

Final Calculation for First 2015-2016 Allocation Period

Not-For-Profit (NFP) Members of Federal Loan Servicer Team

Attachment to September 2015 Electronic Announcement

FINAL SCORE BY ALLOCATION METRIC

		Servicers		
	METRIC	CornerStone	ESA/Edfinancial	Granite State - GSMR
1	% of Borrowers in Current Repayment Status	88.88%	90.83%	86.86%
2	% of Borrowers 91-270 Days Delinquent	2.78%	2.73%	3.05%
3	% of Borrowers 271-360 Days Delinquent	0.65%	0.61%	0.71%
4	Borrower Survey	72.58	73.33	75.42
5	Federal Personnel Survey	71.00	69.67	66.00

		Servicers		
	METRIC	MOHELA	OSLA	VSAC Federal Loans
1	% of Borrowers in Current Repayment Status	91.39%	84.61%	86.63%
2	% of Borrowers 91-270 Days Delinquent	2.31%	3.92%	3.66%
3	% of Borrowers 271-360 Days Delinquent	0.46%	1.10%	0.70%
4	Borrower Survey	74.25	77.17	76.92
5	Federal Personnel Survey	72.33	63.67	65.00

ALLOCATION EACH SERVICER WILL RECEIVE

	Total Score	% of New Volume Servicer Will Receive (Extended Score / Combined Totals)	% of Overall New Volume Servicer Will Receive
CornerStone	30.0	14.22%	4.00%
ESA/Edfinancial	39.0	18.48%	5.00%
Granite State - GSMR	32.0	15.17%	4.00%
MOHELA	50.0	23.70%	6.00%
OSLA	28.0	13.27%	3.00%
VSAC Federal Loans	32.0	15.17%	4.00%
Combined Totals	211	100.01%	26.00%

Note: We provide Fourth Quarter performance results for Aspire Resources Inc. (Aspire); however, we do not provide allocation information for this NFP servicer. As explained in a July 22, 2015 Electronic Announcement posted on the IFAP Web site, Aspire requested to cease operations as a member of the federal loan servicer team. Accordingly, the servicer was not included in the final calculation of the First Period 2015-2016 allocations and will not be included in allocation calculations going forward.