



## Suggested Lenders – Select only ONE:

Lender Information	Lender Code	Loan Servicer	Borrower Benefits
<b>Edamerica</b> <input type="checkbox"/> 1-800-337-1009 <a href="http://www.edamerica.net">www.edamerica.net</a>	831453	Edfinancial Services	<ul style="list-style-type: none"> <li>• 0% to 1% default fees based on guarantor.</li> <li>• 0.25% interest rate reduction with auto-debit.</li> <li>• One point of contact for life of loan servicing.</li> <li>• Combined billing available.</li> <li>• 20 years of expertise concentrating solely on student loans.</li> </ul>
<b>Georgia Student Finance Authority</b> <input type="checkbox"/> 1-800-505-4732 <a href="http://www.gacollege411.org">www.gacollege411.org</a>	822573	Edfinancial Services	<ul style="list-style-type: none"> <li>• Zero origination fees.</li> <li>• Zero default fees.</li> <li>• Borrowers will receive a 0.50% interest rate reduction for using auto debt.</li> <li>• Borrowers will receive a 1% interest rate reduction at repayment for graduation by using auto debit.</li> </ul>
<b>Nellie Mae</b> <input type="checkbox"/> 1-877-332-7028 <a href="http://www.nelliemae.com">www.nelliemae.com</a>	829076	Sallie Mae	<ul style="list-style-type: none"> <li>• Loan credits – interest rate reduction of a 0.30 percentage point for automatic debit.</li> <li>• Sallie Mae Education Trust borrowers can earn credits applied to their loan account equal to 4% of each of the first 12 payments made as initially scheduled.</li> <li>• UPromise link.</li> </ul>
<b>Regions Bank</b> <input type="checkbox"/> 1-888-272-5543 <a href="http://www.studentloans.regions.com">www.studentloans.regions.com</a>	810612	SallieMae	<ul style="list-style-type: none"> <li>• .30% interest rate reduction for auto-debit.</li> </ul>
<b>SunTrust</b> <input type="checkbox"/> 1-888-889-5191 <a href="http://www.suntrustededucation.com">www.suntrustededucation.com</a>	824135	Nelnet	<ul style="list-style-type: none"> <li>• .25% interest rate reduction for making payments using auto-debt.</li> <li>• 24/7 student loan application and account access online at <a href="http://www.nelnet.com">www.nelnet.com</a></li> <li>• Toll-free access to helpful Nelnet Advisors: 1-877-804-3603</li> <li>• Flexible repayment options.</li> <li>• Free practice tests for standardized exams, scholarship searches and FAFSA assistance online at <a href="http://www.nelnet.com">www.nelnet.com</a></li> <li>• Free SunTrust checking with your college ID card</li> </ul>
<b>Wachovia</b> <input type="checkbox"/> 1-800-338-2243 <a href="http://www.wachovia.com/education">www.wachovia.com/education</a>	830005	ACS	<ul style="list-style-type: none"> <li>• 0.25% interest rate reduction with auto debit payments.</li> <li>• Free checking available for College students.</li> </ul>
<b>Key Bank</b> <input type="checkbox"/> 1-800-KEY-LEND <a href="http://www.keybank.com/ga">www.keybank.com/ga</a>	813760	AES	<ul style="list-style-type: none"> <li>• 1.0% origination fee for loans guaranteed on or after January 1<sup>st</sup>, 2008. Note: origination fee goes down to 0.5% effective 07/01/09; and 0% effective 07/01/10.</li> <li>• 1% default fees for loans guaranteed on or after January 1<sup>st</sup>, 2008, unless covered by the Guarantee Agency.</li> <li>• Interest rate reduction when payments are made from a checking or savings account (ACH), barring deferment or forbearance.                             <ul style="list-style-type: none"> <li>○ .50% interest rate reduction on all Stafford New loans disbursed on or after 01/01/2008 when the customer enrolls in the servicer's ACH Auto Debit program and payments are being made.</li> </ul> </li> </ul>
<b>If you would like to borrow your student loans from a lender not listed here. Write in the Lender code and name.</b>	Code:		Name: _____