

LOAN PURCHASE PROGRAMS ELECTRONIC ANNOUNCEMENT #39

Date: December 11, 2008

To: FFEL Program Community

From: James Manning, Acting Chief Operating Officer
Federal Student Aid

Subject: Submission of “Bill of Sale” and Data Files for Loan Sales Under the 2007-2008 Short-Term Purchase Program

In previous Electronic Announcements (#36, #37, and #38) we provided information and document submission instructions for the Department’s 2007-2008 Short-Term Purchase Program. This announcement provides submission instructions for the “Bill of Sale” that must be submitted by a loan holder wishing to sell 2007-2008 academic year loans to the Department. It also provides specifications and submission requirements for the data files that must be submitted to the Department’s servicer.

Thank you for your continued support of these FFEL Loan Purchase Programs.

Attachment

**United States Department of Education
Federal Family Education Loan Program**

Short-Term Loan Purchase Program

BILL OF SALE AND LOAN DETAIL FILE SUBMISSION

INSTRUCTIONS

DECEMBER 11, 2008

The information below explains how a lender that wishes to sell loans to the Department of Education (the Department) under the Master Loan Sale Agreement 2007-2008 (2007-2008 MLSA) dated November 24, 2008 executes the Bill of Sale (Exhibit B), and if applicable, the Security Release Certification (Exhibit E) and the Notice of Assignment and Designation of Payee form. Electronic Announcements #36, #37, and #38 provide information about the Short Term Purchase Program, including instructions for executing the Master Loan Sale Agreement and for submitting an "Offer to Sell." These Electronic Announcements, along with other important information related to the Loan Purchase Programs, are available at www.federalstudentaid.ed.gov/ffelp.

A Seller's Bill of Sale package must include the first three items discussed below and may include the other two.

- The "Bill of Sale" (See Electronic Announcement #36, Exhibit B to the 2007-2008 MLSA) provides the terms of the loan sale. The Bill of Sale includes a certification by the Seller as to whether there are any secured interests outstanding in the loans being sold. If so, a "Security Release Certification", as discussed below, must be submitted along with the Bill of Sale. The Bill of Sale must be signed by an official of the Seller and, if appropriate the Eligible Lender Trustee.
- The "Final Loan Schedule Summary of Loans Sold" (See Electronic Announcement #36, third page of Exhibit B of the 2007-2008 MLSA) summarizes data on the loans being sold to the Department and supports the Bill of Sale. The "Total Final Purchase Price" listed on the last line of the schedule cannot exceed the amount that the Department agreed to spend to purchase the Seller's loans for the particular week's sale. And, as a reminder, the average outstanding principal balance of all of the loans included in the sale must be at least \$3,000.
- The "Detail Loan Schedule", as referenced in the Bill of Sale, includes details on each loan that the lender is selling to the Department. These data are summarized in the "Final Loan Schedule Summary of Loans Sold."

- By submitting, with the Bill of Sale the Schedule provided to the lender by the Department's designee (see below under "Submission Instructions") for a specific Bill of Sale, the lender (now the "Seller") adopts that Schedule to identify the loans it is selling under that Bill of Sale. Note that the Loan Schedule consists of two separate data files as described below.
- The "Security Release Certification" (See Electronic Announcement #36, Exhibit E to the 2007-2008 MLSA) must be submitted along with the Bill of Sale if any of the loans being sold to the Department are subject to any security interest, pledge or encumbrance of any kind. Attached to that Certification must be a Schedule of Loans to which the Security Release will apply. That schedule may be a copy of the Loan Schedule submitted by the Seller with the Bill of Sale. To ensure that all of the required documents are in place for these loans and that there are no delays in the sale, Sellers must submit separate bills of sale and supporting documentation for loans that have no security interest and those that are subject to a security interest. If the Seller sells loans subject to more than one security interest, the Seller must separate those loans by secured party, and submit a separate bill of sale and supporting documentation for each group of loans subject to a particular security interest.
- A "[Notice of Assignment and Designation of Payee](#)" must be submitted by a Seller that has assigned to a financing party the right to receive the proceeds of the sale. Submission of this form informs the Department that the Seller has assigned to that party (the Creditor), the right to receive direct payment from the Department. When completing the Notice of Assignment and Designation of Payee, both the Seller and the Creditor are providing the specific bank account to which the Department will send the funds. Also note that "a true copy of the instrument of assignment" between the Seller and the Creditor must accompany the Notice of Assignment and Designation of Payee.

If the Seller chooses not to assign its right to receive loan purchase funds to the party holding a security interest in the loans, the Seller must nevertheless submit the Security Release Certification executed by that party, as noted earlier, and then promptly provide the Department with notification of its payment to that third party. Such notification must be specific as to date, amount, and form of such payment.

All of the Bill of Sale documents are to be submitted as PDF attachments to an email sent to ED.servicer@ed.gov. The subject line of the email must say "2007-2008 Bill of Sale." See below for instructions for the submission of the Loan Transfer/Conversion File and the Borrower Benefit File.

Loan Transfer/Conversion File and Borrower Benefit File

As noted on page 3 of Electronic Announcement #38, after the Department informs the Seller of the amount of the Seller's offer, the Seller must, no later than noon on the Monday preceding the Purchase Date submit to the Department's servicer loan conversion files. These consist of both a "Loan Transfer/Conversion File", and a "Borrower Benefit Data File" as described below."

Loan Transfer/Conversion File - The specifications and format for the Loan Transfer/Conversion File are the same as is used in the Department's 2008-2009 Loan Purchase Program (see Electronic Announcement #27).

Borrower Benefit Data File – The file specifications for the [Borrower Benefit File](#) include both borrower identification information and a code indicating the borrower benefit that has been assigned to the loan. There are a number of things to note when preparing the Borrower Benefit File –

- A record may not be included on the Borrower Benefit File if the borrower is not included on the Loan Transfer/Conversion File. This means that the following fields must be the same on both files –
 - Loan ID
 - Borrower Last Name
 - Borrower First Name
 - Borrower SSN
- A record on the Borrower Benefit File is not required if the loan on the Loan Transfer/Conversion File does not include any acceptable borrower benefits.
- In accordance with Exhibit F of the 2007-2008 MLSA, the only acceptable borrower benefits are those that are currently supported by the Department's servicer. Therefore, when completing the "Plan Code" field on the Borrower Benefit File, the only acceptable codes are those listed on the [Borrower Benefit Listing](#).

For information on the submission of the Loan Transfer/Conversion File and Borrower Benefit File please contact Leita Garcia at the Department's servicer at 310-513-2966 or by email at leita.garcia@acs-inc.com.

NOTICE OF ASSIGNMENT AND DESIGNATION OF PAYEE

_____ <Name of Seller> _____ (“the Seller”) provides notice to the U.S. Department of Education (“the Department”) that the Seller has assigned to _____ <Name of Creditor> _____, as the “Creditor” the right to receive any payments due the Seller, or to become due the Seller, from the Department pursuant to a certain Bill of Sale executed by the Seller on _____ <Date Seller Signed Bill of Sale> _____ under the 2007-2008 Master Loan Sale Agreement (“the 2007-2008 MLSA”), dated November 24, 2008, and the related Adoption Agreement between the Seller, [the Eligible Lender Trustee] and the Department dated as of _____ <Date Seller Signed the MLSA Adoption Agreement> _____. The Seller and the Creditor intend this notice to meet any applicable requirements of the Assignment of Claims Act of 1940, as amended, 31 U.S.C. 3727, 41 U.S.C. 15. A true copy of the instrument of assignment executed by the Seller on _____ <Date Executed by Seller> _____, is attached to this notice.

The Seller and the Creditor further agree and notify the Department that payments due or to become due pursuant to the Bill of Sale noted above should be made to the Creditor and remitted to the following financial institution for deposit to the account listed here:

Name on Account: _____

Account Number: _____

Name of Financial Institution: _____

Address of Financial Institution: _____

ABA Number of Financial Institution: _____

NOTICE OF ASSIGNMENT AND DESIGNATION OF PAYEE
Page 2 OF 2

Name of Seller: _____

Signed Name: _____

Typed Name: _____

Title: _____

Date: _____

Name of Creditor: _____

Address: _____

Phone and E-Mail Contact: _____

Signed Name: _____

Typed Name: _____

Title: _____

Date: _____

Acknowledged by the United States Department of Education:

Borrower Benefit File Specifications – Short Term Purchase Program

To add borrower benefit data:

- Lender prepares a flat file to accompany Loan Transfer/Conversion File with the data detailed below
- SSN and amount field should be right justified
- Fill blank fields with "0"s
- Decimals should be 2 digits and reported per the following example, "\$153.25 should be shown as 000015325"
- Text fields should be left justified and blanks left as spaces.
- One record per loan.

Field	Length and Description	Comments
01 hdr-rec.		"group level" information to indicate the type of record. No other information required for this field.
05 hdr-rec-type	pic x(01) value "H".	
05 file-date	pic 9(8) yyymmdd	
05 file-id	pic x(16) optional	

Field	Length and Description	Comments
01 dtl-rec.		"group level" information to indicate the type of record. No other information required for this field.
05 dtl-rec-type	pic x(01) value "D".	
05 loan-id	pic X(21)	Must match loan ID field in Loan Transfer/Conversion File
05 disb date	Pic 9(8) yyymmdd	Optional
05 disb amt	Pic 9(10)	Optional
05 benefit code	pic x(1) Subsidy Code; subsidized = 4 unsubsidized = 8	Optional
05 borr-l-name	pic x(30)	
05 borr-f-name	pic x(30)	
05 borr-mi	pic x(1)	Optional
05 borr-ssn	pic 9(9)	
05 plan code	pic 9(4)	See attached listing
05 plan applied date	pic 9(8) – yyymmdd Date plan applied by client	Optional. If left blank, conversion date will be used
05 on-time payments	pic 9(4) Number of on-time payments made by the borrower toward qualification for the incentive	If applicable based on the plan code
05 int status	pic 9(4) Interest Status Code 0 - no benefit 1 - eligible 2 - qualified	

	3 - receiving 4 – disqualified	
05 int applied	pic 9(8) Interest Benefit Applied Date	
05 reb status	pic 9(4) Rebate Status Code 0 - no benefit 1 - eligible 2 - qualified 3 - receiving 4 - disqualified	
05 reb applied	pic 9(8) - yyyyymmdd Rebate Benefit Applied Date	
05 rebate amt	Pic 9(8)v99	Client to also increase Principal paid in the Loan Transfer/Conversion File by this amount
05 disqual date	Pic 9(8) yyyyymmdd	ACS to load as A07 comment *

Field	Length and Description	Comments
01 trl-rec		“group level” information to indicate the type of record. No other information required for this field.
05 trl-rec-type	pic x(01) value "T".	
05 tot-rec-count	pic 9(11)	

ED Servicer Borrower Incentive Interest Rate Reduction Plans						
DOE Plan Number (to be included in Borrower Incentive Layout file)	Description (If the DOE Plan Number field contains multiple plan codes, include first DOE plan code in the series in Borrower Incentive Layout)	Ach Interest Rate Reduction	Interest Rate Reduction	Qualifying Months (Applies to On-time payment Plans)	Interest Reduction Trigger	Comment
9715	0.25% interest rate reduction for ACH	0.25%	0.00%	0	Upon entering repayment	
9716	1. 0.25% interest rate reduction for ACH 2. 0.25% interest rate reduction upon entering repayment	0.25%	0.25%	0	Upon entering repayment	
9717	1. 0.25% interest rate reduction for ACH 2. 0.50% interest rate reduction upon entering repayment	0.25%	0.50%	0	Upon entering repayment	
9718	1. 0.25% interest rate reduction for ACH 2. 1.00% interest rate reduction upon entering repayment	0.25%	1.00%	0	Upon entering repayment	
9719	1. 0.25% interest rate reduction for ACH 2. 2.00% interest rate reduction upon entering repayment	0.25%	2.00%	0	Upon entering repayment	
9720	2.00% interest rate reduction upon entering repayment	0.00%	2.00%	0	At Grace End	

9721	.50% interest rate reduction upon entering repayment	0.00%	0.50%	0	Upon entering repayment	
9722	1.00% interest rate reduction upon entering repayment	0.00%	1.00%	0	At Grace End	
9723	1.25% interest rate reduction upon entering repayment	0.00%	1.25%	0	At Grace End	
9724	1. 0.25% interest rate reduction for ACH 2. 2.31% interest rate reduction upon entering repayment.	0.25%	2.31%	0	Upon entering repayment	
9725	1. 0.25% interest rate reduction for ACH 2. 2.00% interest rate reduction after making 48 on time payments.	0.25%	2.00%	48	After 48 on time payments	
9726	0.3% interest rate reduction for ACH	0.30%	0.00%	0	Upon entering repayment	
9727	0.7% interest rate reduction for ACH	0.70%	0.00%	0	Upon entering repayment	
9728	Immediate 1% interest rate reduction once account enters repayment.	0.00%	1.00%	0	Upon entering repayment	

9729	1. 0.25% interest rate reduction for ACH 2. 1% interest rate reduction after 12 on-time payments.	0.25%	1.00%	12	After 12 on time payments	
9730	0.25% interest rate reduction for ACH	0.25%	0.00%	0	Upon entering repayment	
9731	1. 0.25% interest rate reduction for ACH 2. 0.75% interest rate reduction after 12 on-time payments.	0.25%	0.75%	12	After 12 on time payments	
9732	1. 0.25% interest rate reduction for ACH 2. 1.0% interest rate reduction after 24 on-time payments	0.25%	1.00%	24	After 24 on time payments	
9733	1. 0.25% interest rate reduction for ACH 2. 1.0% interest rate reduction after 30 on-time payments	0.25%	1.00%	30	After 30 on time payments	
9734	1. 0.25% interest rate reduction for ACH 2. 1.0% interest rate reduction after 48 on-time payments	0.25%	1.00%	48	After 48 on time payments	
9735	1.5% interest rate reduction for ACH	1.50%	0.00%	0	0	
9736	1. 0.25% interest rate reduction for ACH 2. 1.0% interest rate reduction after 36 on-time payments	0.25%	1.00%	36	After 36 on time payments	

9737	1% interest rate reduction after 36 on-time payments,	0.00%	1.00%	36	After 36 on time payments	
9738	1. 0.25% interest rate reduction for ACH 2. 2% interest rate after 36 on-time payments	0.25%	2.00%	36	After 36 on time payments	
9739	1. 1.75% interest rate reduction for ACH 2. Immediate 0.25% interest rate reduction.	1.75%	0.25%	0	Upon entering repayment	
9740	2% interest rate reduction after 48 on-time payments.,	0.00%	2.00%	48	After 48 on time payments	
9741	1. 0.25% interest rate reduction for ACH and 2. Immediate .75% interest rate reduction once account enters repayment.,	0.25%	0.75%	0	Upon entering repayment	
9742	1. 0.25% interest rate reduction for ACH and 2. Immediate 1.5% interest rate reduction once account enters repayment.,	0.25%	1.50%	0	Upon entering repayment	
9743	Immediate 0.45% interest rate reduction once account enters repayment	0.00%	0.45%	0	Upon entering repayment	
9744	Immediate 0.5% interest rate reduction once the account enters repayment ,	0.00%	0.50%	0	Upon entering repayment	

9745	1. 0.5% interest rate reduction for ACH 2. Immediate 1% interest rate reduction when account enters repayment,	0.50%	1.00%	0	Upon entering repayment	
9746	1. 0.8% interest rate reduction for ACH 2. Immediate 1.20% interest rate reduction once the account enters repayment	0.80%	1.20%	0	Upon entering repayment	
9747	1. 0.5% interest rate reduction for ACH 2. Immediate 0.5% interest rate reduction when account enters repayment	0.50%	0.50%	0	Upon entering repayment	
9748	1. 1% interest rate reduction for ACH 2. Immediate 0.5% interest rate reduction when account enters repayment	1.00%	0.50%	0	Upon entering repayment	
9749	1. 1% interest rate reduction for ACH (Bill Type A) 2. 0.75% interest rate reduction immediately upon the loan being fully disbursed.,	1.00%	0.75%	0	When fully disbursed	
9750	1. 1.25% interest rate reduction for ACH (Bill Type A) 2. Immediate 1% interest rate reduction when account enters repayment,	1.25%	1.00%	0	Upon entering repayment	
9751	1. 0.25% interest rate reduction for ACH 2. Immediate 1% interest rate reduction when account enters repayment,	0.25%	1.00%	0	At Grace End	Upon making 12 on time payments, borrower will progress to plan 483 and receive a 2% interest rate reduction.
9752	1. 0.25% interest rate reduction for ACH 2. 2.25% interest rate reduction after 48 on-time payments.	0.25%	2.25%	48	After 48 on time payments	

9753	1. 0.25% interest rate reduction for ACH 2. 0.25% interest rate reduction after 36 on-time payments	0.25%	0.25%	36	After 36 on time payments	
9754	1. 0.25% interest rate reduction for ACH 2. 0.50% interest rate reduction after 36 on-time payments	0.00%	0.50%	36	After 36 on time payments	
9755	0.25% interest rate reduction for ACH	0.25%	0.00%	0	Upon entering repayment	
9756	1. 1.0% IRR for ACH 2. 1.0% IRR after 1 on time payment	1.00%	1.00%	1	After 1 on time payment	
9757	0.25% Interest rate reduction after 1 on time payment	0.00%	0.25%	1	After 1 on time payment	
9758	1. 0.25% interest rate reduction for ACH 2. 0.8% interest rate reduction after 12 on-time payments.	0.25%	0.80%	12	After 12 on time payments	
9759	1. 0.25% interest rate reduction for ACH 2. .5% interest rate reduction after 12 on-time payments.	0.25%	0.50%	12	After 12 on time payments	
9760	0.5% interest rate reduction for ACH	0.50%	0.00%	0	0	
9761	1. 0.25% interest rate reduction for ACH 2. 0.75% interest rate reduction after 24 on-time pmts	0.25%	0.75%	24	After 24 on time payments	

9762	1. 0.25% interest rate reduction for ACH 2. 1% interest rate reduction on first disbursement date	0.25%	1.00%	0	At first disbursement	
9763	1. 0.50% interest rate reduction for ACH 2. 1% interest rate reduction on first disbursement date	0.50%	1.00%	0	At first disbursement	
9764	1. 0.25% interest rate reduction for ACH 2. 0.75% interest rate reduction on first disbursement	0.25%	0.75%	0	At first disbursement	
9765	1. 0.25% interest rate reduction for ACH 2. 1% immediate interest rate reduction at Grace End	0.25%	1.00%	0	At Grace End	
9766	1. 0.25% interest rate reduction for ACH 2. 2% interest rate reduction after 42 on-time payments.	0.25%	2.00%	42	After 42 on time payments	
9767	1. 0.25% interest rate reduction for ACH 2. 1% interest rate reduction after 42 on-time payments.	0.25%	1.00%	42	After 42 on time payments	
9768	1. 1.5% interest rate reduction for ACH 2. 1% interest rate reduction after 36 on-time payments.	1.50%	1.00%	36	After 36 on time payments	
9769	1. 1.5% interest rate reduction for ACH 2. 2% interest rate reduction after 36 on-time payments.	1.50%	2.00%	36	After 36 on time payments	

9770	2% interest rate reduction for ACH	2.00%	0.00%	0	Immediate	
9771	1. 1.75% interest rate reduction for ACH (Bill Type A), 2. 0.25% interest rate reduction after 1st on-time payment	1.75%	0.25%	1	After 1st on time payment	
9772	2.5% interest rate reduction for ACH (Bill Type A),	2.50%	0.00%	0	Immediate	
9773	0.5% interest rate reduction once account enters repayment.,	0.00%	0.50%	0	Upon entering repayment	
9774	0.25% interest rate reduction immediately upon entering repayment.	0.00%	0.25%	0	Upon entering repayment	
9775	1. 0.25% interest rate reduction immediately upon entering repayment. 2. Additional 0.25% interest rate reduction for ACH	0.25%	0.25%	0	Upon entering repayment	
9776	1. 0.25% interest rate reduction for ACH 2. 0.75% interest rate reduction after 48 on-time payments.	0.25%	0.75%	48	After 48 on time payments	
9777	1. 0.25% interest rate reduction for ACH 2. 0.6% interest rate reduction after 48 on-time payments.	0.25%	0.60%	48	After 48 on time payments	

