Electronically FILED by
Superior Court of California,
County of Los Angeles
8/28/2024 11:38 AM
David W. Slayton,
Executive Officer/Clerk of Court,
By E. Flores, Deputy Clerk

GOLDSMITH & HULLA.P.C. Our File #23000467
Stephen R. Goldsmith, SBN 291555
16933 PARTHENIA STREET, STE. 110
NORTHRIDGE, CA 91343
(818) 990-6600
Sgoldsmith@goldsmithcalaw.com
DFPI License Number 11011-99

Attorneys for Plaintiff

SUPERIOR COURT OF CALIFORNIA COUNTY OF LOS ANGELES

NORTH VALLEY DISTRICT

Student Loan Solutions, LLC Plaintiffs, vs. Dalton C Gaudin aka Dalton Caleb Gaudin Defendants.	))))))))	Case No. 24CHLC00778 DECLARATION IN SUPPORT OF APPLICATION FOR ENTRY OF DEFAULT JUDGMENT PURSUANT TO CODE OF CIVIL PROCEDURE 1788.60 (a)

I, the undersigned, hereby declare as follows:

1. I am an employee of Student Loan Solutions, LLC., Which performs collection services for Student Loan Solutions, LLC., (Sole Owner) (hereinafter "Plaintiff"), and am a qualified witness. I am competent person over eighteen years of age, and make the statements herein based upon personal knowledge of those account records maintained on Plaintiff's behalf. Plaintiff is the current owner of, and/or successor to, the obligation sued upon, and was assigned all the rights, titles and interest to Defendant's Bank of America, N.A. account, ending in XXXXXXX5152 (hereinafter, the "Account'). I have access to and have reviewed the records pertaining to the Account and am

authorized to make this declaration on Plaintiff's behalf.

2. Plaintiff purchases portfolios of delinquent accounts from either the original creditor or a subsequent purchaser of the account. As part of its operations, Student Loan Solutions, LLC, operates and maintains computer systems, into which Student Loan Solutions, LLC, Plaintiff, integrates electronic records and information received from the seller.

3. I am familiar with the manner and method by which Student Loan Solutions, LLC, Plaintiff, creates and maintains its normal documents and records. The records are kept in the normal course of business. Student Loan Solutions, LLC, Plaintiff, maintains computerized account records, including the account information that was provided to Plaintiff by Bank of America, N.A. The computerized account records includes the balance at the time of sale and the date of sale of the subject account. The records are kept in the ordinary course of business by representatives of Student Loan Solutions, LLC, Plaintiff, who are charged with the duty to accurately record any business act, condition or event on the computer with entries made at or near the time of any such occurrence.

4. Defendants executed and delivered to Bank of America, N.A. ("Bank of America") , a Bank of America TERI Undergraduate Loan Request/Credit Agreement promising to pay a sum certain, whereby Defendants promised to pay to Bank of America, or any other holder of the promissory note, all sums disbursed under the terms of the Agreement, plus interest thereon, late fees, attorney fees and collection costs according to the terms contained therein.

The following are the companies and/or individuals and their addresses who purchased the Defendant's Debt:

Student Loan Solutions, LLC: 707 Land Fall Drive, Rock Hill, SC 29732.

5. Student Loan Solutions, LLC ("Plaintiff") is a debt buyer. Plaintiff is the SOLE OWNER of the debt at issue. As such, the Account was thereafter, sold, transferred, assigned and conveyed to

Student Loan Solutions, LLC ("Plaintiff") with full power and authority to do and perform all acts necessary for the collection settlement, adjustment, compromise or satisfaction of said claim.

6. The amount owed by Defendants to Charge-off Creditor at the date of charge off, 04/23/2013, was $25,677.27. This amount is reflected by a pre-charge-off interest of $0.00 and pre-charge-off fees of $0.00. There are no post-charge off fees.

The name and address of the charge off creditor is: Bank of America, N.A.: 600 Wilshire Blvd., 4th Floor, Los Angeles, CA 90017

7. In accordance with California Civil Code section 1788.58(a)(3-8), Plaintiff's records show the following relevant information concerning the Account. Please see Exhibit 1.

8. Plaintiff's records state that Plaintiff or its agents made demand for payment of the balance herein prior to making this declaration and Defendant(s) failed to make full payment of the amount owed on the Account. Defendant's name and known address as it appeared in the charge of creditor's records: Dalton C Gaudin aka Dalton Caleb Gaudin 4470 W Sunset Blvd Suite 107, Los Angeles, CA 90027.

9. Attached hereto as Exhibits 2 are the account records I have reviewed in executing relate to the Account and/or payment(s) received. Exhibit "1". Seller Data document and Chain of Tittle-establishing the facts required under Civil Code section 1788.58(a)(3), and (7).

10. The documents attached hereto are true and correct copies of documents provided to Plaintiff, by original creditor, being a reproduction of the records on file on behalf of Plaintiff based upon my review, except to the extent that confidential and privileged information and/or personal identifying information is omitted or redacted as required by local rules, and applicable state and federal laws.

///

///

11. If called upon to testify as a witness thereon, I could and would competently testify as to all the facts stated herein.

12. Defendants Dalton C Gaudin aka Dalton Caleb Gaudin have refused and failed to pay the sum of $9,653.42 nor any parts thereof and there is still due and owing the sum of $9,653.42 plus accrued costs and reasonable attorney's fees to be proven.

I declare under penalty of perjury under the laws of the State of California that the foregoing is true and correct

Executed this 14 day of August, 2024. at Lake Hill, CA

Authorized agent and Custodian of records

Christopher P. Ruh

Name:

EXHIBIT "1"

Bill of Sale & Blanket Endorsement of Student Loan Promissory Notes from Bank of America

BLANKET ENDORSEMENT OF
STUDENT LOAN PROMISSORY NOTES

Pursuant to the certain Loan Sale Agreement dated as of October 31, 2017 (the "Agreement") by and between the undersigned ("Seller") and Student Loan Solutions, LLC, a South Carolina limited liability company ("Purchaser"), Seller, by execution of this instrument, hereby endorses all promissory notes relating to the Loans purchased by Purchaser set forth in Annex I hereto. This endorsement is in blank, unrestricted form. Except as stated in the foregoing sentence, this endorsement is without recourse, except as provided under the terms of the Agreement. All right, title, and interest of Seller in and to the promissory notes and related documentation identified in the Bill of Sale are transferred and assigned to Purchaser. All capitalized terms used and not otherwise defined herein shall have the meaning ascribed to them in the Agreement.

This endorsement may be further manifested by attaching this instrument or a facsimile hereof to each or any of the promissory notes and related documentation acquired by Purchaser from Seller, or by attaching this instrument to the listing report referenced in Annex I hereto, as Purchaser may require or deem necessary

Dated this 31st day of October, 2017

BANK OF AMERICA, N.A.

By: _____

Name: Debra J. Minton

Title: Senior Vice President

BILL OF SALE

FOR VALUE RECEIVED, BANK OF AMERICA, N.A. ("Seller"), pursuant to the terms and conditions of that certain Loan Sale Agreement dated as of October 31, 2017 (the "Agreement") by and between Seller and Student Loan Solutions, LLC, a South Carolina limited liability company ("Purchaser"), does hereby grant, sell, assign, transfer, and convey to Purchaser and its successors and assigns, all right, title, and interest of Seller in and to the following: (1) the Loans described in Annex I attached hereto (the "Purchased Loans"); (2) all Notes relating to such Purchased Loans and related Loan Documents; (3) the servicing rights relating to such Purchased Loans; (4) all collections, revenues and recoveries of principal and interest from the Purchased Loans, including all Borrower payments, to the extent due or to become due on the Purchased Loans as of the related Cut-Off Time and (5) the proceeds of any of the foregoing, but excluding any proceeds of the sale made hereby. All capitalized terms used and not otherwise defined herein shall have the meaning ascribed to them in the Agreement.

TO HAVE AND TO HOLD the same unto Purchaser, its successors and assigns, forever. This Bill of Sale is made pursuant to and is subject to the terms and provisions of the Agreement, and is without recourse, except as provided in the Agreement.

IN WITNESS WHEREOF, Seller has caused this Bill of Sale to be executed by one of its officers duly authorized to be effective as of the 31st day of October, 2017.

BANK OF AMERICA, N.A.

By: _____

Name: Debra J. Minton

Title: Senior Vice President

3. **California** (1,472 loans) - **Yes, SOL begins to run on each installment.**

   a. Statute – 4 years- Cal. Civ. Proc. Code § 337(1).

