



---

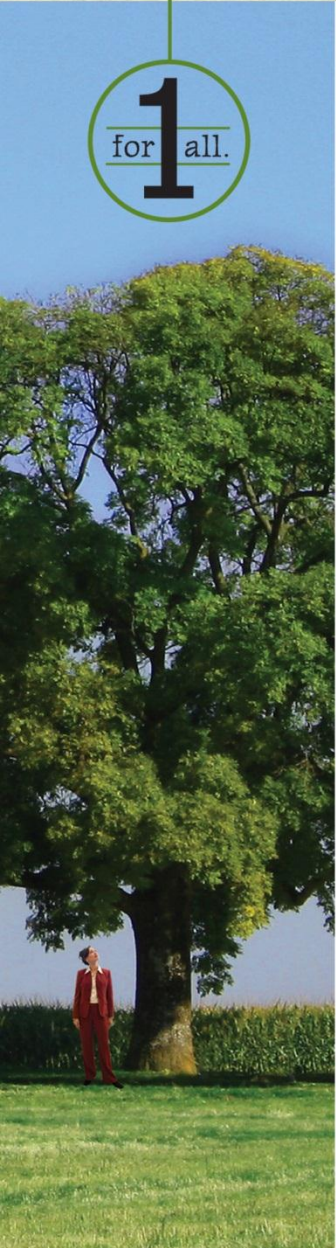
# The ELM Solution



# What We Will Cover



- About ELM
- The ELM Solution
- Benefits to using ELM
- Summary
- ELM Demo



## About ELM



- Established in 1994 by a group of loan providers to improve loan processing by creating a uniform loan delivery system
- For 16 years, ELM has been the only non-profit and truly open and lender-neutral choice for schools
- With a large network of schools and lenders, ELM has continued to lead the industry with services and customer satisfaction

