

**U.S. Department of Education
Direct Loan Servicing System
Camera-Ready Copies**

Deliverable No.: 173

Contract No.: PM94017001

**Direct
Loans**

William D. Ford Federal Direct Loan Program

April 1, 2000

Alphabetical by Letter/Notice/Statement Type

Notice Type	ED Code	Keytitle	Letter Description	Back Used
1098-E Interest Reporting	1098-E	IRS 1098-E Form	Inform borrower the amount of interest he/she paid during the past tax year.	1098-E Back
1098-E Interest Reporting	INTDAV01	Notice Detailing the Amount Reported on Your 1098-E	Letter sent per borrower request explaining the loan IDs and basic method used by DLSC/ED to arrived out amount shown on IRS Form 1098-E. Continuation sheet added on 02/21 with 1999R3 to accommodate cases where loan information needed more room than on front of notice.	INTD Back
1098-E Interest Reporting	INTEAV01	Notice Detailing the Amount Reported on Your 1098-E	Letter sent per borrower request explaining the loan IDs and basic method used by DLSC/ED to arrive out amount shown on IRS Form 1098-E. Continuation sheet added on 02/21 with 1999R3 to accommodate cases where loan information needed more room than on front of notice.	INTE Back
Account Information	CONQAV01	Response to Consolidation Inquiry when no Consolidation Loan for Borrower exists on Servicing System	Respond to borrower inquiry regarding consolidation loan that we have no consolidation for the borrower on the servicing system. Give borrower Consolidation Center address to contact.	None
Account Information	OGC1AV01	Loan Information - Summons or subpoena for borrower information -Response to	Notify the requester who served a summons or subpoena on the Department of Education to obtain borrower information that the borrower's written permission is required to release the information because the request does not meet the statutory criteria for disclosure without such consent under the Privacy Act.	None - Ensure Address at Bottom Under Mission Statement ONLY IF Address is NOT in text of letter
Account Information	L701AV01	Combined Notice for All of a Borrower's Multiple Accounts	Letter sent to borrower indicating all of his or her accounts will now be combined on notices they receive on their Direct Loans.	backstd
Account Information	CLP0AV01	Account Problem - Interim Letter	I have a problem with my account. We tried to reach you by phone today. We're researching your issue and will contact you with the results.	backstd
Account Information	L401AV02	Loan Information -Requested By 3rd Party	Request for loan information from a 3rd party. We need your written authorization to release information.	backstd
Account Information	CLP2AV01	Inquiry Confirmation Letter (Interim Letter)	Sent immediately to confirm receipt of borrower inquiry and inform borrower that we will contact them when we are finished our research and have a response.	backstd
Account Information	HIS1AV02	Account History	Cover letter transmitting Account History Information (transactions, forbearances, deferments) per borrower request.	backstd
Account Information	STA2AV02	Account Statement - Pre-Grace	Pre-grace loan account statement and notice to periodically inform the borrower of the status of their Direct Loan account. Note: PLUS is being held and Staffords are being printed and sent	backstd
Account Information	STA3AV03	Account Statement - Annual - Stafford and PLUS	Inform Stafford or PLUS borrower of status of their loan account. Annual account statement and notice. Continuation sheet added on 02/21 with 1999R3 to accommodate cases where loan information needed more room than on front of notice.	Annual Statement Back
Account Information	L702AV01	Combined Notice for Some of a Borrower's Multiple Accounts	Letter sent to borrower indicating some of his or her accounts will now be combined on notices they receive on their Direct Loans.	backstd
Account Information	DOD1AV01	Military Allotment Request Denied	Letter informing borrower that his/her DOD Military Allotment Application is being denied for various reason(s) specified.	backstd
Account Information	L241AV03	Account Discrepancy - Send Canceled Check	You didn't apply/receive my payment(s). Please send a copy of your canceled check.	backstd

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Account Information	STA1AV04	Account Statement - Stafford and PLUS	Inform Stafford or PLUS borrower of status of their loan account when they have requested in writing or via the telephone. Same as the Annual account statement and notice but will only be generated when an online transaction is entered.	backmix
Account Information	L133AV04	Loan Information - Documentation of Direct Loan per Borrower Request	I must provide my mortgage company with documentation on my Direct Loan. Please mail the basics to me.	back1133
Account Information	L152AV02	Unable to Verify Payment	You sent us a copy of a check to verify payment history. We are unable to verify the history due to one of these reasons. Please provide further information.	None
Account Information	CLP1AV02	Account Suggestion - Thanks	I have a suggestion regarding my account. Thank you. Your comments have been forwarded to the DLSC Management Team and the Department of Education.	backstd
Account Information	L422AV02	Account Discrepancy - Disbursement Amount	My balance should be lower. I didn't receive the full loan amount. We haven't received information from your school yet. Please contact your school.	backstd
Account Information	L155AV01	Combined Accounts - Request Denied	Please combine my accounts. We are unable to combine your accounts for one or more of the following reasons.	None - Ensure Address at Bottom Under Mission Statement ONLY IF Address is NOT in text of letter
Account Information	L151AV01	Documentation Sent cannot be Linked to an Account	You sent us a document relating to a loan. We are unable to link it to an account. Please provide further information. Unable to Locate Loan. We have received the enclosed document but are having difficulty locating the account in our records. Please provide us with the requested information.	None - Ensure Address at Bottom Under Mission Statement ONLY IF Address is NOT in text of letter
Account Information	L104AV01	PLUS - Change Name of PLUS Account to Child? - No	PLUS-- Can you change the name on my account to my son/daughter? No. We must send bills to the borrower who signed the promissory note.	backstd
Account Information	L107AV02	PLUS - Grace Period/Repayment Inquiry	Do I have a grace period on my PLUS loan? When do I start repaying? PLUS loan information.	backstd
Account Information	PMT0AV01	Payment History Requested	Send me a payment history. Here is your payment history. If any payments are missing please send a copy of your canceled check. Same as 319av02 - any changes need to be done to both.	backstd
Account Information	L114AV01	Account Status - Deferment and Forbearance	What is the status of my account? Account was in deferment but deferment did not cover all periods. Administrative forbearance was applied to cover gaps.	backstd
Account Information	L455AV01	Address Change Notification Request	3rd party notification of borrower address change. Please tell us if your address has changed.	backstd
Account Information	L453AV01	Delinquency False - Your Account is Current	Why do you show my account as delinquent? Your account is current. All payments have been applied.	backstd
Account Information	L251AV01	Social Security Number Change Procedures	You have the wrong social security number. Procedure for making social security number change.	backstd
Account Information	L319AV02	Payment History Requested	Send me a payment history. Enclosed is the payment history you requested. Same as PMT V02 - any changes need to be done to both.	backstd
Account Information	L449AV01	Account Problem - Discrepancy in Payment of Account - Interim Letter	There is a discrepancy in the way payments were applied to my account. We are researching the issue and will send you the results of our research.	backstd
Account Information	VRU1AV01	Announcing the Direct Loan ANSWERLINE	Letter giving information on VRU in Utica.	Special Back in file

Alphabetical by Letter/Notice/Statement Type

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Account Information	L156AV01	Account Status - Overpaid - Paid in Full - Balance Outstanding	What is the status of my account? Your account is one of the three statuses, paid-in-full, balance outstanding, or overpayment with refund due.	None - Ensure Address at Bottom Under Mission Statement ONLY IF Address is NOT in text of letter
Account Information - Web Access	PIN1AV01	ONE-TIME Explanation of Separate PIN # Mailing Going to About 500,000 borrowers	ONE-TIME notification to select group of borrowers that they are receiving a PIN number to give them access to their Direct Loan account information on-line.	None
Adjustment	ADJ1AV01	Adjustment - Consolidation Borrower - Reduced or Increased	Upward/Downward Adjustment of Loan Disbursement. One-time Notice FOR PRE-12/97 BORROWER GROUP ONLY informing consolidation borrowers of adjustment(s).	ADJ1 Special Back
Bankruptcy	L416AV01	Bankruptcy Procedures - Request for First Meeting of Creditors	What do I do if I'm filing bankruptcy? Send us a copy of the First Meeting of Creditors.	backstd
Bankruptcy	BAN5AV01	Bankruptcy Proof of Claims	Letter to Clerk of the U.S. Bankruptcy Court transmitting the DLSC Proof of Claims for a bankruptcy case.	None
Bankruptcy	BAN4AV01	Bankruptcy Representation By U.S. Attorney	Letter sent to U.S. Attorney to ask he or she to represent U.S. Department of Education in a bankruptcy proceeding in the local district.	None - Ensure Address at Bottom Under Mission Statement ONLY IF Address is NOT in text of letter
Bankruptcy	BAN2AV02	Follow-up Notice to ED Litigation Branch of Receipt of Documents in Bankruptcy Case	Follow-up notification to the ED Litigation Branch of receipt of documents regarding Bankruptcy case.	None - Ensure Address at Bottom Under Mission Statement ONLY IF Address is NOT in text of letter
Bankruptcy	BAN3AV02	Letter Sent with Bankruptcy Reaffirmation Agreement	Letter sent accompanying a bankruptcy reaffirmation agreement for a borrower.	backstd
Bankruptcy	BAN1AV03	Initial Notice to ED Litigation Branch of Receipt of Documents in Bankruptcy Case	Notify ED Litigation Branch of receipt of documents regarding Bankruptcy case.	None - Ensure Address at Bottom Under Mission Statement ONLY IF Address is NOT in text of letter
Billing	BILFAV04	Billing - Regular Monthly Statement to Borrower with Negatively Amortizing Account	Regular monthly billing statement to borrower in a negative amortization position to inform them that the payment is now due: including the date the payment is due, the payment amount, and other financial information.	backbill
Billing	CDD6PV04	Billing - PLUS Loan Endorser - 120 Days Past Due	Notice to PLUS loan Endorser that the borrower's payment is 120 Days Past Due. UPDATE EFFECTIVE 11/22/1999 - (1) wide coupons (2) expedited lock box address (3) postal bar codes (4) prepayment waiver box re-worded	backbill

Alphabetical by Letter/Notice/Statement Type

Notice Type	ED Code	Keytitle	Letter Description	Back Used
Billing	PDP5AV03	Billing - 90 Days Past Due	Notice to borrower that their payment is 90 Days Past Due and that all past due amounts and their next payment are now due, the date the payment is due, advise of deferment and repayment plans and adverse action possibilities. UPDATE EFFECTIVE 11/22/1999 - (1) wide coupons (2) expedited lock box address (3) postal bar codes (4) prepayment waiver box re-worded	backbill
Billing	PMT2AV01	Correct Payment Address Notice	Sent to borrowers who send payments the wrong address (either to Montgomery, Phoenix, or Utica) rather than to Atlanta.	backstd
Billing	MCB1AV03	Borrower Billing Date Changed to Other Cycle in Response to Borrower Request	We received your request and have changed your multi-cycle billing date to MM/DD/CCYY. EFFECTIVE 11/22/1999 - (1) expedited lock box address	backstd
Billing	PDP3AV03	Billing - Coupons - 1 Day Past Due	Past Due Payment. First notice to coupon borrower that a payment is 1 Day Past Due. UPDATE EFFECTIVE 11/22/1999 - (1) wide coupons (2) expedited lock box address (3) postal bar codes (4) prepayment waiver box re-worded	backbill
Billing	PDP4AV03	Billing - 60 Days Past Due	Notice to borrower that their payment is 60 Days Past Due and that all past due amounts and their next payment are now due, the date the payment is due, advise of deferment and repayment plans and adverse action possibilities. UPDATE EFFECTIVE 11/22/1999 - (1) wide coupons (2) expedited lock box address (3) postal bar codes (4) prepayment waiver box re-worded	backbill
Billing	PDP3AV03	Billing - 45 Days Past Due	Notice to borrower that their payment is 45 Days Past Due and their next payment is now due, the date the payment is due, advise of deferment and repayment plans and adverse action possibilities. UPDATE EFFECTIVE 11/22/1999 - (1) wide coupons (2) expedited lock box address (3) postal bar codes (4) prepayment waiver box re-worded	backbill
Billing	PDP2AV03	Billing - 30 Days Past Due	Notice to borrower that their payment is 30 Days Past Due and their next payment is now due, the date the payment is due, advise of deferment and repayment plans and adverse action possibilities. UPDATE EFFECTIVE 11/22/1999 - (1) wide coupons (2) expedited lock box address (3) postal bar codes (4) prepayment waiver box re-worded	backbill
Billing	PDP1AV03	Billing - 15 Days Past Due	Notice to borrower that their payment is 15 Days Past Due and their next payment is now due, the date the payment is due, advise of deferment and repayment plans and adverse action possibilities. UPDATE EFFECTIVE 11/22/1999 - (1) wide coupons (2) expedited lock box address (3) postal bar codes (4) prepayment waiver box re-worded	backbill
Billing	CDD5PV03	Billing - PLUS Loan Endorser - 90 Days Past Due	Notice to PLUS loan Endorser that the borrower's payment is 90 Days Past Due and that all past due amounts and their next payment are now due, the date the payment is due, advise of deferment and repayment plans and adverse action possibilities. UPDATE EFFECTIVE 11/22/1999 - (1) wide coupons (2) expedited lock box address (3) postal bar codes (4) prepayment waiver box re-worded	backbill

Alphabetical by Letter/Notice/Statement Type

Notice Type	ED Code	Keytitle	Letter Description	Back Used
Billing	CDD4PV03	Billing - PLUS Loan Endorser - 60 Days Past Due	Notice to PLUS loan Endorser that the borrower's payment is 60 Days Past Due and that all past due amounts and their next payment are now due, the date the payment is due, advise of deferment and repayment plans and adverse action possibilities. UPDATE EFFECTIVE 11/22/1999 - (1) wide coupons (2) expedited lock box address (3) postal bar codes (4) prepayment waiver box re-worded	backbill
Billing	CDD3PV03	Billing - PLUS Loan Endorser - 45 Days Past Due	Notice to PLUS loan Endorser that the borrower's payment is 45 Days Past Due and their next payment is now due, the date the payment is due, advise of deferment and repayment plans and adverse action possibilities. UPDATE EFFECTIVE 11/22/1999 - (1) wide coupons (2) expedited lock box address (3) postal bar codes (4) prepayment waiver box re-worded	backbill
Billing	CDD1PV03	Billing - PLUS Loan Endorser - 15 Days Past Due	Notice to PLUS loan Endorser that the borrower's payment is 15 Days Past Due and their next payment is now due, the date the payment is due, advise of deferment and repayment plans and adverse action possibilities. UPDATE EFFECTIVE 11/22/1999 - (1) wide coupons (2) expedited lock box address (3) postal bar codes (4) prepayment waiver box re-worded	backbill
Billing	L102AV01	Correct Payment Address Notice	Sent to borrowers who send payments the wrong address (either to Montgomery, Phoenix, or Utica) rather than to Atlanta. SAME TEXT AS PMT2AV01, but simple format to be put in Letter Generator.	backstd
Billing	CDD2PV03	Billing - PLUS Loan Endorser - 30 Days Past Due	Notice to PLUS loan Endorser that the borrower's payment is 30 Days Past Due and their next payment is now due, the date the payment is due, advise of deferment and repayment plans and adverse action possibilities. UPDATE EFFECTIVE 11/22/1999 - (1) wide coupons (2) expedited lock box address (3) postal bar codes (4) prepayment waiver box re-worded	backbill
Billing	RPY1AV01	Payment Application of Funds - Unable to Apply Per Borrower Request	Letter sent to borrower rejecting his or her request to apply payments first to the unsubsidized part of his or her loan and then to the subsidized. Payments can only be applied proportionally across subsidized and unsubsidized loans.	backstd
Billing	L101AV02	Billing - Why Am I Receiving Bills? -We Show You Left School	Why am I receiving bills? We show you left school.	backstd
Billing	SPEC1V01	Noticed Enclosed	ONE TIME LETTER - Notice re-sending a notice that was sent in late 1999 with the wrong date in it... said "1900"... Letter apologizes and encloses correct version/date.	backstd
Billing	L309AV05	Inquiry About Monthly Payments	How often do I have to make payments? Where do I send my payments? What if I don't receive a bill? You are responsible for payments even if you don't receive a bill. Description of EDA and coupons. EFFECTIVE 11/01/1999 - (1) expedited lock box address	backstd
Billing	PDP6AV04	Billing - 120 Days Past Due	Notice to borrower that his or her payment is Seriously Past Due. UPDATE EFFECTIVE 11/22/1999 - (1) wide coupons (2) expedited lock box address (3) postal bar codes (4) prepayment waiver box re-worded	backbill
Billing	BIL2AV03	Billing - 5-7 Days Past Due	Notice to borrower that a payment is 5-7 Days Past Due and that the past due payment is now due, the date the payment is due, and other financial information on the loan account.	backbill

Alphabetical by Letter/Notice/Statement Type

Notice Type	ED Code	Keytitle	Letter Description	Back Used
Billing	PDP7AV01	Billing - 150 Days Past Due	Notice that the borrower's payment is 150 Days Past Due. UPDATE EFFECTIVE 11/22/1999 - (1) wide coupons (2) expedited lock box address (3) postal bar codes (4) prepayment waiver box re-worded	backbill
Billing	CDD8PV01	Billing - PLUS Loan Endorser - 180 Days Past Due	Notice to PLUS loan Endorser that the borrower's payment is 180 Days Past Due. UPDATE EFFECTIVE 11/22/1999 - (1) wide coupons (2) expedited lock box address (3) postal bar codes (4) prepayment waiver box re-worded	backbill
Billing	PDP8AV01	Billing - 180 Days Past Due	Notice to borrower that his or her payment is 180 Days Past Due and that all past due amounts and the next payment are now due and the date the payment is due. Explains that if he or she does not pay all past due amounts, then we will be sending them another letter that demands full repayment of the loan. UPDATE EFFECTIVE 11/22/1999 - (1) wide coupons (2) expedited lock box address (3) postal bar codes (4) prepayment waiver box re-worded	backbill
Billing	BILLAV05	Billing - Regular Monthly Statement	Regular monthly billing statement. Customer has been taken off of Electronic Debit Account, placed on monthly billing, their payment due date and other financial information..	backbill
Billing	BIL9AV04	Billing - Regular Monthly Statement for Reduced Payment Forbearance	Regular monthly billing statement for borrowers in Reduced Payment Forbearance. Customer has been placed on monthly billing, their payment due date and other financial information. Borrower is also told that interest will capitalize at the end of the forbearance if their reduced monthly payment is less than the monthly interest accruing on their loan.	backbill
Billing	CDD7PV01	Billing - PLUS Loan Endorser - 150 Days Past Due	Notice to PLUS loan Endorser that the borrower's payment is 150 Days Past Due. UPDATE EFFECTIVE 11/22/1999 - (1) wide coupons (2) expedited lock box address (3) postal bar codes (4) prepayment waiver box re-worded	backbill
Billing	LIZ2AV02	ICR - Generic Explanation of not Receiving Bills	Notification to borrowers due to problems they did not receive their bill.	backstd
Billing	PAY1AV01	Payment Bulletin - Duplicate Bills	ONE TIME LETTER - Notice apologizing for recent billing statement printing problems.	backstd
Billing	PAY3AV01	Payment Bulletin - Late Bill and Duplicate Bill	ONE TIME LETTER - Notice apologizing for recent billing statement printing problems.	backstd
Billing	PAY2AV01	Payment Bulletin - No Bill Sent	ONE TIME LETTER - Notice apologizing for recent billing statement printing problems.	backstd
Check Return/Refund	L126AV02	Notice of Check Being Returned	Check is being returned to borrower because we were unable to apply it to an account for one of various reasons.	backstd
Check Return/Refund	L128AV04	Check Returned - Insufficient Funds etc.	Check is being returned to borrower because it was returned by the bank for insufficient funds, stop payment, account was closed, bank referred us to the maker, we were unable to identify the bank, or another reason.. Account is now delinquent, please remit payment plus associated charges.	backstd
Check Return/Refund	L129AV03	Notice of U.S. Treasury Check Refund	Notification that U.S. Treasury check will be sent to borrower (within 45 days) because we were unable to apply a check they sent in to an account for one of various reasons. FIRST put into production 9/26/96; approved by Policy and put anew into production 2/25/97.	backstd

Alphabetical by Letter/Notice/Statement Type

Notice Type	ED Code	Keytitle	Letter Description	Back Used
Cohort	L604AV01	Draft Cohort Default Rate Challenge Denied	Letter sent to school informing that its cohort default rate challenge is denied and specifying the reason.	None - Ensure Address at Bottom Under Mission Statement ONLY IF Address is NOT in text of letter
Cohort	DMD3AV01	Improper Loan Servicing Appeal - Sample of Loan Records Enclosed	School requesting sample loan records during improper loan servicing appeal process meets the criteria and makes the payment, so the sample loan records are sent.	None
Cohort	DMD2AV01	Improper Loan Servicing Appeal - Sample of Loan Records Denied	Letter sent to school indicating the request for sample loan records during the improper loan servicing appeal process has been denied. Gives the reason.	None
Cohort	DMD1AV01	Improper Loan Servicing Appeal - Prepayment Required for Loan Records	Letter sent to school responding to request for sample loan records during improper loan servicing appeal process. Includes bottom billing coupon for school to make payment prior to sending out sample loan records to school.	None
Cohort	L603AV01	Draft Cohort Default Rate Challenge Findings	Letter sent to school responding to challenge to the cohort default rate BUD report.	None - Ensure Address at Bottom Under Mission Statement ONLY IF Address is NOT in text of letter
Cohort	DMD4AV01	Improper Loan Servicing Appeal - Replacement of Loan Servicing Data	Letter sent to school replacing missing or illegible page(s) of sample loan records that were originally left out and school alerted DLSC in writing to the missing page(s).	None
Cohort	L605AV01	Draft Cohort Default Rate BUD Report Not Included With Challenge	Letter sent to school informing that its cohort default rate challenge cannot be processed unless they resubmit the challenge and this time include the relevant information/pages from the BUD report.	None - Ensure Address at Bottom Under Mission Statement ONLY IF Address is NOT in text of letter
Collections	DEMPAV05	Final Demand Letter (Sent at 240 Days Past Due)	Final Demand Notice to borrower that payment is Extremely Past Due and we are therefore exercising the option of accelerating his or her loan as stated on the Promissory Note. Informs the borrower that he or she must pay the entire balance of his or her loan within 30 days. Describes consequences of failure to pay.	backstd
Collections	DFP3AV01	Delinquency - 300 Days Past Due	Notice to borrower that his or her loan has gone into default and will be sent to the Debt Collection Service (DCS). Outlines penalties. Indicates it is borrower's last opportunity to contact us and prevent loan account from going to DCS. (LETTER IDENTIFIER CHANGED ON 11/5/96: THIS LETTER WAS CIRCULATED IN DRAFT AS PDP8AV01...)	backstd
Collections	DEM1AV01	Final Demand Letter for ICR Forced Borrower Due to Lack of Income Information	Final Demand Notice to forced ICR borrower (ICR1, ICR2, or ICR3) that we need either full repayment of the loan or income information within 30 days. EFFECTIVE 11/22/1999 - (1) expedited lock box address	backstd

Alphabetical by Letter/Notice/Statement Type

Notice Type	ED Code	Keytitle	Letter Description	Back Used
Collections	INE2AV02	Final Demand Letter - Ineligible for Disbursement Received	Ineligible Borrower Final Demand Notice. Notice to borrower that they were ineligible for the disbursement received.	backstd
Collections	DEMEAV02	Final Demand Letter - PLUS Loan Endorser	Final Demand Notice to endorser of a delinquent loan that payment is Extremely Past Due and the entire balance of their loan is due within 30 days.	backstd
Collections - Forbearance	FORDAV03	Forbearance Options - Sent when Borrower Is 67 Days Delinquent	Forbearance Request (Forbearance Options). Provide borrower with forbearance options when their payment is 67 Days Past Due.	backstd
Consolidation	CONPAV03	Consolidation -Confirmation that Proper Payment Was Made to Loan Holders	Confirm to borrower that payment has been made to their previous loan holder and so billing statements they are receiving from that lender must be in error. Replaces CNSPAV02 ON THE SERVICING SYSTEM: CNSP may still be a valid Consolidation letter?	backstd
Consolidation	FEL1AV01	Payoff Estimate for Loan Consolidation	Letter used when consolidating loans with FFEL lenders. Sent to the FFEL lender to confirm receipt of loan consolidation certification form(s) and report our findings.	None
Coupons	RPYTAV01	New Coupon Book - Notice of Mailing	A new coupon book has been mailed to you. Please contact us if you have not received within 15 days??? of this letter.	backstd
Coupons	RPYWAV01	Borrower Removed from Coupons - No Longer Eligible	You are no longer eligible for coupons. We will begin sending you monthly billing statements again. EFFECTIVE 11/22/1999 - (1) expedited lock box address	backstd
Coupons	L153AV02	Coupons - Unable to Provide	You sent us a request for a coupon book. We are unable to provide you one yet for one or more of the following reasons.	None
Coupons	RPYSAV02	Coupons - Notice of Mailing	Coupon book has been mailed to you. Please contact us if you have not received within 15 days??? of this letter.	backstd
Coupons	L106AV03	Coupons - Why Sent Coupon Book? Our Error	Why did you send me a coupon book? We sent coupons in error. EFFECTIVE 11/22/1999 - (1) expedited lock box address	backstd
Credit Issue	DFP5AV01	Direct Loan Program Does Not Participate in Credit Counseling Services	Letter sent by Borrower Services after receipt of letter from a credit counseling service. Letter explains Direct Loan Program does not participate in credit counseling, but that there are many options for borrowers in difficult situations.	backstd
Credit Issue	L297AV02	Credit - Clearing Bad Credit - Loan Amount Misreported	Clear my bad credit. We have cleared our negative reporting.	backstd
Credit Issue	L298AV02	Credit - Clearing Bad Credit - Delinquency	Clear my bad credit. We have cleared our negative reporting.	backstd
Credit Issue	L299AV02	Credit - Clearing Bad Credit History	Clear my bad credit. We have cleared our negative reporting.	backstd
Credit Issue	L296AV01	Unable To Clear Credit History	Letter informing borrower that Servicing Center cannot remove negative credit reporting as requested.	backstd
Deferment	DEF8AV01	Deferment Request - Unable to Process	Unable to Process deferment request. We have received your deferment request but are unable to process for the following reason(s).	None - Ensure Address at Bottom Under Mission Statement ONLY IF Address is NOT in text of letter
Deferment	DEF3AV01	Deferment (Economic Hardship) Cannot Be Processed	Why haven't you processed my Economic Hardship deferment? Borrower did not completely fill out form. REPLACES L121 LETTER: DELETE L121 LETTER WHEN DEF3 IN PRODUCTION.	None

Alphabetical by Letter/Notice/Statement Type

Notice Type	ED Code	Keytitle	Letter Description	Back Used
Deferment	DEF0AV04	Deferment Granted	Deferment Applied Notice (Deferment Approval). Notice to borrower that their request for deferment has been approved and been applied to their loan in response to a customer call or written request.	backstd
Deferment	L121AV01	Deferment (Economic Hardship) Not Processed - Incomplete Form	Why haven't you processed my Economic Hardship deferment? Borrower did not completely fill out form.	None - Ensure Address at Bottom Under Mission Statement ONLY IF Address is NOT in text of letter
Deferment	L118AV02	Deferment (In-school) Not Processed - Not Certified Correctly	Why haven't you processed my In-School deferment? Letter informing borrower of one of various reasons why his or her in-school deferment has not been processed.	None - Ensure Address at Bottom Under Mission Statement ONLY IF Address is NOT in text of letter
Deferment	EXP2AV02	Deferment Expiration	Deferment Expiration Notice. Notice to borrower that their education , public service, family, or economic deferment will expire.	backstd
Deferment	L201AV01	Deferment Options - Sent Per Borrower Request	I am unable to pay on my loan. Can I get a deferment? Description of deferment options.	backstd
Deferment	L245AV01	Deferment Not Processed - Request Not Received	Why didn't you process my deferment? We have not received it. Enclosed is a new form.	backstd
Deferment	L125AV01	Deferment (Unemployment) Not Processed - Incomplete Form	Why haven't you processed my Unemployment deferment? Borrower did not completely fill out form.	None - Ensure Address at Bottom Under Mission Statement ONLY IF Address is NOT in text of letter
Deferment	EXP1AV02	Deferment Expiration - Unemployment	Unemployment Deferment Expiration Notice. Notice to borrower that their unemployment deferment will expire.	backstd
Direct Loan Introduction	L130AV02	General Information on Direct Loans	Please send me information on Direct Loans.	backstd
Disbursement	DSB5AV01	Disbursement Date Change Notice	Notify borrower that DLSC changed his/her disbursement date and it may affect their interest accrued and payment amount.	backstd
Disbursement	WEL1AV01	Welcome Stafford Subsidized and Unsubsidized and PLUS-First and Subsequent Disbursements	Welcome letter to Stafford and PLUS borrowers indicating a disbursement has been made on the account, providing some basic information about the account, interest, and repayment terms, etc. - TO REPLACE CON1P, CON1S, CON1U, CON2P, CON2S, CON2U, CONDS, CONDU	backstd
Disbursement	REF4AV02	Disbursement - Consolidation Borrower - Reduced or Increased	Upward/Downward Adjustment of Loan Disbursement. Notice informing consolidation borrower that a disbursement on their loan has been adjusted upward or downward.	backstd
Disbursement	REF3AV02	Disbursement Level Increased	School Upward/Downward Adjustment of Loan Disbursement. Notice informing borrower that a disbursement on their loan has been adjusted upward or downward.	backstd

Alphabetical by Letter/Notice/Statement Type

Notice Type	ED Code	Keytitle	Letter Description	Back Used
Disbursement	WELCAV02	Welcome Consolidation Borrower - Subsidized and Unsubsidized and PLUS and In-School - First and Subsequent Disbursements	Welcome letter to Consolidation borrowers indicating a disbursement has been made to old loan holders/services on the account, providing some basic information about the account, interest, and repayment terms, etc. - TO REPLACE CONCP, CONCS, CONCU, CONDP	backmix
Discharge/ Cancellation	L113AV02	Cancellation of Loan Procedures - Disability	I am physically disabled. Can my loan be canceled? Information regarding total and permanent disability loan cancellation.	backstd
Discharge/ Cancellation	DIS4AV02	Discharge Approved	Discharge of Loan Request Approval. Positive response to borrower request to have their loan discharged or canceled and informs them of relief pursuant to discharge.	None - Ensure Address at Bottom Under Mission Statement ONLY IF Address is NOT in text of letter
Discharge/ Cancellation	DISDAV01	Loan Discharge Approval - Partial	Discharge of Loan Request Partially Approval. Positive response to borrower request to have their loan discharged or canceled by discharging or canceling a portion of their loan amount. Informs them of relief pursuant to discharge.	None - Ensure Address at Bottom Under Mission Statement ONLY IF Address is NOT in text of letter
Discharge/ Cancellation	DISBAV03	Discharge Denied - In-grace Borrower	Discharge of Loan Request Disapproval. Negative response to an in-grace borrower request to have their loan discharged or canceled. Notice to borrowers that their grace period will end on a particular date and their first payment will be due on another.	backstd
Discharge/ Cancellation - Closed School	CLO3AV01	Advance Notice of Ineligibility for a Closed School Discharge	Letter to borrower who inquires about a Closed School discharge, but whom servicing system shows is ineligible because he/she left school more than 90 days prior to school's closing.	backstd
Discharge/ Cancellation - Closed School	DISGAV01	Discharge Denial	Notification to borrower that his or her request to Discharge a Direct Loan because a School Closed is denied.	None - Ensure Address at Bottom Under Mission Statement ONLY IF Address is NOT in text of letter
Discharge/ Cancellation - Closed School	CLO4AV01	Expect a Reduction in Your Direct Loan Account Balance	One-time letter to borrowers at one of three closed schools who is due a credit or refund from the school because of misconduct of one of three schools (Interstate Business College, etc.) Cynthia Crockett review - per verbal with Cynthia: Dan Hayward, Sandy Busse and Marianne Newmann approved in Utica on 10/22/1999	backstd
Discharge/ Cancellation - Closed School	DISEAV01	Discharge Request for Closed School - Further Research Needed Re: Closed School Date	Closed School Discharge of Loan requires additional research because ED records show school closure date differing from than reported by borrower. Responds to borrower's Application for a Closed School Discharge. Notifies borrower that forbearance has been applied until the discrepancy is resolved.	None - Ensure Address at Bottom Under Mission Statement ONLY IF Address is NOT in text of letter

Alphabetical by Letter/Notice/Statement Type

Notice Type	ED Code	Keytitle	Letter Description	Back Used
Discharge/ Cancellation - Closed School	DISAAV02	Discharge Request for Closed School - Incomplete	Closed School Discharge of Loan Incomplete Documentation Response to borrowers request for a closed school discharge of loan but has not returned all the required forms documentation, etc. Notice to borrowers that forbearance has been applied for the period of suspension in the discharge process and that collections have resumed.	None - Ensure Address at Bottom Under Mission Statement ONLY IF Address is NOT in text of letter
Discharge/ Cancellation - Closed School	CLO1AV05	Closed School Letter	Closed school letter. Continuation sheet added on 02/21 with 1999R3 to accommodate cases where loan information needed more room than on front of notice.	backstd
Discharge/ Cancellation - Death	L132AV02	Death Write-Off - Refund of Payments	Death write-off/ loan cancellation refund of payments received after death.	backstd
Discharge/ Cancellation - Death	DPL1PV02	Death - Notify School of Death of PLUS Borrower - Stop Disbursement	Notification to School of death of a PLUS borrower. Do not disburse more funds.	None - Ensure Address at Bottom Under Mission Statement ONLY IF Address is NOT in text of letter
Discharge/ Cancellation - Death	L131AV02	Death Write-Off Notification	Death write-off notification letter. Loan Cancellation.	backstd
Discharge/ Cancellation - Death	L154AV02	Death - Request for Death Certificate	Parent or representative has notified us of the death of a student or borrower. Please send us a copy of the death certificate.	backstd
Discharge/ Cancellation - Death	DPL2PV01	Death - Notify School of Death of PLUS Borrower - Funds Disbursed After Death	Notification to School of death of a PLUS borrower. School has disbursed funds after date of death.	None - Ensure Address at Bottom Under Mission Statement ONLY IF Address is NOT in text of letter
Discharge/ Cancellation - Disability	DSB1AV02	Disability - Notify School of Permanent and Total Disability of PLUS or Stafford Borrower - Continue Disbursements	Notification to School of permanent and total disability of PLUS or Stafford borrower. All loans prior have been discharged.	None - Ensure Address at Bottom Under Mission Statement ONLY IF Address is NOT in text of letter
Disclosure	DSC1AV05	Disclosure - Loan Term - Payment Schedule	Disclosure of loan terms and payment schedule for Loans.	backmix
Disclosure	DSC2AV05	Disclosure - ICR - Loan Term - Payment Schedule	Disclosure of loan terms and payment schedule for Loans on the ICR plan -- both 1) those whose repayment plan may put them in a negative amortization position and 2) those who are not negatively amortizing. DISCLOSURE USED FOR ALL ICR BORROWERS AND ICR PAYMENT CHANGE DISCLOSURE EXCEPT FOR ANNUAL INTEREST CAPITALIZATION.	backmix
Disclosure	DSC3AV03	Disclosure - Loan Term - Payment Schedule for Borrowers in Alternative Repayment	Disclosure of loan terms and payment schedule for Loans in Alternative Repayment. Includes Statement that if borrower does not agree with Alternative Repayment terms, he/she should call DLSC.	backmix
Due Diligence	L403AV03	Due Diligence	Due Diligence. Please Call Letter.	backstd

Alphabetical by Letter/Notice/Statement Type

Notice Type	ED Code	Keytitle	Letter Description	Back Used
Electronic Debit	AC08AV04	Electronic Debit Account Application Enclosed	I would like to have my payments made automatically. Complete enclosed Electronic Debit Account brochure and return to your loan servicing center.	backstd
Electronic Debit	AC07AV04	Electronic Debit Account Requesting Changes	Explains to borrower who wants to change EDA account that (1) EDA debiting has been stopped (2) he/she should complete the EDA brochure enclosed to effect the change . EFFECTIVE 11/01/1999 - (1) expedited lock box address	backstd
Electronic Debit	ACH1AV04	Electronic Debit Account Confirmation Notice	Electronic Debit Account Confirmation to inform the borrower that their next payment will be deducted automatically from the account they specified, on a specific day of the month. Indicate that it takes at least 30 days to cancel this process and provide instructions.	backstd
Electronic Debit	AC02AV05	Electronic Debit Account Payment Failed	You were having your loan payments processed via EDA. Your bank has not paid the last month's payment via electronic debit. REPLACES EARLIER VERSIONS OF AC02. EFFECTIVE 11/01/1999 - (1) expedited lock box address	backstd
Electronic Debit	AC0AAV01	Thank You For Your Patience - Please Reapply for EDA	ONE-TIME letter to about 700+ backlog of borrowers who sent EDA applications over a year ago, but we haven't processed them.	backstuff
Electronic Debit	AC05AV04	Electronic Debit Account Debits Resuming	Explains to borrower that electronic debiting is resuming after a suspension (deferment or forbearance) on the account. NOT REDUCED PAYMENT FORMBEARANCE!!! LETTER SENT TO ED REVIEW IN FRD SENT 11/26/97.	backstd
Electronic Debit	AC09AV04	Electronic Debit Account Debits Suspended	Explains to borrower that the EDA amount that is regularly debited from his/her bank account is being suspended for a specified time period because of the forbearance or deferment they have been granted. NOT used for REDUCED PAY forbearance.	backstd
Electronic Debit	ACMBAV01	EDA Borrower Billing Date Changed to Other Cycle in Response to Borrower Request	We received EDA borrower request and have changed your multi-cycle billing date to MM/DD/CCYY. EFFECTIVE 11/01/1999 - (1) expedited lock box address	backstd
Electronic Debit	AC01AV03	Electronic Debit Account Unable to Process Request	We are missing something on your Electronic Account Debit Application or it contains invalid information. Incomplete Electronic Debit Account application.	none - ensure address on bottom under Mission Statement
Electronic Debit	EDA1AV01	Electronic Debit Erroneously Done Early	Your application for EDA was received and activated. However, we made the initial debit one billing cycle before we should have.	backstd
Electronic Debit	EDA2AV01	Electronic Debit Erroneously Done Early - Reimbursement for Charges Incurred	Your application for EDA was received and activated. However, we made the initial debit one billing cycle before we should have. A check reimbursing you for a banking charge for the failed transaction is enclosed.	backstd
Electronic Debit	AC0DAV01	You Have Earned An Interest Rate Discount!	Letter to borrowers already on EDA indicating that they now have a .xx% interest rate discount.	backstd
Electronic Debit	AC06AV04	Electronic Debit Account New Amount to be Debited	Explains to borrower that the EDA amount is changing. We will be debiting a new amount from his/her bank account because his/her payment amount changed. New amount could be due to various reasons, including entering or exiting a reduced pay forbearance.	backstd
Electronic Debit	AC03AV03	Electronic Debit Application Denied	Electronic Debit Account rejection letter. Borrower fails pre-notification or is ineligible for EDA. THIS LETTER REPLACES EARLIER VERSIONS OF AC03 and ALL VERSIONS OF ACB, ACC, ACD, ACE, ACG, and ACT.	backstd

Alphabetical by Letter/Notice/Statement Type

Notice Type	ED Code	Keytitle	Letter Description	Back Used
Electronic Debit	AC04AV04	Electronic Debit Account Debits Stopped	Take my account off of ACH. We have taken your account off of ACH. This is the status of your account. Removal from Electronic Debit Account letter. EFFECTIVE 11/01/1999 - (1) expedited lock box address	backstd
Federal Limit	CLP3AV01	Loan Amount Exceeds Federal Limit	Sent to borrowers who exceed the aggregate subsidized loan limit and the excess amount each borrower is required to repay. Requires repay in 30 days or signing and returning of Borrower Repayment Agreement (bottom of letter). Letter placed in "Limited Production" per phone 12/15/97 w/ LaTeata Jackson, Ken Smith, C. Raehm	backstd
Forbearance	NSFFAV01	Forbearance Request - Americorps - Unable to Process - Reasons Listed	Letter to a direct loan borrower for whom we have received a National Service (Americorps) Program Forbearance request. We are unable to process it for one of the reasons listed.	backstd
Forbearance	FORRAV02	Reduced Payment Forbearance Approved	Reduced Payment Forbearance Applied (Approval of Forbearance Request). Positive response to borrower request for forbearance on their loan in which they have chosen to make reduced payments.	backstd
Forbearance	NSFEAV01	Forbearance Withdrawn - Americorps - Borrower Withdrew from Americorps	Letter to a direct loan borrower who currently has a National Service (Americorps) Program Forbearance. The forbearance is being withdrawn by the National Service Program because the borrower has withdrawn from the program.	backstd
Forbearance	L161AV03	Grace Period Not Extendible - Forbearance Offered	Notify borrower that even though school experienced delay in sending us papers we cannot extend grace - we can offer forbearance	backstd
Forbearance	FOR1AV02	Forbearance Expiration	Forbearance Expiration Notice. Notice to borrowers that temporary suspension or reduced payment forbearance period is to expire in 45 days and accrued interest has been capitalized.	backstd
Forbearance	FOR4AV02	Forbearance Expiration	Forbearance Has Expired Notice. Notice to borrowers that forbearance has expired. REPLACES FOREAV01.	backstd
Forbearance	FORAAV03	Forbearance Approved	Forbearance Applied (Approval of Forbearance Request). Positive response to borrower request for forbearance on his or her loan. Explanation of interest accrual during Forbearance and capitalization (at Forbearance end) if borrower does not pay during Forbearance. Note: Staffords have not printed.	backstd
Forbearance	FOR2AV01	Forbearance Denied	Forbearance Request Disapproval. Negative response to borrower request for forbearance on their loan. (Forbearance Rejection Letter).	None
Forbearance	NSFCAV01	Forbearance Approved - Americorps	Letter to a direct loan borrower for whom we have received a National Service (Americorps) Program Forbearance request. We approved and processed your request.	backstd
Forbearance	NSFDAV01	Forbearance Expiring - Americorps	Letter to a direct loan borrower who currently has a National Service (Americorps) Program Forbearance. The forbearance is about to expire.	backstd
Forbearance	FOR3AV01	Administrative Forbearance Placed Letter	Administrative Forbearance has been placed on borrower account for one of assorted reasons	VAX/AFP - backstd / FileNet - Ensure Address at Bottom Under Mission Statement IF Address is NOT in text of letter

Alphabetical by Letter/Notice/Statement Type

Notice Type	ED Code	Keytitle	Letter Description	Back Used
Fraud	FRD1AV02	Fraudulent Signature Claim - Response to Claimant	Fraudulent Signature Claim letter. Acknowledge a borrower's (or endorser's) claim that his/her promissory note was forged. List required preliminary documentation required from the borrower. Inform of future requests for documentation, and legal consequences of the fraud claim.	backstd
Fraud	FRD7AV01	Fraud Case Documentation to Inspector General	Letter transmitting Fraud Case documentation to the USDE Office of Inspector General for their determination of whether to pursue the fraud case.	None - Ensure Address at Bottom Under Mission Statement ONLY IF Address is NOT in text of letter
Fraud	FRD5PV01	Notice to Borrower of Fraud Claim Filed by Endorser of PLUS Loan	Notify borrower of a PLUS loan that endorser for the loan has claimed fraud.	backstd
Fraud	FRD3AV02	Fraudulent Signature Claim - Acknowledge Receipt of Preliminary Documentation	Acknowledge Receipt of Preliminary Documentation of Fraudulent Signature Claim. Acknowledge receipt of a borrower's (or endorser's) preliminary documentation to support his or her claim that their promissory note was forged. Remind him or her of future requests for documentation, and legal consequences of the fraud claim.	backstd
Fraud	FRD2PV03	Fraudulent Promissory Note Claim - Inform School	Fraudulent Promissory Note letter. Inform school that a PLUS loan borrower has claimed his or her promissory note was fraudulent. Inform school to make no more disbursements on the loan and that any future promissory notes submitted by this parent and/or student must be notarized. Also request school to send parent's signed tax return and recent SAR for signature analysis and to use this letter to discourage fraud.	None - no address on bottom either
Fraud	FRD6AV01	Fraudulent Signature Claim - Response to Consolidated Borrower Claimant	Fraudulent Signature Claim letter. Acknowledge a borrower's claim that his/her promissory note was forged. List required preliminary documentation required from the borrower. Inform of future requests for documentation, and legal consequences of the fraud claim.	backstd
Fraud	FRD4PV03	Fraudulent Signature for PLUS Loan - Borrower Accepts Loan Even Though His or Her Signature Used Without Knowledge	All Borrower to reaffirm/acknowledge Acceptance and Responsibility for PLUS Loan, even though the initial signature on the Promissory Note was a fraud.	backstd
Interest	INT7AV02	Interest Accrued Quarterly on Loan in Forbearance	Interest Statement. Notify the borrower of the amount of interest accrued during the quarter on their loan in forbearance. UPDATE EFFECTIVE 11/22/1999 - (1) wide coupons (2) expedited lock box address (3) postal bar codes (4) prepayment waiver box re-worded	backint
Interest	INT1AV04	Interest Statement - Unsubsidized Quarterly	Interest Statement. Notify the borrower of the amount of interest accrued during the quarter on their unsubsidized loan. UPDATE EFFECTIVE 11/22/1999 - (1) wide coupons (2) expedited lock box address (3) postal bar codes (4) prepayment waiver box re-worded	backint
Interest	INTBAV03	Interest Accrual Information for Borrower in any Repayment Status	Letter sent to borrower who is in any repayment status in response to his or her request for interest accrual calculation information.	backmix
Interest	VAR2AV05	Interest - Notice of Variable Interest Rate Change on All Direct Loans	Notify the borrower of a change in the variable interest rates on all Direct Loans and the period these rates are in effect.	backstd