9778	1. 0.25% interest rate reduction for ACH 2. 0.5% interest rate reduction after 48 on-time payments.	0.25%	0.50%	48	After 48 on time payments	
9779	1. 0.25% interest rate reduction for ACH 2. 0.75% interest rate reduction after 36 on-time payments.	0.25%	0.75%	36	After 36 on time payments	
9780	1. 1.25% interest rate reduction for ACH 2. 0.75% interest rate reduction immediately at Grace End,	1.25%	0.75%	0	At grace end	
9781	1. 2% interest rate reduction for ACH 2. 0.25% immediate interest rate reduction at Grace End	2.00%	0.25%	0	At grace end	
9782	1. 0.50% interest rate reduction for ACH 2. 1% interest rate reduction after 24 on-time payments.	0.50%	1.00%	24	After 24 on time payments	June 2007, minimum amt reduced from \$150,000 to \$50,000 per the client's request.
9783	1. 0.5% interest rate reduction for ACH 2. 1.25% interest rate reduction after 24 on-time payments.,	0.50%	1.25%	24	After 24 on time payments	
9784	1. 2% interest rate reduction after 36 on-time payments. 2. 0.25% interest rate reduction for ACH	0.25%	2.00%	36	After 36 on time payments	
9785	2% interest rate reduction for ACH	2.00%	0.00%	0	Immediate	

9786	1. Immediate 0.75% interest rate reduction, 2. 0.5% interest rate reduction for ACH	0.50%	0.75%	0	Upon entering repayment	
9787	0.50% interest rate reduction for ACH	0.50%	0.00%	0	Upon entering repayment	
9788	1. 0.25% interest rate reduction for ACH 2. 0.5% interest rate reduction immediately upon entering repayment,	0.25%	0.50%	0	Upon entering repayment	
9789	1. 0.25% interest rate reduction for ACH 2. 1.1% interest rate reduction immediately upon entering repayment,	0.25%	1.10%	0	Upon entering repayment	
9790	1. 1.1% interest rate reduction immediately upon entering repayment, 2. 0.5% interest rate reduction for ACH (Bill Type A)	0.50%	1.10%	0	Upon entering repayment	
9791	1. 0.25% interest rate reduction for ACH 2. 1.0% interest rate reduction after 36 on-time payments	0.25%	1.00%	36	After 36 on time payments	
9792	1. 0.25% interest rate reduction for ACH 2. 1% interest rate reduction after 60 on-time payments.	0.25%	1.00%	60	After 60 on time payments	
9793	1. 0.25% interest rate reduction for ACH 2. 0.75% interest rate reduction after 60 on-time payments.	0.25%	0.75%	60	After 60 on time payments	

9794	1. 0.25% interest rate reduction for ACH 2. 0.5% interest rate reduction after 60 on-time payments.	0.25%	0.50%	60	After 60 on time payments	
9795	1. 0.25% interest rate reduction for ACH 2. 0.25% interest rate reduction after 60 on-time payments.	0.25%	0.25%	60	After 60 on time payments	
9796	1% interest rate reduction after 60 on-time payments	0.25%	1.00%	60	After 60 on time payments	
9797	0.75% interest rate reduction after 60 on-time payments	0.25%	0.75%	60	After 60 on time payments	
9798	0.25% interest rate reduction after 60 on-time payments	0.25%	0.25%	60	After 60 on time payments	
9799	1. 0.25% interest rate reduction for ACH 2. Immediate 0.25% interest rate reduction	0.25%	0.25%	0	Upon entering repayment	
9800	1. 0.5% interest rate reduction immediately upon entering repayment. 2. 0.5% interest rate reduction for ACH	0.50%	0.50%	0	Upon entering repayment	
9801	1. 1.50% interest rate reduction for ACH 2. 1.0% interest rate reduction after 36 on-time payments	1.50%	1.00%	36	After 36 on time payments	

9802	1. 1.5% interest rate reduction for ACH 2. 2% interest rate reduction after 36 on-time payments	1.50%	2.00%	36	After 36 on time payments	
9803	1. 1.5% interest rate reduction for ACH 2. 1% interest rate reduction after 36 on-time payments	1.50%	1.00%	36	After 36 on time payments	
9804	1. 0.5% interest rate reduction for ACH 2. 1.25% interest rate reduction after 24 on-time payments	0.50%	1.25%	24	After 24 on time payments	
9805	1. 0.25% interest rate reduction for ACH 2. 1% for 36 on-time payments	0.25%	1.00%	36	After 36 on time payments	
9806	1. 0.25% interest rate reduction for ACH 2. Offers a .5% reduction after 48 on-time payments.	0.25%	0.50%	48	After 48 on time payments	
9807	1. 0.25% interest rate reduction for ACH 2. 1.25% interest rate reduction after 36 on-time payments	0.25%	1.25%	36	After 36 on time payments	
9808	1. .25% interest rate reduction for ACH 2. .75% interest rate reduction after 12 on-time payments	0.25%	0.75%	12	After 12 on time payments	
9809	0.5% interest rate reduction at repayment start date,	0.00%	0.50%	0	Upon entering repayment	

9810	1. 0.25% interest rate reduction for ACH 2. 1% interest rate reduction after 1 on-time payment	0.25%	1.00%	1	After 1 on time payment	
9811	1. 1% interest rate reduction after 36 on-time payments., 2. .50 reduction for ACH	0.50%	1.00%	36	After 36 on time payments	
9812	1. 0.25% interest rate reduction for ACH 2. Immediate 1% interest rate reduction upon repayment	0.25%	1.00%	0	Upon entering repayment	
9813	1. 0.5% interest rate reduction for ACH 2. 1% interest rate reduction after 12 on-time payments.	0.50%	1.00%	12	After 12 on time payments	
9814	1. 0.25% interest rate reduction for ACH 2. Immediate 1% interest rate reduction.,	0.25%	1.00%	0	Upon entering repayment	
9815	1. Immediate 0.25% interest rate reduction at repayment 2. 0.25% interest rate reduction for ACH Disqualified after 2 delinquencies	0.25%	0.00%	0	Upon entering repayment	
9816	1. 0.25% ACH interest rate reduction 2. 0.25% Interest Rate Reduction at Grace End	0.25%	0.25%	0	At Grace End	
9817	1. 0.50% interest rate reduction for ACH (Bill Type A), 2. 1% interest rate reduction after 36 on-time payments	0.50%	1.00%	36	3	

9818	1. 0.25% interest rate reduction for ACH 2. Immediate 4% interest rate reduction for the first 12 months of repayment ONLY. Option to release the co-signer from the loan obligation after the 48th on-time payment.	0.25%	4.00%	0	At Grace End	The interest rate reduction is temporary only for the first 12 months of repayment.
9819	1. 0.25% interest rate reduction for ACH 2. Immediate 1% interest rate reduction at Grace End	0.25%	1.00%	0	At Grace End	
9820	1. 0.25% interest rate reduction for ACH (Bill Type A) 2. 2% interest rate reduction after 36 ACH payments.	0.25%	2.00%	36	After 36 on time payments	
9821	1.25% ACH interest rate reduction if account is on ACH by the 5th month of repayment.	1.25%	0.00%	0	0	Borrower must sign up for ACH within first 120 days of repayment to be eligible for ACH interest rate reduction offered on plan 4591.
9822	1. 0.25% interest rate reduction for ACH 2. Immediate 0.75% interest rate reduction at Grace End,	0.25%	0.75%	0	At Grace End	
9823	1. 0.25% interest rate reduction for ACH 2. 0.5% interest rate reduction after 48 on-time payments.	0.25%	0.50%	48	After 48 on time payments	
9824	1. 0.25% interest rate reduction for ACH 2. Co-borrower release option after 48 on-time payments	0.25%	0.00%	48	After 48 on time payments	Upon making 48 on time payments, borrower will be sent letter informing them of their eligibility to apply for the co-borrower release option.

9825	1. .5% interest rate reduction for ACH 2. Offers a .5% interest rate reduction after 12 on-time payments.,	0.50%	0.50%	12	3	
9826	1% interest rate reduction for ACH	1.00%	0.00%	0	0	
9827	0.5% interest rate reduction at Grace End,	0.00%	0.50%	0	At Grace End	
9828	1% interest rate reduction at Grace End,	0.00%	1.00%	0	At Grace End	
9829	1.5% interest rate reduction at Grace End,	0.00%	1.50%	0	At Grace End	
9830	2% interest rate reduction at Grace End,	0.00%	2.00%	0	At Grace End	
9831	2.5% interest rate reduction at Grace End,	0.00%	2.50%	0	At Grace End	
9832	3% interest rate reduction at Grace End,	0.00%	3.00%	0	At Grace End	
9833	3.5% interest rate reduction at Grace End,	0.00%	3.50%	0	At Grace End	
9834	1. 0.25% interest rate reduction for ACH 2. Offers 2% interest rate reduction after 24 on-time payments.,	0.25%	2.00%	24	After 24 on time payments	
9835	1. 0.25% interest rate reduction for ACH 2. Offers 2% interest rate reduction after 36 on-time payments.,	0.25%	2.00%	36	After 36 on time payments	
9836	1. 0.25% interest rate reduction for ACH 2. Offers 1% interest rate reduction after 20 on-time payments.,	0.25%	1.00%	20	After 20 on time payments	
9837	3% interest rate reduction for ACH	3.00%	0.00%	0	Upon entering repayment	
9838	0.25% interest rate reduction for ACH Option to release the co-signer from the loan obligation after the 48th on-time payment.	0.25%	0.00%	0	See comment	Upon making 48 on time payments, the borrower is entitled to a co-signer release benefit.

9839	1. 0.25% interest rate reduction for ACH 2. 1% interest rate reduction after 24 on-time payments.	0.25%	1.00%	24	After 24 on time payments	
9840	1. 0.25% interest rate reduction for ACH 2. 2% interest rate reduction after 24 on-time payments.	0.25%	2.00%	24	After 24 on time payments	
9841	1. 0.25% interest rate reduction for ACH 2. 2% interest rate reduction at Grace End	0.25%	2.00%	0	At Grace End	
9842	1. 0.25% interest rate reduction for ACH 2. 1.5% interest rate reduction after 48 on time payments	0.25%	1.50%	48	After 48 on time payments	
9843-9845	Progressive Plan: 1. 0.25% interest rate reduction for ACH. Receives an immediate 1.93% int rate reduction. (9843) 2. After 36 months receive int rate reduction of 2.93% (9844) 3. If borrower becomes delinquent, disbursement will receive the original 1.93% rate reduction for the life of the loan. (9845)	0.25%	1.93%	0	Upon entering repayment	

9846-9849	Progressive Plan : 1. 0.25% interest rate reduction for ACH and int rate reduction of 1.93% upon entering repayment. (9846) 2. After 6 months they receive an int rate reduction of 2.035%. (9847) 3. After 30 months receive int rate reduction of 3.305%. (9848) 4. If borrower becomes more than 15 days delinquent, they will be retain a 2.305% interest rate reduction for the life of their loan. (9849)	0.25%	1.93%/2.035%/3.305%/2.305%	0	Upon entering repayment	
9850/9851	Progressive Plan 1. 0.25% interest rate reduction for ACH 2. 1% interest rate reduction after 24 on-time payments (9850) 3. 2% interest rate reduction after 36 on-time payments (9851)	0.25%	1.00% / 2.00%	24	After 24 on time payments	Upon making a total of 36 on time payments, borrower will progress to next tier and receive a 2% IRR.
9852-9855	Progressive Plan 1. 0.75% ACH Interest rate reduction 2. 0.25% interest rate reduction immediately once fully disbursed (9852) 3. 1.0% interest rate reduction with the first billing cycle after grace end. (9853) 4. 1.5% OLA Rebate upon 18 on-time payments. (9854) 5. If borrower becomes 6 days delinquent, they regress to .25% rate reduction and will retain for life of loan. (9855)	0.75%	0.25%/1.00%/ .25%	0	1. Immediate 2. Once fully disbursed 3. First billing cycle after grace end	Borrower receives 0.25% IRR once fully disbursed. Progresses to next tier with first billing cycle after Grace End and will get a 1% Interest rate reduction.

9856/9857	Progressive Plan 1. 0.5% interest rate reduction for ACH (offered on both tiers), 2. 0.75% interest rate reduction immediately at Grace End. (9856) 3. If borrower becomes more than 15 days delinquent, regress to 0.25% interest rate reduction for remainder of loan. (9857)	0.50%	0.75%	0	At grace end	
9858-9860	Progressive Plan 1. Immediate 0.5% interest rate reduction for ACH (Bill Type A), 2. Immediate 0.5% reduction. (9858) 3. 2% reduction after 48th consecutive on-time payment (plan 9859) 4. Upon delinquency, borrower regresses to a 0.5% interest rate reduction. (9860)	0.50%	0.5% - 2.0%	48	After 48 on time payments	
9861-9864	Progressive Plan: 0.25% interest rate reduction for ACH (Bill Type A) 1) Plan 9861 for qualification purposes only. 2) Plan 9862 0.5% interest rate reduction after 1 on time payment. 3) Upon 1st delinquency, go to Plan 9863 for opportunity to reinstate benefit. Must make 24 on time payments to regain benefit. 4) Plan 9864 : Reinstatement of 0.5% interest rate reduction.	0.25%	0.50%	1	After making first payment on time	
9865/9866	Progressive Plan 1. 0.25% interest rate reduction for ACH 2. Maximum 2% on-time interest rate reduction, in 2 steps: Immediate 0.25% reduction (9865) and 2% reduction after 48th consecutive on-time payment (9866)	0.25%	0.25% up to 2.00%	0	Upon entering repayment	

9867/9868	Progressive Plan 1. 0.25% interest rate reduction for ACH 2. 1% reduction after 36th consecutive on-time payments (9867) 3. 2% reduction after 48th consecutive on-time payments. (9868)	0.25%	1.00% up to 2.00%	36	After 36 on time payments	
9869-9871	Progressive Plan 1. 0.25% interest rate reduction for ACH 2. Maximum 1.375% on-time interest rate reduction, in 2 steps: 0.375% reduction after 6th consecutive on-time payment (9869) and 1.375% reduction after 36th consecutive on-time payment (9870) Upon delinquency, borrower regresses to the 0.375% interest rate reduction for remaining term. (9871)	0.25%	0.375%/1.375%	6	After 6 on time payments	
9872-9875	Progressive Plan 1. 0.25% interest rate reduction for ACH 2. 0.6% interest rate reduction at first disbursement (9872) Borrower will progress to 9873 at Grace End and retain 0.6% reduction. 3. 1% interest rate reduction after 36 on-time payments. (9874) 4. Upon delinquency, borrower regresses to plan 9875 and receives the initial 0.6% interest rate reduction for remaining term. Borrower will ALWAYS have at least a 0.6% interest rate reduction, regardless of delinquency	0.25%	0.60%	0	At separation	

9876/9877	<p>Progressive Plan</p> <ol style="list-style-type: none"> 0.5% interest rate reduction for ACH (Bill Type A), Maximum 2% on-time interest rate reduction, in 2 steps: Immediate 0.5% reduction (9876) and 2% reduction after 48th consecutive on-time payment (plan 9877). 	0.50%	0.5% - 2.0%	48	After 48 on time payments	
9878-9880	<p>Progressive Plan:</p> <ol style="list-style-type: none"> 0.5% interest rate reduction for ACH. 0.5% immediate interest rate reduction at grace end. (9878) 2% interest rate reduction after 48 on-time payments. (9879) After reaching 9952, upon delinquency, borrower regresses to plan 9880 for remaining term. 3925 offers a 0.5% interest rate reduction. 	0.50%	0.5%/ 2.0%	48	At grace end/ After 48 on time payments	
9881-9884	<p>Progressive Plan</p> <ol style="list-style-type: none"> 0.5% interest rate reduction for ACH 0.25% at beginning of repayment. (9881) Progress to plan 9882 after 1 on-time payment and retains 0.25% If delinquent while on plan 9882, account will regress to alternate plan 9883 but retain the 0.25% interest rate reduction. 0.75% after 24 on time payments, 1.25% after 36 on time payments. 1.75% after 48 on time payments (9884) 	0.50%	0.25% - 1.75%	1	Upon entering repayment	

9885-9887	Progressive Plan: 1. 0.25% interest rate reduction for ACH 2. Immediate 3% interest rate reduction for the first 12 months of repayment ONLY. (9885) 3) Option to release the co-signer from the loan obligation after the 48th on-time payment. (9886) while accruing the 48 on-time payments) 4. Co-signer is released. (9887)	0.25%	3.00%	0	At Grace End	The interest rate reduction is temporary only for the first 12 months of payment.
9888/9889	Progressive Plan 1. 0.25% interest rate reduction for ACH 2. 0.5% interest rate reduction at Grace End (9888) 3. 1.25% interest rate reduction after 12 on-time payments (9889)	0.25%	0.5%/ 1.25%	12	At Grace End	
9901-9903	Progressive Plan 1. 0.5% interest rate reduction at Grace End (Plan 9901), 2. 1% interest rate reduction after 24 on-time payments (9902) 3. Upon 3 days delinquency, regress to 0.5% interest rate reduction. (9903)	0.00%	0.5%/ 1.0%	24	At grace End and After 24 on time payments	
9904-9906	Progressive Plan: 1. 1% interest rate reduction at Grace End (9904) 2. 2% interest rate reduction after 24 on-time payments. (9905) 3. Upon 3 days delinquency, regress to 1% interest rate reduction. (9906)	0.00%	1.0%/ 2.0%	24	At grace End and After 24 on time payments	
9907-9909	Progressive Plan 1. 1.5% interest rate reduction at Grace End (9907) 2. 2.5% interest rate reduction after 24 on-time payments (9908) 3. Upon 3 days delinquency, regress to 1.5% interest rate reduction. (9909)	0.00%	1.5%/ 2.5%	24	At grace End and After 24 on time payments	

9910-9912	Progressive Plan 1. 2% interest rate reduction at Grace End (9910) 2. 3% interest rate reduction after 24 on-time payments. (9911) 3. Upon 3 days delinquency, regress to 2% interest rate reduction. (9912)	0.00%	2.0%/ 3.0%	24	At grace End and After 24 on time payments	
9913-9915	Progressive Plan 1. 2.5% interest rate reduction at Grace End. (9913) 2. 3.5% interest rate reduction after 24 on-time payments. (9914) 3. Upon 3 days delinquency, regress to 2.5% interest rate reduction. (9915)	0.00%	2.5%/ 3.5%	24	At grace End and After 24 on time payments	This is a Client Assigned Plan.
9916-9918	Progressive Plan 1. 0.25% ACH interest rate reduction 2. 0.125% interest rate reduction at Grace End. (9916) 3. 1.125% interest rate reduction after 24 on-time payments. (9917) 4. Upon 3 days delinquency, regress to 0.125% interest rate reduction. (9918)	0.25%	0.125%/ 1.125%	0	At Grace End	
9919-9921	Progressive Plan 1. 0.25% ACH interest rate reduction, 2. 0.25% interest rate reduction at Grace End. (9919) 3. 1.25% interest rate reduction after 24 on-time payments. (9920) 4. Upon 3 days delinquency, regress to 0.25% interest rate reduction. (9921)	0.25%	0.25%/ 1.25%	24	At Grace End	

9923-9925	Progressive Plan 1. 0.25% ACH interest rate reduction 2. 0.375% interest rate reduction at Grace End. (9923) 3. 1.375% interest rate reduction after 24 on-time payments. (9924) 4. Upon 3 days delinquency, regress to 0.375% interest rate reduction. (9925)	0.25%	0.375%/ 1.275%	0	At Grace End	
9926-9928	Progressive Plan 1. 0.25% ACH interest rate reduction 2. 0.5% interest rate reduction at Grace End. (9926) 3. 1.5% interest rate reduction after 24 on-time payments. (9927) 4. Upon 3 days delinquency, regress to 0.5% interest rate reduction. (9928)	0.25%	0.50/ 1.5%	0	At Grace End	
9929-9931	Progressive Plan 1. 3% interest rate reduction at Grace End. (9929) 2. 4% interest rate reduction after 24 on-time payments. (9930) 3. Upon 14 days delinquency, regress to 3% interest rate reduction. (9931)	0.00%	3.0%/ 4.0%	24	At Grace End	
9932-9934	Progressive Plan 1. 3.5% interest rate reduction at Grace End (9932) 2. 4.5% interest rate reduction after 24 on-time payments. (9933) 3. Upon 14 days delinquency, regress to 3.5% interest rate reduction. (9934)	0.00%	3.50%/ 4.50%	0	At Grace End	
9935/9936	Progressive Plan 1. 0.25% interest rate reduction for ACH 2. 1% interest rate reduction after 24 on-time pmts. (9935) 3. 2% interest rate reduction after 48 on-time pmts. (9936)	0.25%	1.0%/ 2.0%	24, 48	After on time payments	

