



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

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OCTOBER 18, 2014

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ACCT NUMBER: [REDACTED]0239

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	09/13/2010	\$24,141.59	\$27,205.49	4.500%
U. S. DEPT OF ED	DLUCNS	09/13/2010	\$28,489.92	\$32,105.70	4.500%

<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	\$35,473.44	12 MONTHS	\$115.12	11/21/14	N/A
		120 MONTHS	\$284.10	11/21/15	
I BR-PFH	\$41,863.92	12 MONTHS	\$135.86	11/21/14	N/A
		120 MONTHS	\$335.28	11/21/15	

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