



Steps to Apply

Make sure to have your current loan information on hand prior to getting started. If you have questions during the process feel free to call one of our LinkCapital student loan specialists at **(844) 226-LINK (5465)**.

Step 1: Pre-Application Call

You are welcome to start the application without a call, but we find that a pre-application call is helpful. Email info@linkcapital.com or visit linkcapital.com to schedule a call with a LinkCapital student loan specialist to discuss your unique financial situation and determine the LinkCapital program that is right for you. LinkCapital offers two student loan refinancing programs for eligible medical professionals; the Medical Professional Refinance Loan Program and the Medical Resident Refinance Loan Program.

LinkCapital Program Eligibility Requirements:

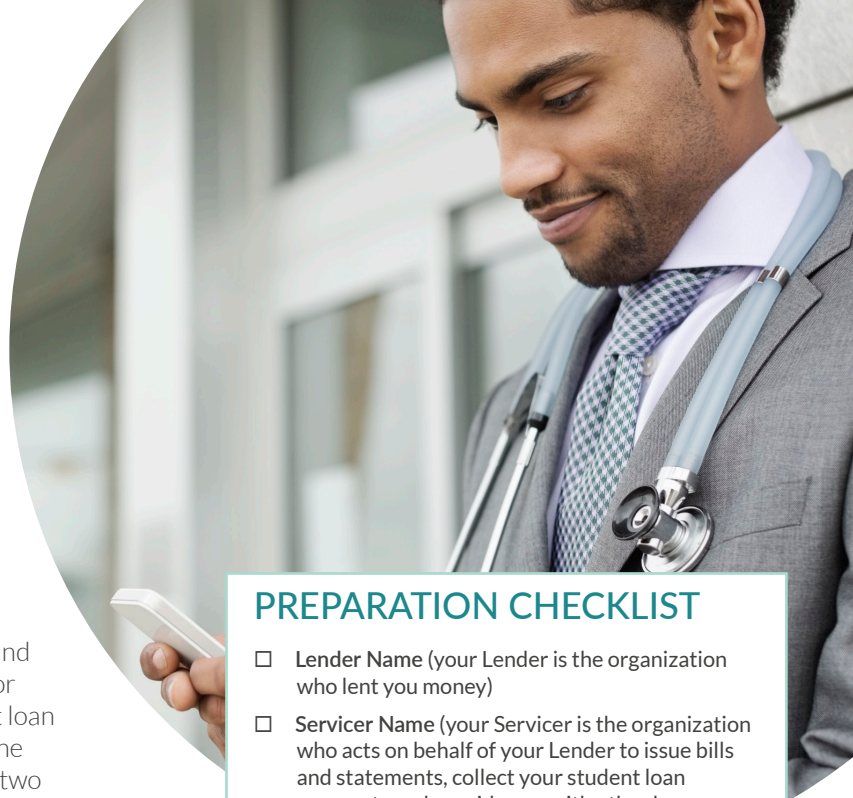
- Medical Professional Refinance Loan Program:
 - Applicants are subject to credit underwriting.
- Medical Resident Refinance Loan Program:
 - » The LinkCapital Standard Resident Loan
 - Completion of at least one year of post-graduate training.
 - Applicants are subject to credit underwriting.
 - » The LinkCapital Contracted Resident Loan
 - Completion of at least one year of post-graduate training.
 - Last year of a Medical Residency Program and a signed employment contract with a start date within 12 months of refinancing.
 - Applicants are subject to credit underwriting.

Step 2: Get Started

Go to linkcapital.com and create your account. Once you are logged in, click "Start Here" to begin your application.

Use the following tips to help guide you through the application:

- Tab through each cell in the application. It may be difficult to enter numbers if you click your mouse in each cell.
- The sample payoff letter below can help guide you as you enter your loan information. [servicer number = 111111; loan number = 0000000000000001]



PREPARATION CHECKLIST

- Lender Name (your Lender is the organization who lent you money)
- Servicer Name (your Servicer is the organization who acts on behalf of your Lender to issue bills and statements, collect your student loan payments and provide you with other loan management services)
- Servicer Account Number (Your Servicer Account Number is the unique account number used by your Servicer)
- Loan Number (Your Loan Number is a unique number used by your Lender and Servicer to identify your loan)
- Current Loan Balance
- Current Interest Rate
- Monthly Payment
- Approximate Credit Score
- Social Security Number
- Permanent Address (Your Permanent Address is the address as listed on your driver's license)
- Driver's License
- Basic Financial Information
- One Personal Reference
- Income Verification (two pay stubs)
- Graduation Verification (diploma)
- Loan Payoff Letter (visit linkcapital.com/payoff for instructions on acquiring your Loan Payoff Letter)

