

STUDENT LOAN Marketplace

Overture[®]
Technologies

Present accurate loan terms from multiple lenders.

Student Loan Marketplace provides what students need: the ability to compare and select reliable financing options - not “as low as” advertisements - with a complete listing of loan terms, so they won’t face higher rates or fees later.

As an open network of lenders with transparency of information, the Marketplace gives borrowers an accurate side-by-side comparison of loan terms so they can select the best loan product for their particular situations.

Encourage smart borrowing practices.

The Marketplace strongly encourages smart borrowing practices, including exhausting federal loan options before turning to private loans and using a co-signer to achieve the best rates and fees.

When private loans are displayed, students view an “apples-to-apples” comparison of all costs and fees with the option to sort by school rating, total cost, APR or monthly payment, allowing them to make a fair and complete comparison of loan options.

Preserve students’ credit scores and privacy.

By only using one credit check to match loan terms for all participating lenders, the Marketplace ensures that students’ credit scores are not damaged unnecessarily by multiple lenders pulling their credit.

As the Marketplace maintains lenders’ credit guidelines within its decisioning engine to run against borrower information, students’ and parents’ private information remains within the system and is not sent to any lender other than the one chosen by the borrower.

Guide your students to make informed decisions.

The Marketplace can be configured with school-specific information about your policies, deadlines, academic programs and grade levels to ensure that your students are presented with specially tailored loan options for their individual situations.

Schools also have the option of preserving the advisory role played by financial aid administrators as students consider their loan options by providing ratings and guidance.



Connecting Students
to Lenders for
**Smarter Education
Financing**

About Overture

Features

- 1 Allow students to learn, compare and make decisions about private loans based on **reliable loan terms from multiple lenders** quickly and easily on one website.
- 2 Ensure that students' credit scores are not damaged unnecessarily, as the Marketplace only uses **one credit check** to identify available loans from all participating lenders.
- 3 Provide students with **robust loan sorting and comparison options** to review loan products based on the most important criteria for their individual situations.
- 4 Customize your students' experience to educate them on your policies and programs with a **flexible content management system**.
- 5 Rate lender products, services and support for your students with our unique **star-based loan rating system**, allowing you to provide guidance without a preferred lender list.
- 6 Educate students on **smart borrowing practices**, including exhausting federal loan options before turning to private loans and using a co-signer to achieve the best rates and fees.
- 7 Direct students to an **open network of lenders** where loan information is transparent and reliable.

Contact Us

For more information or to schedule a demo:

Give us a call: **(301) 492-2142**

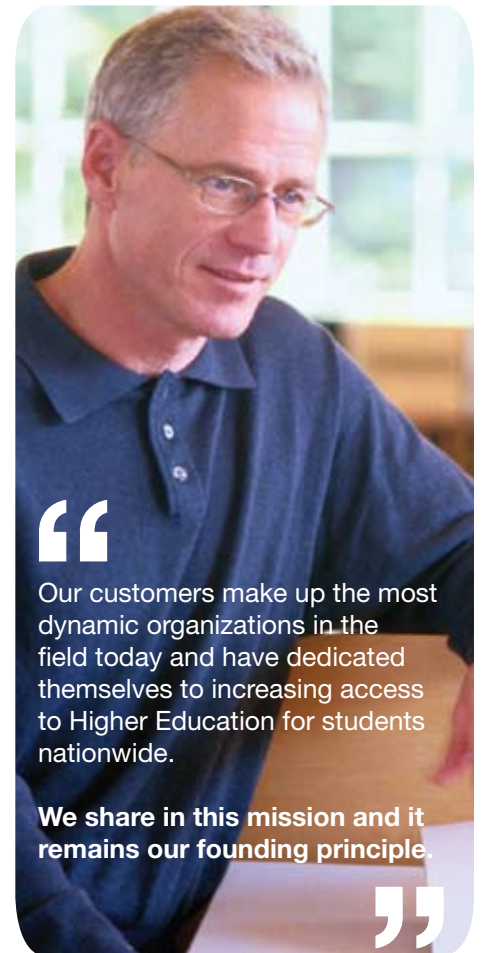
Send us an email: **marketplace@overturecorp.com**

Visit us online: **www.overturecorp.com/slmp**

At Overture Technologies, we believe the best decisions begin with the best decisioning technology.

Founded in 2000, Overture is the leading provider of decisioning software solutions that enable the transparent, accurate and flexible financing processes required for today's mortgage and higher education industries.

Overture provides financial aid and student loan solutions that empower students, universities and lenders to make informed and sound decisions for their financial futures.



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Our customers make up the most dynamic organizations in the field today and have dedicated themselves to increasing access to Higher Education for students nationwide.

We share in this mission and it remains our founding principle.

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