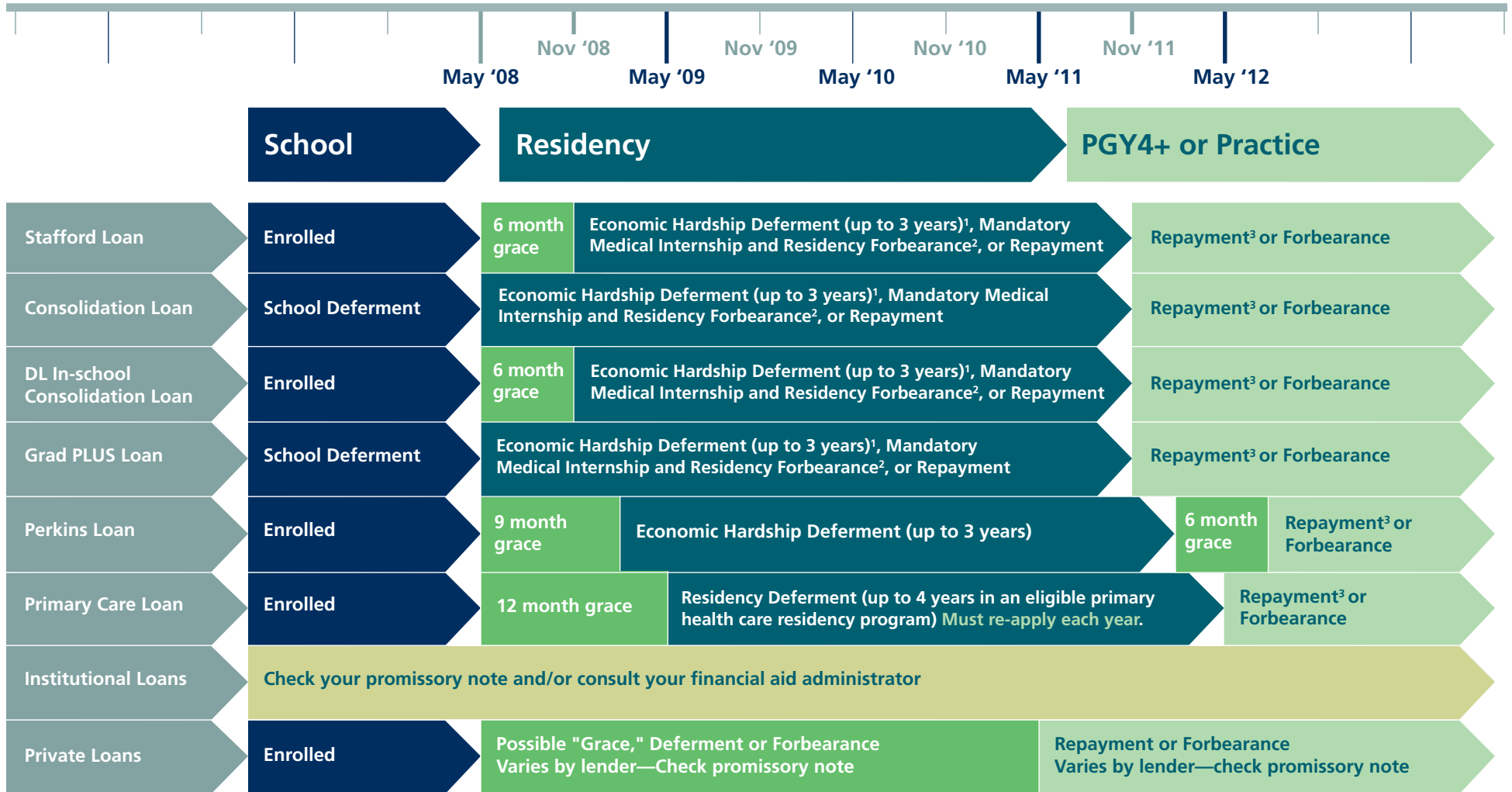


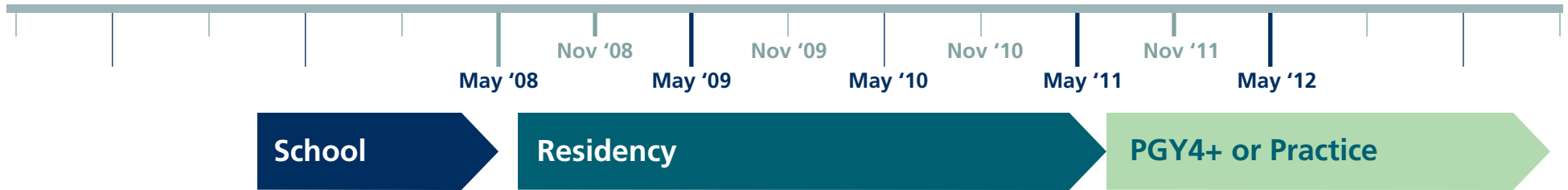
Loan Repayment Timeline **Class of 2008**



¹ Economic Hardship Deferment (HRD): Eligibility criteria applies and you must re-apply each year. Maximum of 3 years per borrower on FFEL and DL loans.

² Mandatory Medical Internship and Residency Forbearance: Eligibility criteria applies and you must re-apply each year.

³ Repayment: Consult with your lender regarding repayment plans and postponement options that may be available.



FFEL/DL Loans Scenario A

In this scenario the borrower utilizes forbearance or makes payments on loans that are due immediately following graduation. The borrower begins economic hardship deferment after a 6-month grace period to allow use of the entire 3-year period on all loans and then utilizes residency forbearance to postpone payments for any remaining residency period following deferment.



FFEL/DL Loans Scenario B

In this scenario the borrower applies for, and is granted, economic hardship deferment when the first loans become due. In this example, loans with a grace period will receive less than a 3-year economic hardship deferment. The borrower can utilize mandatory medical internship and residency forbearance to postpone payments for remainder of residency period.

