

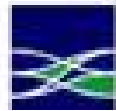
# Borrower Benefits



- 0.25% interest reduction with a Bank of America Checking or Savings Account.



- 0.25% interest rate reduction when payments are made using auto-debit.



**WACHOVIA**

- 0.25% interest rate reduction when payments are made using auto-debit.

**WELLS  
FARGO**

- No borrower benefits offered for 2008-09.