



THE EDUCATION
LOAN EXCHANGESM

for more efficient education finance

where you get more in exchange

to expand your opportunities

that works for everyone

with lots of extra value



The education loan exchange:

for more efficient education finance

Versura is about web-based efficiency. It's also about experienced professionals who offer advice you can depend on. And it's about making education accessible to people who might otherwise have been unable to go to college and fulfill their potential.

Today, Versura is empowering people in the education finance industry to get more business done in less time. And there's never been a better reason to rely on our services – given the fact that the industry is facing intense budget pressures, a growing need for more financial aid dollars, and an expectation to demonstrate the very best solutions.

For the educational institutions, originating lenders, selling lenders and loan buyers who use our services, Versura helps expand their markets, increase productivity and reduce costs. But one goal stands out among all others: to enable millions of deserving students to achieve the dream of a college education.

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These days, we're all expected to do more with less. So it's more important than ever to find a way to save time and resources. And all the more reason to try Versura, the Education Loan Exchange.

The education loan exchange:

Versura is designed to make today's education loan market more efficient by providing higher education institutions, lenders and loan buyers with Internet access to a convenient, digital marketplace.

By now, we've all experienced the convenience and efficiency of the Internet. Whether buying concert tickets online. Or doing business via e-mail. So using Versura as a resource for value-added education funding isn't as much of a technological leap as some might think. Especially when you consider Versura's friendly web functionality.

But Versura is so much more than just technology.

Read on to find out how we can help you lower cost and increase efficiency. And how our expertise, valuation analysis and professional advice can put you on the right course.

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The student loan market is growing at nearly 10% annually. To take advantage of this opportunity, Versura operates two types of exchanges for higher education and financial institutions. Both offer a new standard of best practices and are supported by a diverse team with in-depth industry knowledge.

The college and university exchange enables schools to automate their preferred lender selection process. It's an efficient, open and neutral marketplace designed to expand market opportunities for originating lenders as well as streamline communications between schools and lenders. Schools rely on Versura's expertise to help them structure their requests and evaluate the responses.

The education loan exchange:

The portfolio and commitment exchange enables loan sellers, including grad schools, to easily obtain market-based bids from loan buyers. Since it takes place online, the bid process supports forward purchase commitments and loan portfolio sales across the country – no matter how close or far away. And when opportunities arise, financial institutions rely on us for portfolio valuation and offer analysis.

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Versura provides users across the industry with enabling, not disabling technology. And it's designed as a complement to, rather than a replacement for, your organization's existing education finance process. Once you register online at www.versura.com, you'll access the experience, services and web functionality to help you make better decisions, faster.

For educational institutions, Versura helps develop the best deal across a wider field of lenders who bid and compete for schools. And schools that act as lenders can allocate funds back into their own loan programs.

For originating lenders, Versura opens doors to a greater number of schools. Originators can increase volume, reduce costs and maximize budgets by leveraging Versura's sales support.

For selling lenders, Versura provides the flexibility to customize a portfolio for maximum sales value, facilitate forward purchase commitments and access more capital providers and loan buyers.

The education loan exchange:

For loan buyers, including financial institutions in secondary markets, Versura helps organizations review portfolios – and makes it easier to buy existing and/or future loan volume from education loan holders.

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Add it all up and you're left with the basic ideas behind Versura: empowerment, efficiency and electronic access. Together they comprise an evolutionary strategy that puts schools, lenders and loan buyers on the same page, albeit a digital one.

By the way, if Versura sounds like a productive way to meet today's education finance issues head-on, then take a moment and pat yourself on the back. Versura, The Education Loan Exchange, grew out of a collective desire to help provide access to higher education for millions of students nationwide.

Versura provides a unique combination of expert advisory services and web-based technology to structure transactions in the higher education finance industry – including federally guaranteed Stafford loans, PLUS loans and privately insured loans. As the only business-to-business digital marketplace, Versura is strategically positioned at the center of the \$200 billion higher education finance market. To date, we've conducted over \$1 billion in exchange volume.

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Make the exchange



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If you would like to learn more about Versura and find out how we can help you, call us toll free at 877-496-6082 or visit us on the Web.

www.versura.com