U.S. DEPARTMENT OF EDUCATION (111111)

Stafford Loan Account

Date Account Opened	08/31/2009	Subsidized Principal	
Original Loan Amount	\$5,500.00	@ 5.350%	\$2,487.49
Status	Repayment	Unsubsidized Principal	
Scheduled Monthly Payment	\$30.99	@6.550%	\$115.83
Next Payment Due	12/04/2014	Accrued Interest	\$23.91
Repayment Plan	Level	Total	\$2,627.23

- The physical address listed on the application should match your driver's license.
- You'll upload your loan documents in Step 3, so save them now!
- The email address you provide is where you'll receive updates about your loan application process.
- When applying for a Medical Resident Refinance Loan, all residents and fellows should enter their **projected** salary after program completion in the Income field.
- When applying for a Medical Professional Refinance Loan, medical professionals should enter their **actual** salary in the Employment Income field.
- Please note: You will see a loan interest rate and fee example—this is an **example only** and does not reflect your anticipated rate.
- Once you complete the first portion of the application, you may receive an initial approval:
 - » If you have a co-signer, they will need to create an account with LinkCapital and input the same information as listed in Step 2.
 - » If you are not approved, contact a LinkCapital loan specialist to discuss alternative options - such as applying with a co-signer.

If you received an initial approval, congratulations! Proceed to the next step.

Step 3: Upload Documentation

Upload loan, personal, and employment documentation including:

- **Payoff Statement** for each loan being consolidated (include your name, balance, and account number — all on the same screenshot from your servicer's website).
 - » If you can't find this information on your servicer's website, call and request it be sent via email. Request a statement with the payoff amount for each loan within 30 days of the application date.
- **Graduation Verification** (photo or copy of diploma, letter from school, or transcript.)
 - » All borrowers need to have graduated from a school that is Title IV federal financial aid eligible. The document needs to state your name, school, degree and date of graduation.
- **Residency Verification** (Medical Resident Refinance Loan Program only)
 - » Include documentation which verifies proof of residency or fellowship and states: your name, name of medical institution / residency program, specialty, expected residency or fellowship completion date (if you are participating in a fellowship program, list your fellowship completion date instead of your residency completion date), and current program year of training (i.e. PGY-2 / R2 or higher).
- **Employment Contract** (Medical Resident Refinance Loan Program - Contracted Resident Loan only)
 - » Include documentation demonstrating that you are in the final year of a medical residency program (LinkCapital prefers to have this in a residency letter).
 - » Signed contract for employment effective upon completion of the current / final year of residency. The contract must reference the employment start date (employment must begin within the next 12 months).
- **Income Verification** (Medical Professional Refinance Loan Program only)
 - » Two pay stubs within the last 60 days containing the pay period or hours worked, employer name, your name, and year-to-date earnings.
 - If your pay stub does not have this information, provide a letter from your employer on company letterhead dated within the last 60 days stating the following: start date, salary, and status (full or part-time).
 - » Employer name on the income verification must match the employer name listed on the application.
 - A letter, on company letterhead, will be required if the employer's name does not match the name on the LinkCapital application in order to establish the relationship and clarify the name discrepancy.

Step 4: Finalize Your Application

Choose a refinancing option and select the repayment term by moving the slider. View your approval disclosure and accept the terms of your loan. You are not committing to refinance with LinkCapital until you finalize this step.

After the first month, borrowers enrolled in the Medical Professional Refinance Loan Program can sign up for automatic payment, and a 0.25% auto-debit interest rate reduction will be applied. The 0.25% auto-debit interest rate reduction will not lower the monthly payment amount but will instead reduce the amount of interest that accrues.

For residents and fellows - automatic payment enrollment and a 0.25% auto-debit reduction to your interest rate are only available after the deferral period.

If you have additional questions, please call (844) 226-LINK (5465).

 LinkCapital®



222 W. Merchandise Mart Plaza | Suite 1212
Chicago, IL 60654
linkcapital.com | (844) 226-LINK (5465)