

Preferred Lender Disclosure

LOAN OPTIONS	ASCENT	COLLEGE AVE	SALLIEMAE
Borrower	Learner	Learner	Learner
CoSigner Required	No (unless needed)	No (unless needed)	No (unless needed)
Interest Type	Fixed Interest Rate	Fixed or Variable Interest Rate	Fixed or Variable Interest Rate
Current Interest Rates (i)	Fixed Rate: 10.99% - 15.75%	Variable Rate: 1.79% - 13.95% Fixed Rate: 3.22% - 14.96%	Variable Rate: 3.25% - 13.59% Fixed Rate: 3.75% - 13.72%
Fees	5% Origination Fee	None	None
Amount Limits	Up to Cost of Attendance	Up to Cost of Attendance	Up to Cost of Attendance
Repayment - In School	Borrowers have the option to pay while in school	Borrowers have the option to pay while in school	Borrowers have the option to pay while in school
Repayment - Out of School	Repayment begins 3 months after separation date from school	Repayment begins 6 months after separation date from school	Repayment begins 6 months after separation date from school
Repayment Terms	Offers 3 60 months 84 months 120 months	Offers 5 60 months 96 months 120 months 180 months	General range from 10 to 15 years
Minimum Monthly Payment Amount	\$25 per month	\$50 per month	\$25 per month
Offers Deferment or Forbearance Options	Yes	Yes	Yes
Maintain Satisfactory Academic Progress	No	Yes	No
Interest-Only Payments	Yes, while in school	Yes, while in school	Yes, while in school
Repayment Savings	Yes, 0.25% interest rate reduction with auto pay	Yes, 0.25% interest rate reduction with auto pay	Yes, 0.25% interest rate reduction with auto pay
Pay Past Due Balances	Yes	Yes	Yes
Can Be Enrolled Less Than Half-Time	Yes	Yes	Yes
Kenzie Academy Lender List Affiliations	None	None	None
Additional RFI Information	Information Sheet	Information Sheet	Information Sheet
Truth in Lending Disclosure			TILA

(i) Interest rates are dependent on fixed rates, variable rates, and if the borrower used a cosigner