



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

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Monday-Friday 8am to 9pm ET  
[www.MyFedLoan.org](http://www.MyFedLoan.org)

JUNE 06, 2015

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ACCT NUMBER: [redacted] 7594

**DISCLOSURE OF LOAN REPAYMENT TERMS**

**WHY WE ARE CONTACTING YOU**

There has been a change to the repayment terms on some or all of your student loans.

**WHY DID THIS OCCUR?**

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

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

**ADDITIONAL INFORMATION YOU MAY FIND HELPFUL**

New repayment terms are provided in this letter. Please review this information carefully as there may have been a change in your payment amount or total number of payments remaining. These new terms are effective on the due date listed. You will receive a bill approximately 20 days prior to your scheduled due date.

Any payments that were due under your previous terms that were not paid or covered with a period of deferment or forbearance remain due.

**REPAYMENT SCHEDULES**

**REPAYMENT SCHEDULE 1**

<u>OWNER NAME</u>	<u>LOAN PROGRAM</u>	<u>FIRST DISBURSEMENT</u>	<u>ORIGINAL BALANCE</u>	<u>CURRENT PRINCIPAL</u>	<u>INTEREST RATE</u>
U. S. DEPT OF ED	DLSCNS	05/29/2014	\$55,336.18	\$55,336.18	5.750%
U. S. DEPT OF ED	DLUCNS	05/29/2014	\$51,395.17	\$51,395.17	5.750%

  

<u>SCHEDULE TYPE</u>	<u>TOTAL REPAY AMOUNT</u>	<u>REPAY TERM</u>	<u>INSTALL AMOUNT</u>	<u>DUE DATE</u>	<u>ANTICIPATED CAP</u>
I BR-PFH	\$79,260.24	12 MONTHS	\$101.98	07/25/15	N/A
		128 MONTHS	\$609.66	07/25/16	
I BR-PFH	\$76,438.46	12 MONTHS	\$94.71	07/25/15	N/A
		133 MONTHS	\$566.18	07/25/16	

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