

# Operations Overview

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## Loan Originations

### Underwriting

- Mt. Laurel, NJ
- Lynn Haven, FL
- Newark, DE
- Salt Lake City, UT

### Application Processing and Loan Disbursement

- Lynn Haven, FL
- Wilkes-Barre, PA
- Bangalore, India

### Loan Originations Call Centers

- Lynn Haven, FL
- Killeen, TX
- Wilkes-Barre, PA
- Baguio, Philippines

## Servicing

Loan Acquisitions, Consolidations, and Post-Disbursement Processing

- Fishers, IN

Document Capture, Payment Processing, Forms Enrollment Updates, & Claims Filing

- Wilkes-Barre, PA
- Bangalore & Pune, India

### Borrower Call Centers

- Fishers, IN
- Killeen, TX
- Bangalore & Pune, India
- Baguio, Philippines

## Collections

### FFELP Due Diligence

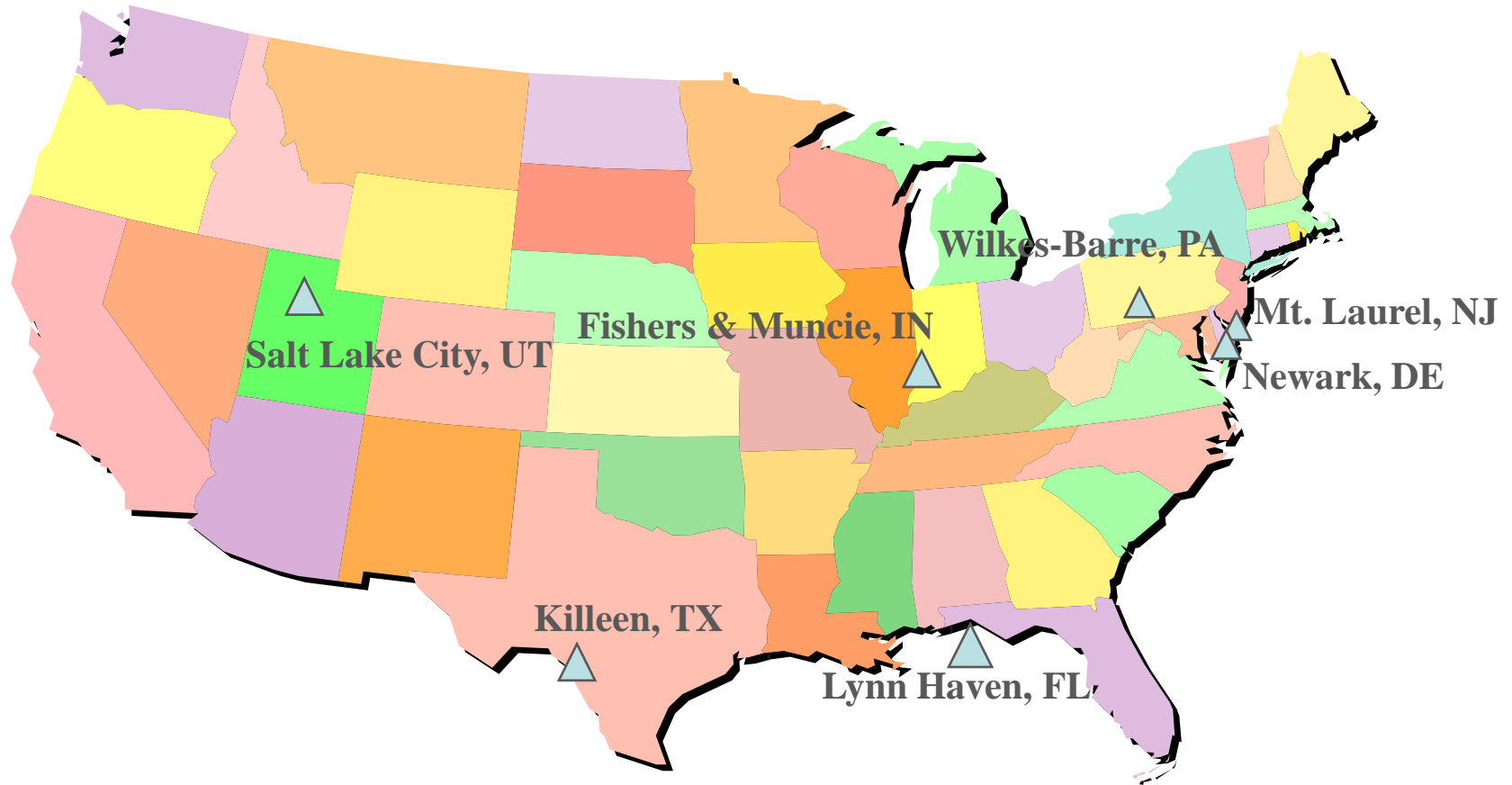
- Fishers, IN
- Wilkes-Barre, PA
- Baguio, Philippines
- Pune, India

### Private Education Loan Collections

- Fishers, IN
- Muncie, IN
- Las Vegas, NV
- Niles, IL

# Operations Locations

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**Debt Investor Presentation**  
**Fourth Quarter and Year Ended December 31, 2008**