



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

DISCLOSURE OF LOAN REPAYMENT TERMS

November 11, 2015

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Account Number: [REDACTED] 1482

The repayment schedule for some or all of your student loans changed. Please review the enclosed Repayment Schedule information. These new terms take effect on the due date listed. We will send a bill approximately 20 days prior to your scheduled 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 in full within the legal repayment term, you may be subject to late fees, collection charges, attorney fees, 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, Income-Based Repayment, Income-Contingent Repayment, Pay As You Earn, and Income Sensitive Repayment

P.O. Box 69184, Harrisburg, PA 17106-9184 | M-F 8AM to 9PM (ET) | 800-699-2908 | International 717-720-1985 | 717-720-1628 | 711

MyFedLoan.org

Privacy Notice: Federal law requires us to tell you how we collect, share, and protect your personal information.

Our privacy policy has not changed and can be viewed anytime at MyFedLoan.org/PrivacyPolicy. We will mail you a copy if you contact us.

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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 Ombudsman.ed.gov.

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:08/06/2014	
Original Principal Balance:\$21,332.20		Current Principal Balance:\$21,643.63	
Interest Rate:6.125%		Anticipated Interest to be Capitalized: Not Applicable	
Schedule Type:IBR-PFH		Total Repayment Amount:\$31,608.72	
Repayment Term	Installment Amount	Due Date	
12 months	\$0.00	12/08/2015	
132 months	\$239.46	12/08/2016	

REPAYMENT SUMMARY Continued

Loan Program:DLUCNS		Disbursement Date:08/06/2014	
Original Principal Balance:\$8,991.79		Current Principal Balance:\$9,683.37	
Interest Rate:6.125%		Anticipated Interest to be Capitalized: Not Applicable	
Schedule Type:IBR-PFH		Total Repayment Amount:\$14,533.92	
Repayment Term	Installment Amount	Due Date	
12 months	\$0.00	12/08/2015	
144 months	\$100.93	12/08/2016	