Alphabetical by Letter/Notice/Statement Type

Notice Type	ED Code	Keytitle	Letter Description	Back Used
Interest	INT6AV02	Interest Accrued on Unsubsidized Loan - Sent Per Borrower Request	Interest Statement. Notify the borrower upon their request of the amount of interest currently accrued on their unsubsidized loan.---requires new format. UPDATE EFFECTIVE 11/22/1999 - (1) wide coupons (2) expedited lock box address (3) postal bar codes (4) prepayment waiver box re-worded	backint
Interest	INTCAV01	Interest Rate Unaffected by Soldiers and Sailors Relief Act	Direct Loan borrower interest rates are not affected by the Soldiers and Sailors Relief Act. Thanks for you inquiry.	backstd
Interest	DSC4AV03	Interest Capitalization Disclosure - Borrowers Negatively Amortized on June 30	Disclosure of annual interest capitalization for borrowers who are negatively amortizing.	backmix
Interest	INT2AV01	Interest Capitalizing Statement - Quarterly	Interest Capitalizing Statement. Notify the borrower of the amount of interest accrued and capitalized during the quarter. Note: PLUS is being Held and Staffords have not Printed	backstd
Payoff	L313AV03	Paid in Full	SAME AS PIF0AV0x LETTER. Paid In Full Loan (Account id paid-in-full) System Generated. Letter to borrower indicating that their loan has been paid in full (Congratulations! Your account is paid-in-full).	backstd
Payoff	PIF1AV02	Compromise Payoff - Response to Borrower Request	Notify borrower that arranging compromise payoffs can only be done by DCS.	backstd
Payoff	PIF0AV01	Paid in Full - Manual	Paid In Full Loan (Account id paid-in-full) Manually generated. Letter to borrower indicating that their loan has been paid in full (Congratulations! Your account is paid-in-full).	backstd
Payoff	L157AV03	Payoff Amount Calculation Per Borrower Request	You requested a payoff amount on your Direct Loan account. Here are the payoff amounts with interest if paid off by two dates.	None - Ensure Address at Bottom Under Mission Statement ONLY IF Address is NOT in text of letter
Prepayment	PRP3AV01	Pre-Paid Account Advice to Coupon Borrower of Next Payment Date	Prepayment Status Reminder Notice to borrower on coupons that his/her loan is in a prepaid status.	backstd
Repayment Plan	RPY3AV02	Repayment Plan Payment Comparison	Provide borrower with terms and estimated monthly payment amounts under all repayment plans.	backstd
Repayment Plan	RPYLAV01	Payment Plan Change to ICR Plan - Denied	Income Contingent Repayment Option Change Denied. Negative response to borrower request to change repayment options under ICR or to have PLUS loans repaid under ICR.	None - Ensure Address at Bottom Under Mission Statement ONLY IF Address is NOT in text of letter
Repayment Plan	ICRDAV03	ICR - Unable to Provide ICR Amortization Schedule	Income Contingent Repayment Plan. Advise new ICR borrower who has requested an amortization schedule.	backstd
Repayment Plan	RPYFAV01	Consent Form Renewal Notice - Final Request	Final Request - Inform borrower that their IRS consent waiver on file is outdated and must be renewed to continue under the ICR. Failure to do so or select another repayment option will cause the loan to default to the standard repayment option.	backstd

Alphabetical by Letter/Notice/Statement Type

Notice Type	ED Code	Keytitle	Letter Description	Back Used
Repayment Plan	RPYEAV01	Consent Form Renewal Notice - Second Request	Second Request - Inform borrower that their IRS consent waiver on file is outdated and must be renewed to continue under the ICR. Failure to do so or select another repayment option will cause the loan to default to the standard repayment option.	backstd
Repayment Plan	RPYDAV01	Consent Form Renewal Notice	Inform borrower that their IRS consent waiver on file is outdated and must be renewed to continue under the ICR. Failure to do so or select another repayment option will cause the loan to default to the standard repayment option.	backstd
Repayment Plan	ICRJAV02	ICR - Request to ICR3 Y2 Borrowers for ALT AGI	Income Contingent Repayment Plan. Advise ICR3 Y2 borrowers that they need to submit ALT AGI for us to calculate their monthly repayment amount under ICR and for them to remain on ICR.	backstd
Repayment Plan	ICR8AV01	ICR - Borrower Wants to Convert from Graduated, Extended, or Standard to ICR	Income Contingent Repayment Plan. Letter to borrowers on another repayment plan who have expressed interest in the ICR plan.	backstd
Repayment Plan	GRD3AV02	Notification of Graduated Repayment Change	Graduated Repayment Gradation/Payment Amount Change Notice. Notify the borrower of a change in their payment amount under the graduated repayment plan.	backmix
Repayment Plan	ICR9AV01	ICR - Borrower Wants to Convert from Graduated, Extended, or Standard to ICR - 2nd Package	Income Contingent Repayment Plan. Second Opt-In Kit Letter to borrowers on another repayment plan who have expressed interest in the ICR plan.	backstd
Repayment Plan	ICRIAV02	ICR - Request to ICR3 Y3 and after Borrowers for ALT AGI in Response to IRS Error Codes 2,3,6,7, or 8	Income Contingent Repayment Plan. Advise non-forced ICR3 Y3 and after borrowers that their AGI is not available from IRS for the time period required and they must submit ALT AGI for us to calculate their monthly repayment amount under ICR and for them to remain on ICR.	backstd
Repayment Plan	ICRYAV01	ICR - Consolidation Borrower Booked by EDS whom we need ALT AGI from	Income Contingent Repayment Plan. Letter to Consolidation borrowers who are booked by EDS and we know we need to request their ALT AGI. (This letter will be sent until EDS is functional in this respect (i.e., is requesting ALT AGI as needed before passing the ICR-repaying Consolidation loan to Servicing.)	backstd
Repayment Plan	ICR3AV01	ICR - IRS Rejects Consent Form	Income Contingent Repayment Plan unable to continue processing application letter. The IRS has determined that Consent to Disclosure form is incorrect or not completed properly.	None - Ensure Address at Bottom Under Mission Statement ONLY IF Address is NOT in text of letter
Repayment Plan	SEPXSV05	Separation Notice - In-School Repayment for Stafford Subsidized and Unsubsidized Borrowers	Inform Stafford Subsidized borrower of date they are scheduled to enter repayment, repayment plans available to them, detailed explanation of each repayment plan as it pertains to their subsidized loan, consequences of not selecting a repayment plan.	backmix
Repayment Plan	SEPYAV03	Separation Notice - In Grace Repayment for Stafford Subsidized, and Unsubsidized Borrowers & PLUS Borrowers	Inform any borrower who has not yet selected a repayment plan of the date they are scheduled to enter repayment, repayment plans available to them, detailed explanation of each repayment plan as it pertains to their loan, consequences of not selecting a repayment plan, and return instructions.	backmix
Repayment Plan	ICREAV02	ICR - Adjusted Gross Income Requirement Explained	Income Contingent Repayment Plan. Explains to ICR1 and ICR2 borrowers the legal basis for requiring joint AGI information for married ICR borrowers.	backstd

Alphabetical by Letter/Notice/Statement Type

Notice Type	ED Code	Keytitle	Letter Description	Back Used
Repayment Plan	ICR7AV01	ICR - Stafford Borrower Enters Repayment and Selects ICR - 2nd Request	Income Contingent Repayment Plan. 2nd ICR Kit Letter to new Stafford borrowers who have expressed interest in the ICR plan by returning the Repayment Plan Selection form and selecting ICR.	backstd
Repayment Plan	ICR6AV01	ICR - Stafford Borrower Enters Repayment and Selects ICR	Income Contingent Repayment Plan. Letter to new Stafford borrowers who have expressed interest in the ICR plan by returning the Repayment Plan Selection form and selecting ICR.	backstd
Repayment Plan	ICR1AV03	ICR - Incomplete or Missing Forms	Income Contingent Repayment Plan unable to continue processing application letter. One or more forms missing or incomplete.	None - Ensure Address at Bottom Under Mission Statement ONLY IF Address is NOT in text of letter
Repayment Plan	ICRKAV01	ICR - Notice to ICR1 and ICR2 Borrowers Filing Separate Returns and Requesting Joint Repayment	Income Contingent Repayment Plan. Explains to ICR borrower the that he/she can not repay under ICR jointly with his/her spouse because they did not file a joint tax return.	backstd
Repayment Plan	ICR2AV02	ICR - Interest Only Disclosure	Income Contingent Repayment Plan Interest Only letter.	backstd
Repayment Plan	ICRBAV02	ICR - Request to ICR1 and ICR2 Borrowers for ALT AGI in Response to IRS Errors 2,3,6,7, or 8	Income Contingent Repayment Plan. Advise non-forced ICR1 and IRC2 borrowers that their AGI is not available from IRS for the time period required and they must submit ALT AGI for us to calculate their monthly repayment amount under ICR and for them to remain on ICR.	backstd
Separation Date Change	SPD6AV04	Separation Date Change - Past Due Installment - for Stafford Borrowers - Forbearance Applied to Halt Delinquency	Separation Date Backdate Change Letter. Notify the borrower that his or her separation date has been backdated multiple months based on information reported by the school. Indicates grace period of student has already expired and payments have been due and borrower has been placed on Forbearance to prevent serious delinquency. Gives total amount now due plus interest.	backmix
Separation Date Change	SPD4AV02	Separation Date Change Notification to Borrower Not Yet in Repayment	Separation Date Letter (Update). Notify the borrower who is still in-school or in-grace that we have recorded their adjusted expected separation date as reported by the school. New sep date is generally a date further in future than previously reported.. Note: PLUS is being Held and Staffords are being Printed & Sent	backstd
Separation Date Change	SPD1AV03	Separation Date Change - Current Installment Due	Separation Date Backdate Change Letter (Backdated 1 month). Notify the borrower that their separation date has been backdated 1 month and the first installment is due. UPDATE EFFECTIVE 11/22/1999 - (1) wide coupons (2) expedited lock box address (3) postal bar codes (4) prepayment waiver box re-worded	backint
Separation Date Change	SPD2AV03	Separation Date Change - Past Due Installment	Separation Date Backdate Change Letter (Backdated multiple months). Notify the borrower that his or her separation date has been backdated multiple months based on information reported by the school. Indicates grace period of student has already expired and payments have been due. Gives total amount now due. Deferment form enclosed if student enrolled at least half time. UPDATE EFFECTIVE 11/22/1999 - (1) wide coupons (2) expedited lock box address (3) postal bar codes (4) prepayment waiver box re-worded	backint

Alphabetical by Letter/Notice/Statement Type

Notice Type	ED Code	Keytitle	Letter Description	Back Used
Separation Date Change	SPD3AV03	Separation Date Change - Borrower Already in Repayment, School Backdates Sep Date	Separation Date Backdate Change Letter for borrowers in repayment - DLSS places Administrative Forbearance on account and capitalizes interest (Stafford & PLUS).	backmix
Student Status Verification	SSC1AV02	Student Status Verification Request Returned to School	Student status verification enclosed Letter. Informs school of discrepancies on their student status verification request (i.e. incorrect separation date) and our inability to process the update for one of various reasons. Requests that the school correct or verify the data and forward corrections to FDSLPL.	None
Transfer	TRF3AV01	Transfer Pending FROM DCS back to Servicer	Letter to borrower stating that his/her loan at DCS is about to be transferred to servicing. Asks borrower to pick a pay plan.	backstd
Transfer	DCS1AV01	Final Warning - Ineligible Loan - Account Being Transferred to DCS in 15 Days	Transfer to Federal Debt Collection Service Warning Notice, sent no later than 15 days from expected date of transfer. ONLY SENT TO INELIGIBLE LOAN BORROWERS AFTER 30-day ineligible notice (INE2). NOT SENT OUT AFTER DEMP or DEME notices. 15 day warning is for ineligible loans only. (Drafted by Mike M. Murray on 01/11/1995 sent to Policy on 1/12/1995 and production date recorded on 02/01/1995.	backstd
Transfer	TRF4AV01	Transfer FROM DCS back to Servicer (First Group of Rehabs ONLY)	Letter to borrower stating that his/her loan transferred to Servicer from DCS. Congratulations. (this only goes out to the first group we rehab, who will NOT get a TRF3)	backstd
Transfer	TRF2AV01	DCS Transfer Notice	Transfer of Defaulted Loan to Debt Collection Service Notice. Informs borrower that their loan is in default and has been transferred to DCS.	backstd

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This form is provided for informational purposes and should not be reproduced on personal computer printers by individual taxpayers for filing. The printed version of this form is a "machine readable" form. As such, it must be printed using special paper, special inks, and within precise specifications.

Additional information about the printing of these specialized tax forms can be found in: Publication 1167, *Substitute Printed, Computer-Prepared, and Computer-Generated Tax Forms and Schedules*; and, Publication 1179, *Specifications for Paper Document Reporting and Paper Substitutes for Forms 1096, 1098, 1099 Series, 5498, and W-2G*.

The publications listed above may be obtained by calling 1-800-TAX-FORM (1-800-829-3676). Be sure to order using the IRS publication number.

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CORRECTED

RECIPIENT'S/LENDER'S name, address, and telephone number		OMB No. 1545-1576 1999 Form 1098-E
RECIPIENT'S Federal identification no.	BORROWER'S social security number	

**Student
Loan Interest
Statement**

1 Student loan interest received	
\$	
BORROWER'S name	
Street address (including apt. no.)	
City, state, and ZIP code	
Account number (optional)	

Copy A
For
Internal Revenue
Service Center
File with Form 1096.
For Privacy Act and
Paperwork Reduction
Act Notice and
instructions for
completing this
form, see the
1999 Instructions for
Forms 1099, 1098,
5498, and W-2G.

Form **1098-E**

Cat. No. 25088U

Department of the Treasury - Internal Revenue Service

Do NOT Cut or Separate Forms on This Page — Do NOT Cut or Separate Forms on This Page

CORRECTED (if checked)

RECIPIENT'S/LENDER'S name, address, and telephone number		OMB No. 1545-1576 1999 Form 1098-E
RECIPIENT'S Federal identification no.	BORROWER'S social security number	

**Student
Loan Interest
Statement**

1 Student loan interest received \$	
BORROWER'S name Street address (including apt. no.) City, state, and ZIP code	
Account number (optional)	

**Copy B
For Borrower**

This is important tax information and is being furnished to the Internal Revenue Service. If you are required to file a return, a negligence penalty or other sanction may be imposed on you if the IRS determines that an underpayment of tax results because you overstated a deduction for student loan interest.

Form **1098-E**

(Keep for your records.)

Department of the Treasury - Internal Revenue Service

Instructions for Borrower

A person (including a financial institution, a governmental unit, and an educational institution) that is engaged in a trade or business and, in the course of such trade or business, received interest of \$600 or more during the year on a student loan used solely to pay for qualified higher education expenses must furnish this statement to you.

You may be able to deduct student loan interest on your income tax return if the interest payments were made during the first

60 months the interest payments were required. However, the interest reported on this statement may be different from the interest you may deduct. See the "Student Loan Interest Deduction Worksheet" in your Form 1040 or 1040A instructions. Also, see **Pub. 970**, Tax Benefits for Higher Education, for more information.

Box 1. Shows the interest received by the lender during the year on this student loan.

VOID CORRECTED

RECIPIENT'S/LENDER'S name, address, and telephone number		OMB No. 1545-1576
		1999 Form 1098-E

**Student
Loan Interest
Statement**

RECIPIENT'S Federal identification no.	BORROWER'S social security number	1 Student loan interest received
BORROWER'S name		\$
Street address (including apt. no.)		
City, state, and ZIP code		
Account number (optional)		

**Copy C
For Recipient**
For Privacy Act and
Paperwork
Reduction Act
Notice and
instructions for
completing this
form, see the
**1999 Instructions
for Forms 1099,
1098, 5498, and
W-2G.**

Recipients/Lenders, Please Note—

Specific information needed to complete this form and forms in the 1099 series is given in the **1999 Instructions for Forms 1099, 1098, 5498, and W-2G**. A chart in those instructions gives a quick guide to which form must be filed to report a particular payment. You can order those instructions and additional forms by calling 1-800-TAX-FORM (1-800-829-3676). You can also get forms and instructions from the IRS's Internet Web Site at www.irs.ustreas.gov.

Caution: *Because the IRS processes paper forms by machines (optical character recognition equipment), you cannot file with the IRS Forms 1096, 1098, 1099, or 5498 that you print from the IRS's Internet Web Site.*

Due dates. Furnish Copy B of this form to the borrower by January 31, 2000.

File Copy A of this form with the IRS by February 28, 2000. If you file electronically, the due date is March 31, 2000.



Direct Loans

William D. Ford Federal Direct Loan Program

NOTICE DETAILING THE AMOUNT REPORTED ON YOUR 1098-E

First Name MI Last Name
c/o Name
Street Address 1
City, ST Zip Code

MM/DD/CCYY

ACCOUNT#: 999-99-9999

TAX YEAR: CCYY

Reason for Notice

Per your request, here is an itemized listing that shows how we determined the amount reported on your Internal Revenue Service (IRS) Form 1098-E for the above tax year.

Interest Reporting Details

On the back of this Notice, you will find a complete listing of all your individual loan identification(s) (Loan IDs) and the interest amount associated with each one. The total interest shown is the amount reported on your IRS Form 1098-E.

For each Loan ID, the amount shown represents the interest you paid this tax year if that interest payment was made during the first 60 months of repayment on your Direct Loans. This amount also includes refunds and/or adjustments to your loan(s). Note that this figure does not include interest that was paid during an in-school or grace period.

Note that the interest reported on your IRS Form 1098-E could be different from the interest you are able to deduct. For information regarding eligibility criteria for the deduction, contact the IRS at 1-800-TAX-1040.

INTDAV01

Direct Loans

William D. Ford Federal Direct Loan Program

NOTICE DETAILING THE AMOUNT REPORTED ON YOUR 1098-E

First Name MI Last Name
c/o Name
Street Address 1
City, ST Zip Code

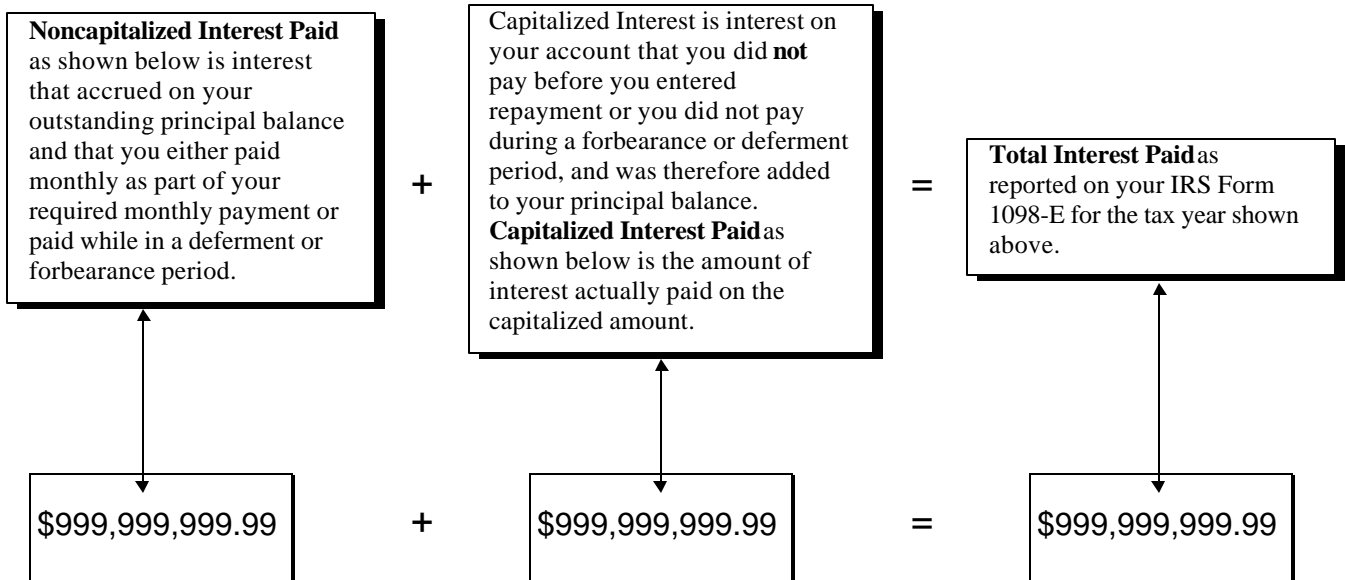
MM/DD/CCYY

ACCOUNT#: 999-99-9999

TAX YEAR: CCYY

Per your request, here is the information about how we determined the amount reported on your Internal Revenue Service (IRS) Form 1098-E for the tax year shown above.

Your interest amount includes (1) interest paid during the tax year and interest paid within your first 60 months of repayment on your Direct Loan(s) and (2) any refunds and/or adjustments to your loan(s). Note that this figure does not include interest that was paid during an in-school or grace period.



Refer to the back of this Notice for a detailed listing of all your individual loan identifications (IDs) included in the interest totals shown above. **The interest reported on your IRS Form 1098-E could be different from the interest you are able to deduct. For information regarding eligibility criteria for the deduction, contact the IRS at 1-800-TAX-1040.**

INTEAV01

Direct Loans

William D. Ford Federal Direct Loan Program

First Name MI Last Name
Street Address 1
Street Address 2
City, State Code Zip Code

MM/DD/CCYY

Account #: 999-99-9999-9

Dear First Name MI Last Name:

We recently received correspondence from you regarding Loan Consolidation. After a careful inspection of our records, we cannot find a loan consolidation account for you.

If you want to obtain a Direct Consolidation Loan, please call 1-800-557-7392 to request an application or check the status of a pending application. Hearing-impaired individuals who have access to a TDD (Telecommunications Device for the Deaf) can call 1-800-557-7395. Consolidation Center hours are 8:00 AM to 8:00 PM Eastern Time, Monday through Friday. The address is:

U.S. Department of Education
Direct Loan Consolidation Center
P.O. Box 1723
Montgomery, AL 36102-1723

Sincerely,

Borrower Services Representative

CONQAV01

Direct Loans

William D. Ford Federal Direct Loan Program

First Name MI Last Name
Street Address
City, State Code Zip Code

MM/DD/YY

Re: [Information Subpoena/Summons Re:]

Dear [fill in name of requester]:

This is in response to the [fill in type of information demand - summons, subpoena] you served on the Direct Loan Servicing Center on [fill in date request was served]. The information you have requested is protected by the federal Privacy Act of 1974, 5 U.S.C.552a et seq. Generally, the Privacy Act permits disclosure of personally identifiable records maintained by federal agencies only with prior authorization from the individual who is the subject of the information requested, or where the request meets one of the statutory criteria for disclosure without such consent under the Act.

While the Privacy Act provides an exception for the release of protected information in response to the order of a court of competent jurisdiction, 5 U.S.C. 552a(b)(11), the above-referenced [summons/subpoena] does not satisfy this exception since it was not specifically approved by a judge. See Doe v. DiGenova, 779 F.2d 74, 74-75 (D.C. Cir. 1985). Further, it appears neither that your request is for a routine use authorized for this information in the Privacy Act notice called Title IV Program Files published in the Federal Register on April 12, 1994 (59 Fed. Reg. 17351) nor that it meets any other criterion for exemption from the Act's prior consent requirement. For these reasons, the U.S. Department of Education cannot release any information to you unless you obtain the written consent of the subject individual as explained above.

Therefore, if you wish to obtain release of this information, you should obtain written consent from the subject individual and resubmit your request, with the written consent of the subject individual, to:

[include address of ED On-Site Monitor or other official who will be responsible for processing these requests].

If you have any questions, please contact [Name of ED contact] at [telephone number].

[Signature of ED On-Site Monitor or other official]

OGC1AV01

Direct Loans

William D. Ford Federal Direct Loan Program

MM/DD/YY

ACCOUNT#:
999-99-9999-9

First Name MI Last Name
Street Address
City, State Code Zip Code

Dear First name MI Last Name

Our records show you receive separate notices for your Direct Loans. We are correcting this situation. To make repayment of your loans simpler and more convenient, your loan accounts will now be reflected together on notices.

Please contact us if you have any questions.

Sincerely,

Borrower Services Representative
Direct Loan Servicing Center

L701AV01

Direct Loans

William D. Ford Federal Direct Loan Program

MM/DD/YY

ACCOUNT#:
999-99-9999-9

First Name MI Last Name
Street Address
City, State Code Zip Code

RE: Your Direct Loan Account

Dear First name MI Last Name

Thanks very much for your taking the time to notify us about the problem you are experiencing with your Direct Loan account. We tried unsuccessfully to reach you by telephone today to acknowledge your letter to let you know that we're looking into your account to see how we can best help you.

When we complete our research, we will contact you with the results and advise you of any available options. If we are unable to resolve your problem within two weeks, we will contact you and provide you with the status of our research.

In the meantime, if you have any questions about this matter or any other issues regarding your Direct Loan, please feel free to give us a call at the Borrower Services number listed on the reverse side.

Sincerely,

Borrower Services Representative

CLP0AV01

Direct Loans

William D. Ford Federal Direct Loan Program

P.O. Box 4609, Utica, NY 13504-4609

(800) 848-0979

MM/DD/YY

ACCOUNT#:

999-99-9999-9

First Name MI Last Name

Street Address

City, State Code Zip Code

RE: Third Party Request For Information

Dear First Name MI Last Name

We have received an inquiry regarding your student loan account. Federal guidelines that refer to the Privacy Act prohibit us from releasing any information on your student loan to anyone other than the borrower without the borrower's written authorization.

If you wish to release all information about your loan to another party, provide the party's name and your relationship to that party in the space provided below, and return this entire letter to the address shown above. Upon receipt of this form, we will note on your account the name of the party who may receive this information. This permits us to release information to the authorized party only. No written information will be sent to anyone other than the borrower, unless we receive a request in writing with the borrower's signature. Until we receive this form, we will decline to release information to anyone else concerning your account and its activities.

We hope that we have been of service to you in this matter.

Sincerely,

Borrower Services Representative

I hereby authorize DLSC to release any information pertaining to any of my loans to the following party:

(Please Print Name)

(Please Print Relationship)

(Borrower's Signature)

(Date)

L401AV02

Direct Loans

William D. Ford Federal Direct Loan Program

INQUIRY CONFIRMATION

First Name MI Last Name
Street Address 1
Street Address 2
City, State Code Zip Code

MM/DD/CCYY

ACCOUNT#: xxx-xx-xxxx-x

Dear First Name MI Last Name

We received your inquiry regarding your Direct Loan(s).

When our research is complete, we will contact you with a response.

In the meantime, if you have other questions or issues about your Direct Loan, please contact us at the toll-free telephone number or address shown on the back.

Sincerely,

Borrower Services Department
Direct Loan Servicing Center

CLP2AV01

Direct Loans

William D. Ford Federal Direct Loan Program

ACCOUNT HISTORY

First Name MI Last Name
c/o Name
Street Address 1
City, ST Zip Code

MM/DD/CCYY

ACCOUNT#: xxx-xx-xxxx-x

Reason for Notice

The account information you requested is enclosed.

Questions?

Questions? Please call us at the toll-free number shown on the reverse side.

HIS1AV02

Direct Loans

William D. Ford Federal Direct Loan Program

ACCOUNT NUMBER 999-99-9999-9

Month DD, CCYY

First Name MI Last Name
 Street Address 1
 Street Address 2
 City State Abbrev. Zip Code

ACCOUNT STATEMENT

Our records show that you will be leaving school on the "Expected/Actual Separation Date" shown below. This date is significant because it determines when the grace period begins on your Direct Loan(s). (The "grace period" is a six-month period before you have to begin paying any principal or interest on your loan.)

If you are continuing your enrollment at the school you are currently attending and you will be enrolled at least half time in classes ending after this date, please ask your registrar's office to notify us of any change to your separation date.

If you are continuing your enrollment at a school other than the one you are currently attending and you will be enrolled at least half time in classes ending after this date, please call us at the number on the back of this notice to request an In-School deferment (postponement of payments) form. You will need to complete this form so you will not yet have to begin repaying your Direct Loan(s).

Your First/Next Installment date (payment due date) below may change.

		OUR RECORDS INDICATE	
NET DISBURSEMENT AMOUNT	\$. 0 0	LOAN TYPE	XXXXXX
CAPITALIZED INTEREST	\$. 0 0	SOCIAL SECURITY NO.	999-99-9999
TOTAL PRINCIPAL PAID	\$. 0 0	TELEPHONE NO.	(999)999-9999
TOTAL INTEREST PAID	\$. 0 0	LOAN STATUS	XXXXXXXXXXXXXXXXXXXXXXX
TOTAL LATE CHARGES PAID	\$. 0 0	CURRENTLY ENROLLED AT	XXXXXXXXXXXXXXXXXXXXXXX
OUTSTANDING PRINCIPAL BAL	\$. 0 0		
LAST PAYMENT DEPOSITED		<input type="checkbox"/> FULL TIME <input type="checkbox"/> HALF TIME <input type="checkbox"/> PART TIME	
TO PRINCIPAL	\$. 0 0	FORBEARANCE EXPIRES	MM/DD/CCYY
TO INT	\$. 0 0	LATE CHRGR	\$. 0 0
SEPARATION DATE			EXPECTED/ACTUAL
LATE CHARGES DUE	\$. 0 0		MM/DD/CCYY
PAST DUE AMOUNT	\$. 0 0	DEFERMENT EXPIRES	MM/DD/CCYY
CURRENT DUE AMOUNT	\$. 0 0	FIRST/NEXT INSTALLMENT	MM/DD/CCYY
TOTAL AMOUNT DUE	\$. 0 0	ACCRUED INT. THROUGH	MM/DD \$. 0 0

Please refer to the back of this statement for important information.

STA2AV02

Direct Loans

William D. Ford Federal Direct Loan Program

ANNUAL STATEMENT

ACCOUNT NUMBER: 999-99-9999

FIRST NAME MI LAST NAME
STREET ADDRESS 1
STREET ADDRESS 2
CITY, ST 99999

.....This is the annual statement of your William D. Ford Federal Direct Loan account(s) from the U.S. Department of Education. This statement provides cumulative and yearly information for the loan(s) listed at the end of this statement. **This information is not to be used for income tax purposes.**

The following information summarizes all financial activity occurring on your loan(s) for the 12-month period ending **December 31, CCYY**. The opening balance represents the ending balance on your Direct Loan account(s) as of December 31, CCYY. Amounts shown under payments/adjustments include payments posted to your account, payment reversals, and any reapplication of payments previously posted to your account.

ACTIVITY FOR THE YEAR	PRINCIPAL	INTEREST	LATE AND RETURNED CHECK CHARGES
OPENING BALANCE	999,999.99	999,999.99	999,999.99
NEW LOANS/INTEREST/CHARGES	999,999.99	999,999.99	999,999.99
SCHOOL ADJUSTMENTS/CANCELLATIONS	-999,999.99	-999,999.99	-999,999.99
CAPITALIZED INTEREST	999,999.99	999,999.99	999,999.99
PAYMENTS/ADJUSTMENTS	999,999.99	999,999.99	999,999.99
ENDING BALANCE	999,999.99	999,999.99	999,999.99

CUMULATIVE ACCOUNT INFORMATION

This section of your annual statement provides cumulative information on your Direct Loan account. The "Total School Adjustments" section shows increases and decreases to the original loan amount(s) resulting from cancellations, partial refunds, and/or other school initiated adjustments.

TOTAL AMOUNT OF LOANS	999,999.99	TOTAL PRINCIPAL PAID	999,999.99
TOTAL SCHOOL ADJUSTMENTS	999,999.99	TOTAL PRINCIPAL BALANCE	999,999.99
ADJUSTED LOAN AMOUNT	999,999.99	TOTAL INTEREST PAID	999,999.99
TOTAL CAPITALIZED INTEREST	999,999.99	TOTAL CHARGES PAID	999,999.99

Your Loans included in this statement are listed below:

STA3AV03

Direct Loans

William D. Ford Federal Direct Loan Program

MM/DD/YY

ACCOUNT#:
999-99-9999-9

First Name MI Last Name
Street Address
City, State Code Zip Code

Dear First name MI Last Name

Our records show you receive separate notices for your Direct Loans. While we are unable to fully correct this situation at this time and reflect all your accounts on one statement, we have combined some accounts so they will appear together on notices. This will make repayment of your loans simpler and more convenient.

Please contact us if you have any questions.

Sincerely,

Borrower Services Representative
Direct Loan Servicing Center

L702AV01

Direct Loans

William D. Ford Federal Direct Loan Program

MILITARY ALLOTMENT REQUEST DENIED

First Name MI Last Name
Street Address 1
Street Address 2
City, State Code Zip Code

MM/DD/CCYY

ACCOUNT#: xxx-xx-xxxx-x

Reason for Notice

We received your Department of Defense (DOD) Military Allotment Application. Regrettably, we are unable to process your request for the following reason:

- Your loan does not meet the one-year requirement.
 - Section I of the application is not complete.
 - Section II of the application is not complete.
 - Section III of the application is not complete.
 - Your signature is missing from the application.
 - The certifying official signature is missing from the application.
 - Other
-
-

Actions You May Take

Either enclosed here or under separate cover are your form(s) to correct and/or new form(s) to complete if you wish to resubmit. Please ensure that any item(s) checked above have been corrected before you resubmit an application.

Questions?

Questions? Please feel free to call us from 8:00 AM to 8:30 PM Eastern Time, Monday through Friday at 1-800-848-0979. Hearing-impaired individuals who have access to a TDD (Telecommunications Device for the Deaf) can call 1-800-848-0983.

DOD1AV01



ACCOUNT STATEMENT DISCREPANCY

First Name MI Last Name
Street Address 1
Street Address 2
City, State Zip Code

MM/DD/CCYY

ACCOUNT#: 999-99-9999

Reason for Notice

Thank you for taking the time to contact us regarding the discrepancy between the Direct Loan account statement we sent you and your records.

We understand that your records show that you sent payment(s) to us that have not been reflected in your account statement. A review of our records shows that we did not receive the payment(s) in question.

Action You Should Take

If you have canceled check(s), please send a clear copy of both the front and the back of the check(s) to our address shown on the back of this Notice.

If you have paid with money order(s), copies of the front and back of the actual canceled (cashed) money order(s) are required. Your money order receipt(s) should provide information on how to obtain copies.

Important

When we receive a copy of your canceled check(s) or money order(s), then we will:

- Review your account
- Notify you once we have completed our research and if any adjustments are necessary
- Make any necessary adjustments to your account.

Questions?

Questions? If so, please call us at our toll-free telephone number shown on the back of this Notice.

L241AV03

Direct Loans

William D. Ford Federal Direct Loan Program

ACCOUNT NUMBER 999-99-9999-9

Month DD, CCYY

First Name MI Last Name
 c/o Name
 Street Address 1
 City ST Zip Code

ACCOUNT STATEMENT

This is a statement of your Direct Loan account from the U. S. Department of Education as of MM/DD/CCYY.

If you believe any of the information on this statement is not correct, please contact us at the Borrower Services number listed on the reverse side of this letter. If your loan has not yet entered repayment, the first/next payment due date shown below may change.

If you have registered for classes ending after the "Expected/Actual Separation Date" shown, or if you are eligible for a deferment, please give us a call at the Borrower Services number listed on the reverse side of this letter.

Your interest rate information is shown on the back of this Notice.

OUR RECORDS INDICATE

NET DISBURSEMENT AMOUNT	\$. 0 0	LOAN TYPE	XXXXXX
CAPITALIZED INTEREST	\$. 0 0	SOCIAL SECURITY NO.	999-99-9999
TOTAL PRINCIPAL PAID	\$. 0 0	TELEPHONE NO.	(999)999-9999
TOTAL INTEREST PAID	\$. 0 0	LOAN STATUS	XXXXXXXXXXXXXXXXXXXXXXX
TOTAL LATE CHARGES PAID	\$. 0 0	CURRENTLY ENROLLED AT	XXXXXXXXXXXXXXXXXXXXXXX
OUTSTANDING PRINCIPAL BAL	\$. 0 0		
LAST PAYMENT DEPOSITED		<input type="checkbox"/> FULL TIME <input type="checkbox"/> HALF TIME <input type="checkbox"/> PART TIME	
TO PRINCIPAL	\$. 0 0	FORBEARANCE EXPIRES	MM/DD/CCYY
TO INT	\$. 0 0	LATE CHRG	\$. 0 0
SEPARATION DATE			EXPECTED/ACTUAL
LATE CHARGES DUE	\$. 0 0		MM/DD/CCYY
PAST DUE AMOUNT	\$. 0 0	DEFERMENT EXPIRES	MM/DD/CCYY
CURRENT DUE AMOUNT	\$. 0 0	FIRST/NEXT INSTALLMENT	MM/DD/CCYY
TOTAL AMOUNT DUE	\$. 0 0	ACCRUED INT. THROUGH	MM/DD \$. 0 0

Please refer to the back of this statement for important information.

STA1AV04

Direct Loans

William D. Ford Federal Direct Loan Program

DIRECT LOAN VERIFICATION

DATE: ___/___/___

ACCOUNT#: _____ - _____ - _____

Dear _____

We are happy to verify information regarding your Direct Loan(s).

The servicer for your loan(s) is:

U.S. Department of Education
Direct Loan Servicing Center
P.O. Box 4609
Utica, NY 13504-4609

Your loan information is:

Total Principal Balance Outstanding: \$ _____

Current Monthly Payment Amount: \$ _____

Next Payment Due Date: ___/___/___

Income Contingent Repayment Plan If this box is checked, a new monthly payment is computed annually (based on borrower annual income and the total amount of the Direct Loan(s) outstanding).

Loan Type:

- Direct Unsubsidized or Subsidized Loan
- Direct Unsubsidized or Subsidized Consolidation Loan
- Direct PLUS Loan
- Direct PLUS Consolidation Loan

Current Loan Status:

Your interest rate information is shown on the back of this Notice.

If you have questions, please call us at our toll-free telephone number shown on the back of this Notice.

L133AV04

Direct Loans

William D. Ford Federal Direct Loan Program

UNABLE TO VERIFY PAYMENT

MM/DD/CCYY

First Name MI Last Name
Street Address 1
Street Address 2
City, State Code Zip Code

ACCOUNT#: 999-99-9999

Reason for Notice

We are in receipt of the documentation you sent regarding your payment(s). However, we are unable to locate your payment due to the following reason(s):

AND

Action You May Take

- . Your check is not legible. Please provide a clear copy of the front and back of the canceled check to our address shown on this Notice.
 - . The copy you sent is only a copy of the front. Please provide a clear copy of both the front and back of the document.
 - . You sent a copy of the money order *receipt*. Please provide us with a copy of the front and back of the *actual canceled (cashed) money order*. Your money order receipts should provide information on how to obtain copies.
 - . This payment has not been received in our office. Please contact your bank to verify the check has been cashed.
 - . This item was not cashed by us. Please contact your bank.
- Other: _____
- _____

Questions?

Questions? If so, please call our toll-free telephone number, which is **1-800-848-0979**. Hearing-impaired borrowers can call the following number: 1-800-848-0983. Our hours are 8:00 AM to 8:30 PM Eastern Time, Monday through Friday. Our address is:

**U.S. Department of Education
Direct Loan Servicing Center
P.O. Box 4609
Utica, NY 13504-4609**

L152AV02

Direct Loans

William D. Ford Federal Direct Loan Program

LETTER OF THANKS FOR SUGGESTION ON LOAN ACCOUNT

First Name MI Last Name
Street Address1
Street Address2
City, State Code Zip Code

MM/DD/CCYY

ACCOUNT#: 999-99-9999-9

Dear First Name MI Last Name:

Thank you for your suggestion regarding your William D. Ford Federal Direct Loan account(s).

As always, we welcome your suggestions and comments about the servicing of your Direct Loan(s). Here at the Direct Loan Servicing Center we strive to service your loan as efficiently as possible. Your comments have been forwarded to the Direct Loan Servicing Center Management Team and the U.S. Department of Education Direct Loan Task Force for review.

Your concern for your loan is appreciated. If you have any additional comments, or questions about the servicing of your loan, please contact us at 1-800-848-0979.

Sincerely,

Direct Loan Servicing Center

CLP1AV02

Direct Loans

William D. Ford Federal Direct Loan Program

MM/DD/YY

ACCOUNT#:
999-99-9999-9

First Name MI Last Name
Street Address
City, State Code Zip Code

RE: Your Direct Loan Balance

Dear First name MI Last Name

Thank you very much for taking the time to contact us regarding your Direct Loan account balance. We understand there is a discrepancy between what you believe the balance is and your account statements. We are happy to work with you to resolve this matter.

According to your letter, your account balance should be lower than the amount indicated on the statements because you did not use all of the funds that were disbursed to you. However, we have not received a refund from your school for the amount in question. Please contact the appropriate school official and request that they send us either the refund or a verification that the refund was previously sent to the address listed below. We will then update your account accordingly.

Unfortunately, until we receive the refund or verification, you will remain responsible for the outstanding principal balance as listed on your account statement. Please continue to make regular monthly payments.

Also, it is important to note that any refund will be applied to the principal balance only and cannot be used against any overdue or future payments on your account.

Thank you very much for your cooperation in this matter. We apologize for any inconvenience it may cause you, and we will be happy to answer any additional questions you may have. Simply give us a call at one of the numbers listed for the Direct Loan Servicing Center Borrower Services Department on the reverse side.

Sincerely,

Borrower Services Representative

L422AV02

Direct Loans

William D. Ford Federal Direct Loan Program

MM/DD/YY

First Name MI Last Name
Street Address
City, State Code Zip Code

ACCOUNT#: 999-99-9999-9

Dear First name MI Last Name:

We have received your request to combine your Direct Loan accounts. We regret to inform you that we are unable to combine your accounts due to the following reason(s):

- . Loan types must be the same.
- . Interest rates must be the same.
- . Deferment months used for unemployment, economic hardship, and forbearance months must be the same.
- . Separation dates from school must be the same, or if they are different all accounts must be in repayment status.
- . The student must be the same for PLUS loans to be combined.
- . Borrower address must be the same.
- . Other:

If you have any questions, please contact our Borrower Services Department at (800) 848-0979. Hearing impaired borrowers please call: 1-800-848-0983. Our hours are 8:00 AM to 8:30 PM eastern time, Monday through Friday.

Sincerely,

Borrower Services Representative

L155AV01

Direct Loans

William D. Ford Federal Direct Loan Program

MM/DD/CCYY

First Name MI Last Name
Street Address1
Street Address2
City, State Code Zip Code

Dear First name MI Last Name

The enclosed document was sent to our office. We are unable to locate this account in our records.

Please assist us in servicing this account accurately and promptly by furnishing the additional information requested below:

. Name under which loan was granted: _____

. School which disbursed the loan: _____

. Complete Direct Loan Account Number: _____

. Social Security Number: _____

. Current home address and telephone number:

_____ () ____ - ____ (home)
_____ () ____ - ____ (work)

. Other: _____

If you have any questions, please contact our Borrower Services Department at (800) 848-0979. Hearing impaired borrowers please call 1-800-848-0983. Our hours are 8:00 AM to 8:30 PM eastern time, Monday through Friday.

Sincerely,

Borrower Services Representative

Enclosures

L151AV01

Direct Loans

William D. Ford Federal Direct Loan Program

MM/DD/YY

ACCOUNT#:

999-99-9999-9

First Name MI Last Name

Street Address

City, State Code Zip Code

RE: Your Name Change Request

Dear First name MI Last Name

Thank you for taking the time to contact us regarding the name on your Direct PLUS Loan. Many people benefit from student loans taken out for them by their parents or guardians, and often we are asked whether we can change the name on the account from the current borrower to the student.

Unfortunately, the loan must remain in the name of the original borrower because it is a condition of the loan. We will continue to send all correspondence and monthly billing statements to the original Direct PLUS Loan borrower.

We will be happy to answer any questions you may have about this matter or other issues regarding your Direct Loan. Simply give us a call at one of the numbers listed for the Direct Loan Servicing Center Borrower Services Department on the reverse side.

Sincerely,

Borrower Services Representative

L104AV01

Direct Loans

William D. Ford Federal Direct Loan Program

MM/DD/YY

ACCOUNT#:
999-99-9999-9

First Name MI Last Name
Street Address
City, State Code Zip Code

RE: Grace Periods for Your Direct PLUS Loans

Dear First name MI Last Name

Thank you very much for taking the time to contact us regarding your Direct PLUS Loan and the law about grace periods before repayment. A grace period is typically a six-month period before the borrower must begin to repay any principal on the loan. Unfortunately, though borrowers can take advantage of grace periods for other student loans, the law does not provide grace periods for Direct PLUS Loans.

According to our records, your first loan payment will be due on MM/DD/YY, which is no more than 60 days after your final loan disbursement. If our records are inaccurate or if you are concerned that you may not be able to make a payment, please contact us immediately so we can work with you to accommodate your needs.

We will be happy to answer any additional questions you may have regarding this matter or other issues relating to your Direct Loan(s). Simply give us a call at one of the numbers listed for the Direct Loan Servicing Center Borrower Services Department on the reverse side.

Sincerely,

Borrower Services Representative

L107AV02

Direct Loans

William D. Ford Federal Direct Loan Program

MM/DD/YY

ACCOUNT#:
999-99-9999-9

First Name MI Last Name
Street Address
City, State Code Zip Code

RE: Your Direct Loan Payment History

Dear First name MI Last Name

Thanks very much for taking the time to contact us regarding your Direct Loan payment history. We have enclosed a copy of it for your review and your records.

If you find that any payments are missing or incorrectly stated, please send us copies of the front and back of your cancelled checks. If you have paid with money orders, copies of the front and back of the actual cashed money orders are required. Your money order receipts should provide information on how to obtain copies.

Bear in mind when reviewing your payment history that we apply your payments to your account in the following order: first toward any charges or fees that you might owe; then toward interest; and finally toward your principal balance.

If you have any additional questions about this or other matters related to your Direct Loan, please feel free to give us a call at the Borrower Services number listed on the reverse side.

Sincerely,

Borrower Services Representative

Enclosure(s): Payment History(ies)

PMT0AV01

Direct Loans

William D. Ford Federal Direct Loan Program

MM/DD/YY

ACCOUNT#:
999-99-9999-9

First Name MI Last Name
Street Address
City, State Code Zip Code

RE: An Increase in Your Federal Direct Loan Balance

Dear First name MI Last Name

Thank you very much for taking the time to contact us regarding the increase in your Direct Loan balance.

According to our records, you received a deferment (a postponement of payments) from MM/DD/YY to MM/DD/YY. You also owed payments before your deferment began, which were indicated by a "past-due" amount on your monthly statements.

At your request, in addition to the deferment, we granted you an administrative forbearance (a temporary suspension or extension of repayment) to cover the past-due amount. As we explained, during forbearance, although payments are suspended, interest continues to accrue on the outstanding amount of the loan. This interest was capitalized, which means it was added to your principal balance, thereby increasing the total amount that you owe. As a result, your loan payments may also have increased to cover this additional amount.

If you have any additional questions or concerns, please feel free to contact us. Simply give us a call at one of the numbers listed for the Direct Loan Servicing Center Borrower Services Department on the reverse side.

Sincerely,

Borrower Services Representative

L114AV01

Direct Loans

William D. Ford Federal Direct Loan Program

MM/DD/YY

ACCOUNT#:
999-99-9999-9

First Name MI Last Name
Street Address
City, State Code Zip Code

RE: Your Mailing Address

Dear First name MI Last Name

We have recently been notified that your mailing address may have changed. To ensure our records for your Direct Loan are current, please complete the section below and return this letter to the address listed on the reverse side.