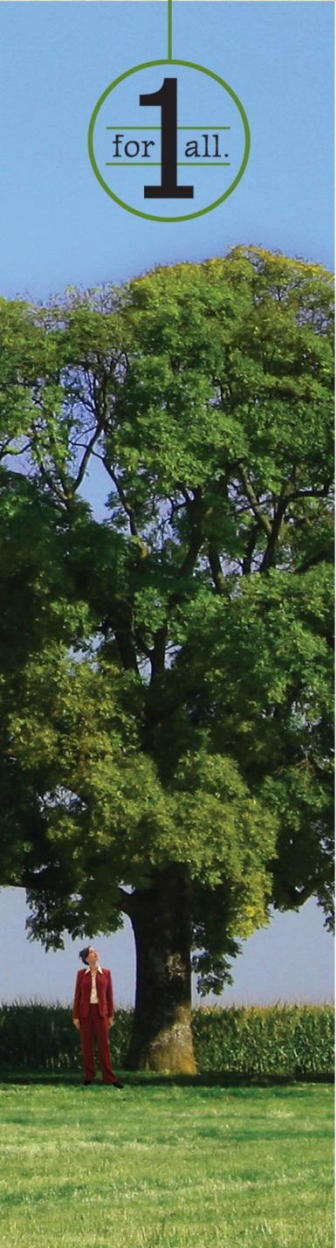


# ELM for Today's Environment



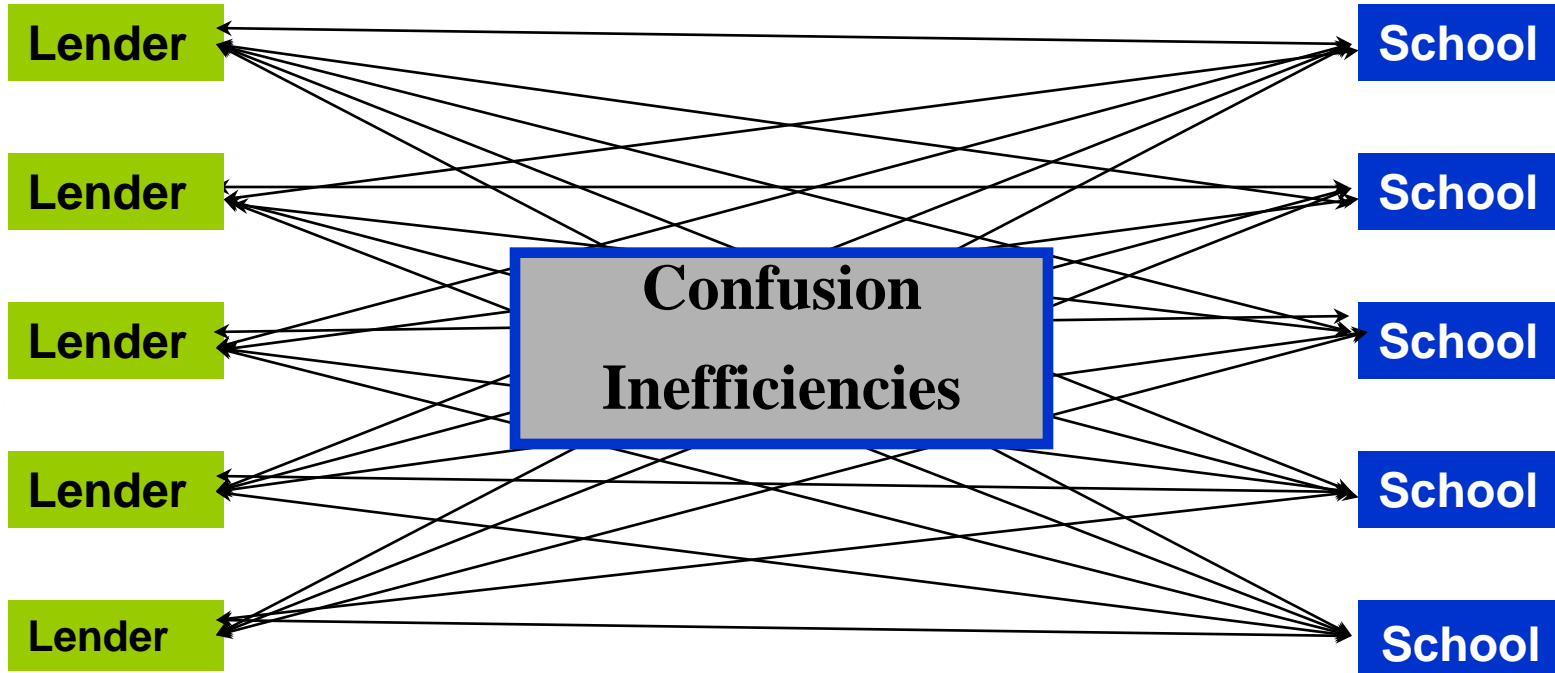
Limited school resources call for simplification

- **ELMNet** processes private loans for many major private loan lenders in the U.S.
- The **ELM NDN** allows you to receive and return funds with a single source
- **ELMSelect** minimizes the work you do to maintain your lender list



