

### Processing LVC's in System 3i

To get to the LVC area, you must first calculate the future payoff.

The Calculate Payoff screen is used to calculate a payoff from 1-90 days in the future. This screen can be accessed by clicking on the **Select Transaction** drop down box and clicking on *Calculate Future Payoff*.

The screenshot shows the 'System3i' interface. At the top, there is a search bar with the text 'by Borrower Number/RAAN' and a 'Search' button. Below this is a navigation menu with options: Forms, Reports, Applications, Publications, Help, and Home. The main heading is 'Account Details' with a 'Log Out' link. A breadcrumb trail reads 'You are here: Borrower Summary / Account Detail:'. The 'Personal Information' section is highlighted in green and contains the following details: Name: Demonstration, Sally A; BOR#: 000586508; Address: 123 Demonstration St., Anywhere NC 27107. A message states: 'The primary address for this borrower is bad and there are no valid secondary addresses on file.' Below the message is an 'Update Personal Info' button. To the right, a 'Select Transaction' dropdown menu is open, showing options: 'Calculate Future Payoff' (selected), 'EPay', 'Calculate Future Payoff', and 'Display History Comments'.

Once *Calculate Future Payoff* is clicked, the following screen will appear:

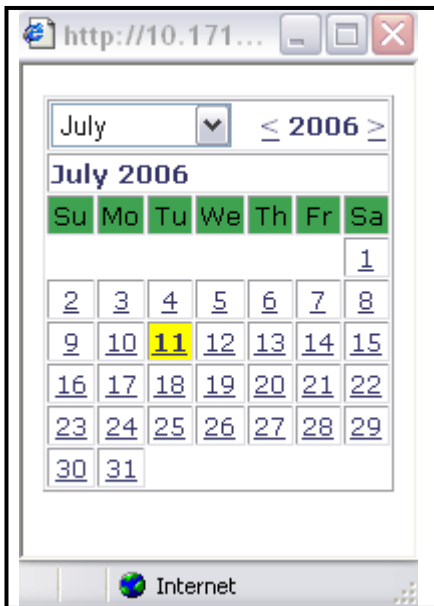
The screenshot shows the 'Calculate Future Payoff' screen. At the top, there is a 'Log Out' link. A breadcrumb trail reads 'You are here: Borrower Summary / Calculate Future Payoff'. The 'Personal Information' section is highlighted in green and contains the same details as the previous screen: Name: Demonstration, Sally A; BOR#: 000586508; Address: 123 Demonstration St., Anywhere NC 27107. A message states: 'The primary address for this borrower is bad and there are no valid secondary addresses on file.' Below the message is an 'Update Personal Info' button. To the right, a 'Select Transaction' dropdown menu is open, showing 'EPay' and a 'Go' button. Below this is a section titled 'Calculate Future Payoff' with a blue header. It contains the following text: 'Please select either the number of days into the future that you would like the payoff projected or use the calendar to select a specific date. Payoff amounts are only estimates and can not be projected more than 150 days into the future.' Below this is a 'Payoff Projection:' label, a text input field, a calendar icon, a 'Pick a Payoff Day' dropdown menu with options 01, 02, 03, and 04, and a 'Calculate' button.

Click on the Calculator icon:

Payoff Projection:

Once the calculator is selected the following screen will appear:



Select the payoff date by clicking on the desired month, day, and year. Click on the calculate button to generate the payoff information. The following screen will appear:

Calculate Future Payoff

Please select the number of days into the future that you would like the payoff projected. Payoff amounts are only estimates and can not be projected more than 150 days into the future.

Payoff Projection:



Calculate

Payoff Projection - 07/31/2006

	Lender	Days Past Due	Balance	Interest Rate	Daily Rate	Payoff Amount
Account 00001-801727975-01 <b>LVC</b> <input type="radio"/> Standard <input checked="" type="radio"/> Direct						
<a href="#">00001-245454511-01</a>	CP -SAMPLE UNIV N D S L	1418	\$500.00	3.000%	.0411	\$823.46
<a href="#">00001-245454511-17</a>	CP -SAMPLE UNIV N D S L	1418	\$500.00	5.000%	.0684	\$902.76
Total payoff amount for this account:						\$1,726.22
Account 00001-801727975-02 <b>LVC</b> <input checked="" type="radio"/> Standard <input type="radio"/> Direct						
<a href="#">00002-535609215-01</a>	CP -SAMPLE COLLEGE N D S L	8005	\$1,435.37	3.000%	.1179	\$2,482.05

This screen displays the loan **balance**, **interest rate**, and **daily rate** as of today's date and the **payoff projection date** and **payoff amount** is based on the number of days chosen for the payoff.

