

## EXHIBIT A

### **Loan Origination Agreements and Guaranty Agreements<sup>1</sup>**

Each of the following Loan Origination Agreements and Guaranty Agreements is included as a Terminated Contract:

1. (a) Loan Origination Agreement dated February 15, 2005, between TERI and Charter One Bank, N.A. (the "Charter One Core Loan Program") (including loans in "Charter One Bank Alternative Loan Program," "E-Loan Private Loan Program," "Collegiate Solutions Alternative Loan Program," "Axiom Alternative Loan Program," "ThinkFinancial Alternative Loan Program," "ING Direct," "Student Loan Financial Group," "Priority Student Loans," "Omnis Student Loans," "Gradesaver LLC," "Student Loan Xpress," "American Student Loan Corporation," "NBuy Associates," "National Lending Associates," "UPromise," and "College Board").
- (b) Guaranty Agreement dated February 15, 2005, between TERI and Charter One Bank, N.A. (the "Charter One Core Loan Program") (including loans in "Charter One Bank Alternative Loan Program," "E-Loan Private Loan Program," "Collegiate Solutions Alternative Loan Program," "Axiom Alternative Loan Program," "ThinkFinancial Alternative Loan Program," "ING Direct," "Student Loan Financial Group," "Priority Student Loans," "Omnis Student Loans," "Gradesaver LLC," "Student Loan Xpress," "American Student Loan Corporation," "NBuy Associates," "National Lending Associates," "UPromise," "College Board," and "Private Student Loan Consolidation Program").
2. (a) Loan Origination Agreement dated April 30, 2004, between TERI and Citizens Bank of Rhode Island ("Citizens Core Loan Program") (including loans in "Compass Bank," "FinanSure (Graduate Loan Center)," "Navy Federal," "Southwest," and "Xanthus").
- (b) Guaranty Agreement dated April 30, 2004, between TERI and Citizens Bank of Rhode Island ("Citizens Core Loan Program") (including loans in "Compass Bank," "FinanSure (Graduate Loan Center)," "Navy Federal," "Southwest," and "Xanthus").
3. (a) Loan Origination Agreement dated December 29, 2003, between TERI and Charter One Bank, N.A. ("AAA Southern New England Bank Alternative Loan Program").
- (b) Guaranty Agreement dated December 29, 2003, between TERI and Charter One Bank, N.A. ("AAA Southern New England Bank Alternative Loan Program").
4. (a) Loan Origination Agreement dated October 31, 2003, between TERI and Charter One Bank, N.A. ("AES EducationGAIN Loan Program").
- (b) Guaranty Agreement dated October 31, 2003, between TERI and Charter One Bank, N.A. ("AES EducationGAIN Loan Program").

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<sup>1</sup> Each reference to an agreement includes any and all supplements and/or amendments to that agreement.

5. (a) Loan Origination Agreement dated March 25, 2004, between TERI and Charter One Bank, N.A. ("Charter One Start Education Loan Program," subsequently rebranded as the Astrive and AstriveAlliance Loan Programs) (including loans in "Simple Tuition," "ConnectEdu," and "careerbuilder d/b/a Findtuition.com").  
  
(b) Guaranty Agreement dated March 25, 2004, between TERI and Charter One Bank, N.A. ("Charter One Start Education Loan Program," subsequently rebranded as the Astrive and AstriveAlliance Loan Programs) (including loans in "Simple Tuition," "ConnectEdu," and "careerbuilder d/b/a Findtuition.com").
6. (a) Loan Origination Agreement dated May 15, 2002, between TERI and Charter One Bank, N.A. ("CFS Direct to Consumer Loan Program").  
  
(b) Guaranty Agreement dated May 15, 2002, between TERI and Charter One Bank, N.A. ("CFS Direct to Consumer Loan Program").
7. (a) Loan Origination Agreement dated May 10, 2004, between TERI and Charter One Bank, N.A. ("Edfinancial Loan Program").  
  
(b) Guaranty Agreement dated May 10, 2004, between TERI and Charter One Bank, N.A. ("Edfinancial Loan Program").
8. (a) Loan Origination Agreement dated September 20, 2003, between TERI and Charter One Bank, N.A. ("M&I Alternative Loan Program").  
  
(b) Guaranty Agreement dated September 20, 2003, between TERI and Charter One Bank, N.A. ("M&I Alternative Loan Program").
9. (a) Loan Origination Agreement dated November 17, 2003, between TERI and Charter One Bank, N.A. (the "National Education Loan Program (IDAPP)").  
  
(b) Guaranty Agreement dated November 17, 2003, between TERI and Charter One Bank, N.A. (the "National Education Loan Program (IDAPP)").
10. (a) Loan Origination Agreement dated May 15, 2002 (executed May 16, 2002), between TERI and Charter One Bank, N.A. ("NextStudent Loan Program").  
  
(b) Guaranty Agreement dated May 15, 2002 (executed May 16, 2002), between TERI and Charter One Bank, N.A. ("NextStudent Loan Program").
11. (a) Loan Origination Agreement dated June 30, 2003, between TERI and Charter One Bank, N.A. ("Citibank Flexible Education Loan Program" or "CFELP" (amended on September 30, 2003 to add "Citibank Education Assistance Loan Program" or "CEALP") (terminated on September 15, 2005 to terminate agreement as it relates to loans under CFELP).  
  
