



January 13, 2010

ECMC is an ECMC Group company.

Dear Schools, Lenders and Servicers:

Effective January 1, 2010, ECMC assumed full responsibility as the designated guarantor for the state of Connecticut.

Enclosed is a Q&A document summarizing information about ECMC and the transition of Connecticut Student Loan Foundation (CSLF) guaranty agency functions. The document includes operational instructions and contact information.

In the next several weeks, we will provide you more details about our default aversion services, financial literacy programs and our plans for state outreach initiatives. Please watch for upcoming communications highlighting what we do to support borrowers, schools, lenders and servicers participating in the Federal Family Education Loan Program. We look forward to working with you and your students.

Best regards,

Janice A. Hines
President and CEO
ECMC