



Refinance Loan



FEATURES

Find My Rate

- Pre-qualify for rates in two minutes
- No impact on credit score*

Multiple Repayment Terms

- Reduce the monthly payment or reduce the total cost

No Upfront Fees

No Prepayment Penalty

BENEFITS OF REFINANCING

0.25% interest rate reduction for automatic debit¹

Cosigner Release²

Deferment options available

Funded by a nationally recognized nonprofit provider

ELIGIBILITY

Applicant must be a U.S. Citizen or Permanent Resident that is at least 18 years of age residing in an eligible state³
Private and Federal Loans⁴ can be included
Minimum loan amount \$7,500.00
Maximum loan amount \$200,000.00

REPAYMENT

Find our rate table here:



edvestinu.com/refi

schoolservices@edvestinu.com | (855) 887-5430

EdvestinU is a loan product of Granite Edvance Corporation.

* To pre-qualify, a soft credit pull will be conducted that will not affect an applicant's credit score. However, if an applicant elects to continue and submit an application, a full credit report from one or more consumer reporting agencies will be required, which is considered a hard credit pull and may impact the applicant's credit score.

¹ The interest rate reduction for authorizing our servicer to automatically deduct monthly payments from a savings or checking account will not reduce the monthly payment, but will reduce the monthly finance charge, resulting in a lower total cost of loan. Loans that are in a deferment or forbearance are not eligible to enroll and receive the automatic debit benefit until they enter into repayment.

² Cosigner Release allowed if an account is in current standing, after 24 months of consecutive & on-time payments (or fewer, as required based on borrower's state of residency), with a borrower FICO >699 and minimum income requirement of \$30,000 for loan balances up to \$100,000, and income requirement of \$50,000 for loan balances over \$100,000 with no foreclosures, repossessions, wage garnishments, unpaid judgments or other public records having an open balance exceeding \$100 during the last 7 years. Borrowers must also have a debt-to-income ratio of 43% or less and not currently be involved in bankruptcy proceeding or had any bankruptcy filings during the past 10 years and cannot have any defaults on education loans. The last payment has to be received within the 12 months prior to the cosigner release request being made.

³ Visit www.edvestinu.com/state-eligibility for a listing of eligible states based on applicant residency.

⁴ Borrowers should research what Federal Student Loan benefits they may be eligible for before choosing to include these loans in an EdvestinU Refinance Loan. We encourage you to speak with your Federal loan servicer and/or research the options.