Etta O. Newby Loan

H-18 Private Education Loan Application and Solicitation Form

CREDITOR NAME:
University of North Texas Health Science Center at Fort Worth
3500 Camp Bowie Blvd.
Fort Worth, TX 76107
817-735-2548

Loan Interest Rate & Fees

Your interest rate will be:

0%

Your Starting Interest Rate (upon approval)

Your starting interest rate will be 0% if approved for this loan.

Your Interest Rate during the life of the loan

Your rate is fixed. This means that your rate will not change during the life of the loan.

Loan Fees

Application Fee: $0. **Origination Fee:** $0. **Loan Guarantee Fee:** $0. **Repayment Fee:** $0.
Late Charge: 6% of the amount of the past due payment, on loans more than 60 days past due.

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 three repayment options available to you while enrolled in school.

Repayment Option (while enrolled in school)	**Amount Provided** (amount provided directly to you or your school	**Interest Rate** (highest possible starting rate)	**Loan Term** (how long you have to pay off the loan)	**Total Paid Over Life of Loan** (includes fees)
1. DEFER PAYMENTS Make no payments while enrolled. Interest does not accrue.	$4,000	0.00%	10 Years starting AFTER the deferment period	**$4,000.00**
2. MAKE FULL PAYMENTS Make payments during deferment*	$4,000	0.00%	10 Years starting AFTER the deferment period	**$4,000.00**

About this example

The repayment example assumes that the student has a one year grace period after ceasing to be enrolled as a full-time student.
Repayment is a minimum of $30 a month per $1,000 borrowed. Repayment period will continue until the loan is paid in full.
*Deferment is one year after graduation.

Federal Loan Alternatives

Loan Program	Current Interest Rates by Program Type
PERKINS	5.0% fixed
STAFFORD	6.8% fixed
GRAD PLUS	8.5% fixed Federal Family Education Loan
	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.ed.gov

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 website at: www.federalstudentaid.ed.gov for more information about other loans.

2. **To Apply for this Loan, Complete the Application and the Self-Certification Form.**

   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

Interest Rate

- Your loan has a fixed interest rate, and will not change during the life of the loan.

Acceleration

- If the borrower fails to make scheduled payments ontime or fails to comply with any other terms in the Promissory Note, the entire balance of the loan and any applicable penalty charges and collection cost, may be due and payable without notice.

Borrower Eligibility Criteria

- Must be enrolled at least half-time
- Must be at least 18 years of age or older at the time of application
- Must meet loan guidelines as defined in the promissory note

Bankruptcy Limitations

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

More information about loan eligibility and repayment deferral or forbearance options is available in your loan application and loan agreement.