9937-9939	<p>Plan 9937: 0.25%ACH reduction for the first 47 months.</p> <p>Plan 9938: 2 % Interest rate reduction upon 48 months of on-time payments.</p> <p>Plan 9939: Last 6 months of payment forgiveness.</p>	0.25%	0.00%	0	See comment	Upon making 47 on time payments, letter will be sent to borrower offering choice between 2% IRR or have the last 6 mths of payments waived. If no choice is made, borrower receives the 2% IRR by default.
9940/9941	<p>Progressive Plan</p> <p>1. 0.25% interest rate reduction for ACH</p> <p>2. 0.5% interest rate reduction at Separation Date (9940)</p> <p>3. 1% interest rate reduction after 36 on time payments (9941)</p>	0.25%	0.5% / 1.00%	0	At separation	
9942-9944	<p>Progressive Plan</p> <p>1. 0.25% interest rate reduction for ACH</p> <p>2. Immediate 0.5% reduction. (9942)</p> <p>3. 1.5% reduction after 36th consecutive on-time payment (9943)</p> <p>4) Upon delinquency, borrower regresses to a 0.5% interest rate reduction. (9944)</p>	0.25%	.50%/ 1.5% / .50%	0	Upon entering repayment	

ED Servicer Borrower Incentive Plans with Rebates

Plan No (does not need to be reported, intended to be reference to show that the plan includes multiple DOE Plan Codes within the same overall plan)	DOE Plan Number (If the "Plan no" includes multiple DOE plan codes, include first DOE plan code in series in Borrower Incentive Layout)	Plan Information	Qualifying Criteria	Other Incentive Information	Comments
R1	9001-9005	0.25% interest rate reduction for ACH		Once reduction is effective payment term will be shortened.	
		Progressive Plan – maximum 4.5% PBO rebate in 5 steps:		If the borrower becomes 17 days delinquent, they will retain whatever rebates they have already received but become ineligible for any remaining benefits.	
	9001	Initial 0.25% rebate after first on time payment (plan 9001)	First Disbursement Date = 1/1/06 through 9/30/07.	Borrower will become disqualified upon 1 NSF occurrence.	
	9002	Additional 0.5% rebate after 12 th on-time payment (plan 9002)			
	9003	Additional 0.75% rebate after 24 th on-time payment (plan 9003)			
9004	Additional 1% rebate after 36 th on-time payment (plan 9004)				
9005	Additional 2% rebate after 48 th on-time payment (plan 9005)				
R2	9006-9013	Plan Information	Qualifying Criteria	Other Incentive Information	Comments
		0.25% interest rate reduction for ACH		Once reduction is effective payment term will be shortened.	Upon delinquency, borrower will regress to plan 5415 and be given another chance to regain the on time interest

ED Servicer Borrower Incentive Plans with Rebates

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		1% Interest rate reduction after first on time payment.		If the borrower becomes 17 days delinquent, they will retain whatever rebates they have already received but become ineligible for any remaining rebates (see Comments).	rate reduction <u>only</u> . Once on plan 5415 , if borrower makes another 12 payments on time, they will progress to plan 5416 and regain their 1% rate reduction. If they become delinquent while on 5416 , they will <u>not</u> be given another chance.
		Progressive Plan – max 4.5% PBO rebate in 5 steps:		Borrower will become disqualified upon 1 NSF occurrence.	
	9006	5409 for qualification only.	First Disbursement Date = 3/1/07 through 9/30/07.		
	9007	Initial 0.25% rebate after first on time payment			
	9008	Additional 0.5% rebate after 12th on-time payment			
	9009	Additional 0.75% rebate after 24 th on-time payment			
	9010	Additional 1% rebate after 36 th on-time payment			
	9011	Additional 2% rebate after 48 th on-time payment			

ED Servicer Borrower Incentive Plans with Rebates

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R3	9012	Upon delinquency, borrower will regress to plan 9012 and be given another chance to regain the on time interest rate reduction only. Once on plan 9012, if borrower makes another 12 payments on time, they will progress to plan 9013 and regain their 1% rate reduction.			
	9013	1% Interest rate reduction after requirements are made on 9012.			
	9014-9021	Plan Information	Qualifying Criteria	Other Incentive Information	Comments
	9014	0.25% interest rate reduction for ACH 0.5% Interest rate reduction after first on time payment. Progressive Plan – max 4.5% PBO rebate in 5 steps: 9014 for qualification only.		Once reduction is effective payment term will be shortened. If the borrower becomes 17 days delinquent, they will retain whatever rebates they have already received but become ineligible for any remaining rebates. Borrower will become disqualified upon 1 NSF occurrence.	Upon delinquency, borrower will regress to plan 5425 and be given another chance to regain the on time interest rate reduction <u>only</u> . Once on plan 5425 , if borrower makes another 12 payments on time, they will progress to plan 5426 and regain their 0.5% rate reduction. If they become delinquent while on 5426 , they will <u>not</u> be given another chance.

ED Servicer Borrower Incentive Plans with Rebates

Plan No (does not need to be reported, intended to be reference to show that the plan includes multiple DOE Plan Codes within the same overall plan)	DOE Plan Number (If the "Plan no" includes multiple DOE plan codes, include first DOE plan code in series in Borrower Incentive Layout)	Plan Information	Qualifying Criteria	Other Incentive Information	Comments
	9015	Initial 0.25% rebate after first on time payment (plan 9015)	First Disbursement Date = 3/1/07 through 9/30/07.		
	9016	Additional 0.5% rebate after 12th on-time payment (plan 9016)			
	9017	Additional 0.75% rebate after 24th on-time payment (plan 9017)			
	9018	Additional 1% rebate after 36th on-time payment (plan 9018)			
	9019	Additional 2% rebate after 48th on-time payment (plan 9019)			
	9020	Upon delinquency, borrower will regress to plan 9020 and be given another chance to regain the on time interest rate reduction only. Once on plan 9020, if borrower makes another 12 payments on time, they will progress to plan 9021 and regain their 0.5% rate reduction.			
	9021	.05% rebate if borrower meets criteria on plan 9020. If they become delinquent while on 9021, they will not be given another chance.			
	9022				
		Plan Information	Qualifying Criteria	Other Incentive Information	Comments

ED Servicer Borrower Incentive Plans with Rebates

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		0.25% interest rate reduction for ACH 0.5% OLA Rebate after 3 on time payments.	First disbursement date between 7/16/07 and 6/12/08. If the borrower becomes 6 days past due at any time, they will be disqualified.	Once reduction is effective payment term will be shortened.	
R5	9023/9024 9023 9024	Plan Information	Qualifying Criteria	Other Incentive Information	Comments
		2% OLA Rebate after the 24 th on time payment Additional 1% OLA Rebate after the 48 th on time payment	First Disbursement Date = 7/1/06 or later	Once reduction is effective, the repayment term will be shortened.	

ED Servicer Borrower Incentive Plans with Rebates

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			If the borrower becomes 7 days delinquent during the qualifying period, they will be disqualified.		
R6	9025/9026	Plan Information	Qualifying Criteria	Other Incentive Information	Comments
	9025	1% OLA Rebate after the 12 th on time payment	First Disbursement Date = 7/1/06 or later If the borrower becomes 7 days delinquent during the qualifying period, they will be disqualified.	Once reduction is effective, the repayment term will be shortened.	
	9026	Additional 1.5% OLA Rebate after the 36 th on time payment			
R7	9027	Plan Information	Qualifying Criteria	Other Incentive Information	Comments
		0.7% interest rate reduction for ACH		Once reduction is effective, the repayment term will be shortened.	

ED Servicer Borrower Incentive Plans with Rebates

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		1% OLA Rebate after 12 on time payments	First disbursement date = 2/1/08 or later If the borrower becomes 15 days delinquent during the qualifying period, they will be disqualified.	ACH rate reduction will be permanently disqualified upon 1 NSF	
R8	9028	Plan Information 0.7% interest rate reduction for ACH 1% OLA Rebate after 12 on time payments	Qualifying Criteria First disbursement date = 2/1/08 or later	Other Incentive Information Once reduction is effective, the repayment term will be shortened. ACH rate reduction will be permanently disqualified upon 1 NSF	Comments

ED Servicer Borrower Incentive Plans with Rebates

Plan No (does not need to be reported, intended to be reference to show that the plan includes multiple DOE Plan Codes within the same overall plan)	DOE Plan Number (If the "Plan no" includes multiple DOE plan codes, include first DOE plan code in series in Borrower Incentive Layout)	Plan Information	Qualifying Criteria	Other Incentive Information	Comments
			If the borrower becomes 15 days delinquent during the qualifying period, they will be disqualified.		
R9	9029	Plan Information 0.7% interest rate reduction for ACH) 1% OLA Rebate after 12 on time payments	Qualifying Criteria First disbursement date = 2/1/08 or later If the borrower becomes 15 days delinquent during the qualifying period, they will be disqualified.	Other Incentive Information Once reduction is effective, the repayment term will be shortened. ACH rate reduction will be permanently disqualified upon 1 NSF	Comments
R10	9030	Plan Information	Qualifying Criteria	Other Incentive Information	Comments

ED Servicer Borrower Incentive Plans with Rebates

Plan No (does not need to be reported, intended to be reference to show that the plan includes multiple DOE Plan Codes within the same overall plan)	DOE Plan Number (If the "Plan no" includes multiple DOE plan codes, include first DOE plan code in series in Borrower Incentive Layout)	Plan Information	Qualifying Criteria	Other Incentive Information	Comments
		0.25% interest rate reduction for ACH 1% interest rate reduction after 12 on time payments 1% PBO Rebate after 24 on time payments	First Disbursement Date = 9/10/07 or before If the borrower becomes 17 days delinquent, they will be disqualified.	Once reduction is effective, the repayment term will be shortened. Account can receive both on-time and ACH reductions simultaneously	
R11	9031	Plan Information 1% OLA rebate on Separation Date.	Qualifying Criteria Loans must have a note date between 08/01/03 and 6/30/05.	Other Incentive Information Once reduction is effective, the repayment term will be shortened.	Comments

ED Servicer Borrower Incentive Plans with Rebates

Plan No (does not need to be reported, intended to be reference to show that the plan includes multiple DOE Plan Codes within the same overall plan)	DOE Plan Number (If the "Plan no" includes multiple DOE plan codes, include first DOE plan code in series in Borrower Incentive Layout)	Plan Information	Qualifying Criteria	Other Incentive Information	Comments
R12	9032	Plan Information	Qualifying Criteria	Other Incentive Information	Comments
		1% OLA rebate at Separation Date 2.5% interest rate reduction for ACH		Once the reduction is effective the payment term will be shortened.	
R13	9033	Plan Information	Qualifying Criteria	Other Incentive Information	Comments
		1% OLA rebate at Separation Date 2.5% interest rate reduction for ACH		Once the reduction is effective the payment term will be shortened.	
R14	9034/9035	Plan Information	Qualifying Criteria	Other Incentive Information	Comments
		1% OLA rebate at Grace End		If the borrower becomes 15 days delinquent during the 48-month qualifying period, they will lose their eligibility for the 2% reduction. However, once the reduction is applied to the account, it will never be removed, regardless of delinquency.	

ED Servicer Borrower Incentive Plans with Rebates

Plan No (does not need to be reported, intended to be reference to show that the plan includes multiple DOE Plan Codes within the same overall plan)	DOE Plan Number (If the "Plan no" includes multiple DOE plan codes, include first DOE plan code in series in Borrower Incentive Layout)	Plan Information	Qualifying Criteria	Other Incentive Information	Comments
	<p align="center">9034</p> <p align="center">9035</p>	<p>0.25% interest rate reduction for ACH</p> <p>Maximum 2% on-time interest rate reduction, in 2 steps:</p> <p>0.25% reduction at the beginning of repayment</p> <p>2% reduction after the 48th consecutive on-time payment</p>		<p>Once reduction is effective, the payment amount will be reduced.</p> <p>Account can receive both on-time and ACH reductions simultaneously.</p>	
R15	9036	<p>1% OLA rebate at Grace End</p> <p>0.25% interest rate reduction for ACH</p> <p>1% interest rate reduction after 36 on time payments</p>	<p>If the account becomes 15 days delinquent at any time, they are disqualified.</p>	<p>Account can receive both on-time and ACH reductions simultaneously</p> <p>Once the reduction is effective, the payment amount will be reduced. The borrower can request a shortened payment term.</p>	

ED Servicer Borrower Incentive Plans with Rebates

Plan No (does not need to be reported, intended to be reference to show that the plan includes multiple DOE Plan Codes within the same overall plan)	DOE Plan Number (If the "Plan no" includes multiple DOE plan codes, include first DOE plan code in series in Borrower Incentive Layout)	Plan Information	Qualifying Criteria	Other Incentive Information	Comments

R16	9037-9040	Plan Information	Qualifying Criteria	Other Incentive Information	Comments
		0.5% interest rate reduction for ACH (offered on all tiers)		Once the reduction is effective the payment term will be shortened. The borrower can request a reduced payment amount.	
	9037	1% interest rate reduction immediately at Grace End		Account can receive both on time and ACH reductions simultaneously.	
	9038	1% OLA Rebate upon making 6 on time payments			
	9039	Additional 2% OLA Rebate upon making 48 on time payments			
	9040	Regression plan : 0.25% interest rate reduction for remainder of loan.	If the borrower becomes 16 days past due at any time, they will regress to plan 1923.		

Plan Information	Qualifying Criteria	Other Incentive Information	Comments
R17 9041-9045			

ED Servicer Borrower Incentive Plans with Rebates

Plan No (does not need to be reported, intended to be reference to show that the plan includes multiple DOE Plan Codes within the same overall plan)	DOE Plan Number (If the "Plan no" includes multiple DOE plan codes, include first DOE plan code in series in Borrower Incentive Layout)	Plan Information	Qualifying Criteria	Other Incentive Information	Comments

Plan No	DOE Plan Number	Plan Information	Qualifying Criteria	Other Incentive Information	Comments
R18	9046-9049	<p>0.25% interest rate reduction for ACH</p> <p>Maximum 3% PBO rebate, in 3 steps:</p> <p>Borrower qualifies on to plan 9046 and stays there until 12 payments are made.</p>		<p>Once reduction is effective, the repayment term will be shortened</p> <p>If the borrower becomes 16 days delinquent or uses any forbearance months during the qualification period, they will lose their eligibility for whatever tier they are currently qualifying for.</p> <p>If the borrower uses 36 or more months of forbearance (regardless of type), they will lose all benefits.</p>	<p>Each benefit tier will be treated independently for purposes of awarding benefit. Delinquency and forbearance are disqualifying factors.</p> <p>Benefits are forfeited for the tiers affected by the application of forbearance.</p> <p>EXAMPLE: In the 10th month a borrower has a 6 month forb applied. They are now disqualified from both Tier 1 and Tier 2 because the forbearance period overlaps 2 tiers of the plan.</p>

ED Servicer Borrower Incentive Plans with Rebates

Plan No (does not need to be reported, intended to be reference to show that the plan includes multiple DOE Plan Codes within the same overall plan)	DOE Plan Number (If the "Plan no" includes multiple DOE plan codes, include first DOE plan code in series in Borrower Incentive Layout)	Plan Information	Qualifying Criteria	Other Incentive Information	Comments
	9047	1% PBO rebate after 12 th on time payment (plan 9047)			
	9048	Additional 1% PBO rebate after 24 th on time payment (plan 9048)			
	9049	Additional 1% PBO rebate after 36 th on time payment (plan 9049)			

Plan No	DOE Plan Number	Plan Information	Qualifying Criteria	Other Incentive Information	Comments
R19	9050-9053	<p>0.25% interest rate reduction for ACH</p> <p>Maximum 3% PBO rebate, in 3 steps:</p> <p>Borrower qualifies on to plan 9050 and stays there until 12 payments are made.</p>		<p>Once reduction is effective, the repayment term will be shortened</p> <p>If the borrower becomes 16 days delinquent or uses any forbearance months during the qualification period, they will lose their eligibility for whatever tier they are currently qualifying for.</p>	<p>Each benefit tier will be treated independently for purposes of awarding benefit. Delinquency and forbearance are disqualifying factors.</p> <p>Benefits are forfeited for the tiers affected by the application of forbearance.</p> <p>EXAMPLE: In the 10th month a borrower has a 6 month forb applied. They are now disqualified from both Tier 1 and Tier 2 because the forbearance period overlaps 2 tiers of the plan.</p>

ED Servicer Borrower Incentive Plans with Rebates

Plan No (does not need to be reported, intended to be reference to show that the plan includes multiple DOE Plan Codes within the same overall plan)	DOE Plan Number (If the "Plan no" includes multiple DOE plan codes, include first DOE plan code in series in Borrower Incentive Layout)	Plan Information	Qualifying Criteria	Other Incentive Information	Comments
	9051	1% PBO rebate after 12 th on time payment (plan 9051)		If the borrower uses 36 or more months of forbearance (regardless of type), they will lose all benefits.	
	9052	Additional 1% PBO rebate after 24 th on time payment (plan 9052)			
	9053	Additional 1% PBO rebate after 36 th on time payment (plan 9053)			
	9054				
R20	9054	<p>0.25% interest rate reduction for ACH</p> <p>1.0% PBO rebate after 36 months</p> <p>1.0% interest rate reduction after 48 on-time payments.</p>	<p>If the borrower becomes 15 days delinquent at any time, they will be disqualified.</p>	<p>Account can receive both on-time and ACH reductions simultaneously</p> <p>Once reduction is effective, the repayment term will be shortened.</p>	

ED Servicer Borrower Incentive Plans with Rebates

Plan No (does not need to be reported, intended to be reference to show that the plan includes multiple DOE Plan Codes within the same overall plan)	DOE Plan Number (If the "Plan no" includes multiple DOE plan codes, include first DOE plan code in series in Borrower Incentive Layout)	Plan Information	Qualifying Criteria	Other Incentive Information	Comments
R21	9055	<p>Plan Information</p> <p>1.0% PBO rebate at Grace End</p> <p>0.25% interest rate reduction for ACH</p> <p>2.0% interest rate reduction after 48 on-time payments</p>	<p>Qualifying Criteria</p> <p>If the borrower becomes 15 days delinquent, they will be disqualified.</p>	<p>Other Incentive Information</p> <p>Account can receive both on-time and ACH reductions simultaneously</p> <p>Once reduction is effective, the repayment term will be shortened.</p>	<p>Comments</p>
R22	9056	<p>Plan Information</p> <p>0.25% interest rate reduction for ACH</p> <p>1% PBO Rebate after 12 on time payments</p>	<p>Qualifying Criteria</p>	<p>Other Incentive Information</p> <p>Once reduction is effective, the repayment term will be shortened</p> <p>Borrower is permanently disqualified from ACH upon 1 NSF</p>	<p>Comments</p>

ED Servicer Borrower Incentive Plans with Rebates

Plan No (does not need to be reported, intended to be reference to show that the plan includes multiple DOE Plan Codes within the same overall plan)	DOE Plan Number (If the "Plan no" includes multiple DOE plan codes, include first DOE plan code in series in Borrower Incentive Layout)	Plan Information	Qualifying Criteria	Other Incentive Information	Comments
		2% interest rate reduction after 48 on time payments		If the borrower becomes 16 days delinquent at any time, they will be disqualified.	
R23	9057	Plan Information 2% interest rate reduction for ACH 1% OLA rebate based on Separation Date	Qualifying Criteria	Other Incentive Information Once the reduction is applied to the account, it will never be removed, regardless of delinquency. Once reduction is effective, the payment term will be shortened	Comments
R24	9058	Plan Information 2% interest rate reduction for ACH 1% OLA rebate based on Separation Date	Qualifying Criteria	Other Incentive Information Once the reduction is applied to the account, it will never be removed, regardless of delinquency. Once reduction is effective, the payment term will be shortened	Comments
	9059-9062	Plan Information	Qualifying Criteria	Other Incentive Information	Comments

ED Servicer Borrower Incentive Plans with Rebates

Plan No (does not need to be reported, intended to be reference to show that the plan includes multiple DOE Plan Codes within the same overall plan)	DOE Plan Number (If the "Plan no" includes multiple DOE plan codes, include first DOE plan code in series in Borrower Incentive Layout)	Plan Information	Qualifying Criteria	Other Incentive Information	Comments
		0.25% interest rate reduction for ACH Maximum 3% PBO rebate, in 3 steps: Borrower qualifies on to plan 9059 and stays there until 12 payments are made. 1% PBO rebate after 12 th on time payment (plan 9060) Additional 1% PBO rebate after 24 th on time payment (plan 9061) Additional 1% PBO rebate after 36 th on time payment (plan 9062)		Once reduction is effective, the repayment term will be shortened If the borrower becomes 16 days delinquent or uses any forbearance months during the qualification period, they will lose their eligibility for whatever tier they are currently qualifying for. If the borrower uses 36 or more months of forbearance (regardless of type), they will lose all benefits.	Each benefit tier will be treated independently for purposes of awarding benefit. Delinquency and forbearance are disqualifying factors. Benefits are forfeited for the tiers affected by the application of forbearance. EXAMPLE: In the 10 th month a borrower has a 6 month forb applied. They are now disqualified from both Tier 1 and Tier 2 because the forbearance period overlaps 2 tiers of the plan. Be sure to counsel the borrower so they are aware of the potential impact of forbearance on their incentive benefit.

