



**PRESS RELEASE
For Immediate Release**

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EFSI To Offer New Federal Graduate PLUS Loan With Savings Benefits for Borrowers

Waco, TX (April, 2006) – EFSI announces a new program to assist borrowers in getting the most from their education financing. Recent federal legislation has extended eligibility of funding under the PLUS loan program to graduate and professional students. EFSI, an experienced PLUS lender, will make Graduate PLUS loans available with a very attractive borrower benefit package.

Beginning with new Graduate PLUS loans that are funded for the fall of 2006 academic season (effective for loans disbursed on or after July 1, 2006), EFSI is offering borrowers a 3% principal balance reduction upon graduation.

“EFSI will congratulate our borrowers on their academic accomplishments by rewarding them with this 3% credit to their principal loan balance, allowing graduate students the opportunity to begin their professional careers with less debt,” says Allison Hall, director of marketing for the Brazos Group of companies.

EFSI will also include Grad PLUS borrowers in its Diamond Benefits™ interest rate reduction program. Under the Deficit Reduction Act recently passed by the federal government, the fixed rate on PLUS loans will be 8.5%. EFSI borrowers can bring this rate down to 6.5% with these Diamond Benefits™ – a 0.25% interest rate reduction immediately upon entering repayment, and a 1.75% interest rate reduction for having monthly payments electronically deducted from a checking or savings account (ACH payments).

“As a leading not-for-profit lender, it’s our mission to invest in benefit programs that assist our borrowers with education financing. In short, we give back to those who need it most – the students,” adds Howard McGinn, national director of sales and marketing. “In this competitive market, our ability to reduce the standard, federal rate by a full 2% is an extremely attractive incentive for borrowers who will ultimately save thousands of dollars in repayment interest.”

About EFSI

EFSI is a Brazos Group not-for-profit student lending organization. The staff at EFSI has combined experience of over 100 years working with financial aid officers, guarantors, and servicers on a national and regional level. EFSI assists students and their families finance the costs associated with higher education by providing the best possible student lending solutions and borrower benefits programs, making the student loan process simple, customer friendly, and easy to manage.

The Brazos Group of companies is dedicated to the acquisition, origination, and servicing of student loans. The Brazos Group has the distinction of being the top not-for-profit holder of federally guaranteed education loans in the United States, with assets in excess of ten billion dollars.

For more information, visit the EFSI Web site at www.efsi.net.