

# Alternative Loan Lender Comparison Chart

**\*this chart is current as of 2/1/08 and was made to assist students with lender comparison. Lenders will be changing repayment benefits, so please confirm benefits with the lender before making a decision.**

Lender	Special Benefits/Incentives
<p>Access Group (800) 282-1550 www.accessgroup.org Lender Group: 80851 Servicer: All first time borrowers after July 1, 2004 Access Group Inc. Prior to July 1, 2004: Serial Borrowers: Kentucky Higher Education Student Loan Corporation</p>	<p>*No fees *Interest Rate:     3 month LIBOR + 2.55% (for those with best credit)     3 month LIBOR + 3.75% (for most borrowers)     3 month LIBOR +6.45% (for marginal credit or cosigned loans) *Easy online application with instant credit decision *0.50% interest rate reduction when the first 48 monthly payments are on time *0.25% interest rate reduction for auto debit *Loans available for international, part-time and continuing education students *Cosigner release option *Nine month grace period; Up tp 20 years to repay *In-house servicing for new borrowers with other Access Group Loans</p>
<p>Chase Education Finance (800) 487-4404 www.chasestudentloans.com Lender Code: 803000 Servicer: Chase</p>	<p>*Tier 1 Prime - 0.50% Student Only and Prime - 1.00% with cosigner *Tier 2 Prime + 0.0% Student Only and Prime - 0.50% with cosigner *Tier 3 Prime + 1.50% Student Only and Prime + 0.50% with cosigner *Tier 4 Prime + 3.00% Student Only and Prime + 2.50% with cosigner *Tier 5 Prime + 4.50% Student Only and Prime + 4.00 with cosigner *Tier 6 Prime + 6.00% Student Only and Prime + 5.50% with cosigner</p>
<p>Citibank (800) 967-2400 studentloan.com Lender Code: 826878 Servicer: Citibank</p>	<p>*Flexible Credit Evaluation Guidelines *U.S. Citizen or Permanent Resident *International students may apply with an eligible U.S. citizen or permanent resident co-signer *May be enrolled less than half-time, half-time, or full time status *Loans may be used for balances incurred within the last 12 months *Receive a credit response in 3 minutes or less when you apply online at studentloan.com *Interest Rate: Prime minus 0.50% to Prime plus 4.75% *Fees as low as 0.0% *0.50% automatic interest rate reduction after the first 48 consecutive monthly payments *0.25% interest rate reduction when a borrower signs up for our auto-debit payment program</p>
<p>Nellie Mae (800) 695-3317 www.nelliemae.com Lender Code: 900803 Servicer: Sallie Mae</p>	<p>*Loan funds can be used to cover prior-year expenses as long as the student is currently enrolled at least halftime *Co-borrowers may be released from their loan obligation after 24 on-time monthly payments of principal and interest. The borrower must meet applicable credit requirements at that time *Combined monthly statement for Nellie Mae borrowers with Stafford, Grad PLUS and Signature loans *Convenient 24-hour-a-day account access through <i>Manage Your Loans</i></p>
<p>Total Higher Education (T.H.E.) (888) 843-3095 www.theloanprogram.org Lender Code: 860529 Servicer: Great Lakes Higher Educational Loan Services</p>	<p>*Easy online application with instant credit decision *Combined billing with all T.H.E. loans *U.S. Citizen or Permanent Resident *Enrolled at least half-time *Nine month grace period; Up to 20 years to repay *Due to continued market unrest, we will announce our pricing, fees and benefits at the end of the first quarter 2008</p>