

ALTERNATIVE LOANS	Interest rate	Fees	Borrower Benefits	Co-signer requirements?
<p>Campus Door Alternative Loan Customer Service: 1-800-786-0002 from 8:30 am to 8:30 pm EST</p>	<p>as low as Prime minus .5% up to Prime plus 5% depending on credit</p>	<p>0-9% depending on credit. Can be added to loan at disbursement</p>	<p>.25% interest rate reduction for auto-debit .25% interest rate reduction for first 48 on-time payments Cosigner release after 48 on-time payments combined billing with any other AES serviced loan</p>	<p>A cosigner is not required, however a cosigner is encouraged, as the addition of a cosigner may lower the interest rate and fees. A qualifying cosigner must be added if a borrower does not solely meet the underwriting criteria for credit approval.</p>
<p>Zero Fee Wachovia Education Loan 1-800-338-2243 www.wachovia.com/wel</p>	<p>Rates as low as Prime Rate minus 0.5% to Prime Rate +4%</p>	<p>Zero Fees for all borrowers. No origination, guarantee or repayment fees</p>	<p>0.5% interest rate reduction available with auto-debit payments. Flexible repayment options. Co-borrower release available after 36 on-time payments. Deferment/forbearance options. Combined billing with Stafford loan.</p>	<p>Either the undergraduate borrower or the co-borrower must meet a minimum income of \$1,5000 per month. One borrower can meet the minimum income requirement independently or both incomes can combined to meet the requirement.</p>
<p>The Maine Loan Maine Educational Loan Authority (MELA) 1-800-922-6352</p>	<p>6.35 % (through 5/31/08) variable, adjusted once annually</p>	<p>0% origination fees guarantee fee is added to the loan balance at the time of repayment on a tiered basis: Excellent credit 0%, Good credit 3%, Fair credit 6% fee. Note: Adding a co-signer may reduce your fee</p>	<p>0.50% interest rate reduction after 48 initial consecutive on-time payments. 0.25% interest rate reduction for automatic auto-debit payments. Co-borrower release after 36 initial consecutive on-time payments.</p>	<p>Credit worthy students may apply without a co-borrower. Since the guarantee fee is based on credit history and ability to repay, most students are encouraged to apply with a co-borrower. International students must apply with a US citizen co-borrower or permanent resident in order to qualify.</p>
<p>Sallie Mae Signature Student Loan (800) 695-3317</p>	<p>Rates as low as Prime minus 1.0%; Interest rates are tiered and based on the student borrower's and/or co-signer's credit history</p>	<p>When both borrower &amp; co-signer are credit approved, 0% fees. When <b>one</b> borrower is credit approved 0 -3% repayment fees</p>	<p>0.5% interest rate reduction during active repayment for using auto-debit. Combined billing for Sallie Mae Stafford &amp; private loans. No minimum income or debt-to-income ration requirement.</p>	<p>Credit worthy students may apply without a co-singer. Co-signers are not required, but strongly encouraged. International Students can apply with a creditworthy US co-signer. Co-signer may be released after initial 24 on-time payments (when they meet credit check eligibility).</p> <p>online application link from NESCom website (see Loan Applications)</p>

<p>NELNET/TERI-insured Undergraduate Private Loan 1-800-215-9745</p>	<p>interest rate is the 3 month average of One-Month LIBOR, Adjusted quarterly, +2.85% - 5.45%</p>	<p>0-9.5% fees</p>	<p>.25% interest rate reduction for auto-debit payments. Co-borrower release to qualified borrowers that make 48 on-time payments</p>	
<p>Key Alternative Loan 1-800-KEY-LEND (800-539-5363) www.key.com/alternative</p>	<p>Interest rate is as low as 2.49%-5.99% with co-borrower 3 month average of One-Month LIBOR, Adjusted quarterly, Without a co-borrower interest rate as low as 3.49%-6.99%</p>	<p>0% fees</p>	<p>no application fee and no additional fees. Easy renewal process. Immediate credit decision online. Online account access</p>	<p>Co-signer is not required but is encouraged. A co-signer release option is available after 48 consecutive on time payments</p>
<p>Citizens Bank Signature Student Loan Program 1-800-695-3317</p>	<p>When both borrower &amp; co-signer are credit approved, 0% fees. When <b>one</b> borrower is credit approved 0 -3% repayment fees</p>	<p>When both borrower &amp; co-signer are credit approved interest rate is Prime minus 1% through Prime plus 5.5%. When <b>one</b> borrower is credit approved interest rate of Prime minus 1% through Prime plus 6.5%. Variable interest rates</p>	<p>.50% Interest Rate reduction for automatic payment from any bank account. Co-borrower release after 24 initial consecutive on-time payments.</p>	<p>Because the Signature Student Loan is credit-based, you can apply on your own or with a creditworthy cosigner. If you do not have an established credit history, applying with a creditworthy cosigner may help you get the loan.</p>
<p>CitiAssist Undergraduate Loan 1-800-967-2400</p>	<p>Interest rate of Prime minus .5% to Prime + 8.5% based on credit of borrower &amp; co-borrower</p>	<p>0% - 5% fees depending on credit of borrower &amp; co-borrower</p>	<p>.25% interest rate reduction for auto-debit payments. .5% interest rate reduction for 48 on-time payments</p>	