



A Department of Education Servicer



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

MARCH 24, 2015

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ACCT NUMBER: [REDACTED] 3981

**INFORMATION ABOUT A CHANGE
IN YOUR REPAYMENT SCHEDULE**

WHY WE ARE CONTACTING YOU

A change in your repayment schedule has occurred on some or all of your student loan(s).

REASON FOR THE CHANGE IN REPAYMENT SCHEDULE

The change may have resulted from, but not limited to, one or more of the following reasons listed below:

- A period of deferment or forbearance recently ended
- The repayment plan type has changed
- The due date for your monthly installment has changed
- Interest was capitalized (added to the principal balance) on your loans
- The interest rate has changed
- The monthly installment amount previously established was not sufficient to pay off the loan(s) within the time allotted
- Loans were combined under one repayment schedule

IMPORTANT INFORMATION

Please review the items listed below and the enclosed repayment schedule for changes:

- If your account was in a deferment, forbearance or paid ahead status, this status may have been ended to begin the new repayment plan/installment amount that you requested.
- This repayment schedule change is effective based on the due date(s) listed on the repayment schedule page
- Installment amounts that are past due or currently due under your prior repayment schedule (due dates prior to the due date listed on the enclosed repayment schedule), are still in effect
- If you are participating in the auto debit program:
 - The previous installment amount will be extracted for payments currently due and the new installment amount will be extracted on the due date indicated on the repayment schedule
 - If your account is paid ahead, MOHELA will continue to extract the monthly installment
 - The .25% rate reduction is active, however not reflected in the interest rate listed on the repayment schedule. Repayment terms are based on the statutory rate; however payments are applied based on the current interest rate including any rate reduction

- If an additional amount (over and above your installment amount) is being debited, this will remain in effect unless otherwise indicated or you request a change to the additional amount
- If your repayment term has been extended you may pay more interest over the course of the repayment terms
- If you would prefer a different repayment plan you may request to change your plan at any time
- You may submit additional payments or pay your loan in full at any time
- If you pay your account ahead (satisfy future installments) it may be beneficial to continue to make monthly installments even though an installment is not due. Interest cannot be paid ahead therefore interest continues to accrue from one payment to the next payment
- If you would like to explore repayment options, please login to mohela.com for more information

GO ONLINE FOR FAST & CONVENIENT SELF-SERVICE!

For access to account information and servicing needs, please use www.mohela.com. Make payments, send messages and access forms without picking up the phone! Paperless enrollment also provides for faster communication and improved management of statements and correspondence.

SIGN UP FOR AUTOMATIC DEBIT!

Receive a .25% interest rate reduction through the Automatic Debit Program. No more checks, mailing payments, or bills crossing in the mail. Visit www.mohela.com to download an Auto Debit Application today.

Enclosure

MARCH 24, 2015

REPAYMENT SCHEDULES

REPAYMENT SCHEDULE 1

<u>OWNER NAME</u>	<u>LOAN PROGRAM</u>	<u>FIRST DISBURSEMENT</u>	<u>ORIGINAL BALANCE</u>	<u>CURRENT PRINCIPAL</u>	<u>INTEREST RATE</u>
DEPT OF EDUCATION	DLSCNS	02/28/2001	\$14,281.44	\$25,767.79	8.250%
DEPT OF EDUCATION	DLUCNS	02/28/2001	\$316.59	\$601.64	8.250%

<u>SCHEDULE TYPE</u>	<u>TOTAL REPAY AMOUNT</u>	<u>REPAY TERM</u>	<u>INSTALL AMOUNT</u>	<u>DUE DATE</u>	<u>ANTICIPATED CAP</u>
IBR-PFH	\$53,146.20	12 MONTHS	\$79.85	05/14/15	\$1,512.19
		300 MONTHS	\$173.96	05/14/16	
IBR-PFH	\$1,177.32	12 MONTHS	\$1.86	05/14/15	\$34.15
		300 MONTHS	\$3.85	05/14/16	

** Your terms have been re-calculated due to a change in status **

HOW TO READ YOUR REPAYMENT SCHEDULE

Current Balance	The principal amount remaining to be paid on this loan. This does not include accrued interest and is not your payoff amount.																																										
Disbursement Date	Date this specific loan was first disbursed.																																										
Due Date	When the payment is due to MOHELA. This date can be affected by deferments/forbearances.																																										
Estimated Capitalized Interest	The amount of interest that is expected to capitalize when this new Repayment Schedule takes effect.																																										
Estimated Amount to Be Repaid	This is an estimate of the total amount that you will repay on these loans going forward. It is based on your unpaid principal balance and interest accrual (accrued unpaid interest to be capitalized and interest payable over the life of your loan if payments are made on each due date).																																										
Interest Rate	The current fixed or variable interest rate for this loan. Interest cannot be paid ahead, therefore interest continues to accrue from one payment to the next payment.																																										
Number of Payments	The amount of payments you will be required to make at the Payment Amount. If the number of months remaining has been extended, you may pay more interest over the life of your loan.																																										
Original Principal Balance	Amount you owed on this loan when your loan was first serviced by MOHELA (amount excludes interest expected to accrue over the life of this loan).																																										
Owner Name	The lender of your student loan.																																										
Payment Amount	The monthly payment due for this loan. Payment amounts currently due or past due under your prior Repayment Schedule remain in effect. The new payment amount(s) is effective on the due date listed on the enclosure.																																										
Repayment Plan	The repayment plan for this loan (some plans may not be listed here). You may request to change your repayment plan at any time. Each repayment plan has distinct requirements which may result in paying less interest over time or offer greater benefits such as loan forgiveness.																																										
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