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| Bank of North Dakota - Deal Consolidation Loan | - non-ND resident with a DEAL Student Loan  
- All loans in grace/repayment  
- No loans delinquent/in default  
- DEAL loans and private loans                                                                 | No limits           | 4.83%                 | 6.48%              | - Not req’d for creditworthy applicants  
- Cosigner release after 48 consecutive, on-time payments  
- 10 yr terms  
- Immediate repayment  
- Death and disability discharge  
- Economic hardship forbearance                                                                 | -0.25% interest rate reduction for ACH  
- non-ND residents with DEAL student loans                                                                 | No federal loans Loan fee: 3.75%                       |
| Bank of North Dakota - Deal One Loan | - ND residents  
- All loans in grace/repayment  
- No loans delinquent/in default  
- Federal, DEAL, private loans                                                                 | No limit            | 3.83%                 | 5.48%              | - Not req’d for creditworthy applicants  
- Cosigner release after 48 consecutive, on-time payments  
- 10 yr terms  
- Immediate repayment  
- Death and disability discharge  
- Economic hardship forbearance                                                                 | -0.25% interest rate reduction for ACH  
- ND residents                                                                 | Including PLUS loans                                      |
| CHESLA                     | CT resident or be refinancing a CHESLA loan  
Loans must be in repayment and good standing  
DTI of less than 43%  
Any federal loan, CHESLA or private loan                                                                 | $5K - $100K         | n/a                   | 4.75-6.8%          | Not req’d for creditworthy applicants  
- 5, 10 and 15 year terms available  
- Immediate repayment  
- Hardship forbearance available                                                                 | -0.25% interest rate reduction for ACH  
- CT residents or those with CHESLA loans only                                                                                        |
| Citizens Bank              | - Loans must be in repayment (holders of a graduate degree can be in their grace period)  
- Borrows with a BA or below have a minimum payment requirement  
- No federal loans on income driven repayment  
- Income ≥ $24K                                                                                                                           | $10K-$90K           | 2.79-8.39%          | 3.75-8.69%          | - Not req’d for creditworthy applicants  
- $225K cap for MA/MS/PHD/MDA  
- $300K cap for professional degrees (MD/DO/JD)  
- 5-10 yr terms  
- Immediate repayment  
- Death and permanent disability discharge                                                                                           | -0.25% interest rate reduction for ACH  
- National  
- Parent PLUS loans are eligible. Interest rates vary greatly depending on degree level and other factors                                                                |
| CommonBond                 | Positive credit history  
FICO 660 minimum  
Graduated with a BA at least CSUS Citizen, Permanent Resident, or Visa holder                                                                 | $5,000-$500K        | 2.69-7.21%          | 3.2-7.25%          | Not req’d for creditworthy applicants  
- 5, 7, 10, 15, 20 yr terms  
- 10yr hybrid loan  
- Cosigner release after 36 on time payments  
- Matching                                                                                                                                   | -0.25% interest rate reduction for ACH  
- Economic hardship forbearance available for up to 2 years, up to 32 months of deferment if returning to school or during grace period. Death and disability discharge  
- All states except MS, NV and VT                                                                                                          |
| Darien Rowayton Bank (Now Laurel Road) | Positive credit history  
- Income ≥ $50K  
- Must have graduated                                                                                                                                  | $5,000 min          | 2.95-6.37%          | 3.5-7.02%          | - Not req’d for creditworthy applicants  
- $300K in debt, will be refinanced into two loans  
- 5-7, 10, 15, 20 yr terms  
- Immediate repayment  
- Grace/in-school deferment matching  
- Forbearance available  
- Death and disability discharge                                                                                                              | -0.25% interest rate reduction for ACH  
- $200 referral bonus  
- One for One model – for every loan funded, they fund the education for a child in need in Ghana.  
