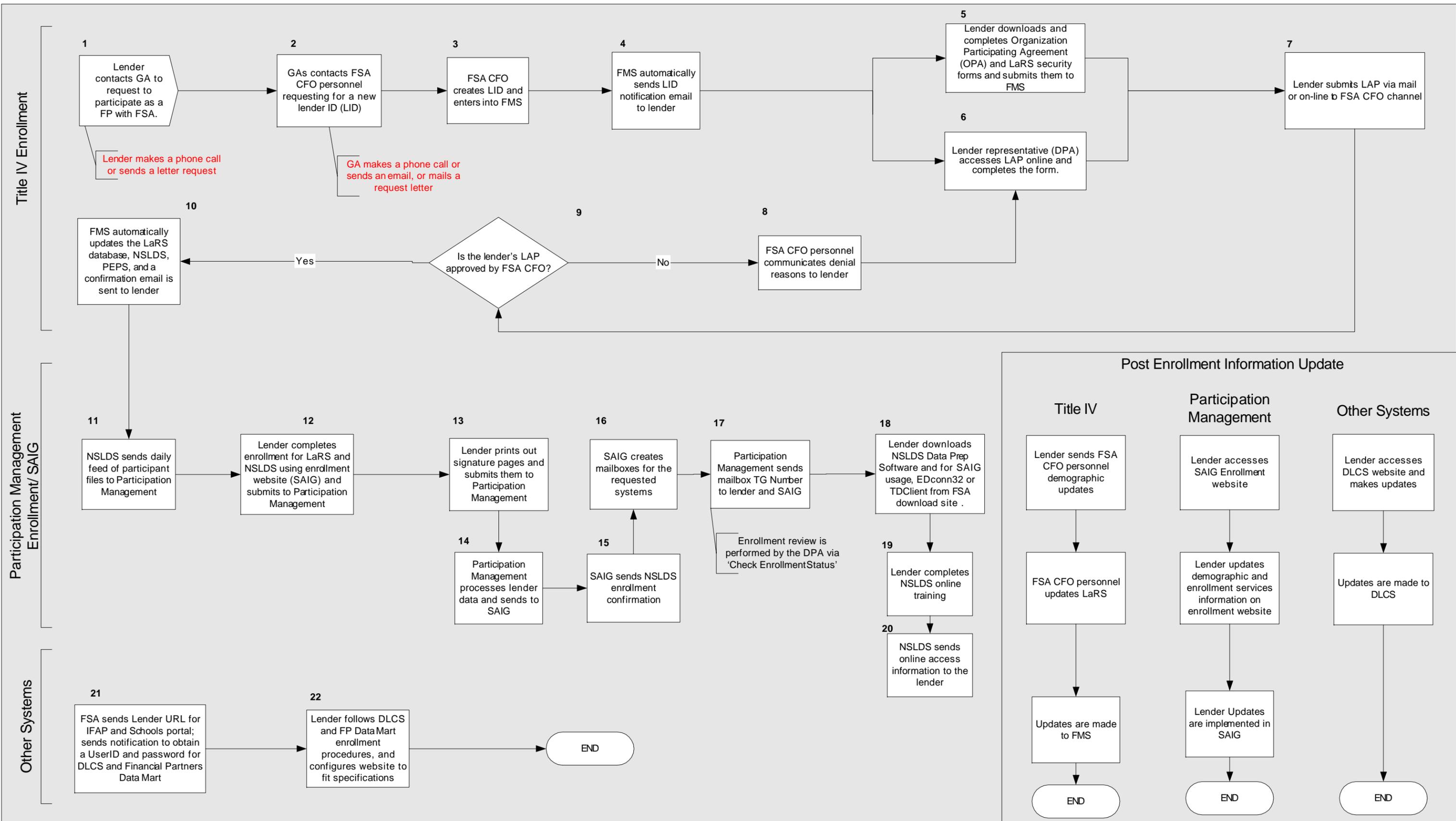


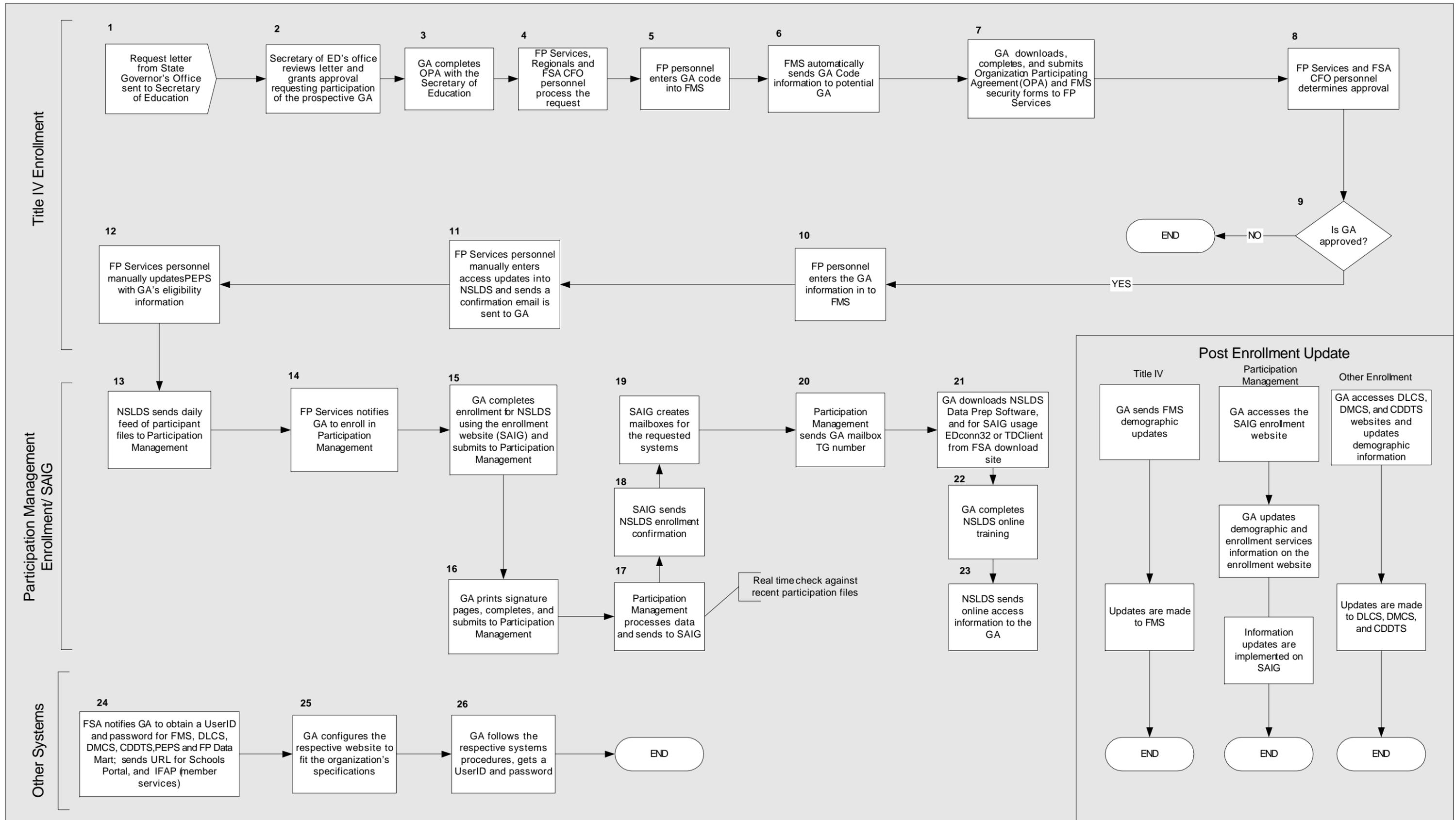


# High-Level Process Flow - Lender Enrollment



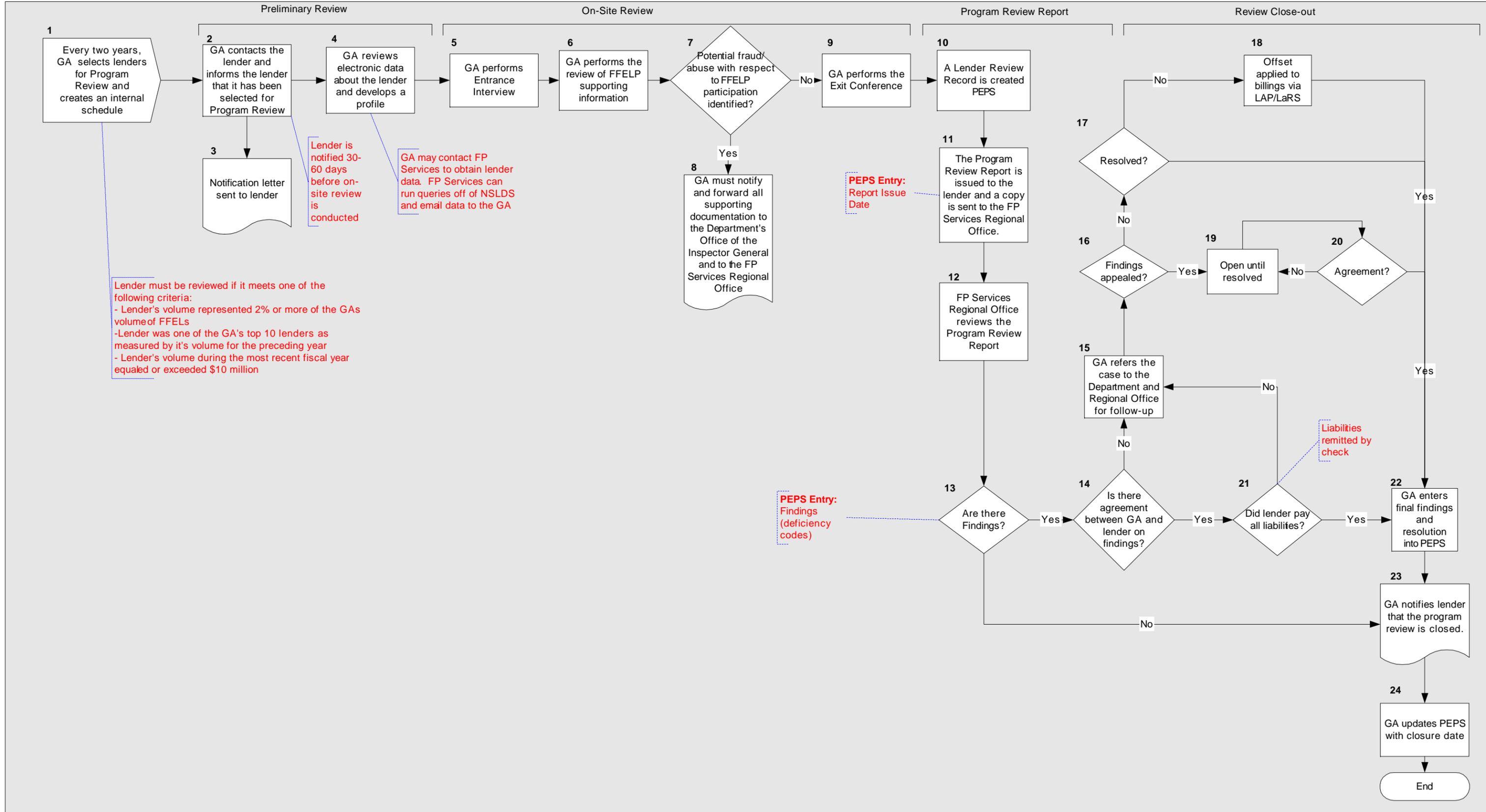


