

<b>SUPPLEMENTAL LOANS</b>	<b>CTFELP-CHESLA</b> Firstmark Services P.O. Box 25410 Woodbury, MN 55125	<b>Federal Parent PLUS</b> ASA P.O. Box 55152 Boston, MA 02205	<b>CUSTOM EXCEL</b> Nellie Mae-Suite 300 50 Braintree Hill Park Braintree, MA 02184	<b>AFC Focus Loan</b> AFC/Origination Dept. P.O. Box 90659 Los Angeles, CA 90009	<b>CitiAssist-Citibank</b> P.O. Box 6074 Sioux Falls,SD 57119 MPN(loan note)good for multiple years	<b>Alt,PEP,CEL,DUAL</b> <b>TERI</b> 31 St James Ave Flr 6 Boston, MA 02116
<b>Web Site</b>	Chesla.org	AMSA.com	NellieMae.com	academicfinancing.com/focus	Studentloan.com	www.TERI.org
<b>Phone Number</b>	888 538-7378	800 999-9080	800 634-9308	866 362-8702	800 967-2400	800 255-8374
<b>Fax Number</b>	651 265-7790	617 728-4680	800 931-2200	888 725-2855	800 723-2777	888 329-8374
<b>Rate</b>	Set by bond issue fixed (current rate 6.15%)	8.5 fixed	prime minus .50 variable monthly	3 Month Libor + 2%-11% calculated by credit	calculated by credit - prime minus .50% to prime plus 4% variable quarterly	From Prime minus .5 to Libor + 3.65 variable monthly
<b>Fees</b>	3% at disbursement	3% at disbursement	3% at repayment	0%-11% at Disbursement	None	0%-10.5% at Disbursement
<b>Loan Amount Available</b>	from \$2000 to cost of attendance minus financial aid	from \$100 to cost of attendance minus financial aid	from \$500 to cost of attendance minus financial aid	No minimum to cost of attendance minus financial aid	No minimum to cost of attendance minus financial aid	from \$1000 to cost of attendance minus financial aid
<b>Academic Requirements</b>	satisfactory academic progress, matriculated, attending at least 1/2 time	satisfactory academic progress, matriculated, attending at least 1/2 time	matriculated, attending at least 1/2 time	attending at least 1/2 time	no academic restrictions	satisfactory academic progress for accumulated credit
<b>Financial Requirements</b>	need co-borrower if your income is <\$20,000	co-borrower not necessary if credit worthy	co-borrower required	borrower/co-borrower with credit history	need co-borrower if your income is <\$18,000	co-borrower for undergraduates
<b>Prior Year Educational Balance</b>	1 year - must be attending the University	No	1 year - must be attending the University	Up to 12 months enrollment required	1 year - no attendance required	yes, no restrictions
<b>Repayment</b>	11.7 years Ugrad pays interest in school begins 6 months after leaving school	10 Years	Up to 20 Years	6 month grace period Up to 20 years \$50. minimum payment	Up to 20 years can defer both	25 year maximum defer interest & principle with a 6.5% fee
<b>Grace Period</b>	begins 6 months after leaving school	60 days after final disbursement	begins immediately upon leaving school	6 months after leaving school	6 months after leaving school	45 days after leaving school
<b>Aggregate</b>	combined total ungraduate and graduate \$125,000	cost of attendance minus financial aid yearly	undergraduate - no limit graduate \$110,000	no limit	undergrad \$120,000 graduate \$150,000	no limit
						May-06