Loan Interest Rate & Fees

Your interest rate will be

7.99%

After the rate is set, your rate will be fixed.

Your Interest Rate (upon approval)
If approved, your rate will be 7.99% fixed.

Your Interest rate during the life of the loan
Your interest rate is fixed and will not change during the life of the loan. See the Reference Notes for more information on the fixed interest rate.

The rate will be fixed for the life of the loan.

Loan Fees

Late Fee: 4% of the unpaid amount of the past due payment or $5.00, whichever is less.
Returned Payment Fee: $5.00. Origination Fee: One-time fee corresponding to 5% of the Amount Provided.

Loan Cost Examples

This example provides estimates based on interest-only payments while you are in school followed by full payments after you graduate. Because you must make interest-only payments while you are in school, there is no option to defer payments due on this loan.

<table>
<thead>
<tr>
<th>Repayment Option</th>
<th>Amount Provided (amount provided directly to you or your school)</th>
<th>Interest Rate (highest possible starting rate)</th>
<th>Loan Term (how long you have to pay off the loan)</th>
<th>Total Paid over 120 months (includes associated fees)</th>
</tr>
</thead>
<tbody>
<tr>
<td>PAY ONLY THE INTEREST WHILE IN SCHOOL AND MAKE FULL PAYMENTS AFTER THE POST-GRADUATION INTEREST ONLY PERIOD</td>
<td>$10,000</td>
<td>7.99%</td>
<td>120 months Starting 6 months after graduation</td>
<td>$17,307.94</td>
</tr>
</tbody>
</table>

Make interest payments but defer payment of the principal while in school. Pay both the principal and interest amounts, starting 6 months after graduation

About this example
This repayment example assumes that you will pay the interest due on your loan immediately and that you will remain in school for 2 years and have a 6-month post-graduation interest only period before beginning repayment of the principal and interest. This example is based on the highest rate currently charged and associated fees
Federal Loan Alternatives

<table>
<thead>
<tr>
<th>Loan program</th>
<th>Current Interest Rates by Program Type</th>
</tr>
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<tbody>
<tr>
<td>PERKINS for Students</td>
<td>Program not currently available</td>
</tr>
<tr>
<td>STAFFORD for Students</td>
<td>4.53% fixed Undergraduate subsidized &amp; unsubsidized</td>
</tr>
<tr>
<td></td>
<td>6.08% fixed Graduate unsubsidized</td>
</tr>
<tr>
<td>PLUS for Parents and</td>
<td>7.08% fixed Federal Direct Loan</td>
</tr>
<tr>
<td>Graduate / Professional</td>
<td></td>
</tr>
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<td></td>
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Next Steps

1. **Find Out About 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. **To Apply for this Loan, Complete the Application and the Self-Certification Form.**
   You may obtain the self-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 permitted by law).

REFERENCE NOTES

**Fixed Interest Rate**
- This loan has a fixed interest rate. Your rate upon approval will not change during the term of your loan.

**Borrower Eligibility Criteria**
- Must be enrolled at an eligible school at least half-time. Student Borrower must be age of majority in state of residence at the time you apply

**Co-signer Requirements**
- A co-signer is not required or available for this loan and has no effect on approval or the interest rate offered.

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

More information about loan eligibility and or forbearance options is available in your loan application and credit agreement.
Additiona l Iowa Private Education Loan Disclosures

A. Co-signer Requirements
   A co-signer is not required or available for this student loan.

B. Repayment of Loan Information
   Repayment of your loan begins as described in the Loan Coast Examples section of the MPOWER Private Education Loan Application and Solicitation Disclosure Statement. You can repay the loan in whole or part at any time without penalty.

C. Additional Terms and Conditions
   Your loan is subject to all of the terms and conditions of your credit agreement. Please read your credit agreement carefully, it may include terms under which the interest rate on the loan may change. To obtain a copy of your credit agreement please call us at (202) 417-3800.

