



**PRESS RELEASE
For Immediate Release**

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**EFSI EXPANDS PORTFOLIO WITH
FOCUS CONSUMER EDUCATION LOAN**

Waco, Texas (June 23, 2005) – EFSI is pleased to announce the addition of the Focus Consumer Education Loan to its portfolio of alternative loan products.

The Focus Loan is made possible through a marketing arrangement with Education Finance Partners (EFP), a California-based organization that specializes in developing private loan programs to help students and families get the money they need for financing higher education.

“We’re very excited about serving as a sales and marketing agent with EFP for the Focus Loan,” said Howard McGinn, national director of sales and marketing. “We’ve worked with EFP to create a loan product that institutions of higher education, and their student and parent borrowers, are sure to embrace as an attractive vehicle for bridging the gap in education financing.”

“EFSI is committed to meeting the needs of the education loan community by providing the best loan products in the industry. The Focus Consumer Education Loan helps us achieve that mission,” added McGinn.

About EFSI

EFSI is a Brazos Group not-for-profit student lending organization. The Brazos Group of companies is dedicated to the acquisition, origination, and servicing of student loans. For 30 years, the Brazos Group has worked to meet the education financing needs of students, their families, schools, and lenders nationwide. 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 about the Focus Consumer Education Loan, visit the EFSI Web site at www.efsi.net.