

Instructions: If all information is not completed in full, the processing of your application may be delayed. Initial any changes; do not use correction fluid. Bring to your school's financial aid office for school certification. This application must be completely filled out and certified by the school official. **By submitting this application, you authorize SLM Financial to check your credit history whether or not your application is signed. IMPORTANT INFORMATION ABOUT PROCEDURES FOR APPLYING FOR A STUDENT LOAN:** To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who applies for a loan. What this means for you: When you apply for a student loan, we will ask you for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

Section A: Borrower Section: Please complete all information in this section. Must be a U.S. Citizen or Permanent Resident Alien

Tuition \$		+Expenses \$		=Total \$		Repayment Term (years):		Interest Only Payments? (In School Only) Yes No # Months _____		Deferred Payments?(12 Month Max-In School Only) Yes No # Months _____	
Last		First		MI		Jr. / Sr.		Social Security Number		Drivers License Number	
Full Name:		Street Address		Apt # / Rural Route		Date of Birth (month/day/year)		Please Select One: U.S. Citizen Permanent Resident Alien Other		Home Phone ()	
City		State		Zip Code		How Long at Current Address Years Months		Own Rent Live with Parents		Employer: _____ How Long: _____ years _____ months	
Mailing Address if different from Street Address above		Landlord / Mortgage Holder Name & Phone #		Email Address		Monthly Mortgage / Rent Amount \$		Approximate Balance (Mortgage only) \$		Approximate Home Value (If you own) \$	
Employer Name		Position / Title		How Long Years Months		Other Income Source: \$		Note: You do not have to reveal alimony, child support or maintenance income unless you wish it to be considered as a basis for loan repayment.		Work Phone ()	
Employer Address		State		Zip Code		Gross Annual Salary \$		Previous Employment Information: Employer: _____		Relationship _____	
Reference Name (Do not use co-borrower.)		Reference's Permanent Address:		Reference's Home Phone		Relationship					
Reference Name (Do not use co-borrower.)		Reference's Permanent Address:		Reference's Home Phone		Relationship					

Section B: Co-Borrower Section: Please complete all information in this section if applying jointly. Must be a U.S. Citizen or Permanent Resident Alien.

Relationship to Borrower:		Last		First		MI		Jr. / Sr.		Social Security Number		Drivers License Number	
Street Address		Apt # / Rural Route		Date of Birth (month/day/year)		Please Select One: U.S. Citizen Permanent Resident Alien Other		Home Phone ()		Employer: _____		How Long: _____ years _____ months	
City		State		Zip Code		How Long at Current Address Years Months		Own Rent Live with Parents		Monthly Mortgage / Rent Amount \$		Approximate Balance (Mortgage only) \$	
Mailing Address if different from Street Address above		Landlord / Mortgage Holder Name & Phone #		Email Address		Approximate Home Value (If you own) \$		Work Phone ()		Employer Name		Position / Title	
Employer Name		Position / Title		How Long Years Months		Other Income Source: \$		Note: You do not have to reveal alimony, child support or maintenance income unless you wish it to be considered as a basis for loan repayment.		Gross Annual Salary \$		Previous Employment Information: Employer: _____	
Employer Address		State		Zip Code		Gross Annual Salary \$		Previous Employment Information: Employer: _____		Relationship _____			

Section C: Student Section: Please complete all information.

Relationship to Borrower:		Last		First		MI		Jr. / Sr.		Social Security Number		Date of Birth (month/day/year)	
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Section D: School Section:

School Code - Branch Code 600860		School Name DIRECT LOAN		Cost of Attendance = Tuition + Expenses \$	
School Phone Number		School Address		Authorized First Disbursement Date (Month/Day/Year)	
				Class Dates - Start/End (Month/Day/Year) Start _____ End _____	
				Anticipated Graduation Date(Month/Day/Year)	

Proof of Enrollment-Required For Funding
 Evidence of Enrollment must accompany the Returned Loan Documents (Promissory Note & Disclosure Statement)
 IE: Current Enrollment Agreement or Tuition Statement

This application will be submitted to SLM Financial Corporation ("SLM") for approval. I/we authorize SLM to use credit information previously obtained in connection with another loan in connection with this application. I/we authorize and instruct any person or consumer reporting agency to furnish to SLM any information that it may have or obtain in response to such credit inquiries and agree that such information, along with this application, shall remain SLM's property, whether or not a loan is approved. All information set forth in this application is declared to be a true representation as to the facts, made for the purposes of obtaining the loan requested, and any willful misrepresentation in this application may result in criminal action. As a condition to obtaining this loan, I/we authorize and consent to the lender, any other lender for loans that may be offered to me in the future, any subsequent holder of the loans, any school or any of their agents to share and release information pertinent to this application or loan. In addition, SLM and its affiliates may share credit and other information about you with each other for marketing and administrative purposes. (Please review the Sallie Mae privacy policy for information concerning your rights to limit the sharing of this information.)