Sincerely,

Borrower Services Representative

Social Security Number _____

Name _____

Street _____

City, State, Zip _____

Home Telephone _____

Work Telephone _____

L455AV01

Direct Loans

William D. Ford Federal Direct Loan Program

MM/DD/YY

ACCOUNT#:
999-99-9999-9

First Name MI Last Name
Street Address
City, State Code Zip Code

RE: Your Direct Loan Account

Dear First name MI Last Name

Thank you for taking the time to notify us that your Direct Loan account is mistakenly labeled as delinquent. We have reviewed your records and, as of MM/DD/YY, all payments in question have been applied and your account is up to date. Your next payment of \$999.99 is due on MM/DD/YY.

We apologize for any inconvenience this situation may have caused you. If you have questions regarding this or any other matter related to your Direct Loan, please feel free to give us a call at the Borrower Services number listed on the reverse side.

Sincerely,

Borrower Services Representative

L453AV01

Direct Loans

William D. Ford Federal Direct Loan Program

MM/DD/YY

ACCOUNT#:
999-99-9999-9

First Name MI Last Name
Street Address
City, State Code Zip Code

RE: A Change in Your Social Security Number

Dear First name MI Last Name

We recently learned that your Social Security Number may have changed. If so, we will need to update your Direct Loan account. Please send a photocopy of your most current Social Security Card to:

U.S. Department of Education
Direct Loan Servicing Center
P.O. Box 4609
Utica, NY 13504-4609

If you should have any questions about this or other matters regarding your Direct Loan, simply give us a call at one of the numbers listed for the Direct Loan Servicing Center Borrower Services Department on the reverse side.

Sincerely,

Borrower Services Representative

L251AV01

Direct Loans

William D. Ford Federal Direct Loan Program

MM/DD/YY

ACCOUNT#:

999-99-9999-9

First Name MI Last Name

Street Address

City, State Code Zip Code

RE: Your Direct Loan Payment History

Dear First name MI Last Name

Thank you very much for taking the time to contact us regarding your Direct Loan payment history. We have enclosed a copy of it for your review and your records.

If you find that any payments are missing or incorrectly stated, please send us copies of the front and back of your canceled checks. If you have paid with money orders, copies of the front and back of the actual cashed money orders are required. Your money order receipts should provide information on how to obtain copies.

Bear in mind when reviewing your payment history that we apply your payments to your account in the following order: first toward any charges or fees that you might owe; then toward interest; and finally toward your principal balance.

If you have any additional questions about this or other matters related to your Direct Loan, please feel free to give us a call at the Borrower Services number listed on the reverse side.

Sincerely,

Borrower Services Representative

Enclosure(s): Payment History(ies)

L319AV02

Direct Loans

William D. Ford Federal Direct Loan Program

MM/DD/YY

ACCOUNT#:
999-99-9999-9

First Name MI Last Name
Street Address
City, State Code Zip Code

RE: Your Direct Loan Payment Record

Dear First name MI Last Name

Thank you for taking the time to contact us regarding your Direct Loan payments. We understand that your payment records do not match ours.

We would like to inform you that we are researching your account to review exactly how the payments in question have been applied. Any adjustments to your account will be reflected in your monthly billing statements. Meanwhile, please continue to make regular monthly payments to prevent your account from becoming delinquent.

Thanks very much for your patience. We will be happy to answer any additional questions you may have. Simply give us a call at one of the numbers listed for the Direct Loan Servicing Center Borrower Services Department on the reverse side.

Sincerely,

Borrower Services Representative

L449AV01

Direct Loans

William D. Ford Federal Direct Loan Program

ANNOUNCING DIRECT LOAN

ANSWERLINE

Reason for Notice

To help service your Direct Loan(s) faster and more efficiently, you can use your touch-tone telephone (as illustrated below) to activate the DIRECT LOAN ANSWERLINE voice response system and receive automated information and answers regarding your Direct Loan(s).

It's Easier and Faster Than You Think!

To access the DIRECT LOAN ANSWERLINE, call:

1-800-848-0979

Press: You Will Receive This Information:

**PLEASE
KEEP THIS
FOR YOUR
RECORDS**

	<p>ccount information</p> <ul style="list-style-type: none"> ◆ Loan Status ◆ Principal balance outstanding and interest owed ◆ Date and amount of last payment posted ◆ How last payment was applied ◆ Date and amount of next payment due ◆ Payoff estimate
1	Unable to Make Payments - Deferment and Forbearance Information and Forms
2	Update address, telephone number and graduation/separation date (the date you either graduate, leave school for any reason, or drop below half-time enrollment)
	3 Interest Rate Information
	4 Returning a Call from a Representative
5	Payment Plan Options
6	Tutorial on Using DIRECT LOAN ANSWERLINE voice response system
7	Payment Due Date Options
0	Speak to a Representative

Important

Please refer to the reverse side for examples of common situations that can be addressed through the DIRECT LOAN ANSWERLINE.

**If you answer YES to any of these questions,
you need DIRECT LOAN ANSWERLINE!**

1. **Are you receiving repayment plan selection materials or billing statements even though you are still in school?** Press 2 to order a deferment form, which you sign and give to your financial aid officer, who will send it to us to certify you are still in school.
2. **Did you leave school and need to inform us of your new graduation/separation date, or are you attending less than half time?** Press 3 and leave your new graduation/separation date. We will verify and process the information.
3. **Do you need to verify if we received your deferment or forbearance form or payment?** Press 1 for the answer.
4. **Have you recently changed your address and/or telephone number?** Press 3 and leave a message with the updated information.
5. **Are you unsure how to use DIRECT LOAN ANSWERLINE?** Press 7 to be walked through options and usage instructions.

Additional Ways To Reach Us

- Call a representative at our toll-free telephone number from 8:00 AM to 8:30 PM Eastern Time, Monday through Friday.

1-800-848-0979

Telecommunications Device for the Deaf (TDD)
for the Hearing Impaired: 1-800-848-0983

- Access our Direct Loan web site.

<http://www.dlsvicer.ed.gov>

- Write to us at the Correspondence Address or send payments to the Payment Address.

Correspondence Address
U.S. Department of Education
Direct Loan Servicing Center
P.O. Box 4609
Utica, NY 13504-4609

Payment Address
U.S. Department of Education
P.O. Box 746000
Atlanta, GA 30374-6000

Direct Loans

William D. Ford Federal Direct Loan Program

MM/DD/YY

First Name MI Last Name
Street Address
City, State Code Zip Code

ACCOUNT#: 999-99-9999-9

Dear First name MI Last Name:

We have received your correspondence regarding the status of your Direct Loan account.

We have applied your last payment on MM/DD/YY in the amount of \$999.99.

- 1 - . Your account reflects a current balance of zero. You will receive written confirmation that your account is paid in full in approximately 45 days.
- 2 - . Your account reflects an outstanding balance because of accrued interest not included in the balance at the time you remitted your last payment. Therefore, to satisfy the outstanding balance due, please remit a check in the amount of \$00000.00 by MM/DD/YY.
- 3 - . There is an overpayment on your Direct Loan. Please allow approximately 60 days for a refund to be mailed to you.

If you have any questions, please contact our Borrower Services Department at 1-800-848-0979. Hearing impaired borrowers please call: 1-800-848-0983. Our hours are 8:00 AM to 8:30 PM eastern time, Monday through Friday.

Sincerely,

Borrower Services Representative

L156AV01

Direct Loans

William D. Ford Federal Direct Loan Program

YOU CAN ACCESS YOUR DIRECT LOAN ACCOUNT ON-LINE

|||||

|||||

First Name MI Last Name

MM/DD/CCYY

C/o Name

Street Address 1

ACCOUNT#: xxx-xx-xxxx

City, State Code Zip Code

Your PIN Is In The Mail

You have been selected to receive a U.S. Department of Education Electronic Access Code (EAC) (now referred to as a PIN) from Federal Student Aid Programs.

You may have already received your PIN. If not, you should receive it in a separate mailing within 3-4 weeks. **PLEASE RETAIN THIS PIN FOR YOUR RECORDS.** If you do not receive your PIN within this timeframe, please visit the PIN web site at <http://www.pin.ed.gov> or call 1-800-801-0576. Hearing-impaired individuals who have access to a TDD (Telecommunications Device for the Deaf) can call the following number: 1-800-511-5806.

This PIN gives you access to your personal information on various U.S. Department of Education systems over the Internet. You may use your PIN to access your account information on the Direct Loan Servicing System web site, which provides information you need about your Direct Loan(s).

Using Your PIN Is As Easy As 1-2-3

- 1. Visit the Direct Loan Servicing System web site!** Our address is:
<http://www.dlserver.ed.gov>
- 2.** To access your personal account information, enter your PIN when requested. There is a lot of important account information available, right at your fingertips! You should review and update your address information, if necessary, to ensure you receive important mailings about your account.
- 3.** You may even access the Direct Loan On-line Exit Counseling Session from the Account Information portion of this web site. The Exit Counseling Session gives you information to help you understand repayment options, interest rate calculations, payment methods, deferment and forbearance options, and much more. Experiment with the Exit Counseling quiz--you will be asked questions about information that you should already know about your Direct Loan(s). You should select the repayment plan that you will use to repay your Direct Loan(s).

Your school is required to provide Exit Counseling to students before they graduate, withdraw, or otherwise cease to attend at least half-time and may elect to use this web site for that counseling. At the appropriate time, you will receive information from your school on completing the Exit Counseling requirement.

If you have not already completed Exit Counseling, your school will inform you of its method of administering that requirement. If your school directs you to use the Direct Loan On-line Exit Counseling Session, you must print and submit to your school the "exit counseling certification" created at the end of your session. Do not submit the certification to your school if the school does not tell you to use Direct Loan On-line Exit Counseling.

PIN1AV01

Direct Loans

William D. Ford Federal Direct Loan Program

First Name MI Last Name
c/o Name
Street Address 1
City, ST Zip Code

MM/DD/CCYY

ACCOUNT #: 999-99-9999-9

Dear First Name MI Last Name,

We are pleased to inform you that we have made adjustments to your account in order to remedy the problems that occurred in consolidating your loan(s).

It is our intention to provide superior service to our borrowers and to remedy the situations when we do not. We know we failed in this instance, but we have instituted changes to prevent this problem from recurring. We hope that your future experience with the Direct Loan Program is more satisfactory and will restore your confidence in the program and the benefits it offers.

Please refer to the back of this Notice for detailed information on what adjustments were made.

If you have any questions, please call us toll-free from 8:00 AM to 8:30 PM Eastern Time, Monday through Friday, at **1-xxx-xxx-xxxx**. Hearing-impaired individuals with access to a TDD (Telecommunications Device for the Deaf) can call 1-800-848-0983. Our address is:

**U.S. Department of Education
Direct Loan Servicing Center
P.O. Box 4609
Utica, NY 13504-4609**

Again, we apologize for the inconvenience. We sincerely regret the problems you encountered as a result of the consolidation. *Thank you for your exceptional patience.*

ADJ1AV01

DETAIL LISTING OF ADJUSTMENTS

LOAN ID	ADJUSTMENT TYPE	EFFECTIVE DATE	ACTUAL CHANGE
XXXXXXXXXXXXXXXXXXXX	DISBURSEMENT - INCREASE	MM/DD/CCYY	\$999,999.99
XXXXXXXXXXXXXXXXXXXX	ADJUSTMENT - INCREASE	MM/DD/CCYY	\$999,999.99
XXXXXXXXXXXXXXXXXXXX	ADJUSTMENT - DECREASE	MM/DD/CCYY	\$999,999.99
XXXXXXXXXXXXXXXXXXXX	XXXXXXXXXX	MM/DD/CCYY	\$999,999.99
XXXXXXXXXXXXXXXXXXXX	XXXXXXXXXX	MM/DD/CCYY	\$999,999.99
XXXXXXXXXXXXXXXXXXXX	XXXXXXXXXX	MM/DD/CCYY	\$999,999.99
XXXXXXXXXXXXXXXXXXXX	XXXXXXXXXX	MM/DD/CCYY	\$999,999.99
XXXXXXXXXXXXXXXXXXXX	XXXXXXXXXX	MM/DD/CCYY	\$999,999.99
XXXXXXXXXXXXXXXXXXXX	XXXXXXXXXX	MM/DD/CCYY	\$999,999.99
XXXXXXXXXXXXXXXXXXXX	XXXXXXXXXX	MM/DD/CCYY	\$999,999.99
XXXXXXXXXXXXXXXXXXXX	XXXXXXXXXX	MM/DD/CCYY	\$999,999.99
XXXXXXXXXXXXXXXXXXXX	XXXXXXXXXX	MM/DD/CCYY	\$999,999.99
XXXXXXXXXXXXXXXXXXXX	XXXXXXXXXX	MM/DD/CCYY	\$999,999.99
XXXXXXXXXXXXXXXXXXXX	XXXXXXXXXX	MM/DD/CCYY	\$999,999.99
XXXXXXXXXXXXXXXXXXXX	XXXXXXXXXX	MM/DD/CCYY	\$999,999.99
XXXXXXXXXXXXXXXXXXXX	XXXXXXXXXX	MM/DD/CCYY	\$999,999.99
XXXXXXXXXXXXXXXXXXXX	XXXXXXXXXX	MM/DD/CCYY	\$999,999.99
XXXXXXXXXXXXXXXXXXXX	XXXXXXXXXX	MM/DD/CCYY	\$999,999.99
XXXXXXXXXXXXXXXXXXXX	XXXXXXXXXX	MM/DD/CCYY	\$999,999.99
XXXXXXXXXXXXXXXXXXXX	XXXXXXXXXX	MM/DD/CCYY	\$999,999.99
XXXXXXXXXXXXXXXXXXXX	XXXXXXXXXX	MM/DD/CCYY	\$999,999.99
XXXXXXXXXXXXXXXXXXXX	XXXXXXXXXX	MM/DD/CCYY	\$999,999.99
XXXXXXXXXXXXXXXXXXXX	XXXXXXXXXX	MM/DD/CCYY	\$999,999.99
XXXXXXXXXXXXXXXXXXXX	XXXXXXXXXX	MM/DD/CCYY	\$999,999.99
XXXXXXXXXXXXXXXXXXXX	XXXXXXXXXX	MM/DD/CCYY	\$999,999.99
XXXXXXXXXXXXXXXXXXXX	XXXXXXXXXX	MM/DD/CCYY	\$999,999.99
XXXXXXXXXXXXXXXXXXXX	XXXXXXXXXX	MM/DD/CCYY	\$999,999.99
XXXXXXXXXXXXXXXXXXXX	XXXXXXXXXX	MM/DD/CCYY	\$999,999.99
XXXXXXXXXXXXXXXXXXXX	XXXXXXXXXX	MM/DD/CCYY	\$999,999.99
XXXXXXXXXXXXXXXXXXXX	XXXXXXXXXX	MM/DD/CCYY	\$999,999.99
XXXXXXXXXXXXXXXXXXXX	XXXXXXXXXX	MM/DD/CCYY	\$999,999.99
XXXXXXXXXXXXXXXXXXXX	XXXXXXXXXX	MM/DD/CCYY	\$999,999.99
XXXXXXXXXXXXXXXXXXXX	XXXXXXXXXX	MM/DD/CCYY	\$999,999.99
XXXXXXXXXXXXXXXXXXXX	XXXXXXXXXX	MM/DD/CCYY	\$999,999.99
XXXXXXXXXXXXXXXXXXXX	XXXXXXXXXX	MM/DD/CCYY	\$999,999.99
XXXXXXXXXXXXXXXXXXXX	XXXXXXXXXX	MM/DD/CCYY	\$999,999.99
XXXXXXXXXXXXXXXXXXXX	XXXXXXXXXX	MM/DD/CCYY	\$999,999.99
XXXXXXXXXXXXXXXXXXXX	XXXXXXXXXX	MM/DD/CCYY	\$999,999.99
XXXXXXXXXXXXXXXXXXXX	XXXXXXXXXX	MM/DD/CCYY	\$999,999.99
XXXXXXXXXXXXXXXXXXXX	XXXXXXXXXX	MM/DD/CCYY	\$999,999.99

Summary _____

NET INCREASE/DECREASE: \$999,999,999.99
NEW PRINCIPAL BALANCE: \$999,999,999.99

The U.S. Department of Education has:

XX
XX
XX
XX

WAIVER EFFECT ON YOUR PRINCIPAL BALANCE: INCREASE/DECREASE/\$.00

Direct Loans

William D. Ford Federal Direct Loan Program

MM/DD/YY

ACCOUNT#:
999-99-9999-9

First Name MI Last Name
Street Address
City, State Code Zip Code

RE: Filing for Chapter 7 or Chapter 13 Bankruptcy

Dear First name MI Last Name

Thanks very much for taking the time to contact us regarding the Direct Loan Policy on Chapter 7 or Chapter 13 bankruptcy.

All you need to do is send us a copy of the First Meeting of Creditors Petition for Chapter 7 or Chapter 13 bankruptcy within 30 days of the date you filed in bankruptcy court.

In the meantime, we will grant you a forbearance. During forbearance you will receive a quarterly statement detailing the interest that has accrued during the prior period. Unless you choose to pay this accrued interest, it will be capitalized or added to your loan principal balance. If the court decides you are still liable for this loan, or your forbearance expires before we receive the First Meeting of Creditors Petition, your loan will enter repayment and your loan amount will be increased by the amount of interest that has accrued and not been paid. Once we receive the First Meeting of Creditors Petition your forbearance will be extended, if necessary, while your bankruptcy petition is decided by the court.

If you have any additional questions about this or other matters related to your Direct Loan, please feel free to give us a call at the Borrower Services number listed on the reverse side.

Sincerely,

Borrower Services Representative

L416AV01

Direct Loans

William D. Ford Federal Direct Loan Program

BANKRUPTCY PROOF OF CLAIMS

Clerk, U.S. Bankruptcy Court

MM/DD/CCYY

Reason for Notice

Enclosed are three copies of our Proof of Claims for:

- Case Number: _____
- Borrower Account Number: _____

Thank you for your assistance in this matter.

Action Required

Please acknowledge receipt by certifying one copy and returning it to our office. A second copy is provided for your records.

Questions?

If you have any questions, please call Linda Duncan at this telephone number: (315) 738-6672.

BAN5AV01

Direct Loans

William D. Ford Federal Direct Loan Program

BANKRUPTCY REPRESENTATION BY U.S. ATTORNEY

MM/DD/CCYY

Debtor(s) Name: _____

Debtor(s) SSN: _____

Case No. _____

_____ v. United States Department of Education et al.

Adversary Proceeding No. _____

Bankr. D. _____

Dear Assistant United States Attorney _____

We are writing to request that you represent the Secretary of Education in the above referenced bankruptcy matter pending in your district. The plaintiff in this case is seeking a discharge of a student loan made by the Secretary under the William D. Ford Federal Direct Loan Program (Direct Loan Program). Bankruptcy Code § 523(a)(8) provides that educational loans, such as plaintiff's Direct Loan, are not dischargeable unless the loan (A) first became due more than seven years (exclusive of any applicable suspension of the repayment period) before the date of filing of the bankruptcy petition; or (B) exempting such debt from discharge under this paragraph will impose an undue hardship on the debtor and the debtor's dependents.

Attached is a fact sheet containing specific information regarding this Direct Loan. Because this Direct Loan has not been in repayment for more than seven years before the filing of the bankruptcy petition, the loan is not dischargeable under Bankruptcy Code § 523(a)(8)(A). Further, it is not dischargeable under Bankruptcy Code § 523(a)(8)(B) because the Direct Loan Program offers several flexible repayment plans (including an Income Contingent Repayment Plan) so that exempting the Direct Loan from discharge will not cause undue hardship to the debtor and the debtor's dependents.

For these reasons, the Department believes that plaintiff's Direct Loan is non-dischargeable. We appreciate your representation of the Secretary's interest in this proceeding. For specific information on this debtor(s)'s Direct Loan, please call Dee Washburn or Arlene Hanson at the Direct Loan Servicing Center (315) 738-6711. For assistance on legal issues (including model briefs) related to Direct Loans in bankruptcy, contact the U.S. Department of Education's Office of the General Counsel at (202) 401-8302.

Thank you again for your assistance with this matter.

Sincerely,

Chief, Bankruptcy Unit
San Francisco Service Center

BAN4AV01

Direct Loans

William D. Ford Federal Direct Loan Program

FOLLOW-UP BANKRUPTCY DOCUMENTATION

ATTN: Myron McNeal
U.S. Department of Education
Litigation Branch
50 United Nations Plaza
San Francisco, CA 94102

MM/DD/CCYY

REASON FOR NOTICE

Follow-up Notice Of Receipt of Additional Documents In Bankruptcy Case

The William D. Ford Federal Direct Loan Program has received the attached documents pertaining to one of our borrowers. We have notified you previously of this bankruptcy, so this information should be used to update the file.

INFORMATION ON BANKRUPTCY

Borrower SSN: 555-44-3333
Borrower Name: Mary K. Student

Documents Attached:

-
-
-
-

CONTACT INFORMATION

If you have any additional questions or require additional information, please contact Danielle Smith at the U.S. Department of Education (202) 619-0738 or Dee Washburn or Arlene Hanson at the Direct Loan Servicing Center (315) 738-6711.

BAN2AV02

Direct Loans

William D. Ford Federal Direct Loan Program

BANKRUPTCY REAFFIRMATION SENT TO DEBTOR/ATTORNEY

Type in Debtor's or Attorney's Name Here
Type in Address Line 1 Here
Type in Address Line 2 Here
Type in City, State and Zip Code Here

Type In MM/DD/CCYY Here

RE: Type in Borrower's/Debtor's Name Here

Account No. Type in Borrower's 999-99-9999-9 Account No. Here

Reason for Notice

We are enclosing a Bankruptcy Reaffirmation Agreement, approved by an official of the U.S. Department of Education, for Type Borrower's/Debtor's Name Here, who has a Direct Loan. To indicate acceptance of the Agreement, the Debtor and the Debtor's Attorney (if an attorney is representing the debtor) must sign the Agreement.

Action You Can Take

Please file with the Court and return a copy of this signed Agreement to:

U.S. Department of Education
Collections Department
Direct Loan Servicing Center
P.O. Box 4609
Utica, New York 13504-4609
ATTN: Linda Duncan

Questions?

Questions? If so, please call 315-738-6672.

BAN3AV02

Direct Loans

William D. Ford Federal Direct Loan Program

INITIAL BANKRUPTCY DOCUMENTATION

ATTN: Myron McNeal
U.S. Department of Education
Litigation Branch
50 United Nations Plaza
San Francisco, CA 94102

MM/DD/CCYY

REASON FOR NOTICE

Initial Notice Of Receipt of Documents In Bankruptcy Case

The William D. Ford Federal Direct Loan Program has received the attached documents pertaining to one of our borrowers who has filed for bankruptcy.

INFORMATION ON BANKRUPTCY

Borrower SSN:	999-99-9999
Borrower Name:	First Name MI Last Name
First Payment Due Date:	MM/DD/CCYY
Principal Balance:	\$999,999.99
Interest Due:	\$999,999.99
Total Amount of Debt:	\$999,999.99
Holder of Loan:	U.S. Department of Education William D. Ford Federal Direct Loan Program

Documents Attached:

-
-
-
-

Additional Documentation Attached:

-

CONTACT INFORMATION

If you have any additional questions or require additional information, please contact Danielle Smith, at the U.S. Department of Education (202) 619-0738 or Dee Washburn or Arlene Hanson at the Direct Loan Servicing Center (315) 738-6711.

BAN1AV03

XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX

XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX

Direct Loans

William D. Ford Federal Direct Loan Program

Late Payment Notice: 90 Days Overdue

We are reporting this delinquency to national credit bureaus. You **MUST** pay Total Amount Due immediately or this loan could default. Contact us now at 1-800-848-0979 to discuss repayment options so that we can help avoid further credit rating damage.

Current Month Due Amount: \$999,999,999.99 **Current Payment Due Date:** MM/DD/CCYY
Past Due Amount: \$999,999,999.99
Total Amount Due: \$999,999,999.99 **To Make Your Account Current, Mail Payment:**

Immediately

If you think you may be unable to make a scheduled payment, please contact the Direct Loan Servicing Center immediately to discuss alternative arrangements.

All payments are applied first to unpaid fees due and then to unpaid accrued interest. Any remaining amount will automatically be applied to your principal.

PDP5AV03

Please return coupon below with your payment

ACCOUNT NUMBER	CURRENT BALANCE	CURRENT DUE	PAST DUE	LATE CHARGES AND FEES	TOTAL DUE
999-99-9999-9	999,999,999.9	999,999,999.9	999,999,999.9	999,999,999.9	999,999,999.99
999-99-9999-9	9999,999,999.	9	9	9	999,999,999.99
999-99-9999-9	99	999,999,999.9	999,999,999.9	999,999,999.9	999,999,999.99
999-99-9999-9	999,999,999.9	9	9	9	999,999,999.99
999-99-9999-9	9	999,999,999.9	999,999,999.9	999,999,999.9	999,999,999.99
999-99-9999-9	999,999,999.9	9	9	9	999,999,999.99
999-99-9999-9	9	999,999,999.9	999,999,999.9	999,999,999.9	999,999,999.99
999-99-9999-9	999,999,999.9	9	9	9	999,999,999.99
999-99-9999-9	9	999,999,999.9	999,999,999.9	999,999,999.9	999,999,999.99
999-99-9999-9	999,999,999.9	9	9	9	999,999,999.99
999-99-9999-9	9	999,999,999.9	999,999,999.9	999,999,999.9	999,999,999.99
999-99-9999-9	999,999,999.9	9	9	9	999,999,999.99
999-99-9999-9	9	999,999,999.9	999,999,999.9	999,999,999.9	999,999,999.99
999-99-9999-9	999,999,999.9	9	9	9	999,999,999.99
999-99-9999-9	9	999,999,999.9	999,999,999.9	999,999,999.9	999,999,999.99
999-99-9999-9	999,999,999.9	9	9	9	999,999,999.99
999-99-9999-9	9	999,999,999.9	999,999,999.9	999,999,999.9	999,999,999.99
				Account Number:	999-99-9999
				Minimum Payment Due:	\$999,999,999.99
				Total Amount Enclosed:	<input style="width: 100px; height: 20px;" type="text"/>

ADDRESS CHANGE? [] **Check box here and with any changes on the back.**

PREPAYMENT WAIVER
Check this box [] if your payment is at least twice your monthly payment amount **AND** you do not want to "prepay" your account (i.e., to reflect a \$0 Minimum Payment Due on your next Billing Statement). You cannot prepay if you have unpaid accrued interest, fees/charges, or delinquency.

Write your account number on your check or money order. If you send your payment overnight mail, use the U.S. Postal System to avoid delays.

Make check or money order payable to U.S. Department of Education and send to:

First Name MI Last Name
 c/o Name
 Street Address 1

U.S. Department of Education
 P.O. Box 530260
 Atlanta, GA 30353-0260

XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX

Direct Loans

William D. Ford Federal Direct Loan Program

First Name MI Last Name
Address1
Address2
City, State, Zip

Oops!

You Sent Your Payment to the Wrong Address

Did You Know?

Your last payment was sent to the Montgomery (AL) Origination/Consolidation Center, the Utica (NY) Servicing Center, or the old Phoenix (AZ) Payment Center address rather than to the correct Payment Center in Atlanta (GA). It has been applied to your account, but...

... To Avoid Misdirected Payment Problems

To avoid delays in applying your payments and the potential for delinquency on your account in the future, please send all of your Direct Loan payments to the Payment Center address below.

KEEP THIS FOR FUTURE REFERENCE

<input type="checkbox"/>
U.S. Department of Education Direct Loan Payment Center P.O. Box 746000 Atlanta, GA 30374-6000

PMT2AV01

Direct Loans

William D. Ford Federal Direct Loan Program

PAYMENT DUE DATE CHANGE

CONFIRMATION

First Name MI Last Name
Address1
Address2
City, State Code Zip Code

MM/DD/CCYY

ACCOUNT#: 999-99-9999

Reason for Notice

We have changed your Direct Loan payment due date, as you requested, to the **99xx day of the month**. The first payment due date on this new cycle is:

MM/DD/CCYY

Action Required

Electronic Debiting

If you pay your Direct Loans via electronic debiting from your bank account each month, automatic electronic deductions will occur on your new cycle date starting on the payment due date shown above.

Non-Electronic Payments

If you mail payments, please make payments on your new cycle date starting on the payment due date shown above. Always return a billing coupon with the payment even if the coupon shows your old due date. Your new due date should be reflected on future billing materials you receive. Checks or money orders (with your account number written on them) for total due should be sent to:

**U.S. Department of Education
P.O. Box 530260
Atlanta, GA 30353-0260**

How To Contact Us

Questions? If so, please call us at our toll-free telephone number shown on the back of this Notice.

MCB1AV03

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Direct Loans

William D. Ford Federal Direct Loan Program

MM/DD/YY

ACCOUNT#:
999-99-9999-9

First Name MI Last Name
Street Address
City, State Code Zip Code

RE: OOPS. You Sent Your Payment to the Wrong Address

Dear First Name MI Last Name

DID YOU KNOW?

Your last payment was sent to the Montgomery (AL) Origination/Consolidation Center, the Utica (NY) Servicing Center, or the old Phoenix (AZ) Payment Center address rather than to the correct Payment Center in Atlanta (GA). It has been applied to your account, but...

... TO AVOID MISDIRECTED PAYMENT PROBLEMS

To avoid delays in applying your payments and the potential for delinquency on your account in the future, please send all of your Direct Loan payments to the Payment Center address below.

KEEP THIS PAYMENT ADDRESS FOR FUTURE REFERENCE

U.S. Department of Education
P.O. Box 746000
Atlanta, GA 30374-6000

Sincerely,

Borrower Services Representative

L102AV01

Direct Loans

William D. Ford Federal Direct Loan Program

Late Payment Notice: 30 Days Overdue

As the Endorser of the following Direct PLUS Loan(s) for BORROWER'S NAME, this is your notification that payment is overdue on this account. Please remember that you are responsible for repayment of this debt. The following message has been sent to the borrower: "We still have not received your full payment, due MM/DD/CCYY, and another payment is now becoming due. If delinquency continues, this loan account will be reported to national credit bureaus as being past due and eventually defaulted (see enclosed brochure for penalties)."

Current Month Due Amount:	\$999,999,999.99	Current Payment Due Date:	MM/DD/CCYY	Immediately
Past Due Amount:	\$999,999,999.99			
Total Amount Due:	\$999,999,999.99	To Make Your Account Current, Mail Payment:		

If you think you may be unable to make a scheduled payment, please contact the Direct Loan Servicing Center immediately to discuss alternative arrangements.

All payments are applied first to unpaid fees due and then to unpaid accrued interest. Any remaining amount will automatically be applied to your principal.

CDD2PV03

Please return coupon below with your payment

ACCOUNT NUMBER	CURRENT BALANCE	CURRENT DUE	PAST DUE	LATE CHARGES AND FEES	TOTAL DUE
999-99-9999-9	999,999,999.9	999,999,999.9	999,999,999.9	999,999,999.9	999,999,999.99
999-99-9999-9	999,999,999.9	9	9	9	999,999,999.99
999-99-9999-9	99	999,999,999.9	999,999,999.9	999,999,999.9	999,999,999.99
999-99-9999-9	999,999,999.9	9	9	9	999,999,999.99
999-99-9999-9	9	999,999,999.9	999,999,999.9	999,999,999.9	999,999,999.99
999-99-9999-9	999,999,999.9	9	9	9	999,999,999.99
999-99-9999-9	9	999,999,999.9	999,999,999.9	999,999,999.9	999,999,999.99
999-99-9999-9	999,999,999.9	9	9	9	999,999,999.99
999-99-9999-9	9	999,999,999.9	999,999,999.9	999,999,999.9	999,999,999.99
999-99-9999-9	999,999,999.9	9	9	9	999,999,999.99
999-99-9999-9	9	999,999,999.9	999,999,999.9	999,999,999.9	999,999,999.99
999-99-9999-9	999,999,999.9	9	9	9	999,999,999.99
999-99-9999-9	9	999,999,999.9	999,999,999.9	999,999,999.9	999,999,999.99
999-99-9999-9	999,999,999.9	9	9	9	999,999,999.99
999-99-9999-9	9	999,999,999.9	999,999,999.9	999,999,999.9	999,999,999.99
999-99-9999-9	999,999,999.9	9	9	9	999,999,999.99
999-99-9999-9	9	999,999,999.9	999,999,999.9	999,999,999.9	999,999,999.99
				Account Number:	999-99-9999
				Minimum Payment Due:	\$999,999,999.99
				Total Amount Enclosed:	

ADDRESS CHANGE? []
 Check box here and with any changes on the back.

PREPAYMENT WAIVER
 Check this box [] if your payment is at least twice your monthly payment amount AND you do not want to "prepay" your account (i.e., to reflect a \$0 Minimum Payment Due on your next Billing Statement). You cannot prepay if you have unpaid accrued interest, fees/charges, or delinquency.

Write your account number on your check or money order. If you send your payment overnight mail, use the U.S. Postal System to avoid delays.

Make check or money order payable to U.S. Department of Education and send to:

First Name MI Last Name
 c/o Name
 Street Address 1

U.S. Department of Education
 P.O. Box 530260
 Atlanta, GA 30353-0260

XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX

Direct Loans

William D. Ford Federal Direct Loan Program

EXPLANATION OF APPLYING PAYMENTS TO LOANS

First Name MI Last Name
Street Address
City, State Code Zip Code

MM/DD/YY
ACCOUNT#: xxx-xx-xxxx-x

Thank you for the payment you recently sent on your William D. Ford Direct Student Loan. You provided instructions as to how the funds should be applied. You have asked that payments be applied first to your unsubsidized loan balance. Unfortunately, we are unable to accommodate your request.

During the period of time when you are either "in-school" or "in-grace" status with your loan, you may specifically direct how payments are applied. Once your loans are in repayment status, it is not possible to direct the application of the regular payment amount. Those payments are spread according to the requirements of your Direct Loan proportionally, which requires that repayment be applied across both the subsidized and unsubsidized portions. However, if you repay more than the required amount, you may direct how you would like the overpaid amount applied. For example, if your minimum payment is \$50.00 and you forward us \$75.00 with instructions to apply the \$25.00 to the unsubsidized principal balance, we would be pleased to accommodate your request.

According to the terms of your Promissory Note, when loans go into repayment, payments are applied proportionally across both the subsidized and unsubsidized loan. Only funds above the required minimum monthly payment may be applied to the specific loan in question.

We appreciate the manner in which you have handled your account and are available to answer any questions you may have on direct lending. Should you have any questions regarding this, please feel free to call our Borrower Services Department at 1-800-848-0979.

Sincerely yours,

Payment Center Representative

RPY1AV01

Direct Loans

William D. Ford Federal Direct Loan Program

MM/DD/YY

ACCOUNT#:
999-99-9999-9

First Name MI Last Name
Street Address
City, State Code Zip Code

RE: Your Direct Loan Billing Statement

Dear First name MI Last Name

Thanks very much for taking the time to contact us about your Direct Loan billing statements. We understand that you are not certain why you have received billing statements from us, and we would like to clear up any misunderstanding or misinformation.

According to our records, you left school on MM/DD/YY, and you must begin to repay your loan on MM/DD/YY. If the date you left school is incorrect, or if you have returned to school, please notify us either by phone or in writing. It is important, however, that you continue to make payments in the meantime to prevent your account from becoming delinquent.

We will be happy to answer any additional questions you may have regarding this matter or other issues regarding your Direct Loan(s). Simply give us a call at one of the numbers listed for the Direct Loan Servicing Center Borrower Services Department on the reverse side.

Sincerely,

Borrower Services Representative

L101AV02

Direct Loans

William D. Ford Federal Direct Loan Program

NOTICE ENCLOSED

Reason for Notice

A Direct Loan Notice we recently sent you contained an incorrect date. Specifically, the Notice stated your next payment due date was in the year 1900 instead of 2000. We are enclosing a Notice with a corrected date.

No Action Needed

The enclosed document is information only. You should make your next payment by the due date shown on your next bill.

Our goal is to provide the millions of Direct Loan borrowers like yourself with loan information in a timely manner and to immediately correct any format issues.

We apologize for any inconvenience this may have caused. Thank you.

SPEC1V01

Direct Loans

William D. Ford Federal Direct Loan Program

INQUIRY ABOUT MONTHLY PAYMENTS

First Name MI Last Name
Street Address 1
Street Address 2
City, State Code Zip Code

MM/DD/CCYY

ACCOUNT#: 999-99-9999

Reason for Notice

In response to your recent inquiry about monthly payments for your Direct Loan(s), please be aware that:

- You must make a payment every month, even if you do not receive a bill. Borrowers can arrange to make payments using one of the following methods (subject to availability and eligibility):
 - an **electronic debit account (EDA)** to make monthly payments easily and automatically from a bank account
 - a **coupon book**, which allows you to pay at your convenience without waiting for monthly billing statements
 - **monthly billing statements**
- If you make payments using either coupons from your monthly billing statements or your coupon book, we recommend you mail payments early enough to ensure your account does not become delinquent. You should send each payment (with your account number written on your check or money order) to:

**U.S. Department of Education
P.O. Box 530260
Atlanta, GA 30353-0260**

- If you pay with the coupon from your monthly billing statement, you will receive the billing statement approximately 20 days prior to your payment due date each month.
- Those paying by EDA or coupon do not receive a monthly bill.

Discount Interest Rate for EDA

If you choose to pay your Direct Loan(s) by electronic debiting, you will receive a x.xxx% discount on your repayment interest rate(s). To determine your discounted interest rate(s), you would subtract x.xxx% from your repayment interest rate(s) reported to you annually and on Direct Loan Notices. This discount does not apply during in-school, grace, deferment, or forbearance periods.

Questions?

Please call us at our toll-free telephone number shown on the back of this Notice if you:

- have any more questions
- want your monthly Direct Loan payments deducted electronically from your bank account on your payment due date via EDA
- want to know if you are eligible for a coupon book.

L309AV05

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Direct Loans

William D. Ford Federal Direct Loan Program

Late Payment Notice: 180 Days Overdue

As Endorser of the following Direct PLUS Loan(s) for BORROWER'S NAME, you are receiving this late payment notification. You are responsible for all outstanding payments and subject to penalties for the default of this loan. This message was sent to the borrower and applies to your obligation as well: "We are updating our report to national credit bureaus concerning your delinquency. If you do not pay, your loan will soon default. Contact us immediately. **If you do not pay the Total Amount Due or make satisfactory arrangements within 60 days, we will demand full repayment of all principal and interest immediately.**"

Current Month Due Amount:	\$999,999,999.99	Current Payment Due Date:	MM/DD/CCYY
Past Due Amount:	\$999,999,999.99	To Make Your Account Current, Mail Payment:	Immediately
Total Amount Due:	\$999,999,999.99		

If you think you may be unable to make a scheduled payment, please contact the Direct Loan Servicing Center immediately to discuss alternative arrangements.

All payments are applied first to unpaid fees due and then to unpaid accrued interest. Any remaining amount will automatically be applied to your principal.

CDD8PV01

Please return coupon below with your payment

ACCOUNT NUMBER	CURRENT BALANCE	CURRENT DUE	PAST DUE	LATE CHARGES AND FEES	TOTAL DUE
999-99-9999-9	999,999,999.9	999,999,999.9	999,999,999.9	999,999,999.9	999,999,999.99
999-99-9999-9	999,999,999.9	9	9	9	999,999,999.99
999-99-9999-9	99	999,999,999.9	999,999,999.9	999,999,999.9	999,999,999.99
999-99-9999-9	999,999,999.9	9	9	9	999,999,999.99
999-99-9999-9	9	999,999,999.9	999,999,999.9	999,999,999.9	999,999,999.99
999-99-9999-9	999,999,999.9	9	9	9	999,999,999.99
999-99-9999-9	9	999,999,999.9	999,999,999.9	999,999,999.9	999,999,999.99
999-99-9999-9	999,999,999.9	9	9	9	999,999,999.99
999-99-9999-9	9	999,999,999.9	999,999,999.9	999,999,999.9	999,999,999.99
999-99-9999-9	999,999,999.9	9	9	9	999,999,999.99
999-99-9999-9	9	999,999,999.9	999,999,999.9	999,999,999.9	999,999,999.99
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999-99-9999-9	999,999,999.9	9	9	9	999,999,999.99
999-99-9999-9	9	999,999,999.9	999,999,999.9	999,999,999.9	999,999,999.99
999-99-9999-9	999,999,999.9	9	9	9	999,999,999.99
999-99-9999-9	9	999,999,999.9	999,999,999.9	999,999,999.9	999,999,999.99
999-99-9999-9	999,999,999.9	9	9	9	999,999,999.99
999-99-9999-9	9	999,999,999.9	999,999,999.9	999,999,999.9	999,999,999.99
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999-99-9999-9	9	999,999,999.9	999,999,999.9	999,999,999.9	999,999,999.99
999-99-9999-9	999,999,999.9	9	9	9	999,999,999.99
999-99-9999-9	9	999,999,999.9	999,999,999.9	999,999,999.9	999,999,999.99
999-99-9999-9	999,999,999.9	9	9	9	999,999,999.99
999-99-9999-9	9	999,999,999.9	999,999,999.9	999,999,999.9	999,999,999.99
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999-99-9999-9	9	999,999,999.9	999,999,999.9	999,999,999.9	999,999,999.99
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999-99-9999-9	999,999,999.9	9	9	9	999,999,999.99
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999-99-9999-9	999,999,999.9	9	9	9	999,999,999.99
999-99-9999-9	9	999,999,999.9	999,999,999.9	999,999,999.9	999,999,999.99
999-99-9999-9	999,999,999.9	9	9	9	999,999,999.99
999-99-9999-9	9	999,999,999.9	999,999,999.9	999,999,999.9	999,999,999.99
999-99-9999-9	999,999,999.9	9	9	9	999,999,999.99
999-99-9999-9	9	999,999,999.9	999,999,999.9	999,999,999.9	999,999,999.99
999-99-9999-9	999,999,999.9	9	9	9	999,999,999.99
999-99-9999-9	9	999,999,999.9	999,999,999.9	999,999,999.9	999,999,999.99
999-99-9999-9	999,999,999.9	9	9	9	999,999,999.99
999-99-9999-9	9	999,999,999.9	999,999,999.9	999,999,999.9	999,999,999.99
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999-99-9999-9	9	999,999,999.9	999,999,999.9	999,999,999.9	999,999,999.99
999-99-9999-9	999,999,999.9	9	9	9	999,999,999.99
999-99-9999-9	9	999,999,999.9	999,999,999.9	999,999,999.9	999,999,999.99
999-99-9999-9	999,999,999.9	9	9	9	999,999,999.99
999-99-9999-9	9	999,999,999.9	999,999,999.9	999,999,999.9	999,999,999.99
999-99-9999-9	999,999,999.9	9	9	9	999,999,999.99
999-99-9999-9	9	999,999,999.9	999,999,999.9	999,999,999.9	999,999,999.99
999-99-9999-9	999,999,999.9	9	9	9	999,999,999.99
999-99-9999-9	9	999,999,999.9	999,999,999.9	999,999,999.9	999,999,999.99
999-99-9999-9	999,999,999.9	9	9	9	999,999,999.99
999-99-9999-9	9	999,999,999.9	999,999,999.9	999,999,999.9	999,999,999.99
999-99-9999-9	999,999,999.9	9	9	9	999,999,999.99
999-99-9999-9	9	999,999,999.9	999,999,999.9	999,999,999.9	999,999,999.99
999-99-9999-9	999,999,999.9	9	9	9	999,999,999.99
999-99-9999-9	9	999,999,999.9	999,999,999.9	999,999,999.9	999,999,999.99
999-99-9999-9	999,999,999.9	9	9	9	999,999,999.99
999-99-9999-9	9	999,999,999.9	999,999,999.9	999,999,999.9	999,999,999.99
999-99-9999-9	999,999,999.9	9	9	9	999,999,999.99
999-99-9999-9	9	999,999,999.9	999,999,999.9	999,999,999.9	999,999,999.99
999-99-9999-9	999,999,999.9	9	9	9	999,999,999.99
999-99-9999-9	9	999,999,999.9	999,999,999.9	999,999,999.9	999,999,999.99
999-99-9999-9	999,999,999.9	9	9	9	999,999,999.99
999-99-9999-9	9	999,999,999.9	999,999,999.9	999,999,999.9	999,999,999.99
999-99-9999-9	999,999,999.9	9	9	9	999,999,999.99
999-99-9999-9	9	999,999,999.9	999,999,999.9	999,999,999.9	999,999,999.99
999-99-9999-9	999,999,999.9	9	9	9	999,999,999.99
999-99-9999-9	9	999,999,999.9	999,999,999.9	999,999,999.9	999,999,999.99
999-99-9999-9	999,999,999.9	9	9	9	999,999,999.99
999-99-9999-9	9	999,999,999.9	999,999,999.9	999,999,999.9	999,999,999.99
999-99-9999-9	999,999,999.9	9	9	9	999,999,999.99
999-99-9999-9	9	999,999,999.9	999,999,999.9	999,999,999.9	999,999,999.99
999-99-9999-9	999,999,999.9	9	9	9	999,999,999.99
999-99-9999-9	9	999,999,999.9	999,999,999.9	999,999,999.9	999,999,999.99
999-99-9999-9	999,999,999.9	9	9	9	999,999,999.99
999-99-9999-9	9	999,999,999.9	999,999,999.9	999,999,999.9	999,999,999.99
999-99-9999-9	999,999,999.9	9	9	9	999,999,999.99
999-99-9999-9	9	999,999,999.9	999,999,999.9	999,999,999.9	999,999,999.99
999-99-9999-9	999,999,999.9	9	9	9	999,999,999.99
999-99-9999-9	9	999,999,999.9	999,999,999.9	999,999,999.9	999,999,999.99
999-99-9999-9	999,999,999.9	9	9	9	999,999,999.99
999-99-9999-9	9	999,999,999.9	999,999,999.9	999,999,999.9	999,999,999.99
999-99-9999-9	999,999,999.9	9	9	9	999,999,999.99
999-99-9999-9	9	999,999,999.9	999,999,999.9	999,999,999.9	999,999,999.99
999-99-9999-9	999,999,999.9	9	9	9	999,999,999.99
999-99-9999-9	9	999,999,999.9	999,999,999.9	999,999,999.9	999,999,999.99
999-99-9999-9	999,999,999.9	9	9	9	999,999,999.99
999-99-9999-9	9	999,999,999.9	999,999,999.9	999,999,999.9	999,999,999.99
999-99-9999-9	999,999,999.9	9	9	9	999,999,999.99
999-99-9999-9	9	999,999,999.9	999,999,999.9	999,999,999.9	999,999,999.99
999-99-9999-9	999,999,999.9	9	9	9	999,999,999.99
999-99-9999-9	9	999,999,999.9	999,999,999.9	999,999,999.9	999,999,999.99
999-99-9999-9	999,999,999.9	9	9	9	999,999,999.99
999-99-9999-9	9	999,999,999.9	999,999,999.9	999,999,999.9	999,999,999.99
999-99-9999-9	999,999,999.9	9	9	9	999,999,999.99
999-99-9999-9	9	999,999,999.9	999,999,999.9	999,999,999.9	999,999,999.99
999-99-9999-9	999,999,999.9	9	9	9	999,999,999.99
999-99-9999-9	9	999,999,999.9	999,999,999.9	999,999,999.9	999,999,999.99
999-99-9999-9	999,999,999.9	9	9	9	999,999,999.99
999-99-9999-9	9	999,999,999.9</			

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Direct Loans

William D. Ford Federal Direct Loan Program

MM/DD/YY

ACCOUNT#:

999-99-9999-9

First Name MI Last Name

Street Address

City, State Code Zip Code

Dear First Name MI Last Name

Due to system problems, we were unable to send your MONTH bill. We apologize for any inconvenience this may have caused.