ED Servicer Borrower Incentive Plans with Rebates

Plan No (does not need to be reported, intended to be reference to show that the plan includes multiple DOE Plan Codes within the same overall plan)	DOE Plan Number (If the "Plan no" includes multiple DOE plan codes, include first DOE plan code in series in Borrower Incentive Layout)	Plan Information	Qualifying Criteria	Other Incentive Information	Comments

R26	9063-9067	Plan Information	Qualifying Criteria	Other Incentive Information	Comments
		<p>0.25% interest rate reduction for ACH</p> <p>Maximum 4% PBO rebate, in 4 steps:</p>		<p>Once reduction is effective, the repayment term will be shortened</p> <p>If the borrower becomes 16 days delinquent or uses any forbearance months during the qualification period, they will lose their eligibility for whatever tier they are currently qualifying for.</p> <p>If the borrower uses 36 or more months of forbearance (regardless of type), they will lose all benefits.</p>	<p>Each benefit tier will be treated independently for purposes of awarding benefit. Delinquency and forbearance are disqualifying factors.</p> <p>Benefits are forfeited for the tiers affected by the application of forbearance.</p> <p>EXAMPLE: In the 10th month a borrower has a 6 month forb applied. They are now disqualified from both Tier 1 and Tier 2 because the forbearance period overlaps 2 tiers of the plan.</p>

ED Servicer Borrower Incentive Plans with Rebates

Plan No (does not need to be reported, intended to be reference to show that the plan includes multiple DOE Plan Codes within the same overall plan)	DOE Plan Number (If the "Plan no" includes multiple DOE plan codes, include first DOE plan code in series in Borrower Incentive Layout)	Plan Information	Qualifying Criteria	Other Incentive Information	Comments
	9063 9064 9065 9066 9067	Borrower qualifies on to plan 9063 and stays there until 1 payment is made. Immediate 1% PBO rebate at the beginning of repayment (plan 9064) Additional 1% PBO rebate after 12 th on time payment (plan 9065) Additional 1% PBO rebate after 24 th on time payment (plan 9066) Additional 1% PBO rebate after 36 th on time payment (plan 9067)			Be sure to counsel the borrower so they are aware of the potential impact of forbearance on their incentive benefit.
R27	9068-9071	Plan Information	Qualifying Criteria	Other Incentive Information	Comments
		0.25% interest rate reduction for ACH		Once reduction is effective, the repayment term will be shortened If the borrower becomes 16 days delinquent or uses any forbearance months during the qualification period, they will lose their eligibility for whatever tier they are currently qualifying for.	Each benefit tier will be treated independently for purposes of awarding benefit. Delinquency and forbearance are disqualifying factors. Benefits are forfeited for the tiers affected by the application of forbearance.

ED Servicer Borrower Incentive Plans with Rebates

Plan No (does not need to be reported, intended to be reference to show that the plan includes multiple DOE Plan Codes within the same overall plan)	DOE Plan Number (If the "Plan no" includes multiple DOE plan codes, include first DOE plan code in series in Borrower Incentive Layout)	Plan Information	Qualifying Criteria	Other Incentive Information	Comments
	<p align="center">9068</p> <p align="center">9069</p> <p align="center">9070</p> <p align="center">9071</p>	<p>Maximum 3% PBO rebate, in 3 steps:</p> <p>Borrower qualifies on to plan 9068 and stays there until 12 payments are made.</p> <p>1% PBO rebate after 12th on time payment (plan 9069)</p> <p>Additional 1% PBO rebate after 24th on time payment (plan 9070)</p> <p>Additional 1% PBO rebate after 36th on time payment (plan 9071)</p>		<p>If the borrower uses 36 or more months of forbearance (regardless of type), they will lose all benefits.</p>	<p>EXAMPLE: In the 10th month a borrower has a 6 month forb applied. They are now disqualified from both Tier 1 and Tier 2 because the forbearance period overlaps 2 tiers of the plan.</p> <p>Be sure to counsel the borrower so they are aware of the potential impact of forbearance on their incentive benefit.</p>
R28	9072-9075	<p>Plan Information</p> <p>Progressive Plan – maximum 6.5% OLA rebate in 4 Steps:</p>	<p>Qualifying Criteria</p>	<p>Other Incentive Information</p> <p>Once reduction is effective payment term will be shortened.</p>	<p>Comments</p> <p>If the borrower requests a deferment or forbearance of 3 months or longer, and they</p>

ED Servicer Borrower Incentive Plans with Rebates

Plan No (does not need to be reported, intended to be reference to show that the plan includes multiple DOE Plan Codes within the same overall plan)	DOE Plan Number (If the "Plan no" includes multiple DOE plan codes, include first DOE plan code in series in Borrower Incentive Layout)	Plan Information	Qualifying Criteria	Other Incentive Information	Comments
	9072	3% OLA rebate at Grace End (plan 9072); immediately progresses to plan 9073 and starts the 120-day counter for ACH enrollment. After 5 months, if on ACH, account progresses to plan 9073 and receives an additional 1% OLA rebate. (9073)		If the borrower becomes 15 days delinquent or fails to reapply for ACH within 90 days of removal, they will retain whatever rebates they have already received and will become ineligible for any additional rebates.	are still in the qualifying months of this plan, you should encourage them not to cancel their ACH enrollment, because that would disqualify them from their remaining rebate eligibility. You should instead advise the borrower to stay on ACH and notify us of any bank changes that take place during their deferment/forbearance, so that we can continue to draft from the correct account once repayment resumes.
	9073	After an additional 12 consecutive ACH payments, account progresses to plan 9074 and receives an additional 1% OLA rebate. (9074)			
	9074	After an additional 12 consecutive ACH payments (24 total), account progresses to plan 9075 and receives a final 1.5% OLA rebate.			
	9075		Borrower must sign up for ACH within the first 120 days of repayment and stay on it.		

ED Servicer Borrower Incentive Plans with Rebates

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			If the borrower is removed from ACH due to bank changes or deferment/ forbearance, they must reapply no more than 90 days after the ACH Removal Date (see Comments).		
<p align="center">R29</p>	<p align="center">9076</p>	Plan Information 2.50% interest rate reduction for ACH 1% OLA rebate after 1 on time payment	Qualifying Criteria	Other Incentive Information Account can receive both on time and ACH reductions simultaneously. Once reduction is effective, the repayment term will be shortened. Borrower can request a reduced payment amount.	Comments

ED Servicer Borrower Incentive Plans with Rebates

Plan No (does not need to be reported, intended to be reference to show that the plan includes multiple DOE Plan Codes within the same overall plan)	DOE Plan Number (If the "Plan no" includes multiple DOE plan codes, include first DOE plan code in series in Borrower Incentive Layout)	Plan Information	Qualifying Criteria	Other Incentive Information	Comments
			If borrower is more than 15 days delinquent, they will be disqualified from the ACH benefit only. They will retain the rebate if it has been applied.		
R30	9077-9079	Plan Information	Qualifying Criteria	Other Incentive Information	Comments
	9077	Progressive Plan – maximum 3.5% OLA rebate in 3 steps: 1% rebate after 24 th consecutive ACH payment (plan 9077). Additional 1% rebate after 30 th consecutive ACH payment (plan 9078).		Once reduction is effective payment term will be shortened. If the borrower becomes 15 days delinquent or fails to reapply for ACH within 90 days of removal, they will retain whatever rebates they have already received and become ineligible for any additional rebates.	Sub and Unsub loans within the same loan period count as one loan. If the second loan converts to servicing while the first loan has progressed through the 24 and 30 month rebate periods, the first loan should receive the 36 month rebate along with the 24 and 30 month rebates.
	9078	Additional 1.5% rebate after 36 th consecutive ACH payment (plan 9079).			
	9079				

ED Servicer Borrower Incentive Plans with Rebates

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			Borrower must sign up for ACH within the first 90 days of repayment and stay on it.		If the borrower requests a deferment or forbearance of 3 months or longer, and they are still in the first 36 months of this plan, you should encourage them not to cancel their ACH enrollment, because that would disqualify them from their remaining rebate eligibility. You should instead advise the borrower to stay on ACH and notify us of any bank changes that take place during their deferment/forbearance, so that we can continue to draft from the correct account once repayment resumes.

ED Servicer Borrower Incentive Plans with Rebates

Plan No (does not need to be reported, intended to be reference to show that the plan includes multiple DOE Plan Codes within the same overall plan)	DOE Plan Number (If the "Plan no" includes multiple DOE plan codes, include first DOE plan code in series in Borrower Incentive Layout)	Plan Information	Qualifying Criteria	Other Incentive Information	Comments
			If the borrower is removed from ACH due to bank changes or deferment/ forbearance, they must reapply no more than 90 days after the ACH Removal Date (see Comment 3).		
R31	9080-9082	Plan Information	Qualifying Criteria	Other Incentive Information	Comments
		Progressive Plan – maximum 3.5% OLA rebate in 3 steps: Immediate 1% rebate when repayment begins and borrower enrolls in ACH (plan 9080). Additional 1% rebate after 12 th consecutive ACH payment (plan 9081).	Loan type = FSL or PLUS	Once reduction is effective payment term will be shortened.	Sub and Unsub loans within the same loan period count as one loan.
		Additional 1.5% rebate after 24 th consecutive ACH payment (plan 9082).	Client Code = 1S, N7, or 5S	If the borrower becomes 15 days delinquent or fails to reapply for ACH within 90 days of removal, they will retain whatever rebates they have already received and become ineligible for any additional rebates.	If the second loan converts to servicing while the first loan has progressed through the rebate periods, the first loan should receive the 24-month rebate along with the initial one and the 12-month rebates.

ED Servicer Borrower Incentive Plans with Rebates

Plan No (does not need to be reported, intended to be reference to show that the plan includes multiple DOE Plan Codes within the same overall plan)	DOE Plan Number (If the "Plan no" includes multiple DOE plan codes, include first DOE plan code in series in Borrower Incentive Layout)	Plan Information	Qualifying Criteria	Other Incentive Information	Comments
			<p>Borrower must obtain at least two new loans having first disbursement dates between 07/01/02 and 6/30/04 (see Comments 1 and 2).</p> <p>Borrower must sign up for ACH within the first 90 days of repayment and stay on it.</p>		<p>If the borrower requests a deferment or forbearance of 3 months or longer, and they are still in the first 24 months of this plan, you should encourage them not to cancel their ACH enrollment, because that would disqualify them from their remaining rebate eligibility. You should instead advise the borrower to stay on ACH and notify us of any bank changes that take place during their deferment/forbearance, so that we can continue to draft from the correct account once repayment resumes.</p>

ED Servicer Borrower Incentive Plans with Rebates

Plan No (does not need to be reported, intended to be reference to show that the plan includes multiple DOE Plan Codes within the same overall plan)	DOE Plan Number (If the "Plan no" includes multiple DOE plan codes, include first DOE plan code in series in Borrower Incentive Layout)	Plan Information	Qualifying Criteria	Other Incentive Information	Comments
			If the borrower is removed from ACH due to bank changes or deferment/ forbearance, they must reapply no more than 90 days after the ACH Removal Date (see Comment 3).		
R32	9083-9085	Plan Information	Qualifying Criteria	Other Incentive Information	Comments
		Progressive Plan – maximum 3.5% OLA rebate in 3 steps: Immediate 1% rebate upon ACH enrollment Additional 1% rebate after 12 th consecutive ACH payment		Once reduction is effective payment term will be shortened. If the borrower becomes 15 days delinquent or fails to reapply for ACH within 90 days of removal, they will retain whatever rebates they have already received and become ineligible for any additional rebates.	If the borrower requests a deferment or forbearance of 3 months or longer, and they are still in the first 24 months of this plan, you should encourage them not to cancel their ACH enrollment, because that would disqualify them from their remaining rebate eligibility. You should instead advise the borrower to stay on ACH and notify us of any bank changes that take place during their deferment/forbearance, so that we can continue to draft from the correct account once repayment resumes.
		Additional 1.5% rebate after 24 th consecutive ACH payment			

ED Servicer Borrower Incentive Plans with Rebates

Plan No (does not need to be reported, intended to be reference to show that the plan includes multiple DOE Plan Codes within the same overall plan)	DOE Plan Number (If the "Plan no" includes multiple DOE plan codes, include first DOE plan code in series in Borrower Incentive Layout)	Plan Information	Qualifying Criteria	Other Incentive Information	Comments
			<p>Borrower must sign up for ACH within the first 90 days of repayment and stay on it.</p> <p>If the borrower is removed from ACH due to bank changes or deferment/ forbearance, they must reapply no more than 90 days after the ACH Removal Date (see Comments).</p>		
R33	9086-9088	Plan Information	Qualifying Criteria	Other Incentive Information	Comments
		<p>0.25% interest rate reduction for ACH</p> <p>Combined OLA rebate and maximum 2% on-time interest rate reduction, in 3 steps:</p> <p>Immediate 0.25% interest rate reduction</p>		<p>If borrower becomes 16 days delinquent at any time, they are disqualified from the plan</p> <p>Once the reduction is effective the payment term will be shortened, they may request a reduced payment at any time.</p>	

ED Servicer Borrower Incentive Plans with Rebates

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R34	9087	1% OLA rebate after 24 th consecutive on-time payment		They can qualify for the ACH and on time payment at the same time.	
	9088	2% interest rate reduction after 48 th consecutive on-time payment			
	9089	<p>0.25% interest rate reduction for ACH</p> <p>Offers a 1% rebate after 48 on time payments.</p>	<p>If the borrower becomes 16 days delinquent during the qualification period, they are disqualified from the plan.</p>	Once the reduction is effective the payment term will be shortened, they may request a reduced payment at any time.	
R35	9090/9091	0.25% interest rate reduction for ACH		Account can receive both on-time and ACH reductions simultaneously	

ED Servicer Borrower Incentive Plans with Rebates

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	<p align="center">9090</p> <p align="center">9091</p>	<p>Combined OLA rebate and maximum 2% on-time interest rate reduction, in 2 steps:</p> <p>1% OLA rebate (origination fees) and 0.25% interest rate reduction at Grace End</p> <p>2% interest rate reduction after 48th consecutive on-time payment</p>		<p>If the account becomes 15 days delinquent during the qualification period, the borrower is disqualified from the plan.</p> <p>Once the reduction is applied to the account, it will never be removed, regardless of delinquency</p> <p>Once reduction is effective, the payment amount will be reduced. The borrower can request a shortened repayment term at any time</p> <p>On-time reduction is effective at the 49th month of repayment.</p>	
R36	9092	<p>0.25% interest rate reduction for ACH</p>		<p>Once the reduction is effective the payment term will be shortened. The borrower may request a reduced payment amount.</p>	

ED Servicer Borrower Incentive Plans with Rebates

Plan No (does not need to be reported, intended to be reference to show that the plan includes multiple DOE Plan Codes within the same overall plan)	DOE Plan Number (If the "Plan no" includes multiple DOE plan codes, include first DOE plan code in series in Borrower Incentive Layout)	Plan Information	Qualifying Criteria	Other Incentive Information	Comments
		1% OLA rebate after 36 on time payments.		If the borrower becomes 7 days delinquent during the qualification period, they will be disqualified.	
R37	9093	Plan Information 0.25% interest rate reduction for ACH 1.0% OLA rebate after 36 on-time payments 1.0% interest rate reduction after 48 on-time payments	Qualifying Criteria If the borrower becomes 15 days delinquent at any time, they will be disqualified. PBO = \$50,000 or more	Other Incentive Information Account can receive both on time and ACH reductions simultaneously. Once reduction is effective, the payment amount will be reduced.	Comments
R38	9094-9096	Plan Information Progressive Plan – 3% OLA rebate in 3 steps:	Qualifying Criteria	Other Incentive Information Once reduction is effective payment term will be shortened.	Comments

ED Servicer Borrower Incentive Plans with Rebates

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	9094	Immediate 1% OLA rebate after 1 st on time payment . Additional 1% OLA rebate after the 15 th consecutive ACH payment		If the borrower becomes 15 days delinquent or fails to reapply for ACH within 90 days of removal, they will retain whatever rebates they have already received and become ineligible for any additional rebates.	If the borrower requests a deferment or forbearance of 3 months or longer, and they are still in the first 30 months of this plan, encourage them not to cancel ACH enrollment as that would disqualify them from any remaining rebate eligibility. Instead, advise the borrower to stay on ACH and notify us of any bank changes that take place during their deferment/forbearance, so that we can continue to draft from the correct account once repayment resumes.
	9095	Additional 1% OLA rebate after the 30 th consecutive ACH payment (plan 9096).			
	9096		Borrower must sign up for ACH within the first 90 days of repayment and stay on it, in order to be eligible for the 2 nd and 3 rd rebates.		

ED Servicer Borrower Incentive Plans with Rebates

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			If the borrower is removed from ACH due to bank changes or deferment/ forbearance, they must reapply no more than 90 days after the ACH Removal Date (see Comment 2).		
R39	9097-9099	Plan Information	Qualifying Criteria	Other Incentive Information	Comments
		0.25% interest rate reduction for ACH		Once reduction is effective, the payment term will be shortened.	
		Progressive plan – maximum 4% OLA rebate in 3 steps:		If the account becomes 15 days delinquent at any time, the borrower is disqualified from the plan.	
		9097 2% rebate after 1 st on-time payment Additional 1% rebate after 24 th consecutive on-time payment 9098 Additional 1% rebate after 48 th consecutive on-time payment 9099 Additional 1% rebate after 48 th consecutive on-time payment			
R40	9100-9102	Plan Information	Qualifying Criteria	Other Incentive Information	Comments

ED Servicer Borrower Incentive Plans with Rebates

Plan No (does not need to be reported, intended to be reference to show that the plan includes multiple DOE Plan Codes within the same overall plan)	DOE Plan Number (If the "Plan no" includes multiple DOE plan codes, include first DOE plan code in series in Borrower Incentive Layout)	Plan Information	Qualifying Criteria	Other Incentive Information	Comments
	<p align="center">9100</p> <p align="center">9101</p> <p align="center">9102</p>	<p>0.25% interest rate reduction for ACH</p> <p>Progressive plan – maximum 4% OLA rebate in 3 steps: 2% rebate after 1st on-time payment Additional 1% rebate after 24th consecutive on-time payment Additional 1% rebate after 48th consecutive on-time payment</p>	<p>If the borrower becomes 16 days delinquent at any time, they will be disqualified.</p>	<p>Once reduction is effective, the payment term will be shortened.</p>	
R41	9103	<p>1% interest rate reduction after 48 on-time payments.</p> <p>Offers a .25% reduction for ACH</p>		<p>The borrower can qualify for the ACH and on time reduction simultaneously</p> <p>Once the reduction is effective, the payment term will be shortened. Borrower can request a reduced payment amount.</p>	

ED Servicer Borrower Incentive Plans with Rebates

Plan No (does not need to be reported, intended to be reference to show that the plan includes multiple DOE Plan Codes within the same overall plan)	DOE Plan Number (If the "Plan no" includes multiple DOE plan codes, include first DOE plan code in series in Borrower Incentive Layout)	Plan Information	Qualifying Criteria	Other Incentive Information	Comments
		Offers a 1% OLA rebate after 36 on time payments	OLA Minimum of \$50,000	If the borrower becomes 14 days past due at any time, they will become disqualified.	
R42	9104	Plan Information	Qualifying Criteria	Other Incentive Information	Comments
		0.25% interest rate reduction for ACH 1% PBO rebate at Separation Date 1% interest rate reduction after 24 on-time payments	If the borrower becomes 15 days delinquent at any time, they are disqualified.	Borrower can qualify for both on-time and ACH reductions simultaneously Once reduction is effective, the repayment term will be shortened.	
R43	9105-9107	Plan Information	Qualifying Criteria	Other Incentive Information	Comments
		0.25% interest rate reduction for ACH		If the borrower becomes 15 days past due during the qualification period, they will be disqualified.	

