

Loan Disclosure

for GABRIELLE M. BRENNAN | SSN: xxx-xx-2819 | Date of Birth: xx/xx/1991

Summary | My Profile | Loan Detail | References/Cosigner

Final Disclosure for Fixed Rate Undergraduate Loan

RIGHT TO CANCEL

You have a right to cancel this transaction, without penalty, by midnight on 2/3/2016. No funds will be disbursed to you or to your school until after this time. You may cancel by clicking the button below. You may also call us at 1-800-STUDENT.

Borrower:
GABRIELLE M BRENNAN
302 E PARK AVE
DU BOIS, PA 158012242

Creditor:
Discover Student Loans
PO Box 30947
Salt Lake City, UT 84130-0947
1-800-STUDENT

Loan Rates & Estimated Total Costs

Total Loan Amount	Interest Rate	Finance Charge	Total of Payments
\$8,775.00	10.990%	\$12,623.88	\$21,398.88

The total amount you are borrowing.

Your current interest rate.

The estimated dollar amount the credit will cost you.

The estimated amount you will have paid when you have made all payments.

ITEMIZATION OF AMOUNT FINANCED

Amount paid to you	\$0.00
Amount paid to others on your Behalf: ST. FRANCIS UNIVERSITY	+ \$8,775.00
Amount Financed (total amount provided)	= \$8,775.00
Initial Finance Charges (total) • Zero Application Fee • Zero Origination Fee	+ \$0.00
Total Loan Amount	= \$8,775.00

ABOUT YOUR INTEREST RATE

Your rate is fixed. This means that your actual rate will not change during the life of the loan, unless you've elected to make interest-only payments while in school. If you stop making your required payments, your interest rate will go up.

- The maximum rate on the loan is the fixed rate.
- Your Annual Percentage Rate (APR) is 10.765%.** The APR is typically different than the Interest Rate since it considers fees and reflects the cost of your loan as a yearly rate. For more information about the APR, see reference notes.

FEES

- Late Charge: Zero
 - Returned Check Charge: Zero
 - Fee when you begin repaying the loan: Zero

Estimated Repayment Schedule & Terms

180 MONTH LOAN TERM (Length of repayment period)	MONTHLY PAYMENTS		The estimated Total of Payments at the Maximum Rate of Interest would be \$21,398.88.
	at 10.990% the current interest rate of your loan	at 10.990% the maximum interest rate possible for your loan	
Feb 08, 2016 - Nov 10, 2017 deferment period includes 6 month grace period	No payment required (\$1,691.23 in interest will accrue during this time)	No payment required (Interest will accrue during this time)	
Nov 11, 2017 - Nov 10, 2032 180 monthly payments at current interest rate	\$118.90 (179 payments) \$115.78 (1 payment)		
Nov 11, 2017 - Nov 10, 2032 180 monthly payments at maximum interest rate		\$118.90 (179 payments) \$115.78 (1 payment)	

REFERENCE NOTES

Fixed Interest Rate

- Your loan has a fixed interest rate.
- For more information about interest rates please visit: [DiscoverStudentLoans.com/Rates](#).
- The Interest Rate may be higher or lower than your Annual Percentage Rate (APR) because the APR considers certain fees you pay to obtain this loan, the Interest Rate, and whether you defer (postpone) payments while in school.

Conditions under which this offer may change

- Your loan will be denied if we identify any fraud in connection with your application.

Bankruptcy Limitations

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

School Disbursement

- Your school will receive the funds, credit your school account, and forward any remaining amount to you.

Repayment Options

- This loan includes an automatic in-school deferment, which means that you are not required to make payments while you are enrolled in school at least half-time, unless the repayment schedule above shows that you elected, during the application process, to make \$25 in-school fixed payments.
- The minimum \$50 monthly payment requirement may affect your repayment schedule by reducing the loan term, resulting in a shorter repayment term than the maximum allowable term.
- More information about repayment deferral or forbearance options is available in your Promissory Note, on [DiscoverStudentLoans.com](#), or by calling us at 1-800-STUDENT.

Prepayment

- You always have the option to make payments ahead of schedule without penalty. You will not be entitled to a refund of part of the finance charge.
- By making payments ahead of schedule, you can reduce the total cost of your loan.

See your Promissory Note for any additional information about interest rate discount, nonpayment, default, any required repayment in full before the scheduled date, and prepayment refunds and penalties.

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It pays to **DISCOVER**

