



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

P.O. Box 69184 Harrisburg, PA 17106-9184  
Toll-free 800-699-2908 • Int'l 717-720-1985  
Fax 717-720-1628 • TTY: Dial 711  
M-Th 8am to 11pm, Fri. 8am to 9pm ET  
[www.MyFedLoan.org](http://www.MyFedLoan.org)

MAY 16, 2014

ACCT NUMBER: [REDACTED] 3014

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#B356 7085 9905 16L2#  
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**CONGRATULATIONS ON YOUR RECENT CONSOLIDATION!**

We completed the consolidation of your student loans. Please review the enclosed summary which details the loans that are included in your Direct Consolidation Loan.

**IMPORTANT:** If you forgot to include any loans on your application, you can download a Request to Add Loans form through Account Access at [MyFedLoan.org](http://MyFedLoan.org). You can add loans to your Consolidation Loan up to 180 days after your disbursement date, 05/15/2014.

If you haven't already received your detailed repayment terms, expect to see them in the next few days. When the time comes, send your loan payments to us using the information below. For speed and security, always use your account number: [REDACTED] 3014 when corresponding with us.

**WAYS TO PAY**

**AUTOMATIC DEBIT:**

You may want to consider signing up for automatic debit (Direct Debit) to have your payments automatically withdrawn and receive a 0.25% interest rate reduction. Visit [www.MyFedLoan.org/directdebit](http://www.MyFedLoan.org/directdebit) for more information.

**THIRD PARTY BILL PAYER:**

If you made your payments to another servicer using a bill payment provider, don't forget to update the information on file with them so that future payments will be sent to FedLoan Servicing.

**PAY ONLINE:**

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

**PAY BY PHONE:**

800-699-2908

**PAY BY MAIL:**

Department of Education  
FedLoan Servicing  
P.O. Box 530210  
Atlanta, GA 30353-0210

**Still Interested in Public Service Loan Forgiveness?**

You indicated on your consolidation application that you were interested in the Public Service Loan Forgiveness (PSLF) program. Payments that you make on your new Consolidation Loan could count as "qualifying payments" for PSLF! We attached the Employment Certification Form (ECF) for you to complete and return to us so we can start tracking your qualifying payments!

**Additional Information**

- To have the highest possible balance forgiven after you make 120 qualifying monthly payments while employed with a qualifying employer, you should repay your loans under an income-driven repayment plan (Pay As You Earn, Income-Based Repayment, or Income-Contingent Repayment) which reduces your qualifying monthly payment to the lowest eligible payment possible.

Visit [MyFedLoan.org/PSLF](http://MyFedLoan.org/PSLF) for more information or to determine if your employment qualifies!

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### Consolidation Loan Details

#### New Consolidation Details

Loan Program	Disbursement Date	Balance	Interest Rate	Portion
DLSCNS	05/15/2014	\$38,847.06	5.875%	SUBSIDIZED
DLUCNS	05/15/2014	\$4,340.21	5.875%	UNSUBSIDIZED

Total Consolidation Loan Balance: \$43,187.27

#### Loans Included In Your Consolidation

Disbursement Date	Previous Loan Holder	Balance	Interest Rate	Portion
01/21/2010	U.S. DEPT OF ED	\$9,874.05	6.800%	SUBSIDIZED
01/21/2010	U.S. DEPT OF ED	\$4,340.21	6.800%	UNSUBSIDIZED
03/02/2009	U.S. DEPT OF ED	\$1,998.89	6.800%	SUBSIDIZED
01/09/2008	Unknown	\$26,974.12	5.250%	SUBSIDIZED