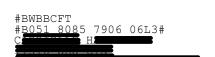


June 6, 2022



CONGRATULATIONS ON YOUR RECENT **CONSOLIDATION!**

Account Number: 4586

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. Please note it may take up to 60 days for your underlying loans to show paid in full with your servicer. During this time you may see duplicate balances which will be resolved once all consolidation payments have posted.

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. You can add loans to your Direct Consolidation Loan up to 180 days after your disbursement date, 06/06/2022.

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: 78 7203 4586 when corresponding with us.

- You may want to consider signing up for automatic debit (Direct Debit) to have your payments automatically withdrawn and receive a 0.25% interest rate reduction.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 MyFedLoan.org/DirectDebit for more information.
- 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.

Ways To Pay:

Pay Online: MyFedLoan.org Pay By Phone: 800-699-2908

Pay By Mail: Department of Education

FedLoan Servicing PO Box 790234

St. Louis, MO 63179-0234

Include your account number on a check or money order made payable to FedLoan Servicing.

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 Direct Consolidation Loan could count as "qualifying payments" for PSLF! You should complete and submit a Public Service Loan Forgiveness (PSLF) & Temporary Expanded PSLF (TEPSLF) Certification & Application (PSLF Form), and we can start tracking your qualifying payments!

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Use the following resources for additional PSLF information including program requirements, forms, FAQs, and more!

- StudentAid.gov/PSLF Complete the PSLF Form electronically
- StudentAid.gov/publicservice Information on PSLF and TEPSLF
- MyFedLoan.org/PSLF Upload your completed document after your employer certifies your employment.

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, Revised Pay As You Earn, Income-Based Repayment, or Income-Contingent Repayment) which reduces your qualifying monthly payment to the lowest eligible payment possible.

Teaching at an eligible Title I School or Educational Service Agency?

If you teach full-time for five complete and consecutive academic years in a low-income elementary school, secondary school, or educational service agency, you may be eligible for forgiveness of up to \$17,500 on your Direct Loan or FFEL program loans. See StudentAid.gov/teach-forgive for more information and a form you can fill out when you have completed your teaching service.

Consolidation Loan Details

New Consolidation Details

| Loan Program | Disbursement Date | Balance | Interest Rate | Portion |
|--------------|-------------------|------------|---------------|--------------|
| DLSCNS | 06/06/2022 | \$6,700.54 | 6.625% | Subsidized |
| DLUCNS | 06/06/2022 | \$964.34 | 6.625% | Unsubsidized |

Loans Included In Your Consolidation

| Disbursment Date | Previous Loan Holder | Balance | Interest Rate | Portion |
|------------------|----------------------|------------|---------------|--------------|
| 06/22/2007 | AMERICAN EDUCATION S | \$964.34 | 6.625% | Unsubsidized |
| 06/22/2007 | AMERICAN EDUCATION S | \$6,700.54 | 6.625% | Subsidized |