Borrower's Signature _____ Date _____ Co-Borrower's Signature _____ Date _____

SLM Financial Corporation

a **Sallie Mae** Company

Presents the

Career Training Loan

Easy to Apply
Affordable Payments
Fast Approval Process
Interest Rates Tied to Prime

Please Follow the Instructions Below

Instructions For Completing the Loan Application (see reverse):

The loan application should be completed by typing or printing in black ink. If corrections are necessary, cross out the incorrect information, and type or write the correct information. Please initial all corrections. Do not use correction fluid.

BORROWER:

- Complete the Borrower sections on the application (Sections A and C). Application must be completely filled out to process including Gross Annual Salary.

CO-BORROWER (if applicable):

- Complete the Co-Borrower section on the application (Section B). Application must be completely filled out to process including Gross Annual Salary.

Borrower and Co-borrower (if applicable) must provide a signature at the bottom of the application.

Fax the application to 1-317-806-4871 or Mail the application to:

**SLM Financial Corporation
P.O. Box 470
Marlton, NJ 08053-0470**

For Assistance Call Toll-Free: 1-888-272-5543



Visit www.slmfinancial.com for more information.

Career Training LoanSM

Direct-to-consumer Loan Process

Use Direct Loan Code: **600860**.

1. Application methods:
 - Download PDF application at http://www.svulaw.com/sallie_mae_loan_app.pdf (no pre-filled app available online w/ direct loan code of 600860) at the Sallie Mae Website. This is a, private, non- Title 4 Program and operators at Sallie Mae will not see Silicon Valley Law School as listed amongst their Title 4 approved schools. When calling the toll free number use the Direct Loan Code: **600860** in place of the State Approval School Code, if the operator asks. Let the operator know you are applying for the Direct Loan Program with the code **600860**.
 - You must have a **signed enrollment agreement** from the school to apply!
 - You can Fax or Mail the loan application w/ enrolment agreement to Sallie Mae.
 - Online web application is currently not available for Career Training Direct Loan.
 - **Note:** The applicant must send in proof of enrollment upfront to speed up process.

2. Once application packet is received, data entry enters information and underwriting pulls credit to render a decision. Our Quality Assurance reviews the school license to verify the school is eligible to participate in the direct loan program. Then, the enrollment agreement is reviewed to verify funds will be utilized for education purposes.

What we are looking for on the enrollment agreement:

 - i. Student's name
 - ii. Enrollment period
 - iii. Cost of attendance
 - iv. School or company letterhead
 - v. Signature by school administrator and student

3. If loan is approved:
 - Loan documents will be sent via email to borrower or direct mail to borrower if no email address was provided.

4. If loan is denied and borrower has opportunity to resubmit w/ cosigner:
 - Quality Control sends a denial letter to the borrower. Sent via direct mail.
 - A cosigner application will be manually sent via email or direct mail to borrower's email or home address.
 - If cosigner applies, we will review and request enrollment agreement if approved and if enrollment agreement is not already obtained.

5. If documents are sent:
 - Loan will remain approved, from a credit standpoint, for 180 days. A reminder letter is sent to the borrower 30 days after documents have been sent if they have not yet been returned.

6. If documents are returned:
 - Pre-Funding reviews loan package to check for signature IDs and pay stubs (if required). Once reviewed and verified, a call is placed to the borrower to verify all information. Once verification is complete, loan will be locked for funding per disbursement date listed on the Till. All direct loans are disbursed as one disbursement and sent directly to the borrower.

This Document was modified for distribution to Direct Loan applicants. This document is provided to help applicants understand the proper procedure in applying for the Career Training Direct Loan Program. Silicon Valley Law School is not affiliated or owned by Sallie Mae, nor is it a division or subsidiary of USVLS. Silicon Valley Law School has no decisional powers or influence regarding approvals, loan terms, or business practices of Sallie Mae and their Student Loan Programs.