

2008-2009 Access Group Loans in Brief

Loan Program	Federal Stafford Loan	Federal PLUS Loan	Private Bar Exam Loan
Web Address	www.AccessGroup.org	www.AccessGroup.org	www.AccessGroup.org
Address	5500 Brandywine Parkway Wilmington, DE 19803	5500 Brandywine Parkway Wilmington, DE 19803	5500 Brandywine Parkway Wilmington, DE 19803
Phone	1-800-282-1550	1-800-282-1550	1-800-282-1550
Lender Code	808851	808851	808851
Loan Servicer	Access Group	Access Group	Access Group
Loan Guarantor	ECMC	ECMC	Access Group
Eligibility of Borrower and/or Co-signer	<ul style="list-style-type: none"> ▪ Enrolled at least ½ time. ▪ U.S. citizen/national or eligible non-citizen with a valid Social Security number. ▪ Completion of the FAFSA form 	<ul style="list-style-type: none"> ▪ Enrolled at least ½ time. ▪ U.S. citizen/national or eligible non-citizen with a valid Social Security number. ▪ A Positive Credit History, or a Cosigner with a Positive Credit History 	<ul style="list-style-type: none"> ▪ Enrolled at least ½ time. ▪ U.S. citizen/national or eligible non-citizen with a valid Social Security number. ▪ A Good Credit History, or a Cosigner with a Good Credit History ▪ Co-signer release option after the first 24 consecutive on-time payments
Annual Minimum	\$100 per loan type; \$500 total	\$100	\$1,000
Annual Maximum	\$20,500	Cost of Attendance <i>minus</i> Other Aid	\$20,000
Aggregate Limit	\$138,500	None	\$20,000
Interest Rate	Fixed 6.8%	Fixed 8.5%	<ul style="list-style-type: none"> ▪ 3 month LIBOR + 2.4% <i>for exceptional credit history</i> ▪ 3 month LIBOR + 4.2% <i>for good credit history</i> ▪ 3 month LIBOR + 7.65% <i>for marginal credit history w/co-signer</i>
Loan Fees	1% Origination Fee 0% Default Fee	3% Origination Fee 0% Default Fee	0%
Interest Capitalization	Once, at the end of a continuous period of in-school, deferment, and forbearance.	Once, at the end of a continuous period of in-school, deferment, and forbearance.	Once, at the end of a continuous period of in-school, deferment, and forbearance.
Grace Period	6 months	By statute, 60 Days after disbursement; However, Access Group is granting an automatic in-school deferment status	9 months
Repayment Period	10 years - 25 years	10 years- 25 years	Up to 20 yrs
Borrower Benefits	<ul style="list-style-type: none"> ▪ 0.25% interest rate reduction by setting up auto-debit payments with Access Group. 	<ul style="list-style-type: none"> ▪ 0.25% interest rate reduction by setting up auto-debit payments with Access Group. 	<ul style="list-style-type: none"> ▪ 0.25% interest rate reduction by setting up auto-debit payments with Access Group. ▪ 0.50% interest rate reduction for borrowers who make their first 48 consecutive monthly payments on time ▪ Loan funds can be requested up to 1 year prior to graduation and up to 9 months after graduation.
CUA LAW Custom Online Application	www.AccessGroup.org/custompages/CatholicUniversityofAmerica.htm	www.AccessGroup.org/custompages/CatholicUniversityofAmerica.htm	www.AccessGroup.org/custompages/CatholicUniversityofAmerica.htm

The information provided above is intended for comparison purposes only and may not be a complete recitation of all relevant terms of each lender's loans. We believe the information provided hereon to be current as of date shown below however, lenders may change terms without our immediate knowledge. Users of this information are advised to contact lenders directly and review their promissory note and/or other documentations from lenders to be sure the terms of a loan are consistent with expectations. To apply online for the loan, please visit our website: www.law.edu/finaid/lenderlist.cfm

NOTE: The reported 3-month LIBOR and Prime Rate below are from www.bloomberg.com/markets/rates/index.html

Revised 06/15/08

As of 03/01/08:

3-month LIBOR Rate: 3.058%

Prime Rate: 6.00%