

## UNCG RECOMMENDED LENDERS

Please keep this page for your records

This chart provides you with a basic summary of our recommended lender services. It is intended to be used as a guide only. The lenders on this list have been carefully selected using a systematic ranking process that identified, reviewed and evaluated factors and criteria considered important in meeting the borrowing needs of students and families. Please refer to <http://fia.uncg.edu/loaninfo/> for additional detail.

**Note:** Lender services and benefits may have changed since the printing of this form. Please go to lender's direct website for current loan services and benefits.

You are **not** required to use any of our recommended lenders. You may opt to use a lender of your choice by providing the lender name, lender code (required) and phone number of your preferred lender on page 3 of this form.

Federal guidelines regulate the primary features of the federal student loan programs. However, there are some differences among lenders that may affect you as a borrower. In order to make an informed decision when choosing a lender, please carefully read the information provided and contact the lender directly if you have any further questions.

Recommended FFEL Lender Services	College Foundation	Edamerica	Wells Fargo
Lender phone number	1-866-866-CFNC	1-800-337-1009	1-800-658-3567
Lender web site address	<a href="http://www.CFNC.org">http://www.CFNC.org</a>	<a href="http://www.edamerica.net">http://www.edamerica.net</a>	<a href="http://wfefs.wellsfargo.com/jump/nc/UNCgreensboro.html">http://wfefs.wellsfargo.com/jump/nc/UNCgreensboro.html</a>
Guarantor	NCSEAA	ECMC	ECMC
Guarantor web site address	<a href="http://www.ncseaa.edu">http://www.ncseaa.edu</a>	<a href="http://www.ecmc.org">http://www.ecmc.org</a>	<a href="http://www.ecmc.org">http://www.ecmc.org</a>
Interest Rate for 2009-2010	8.5% fixed	8.5% fixed	8.5% fixed
Loan Fees:			
Loan Origination fee	3.0%	3.0%	3.0%
Guarantee fee	Waived	1.0%	1.0%
Borrower benefits offered	See Lender website	See Lender website	See Lender website
On-line pre-screen option	Yes	Yes	Yes
Web site features	Online application Electronic signature option Loan status information	Online application Electronic signature option Loan status information	Online application Electronic signature option Loan status information

### William D. Ford Direct Loan Program

Phone Number	1-800-848-0979
Website	<a href="http://www.dl.ed.gov">www.dl.ed.gov</a>
Interest Rates for 2009-2010	
Grad Plus	7.9% fixed
Loan Fees:	
Origination fee	4.0%
*Origination fee rebate	1.5%
*Net Cost to Borrower	2.5%

\*You may receive an up-front interest rebate on a Direct Plus Loan. The rebate is equal to a percentage of the loan amount that you borrow. This is the same amount that would result if the interest rate on your loan were lowered by a specific percentage - but you receive the rebate up front. The correspondence that you receive from the Direct Loan Servicing Center (DLSC) about your loan will indicate if you received an up-front interest rebate.

To keep an up-front interest rebate that you receive on your loan, you must make all of your first 12 required monthly payments on time (the DLSC must receive each payment no later than six days after the due date) when you begin repaying your loan. You will lose the rebate if you do not make all of your first 12 required monthly payments on time. If you lose the rebate, the DLSC will add the rebate amount back to the principal balance on your loan account. This will increase the amount that you will repay.