      Within four years: 1. An action upon any contract, obligation or liability founded upon an instrument in writing, except as provided in Section 336a of this code; provided, that the time within which any action for a money judgment for the balance due upon an obligation for the payment of which a deed of trust or mortgage with power of sale upon real property or any interest therein was given as security, following the exercise of the power of sale in such deed of trust or mortgage, may be brought shall not extend beyond three months after the time of sale under such deed of trust or mortgage.

   b. Case Law

      i. *Bird v. Real Time Resolutions, Inc.*, 183 F. Supp. 3d 1058 (N.D. Cal. 2016)
         Under California law, when an installment contract contains an acceleration clause, the statute of limitations for the creditor's action attacking the borrower's performance of the contract does not begin to run on installments not yet due until the creditor, by some affirmative act, manifests his election to declare the entire sum due.

      ii. *White v. Moriarty* (App. 1 Dist. 1993) 19 Cal.Rptr.2d 200, 15 Cal.App.4th 1290, rehearing denied, review denied.

         Four-year statute of limitations began to run against each installment on note as it became due.

      iii. *Stewart v. Claudius* (App. 1 Dist. 1937) 19 Cal.App.2d 349, 65 P.2d 933.

         Unless it is shown that creditor has taken some affirmative action to invoke benefit of acceleration clause, statute of limitations begins to run not from date of breach of objection, but from date on which future payment falls due.

EXHIBIT "2"

Account & Consumer Information with Dates & Calculations

Amortizations of Installments

5152

PRIMARY OBLIGOR
GAUDIN, DALTON C

SECONDARY OBLIGOR
N/A

Account and Loan Information

Account #	Creditor Account #	Dealer Loan Code with Contract Type	Loan Group Number	Is the Note Signed Under Seal?	Does this Account have a Cosigner?	Charge Off Date	Amount BofA Transferred to SLS (Possibly Charge Off Amount Depending on Payments)
6145326	SL732405152	SL016 BK.07-08.CSX1.10DC.0107	4	YES	NO	4/23/2013	$25,677.27
Contract Date	Disbursement Date(s)	Date of the First Scheduled Repayment	# of Monthly Payments	Payment Schedule	Date the Last Repayment was Made (if any)	Date of the Final Scheduled Repayment	Total Amount of Loan Plus Interest (L+I)
9/20/2007	9/20/2007	12/10/2008	240	240 MONTHLY PAYMENTS OF $256.86	11/5/2012	11/10/2028	$61,646.40
Scheduled Monthly Repayment Amount	Last Scheduled Repayment Amount	Principal Per Note (P)	Loan Origination Fee Per Note (F)	Principal Plus Origination Fees (P+F)	Calculated Monthly Installment Amount based on P+F and the # of Monthly Payments	Calculated Monthly Installment Rounded Down to the Nearest Cent	Adjusted (P+F) to Account for Rounding
$256.86	$256.86	$20,000.00	$1,857.92	$21,857.92	91.0747	$91.07	$21,856.80

Primary Obligor's Information

Consumer #	Last Name	First Name	State of Residence Per DM	State of Residence Per Note	State where the School was Located	Signature Date	Date the Initial Notice (J2) was Sent
2483791	GAUDIN	DALTON C	CA	CA	CA	8/11/2007	N/A
Does the State of Residence Per DM Borrow Statute Based on Other Locations?	Does the State of Residence per DM Borrow Statute Based on the Contract?	State to Use for SOL	SOL for Written Contract	Different SOL for Instruments Signed Under Seal (if applicable)	Does SOL Toll for Payments?		State Where the Initial Notice (J2) was Sent
NO	NO	CA	4	N/A	YES		N/A

Secondary Obligor's Information

Consumer #	Last Name	First Name	State of Residence Per DM	State of Residence Per Note	Are Obligors in Different States?	Signature Date	Date the Initial Notice (J2) was Sent
Does State of Residence Per DM Borrow Statute Based on Other Locations?	Does the State of Residence per DM Borrow Statute Based on the Contract?	State to Use for SOL	SOL for Written Contract	Different SOL for Instruments Signed Under Seal (if applicable)	Does SOL Toll for Payments?		State Where the Initial Notice (J2) was Sent

SOL and Process Timeline

	SOL Used for Litigation	Calculation Date	Expected Acceleration Notice Date	Expected Complaint Filing Date	Next Repayment Date Scheduled After the Filing Date	Total Processing Time	
	4	10/18/2023	10/23/2023	1/21/2024	2/10/2024	115	

Special Notes

Primary Obligor's State of Residence:	Non-negotiable promissory notes and written contracts are 4 year SOL
Secondary Obligor's State of Residence:	N/A

J5152

PRIMARY OBLIGOR
GAUDIN, DALTON C

SECONDARY OBLIGOR
N/A

SOL Timeline Calculation	Date of the First Repayment	Date of the 1st Repayment Scheduled In SOL	Expected Complaint Filing Date	Date of the Next Repayment Scheduled After the Filing Date	Date of the Final Repayment
	12/10/2008	2/10/2020	1/21/2024	2/10/2024	11/10/2028
Date Difference Calculations for # of Monthly Payments	# of Monthly Payments Out of SOL	# of Monthly Payments In SOL, but Past Due	# of Monthly Payments In SOL and Not Due	Total # of Monthly Payments In SOL	Total # of Monthly Payments
	134	48	58	106	240
# of Payments in Each Section from Amortization Table	# of Monthly Payments Out of SOL	# of Monthly Payments In SOL, but Past Due	# of Monthly Payments In SOL and Not Due	Total # of Monthly Payments In SOL	Total # of Monthly Payments
	134	48	58	106	240
Calculations for Amounts Based on L+I	Amount that is Out of SOL	**Amount that is In SOL, but Past Due**	Amount that is In SOL and Not Due as of Filing Date	Total Amount that is In SOL (Past Due + Not Due)	Double Check for L+I (Amount Out of SOL + Total Amount In SOL)
	$34,419.24	$12,329.28	$14,897.88	$27,227.16	$61,646.40
Values and Calculations from the Full Loan Amortization Table to Double Check the Calculations Above	Difference in Values: L+I Minus Value Due on the Date of the 1st Payment In SOL as of Filing Date	**Difference In Values: Value Due on the Date of the 1st Payment In SOL Minus the Value Due on the Next Repayment Date Scheduled After the Filing Date**	Value Due on the Next Repayment Date Scheduled After the Filing Date	Value Due on the Date of the 1st Payment In SOL as of Filing Date	Value: Loan – L+I
	$34,419.24	$12,329.28	$14,897.88	$27,227.16	$61,646.40
Calculations for Amounts Based on P+F	Amount that is Out of SOL	**Amount that is In SOL, but Past Due**	Amount that is In SOL and Not Due as of Filing Date	Total Amount that is In SOL (Past Due + Not Due) **Accelerated Balance**	Double Check for P+F (Amount Out of SOL + Total Amount In SOL)
	$12,203.38	$4,371.36	$5,282.06	$9,653.42	$21,856.80
Values and Calculations from the Principal Amortization Table to Double Check the Calculations Above	Difference in Values: P+F Minus Value Due on the Date of the 1st Payment In SOL as of the Filing Date	**Difference in Values: Value Due on the Date of the 1st Payment In SOL Minus the Value Due on the Next Repayment Date Scheduled After the Filing Date**	Value Due on the Next Repayment Date Scheduled After the Filing Date	Value Due on the Date of the 1st Payment In SOL as of Filing Date	Value: Loan – P+F
	$12,203.38	$4,371.36	$5,282.06	$9,653.42	$21,856.80

5152

PRIMARY OBLIGOR
GAUDIN, DALTON C

SECONDARY OBLIGOR
N/A

Summary						
Statue of Limitations Used for Litigation: 4 years						
Timeline	First Installment Due	First Payment Due In SOL	Expected Complaint Filing Date	Next Payment Due After Filing Date	Final Installment Due	
	12/10/2008	2/10/2020	1/21/2024	2/10/2024	11/10/2028	
	Out of SOL	In SOL				Totals
# of Monthly Payments	134	106				240
Amounts for Total Loan Plus Interest with Payments of $256.86	$34,419.24	$27,227.16				$61,646.40
Amounts for Principal Plus Origination Fees with Payments of $91.07 (rounded down to the nearest cent)	$12,203.38	$9,653.42				$21,856.80
		Accelerated Balance as of Expected Complaint Filing Date				

Amortization Report for Full Loan Plus Interest (L+I)

5152

PRIMARY OBLIGOR	SECONDARY OBLIGOR
GAUDIN, DALTON C	N/A

Cash Flow Data - Loans and Payments					
Event	**Date**	**Amount**	**Number**	**Period**	**End Date**
Loan: L+I	11/10/2008	$61,646.40	1		
Payment	12/10/2008	$256.86	240	Monthly	11/10/2028

