

Federal Stafford 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>*Access Group pays the full origination fee on behalf of all our Stafford loan borrowers *0.25% interest rate reduction by authorizing auto-debit payments. This reduction remains in effect for the life of the loan as long as payments are made as required *New! Extended Repayment Release- for Stafford loans disbursed beginning with the 08-09 academic year, Access Group will pay the last 12 monthly payments for borrowers who choose and utilize extended repayment over 25 years *10 years to repay; up to 25 years with extended repayment *Standard, Graduated and Income-Sensitive repayment options *In-house servicing for new borrowers after July 1, 2004 *Convenient combined billing with other Access Group loans</p>
<p>Chase Education Finance (800) 487-4404 www.chasestudentloans.com Lender Code: 803000 Servicer: Chase</p>	<p>*Zero origination fee *Zero default fee *0.10% Interest Rate Reduction immediately at Repayment</p>
<p>Citibank (800) 967-2400 studentloan.com Lender Code: 826878 Servicer: Citibank</p>	<p>*Federal Default Fees ranging from 0% to 1% depending on the gaurantor *0.50% automatic interest rate reduction at repayment *0.25% interest rate reduction for E-Z Pay auto-debit payment program *Unlimited chances to earn back automatic interest rate reduction benefit if you ever miss a payment *Deferments and flexible repayment options available *A free checkless Citibank Access Account when you finance your education with Citibank *Thank you rewards when students enroll in Citibank's Thank You Network rewards program</p>
<p>Nellie Mae (877) 332-7028 www.nelliemae.com Lender Code: 829076 Servicer: Sallie Mae</p>	<p>*Zero origination fees on all Stafford Loans *0.30 percentage point interest rate reduction for automatic debit *Upromise Loan Link- Borrowers who sign up with Upromise and link their eligible Stafford loan will have the opportunity to use their Upromise cash savings to pay down their outstanding Stafford loan balance *Combined monthly statement for Nellie Mae borrowers with Stafford, Grad PLUS and private 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>*Our intent is to continue to offer a zero fee Staford Loan with a T.H.E. Bonus. However, due to continued market unrest, we will announce our benefits at the end of the first quarter 2008 *Combined billing with all T.H.E. Loans *Felxible repayment options available</p>