



# ROOTED TO THE FUTURE.

HERE YESTERDAY,  
HERE TODAY,  
HERE TO STAY.



## SIMPLIFY YOUR ALTERNATIVE LOAN PROCESSING WITH ELMNET

### MANAGE YOUR ALTERNATIVE LOANS THE STREAMLINED WAY

Stop spending your time working with paper certifications, sorting faxes, and keeping track of multiple IDs and passwords when managing your alternative loans. ELM Resources streamlines your alternative loan process with ELMNet, its leading loan processing platform and ELM National Disbursement Network (ELM NDN).

### WITH ELMNET, YOUR EXPERIENCE MANAGING ALTERNATIVE LOANS IS STREAMLINED:

- SINGLE DESTINATION FOR CERTIFICATIONS
- SINGLE SOURCE FOR ALTERNATIVE LOAN FUNDS
- SINGLE PROCESS FOR CHANGES AND RETURNS
- SIMPLE STEPS TO FASTER AND MORE EFFICIENT ALTERNATIVE LOAN PROCESSING

### MANAGE LOANS IN 5 SIMPLE STEPS:

**STEP 1** } Guide your students through their alternative loan options, via ELMSelect or lender websites.

**STEP 2** } Lender collects application, approves or denies loan and notifies you through ELMNet.

**STEP 3** } Certify the loan on ELMNet or send ELM a batch file created from your Student Information or FAM system.

**STEP 4** } Use ELM NDN to disburse funds received from the lender or to return funds. ELM NDN is integrated with ELMNet.

### ADDITIONAL BENEFITS OF USING ELMNET

- RECEIVE A CERTIFICATION REQUEST only after all application steps have been completed with the lender by the borrower, or as lenders receive applications.
- RECEIVE CREDIT DENIAL NOTIFICATIONS via ELMNet.
- CREATE MULTIPLE DEFAULT DATA SETS PER USER to save time when certifying loans online with ELMNet.
- RECEIVE DAILY OR WEEKLY REPORTS of pending certification requests.
- TRACK THE STATUS OF EACH LOAN from certification through disbursement.
- CHOOSE YOUR METHOD FOR SENDING/RECEIVING DATA from a variety of formats including SFTP, FTP, POP3 and a secure electronic mailbox provided by ELM Resources free of charge.

**Loan Status**

Borrower Name	SSN	Address	Telephone	Driver's License	DOB
STUDENT, TEST	999-99-9999	1000 ANY STREET ANY TOWN, FL 00001	999-999-1212		01/15/1992

  

Loan Information		Disbursement Information									
Student SSN	Student Name	Disb #	Disb Date	Gross Amount	Net Amount	Disb Agent	Disbursement Status	Status Date	HT	Disb Method	
999-99-9999	STUDENT, TEST	1	10/22/2010	\$1,048.00	\$1,048.00	hdu	Disbursed	10/22/2010	R		
		2	02/15/2011	\$1,048.00	\$1,048.00	hdu	Disbursed	02/15/2011	R		

  

Loan Information	
Student SSN	999-99-9999
Student Name	STUDENT, TEST
School Code/Name	000000 ELM University - Main Campus
Loan Period	09/16/2010 - 05/16/2011
Loan Type	000, ELM AR loan
Application Type	N/A
BPM Type	N/A
Gross Loan Amount	\$3,144.00
Loan Status	Fully Disbursed
Guarantor Code/Name	000 ELM Resources
Guarantee Date	
Guarantee Amount	\$0.00
Lender Code/Name	00000003 Tegal Lender
Consent Line ID/Sequence	000000000TEST11013
School Site Only	ARJ - ONLINE
Lender Site Only	
Guarantor Site Only	
Guarantor Status Code	01 Not sent to guarantor
Lender Servicer Status Code	48 Approved by lender/servicer
Promissory Note Status Code	00 Valid promissory note on file with lender/servicer
Credit Status Code	30 Credit approved
Guarantor Status Date/Time Stamp	09/02/2010 18:15:53
Lender Servicer Status Date/Time Stamp	09/02/2010 18:15:53
Promissory Note Status Date/Time Stamp	09/02/2010 18:15:53
Credit Status Date/Time Stamp	09/02/2010 18:15:53

Originate, certify or make changes to alternative loans from any lender set up using ELMNet.

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**Default Details**

Student: Test Information  
Name of Default Set: F-F, P-F, Promissory (02/15/2011)

Loan Information	
Lender Code/Name	
Guarantor Code	No Default Profile
HT Code	None
Promissory Note Status Code	Valid
Promissory Note Issue	Guaranteed Only
Guaranteed Note Code	Full Term
Rate Code	1st Year Freshman
Loan Dept Code	001000-0
Loan HT Code	001000-0
Approval Comment Code	002000-0

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Reduce time-consuming repetitive data inputs when certifying alternative loans by creating and managing your own custom default profiles.

**Manage Defaults**

Certification Defaults		
Default Set Name	Date Created	Action
F-F 2007	05/09/2007	Edit Delete
F-F Spring 2007-08	05/01/2007	Edit Delete

New Default Set Close

**ELM TRAINING**

ELM Resources provides training prior to implementation and comprehensive training resources on all ELM products, including a reference manual, webinars, online tutorials, and audio and visual podcasts.

**INDUSTRY LEADING CUSTOMER SUPPORT**

ELM Resources offers extensive service and support for its products. Our National Service Center representatives are a toll-free call away, five days a week.

**ABOUT ELM RESOURCES**

For over 17 years, ELM Resources has provided open and lender-neutral choice. As a trusted, not-for-profit name in the student loan industry, over 1,700 active schools use ELM's Web-based solutions for their alternative student loan processing and disbursements.

[www.elmresources.com](http://www.elmresources.com)

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**START TODAY! CONTACT US TOLL-FREE AT (866) 524-8198, OPTION 3, TO LEARN HOW TO GET STARTED WITH ELMNET TODAY.**