

PO BOX 9760
WILKES-BARRE, PA 18773-9760

J [REDACTED] R [REDACTED]



J [REDACTED] we've approved your request for a Revised Pay As You Earn Repayment plan.

Now that you're approved for a Revised Pay As You Earn Repayment (REPAYE) plan, here's a quick overview of what you can expect next. See the back of this page for a summary of the loans included in this plan.

Plan overview

Your monthly payment amount: \$157.32

Plan begin date: 01/27/19

Plan end date: 12/27/19

Please keep in mind that the amount above represents your total Monthly Payment for all eligible loans. If some of your loans have not yet entered repayment, such as loans in a deferment or forbearance, your monthly billing statement(s) will reflect a lower amount due until those loans have entered a repayment status.

Remember, this Monthly Payment is based on your income, your family size, and other factors you reported to us when you applied for the plan. Please contact us if your financial circumstances change to determine if your Monthly Payment can be recalculated.

What to expect next

We'll send you a billing statement that shows your new Monthly Payment. If you don't receive it before your next Monthly Payment is due, please make sure to continue making your payments as previously scheduled.

If you choose to end the plan before 12/27/19, let us know.

This plan is only in effect for 12 months. You'll be notified in advance when your loans are up for renewal for the REPAYE plan. At that time, you'll be provided with a date to submit a new application, including any update to your family size, as well as your most recent income documentation.

If you don't provide the required renewal information, unpaid Interest will be capitalized (added to your principal balance) and your new Monthly Payment will be calculated using the loan balance at the time the REPAYE plan expires, based on the lesser of either a 10-year repayment plan or the number of months remaining in your 20- or 25-year forgiveness period. The new Monthly Payment would not count toward Public Service Loan Forgiveness, but would count toward Income-Driven Repayment forgiveness if you re-enter the REPAYE plan or another Income-Driven Repayment plan. If you choose to re-enter the REPAYE plan later,

Account number

[REDACTED] 399 - 1

Date

01/03/19

Manage your account online

Navient.com

Contact us

800-722-1300

Monday–Thursday, 8 a.m.–9 p.m.

Friday, 8 a.m.–8 p.m. Eastern

Fax 855-281-1771

Save money with Auto Pay: You may be able to earn a 0.25% interest rate reduction by enrolling in our Auto Pay.* To enroll, log in to Navient.com and change your payment settings.

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

[REDACTED] 3399*



your Monthly Payment Amount may be more than if you had renewed during the renewal period. If you renew but fail to certify your marital status or family size, we may assume a family size of one for the year.

We're here to help

We're always happy to help you find the repayment option that fits your situation best. If you have any questions about this plan or your other repayment options, visit us online or give us a call.

Important disclosure(s)

**To verify eligibility and the amount of your interest rate reduction, log in to your account and view your borrower benefits. For Auto Pay, the interest rate discount may be available for as long as your monthly payment amount is successfully deducted from the designated bank account. This benefit is suspended during periods of deferment or forbearance, since you don't make automatic payment during these periods. As soon as deferment or forbearance ends, we'll resume automatic payments (unless you contact us to terminate your enrollment).

For multi-party loans, only one party may enroll in Auto Pay.

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 The loans listed below are the loans referred to in this letter. *If you have questions or concerns about your account, write to us at the address provided above.*

LOAN DATE	ORIGINAL LOAN AMOUNT	OUTSTANDING PRINCIPAL	INTEREST RATE	LOAN PROGRAM
04/21/17	\$ 52,957.75	\$ 53,947.98	3.000	DLUSUBCONS
04/21/17	\$ 59,025.15	\$ 60,128.80	3.000	DLSUBCONS