



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

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[www.MyFedLoan.org](http://www.MyFedLoan.org)

DECEMBER 27, 2014

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ACCT NUMBER: [REDACTED] 4940

**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	10/20/2014	\$24,706.67	\$24,706.67	5.625%
U. S. DEPT OF ED	DLUCNS	10/20/2014	\$80,582.88	\$80,582.88	5.625%

  

<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	\$35,382.40	12 MONTHS	\$18.50	01/20/15	\$277.95
		131 MONTHS	\$268.40	01/20/16	
I BR-PFH	\$115,405.41	12 MONTHS	\$60.34	01/20/15	\$906.55
		131 MONTHS	\$875.43	01/20/16	

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