Messages are displayed on this screen for certain loan conditions.

**Loans not accruing interest:**

*This type of borrower has at least one loan in a status that does not accrue interest. The projected payoff amount for any loan that does not accrue interest is the same as the current payoff amount. If a loan enters a status in which interest begins to accrue before your borrower's projected payoff date, the borrower will be responsible for paying this newly accrued interest. The borrower will **also be responsible for any fees or costs a lender assesses to the loan(s). These are not included in the balance.***

**All loans for a borrower in a closed status:**

*For this type of borrower, there are no loans for this borrower in a status eligible for payoff calculation.*

**Loans in collections:**

*This type of borrower has at least one loan that is in collection. Projected payoff amounts for loans currently placed with a collection agency **do not include collection agency fees** that may be added to the borrower's payoff amount. **These are not included in the balance.** Please contact the collection agency for accurate payoff information.*

The number of days chosen for the payoff calculation can be changed, by selecting another number from the drop down box and then clicking on the 'Calculate' button. The new payoff calculation will be displayed based on the newly selected number of days.

**Online LVC's**

This screen displays the link to the online LVC's (Loan Verification Certificates).

This area is the only page in which the online LVC's can be accessed.

There are two types of online LVC's provided, the standard consolidation form and the Direct Loans form. Select the radio button beside the desired LVC.

The following screen will appear if the standard form is selected:

## Federal Consolidation Loan Verification Certificate

The Federal Consolidation Loan Program enables borrowers to apply for a federally guaranteed loan to consolidate outstanding education loans pursuant to Title IV of the Higher Education Act of 1965, as amended. The borrower identified in Item 3 of this Certificate has requested consolidation of his/her eligible education loan(s). Eligible loans are identified under Loan Codes listed in the Federal Consolidation Loan Verification Instructions. This form is used to verify the eligibility and the payoff amount of the borrower's outstanding education loans(s) selected for consolidation. As part of the Federal Consolidation Loan Application, the borrower named in Item 3 has authorized your disclosure information regarding the education loan(s) listed below. **Please verify and/or complete ALL items and return this form to the entity identified in Item 19.** Pay special attention to Item 6, Loan Code. This Loan Verification Certificate will be relied on by the consolidating lender in paying off the listed loan(s).

Federal regulations require that you complete and return this form within 10 business days. See the instructions for details on completing this form.

(1) Holder/Service Name and Address

CAMPUS PARTIERS - 400517-0000  
P.O. BOX 2901  
WINSTON-SALEM, NC 27102

(800) 458-4492 FAX (336)607-2093

(2) Institution and Address to which payoff amount should be sent (if different from item 1).

Name \_\_\_\_\_  
Street \_\_\_\_\_  
City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_  
Telephone ( ) \_\_\_\_\_  
Contact Name \_\_\_\_\_

