

PARENT PLUS LOAN COMPARISON for Academic Year 2007-2008*Information as of July 1, 2007*

	AMS®	Nellie Mae®	Sallie Mae Education Trust®	Student Loan Funding®	Dollar Bank	Fifth Third Bank
Federal Default Fee	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Origination Fee	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%
Repayment Borrower Benefits	0.50 percentage point interest rate reduction after making the 1st payment as initially scheduled	0.75 percentage point interest rate reduction after making the 1st payment as initially scheduled	0.30 percentage point interest rate reduction after making the 1st payment as initially scheduled	0.75 percentage point interest rate reduction after making the 1st payment as initially scheduled	0.25 percentage point of interest rate reduction for the use of automatic debit	1.25 percentage point of interest rate reduction for the use of automatic debit
	3.75% loan credit after making the first 12 payments as initially scheduled	2.4% loan credit after making the first 24 payments as initially scheduled	3% loan credit after making the first 36 payments as initially scheduled	2% loan credit after making the first 24 payments as initially scheduled		3% loan credit after making the first 36 payments as initially scheduled
			1.0 percentage point of interest rate reduction for the use of automatic debit	0.25 percentage point of interest rate reduction for the use of automatic debit		
	Upromise Loan Link SM	Upromise Loan Link	Upromise Loan Link	Upromise Loan Link	Upromise Loan Link	Upromise Loan Link

PLUS LOAN

¹Loan credit benefit programs described above are based on the original loan amount (less cancellations, refunds and returns). For benefits requiring on time payments, borrowers must sign up prior to repayment to receive account information by email. The interest rate reduction borrower benefit awarded after the 1st on time payment is available during active periods of repayment for as long as the borrower continues to make payments by the due dates as initially scheduled.

²A borrower who makes a single late payment can re-earn the interest rate reduction once by making the next 24 payments by the due dates as initially scheduled.

³The automatic debit benefit remains available during active repayment for as long as the borrower's monthly payment is successfully deducted from the borrower's account.

⁴Borrowers who sign up with Upromise may link their Sallie Mae loan account to their Upromise account and use their Upromise cash savings to pay down their outstanding loan balance. Other terms and conditions apply.

The above benefit programs are available on Parent PLUS loans first disbursed through June 30, 2008. The Lender reserves the right to modify, continue or discontinue borrower benefit programs at any time without notice.