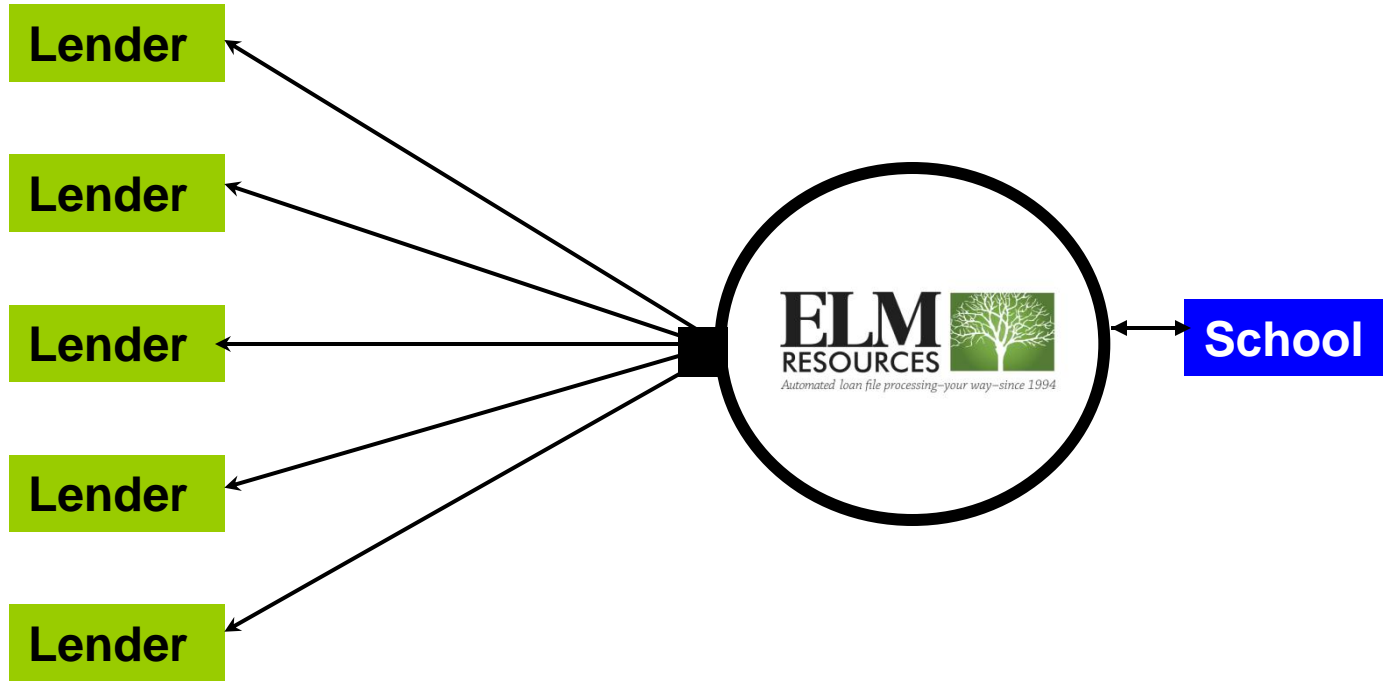
# Prior to the Creation of ELM

1  
for all.



# ELM Provides a Streamlined Solution

1  
for all.



# ELM Points of Differentiation



- ELM provides the same user experience regardless of lender chosen.
  - ELM's lender-neutral position doesn't favor any lender
  - ELM is a one stop shop for Private loan management
- ELM is a technology company, not a lender.
  - ELM focuses on building and delivering the best user experience possible.



# ELM Points of Differentiation



- Schools remain loyal to ELM and continue to choose ELM year in and year out
- ELM's neutrality provides you with peace of mind by providing transparency to your loan process
- ELM is non-profit; ELM exists to provide effective and efficient products and services to the student loan industry





- **ELMNet** – Commonline compliant student loan data exchange for processing Private loans
  - Certify private loans
  - Submit loan changes
  - Upload files into a FAMS
  - Run flexible customized reports
  - Track loan status information through full disbursement of the loan



# The ELM Solution - ELM NDN



- **ELM NDN** - Central disbursement agent for disbursements and returns of Private loans
- School determines:
  - Lenders disbursed
  - Methods of disbursement
    - EFT, Master check, Individual borrower checks
  - Receive response and disbursement roster files via:
    - Fax, Print, and CL data file
  - Disbursement dates
    - Daily, day specific, ‘snooze’
  - Method of returning funds
    - School check, wire, auto-debit





- **ELMSelect** - A lender list and comparison resource on the Internet
  - Allows students to compare lenders side-by-side
  - School driven
  - Complies with current regulations
  - Customization
    - Schools can add a school logo and/or campus photo and other branding at their option
    - Content can be customized by loan type
    - School-specific links can be added, such as:
      - School contact information
      - Entrance and exit counseling
      - Other school resources



We recommend these lenders based on the quality of products and services they provide to students and families. We have carefully considered our selections in order to provide you with the *best possible list of suggested lenders*. However, if you wish to use another lender **that is not on this list**, you have the right to do so.




