



U.S. Department of Education
Information about your federal student loan

October 4, 2016

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#B483 9926 5610 04T5#
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DISCLOSURE OF LOAN REPAYMENT TERMS

Account Number: [REDACTED] 2549

The repayment schedule for some or all of your student loans changed. Please review the new Repayment Schedule information on the back of this letter. These new terms take effect on the due date listed. We will send a bill approximately 20 days prior to your due date.

Why did this occur?

There are several reasons that this change may have occurred, including, but not limited to:

- A deferment or forbearance recently ended
- You requested to change your repayment plan
- Your due date changed
- Interest was capitalized (added to the principal balance) on your loans
- Your interest rate changed
- Your previous monthly payment amount was not sufficient to pay off your loans within the time period allotted
- We recalculated your Income-Driven Repayment schedule

Payments:

- Any payments due prior to the change that you did not make or did not cover are still due.
- You may prepay all or part of the unpaid balance of your loans without penalty.
- If your loan is not paid on time, you may be subject to collection costs, and / or wage / tax garnishment in accordance with the Higher Education Act.

Repayment Benefits:

- If you have a Direct Subsidized, Direct Unsubsidized, or Direct PLUS Loan disbursed on or after July 1, 2000 through June 30, 2012 you received an up-front rebate. To keep this rebate, you must make timely (received no more than 6 days after your due date) payments for your first 12 required payments. Otherwise, we will add the rebate amount back to the principal balance of your loans.
- Apply for *Direct Debit* to receive a 0.25% interest rate reduction. Visit MyFedLoan.org/DirectDebit to apply.

Assistance:

- You may choose to consolidate your federal student loans. Visit StudentLoans.gov to learn more.
- Options such as deferment / forbearance or changing repayment plans are available if you cannot afford your monthly student loan payment. Visit MyFedLoan.org/TroublePaying to learn more.
 - Available repayment plans include: Standard, Graduated, Extended, Pay As You Earn (PAYE), Revised Pay As You Earn (REPAYE), Income-Based Repayment (IBR), Income-Contingent Repayment (ICR), and Income Sensitive Repayment.

TSXFH FS06BTRT4 [REDACTED] 2549 ENOTIFY 27001162780010450

P.O. Box 69184, Harrisburg, PA 17106-9184 | M-F 8AM to 9PM (ET) | 800-699-2908 | International 717-720-1985 | 711

MyFedLoan.org

Our mission is to provide first rate customer service. If you have worked with us but have not been able to resolve your concerns, the Department of Education's Office of the Ombudsman is available for further assistance. This office was created to help borrowers resolve concerns after every effort has been exhausted with the servicer. To learn more about the Office of the Ombudsman, you may visit **studentaid.gov/repay-loans/disputes/prepare**.

MAIL PAYMENTS TO:

Department of Education

FedLoan Servicing

PO Box 530210

Atlanta GA 30353-0210

Or explore Ways to Pay at MyFedLoan.org!

** Your terms have been re-calculated due to a change in status **

Repayment Summary

Loan Program:DLSCNS		Disbursement Date:08/30/2016	
Original Principal Balance:\$39,384.38		Current Principal Balance:\$39,384.38	
Interest Rate:6.125%		Anticipated Interest to be Capitalized: Not Applicable	
Schedule Type:EXT GRAD		Total Repayment Amount:\$83,904.66	
Repayment Term	Installment Amount	Due Date	
24 months	\$204.87	11/19/2016	
24 months	\$215.76	11/19/2018	
24 months	\$227.23	11/19/2020	
24 months	\$239.31	11/19/2022	
24 months	\$252.03	11/19/2024	
24 months	\$265.43	11/19/2026	
24 months	\$279.54	11/19/2028	
24 months	\$294.40	11/19/2030	
24 months	\$310.05	11/19/2032	
24 months	\$326.53	11/19/2034	
24 months	\$343.89	11/19/2036	
24 months	\$362.17	11/19/2038	
11 months	\$381.42	11/19/2040	

Repayment Summary Continued

Loan Program:DLUCNS		Disbursement Date:08/30/2016	
Original Principal Balance:\$38,584.08		Current Principal Balance:\$38,584.08	
Interest Rate:6.125%		Anticipated Interest to be Capitalized: Not Applicable	
Schedule Type:EXT GRAD		Total Repayment Amount:\$82,200.96	
Repayment Term	Installment Amount	Due Date	
24 months	\$200.71	11/19/2016	
24 months	\$211.38	11/19/2018	
24 months	\$222.62	11/19/2020	
24 months	\$234.45	11/19/2022	
24 months	\$246.91	11/19/2024	
24 months	\$260.04	11/19/2026	
24 months	\$273.86	11/19/2028	
24 months	\$288.42	11/19/2030	
24 months	\$303.75	11/19/2032	
24 months	\$319.90	11/19/2034	
24 months	\$336.91	11/19/2036	
24 months	\$354.82	11/19/2038	
11 months	\$373.68	11/19/2040	