A forbearance has been placed on your account for the MONTH CCYY payment. This means you are not responsible for the MONTH payment at this time, although you are responsible for the interest accrued. If you would still like to make the payment, you may do so. Please make sure your account number is written on your check or money order and remit to the address below. To verify the payment amount, please call the Direct Loan Servicing Center at the toll-free number provided on the reverse side of this letter.

U.S. Department of Education

P.O. Box 746000

Atlanta, GA 30374-6000

LIZ2AV02

Our Mission is to Ensure Equal Access to Education and to Promote Educational Excellence Throughout the Nation

U.S. Department of Education

Direct Loans

William D. Ford Federal Direct Loan Program

PAYMENT BULLETIN – DUPLICATE BILLS

FIRST NAME MI LAST NAME
STREET ADDRESS 1
STREET ADDRESS 2
CITY, STATE ZIP CODE

MM/DD/CCYY

ACCOUNT #: 999-99-9999

Reason for Notice

You may have received a duplicate billing statement for your Direct Loan(s) in January. Please be assured that there is no affect on your account due to this duplicate printing. You may ignore this duplicate.

Action Needed

If you have not yet done so, please send your payment immediately using the coupon from one of the billing statements to:

U.S. Department of Education
P.O. Box 530260
Atlanta, GA 30353-0260

If you have already sent your payment, please disregard this notification.

We apologize for any inconvenience and are taking steps to prevent billing errors from occurring in the future. Thank you.

PAY1AV01

Direct Loans

William D. Ford Federal Direct Loan Program

PAYMENT BULLETIN - LATE BILL AND DUPLICATE BILL

FIRST NAME MI LAST NAME
STREET ADDRESS 1
STREET ADDRESS 2
CITY, STATE ZIP CODE

MM/DD/CCYY

ACCOUNT #: 999-99-9999

Reason for Notice

We apologize that your December Direct Loan billing statement was sent to you late and that you received a duplicate January billing statement. These situations occurred due to our printing problems.

Please be assured that there is no affect on your account due to these issues.

Action Needed

If you have not already done so, please send your payment that was due January 21 immediately to:

U.S. Department of Education
P.O. Box 530260
Atlanta, GA 30353-0260

A billing coupon is **not** required for this payment. If you have already sent your payment, please disregard this notification.

We apologize for any inconvenience and are taking steps to prevent billing errors from occurring in the future. Thank you.

PAY3AV01

Our Mission is to Ensure Equal Access to Education and to Promote Educational Excellence Throughout the Nation

U.S. Department of Education

Direct Loans

William D. Ford Federal Direct Loan Program

PAYMENT BULLETIN – NO BILL SENT

FIRST NAME MI LAST NAME
STREET ADDRESS 1
STREET ADDRESS 2
CITY, STATE ZIP CODE

MM/DD/CCYY

ACCOUNT #: 999-99-9999

Reason for Notice

Your January Direct Loan billing statement was not sent to you because of our printing problems. Please be assured that there is no affect on your account due to lack of a bill.

Action Needed

If you have not already done so, please send your payment that was due January 21 immediately to:

U.S. Department of Education
P.O. Box 530260
Atlanta, GA 30353-0260

A billing coupon is **not** required for this payment. If you have already sent your payment, please disregard this notification.

We apologize for any inconvenience and are taking steps to prevent billing errors from occurring in the future. Thank you.

PAY2AV01

Our Mission is to Ensure Equal Access to Education and to Promote Educational Excellence Throughout the Nation

U.S. Department of Education

Direct Loans

William D. Ford Federal Direct Loan Program

NOTICE OF CHECK BEING RETURNED

First Name MI Last Name
Street Address
City, State Code Zip Code

MM/DD/CCYY
Account#: xxx-xx-xxxx-x

Dear First Name MI Last Name

RE: *Check Cannot Be Processed*
Check #: xxxxx Dated: MM/DD/CCYY Amount: \$999,999.99

The enclosed check is being returned to you for the following reason(s):

- Check illegible. Please provide a readable check and indicate on it the account/social security number (SSN) and/or full name under which the loan was granted.
- Check cannot be identified. The account cannot be located under the given name and/or SSN. Please write on the check the full name and SSN under which the loan was granted.
- Check was damaged in transit to the Payment Center. Please issue a new check. Provide the account/SSN and full name under which the loan was granted on the check.
- Misdirected check. The check was made payable to NAME ON CHECK. Please provide a new check made payable to the U.S. Department of Education and including the full name and SSN under which the loan was granted.
- Other

To ensure timely payment processing, please enclose your coupon (if available), write your account number on your check, and mail to:

U.S. Department of Education
Direct Loan Payment Center
P.O. Box 746000
Atlanta, GA 30374-6000

If you have any questions, contact us at the address or telephone number on the back of this Notice.

Sincerely,

Payment Center Representative
Direct Loan Servicing Center

L126AV02

Direct Loans

William D. Ford Federal Direct Loan Program

First Name MI Last Name
Street Address1
Street Address2
City, State Code Zip Code

MM/DD/CCYY

ACCOUNT#: 999-99-9999-9

RE: Returned Check
Check # _____
Dated _____
Amt _____

Dear First name MI Last Name

The enclosed check has been returned by your financial institution for the following reason:

- Insufficient funds
- Payment Stopped
- Account Closed
- Refer to Maker
- Unable to Identify Bank of First Deposit
- Other: _____

Your Direct Loan account has been debited for the payment amount of \$999,999,999.99 plus associated processing fees in the amount of \$999,999,999.99. Your account may now be delinquent. Please remit a check in the amount of \$999,999,999.99 to the address listed below to bring your account current.

To ensure timely payment processing, write your account number on your check, and mail to:

U.S. Department of Education
P.O. Box 746000
Atlanta, GA 30374-6000

We will be happy to answer any questions you may have about this matter or other issues regarding your Direct Loan. Simply give us a call at one of the numbers listed for the Direct Loan Servicing Center on the reverse side.

L128AV04

Direct Loans

William D. Ford Federal Direct Loan Program

NOTICE OF REFUND CHECK

First Name MI Last Name
Street Address 1
Street Address 2
City, State Code Zip Code

MM/DD/CCYY

ACCOUNT#: xxx-xx-xxxx-x

Dear First Name MI Last Name

RE: *Refund Check* Dated: MM/DD/CCYY Amount: \$999,999.99
Check #: xxxxxx

The check identified above was received by the Direct Loan Payment Center on MM/DD/CCYY. We are returning funds to you by means of a United States Treasury Check in the amount of \$999,999.99, which you should receive within the next 45 days. The reason we are sending you a refund check is:

- We have no record of an account in your name or under the account number you provided. We are returning the full amount of your payment to you. If you intended to make a payment on a Direct Loan, please resubmit your payment, with the full name of the borrower and correct account number on the check to:

U.S. Department of Education
Direct Loan Payment Center
P.O. Box 746000
Atlanta, GA 30374-6000
- We received a cancellation record for your loan from the school. We are returning the payments made on your loan before it was canceled. If the cancellation of your loan was in error or you feel this action is incorrect, please contact us immediately at 1-800-848-0979. If you receive a refund and the loan is later reinstated, you will be asked to return the funds.
- Your account is paid in full. We are returning to you the amount you overpaid.
- We closed the account of Borrower's Name due to the person's death. Payments made on his/her behalf after the date of death are being returned to you.
- We have closed the account of Borrower's Name due to an approved Certification of Permanent and Total Disability. We are returning payments, which you made after the effective date of this certification.
- Other:** _____

If you have any questions, please contact us at the address or toll-free telephone number on the back.

Sincerely,

Payment Center Representative
Direct Loan Servicing Center

L129AV03

Direct Loans

William D. Ford Federal Direct Loan Program

DRAFT COHORT DEFAULT RATE

CHALLENGE DENIED

School Director First Name MI Last Name
Title
School Name
Street Address 1
Street Address 2
City, State Zip Code

MM/DD/CCYY

Certified Mail Receipt Number:

Reason for Notice

The Direct Loan Servicing Center received your letter dated MM/DD/CCYY regarding your institution's challenge of its FY 19XX draft cohort default rate (CDR). The referenced challenge is for:

- 19XX Draft Data Challenge--Erroneous Data Appeal for:

- NAME OF SCHOOL
- OPEID: 123456

Your request for challenge has been denied. After careful review, it has been determined that your challenge cannot be processed for the following reason(s):

- Untimely submission of challenge. Your submission should have been received by MM/DD/CCYY, but was not received until MM/DD/CCYY.
- Non-specific allegations of erroneous data.
- We did not receive the BUD report information we requested from your school on MM/DD/CCY, which was required within five business days of your receipt of our letter.
- Other: _____

Questions?

Please direct all further correspondence to the U.S. Department of Education at the address listed in the *Draft Cohort Default Rate Review Guide* provided to your institution with the BUD report.

L604AV01

Direct Loans

William D. Ford Federal Direct Loan Program

IMPROPER LOAN SERVICING APPEAL SAMPLE OF LOAN RECORDS ENCLOSED

MM/DD/CCYY

School Name
Attn:
Street Address 1
Street Address 2
City, State Zip Code

OPE-ID#: xxxxxxxxxxxxxxxx

Reason for Notice

We are providing loan servicing records as requested to facilitate your Cohort Default Rate Appeal process. These records contain borrower data that will enable you to determine if improper loan servicing has occurred. The compilation of these records is based on the requirements set forth in the June 1994 Dear Guaranty Agency Director Letter.

Action You May Take

If any data you receive is incomplete or illegible, you must send a written request for replacement data to the Direct Loan Servicing Center (see address below) **within five (5) business days** from the date you receive this Notice. We recommend that all correspondence be sent via overnight mail/courier delivery.

Questions?

For questions regarding the enclosed loan records, please write to us at:

U.S. Department of Education
School Services Department
Attn: Default Rate Appeals Section
501 Bleecker Street
Utica, NY 13501

For general inquiries regarding the cohort default rate appeals process, please contact the U.S. Department of Education's Default Management Division at (202) 708-6048.

cc: Default Management Division

DMD3AV01

Direct Loans

William D. Ford Federal Direct Loan Program

IMPROPER LOAN SERVICING APPEAL SAMPLE OF LOAN RECORDS DENIED

MM/DD/CCYY

School Name
Attn:
Street Address 1
Street Address 2
City, State Zip Code

OPE-ID#: xxxxxxxxxxxxxxxx

Reason for Notice

On MM/DD/CCYY, the Direct Loan Servicing Center (DLSC) received your school's request for a representative sample of loan servicing records for possible use in your improper loan servicing appeal. However, we have denied your request for the loan records for one of the following reasons:

- We did not receive your request within the required time frame after the default rates were published.
- Your school's default rate is under 20 percent.
- We did not receive full payment for these records.
- Payment for these records was not received within the required time frame.
- Other: _____

Questions?

If your school has any questions regarding this letter, please write to the Default Management Division at the following address:

If you use...	Then write to...
U.S. Postal Service	U.S. Department of Education Default Management Division ROB-3, Room 3905 600 Independence Ave., SW Washington, DC 20202-5353
commercial overnight mail/courier delivery	U.S. Department of Education Default Management Division ROB-3, Room 3905 7th and D Streets, SW Washington, DC 20202

You may also contact the U.S. Department of Education's Default Management Division at (202) 708-6048.

cc: Default Management Division

DMD2AV01

Direct Loans

William D. Ford Federal Direct Loan Program

IMPROPER LOAN SERVICING APPEAL PREPAYMENT REQUIRED FOR LOAN RECORDS

MM/DD/CCYY

School Name
Attn:
Street Address 1
Street Address 2
City, State Zip Code

OPE-ID#: xxxxxxxxxxxxxxxx

Re:

Reason for Notice

We recently received your letter regarding your cohort default rate appeal for Fiscal Year _____. In your letter, you request loan servicing records from the Direct Loan Servicing Center (DLSC). We have enclosed a list of randomly selected borrower names that will be included in these loan servicing records. (If your school population is 100 students or less, we have enclosed a list of all the Direct Loan borrowers at your school.) This information will be sent to you once we receive payment for this request, as indicated below.

Action You Must Take

Please use the coupon below to send us your payment for these loan servicing records. The Direct Loan Program will charge \$10 for each borrower's file indicated in the enclosed Sample List. Certified Checks or Money Orders for this sample must be sent **within 15 business days** from the date you receive this Notice. We strongly recommend that all correspondence be sent via commercial overnight mail/courier delivery. If you have questions, please contact the U.S. Department of Education's Default Management Division at (202) 708-6048.

DMD1AV01

PLEASE RETAIN THE ABOVE STATEMENT FOR YOUR RECORDS

PAYMENT COUPON (Please mail coupon with your payment)

Date Notice Sent by DLSC:	MM/DD/CCYY	Total Amount Due:	\$999,999.99
Number of Borrowers in Sample:	999		

Questions?

Please contact the School Services Department at:

U.S. Department of Education
School Services Department
Attn: Default Rate Appeals Section
501 Bleecker Street
Utica, NY 13501

Make **certified** check or money order payable to:
U.S. Department of Education

Mail your Payment and Coupon to:
U.S. Department of Education
School Services Department
Attn: Default Rate Appeals Section
501 Bleecker Street
Utica, NY 13501



DRAFT COHORT DEFAULT RATE

CHALLENGE FINDINGS

School Director First Name MI Last Name
Title
School Name
Street Address 1
Street Address 2
City, State Zip Code

MM/DD/CCYY

Certified Mail Receipt Number:

Reason for Notice

The Direct Loan Servicing Center received your letter dated MM/DD/CCYY regarding your institution's challenge of its FY 19XX draft cohort default rate (CDR). The referenced challenge is for:

- 19XX Draft Data Challenge--Erroneous Data Appeal for:
 - NAME OF SCHOOL
 - OPEID: 123456

Enclosed please find the response to your school's allegations of erroneous data, which outlines our findings on a borrower by borrower basis. A copy of this response is being forwarded to the U.S. Department of Education's Default Management Division.

We trust that this final response will satisfy your concerns with the borrowers listed in the draft cohort default rate.

Questions?

Please direct all further correspondence to the U.S. Department of Education at the address listed in the *Draft Cohort Default Rate Review Guide* provided to your institution with the BUD report.

L603AV01

Direct Loans

William D. Ford Federal Direct Loan Program

IMPROPER LOAN SERVICING APPEAL REPLACEMENT OF LOAN SERVICING DATA

MM/DD/CCYY

School Name
Attn:
Street Address 1
Street Address 2
City, State Zip Code

OPE-ID#: xxxxxxxxxxxxxxxx

Reason for Notice

On MM/DD/CCYY, we were notified by your school that the loan servicing records you received for your Cohort Default Rate Appeal process were incomplete. Based on the information we received from you, we are enclosing pages that you deemed to be missing or illegible. These pages contain borrower data that will enable you to determine if improper loan servicing has occurred.

Action You May Take

If your school has any questions regarding this letter, please write to the Default Management Division at the following address:

If you use...	Then write to...
U.S. Postal Service	U.S. Department of Education Default Management Division ROB-3, Room 3905 600 Independence Ave., SW Washington, DC 20202-5353
commercial overnight mail/courier delivery	U.S. Department of Education Default Management Division ROB-3, Room 3905 7th and D Streets, SW Washington, DC 20202

You may also contact the U.S. Department of Education's Default Management Division at (202)708-6048.

cc: Default Management Division

DMD4AV01

Direct Loans

William D. Ford Federal Direct Loan Program

DRAFT COHORT DEFAULT RATE BUD REPORT NOT INCLUDED WITH CHALLENGE

School Director First Name MI Last Name
Title
School Name
Street Address 1
Street Address 2
City, State Zip Code

MM/DD/CCYY

Certified Mail Receipt Number:

Reason for Notice

The Direct Loan Servicing Center received your letter dated MM/DD/CCYY regarding your institution's challenge of its FY 19XX draft cohort default rate (CDR). The referenced challenge is for:

- 19XX Draft Data Challenge--Erroneous Data Appeal for:
 - NAME OF SCHOOL
 - OPEID: 123456

Your challenge cannot be processed and is being returned because the relevant BUD report information was not included with your request.

Action You Can Take

In order for your challenge to be considered, you must resubmit your request for challenge, *including* the relevant BUD report information, to our office within 5 business days of receipt of this letter.

Questions?

Please direct all further correspondence to the U.S. Department of Education at the address listed in the *Draft Cohort Default Rate Review Guide* provided to your institution with the BUD report.

L605AV01

Direct Loans

William D. Ford Federal Direct Loan Program

FINAL DEMAND NOTICE

YOU MUST PAY YOUR LOAN IN FULL NOW

First Name MI Last Name
Street Address 1
Street Address 2
City, State Code Zip Code

MM/DD/CCYY

ACCOUNT#: 999-99-9999-9

Reason for Notice

You have continually failed to make your monthly payments, have not responded to our previous notices, and your loan payments are severely delinquent. Because you have failed to meet the terms of your Promissory Note, we are requiring immediate full repayment of your Direct Loan(s) at this time.

Action Required By You

This means **YOU MUST IMMEDIATELY REPAY THE ENTIRE UNPAID BALANCE of your loan(s). We must receive this amount within 30 days of the postmark of this Notice.** The amount due is shown below.

Principal Balance Due:	\$99999.99
Interest Due:	<u>\$9999.99</u>
TOTAL DUE:	\$99999.99

Send check or money order (with your account number written on it) for the total due to:

**U.S. Department of Education
P.O. Box 530260
Atlanta, GA 30353-0260**

Consequences

THIS IS YOUR LAST CHANCE TO AVOID DEFAULT. If we do not receive the entire unpaid balance of your loan(s) within 30 days of the postmark of this Notice, your loan(s) will be placed in default. The following actions may also occur:

- Your loan will be transferred to the U.S. Department of Education Debt Collection Service (DCS), and you will be charged collection costs.
- You will be ineligible for federal student financial assistance and for some other federal benefits programs.
- Your credit rating will be damaged.
- Your wages may be garnished.
- Your federal income tax refund may be withheld.
- The U.S. Department of Justice may take legal action against you.

Important

If you want to take this last opportunity to arrange for a forbearance, deferment, or change in repayment plan to avoid defaulting on your loan(s) or if you have questions, please call the toll-free telephone number on the back of this Notice.

DEMPAV05

Direct Loans

William D. Ford Federal Direct Loan Program

**WARNING! WARNING!
DEFAULT STATUS!**

MM/DD/CCYY

ACCOUNT#: xxx-xx-xxxx-x

First Name MI Last Name
Street Address1
Street Address2
City, State Code Zip Code

Principal Balance: \$999,999.99
Interest Due: \$999,999.99
Total Amount of Debt: \$999,999.99

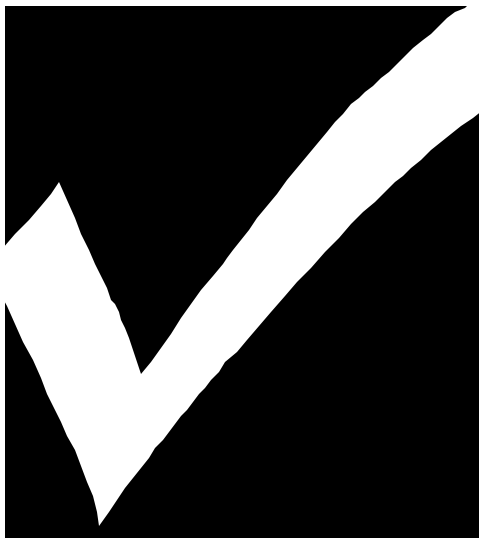
REASON FOR NOTICE

You are in default on your Direct Loan(s).

Your failure to pay your loan is a serious violation of the terms and conditions of your loan. Defaulted educational loans are *not* dropped or forgiven. The U.S. Government pursues defaulted borrowers until all amounts owed are collected. (If you wish an explanation of this debt or an opportunity to dispute any information related to this debt, you must send in a written request.)

CONSEQUENCES

You are now subject to these penalties:



- You are ineligible for federal student financial assistance.
- You are ineligible for assistance under most federal benefits programs.
- We are now preparing to transfer your loan to the U.S. Department of Education's Debt Collection Service, which has the authority to take these collection actions against you:
 - Report your default to national credit bureaus.
 - Refer your account to a collection agency, which will add substantial collection costs to your original loan amount.
 - Initiate garnishment of your wages.
 - Take your federal income tax refunds.
 - Refer your account to the U.S. Department of Justice to take legal action against you.

ACTION YOU MAY TAKE

This is your **LAST OPPORTUNITY** to avoid referral to the Debt Collection Service (and its potential consequences) either by immediately paying in full or entering into a repayment agreement. Contact us **IMMEDIATELY** to make arrangements regarding your loan(s). Call our toll-free number:

1-800-848-0981

Hearing-impaired individuals who have access to a TDD (Telecommunications Device for the Deaf) can receive assistance by calling 1-800-848-0983.

DFP3AV01

Direct Loans

William D. Ford Federal Direct Loan Program

FINAL DEMAND NOTICE

INCOME CONTINGENT REPAYMENT PLAN

First Name MI Last Name
Street Address1
Street Address2
City, State Code Zip Code

MM/DD/CCYY

ACCOUNT#: xxx-xx-xxxx-x

REASON FOR THIS NOTICE

Because you are required to repay your Direct Consolidation Loan under the Income Contingent Repayment (ICR) Plan as a condition of receiving this loan, you and your spouse are *required* to submit Alternative Documentation of Income when requested. (This information is used to calculate your monthly payment amount for your Direct Consolidation Loan.)

We requested this information from you, but did not receive it. Because you have failed to provide us with the income information necessary to process your loan under the ICR Plan, you have failed to comply with the conditions of your loan. Therefore, you must pay your Direct Consolidation Loan in full immediately.

ACTION REQUIRED BY YOU

- **You must pay your Direct Consolidation Loan(s) in full to be received by us within 30 days of the postmark of this Notice.** Amount due is shown below.

Principal Balance Due:	\$99999.99
Interest Due:	\$9999.99
TOTAL DUE:	<u>\$99999.99</u>

Send check or money order (with your account number written on it) for the total to:

**U.S. Department of Education
P.O. Box 530260
Atlanta, GA 30353-0260**

CONSEQUENCES

THIS IS YOUR LAST CHANCE TO AVOID DEFAULT. Failure to send the entire unpaid balance of your Direct Consolidation Loan at this time will put your loan in default:

- Your loan will be transferred to the U.S. Department of Education Debt Collection Service (DCS) and you will be charged collection costs.
- You will be ineligible for federal student financial assistance and for some other federal benefits programs.
- Your credit rating will be damaged.
- Your wages may be garnished.
- Your federal income tax refunds may be withheld.
- The U.S. Department of Justice may take legal action against you.

IMPORTANT

If you have any questions, please call the toll-free telephone number on the back of this Notice.

DEM1AV01



FINAL DEMAND LETTER - INELIGIBLE LOAN

First Name MI Last Name
Street Address
City, State Code Zip Code

Month DD, CCYY

ACCOUNT#: 999-99-9999-9

RE: Your Federal Direct Loan

Dear First name MI Last Name:

We have been notified that you received loan proceeds from a Direct Loan for which you were wholly or partially ineligible. You must return these proceeds immediately as provided in the terms of your promissory note. This means **YOU MUST REPAY A TOTAL OF \$9999.99**. This total includes \$9999.99, which is the amount of the loan for which you are not eligible, and \$999.99, which is the interest that has accumulated on that amount. **YOU MUST REPAY THIS TOTAL AMOUNT WITHIN 30 DAYS OF THE POSTMARK OF THIS LETTER.**

If you do not pay the total amount due, we will place your entire loan in default and transfer it to the U.S. Department of Education's Debt Collection Service. Failure to repay this amount may result in these consequences: you will no longer be eligible for future Federal student financial assistance; your credit rating will be damaged; any Federal income tax refund you might have received may be withheld and applied toward your debt; your wages may be garnished; the U.S. Department of Justice may sue you for the full balance of your loan.

Please make your check payable to U.S. Department of Education, and mail the payment to the Direct Loan Payment Center, P.O. Box 746000, Atlanta, GA 30374-6000. Make sure your account number is written on your check.

Questions? Call the Direct Loan Servicing Center, Collections Department, toll-free number 1-800-848-0981 Monday through Friday between 8:00 AM and 5:30 PM Eastern Time. Hearing-impaired individuals who have access to a TDD (Telecommunications Device for the Deaf) can call 1-800-848-0983.

Sincerely,

Linda Duncan
Manager, Collections, Ext. 6672
Direct Loan Servicing Center

INE2AV02

Direct Loans

William D. Ford Federal Direct Loan Program

PLUS ENDORSER FINAL DEMAND NOTICE

YOU MUST PAY THE LOAN IN FULL NOW

First Name MI Last Name
Street Address 1
Street Address 2
City, State Code Zip Code

MM/DD/CCYY

ACCOUNT#: 999-99-9999-9

Reason for Notice

You and the borrower for whom you have endorsed Direct PLUS Loan(s) have continually failed to make monthly payments, have not responded to our previous notices, and your loan payments are severely delinquent. Because you have failed to meet the terms of your Promissory Note, we are requiring immediate full repayment of your Direct Loan(s) at this time.

Action Required By You

This means **YOU MUST IMMEDIATELY REPAY THE ENTIRE UNPAID BALANCE of your loan(s). We must receive this amount within 30 days of the postmark of this Notice.** The amount due is shown below.

Principal Balance Due:	\$99999.99
Interest Due:	<u>\$9999.99</u>
TOTAL DUE:	\$99999.99

Send check or money order (with the account number written on it) for the total due to:

**U.S. Department of Education
P.O. Box 530260
Atlanta, GA 30353-0260**

Consequences

THIS IS YOUR LAST CHANCE TO AVOID DEFAULT. If we do not receive the entire unpaid balance of your loan(s) within 30 days of the postmark of this Notice, your loan(s) will be placed in default. The following actions may also occur:

- Your loan will be transferred to the U.S. Department of Education Debt Collection Service (DCS), and you will be charged collection costs.
- You will be ineligible for federal student financial assistance and for some other federal benefits programs.
- Your wages may be garnished.
- Your federal income tax refund may be withheld.
- The U.S. Department of Justice may take legal action against you.

Important

If you want to take this last opportunity to arrange for a forbearance to avoid defaulting on your loan(s) or if you have questions, please call the toll-free telephone number on the back of this Notice.

DEMEAV02

Direct Loans

William D. Ford Federal Direct Loan Program

FORBEARANCE APPLICATION ENCLOSED

Reason for Notice

Due to the delinquency on your Direct Loan(s), we are sending you the enclosed General Forbearance Request form. You can use this form to request a forbearance on your loan(s).

A forbearance is:

- an arrangement to postpone or reduce the amount of your monthly payment for a limited and specific time period.
- useful for borrowers who are having trouble making loan payments.

Please note that during any forbearance period, interest continues to accrue on your loan(s).

When the forbearance ends, we will capitalize (add to your principal balance) any unpaid interest accumulated during the forbearance period. In that case, your balance will be larger than it was before your forbearance began. We will give you the opportunity to pay the interest to avoid capitalization.

Actions You May Take

Please do not ignore this serious matter any longer. If you are willing but unable to make your current Direct Loan payments due to a temporary financial hardship, please fully complete the enclosed form and return it to our address on this Notice.

Be sure to enter an **END DATE** on the form. The maximum forbearance period you can request is one year.

If an end date is missing on the form that you submit:

- We will *suspend* payments for 90 days from the BEGIN DATE.

If you do not return the General Forbearance Request form or do not send payments within 25 days, we must report your account as delinquent to national credit bureaus.

After we review your application, we will inform you when we approve a forbearance. If you are still experiencing financial difficulties towards the end of the forbearance period, please call us to renew.

Need Help?

Questions? If so, please call our toll-free telephone number, which is 1-800-848-0979. Hearing-impaired individuals who have access to a TDD (Telecommunications Device for the Deaf) can call the following number: 1-800-848-0983.

FORDAV03

Direct Loans

William D. Ford Federal Direct Loan Program

CONFIRMATION OF LENDER PAYMENT

CONSOLIDATION LOAN

First Name MI Last Name
MM/DD/CCYY
Street Address1
Street Address2
City, State Code Zip Code

ACCOUNT#: 999-99-9999-9

REASON FOR NOTICE

We received the copies you sent us of your billing statement(s) from your previous lender(s). We can confirm that the proper payment has been made (during consolidation of your loan(s) into your Consolidation Loan) to those lender(s) whose billing statements you sent us. We are confident that those lender(s) received payment for your loan(s).

The billing you received from them most likely represents an error. If you receive other billing statements from them, feel free to make a copy of this letter and send it to them (be sure to include your old account number for the loan because that is the number by which they will recognize it).

ACTION REQUIRED BY YOU

Please continue to make your scheduled payments for your Consolidation Loan to the U.S. Department of Education at:

U.S. Department of Education
P.O. Box 746000
Atlanta, GA 30374-6000

IMPORTANT

If you should have any questions or require further assistance, you may reach us Monday through Friday, 8:00am-8:30pm Eastern Time at 1-800-848-0982. (The toll-free Telecommunications Device for the Deaf (TDD) number for the hearing impaired is 1-800-848-0983.)

CONPAV03

Our Mission is to Ensure Equal Access to Education and to Promote Educational Excellence Throughout the Nation

U.S. Department of Education

Direct Loans

William D. Ford Federal Direct Loan Program

PAYOFF ESTIMATE FOR LOAN CONSOLIDATION

Name of Lender
Street Address 1
Street Address 2
City, State Code Zip Code

MM/DD/CCYY

Borrower Name
ACCOUNT#: 999-99-9999

Reason for Notice

We are sending this letter to confirm our receipt of your loan consolidation certification form(s) on MM/DD/CCYY. Based on our review of this material, we have the following information to report:

We have accepted your request. We have identified and listed all of the borrower's loans found on our system to date on the enclosed Federal Direct Consolidation Loan Verification Certificate, which is attached to the certification form(s) we received from you.

We have provided a per diem interest accrual rate based on the Principal Balance Outstanding (PBO). To calculate the payoff amount, please multiply the per diem accrual rate by the number of days from the date of loan certification to the date you anticipate our receipt of your payoff check. Interest accrues through the day a payoff check is received in our mailroom and date stamped. A payoff amount is posted the next business day after it is received.

The Direct Loan Program does not service the loan(s) listed on the certification form(s). We have enclosed your certification form(s). Please contact the appropriate loan holder(s).

We cannot process the certification form(s). The borrower must authorize the form with an original signature before we can comply with your request.

Important

According to federal regulations, any loans marked as "In-School Period" on the Federal Direct Consolidation Loan Verification Certificate *cannot* be consolidated by a Federal Family Education Loan (FFEL) Program lender.

Questions?

If you have questions, please contact us at the address below. You may also contact us by telephone at 1-800-738-8035 from 8:00 AM to 5:30 PM Eastern Time or by facsimile at 1-315-738-6643. Borrowers may contact us at 1-800-848-0979. Hearing-impaired individuals can call 1-800-848-0983 (TDD).

U.S. Department of Education
Direct Loan Certification Services
P.O. Box 4610
Utica, NY 13504-4610

FEL1AV01

Direct Loans

William D. Ford Federal Direct Loan Program

NEW COUPON BOOK SENT NOTICE

First Name MI Last Name
MM/DD/CCYY
Street Address 1
Street Address 2
City, State Zip Code

ACCOUNT#: 999-99-9999

Reason for Notice

You should soon be receiving a new Direct Loan coupon book through the mail. We are sending it to you because:

- your monthly repayment amount has recently changed
- it is time for annual renewal of your coupon book
- you reported your book lost or misplaced
- there was an error in the previous book sent

Action You Should Take

- 1** Please contact us within 15 days of receiving this Notice if you have not received your new coupon book.
- 2** When you receive your new coupon book, please verify that all information is correct. If it is not, call us immediately at the toll-free number shown on the back of this Notice. Dispose of your old coupon book once you have verified the new book is correct.
- 3** Each month, please mail your payment with that month's coupon from the new coupon book in the window envelope provided. Any payment that equals or exceeds your regular amount due will be applied to your account. If you are not delinquent on your account and you pay at least twice your monthly amount in any one month, you will prepay your account and advance your next "payment due date" **unless** you check the "Prepayment Waiver" box on the coupon sent with the payment.

RPYTAV01

Questions?

If you have questions about this Notice or your coupon book, or you want to resume receiving billing statements or sign up for electronic deductions, call us at our toll-free number on the back of this Notice.

Direct Loans

William D. Ford Federal Direct Loan Program

BORROWER REMOVED FROM COUPONS

First Name MI Last Name
Street Address 1
Street Address 2
City, State Code Zip Code

MM/DD/CCYY

ACCOUNT#: 999-99-9999

Reason for Notice

We are removing your account from coupons for your Direct Loan monthly payments (1) according to your request or (2) because you no longer meet the eligibility criteria for coupons.

Action You Must Take

If your monthly due date this month occurs after the date of this Notice, you may not receive a billing statement for this payment. Please send a check or money order, with your account number clearly written on it, for this month's payment to the following address:

**U.S. Department of Education
P.O. Box 530260
Atlanta, GA 30353-0260**

We will send you monthly billing statements for subsequent payments. Each billing statement will show the Payment Center address and will have a tear-off coupon on the bottom, which you should mail in with your payment. Make sure you write your account number on each check or money order.

Questions?

Questions? If so, please call our toll-free telephone number shown on the back of this Notice.

RPYWAV01

Our Mission is to Ensure Equal Access to Education and to Promote Educational Excellence Throughout the Nation

U.S. Department of Education

Direct Loans

William D. Ford Federal Direct Loan Program

REQUEST FOR COUPONS DENIED

First Name MI Last Name
Street Address 1
Street Address 2
City, State Code Zip Code

MM/DD/CCYY

ACCOUNT#: 999-99-9999

Reason for Notice

We have received your request for a coupon book for your Direct Loan account. However, you do not currently meet the eligibility criteria. We are unable to process your request due to the following reason(s):

. You are repaying your loan(s) under a repayment plan that is not eligible for coupon books.

. Your account is either delinquent or has been delinquent a total of 30 days or more during the past 6 months.

. You must have been in active repayment on your Direct Loan(s) for at least 12 months. You have been repaying less than 12 months.

. Your account is either in a deferment or forbearance period or has been in one during the past 6 months.

. New coupon books are issued only once a year during June and July. We will send you a book at that time if you meet all the other criteria described above.

. Other:

Questions?

If you have any questions, please contact us at the following toll-free telephone number: **1-800-848-0979**. Hearing-impaired individuals who have access to a TDD (Telecommunications Device for the Deaf) can call this toll-free number: 1-800-848-0983. Our hours are 8:00 AM to 8:30 PM Eastern Time, Monday through Friday.

Our address is:

**U.S. Department of Education
Direct Loan Servicing Center
P.O. Box 4609
Utica, NY 13504-4609**

L153AV02

Our Mission is to Ensure Equal Access to Education and to Promote Educational Excellence Throughout the Nation

U.S. Department of Education

Direct Loans

William D. Ford Federal Direct Loan Program

COUPON BOOK SENT NOTICE

First Name MI Last Name
MM/DD/CCYY
Street Address 1
Street Address 2
City, State Zip Code

ACCOUNT#: 999-99-9999

Reason for Notice

WE ARE SENDING YOU A COUPON BOOK FOR DIRECT LOAN PAYMENTS! You should receive it soon.

Here's how your coupon book works: Each coupon in the book has your name and account number on it. One coupon must be sent in with each monthly payment. To have your payment processed efficiently, please send each coupon and payment in the window envelope provided, ensuring the payment address on the coupon shows through the envelope window. Please also write your account number on your check or money order.

This month, the coupon book is being sent in place of your billing statement. The book contains enough coupons to carry you through MONTH CCYY, when we will send you a new book if you are still eligible. While you have coupons, you will not receive monthly billing statements.

Action You Should Take

- 1** Please contact us within 15 days of receiving this Notice if you have not received your coupon book.
- 2** When you receive your coupon book, please verify that all information is correct. If it is not, call us immediately at the toll-free number shown on the back of this Notice.
- 3** Each month, please mail your payment with that month's coupon from the coupon book in the window envelope provided. Any payment that equals or exceeds your regular amount due will be applied to your account. If you are not delinquent on your account and you pay at least twice your monthly amount in any one month, you will prepay your account and advance your next "payment due date" **unless** you check the "Prepayment Waiver" box on the coupon sent with the payment.

Questions?

If you have questions about this Notice or the coupon book, or want to continue to receive billing statements or sign up for electronic deductions, call us at our toll-free number on the back of this Notice.

RPYSAV02

Direct Loans

William D. Ford Federal Direct Loan Program

MM/DD/YY

ACCOUNT#:
999-99-9999-9

First Name MI Last Name
Street Address
City, State Code Zip Code

RE: Coupon Booklets

Dear First name MI Last Name

Thanks for taking the time to contact us regarding the Direct Loan Coupon Booklet you received in the mail. Due to a computer error, we sent you the coupon book by mistake. You can discard it or return it to us. Either way, please continue to send your monthly loan payments to the address indicated on your bill.

If for some reason at some time you do not receive a monthly bill, you can send your payment to:

U.S. Department of Education
Direct Loan Payment Center
P.O. Box 746000
Atlanta, GA 30374-6000

Please be aware that this address is for loan payments only; all other correspondence should be directed to the address listed on the reverse side. Please include your account number on all correspondence, as well as on your loan payment checks.

We apologize for any inconvenience this situation may cause you, and will be happy to answer any additional questions you may have. Simply give us a call at one of the numbers listed for the Direct Loan Servicing Center Borrower Services Department on the reverse side.

Sincerely,

Borrower Services Representative

L106AV03

Direct Loans

William D. Ford Federal Direct Loan Program

BORROWER OPTIONS - DIFFICULT SITUATIONS

First Name MI Last Name
Street Address 1
Street Address 2
City, State Code Zip Code

MM/DD/CCYY

ACCOUNT#: xxx-xx-xxxx-x

Reason for Notice

We recently received a notice (attached) from the National Credit Counseling Services, 10500 Little Patuxent Parkway, Suite 310, Columbia, MD 21044-3543.

The Direct Loan Program does not participate with Consumer Counseling Service Organizations. As an alternative, we offer many options to accommodate borrowers during times of personal and financial hardship.

Borrower Options During Difficult Situations

The U.S. Department of Education has several options to help you out if you cannot pay the full amount due on your Direct Loan(s) at any time. We look forward to working with you to structure your loan in a manner that is appropriate to your individual circumstances. To discuss your options, which are listed briefly below, please call us immediately.

Your Options	Enclosures	Action You Can Take
Get a Deferment	none	Call 1-800-848-0979 to find out if you qualify for a deferment and, if you do, to request a form.
Get a Forbearance	none	Call 1-800-848-0979 to request a forbearance form.
Consolidate Loans (i.e., combine all student loans into one easy payment, possibly at a lower interest rate)	none	Call 1-800-557-7392.
Switch Payment Plan	Repayment Plan Booklet and Repayment Plan Choices Information Sheet	Review enclosed information. To switch plans, call 1-800-848-0979.

DFP5AV01

Direct Loans

William D. Ford Federal Direct Loan Program

CLEARING BAD CREDIT LOAN MISREPORTED

First Name MI Last Name
Street Address1
Street Address2
City, State Code Zip Code

MM/DD/CCYY

ACCOUNT#: 999-99-9999-9

Dear First Name MI Last Name:

Thank you for your recent inquiry regarding your William D. Ford Federal Direct Loan account(s).

Please accept our apologies for any incorrect information that was reported to the national credit bureau(s) regarding your Direct Loan account(s). We realize that this may have been an inconvenience to you. On MM/DD/CCYY, we sent information to the credit bureaus notifying them that you have just 99 Direct Loan(s) outstanding in the amount of \$999,999,999.99. Please allow the credit bureaus four to six weeks to update their records.

If you have any additional questions about the servicing of your loan, contact us at 1-800-848-0979.

Sincerely,

Direct Loan Servicing Center

L297AV02

Direct Loans

William D. Ford Federal Direct Loan Program

CLEARING BAD CREDIT DELINQUENCY

First Name MI Last Name
Street Address1
Street Address2
City, State Code Zip Code

MM/DD/CCYY

ACCOUNT#: 999-99-9999-9

Dear First Name MI Last Name:

Thank you for your recent inquiry regarding your William D. Ford Federal Direct Loan account(s).

Please accept our apologies for any incorrect information that was reported to the national credit bureau(s) regarding your Direct Loan account(s). We realize that this may have been an inconvenience to you. On MM/DD/CCYY, we reported your account as 999 days delinquent to the credit bureaus. On MM/DD/CCYY, we sent corrected information to the credit bureaus to remove this derogatory rating from your account. Please allow the credit bureaus four to six weeks to update their files.

If you have any other questions about the servicing of your loan, please contact us at 1-800-848-0979.

Sincerely,

Direct Loan Servicing Center

L298AV02

Direct Loans

William D. Ford Federal Direct Loan Program

MM/DD/CCYY

ACCOUNT#:
999-99-9999-9

First Name MI Last Name
Street Address1
Street Address2
City, State Code Zip Code

RE: Removing Negative Credit Information from Your Account

Dear First name MI Last Name

We have received your request to remove negative credit data information from your Direct Loan account, and have notified our credit bureaus to do so. We have also updated the information on your account to reflect these changes.

We are glad to be of service in this matter. Please let us know if you should have other questions or comments about your account. Simply give us a call at one of the numbers listed at the William D. Ford Direct Loan Servicing Center on the reverse side.

Sincerely,

Direct Loan Servicing Center

L299AV02

Direct Loans

William D. Ford Federal Direct Loan Program

UNABLE TO CLEAR CREDIT HISTORY

First Name MI Last Name
Street Address 1
Street Address 2
City, State Code Zip Code

MM/DD/CCYY

ACCOUNT#: xxx-xx-xxxx-x

Reason for Notice

We received your request to have derogatory information removed from your credit report. Regrettably, we cannot do so because:

- The federal government requires us to report delinquent Direct Loans to national credit bureaus. We report loans when they become 90 days delinquent. Your account was 90 days delinquent on _____.
- The forbearance form you submitted was received after your account had become 90 days past due.
- The deferment form you submitted was not certified/applied to cover the entire delinquency, or the month your account had become 90 days past due.
- The Direct Loan Servicing Center was not the party that reported the delinquency listed on your credit record. (You need to contact the institution that reported the delinquency.)
- The Direct Loan Servicing Center is unable to remove derogatory reports on accounts that are delinquent. Your account is _____ days past due. (Please correct your delinquency and re-contact us about clearing your credit history.)
- Other

Questions?

Questions? Please feel free to call us from 8:00 AM to 8:30 PM Eastern Time, Monday through Friday at 1-800-848-0979. Hearing-impaired individuals who have access to a TDD (Telecommunications Device for the Deaf) can call 1-800-848-0983.

L296AV01

Direct Loans

William D. Ford Federal Direct Loan Program

MM/DD/YY

First Name MI Last Name
Street Address
City, State Code Zip Code

ACCOUNT#: 999-99-9999-9

Dear Borrower:

We have received your request for a (an) _____ deferment. We regret that we are unable to process your request at this time for the following reason(s):

- . Your form was not properly certified. Your firm must be certified by _____ to qualify. Your form is either enclosed or a new form has been sent under separate cover. Please complete the form, have it certified, and then return it to the address below.
- . You have already exhausted the maximum _____ months of _____ deferment allowed. Please resume making monthly payments.
- . The deferment will be processed when your grace period ends. You will receive confirmation when the deferment has been processed.
- . We cannot process your deferment until your grace period has expired. Please resubmit the enclosed deferment form during _____
- . Other: _____

If you have any questions, please contact our Borrower Services Department at 1-800-848-0979. Hearing impaired borrowers please call: 1-800-848-0983. Our hours are 8:00 AM to 8:30 PM eastern time, Monday through Friday. If you would prefer to write, please direct your correspondence to:

U. S. Department of Education
Borrower Services Department
Direct Loan Servicing Center
P. O. Box 4609
Utica, New York 13504-4609

DEF8AV01

Direct Loans

William D. Ford Federal Direct Loan Program

ECONOMIC HARDSHIP DEFERMENT

UNABLE TO PROCESS

MM/DD/CCYY

ACCOUNT #: 999-99-9999

First Name MI Last Name
c/o Name
Street Address 1
City, ST Zip Code

Dear Borrower:

We are unable to process your request for a deferment (postponement of payments) on your Direct Loan(s).

Cannot Be Processed Because (reason(s) checked)

- . Your signature is missing.
- . Your requested begin date is too far in the future for us to process at this time.
- . Your income exceeds the maximum amount of income allowed.
- . You did not provide recent documentation of additional student loans in repayment (e.g., account or billing statements).
- . The pay stubs you submitted do not indicate pay period and/or rate (e.g., weekly, biweekly, full-time, part-time). We require this specific information to determine eligibility.
- . You did not provide documentation of food stamps, SSI, AFDC, etc. and/or you did not provide dates of eligibility.
- . You did not submit documentation of monthly income, pay stubs, letter certifying self-employment income, and/or tax returns with your deferment request.
- . Your SSI statement must be for you, the borrower, not for children or other dependents.
- . You have already exhausted the maximum 36 months of economic hardship deferment.
- . Other: _____

Action(s) You May Take

- . A copy of your previously submitted form is enclosed for you to (1) fill in the missing information, (2) sign and date the form above your original signature/date and (3) mail the form to the address shown below.
- . A new form is enclosed for you to (1) complete the form in its entirety, (2) sign and date it and (3) mail it to us. Please be sure not to repeat the errors on the new form that were made on the other form. **If this box is checked and you are applying for a Peace Corps Deferment, please read and follow the "Additional Instructions for Peace Corps Deferment Applicants Only."**
- . Please resubmit your request closer to the requested begin date, or provide us with a more recent begin date.