(3) Borrower SSN, Name, Address, and Telephone Number

245454511  
Sanders, Sally Sue (919) 748-5306  
456 Potofgold Drive  
Anytown NC 27107

(4) Anticipated Loan Payoff Date 07/31/2006

Grace End Date 03/15/1982

(5) Account Number	(6) Loan Code	(7) Current Guarantor or Program Code	(8) First/Only Disbursement Date	(9) Interest Rate	(10) Borrower Status Codes	(11) Grace End Date	(12) Next/First Payment Due	(13) Current Principal Balance	(14) Payoff Amount as of Anticipated Payoff Date	(15) Daily Interest Accrual	
Graduate Loan Center - Harrisburg, PA							80	05/01/1990	\$500.00	\$623.46	.0411
Granite State Management/Resources - Concord, NH											
Great Lakes Educational Loan Services - Madison, WI											
Idaho Rural Health Education Center - Boise, ID							84	06/01/1991	\$500.00	\$902.76	.0684
IDAPP - Deerfield, IL											
Info/The CBE Group, INC - Waterloo, LA											
Intuition - Jacksonville, FL											
Iowa Student Loan Liquidity Corp. - West Des Moines, IA											
Kentucky Higher Education - Louisville, KY											
KHESLC/Access Group - Louisville, KY											
Liberty Students Services - Ft Lauderdale, FL											
Loan Origination Center's - Montgomery, AL											
Loan Servicing Department - Lewiston, ME											
M & I Banks - Wausau, WI											
Mellon/PSFS-830447 - Indianapolis, IN											
MHESAC Consolidation Loan Program - Helena, MT											
Missouri Higher Ed Loan Authority - Chesterfield, MO											
MOHELA - Harrisburg, PA											
National Education Finance Bureau - Clearwater, FL											
National Education Servicing - Chicago, IL											
National Service Trust/CNS - Washington, DC											
Nellie Mae - Los Angeles, CA											
NELNET Florida - Jacksonville, FL											
NELNET Loan Services, Inc - Denver, CO											
NELNET Nebraska - Lincoln, NE											
Nelnet-Defensive - Lincoln, NE											
Nelnet-Direct - Lincoln, NE											
New Mexico Educational Assistance Foundation - Albuquerque, NM											
NextStudent - Phoenix, AZ											
North Texas Higher Education Authority - Arlington, TX											
Graduate Loan Center - Harrisburg, PA											

\$1,726.22

an is held by a guaranty agency, collection costs

Information on this form is accurate and complete; (b) Each loan was made and serviced in compliance with all federalized, and unsubsidized (GSL), Federal PLUS, Federal Direct Lender, the insurance on each such loan is in full force and effect; (c) The borrower is responsible for the accrued interest for which the borrower is responsible, late

July 12, 2006  
Today's Date  
12345678

Lender/School/Guarantor ED Code

Consolidating lender.

Or fax to:

Next

Select the appropriate consolidation company in the drop down menu provided. **NOTE: If you do not see the consolidation company you are looking for, contact your Customer Service Representative to get it added to the list.** Click the Next button and the following printable screen will appear:

## Federal Consolidation Loan Verification Certificate

The Federal Consolidation Loan Program enables borrowers to apply for a federally guaranteed loan to consolidate outstanding education loans pursuant to Title IV of the Higher Education Act of 1965, as amended. The borrower identified in Item 3 of this Certificate has requested consolidation of his/her eligible education loan(s). Eligible loans are identified under Loan Codes listed in the Federal Consolidation Loan Verification Instructions. This form is used to verify the eligibility and the payoff amount of the borrower's outstanding education loans(s) selected for consolidation. As part of the Federal Consolidation Loan Application, the borrower named in Item 3 has authorized your disclosure information regarding the education loan(s) listed below. **Please verify and/or complete ALL items and return this form to the entity identified in Item 19.** Pay special attention to Item 6, Loan Code. This Loan Verification Certificate will be relied on by the consolidating lender in paying off the listed loan(s).

**Federal regulations require that you complete and return this form within 10 business days. See the instructions for details on completing this form.**

(1) Holder/Servicer Name and Address

**CAMPUS PARTNERS - 400517-0000  
P.O. BOX 2901  
WINSTON-SALEM, NC 27102**

**(800) 458-4492 FAX (336)607-2093**

(2) Institution and Address to which payoff amount should be sent (if different from Item 1).

Name \_\_\_\_\_  
Street \_\_\_\_\_  
City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_  
Telephone ( ) \_\_\_\_\_  
Contact Name \_\_\_\_\_

(3) Borrower SSN, Name, Address, and Telephone Number

**245454511  
Sanders, Sally Sue (919) 748-5306  
456 Potofgold Drive  
Anytown NC 27107**

(4) Anticipated Loan Payoff Date 07/31/2006

Grace End Date 03/15/1982

(5) Account Number	(6) Loan Code	(7) Current Guarantor or Program Code	(8) First/Only Disbursement Date	(9) Interest Rate	(10) Borrower Status Codes	(11) Grace End Date	(12) Next/First Payment Due	(13) Current Principal Balance	(14) Payoff Amount as of Anticipated Payoff Date	(15) Daily Interest Accrual
00001-245454511-01	Perk		09/01/1978	3.000%	RP	03/01/1980	05/01/1990	\$500.00	\$823.46	.0411
00001-245454511-17	Perk		09/01/1982	5.000%	RP	12/01/1984	06/01/1991	\$500.00	\$902.76	.0684

