="list-style-type: none"> <li>0.50% interest rate reduction for automatic payment deduction from any bank account</li> <li>Co-signer release option available after the first 24 consecutive, on-time payments of principal and interest</li> <li>Combined billing for Federal Stafford Loans (serviced by Sallie Mae) and Signature Student Loans</li> <li>Fast pre-approval</li> <li>Payments can be deferred while students are in school</li> </ul>	<ul style="list-style-type: none"> <li>24/7 Instant approval in 60 seconds or less</li> <li>0.50% interest rate reduction for Auto-debit</li> <li>0.50% interest rate reduction for 48 consecutive on-time payments</li> <li>Co-signer release option after 36 consecutive on-time payments</li> <li>Past due balances up to 8 months</li> <li>Interest is capitalized once at repayment only</li> </ul>
<b>Apply at:</b>	<p align="center"><b>Undergraduate / Graduate</b> <a href="#">Apply Here</a></p> <p align="center"><b>Adult Studies</b> <a href="#">Apply Here</a></p>	<p align="center"><b>Undergraduate / Graduate</b> <a href="#">Apply Here</a></p> <p align="center"><b>Adult Studies</b> <a href="#">Apply Here</a></p>	<p align="center"><b>Undergraduate / Graduate</b> <a href="#">Apply Here</a></p> <p align="center"><b>Adult Studies</b> <a href="#">Apply Here</a></p>	<p align="center"><b>Undergraduate / Graduate</b> <a href="#">Apply Here</a></p> <p align="center"><b>Adult Studies</b> <a href="#">Apply Here</a></p>	<p align="center"><b>Undergraduate / Graduate</b> <a href="#">Apply Here</a></p> <p align="center"><b>Adult Studies</b> <a href="#">Apply Here</a></p>
		FOOTNOTES FOR BORROWER BENEFITS and CUSTOMER SERVICE:	FOOTNOTES FOR BORROWER BENEFITS and CUSTOMER SERVICE:		
		*The APR is based on a 1-Month LIBOR rate. The APR is a variable rate and will increase if the 1-Month LIBOR rate increases. The APRs shown are APRs effective as of July 25, 2008	*The APR is based on a 1-Month LIBOR rate. The APR is a variable rate and will increase if the 1-Month LIBOR rate increases. The APRs shown are APRs effective as of July 25, 2008		
		1 Signature Student Loan benefits apply to loans made in connection with attendance at four-year, Title IV eligible, not-for-profit public and private colleges and universities.	1 Signature Student Loan benefits apply to loans made in connection with attendance at four-year, Title IV eligible, not-for-profit public and private colleges and universities.		
		2 The 0.50 percentage point interest rate reduction for automatic debit benefit is available during active repayment for as long as the borrower's monthly payment is successfully deducted from the borrower's bank account.	2 The 0.50 percentage point interest rate reduction for automatic debit benefit is available during active repayment for as long as the borrower's monthly payment is successfully deducted from the borrower's bank account.		
		3 Deferring payment while in school and in the grace period will increase the overall loan costs. Unpaid interest that accrues while you are in school and in the grace period will be capitalized (added to your loan amount) at repayment.	3 Deferring payment while in school and in the grace period will increase the overall loan costs. Unpaid interest that accrues while you are in school and in the grace period will be capitalized (added to your loan amount) at repayment.		
		4 Creditworthy borrowers may request a cosigner release after making the first 24 consecutive, on-time payments of principal and interest. Borrower's account must remain current until the request for release is processed. Borrower credit qualification applies. Borrower must be a U.S. citizen or permanent resident at the time the cosigner release request is processed.	4 Creditworthy borrowers may request a cosigner release after making the first 24 consecutive, on-time payments of principal and interest. Borrower's account must remain current until the request for release is processed. Borrower credit qualification applies. Borrower must be a U.S. citizen or permanent resident at the time the cosigner release request is processed.		
		SALLIE MAE RESERVES THE RIGHT TO MODIFY OR DISCONTINUE LOAN PROGRAMS, PRICING AND BORROWER BENEFITS AT ANY TIME WITHOUT NOTICE. APPLICANTS SHOULD CHECK THE SALLIE MAE WEBSITE CLOSE TO THEIR LOAN DISBURSEMENT DATE TO OBTAIN THE MOST UP-TO-DATE INFORMATION REGARDING LOAN PROGRAMS, INCLUDING BORROWER BENEFITS	SALLIE MAE RESERVES THE RIGHT TO MODIFY OR DISCONTINUE LOAN PROGRAMS, PRICING AND BORROWER BENEFITS AT ANY TIME WITHOUT NOTICE. APPLICANTS SHOULD CHECK THE SALLIE MAE WEBSITE CLOSE TO THEIR LOAN DISBURSEMENT DATE TO OBTAIN THE MOST UP-TO-DATE INFORMATION REGARDING LOAN PROGRAMS, INCLUDING BORROWER BENEFITS		
		Subject to the above, borrower benefits are effective for Signature Student Loans first disbursed June 1, 2008 through May 31, 2009 and serviced by Sallie Mae.	Subject to the above, borrower benefits are effective for Signature Student Loans first disbursed June 1, 2008 through May 31, 2009 and serviced by Sallie Mae.		