# High-Level Process Flow - Guaranty Agency Enrollment





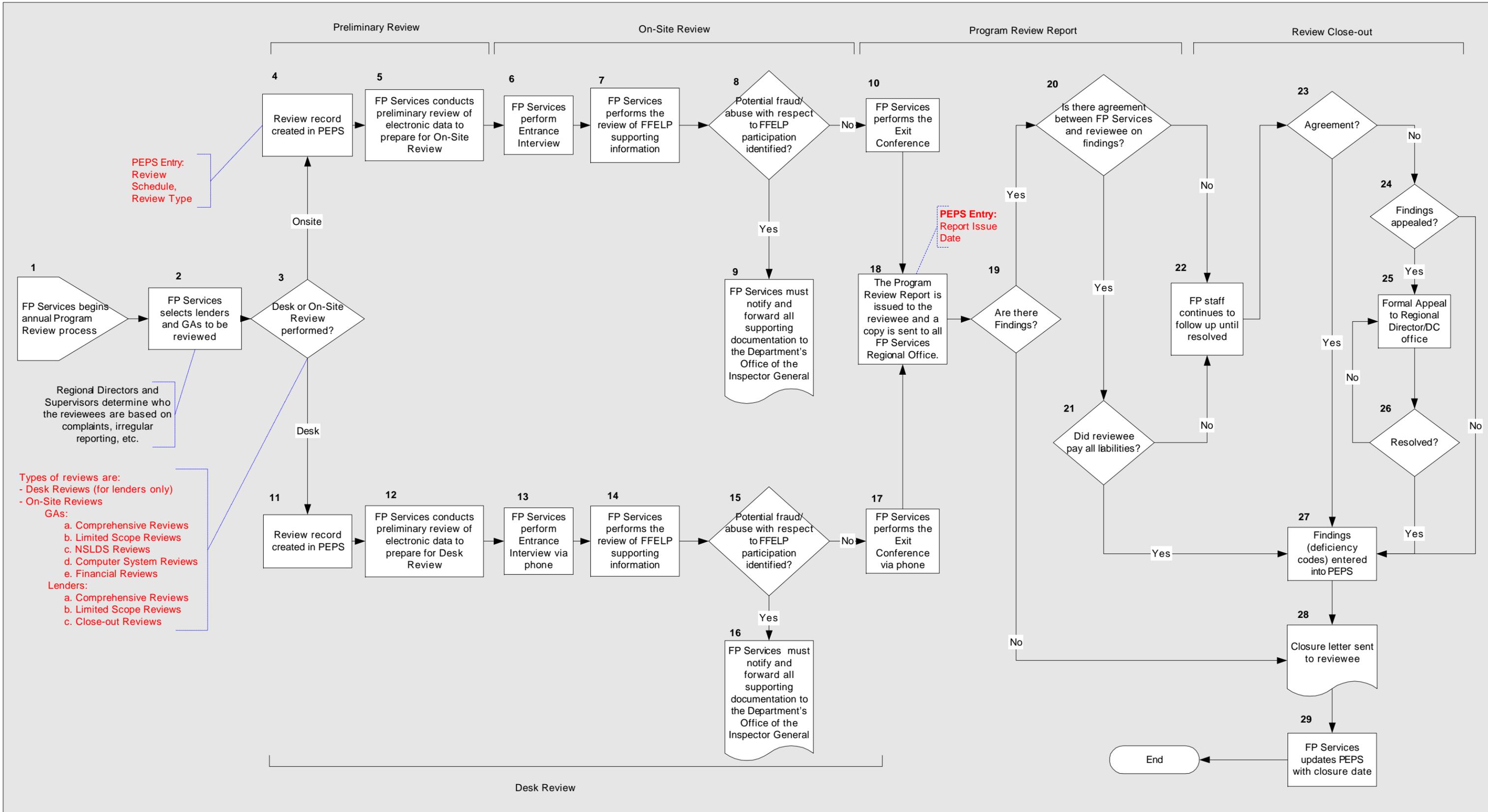
# High-Level Process Flow - Lender Program Review Conducted by a Guaranty Agency





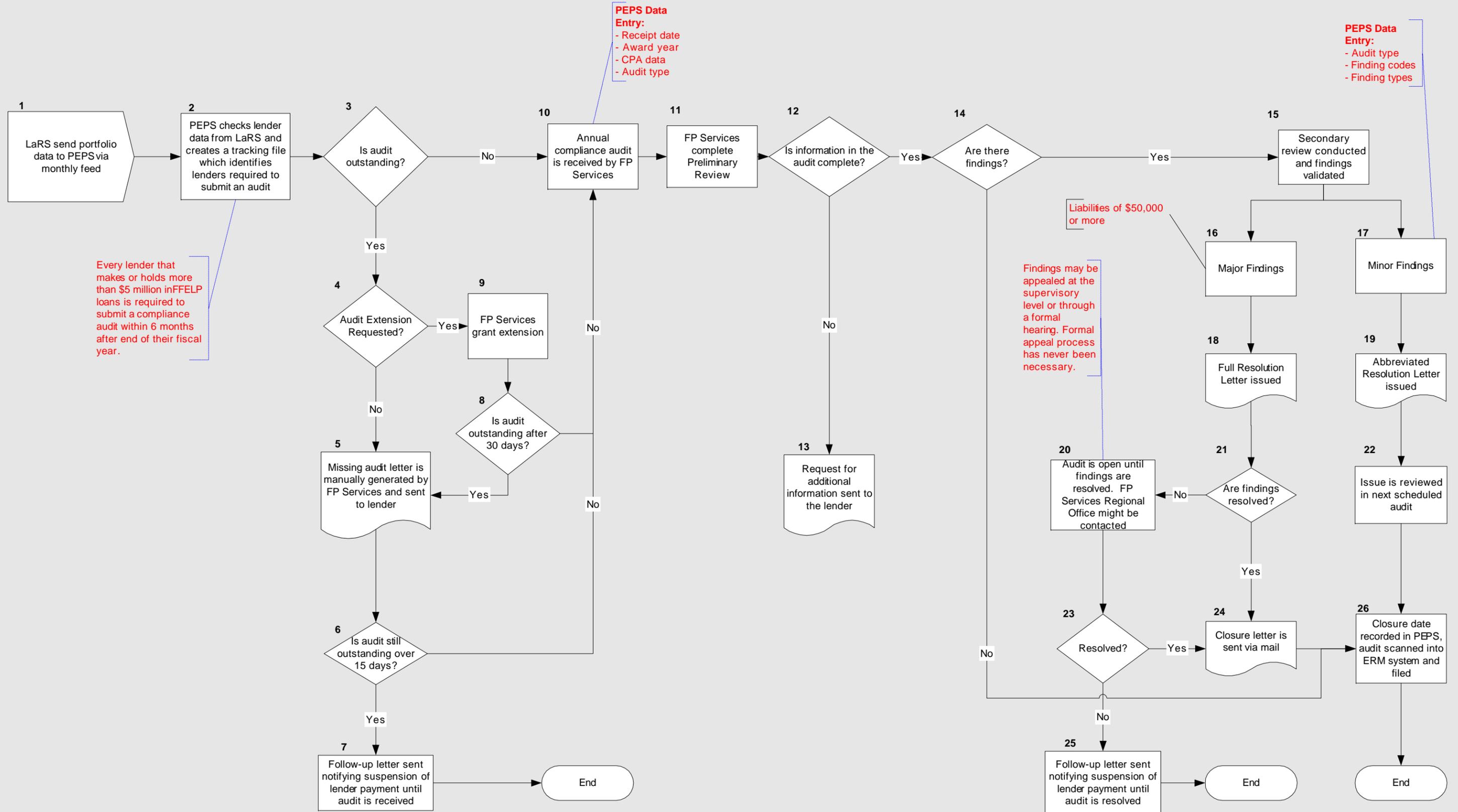
# High-Level Process Flow - Lender/GA Program Reviews Conducted by Financial Partner Services

Integrated Partner Management Solution  
Requirements Gap Analysis  
Financial Partners Channel As-Is Flows