- No fees  
- Can refi parent plus loans (even if they’re under your parents name)                                                                 | National  
- Variable interest rates capped at 9-10%  
- Can refinance Parent PLUS loans (even if they’re under your parents name)                                                                 |
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<td>Earnest</td>
<td>-Positive payment history with no bankruptcy or collection accounts</td>
<td>$5,000-$500K</td>
<td>Not listed</td>
<td>Not listed</td>
<td>-Cosigner only offered in borderline cases</td>
<td>-Repayment terms between 5 and 20 yrs</td>
<td>-0.25% interest rate reduction for ACH</td>
<td>Residents of all states and the District of Columbia with the exception of residents of AL, DE, KY, NV and RI.</td>
<td>Residents of AK, IL, MN, NH, OH, TN and TX may only receive fixed rate loans</td>
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<td>EDvestinU</td>
<td>-Established credit history, FICO ≥ 700</td>
<td>$7,500-$200K</td>
<td>4.2-7.8%</td>
<td>4.29-7.89%</td>
<td>-Not req’d for creditworthy applicants w/ required income</td>
<td>-5, 10, 15, 20 yr term</td>
<td>-0.25% interest rate reduction for ACH</td>
<td>National</td>
<td>NHHELCO: EDvestinU's financing organization</td>
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<tr>
<td>First Republic</td>
<td>-Credit score ≥ 750</td>
<td>$60K-$300K</td>
<td>Not listed</td>
<td>Not listed</td>
<td>Cosigner option available</td>
<td>-5, 7, 10, 15 yr terms</td>
<td>If loan is fully repaid in 48 months, you can get an interest rebate of up to 2% of the principal</td>
<td>Must be able to visit a FR location.</td>
<td>-Must have a First Republic checking account -Without this, interest rates rise 2% -Additional 5% discount for maintaining minimum balance in FR bank account</td>
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<tr>
<td>Help Now Reunion Student Loan Finance Corporation</td>
<td>Product availability limited to certain schools in certain states</td>
<td>10K-250K</td>
<td>4.79%-9.67%</td>
<td>4.5-8.3%</td>
<td>-Not req’d for creditworthy applicants w/ required income</td>
<td>-10, 15-year terms (fixed rates only)</td>
<td>Limited schools in MA, VA, MD, NY, PA and WV</td>
<td>National</td>
<td>LendKey simply connects you with a credit union, so everything depends on the terms of the specific one you pick</td>
</tr>
<tr>
<td>LendKey</td>
<td>Lendkey connects to credit unions offering refinance so eligibility varies by credit union</td>
<td>$7,500-$125K</td>
<td>Not listed</td>
<td>Not listed</td>
<td>-Not req’d for creditworthy applicants w/ required income</td>
<td>-5, 10, 15, 20 yr terms</td>
<td>-0.25% interest rate reduction for ACH</td>
<td>National</td>
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<td>MEFA</td>
<td>-Established credit history</td>
<td>$10,000 min-no max</td>
<td>4.55-7.65%</td>
<td>4.45-6.95%</td>
<td>-Not req’d for creditworthy applicants w/ required income</td>
<td>-10 or 15 yr term</td>
<td>National</td>
<td></td>
<td>#NAME?</td>
</tr>
<tr>
<td>Purefy</td>
<td>-Strong credit</td>
<td>$20K-$350K MD, DO, DDS can borrow more, need to contact Purefy directly</td>
<td>Not listed</td>
<td>Not listed</td>
<td>-Not req’d for creditworthy applicants w/ required income</td>
<td>-5, 8, 12 yr terms</td>
<td>-0.25% interest rate reduction for ACH</td>
<td>National</td>
<td>#NAME?</td>
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<tr>
<td>RISLA</td>
<td>-Established credit history</td>
<td>$7,500-$250,000 Max limits based on level of degree earned</td>
<td>N/A</td>
<td>3.74-7.81%</td>
<td>-Not req’d for creditworthy applicants w/ required income</td>
<td>-5, 10, 15 yr terms</td>
<td>-0.25% interest rate reduction for ACH</td>
<td>National</td>
<td>-No death or disability discharge</td>
</tr>
<tr>
<td>SoFi</td>
<td>-Credit history</td>
<td>$5K-no max</td>
<td>Not listed</td>
<td>Not listed</td>
<td>-Not req’d for creditworthy applicants w/ required income</td>
<td>-5, 7, 10, 15, 20 yr terms</td>
<td>-0.25% interest rate reduction for ACH</td>
<td>National except medical graduates in MS and MT not eligible</td>
<td>Loan minimums and other terms vary by some states</td>
</tr>
<tr>
<td>Wells Fargo</td>
<td>-Positive credit history</td>
<td>$5,000-$120,000 $250K lifetime limit</td>
<td>5.24-9.99%</td>
<td>5.24-9.99%</td>
<td>-Not req’d for creditworthy applicants w/ required income</td>
<td>-15, 20 yr terms</td>
<td>-0.25% interest rate reduction for ACH</td>
<td>National</td>
<td>-No federal loans, only private</td>
</tr>
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