TValue Amortization Schedule - Normal, 365 Day Year					
	Date	**Payment**	**Interest**	**Principal**	**Balance**
Loan	11/10/2008				$61,646.40
1	12/10/2008	$256.86	0	$256.86	$61,389.54
2	1/10/2009	$256.86	0	$256.86	$61,132.68
3	2/10/2009	$256.86	0	$256.86	$60,875.82
4	3/10/2009	$256.86	0	$256.86	$60,618.96
5	4/10/2009	$256.86	0	$256.86	$60,362.10
6	5/10/2009	$256.86	0	$256.86	$60,105.24
7	6/10/2009	$256.86	0	$256.86	$59,848.38
8	7/10/2009	$256.86	0	$256.86	$59,591.52
9	8/10/2009	$256.86	0	$256.86	$59,334.66
10	9/10/2009	$256.86	0	$256.86	$59,077.80
11	10/10/2009	$256.86	0	$256.86	$58,820.94
12	11/10/2009	$256.86	0	$256.86	$58,564.08
13	12/10/2009	$256.86	0	$256.86	$58,307.22
14	1/10/2010	$256.86	0	$256.86	$58,050.36
15	2/10/2010	$256.86	0	$256.86	$57,793.50
16	3/10/2010	$256.86	0	$256.86	$57,536.64
17	4/10/2010	$256.86	0	$256.86	$57,279.78
18	5/10/2010	$256.86	0	$256.86	$57,022.92
19	6/10/2010	$256.86	0	$256.86	$56,766.06
20	7/10/2010	$256.86	0	$256.86	$56,509.20
21	8/10/2010	$256.86	0	$256.86	$56,252.34
22	9/10/2010	$256.86	0	$256.86	$55,995.48
23	10/10/2010	$256.86	0	$256.86	$55,738.62
24	11/10/2010	$256.86	0	$256.86	$55,481.76
25	12/10/2010	$256.86	0	$256.86	$55,224.90
26	1/10/2011	$256.86	0	$256.86	$54,968.04
27	2/10/2011	$256.86	0	$256.86	$54,711.18
28	3/10/2011	$256.86	0	$256.86	$54,454.32
29	4/10/2011	$256.86	0	$256.86	$54,197.46
30	5/10/2011	$256.86	0	$256.86	$53,940.60
31	6/10/2011	$256.86	0	$256.86	$53,683.74
32	7/10/2011	$256.86	0	$256.86	$53,426.88
33	8/10/2011	$256.86	0	$256.86	$53,170.02
34	9/10/2011	$256.86	0	$256.86	$52,913.16
35	10/10/2011	$256.86	0	$256.86	$52,656.30

36	11/10/2011	$256.86	0	$256.86	$52,399.44
37	12/10/2011	$256.86	0	$256.86	$52,142.58
38	1/10/2012	$256.86	0	$256.86	$51,885.72
39	2/10/2012	$256.86	0	$256.86	$51,628.86
40	3/10/2012	$256.86	0	$256.86	$51,372.00
41	4/10/2012	$256.86	0	$256.86	$51,115.14
42	5/10/2012	$256.86	0	$256.86	$50,858.28
43	6/10/2012	$256.86	0	$256.86	$50,601.42
44	7/10/2012	$256.86	0	$256.86	$50,344.56
45	8/10/2012	$256.86	0	$256.86	$50,087.70
46	9/10/2012	$256.86	0	$256.86	$49,830.84
47	10/10/2012	$256.86	0	$256.86	$49,573.98
48	11/10/2012	$256.86	0	$256.86	$49,317.12
49	12/10/2012	$256.86	0	$256.86	$49,060.26
50	1/10/2013	$256.86	0	$256.86	$48,803.40
51	2/10/2013	$256.86	0	$256.86	$48,546.54
52	3/10/2013	$256.86	0	$256.86	$48,289.68
53	4/10/2013	$256.86	0	$256.86	$48,032.82
54	5/10/2013	$256.86	0	$256.86	$47,775.96
55	6/10/2013	$256.86	0	$256.86	$47,519.10
56	7/10/2013	$256.86	0	$256.86	$47,262.24
57	8/10/2013	$256.86	0	$256.86	$47,005.38
58	9/10/2013	$256.86	0	$256.86	$46,748.52
59	10/10/2013	$256.86	0	$256.86	$46,491.66
60	11/10/2013	$256.86	0	$256.86	$46,234.80
61	12/10/2013	$256.86	0	$256.86	$45,977.94
62	1/10/2014	$256.86	0	$256.86	$45,721.08
63	2/10/2014	$256.86	0	$256.86	$45,464.22
64	3/10/2014	$256.86	0	$256.86	$45,207.36
65	4/10/2014	$256.86	0	$256.86	$44,950.50
66	5/10/2014	$256.86	0	$256.86	$44,693.64
67	6/10/2014	$256.86	0	$256.86	$44,436.78
68	7/10/2014	$256.86	0	$256.86	$44,179.92
69	8/10/2014	$256.86	0	$256.86	$43,923.06
70	9/10/2014	$256.86	0	$256.86	$43,666.20
71	10/10/2014	$256.86	0	$256.86	$43,409.34
72	11/10/2014	$256.86	0	$256.86	$43,152.48
73	12/10/2014	$256.86	0	$256.86	$42,895.62
74	1/10/2015	$256.86	0	$256.86	$42,638.76
75	2/10/2015	$256.86	0	$256.86	$42,381.90
76	3/10/2015	$256.86	0	$256.86	$42,125.04
77	4/10/2015	$256.86	0	$256.86	$41,868.18
78	5/10/2015	$256.86	0	$256.86	$41,611.32
79	6/10/2015	$256.86	0	$256.86	$41,354.46
80	7/10/2015	$256.86	0	$256.86	$41,097.60
81	8/10/2015	$256.86	0	$256.86	$40,840.74
82	9/10/2015	$256.86	0	$256.86	$40,583.88

83	10/10/2015	$256.86	0	$256.86	$40,327.02
84	11/10/2015	$256.86	0	$256.86	$40,070.16
85	12/10/2015	$256.86	0	$256.86	$39,813.30
86	1/10/2016	$256.86	0	$256.86	$39,556.44
87	2/10/2016	$256.86	0	$256.86	$39,299.58
88	3/10/2016	$256.86	0	$256.86	$39,042.72
89	4/10/2016	$256.86	0	$256.86	$38,785.86
90	5/10/2016	$256.86	0	$256.86	$38,529.00
91	6/10/2016	$256.86	0	$256.86	$38,272.14
92	7/10/2016	$256.86	0	$256.86	$38,015.28
93	8/10/2016	$256.86	0	$256.86	$37,758.42
94	9/10/2016	$256.86	0	$256.86	$37,501.56
95	10/10/2016	$256.86	0	$256.86	$37,244.70
96	11/10/2016	$256.86	0	$256.86	$36,987.84
97	12/10/2016	$256.86	0	$256.86	$36,730.98
98	1/10/2017	$256.86	0	$256.86	$36,474.12
99	2/10/2017	$256.86	0	$256.86	$36,217.26
100	3/10/2017	$256.86	0	$256.86	$35,960.40
101	4/10/2017	$256.86	0	$256.86	$35,703.54
102	5/10/2017	$256.86	0	$256.86	$35,446.68
103	6/10/2017	$256.86	0	$256.86	$35,189.82
104	7/10/2017	$256.86	0	$256.86	$34,932.96
105	8/10/2017	$256.86	0	$256.86	$34,676.10
106	9/10/2017	$256.86	0	$256.86	$34,419.24
107	10/10/2017	$256.86	0	$256.86	$34,162.38
108	11/10/2017	$256.86	0	$256.86	$33,905.52
109	12/10/2017	$256.86	0	$256.86	$33,648.66
110	1/10/2018	$256.86	0	$256.86	$33,391.80
111	2/10/2018	$256.86	0	$256.86	$33,134.94
112	3/10/2018	$256.86	0	$256.86	$32,878.08
113	4/10/2018	$256.86	0	$256.86	$32,621.22
114	5/10/2018	$256.86	0	$256.86	$32,364.36
115	6/10/2018	$256.86	0	$256.86	$32,107.50
116	7/10/2018	$256.86	0	$256.86	$31,850.64
117	8/10/2018	$256.86	0	$256.86	$31,593.78
118	9/10/2018	$256.86	0	$256.86	$31,336.92
119	10/10/2018	$256.86	0	$256.86	$31,080.06
120	11/10/2018	$256.86	0	$256.86	$30,823.20
121	12/10/2018	$256.86	0	$256.86	$30,566.34
122	1/10/2019	$256.86	0	$256.86	$30,309.48
123	2/10/2019	$256.86	0	$256.86	$30,052.62
124	3/10/2019	$256.86	0	$256.86	$29,795.76
125	4/10/2019	$256.86	0	$256.86	$29,538.90
126	5/10/2019	$256.86	0	$256.86	$29,282.04
127	6/10/2019	$256.86	0	$256.86	$29,025.18
128	7/10/2019	$256.86	0	$256.86	$28,768.32
129	8/10/2019	$256.86	0	$256.86	$28,511.46