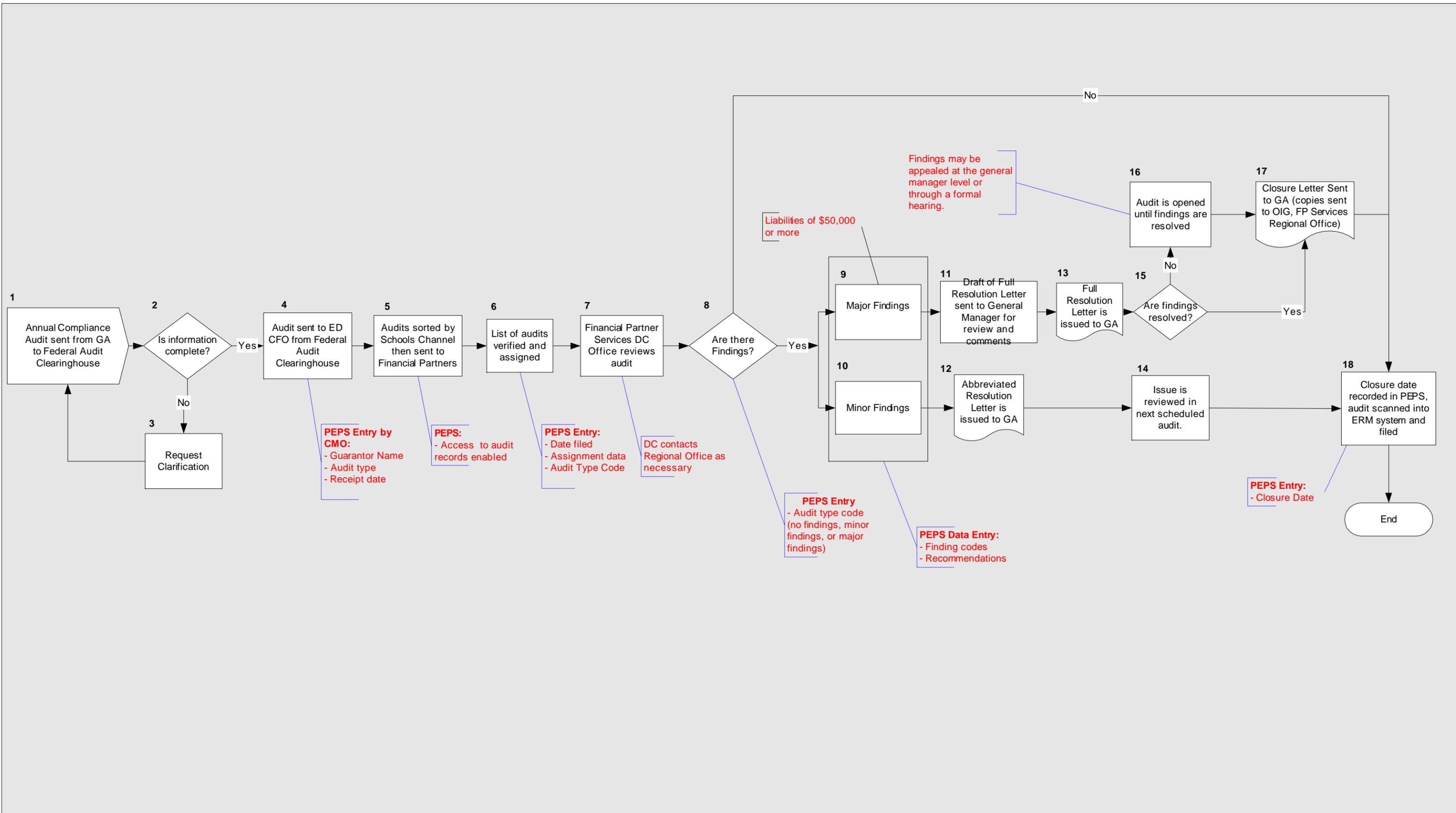


# High Level Process Flows - Lender Annual Compliance Audit



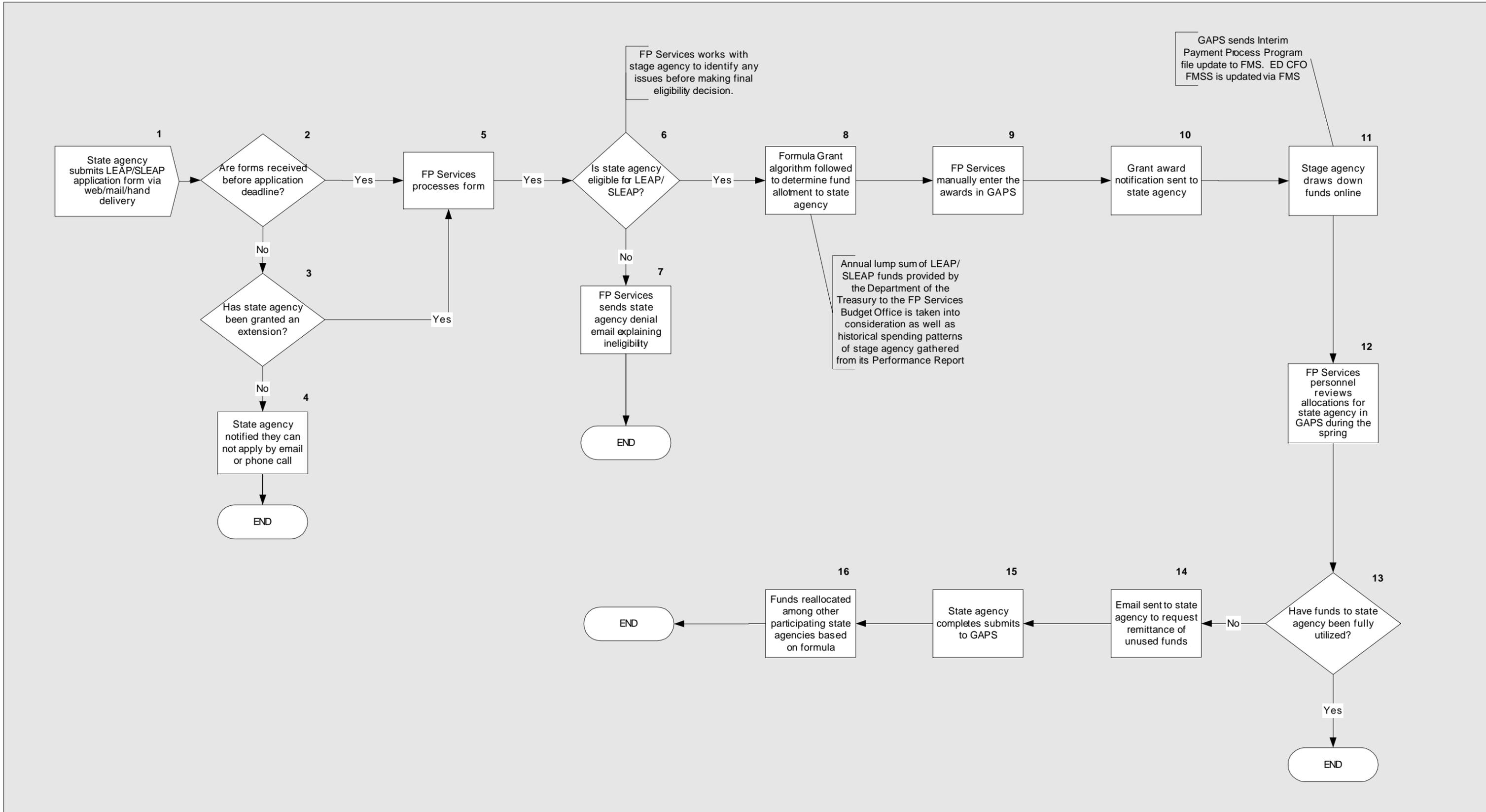


# High-Level Process Flow - Guaranty Agency Annual Compliance Audit



