

**Sample lender information for Stafford loans and PLUS (parent) loans for SCC borrowers**

The following lenders are suggested by Southwestern Community College. We have carefully considered our selections in order to provide you with the best possible list of lenders. Choose your lender based on the benefits that are the best fit for you. We chose these lenders based on the quality of products and services they provide to students and families. All offer on-line applications and electronic signing of the master promissory note. However, if you wish to use another lender that is not on this list, you have the right to do so. If you wish to use another lender, please be sure to give us complete information on how to contact them, including their six digit lender number.

**Be sure to complete the full process, including signing your Master Promissory Note with whichever lender you choose. SCC will only certify your loan for disbursement when you have also completed the Loan Entrance Counseling on-line, the Financial Literacy course on CFNC, and turned in the SCC Student Loan Request form and Financial Literacy completion certificate to the Financial Aid Office as listed in Steps 1-4 on the previous page.**

<b>Lender</b>	<b>CFI (College Foundation, Inc.) 807037</b>	<b>Discover Student Loans 831312</b>	<b>Sallie Mae 802218</b>	<b>SunTrust 819873</b>	<b>Wachovia 830005</b>
<b>Apply on-line</b>	<a href="http://cfnc.org">cfnc.org</a>	<a href="http://DiscoverStudentLoans.com">DiscoverStudentLoans.com</a>	<a href="http://SallieMae.com">SallieMae.com</a>	<a href="http://suntrustededucation.com">suntrustededucation.com</a>	<a href="http://wachovia.com/education">wachovia.com/education</a>
<b>E-sign Loan using Dept. of Ed PIN</b>	Yes	Yes	Yes	Yes	Yes
<b>Call Center info</b>	(866) 866-2362 8 am - 8 pm Mon-Thurs 8 am - 5 pm Fri	(877) 728-3030 8 am – 6pm Mon-Fri	(888) 272-5543 8 am - 8 pm Mon-Thurs 8 am – 5 pm Fri	(800) 552-3006 8:30 am - 7 pm Mon-Fri	(877) 689-0763 8:30 am - 8 pm Mon-Fri
<b>Stafford loan rates*</b> (for in-school, grace, or deferment periods)	Subsidized 5.60% Unsubsidized 6.80%	Subsidized 5.60% Unsubsidized 6.8%	Subsidized 5.60% Unsubsidized 6.80%	Subsidized 5.60% Unsubsidized 6.80%	Subsidized 5.60% Unsubsidized 6.80%
<b>Stafford loan fees and benefits</b>	<ul style="list-style-type: none"> <li>• 0% Origination Fee</li> <li>• 0% Federal Default Fee</li> <li>• .25% additional rate reduction with auto debit payments and e-statements</li> </ul>	<ul style="list-style-type: none"> <li>• 0% Origination Fee</li> <li>• 1% Federal Default Fee</li> <li>• .25% additional rate reduction with auto debit payments and e-statements</li> <li>•</li> </ul>	<ul style="list-style-type: none"> <li>• .50% Origination Fee</li> <li>• 1% Federal Default Fee</li> <li>• .25% additional rate reduction with auto debit payments</li> </ul>	<ul style="list-style-type: none"> <li>• .50% Origination Fee</li> <li>• 1% Federal Default Fee</li> <li>• .25% additional rate reduction with auto debit payments</li> </ul>	<ul style="list-style-type: none"> <li>• .50% Origination Fee</li> <li>• 1% Federal Default Fee</li> <li>• .25% additional rate reduction with auto debit payments</li> </ul>
<b>PLUS loan rates*</b>	8.50%	8.50%	8.50%	8.50%	8.50%
<b>PLUS loan fees and benefits</b>	<ul style="list-style-type: none"> <li>• 3% Origination Fee</li> <li>• 0% Federal Default Fee</li> <li>• .25% additional rate reduction with auto debit payments and e-statements</li> </ul>	<ul style="list-style-type: none"> <li>• 3% Origination Fee</li> <li>• 1% Federal Default Fee</li> <li>• .25% additional rate reduction with auto debit payments and e-statements</li> <li>•</li> </ul>	<ul style="list-style-type: none"> <li>• 3% Origination Fee</li> <li>• 1% Federal Default Fee</li> <li>• .25% additional rate reduction with auto debit payments</li> </ul>	<ul style="list-style-type: none"> <li>• 3% Origination Fee</li> <li>• 1% Federal Default Fee</li> <li>• .25% additional rate reduction with auto debit payments</li> </ul>	<ul style="list-style-type: none"> <li>• 3% Origination Fee</li> <li>• 1% Federal Default Fee</li> <li>• .25% additional rate reduction with auto debit payments</li> </ul>

\* Due to different rebates and repayment incentives, you may not end up paying the actual rate stated here. See lender's information for examples and a detailed explanation of benefits.