Please continue to make payments on your loan(s) until we process your deferment request. If you have questions, please call our toll-free telephone number, which is **1-800-848-0979**. Hearing-impaired borrowers can call 1-800-848-0983. Our address is:

**U.S. Department of Education
Direct Loan Servicing Center
P.O. Box 4609
Utica, NY 13504-4609**

DEF3AV01

Direct Loans

William D. Ford Federal Direct Loan Program

DEFERMENT GRANTED

First Name MI Last Name
c/o Name
Street Address 1
City, ST Zip Code

MM/DD/CCYY

ACCOUNT#: 999-99-9999-9

Reason for Notice

We have granted you a deferment (postponement of payments) on the Direct Loan account shown above for the following reason:

- you requested the deferment
- we received information from your school that you have returned to school on at least a half-time basis.

The deferment type is:

XX

Information You Need About Your Deferment

- During the deferment period, **from MM/DD/CCYY to MM/DD/CCYY**, you **are not** required to make payments on your loan(s).
- If you were past due on your account immediately preceding the deferment period, **we granted** a forbearance (a suspension of repayment) for those amounts to clear your delinquency. Please note that **all** Direct Loans accrue interest during a forbearance period.
- All Direct Loans **accrue interest** during a deferment period, **except Direct Subsidized Loans and Direct Subsidized Consolidation Loans.**
- You **are** responsible for paying the interest that accrues during the deferment period, as well as any interest that accrued during a prior forbearance period. You can either pay the interest when you receive a quarterly interest statement, or we will capitalize any remaining unpaid accrued interest (add it to your principal balance) when the deferment ends. When interest is capitalized, your balance will be larger than it was before the deferment.
- At the end of the deferment, you **are** responsible for resuming your payments.

Questions?

If you have any questions, please call us at the toll-free telephone number shown on the back of this Notice.

DEF0AV04

Direct Loans

William D. Ford Federal Direct Loan Program

MM/DD/YY

ACCOUNT#:
999-99-9999-9

First Name MI Last Name
Street Address
City, State Code Zip Code

RE: Your Economic Hardship Deferment Request

Dear First name MI Last Name

Thank you for sending your request for an Economic Hardship deferment on your Direct Loan. We have reviewed your request and discovered that we are unable to process your request for the following reason(s);

- [] Documentation of monthly income, education loan payment and/or tax returns were not received with your deferment request. Unfortunately, this means you will have to submit another form. Please return the completed form and the required documentation to us.
- [] Signature of borrower is missing. Unfortunately, this means you will have to submit another form. Please return the completed form, signed by the borrower, to us.
- [] Other _____

We have enclosed an Economic Hardship Deferment form or a new form has been enclosed under separate cover, for your convenience. All areas on the form must be completed in order for us to process your request.

Please continue to make payments on your loan until we have processed your deferment application. This will prevent your account from becoming delinquent.

We apologize for any inconvenience this situation may cause you. If you have any questions, please contact our Direct Loan Servicing Center Borrower Services Department at 1-800-848-0979. Hearing impaired borrowers please call: 1-800-848-0983. Our hours are 8:00 AM to 8:30 PM eastern time, Monday through Friday. If you would prefer to write, please direct your correspondence to:

U.S. Department of Education
Borrower Services Department
Direct Loan Servicing Center
P.O. Box 4609
Utica, New York 13504-4609

L121AV01

Direct Loans

William D. Ford Federal Direct Loan Program

MM/DD/YY

ACCOUNT#: 999-99-9999-9

First Name MI Last Name
Street Address
City, State Code Zip Code

RE: Your In-School Deferment Request

Dear First name MI Last Name

Thank you for sending your request for an In-School deferment on your Direct Loan. We have reviewed your request and discovered that we are unable to process your request for the following reason(s);

- . Your authorized official did not certify future enrollment. Your enrollment was only certified through _____.
- . The institution at which you are enrolled is not on our list of institutions entitling you to deferment benefits. Please check with your school regarding its participation in Department of Education programs.
- . Your status (full or half-time) was not verified. A new In-School deferment form has been sent under separate cover. Please complete the form, have it verified by an authorized official, and return it as soon as possible.
- . Your status was listed as less than half-time. This status is ineligible to defer your loan.
- . Your dates of attendance are incomplete or missing.
- . The attached form has been received from your school certifying your enrollment. If this information is correct, and you authorize a deferment to be placed on your account as certified by your school, please sign below and return.

Signature

Date

. Other _____

We have either enclosed your deferment form or will be mailing you a new form for your convenience. Simply fill out all the information that pertains to you and ask your authorized school official (registrar or financial aid administrator) to complete the school certification section. All areas on the form must be properly completed in order for us to process your request. If your authorized official makes any errors while completing your dates of deferment, he or she must initial the changes on the form.

If your school certifies your deferment only through the current enrollment period (not through your expected graduation date), we will apply your deferment ONLY for the current enrollment period. If you would like a deferment beyond that date, just give us a call and we will send you another deferment request form.

Please continue to make payments on your loan until we have processed your deferment application. This will prevent your account from becoming delinquent.

We apologize for any inconvenience this situation may cause you. If you have any questions, please contact our Direct Loan Servicing Center Borrower Services Department at 1-800-848-0979. Hearing impaired borrowers please call 1-800-848-0983. Our hours are 8:00 AM to 8:30 PM eastern time, Monday through Friday. If you would prefer to write please direct your correspondence to:

U.S. Department of Education
Borrower Services Department
Direct Loan Servicing Center
P.O. Box 4609
Utica, New York 13504-4609

L118AV02

Our Mission is to Ensure Equal Access to Education and to Promote Educational Excellence Throughout the Nation
U.S. Department of Education

Direct Loans

William D. Ford Federal Direct Loan Program

ACCOUNT NUMBER 999-99-9999-9

Month DD, CCYY

First Name MI Last Name
 Street Address 1
 Street Address 2
 City State Abbrev. Zip Code

ACCOUNT STATEMENT

You received a deferment (a postponement of repayment) on your Direct Loan. This notice is to inform you that the deferment is scheduled to expire on MM/DD/CCYY. If you are still in need of deferment, please contact us at the number on the back of this notice and we will be happy to send you another deferment request form.

If you are no longer in need of a deferment or do not qualify for an extension, your next scheduled payment is due MM/DD/CCYY. We will send you a bill for this payment.

		OUR RECORDS INDICATE		
NET DISBURSEMENT AMOUNT	\$. 0 0	LOAN TYPE		XXXXX
CAPITALIZED INTEREST	\$. 0 0	SOCIAL SECURITY NO.	999-99-9999	
TOTAL PRINCIPAL PAID	\$. 0 0	TELEPHONE NO.	(999)999-9999	
TOTAL INTEREST PAID	\$. 0 0	LOAN STATUS	XXXXXXXXXXXXXXXXXXXXXXX	
TOTAL LATE CHARGES PAID	\$. 0 0	CURRENTLY ENROLLED AT	XXXXXXXXXXXXXXXXXXXXXXX	
OUTSTANDING PRINCIPAL BAL	\$. 0 0			
LAST PAYMENT DEPOSITED		<input type="checkbox"/> FULL TIME <input type="checkbox"/> HALF TIME <input type="checkbox"/> PART TIME		
TO PRINCIPAL	\$. 0 0	FORBEARANCE EXPIRES	MM/DD/CCYY	
TO INT	\$. 0 0	LATE CHRGR	\$. 0 0	EXPECTED/ACTUAL
SEPARATION DATE				
LATE CHARGES DUE	\$. 0 0			MM/DD/CCYY
PAST DUE AMOUNT	\$. 0 0	DEFERMENT EXPIRES		MM/DD/CCYY
CURRENT DUE AMOUNT	\$. 0 0	FIRST/NEXT INSTALLMENT		MM/DD/CCYY
TOTAL AMOUNT DUE	\$. 0 0	ACCRUED INT. THROUGH	MM/DD	\$. 0 0

Please refer to the back of this statement for important information.

EXP2AV02

Direct Loans

William D. Ford Federal Direct Loan Program

____/____/____

ACCOUNT#: _____

Name: _____

Address: _____

RE: William D. Ford Federal Direct Loan Program Repayment Options

Thank you for taking the time to contact us regarding the difficulties you are encountering in repaying your Direct Loan. We will be happy to try and work with you on a deferment option that best suits your needs.

You may be eligible for one of the following options. Please read through them and check any that you think apply to your situation:

- () In-School Deferment: You are enrolled at least half time at an eligible college, university or other postsecondary institution. (Please note that your school registrar will be asked to certify your enrollment.)
- () Unemployment Deferment: Although you are unemployed, you are seeking full-time employment and are registered with an unemployment agency or private agency.
- () Economic Hardship Deferment: You meet certain criteria, which include receiving Food Stamps or Aid to Families with Dependent Children. You work full-time or part-time but your monthly income does not meet certain minimum levels. (There are other criteria for this deferment; if you think you are eligible, we will send you additional information.)
- () Education Related Deferment: a) You are enrolled in an approved graduate fellowship program. The organization must certify your enrollment, or b) You are enrolled in an approved rehabilitation training program for the disabled.
- () Forbearance: Even if you are not eligible for a deferment, you may qualify for a forbearance, which means that your loan repayments may be temporarily suspended or extended to better suit your financial situation. You must be willing but unable to meet your current loan repayment schedule to qualify for a forbearance

After you have checked one of these options, return this form to us at:

U.S. Department of Education
Direct Loan Servicing Center
P.O. Box 4609
Utica, New York 13504-4609

We will then send you the appropriate deferment or forbearance form.

We will be happy to answer any additional questions you may have. Simply give us a call at one of the numbers listed for the Direct Loan Servicing Center Borrower Services Department on the reverse side.

Sincerely,

Borrower Services Representative

L201AV01

Our Mission is to Ensure Equal Access to Education and to Promote Educational Excellence Throughout the Nation
U.S. Department of Education

Direct Loans

William D. Ford Federal Direct Loan Program

MM/DD/YY

ACCOUNT#:
999-99-9999-9

First Name MI Last Name
Street Address
City, State Code Zip Code

RE: Your Request for Deferment on Your Federal Direct Loan

Dear First name MI Last Name

Thanks very much for taking the time to contact us regarding your request for a deferment for your Federal Direct Student Loan. Unfortunately, we have no record of receiving a deferment request form from you, and request that you complete the enclosed form and return it to us.

We will notify you as soon as your deferment request is received and reviewed. Meanwhile, please continue to make regular payments on your loan in order to prevent your account from becoming delinquent.

We will be happy to answer any additional questions you may have. Simply give us a call at one of the numbers listed for the Direct Loan Servicing Center Borrower Services Department on the reverse side.

Sincerely,

Borrower Services Representative

L245AV01

Direct Loans

William D. Ford Federal Direct Loan Program

MM/DD/YY

ACCOUNT#:

999-99-9999-9

First Name MI Last Name

Street Address

City, State Code Zip Code

RE: Your Unemployment Deferment Request

Dear First name MI Last Name

Thank you for sending your request for an Unemployment deferment on your Direct Loan. We have reviewed your request and discovered that we are unable to process your request for the following reason(s);

- The date you became unemployed is missing.
- Name, complete address, and/or phone number of employment agency is missing.
- The date of registration with an employment agency is missing. You do not have to be collecting unemployment benefits to register with an employment agency.
- Names of firms to which you have applied, their complete addresses, and/or telephone number are missing.
- You have already exhausted the maximum 36 months of unemployment deferment. Please contact us immediately to set up a repayment plan. With an income contingent repayment plan, your payment will be tied to your income.
- Your signature is missing.
- School placement offices and temporary agencies do not qualify as employment agencies.
- Your form is enclosed. Please make the necessary changes as described above and return the form immediately to the address below.
- A new form has been sent under separate cover. Please complete and return the form.
- Other _____

Please continue to make payments on your loan until we have processed your deferment application. This will prevent your account from becoming delinquent.

We apologize for any inconvenience this situation may cause you. If you have any questions, please contact our Direct Loan Servicing Center Borrower Services Department at 1-800-848-0979. Hearing impaired borrowers please call: 1-800-848-0983. Our hours are 8:00 AM to 8:30 PM eastern time, Monday through Friday. If you would prefer to write please direct your correspondence to:

U.S. Department of Education
Borrower Services Department
Direct Loan Servicing Center
P.O. Box 4609

L125AV01

Utica, New York 13504-4609

L125AV01

Direct Loans

William D. Ford Federal Direct Loan Program

ACCOUNT NUMBER 999-99-9999-9

Month DD, CCYY

First Name MI Last Name
 Street Address 1
 Street Address 2
 City State Abbrev. Zip Code

ACCOUNT STATEMENT

You received a deferment (a postponement of repayment) on your Direct Loan because you were unemployed. The first six months of your deferment end on MM/DD/CCYY. Borrowers who need longer periods of deferment must request an extension every six months. If you are still unemployed and you want to request an extension of your deferment, please call us at our toll-free number on the back of this notice to request an Unemployment Deferment Request Form.

If you are now employed, please call us so that we can update your status. Thank you.

OUR RECORDS INDICATE			
NET DISBURSEMENT AMOUNT	\$. 0 0	LOAN TYPE	XXXXXX
CAPITALIZED INTEREST	\$. 0 0	SOCIAL SECURITY NO.	999-99-9999
TOTAL PRINCIPAL PAID	\$. 0 0	TELEPHONE NO.	(999)999-9999
TOTAL INTEREST PAID	\$. 0 0	LOAN STATUS	XXXXXXXXXXXXXXXXXXXXXX
TOTAL LATE CHARGES PAID	\$. 0 0	CURRENTLY ENROLLED AT	XXXXXXXXXXXXXXXXXXXXXX
OUTSTANDING PRINCIPAL BAL	\$. 0 0		
LAST PAYMENT DEPOSITED		<input type="checkbox"/> FULL TIME <input type="checkbox"/> HALF TIME <input type="checkbox"/> PART TIME	
TO PRINCIPAL	\$. 0 0	FORBEARANCE EXPIRES	MM/DD/CCYY
TO INT	\$. 0 0	LATE CHRG	\$. 0 0
			EXPECTED/ACTUAL
SEPARATION DATE			
LATE CHARGES DUE	\$. 0 0		MM/DD/CCYY
PAST DUE AMOUNT	\$. 0 0	DEFERMENT EXPIRES	MM/DD/CCYY
CURRENT DUE AMOUNT	\$. 0 0	FIRST/NEXT INSTALLMENT	MM/DD/CCYY
TOTAL AMOUNT DUE	\$. 0 0	ACCRUED INT. THROUGH	MM/DD \$. 0 0

Please refer to the back of this statement for important information.

EXP1AV02

Direct Loans

William D. Ford Federal Direct Loan Program

RE: Your Request for Information

Dear _____

Thank you for your request for information on the William D. Ford Federal Direct Loan Program.

Low interest loans for both students and parents are available through this federal loan program. To assist you in understanding all of the options available to borrowers interested in a Direct Loan, we have enclosed a brochure entitled "A Better Way to Borrow." In addition to this information, a toll free telephone number has been established to answer any additional questions you may have now or in the future about your options for financial aid. This number is 1-800-4-FED-AID. Hearing-impaired individuals who have access to a TDD (Telecommunications Device for the Deaf) can call 1-800-730-8913. If you prefer to write, please direct your correspondence to:

U.S. Department of Education
Federal Student Aid Information Center
P.O. Box 84
Washington, D.C. 20044

You should also contact the Financial Aid Office at the school you or your child is planning to attend. They may have additional information on other loan programs, grants, and scholarships appropriate to your circumstances.

If you have any questions concerning Direct Loans, the Direct Loan Servicing Center Borrower Services Department is available to assist you from 8:00 AM to 8:30 PM Eastern Time, Monday through Friday. We can be reached, toll-free, at 1-800-848-0979. Hearing-impaired individuals who have access to a TDD (Telecommunications Device for the Deaf) can call 1-800-848-0983).

Thank you for your interest in the William D. Ford Federal Direct Loan Program.

Sincerely,

Borrower Services Representative

L130AV02

Direct Loans

William D. Ford Federal Direct Loan Program

DISBURSEMENT DATE CHANGE NOTICE

First Name MI Last Name
Street Address 1
Street Address 2
City, State Code Zip Code

MM/DD/CCYY

ACCOUNT#: 999-99-9999

Reason for Notice

We adjusted the disbursement date of one or more of your Direct Loan disbursements based on information from the school(s) named below.

The disbursement date is the date on which Direct Loan funds were credited to your account or paid directly to you.

For Direct Unsubsidized Loans and Direct PLUS Loans, you pay interest from the date of disbursement. For this reason, a change to the disbursement date will affect the total amount you owe on these loan(s). No interest is charged for Direct Subsidized Loans until you enter repayment.

Your next statement will reflect changes to your account (if any).

Disbursement Date Change(s)

Name of School(s)	Loan ID	New Date of Disbursement	Old Date of Disbursement
Long School Name Goes Here	999999999XYYG99999999	MM/DD/CCYY	MM/DD/CCYY
Long School Name Goes Here	999999999XYYG99999999	MM/DD/CCYY	MM/DD/CCYY
Long School Name Goes Here	999999999XYYG99999999	MM/DD/CCYY	MM/DD/CCYY
Long School Name Goes Here	999999999XYYG99999999	MM/DD/CCYY	MM/DD/CCYY
Long School Name Goes Here	999999999XYYG99999999	MM/DD/CCYY	MM/DD/CCYY
Long School Name Goes Here	999999999XYYG99999999	MM/DD/CCYY	MM/DD/CCYY
Long School Name Goes Here	999999999XYYG99999999	MM/DD/CCYY	MM/DD/CCYY
Long School Name Goes Here	999999999XYYG99999999	MM/DD/CCYY	MM/DD/CCYY
Long School Name Goes Here	999999999XYYG99999999	MM/DD/CCYY	MM/DD/CCYY
Long School Name Goes Here	999999999XYYG99999999	MM/DD/CCYY	MM/DD/CCYY

Questions?

If you have any questions regarding the reason for a date change, please call the school(s).

If you have other questions about your Direct Loan account, please call the Direct Loan Servicing Center at the toll-free telephone number shown on the back of this Notice. You may also view information about your Direct Loan account on the Internet at:

<http://www.dlservicer.ed.gov>

DSB5AV01

Direct Loans

William D. Ford Federal Direct Loan Program

**NOTICE OF SUBSIDIZED,
UNSUBSIDIZED, OR PLUS
LOAN DISBURSEMENT**

First Name MI Last Name
Street Address 1
Street Address 2
City, State Zip Code

MM/DD/CCYY

ACCOUNT#: 999-99-9999-9

Our records show your school issued a Direct Loan Disbursement to you or your school account in the amount and on the date shown below.

Loan Information - <i>Please Keep For Future Reference</i>	
School Name:	XX
Type of Loan:	XXXXXXXXXXXXXXXXXXXXXXXXXXXX
Loan I.D. Number:	XX
Date of Disbursement:	MM/DD/CCYY
This Gross Disbursement:	\$999,999.99
This Net Disbursement:	\$999,999.99
Expected Repay Start Date:	MM/DD/CCYY
Loan Amount Approved:	\$999,999.99
Interest Rate:	9.99%
Loan Fee:	\$999,999.99
Repayment Plan (if selected):	XX
Current Total Direct Loan Indebtedness For This Loan (including this disbursement):	\$999,999.99

This Is A Loan

This is not a grant, award, or scholarship. It is a loan that must be repaid.

Other Loans May Still Exist

This Notice refers only to your Direct Loan disbursed on the date and under the Loan I.D. Number shown above. If you have other federal education loans, you may consolidate them with your Direct Loans—for a convenient single payment—by calling the Loan Origination Center at 1-800-557-7392. The Telecommunications Device for the Deaf (TDD) number is 1-800-557-7395.

Interest Rates Are Variable

The interest rate on your loan can vary each year on July 1, but cannot exceed 8.25% for Direct Subsidized and Unsubsidized Loans and 9.0% for Direct PLUS Loans. The current interest rate is shown above. Your exact payment may change when the rate changes.

Repayment Begins...

Direct Subsidized and Unsubsidized Loans enter repayment 6 months after the student drops below half-time enrollment at an eligible school. Direct PLUS Loans enter repayment after the loan shown above is fully disbursed even if your student is still enrolled in school (there is no 6-month grace period for Direct PLUS Loans). You may repay this loan in full *anytime* without prepayment penalty. If you experience difficulty repaying your Direct Subsidized, Unsubsidized, or PLUS Loan, call us at the toll-free telephone number on the back to discuss your options such as a forbearance, a deferment, or a change in repayment plans.

Flexible Repayment Plans Exist

We offer a range of repayment plans: Standard plan (fixed payment for up to 10 years), Extended plan (fixed payment for 12 to 30 years), Graduated plan (smaller payment at first and larger payment later), and Income Contingent Repayment (ICR) plan (payment based on income and loan amount; NOT available for PLUS Loans). If you are a Direct Subsidized or Unsubsidized Loan borrower, you can select a repayment plan anytime before the end of the 6-month grace period. If you are a PLUS borrower, we will send you repayment plan selection materials before the first payment is due.

WEL1AV01

Direct Loans

William D. Ford Federal Direct Loan Program

CONSOLIDATION ADJUSTMENT MADE

ACCOUNT NUMBER 999-99-9999-9

MM/DD/CCYY

First Name MI Last Name
 c/o Address
 Street Address 1
 City ST Zip Code

ACCOUNT STATEMENT

We recently adjusted your Direct Consolidation Loan account. We made the change based on information provided by one or more of the original loan holders.

Amount Adjusted: \$999,999,999.99
Adjustment Type: INCREASE/DECREASE
New Principal Balance: \$999,999,999.99

If the change will result in a revised interest rate and/or new monthly payment amount for your account, we will send you a Disclosure Notice showing your (1) revised number of payments, (2) revised payment amount, and (3) start date for making payments in the new amount.

If you have any questions about this adjustment or the resulting change in interest rate, call the Loan Origination Center directly at 1-800-557-7392. The Telecommunications Device for the Deaf (TDD) number is 1-800-557-7395.

OUR RECORDS INDICATE			
NET DISBURSEMENT AMOUNT	\$. 0 0	LOAN TYPE	XXXXX
CAPITALIZED INTEREST	\$. 0 0	SOCIAL SECURITY NO.	999-99-9999
TOTAL PRINCIPAL PAID	\$. 0 0	TELEPHONE NO.	(999)999-9999
TOTAL INTEREST PAID	\$. 0 0	LOAN STATUS	XXXXXXXXXXXXXXXXXXXXXXXXXX
TOTAL LATE CHARGES PAID	\$. 0 0	CURRENTLY ENROLLED AT	XXXXXXXXXXXXXXXXXXXXXXXXXX
OUTSTANDING PRINCIPAL BAL	\$. 0 0		
LAST PAYMENT DEPOSITED		<input type="checkbox"/> FULL TIME <input type="checkbox"/> HALF TIME <input type="checkbox"/> PART TIME	
TO PRINCIPAL	\$. 0 0	FORBEARANCE EXPIRES	MM/DD/CCYY
TO INT	\$. 0 0	LATE CHRGR	\$. 0 0 EXPECTED/ACTUAL
SEPARATION DATE			
LATE CHARGES DUE	\$. 0 0		MM/DD/CCYY
PAST DUE AMOUNT	\$. 0 0	DEFERMENT EXPIRES	MM/DD/CCYY
CURRENT DUE AMOUNT	\$. 0 0	FIRST/NEXT INSTALLMENT	MM/DD/CCYY
TOTAL AMOUNT DUE	\$. 0 0	ACCRUED INT. THROUGH	MM/DD \$. 0 0

Please refer to the back of this statement for important information.

REF4AV02

Direct Loans

William D. Ford Federal Direct Loan Program

ACCOUNT NUMBER 999-99-9999-9

Month DD, CCYY

First Name MI Last Name
 Street Address 1
 Street Address 2
 City State Abbrev. Zip Code

ACCOUNT STATEMENT

This is a statement of your Direct Loan account as of MM/DD/CCYY. We recently made a \$99,999.99 adjustment to your loan proceeds based on information received from NAME OF SCHOOL. This means the amount of your loan balance has been INCREASED/DECREASED by \$99,999.99. Your new principal balance is shown below. Please review the additional information displayed below regarding your account. If you have any questions about this matter or any other issues regarding your Direct Loan, simply give us a call at one of the numbers listed for the Direct Loan Servicing Center Borrower Services Department on the reverse side.

		OUR RECORDS INDICATE		
NET DISBURSEMENT AMOUNT	\$. 0 0	LOAN TYPE		XXXXX
CAPITALIZED INTEREST	\$. 0 0	SOCIAL SECURITY NO.		999-99-9999
TOTAL PRINCIPAL PAID	\$. 0 0	TELEPHONE NO.		(999)999-9999
TOTAL INTEREST PAID	\$. 0 0	LOAN STATUS		XXXXXXXXXXXXXXXXXXXXXXX
TOTAL LATE CHARGES PAID	\$. 0 0	CURRENTLY ENROLLED AT		XXXXXXXXXXXXXXXXXXXXXXX
OUTSTANDING PRINCIPAL BAL	\$. 0 0			
LAST PAYMENT DEPOSITED		<input type="checkbox"/> FULL TIME <input type="checkbox"/> HALF TIME <input type="checkbox"/> PART TIME		
TO PRINCIPAL	\$. 0 0	FORBEARANCE EXPIRES		MM/DD/CCYY
TO INT	\$. 0 0	LATE CHR	\$. 0 0	EXPECTED/ACTUAL
SEPARATION DATE				
LATE CHARGES DUE	\$. 0 0			MM/DD/CCYY
PAST DUE AMOUNT	\$. 0 0	DEFERMENT EXPIRES		MM/DD/CCYY
CURRENT DUE AMOUNT	\$. 0 0	FIRST/NEXT INSTALLMENT		MM/DD/CCYY
TOTAL AMOUNT DUE	\$. 0 0	ACCRUED INT. THROUGH	MM/DD	\$. 0 0

Please refer to the back of this statement for important information.

REF3AV02

Direct Loans

William D. Ford Federal Direct Loan Program

NOTICE OF CONSOLIDATION LOAN DISBURSEMENT

First Name MI Last Name
c/o Name
Street Address 1
City, ST Zip Code

MM/DD/CCYY

ACCOUNT#: 999-99-9999-9

The U.S. Department of Education disbursed the amount shown below to your former loan holder(s) for this Direct Consolidation Loan Account.

<i>Loan Information - Please Keep For Future Reference</i>	
Type of Loan:	xxxxxxxxxxxxxxxxxxxxxx
Loan I.D. Number:	xxxxxxxxxxxxxxxxxxxxxx
Date of Disbursement:	MM/DD/CCYY
This Disbursement Amount:	\$999,999.99
Expected Repay Start Date:	MM/DD/CCYY
Current Total Direct Loan Indebtedness For This Loan (including this disbursement):	\$999,999.99
Current Interest Rate:	9.999%
Repayment Plan (if selected):	xxxxxxxxxxxxxxxxxxxxxx

This Is A Loan

This is not a grant, award, or scholarship. It is a loan that must be repaid.

Other Loans May Still Exist

You may have federal education loans that you choose not to consolidate or that you choose to consolidate but that have not been paid off yet. If you have any questions about which loans have been consolidated or whether you should continue to make payments to another loan holder, call the Loan Origination Center at 1-800-557-7392. The Telecommunications Device for the Deaf (TDD) number is 1-800-557-7395.

Interest Rates

Your interest rate information is shown on the back of this Notice.

Repayment Begins...

Direct Consolidation Loans enter repayment when the loan is first disbursed, unless your Direct Consolidation Loan includes a loan that was in an in-school period at the time of application. In this case, your Direct Consolidation Loan will receive up to a 6-month grace period when you drop below half-time enrollment at an eligible school. You may repay your Direct Consolidation Loan in full *anytime* without prepayment penalty. If you experience difficulty repaying your Direct Consolidation Loan, call us at the toll-free telephone number on the back to discuss your options such as a forbearance, a deferment, or a change in repayment plans.

Flexible Repayment Plans Exist

We offer a range of repayment plans: Standard plan (fixed payment for up to 10 years), Extended plan (fixed payment for 12 to 30 years), Graduated plan (smaller payment at first and larger payment later), and Income Contingent Repayment (ICR) plan (payment based on income and loan amount; NOT available for PLUS Loans). Direct Consolidation Loan borrowers select a repayment plan when signing their Promissory Notes unless their Direct Consolidation Loans are in an in-school period.

WELCAV02

Direct Loans

William D. Ford Federal Direct Loan Program

MM/DD/CCYY

ACCOUNT#:
999-99-9999-9

First Name MI Last Name
Street Address
City, State Code Zip Code

RE: Physical Disability Cancellation

Dear First name MI Last Name

Thank you for taking the time to contact us regarding your questions about physical disability cancellations for Direct Loans.

According to the guidelines established for the William D. Ford Federal Direct Loan Program, a loan may be canceled if the borrower is totally and permanently disabled. "Total and permanent disability" is defined as the borrower's inability to work and earn money or attend school because of an injury or illness that is expected to continue indefinitely or result in death.

Receiving Social Security disability benefits does not automatically qualify a borrower for cancellation, nor would a condition that existed when the borrower received the loan unless the borrower's condition has substantially deteriorated to such an extent that the borrower is totally and permanently disabled.

If you believe you qualify for physical disability cancellation, your physician or a doctor of medicine or osteopathy who is legally authorized to practice, must certify your condition on the enclosed form. To give you time to have the form completed, certified, and mailed to us, we have granted a forbearance (a temporary suspension or extension of repayment) on your Direct Loan(s) for the period from MM/DD/CCYY through MM/DD/CCYY.

During this forbearance period, you will not have to make payments on principal, but interest will continue to accumulate. You will receive a bill for this interest each quarter, approximately 25 days prior to the date on which the interest becomes due. You are not required to pay these quarterly interest bills. If you do not pay them, all unpaid interest will be capitalized (added to your principal balance) and your balance will be larger than it was before your forbearance began. If your cancellation request is not approved, you remain responsible for the entire unpaid balance.

Sincerely,

Borrower Services Representative

L113AV02

Direct Loans

William D. Ford Federal Direct Loan Program

NOTICE OF LOAN DISCHARGE

First Name MI Last Name
Address Line 1
Address Line 2
City, State Code Zip Code

MM/DD/CCYY

ACCOUNT#: xxx-xx-xxxx-x

REASON FOR NOTICE

This Notice certifies that the Direct Loan(s) assigned to

Borrower First Name MI Last Name

Social Security Number

Has/Have been DISCHARGED

Effective Date

Loan Account Number

Loan Amount

School Name

Student Full Name

Reason For Discharge

IMPORTANT

Any payments due to you as a result of this discharge will be returned to you via a U.S. Treasury Check. **However, if this loan is being discharged because of a school closure**, please remember that (1) the discharge may be revoked if you (or the student for Direct PLUS Loans) completes the program at another school and (2) you agreed to transfer your right to any claims for a loan refund--up to the amount discharged--to the U.S. Department of Education.

Our toll-free telephone number is 1-800-848-0979. Hearing-impaired individuals who have access to a TDD (Telecommunications Device for the Deaf) can call 1-800-848-0983. Our address is:

U.S. Department of Education
Borrower Services Department
Direct Loan Servicing Center
P.O. Box 4609
Utica, NY 13504-4609

DIS4AV02

Direct Loans

William D. Ford Federal Direct Loan Program

NOTICE OF PARTIAL LOAN DISCHARGE

First Name MI Last Name
Address Line 1
Address Line 2
City, State Code Zip Code

MM/DD/CCYY

ACCOUNT#: xxx-xx-xxxx-x

REASON
FOR
NOTICE

This Notice certifies that the Direct Loan(s) assigned to

Borrower First Name MI Last Name

Social Security Number

Has/Have been PARTIALLY DISCHARGED

Effective Date

Loan Account Number

Total Loan Amount

Discharged Amount

School Name

Student Full Name

Reason For Discharge

The amount being discharged is the difference between your total outstanding amount of the Direct Loan(s) borrowed to attend this school and \$999,999.99 you recovered from another party. Any payments you made on this loan will be applied to the nondischarged amount. You will receive billing statements for the remaining amount due. Payments in excess of the nondischarged amount will be refunded to you. **If the discharge is because of a school closure** and if, in the future, you (or the student for whom you borrowed) ever complete the program of study at another school by transferring one or more credits from the closed school, this partial discharge may be canceled and you may be required to repay the entire loan amount.

IMPORTANT

Our telephone number and address are 1-800-848-0979, Direct Loan Servicing Center, P.O. Box 4609, Utica, NY 13504-4609. Hearing-impaired individuals with access to TDD (Telecommunications Device for the Deaf) can call 1-800-848-0983.

DISDAV01

Direct Loans

William D. Ford Federal Direct Loan Program

MM/DD/CCYY

First Name Middle Initial Last Name
Street Address1
Street Address2
City, State Code Abbrev. Zip Code

Student's Name: First MI Last
Borrower Acct #: 999-99-9999-9

Dear First Name Middle Initial Last Name

We have carefully reviewed your request to discharge your Direct Loan(s). Based on the documentation provided, we regret to inform you that we are unable to approve your cancellation.

Our decision is based on the documentation provided by the borrower, student, or their representative. The following documentation that was provided did not qualify the loan(s) for discharge.

_____ Written request or application
_____ Sworn statement
_____ Death certificate
_____ Permanent and total disability certificate of the borrower
_____ Bankruptcy record of discharge of loan(s)
_____ Proof of school closing
_____ Statement indicating _____

_____ Other _____

Your grace period will end on MM/DD/CCYY and your first payment will be due two to six weeks later.

If you have any questions, the Direct Loan Servicing Center Collections Department is available to assist you from 8:00 AM to 8:30 PM Eastern Time, Monday through Friday. We can be reached, toll-free, at 1-800-848-0981. Hearing-impaired individuals who have access to a TDD (Telecommunications Device for the Deaf) can receive assistance by calling 1-800-848-0983.

All correspondence should be sent to U.S. Department of Education, Collections Department, Direct Loan Servicing Center, P.O. Box 4609, Utica, New York 13504-4609

Sincerely,

Direct Loan Servicing Center

DISBAV03

Direct Loans

William D. Ford Federal Direct Loan Program

ADVANCE NOTICE OF INELIGIBILITY FOR A CLOSED SCHOOL DISCHARGE

First Name MI Last Name
Street Address 1
Street Address 2
City, State Code Zip Code

MM/DD/CCYY

ACCOUNT#: 999-99-9999

Reason for Notice

Thank you for your inquiry about a Closed School Discharge. Our records indicate that the student left school on MM/DD/CCYY, which was more than 90 days before the school's closing date of MM/DD/CCYY. Therefore, the student would not be eligible to receive a Closed School Discharge.

Important

If the student (1) left school after the date we have listed or (2) was on an approved leave of absence when the school closed, the student can call our toll-free telephone number (shown on the back of this Notice) to request a Closed School Discharge Application.

Questions?

If you have any other questions, please call us.

CL03AV01

Direct Loans

William D. Ford Federal Direct Loan Program

DENIAL OF CLOSED SCHOOL DISCHARGE

First Name MI Last Name
 Address Line 1
 Address Line 2
 City, State Code Zip Code

MM/DD/CCYY

ACCOUNT#: xxx-xx-xxxx-x

REASON FOR NOTICE

Your request to discharge your Direct Loan(s) based on school closure is **DENIED**. Our decision was based on a review of the documentation you provided to us. Your loan did not qualify for this reason:

- D01 Closed School Discharge Application not submitted and/or no response to our letter dated MM/DD/CCYY.
- D02 Application still incomplete (another form is enclosed if you wish to resubmit).
- D03 Student withdrew MM/DD/CCYY, more than 90 days prior to the school's closing on MM/DD/CCYY.
- D04 Student is completing/did complete the educational program through a teach out or by transferring credits to another school.
- D05 Amounts you recovered (\$999,999.99) because of the school's closing equals or exceeds the amount of the Direct Loan for which you are requesting a discharge.
- D06 Student was neither enrolled nor on an authorized leave of absence when the school closed.
- D07 Other:

IMPORTANT

If your loan status is:	Then we:
<i>In repayment*</i>	Resumed collection of your loan and granted a Forbearance of principal and interest for the period in which collection activity was suspended. You must resume repayment of your loan immediately.
<i>In school</i>	Show you leaving school on MM/DD/CCYY with a loan balance of \$999,999.99 and a grace period ending MM/DD/CCYY. Your first payment of approximately \$9,999.99 will be due two to six weeks after the grace period ends.
<i>In grace period</i>	Show your grace period will end MM/DD/CCYY and your first payment will be due two to six weeks after the grace period ends.
<i>* PLUS loans are considered in repayment within 60 days of final disbursement.</i>	

Our telephone number is 1-800-848-0979. Hearing-impaired individuals who have access to a TDD (Telecommunications Device for the Deaf) can call 1-800-848-0983. Our address is:

U.S. Department of Education
 Borrower Services Department
 Direct Loan Servicing Center
 P.O. Box 4609
 Utica, NY 13504-4609

DISGAV01

Direct Loans

William D. Ford Federal Direct Loan Program

EXPECT A REDUCTION IN YOUR DIRECT LOAN ACCOUNT BALANCE

MM/DD/CCYY

ACCOUNT#: 999-99-9999

First Name MI Last Name
C/O Name
Street Address 1
City, ST Zip Code

Dear Direct Loan Borrower:

We are very pleased to inform you that we are crediting your Direct Loan account based on an investigation by the U. S. Department of Education's Office of Inspector General of:

- Name of School

The credit reflects the amount due to you for either a credit balance you had at the school or a refund due you from the school.

When we apply this credit to your Direct Loan account, your Principal Balance Outstanding, and as appropriate, accrued interest, will be reduced. Future Direct Loan Billing Statements and/or Notices will reflect your reduced balance.

If the adjustment results in a credit balance in your Direct Loan account, you will receive a refund check from the U.S. Treasury in approximately 6 to 8 weeks. You will also receive a letter from Direct Loans that will provide details about this adjustment.

We sincerely regret the problems you encountered. *Thank you for your patience during our investigation.*

If you have any questions, please call our toll free number at 1-800-848-0979 and ask for our Executive Issues Team.

CLO4AV01

*Our Mission is to Ensure Equal Access to Education and to Promote Educational Excellence Throughout the
Nation*

U.S. Department of Education

Direct Loans

William D. Ford Federal Direct Loan Program

NOTICE OF FURTHER RESEARCH NEEDED REGARDING CLOSED SCHOOL DISCHARGE

First Name MI Last Name
Address Line 1
Address Line 2
City, State Code Zip Code

MM/DD/CCYY

ACCOUNT#: xxx-xx-xxxx-x

REASON FOR NOTICE

Your Direct Loan Closed School Discharge application and the records of the Department of Education show substantially different closure dates for the following school:

Name of School

The correct school closure date significantly affects the outcome of your Discharge Request.

We are currently researching this issue. We are placing your Direct Loan account in Forbearance until the discrepancy is resolved. You will *not* be required to make any principal or interest payments while your loan is in Forbearance. However, interest on your account will continue to accrue. If your discharge request is denied, your Forbearance will end. You will have the option to either pay the accumulated interest or it will be capitalized (added to your principal loan amount) at that time.

We will notify you when our research is complete and we have made a decision on your Discharge Request.

ACTION REQUIRED BY YOU

No action is required by you at this time.

DISEAV01

Direct Loans

William D. Ford Federal Direct Loan Program

NOTICE OF INCOMPLETE APPLICATION FOR CLOSED SCHOOL DISCHARGE

First Name MI Last Name
Address Line 1
Address Line 2
City, State Code Zip Code

MM/DD/CCYY

ACCOUNT#: xxx-xx-xxxx-x

REASON FOR NOTICE

Your application for a Direct Loan Closed School Discharge for the following school is incomplete.

Name of School

Although your discharge request contained some of the required information, the following items were missing or incomplete:

- Section 1 - Borrower Identification**
- Section 2 - Student Information**
- Section 3 - Borrower Certification**
- Your written request does not provide sufficient information** for us to

determine if you meet the criteria for a Closed School Discharge. Please complete and submit the enclosed Direct Loan Closed School Discharge Application.

Comments:

ACTION REQUIRED BY YOU

In order to be considered for a closed school discharge, you must submit the information that is missing/incomplete or as identified above. We must receive this information **WITHIN 30 DAYS** of the date of this letter.

IMPORTANT

Our toll-free telephone number is 1-800-848-0979. Hearing-impaired individuals who have access to a TDD (Telecommunications Device for the Deaf) can call 1-800-848-0983. Our address is:

U.S. Department of Education
Direct Loan Servicing Center
P.O. Box 4609
Utica, NY 13504-4609

DISAAV02

Our Mission is to Ensure Equal Access to Education and to Promote Educational Excellence Throughout the Nation

U.S. Department of Education

Direct Loans

William D. Ford Federal Direct Loan Program

DISCHARGE

NOTICE OF AVAILABILITY OF CLOSED SCHOOL

First Name MI Last Name
Address Line 1
Address Line 2
City, State Code Zip Code

MM/DD/CCYY

ACCOUNT#: 999-99-9999-9

Reason for Notice

We received information that the school listed below may have closed. Our records show that you obtained the following Direct Loan(s) to attend this school (or, in the case of Direct PLUS Loans, for the student to attend this school):

School: *Name of School*
Closing Date: *MM/DD/CCYY*

Loan Amount(s) Received To Attend This School: \$999,999,999.99

Loan	999999999XYYG9999999 9	999999999XYYG9999999 9	999999999XYYG9999999 9	999999999XYYG9999999 9
IDs	999999999XYYG9999999 9	999999999XYYG9999999 9	999999999XYYG9999999 9	999999999XYYG9999999 9

If we discharge your loan(s) and you (or the student for Direct PLUS Loans) transferred or transfer(s) credits from the closed school to complete a program at another school, the discharge may be revoked. You may have to repay the loan, including all accrued interest up to and beyond the revocation date.

The U.S. Department of Education urges students to continue their education by transferring credits to other schools.

However, you may apply for a Direct Loan Closed School Discharge (application enclosed). To find out if you qualify, read the Certification section on page 2 of the enclosed Closed School Discharge Application. If we

grant you a Direct Loan Closed School Discharge:

- You are not required to repay the Direct Loan(s) listed above.
- You will be reimbursed for any payments you have made on these loans.
- Any adverse information related to nonpayment of your discharged loan(s) will be deleted from your credit history.

Action You Can Take

To apply for a Direct Loan Closed School Discharge, send your completed and signed application to our address shown on the back of this Notice. **We must receive your application within 60 days of the Date of this Notice.** If you have one or more loans in repayment now or entering repayment within 60 days of the date of this Notice, we will grant a forbearance on your account for up to 60 days from that date. During forbearance, you are not required to make payments on your loan(s); however, interest will accrue. If we deny your discharge or you do not return the application within 60 days, then (1) payments resume, (2) we will reinstate any previous delinquency, and (3) we will capitalize accrued interest--add it to the principal amount of your loan(s)--unless you pay it first.

Direct Loans

William D. Ford Federal Direct Loan Program

To the family/estate of
First Name MI Last Name
Street Address
City, State Code Zip Code

MM/DD/CCYY

ACCOUNT#: 999-99-9999-9

RE: Loan Cancellation - Payments Received
Borrower's Name: _____
SSN: _____
Amount: _____

To the family or estate of _____,

We were sorry to learn of the death of Student/Borrower Name. Please accept our condolences.

While we were processing the cancellation of the loan(s) for the above referenced account, we received additional payments for the account. These payments have been reversed, and have been submitted to the U.S. Treasury Department for refund to you.

We will be happy to answer any questions you may have about this matter or other issues regarding your Direct Loan. Simply give us a call at one of the numbers listed for the William D. Ford Direct Loan Servicing Center Borrower Services on the reverse side.

Sincerely,

Borrower Services Representative

L132AV02

Direct Loans

William D. Ford Federal Direct Loan Program

School Name
Street Address1
Street Address2
City, State Code Zip Code

MM/DD/CCYY

RE: Student Name: _____
PLUS Borrower Name: _____
ACCOUNT#: DLX999 999-99-9999-9

Dear Financial Aid Officer:

We regret to inform you that PLUS BORROWER NAME, who was a Direct PLUS borrower, died on MM/DD/CCYY. We understand that the death of a parent is extremely difficult for the student and the student's family and that the family may not have contacted your school with this information.

Your institution must cancel any future scheduled disbursements to the deceased parent. Further, you may not disburse Direct PLUS funds for a deceased parent directly to the student on whose behalf this individual borrowed or to the student's account.

To help the student finance educational expenses, we recommend that the Financial Aid Administrator at your institution determine whether a surviving parent or guardian is eligible for a Direct PLUS loan. If there is no eligible parent or guardian, the Financial Aid Administrator may award an additional Unsubsidized Loan to the student.

If you have any questions, the Direct Loan Servicing Center School Relations Department is available to assist you from 8:00 AM to 8:30 PM eastern time, Monday through Friday. We can be reached, toll-free, at 1-800-848-0981.

Sincerely,

Linda Duncan
Manager, Collections
Ext. 6672
Direct Loan Servicing Center

DPL1PV02

Direct Loans

William D. Ford Federal Direct Loan Program

To the family/estate of
First Name MI Last Name
Street Address
City, State Code Zip Code

MM/DD/CCYY
ACCOUNT#: 999-99-9999-9

RE: Loan Cancellation
Borrower's Name: _____
SSN: _____
Amount: _____

To the family or estate of _____,

We were sorry to learn of the death of Student/Borrower Name. Please accept our condolences.

All loans for Student/Borrower Name have been adjusted to a balance of zero.

We will be happy to answer any questions you may have about this matter or other issues regarding your Direct Loan. Simply give us a call at one of the numbers listed for the William D. Ford Direct Loan Servicing Center Borrower Services on the reverse side.

Sincerely,

Borrower Services Representative

L131AV02

Direct Loans

William D. Ford Federal Direct Loan Program

WE ARE SORRY FOR YOUR LOSS INSTRUCTIONS FOR LOAN DISCHARGE

To the family or estate of
First Name MI Last Name
c/o Name
Street Address 1
City, ST Zip Code

MM/DD/CCYY

ACCOUNT#: 999-99-9999

Reason for Notice

We are sorry to learn of the death of:

FIRST NAME MI LAST NAME

Action You Can Take

We know that this is a difficult time for your family. However, we want to let you know that when a borrower dies, Direct Loan(s) can be discharged, requiring no further payments. **In order for us to process this discharge, we must receive an original death certificate or a copy certified by the issuing agency-- not a photocopy or notarized copy.** Please forward the death certificate to the address below. Once we receive the death certificate, we can begin the process of canceling all the borrower's eligible Direct Loans. Our correspondence address is:

**U.S. Department of Education
Direct Loan Servicing Center
P.O. Box 4609
Utica, NY 13504-4609**

Important

We are granting a forbearance on this account for up to 60 days from the date shown above. The forbearance is being placed on the account to prevent or stop delinquency while we await the death certificate. During the forbearance period, no payments will be due and no billing notices will be sent. However, interest will continue to accrue.