D. Consequences of Loan Default
   There are serious consequences if you default on this loan. For example, under normal circumstances, student loans are not dischargeable in bankruptcy. In order to discharge a loan in bankruptcy, the borrower must prove undue hardship in an adversary proceeding before the bankruptcy court. Additional consequences of default on this loan include:
   • The full amount of the loan will become due immediately
   • Interest will continue to accrue on the outstanding principal balance
   • We may report your late payment history to credit reporting agencies, which will adversely affect your credit rating and ability to get more credit
   • We may take legal action against you

E. Lender/Servicer Contact Information
   If you have questions or issues about our private education loans, you can contact us by phone at (202) 417-3800, by email at mpower.me@mpowerfinancing.com or via our website www.mpowerfinancing.com
Loan Interest Rate & Fees

Your interest rate will be 9.99% fixed.

Loan Fees

Late Fee: 4% of the unpaid amount of the past due payment or $5.00, whichever is less.
Returned Payment Fee: $5.00.
Origination Fee: One-time fee corresponding to 5% of the Amount Provided.

Loan Cost Examples

This example provides estimates based on interest-only payments while you are in school followed by full payments after you graduate. Because you must make interest-only payments while you are in school, there is no option to defer payments due on this loan.

<table>
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<tr>
<th>Repayment Option</th>
<th>Amount Provided (amount provided directly to you or your school)</th>
<th>Interest Rate (highest possible starting rate)</th>
<th>Loan Term (how long you have to pay off the loan)</th>
<th>Total Paid over 120 months (includes associated fees)</th>
</tr>
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<tbody>
<tr>
<td>PAY ONLY THE INTEREST WHILE IN SCHOOL AND MAKE FULL PAYMENTS AFTER THE POST-GRADUATION INTEREST ONLY PERIOD</td>
<td>$10,000</td>
<td>9.99%</td>
<td>120 months Starting 6 months after graduation</td>
<td>$19,178.97</td>
</tr>
</tbody>
</table>

About this example

This repayment example assumes that you will pay the interest due on your loan immediately and that you will remain in school for 2 years and have a 6-month post-graduation interest only period before beginning repayment of the principal and interest. This example is based on the highest rate currently charged and associated fees.
Federal Loan Alternatives

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<th>Loan program</th>
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<td></td>
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You may qualify for Federal education loans.
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Next Steps

1. Find Out About 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. To Apply for this Loan, Complete the Application and the Self-Certification Form.
   You may obtain the self-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 permitted by law).

REFERENCE NOTES

Fixed Interest Rate
- This loan has a fixed interest rate. Your rate upon approval will not change during the term of your loan.

Borrower Eligibility Criteria
- Must be enrolled at an eligible school at least half-time. Student Borrower must be age of majority in state of residence at the time you apply

Co-signer Requirements
- A co-signer is not required or available for this loan and has no effect on approval or the interest rate offered.

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

More information about loan eligibility and or forbearance options is available in your loan application and credit agreement.
Additional Iowa Private Education Loan Disclosures

A. Co-signer Requirements
A co-signer is not required or available for this student loan.

B. Repayment of Loan Information
Repayment of your loan begins as described in the Loan Cost Examples section of the MPOWER Private Education Loan Application and Solicitation Disclosure Statement. You can repay the loan in whole or part at any time without penalty.

C. Additional Terms and Conditions
Your loan is subject to all of the terms and conditions of your credit agreement. Please read your credit agreement carefully, it may include terms under which the interest rate on the loan may change. To obtain a copy of your credit agreement please call us at (202) 417-3800.

D. Consequences of Loan Default
There are serious consequences if you default on this loan. For example, under normal circumstances, student loans are not dischargeable in bankruptcy. In order to discharge a loan in bankruptcy, the borrower must prove undue hardship in an adversary proceeding before the bankruptcy court. Additional consequences of default on this loan include:

- The full amount of the loan will become due immediately
- Interest will continue to accrue on the outstanding principal balance
- We may report your late payment history to credit reporting agencies, which will adversely affect your credit rating and ability to get more credit
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Loan Interest Rate & Fees

Your interest rate will be

11.99%

After the rate is set, your rate will be fixed.

