

**PREFERRED LENDERS AT SAMPLE OF NEW YORK SCHOOLS**

<b>School</b>	<b>PREFERRED LENDER(S)</b>								
<b>New York University</b>	<b>CitiAssist</b>			<b>Nellie Mae/Sallie Mae</b>					
	Credit Risk	Fee	Interest Rate	As low as Prime minus 1%					
	Superior	0%	Prime minus 1%	(basically matches CitiAssist)					
	Excellent	0%	Prime minus 1%	No fees					
	Good	0%	Prime minus 1%						
	Fair	0%	Prime + 0.5%						
	No fees								
<b>Columbia University - Arts &amp; Science</b>	<b>Access Group</b>			<b>CitiAssist</b>					
	Credit Risk	Fee	Interest Rate	Credit Risk	Fee	Interest Rate			
	Excellent	0%	LIBOR + 1.7%	Superior	0%	Prime minus 1%			
	Good	0%	LIBOR + 2.7%	Excellent	0%	Prime minus 0.5%			
	Fair	0%	LIBOR + 3.5%	Good	0%	Prime			
				Fair	0%	Prime + 0.5%			
<b>Teachers College</b>	<b>Access Group</b>			<b>CitiAssist</b>		<b>Grad Xpress</b>			
	Credit Risk	Fee	Interest Rate	Credit Risk	Fee	Interest Rate			
	Excellent	0%	LIBOR + 2.75%	Superior	0%	Prime minus 0.5%	Rates range from LIBOR + 2.5%		
	Others	0%	LIBOR + 3.95%	Others	0%	Range from prime	to LIBOR +4.6%		
					0%	to prime +4%	Fees range from 0% to 1%		
							based on credit		
<b>Cornell University</b>	<b>Access Group</b>			<b>CitiAssist</b>		<b>NellieMae GradEXCEL</b>			
	Credit Risk	Fee	Interest Rate	Credit Risk	Fee	Interest Rate	Credit Risk	Fee	Interest Rate
	Excellent	0%	LIBOR + 2.75%	Excellent	0%	Prime + 0.25%		0%*	Prime + 1%
	Most Others	0%	LIBOR + 3.95%	Good	0%	Prime +1% or +2%			
				Fair	0%	Prime +3% or +4%			
									* 6% fee if no cosigner
<b>Syracuse University</b>	<b>Wachovia</b>			<b>CitiAssist</b>		<b>Wells Fargo</b>			
	Prime Rate to Prime + 4.5%			Prime minus 0.5% to prime +4%		Prime to prime +4.5% based			
	based on credit			based on credit		on credit			
	No fees			No fees		No fees			
<b>University of Rochester</b> Eastman School (no alternative loans listed for other divisions)	<b>Sallie Mae</b>			<b>CitiAssist</b>		<b>Nellie Mae</b>			
	Prime minus 1% to prime + 6.5%			"As low as" Prime minus 0.5%		Prime + 1.25%			
	based upon credit			based on credit rating		5% fee if no cosigner			
	No fee			No fees					
<b>New School</b>	<b>CitiAssist</b>			<b>Student Loan Xpress</b>		<b>Access Group</b>			

**PREFERRED LENDERS AT SAMPLE OF NEW YORK SCHOOLS**

Prime +0.5% to Prime +4% based on credit rating	LIBOR +2.5% to LIBOR +4.6% based on credit rating	LIBOR +2.4% to LIBOR +6.45% based on credit rating
No fees	No fees	No fees

**Pace University**

Law School (no alternative loans listed for other divisions)

<b>CitiAssist</b>	<b>Access Group</b>
"As low as 7.75%"	"As low as LIBOR +2.75%"
No fees	No fees

**SUNY - Stony Brook**

<b>CitiAssist</b>		<b>AFC FOCUS</b>	<b>Sallie Mae</b>
Credit Risk	Fee	Interest Rate	As low as LIBOR +2%
Excellent	0%	Prime	Prime minus 0.25 to prime +6%
Good	0%	Prime +1% or +2%	No fees
Fair	0%	Prime +3% or +4%	

**LIBOR CURRENTLY EQUALS = 5.35% | PRIME CURRENTLY EQUALS = 8.25%**