By the end of the 60-day forbearance period, if we have not yet received the death certificate, (1) billing notices and required payments will automatically resume, (2) we will reinstate any previous delinquency, and (3) we will capitalize accrued interest--add it to the principal amount of the loan(s)--unless it is paid first.

Please know that we are very sorry for your loss and for having to make this request of you at this time. However, the law requires us to resume collecting loan amounts due unless we receive the death certificate within 60 days of the death of the borrower.

If you have any questions, please call us at our toll-free telephone number shown on the back of this Notice.

L154AV02

Direct Loans

William D. Ford Federal Direct Loan Program

School Name
Street Address1
Street Address2
City, State Code Zip Code

MM/DD/CCYY

RE: Student Name: _____
PLUS Borrower Name: _____
ACCOUNT#: DLX999 999-99-9999-9

Dear Financial Aid Officer:

We regret to inform you that PLUS BORROWER NAME, who was a PLUS borrower died on MM/DD/CCYY. According to our records, Direct PLUS funds in the amount of \$9,999.99 were disbursed on MM/DD/CCYY. This disbursement occurred after the date of the parent's death. Your institution is required to return any Direct PLUS funds disbursed after the parent's death that were applied to and remain on the student's account. Under section 685.308 of the December 1, 1994 Direct Loan regulations, the Secretary may require the school to return funds that were disbursed to an ineligible borrower.

To return these funds, follow the instructions for canceling disbursements and returning excess cash as provided in The Reconciliation Guide for Direct Loans. Funds may be returned by check, ACH, or FEDWIRE.

Further, your institution must promptly notify the Department's Direct Loan Servicing Center of any amount of the disbursement made after the borrower was deceased that was given directly to the borrower or the student (this disbursement may have been in the form of cash or check or may have been transferred electronically to the borrower's or student's account). In accordance with section 685.211 of the December 1, 1994, Direct Loan regulations, the Department will send a 30-day demand letter to the borrower's estate for those funds that were disbursed directly to the borrower or student after the parent's death.

We understand that the death of a parent is extremely difficult for the student and the student's family. To help the student finance educational expenses, we recommend that the Financial Aid Administrator at your institution determine whether a surviving parent or guardian is eligible for a Direct PLUS loan. If there is no eligible parent or guardian, the Financial Aid Administrator may award an additional Unsubsidized Loan to the student.

Also, we understand that the parent's authorization on the Direct PLUS Loan promissory note to apply Direct PLUS Loan funds directly to the student's account increases the likelihood that a school may unknowingly disburse funds to a deceased borrower. Rather than establish a new requirement that would interfere with the timely delivery of loan funds or that would require schools to reconfirm the eligibility of all parents at the time of disbursement, the Department will notify schools on a case-by-case basis when it receives information that a parent's death has preceded a disbursement of funds.

Thank you for your cooperation in this matter. If you have any questions concerning the return of funds as excess cash, the Direct Loan Servicing Center School Relations Department is available to assist you from 8:00 AM to 8:30 PM Eastern Time, Monday through Friday. We can be reached, toll-free, at 1-800-848-0981. If you have any questions concerning this policy, please contact Dottie Kingsley of the Direct Loan Policy Staff at (202) 708-8242.

Sincerely,

Linda Duncan
Manager, Collections
Ext. 6672
Direct Loan Servicing Center

DPL2PV01

Direct Loans

William D. Ford Federal Direct Loan Program

School Name
Street Address1
Street Address2
City, State Code Zip Code

MM/DD/CCYY

RE: Student Name: _____

Borrower Name: _____

ACCOUNT#: 999-99-9999-9

Dear Financial Aid Officer:

We regret to inform you that BORROWER NAME, who was a Direct LOAN TYPE Loan borrower, became permanently and totally disabled on MM/DD/CCYY. The entire amount of the borrower's loan is being discharged by the U.S. Department of Education because of the borrower's disability. Because this is an extremely difficult time for the student and the student's family, we realize they may not have contacted your school with this information.

If any undisbursed funds remain in the borrower's account, your institution may disburse those funds. Note that in order for this borrower to receive a subsequent loan, he or she must meet additional eligibility requirements. Please refer to Direct Loan regulations regarding borrower eligibility at 34 CFR 685.200(a)(iv).

If this is a Direct PLUS Loan being discharged and the student named above needs additional funds in the future to finance his or her education, your institution may determine whether another parent or guardian is eligible for a Direct PLUS Loan. If another parent or guardian is not eligible for a Direct PLUS Loan, the dependent student may be eligible for the higher unsubsidized loan limit.

If you have any questions regarding this letter, please call 1-800-848-0981 from 8:00 AM to 8:30 PM Eastern Time, Monday through Friday.

Sincerely,

Linda Duncan
Manager, Collections
Ext. 6672
Direct Loan Servicing Center

DSB1AV02

Direct Loans

William D. Ford Federal Direct Loan Program

ACCOUNT NUMBER

999-99-9999-9

MM/DD/CCYY

First Name MI Last Name
 c/o Name
 Street Address 1
 City, ST Zip Code

ACCOUNT STATEMENT

Your Direct Loan has been set up on the xxxxxxxxxxxxxxxx repayment plan. Payments are currently scheduled as follows (your actual due date may change):

# of Payments	Payment Amount	Date Starting	*Total of Payments	# of Payments	Payment Amount	Date Starting	*Total of Payments
999	999.99	MM/DD/CCYY		9	999.99	MMDD/CCYY	
9	999.99	MM/DD/CCYY		9	999.99	MMDD/CCYY	99999.99

* Assumes all payments will be made on time.

Your monthly payment amount is \$999.99. Your next payment due date for your loan is MM/DD/CCYY. The total amount due at that time will be \$9,999.99, which is the sum of your monthly payment amount stated above plus any past due amounts you may owe.

OUR RECORDS INDICATE			
NET DISBURSEMENT AMOUNT			
CAPITALIZED INTEREST	\$. 0 0	SOCIAL SECURITY NO.	999-99-9999
TOTAL PRINCIPAL PAID	\$. 0 0	TELEPHONE NO.	(999)999-9999
TOTAL INTEREST PAID	\$. 0 0	LOAN STATUS	XXXXXXXXXXXXXXXXXXXXXXXXXX
TOTAL LATE CHARGES PAID	\$. 0 0	CURRENTLY ENROLLED AT	XXXXXXXXXXXXXXXXXXXXXXXXXX
OUTSTANDING PRINCIPAL BAL	\$. 0 0		
LAST PAYMENT DEPOSITED		<input type="checkbox"/> FULL TIME <input type="checkbox"/> HALF TIME <input type="checkbox"/> PART TIME	
TO PRINCIPAL	\$. 0 0	FORBEARANCE EXPIRES	MM/DD/CCYY
TO INT	\$. 0 0	LATE CHRGR	\$. 0 0
SEPARATION DATE			EXPECTED/ACTUAL
LATE CHARGES DUE	\$. 0 0		MM/DD/CCYY
PAST DUE AMOUNT	\$. 0 0	DEFERMENT EXPIRES	MM/DD/CCYY
CURRENT DUE AMOUNT	\$. 0 0	FIRST/NEXT INSTALLMENT	MM/DD/CCYY
TOTAL AMOUNT DUE	\$. 0 0	ACCRUED INT. THROUGH	MM/DD \$. 0 0

Please refer to the back of this statement for important information.

DSC1AV05

Direct Loans

William D. Ford Federal Direct Loan Program

DISCLOSURE OF PAYMENT AMOUNT

ACCOUNT NUMBER 999-99-9999-9 MM/DD/CCYY

First Name MI Last Name
 c/o Name
 Street Address 1
 City, ST Zip Code

ACCOUNT STATEMENT

REASON FOR STATEMENT

Under the Income Contingent Repayment (ICR) plan, we calculate your monthly payment amount when we receive updated annual income information. Your monthly payment amount for the Direct Loan(s) you are repaying under the ICR plan has been calculated and is shown below under "Monthly Payment." If you cannot pay your monthly amount, call us at 1-800-848-0979. THIS IS NOT A BILL. Your next due date is MM/DD/CCYY. Please call us if either income or family size information is incorrect, or if you have questions.

Annual Income	Family Size	Joint or Single Repayment	Income Data Source	Monthly Payment
\$999999	XX	X	BBBBBBBB	\$9999.99
ICR Plan	Income Effective Date	ESTIMATED MONTHLY PAYMENT IF ON OTHER PLAN:		Monthly Payment
		Standard	Extended	Graduated
ICRX	MM/DD/CCYY	\$9999.99	\$9999.99	\$9999.99/\$9999.99

REPAYMENT PLAN CHANGES

We have included estimated monthly payment amounts for the same loan(s) under other repayment plans. Please remember, the smaller the monthly payment, the higher the cost of the loan over time. Actual amounts could vary from the estimates due to changes in income, interest accrual, and capitalization. To change plans, read the enclosed Repayment Plan Choices Information Sheet, and then complete the enclosed Repayment Plan Selection form and return it to the address on the reverse side of this Disclosure. To change between ICR plans, call us at 1-800-848-0979.

NEGATIVE AMORTIZATION

We will notify you if your payment does not cover interest accumulating monthly on your loan. You may pay the interest in excess of your payment, or we will add it annually to your principal. This increase in principal will increase the total cost of your loan.

THIS DISCLOSURE DOES NOT INCLUDE ANY DIRECT PLUS LOANS YOU MAY HAVE. FOR YOUR DIRECT CONSOLIDATION LOANS, THIS DISCLOSURE IS BASED ONLY ON TOTAL DEBT CONSOLIDATED BY THIS DATE. YOUR PAYMENT AMOUNT WILL BE RECALCULATED IF YOUR DEBT IS FULLY CONSOLIDATED AT A LATER DATE.

Your interest rate information is shown on the back of this Notice.

OUR RECORDS INDICATE		NET DISBURSEMENT AMOUNT		LOAN TYPE		XXXXXX	
CAPITALIZED INTEREST	\$.00	SOCIAL SECURITY NO.	999-99-9999				
TOTAL PRINCIPAL PAID	\$.00	TELEPHONE NO.	(999)999-9999				
TOTAL INTEREST PAID	\$.00	LOAN STATUS	XXXXXXXXXXXXXXXXXXXXXX				
TOTAL LATE CHARGES PAID	\$.00	CURRENTLY ENROLLED AT	XXXXXXXXXXXXXXXXXXXXXX				
OUTSTANDING PRINCIPAL BAL	\$.00						
LAST PAYMENT DEPOSITED		_ FULL TIME _ HALF TIME _ PART TIME					
TO PRINCIPAL	\$.00	FORBEARANCE EXPIRES	MM/DD/CCYY				
TO INT	\$.00	LATE CHRG	\$.00	EXPECTED/ACTUAL			
SEPARATION DATE							
LATE CHARGES DUE	\$.00	MM/DD/CCYY					
PAST DUE AMOUNT	\$.00	DEFERMENT EXPIRES	MM/DD/CCYY				
CURRENT DUE AMOUNT	\$.00	FIRST/NEXT INSTALLMENT	MM/DD/CCYY				
TOTAL AMOUNT DUE	\$.00	ACCRUED INT. THROUGH	MM/DD	\$.00			

Please refer to the back of this statement for important information.

DSC2AV05

Direct Loans

William D. Ford Federal Direct Loan Program

ACCOUNT NUMBER

999-99-9999-9

MM/DD/CCYY

First Name MI Last Name
 c/o Name
 Street Address 1
 City, ST Zip Code

ACCOUNT STATEMENT

Your Direct Loan has been set up on the xxxxxxxxxxxxxxxx repayment plan. Payments are currently scheduled as follows:

# of Payments	Payment Amount	*Date Starting	**Total of Payments
999	999.99	MM/DD/CCYY	
9	999.99	MM/DD/CCYY	99999.99

* Your actual due date may change. ** Assumes all payments will be made on time.

Your monthly payment amount is \$999.99. Your next payment due date for your loan is MM/DD/CCYY. The total amount due at that time will be \$9,999.99, which is the sum of your monthly payment amount stated above plus any past due amounts you may owe.

If you are not in agreement with the terms of the repayment plan outlined in this Disclosure, please contact the Direct Loan Servicing Center at the toll-free number listed on the back.

Your interest rate information is shown on the back of this Notice.

OUR RECORDS INDICATE

NET DISBURSEMENT AMOUNT	\$. 0 0	LOAN TYPE	XXXXX
CAPITALIZED INTEREST	\$. 0 0	SOCIAL SECURITY NO.	999-99-9999
TOTAL PRINCIPAL PAID	\$. 0 0	TELEPHONE NO.	(999)999-9999
TOTAL INTEREST PAID	\$. 0 0	LOAN STATUS	XXXXXXXXXXXXXXXXXXXXXXX
TOTAL LATE CHARGES PAID	\$. 0 0	CURRENTLY ENROLLED AT	XXXXXXXXXXXXXXXXXXXXXXX
OUTSTANDING PRINCIPAL BAL	\$. 0 0		
LAST PAYMENT DEPOSITED		<input type="checkbox"/> FULL TIME <input type="checkbox"/> HALF TIME <input type="checkbox"/> PART TIME	
TO PRINCIPAL	\$. 0 0	FORBEARANCE EXPIRES	MM/DD/CCYY
TO INT	\$. 0 0	LATE CHRGR	\$. 0 0 EXPECTED/ACTUAL
SEPARATION DATE			
LATE CHARGES DUE	\$. 0 0		MM/DD/CCYY
PAST DUE AMOUNT	\$. 0 0	DEFERMENT EXPIRES	MM/DD/CCYY
CURRENT DUE AMOUNT	\$. 0 0	FIRST/NEXT INSTALLMENT	MM/DD/CCYY
TOTAL AMOUNT DUE	\$. 0 0	ACCRUED INT. THROUGH	MM/DD \$. 0 0

Please refer to the back of this statement for important information.

DSC3AV03

Direct Loans

William D. Ford Federal Direct Loan Program

WE ARE UNABLE TO CONTACT YOU

PLEASE CALL IMMEDIATELY

First Name MI Last Name
Street Address 1
Street Address 2
City, State Code Zip Code

MM/DD/CCYY

ACCOUNT#: 999-99-9999

Reason for Notice

We have been attempting to contact you by telephone regarding your delinquent student loan. Our attempts to reach you have been unsuccessful.

Action To Take

Please contact this office immediately at our toll-free telephone number: 1-800-848-0981.

If you are still in school, or feel you are entitled to a deferment on your loan, call us. We will send the proper forms to you.

If you are experiencing financial difficulties, please call us about alternatives such as a forbearance, a different repayment plan, or consolidation.

It is crucial that you act quickly to prevent your loan from becoming increasingly delinquent. If you continue to disregard your obligation to repay your loan, we will have to report your delinquency to national credit bureaus.

L403AV03

Direct Loans

William D. Ford Federal Direct Loan Program

ELECTRONIC DEBIT ACCOUNT APPLICATION ENCLOSED

First Name MI Last Name
Street Address 1
Street Address 2
City, State Code Zip Code

MM/DD/CCYY

ACCOUNT#: xxx-xx-xxxx

Reason for Notice

Enclosed is a Direct Loan Electronic Debit Account (EDA) brochure.

Action You May Take

IF you want your monthly Direct Loan payments automatically deducted from your bank account...

THEN please complete and sign the application portion of the EDA brochure and return it, along with a voided check or savings account deposit slip from your bank account, to the Servicing Center address shown on the back of this Notice. Do not use white out or otherwise alter the application or it will be invalid.

Discount Interest Rate for EDA

Please note that when you pay your Direct Loan(s) by electronic debiting, you receive a x.xxx% discount on your repayment interest rate(s). To determine your discounted interest rate(s), you can subtract x.xxx% from your repayment interest rate(s) reported to you annually and on Direct Loan Notices. This discount does not apply during in-school, grace, deferment, or forbearance periods.

Important

Once you submit the EDA application, please continue to make regular monthly payments by mail until we approve your request and notify you of the date you can expect your electronic debits to start.

Questions? If so, please call our toll-free telephone number shown on the back of this Notice.

AC08AV04

Direct Loans

William D. Ford Federal Direct Loan Program

ELECTRONIC DEBIT ACCOUNT REQUESTING CHANGES

First Name MI Last Name
Street Address 1
Street Address 2
City, State Code Zip Code

MM/DD/CCYY

ACCOUNT#: xxx-xx-xxxx

Reason for Notice

Thank you for notifying us that you want to make changes to your Direct Loan Electronic Debit Account (EDA). We are stopping electronic debiting of your bank account for your Direct Loan monthly payment. You may also receive an Electronic Debit Account - Debits Are Stopping Notice.

Action To Take

1. To process the change you requested, we need a new EDA application from you. Please complete and sign the enclosed application and mail it—with a voided check or savings account deposit slip from your bank account, to the Servicing Center address shown on the back of this Notice. Do not use white out on the application or otherwise change it, or it will be invalid.
2. If your payment due date this month occurs after the date of this Notice, you may not receive a billing statement for this month. Please send a check or money order for the payment to the following address:

**U.S. Department of Education
P.O. Box 530260
Atlanta, GA 30353-0260**

Until we receive new EDA account information from you and process it, please *mail* your payments with the monthly coupon from either your coupon book or the bottom of your monthly billing statements. Make sure you write your social security number (SSN) on each check or money order. The address to mail payments will appear on your coupon book or billing statements.

Discount Interest Rate No Longer Applies

Please note that because you no longer pay your Direct Loan(s) by electronic debiting, you are not eligible to receive the x.xxx% discount on your repayment interest rate(s) reported to you annually and on Direct Loan Notices.

Important

If your new EDA application is complete and we place your account(s) on EDA again, we will send you a Confirmation Notice.

If you have any questions, please call our toll-free telephone number shown on the back of this Notice.

AC07AV04

Direct Loans

William D. Ford Federal Direct Loan Program

ELECTRONIC DEBIT ACCOUNT CONFIRMATION NOTICE

First Name MI Last Name
Street Address 1
Street Address 2
City, State Code Zip Code

MM/DD/CCYY

ACCOUNT#: xxx-xx-xxxx

Reason for Notice

We have approved your recent Electronic Debit Account (EDA) application.

We will begin automatically deducting your monthly Direct Loan payments from your bank account on MM/DD/CCYY.

The payment amount we will deduct from your bank account each month is: \$999,999.99.

Action You Should Take

Immediately following the effective date noted above, please check with your bank to ensure the first payment has been deducted.

- If this box is checked**, your account is delinquent in the amount of \$999,999.99. Please pay this amount in full via check or money order or contact us immediately at the toll-free telephone number shown on the back of this Notice to discuss options that will resolve this delinquency. We will debit your bank account only for your regularly scheduled monthly payment amount—*not for any delinquent amounts*.

Discount Interest Rate for EDA

By paying your Direct Loan(s) via electronic debiting, you receive a x.xxx% discount on your repayment interest rate(s). To determine your discounted interest rate(s), you can subtract x.xxx% from your repayment interest rate(s) reported to you annually and on Direct Loan Notices. This discount does not apply during in-school, grace, deferment, or forbearance periods. The U.S. Department of Education may discontinue this discount anytime without notice.

Important

If you want to stop EDA or change your bank or account information anytime, contact us before you change or close your account to avoid failed payments and late charges/fees that may result. You can either write to the Servicing Center address shown on the back of this Notice or call us at the toll-free telephone number shown on the back.

If you submit a request to stop EDA or change your banking information, we will continue to debit your current account until we notify you otherwise. Please be aware that we need 30 days notice to discontinue or change electronic debiting.

Questions? If so, please call us at our toll-free telephone number.

ACH1AV04

Direct Loans

William D. Ford Federal Direct Loan Program

ELECTRONIC DEBIT ACCOUNT

PAYMENT FAILED

First Name MI Last Name
Street Address 1
Street Address 2
City, State Code Zip Code

MM/DD/CCYY

ACCOUNT#: xxx-xx-xxxx

Reason for Notice

Your last Electronic Debit Account (EDA) payment on this Direct Loan account has failed. **It was returned unpaid by the bank** either because (1) there were insufficient funds in the account, (2) you closed your bank account, or (3) you revoked authorization for electronic debiting.

Action You Must Take

Send payment immediately if you have not done so for the \$999,999.99 amount due MM/DD/CCYY, which includes a Returned Item Fee charge of \$99. If you do not pay the total by check or money order, your account will be delinquent.

Be sure to write your account number on the check or money order.
Send payments to:

**U.S. Department of Education
P.O. Box 530260
Atlanta, GA 30353-0260**

- 1 - If This Box Is Checked**, please contact your bank immediately to ensure a failure does not occur again. We will continue automatic debiting for your next scheduled payment. However, if another EDA payment fails within the next 12 months, we will return this account to regular monthly billing and you will not be eligible for electronic debits.

- 2 - If This Box Is Checked**, we have returned your account to regular monthly billing, which requires that you mail us a payment each month. Please note that because you no longer pay your Direct Loan(s) by electronic debiting, you are not eligible to receive the x.xxx% discount on your repayment interest rate(s) reported to you annually and on Direct Loan Notices.

Questions?

Questions? If so, please call our toll-free telephone number on the back of this Notice.

AC02AV05

Direct Loans

William D. Ford Federal Direct Loan Program

THANK YOU FOR YOUR PATIENCE

PLEASE REAPPLY FOR EDA

Reason for Notice

We apologize for not processing the Electronic Debit Account (EDA) application you submitted. We have completed software enhancements to better process high volumes of applications from borrowers.

We are now able to offer a 0.25% discount on Direct Loan interest rate(s) to all borrowers who pay their loans through the EDA program. **We hope you are still interested in this program.**

Action You Can Take

To ensure your information is current, we are asking that you submit a new application if you are still interested in EDA.

If you would like to reapply for EDA and receive the discount, please complete and submit the enclosed application and a voided check or savings deposit slip. *Note to borrowers requesting debit from savings accounts:* To assure timely processing of your request, we need the full routing number of your banking institution. You may want to (1) verify your bank routing number with your banking institution and (2) write the full routing number on the bottom of the deposit slip.

Once your application has been processed, you will receive a confirmation notice indicating your first EDA debit date.

Questions?

Questions or concerns? If so, please call our toll-free telephone number shown on the back of this Notice.

We sincerely appreciate your patience!

AC0AAV01

Direct Loans

William D. Ford Federal Direct Loan Program

ELECTRONIC DEBIT ACCOUNT

DEBITS RESUMING

First Name MI Last Name
Street Address 1
Street Address 2
City, State Code Zip Code

MM/DD/CCYY

ACCOUNT#: xxx-xx-xxxx

Reason for Notice

Before your Direct Loan(s) went into SUSPENSION TYPE, you paid your Direct Loan monthly payments via electronic debiting of your bank account.

Now that your SUSPENSION TYPE is ending on MM/DD/CCYY, electronic debiting from your bank account to repay your Direct Loan(s) will begin again on MM/DD/CCYY and on the XXXX of every month thereafter.

PLEASE NOTE: Despite what your SUSPENSION TYPE end notice may have said, **you will not receive billing statements when your payments resume.**

Action You Must Take

Please remember to plan for these electronic debits each month. If your bank account does not have sufficient funds to cover your monthly Direct Loan payment, we will charge a Returned Item Fee of \$99 and your account will become delinquent.

If you have two EDA payment failures within a 12-month period, we will return your account to regular monthly billing, which means you must mail your payment each month.

Discount Interest Rate Applies Again

As you resume paying your Direct Loan(s) by electronic debiting from your bank account, you are again eligible to receive the x.xxx% discount on your repayment interest rate(s) reported to you annually and on Direct Loan Notices. This discount does not apply during in-school, grace, deferment, or forbearance periods.

Questions?

Questions? If so, please call our toll-free telephone number shown on the back of this Notice.

AC05AV04

Direct Loans

William D. Ford Federal Direct Loan Program

ELECTRONIC DEBIT ACCOUNT

DEBITS SUSPENDED

First Name MI Last Name
Street Address 1
Street Address 2
City, State Code Zip Code

MM/DD/CCYY

ACCOUNT#: xxx-xx-xxxx

Reason for Notice

Electronic debiting of your Direct Loan payment is being halted temporarily because we granted a deferment, forbearance, or other type of suspension of payments on your Direct Loan(s).

We will send you a Notice when electronic debiting is to resume for your monthly payment.

Action You Must Take

We require no action from you at this time.

Discount Interest Rate Does Not Apply

Please note that while your payments are suspended, you are not eligible to receive the x.xxx% discount on your repayment interest rate(s) reported to you annually and on Direct Loan Notices. This discount does not apply during in-school, grace, deferment, or forbearance periods.

Questions?

Questions? If so, please call our toll-free telephone number shown on the back of this Notice.

AC09AV04

Direct Loans

William D. Ford Federal Direct Loan Program

PAYMENT DUE DATE CHANGE

CONFIRMATION

First Name MI Last Name
Address1
Address2
City, State Code Zip Code

MM/DD/CCYY

ACCOUNT#: 999-99-9999

Reason for Notice

We have changed your Direct Loan payment due date, as you requested, to the **99xx day of the month**. The first payment due date on this new cycle is:

MM/DD/CCYY

Action Required

Electronic Debiting

If you pay your Direct Loans via electronic debiting from your bank account each month, automatic electronic deductions will occur on your new cycle date starting on the payment due date shown above.

Non-Electronic Payments

If you mail payments, please make payments on your new cycle date starting on the payment due date shown above. Always return a billing coupon with the payment even if the coupon shows your old due date. Your new due date should be reflected on future billing materials you receive. Checks or money orders (with your account number written on them) for total due should be sent to:

**U.S. Department of Education
P.O. Box 530260
Atlanta, GA 30353-0260**

How To Contact Us

Questions? If so, please call us at our toll-free telephone number shown on the back of this Notice.

ACMBAV01

Direct Loans

William D. Ford Federal Direct Loan Program

ELECTRONIC DEBIT ACCOUNT UNABLE TO PROCESS REQUEST

(MM/DD/CCYY)

ACCOUNT#: _____

Reason for Notice

Thank you for your Direct Loan Electronic Debit Account (EDA) request. Unfortunately, we cannot process your request at this time because:

- Signature Missing.** Sign the application.
- Account Number Invalid/Missing.** Provide the full correct number.
- Voided Check Missing or Damaged.** We need a voided check.
- Application Damaged.** We cannot read your application.
- Application Altered.** Application cannot have white out or crossouts.
- Other: _____

Action You May Take

IF you want us to continue processing your EDA request **and**

- If your original application is enclosed—please provide the information requested above and sign and date the application again.
- If an application is not enclosed—you should receive a new one under separate cover. Once you receive it, complete the new application in its entirety.

THEN submit the application, and a voided check from your bank account, to the address shown at the bottom of this Notice.

Important

At this time, please continue to *mail* us your regular payments with the monthly coupon from either your coupon book or the bottom of your monthly billing statement. Questions? Call our toll-free number: **1-800-848-0979**.

AC01AV03

Direct Loans

William D. Ford Federal Direct Loan Program

MM/DD/CCYY

First Name MI Last Name

Address First Line

Address Second Line

City, State Zip Code

Account Number: 999-99-9999

Dear First Name MI Last Name:

Your application for the Electronic Debit Account (EDA) program has been received and activated. However, it has come to our attention that during this billing cycle a payment was deducted directly from your checking account before we could notify you of this action.

We encountered some technical difficulties during the recent implementation of our EDA program. As a result for some borrowers, we inadvertently delayed the mailing of the notification letter which informs borrowers that the EDA process has been activated. We sincerely apologize for any inconvenience you may have experienced due to the unexpected deduction of funds from your checking account.

Future payments will be automatically deducted from your checking account on your due date each month. If your due date is not a business day, your payment will be deducted on the following business day.

If you have further questions, please contact us. Our telephone number and address are located on the reverse side of this letter.

Sincerely,

Borrower Services Department
Direct Loan Servicing Center

EDA1AV01

Direct Loans

William D. Ford Federal Direct Loan Program

MM/DD/CCYY

First Name MI Last Name

Address First Line

Address Second Line

City, State Zip Code

Account Number: 999-99-9999

Dear First Name MI Last Name:

Your application for the Electronic Debit Account (EDA) program has been received and activated. However, it has come to our attention that during this billing cycle a payment was deducted directly from your checking account before we could notify you of this action. In your case, we discovered that you were assessed charges by your banking institution for not having sufficient funds in your checking account. We have enclosed a check for reimbursement of the charges you incurred as a result of this action.

Future payments will be automatically deducted from your checking account on your due date each month. If your due date is not a business day, your payment will be deducted on the following business day.

If you have further questions, please contact us. Our telephone number and address are located on the reverse side of this letter.

Sincerely,

Borrower Services Department
Direct Loan Servicing Center

Direct Loans

William D. Ford Federal Direct Loan Program

INTEREST RATE
DISCOUNT FOR EDA

First Name MI Last Name
Street Address 1
Street Address 2
City, State Code Zip Code

MM/DD/CCYY
ACCOUNT#: xxx-xx-xxxx

You Are Making Payments By Electronic Debiting (EDA), So...

**STARTING NOVEMBER 1999, WE ARE DISCOUNTING YOUR
DIRECT LOAN INTEREST RATE(S) BY 0.25%**

To determine your discounted interest rate(s), subtract 0.25% (one-fourth of one percent) from your repayment interest rate(s) reported to you annually and on Direct Loan Notices.

Please note that:

1. This discount will be in effect only while you are making your monthly payments by electronic debiting and will *not* apply during in-school, grace, deferment, or forbearance periods.
2. Your monthly payment amount (i.e., your debit amount) will not change as a result of this discount. More of each payment will be applied to your principal balance, which will help pay off your loan(s) faster.

Thank you for using the EDA Program.

The U.S. Department of Education can discontinue this discount at any time without notice.

AC0DAV01

Direct Loans

William D. Ford Federal Direct Loan Program

ELECTRONIC DEBIT ACCOUNT

NEW AMOUNT TO BE DEBITED

First Name MI Last Name
Street Address 1
Street Address 2
City, State Code Zip Code

MM/DD/CCYY

ACCOUNT#: xxx-xx-xxxx

Reason for Notice

You previously selected to repay your Direct Loan(s) using an Electronic Debit Account (EDA). Because your monthly payment amount has changed, **the amount deducted from your bank account each month is changing.**

Beginning on MM/DD/CCYY and on the XXXX of each month thereafter, we will deduct the following New Amount to pay your Direct Loan(s):

New Amount: \$999,999.99
(Old Amount: \$999,999.99)

Action You Must Take

Please remember to plan for these electronic debits each month. If your bank account does not have sufficient funds to cover your monthly Direct Loan payment, we will charge a Returned Item Fee of \$99.

Discount Interest Rate Still Applies

As you continue to pay your Direct Loan(s) by electronic debiting from your bank account, you remain eligible to receive the x.xxx% discount on your repayment interest rate(s) reported to you annually and on Direct Loan Notices. This discount does not apply during in-school, grace, deferment, or forbearance periods.

Important

Changes in payment amount can occur for various reasons on Direct Loans, such as new loans entering repayment, interest capitalization, a change of repayment plan, or loans entering or exiting a reduced payment forbearance period.

Questions? If so, please call our toll-free telephone number shown on the back of this Notice.

AC06AV04

Direct Loans

William D. Ford Federal Direct Loan Program

ELECTRONIC DEBIT APPLICATION

DENIED

First Name MI Last Name
Street Address 1
Street Address 2
City, State Code Zip Code

MM/DD/CCYY

ACCOUNT#: xxx-xx-xxxx

Reason for Notice

We must deny your Electronic Debit Account (EDA) request at this time because:

- Delinquency.** Your Direct Loan Account is 210 days or more delinquent, which makes you ineligible for electronic debiting.
- Loan Paid in Full or Discharged.** You repaid your Direct Loan in full or we discharged it.
- Account Number Problem.** Your bank notified us that the account number is invalid or the account is closed.
- Debits Not Allowed.** Your bank indicated that you instructed them not to honor electronic debit activity.
- EFT Not Honored.** Banks outside the United States and some U.S. banks do not participate in Electronic Funds Transfer (EFT) services.
- Unable to Debit - No Reason Given.** Your bank is unable to process automatic withdrawals from your account; no reason given.
- Other: _____

Action You May Take

IF you want to submit another request for EDA and you remedy the problem noted above

THEN complete the new application enclosed and submit it with a voided check from your bank to the address shown on the back of this Notice.

Important

At this time, please continue to *mail* us your regular payments with the monthly coupon from either your coupon book or the bottom of your monthly billing statement. Questions? If so, please call our toll-free telephone number shown on the back of this Notice.

AC03AV03

Direct Loans

William D. Ford Federal Direct Loan Program

ELECTRONIC DEBIT ACCOUNT

DEBITS ARE STOPPING

First Name MI Last Name
Street Address 1
Street Address 2
City, State Code Zip Code

MM/DD/CCYY

ACCOUNT#: xxx-xx-xxxx

Reason for Notice

As you requested, we are stopping electronic debiting of your bank account for your Direct Loan monthly payment.

Action You Must Take

If your payment due date this month occurs after the date of this Notice, please send a check or money order for the payment to the following address:

**U.S. Department of Education
P.O. Box 530260
Atlanta, GA 30353-0260**

You may not receive a billing statement for this payment. *Mail* subsequent payments with the monthly coupon from either your coupon book or the bottom of your monthly billing statement. The Payment Center address will appear on your billing statements or coupon book. Make sure you write your social security number (SSN) on each check or money order.

Discount Interest Rate No Longer Applies

Please note that because you no longer pay your Direct Loan(s) by electronic debiting, you are not eligible to receive the x.xxx% discount on your repayment interest rate(s) reported to you annually and on Direct Loan Notices.

Questions?

Questions? If so, please call our toll-free telephone number shown on the back of this Notice.

AC04AV04

Direct Loans

William D. Ford Federal Direct Loan Program

LOAN AMOUNT EXCEEDS FEDERAL LIMIT

First Name MI Last Name
Street Address 1
Street Address 2
City, State Code Zip Code

MM/DD/CCYY

ACCOUNT#: xxx-xx-xxxx-x

REASON FOR THIS NOTICE

You received a loan under the William D. Ford Federal Direct Loan Program in excess of the federal annual or cumulative maximum amount allowable under the Direct Loan and the Federal Family Education Loan (FFEL) Programs. You received \$9999.99 for which you are ineligible. Because you received funds in excess of the federal limit, you are ineligible currently for additional federal student financial aid.

ACTION YOU MUST TAKE

.To re-establish your eligibility for additional federal student aid, you must:

1. Repay the amount in excess of the cumulative maximum in full within 30 days. Send \$9999.99 check or money order (with your account number written on it to **U.S. Department of Education, Direct Loan Payment Center, P.O. Box 746000, Atlanta, GA 30374-6000.**

OR

2. Establish a repayment agreement by signing, dating, and returning the Borrower Repayment Agreement below to **U.S. Department of Education, Direct Loan Servicing Center, Borrower Services Department, P.O. Box 4609, Utica, NY 13504-4609.** By signing, dating, and returning this Agreement, you are reaffirming the full amount of the debt you accepted when you signed your Direct Loan Promissory Note(s) and you are agreeing to repay the Direct Loan amounts in excess of the allowable maximums under the repayment terms provided for in your Promissory Note. This means the ineligible loan amount is included in your outstanding loan balance (the amount you owe). When you enter repayment on your student loans, the ineligible loan amount will be repaid in the same manner as your other loans. This document does not alter in any way your obligations as stated in your Promissory Note(s).

William D. Ford Federal Direct Loan Program Borrower Repayment Agreement

I understand that I have received a subsidized loan amount in excess of the allowable annual or cumulative maximums under federal law. I agree to repay this amount (identified above) when my student loan(s) enter repayment under the terms and conditions of my Direct Loan Promissory Note. I will not sign this Obligation before reading it, even if I am advised not to read this Obligation. I am entitled to an exact copy of this Obligation. My Amount in Excess of the allowable cumulative maximum is **\$999,999.99**. My scheduled Repayment Begin Date is **MM/DD/CCYY**.

Signature of Borrower

Date Signed

CLP3AV01

Direct Loans

William D. Ford Federal Direct Loan Program

Date: _____
(MM/DD/CCYY)

ACCOUNT#: _____

RE: National Service Program Forbearance

Dear _____ :

We are unable to process your request for a national service (AmeriCorps) program forbearance at this time for the following reason(s):

- The forbearance form is not signed by an official of the Corporation for Nation Community Service(CNCS).
- The forbearance form is not signed by you (the borrower.)
- The beginning and/or end dates on the forbearance form have been altered. We have enclosed a new forbearance form which should be completed, signed by a CNCS official, and returned to the Direct Loan Servicing Center. Please resolve the question of correct beginning and/or ending dates with CNCS before resubmitting the form.
- The forbearance form request pertains to a Direct PLUS loan. Direct PLUS loans are ineligible for national service program forbearances.
- Other: _____

We will be happy to answer any questions you may have about this matter or other issues regarding your Direct Loan. Simply give us a call at one of the numbers listed for the Direct Loan Servicing Center Borrower Services Department on the reverse side.

NSFFAV01

Enc. Federal Education Loan Forbearance Request

NSFFAV01

Direct Loans

William D. Ford Federal Direct Loan Program

REDUCED PAYMENT FORBEARANCE

APPROVED

First Name MI Last Name
Street Address 1
Street Address 2
City, State Code Zip Code

MM/DD/CCYY

ACCOUNT#: 999-99-9999

Reason for Notice

We have approved the forbearance (temporary reduction of payments) you requested on your Direct Loan(s).

During the forbearance period, from MM/DD/CCYY to MM/DD/CCYY, your reduced monthly payment amount due each month is:

\$999,999.99

(Your regular monthly payment amount is: \$999,999.99.)

Please note that interest will continue to accrue on your loan(s) during this time. We will apply payments first to any outstanding late charges and fees, then to accumulated interest, and finally to principal.

If you have any unpaid interest when the forbearance ends, we will capitalize it (add it to your principal balance). In that case, your balance will be larger than it was before your forbearance began.

Actions You May Take

The reduced forbearance payment amount is due on your regular monthly due date, which is the xxxx of each month. You will receive a billing statement for this reduced amount each month.

Need Help?

Questions? Or concerns about your ability to make your monthly payment, even at this reduced amount? If so, please call our toll-free telephone number on this Notice to ask about available options.

FORRAV02

Direct Loans

William D. Ford Federal Direct Loan Program

Date: _____
(MM/DD/CCYY)

ACCOUNT#: _____

RE: National Service Program Forbearance

Dear _____ :

According to the Corporation for National and Community Service (CNCS), you have terminated your participation in the AmeriCorps program. Since you are no longer eligible for a national service program forbearance, your forbearance has been canceled, as of __/__/____. Regular principal and interest payments on your loan(s) will resume __/__/____.

The Direct Loan Servicing Center will supply you with a statement of interest which has accrued on your loan(s) during your participation period, which you must forward to CNCS. CNCS will determine the amount of the accrued interest, if any it will pay, and send a check for that amount to the Direct Loan Payment Center. You will be responsible for paying any portion of the accrued interest not paid by CNCS. If you choose not to pay this amount, it will be added to the principal balance of your loan (capitalized).

We will be happy to answer any questions you may have about this matter or other issues regarding your Direct Loan. Simply give us a call at one of the numbers listed for the Direct Loan Servicing Center Borrower Services Department on the reverse side.

NSFEAV01

Direct Loans

William D. Ford Federal Direct Loan Program

MM/DD/CCYY

First Name MI Last Name
Street Address1
Street Address2
City, State Code Zip Code

Account Number: 999-99-9999-9

Dear Borrower:

Thank you for your inquiry regarding your William D. Ford Federal Direct Student Loan account. Please accept our apologies for the unexpected delay in responding to your questions about your loan.

According to our records, your last date of enrollment was MM-DD-CCYY, which means your grace period ended on MM-DD-CCYY. Your first day of repayment therefore, was MM-DD-CCYY, and your first monthly installment was due on MM-DD-CCYY.

The fact that your school experienced a delay in sending us your loan records does not affect the grace period on your loan. Direct Loan regulations define grace period as "... a six month period that begins on the day after a Direct Loan borrower ceases to be enrolled as at least a half time student at an eligible institution and ends on the day before the repayment period begins."

We appreciate the difficulty this situation has caused you. Please keep in mind that we can offer you a forbearance which will temporarily delay your first payment due date. It is important to remember that interest will continue to accrue on your loan and will be capitalized at the end of the forbearance period, if not paid by you during the time of forbearance. Please contact our office immediately if you wish to apply for this forbearance.

We are here to assist you in this matter. Please do not hesitate to contact our office if you have any additional questions or concerns. We can be reached at 1-800-848-0979, between the hours of 8:00 a.m. and 8:30 p.m., Eastern Time.

Sincerely,

Direct Loan Servicing Center

L161AV03

Direct Loans

William D. Ford Federal Direct Loan Program

ACCOUNT NUMBER 999-99-9999-9

Month DD, CCYY

First Name MI Last Name
 Street Address 1
 Street Address 2
 City State Abbrev. Zip Code

ACCOUNT STATEMENT

The forbearance to temporarily stop making payments or to pay a reduced payment amount on your Direct Loan(s) will end on the "Forbearance Expires" date shown below. At that time, any unpaid interest that has accumulated will be added to the principal balance of your loan (capitalized). This means your balance will be larger than it was when your forbearance began. As a result, your principal balance will be higher when your forbearance ends. The amount of interest to be capitalized, if unpaid at the forbearance expiration is \$999,999.99.

Your regular monthly payments will resume shortly after the forbearance expires. We will notify you when to resume these payments. If you are still experiencing financial hardship, please contact the Direct Loan Servicing Center Borrower Services Department at least 30 days prior to the expiration of the forbearance to request a new forbearance.

OUR RECORDS INDICATE			
NET DISBURSEMENT AMOUNT	\$. 0 0	LOAN TYPE	XXXXX
CAPITALIZED INTEREST	\$. 0 0	SOCIAL SECURITY NO.	999-99-9999
TOTAL PRINCIPAL PAID	\$. 0 0	TELEPHONE NO.	(999)999-9999
TOTAL INTEREST PAID	\$. 0 0	LOAN STATUS	XXXXXXXXXXXXXXXXXXXXXXX
TOTAL LATE CHARGES PAID	\$. 0 0	CURRENTLY ENROLLED AT	XXXXXXXXXXXXXXXXXXXXXXX
OUTSTANDING PRINCIPAL BAL	\$. 0 0		
LAST PAYMENT DEPOSITED		<input type="checkbox"/> FULL TIME <input type="checkbox"/> HALF TIME <input type="checkbox"/> PART TIME	
TO PRINCIPAL	\$. 0 0	FORBEARANCE EXPIRES	MM/DD/CCYY
TO INT	\$. 0 0	LATE CHRGR	\$. 0 0 EXPECTED/ACTUAL
SEPARATION DATE			
LATE CHARGES DUE	\$. 0 0		MM/DD/CCYY
PAST DUE AMOUNT	\$. 0 0	DEFERMENT EXPIRES	MM/DD/CCYY
CURRENT DUE AMOUNT	\$. 0 0	FIRST/NEXT INSTALLMENT	MM/DD/CCYY
TOTAL AMOUNT DUE	\$. 0 0	ACCRUED INT. THROUGH	MM/DD \$. 0 0

Please refer to the back of this statement for important information.

FOR1AV02

Direct Loans

William D. Ford Federal Direct Loan Program

ACCOUNT NUMBER 999-99-9999

Month DD, CCYY

First Name MI Last Name
 Street Address 1
 Street Address 2
 City State Abbrev. Zip Code

ACCOUNT STATEMENT

This Notice is to inform you that the forbearance (temporary suspension or extension of payment) on your Direct Loan(s) expired on MM/DD/CCYY. Your new principal loan amount is \$999,999,999.99. Note that any unpaid interest that accumulated on your loan during the forbearance has been included in this balance. The total amount of interest capitalized during the forbearance period was \$999,999.99. If you have any questions about your balance, please call us at the toll-free number listed on the reverse side of this Notice.

Please note that your next payment is due on MM/DD/CCYY. We will send you a billing statement. If you are using electronic deductions to make payments, we will send you other instructions. If you were using coupons from a coupon book prior to the forbearance period, we will put you on monthly billing at this time. If you meet eligibility criteria when we regenerate coupon books next June and July, we will issue you a new book then.

Your revised payment schedule is as follows:

# of Payments	Payment Amount	Date Starting	*Total of Payments
999	999,999.99	MM/DD/CCYY	
9	999,999.99	MM/DD/CCYY	999,999,999.99

* Assumes all payments will be made on time. OUR RECORDS INDICATE

NET DISBURSEMENT AMOUNT	\$. 0 0	LOAN TYPE	XXXXXX
CAPITALIZED INTEREST	\$. 0 0	SOCIAL SECURITY NO.	999-99-9999
TOTAL PRINCIPAL PAID	\$. 0 0	TELEPHONE NO.	(999)999-9999
TOTAL INTEREST PAID	\$. 0 0	LOAN STATUS	XXXXXXXXXXXXXXXXXXXXXX
TOTAL LATE CHARGES PAID	\$. 0 0	CURRENTLY ENROLLED AT	XXXXXXXXXXXXXXXXXXXXXX
OUTSTANDING PRINCIPAL BAL	\$. 0 0		
LAST PAYMENT DEPOSITED		<input type="checkbox"/> FULL TIME <input type="checkbox"/> HALF TIME <input type="checkbox"/> PART TIME	
TO PRINCIPAL	\$. 0 0	FORBEARANCE EXPIRES	MM/DD/CCYY
TO INT	\$. 0 0	LATE CHRG	\$. 0 0
SEPARATION DATE			EXPECTED/ACTUAL
LATE CHARGES DUE	\$. 0 0		MM/DD/CCYY
PAST DUE AMOUNT	\$. 0 0	DEFERMENT EXPIRES	MM/DD/CCYY
CURRENT DUE AMOUNT	\$. 0 0	FIRST/NEXT INSTALLMENT	MM/DD/CCYY
TOTAL AMOUNT DUE	\$. 0 0	ACCRUED INT. THROUGH	MM/DD \$. 0 0

Please refer to the back of this statement for important information.

FOR4AV02

Direct Loans

William D. Ford Federal Direct Loan Program

ACCOUNT NUMBER 999-99-9999-9

Month DD, CCYY

First Name MI Last Name
 Street Address 1
 Street Address 2
 City State Abbrev. Zip Code

ACCOUNT STATEMENT

We are pleased to tell you your request for a forbearance on your Direct Loan(s) to temporarily stop making payments has been approved for the period beginning MM/DD/CCYY and ending MM/DD/CCYY.

