



A Department of Education Servicer



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

APRIL 07, 2016

[Redacted]
K [Redacted] Q [Redacted]
[Redacted]

ACCT NUMBER: [Redacted] 6711

Your request for a new repayment plan or a recalculation to your current income-driven repayment plan has been approved for one or more of your loans.

Repayment Plan: REPAYE
of Payments: 12
First Due Date: 05/07/2016
Payment Amount: \$51.17

Carefully read this letter and the enclosed Loan Information regarding the plan for your approved loans. If the repayment plan was not approved for some of your loans and you would like more details, please contact us. Please note that if your plan is not renewed by the deadline for which you will be notified, your payment amount will be adjusted to approximately \$916.83.

You will not start repaying your loans until your current deferment or forbearance ends.

IMPORTANT INFORMATION

- **You may make an additional payment(s) or pay your loan(s) in full at any time.** It may benefit you to continue to make monthly payments even though a payment is not due. Please note that for income-driven repayment plans, prepayment can only be made up until the anniversary date for your repayment schedule.
- **Payments that are currently due prior to the due date listed in your Loan Information remain due.** You can confirm whether payments are currently due by logging into mohela.com.
- Annual renewal for the income-driven repayment plan is required. You will be notified prior to the time to renew. If your income or family size changes before your annual renewal, you can submit a new Income-Driven Repayment Plan Request online at studentloans.gov or mohela.com to have your payment recalculated.
- If you leave your current repayment plan or fail to annually recertify your income by the deadline, interest will be capitalized (added to the principal balance).

We are here to assist you - please contact us if you have any questions about your repayment plan.

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LOAN INFORMATION

LOAN SEQ	OWNER NAME	LOAN PROG	DISB DATE	CURRENT BALANCE
0001	DEPT OF ED	DLSCNS	12/23/2010	\$35,477.58
0002	DEPT OF ED	DLUCNS	12/23/2010	\$38,296.09

HOW TO READ YOUR LOAN INFORMATION

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 disbursed.																						
First Due Date	When the payment is due to MOHELA. This date can be affected by deferments/forbearances.																						
Loan Program	This is your loan type.																						
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.																						
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	<p>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.</p> <table> <tr> <td>IBR-PFH</td> <td>Income-Based Repayment Partial Financial Hardship</td> </tr> <tr> <td>PERM STAND</td> <td>Income-Based Repayment Permanent Standard</td> </tr> <tr> <td>IBR2014 PS</td> <td>Income-Based Repayment 2014 Permanent Standard</td> </tr> <tr> <td>IBR14 PFH</td> <td>Income-Based Repayment 2014 Partial Financial Hardship</td> </tr> <tr> <td>ICR P-STND</td> <td>Income-Contingent Repayment Permanent Standard</td> </tr> <tr> <td>ICR1</td> <td>Income-Contingent Repayment 1</td> </tr> <tr> <td>ICR2</td> <td>Income-Contingent Repayment 2</td> </tr> <tr> <td>ICR3</td> <td>Income-Contingent Repayment 3</td> </tr> <tr> <td>PAYE-PFH</td> <td>Pay As You Earn Repayment Partial Financial Hardship</td> </tr> <tr> <td>PAYE P-STD</td> <td>Pay As You Earn Permanent Standard</td> </tr> <tr> <td>REPAYE</td> <td>Revised Pay As You Earn Repayment</td> </tr> </table>	IBR-PFH	Income-Based Repayment Partial Financial Hardship	PERM STAND	Income-Based Repayment Permanent Standard	IBR2014 PS	Income-Based Repayment 2014 Permanent Standard	IBR14 PFH	Income-Based Repayment 2014 Partial Financial Hardship	ICR P-STND	Income-Contingent Repayment Permanent Standard	ICR1	Income-Contingent Repayment 1	ICR2	Income-Contingent Repayment 2	ICR3	Income-Contingent Repayment 3	PAYE-PFH	Pay As You Earn Repayment Partial Financial Hardship	PAYE P-STD	Pay As You Earn Permanent Standard	REPAYE	Revised Pay As You Earn Repayment
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