130	9/10/2019	$256.86	0	$256.86	$28,254.60
131	10/10/2019	$256.86	0	$256.86	$27,997.74
132	11/10/2019	$256.86	0	$256.86	$27,740.88
133	12/10/2019	$256.86	0	$256.86	$27,484.02
134	1/10/2020	$256.86	0	$256.86	**$27,227.16**
135	2/10/2020	$256.86	0	$256.86	$26,970.30
136	3/10/2020	$256.86	0	$256.86	$26,713.44
137	4/10/2020	$256.86	0	$256.86	$26,456.58
138	5/10/2020	$256.86	0	$256.86	$26,199.72
139	6/10/2020	$256.86	0	$256.86	$25,942.86
140	7/10/2020	$256.86	0	$256.86	$25,686.00
141	8/10/2020	$256.86	0	$256.86	$25,429.14
142	9/10/2020	$256.86	0	$256.86	$25,172.28
143	10/10/2020	$256.86	0	$256.86	$24,915.42
144	11/10/2020	$256.86	0	$256.86	$24,658.56
145	12/10/2020	$256.86	0	$256.86	$24,401.70
146	1/10/2021	$256.86	0	$256.86	$24,144.84
147	2/10/2021	$256.86	0	$256.86	$23,887.98
148	3/10/2021	$256.86	0	$256.86	$23,631.12
149	4/10/2021	$256.86	0	$256.86	$23,374.26
150	5/10/2021	$256.86	0	$256.86	$23,117.40
151	6/10/2021	$256.86	0	$256.86	$22,860.54
152	7/10/2021	$256.86	0	$256.86	$22,603.68
153	8/10/2021	$256.86	0	$256.86	$22,346.82
154	9/10/2021	$256.86	0	$256.86	$22,089.96
155	10/10/2021	$256.86	0	$256.86	$21,833.10
156	11/10/2021	$256.86	0	$256.86	$21,576.24
157	12/10/2021	$256.86	0	$256.86	$21,319.38
158	1/10/2022	$256.86	0	$256.86	$21,062.52
159	2/10/2022	$256.86	0	$256.86	$20,805.66
160	3/10/2022	$256.86	0	$256.86	$20,548.80
161	4/10/2022	$256.86	0	$256.86	$20,291.94
162	5/10/2022	$256.86	0	$256.86	$20,035.08
163	6/10/2022	$256.86	0	$256.86	$19,778.22
164	7/10/2022	$256.86	0	$256.86	$19,521.36
165	8/10/2022	$256.86	0	$256.86	$19,264.50
166	9/10/2022	$256.86	0	$256.86	$19,007.64
167	10/10/2022	$256.86	0	$256.86	$18,750.78
168	11/10/2022	$256.86	0	$256.86	$18,493.92
169	12/10/2022	$256.86	0	$256.86	$18,237.06
170	1/10/2023	$256.86	0	$256.86	$17,980.20
171	2/10/2023	$256.86	0	$256.86	$17,723.34
172	3/10/2023	$256.86	0	$256.86	$17,466.48
173	4/10/2023	$256.86	0	$256.86	$17,209.62
174	5/10/2023	$256.86	0	$256.86	$16,952.76
175	6/10/2023	$256.86	0	$256.86	$16,695.90
176	7/10/2023	$256.86	0	$256.86	$16,439.04

177	8/10/2023	$256.86	0	$256.86	$16,182.18
178	9/10/2023	$256.86	0	$256.86	$15,925.32
179	10/10/2023	$256.86	0	$256.86	$15,668.46
180	11/10/2023	$256.86	0	$256.86	$15,411.60
181	12/10/2023	$256.86	0	$256.86	$15,154.74
182	1/10/2024	$256.86	0	$256.86	$14,897.88
183	2/10/2024	$256.86	0	$256.86	$14,641.02
184	3/10/2024	$256.86	0	$256.86	$14,384.16
185	4/10/2024	$256.86	0	$256.86	$14,127.30
186	5/10/2024	$256.86	0	$256.86	$13,870.44
187	6/10/2024	$256.86	0	$256.86	$13,613.58
188	7/10/2024	$256.86	0	$256.86	$13,356.72
189	8/10/2024	$256.86	0	$256.86	$13,099.86
190	9/10/2024	$256.86	0	$256.86	$12,843.00
191	10/10/2024	$256.86	0	$256.86	$12,586.14
192	11/10/2024	$256.86	0	$256.86	$12,329.28
193	12/10/2024	$256.86	0	$256.86	$12,072.42
194	1/10/2025	$256.86	0	$256.86	$11,815.56
195	2/10/2025	$256.86	0	$256.86	$11,558.70
196	3/10/2025	$256.86	0	$256.86	$11,301.84
197	4/10/2025	$256.86	0	$256.86	$11,044.98
198	5/10/2025	$256.86	0	$256.86	$10,788.12
199	6/10/2025	$256.86	0	$256.86	$10,531.26
200	7/10/2025	$256.86	0	$256.86	$10,274.40
201	8/10/2025	$256.86	0	$256.86	$10,017.54
202	9/10/2025	$256.86	0	$256.86	$9,760.68
203	10/10/2025	$256.86	0	$256.86	$9,503.82
204	11/10/2025	$256.86	0	$256.86	$9,246.96
205	12/10/2025	$256.86	0	$256.86	$8,990.10
206	1/10/2026	$256.86	0	$256.86	$8,733.24
207	2/10/2026	$256.86	0	$256.86	$8,476.38
208	3/10/2026	$256.86	0	$256.86	$8,219.52
209	4/10/2026	$256.86	0	$256.86	$7,962.66
210	5/10/2026	$256.86	0	$256.86	$7,705.80
211	6/10/2026	$256.86	0	$256.86	$7,448.94
212	7/10/2026	$256.86	0	$256.86	$7,192.08
213	8/10/2026	$256.86	0	$256.86	$6,935.22
214	9/10/2026	$256.86	0	$256.86	$6,678.36
215	10/10/2026	$256.86	0	$256.86	$6,421.50
216	11/10/2026	$256.86	0	$256.86	$6,164.64
217	12/10/2026	$256.86	0	$256.86	$5,907.78
218	1/10/2027	$256.86	0	$256.86	$5,650.92
219	2/10/2027	$256.86	0	$256.86	$5,394.06
220	3/10/2027	$256.86	0	$256.86	$5,137.20
221	4/10/2027	$256.86	0	$256.86	$4,880.34
222	5/10/2027	$256.86	0	$256.86	$4,623.48
223	6/10/2027	$256.86	0	$256.86	$4,366.62

224	7/10/2027	$256.86	0	$256.86	$4,109.76
225	8/10/2027	$256.86	0	$256.86	$3,852.90
226	9/10/2027	$256.86	0	$256.86	$3,596.04
227	10/10/2027	$256.86	0	$256.86	$3,339.18
228	11/10/2027	$256.86	0	$256.86	$3,082.32
229	12/10/2027	$256.86	0	$256.86	$2,825.46
230	1/10/2028	$256.86	0	$256.86	$2,568.60
231	2/10/2028	$256.86	0	$256.86	$2,311.74
232	3/10/2028	$256.86	0	$256.86	$2,054.88
233	4/10/2028	$256.86	0	$256.86	$1,798.02
234	5/10/2028	$256.86	0	$256.86	$1,541.16
235	6/10/2028	$256.86	0	$256.86	$1,284.30
236	7/10/2028	$256.86	0	$256.86	$1,027.44
237	8/10/2028	$256.86	0	$256.86	$770.58
238	9/10/2028	$256.86	0	$256.86	$513.72
239	10/10/2028	$256.86	0	$256.86	$256.86
240	11/10/2028	$256.86	0	$256.86	$0.00
Grand Totals		**$61,646.40**	**0**	**$61,646.40**	

All Installments with Interest				# of Payments	Payment Amount	Last Payment Amount	Total
Out of Stat Installments	12/10/2008	to	1/10/2020	134	$256.86	--	$34,419.24
In Stat (Past Due) Installments	2/10/2020	to	1/10/2024	48	$256.86	--	$12,329.28
In Stat (Future Due) Installments	2/10/2024	to	11/10/2028	58	$256.86	$256.86	$14,897.88
Total In Stat				106			**$27,227.16**
Total				240			**$61,646.40**

