



EdFed

Federal Lender Code 834241

America's Top Student Loan Consolidator

175 South Lake Ave, Suite 200, Pasadena, California 91101

Tel: (800) 821.5659

Fax: (213) 895.7306

www.Edfed.com

The Free Federal Student Loan Consolidation

It seems like these days everywhere you look there is an advertisement offering some service or product for free. Maybe it is a free laptop, clothes, or food. The list goes on and on. These offers sound tempting, but after you read the fine print or follow that little asterisk to the bottom of the page, you learn that they are not what they seem. Usually the product is only free with the purchase of something else, or after months of waiting for mail in rebates, etc. Wouldn't it be nice to finally find something that was truly for free - with no strings attached and no hidden fees?

EdFed's federal student loan consolidation is just that - **100% FREE!** There are **no hidden fees, no waiting for rebates and no strings attached!** When you consolidate your outstanding federal student loans with **EdFed**, you not only pay nothing, but you can literally **save thousands of dollars** off of the life of your federal loans!

Save Money and Time!

When you consolidate your loans with **EdFed**, all of your outstanding loans are merged into one, easy-to-manage loan. The result is just one, low monthly payment that is made to just one lender. When you consolidate, your multiple student loan accounts are closed and the total balances of all of the loans are rolled into one, new loan.

Because there is only one loan to pay on, you will no longer need to stress each month about making multiple payments to multiple lenders! Consolidating with **EdFed** not only saves you money, but time as well!

Additional Benefits of an EdFed Federal Consolidation

When you take advantage of an EdFed federal student loan consolidation, you receive these incredible benefits:

- **Low, Fixed Interest Rates**
- **Seven Flexible Repayment Options**
- **Extended Repayment Terms of up to 30 Years**
- **Deferment and Forbearance Options**
- **No Prepayment Penalties**
- **No Credit Checks**

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- **No Income Verifications**
- **Knowledgeable Agents Ready to Help You!**
- **Improve your Credit Score and Financial Status**
- **Immediate 0.25% Interest Rate Reduction by enrolling in our automated debit payment program**
- **Additional 1.00% Interest Rate Reduction after thirty-six consecutive, on time payments**

Once you qualify to receive our interest rate reduction benefits, they can never be lost or taken away. EdFed guarantees them for the life of your loans! None of our competitors can promise the same!

America's #1 Lender

Because there are so many gimmicks out there, it is hard to know which company you can trust, and which ones are out to just make money. Fortunately, you can put your trust in **EdFed**. As America's number one consolidation company, **EdFed** is a government-authorized lender under the **Federal Family Education Loan (FFEL) Program**. **EdFed** is a true lender, not just another marketing company.

At **EdFed**, our customers are our number one priority. We are dedicated to helping borrowers, like you, with managing their educational loans and laying a sound foundation for a successful financial future.