

Long-Term Institutional Loan Approval Disclosure

Borrower:

BOB EXAMPLE

Creditor:

University of Idaho
 Student Loan Office
 PO Box 444252
 Moscow ID 83844-4252

Loan Rates & Estimated Total Costs

Total Loan Amount	Interest Rate	Finance Charge	Total of Payments
\$ 2,000.00 <small>The total amount you are borrowing.</small>	3% <small>Your current interest rate</small>	\$ 190.59 <small>The estimated dollar amount the credit will cost you.</small>	\$ 2,190.59 <small>The estimated amount you will have paid when you have made all payments</small>

Itemization of Amount Financed

Total amount paid to you and/or paid to the University of Idaho on your behalf:	\$2,000.00
Initial finance charges (total) - example: origination fee, loan guarantee fee:	\$0.00
Total loan amount:	\$2,000.00

About Your Interest Rate

- Your rate is fixed. This means that your interest rate will not change throughout the life of the loan.
- Your Annual Percentage Rate (APR) is equal to your interest rate (shown above).

Fees

- Late Charge: \$5.00 per each overdue installment payment
- Fee when you begin paying the loan: \$0.00

Estimated Repayment Schedule & Terms

10 YEAR LOAN TERM	Installment Payments at 3% <small>the current interest rate of your loan</small>
In School (enrolled at least half-time)	No payment required No interest will accrue
During Grace Period (if any)	No payment required No interest will accrue
In Repayment	3%
Monthly Installment payment <small>(approximate)</small>	\$30.00
Total interest paid <small>(approximate)</small>	\$ 190.59

Loan program	Current Interest Rates by Program Type
PERKINS	5% fixed
Federal Direct Loan <small>for Students</small>	4.5% fixed Undergraduate subsidized 6.8% fixed Undergraduate unsubsidized & Graduate
PLUS <small>for Parents and Graduate/ Professional Students</small>	7.9% fixed Federal Direct Loan

You may qualify for Federal education loans. For additional information, contact your school's financial aid office or the Department of Education at: www.federalstudentaid.gov

Next Steps & Terms of Acceptance

This offer is good until:

1/21/2012

1. Find Out About Other Loan Options

Contact the UI Office of Student Financial Aid for more information.

2. You have until | 1/21/2012 | to Accept this Offer

The terms of this offer will not change except as permitted by law

To accept the terms of this loan, sign your promissory note at:

Student Loan Office
709 Deakin Street Rm 125
Moscow ID 83844-4252
208-885-5571

REFERENCE NOTES

Interest Rate: Your interest rate will be fixed; it will not change over the life of the loan

Bankruptcy Limitations:

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

Repayment Options:

- Payments are not required while you remain continuously enrolled (at least half-time) at the University of Idaho
- Your loan may include deferment options - see the terms of your promissory note for further details

PrePayments:

- If you pay off your loan early, you will not have to pay a penalty.

See your loan agreement for any additional information about non payment, default, any required repayment in full before the scheduled due date, and repayment refunds and penalties.