Amortization Report for Principal Plus Origination Fees (P+F)

/5152

PRIMARY OBLIGOR	SECONDARY OBLIGOR
GAUDIN, DALTON C	N/A

Cash Flow Data - Loans and Payments					
Event	**Date**	**Amount**	**Number**	**Period**	**End Date**
Loan: P+F	11/10/2008	$21,856.80	1		
Payment	12/10/2008	$91.07	240	Monthly	11/10/2028

TValue Amortization Schedule - Normal, 365 Day Year					
	Date	**Payment**	**Interest**	**Principal**	**Balance**
Loan	11/10/2008				$21,856.80
1	12/10/2008	$91.07	0	$91.07	$21,765.73
2	1/10/2009	$91.07	0	$91.07	$21,674.66
3	2/10/2009	$91.07	0	$91.07	$21,583.59
4	3/10/2009	$91.07	0	$91.07	$21,492.52
5	4/10/2009	$91.07	0	$91.07	$21,401.45
6	5/10/2009	$91.07	0	$91.07	$21,310.38
7	6/10/2009	$91.07	0	$91.07	$21,219.31
8	7/10/2009	$91.07	0	$91.07	$21,128.24
9	8/10/2009	$91.07	0	$91.07	$21,037.17
10	9/10/2009	$91.07	0	$91.07	$20,946.10
11	10/10/2009	$91.07	0	$91.07	$20,855.03
12	11/10/2009	$91.07	0	$91.07	$20,763.96
13	12/10/2009	$91.07	0	$91.07	$20,672.89
14	1/10/2010	$91.07	0	$91.07	$20,581.82
15	2/10/2010	$91.07	0	$91.07	$20,490.75
16	3/10/2010	$91.07	0	$91.07	$20,399.68
17	4/10/2010	$91.07	0	$91.07	$20,308.61
18	5/10/2010	$91.07	0	$91.07	$20,217.54
19	6/10/2010	$91.07	0	$91.07	$20,126.47
20	7/10/2010	$91.07	0	$91.07	$20,035.40
21	8/10/2010	$91.07	0	$91.07	$19,944.33
22	9/10/2010	$91.07	0	$91.07	$19,853.26
23	10/10/2010	$91.07	0	$91.07	$19,762.19
24	11/10/2010	$91.07	0	$91.07	$19,671.12
25	12/10/2010	$91.07	0	$91.07	$19,580.05
26	1/10/2011	$91.07	0	$91.07	$19,488.98
27	2/10/2011	$91.07	0	$91.07	$19,397.91
28	3/10/2011	$91.07	0	$91.07	$19,306.84
29	4/10/2011	$91.07	0	$91.07	$19,215.77
30	5/10/2011	$91.07	0	$91.07	$19,124.70
31	6/10/2011	$91.07	0	$91.07	$19,033.63
32	7/10/2011	$91.07	0	$91.07	$18,942.56
33	8/10/2011	$91.07	0	$91.07	$18,851.49
34	9/10/2011	$91.07	0	$91.07	$18,760.42
35	10/10/2011	$91.07	0	$91.07	$18,669.35

36	11/10/2011	$91.07	0	$91.07	$18,578.28
37	12/10/2011	$91.07	0	$91.07	$18,487.21
38	1/10/2012	$91.07	0	$91.07	$18,396.14
39	2/10/2012	$91.07	0	$91.07	$18,305.07
40	3/10/2012	$91.07	0	$91.07	$18,214.00
41	4/10/2012	$91.07	0	$91.07	$18,122.93
42	5/10/2012	$91.07	0	$91.07	$18,031.86
43	6/10/2012	$91.07	0	$91.07	$17,940.79
44	7/10/2012	$91.07	0	$91.07	$17,849.72
45	8/10/2012	$91.07	0	$91.07	$17,758.65
46	9/10/2012	$91.07	0	$91.07	$17,667.58
47	10/10/2012	$91.07	0	$91.07	$17,576.51
48	11/10/2012	$91.07	0	$91.07	$17,485.44
49	12/10/2012	$91.07	0	$91.07	$17,394.37
50	1/10/2013	$91.07	0	$91.07	$17,303.30
51	2/10/2013	$91.07	0	$91.07	$17,212.23
52	3/10/2013	$91.07	0	$91.07	$17,121.16
53	4/10/2013	$91.07	0	$91.07	$17,030.09
54	5/10/2013	$91.07	0	$91.07	$16,939.02
55	6/10/2013	$91.07	0	$91.07	$16,847.95
56	7/10/2013	$91.07	0	$91.07	$16,756.88
57	8/10/2013	$91.07	0	$91.07	$16,665.81
58	9/10/2013	$91.07	0	$91.07	$16,574.74
59	10/10/2013	$91.07	0	$91.07	$16,483.67
60	11/10/2013	$91.07	0	$91.07	$16,392.60
61	12/10/2013	$91.07	0	$91.07	$16,301.53
62	1/10/2014	$91.07	0	$91.07	$16,210.46
63	2/10/2014	$91.07	0	$91.07	$16,119.39
64	3/10/2014	$91.07	0	$91.07	$16,028.32
65	4/10/2014	$91.07	0	$91.07	$15,937.25
66	5/10/2014	$91.07	0	$91.07	$15,846.18
67	6/10/2014	$91.07	0	$91.07	$15,755.11
68	7/10/2014	$91.07	0	$91.07	$15,664.04
69	8/10/2014	$91.07	0	$91.07	$15,572.97
70	9/10/2014	$91.07	0	$91.07	$15,481.90
71	10/10/2014	$91.07	0	$91.07	$15,390.83
72	11/10/2014	$91.07	0	$91.07	$15,299.76
73	12/10/2014	$91.07	0	$91.07	$15,208.69
74	1/10/2015	$91.07	0	$91.07	$15,117.62
75	2/10/2015	$91.07	0	$91.07	$15,026.55
76	3/10/2015	$91.07	0	$91.07	$14,935.48
77	4/10/2015	$91.07	0	$91.07	$14,844.41
78	5/10/2015	$91.07	0	$91.07	$14,753.34
79	6/10/2015	$91.07	0	$91.07	$14,662.27
80	7/10/2015	$91.07	0	$91.07	$14,571.20
81	8/10/2015	$91.07	0	$91.07	$14,480.13
82	9/10/2015	$91.07	0	$91.07	$14,389.06

83	10/10/2015	$91.07	0	$91.07	$14,297.99
84	11/10/2015	$91.07	0	$91.07	$14,206.92
85	12/10/2015	$91.07	0	$91.07	$14,115.85
86	1/10/2016	$91.07	0	$91.07	$14,024.78
87	2/10/2016	$91.07	0	$91.07	$13,933.71
88	3/10/2016	$91.07	0	$91.07	$13,842.64
89	4/10/2016	$91.07	0	$91.07	$13,751.57
90	5/10/2016	$91.07	0	$91.07	$13,660.50
91	6/10/2016	$91.07	0	$91.07	$13,569.43
92	7/10/2016	$91.07	0	$91.07	$13,478.36
93	8/10/2016	$91.07	0	$91.07	$13,387.29
94	9/10/2016	$91.07	0	$91.07	$13,296.22
95	10/10/2016	$91.07	0	$91.07	$13,205.15
96	11/10/2016	$91.07	0	$91.07	$13,114.08
97	12/10/2016	$91.07	0	$91.07	$13,023.01
98	1/10/2017	$91.07	0	$91.07	$12,931.94
99	2/10/2017	$91.07	0	$91.07	$12,840.87
100	3/10/2017	$91.07	0	$91.07	$12,749.80
101	4/10/2017	$91.07	0	$91.07	$12,658.73
102	5/10/2017	$91.07	0	$91.07	$12,567.66
103	6/10/2017	$91.07	0	$91.07	$12,476.59
104	7/10/2017	$91.07	0	$91.07	$12,385.52
105	8/10/2017	$91.07	0	$91.07	$12,294.45
106	9/10/2017	$91.07	0	$91.07	$12,203.38
107	10/10/2017	$91.07	0	$91.07	$12,112.31
108	11/10/2017	$91.07	0	$91.07	$12,021.24
109	12/10/2017	$91.07	0	$91.07	$11,930.17
110	1/10/2018	$91.07	0	$91.07	$11,839.10
111	2/10/2018	$91.07	0	$91.07	$11,748.03
112	3/10/2018	$91.07	0	$91.07	$11,656.96
113	4/10/2018	$91.07	0	$91.07	$11,565.89
114	5/10/2018	$91.07	0	$91.07	$11,474.82
115	6/10/2018	$91.07	0	$91.07	$11,383.75
116	7/10/2018	$91.07	0	$91.07	$11,292.68
117	8/10/2018	$91.07	0	$91.07	$11,201.61
118	9/10/2018	$91.07	0	$91.07	$11,110.54
119	10/10/2018	$91.07	0	$91.07	$11,019.47
120	11/10/2018	$91.07	0	$91.07	$10,928.40
121	12/10/2018	$91.07	0	$91.07	$10,837.33
122	1/10/2019	$91.07	0	$91.07	$10,746.26
123	2/10/2019	$91.07	0	$91.07	$10,655.19
124	3/10/2019	$91.07	0	$91.07	$10,564.12
125	4/10/2019	$91.07	0	$91.07	$10,473.05
126	5/10/2019	$91.07	0	$91.07	$10,381.98
127	6/10/2019	$91.07	0	$91.07	$10,290.91
128	7/10/2019	$91.07	0	$91.07	$10,199.84
129	8/10/2019	$91.07	0	$91.07	$10,108.77

