

History of Variable Interest Rates Consolidation Loans

**Consolidation Loans
Made Based On Applications Received On or After 11/13/1997 But Before 10/01/1998
(Margin 3.10%, Cap 8.25%, Index 91-day Tbill)**

FROM	TO	RATE
07/01/2009	06/30/2010	3.28%
07/01/2008	06/30/2009	5.01%
07/01/2007	06/30/2008	8.02%
07/01/2006	06/30/2007	7.94%
07/01/2005	06/30/2006	6.10%
07/01/2004	06/30/2005	4.17%
07/01/2003	06/30/2004	4.22%
07/01/2002	06/30/2003	4.86%
07/01/2001	06/30/2002	6.79%
07/01/2000	06/30/2001	8.25%
07/01/1999	06/30/2000	7.72%
07/01/1998	06/30/1999	8.25%
11/13/1997	06/30/1998	8.25%

**Any HEAL Portion Of A FFELP Consolidation Loan
Made Based On Applications Received On or After 11/13/1997
(Margin 3.00%, No Cap, Index 91-day Tbill Rate Avg For Qtr Prior To July 1)**

FROM	TO	RATE
07/01/2009	06/30/2010	3.18%
07/01/2008	06/30/2009	4.71%
07/01/2007	06/30/2008	7.90%
07/01/2006	06/30/2007	7.83%
07/01/2005	06/30/2006	5.94%
07/01/2004	06/30/2005	4.12%
07/01/2003	06/30/2004	4.06%
07/01/2002	06/30/2003	4.75%
07/01/2001	06/30/2002	6.77%
07/01/2000	06/30/2001	8.94%
07/01/1999	06/30/2000	7.60%
07/01/1998	06/30/1999	8.13%
11/13/1997	06/30/1998	8.21%