ED Servicer Borrower Incentive Plans with Rebates

Plan No (does not need to be reported, intended to be reference to show that the plan includes multiple DOE Plan Codes within the same overall plan)	DOE Plan Number (If the "Plan no" includes multiple DOE plan codes, include first DOE plan code in series in Borrower Incentive Layout)	Plan Information	Qualifying Criteria	Other Incentive Information	Comments
	9105	Immediate 3.65% interest rate reduction for the first 12 months of repayment ONLY.		Once reduction is effective, the payment amount will be reduced. The borrower can request a shortened repayment term	
	9106	1% PBO rebate after 48 on time payments		The on time interest rate reduction will be suspended during periods of deferment or forbearance.	
	9107	Option to release the co-signer from the loan obligation after the 48 th on time payment			
R44	9108-9110	Plan Information	Qualifying Criteria	Other Incentive Information	Comments
	9108	0.25% interest rate reduction for ACH Immediate 3.0% interest rate reduction for the first 12 months of repayment ONLY.		If the borrower becomes 15 days past due during the qualification period, they will be disqualified. Once reduction is effective, the payment amount will be reduced. The borrower can request a shortened repayment term	

ED Servicer Borrower Incentive Plans with Rebates

Plan No (does not need to be reported, intended to be reference to show that the plan includes multiple DOE Plan Codes within the same overall plan)	DOE Plan Number (If the "Plan no" includes multiple DOE plan codes, include first DOE plan code in series in Borrower Incentive Layout)	Plan Information	Qualifying Criteria	Other Incentive Information	Comments
	9109	1.5% PBO Rebate after 48 on time payments		The on time interest rate reduction will be suspended during periods of deferment or forbearance.	
	9110	Option to release the co-signer from the loan obligation after the 48 th on time payment.			
	9111-9115	Plan Information	Qualifying Criteria	Other Incentive Information	Comments
R45	9111	Progressive Plan – maximum 7.0% OLA rebate in 5 Steps: 1% rebate upon 1 st ACH payment. (Plan 9111). *		Once reduction is effective payment term will be shortened.	If the borrower requests a deferment or forbearance of 3 months or longer, and they are still in the first 48 months of this plan, you should encourage them not to cancel their ACH enrollment, because that would disqualify them from their remaining rebate eligibility. You should instead advise the borrower to stay on ACH and notify us of any bank changes that take place during their deferment/forbearance, so that we can continue to draft from the correct account once repayment resumes.
	9112	Additional 1% rebate after 12 th consecutive ACH payment (plan 9112)		If the borrower becomes 15 days delinquent or fails to reapply for ACH within 90 days of removal, they will retain whatever rebates they have already received and become ineligible for any additional rebates.	
	9113	Additional 1.5% rebate after 24 th consecutive ACH payment			

ED Servicer Borrower Incentive Plans with Rebates

Plan No (does not need to be reported, intended to be reference to show that the plan includes multiple DOE Plan Codes within the same overall plan)	DOE Plan Number (If the "Plan no" includes multiple DOE plan codes, include first DOE plan code in series in Borrower Incentive Layout)	Plan Information	Qualifying Criteria	Other Incentive Information	Comments
	9114	Additional 1.75% rebate after 36 th consecutive ACH payment .		* If a borrower has a first disbursement from 7/1/07 through 7/31/07, the first rebate is awarded at Grace End regardless of ACH Enrollment.	
	9115	Additional 1.75% rebate after 48 th consecutive ACH payment			
			<p>Borrower must sign up for ACH within the first 120 days of repayment and stay on it.</p> <p>If the borrower is removed from ACH due to bank changes or deferment/ forbearance, they must reapply no more than 90 days after the ACH Removal Date (see Comments).</p>		
R46	9116-9120	Plan Information	Qualifying Criteria	Other Incentive Information	Comments
		Progressive Plan – maximum 7.0% OLA rebate in 5 Steps:		Once reduction is effective payment term will be shortened.	If the borrower requests a deferment or forbearance of 12 months or longer, and

ED Servicer Borrower Incentive Plans with Rebates

Plan No (does not need to be reported, intended to be reference to show that the plan includes multiple DOE Plan Codes within the same overall plan)	DOE Plan Number (If the "Plan no" includes multiple DOE plan codes, include first DOE plan code in series in Borrower Incentive Layout)	Plan Information	Qualifying Criteria	Other Incentive Information	Comments
	9116	1% rebate upon 1 st ACH payment. Additional 1% rebate after 12 th consecutive ACH payment		If the borrower becomes 15 days delinquent or fails to reapply for ACH within 90 days of removal, they will retain whatever rebates they have already received and become ineligible for any additional rebates.	they are still in the first 48 months of this plan, you should encourage them not to cancel their ACH enrollment, because that would disqualify them from their remaining rebate eligibility. You should instead advise the borrower to stay on ACH and notify us of any bank changes that take place during their deferment/forbearance, so that we can continue to draft from the correct account once repayment resumes.
	9117	Additional 1.5% rebate after 24 th consecutive ACH payment			
	9118	Additional 1.75% rebate after 36 th consecutive ACH payment .			
	9119	Additional 1.75% rebate after 48 th consecutive ACH payment			
	9120				
			Borrower must sign up for ACH within the first 365 days of repayment and stay on it.		

ED Servicer Borrower Incentive Plans with Rebates

Plan No (does not need to be reported, intended to be reference to show that the plan includes multiple DOE Plan Codes within the same overall plan)	DOE Plan Number (If the "Plan no" includes multiple DOE plan codes, include first DOE plan code in series in Borrower Incentive Layout)	Plan Information	Qualifying Criteria	Other Incentive Information	Comments
			If the borrower is removed from ACH due to bank changes or deferment/ forbearance, they must reapply no more than 90 days after the ACH Removal Date (see Comments).		
R47	9121-9123	Plan Information	Qualifying Criteria	Other Incentive Information	Comments
		0.25% interest rate reduction for ACH Progressive Plan – maximum 3% OLA rebate in 3 steps:		Once reduction is effective payment term will be shortened. Borrower can request a reduced payment amount. If the borrower becomes 15 days delinquent or fails to reapply for ACH within 90 days of removal, they will retain whatever rebates they have already received and become ineligible for any additional rebates.	If the borrower requests a deferment or forbearance of 3 months or longer, and they are still in the first 24 months of this plan, you should encourage them not to cancel their ACH enrollment, because that would disqualify them from their remaining rebate eligibility. You should instead advise the borrower to stay on ACH and notify us of any bank changes that take place during their deferment/forbearance, so that we can continue to draft from the correct account once repayment resumes.
		1% rebate upon 1 st ACH payment. . Additional 1% rebate after 12 th consecutive ACH payment		Borrower is disqualified from ACH benefit upon 1 NSF.	

ED Servicer Borrower Incentive Plans with Rebates

Plan No (does not need to be reported, intended to be reference to show that the plan includes multiple DOE Plan Codes within the same overall plan)	DOE Plan Number (If the "Plan no" includes multiple DOE plan codes, include first DOE plan code in series in Borrower Incentive Layout)	Plan Information	Qualifying Criteria	Other Incentive Information	Comments
	9123	Additional 1% rebate after 24 th consecutive ACH payment	<p>Borrower must get on ACH within the first 120 days of repayment and stay on it.</p> <p>If the borrower is removed from ACH due to bank changes or deferment/ forbearance, they must reapply no more than 90 days after the ACH Removal Date.</p>		
R48	9370-9372	Plan Information	Qualifying Criteria	Other Incentive Information	Comments
	9370	Progressive Plan – maximum 3.5% OLA rebate in 3 steps: 1% rebate upon 1 st ACH payment. (Plan 9370).*		Once reduction is effective payment term will be shortened.	If the borrower requests a deferment or forbearance of 3 months or longer, and they are still in the first 24 months of this plan, you

ED Servicer Borrower Incentive Plans with Rebates

Plan No (does not need to be reported, intended to be reference to show that the plan includes multiple DOE Plan Codes within the same overall plan)	DOE Plan Number (If the "Plan no" includes multiple DOE plan codes, include first DOE plan code in series in Borrower Incentive Layout)	Plan Information	Qualifying Criteria	Other Incentive Information	Comments
	9371	Additional 1% rebate after 12 th consecutive ACH payment		If the borrower becomes 15 days delinquent or fails to reapply for ACH within 90 days of removal, they will retain whatever rebates they have already received and become ineligible for any additional rebates.	should encourage them not to cancel their ACH enrollment, because that would disqualify them from their remaining rebate eligibility. You should instead advise the borrower to stay on ACH and notify us of any bank changes that take place during their deferment/forbearance, so that we can continue to draft from the correct account once repayment resumes.
	9372	Additional 1.5% rebate after 24 th consecutive ACH payment.	Borrower must sign up for ACH within the first 90 days of repayment and stay on it.		
			If the borrower is removed from ACH due to bank changes or deferment/forbearance, they must reapply no more than 90 days after the ACH Removal Date (see Comments).		
R49	9380	Plan Information	Qualifying Criteria	Other Incentive Information	Comments

ED Servicer Borrower Incentive Plans with Rebates

Plan No (does not need to be reported, intended to be reference to show that the plan includes multiple DOE Plan Codes within the same overall plan)	DOE Plan Number (If the "Plan no" includes multiple DOE plan codes, include first DOE plan code in series in Borrower Incentive Layout)	Plan Information	Qualifying Criteria	Other Incentive Information	Comments
		<p>Offers 0.6% interest rate reduction for ACH</p> <p>1% PBO Rebate after 24 on time payments</p>	<p>If the borrower becomes 16 days delinquent during the qualification period, they are disqualified from the plan.</p>	<p>Once reduction is effective, the repayment term will be shortened.</p>	<p>The CDW1 letter gives the borrower a choice between receiving a check for the rebate amount or having it deducted from their PBO upon qualification. Borrower will have 30 days from the date of the CDW1 letter to notify ACS and request a check.</p>
R50	9390/9391	Plan Information	Qualifying Criteria	Other Incentive Information	Comments
		<p>0.6% interest rate reduction for ACH</p> <p>Plan A: CDW1 offer letter after 23rd consecutive on-time payment. This letter invites the borrower to call ACS within 30 days to request their rebate by check if preferred.</p>		<p>Once reduction is effective, the repayment term will be shortened. Borrower has the option to select a reduced payment amount.</p>	
	9390				

ED Servicer Borrower Incentive Plans with Rebates

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	9391	<p>Plan B: 1% PBO rebate after 24th consecutive on-time payment, in the form requested by the borrower (check or PBO reduction).</p>	<p>If the borrower becomes 16 days delinquent during the qualification period, they are disqualified.</p>		
R51	9400-9403	<p>0.6% interest rate reduction for ACH</p> <p>Maximum 3% on-time PBO rebate, in 4 steps:</p>		<p>If the account becomes 16 days delinquent, the borrower is disqualified from the plan.</p> <p>Once reduction is effective, the payment term will be shortened.</p>	<p>Progressive – 4-tiered plan.</p> <p>The CDW1 letter gives the borrower a choice between receiving the rebate via a check or having ACS apply it as a PBO reduction. Borrower will have 30 days from the date of the CDW1 letter to notify ACS and request a check.</p>

ED Servicer Borrower Incentive Plans with Rebates

Plan No (does not need to be reported, intended to be reference to show that the plan includes multiple DOE Plan Codes within the same overall plan)	DOE Plan Number (If the "Plan no" includes multiple DOE plan codes, include first DOE plan code in series in Borrower Incentive Layout)	Plan Information	Qualifying Criteria	Other Incentive Information	Comments
	9400	Tier 1: CDW1 offer letter after 11 th consecutive on-time payment. This letter invites the borrower to call ACS within 30 days to request their first rebate by check if preferred.			
	9401	Tier 2: 1% PBO rebate after 12 th consecutive on-time payment, in the form requested by the borrower (check or PBO reduction).			
	9402	Tier 3: CDW1 offer letter after 23 rd consecutive on-time payment. This letter invites the borrower to call ACS within 30 days to request their second rebate by check if preferred.			
	9403	Tier 4: Additional 2% PBO rebate after 24 th consecutive on-time payment, in the form requested by the borrower (check or PBO reduction).			
R52	9410-9413	Plan Information	Qualifying Criteria	Other Incentive Information	Comments
		0.6% interest rate reduction for ACH		If the borrower becomes 16 days delinquent, they will be disqualified from the next scheduled benefit.	Progressive – 4-tiered plan.

ED Servicer Borrower Incentive Plans with Rebates

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		Maximum 2% PBO rebate, in 4 steps: Tier 1: CDW1 offer letter after 11 th consecutive on-time payment. This letter invites the borrower to call ACS within 30 days to request their first rebate by check if preferred. Tier 2: 1% PBO rebate after 12 th consecutive on-time payment, in the form requested by the borrower (check or PBO reduction). Tier 3: CDW1 offer letter after 23 rd consecutive on-time payment. This letter invites the borrower to call ACS within 30 days to request their second rebate by check if preferred. Tier 4: Additional 1% PBO rebate after 24 th consecutive on-time payment, in the form requested by the borrower (check or PBO reduction).		Once reduction is effective, the payment term will be shortened.	The CDW1 letter gives the borrower a choice between receiving the rebate via a check or having ACS apply it as a PBO reduction. Borrower will have 30 days from the date of the CDW1 letter to notify ACS and request a check.
	9410				
	9411				
	9412				
	9413				

ED Servicer Borrower Incentive Plans with Rebates

Plan No (does not need to be reported, intended to be reference to show that the plan includes multiple DOE Plan Codes within the same overall plan)	DOE Plan Number (If the "Plan no" includes multiple DOE plan codes, include first DOE plan code in series in Borrower Incentive Layout)	Plan Information	Qualifying Criteria	Other Incentive Information	Comments

Plan No	DOE Plan Number	Plan Information	Qualifying Criteria	Other Incentive Information	Comments
R53	9420-9423	<p>0.6% interest rate reduction for ACH</p> <p>Maximum 2% on-time PBO rebate, in 4 steps:</p> <p>Tier 1: CDW1 offer letter after 23rd consecutive on-time payment. This letter invites the borrower to call ACS within 30 days to request their first rebate by check if preferred.</p> <p>Tier 2: 1% PBO rebate after 24th consecutive on-time payment, in the form requested by the borrower (check or PBO reduction).</p>		<p>Once reduction is effective, the payment term will be shortened. Borrower has the option to select a reduced payment amount.</p> <p>Additional information regarding each tier can be viewed on the A13 "Comments" window.</p>	<p>Progressive – 4-tiered plan.</p> <p>The CDW1 letter gives the borrower a choice between receiving the rebate via a check or having ACS apply it as a PBO reduction. Borrower will have 30 days from the date of the CDW1 letter to notify ACS and request a check.</p>
	9420				
	9421				

ED Servicer Borrower Incentive Plans with Rebates

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	9422	<p>Tier 3: CDW1 offer letter after 35th consecutive on-time payment. This letter invites the borrower to call ACS within 30 days to request their second rebate by check if preferred.</p> <p>Tier 4 Additional 1% PBO rebate after 36th consecutive on-time payment, in the form requested by the borrower (check or PBO reduction).</p>	<p>If the account becomes 16 days delinquent, the borrower is disqualified from the plan.</p>		
	9423				
R54	9430	<p>Plan Information</p> <p>Offers a 1% interest rate reduction after 48 on time payments.</p> <p>0.25% interest rate reduction for ACH</p>	<p>Qualifying Criteria</p>	<p>Other Incentive Information</p> <p>Once reduction is effective payment term will be shortened.</p> <p>Account can receive both the interest rate reduction and the ACH reduction simultaneously.</p>	<p>Comments</p>

ED Servicer Borrower Incentive Plans with Rebates

Plan No (does not need to be reported, intended to be reference to show that the plan includes multiple DOE Plan Codes within the same overall plan)	DOE Plan Number (If the "Plan no" includes multiple DOE plan codes, include first DOE plan code in series in Borrower Incentive Layout)	Plan Information	Qualifying Criteria	Other Incentive Information	Comments
		1% OLA rebate after 36 on time payments.	If the borrower becomes past due more than 14 days at any time, they will be disqualified. OLA Minimum \$50,000.		
R55	9440-9442	Plan Information	Qualifying Criteria	Other Incentive Information	Comments
		0.25% interest rate reduction for ACH Progressive Plan – maximum 3% OLA rebate in 3 steps: 1% rebate upon 1 st ACH payment. Additional 1% rebate after 12 th consecutive ACH payments		Once reduction is effective payment term will be shortened. Borrower can request a reduced payment amount. If the borrower becomes 15 days delinquent or fails to reapply for ACH within 90 days of removal, they will retain whatever rebates they have already received and become ineligible for any additional rebates. Borrower is disqualified from ACH benefit upon 1 NSF.	If the borrower requests a deferment or forbearance of 3 months or longer, and they are still in the first 24 months of this plan, you should encourage them not to cancel their ACH enrollment, because that would disqualify them from their remaining rebate eligibility. You should instead advise the borrower to stay on ACH and notify us of any bank changes that take place during their deferment/forbearance, so that we can continue to draft from the correct account once repayment resumes.

ED Servicer Borrower Incentive Plans with Rebates

Plan No (does not need to be reported, intended to be reference to show that the plan includes multiple DOE Plan Codes within the same overall plan)	DOE Plan Number (If the "Plan no" includes multiple DOE plan codes, include first DOE plan code in series in Borrower Incentive Layout)	Plan Information	Qualifying Criteria	Other Incentive Information	Comments
	9442	Additional 1% rebate after 24 th consecutive ACH payment	<p>Borrower must get on ACH within the first 120 days of repayment and stay on it.</p> <p>If the borrower is removed from ACH due to bank changes or deferment/ forbearance, they must reapply no more than 90 days after the ACH Removal Date.</p>		
R56	9450	<p>0.7% interest rate reduction for ACH</p> <p>1% PBO Rebate after 12 on time payments</p>		<p>Once reduction is effective, the repayment term will be shortened</p> <p>If the borrower becomes 16 days delinquent during the qualification period, they will be disqualified.</p>	

ED Servicer Borrower Incentive Plans with Rebates

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R57	9460	Plan Information	Qualifying Criteria	Other Incentive Information	Comments
		0.25% interest rate reduction for ACH 1% OLA Rebate after 24 on time payments.	If the borrower becomes 6 days past due at any time, they will be disqualified.	Once reduction is effective payment term will be shortened.	
R58	9470	Plan Information	Qualifying Criteria	Other Incentive Information	Comments
		0.25% interest rate reduction for ACH 1% OLA Rebate after 12 on time payments	Account cannot become more than 20 days delinquent during qualifying period		This incentive is client assigned.
R59	9480-9483	Plan Information	Qualifying Criteria	Other Incentive Information	Comments
		0.3% interest rate reduction for ACH 0.3% interest rate reduction on first disbursement date		Once reduction is effective, the payment term will be shortened. Borrower has the option to request a reduced payment amount.	PBO rebate is in the form of a PBO reduction only; borrower will not receive a check for the rebate amount.
	9480				

ED Servicer Borrower Incentive Plans with Rebates

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	9481	At Grace End, begins payment counter for first rebate	If the borrower becomes 16 days delinquent, they will be disqualified.		
	9482	Maximum 3.6% on-time PBO rebate, in 2 steps:			
		Tier 1: 1.2% PBO rebate after 12 th on time payment			
9483	Tier 2: 2.4% PBO rebate after 24 th on time payment				
R60	9490-9491	Plan Information	Qualifying Criteria	Other Incentive Information	Comments
	9490	1% OLA Rebate after the 12 th on time payment (plan 9490)	If the borrower becomes 7 days delinquent during the qualifying period, they will be disqualified.	Once reduction is effective, the repayment term will be shortened.	
	9491	Additional 1.5% OLA Rebate after the 36 th on time payment (plan 9491)			
	9500-9503	Plan Information	Qualifying Criteria	Other Incentive Information	Comments

ED Servicer Borrower Incentive Plans with Rebates

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		0.75% ACH Interest rate reduction (for all tiers)		Account can receive both on-time and ACH reductions simultaneously.	
	9500	0.25% interest rate reduction immediately upon fully disbursed.		Once reduction is effective, the repayment term will be shortened. The borrower can request a reduced payment amount.	
	9501	1% interest rate reduction at Grace End		Borrower will be disqualified from the ACH benefit upon 1 NSF occurrence.	
	9502	1.5% OLA rebate upon 18 on time payment	If the borrower becomes 6 days delinquent at any time, they will regress to plan 1328.	The 1% interest rate reduction is suspended during deferment and forbearance.	
	9503	Regression Plan 9503: 0.25% interest rate reduction for remainder of loan.			
		Plan Information	Qualifying Criteria	Other Incentive Information	Comments
R62	9510	0.25% interest rate reduction for ACH		Once reduction is effective, the repayment term will be shortened.	

