

Lender Risk Model

Organization Type:		Total Loan Portfolio (\$):	\$10,000,000
Organization Name:		Level of FFEL Participation:	4
Address:		Score:	51%
Contact		Review Trigger:	Yes
Telephone		Code:	
Facsimile		ID:	

Value	Performance Indicators	Measures	Possible Points	Points Scored	Trigger
3	Portfolio Characteristics	% Change over time to measure increase or decrease of loan Volume	15	7.5	NA
3	Cohort Default Rate	Cohort Default Rate	15	7.5	No
3	Change in Default Rate	% Change over time to measure increase or decrease of the default rate	15	12.0	No
5	Delinquency Rate	% of repayment loan that are delinquent	25	5	N/A
3	Origination Lender fees - Underbilling	Variances between increases in volume and amounts reported for Origination fees	15	15.0	No
3	Lender fees - Late fees	Lender fees	15	15.0	No
3	Federal Interest Benefits	No change in variable interest rate	15	3.0	Yes
3	Special Allowance Payment	Amounts and frequency of adjustments over time	15	3.0	Yes
2	Loan Status	% of loans out of school more than six months but still carrying an in school or in grace category	10	8.0	No
3	Purchases	Purchases >\$1,000,000	15	3.0	Yes
3	Sales	Ratio of Sales/ Orig. (>1.0)	15	7.5	No
3	Capitalized Interest	Significant increases in cap interest	15	3.0	Yes
5	Lost Guaranty/Uninsured loans	Uninsured loan may indicate poor due diligence and may impact ED 799 payments	25	5.0	Yes
2	Claims/ Payment- History	% Collection to total defaulted loan portfolio	10	5.0	No
2	Claims/ Payment- Age	Age of claims	10	10.0	No
3	Number of Complaints	Volume of complaints over 1 year	15	4.5	Yes
4	Significant Change in Organizational Structure	Bankruptcy/Closure Merger/Consolidation	20	4.0	Yes
2	Change in Servicer	Change in Servicer	10	10.0	N/A
2	Program Review/Audit Findings	Outstanding Audit findings	10	10.0	No
2	EDP Audit Review Findings	Outstanding EDP Audit findings	10	10.0	No
2	ED 799 Late	Problems Submitting ED799	10	10.0	N/A
2	ED 799 Rejected	Problems Submitting ED799	10	2.0	N/A
Score Total			315	160.0	
Percent Score				51%	