



**Northwestern  
Michigan  
College**

## 2007-2008 PLUS Loan Request Form

Northwestern Michigan College • Financial Aid Office  
1701 East Front Street, Traverse City, MI 49686  
Phone: (231) 995-2105

Parent Loan for Undergraduate Student – BORROWER INFORMATION			
Last Name:	First Name:	Middle Initial	Social Security Number
Permanent Street Address:			Date of Birth (Month/Day/Year)
City	State	Zip	Phone Number:
Driver's License Number:			

Parent Loan for Undergraduate Student – STUDENT INFORMATION			
Last Name:	First Name:	Middle Initial	Social Security Number

LOAN ASSISTANCE REQUESTED	
Loan Amount: \$	.00 (minimum of 6 credits required each loan period)
Loan Period:	
Your loan will be disbursed equally for the Fall/Spring semesters. If you wish to request a different loan period please submit.	_____ Loan Period if different than Fall/Spring

<input type="checkbox"/> Chase (formerly Bank One) c/o Great Lakes Higher Education Lender Code: 805069 (800) 487-4404 <a href="http://www.chasestudentloans.com">www.chasestudentloans.com</a>	<input type="checkbox"/> Citibank c/o Great Lakes Higher Education Lender Code: 824756 (800) 967-2400 <a href="http://www.studentloan.com">www.studentloan.com</a>	<input type="checkbox"/> Fifth Third Bank c/o Great Lakes Higher Education Lender Code: 808780 (800) 972-3030 <a href="http://www.53.com">www.53.com</a>
<input type="checkbox"/> Key Bank c/o Great Lakes Higher Education Lender Code: 813760 (800) 539-5363 <a href="http://www.key.com/educate">www.key.com/educate</a>	<input type="checkbox"/> LaSalle Bank c/o Great Lakes Higher Education Lender Code: 824289 (800) 967-2400 <a href="http://www.lasallebankmidwest.com">www.lasallebankmidwest.com</a>	<input type="checkbox"/> U.S. Bank c/o Great Lakes Higher Education Lender Code: 821654 (866) 941-6682 <a href="http://www.usbank.com">www.usbank.com</a>
<input type="checkbox"/> Other, please list: _____ If you select 'Other', please have the lender submit a certification request and lender code to the Financial Aid Office as soon as possible. They may fax the request to: (231) 995-1570.		

I acknowledge that this is a loan and must be repaid. I authorize NMC to apply these loan funds to any unpaid tuition, fees, books, supplies, on-campus room and board charges or short-term loans for those respective charges for the student whom these funds were borrowed for. I understand that I have the right to cancel any or all of this loan before it is disbursed.

**STATEMENT OF EDUCATIONAL PURPOSE**  
I Certify that I will use any money I receive under the federally assisted loan program only for expenses related to my dependent's studies at Northwestern Michigan College.

Borrower's Signature: _____	Date: _____
Student's Signature: _____	Date: _____

Return **Yellow** request form to:  
Northwestern Michigan College • Financial Aid Office  
1701 E. Front Street • Traverse City, MI 49686  
**Pink** – Retain for your records



# Northwestern Michigan College

Financial Aid Office  
 1701 E. Front Street  
 Traverse City, MI 49686  
 (231) 995-2105

Lender	Lender Code	Special Benefits/Incentives
Chase (formerly Bank One) c/o Great Lakes Higher Education (800) 487-4404 <a href="http://www.chasestudentloans.com">www.chasestudentloans.com</a>	805069	<ul style="list-style-type: none"> <li>• Reimbursement of the origination fee after final disbursement.</li> <li>• 7.9% interest rate for loans disbursed on or after July 1, 2006 as long as borrower remains current.</li> <li>• 0% interest rate after the first 36 monthly payments are made on time.</li> <li>• A 0.25% interest rate savings for automatic direct debit of monthly payments during the first 36 months.</li> </ul> <p>To be eligible for this program, a borrower must either have a permanent residence in the state of Michigan, or attend a school within the state of Michigan. All eligible loans must be owned by the Michigan Higher Education Authority (MHESLA) and be guaranteed and serviced by a participating agency.</p>
Citibank c/o Great Lakes Higher Education (800) 967-2400 <a href="http://www.studentloan.com">www.studentloan.com</a>	824756	<ul style="list-style-type: none"> <li>• .50% automatic interest rate reduction at repayment for all borrowers.</li> <li>• Unlimited benefit recovery. The .50% interest rate reduction is reinstated when a delinquent borrower makes 24 consecutive on-time monthly payments.</li> <li>• .25% interest rate reduction when a borrower signs up for our auto-debit payment program and agrees to only receive statements electronically.</li> <li>• Federal Default Fees ranging from 0% to 1% depending on the guarantor.</li> </ul>
Fifth Third Bank c/o Great Lakes Higher Education (800) 972-3030 <a href="http://www.53.com">www.53.com</a>	808780	<ul style="list-style-type: none"> <li>• 1.25 percentage point interest rate reduction for auto-debit</li> <li>• 3.00% loan credit after first 36 on-time payments.</li> </ul> <p>The direct debit benefit remains available during active repayment for as long as the borrower's monthly payment is successfully deducted from the borrower's account. Loan credit borrower benefit programs are based on the original loan amount (less cancellations, refund and returns). To qualify for loan credit benefits borrowers must make the noted number of payments by the due dates as initially scheduled and sign up by repayment to receive account information by email.</p>
Key Bank c/o Great Lakes Higher Education (800) 539-5363 <a href="http://www.key.com/educate">www.key.com/educate</a>	813760	<ul style="list-style-type: none"> <li>• 0.25% interest rate reduction for automatic payment from bank account Key Borrower Benefits®.</li> <li>• 3.75% principal reduction applied after 36 consecutive, on-time monthly payments.</li> <li>• "In School" deferment of payments is available.</li> </ul>
LaSalle Bank c/o Great Lakes Higher Education (800) 967-2400 <a href="http://www.lasallebankmidwest.com/personal_finance.html">www.lasallebankmidwest.com/personal_finance.html</a>	824289	<ul style="list-style-type: none"> <li>• Reimbursement of the origination fee after final disbursement.</li> <li>• 7.9% interest rate for loans disbursed on or after July 1, 2006 as long as borrower remains current.</li> <li>• 0% interest rate after the first 36 monthly payments are made on time.</li> <li>• A 0.25% interest rate savings for automatic direct debit of monthly payments during the first 36 months.</li> </ul> <p>To be eligible for this program, a borrower must either have a permanent residence in the state of Michigan, or attend a school within the state of Michigan. All eligible loans must be owned by the Michigan Higher Education Authority (MHESLA) and be guaranteed and serviced by a participating agency.</p>
U.S. Bank c/o Great Lakes Higher Education (800) 242-1200 <a href="http://www.usbank.com/studentloans">www.usbank.com/studentloans</a>	821654	<ul style="list-style-type: none"> <li>• 0.25% automatic immediate interest rate reduction.</li> <li>• 0.25% additional interest rate reduction with auto pay.</li> <li>• 5% credit of original principal balance after 36 on time consecutive monthly on time payments.</li> <li>• Postpone payments (forbearance available).</li> </ul>

Check with your lender for details and conditions regarding eligibility. If you default on your loan, and the guarantor purchases it, any interest rate reductions will no longer be applicable.

Information printed in this document is gathered from publicly available sources and is believed to be correct as of this printing. It is intended for use as an approximate guide for comparison purposes only. To ensure fully informed borrowing you should refer directly to each lender's loan application and promissory note for exact information regarding terms, assumption, conditions, eligibility, definitions and Annual Percentage Rate (APR)