During this period, you will not be required to pay any principal or interest on your loan, but interest will continue to accumulate. You will receive a bill for this interest each quarter, or portion of a quarter, you are in forbearance. These bills will arrive approximately 25 days prior to the date on which the interest becomes due. If you choose not to pay these bills, all unpaid interest will be added to your principal balance (capitalized) when the forbearance ends. If you do not pay the interest quarterly, your balance will be larger than it was before your forbearance began. The estimated amount of interest that will accrue during your forbearance period is \$999,999.99.

If you should have any questions, simply give us a call at one of the numbers listed for the Direct Loan Servicing Center Borrower Services Department on the reverse side.

		OUR RECORDS INDICATE	
NET DISBURSEMENT AMOUNT	\$. 0 0	LOAN TYPE	XXXXX
CAPITALIZED INTEREST	\$. 0 0	SOCIAL SECURITY NO.	999-99-9999
TOTAL PRINCIPAL PAID	\$. 0 0	TELEPHONE NO.	(999)999-9999
TOTAL INTEREST PAID	\$. 0 0	LOAN STATUS	XXXXXXXXXXXXXXXXXXXXXXX
TOTAL LATE CHARGES PAID	\$. 0 0	CURRENTLY ENROLLED AT	XXXXXXXXXXXXXXXXXXXXXXX
OUTSTANDING PRINCIPAL BAL	\$. 0 0		
LAST PAYMENT DEPOSITED		<input type="checkbox"/> FULL TIME <input type="checkbox"/> HALF TIME <input type="checkbox"/> PART TIME	
TO PRINCIPAL	\$. 0 0	FORBEARANCE EXPIRES	MM/DD/CCYY
TO INT	\$. 0 0	LATE CHRG	\$. 0 0
			EXPECTED/ACTUAL
SEPARATION DATE			
LATE CHARGES DUE	\$. 0 0		MM/DD/CCYY
PAST DUE AMOUNT	\$. 0 0	DEFERMENT EXPIRES	MM/DD/CCYY
CURRENT DUE AMOUNT	\$. 0 0	FIRST/NEXT INSTALLMENT	MM/DD/CCYY
TOTAL AMOUNT DUE	\$. 0 0	ACCRUED INT. THROUGH	MM/DD \$. 0 0

Please refer to the back of this statement for important information.

FORAAV03

Direct Loans

William D. Ford Federal Direct Loan Program

MM/DD/YY

ACCOUNT#: DLX999 999-99-9999-9

First Name MI Last Name
Street Address
City, State Code Zip Code

RE: Your Forbearance Request

Dear First name MI Last Name

Thank you for sending your request for forbearance on your Direct Loan. We have reviewed your request and discovered that we are unable to process your request for the following reason(s):

- . The forbearance period requested does not cover the existing delinquency on your account. A new request form has been sent under separate cover. Please complete and return the form immediately.
- . The information requested (income, expenses, reason for request) is incomplete. Your form is either enclosed or a new request form has been sent under separate cover. Please complete and return the form immediately.
- . You have already exhausted the maximum 36 months allowed for forbearance. Please contact us immediately to set up a repayment plan. With an income contingent repayment plan, your payment will be tied to your income.
- . Your loan is now being serviced by the U.S. Department of Education's Debt Collection Service. Please contact them immediately at 1-800-621-3115.
- . You have altered the form, making it invalid. A new form will be sent under separate cover. Please complete and return the form immediately.
- . Your signature is missing. We have enclosed a copy of the form you submitted. Please sign and return it to us immediately.
- . Other _____

Please continue to make payments on your loan until we have processed your forbearance application. This will prevent your account from becoming delinquent.

We apologize for any inconvenience this situation may cause you. If you have any questions, please contact our Direct Loan Servicing Center Borrower Services Department at 1-800-848-0979. Hearing impaired borrowers please call: 1-800-848-0983. Our hours are 8:00 AM to 8:30 PM eastern time, Monday through Friday. If you would prefer to write, please direct your correspondence to:

U.S. Department of Education
Borrower Services Department
Direct Loan Servicing Center
P.O. Box 4609
Utica, New York 13504-4609

FOR2AV01

Direct Loans

William D. Ford Federal Direct Loan Program

Date: _____
(MM/DD/CCYY)

ACCOUNT#: _____

RE: National Service Program Forbearance

Dear _____ :

This is to inform you that we have received and processed your national service (AmeriCorps) program forbearance. Your forbearance will be in effect from ___/___/____ through ___/___/_____.

During this period of your participation in the National Service Program, all principal payments on your loan will be postponed (forborne), but interest will continue to accrue. The Corporation for National and Community Service (CNCS) will pay all (for full-time service) or part (for part-time service) of the interest that accrues during the period of forbearance if you complete your term of service. Before your forbearance ends, you will be notified of when your normal principal and interest payments will resume.

Along with this notification, you will also receive a new forbearance form to submit if you elect to renew your participation in the program. CNCS grants education awards, including payment of accrued interest, for only the first two terms of service in AmeriCorps.

We will be happy to answer any questions you may have about this matter or other issues regarding your Direct Loan. Simply give us a call at one of the numbers listed for the Direct Loan Servicing Center Borrower Services Department on the reverse side.

NSFCAV01

Direct Loans

William D. Ford Federal Direct Loan Program

Date: _____
(MM/DD/CCYY)

ACCOUNT#: _____

RE: National Service Program Forbearance

Dear _____ :

This is to inform you that your national service (AmeriCorps) program forbearance is due to expire on __/__/____.

The Direct Loan Servicing Center will supply you with a statement of interest which has accrued on your loan(s) during your participation period, which you must forward to the Corporation for National and Community Service (CNCS). CNCS will issue a check, on your behalf, for all (for full-time service) or part (for part-time service) of the total interest accrued. This check will be sent directly to the Direct Loan Payment Center and will be applied to your outstanding student loan account. You will be responsible for paying any portion of the accrued interest not paid by CNCS. If you choose not to pay this amount, it will be added to the principal balance of your loan (capitalized).

If you elect to renew your participation in the Program, and have served only one term, you may be eligible for a second forbearance. In order to apply for it, please complete the enclosed forbearance form, have it signed by an official of the CNCS and returned to the Direct Loan Servicing Center. If you decide not to renew your participation, your normal monthly payment of principal and interest will resume on __/__/____.

We will be happy to answer any questions you may have about this matter or other issues regarding your Direct Loan. Simply give us a call at one of the numbers listed for the Direct Loan Servicing Center Borrower Services Department on the reverse side.

Enc. Federal Education Loan Forbearance Request

NSFDAV01

Direct Loans

William D. Ford Federal Direct Loan Program

ADMINISTRATIVE FORBEARANCE NOTICE

MM/DD/CCYY

First Name MI Last Name
Street Address 1
Street Address 2
City, State Code Zip Code

ACCOUNT#: 999-99-9999

Reason for Notice

We have placed an Administrative Forbearance on the above named account for the period from MM/DD/CCYY to MM/DD/CCYY based on the following condition.

- Late notification of your withdrawing from school or dropping below half-time status at your school.
 - To cover a delinquency prior to a deferment.
 - To cover a delinquency prior to a repayment plan change.
 - To cover the period while your request for a loan cancellation/discharge is pending.
 - National disaster or military mobilization.
 - To cover the gap between the end of a deferment and the end of the month.
 - Other _____
-

Action To Take

No action is required at this time. During a forbearance, payments are suspended but interest continues to accrue. Any unpaid interest accrued during forbearance will be capitalized (added to principal balance) at the end of the forbearance. However, if a forbearance is to cover a delinquency prior to a deferment, interest will be capitalized at the end of the deferment. You will be sent a notice showing the amount of interest accrued and giving you the opportunity to pay the interest rather than have it capitalized.

Questions?

If you have questions, please call us at our toll-free telephone number: **1-800-848-0979**. Hearing-impaired individuals who have access to a TDD (Telecommunications Device for the Deaf) can call this number: 1-800-848-0983.

FOR3AV01

Direct Loans

William D. Ford Federal Direct Loan Program

RECEIPT OF FRAUD NOTICE /DOCUMENTATION NEEDED

MM/DD/CCYY
ACCOUNT#: 999-99-9999-9

First Name MI Last Name
Street Address
City, State Code Zip Code

Dear First Name MI Last Name

Thank you for contacting us about the possible fraud involving your William D. Ford Federal Direct Loan promissory note or addendum. To validate your claim of possible fraud, you must submit:

- Three original copies of your signature on the same piece of paper. Your signature must be notarized by a Notary Public.
- A clear copy of your Driver's License.
- A clear copy of your Social Security Card.

Send these items to:

U.S. Department of Education
Collections Department
Direct Loan Servicing Center
P.O. Box 4609
Utica, New York 13504-4609

The Direct Loan Servicing Center will send this information to the U.S. Department of Education's Office of the Inspector General (OIG), which will determine the validity of your claim. The Department may request further documentation from you, the school, and other parties to support or refute your claim. If OIG deems the signature on your promissory note or addendum is a forgery, all information goes to both the U.S. Department of Education's Office of General Counsel to pursue civil charges against the forger and the U.S. Department of Justice to pursue criminal charges. You may be required to testify in both civil and criminal court against the forger. All agencies will keep you informed of the status of your claim.

We may also notify the internal judicial or honor code system or student ethics committee of the student's school that potential fraud exists. This action could lead to the student's expulsion or suspension and be part of his or her permanent record if the student is found to have participated in, solicited, committed, or received benefit from the forgery. Thank you for your cooperation.

Questions? Call the Direct Loan Servicing Center Collections Department from 8:00 AM to 8:30 PM Eastern Time, Monday through Friday, at 1-800-848-0981. Hearing-impaired individuals who have access to a TDD (Telecommunications Device for the Deaf) can call 1-800-848-0983.

Sincerely,

Linda Duncan
Manager, Collections, Ext. 6672
Direct Loan Servicing Center

FRD1AV02

Direct Loans

William D. Ford Federal Direct Loan Program

FRAUD CASE DOCUMENTATION

Mr. John Taylor
U.S. Department of Education
Office of Inspector General
330 C Street, SW
Room 4000
Washington, DC 20202

MM/DD/CCYY

Reason for Notice

We are forwarding the attached documents for your use in the alleged fraud case on the following Direct Loan account:

Account #:	Type Account No. 999-99-9999-9
Loan Holder:	U.S. Department of Education William D. Ford Federal Direct Loan Program
Borrower Name:	Type Borrower Name Here
Borrower SSN:	Type Borrower SSN Here
Principal Balance:	Type \$999,999.99 Interest Due Here
Interest Due:	Type \$999,999.99 Interest Due Here
Total Debt Amount:	Type Borrower SSN Here
First Pay Due Date:	Type Correct MM/DD/CCYY Here

The documents attached are:

-
-
-
-
-
-

Notify Us of Your Decision

Please notify us in writing about whether the Office of Inspector General (IG) plans to pursue this fraud allegation. Send your response to this address:

U.S. Department of Education
7th & D Street, SW
Room 4025
Washington, DC 20202
ATTN: Danielle Smith

Questions?

Questions? Need more information? If so, please contact Danielle Smith (U.S. Department of Education) at (202) 619-0738 or Dee Washburn or Arlene Hanson (Direct Loan Servicing Center) at (315) 738-6711.

FRD7AV01

Direct Loans

William D. Ford Federal Direct Loan Program

NOTICE OF FRAUD CLAIM FILED

First Name MI Last Name
Street Address 1
Street Address 2
City, State Code Zip Code

MM/DD/CCYY

ACCOUNT#: xxx-xx-xxxx-x

REASON FOR LETTER

The endorser on your William D. Ford Federal Direct PLUS Loan account, _____, has claimed that fraud has occurred involving his or her endorser application.

The Direct Loan Servicing Center will send this information to the U.S. Department of Education's Office of the Inspector General (OIG), which will determine the validity of the endorser's claim. The Department may request further documentation from you, the endorser, the school, and other parties to support or refute the claim.

If OIG deems the signature on the endorser application is a forgery, all information goes to both the U.S. Department of Education's Office of General Council to pursue civil charges against the forger and the U.S. Department of Justice to pursue criminal charges. You may be required to testify in both civil and criminal court.

We may also notify the internal judicial or honor code system or student ethics committee of the student's school that potential fraud exists. This action could lead to the student's expulsion or suspension and be part of his or her permanent record if the student is found to have participated in, solicited, committed, or received benefit from the forgery.

ACTION YOU MUST TAKE

None at this time.

QUESTIONS?

If you have questions, please call us at the toll-free telephone number on the reverse side of this Letter.

FRD5PV01

Direct Loans

William D. Ford Federal Direct Loan Program

RECEIPT OF FRAUD NOTICE AND DOCUMENTATION

MM/DD/CCYY
ACCOUNT#: 999-99-9999-9

First Name MI Last Name
Street Address
City, State Code Zip

Dear First Name MI Last Name

Thank you for contacting us about the possible fraud involving your William D. Ford Federal Direct Loan promissory note or addendum. We received the notarized samples of your signature and copies of your Driver's License and Social Security Card.

We are sending this letter to inform you of the actions we will now take.

The Direct Loan Servicing Center will send this information to the U.S. Department of Education's Office of the Inspector General (OIG), which will determine the validity of your claim. The Department may request further documentation from you, the school, and other parties to support or refute your claim. If OIG deems the signature on your promissory note or addendum is a forgery, all information goes to both the U.S. Department of Education's Office of General Counsel to pursue civil charges against the forger and the U.S. Department of Justice to pursue criminal charges. You may be required to testify in both civil and criminal court against the forger. All agencies will keep you informed of the status of your claim.

We may also notify the internal judicial or honor code system or student ethics committee of the student's school that potential fraud exists. This action could lead to the student's expulsion or suspension and be part of his or her permanent record if the student is found to have participated in, solicited, committed, or received benefit from the forgery. Thank you for your cooperation.

Questions? Call the Direct Loan Servicing Center Collections Department from 8:00 AM to 8:30 PM Eastern Time, Monday through Friday, at 1-800-848-0981. Hearing-impaired individuals who have access to a TDD (Telecommunications Device for the Deaf) can call 1-800-848-0983.

Sincerely,

Linda Duncan
Manager, Collections, Ext. 6672
Direct Loan Servicing Center

FRD3AV02

Direct Loans

William D. Ford Federal Direct Loan Program

PLUS LOAN FRAUD NOTICE TO SCHOOL

School Name
Street Address1
Street Address2
City, State Code Zip Code

MM/DD/CCYY

RE: Student Name: _____
PLUS Borrower Name: _____

ACCOUNT#: 999-99-9999-9

Dear Financial Aid Officer:

We are writing to inform you that [] _____, who is a Direct PLUS borrower, or [] the endorser for _____, who is a Direct PLUS borrower, has claimed that fraud has occurred involving his or her William D. Ford Federal Direct Loan promissory note or addendum.

Your institution must:

- **cancel any future scheduled disbursements** to the parent and *not* disburse the parent's Direct PLUS funds to the student or to the student's account.
- **require notarization** (until further notice) of all future PLUS and Direct Subsidized or Unsubsidized Loan promissory notes and addenda submitted by the above student, parent, and/or endorser for student financial aid.
- **confirm signatures on any promissory notes or addenda** related to loans in process for the student, parent, and/or endorser. Even with signature notarization, you can refuse to certify or approve a loan if you question its legitimacy.
- **use this letter as the official complaint** against the student named above under your internal judicial or honor code system or student ethics committee to discourage fraud.
- **send a copy of the parent's signed tax return and a recent signed SAR** from your files (for signature analysis during our investigation of this fraud) to Direct Loan Servicing Center, 501 Bleecker St., Utica, NY 13501, Attention: Linda Duncan.

Questions? We can assist you from 8:00 AM to 8:30 PM. Eastern Time, Monday through Friday. Our toll-free telephone number is 1-800-848-0981. Hearing-impaired individuals who have access to a TDD (Telecommunications Device for the Deaf) can call 1-800-848-0983.

Sincerely,

Linda Duncan
Manager, Collections, Ext. 6672
Direct Loan Servicing Center

FRD2PV03

Direct Loans

William D. Ford Federal Direct Loan Program

RECEIPT OF FRAUD NOTICE /DOCUMENTATION NEEDED

MM/DD/CCYY
ACCOUNT#: 999-99-9999-9

First Name MI Last Name
Street Address 1
Street Address 2
City, State Code Zip Code

Dear First Name MI Last Name

Thank you for contacting us about the possible fraud involving your William D. Ford Federal Direct Loan promissory note or addendum. To validate your claim of possible fraud, you must submit:

- Three original copies of your signature on the same piece of paper. Your signature must be notarized by a Notary Public.
- A clear copy of your Driver's License.
- A clear copy of your Social Security Card.

Send these items to:

U.S. Department of Education
Collections Department
Direct Loan Servicing Center
P.O. Box 4609
Utica, New York 13504-4609

The Direct Loan Servicing Center will send this information to the U.S. Department of Education's Office of the Inspector General (OIG), which will determine the validity of your claim. The Department may request further documentation to support or refute your claim. If OIG deems the signature on your promissory note or addendum is a forgery, all information goes to both the U.S. Department of Education's Office of General Council to pursue civil charges against the forger and the U.S. Department of Justice to pursue criminal charges. You may be required to testify in both civil and criminal court. All agencies will keep you informed of the status of your claim.

Questions? Call the Direct Loan Servicing Center Collections Department from 8:00 AM to 8:30 PM Eastern Time, Monday through Friday, at 1-800-848-0981. Hearing-impaired individuals who have access to a TDD (Telecommunications Device for the Deaf) can call 1-800-848-0983.

Sincerely,

Linda Duncan
Manager, Collections, Ext. 6672
Direct Loan Servicing Center

FRD6AV01

Direct Loans

William D. Ford Federal Direct Loan Program

REAFFIRMATION OF PLUS LOAN

(Date)

NAME: _____

ACCOUNT #: _____

I understand that _____, who is my _____, used my name and signed for a William D. Ford Federal Direct PLUS Loan in order to obtain the funds needed to attend _____ for the school year of _____.

Even though I did not sign the note, I have made arrangements for _____ to pay this PLUS loan, and I understand that the account will remain in my name.

The current balance is \$_____.

Billing of this loan will be addressed to _____
c/o _____

I understand that if for any reason _____ does not make payments on this loan I will be responsible for the balance.

Please use this notice to allow _____ to obtain any information by phone or in writing on this loan.

Signature

Date

Notary Signature

Date

Please return this completed Reaffirmation to the address that appears on the back to the Attention of Linda Duncan, Manager, Collections.

FRD4PV03

Direct Loans

William D. Ford Federal Direct Loan Program

INTEREST WORKSHEET

First Name MI Last Name
c/o Name
Street Address 1
City, ST Zip Code

MM/DD/CCYY

ACCOUNT#: xxx-xx-xxxx-x

How Interest Accrues

Interest accrues on your Direct Loan(s) on a daily basis. The amount of interest can vary each month based on Principal Balance Outstanding (PBO) amount, number of days in the month, and interest rate. The PBO is generally the amount you owe.

Additional interest rate information is shown on the back of this Notice.

Please note that you must pay all outstanding interest each month before we apply any of your monthly payment amount towards your PBO.

Calculating Interest

To estimate your **current** daily and monthly interest amounts shown below, we used your current PBO and interest rate(s). (If you have more than one interest rate for your loans, the two PBO amounts shown at differing rates add up to your total PBO amount.) You can use the additional space below to estimate interest accrued **during other time periods**. *Be sure to use the PBO, interest rates, and number of days appropriate for the time period.*

Worksheet										
Step 1 Calculate Interest Factor	Int Rates	divided by	365.25	equals	Int Factor					
	Current:	9.999%	.	365.25	=	.99999999				Go To Step 2
		9.999%	.	365.25	=	.99999999				
	Other:	_____	.	365.25	=	_____				
	_____	.	365.25	=	_____					
Step 2 Calculate Interest Amount	of Period	PBO at Start by	multiplied	Int Factor by	multiplied in period	#days	equals	Interest Amount		
	Current Daily:	\$999,999.99	X	.99999999	X	1	=	\$999,999.99		
		\$999,999.99	X	.99999999	X	1	=	\$999,999.99		
									DAILY TOTAL:	
									\$999,999.99	
	Current Month:	\$999,999.99	X	.99999999	X	99	=	\$999,999.99		
		\$999,999.99	X	.99999999	X	99	=	\$999,999.99		
									MONTHLY TOTAL:	
								\$999,999.99		
Other Daily:	\$ _____	X	_____	X	1	=	\$ _____			
	\$ _____	X	_____	X	1	=	\$ _____			
								OTHER DAILY TOTAL:		

Other Period:	\$ _____	X	_____	X	_____	=	\$ _____			
	\$ _____	X	_____	X	_____	=	\$ _____			
								OTHER PERIOD TOTAL:		

Mission is to Ensure Equal Access to Education and to Promote Educational Excellence Throughout the Nation										
U.S. Department of Education										

Direct Loans

William D. Ford Federal Direct Loan Program

INTEREST RATE CHANGE NOTICE

First Name MI Last Name
c/o Name
Street Address 1
City, ST Zip Code

MM/DD/CCYY

ACCOUNT#: 999-99-9999

Reason for Notice

The interest rate(s) on your Direct Loan(s) may change once a year on July 1.
This is your notice of the interest rate(s) in effect on your Direct Loan(s) from:

VAR2AV05

cannot repay PLUS Loans and PLUS Consolidation Loans under the ICR plan.)
Questions? If so, please call the toll-free telephone number shown on the back of
this Notice.

Direct Loans

William D. Ford Federal Direct Loan Program

INTEREST RATE UNAFFECTED BY SOLDIERS AND SAILORS CIVIL RELIEF ACT

First Name MI Last Name
Street Address 1
Street Address 2
City, State Code Zip Code

MM/DD/CCYY

ACCOUNT#: xxx-xx-xxxx-x

REASON FOR LETTER

Thank you for your inquiry regarding the Direct Loan interest rate and the Soldiers and Sailors Civil Relief Act.

While we appreciate your situation, Direct Loan borrowers' interest rates are not affected by the Soldiers and Sailors Civil Relief Act. Section 428(b) of the Higher Education Act (HEA) states that no provision of any law that limits the interest rate on a loan shall apply to the Federal Family Education Loan Program (FFELP). The Act further states in Section 455(a) that Direct Loans will have the same terms, conditions, and benefits as loans made under the FFEL Program.

QUESTIONS?

If you have questions, please call us at the toll-free telephone number on the reverse side of this Letter.

INTCAV01

Direct Loans

William D. Ford Federal Direct Loan Program

ANNUAL INTEREST CAPITALIZATION DISCLOSURE

FOR NEGATIVELY AMORTIZED ACCOUNTS

ACCOUNT NUMBER

999-99-9999-9

MM/DD/CCYY

First Name MI Last Name
 c/o Name
 Street Address 1
 City, State Code Zip Code

ACCOUNT STATEMENT

NOTIFICATION OF CAPITALIZATION

During the past year, your total payments were less than your accrued interest on the loan(s) you had or have been repaying under the XXXXXXXXXXXXXXXXXXXXXXXXXXXX plan (this is called negative amortization). We capitalized the interest (totaling \$999,999.99), meaning we added it to your principal balance as required under the repayment plan.

MONTHLY PAYMENT AMOUNT

As a result of capitalizing the unpaid interest, your monthly payment (see below) may have changed. If you cannot pay your monthly amount, call our toll-free number, 1-800-848-0979. THIS IS NOT A BILL. Your next billing notification will reflect this new amount.

Please call us if you have questions.

New
 Monthly
 Payment

 \$999999

FOR YOUR DIRECT CONSOLIDATION LOANS, THIS DISCLOSURE IS BASED ONLY ON TOTAL DEBT CONSOLIDATED BY THIS DATE. YOUR PAYMENT AMOUNT WILL BE RECALCULATED IF YOUR DEBT IS FULLY CONSOLIDATED AT A LATER DATE.

Your interest rate information is shown on the back of this Notice.

NET DISBURSEMENT AMOUNT	\$. 0 0	LOAN TYPE	XXXXXX
CAPITALIZED INTEREST	\$. 0 0	SOCIAL SECURITY NO.	999-99-9999
TOTAL PRINCIPAL PAID	\$. 0 0	TELEPHONE NO.	(999)999-9999
TOTAL INTEREST PAID	\$. 0 0	LOAN STATUS	XXXXXXXXXXXXXXXXXXXXXXXXXX
TOTAL LATE CHARGES PAID	\$. 0 0	CURRENTLY ENROLLED AT	XXXXXXXXXXXXXXXXXXXXXXXXXX
OUTSTANDING PRINCIPAL BAL	\$. 0 0		
LAST PAYMENT DEPOSITED		<input type="checkbox"/> FULL TIME <input type="checkbox"/> HALF TIME <input type="checkbox"/> PART TIME	
TO PRINCIPAL	\$. 0 0	FORBEARANCE EXPIRES	MM/DD/CCYY
TO INT	\$. 0 0	LATE CHRG	\$. 0 0
SEPARATION DATE			EXPECTED/ACTUAL
LATE CHARGES DUE	\$. 0 0		MM/DD/CCYY
PAST DUE AMOUNT	\$. 0 0	DEFERMENT EXPIRES	MM/DD/CCYY
CURRENT DUE AMOUNT	\$. 0 0	FIRST/NEXT INSTALLMENT	MM/DD/CCYY
TOTAL AMOUNT DUE	\$. 0 0	ACCRUED INT. THROUGH	MM/DD \$. 0 0

Please refer to the back of this statement for important information.

DSC4AV03

Direct Loans

William D. Ford Federal Direct Loan Program

ACCOUNT NUMBER 999-99-9999-9

Month DD, CCYY

First Name MI Last Name
 Street Address 1
 Street Address 2
 City State Abbrev. Zip Code

ACCOUNT STATEMENT

Interest accumulating on your loan will be capitalized (added to the outstanding principal balance) periodically. Your new principal balance as of MM/DD/CCYY is \$999.99. To date \$99.99 has been capitalized.

As a result of this capitalization, your new repayment terms will be:

# of Payments	Payment Amount	Date Starting	*Total of Payments
999	99.99	MM/DD/CCYY	
9	9.99	MM/DD/CCYY	9999.99

If you are currently in a deferment and eligible to continue, we will mail you renewal forms about 60 days before your current deferment expires. If you are in a forbearance and continue to experience financial difficulties, please contact our office two (2) months prior to the end of your forbearance.

* Assumes all payments will be made on time.

OUR RECORDS INDICATE			
NET DISBURSEMENT AMOUNT	\$. 0 0	LOAN TYPE	XXXXX
CAPITALIZED INTEREST	\$. 0 0	SOCIAL SECURITY NO.	999-99-9999
TOTAL PRINCIPAL PAID	\$. 0 0	TELEPHONE NO.	(999)999-9999
TOTAL INTEREST PAID	\$. 0 0	LOAN STATUS	XXXXXXXXXXXXXXXXXXXXXXX
TOTAL LATE CHARGES PAID	\$. 0 0	CURRENTLY ENROLLED AT	XXXXXXXXXXXXXXXXXXXXXXX
OUTSTANDING PRINCIPAL BAL	\$. 0 0		
LAST PAYMENT DEPOSITED		<input type="checkbox"/> FULL TIME <input type="checkbox"/> HALF TIME <input type="checkbox"/> PART TIME	
TO PRINCIPAL	\$. 0 0	FORBEARANCE EXPIRES	MM/DD/CCYY
TO INT	\$. 0 0	LATE CHRGR	\$. 0 0
			EXPECTED/ACTUAL
SEPARATION DATE			
LATE CHARGES DUE	\$. 0 0		MM/DD/CCYY
PAST DUE AMOUNT	\$. 0 0	DEFERMENT EXPIRES	MM/DD/CCYY
CURRENT DUE AMOUNT	\$. 0 0	FIRST/NEXT INSTALLMENT	MM/DD/CCYY
TOTAL AMOUNT DUE	\$. 0 0	ACCRUED INT. THROUGH	MM/DD \$. 0 0

Please refer to the back of this statement for important information.

INT2AV01

Direct Loans

William D. Ford Federal Direct Loan Program

MM/DD/CCYY

ACCOUNT#:
999-99-9999-9

First Name MI Last Name
Street Address1
Street Address2
City, State Code Zip Code

Dear First name MI Last Name

Congratulations! We have just processed the final payment on your Direct Loan account, which is now paid in full. If you have overpaid your account, we will forward your refund to you within 45 days.

We are pleased to have been able to help you meet your educational goals, and we wish you success in the future.

Sincerely,

Direct Loan Servicing Center

L313AV03

Direct Loans

William D. Ford Federal Direct Loan Program

COMPROMISE PAYOFFS

First Name MI Last Name
Street Address 1
Street Address 2
City, State Code Zip Code

MM/DD/CCYY

ACCOUNT#: 999-99-9999

Reason for Notice

In regard to your recent inquiry about a compromise payoff, please be advised that the U.S. Department of Education's Direct Loan Servicing Center (DLSC) cannot accept compromise payoffs for Direct Loan(s).

Also please note that:

- As of this date, your Direct Loan account is **not** delinquent.
- As of this date, your Direct Loan account is 999 days delinquent. The total amount now due on your account, including your MM/DD/CCYY payment, is \$999,999.99. At 90 days delinquent, we begin reporting your delinquency to the national credit bureaus. At 240 days delinquent, we send you a final demand letter requiring full repayment of your loan(s), and at 270 days delinquent, your loan is in default.

Action You May Take

If the second box above is checked, please call **1-800-848-0981** to discuss one of the following options to prevent further delinquency:

- Repayment plan change to lower your monthly payment for a period of time
- Forbearance or deferment to postpone payments for a time
- Loan consolidation

Questions?

If you have any questions, please contact us at the toll-free telephone number shown on the back of this Notice.

PIF1AV02

Direct Loans

William D. Ford Federal Direct Loan Program

MM/DD/YY

ACCOUNT#:
999-99-9999-9

First Name MI Last Name
Street Address
City, State Code Zip Code

Dear First name MI Last Name

Congratulations! We have just processed the final payment on your Direct Loan account, which is now paid in full. If you have overpaid your account, we will forward your refund to you within 45 days.

We are pleased to have been able to help you meet your educational goals, and we wish you success in the future.

Sincerely,

Borrower Services Representative

PIFOAV01

Direct Loans

William D. Ford Federal Direct Loan Program

First Name MI Last Name
Street Address
City, State Code Zip Code

MM/DD/YY

ACCOUNT#: 999-99-9999-9

Dear First name MI Last Name

We have received your request for the payoff balance of your Direct Loan.

Your principal balance outstanding is \$9999.99 . You also must pay the appropriate amount of interest:

If you pay in full (principal and interest) prior to MM/DD/YY your total payoff amount is \$9999.99 . This consists of \$0000.00 principal and \$ 0000.00 interest).

If you pay in full (principal and interest) prior to MM/DD/YY your total payoff amount is \$9999.99 . This consists of \$0000.00 principal and \$ 0000.00 interest).

Please write your full account number on the front of your check and mail to:

U.S. Department of Education
P.O. Box 530260
Atlanta, GA 30353-0260

We recommend that you mail your check early enough to allow ample time for mailing and processing. Please note, you will be responsible for any unpaid interest that accrues on your Direct Loan if your payment is credited after the payoff date.

If you have any questions, please contact our Borrower Services Department at 1-800-848-0979. Hearing impaired borrowers please call: 1-800-848-0983. Our hours are 8:00 AM to 8:30 PM eastern time, Monday through Friday.

Sincerely,

Borrower Services Representative

L157AV03

Direct Loans

William D. Ford Federal Direct Loan Program

ACCOUNT NUMBER 999-99-9999-9

Month DD, CCYY

First Name MI Last Name
 Street Address 1
 Street Address 2
 City State Abbrev. Zip Code

ACCOUNT STATEMENT

Your recent payment exceeded the amount due and was applied to future installments. Your next installment is due on the date shown below.

Your outstanding balance is \$999.99. You may completely pay off this loan by sending \$999.99 (includes interest that will accumulate) by MM/DD/CCYY.

Please mail your payment to --

U. S. DEPARTMENT OF EDUCATION
 DIRECT LOAN PAYMENT CENTER
 P.O. BOX 746000
 ATLANTA GA 30374-6000

OUR RECORDS INDICATE			
NET DISBURSEMENT AMOUNT	\$. 0 0	LOAN TYPE	XXXXXX
CAPITALIZED INTEREST	\$. 0 0	SOCIAL SECURITY NO.	999-99-9999
TOTAL PRINCIPAL PAID	\$. 0 0	TELEPHONE NO.	(999)999-9999
TOTAL INTEREST PAID	\$. 0 0	LOAN STATUS	XXXXXXXXXXXXXXXXXXXXXX
TOTAL LATE CHARGES PAID	\$. 0 0	CURRENTLY ENROLLED AT	XXXXXXXXXXXXXXXXXXXXXX
OUTSTANDING PRINCIPAL BAL	\$. 0 0		
LAST PAYMENT DEPOSITED		<input type="checkbox"/> FULL TIME <input type="checkbox"/> HALF TIME <input type="checkbox"/> PART TIME	
TO PRINCIPAL	\$. 0 0	FORBEARANCE EXPIRES	MM/DD/CCYY
TO INT	\$. 0 0	LATE CHRGR	\$. 0 0
			EXPECTED/ACTUAL
SEPARATION DATE			
LATE CHARGES DUE	\$. 0 0		MM/DD/CCYY
PAST DUE AMOUNT	\$. 0 0	DEFERMENT EXPIRES	MM/DD/CCYY
CURRENT DUE AMOUNT	\$. 0 0	FIRST/NEXT INSTALLMENT	MM/DD/CCYY
TOTAL AMOUNT DUE	\$. 0 0	ACCRUED INT. THROUGH	MM/DD \$. 0 0

Please refer to the back of this statement for important information.

PRP3AV01

Direct Loans

William D. Ford Federal Direct Loan Program

REPAYMENT PLAN COMPARISON

First Name MI Last Name
Street Address1
Street Address2
City, State Code Zip Code

MM/DD/CCYY

ACCOUNT#: 999-99-9999

Reason for Notice

Thank you for your inquiry regarding your repayment plan options for all or some of your Direct Loan(s).

The figures we provide below for Standard, Extended, and Graduated repayment plans are only estimates based on loan amount and interest rates. (If you have questions about the interest rates, please call us at 1-800-848-0979.) Actual amounts may differ. To **estimate** your payments under the Income Contingent Repayment (ICR) plan, we used your (1) loan amount, (2) adjusted gross income and (3) family size. To estimate your total repaid amount, we assumed your annual income will increase by 5 percent each year.

Estimated Payment Amount by Plan

Adjusted Gross Income \$0
Family Size X
(Used for Income Contingent Repayment)

Repayment Plan	Loan Amount	# Of Pmts	Initial Payment	Total Interest	Total Repaid
Standard	\$999,999.00	111	\$1,256.22	\$111,111.00	\$111,111.00
Extended	\$999,999.00	111	\$1,256.22	\$111,111.00	\$111,111.00
Graduated**	\$999,999.00	111	\$1,256.22	\$111,111.00	\$111,111.00
ICR1*	\$999,999.00	111	\$1,256.22	\$111,111.00	\$111,111.00
ICR2*	\$999,999.00	111	\$1,256.22	\$111,111.00	\$111,111.00
ICR3*	\$999,999.00	111	\$1,256.22	\$111,111.00	\$111,111.00

* Note that Direct PLUS and Direct PLUS Consolidation Loans cannot be repaid under ICR. **Please be aware that if you have PLUS and Student Loans: (1) any ICR amounts shown above reflect the Student Loans only while (2) any Standard, Extended and Graduated amounts reflect both PLUS and Student Loans.** Also note that you cannot select ICR1 or ICR2 unless you are currently repaying under one of those plans.

** Your payment under the Graduated repayment plan will increase approximately every two years.

Important

Please refer to the enclosed repayment material for additional information regarding each of the repayment plans. If you wish to change your current repayment plan, please return the *Repayment Plan Selection* form to the address shown on the back of this Notice or call us at our toll-free telephone number shown on the back. Please also call us if you have any questions.

RPY3AV02

Direct Loans

William D. Ford Federal Direct Loan Program

DENIAL OF PAY PLAN CHANGE REQUEST INCOME CONTINGENT REPAYMENT (ICR) PLAN

First Name MI Last Name
Street Address 1
Street Address 2
City, State Code Zip Code

MM/DD/CCYY

ACCOUNT#: 999-99-9999

XXXXXXXXXXXXXXXXXXXXXXXXXX

XXXXXXXXXXXXXXXXXXXXXXXXXX

Repayment Plan:

Reason for Notice

We received your request to change repayment plans for your Direct Loan(s).

We have denied your request to change repayment plans for the following reason(s):

- You may not change between the Formula Amount and the Capped Amount options under the ICR plan more than once a year.
- Because you were required to repay your loan(s) under the ICR plan as a condition of receiving a Direct Consolidation Loan, you may request to change repayment plans only after you have made three consecutive monthly payments under the ICR plan. At that time, you may resubmit your request and select a plan other than the ICR plan.
- You may not repay your Direct PLUS Loan(s) under the ICR plan. You may resubmit your request and select the Standard, Graduated, or Extended repayment plan.
- Other _____

Action Required by You

Continue sending us the amount due on your monthly billing statement. If you cannot pay your monthly payment amount, call our toll-free telephone number on this Notice and ask about Forbearance or Deferment. We can also provide information on other repayment plan types if you want to call us at: 1-800-848-0979.

Questions?

Questions? If so, please call us.

RPYLAV01

Direct Loans

William D. Ford Federal Direct Loan Program

AMORTIZATION ESTIMATE

INCOME CONTINGENT REPAYMENT PLAN

First Name MI Last Name
Street Address 1
Street Address 2
City, State Code Zip Code

MM/DD/CCYY

ACCOUNT#: 999-99-9999

Current Repayment Plan:

XX

Reason for Notice

Thank you for your inquiry regarding an amortization estimate for repaying your Direct Loan(s) under the Income Contingent Repayment (ICR) plan.

The figures we provide below for ICR plan amortization are only estimates. Actual amounts may differ. To **estimate** your payments under the various ICR options, we used your (1) loan amount, (2) adjusted gross income and (3) family size. To estimate your total repaid amount, we assumed your annual income will increase by 5 percent each year.

Amortization Estimate

Adjusted Gross Income \$0
Family Size X

Repayment Plan	Loan Amount	# Of Pmts	Initial Payment	Total Interest	Total Repaid
ICR1*	\$999,999.00	111	\$1,256.22	\$111,111.00	\$111,111.00
ICR2*	\$999,999.00	111	\$1,256.22	\$111,111.00	\$111,111.00
ICR3*	\$999,999.00	111	\$1,256.22	\$111,111.00	\$111,111.00

* Note that borrowers cannot repay Direct PLUS or Direct PLUS Consolidation Loans under the ICR plan. **Please be aware that if you have PLUS and Student Loans, any ICR amounts shown above reflect the Student Loans only.**

Action Required by You

We require no action from you at this time. We are providing this Notice for your information only. You may want to refer to the enclosed information regarding all your repayment plan options.

ICRDAV03

Questions?

If you wish to change your current repayment plan or you have questions, please write to us at the address shown on the back of this Notice or call us at the toll-free telephone number on the back.

Direct Loans

William D. Ford Federal Direct Loan Program

CONSENT FORM RENEWAL NOTICE

Final Request

First Name MI Last Name
Street Address 1
Street Address 2
City, State Code Zip Code

MM/DD/CCYY

ACCOUNT#: 999-99-9999

YOUR ICR REPAYMENT PLAN: **ICRX**

Reason for Notice

We request that you sign and send us a new Consent to Disclosure of Tax Information form. The tax years covered on your form on file with the Internal Revenue Service are now outdated.

You originally completed this form when you selected to repay your Direct Loan(s) under the Income Contingent Repayment (ICR) Plan. The form gives permission to the Internal Revenue Service (IRS) to disclose your tax return information to us, so we may use it to calculate your monthly payments. **You must submit a new signed Consent form if you want to continue to pay your Direct Loan(s) under the ICR Plan.**

Actions To Take

Please sign and fully complete the enclosed *Consent to Disclosure of Tax Information* form. If your ICR plan shown above is:

- *ICR1 or ICR2* **and** if you are married **and** filing taxes jointly with your spouse, include your spouse's name on the form.
- *ICR3* **and** you are married, include your spouse's name **and** signature on the form.

Return the form in the envelope provided **WITHIN 30 DAYS** of the date of this Notice.

Consequences

Loan Type	Consequences of Failure to Return Form
Any Direct Consolidation Loan that is requiring you to repay under the ICR plan	We may require you to repay the loan in full immediately. If you do not repay or submit a new consent form, you will be in default on your loan(s).
All other loans	Repayment Plan for loan(s) will be changed to the Standard Plan.

RPYFAV01

Questions?

Questions? Please call us at the toll-free number shown on this Notice.

Direct Loans

William D. Ford Federal Direct Loan Program

CONSENT FORM RENEWAL NOTICE

Second Request

First Name MI Last Name
Street Address 1
Street Address 2
City, State Code Zip Code

MM/DD/CCYY

ACCOUNT#: 999-99-9999

YOUR ICR REPAYMENT PLAN: **ICRX**

Reason for Notice

We request that you sign and send us a new Consent to Disclosure of Tax Information form. The tax years covered on your form on file with the Internal Revenue Service are now outdated.

You originally completed this form when you selected to repay your Direct Loan(s) under the Income Contingent Repayment (ICR) Plan. The form gives permission to the Internal Revenue Service (IRS) to disclose your tax return information to us, so we may use it to calculate your monthly payments. **You must submit a new signed Consent form if you want to continue to pay your Direct Loan(s) under the ICR Plan.**

Actions To Take

Please sign and fully complete the enclosed *Consent to Disclosure of Tax Information* form. If your ICR plan shown above is:

- *ICR1 or ICR2* **and** if you are married **and** filing taxes jointly with your spouse, include your spouse's name on the form.
- *ICR3* **and** you are married, include your spouse's name **and** signature on the form.

Return the form in the envelope provided **WITHIN 30 DAYS** of the date of this Notice.

Consequences

Loan Type	Consequences of Failure to Return Form
Any Direct Consolidation Loan that is requiring you to repay under the ICR plan	We may require you to repay the loan in full immediately. If you do not repay or submit a new consent form, you will be in default on your loan(s).
All other loans	Repayment Plan for loan(s) will be changed to the Standard Plan.

RPYEA01

Questions?

Questions? Please call us at the toll-free number shown on this Notice.

Direct Loans

William D. Ford Federal Direct Loan Program

CONSENT FORM RENEWAL NOTICE

First Name MI Last Name
Street Address 1
Street Address 2
City, State Code Zip Code

MM/DD/CCYY

ACCOUNT#: 999-99-9999

YOUR ICR REPAYMENT PLAN: **ICRX**

Reason for Notice

We request that you sign and send us a new Consent to Disclosure of Tax Information form. The tax years covered on your form on file with the Internal Revenue Service are now outdated.

You originally completed this form when you selected to repay your Direct Loan(s) under the Income Contingent Repayment (ICR) Plan. The form gives permission to the Internal Revenue Service (IRS) to disclose your tax return information to us, so we may use it to calculate your monthly payments. **You must submit a new signed Consent form if you want to continue to pay your Direct Loan(s) under the ICR Plan.**

Actions To Take

Please sign and fully complete the enclosed *Consent to Disclosure of Tax Information* form. If your ICR plan shown above is:

- **ICR1 or ICR2 and** if you are married **and** filing taxes jointly with your spouse, include your spouse's name on the form.
- **ICR3 and** you are married, include your spouse's name **and** signature on the form.

Return the form in the envelope provided **WITHIN 30 DAYS** of the date of this Notice.

Consequences

Loan Type	Consequences of Failure to Return Form
Any Direct Consolidation Loan that is requiring you to repay under the ICR plan	We may require you to repay the loan in full immediately. If you do not repay or submit a new consent form, you will be in default on your loan(s).
All other loans	Repayment Plan for loan(s) will be changed to the Standard Plan.

RPYDAV01

Questions?

Questions? Please call us at the toll-free number shown on this Notice.

Direct Loans

William D. Ford Federal Direct Loan Program

REQUEST FOR INCOME DOCUMENTATION

INCOME CONTINGENT REPAYMENT PLAN

First Name MI Last Name
Street Address 1
Street Address 2
City, State Code Zip Code

MM/DD/CCYY

ACCOUNT#: 999-99-9999

Reason for Notice

You must submit documentation of your current income to us at this time. We will use this information to re-calculate your monthly repayment amount for your Direct Loan(s) under the Income Contingent Repayment (ICR) plan.

Under the ICR plan, we re-compute monthly payments annually. This year, we need current income information directly from you. Beginning next year, we will use your adjusted gross income (AGI) information that we receive from the Internal Revenue Service to calculate your monthly payments.

Action You Must Take

You (and your spouse) must complete and sign the enclosed Alternative Documentation of Income form. Mail the form and all accompanying documentation to our address on the back of this Notice.

We must receive the form and all required accompanying documentation within 30 days of the date of this Request.

Consequences If You Take No Action

If a Loan Type Is...	And You Do Not Return the Consent Form...
Any Direct Consolidation Loan(s) that you must repay under the ICR plan	We may require you to repay the loan(s) in full immediately. If you do not pay at that time, you will be in default and your loan(s) will be sent to the Debt Collection Service.
Any other type of Direct Loan(s)	Your repayment plan for all loan(s) will be changed to the Standard plan (which has a maximum repayment term of 10 years).

Important

Until we calculate a new monthly ICR payment amount, please continue to make regular monthly payments to prevent your account from becoming delinquent. If you pay via electronic debiting, we will continue to deduct your current payment amount from your bank account until further notice. If you cannot pay this amount or if you have questions, call the toll-free telephone number shown on the back of this Notice.

ICRJAV02

Direct Loans

William D. Ford Federal Direct Loan Program

LETTER TO BORROWER WHO REQUESTS INFORMATION ON THE INCOME CONTINGENT REPAYMENT PLAN

First Name MI Last Name
Street Address
City, State Code Zip Code

MM/DD/YY
ACCOUNT#: xxx-xx-xxxx-x

REASON FOR LETTER

Enclosed is information on the Income Contingent Repayment (ICR) Plan. The Repayment Plan Choices Information Sheet compares payment plans, including the ICR Plan. (Please note that Direct PLUS and Direct PLUS Consolidation Loans are ineligible for the ICR Plan.)

ACTION REQUIRED BY YOU

To change to the ICR Plan, you (and your spouse) must complete, sign, and mail the enclosed forms to the address on the back of this Notice:

- Repayment Plan Selection form
- Internal Revenue Service (IRS) Consent to Disclosure of Tax Information form
- Alternative Documentation of Income form and required income documentation, unless you entered repayment before July 2, 1995. If you entered repayment before July 2, 1995, only complete this form if your AGI as reported on your most recent income tax return does not accurately reflect your current income.