ED Servicer Borrower Incentive Plans with Rebates

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		3% PBO rebate after 36 consecutive on-time payments	If the account becomes 15 days delinquent during the qualification period, they will be disqualified.		
R63	9520	Plan Information	Qualifying Criteria	Other Incentive Information	Comments
		Immediate 0.75% interest rate reduction once account enters repayment. 0.25% interest rate reduction for ACH 3% PBO Rebate after 3 on time payments	PBO = \$7500 or more If the borrower becomes 31 days delinquent at any time, they will be disqualified.	Once reduction is effective, the repayment term will be shortened. Both the on time and ACH benefits will be disqualified upon 1 NSF.	

ED Servicer Borrower Incentive Plans with Rebates

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R64	9530	<p>Plan Information</p> <p>0.6% interest rate reduction immediately upon the loan being fully disbursed.</p> <p>3% PBO rebate 180 days after the final disbursement date.</p>	<p>Qualifying Criteria</p> <p>OLA = \$8,500 or more.</p>	<p>Other Incentive Information</p> <p>Account can receive both on-time and ACH reductions simultaneously</p> <p>Once reduction is effective, the repayment term will be shortened.</p> <p>The borrower will never be disqualified from the plan regardless of delinquency.</p>	<p>Comments</p>
R65	9540	<p>Plan Information</p> <p>Immediate 1% interest rate reduction when account enters repayment</p> <p>3% OLA Rebate when the account enters repayment.</p>	<p>Qualifying Criteria</p>	<p>Other Incentive Information</p> <p>Account can receive both on-time and ACH reductions simultaneously</p> <p>Once reduction is effective, the repayment term will be shortened.</p>	<p>Comments</p>

ED Servicer Borrower Incentive Plans with Rebates

Plan No (does not need to be reported, intended to be reference to show that the plan includes multiple DOE Plan Codes within the same overall plan)	DOE Plan Number (If the "Plan no" includes multiple DOE plan codes, include first DOE plan code in series in Borrower Incentive Layout)	Plan Information	Qualifying Criteria	Other Incentive Information	Comments
		1.25% interest rate reduction for ACH	OLA = \$10,000 or more. If the borrower becomes 15 days delinquent at any time, they will be disqualified.	If the borrower ever makes an NSF payment (7017 transaction, Activity Code "Z"), they will become permanently ineligible for the both the on time and ACH benefits. On time interest rate reduction will be suspended during periods of deferment and forbearance.	
R66	9550/9551	Plan Information 0.25% interest rate reduction for ACH	Qualifying Criteria	Other Incentive Information Account can receive both on-time and ACH reductions simultaneously.	Comments The fee rebate is equal to the origination fee minus \$250.00 (ex: origination fees on disbursements that qualify equal \$400. The protected amount is equal to \$250. The rebate would equal \$400 - \$250 = \$150)

ED Servicer Borrower Incentive Plans with Rebates

Plan No (does not need to be reported, intended to be reference to show that the plan includes multiple DOE Plan Codes within the same overall plan)	DOE Plan Number (If the "Plan no" includes multiple DOE plan codes, include first DOE plan code in series in Borrower Incentive Layout)	Plan Information	Qualifying Criteria	Other Incentive Information	Comments
		<p>Combined on-time OLA rebate and interest rate reduction, in 2 steps:</p> <p>Plan 9550: 3% OLA rebate (origination fees) after 24th consecutive on-time payment, minus a \$250.00 protected amount (see Comments).</p> <p>Plan 9551: 2% interest rate reduction after 48th consecutive on time payment.</p>	<p>First disbursement date = 07/01/01 - 6/30/03</p> <p>If the borrower becomes 14 days delinquent at any time, they will be disqualified.</p>	<p>On-time reduction is effective at the 25th & 49th month of repayment.</p> <p>Once reduction is effective, the repayment term will be shortened</p>	<p>This is a progressive plan. The account begins on plan 730. After 24 on time payments, the rebate is applied. After 48 on time payments, the account is moved to plan 740 and the 2% reduction is applied.</p> <p>If the account does not qualify for this plan, try plan code 700.</p>
R67	9560	<p>0.25% interest rate reduction for ACH</p> <p>3% origination fee rebate after 12 on time payments.</p>		<p>Account can receive both on-time and ACH reductions simultaneously.</p> <p>Origination Fee Rebate is effective at the 13th month of repayment.</p>	

ED Servicer Borrower Incentive Plans with Rebates

Plan No (does not need to be reported, intended to be reference to show that the plan includes multiple DOE Plan Codes within the same overall plan)	DOE Plan Number (If the "Plan no" includes multiple DOE plan codes, include first DOE plan code in series in Borrower Incentive Layout)	Plan Information	Qualifying Criteria	Other Incentive Information	Comments
				Once the reduction is applied to the account, it will never be removed, regardless of delinquency.	
			If the borrower becomes 15 days delinquent during qualification period, they will be disqualified.	Once reduction is effective, the repayment term will be shortened.	
R68	9570-9573	Plan Information	Qualifying Criteria	Other Incentive Information	Comments
		3% Origination Fee Rebate at Grace End (plan 9570)		Account can receive both on-time and ACH reductions simultaneously.	
	9570	0.25% interest rate reduction for ACH		On-time reduction is effective at the 25 th , 37 th , & 49 th months of repayment.	
9571	Maximum 2% on-time interest rate reduction, in 3 stages: 0.5% interest rate reduction after 24 th consecutive on-time payment (plan 9571)		If the borrower becomes 15 days delinquent during qualification period, they will be disqualified.		

ED Servicer Borrower Incentive Plans with Rebates

Plan No (does not need to be reported, intended to be reference to show that the plan includes multiple DOE Plan Codes within the same overall plan)	DOE Plan Number (If the "Plan no" includes multiple DOE plan codes, include first DOE plan code in series in Borrower Incentive Layout)	Plan Information	Qualifying Criteria	Other Incentive Information	Comments
			If the borrower becomes 6 days delinquent during the qualification period, they will be disqualified.		
R70	9576	Plan Information 1.5% Rebate of Original Loan Amount at Grace End 0.25% interest rate reduction for ACH 1% interest rate reduction after 36 on-time payments	Qualifying Criteria	Other Incentive Information Account can receive all reductions simultaneously. Once a reduction is effective, the payment term will be shortened accordingly. If the borrower becomes 15 days past due at any time during the first 12 months of repayment, we will revoke the 1.5% grace-end rebate and add the rebate amount back to the borrower's PBO, effective the 16 th day of delinquency.	Comments

ED Servicer Borrower Incentive Plans with Rebates

Plan No (does not need to be reported, intended to be reference to show that the plan includes multiple DOE Plan Codes within the same overall plan)	DOE Plan Number (If the "Plan no" includes multiple DOE plan codes, include first DOE plan code in series in Borrower Incentive Layout)	Plan Information	Qualifying Criteria	Other Incentive Information	Comments
				If the borrower becomes 15 days past due at any time during the first 36 months of repayment, they will lose their eligibility for the 1% interest rate reduction. However, once they achieve the reduction, they will never lose it, regardless of delinquency.	
R71	9577	Plan Information	Qualifying Criteria	Other Incentive Information	Comments
		3% OLA rebate at Separation Date 2.5% interest rate reduction for ACH		Once the reduction is effective the payment term will be shortened.	
R72	9578	Plan Information	Qualifying Criteria	Other Incentive Information	Comments
		1% interest rate reduction immediately at repayment.		Account can receive both on-time and ACH reductions simultaneously.	

ED Servicer Borrower Incentive Plans with Rebates

Plan No (does not need to be reported, intended to be reference to show that the plan includes multiple DOE Plan Codes within the same overall plan)	DOE Plan Number (If the "Plan no" includes multiple DOE plan codes, include first DOE plan code in series in Borrower Incentive Layout)	Plan Information	Qualifying Criteria	Other Incentive Information	Comments
		0.25% interest rate reduction for ACH 2% OLA rebate after 48 on time payments	If borrower is more than 10 days delinquent, they will be disqualified from the Rebate benefit only.	The interest rate reduction will never be removed, regardless of delinquency. Once reduction is effective, the repayment term will be shortened. Borrower can request a reduced payment amount.	
R73	9579	Plan Information 1% interest rate reduction immediately at repayment. 0.25% interest rate reduction for ACH	Qualifying Criteria	Other Incentive Information Account can receive both on-time and ACH reductions simultaneously. The interest rate reduction will never be removed, regardless of delinquency.	Comments

ED Servicer Borrower Incentive Plans with Rebates

Plan No (does not need to be reported, intended to be reference to show that the plan includes multiple DOE Plan Codes within the same overall plan)	DOE Plan Number (If the "Plan no" includes multiple DOE plan codes, include first DOE plan code in series in Borrower Incentive Layout)	Plan Information	Qualifying Criteria	Other Incentive Information	Comments
		1.5% OLA rebate after 48 on time payments	If borrower is more than 10 days delinquent, they will be disqualified from the Rebate benefit only.	Once reduction is effective, the repayment term will be shortened. Borrower can request a reduced payment amount.	
R74	9580	Plan Information	Qualifying Criteria	Other Incentive Information	Comments
		1.75% interest rate reduction immediately at repayment.		Account can receive both on-time and ACH reductions simultaneously.	
		0.25% interest rate reduction for ACH		The interest rate reduction will never be removed, regardless of delinquency.	
3% OLA rebate after 48 on time payments		Once reduction is effective, the repayment term will be shortened. Borrower can request a reduced payment amount.			

ED Servicer Borrower Incentive Plans with Rebates

Plan No (does not need to be reported, intended to be reference to show that the plan includes multiple DOE Plan Codes within the same overall plan)	DOE Plan Number (If the "Plan no" includes multiple DOE plan codes, include first DOE plan code in series in Borrower Incentive Layout)	Plan Information	Qualifying Criteria	Other Incentive Information	Comments
			If borrower is more than 10 days delinquent, they will be disqualified from the Rebate benefit only.		
R75	9581	Plan Information	Qualifying Criteria	Other Incentive Information	Comments
		0.25% interest rate reduction for ACH 3% PBO Rebate after 12 on time payments		Once reduction is effective, the repayment term will be shortened Borrower is permanently disqualified from ACH upon 1 NSF If the borrower becomes 16 days delinquent during the qualification period, they will be disqualified.	
R76	9582	Plan Information	Qualifying Criteria	Other Incentive Information	Comments
		0.25% interest rate reduction for ACH		Once reduction is effective, the repayment term will be shortened	

ED Servicer Borrower Incentive Plans with Rebates

Plan No (does not need to be reported, intended to be reference to show that the plan includes multiple DOE Plan Codes within the same overall plan)	DOE Plan Number (If the "Plan no" includes multiple DOE plan codes, include first DOE plan code in series in Borrower Incentive Layout)	Plan Information	Qualifying Criteria	Other Incentive Information	Comments
		3% PBO Rebate after 12 on time payments 2% interest rate reduction after 48 on time payments		Borrower is permanently disqualified from ACH upon 1 NSF If the borrower becomes 16 days delinquent at any time, they will be disqualified.	
R77	9583	Plan Information	Qualifying Criteria	Other Incentive Information	Comments
		1.75% interest rate reduction for ACH 0.25% interest rate reduction at Grace End 3% PBO Rebate after 12 on time payments		Once reduction is effective, the repayment term will be shortened Borrower is permanently disqualified from ACH upon 1 NSF If the borrower becomes 16 days delinquent at any time, they will be disqualified.	
R78	9584	Plan Information	Qualifying Criteria	Other Incentive Information	Comments
		2% interest rate reduction after 48 on time payments		Account can receive both on-time and ACH reductions simultaneously	

ED Servicer Borrower Incentive Plans with Rebates

Plan No (does not need to be reported, intended to be reference to show that the plan includes multiple DOE Plan Codes within the same overall plan)	DOE Plan Number (If the "Plan no" includes multiple DOE plan codes, include first DOE plan code in series in Borrower Incentive Layout)	Plan Information	Qualifying Criteria	Other Incentive Information	Comments
		3% Origination Fee Rebate at Sep Date 0.25% interest rate reduction for ACH	If borrower becomes 14 days delinquent during the qualification period, they will become disqualified.	Once the reduction is applied to the account, it will never be removed, regardless of delinquency. Once reduction is effective, the payment term will be shortened	
R79	9585	Plan Information	Qualifying Criteria	Other Incentive Information	Comments
		0.25% interest rate reduction for ACH 3% origination fee rebate after 24 on time payments		Account can receive both on-time and ACH reductions simultaneously. Once the reduction is applied to the account, it will never be removed, regardless of delinquency.	The fee rebate is equal to the origination fee minus \$250.00 (ex: origination fees on disbursements that qualify equal \$400. The protected amount is equal to \$250. The rebate would equal \$400 - \$250 = \$150) After 24 on time payments, the rebate is applied. After 48 on time payments, the 2% reduction is applied

ED Servicer Borrower Incentive Plans with Rebates

Plan No (does not need to be reported, intended to be reference to show that the plan includes multiple DOE Plan Codes within the same overall plan)	DOE Plan Number (If the "Plan no" includes multiple DOE plan codes, include first DOE plan code in series in Borrower Incentive Layout)	Plan Information	Qualifying Criteria	Other Incentive Information	Comments
		2% interest rate reduction after 48 on time payments.		Once reduction is effective, the repayment term will be shortened	

R80

9586

Plan Information	Qualifying Criteria	Other Incentive Information	Comments
<p>0.25% interest rate reduction for ACH</p> <p>2% interest rate reduction after 48 on time payments.</p> <p>Rebate of the 3% origination fees after 24 on time payments, minus a \$250.00 protected amount (see Comments).</p>	<p>If the borrower becomes 16 days past due they will be disqualified from the plan.</p>	<p>Once the reduction is effective the payment term will be shortened, they may request a reduced payment at any time.</p> <p>They can qualify for the ACH and on time payment at the same time.</p>	<p>The fee rebate is equal to the origination fee minus \$250.00 (ex: origination fees on disbursements that qualify equal \$400. The protected amount is equal to \$250. The rebate would equal \$400 - \$250 = \$150)</p>

Plan Information	Qualifying Criteria	Other Incentive Information	Comments
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ED Servicer Borrower Incentive Plans with Rebates

Plan No (does not need to be reported, intended to be reference to show that the plan includes multiple DOE Plan Codes within the same overall plan)	DOE Plan Number (If the "Plan no" includes multiple DOE plan codes, include first DOE plan code in series in Borrower Incentive Layout)	Plan Information	Qualifying Criteria	Other Incentive Information	Comments
		0.25% interest rate reduction for ACH	If the borrower becomes 16 days delinquent during qualification period, they are disqualified.	eligible for the rebate.	
R84	9590	Plan Information 0.25% interest rate reduction for ACH 5% PBO rebate after 48 on-time payments	Qualifying Criteria If the borrower becomes 16 days delinquent during qualification period, they will be disqualified.	Other Incentive Information The rebate will be based on the borrowers PBO at the time they become eligible for the rebate.	Comments
R85	9591	Plan Information Offers a 7% rebate after 48 on-time payments 0.25% interest rate reduction for ACH	Qualifying Criteria	Other Incentive Information The rebate will be based on the borrowers PBO at the time they become eligible for the rebate.	Comments

ED Servicer Borrower Incentive Plans with Rebates

Plan No (does not need to be reported, intended to be reference to show that the plan includes multiple DOE Plan Codes within the same overall plan)	DOE Plan Number (If the "Plan no" includes multiple DOE plan codes, include first DOE plan code in series in Borrower Incentive Layout)	Plan Information	Qualifying Criteria	Other Incentive Information	Comments
			If the borrower becomes 16 days delinquent during qualifying period, the borrower is disqualified.		
R86	9592	Plan Information	Qualifying Criteria	Other Incentive Information	Comments
		Offers a 10% rebate after 48 on-time payments 0.25% interest rate reduction for ACH	If the borrower becomes 16 days delinquent during qualification period, they are disqualified.	The rebate will be based on the borrowers PBO at the time they become eligible for the rebate.	
R87	9593	Plan Information	Qualifying Criteria	Other Incentive Information	Comments
		2% OLA rebate at Grace End		Account can receive both on-time and ACH reductions simultaneously	

ED Servicer Borrower Incentive Plans with Rebates

Plan No (does not need to be reported, intended to be reference to show that the plan includes multiple DOE Plan Codes within the same overall plan)	DOE Plan Number (If the "Plan no" includes multiple DOE plan codes, include first DOE plan code in series in Borrower Incentive Layout)	Plan Information	Qualifying Criteria	Other Incentive Information	Comments
		0.25% interest rate reduction for ACH 2% interest rate reduction after 48 consecutive on-time payments		If the account becomes 15 days delinquent during qualification period, the borrower is disqualified. Once the reduction is effective, it will never be removed regardless of delinquency. Once the reduction is effective, the repayment term will be shortened. The borrower can request a reduced payment amount.	

R88

9594

Plan Information	Qualifying Criteria	Other Incentive Information	Comments
3% OLA rebate after 36 on time payments.	If the borrower becomes 7 days delinquent at any time, they will be disqualified.	Once the reduction is effective the payment term will be shortened. The borrower may request a reduced payment amount.	

Plan Information	Qualifying Criteria	Other Incentive Information	Comments
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R89

9595

ED Servicer Borrower Incentive Plans with Rebates

Plan No (does not need to be reported, intended to be reference to show that the plan includes multiple DOE Plan Codes within the same overall plan)	DOE Plan Number (If the "Plan no" includes multiple DOE plan codes, include first DOE plan code in series in Borrower Incentive Layout)	Plan Information	Qualifying Criteria	Other Incentive Information	Comments
		0.25% interest rate reduction for ACH 1.5% OLA rebate after 18 on time payments.		Once the reduction is effective the payment term will be shortened. The borrower may request a reduced payment amount. If the borrower becomes 7 days delinquent during the qualification period, they will be disqualified.	Priority 1 plan. If borrower attends a school in a state other than what is listed, try plan 3145.
R90	9596	0.25% interest rate reduction for ACH SPECIAL BENEFIT: 3% PBO Rebate after 1 st on time ACH payments (see Comments) 5% Rebate of PBO excluding capitalized interest after 48 on time ACH payments		Once reduction is effective, the payment term will be shortened. The borrower can request a reduced payment amount. If the borrower becomes 16 days delinquent during qualification period, they will be disqualified. Borrower will become disqualified for the ACH benefit upon 1 NSF occurrence.	

