

**Suggest Federal
Stafford Lenders**

as of 8/01/08

Lender	Guarantor	Lender Code	Origination Fee	Default Fee	Interest Rate Reductions	Principal Reductions
Bank of America	EdFund	824421	1%	0%	.25% after first on-time payment with BOA checking account (auto-debit not required)	None
Citizen's Bank	USAFunds	810240	1%	1%	.25% with auto-debit	None
Key Bank	Texas Guarantee	813760	1%	0%	0.25% interest rate reduction for direct debit payments from any checking or savings account.	None
Sallie Mae	USAFunds	802218	1%	0%	.25% with auto-debit	None
Wachovia	EdFund	830005	1%	0%	.25% with auto-debit	None
Wells Fargo	EdFund	807176	1%	0%	No	None