COMPARE SELECTED LENDERS

Direct Loan

Private

Contact the Financial Aid office at 1.866.524.1601 for more information.

Compare Lenders	Lender Information	Borrower Benefits & Customer Service	Apply Now
	 <p>Lender Code 094607 866-524-1235 <a href="http://www.testlender.com">http://www.testlender.com</a></p>	<p><b>Benefits</b></p> <ul style="list-style-type: none"> <li>• Zero Origination Fee</li> <li>• Zero Federal Default fee</li> </ul> <p><b>Services</b></p> <ul style="list-style-type: none"> <li>• Online access</li> <li>• Customer support a phone call away</li> </ul>	<p>→ Apply Now</p>

COMPARE SELECTED LENDERS

MSselect is hosted and maintained by ELM Resources to provide student and parent borrowers with information supporting their ability to choose the educational lender of their choice.

Information on this site regarding educational loans has been provided exclusively through institutions of higher education that have elected to post their online lender lists on this site. ELM Resources is not involved in any way with the endorsement of lenders or specific loan products of educational institutions and does not receive compensation as a result of a lender being placed on an online lender list or a search.

## Additional Resources

→ SEARCH FOR OTHER LENDERS ?

## Helpful Links

These links will open in a new browser window.

- Student Loan Calculator
- Student Loan Glossary
- ELM Resources' Website

# Why Choose ELM?



- ELM is the only non-proprietary and completely neutral loan delivery and lender selection system
- A single interface that allows you to work with many private loan providers
- Offers a complete and simple solution
  - Single point of data exchange
  - Single process flow for Private loans
  - Single source of funding
  - Single place to return funds
- Flexibility
  - Choice of providers
  - Choice of process





---

# ELM Demo





## Function Selection

[Loan Retrieval](#)

[Reject Files](#)

[ISIR Records](#)

[Certification Requests](#)

[Hold/Release Processing](#)

[Request Application](#)

[Mailbox Services](#)

[Administration](#)

[View Reports](#)

Report Selection

Select a Report



GO

ELM RESOURCES

## ELMNet

[Function Menu](#) | [Next Student](#) | [Request Reports](#) | [View Reports](#) | [Exit](#)

Your loans may be displayed in both the Origination and Repayment Loans sections. The Origination section displays disbursement information on your loan(s). The Repayment section displays information on loan(s) that have been fully funded and may be in repayment. [Click here](#) for additional explanation of terms.

### Loan Listing

Student Name	SSN	Address	Telephone	Driver's License	DOB
SMITH, CHRIS A	666-66-6603	123 MAIN STREET , SUITE 100 OAKLAND, CA 94601-1122	510-555-1212	409WW1426 CA	03/23/1978

#### Origination Loans

Select Loan	Borrower Name	Loan Type	Loan Amount	Loan Begin	Loan End	School	Lender	Guar	Status	As of
<a href="#">Edit</a>	SMITH, CHRIS	P43,ABNB Credit Union	\$5,000.00			<a href="#">ELMU</a>	<a href="#">ABNB Federal Credit Union</a>	<a href="#">CredUStudent</a>	Loan App to Lender	04/29/2010
<a href="#">Edit</a>	SMITH, CHRIS	045,Access Group Bar Exam Loan	\$5,000.00			<a href="#">ELMU BR#65</a>	<a href="#">ACCESS GROUP, INC.</a>	<a href="#">Access Group</a>	Loan App to Lender	07/06/2010
<a href="#">Edit</a>	SMITH, CHRIS	S83,66 FCU/NW Arkansas PELOC	\$5,000.00			<a href="#">ELMU</a>	<a href="#">66 Federal Credit Union/Northwest Arkansas</a>	<a href="#">ReliaMax</a>	Loan App to Lender	07/26/2010
<a href="#">Edit</a>	SMITH, CHRIS	P43,ABNB Credit Union	\$5,000.00	09/15/2010	05/15/2011	<a href="#">ELMU</a>	<a href="#">ABNB Federal Credit Union</a>	<a href="#">CredUStudent</a>	Loan App to Lender	05/03/2010

