

Medical Residency & Relocation Loan Program Options (terms as of 08/2009)

These loans require a separate application. Please contact the lenders to receive an application or apply on-line.

	Citibank CitiAssist Loans 1-800-967-2400 www.studentloan.com	SallieMae 1-800-858-5050 http://www.salliemae.com/get_student_loan/find_student_loan/grad/med_school_loans/med-school-private-loans/med-school-loans-residency-relocation.htm	Graduate Leverage Medical Relocation loan 1-877-844-9580 http://www.graduateleverage.com/ResidencyRelocationLoan.aspx
Loan Limits (minimum-maximum)	\$1000-\$18,000	\$100-\$15,000	\$2500-\$20,000
Interest Rate ² In Deferment periods (D) In repayment (R)	LIBOR + 4.635 Range (5.26-12.14)	Monthly Libor rate + % rate based on credit rating	3-mo. LIBOR + 5% - 8%
Fees At Origination (O) At Repayment (R)	0% – 6%	0%-4%	0% – 6%
Interest Capitalization	Once at Deferment And again at repayment	Once at Deferment And again at repayment	Annual
Repayment Terms	Up to 20 years	Up to 20 years Excluding deferment and forbearance periods	Up to 15 years
Deferment Options (including residency)	Up to 38 months	Up to 36 months	Up to 84 months (while in resident status)
Repayment Incentives	Eligible for a 0.25% interest rate reduction for automatic payment.		Eligible for a 1% interest rate reduction at the start of repayment.

All terms and conditions subject to promissory notes of each program. Applicants are advised to contact the lender for specific and up-to-date terms and conditions. Web-sites for current rates: www.bankrate.com/brm/news/biz/ratechart.asp and www.neatideas.com/interest-rate/91-day-treasury-bill-yield.htm

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