

Long-Term Institutional Final Loan Approval Disclosure

Borrower: BOB EXAMPLE	Creditor: University of Idaho Student Loan Office PO Box 444252 Moscow ID 83844-4252	RIGHT TO CANCEL You have a right to cancel this transaction, without penalty, by midnight on 12/25/2011 0:00 No funds will be disbursed to you or to your school until after this time. You may cancel by calling us at 208-885-6312
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Loan Rates & Estimated Total Costs

Total Loan Amount	Interest Rate	Finance Charge	Total of Payments
\$ 2,000.00 <small>The total amount you are borrowing.</small>	3% <small>Your current interest rate</small>	\$ 190.59 <small>The estimated dollar amount the credit will cost you.</small>	\$ 2,190.59 <small>The estimated amount you will have paid when you have made all payments</small>

Itemization of Amount Financed

Total amount paid to you and/or paid to the University of Idaho on your behalf:	\$2,000.00
Initial finance charges (total) - example: origination fee, loan guarantee fee:	\$0.00
Total loan amount:	\$2,000.00

About Your Interest Rate

- Your rate is fixed. This means that your interest rate will not change throughout the life of the loan.
- Your Annual Percentage Rate (APR) is equal to your interest rate (shown above).

Fees

- Late Charge: \$5.00 per each overdue installment payment
- Fee when you begin paying the loan: \$0.00

Estimated Repayment Schedule & Terms

10 YEAR LOAN TERM	Installment Payments at 3% <small>the current interest rate of your loan</small>
In School (enrolled at least half-time)	No payment required No interest will accrue
During Grace Period (if any)	No payment required No interest will accrue
In Repayment	3%
Monthly Installment payment <small>(approximate)</small>	\$30.00
Total interest paid <small>(approximate)</small>	\$ 190.59

REFERENCE NOTES

Interest Rate: Your interest rate will be fixed; it will not change over the life of the loan

Bankruptcy Limitations:

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

Repayment Options:

- Payments are not required while you remain continuously enrolled (at least half-time) at the University of Idaho
- Your loan may include deferment options - see the terms of your promissory note for further details

PrePayments:

- If you pay off your loan early, you will not have to pay a penalty.

See your loan agreement for any additional information about non payment, default, any required repayment in full before the scheduled due date, and repayment refunds and penalties.