

Certification Reference Chart

For Financial Aid Office Use Only

Private Student Loans Offered by ISL Education Lending

For more information, visit: www.iowaStudentLoan.org/FAO

Private Loan Program	Alt Loan Type Code	Lender Code	Guarantor Code	Annual Maximum	Annual Minimum	Cumulative Maximum	Loan Fees
Partnership Advance Education Loan							
Immediate Payment (cosigner options) ¹	732	827825 599666 ²	121	COA – other aid received	\$1,001 ³	N/A	0%
Interest-Only Payment (cosigner options) ¹	737						
Deferred Payment (cosigner options) ¹	738						
Illinois Partnership Loan Program — <i>for Illinois residents attending eligible Illinois colleges and universities</i>							
Immediate Payment (cosigner options) ¹	231	827825	121	COA – other aid received	\$1,001 ³	N/A	0%
Interest-Only Payment (cosigner options) ¹	230						
Deferred Payment (cosigner options) ¹	229						
College Family Loan⁴							
Immediate Payment (cosigner options) ¹	A77	827825 599666 ²	121	COA – other aid received	\$1,001 ³	\$200,000	0%
Interest-Only Payment (cosigner options) ¹	A76						
Deferred Payment (cosigner options) ¹	A75						
Parent Partnership Loan⁴							
Immediate Payment (cosigner options) ¹	A74	827825 599666 ²	121	COA – other aid received	\$1,001 ³	\$200,000	0%
Interest-Only Payment (cosigner options) ¹	A73						
Deferred Payment (cosigner options) ¹	722						

¹ Applicants who meet the underwriting and credit criteria are not required to provide cosigner(s).

² Bank of Lake Mills, Lake Mills, Wisconsin, originates some loans that are then purchased by Iowa Student Loan Liquidity Corporation after the loans are fully disbursed.

³ Loans made by Iowa Student Loan Liquidity Corporation have a \$1,001 minimum while loans made by Bank of Lake Mills have a \$2,001 minimum.

⁴ Depending on specific details about the borrower and student, the borrower will either receive a Parent Partnership Loan or a College Family Loan (collectively known as College Family Loan). The rates, terms and criteria for these loans are identical.



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Private Loan Program	Alt Loan Type Code	Lender Code	Guarantor Code	Annual Maximum	Annual Minimum	Cumulative Maximum	Loan Fees
Partnership No-Cosigner Loan for Undergrads — <i>for juniors and seniors attending eligible Iowa and Illinois colleges and universities</i>							
\$25 Monthly Interim Payment	82E	827825 599666 ²	121	COA – other aid received, up to \$17,500	\$2,001	\$52,500	0%
Partnership No-Cosigner Loan for Graduates — <i>for grad students attending eligible Iowa colleges and universities</i>							
Immediate Payment	293	827825 599666 ²	121	COA – other aid received	\$1,001 ³	\$50,000 ⁵	0%
Interest-Only Payment	292						
Deferred Payment	291						

² Bank of Lake Mills, Lake Mills, Wisconsin, originates some loans that are then purchased by Iowa Student Loan Liquidity Corporation after the loans are fully disbursed.

³ Loans made by Iowa Student Loan Liquidity Corporation have a \$1,001 minimum while loans made by Bank of Lake Mills have a \$2,001 minimum.

⁵ Graduate students working toward an M.D. or a D.O. have a cumulative maximum borrowing amount of \$170,000. Graduate students working toward a D.D.S. have a cumulative maximum borrowing amount of \$90,000.

Additional Private Loan Details

Certifying Loans

You may certify loans offered by ISL Education Lending:

- ▶ Up to six months prior to the loan period begin date.
- ▶ 180 days after the loan period end date.

In the case where a student withdraws before the end of the term, the application must be certified on or prior to the last date of attendance and cannot be certified for more than the student's cost of attendance less other aid.