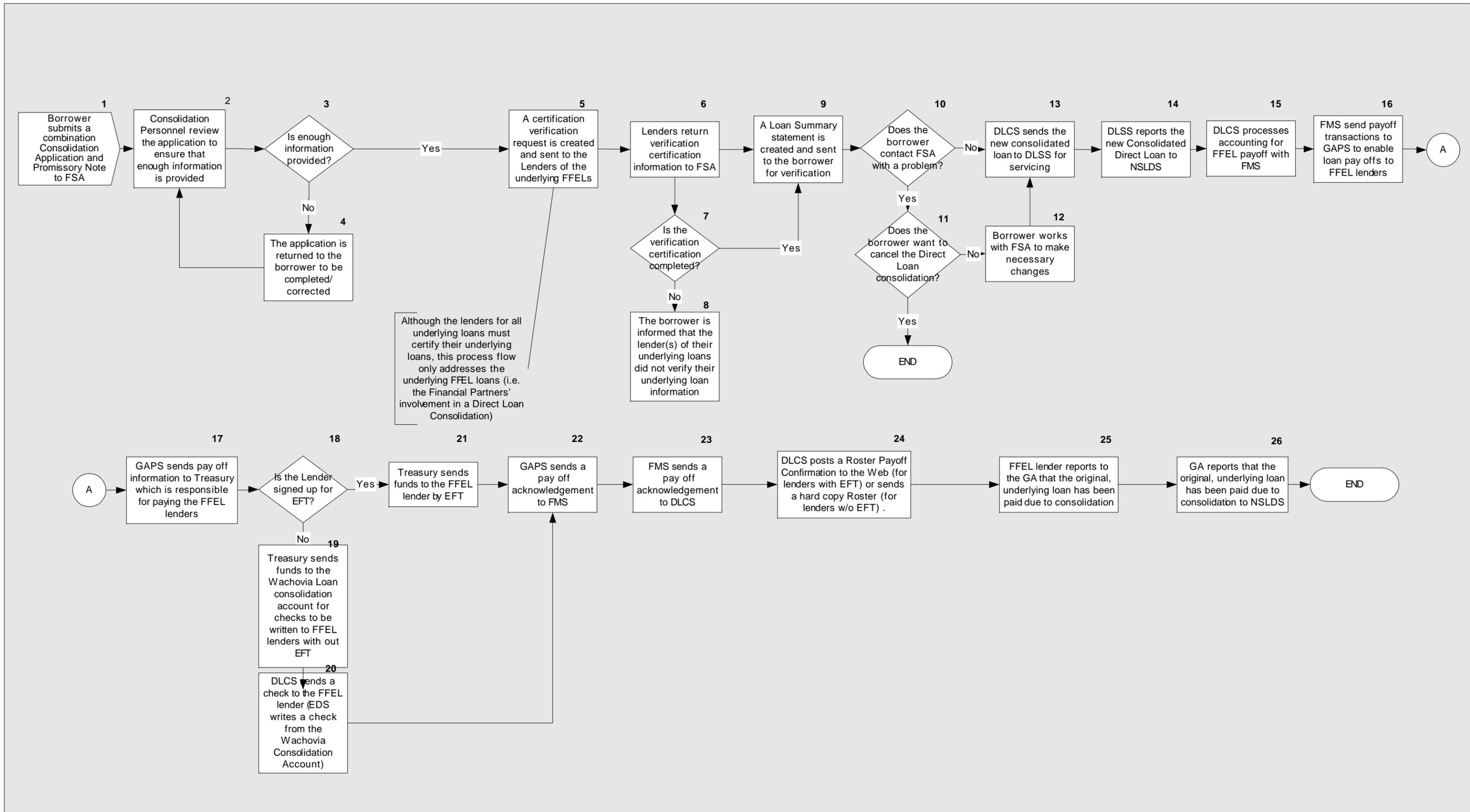


# High-Level Process Flow - LEAP/SLEAP Award Origination and Disbursement



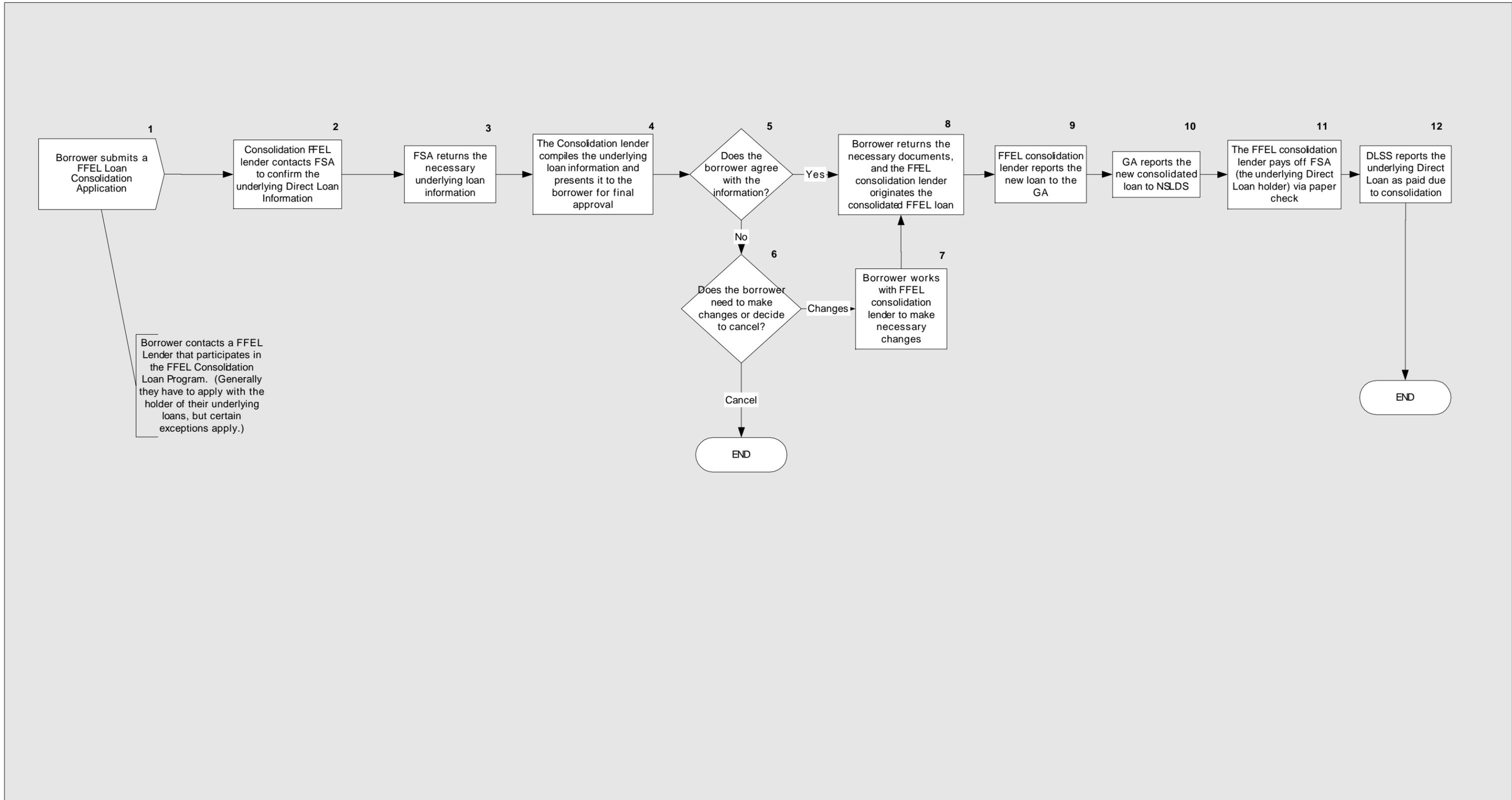


# High-Level Process Flow - Direct Loan Consolidation



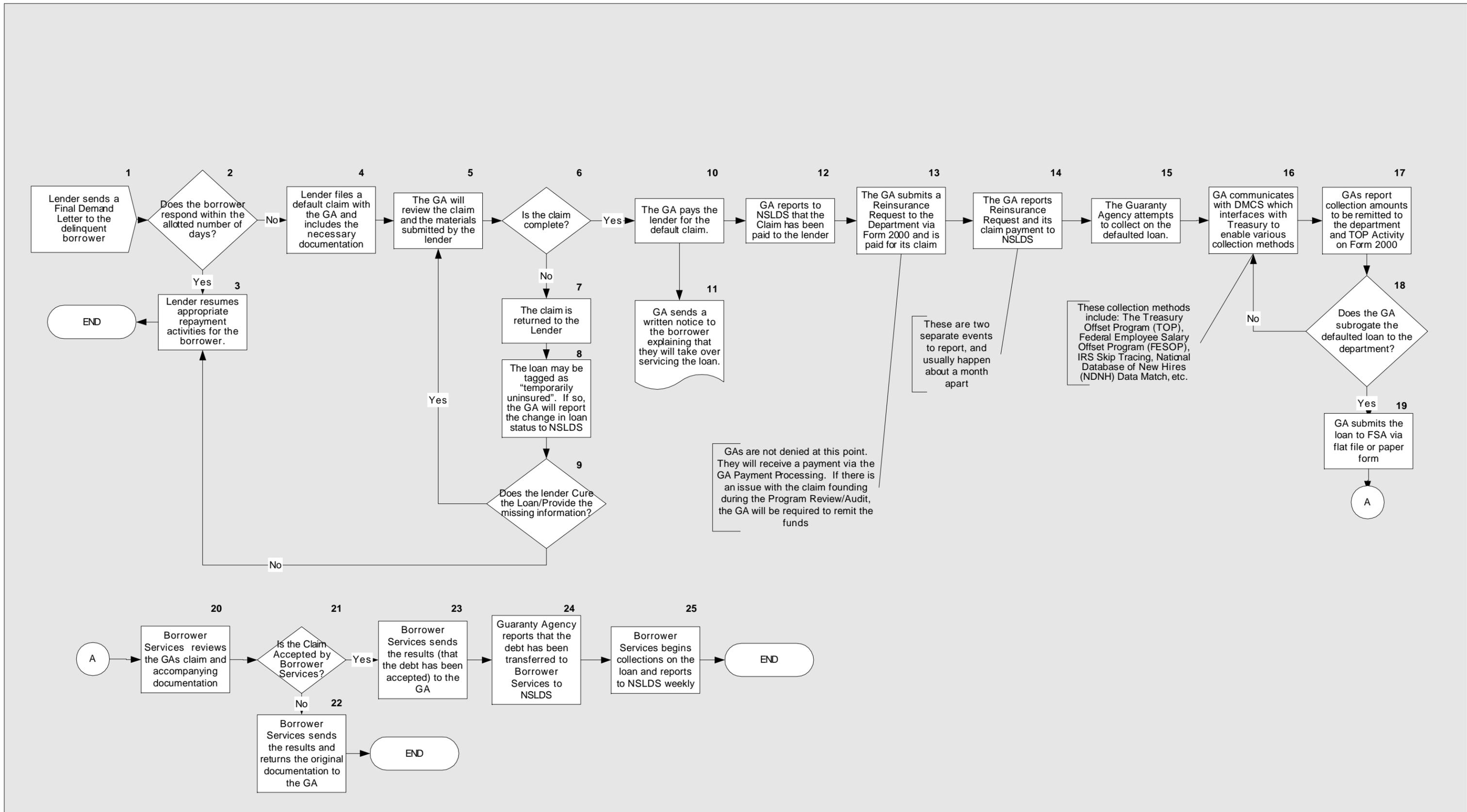