# Loan Level Detail



## Loan Details

Borrower Name	SSN	Address	Telephone	Driver's License	DOB
SMITH, CHRIS	000-00-0003	100 SMITH STREET ANY TOWN, CA 91111-0000			08/01/1999

### Additional Loan Information


Requested Loan Amount	\$5,000.00
School Certified Amount	\$5,000.00
Approved Amount	\$0.00
Guarantee Amount	\$0.00
EFT Authorization Code	
Borrower Deferment Request Code	
Borrower Interest Indicator	
Signature Date	
Grade Level	4
Enrollment Status Code	F
Anticipated Completion Date	05/16/2013
Processing Code	GO
School Certification Date	07/26/2010
Borrower Confirmation Indicator	
Promissory Note Delivery Code	
Alternative Loan Program	S83,66 FCU/NW Arkansas PELOC
Temporary Address	
Reference Information	
School Non Ed BranchID	
Record Type Code	A
Lender Blanket Guarantee Indicator Code	
Lender Blanket Guarantee Approval Date	
Actual Serial Loan Code	
Guarantee Amount Reduction Code	
Gross Post Withdrawal Return/Refund Amount	\$0.00

Borrower Foreign Telephone Number Prefix	
Guarantor Status Code	01 Not sent to guarantor
Lender-Servicer Status Code	05 Sent to lender-servicer
Promissory Note Status Code	01 Unknown
Credit Status Code	01 Unknown
Guarantor Status Date/Time Stamp	07/26/2010 19:06:16
Lender-Servicer Status Date/Time Stamp	07/26/2010 19:09:30
Promissory Note Status Date/Time Stamp	07/26/2010 19:06:16
Credit Status Date/Time Stamp	07/26/2010 19:06:16
Amount Available For Reinstatement	\$0.00
The information displayed on this page is current as of 07/26/2010	

Back

ELM RESOURCES  
**ELM**Net

Function Menu | Next Student | Request Reports | View Reports | Exit



## Loan Transaction

Borrower Name	SSN	Address	Telephone	Driver's License	DOB
SMITH, CHRIS	666-66-6603	100 SMITH STREET ANY TOWN, CA 91111-0000			08/01/1989

Loan Information	Transaction Selection
Student SSN	<a href="#">666-66-6603</a>
Student Name	SMITH, CHRIS
School	ELM University - Main Campus
Loan Period	
Loan Type	ABNB Credit Union
Application Type	
MPN Type	
Gross Loan Amount	\$5,000.00
Loan Status	Loan App to Lender
Guarantor	Credit Union Student Choice
Guarantee Date	
Guarantee Amount	\$0.00
Lender	ABNB Federal Credit Union
CommonLine ID	ELMRES0000W96UTRK

[Glossary of Terms](#)

The information displayed on this page is current as of 04/29/2010

Accept   Back   LoanListing

Multiple change functions allow you to:

- Change amount certified
- Add or change disbursements
- Cancel loans

# Managing Disbursements

Make changes to all disbursements at one time from one screen

ELM RESOURCES **ELMNet**

Function Menu | Next Student | Request Reports | View Reports | Exit

## Disbursement Transaction

Borrower Name		SSN	Address		Telephone	Driver's License	DOB
SMITH, CHRIS		666-66-6603	750 N DIAMOND BAR BLVD #204 DIAMOND BAR, CA 91765-0000		000-000-0000		01/14/1970

Disbursement	Disb Date	Gross Disbursement Amount	Net Disbursement Amount	Gross Cancellation Amount	Net Return Amount	Fees Percentage	H/R		
1	Current Value		08/21/2003	\$ 0.00	\$ 0.00	-	-	%	Hold
	Changes	No Changes	08/21/2003	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	%	
2	Current Value		01/17/2004	\$ 0.00	\$ 0.00	-	-	%	Hold
	Changes	No Changes	01/17/2004	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	%	