130	9/10/2019	$91.07	0	$91.07	$10,017.70
131	10/10/2019	$91.07	0	$91.07	$9,926.63
132	11/10/2019	$91.07	0	$91.07	$9,835.56
133	12/10/2019	$91.07	0	$91.07	$9,744.49
134	1/10/2020	$91.07	0	$91.07	**$9,653.42**
135	2/10/2020	$91.07	0	$91.07	$9,562.35
136	3/10/2020	$91.07	0	$91.07	$9,471.28
137	4/10/2020	$91.07	0	$91.07	$9,380.21
138	5/10/2020	$91.07	0	$91.07	$9,289.14
139	6/10/2020	$91.07	0	$91.07	$9,198.07
140	7/10/2020	$91.07	0	$91.07	$9,107.00
141	8/10/2020	$91.07	0	$91.07	$9,015.93
142	9/10/2020	$91.07	0	$91.07	$8,924.86
143	10/10/2020	$91.07	0	$91.07	$8,833.79
144	11/10/2020	$91.07	0	$91.07	$8,742.72
145	12/10/2020	$91.07	0	$91.07	$8,651.65
146	1/10/2021	$91.07	0	$91.07	$8,560.58
147	2/10/2021	$91.07	0	$91.07	$8,469.51
148	3/10/2021	$91.07	0	$91.07	$8,378.44
149	4/10/2021	$91.07	0	$91.07	$8,287.37
150	5/10/2021	$91.07	0	$91.07	$8,196.30
151	6/10/2021	$91.07	0	$91.07	$8,105.23
152	7/10/2021	$91.07	0	$91.07	$8,014.16
153	8/10/2021	$91.07	0	$91.07	$7,923.09
154	9/10/2021	$91.07	0	$91.07	$7,832.02
155	10/10/2021	$91.07	0	$91.07	$7,740.95
156	11/10/2021	$91.07	0	$91.07	$7,649.88
157	12/10/2021	$91.07	0	$91.07	$7,558.81
158	1/10/2022	$91.07	0	$91.07	$7,467.74
159	2/10/2022	$91.07	0	$91.07	$7,376.67
160	3/10/2022	$91.07	0	$91.07	$7,285.60
161	4/10/2022	$91.07	0	$91.07	$7,194.53
162	5/10/2022	$91.07	0	$91.07	$7,103.46
163	6/10/2022	$91.07	0	$91.07	$7,012.39
164	7/10/2022	$91.07	0	$91.07	$6,921.32
165	8/10/2022	$91.07	0	$91.07	$6,830.25
166	9/10/2022	$91.07	0	$91.07	$6,739.18
167	10/10/2022	$91.07	0	$91.07	$6,648.11
168	11/10/2022	$91.07	0	$91.07	$6,557.04
169	12/10/2022	$91.07	0	$91.07	$6,465.97
170	1/10/2023	$91.07	0	$91.07	$6,374.90
171	2/10/2023	$91.07	0	$91.07	$6,283.83
172	3/10/2023	$91.07	0	$91.07	$6,192.76
173	4/10/2023	$91.07	0	$91.07	$6,101.69
174	5/10/2023	$91.07	0	$91.07	$6,010.62
175	6/10/2023	$91.07	0	$91.07	$5,919.55
176	7/10/2023	$91.07	0	$91.07	$5,828.48

177	8/10/2023	$91.07	0	$91.07	$5,737.41
178	9/10/2023	$91.07	0	$91.07	$5,646.34
179	10/10/2023	$91.07	0	$91.07	$5,555.27
180	11/10/2023	$91.07	0	$91.07	$5,464.20
181	12/10/2023	$91.07	0	$91.07	$5,373.13
182	1/10/2024	$91.07	0	$91.07	$5,282.06
183	2/10/2024	$91.07	0	$91.07	$5,190.99
184	3/10/2024	$91.07	0	$91.07	$5,099.92
185	4/10/2024	$91.07	0	$91.07	$5,008.85
186	5/10/2024	$91.07	0	$91.07	$4,917.78
187	6/10/2024	$91.07	0	$91.07	$4,826.71
188	7/10/2024	$91.07	0	$91.07	$4,735.64
189	8/10/2024	$91.07	0	$91.07	$4,644.57
190	9/10/2024	$91.07	0	$91.07	$4,553.50
191	10/10/2024	$91.07	0	$91.07	$4,462.43
192	11/10/2024	$91.07	0	$91.07	$4,371.36
193	12/10/2024	$91.07	0	$91.07	$4,280.29
194	1/10/2025	$91.07	0	$91.07	$4,189.22
195	2/10/2025	$91.07	0	$91.07	$4,098.15
196	3/10/2025	$91.07	0	$91.07	$4,007.08
197	4/10/2025	$91.07	0	$91.07	$3,916.01
198	5/10/2025	$91.07	0	$91.07	$3,824.94
199	6/10/2025	$91.07	0	$91.07	$3,733.87
200	7/10/2025	$91.07	0	$91.07	$3,642.80
201	8/10/2025	$91.07	0	$91.07	$3,551.73
202	9/10/2025	$91.07	0	$91.07	$3,460.66
203	10/10/2025	$91.07	0	$91.07	$3,369.59
204	11/10/2025	$91.07	0	$91.07	$3,278.52
205	12/10/2025	$91.07	0	$91.07	$3,187.45
206	1/10/2026	$91.07	0	$91.07	$3,096.38
207	2/10/2026	$91.07	0	$91.07	$3,005.31
208	3/10/2026	$91.07	0	$91.07	$2,914.24
209	4/10/2026	$91.07	0	$91.07	$2,823.17
210	5/10/2026	$91.07	0	$91.07	$2,732.10
211	6/10/2026	$91.07	0	$91.07	$2,641.03
212	7/10/2026	$91.07	0	$91.07	$2,549.96
213	8/10/2026	$91.07	0	$91.07	$2,458.89
214	9/10/2026	$91.07	0	$91.07	$2,367.82
215	10/10/2026	$91.07	0	$91.07	$2,276.75
216	11/10/2026	$91.07	0	$91.07	$2,185.68
217	12/10/2026	$91.07	0	$91.07	$2,094.61
218	1/10/2027	$91.07	0	$91.07	$2,003.54
219	2/10/2027	$91.07	0	$91.07	$1,912.47
220	3/10/2027	$91.07	0	$91.07	$1,821.40
221	4/10/2027	$91.07	0	$91.07	$1,730.33
222	5/10/2027	$91.07	0	$91.07	$1,639.26
223	6/10/2027	$91.07	0	$91.07	$1,548.19

224	7/10/2027	$91.07	0	$91.07	$1,457.12
225	8/10/2027	$91.07	0	$91.07	$1,366.05
226	9/10/2027	$91.07	0	$91.07	$1,274.98
227	10/10/2027	$91.07	0	$91.07	$1,183.91
228	11/10/2027	$91.07	0	$91.07	$1,092.84
229	12/10/2027	$91.07	0	$91.07	$1,001.77
230	1/10/2028	$91.07	0	$91.07	$910.70
231	2/10/2028	$91.07	0	$91.07	$819.63
232	3/10/2028	$91.07	0	$91.07	$728.56
233	4/10/2028	$91.07	0	$91.07	$637.49
234	5/10/2028	$91.07	0	$91.07	$546.42
235	6/10/2028	$91.07	0	$91.07	$455.35
236	7/10/2028	$91.07	0	$91.07	$364.28
237	8/10/2028	$91.07	0	$91.07	$273.21
238	9/10/2028	$91.07	0	$91.07	$182.14
239	10/10/2028	$91.07	0	$91.07	$91.07
240	11/10/2028	$91.07	0	$91.07	$0.00
Grand Totals		**$21,856.80**	**0**	**$21,856.80**	

