CREDITOR:

KY HIGHER EDUCATION STUDENT LOAN CORP PO BOX 4250 FRANKFORT, KY 40604-4250 800-988-6333

Loan Interest Rate & Fees

Your interest rate will be between

3.75% and 6.99%

Your Interest Rate

Your interest rate will be based on your credit history and other factors (such as cosigner credit).

Your Interest Rate during the life of the loan Your rate is fixed. For more information on this rate, see the reference notes.

No Loan Fees

Loan Cost Examples

The total amount you will pay for this loan will vary depending upon when you start to repay it. This example provides estimates based upon the repayment options available to you while the student is enrolled in school at least half time.

Repayment Option	Amount Provided (amount provided directly to student or student's school)	Interest Rate (highest possible starting rate)	Loan Term (how long you have to pay off the loan)	Total Paid Over 10 Years (includes associated fees)
MAKE FULL PAYMENTS Pay both the principal and interest amounts while the student is enrolled in school. Note: This is the only option available for students enrolled less than half time.	\$10,000	6.34%	10 years starting <u>after</u> your final disbursement	\$13,447.00
2. PAY ONLY THE INTEREST Make interest payments but suspend payments on the principal amount until 6 months after the student is no longer enrolled in school at least half time for up to 72 months (deferment period).	\$10,000	6.59%	10 years starting <u>after</u> the deferment period	\$14,352.70
3. DEFER PAYMENTS Have payments suspended until 6 months after the student is no longer enrolled in school at least half time for up to 72 months (deferment period). Interest will be charged and added to your loan.	\$10,000	6.99%	10 years starting <u>after</u> the deferment period	\$14,875.00

About this example

The repayment examples are based on the highest interest rate currently charged and assume that the student remains in school for 4 years. If you choose to make full payments, your loan will immediately convert to repayment after your final disbursement. If payments on your principal balance are made while the student is enrolled, the total payment amount will be less. If no payments are made while the student is enrolled at least half time, interest will accrue and will be capitalized at the end of the deferment period.

Federal Loan Alternatives

Loan Program	Current Interest Rates by Program Type				
DIRECT for Students	2.75% fixed	Undergraduate Subsidized/Unsubsidized			
	4.30% fixed	Graduate/Professional Unsubsidized			
PLUS for Parents and Graduate / Professional Students	5.30% fixed	Parents of Dependent Undergraduate Students Graduate/Professional Students			

You may qualify for federal education loans.

For additional information, contact your school's financial aid office or the Department of Education at:

www.studentaid.ed.gov

Next Steps

1. Other Loan Options

Some schools have school-specific student loan benefits and terms not detailed on this form. Contact your school's financial aid office or visit the Department of Education's web site at: www.studentaid.ed.gov for more information about other loans.

2. Application and Self-Certification Form

To apply for this loan, complete the application if you have not already done so. To qualify for this loan you must also complete a self-certification form. This form is available at www.kheaa.com/apps/altloan/pdf/forms/selfcertform.pdf or you may get the certification form from your school's financial aid office. If you are approved for this loan, the loan terms will be available for 30 days (terms will not change during this period, except as permitted by law).

REFERENCE NOTES

Fixed Interest Rate

- This loan has a fixed interest rate that is based upon the repayment option selected and your credit score or your cosigner's credit score (if applicable).
- A 0.25% interest rate reduction is available for repayments made via ACH. This incentive may be removed if your payment is returned or declined.

Eligibility Criteria

Borrower

- Must be at least the age of majority at the time you apply based on your state of permanent residence or have an eligible cosigner.
- Must be a U.S. citizen or permanent resident.
- · Must have no evidence of past fraud

Benefitting Student

- Must be enrolled at least half time at an eligible school unless the full payment option is selected.
- Must be a U.S. citizen or permanent resident.
- Must have no evidence of past fraud.

Cosigner

- Must be at least the age of majority at the time you apply based on your state of permanent residence.
- Must be a U.S. citizen or permanent resident.
- Must have no evidence of past fraud.

Bankruptcy Limitations

• If you file for bankruptcy you may still be required to pay back this loan.

Repayment Options

A 10-year repayment term is standard.

Prepayments

• If you pay the loan off early, you will not have to pay a penalty.

See your Promissory Note for any additional information about extended repayment, nonpayment, default, any required repayment in full before the scheduled date, and prepayment refunds and penalties.



Fax# 502-696-7305 advantageloans@kheslc.com

Advantage Parent Loan Borrower Credit Pre-Approval and Repayment Authorization 1-800-988-6333

Borrower Name (Latal Name, First Name, Middle Initial) City, State, Zip Code	Во	rrower Information										
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