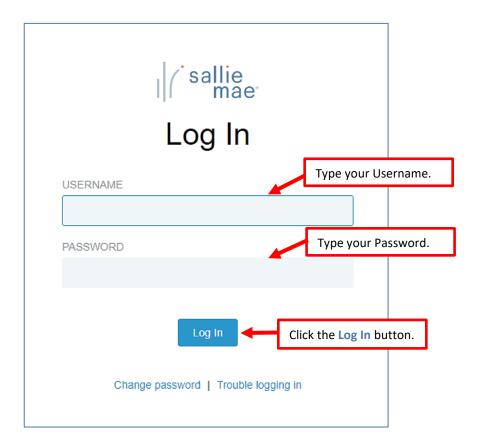


OpenNet WLD Login Overview

OpenNet Web Loan Delivery uses a multi-factor authentication platform when logging in.

Logging In

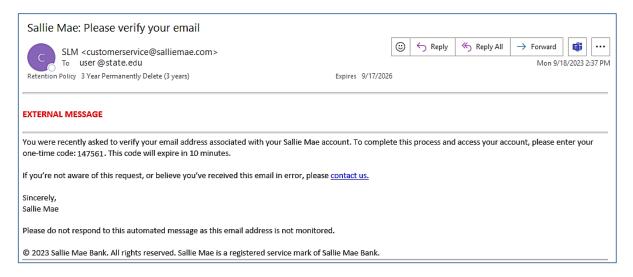
- 1. Access www.opennet.salliemae.com.
- 2. Type your OpenNet Web Loan Delivery Username.
- 3. Type your existing or temporary password. Select Login.



Note:

- OpenNet users logging in with temporary password will be prompted to create new password.
- If you need to change or reset your password, select Change Password.
- o If you have forgotten your prior password, select Trouble Logging In.

4. An email is sent to you with a **one-time passcode** to enter to complete authentication. This code is valid for 10 minutes.



5. Enter your one-time passcode received in your email and select "Log In."



Note: You can select Resend if your passcode has expired and a new code will be emailed to you.

6. You have successfully authenticated.



Web Site Terms of Use



Your use of this Web Site and online services contained therein is subject to the following Terms of Service. Please read them carefully.

- 1. ACCEPTANCE OF TERMS OF SERVICE
 This online service and any other computer or
 telephony-based services (collectively, the "Service") are
 provided by Sallie Mae Bank and its subsidiaries or
 affiliates (collectively "We" or "Company") to the person
 and/or entity using the Service ("You" or "Your") under
 these Terms of Service (the "Terms") and any operating
 rules or policies that may be published from time to
 time by Company. Together with any other written
 contract or written Statement of Understanding, the
 Terms comprise the entire agreement between You
 and Company and supersedes all prior agreements
 between the parties regarding the subject matter
 contained herein. YOU AGREE TO READ THE TERMS
 CAREFULLY BEFORE USING THE SERVICE. Use of the
 Service signifies that You have read the Terms and
 accept them. If You do not agree to the Terms, do not
 use the Service and any such use is unauthorized.
- DESCRIPTION OF SERVICE
 The Service provides You with a capability to review,
 perform and/or complete certain functions related to
 education loans ("Loans").

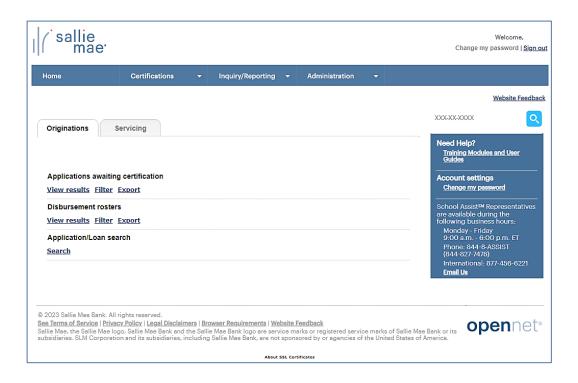
Click the Accept button.

Accept

7. Select Accept to agree to the Web Site Terms of Use. (For first time users)



8. OpenNet Main Menu displays.

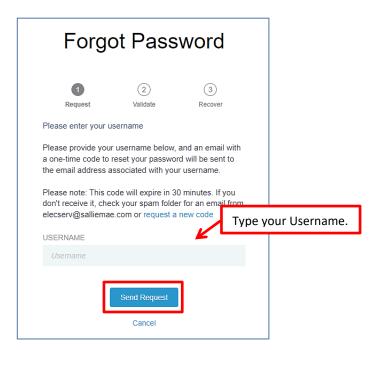


Forgot Password

1. From the Log In page, select Trouble logging in.



2. Enter your Username and select Send Request.

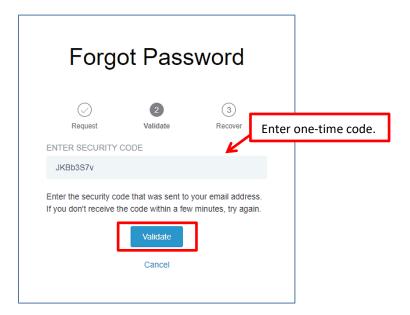




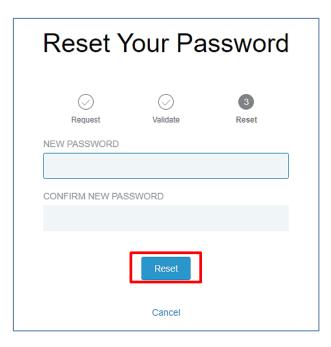
3. An email is sent to you with a **one-time security code** to enter to complete authentication. This code is valid for 30 minutes.



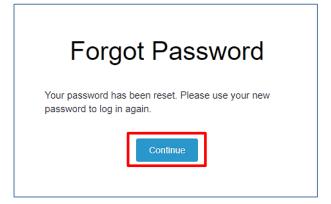
4. Enter your one-time security code received from your email and select Validate.



5. Create your new password and select Reset.



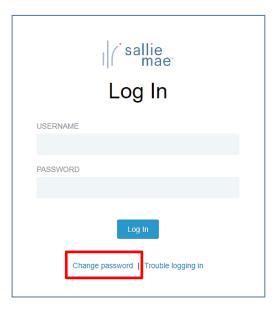
6. Password reset confirmation. Select **Continue** to log into OpenNet with your new password.



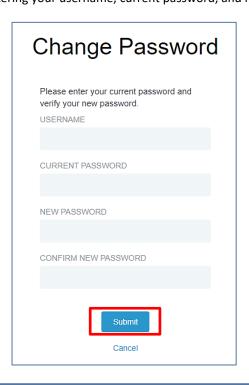


Change Password

1. From the Log In page, select Change password.



2. Complete the password change by entering your username, current password, and new password. Select Submit.



3. Password change confirmation. Select **Continue** to log into OpenNet with your new password. Change Password Congratulations! You've successfully changed your password. Click the link below to continue. Continue