



A simpler path to financing your education.

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CATHERINE B. REYNOLDS  
*Chairman and Chief Executive Officer*

September 5, 2006

We are pleased to announce that EduCap Inc., a not-for-profit education organization, will be sponsoring the Loan to Learn Education Summit, February 2-5, 2007, at the Four Seasons Resort Nevis in the West Indies region of the Caribbean.

EduCap pioneered the multi-billion-dollar private education loan market two decades ago, and has provided affordable financing for hundreds of thousands of students to attend college.

The Summit will feature presentations and discussions with an array of eminent leaders from the worlds of business, education, technology, government, media, and culture. We are confident that the 2007 Loan to Learn Education Summit will be an extraordinary educational and motivational program, and one of the most memorable gatherings of the year.

At the suggestion of Tony Sutphin, we extend to you this special invitation to participate in the 2007 Loan to Learn Summit (with your spouse or guest) as an all-expense-paid complimentary guest of EduCap. Please fax the attached response form back to us by October 6, 2006 so that we can complete your arrangements.

The 2007 Loan to Learn Education Summit schedule will include:

- Symposiums and round-table discussions with eminent leaders
- Forums that highlight the importance of education and programs that address the cost of higher education
- Dedicated informal networking time to meet other Summit attendees
- Sessions on how Loan to Learn can help your school & students

We look forward to your participation in the 2007 Loan to Learn Education Summit.

With best wishes,

A handwritten signature in green ink that reads 'Catherine Reynolds'.

Catherine B. Reynolds

A handwritten note in green ink that says 'Hope you will join us!'.

cc: Tony A. Sutphin

Enclosure