ED Servicer Borrower Incentive Plans with Rebates

Plan No (does not need to be reported, intended to be reference to show that the plan includes multiple DOE Plan Codes within the same overall plan)	DOE Plan Number (If the "Plan no" includes multiple DOE plan codes, include first DOE plan code in series in Borrower Incentive Layout)	Plan Information	Qualifying Criteria	Other Incentive Information	Comments
			Borrower must sign up for ACH within the first 90 days of repayment and stay on ACH. If ACH is removed, borrower must re-enroll within 45 days to maintain eligibility.		
R91	9597	Plan Information 0.25% interest rate reduction for ACH 3% OLA Rebate after 36 on-time payments	Qualifying Criteria If the borrower becomes 15 days delinquent at any time, they will be disqualified.	Other Incentive Information Once reduction is effective, the payment term will be shortened. Account can receive both ACH and on-time reductions simultaneously	Comments
R92	9598	Plan Information 4% OLA Rebate after 33 on-time ACH Payments	Qualifying Criteria	Other Incentive Information Once the reduction is effective, the payment term will be shortened.	Comments

ED Servicer Borrower Incentive Plans with Rebates

Plan No (does not need to be reported, intended to be reference to show that the plan includes multiple DOE Plan Codes within the same overall plan)	DOE Plan Number (If the "Plan no" includes multiple DOE plan codes, include first DOE plan code in series in Borrower Incentive Layout)	Plan Information	Qualifying Criteria	Other Incentive Information	Comments
				<p>Borrower must sign up for ACH within the first 90 days of repayment.</p> <p>Borrower must make 33 consecutive scheduled payments via ACH to qualify for the rebate incentive.</p>	
			<p>If the borrower becomes 16 days delinquent, they will be disqualified from the plan.</p>		
R93	9599/9124				
		Plan Information	Qualifying Criteria	Other Incentive Information	Comments
		<p>Progressive plan – maximum 6% OLA rebate in 2 steps: 2% OLA rebate after 1st on-time payment (plan 9599)</p> <p>Additional 4% OLA rebate after 30th consecutive on-time payment (plan 9124)</p>		<p>Once reduction is effective, the payment term will be shortened.</p> <p>If the account becomes 15 days delinquent at any time, the borrower is disqualified from the plan.</p>	
	9599				
	9124				
R94	9600				
		Plan Information	Qualifying Criteria	Other Incentive Information	Comments
		Offers a 4% OLA rebate following 33 on-time payments.		Once the reduction is effective payment amount will be reduced.	

ED Servicer Borrower Incentive Plans with Rebates

Plan No (does not need to be reported, intended to be reference to show that the plan includes multiple DOE Plan Codes within the same overall plan)	DOE Plan Number (If the "Plan no" includes multiple DOE plan codes, include first DOE plan code in series in Borrower Incentive Layout)	Plan Information	Qualifying Criteria	Other Incentive Information	Comments
			If the borrower becomes 14 days past due during the qualification period, they will be disqualified.		
R95	9601/9602				
	9601	Progressive plan – maximum 6% OLA rebate in 2 steps: 2% rebate after 1 st on-time payment Additional 4% rebate after 30 th consecutive on-time payment		Once reduction is effective, the payment term will be shortened.	
	9602			If the borrower becomes 16 days delinquent at any time, they will be disqualified.	
R96	9603				
		Offers a 9.5% rebate after 48 on-time payments 0.25% interest rate reduction for ACH		The rebate will be based on the borrowers PBO at the time they become eligible for the rebate.	
			If the borrower becomes 16 days delinquent during qualification period, they are disqualified.		

ED Servicer Borrower Incentive Plans with Rebates

Plan No (does not need to be reported, intended to be reference to show that the plan includes multiple DOE Plan Codes within the same overall plan)	DOE Plan Number (If the "Plan no" includes multiple DOE plan codes, include first DOE plan code in series in Borrower Incentive Layout)	Plan Information	Qualifying Criteria	Other Incentive Information	Comments								
R97	9604	0.25% interest rate reduction for ACH 9.5% PBO rebate after 48 on-time payments	If the borrower becomes 16 days delinquent during qualification period, they are disqualified.	The rebate will be based on the borrowers PBO at the time they become eligible.	This plan also offers an additional 1% PBO rebate upon graduation and after 1 on time payment. This added benefit is administered and tracked by CLC directly.								
R98	9605	<table border="1"> <thead> <tr> <th data-bbox="558 959 890 1019">Plan Information</th> <th data-bbox="890 959 1131 1019">Qualifying Criteria</th> <th data-bbox="1131 959 1457 1019">Other Incentive Information</th> <th data-bbox="1457 959 1814 1019">Comments</th> </tr> </thead> <tbody> <tr> <td data-bbox="558 1019 890 1377">0.25% interest rate reduction for ACH 6.5% PBO rebate after 48 on-time payments</td> <td data-bbox="890 1019 1131 1377">If the borrower becomes 16 days delinquent during qualification period, they are disqualified.</td> <td data-bbox="1131 1019 1457 1377">The rebate will be based on the borrowers PBO at the time they become eligible.</td> <td data-bbox="1457 1019 1814 1377"></td> </tr> </tbody> </table>	Plan Information	Qualifying Criteria	Other Incentive Information	Comments	0.25% interest rate reduction for ACH 6.5% PBO rebate after 48 on-time payments	If the borrower becomes 16 days delinquent during qualification period, they are disqualified.	The rebate will be based on the borrowers PBO at the time they become eligible.				
Plan Information	Qualifying Criteria	Other Incentive Information	Comments										
0.25% interest rate reduction for ACH 6.5% PBO rebate after 48 on-time payments	If the borrower becomes 16 days delinquent during qualification period, they are disqualified.	The rebate will be based on the borrowers PBO at the time they become eligible.											
R99	9606	<table border="1"> <thead> <tr> <th data-bbox="558 1404 890 1464">Plan Information</th> <th data-bbox="890 1404 1131 1464">Qualifying Criteria</th> <th data-bbox="1131 1404 1457 1464">Other Incentive Information</th> <th data-bbox="1457 1404 1814 1464">Comments</th> </tr> </thead> <tbody> <tr> <td data-bbox="558 1464 890 1521">0.25% interest rate reduction for ACH</td> <td data-bbox="890 1464 1131 1521"></td> <td data-bbox="1131 1464 1457 1521">The rebate will be based on the borrowers PBO at</td> <td data-bbox="1457 1464 1814 1521">This plan also offers an additional 1% PBO rebate</td> </tr> </tbody> </table>	Plan Information	Qualifying Criteria	Other Incentive Information	Comments	0.25% interest rate reduction for ACH		The rebate will be based on the borrowers PBO at	This plan also offers an additional 1% PBO rebate			
Plan Information	Qualifying Criteria	Other Incentive Information	Comments										
0.25% interest rate reduction for ACH		The rebate will be based on the borrowers PBO at	This plan also offers an additional 1% PBO rebate										

ED Servicer Borrower Incentive Plans with Rebates

Plan No (does not need to be reported, intended to be reference to show that the plan includes multiple DOE Plan Codes within the same overall plan)	DOE Plan Number (If the "Plan no" includes multiple DOE plan codes, include first DOE plan code in series in Borrower Incentive Layout)	Plan Information	Qualifying Criteria	Other Incentive Information	Comments
		6.5% PBO rebate after 48 on-time payments	If the borrower becomes 16 days delinquent during qualification period, they are disqualified.	the time they become eligible.	upon graduation and after 1 on time payment. This added benefit is administered and tracked by CLC directly.
R100	9607	Plan Information Offers a 10% rebate after 48 on-time payments	Qualifying Criteria If the borrower becomes 16 days delinquent during qualification period, they are disqualified.	Other Incentive Information The rebate will be based on the borrowers OLA. Once reduction is effective, the repayment term will be shortened. The borrower may request a reduced payment amount.	Comments
R101	9608	Plan Information 0.25% interest rate reduction for ACH	Qualifying Criteria	Other Incentive Information The rebate will be based on the borrowers OLA.	Comments

ED Servicer Borrower Incentive Plans with Rebates

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		10% OLA rebate after 48 on-time payments	If the borrower becomes 16 days delinquent during qualification period, they will be disqualified.	Once reduction is effective, the repayment term will be shortened. The borrower may request a reduced payment amount.	
R102	9609	Plan Information 0.25% interest rate reduction for ACH 3% PBO rebate after 24 on-time payments	Qualifying Criteria If the borrower becomes 16 days delinquent during qualification period, they will be disqualified.	Other Incentive Information Once reduction is effective, the repayment term will be shortened.	Comments

ED Servicer Borrower Incentive Plans with Rebates

Plan No (does not need to be reported, intended to be reference to show that the plan includes multiple DOE Plan Codes within the same overall plan)	DOE Plan Number (If the "Plan no" includes multiple DOE plan codes, include first DOE plan code in series in Borrower Incentive Layout)	Plan Information	Qualifying Criteria	Other Incentive Information	Comments
R103	9610	Plan Information	Qualifying Criteria	Other Incentive Information	Comments
		0.25% interest rate reduction for ACH 10% PBO rebate after 48 on-time payments	If the borrower becomes 16 days delinquent during qualification period, they will be disqualified.	Once reduction is effective, the repayment term will be shortened.	
R104	9611	Plan Information	Qualifying Criteria	Other Incentive Information	Comments
		0.6% interest rate reduction at first disbursement 3% PBO rebate after 24 on-time payments	If the borrower becomes 16 days delinquent, they will be disqualified.	Once reduction is effective, the repayment term will be shortened. Borrower must be enrolled in ACH by the 120 th day of repayment in order to retain the interest rate reduction.	

ED Servicer Borrower Incentive Plans with Rebates

Plan No (does not need to be reported, intended to be reference to show that the plan includes multiple DOE Plan Codes within the same overall plan)	DOE Plan Number (If the "Plan no" includes multiple DOE plan codes, include first DOE plan code in series in Borrower Incentive Layout)	Plan Information	Qualifying Criteria	Other Incentive Information	Comments
			Borrower will lose interest rate reduction upon 1 NSF.		
R105	9612	Plan Information	Qualifying Criteria	Other Incentive Information	Comments
		0.25% interest rate reduction for ACH 3% PBO rebate after 48 on-time payments	If the borrower becomes 16 days delinquent during qualification period, they will be disqualified.	The rebate will be based on the borrowers PBO at the time the rebate is awarded. Once reduction is effective, the repayment term will be shortened.	
R106	9613	Plan Information	Qualifying Criteria	Other Incentive Information	Comments
		0.25% interest rate reduction for ACH 3% PBO rebate after 24 on-time payments		Once reduction is effective, the repayment term will be shortened.	

ED Servicer Borrower Incentive Plans with Rebates

Plan No (does not need to be reported, intended to be reference to show that the plan includes multiple DOE Plan Codes within the same overall plan)	DOE Plan Number (If the "Plan no" includes multiple DOE plan codes, include first DOE plan code in series in Borrower Incentive Layout)	Plan Information	Qualifying Criteria	Other Incentive Information	Comments
			If the borrower becomes 16 days delinquent during qualification period, they are disqualified.		
R107	9614	Plan Information	Qualifying Criteria	Other Incentive Information	Comments
		0.25% interest rate reduction for ACH 10% PBO rebate after 48 on-time payments		If the borrower becomes 16 days delinquent during the qualification period, they will be disqualified. The rebate will be based on the borrowers PBO at the time they become eligible for the rebate.	
R108	9615	Plan Information	Qualifying Criteria	Other Incentive Information	Comments
		0.6% interest rate reduction at first disbursement 3% PBO rebate after 24 on-time payments		Once reduction is effective, the repayment term will be shortened. Borrower must be enrolled in ACH by the 120 th day of repayment in order to retain the interest rate reduction.	

ED Servicer Borrower Incentive Plans with Rebates

Plan No (does not need to be reported, intended to be reference to show that the plan includes multiple DOE Plan Codes within the same overall plan)	DOE Plan Number (If the "Plan no" includes multiple DOE plan codes, include first DOE plan code in series in Borrower Incentive Layout)	Plan Information	Qualifying Criteria	Other Incentive Information	Comments
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R110

9617

Plan Information	Qualifying Criteria	Other Incentive Information	Comments
0.25% interest rate reduction for ACH		The rebate will be based on the borrowers PBO at the time the rebate is awarded.	
3% PBO rebate after 36 on-time payments		Once reduction is effective, the repayment term will be shortened.	
	If the borrower becomes 16 days delinquent during qualification period, they will be disqualified.		

R111

9618

Plan Information	Qualifying Criteria	Other Incentive Information	Comments
0.25% interest rate reduction for ACH		Once reduction is effective, the repayment term will be shortened.	
3% PBO rebate after 24 on-time payments			

ED Servicer Borrower Incentive Plans with Rebates

Plan No (does not need to be reported, intended to be reference to show that the plan includes multiple DOE Plan Codes within the same overall plan)	DOE Plan Number (If the "Plan no" includes multiple DOE plan codes, include first DOE plan code in series in Borrower Incentive Layout)	Plan Information	Qualifying Criteria	Other Incentive Information	Comments
			If the borrower becomes 16 days delinquent during qualification period, they will be disqualified.		
R112	9619	Plan Information 0.25% interest rate reduction for ACH 5% PBO rebate after 36 on-time payments	Qualifying Criteria	Other Incentive Information The rebate will be based on the borrowers PBO at the time the rebate is awarded. Once reduction is effective, the repayment term will be shortened If the borrower becomes 16 days delinquent during the qualification period, they will be disqualified.	Comments
R113	9620	Plan Information 1% interest rate reduction at first disbursement	Qualifying Criteria	Other Incentive Information Once reduction is effective, the repayment term will be shortened.	Comments

ED Servicer Borrower Incentive Plans with Rebates

Plan No (does not need to be reported, intended to be reference to show that the plan includes multiple DOE Plan Codes within the same overall plan)	DOE Plan Number (If the "Plan no" includes multiple DOE plan codes, include first DOE plan code in series in Borrower Incentive Layout)	Plan Information	Qualifying Criteria	Other Incentive Information	Comments
		3% PBO rebate after 24 on-time payments	If the borrower becomes 16 days delinquent, they will be disqualified. Borrower will lose interest rate reduction upon 1 NSF.	Borrower must be enrolled in ACH by the 120 th day of repayment in order to retain the interest rate reduction. CLC will provide a list to ACS monthly that will identify borrowers who should be disqualified due to failure to enroll in ACH.	
R114	9621	Plan Information 0.25% interest rate reduction for ACH	Qualifying Criteria	Other Incentive Information The rebate will be based on the borrowers PBO at the time they become eligible.	Comments

ED Servicer Borrower Incentive Plans with Rebates

Plan No (does not need to be reported, intended to be reference to show that the plan includes multiple DOE Plan Codes within the same overall plan)	DOE Plan Number (If the "Plan no" includes multiple DOE plan codes, include first DOE plan code in series in Borrower Incentive Layout)	Plan Information	Qualifying Criteria	Other Incentive Information	Comments
			If the borrower becomes 16 days delinquent, they will be disqualified. Borrower will lose interest rate reduction upon 1 NSF.		
R117	9624	Plan Information 0.6% interest rate reduction at first disbursement 3% PBO rebate after 24 on-time payments	Qualifying Criteria If the borrower becomes 16 days delinquent, they will be disqualified.	Other Incentive Information Once reduction is effective, the repayment term will be shortened. Borrower must be enrolled in ACH by the 120 th day of repayment in order to retain the interest rate reduction. CLC will provide a list to ACS monthly that will identify borrowers who should be disqualified due to failure to enroll in ACH.	Comments Priority 3 Plan

ED Servicer Borrower Incentive Plans with Rebates

Plan No (does not need to be reported, intended to be reference to show that the plan includes multiple DOE Plan Codes within the same overall plan)	DOE Plan Number (If the "Plan no" includes multiple DOE plan codes, include first DOE plan code in series in Borrower Incentive Layout)	Plan Information	Qualifying Criteria	Other Incentive Information	Comments
			Borrower will lose interest rate reduction upon 1 NSF.		
R118	9625	<p>1% interest rate reduction at first disbursement</p> <p>3% PBO rebate after 24 on-time payments</p>	<p>If the borrower becomes 16 days delinquent, they will be disqualified.</p> <p>Borrower will lose interest rate reduction upon 1 NSF.</p>	<p>Once reduction is effective, the repayment term will be shortened.</p> <p>Borrower must be enrolled in ACH by the 120th day of repayment in order to retain the interest rate reduction. CLC will provide a list to ACS monthly that will identify borrowers who should be disqualified due to failure to enroll in ACH.</p>	
R119	9626				

ED Servicer Borrower Incentive Plans with Rebates

Plan No (does not need to be reported, intended to be reference to show that the plan includes multiple DOE Plan Codes within the same overall plan)	DOE Plan Number (If the "Plan no" includes multiple DOE plan codes, include first DOE plan code in series in Borrower Incentive Layout)	Plan Information	Qualifying Criteria	Other Incentive Information	Comments
		0.6% interest rate reduction at first disbursement 3% PBO rebate after 24 on-time payments	If the borrower becomes 16 days delinquent, they will be disqualified. Borrower will lose interest rate reduction upon 1 NSF.	Once reduction is effective, the repayment term will be shortened. Borrower must be enrolled in ACH by the 120 th day of repayment in order to retain the interest rate reduction.	
R120	9627	Plan Information 1% interest rate reduction at first disbursement	Qualifying Criteria	Other Incentive Information Once reduction is effective, the repayment term will be shortened.	Comments

ED Servicer Borrower Incentive Plans with Rebates

Plan No (does not need to be reported, intended to be reference to show that the plan includes multiple DOE Plan Codes within the same overall plan)	DOE Plan Number (If the "Plan no" includes multiple DOE plan codes, include first DOE plan code in series in Borrower Incentive Layout)	Plan Information	Qualifying Criteria	Other Incentive Information	Comments
		3% PBO rebate after 24 on-time payments	If the borrower becomes 16 days delinquent, they will be disqualified. Borrower will lose interest rate reduction upon 1 NSF.	Borrower must be enrolled in ACH by the 120 th day of repayment in order to retain the interest rate reduction. CLC will provide a list to ACS monthly that will identify borrowers who should be disqualified due to failure to enroll in ACH.	
R121	9628	Plan Information 0.25% interest rate reduction for ACH 10% PBO rebate after 48 consecutive on-time payments	Qualifying Criteria	Other Incentive Information Once reduction is effective, the repayment term will be shortened.	Comments

ED Servicer Borrower Incentive Plans with Rebates

Plan No (does not need to be reported, intended to be reference to show that the plan includes multiple DOE Plan Codes within the same overall plan)	DOE Plan Number (If the "Plan no" includes multiple DOE plan codes, include first DOE plan code in series in Borrower Incentive Layout)	Plan Information	Qualifying Criteria	Other Incentive Information	Comments
			If the account becomes 16 days delinquent at any time, they are disqualified from the plan.		
R122	9629	Plan Information	Qualifying Criteria	Other Incentive Information	Comments
		0.25% interest rate reduction for ACH 5% PBO rebate after 48 consecutive on-time payments.	If the account becomes 16 days delinquent at any time, they are disqualified from the plan.	Once reduction is effective, the repayment term will be shortened.	
R123	9630/9631/9125	Plan Information	Qualifying Criteria	Other Incentive Information	Comments
		0.25% interest rate reduction for ACH		If the borrower becomes 15 days past due during the qualification period, they will be disqualified.	

ED Servicer Borrower Incentive Plans with Rebates

Plan No (does not need to be reported, intended to be reference to show that the plan includes multiple DOE Plan Codes within the same overall plan)	DOE Plan Number (If the "Plan no" includes multiple DOE plan codes, include first DOE plan code in series in Borrower Incentive Layout)	Plan Information	Qualifying Criteria	Other Incentive Information	Comments
	9630	Immediate 4% interest rate reduction for the first 12 months of repayment ONLY. (9630)		Once reduction is effective, the payment amount will be reduced. The borrower can request a shortened repayment term	
	9631	1.5% PBO rebate after 48 on time payments (9631)		The on time interest rate reduction will be suspended during periods of deferment or forbearance.	
	9125	Option to release the co-signer from the loan obligation after the 48 th on time payment. (9125)			
R124	9632/9633	Plan Information	Qualifying Criteria	Other Incentive Information	Comments
	9632	0.6% Interest Rate Reduction immediately upon disbursement 3% OLA rebate 180 days after last disbursement date.		Once reduction is effective, payment term will be shortened. After making the first 12 payments on time, the borrower will be plan changed manually to plan 4572 and will retain the 0.6% interest rate reduction for the life of the loan.	