Continue to pay the amount due on your monthly billing statement. (If you cannot pay this amount, call our toll-free telephone number on the back and ask about Forbearance or Deferment.)

IMPORTANT

Once we receive your Repayment Plan Selection form and IRS Consent to Disclosure of Tax Information form, we will change your repayment plan to the ICR Plan. You will be assigned a monthly payment amount equal to the monthly interest that accrues on your loan(s) until we receive your income information. If we do not receive your income information, your repayment plan will be changed back to your current repayment plan.

We will use your income information to compute a new monthly payment amount for your loan(s) and send you a Disclosure. The Disclosure will show your monthly payment amount under the ICR Plan and estimated amounts for the same loan(s) under other repayment plans. Unless you are required to repay your loan(s) under ICR as a condition of receiving a Direct Consolidation Loan, you can change repayment plans anytime simply by calling our toll-free number.

If you have questions, please call the toll-free telephone number on the back.

ICR8AV01

Direct Loans

William D. Ford Federal Direct Loan Program

ACCOUNT NUMBER 999-99-9999-9

Month DD, CCYY

First Name MI Last Name
 c/o Name
 Street Address 1
 City ST Zip Code

ACCOUNT STATEMENT

You are repaying your Direct Loan under the _____ repayment plan. Your repayment amount has increased to the next level as of MM/DD/CCYY. Your new monthly payment amount will be \$999,999.99.

Your interest rate information is shown on the back of this Notice.

		OUR RECORDS INDICATE	
NET DISBURSEMENT AMOUNT	\$. 0 0	LOAN TYPE	XXXXXX
CAPITALIZED INTEREST	\$. 0 0	SOCIAL SECURITY NO.	999-99-9999
TOTAL PRINCIPAL PAID	\$. 0 0	TELEPHONE NO.	(999)999-9999
TOTAL INTEREST PAID	\$. 0 0	LOAN STATUS	XXXXXXXXXXXXXXXXXXXXXX
TOTAL LATE CHARGES PAID	\$. 0 0	CURRENTLY ENROLLED AT	XXXXXXXXXXXXXXXXXXXXXX
OUTSTANDING PRINCIPAL BAL	\$. 0 0		
LAST PAYMENT DEPOSITED		<input type="checkbox"/> FULL TIME <input type="checkbox"/> HALF TIME <input type="checkbox"/> PART TIME	
TO PRINCIPAL	\$. 0 0	FORBEARANCE EXPIRES	MM/DD/CCYY
TO INT	\$. 0 0	LATE CHR	\$. 0 0
			EXPECTED/ACTUAL
SEPARATION DATE			
LATE CHARGES DUE	\$. 0 0		MM/DD/CCYY
PAST DUE AMOUNT	\$. 0 0	DEFERMENT EXPIRES	MM/DD/CCYY
CURRENT DUE AMOUNT	\$. 0 0	FIRST/NEXT INSTALLMENT	MM/DD/CCYY
TOTAL AMOUNT DUE	\$. 0 0	ACCRUED INT. THROUGH	MM/DD \$. 0 0

Please refer to the back of this statement for important information.

GRD3AV02

Direct Loans

William D. Ford Federal Direct Loan Program

LETTER TO BORROWER WHO REQUESTS INFORMATION ON THE INCOME CONTINGENT REPAYMENT PLAN

SECOND REQUEST

First Name MI Last Name
Street Address
City, State Code Zip Code

MM/DD/YY
ACCOUNT#: xxx-xx-xxxx-x

REASON FOR LETTER

Enclosed is information on the Income Contingent Repayment (ICR) Plan. The Repayment Plan Choices Information Sheet compares payment plans, including the ICR Plan. (Please note that Direct PLUS and Direct PLUS Consolidation Loans are ineligible for the ICR Plan.)

ACTION REQUIRED BY YOU

To change to the ICR Plan, you (and your spouse) must complete, sign, and mail the enclosed forms to the address on the back of this Notice:

- Repayment Plan Selection form
- Internal Revenue Service (IRS) Consent to Disclosure of Tax Information form
- Alternative Documentation of Income form and required income documentation, unless you entered repayment before July 2, 1995. If you entered repayment before July 2, 1995, only complete this form if your AGI as reported on your most recent income tax return does not accurately reflect your current income.

Continue to pay the amount due on your monthly billing statement. (If you cannot pay this amount, call our toll-free telephone number on the back and ask about Forbearance or Deferment.)

IMPORTANT

Once we receive your Repayment Plan Selection form and IRS Consent to Disclosure of Tax Information form, we will change your repayment plan to the ICR Plan. You will be assigned a monthly payment amount equal to the monthly interest that accrues on your loan(s) until we receive your income information. If we do not receive your income information, your repayment plan will be changed back to your current repayment plan.

We will use your income information to compute a new monthly payment amount for your loan(s) and send you a Disclosure. The Disclosure will show your monthly payment amount under the ICR Plan and estimated amounts for the same loan(s) under other repayment plans. Unless you are required to repay your loan(s) under ICR as a condition of receiving a Direct Consolidation Loan, you can change repayment plans anytime simply by calling our toll-free number.

If you have questions, please call the toll-free telephone number on the back.

ICR9AV01

Direct Loans

William D. Ford Federal Direct Loan Program

REQUEST FOR DOCUMENTATION OF CURRENT INCOME

INCOME CONTINGENT REPAYMENT PLAN

First Name MI Last Name
Street Address
City, State Code Zip Code

MM/DD/YY
ACCOUNT#: xxx-xx-xxxx-x

REASON FOR REQUEST

Per federal requirements and your written consent, we submitted the following name(s) and Social Security Number(s) (SSN) to the Internal Revenue Service (IRS) to obtain Adjusted Gross Income (AGI) information. Each year, this AGI is used to compute a monthly payment amount under the Income Contingent Repayment (ICR) Plan for your Direct Loan(s). This year, the IRS was unable to provide us with AGI on which to base your monthly payments, so you (and your spouse) must submit documentation of current income in order to continue repaying your Direct Loan(s) under ICR.

SSN SUBMITTED:	xxx-xx-xxxx
NAME SUBMITTED:	Last Name, First Name MI
SPOUSE'S SSN SUBMITTED:	xxx-xx-xxxx
SPOUSE'S NAME SUBMITTED:	Last Name, First Name MI
DATE IRS SOLICITED:	MM/DD/YY
DATE IRS RESPONSE:	MM/DD/YY
IRS RESPONSE:	No AGI is currently available for required time period

ACTION REQUIRED BY YOU

At this time, you (and your spouse) must complete, sign, and mail the enclosed Alternative Documentation of Income form to the address on the back of this Request.

◆ **WE MUST RECEIVE THE FORM AND ALL REQUIRED ACCOMPANYING DOCUMENTATION WITHIN 30 DAYS OF THE DATE OF THIS REQUEST.**

In addition, if the name(s) and/or SSN(s) submitted to IRS on your behalf (shown above) are in error, please call the toll-free telephone number on the back of this Request.

CONSEQUENCES

Failure to comply will result in you being removed from the ICR Plan.

IMPORTANT

Until a monthly ICR payment amount is calculated, continue to send us the amount due on your monthly billing statement. If you cannot pay this amount, call the toll-free telephone number on the back and ask about Forbearance or Deferment. We are always happy to answer any questions you have about your loan and its repayment. Thank you very much!

ICRIAV02

Direct Loans

William D. Ford Federal Direct Loan Program

REQUEST FOR INCOME - DIRECT CONSOLIDATION LOANS INCOME CONTINGENT REPAYMENT PLAN

First Name MI Last Name
MM/DD/CCYY
Street Address
City, State Code Zip Code

ACCOUNT#: xxx-xx-xxxx-x

REASON FOR NOTICE

Because you selected or are required to repay your Direct Consolidation Loan under the Income Contingent Repayment (ICR) Plan and because you have been in repayment two years or less, you must provide additional income information at this time. This income information is required to calculate your monthly payment amount under the ICR Plan.

ACTION REQUIRED BY YOU

Per federal requirements, you (and your spouse) must complete, sign, and mail the enclosed *Alternative Documentation of Income* form and include all required supporting documentation. The Direct Loan Servicing Center (address on the back) must receive it **WITHIN 60 DAYS OF THE DATE OF THE POSTMARK OF THIS REQUEST.**

EXPECTED OUTCOMES

IF WE...	YOUR...
<i>Send you a Billing Statement before we receive your income information</i>	Monthly payment will be equal to the amount of interest that accrues monthly on your loan until we can compute your regular monthly payment. If you cannot afford the interest payments, call the Direct Loan Servicing Center at the toll-free number on the back and ask about Deferment or Forbearance, which can suspend loan payments.
<i>Receive your satisfactorily completed form within 60 days</i>	Payment amount (under the ICR Plan) will be computed and you will receive a billing statement for this amount.
<i>Do not receive your satisfactorily completed form within 60 days</i>	Loan will be removed from the ICR Plan. If you are required to repay a Direct Consolidation Loan under ICR, you may be required to repay your Direct Consolidation Loan in full immediately.

ICRYAV01

IMPORTANT

Questions? Please call the toll-free telephone number on the back. If you experience income or family changes that make it difficult to make a monthly payment, please call us and ask about 1) counseling, 2) other repayment plans, or 3) Deferment or Forbearance.

Direct Loans

William D. Ford Federal Direct Loan Program

MM/DD/CCYY

ACCOUNT#: 999-99-9999

First Name MI Last Name
Street Address1
Street Address2
City, State Code Zip Code

Dear First name MI Last Name

We have received your request for Income Contingent Repayment. Unfortunately, we are unable to continue processing this request at this time. The Internal Revenue Service has determined your Consent to Disclosure of Tax Information form contains incorrect information or is not completed properly.

We have placed your request on hold and are providing a new form for you to complete and submit. We have also enclosed a copy of your original Consent to Disclosure form to assist you in correctly completing the new form.

If you would like us to continue processing your request, please return the new form in the enclosed envelope by MM/DD/YY.

We apologize for any inconvenience this situation may cause you, and we will be happy to answer any additional questions you may have. Please feel free to call us at 1-800-848-0979. Hearing impaired borrowers please call 1-800-848-0983. Our hours are 8:00 AM to 8:30 PM eastern time, Monday through Friday. If you would prefer to write, please direct your correspondence to:

U.S. Department of Education
Borrower Services Department
Direct Loan Servicing Center
P.O. Box 4609
Utica, New York 13504-4609

Sincerely,

Borrower Services Representative

Enclosure: Consent to Disclosure of Tax Information Form

ICR3AV01

Direct Loans

William D. Ford Federal Direct Loan Program

First Name MI Last Name
c/o Name
Street Address1
City, ST Zip Code

MM/DD/CCYY

Account Number : 999-99-9999-9
Loan(s) From: Name of school
Separation Date: MM/DD/CCYY
Total Outstanding Principal Balance: \$99,999.99

Your Direct Loan(s) will be entering repayment on MM/DD/CCYY. You have a choice among repayment plans. In order to assist you in making your repayment plan selection, we have enclosed a fact sheet, "Repayment Plan Choices," that explains the available options and compares the major benefits of each plan. We have also enclosed a "Repayment Plan Selection" form.

Please review the enclosed materials and select your repayment plan by completing the "Repayment Plan Selection" form. Follow the instructions on the form carefully. Provide all information requested for the payment plan you select. Return the "Repayment Plan Selection" form to the Direct Loan Servicing Center in the enclosed envelope. If you select the Income Contingent Repayment (ICR) Plan, we will request additional information from you. Within a few weeks you will receive forms that you must complete and return to us, so that your request for ICR can be processed.

The information below illustrates three repayment plans. See the enclosed "Repayment Plan Choices" fact sheet for a general estimate of ICR repayment. The dates shown below are examples; your actual due date may change.

Your interest rate information is shown on the back of this Notice.

<u>Standard Plan</u>				<u>Extended Plan</u>			
<u>Number of Payments</u>	<u>Payment Amount</u>	<u>Date Starting</u>	<u>*Total of Payments</u>	<u>Number of Payments</u>	<u>Payment Amount</u>	<u>Date Starting</u>	<u>*Total of Payments</u>
xx	9999.99	MM/DD/CCYY		xx	9999.99	MM/DD/CCYY	
xx	9999.99	MM/DD/CCYY	999,999.99	xx	9999.99	MM/DD/CCYY	999,999.99

<u>Graduated Plan</u>							
<u>*Total of</u>		<u>Payment</u>	<u>Date</u>	<u>*Total of</u>		<u>Payment</u>	<u>Date</u>
<u>Payments</u>	<u>Amount</u>	<u>Starting</u>	<u>Payments</u>	<u>Payments</u>	<u>Amount</u>	<u>Starting</u>	<u>Payments</u>
xx	9999.99	MM/DD/CCYY		xx	9999.99	MM/DD/CCYY	
xx	9999.99	MM/DD/CCYY		xx	9999.99	MM/DD/CCYY	
xx	9999.99	MM/DD/CCYY		xx	9999.99	MM/DD/CCYY	
xx	9999.99	MM/DD/CCYY		xx	9999.99	MM/DD/CCYY	999,999.99

* Assumes all payments will be made on time.

SEPXS05

Direct Loans

William D. Ford Federal Direct Loan Program

First Name MI Last Name
 c/o Name
 Street Address 1
 City, ST Zip Code

MM/DD/CCYY

[Text Headings in This Location Vary Depending on Whether Borrower is PLUS or Sub/Unsub]

Your Direct Loan(s) will be entering repayment on MM/DD/CCYY. You have a choice among repayment plans. In order to assist you in making your repayment plan selection, we have enclosed a fact sheet, "Repayment Plan Choices," that explains the available options and compares the major benefits of each plan. We have also enclosed the "Repayment Plan Selection" form.

Please review the enclosed materials and select a repayment plan by completing the "Repayment Plan Selection" form. Follow the instructions on the form carefully. Provide all information requested for the payment plan you select. Return the "Repayment Plan Selection" form to the Direct Loan Servicing Center in the enclosed envelope. If you are eligible for and select the Income Contingent Repayment (ICR) Plan, we will request additional information from you. Within a few weeks you will receive forms that you must complete and return to us, so that your request for ICR can be processed.

The information below illustrates three repayment plans. See the "Repayment Plan Choices" fact sheet for general illustrations of repayment under the ICR Plan. The dates shown below are examples; your actual due date may change.

Your interest rate information is shown on the back of this Notice.

Standard Plan

Extended Plan

<u>Number of Payments</u>	<u>Payment Amount</u>	<u>Date Starting</u>	<u>*Total of Payments</u>	<u>Number of Payments</u>	<u>Payment Amount</u>	<u>Date Starting</u>	<u>*Total of Payments</u>
xx	9999.99	MM/DD/CCYY		xx	9999.99	MM/DD/CCYY	
xx	9999.99	MM/DD/CCYY	999,999.99	xx	9999.99	MM/DD/CCYY	

Graduated Plan

<u>Number of Payments</u>	<u>Payment Amount</u>	<u>Date Starting</u>	<u>*Total of Payments</u>	<u>Number of Payments</u>	<u>Payment Amount</u>	<u>Date Starting</u>	<u>*Total of Payments</u>
xx	9999.99	MM/DD/CCYY		xx	9999.99	MM/DD/CCYY	
xx	9999.99	MM/DD/CCYY		xx	9999.99	MM/DD/CCYY	
xx	9999.99	MM/DD/CCYY		xx	9999.99	MM/DD/CCYY	
xx	9999.99	MM/DD/CCYY		xx	9999.99	MM/DD/CCYY	999,999.99

[On PLUS SEPYs, a note appears here.]

* Assumes all payments will be made on time.

SEPYAV03

Direct Loans

William D. Ford Federal Direct Loan Program

MM/DD/CCYY

ACCOUNT#: 999-99-9999-9

First Name MI Last Name
Street Address 1
Street Address 2
City, State Code Zip

Dear First Name MI Last Name

Thank you for your recent inquiry regarding your William D. Ford Federal Direct Student Loan account.

Based on the Income Contingent Repayment Plan you selected, we must use the combined adjusted gross income of you and your spouse to determine your monthly payment amount for your Direct Loan. According to the Higher Education Act of 1965, as amended, Section 455(e)(2), "A repayment schedule for a loan repaid pursuant to income contingent repayment shall be based on the adjusted gross income of the borrower or, if the borrower is married and files a Federal income tax return jointly with the borrower's spouse, on the adjusted gross income of the borrower and the borrower's spouse."

If you have any questions on this or any other Direct Loan issue, the Direct Loan Servicing Center Borrower Services Department is available to assist you from 8:00 AM to 8:30 PM Eastern Time, Monday through Friday. We can be reached, toll-free, at 1-800-848-0979. Hearing-impaired individuals who have access to a TDD (Telecommunications Device for the Deaf) can call 1-800-848-0983.

ICREAV02

Direct Loans

William D. Ford Federal Direct Loan Program

NOTICE REQUESTING FORMS FROM BORROWER

INCOME CONTINGENT REPAYMENT PLAN

SECOND REQUEST

First Name MI Last Name
Street Address
City, State Code Zip Code

MM/DD/YY
ACCOUNT#: xxx-xx-xxxx-x

REASON FOR NOTICE

We have received your request for the Income Contingent Repayment (ICR) Plan as your repayment plan for your Direct Loan(s). In order to process your request and place your loan(s) on the ICR Plan, we must ask you to submit additional information at this time.

ACTION REQUIRED BY YOU

You (and your spouse) must complete, sign, and mail the following forms to the address on the back. We must receive these forms **IMMEDIATELY**:

- Internal Revenue Service (IRS) Consent to Disclosure of Tax Information form
- Alternative Documentation of Income form (include supporting materials as described on the form)

CONSEQUENCES

If you do not provide this information, you will be assigned to the Standard Repayment Plan.

IMPORTANT

If we receive your forms and verify that they are complete, we will assign your loan(s) to the ICR Plan. We will use your income information to compute your monthly payment amount for your loan(s) and send you a Disclosure. The Disclosure will show your monthly payment amount under the ICR Plan and estimated amounts for the same loan(s) under other repayment plans. Unless you are required to repay your loan(s) under ICR as a condition of receiving a Direct Consolidation Loan, you can change repayment plans anytime simply by calling our toll-free number.

If you have questions, please call the toll-free telephone number on the back of this Notice.

ICR7AV01

Direct Loans

William D. Ford Federal Direct Loan Program

NOTICE REQUESTING FORMS FROM BORROWER

INCOME CONTINGENT REPAYMENT PLAN

First Name MI Last Name
Street Address
City, State Code Zip Code

MM/DD/YY
ACCOUNT#: xxx-xx-xxxx-x

REASON FOR NOTICE

We have received your request for the Income Contingent Repayment (ICR) Plan as your repayment plan for your Direct Loan(s). In order to process your request and place your loan(s) on the ICR Plan, we must ask you to submit additional information at this time.

ACTION REQUIRED BY YOU

You (and your spouse) must complete, sign, and mail the following forms to the address on the back of this Notice. We must receive these forms **WITHIN 30 DAYS** of the date of this request:

- Internal Revenue Service (IRS) Consent to Disclosure of Tax Information form
- Alternative Documentation of Income form (include supporting materials as described on the form)

CONSEQUENCES

If you do not return these forms, you will be assigned to the Standard Repayment Plan.

IMPORTANT

If we receive your forms and verify that they are complete, we will assign your loan(s) to the ICR Plan. We will use your income information to compute a monthly payment amount for your loan(s) and send you a Disclosure. The Disclosure will show your monthly payment amount under the ICR Plan and estimated amounts for the same loan(s) under other repayment plans. Unless you are required to repay your loan(s) under ICR as a condition of receiving a Direct Consolidation Loan, you can change repayment plans anytime simply by calling our toll-free number.

If you have questions, please call the toll-free telephone number on the back of this Notice.

ICR6AV01

Direct Loans

William D. Ford Federal Direct Loan Program

NOTICE OF INCOMPLETE OR MISSING FORMS

INCOME CONTINGENT REPAYMENT PLAN

First Name MI Last Name
Street Address
City, State Code Zip Code

MM/DD/YY
ACCOUNT#: xxx-xx-xxxx-x

REASON FOR NOTICE

We are unable to process your loan payments under the Income Contingent Repayment (ICR) Plan for the following reason(s):

- Consent to Disclosure of Tax Information form missing or incomplete
- Alternative Documentation of Income form missing or incomplete
- Supporting documentation of current income missing, incomplete, or outdated (must be dated within the past 90 days)
- Signature of borrower and/or spouse missing or invalid (i.e., altered, signature in pencil)
- Signature outdated (must be dated within past 60 days)
- Document illegible - Please print/write legibly
- Spousal information required, but not included
- Repayment Plan Selection form incomplete
- Comments: _____

ACTION REQUIRED BY YOU

Either enclosed here or under separate cover are your form(s) to correct and/or new form(s) to complete. These forms must be received **WITHIN THE NEXT 30 DAYS at the** Direct Loan Servicing Center, P.O. Box 4609 Utica, New York 13504-4609. Our toll-free number is 1-800-848-0979 (1-800-848-0983 for the hearing impaired).

CONSEQUENCES

The following table describes what will occur if you fail to return these forms. Outcome is based on current Repayment Plan. Your current Repayment Plan is: BBBB BBBB

IF YOUR CURRENT REPAYMENT PLAN IS:		FAILURE TO COMPLY MEANS:
ICR and ...	you are not required to repay your loan(s) under ICR	Placement on Standard Plan
	you are required to repay under ICR as a condition of receiving a Direct Consolidation Loan	Full repayment of your loan may be due immediately
Standard, Graduated, or Extended		No change - you will remain on your current plan

ICR1AV03

Direct Loans

William D. Ford Federal Direct Loan Program

DENIAL OF JOINT REPAYMENT

INCOME CONTINGENT REPAYMENT PLAN

First Name MI Last Name
Street Address
City, State Code Zip Code

MM/DD/YY
ACCOUNT#: xxx-xx-xxxx-x

**REASON
FOR
NOTICE**

Both you and your spouse have Direct Loans that you elected to repay jointly under the Income Contingent Repayment (ICR) Plan. However, under your ICR plan, spouses cannot repay their loans jointly unless they file a joint tax return. Internal Revenue Service (IRS) records show you and your spouse file separate returns. We are therefore assigning your loan(s) to separate repayment. Only your individual Adjusted Gross Income (AGI) and debt will be used to compute the monthly payment amount for your loan(s) under the ICR Plan. Similarly, only your spouse's income and debt will be used to calculate the monthly payment amount on his/her loan(s).

The following information was submitted to the IRS; the IRS response is also noted.

SSN SUBMITTED:	xxx-xx-xxxx
NAME SUBMITTED:	First Name MI Last Name
DATE IRS SOLICITED:	MM/DD/YY
DATE IRS RESPONDED:	MM/DD/YY
IRS RESPONSE:	Spouses Filed Taxes Separately
TAX YEAR:	19XX

**ACTION
REQUIRED
BY YOU**

No action is required.

There is an ICR Plan that allows you and your spouse to repay jointly even if you filed separate tax returns. If you want more information on this plan or other repayment plans, call the toll-free telephone number on the back of this Notice.

In addition, if the name or SSN submitted to IRS on your behalf (shown above) is in error, please call our toll-free telephone number.

IMPORTANT

We received your income information from the IRS and are computing your monthly payment amount based on your income. You will receive a Disclosure stating the new payment amount. Until then, continue to send us the amount due on your monthly billing statement. If you cannot pay this amount, call the toll-free telephone number on the back and ask about Forbearance or Deferment. We are always happy to answer any questions you have about your loan. Thank you very much!

ICRKAV01

Direct Loans

William D. Ford Federal Direct Loan Program

NOTICE OF INTEREST-ONLY PAYMENTS

INCOME CONTINGENT REPAYMENT PLAN

First Name MI Last Name
Street Address
City, State Code Zip Code

MM/DD/YY
ACCOUNT#: xxx-xx-xxxx-x

REASON FOR NOTICE

We are waiting to receive your income information, which we have requested from either you (as described below) or the Internal Revenue Service (IRS), so we can calculate your monthly payment amount for your Direct Loan(s) under the Income Contingent Repayment (ICR) Plan.

Until we receive your income information, your monthly payment amount will be equal to the amount of interest that accumulates on your account each month. Your first interest payment, due MM/DD/YY, is in the amount of \$999.99.

ACTION REQUIRED BY YOU

1. You will receive billing statements for these interest-only payments. **SEND US THE AMOUNT DUE BY THE DUE DATE ON THE STATEMENTS.** If you cannot pay this amount, call the toll-free telephone number on the back of this Notice and ask about Forbearance or Deferment.
2. If we:
 - previously notified you that you (and your spouse) are required to submit Alternative Documentation of Income and you have not already done so, you must submit this to us immediately.
 - did not request Alternative Documentation of Income from you (and your spouse), no further action is required from you at this time. (However, if you feel your IRS-reported Adjusted Gross Income (AGI) does not accurately reflect your current income, please call our toll-free telephone number on the back of this Notice.)

CONSEQUENCES

Failure to pay (unless in Forbearance or Deferment) will result in your Direct Loan(s) being delinquent and eventually in default. Failure to provide income information when requested will result in your removal from the ICR Plan.

IMPORTANT

When we receive your income information, we will calculate your monthly payment amount and notify you. We will inform you of estimated monthly payment amounts for the same loan(s) under other repayment plans. Unless you are required to repay under ICR as a condition of receiving a Direct Consolidation Loan, you can change repayment plans anytime simply by calling our toll-free number.

If you have questions, please call our toll-free telephone number.

ICR2AV02

Direct Loans

William D. Ford Federal Direct Loan Program

REQUEST FOR DOCUMENTATION OF CURRENT INCOME

INCOME CONTINGENT REPAYMENT PLAN

First Name MI Last Name
Street Address
City, State Code Zip Code

MM/DD/YY
ACCOUNT#: xxx-xx-xxxx-x

REASON FOR REQUEST

Per federal requirements and your written consent, we submitted your Name and Social Security Number (SSN) to the Internal Revenue Service (IRS) to obtain your Adjusted Gross Income (AGI) information. Each year, this AGI is used to compute your monthly repayment amount under the Income Contingent Repayment (ICR) Plan for your Direct Loan(s). This year, the IRS was unable to provide us with AGI on which to base your monthly payments, so you must submit documentation of your current income in order to continue repaying your Direct Loan(s) under ICR.

SSN SUBMITTED: xxx-xx-xxxx
NAME SUBMITTED: Last Name, First Name MI
DATE IRS SOLICITED: MM/DD/YY
DATE IRS RESPONSE: MM/DD/YY
IRS RESPONSE: No AGI is currently available for required time period

ACTION REQUIRED BY YOU

At this time, you (and your spouse, if you selected joint repayment) must complete, sign, and mail the enclosed Alternative Documentation of Income form to the address on the back of this Request.

◆ **WE MUST RECEIVE THE FORM AND ALL REQUIRED ACCOMPANYING DOCUMENTATION WITHIN 30 DAYS OF THE DATE OF THIS REQUEST.**

In addition, if the name or SSN submitted to IRS on your behalf (shown above) is in error, please contact the Servicing Center at the telephone number on the back.

CONSEQUENCES

Failure to comply will result in you being removed from the ICR Plan.

IMPORTANT

Until a monthly ICR payment amount is calculated, continue to send us the amount due on your monthly billing statement. If you cannot pay this amount, call the toll-free telephone number on the back and ask about Forbearance or Deferment. We are always happy to answer any questions you have about your loan and its repayment. Thank you very much!

ICRBAV02

Direct Loans

William D. Ford Federal Direct Loan Program

ACCOUNT NUMBER 999-99-9999-9

Month DD, CCYY

First Name MI Last Name
 Street Address 1
 Street Address 2
 City State Abbrev. Zip Code

ACCOUNT STATEMENT

Monthly Payments Due

The Direct Loan Servicing Center just received your disbursement information for your Direct Loan(s). Our records show that your loan(s) should have entered repayment on MM/DD/CCYY, and payments have now become due. We have now calculated your payment schedule (see below) using our Standard Plan and you will receive your first bill soon. Please review the enclosed information about repayment plans and call us immediately at our toll-free number if you want to repay under another plan.

# of Payments	Payment Amount	Date Starting	*Total of Payments
999	99.99	MM/DD/CCYY	
9	9.99	MM/DD/CCYY	9999.99

*Assumes all payments will be made on time.
 If you have been enrolled in school on at least a half-time basis after MM/DD/CCYY, please contact your school for deferment options.

Interest Capitalizing

Because payments should have been made on your loan(s), we placed a forbearance (to begin MM/DD/CCYY and end MM/DD/CCYY) on your account to keep it from being delinquent. During a forbearance, payments are suspended but interest accrues on all loans. The total interest that will accrue on this loan account during your forbearance is \$999,999.99. This interest will be capitalized (added to principal balance) at the end of the forbearance for a new balance of \$999,999.99. If you wish to pay this interest now instead of having it capitalized, please write to us.

Your interest rate information is shown on the back of this Notice.

NET DISBURSEMENT AMOUNT	\$. 0 0	LOAN TYPE	XXXXXX
CAPITALIZED INTEREST	\$. 0 0	SOCIAL SECURITY NO.	999-99-9999
TOTAL PRINCIPAL PAID	\$. 0 0	TELEPHONE NO.	(999)999-9999
TOTAL INTEREST PAID	\$. 0 0	LOAN STATUS	XXXXXXXXXXXXXXXXXXXXXXX
TOTAL LATE CHARGES PAID	\$. 0 0	CURRENTLY ENROLLED AT	XXXXXXXXXXXXXXXXXXXXXXX
OUTSTANDING PRINCIPAL BAL	\$. 0 0		
LAST PAYMENT DEPOSITED		<input type="checkbox"/> FULL TIME <input type="checkbox"/> HALF TIME <input type="checkbox"/> PART TIME	
TO PRINCIPAL	\$. 0 0	FORBEARANCE EXPIRES	MM/DD/CCYY
TO INT	\$. 0 0	LATE CHRG	\$. 0 0
			EXPECTED/ACTUAL
SEPARATION DATE			
LATE CHARGES DUE	\$. 0 0		MM/DD/CCYY
PAST DUE AMOUNT	\$. 0 0	DEFERMENT EXPIRES	MM/DD/CCYY
CURRENT DUE AMOUNT	\$. 0 0	FIRST/NEXT INSTALLMENT	MM/DD/CCYY
TOTAL AMOUNT DUE	\$. 0 0	ACCRUED INT. THROUGH	MM/DD \$. 0 0

Please refer to the back of this statement for important information.

SPD6AV04

Direct Loans

William D. Ford Federal Direct Loan Program

ACCOUNT NUMBER 999-99-9999-9

Month DD, CCYY

First Name MI Last Name
 Street Address 1
 Street Address 2
 City State Abbrev. Zip Code

ACCOUNT STATEMENT

We have updated our records to reflect your new "Expected/Actual Separation Date" from school (shown below). This date is based on information your school's registrar's office has given us. NOTE THAT THIS DATE MAY INDICATE ONLY THE END OF THE CURRENT SEMESTER AND NOT NECESSARILY YOUR GRADUATION DATE.

If you have registered for classes that end after this date, and you will be enrolled at least half time, please call us at the number on the back of this notice to request a deferment (postponement of repayment) form. You will need to complete this form so you will not yet have to begin repaying your Direct Loan(s).

Your First/Next Installment date (payment due date) below may change.

OUR RECORDS INDICATE			
NET DISBURSEMENT AMOUNT	\$. 0 0	LOAN TYPE	XXXXXX
CAPITALIZED INTEREST	\$. 0 0	SOCIAL SECURITY NO.	999-99-9999
TOTAL PRINCIPAL PAID	\$. 0 0	TELEPHONE NO.	(999)999-9999
TOTAL INTEREST PAID	\$. 0 0	LOAN STATUS	XXXXXXXXXXXXXXXXXXXXXX
TOTAL LATE CHARGES PAID	\$. 0 0	CURRENTLY ENROLLED AT	XXXXXXXXXXXXXXXXXXXXXX
OUTSTANDING PRINCIPAL BAL	\$. 0 0		
LAST PAYMENT DEPOSITED		<input type="checkbox"/> FULL TIME <input type="checkbox"/> HALF TIME <input type="checkbox"/> PART TIME	
TO PRINCIPAL	\$. 0 0	FORBEARANCE EXPIRES	MM/DD/CCYY
TO INT	\$. 0 0	LATE CHRG	\$. 0 0
			EXPECTED/ACTUAL
SEPARATION DATE			
LATE CHARGES DUE	\$. 0 0		MM/DD/CCYY
PAST DUE AMOUNT	\$. 0 0	DEFERMENT EXPIRES	MM/DD/CCYY
CURRENT DUE AMOUNT	\$. 0 0	FIRST/NEXT INSTALLMENT	MM/DD/CCYY
TOTAL AMOUNT DUE	\$. 0 0	ACCRUED INT. THROUGH	MM/DD \$. 0 0

Please refer to the back of this statement for important information.

SPD4AV02

Direct Loans

William D. Ford Federal Direct Loan Program

Month DD, CCYY

We have changed our records to show that you left school or fell below half-time student status on MM/DD/CCYY. This information was reported to us by NAME OF SCHOOL.

As a result, your first installment is due on MM/DD/CCYY. Please remit your payment along with the coupon below.

If you have been enrolled on at least a half-time basis after MM/DD/CCYY, please complete and return the enclosed deferment form immediately.

						LAST PAYMENT APPLIED
ACCOUNT NUMBER	LAST PAYMENT	CURRENT BALANCE	CURRENT DUE	PAST DUE	LATE CHARGE	TOTAL DUE
999-99-9999	999,999,999.99	999,999,999.99	999,999,999.99	999,999,999.99	999.99	999,999,999.99
						999,999,999.99

All payments are applied first to unpaid fees due and then to unpaid accrued interest. Any remaining amount will automatically be applied to your principal.

SPD1AV03

Please return coupon below with your payment

ADDRESS CHANGE? <input type="checkbox"/> Check box here and write any changes on the back.

PREPAYMENT WAIVER Check this box <input type="checkbox"/> if your payment is at least twice your monthly payment amount AND you do not want to "prepay" your account (i.e., to reflect a \$0 Minimum Payment Due on your next Billing Statement). You cannot prepay if you have unpaid accrued interest, fees/charges, or delinquency.

Account Number: 999-99-9999

Minimum Payment Due: \$999,999,999.99

Total Amount Enclosed:

Write your account number on your check or money order. If you send your payment overnight mail, use the U.S. Postal System to avoid delays.

Make check or money order payable to U.S. Department of Education and send to:

|||
 |||
 First Name MI Last Name
 c/o Name
 Street Address 1
 City, State and Zip Code

|||
 |||
 U.S. Department of Education
 P.O. Box 530260
 Atlanta, GA 30353-0260

XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX

Direct Loans

William D. Ford Federal Direct Loan Program

Month DD, CCYY

We have changed our records to show that you left school or fell below half-time student status on MM/DD/CCYY. This information was reported to us by NAME OF SCHOOL. As a result, your grace period expired on MM/DD/CCYY and your first payment was due on MM/DD/CCYY. The total due at this time is \$999.99.

If you cannot pay the amount in full, please contact us. If you have been enrolled on at least a half-time basis after MM/DD/CCYY, complete the enclosed deferment form.

Please give this matter your preferred attention.

LAST PAYMENT APPLIED

ACCOUNT NUMBER	LAST PAYMENT	CURRENT BALANCE	CURRENT DUE	PAST DUE	LATE CHARGE	TOTAL DUE
999-99-9999	999,999,999.99	999,999,999.99	999,999,999.99	999,999,999.99	999.99	999,999,999.99
						999,999,999.99

All payments are applied first to unpaid fees due and then to unpaid accrued interest. Any remaining amount will automatically be applied to your principal.

SPD2AV03

Please return coupon below with your payment

Account Number: 999-99-9999

Minimum Payment Due: \$999,999,999.99

Total Amount Enclosed:

Write your account number on your check or money order. If you send your payment overnight mail, use the U.S. Postal System to avoid delays.

Make check or money order payable to U.S. Department of Education and send to:

ADDRESS CHANGE? []
Check box here and write any changes on the back.

PREPAYMENT WAIVER
Check this box [] if your payment is at least twice your monthly payment amount AND you do not want to "prepay" your account (i.e., to reflect a \$0 Minimum Payment Due on your next Billing Statement). You cannot prepay if you have unpaid accrued interest, fees/charges, or delinquency.

First Name MI Last Name
c/o Name
Street Address 1
City, State and Zip Code

U.S. Department of Education
P.O. Box 530260
Atlanta, GA 30353-0260

XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX

Direct Loans

William D. Ford Federal Direct Loan Program

ACCOUNT NUMBER 999-99-9999-9

Month DD, CCYY

First Name MI Last Name
 c/o Name
 Street Address 1
 City ST Zip Code

ACCOUNT STATEMENT

We have changed our records to show that you left school or fell below half-time student status on MM/DD/CCYY. This information was reported to us by NAME OF SCHOOL. As a result, your repayment period began on MM/DD/CCYY. To prevent your account from being seriously delinquent we granted a forbearance of payments. We will capitalize (add to the principal balance) \$99.99 of interest that accumulated.

If you wish to pay this interest instead, please write to us. Your new balance as of MM/DD/CCYY will be \$999.99. Your payments are scheduled as follows:

# of Payments	Payment Amount	Date Starting	*Total of Payments
999	99.99	MM/DD/CCYY	
9	9.99	MM/DD/CCYY	9999.99

If you have been enrolled in school on at least a half-time basis after MM/DD/CCYY, complete the enclosed deferment form.

*Assumes all payments will be made on time.

Your interest rate information is shown on the back of this Notice.

NET DISBURSEMENT AMOUNT	\$. 0 0	LOAN TYPE	XXXXX
CAPITALIZED INTEREST	\$. 0 0	SOCIAL SECURITY NO.	999-99-9999
TOTAL PRINCIPAL PAID	\$. 0 0	TELEPHONE NO.	(999)999-9999
TOTAL INTEREST PAID	\$. 0 0	LOAN STATUS	XXXXXXXXXXXXXXXXXXXXXXX
TOTAL LATE CHARGES PAID	\$. 0 0	CURRENTLY ENROLLED AT	XXXXXXXXXXXXXXXXXXXXXXX
OUTSTANDING PRINCIPAL BAL	\$. 0 0		
LAST PAYMENT DEPOSITED		<input type="checkbox"/> FULL TIME <input type="checkbox"/> HALF TIME <input type="checkbox"/> PART TIME	
TO PRINCIPAL	\$. 0 0	FORBEARANCE EXPIRES	MM/DD/CCYY
TO INT \$. 0 0		LATE CHRGR \$. 0 0	EXPECTED/ACTUAL
SEPARATION DATE			
LATE CHARGES DUE	\$. 0 0		MM/DD/CCYY
PAST DUE AMOUNT	\$. 0 0	DEFERMENT EXPIRES	MM/DD/CCYY
CURRENT DUE AMOUNT	\$. 0 0	FIRST/NEXT INSTALLMENT	MM/DD/CCYY
TOTAL AMOUNT DUE	\$. 0 0	ACCRUED INT. THROUGH	MM/DD \$. 0 0

Please refer to the back of this statement for important information.

SPD3AV03

Direct Loans

William D. Ford Federal Direct Loan Program

STUDENT STATUS VERIFICATION REQUEST RETURNED TO SCHOOL

School Name
ATTN: Registrar's Office
Street Address 1
Street Address 2
City, State Code Zip Code

MM/DD/CCYY

SCHOOL ID: xxxxxxxx

Reason for Notice

The Direct Loan Servicing Center cannot update the student status verification you submitted for the following student's account because:

Account #: 999-99-9999
Borrower Name: First Name MI Last Name
Student Name: First Name MI Last Name

We need verification of the student's enrollment from MM/DD/CCYY to MM/DD/CCYY.

Our records show your institution received a disbursement on MM/DD/CCYY.

On MM/DD/CCYY, your institution certified that the student attended your school from MM/DD/CCYY to MM/DD/CCYY.

We need verification of the student's status (full, half or less than half-time).

We need specific enrollment dates (begin and end dates) for the student.

Comments:

Action Required By You

Please adjust the enclosed student status verification and return it **within 10 days** to:

U.S. Department of Education
P.O. Box 4609
Utica, NY 13504-4609
Attn: School Services

If you have any questions, please contact School Services at **1-888-877-7658**.

Consequences

If you do not send this correction promptly, our record of the student's account will be inaccurate. Such inaccuracy may result in future confusion for the student and the school.

SSC1AV02

Direct Loans

William D. Ford Federal Direct Loan Program

LOAN NEARING REHABILITATION

First Name MI Last Name
Street Address 1
Street Address 2
City, State Code Zip Code

MM/DD/CCYY

ACCOUNT#: 999-99-9999-9

Reason for Notice

The U.S. Department of Education's Debt Collection Service (DCS) has informed us that you will shortly rehabilitate your Direct Loan(s). Once you have made your 12th consecutive monthly payment, rehabilitation occurs and your Direct Loan(s) will be transferred to the Direct Loan Servicing Center (DLSC) for servicing. In addition, the DLSC will be putting your loans on a repayment plan of your choice.

Action You Must Take

Please complete the enclosed *Repayment Plan Selection* form and return it to the DLSC within the **NEXT 60 DAYS** in the pre-addressed envelope provided. Please read over the enclosed repayment plan information before you make a selection.

If you do not respond before your loan is rehabilitated, the DLSC will place your loan(s) on the Standard repayment plan.

Questions?

Questions? Please contact us at our toll-free telephone number shown on the back of this Notice if you have any questions concerning the repayment plans or how to complete the enclosed form.

TRF3AV01

Direct Loans

William D. Ford Federal Direct Loan Program

MM/DD/CCYY

*First Name Middle Initial Last Name
Street Address
City, State Code Abbrev. Zip Code*

*Student's Name: First MI Last
Borrower Acct #: 999-99-9999-9*

Dear First Name Middle Initial Last Name:

You have failed to respond to the FINAL DEMAND NOTICE sent to you within the last 15 days. This notice required that you immediately repay \$9999.99. This is the entire principal balance of your Direct Loan, \$9999.99, plus accumulated interest in the amount of \$999.99. IF YOU FAIL TO PAY THIS AMOUNT YOU WILL BE IN DEFAULT ON YOUR DIRECT LOAN.

Your payment for this amount may be sent to --

U.S. Department of Education
Direct Loan Payment Center
P.O. Box 746000
Atlanta, GA 30374-6000

YOUR DIRECT LOAN WILL BE TRANSFERRED TO THE U.S. DEPARTMENT OF EDUCATION'S DEBT COLLECTION SERVICE IN 15 DAYS. At that time the Direct Loan Servicing Center Borrower Services Department will no longer be able to assist you in this matter. You must call or send your payment immediately. The Direct Loan Servicing Center is available to you from 8:00 AM to 8:30 PM Eastern Time, Monday through Friday. We can be reached, toll free, at 1-800-848-0979. Hearing-impaired individuals who have access to a TDD (Telecommunications Device for the Deaf) can call 1-800-848-0983.

In 15 days, we will be notifying the major national credit bureaus of the default status of your Direct Loan. This action will severely damage your credit rating for years to come. You will also not be eligible for any federal student financial assistance while this loan remains in default. If you fail to resolve this matter with the U.S. Department of Education's Debt Collection Service, your wages will be garnished and Federal income tax refunds due you will be withheld to be applied toward your debt. At any time during this process the U.S. Department of Justice may sue you for the full balance of your loan, including all interest accumulated and all costs associated with collecting this debt.

DCS1AV01

Direct Loans

William D. Ford Federal Direct Loan Program

DLSC IS NOW YOUR CONTACT REGARDING YOUR DIRECT LOAN(S)

First Name MI Last Name
Street Address 1
Street Address 2
City, State Code Zip Code

MM/DD/CCYY

ACCOUNT#: 999-99-9999-9

Reason for Notice

The U.S. Department of Education's Debt Collection Service (DCS) has transferred your Direct Loan(s) back to the Direct Loan Servicing Center (DLSC) because:

- You have successfully rehabilitated your loan(s). Please contact the DLSC as soon as possible to select a new repayment plan. We will confirm when you are set up on a new repayment plan and we will notify you of your monthly payment amount. Until then, continue paying the amount previously sent to DCS, but mail the payment to U.S. Department of Education, P.O. Box 746000, Atlanta, GA 30374-6000. If you do not select a new repayment plan within the next 60 days, your loan(s) will be placed on the Standard repayment plan.
- The transfer of your loan(s) to DCS was in error. Your loan(s) will be placed on the same repayment plan that was in effect on the loan(s) before the transfer to DCS. The DLSC will be contacting you shortly to inform you of your payment amount and to request a method of payment.

Action You Can Take

Enclosed is a *Repayment Plan Selection* form for you to use to select or change your repayment plan.

Helping You Along the Way

We strive to help you find workable and flexible solutions for repaying your Direct Loan(s). If you ever experience financial difficulties, you may be eligible for a deferment, forbearance, or consolidation loan—or you may wish to change your repayment plan to one better suited to your circumstances.

Please contact us at the toll-free telephone number or address shown on the back of this Notice if you have any questions or concerns regarding your loan(s).

TRF4AV01

Direct Loans

William D. Ford Federal Direct Loan Program

mm/dd/yy

*First Name Middle Initial Last Name
Street Address
City, State Code Abbrev. Zip Code*

*Student's Name: First MI Last
Borrower Acct #: 999-99-9999-9*

Dear First Name Middle Initial Last Name

You have failed to respond to the FINAL DEMAND NOTICE we sent to you. This notice required that you immediately repay \$9999.99. This is the entire principal balance of your Direct Loan, \$9999.99, plus accumulated interest in the amount of \$999.99. YOU ARE NOW IN DEFAULT ON YOUR DIRECT LOAN.

YOUR DIRECT LOAN HAS BEEN TRANSFERRED TO THE U.S. DEPARTMENT OF EDUCATION'S DEBT COLLECTION SERVICE. All further contact will be from the Debt Collection Service. The Direct Loan Servicing Center Borrower Services Department is no longer able to assist you regarding your debt.

Furthermore, we have notified the major national credit bureaus of the default status of your Direct Loan. You are not eligible for any federal student financial aid of any type while this loan remains in default. If you fail to resolve this matter with the U.S. Department of Education's Debt Collection Service your wages will be garnished and federal income tax refunds due you will be withheld to be applied toward your debt. At any time during this process the U.S. Department of Justice may sue you for the full balance of your loan, including all interest accumulated and all costs associated with collecting this debt.

The U.S. Department of Education's Debt Collection Service can be reached, toll-free, at 1-800-621-3115. If you would prefer to write, direct your correspondence to:

U.S. Department of Education
Federal Direct Student Loan Collections
P.O. Box 4139
Greenville, TX 75403-4139

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