

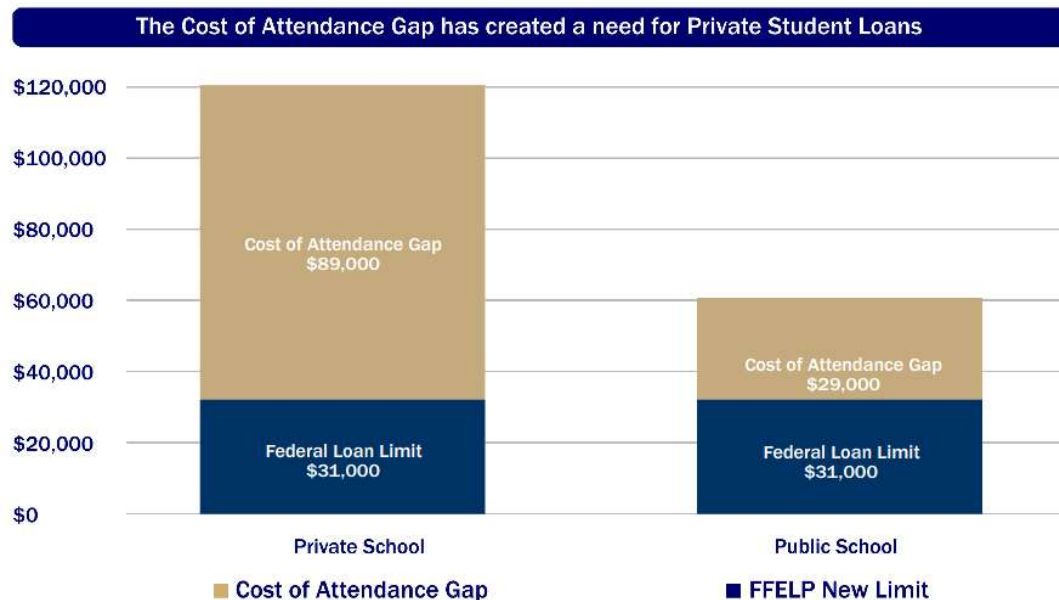
The CampusDoor Institutional Loan Program for *School*



Gap Funding Need and Demand

The CampusDoor Institutional Loan Program

As you are aware, there is often a need to finance the gap between Federal Loan funding and the overall cost of tuition. *School* may be engaged in or thinking about pursuing an institutional loan program. CampusDoor can transition your current program or work with you to create a new program based on criteria you select.



Create the *School* Loan

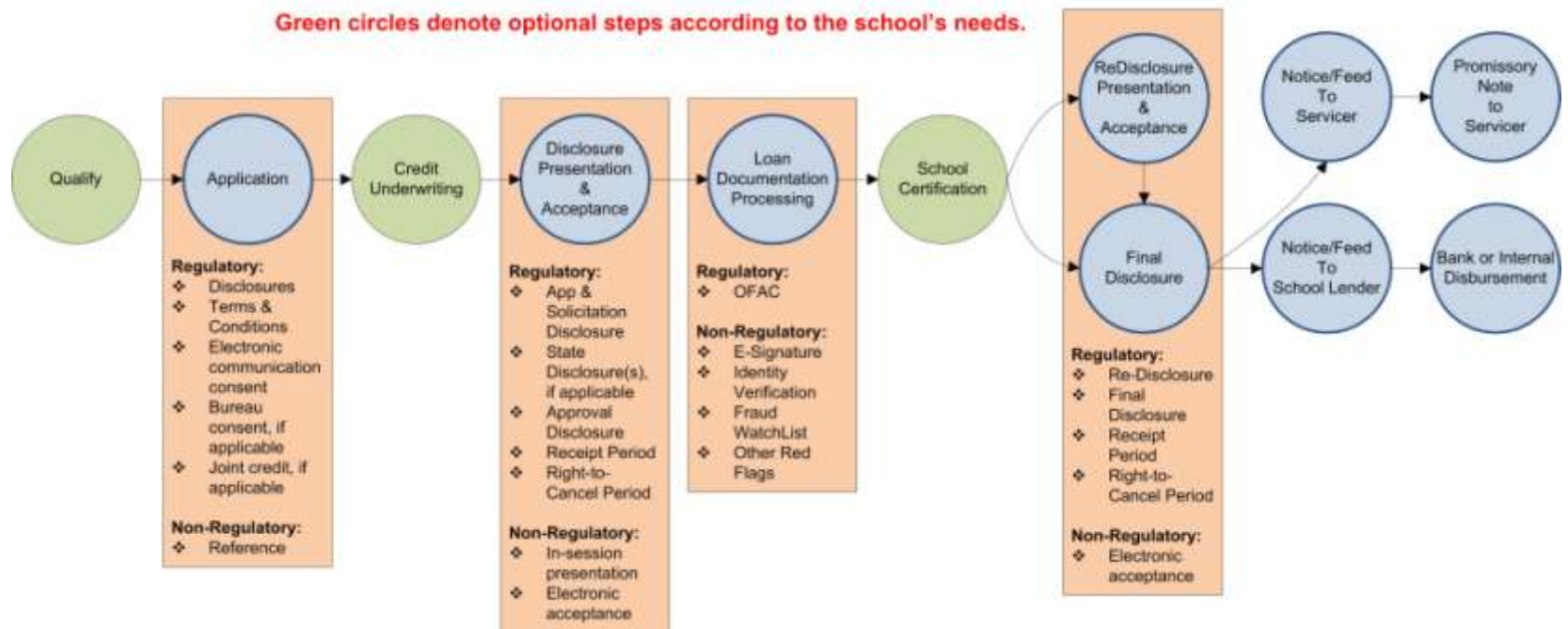
- Knowing the financial aid market and the needs of your students will help you to create the right program for *School*.
- Determine your approval rate by selecting credit criteria; including cosigner requirements.
- Loans can be insured against default, death and bankruptcy.
- *School* can customize the program including credit criteria, borrower and school eligibility, terms, and pricing.
- Assure that *School* will remain compliant with Federal and state laws and regulations, including the new Reg Z and Title X.
- Leverage our systems and expertise for efficient student loan processing



Regulatory Compliance Impacts of Making Institutional Loans To Students

- New Truth in Lending rules apply to creditors making private education loans.
 - Schools that extended credit to students more than 25 times in preceding calendar year are creditors.
 - Private education loans defined as loans extended to consumers expressly in whole or in part for post-secondary educational expenses.
 - Postsecondary educational expenses are expenses listed as part of cost of attendance at covered educational institutions.
- Schools that qualify as creditors must comply with these rules when extending credit to students or graduates for postsecondary educational expenses.
- Other consumer lending regulations also apply to schools making institutional loans.
 - Equal Credit Opportunity Act
 - Regulation B
 - Regulation P
 - Fair Credit Reporting Act
 - Patriot Act
 - Regulation Z – marketing rules
 - Unfair and Deceptive Acts and Practices Act
 - State Laws

Institutional Loan Process Flow



CampusDoor will provide:

- Loan program start up and support.
- Automated applicant credit review.
- Loan origination, documentation and disbursement.
- Mitigation, risk and compliance management.
- Customer service center.
- Loan portfolio servicing.
- Collections and default prevention.
- Comprehensive management and financial reporting.

**Help your students move closer to a brighter future
with the *School* Private Loan.**

Contact Nichalos Jones to get started.

Nichalos Jones

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