ED Servicer Borrower Incentive Plans with Rebates

Plan No (does not need to be reported, intended to be reference to show that the plan includes multiple DOE Plan Codes within the same overall plan)	DOE Plan Number (If the "Plan no" includes multiple DOE plan codes, include first DOE plan code in series in Borrower Incentive Layout)	Plan Information	Qualifying Criteria	Other Incentive Information	Comments
	9633	Plan 4572 is manually applied only if first 12 payments are made on time.		If the borrower becomes 15 days delinquent within the first 12 months of repayment, they will lose the initial 0.6% interest rate reduction.	
R125	9635-9639	Plan Information	Qualifying Criteria	Other Incentive Information	Comments
	9635	0.6% Interest Rate Reduction immediately upon disbursement		Once reduction is effective, payment term will be shortened.	
	9636	3% OLA rebate 180 days after last disbursement		If the borrower becomes 15 days delinquent within the first 12 months of repayment, they will lose the initial 0.6% interest rate reduction and remain on plan 4581.	
	9637	Plan 4581 locks in the minimum interest rate reduction of 0.6% after the 12 th on time payment and continues counting months for the next possible benefit.		If the borrower becomes 15 days delinquent they will revert to the 0.6% reduction for the remaining life of the loan.	
	9638	1.1% interest rate reduction after 24 th on time payment			

ED Servicer Borrower Incentive Plans with Rebates

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	9639	1.6% interest rate reduction after 36 th on time payment			
R126	9640-9643	Plan Information	Qualifying Criteria	Other Incentive Information	Comments
	9640	0.25% interest rate reduction for ACH (offered on all tiers)		Once the rebate is effective the payment term will be shortened.	Priority 1 plan
	9641	Progressed to Plan 9641 at Grace End and will begin qualifying for the Rebate.			If the borrower does not earn the rebate, they will be eligible for the payment forgiveness (plan 9643). There is <u>no</u> disqualification due to delinquency for this plan.
	9642	8% PBO Rebate upon making 36 on time payments (Plan 9642)			Plan Code 9640 is for qualification purposes only and offers no actual benefit.
	9643	OR Regression plan 9643: Final 6 payments waived (cannot consolidate or qualify early)			

ED Servicer Borrower Incentive Plans with Rebates

Plan No (does not need to be reported, intended to be reference to show that the plan includes multiple DOE Plan Codes within the same overall plan)	DOE Plan Number (If the "Plan no" includes multiple DOE plan codes, include first DOE plan code in series in Borrower Incentive Layout)	Plan Information	Qualifying Criteria	Other Incentive Information	Comments
			If the borrower becomes 8 days past due <u>before earning the rebate</u> , they will regress to plan 4618 and become eligible for the final 6 months of payment forgiveness.		
R127	9645/9646	Plan Information	Qualifying Criteria	Other Incentive Information	Comments
	9645	5% PBO Rebate after 1 on time payment (Plan 9645) EARN BACK BENEFIT: Upon disqualification due to delinquency, borrower will have rebate reversed and on time counter will be cleared. Borrower will be placed on plan 9646, which offers a 1% interest rate reduction after 36 on time payments.		Once reduction is effective, the payment term will be shortened If the borrower becomes 15 days delinquent at any time, they will be disqualified.	Priority 1 plan Plan 4621 is MANUALLY APPLIED and is not a progressive plan. A semi-automated process is in place to do the following transactions upon disqualification from plan 9645: 7021 (Rebate Reversal); 5082 (Plan Change); 3023 (Clear On Time Counter)
	9646				
R128	9650/9651	Plan Information	Qualifying Criteria	Other Incentive Information	Comments

ED Servicer Borrower Incentive Plans with Rebates

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	9650	0.25% interest rate reduction for ACH		Once reduction is effective, the repayment term will be shortened.	
	9651	2% PBO Rebate after 48 on time payments	If the borrower becomes 16 days delinquent during the qualification period, they are disqualified.		
R129	9655-9658	Plan Information	Qualifying Criteria	Other Incentive Information	Comments
		0.6% interest rate reduction for ACH		Once reduction is effective, the payment term will be shortened. Borrower has the option to select a reduced payment amount.	Progressive – 4-tiered plan.
		Maximum 5% on-time PBO rebate, in 4 steps:			The CDW1 letter gives the borrower a choice between receiving the rebate via a check or having ACS apply it as a PBO reduction. Borrower will have 30 days from the date of the CDW1 letter to notify ACS and request a check.

ED Servicer Borrower Incentive Plans with Rebates

Plan No (does not need to be reported, intended to be reference to show that the plan includes multiple DOE Plan Codes within the same overall plan)	DOE Plan Number (If the "Plan no" includes multiple DOE plan codes, include first DOE plan code in series in Borrower Incentive Layout)	Plan Information	Qualifying Criteria	Other Incentive Information	Comments
	9655	Tier 1: CDW1 offer letter after 11 th consecutive on-time payment. This letter invites the borrower to call ACS within 30 days to request their first rebate by check if preferred.			
	9656	Tier 2: 2% PBO rebate after 12 th consecutive on-time payment, in the form requested by the borrower (check or PBO reduction).			
	9657	Tier 3: CDW1 offer letter after 35 th consecutive on-time payment. This letter invites the borrower to call ACS within 30 days to request their second rebate by check if preferred.			
	9658	Tier 4: Additional 3% PBO rebate after 36 th consecutive on-time payment, in the form requested by the borrower (check or PBO reduction).			
			If the account becomes 16 days delinquent, the borrower is disqualified from the plan.		
R130	9660-9663	Plan Information	Qualifying Criteria	Other Incentive Information	Comments
		0.25% interest rate reduction for ACH			Progressive – 4-tiered plan.

ED Servicer Borrower Incentive Plans with Rebates

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		Maximum 8% on-time OLA rebate, in 4 steps: Tier 1: CDW1 offer letter after 35 th consecutive on-time payment. This letter invites the borrower to call ACS within 30 days to request their first rebate by check if preferred.			The CDW1 letter gives the borrower a choice between receiving the rebate via a check or having ACS apply it as a PBO reduction. Borrower will have 30 days from the date of the CDW1 letter to notify ACS and request a check.
	9660	Tier 2: 2% OLA rebate after 36 th consecutive on-time payment, in the form requested by the borrower (check or PBO reduction).			
	9661	Tier 3: CDW1 offer letter after 47 th consecutive on-time payment. This letter invites the borrower to call ACS within 30 days to request their second rebate by check if preferred.			
	9662				

ED Servicer Borrower Incentive Plans with Rebates

Plan No (does not need to be reported, intended to be reference to show that the plan includes multiple DOE Plan Codes within the same overall plan)	DOE Plan Number (If the "Plan no" includes multiple DOE plan codes, include first DOE plan code in series in Borrower Incentive Layout)	Plan Information	Qualifying Criteria	Other Incentive Information	Comments
	9663	<p>Tier 4: Additional 6% OLA rebate after 48th consecutive on-time payment, in the form requested by the borrower (check or PBO reduction).</p>	<p>If the borrower becomes 16 days delinquent during qualification period, they will be disqualified.</p>		
R131	9665-9668	<p>0.25% interest rate reduction for ACH</p> <p>Maximum 5% PBO rebate, in 4 steps:</p>		<p>If the borrower becomes 16 days delinquent, they will be disqualified from the next scheduled benefit.</p> <p>Once reduction is effective, the payment term will be shortened.</p>	<p>Progressive – 4-tiered plan.</p> <p>The CDW1 letter gives the borrower a choice between receiving the rebate via a check or having ACS apply it as a PBO reduction. Borrower will have 30 days from the date of the CDW1 letter to notify ACS and request a check.</p>

ED Servicer Borrower Incentive Plans with Rebates

Plan No (does not need to be reported, intended to be reference to show that the plan includes multiple DOE Plan Codes within the same overall plan)	DOE Plan Number (If the "Plan no" includes multiple DOE plan codes, include first DOE plan code in series in Borrower Incentive Layout)	Plan Information	Qualifying Criteria	Other Incentive Information	Comments
	9665	<p>Tier 1: CDW1 offer letter after 23rd consecutive on-time payment. This letter invites the borrower to call ACS within 30 days to request their first rebate by check if preferred.</p> <p>Tier 2: 3% PBO rebate after 24th consecutive on-time payment, in the form requested by the borrower (check or PBO reduction).</p> <p>Tier 3: CDW1 offer letter after 35th consecutive on-time payment. This letter invites the borrower to call ACS within 30 days to request their second rebate by check if preferred.</p> <p>Tier 4: Additional 2% PBO rebate after 36th consecutive on-time payment, in the form requested by the borrower (check or PBO reduction).</p>			
	9666				
	9667				
	9668				
R132	9670-9673	Plan Information	Qualifying Criteria	Other Incentive Information	Comments
		0.6% interest rate reduction for ACH			Progressive – 4-tiered plan.

ED Servicer Borrower Incentive Plans with Rebates

Plan No (does not need to be reported, intended to be reference to show that the plan includes multiple DOE Plan Codes within the same overall plan)	DOE Plan Number (If the "Plan no" includes multiple DOE plan codes, include first DOE plan code in series in Borrower Incentive Layout)	Plan Information	Qualifying Criteria	Other Incentive Information	Comments
		Maximum 4% on-time PBO rebate, in 4 steps: Tier 1: CDW1 offer letter after 23 rd consecutive on-time payment. This letter invites the borrower to call ACS within 30 days to request their first rebate by check if preferred. Tier 2: 2% PBO rebate after 24 th consecutive on-time payment, in the form requested by the borrower (check or PBO reduction). Tier 3: CDW1 offer letter after 47 th consecutive on-time payment. This letter invites the borrower to call ACS within 30 days to request their second rebate by check if preferred. Tier 4: Additional 2% PBO rebate after 48 th consecutive on-time payment, in the form requested by the borrower (check or PBO reduction).			The CDW1 letter gives the borrower a choice between receiving the rebate via a check or having ACS apply it as a PBO reduction. Borrower will have 30 days from the date of the CDW1 letter to notify ACS and request a check.
	9670				
	9671				
	9672				
	9673				

ED Servicer Borrower Incentive Plans with Rebates

Plan No (does not need to be reported, intended to be reference to show that the plan includes multiple DOE Plan Codes within the same overall plan)	DOE Plan Number (If the "Plan no" includes multiple DOE plan codes, include first DOE plan code in series in Borrower Incentive Layout)	Plan Information	Qualifying Criteria	Other Incentive Information	Comments
			If the borrower becomes 16 days delinquent during qualification period, they will be disqualified.		
R133	9675-9678	Plan Information	Qualifying Criteria	Other Incentive Information	Comments
		0.25% interest rate reduction for ACH Maximum 7% on-time OLA rebate, in 4 steps: Tier 1: CDW1 offer letter after 35 th consecutive on-time payment. This letter invites the borrower to call ACS within 30 days to request their first rebate by check if preferred. Tier 2: 2% OLA rebate after 36 th consecutive on-time payment, in the form requested by the borrower (check or PBO reduction).			Progressive – 4-tiered plan. The CDW1 letter gives the borrower a choice between receiving the rebate via a check or having ACS apply it as a PBO reduction. Borrower will have 30 days from the date of the CDW1 letter to notify ACS and request a check.

ED Servicer Borrower Incentive Plans with Rebates

Plan No (does not need to be reported, intended to be reference to show that the plan includes multiple DOE Plan Codes within the same overall plan)	DOE Plan Number (If the "Plan no" includes multiple DOE plan codes, include first DOE plan code in series in Borrower Incentive Layout)	Plan Information	Qualifying Criteria	Other Incentive Information	Comments
	9680	Tier 1: CDW1 offer letter after 23 rd consecutive on-time payment. This letter invites the borrower to call ACS within 30 days to request their first rebate by check if preferred.			
	9681	Tier 2: 2% PBO rebate after 24 th consecutive on-time payment, in the form requested by the borrower (check or PBO reduction).			
	9682	Tier 3: CDW1 offer letter after 47 th consecutive on-time payment. This letter invites the borrower to call ACS within 30 days to request their second rebate by check if preferred.			
	9683	Tier 4: Additional 2.5% PBO rebate after 48 th consecutive on-time payment, in the form requested by the borrower (check or PBO reduction).			
		Plan Information	Qualifying Criteria	Other Incentive Information	Comments
R135	9685	0.25% interest rate reduction for ACH 3% OLA Rebate at Grace End		Once reduction is effective, the payment term will be shortened.	
		Plan Information	Qualifying Criteria	Other Incentive Information	Comments
R136	9686				

ED Servicer Borrower Incentive Plans with Rebates

Plan No (does not need to be reported, intended to be reference to show that the plan includes multiple DOE Plan Codes within the same overall plan)	DOE Plan Number (If the "Plan no" includes multiple DOE plan codes, include first DOE plan code in series in Borrower Incentive Layout)	Plan Information	Qualifying Criteria	Other Incentive Information	Comments
		0.25% interest rate reduction for ACH 3% OLA Rebate after 1 on time payment 1% interest rate reduction after 1 on time payment.	If the borrower becomes 22 days delinquent at any time, they will be disqualified.	Once reduction is effective, the payment term will be shortened. Borrower can request a reduced payment amount.	

R137

9687

Plan Information	Qualifying Criteria	Other Incentive Information	Comments
0.25% interest rate reduction for ACH 3% OLA Rebate after 1 on time payment 1% interest rate reduction after 24 on time payments.	If the borrower becomes 22 days delinquent at any time, they will be disqualified.	Once reduction is effective, the payment term will be shortened. Borrower can request a reduced payment amount.	

Plan Information	Qualifying Criteria	Other Incentive Information	Comments
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ED Servicer Borrower Incentive Plans with Rebates

Plan No (does not need to be reported, intended to be reference to show that the plan includes multiple DOE Plan Codes within the same overall plan)	DOE Plan Number (If the "Plan no" includes multiple DOE plan codes, include first DOE plan code in series in Borrower Incentive Layout)	Plan Information	Qualifying Criteria	Other Incentive Information	Comments
		Immediate 1.25% interest rate reduction at final disbursement date. 0.75% interest rate reduction for ACH 3% OLA Rebate after 1 on time payment	If the borrower becomes 22 days delinquent at any time, they will be disqualified.	Once reduction is effective, the payment term will be shortened. Borrower can request a reduced payment amount.	

R139

9689

Plan Information	Qualifying Criteria	Other Incentive Information	Comments
5% PBO Rebate 75 days after <u>final disbursement date</u> . 2% interest rate reduction after 30 on time payments		If the account becomes 16 days delinquent at any time, the benefit will be lost. Once reduction is effective, the repayment term will be shortened.	*If/when the borrower becomes delinquent before making the first 12 on time payments, their rebate amount will be manually reversed and added back to their principal balance outstanding.

R140

9690

Plan Information	Qualifying Criteria	Other Incentive Information	Comments
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ED Servicer Borrower Incentive Plans with Rebates

Plan No (does not need to be reported, intended to be reference to show that the plan includes multiple DOE Plan Codes within the same overall plan)	DOE Plan Number (If the "Plan no" includes multiple DOE plan codes, include first DOE plan code in series in Borrower Incentive Layout)	Plan Information	Qualifying Criteria	Other Incentive Information	Comments
		5% PBO Rebate 75 days after <u>final disbursement date</u> . 2% interest rate reduction after 30 on time payments		If the account becomes 16 days delinquent at any time, the benefit will be revoked. Once reduction is effective, the repayment term will be shortened.	*If/when the borrower becomes delinquent before making the first 12 on time payments, their rebate amount will be manually reversed and added back to their principal balance outstanding.
R141	9691	5% PBO Rebate 75 days after <u>final disbursement date</u> . 2% interest rate reduction after 30 on time payments		If the borrower becomes 16 days delinquent at any time, they will lose the benefit.* Once reduction is effective, the repayment term will be shortened.	*If/when the borrower becomes delinquent before making the first 12 on time payments, their rebate amount will be manually reversed and added back to their principal balance outstanding.
R142	9695-9697				

ED Servicer Borrower Incentive Plans with Rebates

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	9695	3% PBO Rebate after borrower makes 12 on time payments and provides proof of graduation.		Borrower MUST initiate the rebate request ONLY after making 12 on time payments but before the 16 th payment (see Comments)	All eligible accounts will show Plan 9695 when they convert to servicing. This plan acts only as a placeholder and does not offer any benefit.	
	9696			Once reduction is effective, the repayment term will be shortened.		Upon 12 on time payments, borrower progresses to plan 9696, which offers no benefit, but does open the 3-month window within which the borrower must contact ACS to both request the rebate and provide proof of graduation (i.e. diploma).
				If borrower becomes 16 days delinquent during the qualification period, they will be disqualified.		If borrower does NOT contact ACS and provide proof of graduation within the 3-month timeframe, the account will retain plan code 9696, but with a Rebate Status of 22 – Disqualified, due to Program Term.

ED Servicer Borrower Incentive Plans with Rebates

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	9697		<p>Borrower must graduate</p> <p>The borrower must either reside in <u>or</u> attend school in AZ, CO, DC, DE, IL, IN, KS, MD, MI, MN, MS, NJ, NV, OH, OR, PA, TN, TX, WA, WV, VA</p>	Manual intervention is required by ACS reps. See comments.	If the borrower does contact ACS and submit proof of graduation, process a manual 5082 transaction to apply plan 9697, which will award the 3% PBO rebate when the weekly billing cycle runs.
R143	9700	<p>0.25% interest rate reduction for ACH</p> <p>1.5% OLA Rebate after 12 on time payments</p>	<p>If the borrower becomes 16 days delinquent at any time, they will be disqualified.</p>	Once the reduction is effective the payment term will be shortened.	

ED Servicer Borrower Incentive Plans with Rebates

Plan No (does not need to be reported, intended to be reference to show that the plan includes multiple DOE Plan Codes within the same overall plan)	DOE Plan Number (If the "Plan no" includes multiple DOE plan codes, include first DOE plan code in series in Borrower Incentive Layout)	Plan Information	Qualifying Criteria	Other Incentive Information	Comments
R144	9701	Plan Information	Qualifying Criteria	Other Incentive Information	Comments
		0.25% interest rate reduction for ACH 3.33% PBO Rebate after 30 on time payments		Once reduction is effective, the repayment term will be shortened If the borrower becomes 16 days delinquent during the qualification period, they will be disqualified.	
R145	9702	Plan Information	Qualifying Criteria	Other Incentive Information	Comments
		2% interest rate reduction after 1 on time payment. 3% PBO Rebate after 1 on time payment*	If the borrower becomes 16 days delinquent at any time, they will be disqualified.	Once reduction is effective payment term will be shortened.	*If/when the borrower becomes delinquent, the rebate amount will be reversed and added back to their principal balance outstanding.
R146	9703	Plan Information	Qualifying Criteria	Other Incentive Information	Comments
		0.25% interest rate reduction for ACH	Account cannot become more than 20 days delinquent		

ED Servicer Borrower Incentive Plans with Rebates

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		3% OLA Rebate after 24 on time payments, less \$250 protected amount.	during qualifying period		
R147	9704	Plan Information	Qualifying Criteria	Other Incentive Information	Comments
		0.25% interest rate reduction for ACH 3% OLA Rebate after 36 on time payments	Account cannot become more than 20 days delinquent during qualifying period		
R148	9705	Plan Information	Qualifying Criteria	Other Incentive Information	Comments
		0.25% interest rate reduction for ACH 2% OLA Rebate after 24 on time payments	Account cannot become more than 20 days delinquent during qualifying period		
R149	9706	Plan Information	Qualifying Criteria	Other Incentive Information	Comments
		0.25% interest rate reduction for ACH 5% OLA Rebate after 36 on time payments	Account cannot become more than 20 days delinquent during qualifying period		
R150	9707	Plan Information	Qualifying Criteria	Other Incentive Information	Comments
		0.25% interest rate reduction for ACH	Account cannot become more than 20 days delinquent		

ED Servicer Borrower Incentive Plans with Rebates

Plan No (does not need to be reported, intended to be reference to show that the plan includes multiple DOE Plan Codes within the same overall plan)	DOE Plan Number (If the "Plan no" includes multiple DOE plan codes, include first DOE plan code in series in Borrower Incentive Layout)	Plan Information	Qualifying Criteria	Other Incentive Information	Comments
		5% OLA Rebate after 48 on time payments	during qualifying period		
R151	9709	<p>0.25% interest rate reduction for ACH</p> <p>0.25% interest rate reduction upon entering repayment.</p> <p>5.0% OLA rebate after 36 on time payments.</p>	<p>Borrower will receive IRR regardless of delinquency.</p> <p>If more than 20 days late in the first 36 months, they are disqualified from the Rebate benefit only.</p>		
R152	9710	<p>0.25% interest rate reduction for ACH</p> <p>2.0% interest rate reduction after 48 on time payments.</p>	Account cannot become more than 20 days delinquent during qualifying period.		

ED Servicer Borrower Incentive Plans with Rebates

Plan No (does not need to be reported, intended to be reference to show that the plan includes multiple DOE Plan Codes within the same overall plan)	DOE Plan Number (If the "Plan no" includes multiple DOE plan codes, include first DOE plan code in series in Borrower Incentive Layout)	Plan Information	Qualifying Criteria	Other Incentive Information	Comments
		3.0% OLA rebate after 24 on time payments less \$250 protected amount.			