All Principal Only Installments				# of Payments	Payment Amount	Total
Out of Stat Installments	12/10/2008	to	1/10/2020	134	$91.07	$12,203.38
In Stat (Past Due) Installments	2/10/2020	to	1/10/2024	48	$91.07	$4,371.36
In Stat (Future Due) Installments	2/10/2024	to	11/10/2028	58	$91.07	$5,282.06
Total In Stat				106		**$9,653.42**
Total				240		**$21,856.80**

Exhibit "A"
Promissory Note

* Cosigned * Loan Request/Credit Agreement – Information Page

NON-NEGOTIABLE CREDIT AGREEMENT – THIS IS A CONSUMER CREDIT TRANSACTION

LOAN PROGRAM INFORMATION

Education Maximizer Undergraduate Loan — Academic Period: 08/2007-05/2008

Lender: Bank of America, N.A — School: UNIV OF SO CALIFORNIA

Loan Amount Requested: $20000.00 — Repayment Option: Full Deferral

Deferral Period Margin: 5.75 — Repayment Period Margin: 5.75 — Loan Origination Fee Percentage: 6.50

STUDENT BORROWER INFORMATION

Borrower Name: Dalton C Gaudin — Home Address:
Social Security — Date of Birth — Home Telephone: (
Mobile Telephone: — E-mail Address:
Borrower Citizenship (check one box): ☒ U.S. Citizen ☐ Eligible Non-Citizen (Attach front & back copy of CIS or student visa card)
Note: Personal reference name and address cannot match that of the Cosigner.
Personal Reference Name: Lewis E Berry — Reference Home Tel # — Work Tel #:
Reference Street Address:
Reference City/State/Zip:

COSIGNER INFORMATION (Must be age of majority in state of residence)

Cosigner Name: Mariano J Zemborain — Home Address:
Social Security — Date of Birth: — Home Telephone:
Mobile Telephone: — E-mail Address:
Have you ever defaulted on a student loan or declared bankruptcy? ☒ No ☐ Yes
Current Employer — Employer Telephone
Current Position: — Years There: Years Months
Years at Previous Employment: Years

Alimony, child support, or separate maintenance incomes do not have to be revealed if you do not want them considered for repaying this obligation. If you are relying on such additional income, please provide details on a separate sheet of paper.

Cosigner Citizenship (check one box): ☒ U.S. Citizen ☐ Eligible Non-Citizen (Attach front & back copy of CIS)
Note: Personal reference name and address cannot match that of the Borrower.

Personal Reference Name — Reference Home Tel # — Work Tel #
Reference Street Address
Reference City/State/Zip:

2007 SEP 17 A 13

Borrower and Cosigner: Read and, where indicated, sign and date the next page.

* Cosigned * Loan Request/Credit Agreement – Signature Page

By my signature, I certify that I have read, understand and agree to the terms of and undertake the obligations set forth on all seven (7) pages of this Loan Request/Credit Agreement BK.07-08.CSX1.10DC.0107 ("Credit Agreement"). I understand that any person who knowingly makes a false statement or misrepresentation on this form is subject to penalties, which may include fines or imprisonment. This Credit Agreement is signed under seal. I understand that I am not required to fax my signature on or to sign electronically this Credit Agreement and any related notices that require signature. If I choose to fax my signature on or to sign electronically this Credit Agreement and any related notices that require signature, I intend: (i) my fax or electronic signature to be an electronic signature under applicable federal and state law, (ii) any fax printout or printout of Lender's electronic record of this Credit Agreement and related notices to be an original document, (iii) to conduct business with the Lender by electronic records and electronic signatures, and (iv) that this Credit Agreement will not be governed by Article 3 of the Uniform Commercial Code, and my obligations under this Credit Agreement will not be subject to, but any transfer of my obligations will be subject to, Article 9 of the Uniform Commercial Code.

FEDERAL AND CALIFORNIA COSIGNER NOTICE

For the purposes of these Notices, the words "you" and "your" refer to the Cosigner, not the Lender.

NOTICE TO COSIGNER (Traducción en Inglés Se Requiere Por La Ley):
You are being asked to guarantee this debt. Think carefully before you do. If the borrower doesn't pay the debt, you will have to. Be sure you can afford to pay if you have to, and that you want to accept this responsibility.

You may have to pay up to the full amount of the debt if the borrower does not pay. You may also have to pay late fees or collection costs, which increase this amount.

The holder of the loan can collect this debt from you without first trying to collect from the borrower. The holder of the loan can use the same collection methods against you that can be used against the borrower, such as suing you, garnishing your wages, etc. If this debt is ever in default, that fact may become part of your credit record.

This notice is not the contract that makes you liable for the debt.

AVISO PARA EL FIADOR (Spanish Translation Required by Law):
Se le está pidiendo que garantice esta deuda. Piénselo con cuidado antes de ponerse de acuerdo. Si la persona que ha pedido este préstamo no paga la deuda, usted tendrá que pagarla. Esté seguro de que usted podrá pagar si sea obligado a pagarla y de que usted desea aceptar la responsabilidad.

Si la persona que ha pedido el préstamo no paga la deuda, es posible que usted tenga que pagar la suma total de la deuda, mas los cargos por tardarse en el pago o el costo de cobranza, lo cual aumenta el total de esta suma.

El acreedor (financiero) puede cobrarle a usted sin, primeramente, tratar de cobrarle al deudor. Los mismos metodos de cobranza que pueden usarse contra el deudor, podran usarse contra usted, tales como presentar una demanda en corte, quitar parte de su sueldo, etc. Si alguna vez no se cumpla con la obligación de pagar esta deuda, se puede incluir esa información en la historia de credito de usted.

Este aviso no es el contrato mismo en que se le echa a usted la responsibilidad de la deuda.

For purposes of the following notices, "you" means the Borrower and Cosigner, not the Lender.

FOR ALABAMA RESIDENTS: CAUTION – IT IS IMPORTANT THAT YOU THOROUGHLY READ THE CONTRACT BEFORE YOU SIGN IT.

FOR WISCONSIN RESIDENTS - NOTICE TO CUSTOMER:
(a) DO NOT SIGN THIS CREDIT AGREEMENT BEFORE YOU READ THE WRITING ON THE FOLLOWING PAGES, EVEN IF OTHERWISE ADVISED.
(b) DO NOT SIGN THIS CREDIT AGREEMENT IF IT CONTAINS ANY BLANK SPACES.
(c) YOU ARE ENTITLED TO AN EXACT COPY OF ANY CREDIT AGREEMENT YOU SIGN.
(d) YOU HAVE THE RIGHT AT ANY TIME TO PAY IN ADVANCE THE UNPAID BALANCE UNDER THIS CREDIT AGREEMENT AND YOU MAY BE ENTITLED TO A PARTIAL REFUND OF THE FINANCE CHARGE.

PLEASE SIGN BELOW – RETURN This Page (and the Information Page) With Proof of Income and Other Information (if applicable)
FAX TO: 800-704-9408

Signature of Borrower [signature] Date 08/11/07

BY SIGNING THIS CREDIT AGREEMENT BELOW, I CERTIFY THAT I INTEND TO (I) APPLY FOR JOINT CREDIT AND (II) BE JOINTLY LIABLE WITH THE BORROWER FOR THIS LOAN.

Signature of Cosigner [signature] Date 8/7/07

In this Credit Agreement, the words "I", "me", "my", and "mine" mean the person(s) who signed this Credit Agreement as Borrower and Cosigner. The words "you", "your", "yours", and "Lender" mean Bank of America, National Association, its successors and assigns, and any other holder of this Credit Agreement. "School" means the school named at the top of the first page of this Credit Agreement. The "servicer" means the Lender or any entity it designates to service my loan.

A. PROMISE TO PAY: I promise to pay to you the Loan Amount Requested shown on the first page of this Credit Agreement, to the extent it is advanced to me or paid on my behalf, and any Loan Origination Fee added to my loan (see Paragraph F) (together, the "Principal Sum"), interest on such Principal Sum, interest on any unpaid interest added to the Principal Sum and late fees (see Paragraph E.6).

B. IMPORTANT – READ THIS CAREFULLY:

1. When you receive my signed Credit Agreement, you are not agreeing to lend me money. If you decide to make a loan to me, you will electronically transfer the loan funds to the School for me, mail a loan check to the School for me, or mail a loan check directly to me. You have the right to not make a loan or to lend an amount less than the Loan Amount Requested. I agree to accept an amount less than the Loan Amount Requested and to repay that portion of the Loan Amount Requested that you actually lend to me along with interest and all other amounts I owe (see Paragraph A). You have the right to disburse my loan through an agent. At your option, you may also make any loan check co-payable to me and the Cosigner or to me and the School.

