

| Acronyms/Abbreviations |                                   |
|------------------------|-----------------------------------|
| <b>ARP</b>             | Attorney Representative Program   |
| <b>AS</b>              | Agreement Service                 |
| <b>BK</b>              | Bankruptcy                        |
| <b>CFA</b>             | Client Financial Analysis         |
| <b>CFOS</b>            | Client Financial Outcome Service  |
| <b>CFT</b>             | Crossroads Financial Technology   |
| <b>CIP</b>             | Customer Identification Program   |
| <b>CR</b>              | Credit Report                     |
| <b>CS</b>              | Customer Service                  |
| <b>DA</b>              | Dedicated Account                 |
| <b>DB</b>              | Dashboard (Client Dashboard)      |
| <b>DC</b>              | Debt Consultant                   |
| <b>DL</b>              | Driver's License                  |
| <b>DOB</b>             | Date of Birth                     |
| <b>DRA</b>             | Debt Resolution Agreement         |
| <b>FDR</b>             | Freedom Debt Relief               |
| <b>HIR</b>             | High Interest Rate                |
| <b>NSLDS</b>           | National Student Loan Data System |
| <b>OG</b>              | Original                          |
| <b>OnB</b>             | Onboarding                        |
| <b>PRS</b>             | Program Review Specialist         |
| <b>PSC</b>             | Program Summary Call              |
| <b>SD</b>              | Start Date                        |
| <b>SF</b>              | Salesforce                        |
| <b>SPAA</b>            | Special Purpose Account Agreement |
| <b>SSN</b>             | Social Security Number            |
| <b>TB</b>              | Turnbull Law Group                |
| <b>TIL</b>             | Truth In Lending                  |
| <b>UW</b>              | Underwriting                      |
| <b>UWL</b>             | Underwriting Leadership           |
| <b>WES</b>             | Wholesale Enrollment Specialist   |
| <b>WIB</b>             | Wholesale in a Box                |
| <b>WC</b>              | Welcome Call                      |
| <b>WCC</b>             | Welcome Call Complete             |
| <b>WS</b>              | Wholesale                         |