# High-Level Process Flow - Federal Family Education Loan Consolidation





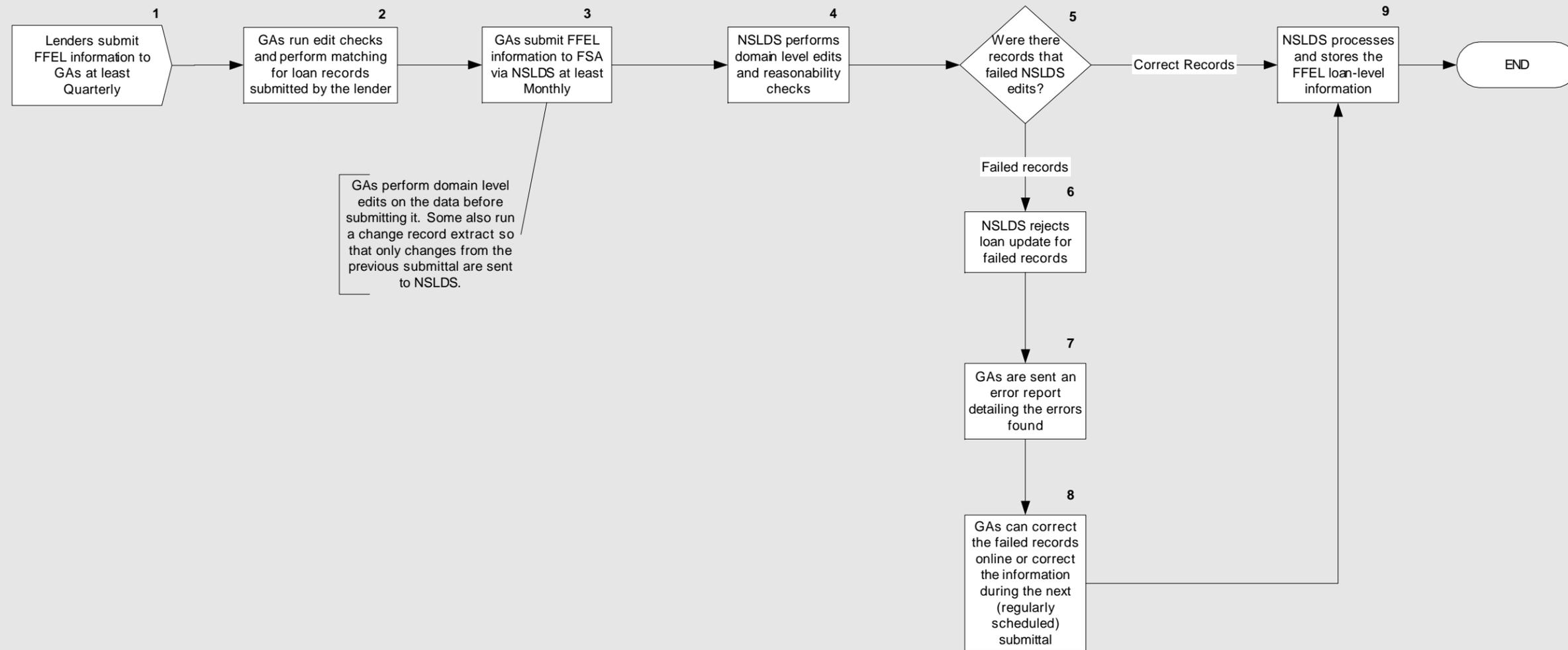
# High-Level Process Flow - Federal Family Education Loan Collections





