

Lender Name	Total Higher Education (T.H.E.) 876529	Access Group 808851
Website	www.northstar.org	www.accessgroup.com
<u>Federal Stafford Loans</u>		
Origination/ Guarantee Fees	0%	0%
Interest Rate (7/1/06 - 6/30/07)	6.8%	6.8%
Repayment Benefit	1.3% interest rebate each year (applied monthly to loan)	0.8% interest rate reduction as long as payments are made on time.
<u>Alternative Loans</u>		
Fees	0%	0%
Interest Rate (1/1/06 - 3/31/06)		
Best credit history	5.97%	7.17%
Most other borrowers	6.97%	8.37%
Interest Rate Basis	3 month LIBOR + 1.75%	3 month LIBOR + 2.75%
Grace Period	9 Months	9 Months