Private Education Loan Application and Solicitation Disclosure
Lehigh University Tuition Loan/Frank Williams Loan

In accordance with the Truth in Lending Act, students who have been offered institutional loans must receive this disclosure. Please note that this is the first of the required three disclosures.

Lender Information
Lehigh University
27 Memorial Drive West
Bethlehem, PA. 18015

Loan Interest Rate & Fees

Your interest rate is:

7%

This rate is a fixed rate.

Loan Fees
Application Fee: Not Applicable
Origination Fee: Not Applicable
Loan Guarantee Fee: Not Applicable
Repayment Fee: Not Applicable
Late Charges: Not Applicable
Returned Check Fee: Not Applicable

Term of Loan:
The term of your loan is 10 years (120 months) or a minimum monthly payment of $50.

Loan Cost Examples

<table>
<thead>
<tr>
<th>Repayment Option</th>
<th>Amount Provided</th>
<th>Interest Rate</th>
<th>Loan Term</th>
<th>Total Paid over 10 years</th>
</tr>
</thead>
<tbody>
<tr>
<td>Assumptions: No payments are made while enrolled in school. Interest does not accrue while in school. You have a 3 month grace period before beginning repayment.</td>
<td>$ 5,000.00</td>
<td>7.00%</td>
<td>10 years (120 payments) starting after the deferment period</td>
<td>$ 6,966.74</td>
</tr>
<tr>
<td>Assumptions: No payments are made while enrolled in school. Interest does not accrue while in school. You have a 3 month grace period before beginning repayment.</td>
<td>$ 10,000.00</td>
<td>7.00%</td>
<td>10 years (120 payments) starting after the deferment period</td>
<td>$ 13,932.94</td>
</tr>
</tbody>
</table>
Federal Loan Alternatives

<table>
<thead>
<tr>
<th>Loan Program</th>
<th>Current Interest Rates by Program Type</th>
</tr>
</thead>
<tbody>
<tr>
<td>Federal Direct For Students</td>
<td>5.045% fixed rate*</td>
</tr>
<tr>
<td></td>
<td>6.595%</td>
</tr>
<tr>
<td>PLUS for Parents &amp; Graduate/Professional Students</td>
<td>7.595% fixed</td>
</tr>
<tr>
<td></td>
<td>Undergraduate Subsidized &amp; Unsubsidized Graduate Students (Unsubsidized only)</td>
</tr>
</tbody>
</table>

*for 2018-2019 award year

You may qualify for Federal education loans. For additional information, contact:

**Lehigh University**
Office of Financial Aid
27 Memorial Drive West
Bethlehem, PA. 18015
Phone: 610-758-3181
E-mail: financialaid@lehigh.edu
www.lehigh.edu/financialaid

**Department of Education**
www.studentloans.gov

Next Steps & Terms of Acceptance

- Review this sample Lehigh University Tuition Loan Disclosure
- Find out about other loan options that you may qualify for.
- Prepayments: If you pay the loan off early, you will not have to pay a penalty. You will not be entitled to a refund of part of the finance charge.
- See your loan agreement for any additional information about nonpayment, default, any required repayment in full before the scheduled date, and prepayment refunds and penalties.