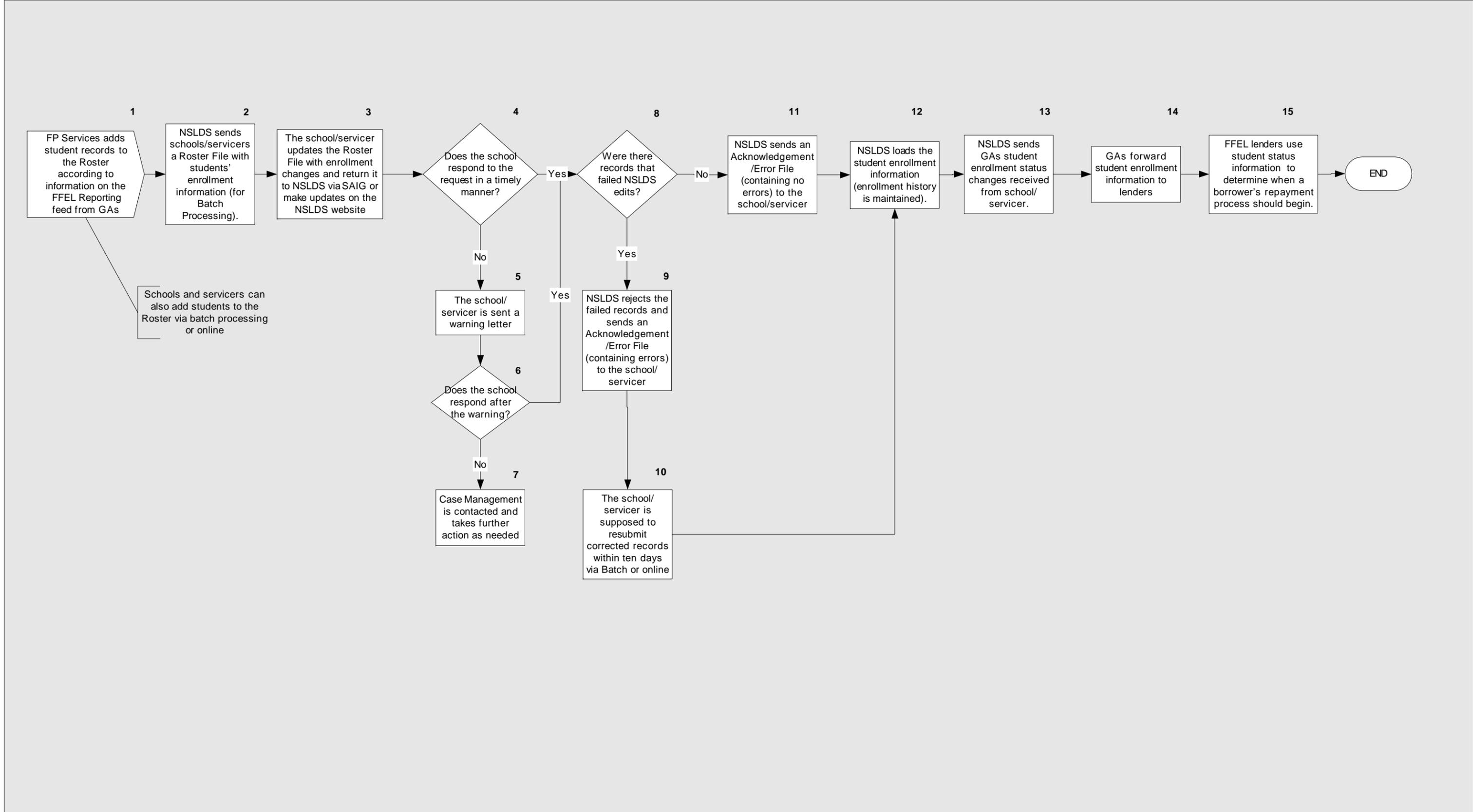
# High-Level Process Flow - Federal Family Education Loan Reporting

Integrated Partner Management Solution  
Requirements Gap Analysis  
Financial Partners Channel As-Is Flows



