

PO BOX 9635  
WILKES-BARRE, PA 18773-9635

D [REDACTED]  
[REDACTED]

D [REDACTED], we've updated the payment schedule of your loans.

To see what loans were included in this update, refer to the loan table at the end of this letter.

Your updated loan information:

Previous Principal (includes previously Capitalized Interest but not the Capitalized Interest indicated below)		\$87,537.93
Capitalized Interest (Accrued Unpaid Interest added to principal with this statement) (See important disclosure section.)	+	\$0.00
Unpaid Principal	=	\$87,537.93
Accrued Unpaid Interest (not capitalized)	+	\$551.64
Balance Used to Calculate Monthly Payment Amount	=	\$88,089.57
Estimated Total Amount of Future Interest to be Paid During Repayment (if payments are made as scheduled)	+	\$27,143.55
Estimated Total Loan Amount to be Paid	=	\$115,233.12

This may not reflect your entire repayment schedule. To view a complete repayment schedule, log in to your [Navient.com](http://Navient.com) account.

If you make all remaining payments on time according to this schedule, we estimate that your loans will be paid off in 11/2030.

Your updated payment schedule:

Number of Payments	Payment Amount (\$)	Due Date
12	186.96	12/10/19
120	941.58	12/10/20

This repayment schedule replaces all previous schedules for this loans and doesn't include any Past Due Amounts. All terms of your original Promissory Notes remain in effect.

### What you need to know

Interest accrues on your account at a rate set by the terms of your loan. If you depart from

### Account number

[REDACTED] 2687 - 1

### Date

12/03/19

### Manage your account online

[Navient.com](http://Navient.com)

### Payment address

P.O. Box 4450  
Portland, OR 97208-4450

### Phone number

800-722-1300

Monday – Thursday,

8 a.m. – 9 p.m.

Friday, 8 a.m. – 8 p.m. Eastern

### Worried about making

**payments?** If staying on track with your student loan(s) becomes difficult, changing your repayment plan can make a big difference. Visit [StudentLoans.gov](http://StudentLoans.gov) to learn more.

Para comunicarse en Español con 'Atención al Cliente', llame gratis al (800) 722-1300, y marque el numero correspondiente.

[REDACTED] 9998\*



your original repayment schedule by taking a forbearance or making late payments, for example, you may accrue additional interest that will need to be paid.

Under the terms of your Promissory Note, we apply your payments to outstanding interest before applying them to principal. So, if you accrue more interest than we originally anticipated in your repayment schedule and if you don't pay that additional interest as it accrues, your Monthly Payment Amount may need to be adjusted to make sure your loan will be paid off by its stated loan term end date.

### **We're here to help**

We want to help you manage your account in a way that's convenient for you. Please call us or visit us online.

### **Important disclosure(s)**

#### *Capitalization of interest*

Unpaid Interest may be capitalized (added to your principal balance) when a loan originally enters repayment following the in-school and grace periods, when it re-enters repayment following a deferment or forbearance, and upon certain conditions while enrolled in an income-driven repayment (IDR) plan. Please see your loan agreement for additional details. Capitalization increases both the principal balance and total loan cost.

#### *Review of payment schedule*

Periodically, Navient reviews accounts and adjusts Monthly Payment Amounts to ensure that loans will be paid off within their repayment terms. We will inform you of any such change before the new Monthly Payment Amount is due.

#### *Credit reporting accuracy*

If you believe the information we are reporting to the consumer reporting agencies is not accurate or is incomplete, or you want to dispute it, please write us. Include your name, address and account number. Please identify the specific information in question, explain the basis of the dispute, and include all supporting documentation to substantiate the basis of the dispute. Mail your letter to: Navient - Department of Education Loan Servicing, P.O. Box 9635, Wilkes-Barre, PA 18773-9635.

#### *Servicing of federal student loans*

Your federal student loans referenced in this letter are owned by the U.S. Department of Education. The terms of the federal student loan programs are not determined by Navient, they are established by federal law, in particular by the Higher Education Act of 1965, as amended, and U.S. Department of Education regulations. Among other things, the law and regulations set borrowing limits, interest rates, eligibility for subsidies, repayment plans, capitalization of interest, and loan forgiveness. As your loan servicer, Navient is required to administer your loans on behalf of the U.S. Department of Education in accordance with the law.

### **Loan Information**

DISBURSEMENT DATE	ORIGINAL PRINCIPAL	UNPAID PRINCIPAL	INTEREST RATE	LOAN PROGRAM
03/18/14	\$ 43,417.83	\$ 44,364.17	3.875	DLSUBCONS
06/02/17	\$ 8,456.00	\$ 9,530.96	5.310	DLUNSUB
08/21/17	\$ 17,400.00	\$ 19,497.79	6.000	DLUNSUB
06/11/18	\$ 3,100.00	\$ 3,353.79	6.000	DLUNSUB
06/11/18	\$ 2,904.00	\$ 3,021.14	7.000	DLGPLUS
08/20/18	\$ 7,206.00	\$ 7,770.08	6.600	DLUNSUB