Anticipated Graduation Date	05/05/2005	Loan Period Begin Date	08/23/2004	Loan Period End Date	05/12/2005
Effective Date	06/29/2006	Allow Current Value Overrides	<input type="checkbox"/>		

[Online Help](#)  
[Glossary of Terms](#)

The information displayed on this page is current as of 08/12/2004

# Transaction History



## Consolidated Processor/School History

Borrower Name	SSN	Address	Telephone	Driver's License	DOB
SMITH, JOHN	333-13-1234	505 14TH STREET, SUITE 1130 OAKLAND, CA 94612-0000	--		01/01/1980

Detail	Student Name	Loan Type	Loan Amount	Loan Begin	Loan End	School	Lender	Guar	Status	As of
<a href="#">View</a>	SMITH, JOHN	ALT	\$1,000.00	01/01/2007	07/15/2007	<a href="#">ELMU</a>	<a href="#">ELM</a>	<a href="#">ELM</a>	Disbursement Scheduled	03/19/2007

Type	Date	Requester	Transaction Type	New Value	Old Value
U	03/19/2007 09:12:11	SCH13DM	Disbursement 2 Consummated	Y	
U	03/19/2007 09:12:11	SCH13DM	Disbursement 2 Effective Date	03/19/2007	
U	03/19/2007 09:12:11	SCH13DM	Disbursement 2 Reduce By	1000.00	
U	03/19/2007 09:12:11	SCH13DM	Disbursement 2 Refund Amount	1000.00	
U	03/19/2007 09:12:11	SCH13DM	Disbursement 2 Transaction Code	Cancel Disbursement/Cash Full	
U	03/19/2007 09:10:21	SCH13DM	Disbursement 1 Date	02/15/2005	
U	02/09/2007 08:55:09	SCHEXT	Change Certification Date	02/09/2007	
U	02/09/2007 08:55:09	SCHEXT	Disbursement 1 Amount	1000.00	
U	02/09/2007 08:55:09	SCHEXT	Disbursement 1 Date	01/30/2005	
U	02/09/2007 08:55:09	SCHEXT	Disbursement 2 Amount	1000.00	
U	02/09/2007 08:55:09	SCHEXT	Disbursement 2 Date	05/31/2005	
U	02/09/2007 08:55:09	SCHEXT	Disbursement 3 Amount	1000.00	
U	02/09/2007 08:55:09	SCHEXT	Disbursement 3 Date	08/01/2007	
U	02/09/2007 08:55:09	SCHEXT	Increased Loan Amount	3000.00	
U	02/09/2007 08:55:09	SCHEXT	Loan Transaction Code	Loan Increase	
U	02/09/2007 08:55:09	SCHEXT	Revised Certification Amount	3000.00	
U	02/09/2007 08:55:09	SCHEXT	Transaction Effective Date	02/09/2007	

Complete audit trail allows you to track all changes to the loan account

See all your certification requests from all your lenders in one place



## Certification Request Processing

SSN	Student Name	Grade Level	Loan Type	Requested Loan Amount	Received/Updated Date	Lender Name	Lender Code	Lender Expiration Date	School Code	Status	Select
<a href="#">878-06-1192</a>	TEST, ALT STU A	3rd Year Junior	ALT	\$19,000.00	04/07/2009	ELM	000003		000003-00	Certification Requested	<input type="checkbox"/>
<a href="#">878-06-1192</a>	TEST, ALT STU A	3rd Year Junior	ALT	\$19,000.00	01/07/2009	ELM	000003		000003-00	Certification Requested	<input type="checkbox"/>

