

### Alternate Loan Comparison Chart

| <i>Loan Program/Lender</i>   | <i>Eligible Borrower</i>  | <i>Loan Amounts</i>  | <i>Interest Rate/Loan Fee(s)</i>   | <i>Repayment</i>   | <i>Other Features</i>  |
|--|---|--|--|--|--|
| <p><b>Signature Education Loan</b></p> <p>1-800-695-3317<br/>salliemae.com/signature</p> | <p>-At least half-time student who meets credit criteria.</p> <p>-Student may need to apply with a creditworthy cosigner.</p> <p>-Student must be making satisfactory academic progress.</p> <p>-International student with creditworthy U.S. citizen cosigner.</p>   | <p>-Annual Maximum: Cost of education less financial aid.</p> <p>-Annual Minimum: \$500</p> <p>-Aggregate Limit: <u>With</u> a creditworthy cosigner, none; <u>without</u> a cosigner, <i>undergraduate</i>: \$100,000, <i>graduate</i>: \$150,000</p> | <p>-Interest Rate: Varies monthly, starting at Prime +0% to prime +5%, based on credit rating.</p> <p>-Loan fees: <i>Origination Fee</i>. 0%- 6.00% based on credit rating. <i>Repayment Fee</i>: 0% for cosigned loans, 3.00% for non-cosigned loans.</p>   | <p>-15-25 years to repay, depending on amount owed.</p> <p>-Repayment is deferred until 6 months after graduation or 6 months from the time the student drops below half-time status</p>                                   | <p>-Online pre-approval available.</p> <p>-Cosigner release option available after 24 consecutive on-time payments.</p> <p>-Electronic Fund Transfer.</p>  |
| <p><b>MEDLOANS</b></p> <p>1-800-858-5050<br/>aamc.org/medloans</p>                       | <p>-Enroll half time or more in an eligible school</p> <p>-Meet established credit criteria, which includes having prior student loans in good standing.</p>  | <p>-Minimum: \$500</p> <p>-Annual Maximum: Cost of Education minus other financial aid.</p> <p>-Aggregate Maximum: \$220,000 (Total educational indebtedness from all sources.)</p>  | <p><b>-Prior to repayment:</b> Prime Rate +0%. Variable, adjusted monthly.</p> <p><b>-In repayment:</b> Prime Rate +1.25%*. Variable, adjusted monthly.</p> <p>*Repayment interest rate assumes the borrower takes advantage of Direct Repay and MEDLOANS Rewards. Otherwise, the interest rate in repayment is Prime +2%.</p> | <p>-Begins 3 years after graduation or 9 months after changing to less than half-time status.</p> <p>-20 years</p> <p>-Standard and alternative repayment plans are available.</p>   | <p>-Direct Repay: Have payments automatically withdrawn from you bank account and receive an immediate 0.25% interest rate reduction.</p> <p>-MEDLOANS Rewards: Upon entering repayment, receive and immediate 0.5% interest rate reduction that continues as long as on time payments are made.</p> |
| <p><b>Access Loans</b></p> <p>1-800-282-1550<br/>accessgroup.org</p>                     | <p>-Meet Access Group's private loan general eligibility requirements</p> <p>-U.S. citizen/national or eligible noncitizen (see Additional Notes)</p> <p>-You must be enrolled in, or have been admitted to, an M.D. or D.O. program and be attending at least half-time.</p> <p>-To see more general eligibility requirements, see website</p> | <p>-Minimum: \$1,000 (the minimum per disbursement must be at least \$100)</p> <p>-Annual Maximum: Up to the amount certified by your school</p> <p>-Aggregate Maximum: None</p>   | <p>-Fee at disbursement: 0% for all borrowers.</p> <p>-Fee at repayment: As low as 0% for certain qualifying borrowers.</p> <p>-As low as 3-month LIBOR + 2.7%</p> <p>-3-month LIBOR index for the quarter April 1, 2005 to June 30, 2005 is 2.92%.</p>  | <p>-20 years to repay</p> <p>-Begins 9 months after graduation or after enrollment status drops to less than half-time</p> <p>-\$50 minimum monthly payment</p> <p>-No penalty for prepayment to reduce interest costs</p> | <p>-Numerous features available, see website for more information.</p>   |

To access the current prime rate log onto [www.interestonlyloans.com](http://www.interestonlyloans.com)

Accurate as of 4/11/2005