



IT TAKES A LENDER-NEUTRAL  
COMPANY TO PROVIDE TRULY OPEN  
AND FLEXIBLE TECHNOLOGY.

ELM Resources is a non-profit, mutual benefit corporation serving universities, colleges and lenders. Everything we do is in the spirit of "1 for all." It means the platform we've created is non-proprietary, seamless and flexible. It means convenient service and training resources. It means empowering you with a choice of lenders.

And it means every person at ELM is here to support you and the work you do on behalf of college students.



We hope this booklet provides a little insight into how ELM Resources can free you up to spend more time with your students and less time with paperwork. Please call us or go online to learn more. "1 for all" means we're here for you.

**ELM**  
RESOURCES   
500 12TH STREET, SUITE 300  
OAKLAND, CALIFORNIA 94607

866-524-8198 [elmresources.com](http://elmresources.com)

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**ELM**  
RESOURCES 

THE "1" THAT LETS YOU WORK  
WITH A BROAD ARRAY OF LENDERS  
IN A SINGLE PROCESSING SYSTEM.

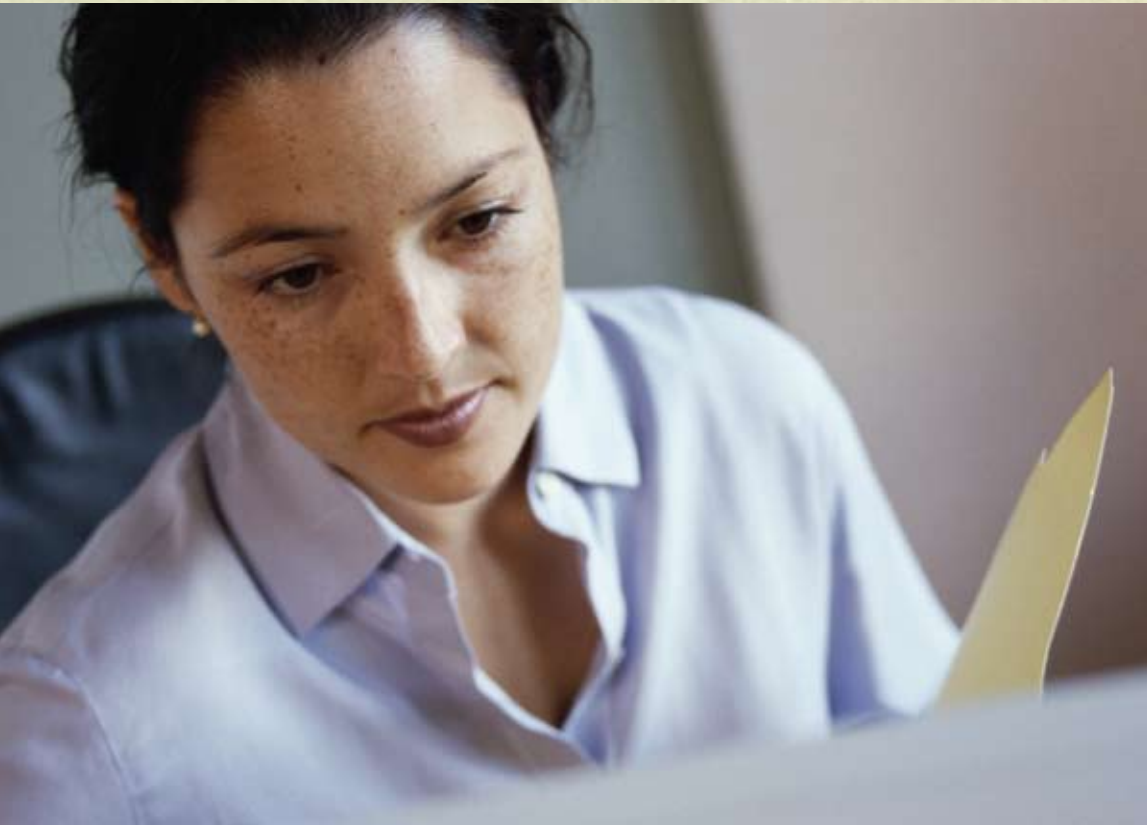


## OUR ELM<sup>ENTARY</sup>® PRODUCT SUITE.

### THREE EASY-TO-USE TECHNOLOGIES COMPLETE THE PACKAGE.

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It's not one-size-fits-all. It's "1 for all." Our web-based products can be customized to your system. All three solutions save you time, eliminate paperwork, and give you the tools to manage all phases of the loan process, from initial lender comparison to data exchange to disbursements and returns.



ELMSELECT® IS THE FREE AND EASY  
WEB-BASED RESOURCE THAT LETS YOU  
AND YOUR STUDENTS COMPARE LENDERS.

- Display private lenders so that students can evaluate, compare and select the right lender for their needs
  - Display an unlimited number of lenders
  - Disclose your lender criteria and required loan processing steps
  - Brand your page with your school's logo, photography and other graphics
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WITH ELMNET® YOU CAN PROCESS  
WITH THE LENDER OF YOUR CHOICE.

- Internet-based system helps manage student loan data
  - Receive support for over 600 private loan codes
  - Single interface supports all of your loan transactions, status changes, and tracking or reporting for private loans
  - Automate the process regardless of your current technology
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ELM NDN'S "1 FOR ALL" DISBURSEMENT AND  
RETURN OPTIONS ARE ACCURATE AND FAST.

- Provides a wide variety of automated student loan disbursement and return options online
- Helps disburse funds correctly the first time, every time
- Funds education loans through a single source and gets funds in the hands of your students faster
- Provides several return of funds options, as well as fast and accurate automated returns



### LET'S BRING THE SYSTEM BACK TO DOING WHAT'S RIGHT FOR THE STUDENTS.

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When it comes to providing lending options to their students, financial aid offices today face new challenges. Recently enacted regulations require more transparency and neutrality in lender selection. With ELM's open platform, students have the freedom to choose the right lender and the process is a thousand times easier for you. We'd say that's a win-win.