(b) Guaranty Agreement dated June 30, 2003, between TERI and Charter One Bank, N.A. (CFELP (amended on September 30, 2003 to add CEALP) (terminated on September 15, 2005 to terminate agreement as it relates to loans under CFELP).

12. (a) Loan Origination Agreement dated April 14, 1999, between TERI and Albank (“Refinance Program”).  
(b) Guaranty Agreement dated April 14, 1999, between TERI and Albank (“Refinance Program”).
13. (a) Loan Origination Agreement dated September 15, 2003, between TERI and Charter One Bank, N.A. (“HESC North Texas Loan Program”).  
(b) Guaranty Agreement dated September 15, 2003, between TERI and Charter One Bank, N.A. (“HESC North Texas Loan Program”).
14. Guaranty Agreement dated October 1, 2002, between Citizens Bank of Rhode Island and TERI (“PENN State Private Source Loan Program”).
15. (a) Guaranty Agreement dated as of February 25, 2000, between TERI and Citizens Bank of Rhode Island (including loans in the legacy portfolio and “IEFC”)  
(b) Loan Origination Agreement dated as of February 25, 2000, between TERI and Citizens Bank of Rhode Island (including loans in the legacy portfolio and “IEFC”)

The following Loan Origination Agreements and Guaranty Agreements appear to have been terminated prior to the Petition Date but, to the extent that any such agreement was not so terminated, it is included as a Terminated Contract:

16. (a) Guaranty Agreement dated May 15, 2002, between TERI and Charter One Bank, N.A. (“AMS Tuition Pay Diploma Loan Program”).  
(b) Loan Origination Agreement dated May 15, 2002, between TERI and Citizens (“AMS Tuition Pay Diploma Loan Program”).
17. (a) Guaranty Agreement dated May 15, 2002, between TERI and Charter One Bank, N.A. (“Education Assistance Services Alternative Loan Program”).  
(b) Loan Origination Agreement dated May 15, 2002, between TERI and Charter One Bank, N.A. (“Education Assistance Services Alternative Loan Program”).
18. (a) Guaranty Agreement dated July 1, 2002, between TERI and Charter One Bank, N.A. (“College Loan Corporation Alternative Loan Program”).  
(b) Loan Origination Agreement dated July 1, 2002, between TERI and Charter One Bank, N.A. (“College Loan Corporation Alternative Loan Program”).
19. (a) Guaranty Agreement dated July 15, 2002, between TERI and Charter One Bank, N.A. (“GMAC Alternative Loan Program”).  
(b) Loan Origination Agreement dated July 15, 2002, between TERI and Charter One Bank, N.A. (“GMAC Alternative Loan Program”).

- 20. (a) Guaranty Agreement dated September 20, 2002, between TERI and Charter One Bank, N.A. ("Southwest Student Services Corporation").  
(b) Loan Origination Agreement dated September 20, 2002, between TERI and Charter One Bank, N.A. ("Southwest Student Services Corporation").
- 21. (a) Guaranty Agreement dated December 4, 2002, between TERI and Charter One Bank, N.A. ("Comerica Bank").  
(b) Loan Origination Agreement dated December 4, 2002, between TERI and Charter One Bank, N.A. ("Comerica Bank").
- 22. (a) Guaranty Agreement dated March 17, 2003, between TERI and Charter One Bank, N.A. ("PNC Bank").  
(b) Loan Origination Agreement dated March 17, 2003, between TERI and Charter One Bank, N.A. ("PNC Bank").
- 23. (a) Guaranty Agreement dated May 1, 2003, between TERI and Charter One Bank, N.A. ("Student Assistance Foundation of Montana").  
(b) Loan Origination Agreement dated May 1, 2003, between TERI and Charter One Bank, N.A. ("Student Assistance Foundation of Montana").
- 24. (a) Guaranty Agreement dated May 15, 2003, between TERI and Charter One Bank, N.A. ("Navy Federal Credit Union").  
(b) Loan Origination Agreement dated May 15, 2003, between TERI and Charter One Bank, N.A. ("Navy Federal Credit Union").
- 25. (a) Guaranty Agreement dated May 15, 2003, between TERI and Charter One Bank, N.A. ("Washington Mutual Bank, F.A.").  
(b) Loan Origination Agreement dated May 15, 2003, between TERI and Charter One Bank, N.A. ("Washington Mutual Bank, F.A.").
- 26. (a) Guaranty Agreement dated May 15, 2003, between TERI and Charter One Bank, N.A. ("Education Services Foundation").  
(b) Loan Origination Agreement dated May 15, 2003, between TERI and Charter One Bank, N.A. ("Education Services Foundation").
- 27. (a) Guaranty Agreement dated July 15, 2003, between TERI and Charter One Bank, N.A. ("Brazos Higher Education Service Corporation").  
(b) Loan Origination Agreement dated July 15, 2003, between TERI and Charter One Bank, N.A. ("Brazos Higher Education Service Corporation").

- 28. (a) Guaranty Agreement dated December 1, 2003, between TERI and Citizens (“Educredit (Creditron Financial Services) Program”).
- (b) Loan Origination Agreement dated December 1, 2003, between TERI and Citizens (“Educredit (Creditron Financial Services) Program”).
- 29. Guaranty Agreement dated March 26, 2004, between TERI and Charter One Bank, N.A. (“Next Student Private Loan Consolidation Program”).

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