

Certification Reference Chart

For Financial Aid Office Use Only

Private Student Loans Offered by ISL Education Lending

For more information, visit: www.iowaStudentLoan.org/FAO

| Private Loan Program | Alt Loan Type Code | Lender Code | Guarantor Code | Annual Maximum | Annual Minimum | Cumulative Maximum | Loan Fees |
|---|--------------------|-------------------------------|----------------|--------------------------|----------------------|--------------------|-----------|
| Partnership Advance Education Loan | | | | | | | |
| Immediate Payment (cosigner options) ¹ | 732 | 827825 599666 ² | 121 | COA – other aid received | \$1,001 ³ | N/A | 0% |
| Interest-Only Payment (cosigner options) ¹ | 737 | | | | | | |
| Deferred Payment (cosigner options) ¹ | 738 | | | | | | |
| Illinois Partnership Loan Program — for Illinois residents attending eligible Illinois colleges and universities | | | | | | | |
| Immediate Payment (cosigner options) ¹ | 231 | 827825 | 121 | COA – other aid received | \$1,001 | N/A | 0% |
| Interest-Only Payment (cosigner options) ¹ | 230 | | | | | | |
| Deferred Payment (cosigner options) ¹ | 229 | | | | | | |
| College Family Loan⁴ — for parent borrowers | | | | | | | |
| Immediate Payment (cosigner options) ¹ | A77 | 827825 599666 ² | 121 | COA – other aid received | \$1,001 ³ | N/A | 0% |
| Interest-Only Payment (cosigner options) ¹ | A76 | | | | | | |
| Deferred Payment (cosigner options) ¹ | A75 | | | | | | |
| Parent Partnership Loan⁴ — for parent borrowers | | | | | | | |
| Immediate Payment (cosigner options) ¹ | A74 | 827825 599666 ² | 121 | COA – other aid received | \$1,001 ³ | N/A | 0% |
| Interest-Only Payment (cosigner options) ¹ | A73 | | | | | | |
| Deferred Payment (cosigner options) ¹ | 722 | | | | | | |
| Illinois College Family Loan — for Illinois parents borrowers with Illinois students attending eligible Illinois colleges and universities | | | | | | | |
| Immediate Payment (cosigner options) ¹ | 233 | 827825 | 121 | COA – other aid received | \$1,001 | N/A | 0% |
| Interest-Only Payment (cosigner options) ¹ | 234 | | | | | | |
| Deferred Payment (cosigner options) ¹ | 235 | | | | | | |

¹ Applicants who meet the underwriting and credit criteria are not required to provide cosigner(s).

² Bank of Lake Mills, Lake Mills, Wisconsin, originates some loans that are then purchased by Iowa Student Loan Liquidity Corporation after the loans are fully disbursed.

³ Loans made by Iowa Student Loan Liquidity Corporation have a \$1,001 minimum while loans made by Bank of Lake Mills have a \$2,001 minimum.

⁴ Depending on specific details about the borrower and student, the borrower will either receive a Parent Partnership Loan or a College Family Loan (collectively known as College Family Loan). The rates, terms and criteria for these loans are identical.



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| Private Loan Program | Alt Loan Type Code | Lender Code | Guarantor Code | Annual Maximum | Annual Minimum | Cumulative Maximum | Loan Fees |
|--|--------------------|-------------------------------|----------------|--|----------------------|-----------------------|-----------|
| Partnership No-Cosigner Loan for Undergrads — <i>for juniors and seniors attending eligible Iowa and Illinois colleges and universities</i> | | | | | | | |
| \$25 Monthly Interim Payment | 82E | 827825 599666 ² | 121 | COA – other aid received, up to \$17,500 | \$2,001 | \$52,500 | 0% |
| Partnership No-Cosigner Loan for Graduates — <i>for grad students attending eligible Iowa colleges and universities</i> | | | | | | | |
| Immediate Payment | 293 | 827825 599666 ² | 121 | COA – other aid received | \$1,001 ³ | \$50,000 ⁵ | 0% |
| Interest-Only Payment | 292 | | | | | | |
| Deferred Payment | 291 | | | | | | |

² Bank of Lake Mills, Lake Mills, Wisconsin, originates some loans that are then purchased by Iowa Student Loan Liquidity Corporation after the loans are fully disbursed.

³ Loans made by Iowa Student Loan Liquidity Corporation have a \$1,001 minimum while loans made by Bank of Lake Mills have a \$2,001 minimum.

⁵ Graduate students working toward an M.D. or a D.O. have a cumulative maximum borrowing amount of \$170,000. Graduate students working toward a D.D.S. have a cumulative maximum borrowing amount of \$90,000.

Additional Private Loan Details

Certifying Loans

You may certify loans offered by ISL Education Lending:

- ▶ Up to six months prior to the loan period begin date.
- ▶ 180 days after the loan period end date.

In the case where a student withdraws before the end of the term, the application must be certified on or prior to the last date of attendance and cannot be certified for more than the student's cost of attendance less other aid.