Your Interest Rate (upon approval)
If approved, your rate will be 11.99% fixed.

Your Interest rate during the life of the loan
Your interest rate is fixed and will not change during the life of the loan. See the Reference Notes for more information on the fixed interest rate.

The rate will be fixed for the life of the loan.

Loan Fees

Late Fee: 4% of the unpaid amount of the past due payment or $5.00, whichever is less.
Returned Payment Fee: $5.00.
Origination Fee: One-time fee corresponding to 5% of the Amount Provided.

Loan Cost Examples

This example provides estimates based on interest-only payments while you are in school followed by full payments after you graduate. Because you must make interest-only payments while you are in school, there is no option to defer payments due on this loan.

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<tr>
<td>PAY ONLY THE INTEREST WHILE IN SCHOOL AND MAKE FULL PAYMENTS AFTER THE POST-GRADUATION INTEREST ONLY PERIOD</td>
<td>$10,000</td>
<td>11.99%</td>
<td>120 months Starting 6 months after graduation</td>
<td>$21,112.95</td>
</tr>
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Make interest payments but defer payment of the principal while in school. Pay both the principal and interest amounts, starting 6 months after graduation.

About this example

This repayment example assumes that you will pay the interest due on your loan immediately and that you will remain in school for 2 years and have a 6-month post-graduation interest only period before beginning repayment of the principal and interest. This example is based on the highest rate currently charged and associated fees.
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REFERENCE NOTES

Fixed Interest Rate
- This loan has a fixed interest rate. Your rate upon approval will not change during the term of your loan.

Borrower Eligibility Criteria
- Must be enrolled at an eligible school at least half-time. Student Borrower must be age of majority in state of residence at the time you apply.

Co-signer Requirements
- A co-signer is not required or available for this loan and has no effect on approval or the interest rate offered.

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

More information about loan eligibility and or forbearance options is available in your loan application and credit agreement.
Additional Iowa Private Education Loan Disclosures

A. Co-signer Requirements
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Loan Interest Rate & Fees

Your interest rate will be

13.99%

After the rate is set, your rate will be fixed.

Your Interest Rate (upon approval)

If approved, your rate will be 13.99% fixed.

Your Interest rate during the life of the loan

Your interest rate is fixed and will not change during the life of the loan. See the Reference Notes for more information on the fixed interest rate.

The rate will be fixed for the life of the loan.

Loan Fees

Late Fee: 4% of the unpaid amount of the past due payment or $5.00, whichever is less.
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<th>Loan Term</th>
<th>Total Paid over 120 months</th>
</tr>
</thead>
<tbody>
<tr>
<td>(while enrolled in school)</td>
<td>(amount provided directly to you or your school)</td>
<td>(highest possible starting rate)</td>
<td>(how long you have to pay off the loan)</td>
<td>(includes associated fees)</td>
</tr>
<tr>
<td>PAY ONLY THE INTEREST WHILE IN SCHOOL AND MAKE FULL PAYMENTS AFTER THE POST-GRADUATION INTEREST ONLY PERIOD</td>
<td>$10,000</td>
<td>13.99%</td>
<td>120 months</td>
<td>$23,105.45</td>
</tr>
</tbody>
</table>

Make interest payments but defer payment of the principal while in school. Pay both the principal and interest amounts, starting 6 months after graduation

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<th>Fixed Interest Rate</th>
<th>Co-signer Requirements</th>
</tr>
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<tbody>
<tr>
<td></td>
<td>· This loan has a fixed interest rate. Your rate upon approval will not change during the term of your loan.</td>
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<th>Borrower Eligibility Criteria</th>
<th>Bankruptcy Limitations</th>
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<tbody>
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<td>· Must be enrolled at an eligible school at least half-time. Student Borrower must be age of majority in state of residence at the time you apply</td>
<td>· If you file for bankruptcy, you may still be required to pay back this loan.</td>
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A co-signer is not required or available for this student loan.

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