



LSL — Applications without Aggravation

Many people dread the process of applying for loans. If you have applied for loans through other lenders, you may have experienced the agony of having to fill out long and complicated loan forms. The anxiety from whether or not you were approved may have kept you awake at night, or the process may have left you so discouraged that you did not complete your application at all! At Law School Loans, we strive to keep the application process for our consolidation and loan programs as easy and as painless as possible.

The loan-application procedure begins by registering on our website. As soon as you register, you will have a loan specialist assigned to your account to assist you through each step of the consolidation or private loan process. Our clients are often surprised by the fact that they may request to speak to their specific loan specialist, instead of being stuck with whomever answers the phone. They may also email their loan specialist directly and will always receive prompt and courteous information from our representatives.

Another difference between Law School Loans and other lenders is that you do not become just a social security number in some gigantic database. Since you deal with only one loan specialist, our representatives will often recognize you by name and remember your specific situation. We personalize our service and pride ourselves in ensuring your experience with our company is a pleasant one.

If you choose to call Law School Loans rather than beginning the process online, your call will be answered by a professional who is able to answer your questions and guide you in the right direction. Our phone lines are normally answered between 5:30 a.m. through 9:30 p.m. PST. However, during times of heavy call volumes, we will answer our phones 24 hours a day.

There are even more ways Law School Loans makes it easy for you to contact our loan specialists. During business hours, you may click on "Live Chat" on our website for immediate responses to your questions or, if you prefer, you may request an appointment with a loan counselor. This is a convenient option for busy attorneys and law school students with hectic schedules. We are willing to work around your schedule with early morning, late night, or weekend appointments to guarantee you receive the information you are looking for.

Once you have made your initial contact with our company, you are ready to begin the actual application. The application process varies depending on the type of loan you are applying for. For federal loan consolidations, the application may be done entirely online. Most of the information required you will know by heart. You may need to gather the names and addresses of two references, but you will still probably only spend a few minutes filling out our online application. The place where most people get stuck is the loan information page of the application. However, again, in order to make it as easy as possible for you, if you simply save your application, one of our loan specialists will fill in that information for you.



You will then be able to log back onto your account and complete your application by doing an e-signature. Many people worry that they won't be able to figure out how to do the e-signature, but our website is designed to walk you through this stage of the process step-by-step.

If you do not have access to the Internet, or simply prefer not to fill out a federal loan consolidation application online, we offer several other options. You may choose to have your application FedExed to you, faxed to you, or emailed to you. You may also prefer to download the completed application as a .PDF file. With any of these options, you may then sign the application and mail the original back to us.

The application process for our private loan programs is also very quick and easy. To complete an application for a Career Transition Loan, Private Consolidation, or Law School Loan, you simply need to call our 800 number. We take the application right over the phone, and you will know immediately whether you are approved. Providing you with an instant answer helps to prevent those sleepless nights!

Although the requirements vary slightly for our private loan programs, there are a few commonalities among the programs. The most important thing to remember about our private loan programs is that they are all credit based. You must have an adequate credit score in order to be approved. However, you may use a co-signer to help meet this requirement. Another important aspect of our private loans is that the interest rate is variable and will be adjusted according to fluctuations in the LIBOR index. Our private loans are designed specifically to help fill in the gaps and assist with your educational and living expenses until after you pass your bar exam and obtain employment. Since Law School Loans specializes in loans for attorneys and law school students, we have a great understanding of the unique needs and difficulties you may endure.

Now that you have completed your federal loan consolidation or private loan application, all that is left to do is sit back and relax! Federal loan consolidations may take anywhere from 4 to 12 weeks to complete. Although this may seem like a long time, you do not need to worry that your application may be rejected. As long as you have eligible federal loans, you are automatically approved for a federal loan consolidation. Many clients are nervous because they continue to receive information from their other lenders. However, this is normal, and the payment information will cease from your previous lenders once we complete the consolidation process. As always, you may contact your individual loan specialist with any concerns or questions you may have during this time.

The disbursement process for career transition loans and law school loans happens very quickly. Once you sign and return your promissory note, as well as all other necessary documentation, a check will be mailed to you in about 48 hours. You will be able to have the peace of mind that your financial obligations will be met for the upcoming months.

**LAW
SCHOOL
LOANS**



America's Top Law School Lender

www.lawschoolloans.com

Our goal at Law School Loans is to ensure our clients are well informed and comfortable through every step of the consolidation and private loan process. Our customer service is superior to other lenders, and our representatives are knowledgeable and well trained. We are motivated to provide you with an excellent experience. We want to be your only lender!

For more information on any of our programs, please call 800-659-8344.