

Interviewing Search & Relocation Loan Comparison Worksheet **												
Loan Type	eligibility	min/max amt	interest rate	interest cap	fees	repay opt	deferment	pay penalty	process time	disburse	borrower benefits	Interest capitalized
<b>Sallie Mae</b> 888-272-5543 www.salliemae.com	Aug - May of M4 year	\$1000-\$15,000	<b>varies mnthly/based on credit score</b> deferment = 1 mo libor + 5% - 14% rate higher during repayment	none	disbursement 0-4%, based on credit repayment: 0	standard 20 alternative longer plans available	3 years	none	about 1 week	whenever requested by borrower, up to 4	.25% int rate reduction for electronic debit in repayment	once at repayment
<b>Graduate Leverage</b>	M4-6 mo post grad	\$1000-\$20,000	<b>varies monthly &amp; based on credit score</b> deferment = 1 mo libor + 5% - 8%	none	0-6% based on credit	15 years	in school and up to 7 yrs during residency	none	3-5 days	whenever requested by borrower	1% reduction at repayment + .25 reduction for electronic debit	once at repayment
<b>CitiAssist 1-866-515-8352</b> www.studentloan.com/health	M4-6 mo post grad	min \$1,000 max \$18,000	<b>varies quarterly &amp; based on credit score</b> 3 mo libor + 4.75-11.5% same rates apply in repayment	25%	0-6% based on credit	25 years up to 48 mo int only payments	in school and up to 5 yrs during residency	none	4-6 business days application can be done on-line	up to 4 disbursements	rebate & int. reduction for electronic debit & 48 on time payments	once at repayment
<b>MedCap xtra</b> 800-658-3567 www.wellsfargo.com (Loan requires prior borrowing relationship)	M4 customer of Wells Fargo for 1 yr	min \$1,000 max 15,000 (5000 search/10000 relocation)	<b>variable adjusted monthly rate</b> <b>prime</b> + 4.5	prime + 1.7 in school; prime + 3.0% in repayment	<b>no fees</b> rebate & reduction for electronic debit & on time payments	20 yrs	in school + 5 yrs during residency	none	24 hrs after complete app is received- can be pre approved on line	interviews: 9-1-07 to 2-15-08 relocation: 4-1-07 to 6-30-08	rebate & reduction for electronic debit & on time payments	once at repayment

\*\* all of these loans require credit check for applicant and co signer if applicable.

\*\* none of these loans are forgiven in the event of death or disability, life insurance is suggested

\*\* terms listed above are based on information currently available but should be carefully confirmed by borrower

updated 9/17/2009