



JANUARY 06, 2015

American Education Services
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#BWNDHKB
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ACCT NUMBER: 7446851605

**PLEASE READ THE FOLLOWING INFORMATION CAREFULLY
TO DETERMINE WHETHER YOU NEED TO TAKE ACTION.**

WHY WE ARE CONTACTING YOU

There has been a change in the repayment terms for the loan(s) listed on the reverse side of this letter. Conditions such as granting a deferment or forbearance, a change in interest rate and interest capitalization (adding interest to the principal balance of your loan(s)) are examples of what may have caused the terms of your loan(s) to be recalculated.

WHAT THIS MEANS TO YOU

The new repayment terms replace all previous repayment terms for the loan(s) on the reverse side of this letter. We will send you a bill approximately twenty (20) days prior to your scheduled due date each month. It is important to note that any amounts due from bills you have already received remain your responsibility and **MUST** be paid.

WHAT ACTIONS YOU NEED TO TAKE

If you:	Then:
Have amounts due from a previous repayment schedule...	...send your payment(s) now through one of the methods listed below to keep your account in good standing.
Do not have any amounts due from a previous repayment schedule...	...send your new monthly installment amount by the due date shown on the following page to keep your account in good standing.
Are not able to pay the current amount due...	...contact our office to discuss options that may be available such as deferment, forbearance, or lower payment options.

PAYMENT METHODS

ONLINE AT...	www.aesSuccess.org
BY TELEPHONE...	1-800-233-0557
THROUGH THE MAIL...	<ul style="list-style-type: none">• Include your account number, 7446851605, on a check or money order made payable to AES.• Send the payment to: American Education Services Payment Center Harrisburg, PA 17130-0001

REPAYMENT SCHEDULES

REPAYMENT SCHEDULE 1

<u>OWNER NAME</u>	<u>LOAN PROGRAM</u>	<u>FIRST DISBURSEMENT</u>	<u>ORIGINAL BALANCE</u>	<u>CURRENT PRINCIPAL</u>	<u>INTEREST RATE</u>
NCT	ALPLN	07/28/2006	\$30,030.27	\$40,777.35	4.650%
<u>SCHEDULE TYPE</u>	<u>TOTAL REPAY AMOUNT</u>	<u>REPAY TERM</u>	<u>INSTALL AMOUNT</u>	<u>DUE DATE</u>	<u>ANTICIPATED CAP</u>
LEVEL	\$59,396.88	200 MONTHS 1 MONTHS	\$295.51 \$294.88	04/28/15 12/28/31	N/A

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