(16) Total Payoff Amount \$1,726.22

**Collection costs: If a defaulted Federal Stafford, SLS, PLUS, or Consolidation loan is held by a guaranty agency, collection costs may not exceed 18.5 percent of the outstanding principal and interest.**

(17) Additional Comments \_\_\_\_\_

**(18) Holder/Servicer Certification:** (a) To the best of my knowledge and belief, the information on this form is accurate and complete; (b) Each loan listed above is a legal, valid, and binding obligation of the borrower; (c) Each such loan was made and serviced in compliance with all applicable laws and regulations; (d) In the case of Federal Stafford [subsidized, nonsubsidized, and unsubsidized (GSL)], Federal PLUS, Federal and effect; and (e) The loan amounts confirmed include only unpaid principal, unpaid accrued interest for which the borrower is responsible, late charges (as defined by federal regulations), and eligible collection costs.

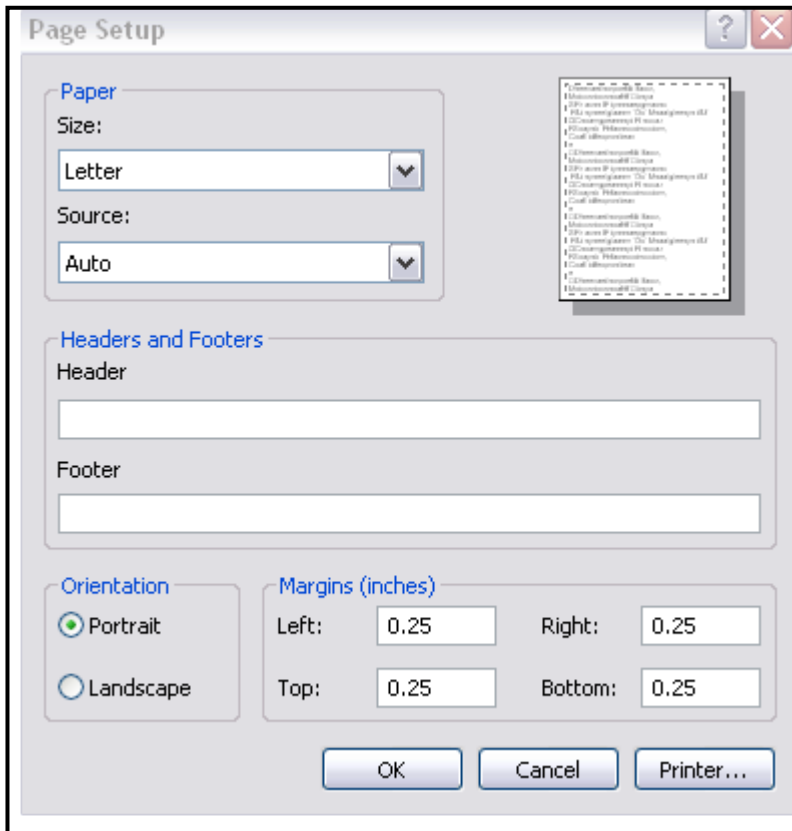
_____ <b>Signature of Authorized Official</b> GILLETI, CARRIE	Campus Partners <b>Holder/Servicer Name</b> (800) 458-4492	July 11, 2006 <b>Today's Date</b> 12345678
<b>Name and Title of Authorized Official (Please print)</b>	<b>Area Code and Telephone Number</b>	<b>Lender/School/Guarantor ED Code</b>

For information or assistance when completing this certificate, please contact the consolidating lender.  
 (19) Return original to: Or fax to:

**Consolidation Center  
UIMPAC  
PO Box 82525  
Lincoln, NE 68501-2525**

**Helpful Hints:**

To print the standard form on one piece of paper, the page setup will need to match the screen below:



\* Please note that if the form has more than three loans listed, the consolidation form will not fit on one piece of paper.

