

March 26, 2012

## Dear School Partner:

Title X of the Higher Education Opportunity Act requires that we provide your school with a link to the Application and Solicitation Disclosure for the Custom Choice Loan® program each year. The link below provides online access to the Disclosure and is updated in real time when interest rates change.

## https://www.alternativeloan.com/CWA/ASD?link\_id=SUNTFAO1

If you need additional information regarding this Disclosure or the Custom Choice Loan program, please contact your Relationship Manager or our Priority Service team at 866.296.3637.

## Custom Choice Loan program highlights

A variety of customizable options are available with a Custom Choice Loan:

- The choice of a fixed or variable rate loan
- The choice of multiple repayment plans
- The choice of multiple repayment terms

For more information visit www.suntrusteducation.com/customchoice.

The First Marblehead Corporation, in Partnership with SunTrust Bank.