Notre Dame Subsidized Loan

FOR QUESTIONS CONTACT:
University of Notre Dame
Office of Financial Aid
115 Main Building
Notre Dame, IN 46556
574-631-6436

LENDER:
University of Notre Dame
115 Main Building
Notre Dame, IN 46556

Loan Interest Rate & Fees

Your interest rate will be:

5.00%

This fixed rate will not vary.

Loan Fees
APPLICATION FEE: None
ORIGINATION FEE: There are no fees added to your account upon loan origination.
LATE CHARGE: May not exceed 20 percent of the payment due. Any late charge will be set forth in your master promissory note.

Loan Cost Example

The total amount you will pay for this loan will vary depending upon the amount you borrow. This example provides an estimate based upon a loan of $5000.00 and approximately equal monthly payments of principal and interest over the 10-year loan term.

<table>
<thead>
<tr>
<th>Repayment Option</th>
<th>Amount Provided (amount provided directly to you or your student account)</th>
<th>Interest Rate (fixed)</th>
<th>Loan Term (how long you have to pay off the loan)</th>
<th>Total Paid over 10 years</th>
</tr>
</thead>
<tbody>
<tr>
<td>DEFER PAYMENTS</td>
<td>$5,000.00</td>
<td>5.00%</td>
<td>10 years</td>
<td>$6,363.93</td>
</tr>
</tbody>
</table>

Make no payments while enrolled at least half-time or during the six-month grace period after you are no longer enrolled at least half-time. Interest does not accrue during the in-school and grace periods.

About this example: No interest accrues while you are enrolled at least half-time and during the six-month grace period after you are no longer enrolled at least half-time. This example assumes that you begin repayment once this grace period ends.

Federal Loan Alternatives – Only Available to U.S. Citizens and Permanent Residents

<table>
<thead>
<tr>
<th>Loan program</th>
<th>Current Interest Rates by Program Type</th>
<th>You may qualify for Federal education loans. You can learn more from the Notre Dame Office of Financial Aid at: <a href="http://financialaid.nd.edu">http://financialaid.nd.edu</a> or The Department of Education at: <a href="http://www.studentaid.gov">www.studentaid.gov</a></th>
</tr>
</thead>
<tbody>
<tr>
<td>Direct Subsidized or Unsubsidized Loan for students</td>
<td>For more information on this loan visit: <a href="http://www.studentaid.gov">www.studentaid.gov</a></td>
<td></td>
</tr>
<tr>
<td>Direct PLUS Loan for Parents</td>
<td>For more information on this loan visit: <a href="http://www.studentaid.gov">www.studentaid.gov</a></td>
<td></td>
</tr>
</tbody>
</table>

Note: Your application for financial aid (i.e. FAFSA) is reviewed by the Notre Dame Office of Financial Aid to determine whether you are eligible for any of these federal loan programs and the amount(s) that you are eligible to receive. You have received this information as part of your financial aid notification.
Next Steps

1. Find out About Other Loan Options.
   Go to Notre Dame's Office of Financial Aid website at: http://financialaid.nd.edu or visit the Department of Education website at: www.studentaid.gov for more information about other loans.

2. To accept a Notre Dame Subsidized Loan, you must complete a Self-Certification Form, view further disclosures and sign a master promissory note.

REFERENCE NOTES

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

More information about repayment, default, deferment and prepayment of your loan is available in the master promissory note.