



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

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Monday-Friday 8am to 9pm ET
www.MyFedLoan.org

JULY 30, 2015

[Redacted]
P [Redacted] N [Redacted]
[Redacted]

ACCT NUMBER: [Redacted] 2346

MAIL PAYMENTS TO:
DEPARTMENT OF EDUCATION
FEDLOAN SERVICING
PO BOX 530210
ATLANTA GA 30353-0210

Or explore Ways to Pay at MyFedLoan.org!

DISCLOSURE OF LOAN REPAYMENT TERMS

The repayment schedule for some or all of your student loans changed. Please review the new Repayment Schedule information on the back of this letter. These new terms take effect on the due date listed. We will send a bill approximately 20 days prior to your scheduled due date.

Why did this occur? There are several reasons your terms may have changed, including, but not limited to:

- A deferment or forbearance recently ended
- You requested to change your repayment plan
- Your due date changed
- Interest was capitalized (added to the principal balance) on your loans
- Your interest rate changed
- Your previous monthly payment amount was not sufficient to pay off your loans within the time period allotted
- We recalculated your Income-Driven Repayment schedule

Good to Know

Payments:

- Any payments due prior to the change that you did not make or did not cover are still due.
- You may prepay all or part of the unpaid balance of your loans without penalty.
- If your loan is not paid in full within the legal repayment term, you may be subject to late fees, collection charges, attorney fees, and/or wage/tax garnishment in accordance with the Higher Education Act.

Repayment Benefits:

- If you have a Direct Subsidized, Direct Unsubsidized, or Direct PLUS Loan disbursed on or after July 1, 2000 through June 30, 2012, you received an up-front rebate. To keep this rebate, you must make **timely** (received no more than 6 days after your due date) payments for your first 12 required payments. Otherwise, we will add the rebate amount back to the principal balance of your loans.
- Apply for Direct Debit to receive a 0.25% interest rate reduction. Visit www.MyFedLoan.org/DirectDebit to apply.

Assistance:

- You may choose to consolidate your federal student loans. Visit studentloans.gov to learn more.
- Options such as deferment/forbearance or changing repayment plans are available if you cannot afford your monthly student loan payment. Visit www.MyFedLoan.org/troublepaying to learn more.
 - Available repayment plans include: Standard, Graduated, Extended, Income-Based Repayment, Income-Contingent Repayment, Pay As You Earn, and Income Sensitive Repayment.

Our mission is to provide first rate customer service. If you have worked with us but have not been able to resolve your concerns, the Department of Education's Office of the Ombudsman is available for further assistance. This office was created to help borrowers resolve concerns **after** every effort has been exhausted with the servicer. To learn more about the Office of the Ombudsman, you may visit www.ombudsman.ed.gov.

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>
U. S. DEPT OF ED	DLSCNS	03/06/2014	\$103,121.35	\$107,236.03	8.250%
U. S. DEPT OF ED	DLUCNS	03/06/2014	\$14,510.51	\$15,089.49	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>
I BR-PFH	\$183,934.12	12 MONTHS	\$291.18	09/04/15	N/A
		137 MONTHS	\$1,317.08	09/04/16	
I BR-PFH	\$26,993.83	12 MONTHS	\$40.97	09/04/15	N/A
		143 MONTHS	\$185.33	09/04/16	

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