Back

Next List

Previous List

Generate Report

Delete Selected

Reject Selected

Select All

# Certification Templates

Default Set Information		
Name of Default Set	Fall/Winter/Spring CS	
Loan Information		
Lender Code/Branch	663636	- 00
Guarantor Code	001 ELM Guarantor	
MPN Type	Serial	
Promissory Note Delivery Code	Print	
Processing Type Code	Guarantee Only	
Enrollment Status Code	Full Time	
Grade Level	1st Year Freshman	
Loan Begin Date	09/06/2006	
Loan End Date	06/22/2007	
Anticipated Completion Date		
Disbursement Information		
Disbursement Number	Disbursement Date	Disbursement H/R
Disbursement #1	08/24/2006	Release
Disbursement #2	12/21/2006	Release
Disbursement #3	04/04/2007	Release
Disbursement #4		Blank
<input type="button" value="Save Changes"/> <input type="button" value="Save As New Defaults"/> <input type="button" value="Cancel"/> <input type="button" value="Close"/>		

Save time by creating your own default sets to auto-populate certification request fields



# ELM's Reporting Capabilities

## ELM Pending Disbursements Detail

Report ID: 08130900.R02  
Report Date: 08/13/09

Disbursement Date : 09/02/09

SSN	Last Name	First Name	MI	School	Lender	Loan Type	Disb No.	Hold/Release	Gross Amount	Net Amount	School Identification Number
-----	-----------	------------	----	--------	--------	-----------	----------	--------------	--------------	------------	------------------------------

**Loan Period**

666-66-4321 ALLEN LACIE  
09/01/2009 - 07/15/2010

Lender Total:

09/02/09 Total:

Disbursement Date : 09/03/09

SSN	Last Name	First Name
-----	-----------	------------

**Loan Period**

666-66-6603 SMITH CHRIS  
08/23/2009 - 05/12/2010

666-66-6603 SMITH CHRIS  
08/23/2009 - 05/12/2010

Lender Total:

09/03/09 Total:

Grand Total:

## ELM Status Detail

Report ID: 09210900.R04  
Report Date: 09/21/09

Loan Period : 06/01/09 - 08/22/09

Status : 320 - Loan App to Lender

SSN	Last Name	First Name	MI	School	Lender	ELM Stat Date	Loan Type	Gross Amount	Net Amount	School ID Number
000-45-6789	STUDENT	ROBERT	C	EUMU	000003-00 Test Lender	000004-00 01/07/04	SUB	100.00	N/A	
Loan Period 06/01/09 - 08/22/09 Total								1	100.00	N/A

Loan Period : 06/01/09 - 08/23/09

Status : 320 - Loan App to Lender

SSN	Last Name	First Name	MI	School	Lender	ELM Stat Date	Loan Type	Gross Amount	Net Amount	School ID Number
000-66-4789	STUDENT	TODD		EUMU	000003-00 Test Lender	000004-00 01/08/04	SUB	100.00	N/A	
Loan Period 06/01/09 - 08/23/09 Total								1	100.00	N/A

Loan Period : 06/01/09 - 08/27/09

Status : 320 - Loan App to Lender

SSN	Last Name	First Name	MI	School	Lender	ELM Stat Date	Loan Type	Gross Amount	Net Amount	School ID Number
000-45-6123	STUDENT	AIDEN		EUMU	000003-00 Chase Bank	807807-00 12/01/03	PLUS	1,500.00	N/A	
000-22-3344	STUDENT	ASDF		EUMU	000003-00 EUM	000004-00 12/18/03	PLUS	100.00	N/A	
Loan Period 06/01/09 - 08/27/09 Total								2	1,600.00	N/A

**ELM offers 19 different pre-designed reports, including the R02 report which details all approved disbursements scheduled for the requested date range and the R04 report which details the loan status for all borrowers in the school's database.**



# Our Lenders Can Help



- Help monitor set-up progress from start to finish
- Manage set-up on the Lender system to begin processing through ELM
- Provide training and technical assistance when using ELM to process loans
- Monitor initial processing activity
  - Ensure processing works as expected



## Next Steps



- Contact your Lender Sales Manager
  - Set a target date for implementation
- ELM Director of Business Development will contact school to initiate implementation
- ELM operations manages implementation
  - ELM technical update announces implementation
- Determine training needs
  - Set preliminary training topics and date(s)
- Track progress
- Start processing your private loans



---

Thank You

---