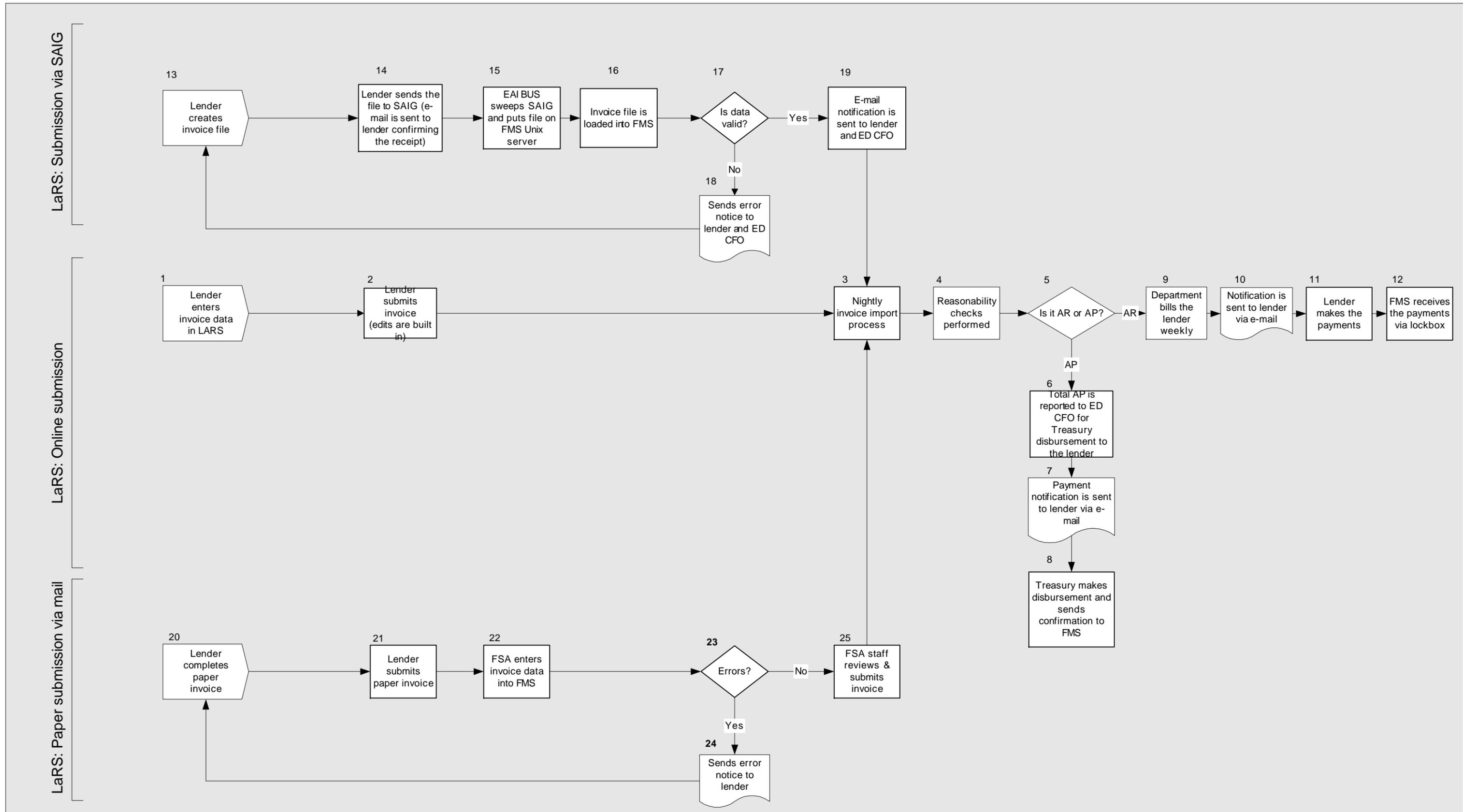


# High-Level Process Flow - Federal Family Education Loan Enrollment Reporting





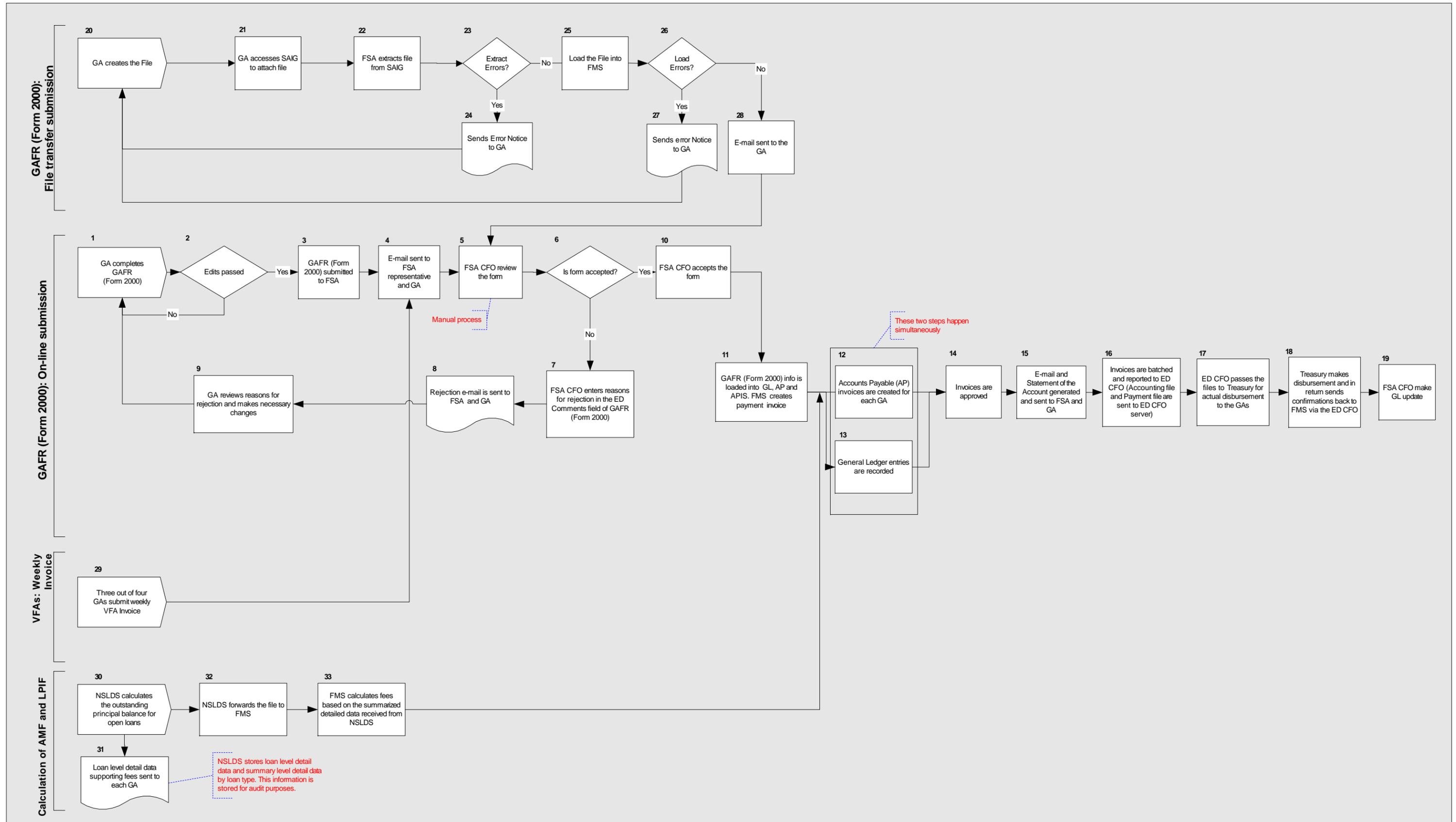
# High-Level Process Flow - Lender Payment Processing





# High-Level Process Flow - Guaranty Agency Payment Processing

Integrated Partner Management Solution  
Requirements Gap Analysis  
Financial Partners Channel As-Is Flows





# High-Level Process Flow- Cohort Default Rate Calculations for Lenders and Guaranty Agencies