2. **HOW I AGREE TO THE TERMS OF THIS LOAN.** By signing this Credit Agreement, and submitting it to the Lender, I am requesting that you make this loan to me in an amount equal to the Loan Amount Requested plus any Loan Origination Fee described in Paragraph F of this Credit Agreement. If you approve this request and agree to make this loan, you will notify me in writing and provide me with a Disclosure Statement, as required by law, at the time the loan proceeds are disbursed. The Disclosure Statement is incorporated herein by reference and made a part hereof. The Disclosure Statement will tell me the amount of the loan that you have approved, the amount of the Loan Origination Fee, and other important information. I will let you know that I agree to the terms of the loan as set forth in this Credit Agreement and in the Disclosure Statement by doing either of the following: (a) endorsing or depositing the check that disburses the loan proceeds; or (b) allowing the loan proceeds to be used by or on behalf of the student Borrower without objection. Upon receipt of the Disclosure Statement, I will review the Disclosure Statement and notify you in writing if I have any questions. **If I am not satisfied with the terms of my loan as disclosed in the Disclosure Statement, I may cancel my loan. To cancel my loan, I will give you a written cancellation notice within ten (10) days after I receive the Disclosure Statement.** If loan proceeds have been disbursed, I agree that I will immediately return the loan proceeds to you, will not endorse any check that disburses the loan proceeds and will instruct the School to return any loan proceeds to you. If I give notice of cancellation but do not comply with the requirements of this Paragraph B.2, this Credit Agreement will not be canceled and I will be in default of this Credit Agreement. (See Paragraph I.)

C. DEFINITIONS:

1. "Disbursement Date" means the date or dates on which you lend money to me in consideration for my Credit Agreement and will be the date(s) shown on any loan check you prepare or the date(s) you initiate any electronic funds transfer.

2. The "Deferment Period" will begin on the Disbursement Date and end on the Deferment End Date.

3. "Deferment End Date" means the date specified below for the applicable loan program (the applicable loan program is stated on the first page of this Credit Agreement).

(a) ***Undergraduate Alternative Loan Program:*** If I have elected the "Immediate Repayment" option (the applicable repayment option is stated on the first page of this Credit Agreement), there is no Deferment Period, and my first payment will be 30-60 days after the disbursement of my loan. If I have elected the "Interest Only" repayment option (the applicable repayment option is stated on the first page of this Credit Agreement), then interest payments will begin 30-60 days after the disbursement of my loan, the "Deferment End Date" will be the date the student Borrower first graduates or ceases to be enrolled at least half-time in the School (or another school participating in this loan program), and principal and interest payments will begin 30-60 days after that date. In any event, if I have elected the "Interest Only" repayment option, the Deferment End Date will be no more than 5 years after the Disbursement Date. If I have elected the "Full Deferral" repayment option (the applicable repayment option is stated on the first page of this Credit Agreement), then the "Deferment End Date" will be 180 days after the date the student Borrower first graduates or ceases to be enrolled at least half-time in the School (or another school participating in this Loan Program). In any event, if I have elected the "Full Deferral" repayment option, the Deferment End Date will be no more than 5½ years after the Disbursement Date. For borrowers who chose the "Interest Only" or "Full Deferral" repayment options, joint and serial (associates to bachelors) degree recipients may continue in-school deferment while completing their second degree, up to the 5-year or 5 ½- year maximum.

(b) ***Graduate Professional Education Loan Program:*** The Deferment End Date will be 180 days after the student Borrower graduates or ceases for any other reason to be enrolled at least half-time in the School (or another school participating in this Loan Program), but no more than 4½ years after the Disbursement Date; provided, however, that if the student Borrower begins a medical residency or internship during the Deferment Period, then the Deferment Period will end 180 days after the day the residency or internship ends, but no more than 8½ years after the Disbursement Date.

4. The "Repayment Period" begins the day after the Deferment Period ends. If there is no Deferment Period for my loan, the Repayment Period will begin when my loan is fully disbursed. The Repayment Period is 20 years unless monthly payments equal to the minimum monthly payment amount (See Paragraph E.2) will repay all amounts owed in less than 20 years, in which case the Repayment Period will be the number of months necessary to pay in full the amount I owe at the minimum payment.

D. INTEREST:

1. Accrual – Beginning on the Disbursement Date, interest will be calculated at the Variable Rate (Paragraph D.2) and charged on the Principal Sum, and on any unpaid interest later added to the Principal Sum according to Paragraph D.3. During the Repayment Period, interest will be calculated at the Variable Rate and charged on the outstanding balance of this Credit Agreement until all amounts are paid in full. Interest will be calculated on a daily simple interest basis. The daily interest rate will be equal to the annual interest rate in effect on that day, divided by the number of days in that calendar year.

2. Variable Rate – The "Variable Rate" is equal to the Current Index plus a Margin. The Margins for both the Deferment Period and the Repayment Period are shown on the first page of this Credit Agreement. In no event will the Variable Rate exceed the maximum interest rate allowed by the laws of the State of California. The Variable Rate will change monthly on the first day of each calendar month (the "Change Date(s)") if the Current Index changes. The "Current Index" for any calendar month (or for any shorter period beginning on the Disbursement Date and ending on the last day of a calendar month) is based on the one-month London Interbank Offered Rate ("LIBOR") as published in the "Money Rates" section of *The Wall Street Journal* (Eastern Edition). The index for each calendar month (or for any shorter period beginning on a Disbursement Date and ending on the last day of a calendar month) will equal the LIBOR rate published on the first business day of the immediately preceding calendar month, rounded to the nearest one-hundredth of one percent (0.01%). If *The Wall Street Journal* (Eastern Edition) is not published or the Current Index is not given on that date, then the Current Index will be determined by using the immediately preceding published Current Index. If the Current Index is no longer available, you will choose a comparable index.

3. Capitalization – If I have elected the "Full Deferral" repayment option (the applicable repayment option is stated on the first page of this Credit Agreement), I am not obligated to make any payments until the loan enters the Repayment Period and you will add unpaid accrued interest to the

principal loan balance as of the last day of each calendar quarter (the last day of December, March, June and September) during the Deferment Period and as of the last day of my Deferment Period. Interest that is added to principal is called "Capitalized" interest. Capitalized interest will be treated as principal. In addition, if I am in default (see Paragraph I) and the loan has been sold to TERI (see Paragraph L.12), TERI may capitalize accrued and unpaid interest as of the date it purchases my loan. I understand that you will also add all accrued and unpaid interest to the principal balance of my loan at the end of any forbearance period (see Paragraph H).

E. TERMS OF REPAYMENT:

1. Deferment Period – If I have elected either the "Interest Only" repayment option or the "Full Deferral" repayment option (the applicable repayment option is stated on the first page of this Credit Agreement), you may, or, if required by applicable law, will send statements during the Deferment Period (showing the total outstanding principal balance of my loan and the interest that has accrued on my loan). You reserve the right to send statements or notices to either the Borrower or the Cosigner. Statements will be sent to the address shown on your records. If I have elected the "Interest Only" repayment option, I agree to make payments each month during the Deferment Period equal to the accrued interest on the outstanding balance of this Credit Agreement. If I have elected the "Full Deferral" repayment option I may, but am not required to make payments during the Deferment Period. You will add any interest that I do not pay during the Deferment Period to the principal balance, as described in Paragraph D.3.

2. Repayment Period – The amount of my monthly payment ("Monthly Payment Amount") will be established based on the rules in this Credit Agreement when my Repayment Period begins. During the Repayment Period, you will send me monthly statements that show the Monthly Payment Amount and the payment due dates, and I will pay the Monthly Payment Amount shown on my monthly statement, which amount will in no event be less than $25 or the unpaid balance, whichever is less. I understand that the Monthly Payment Amount is due each month. I may pay more than my Monthly Payment Amount at any time without penalty or charge. If my loan is in paid-ahead status, I may, but will not be required to make monthly payments. You reserve the right to send monthly statements to the Borrower and/or the Cosigner. Even if I do not receive monthly statements, I will make consecutive monthly payments in amounts at least equal to the Monthly Payment Amount by the applicable payment due dates until I have paid all of the principal and interest and any other charges I may owe under this Credit Agreement.

3. Repayment Terms – My Monthly Payment Amount will be calculated as of the day the Repayment Period begins ("Repayment Date"). It will be recalculated (a) once each year prior to the anniversary of the Repayment Date, (b) if the Variable Rate changes between anniversaries of the Repayment Date to the extent that the Monthly Payment Amount would not pay in full the accrued monthly interest on my loan, (c) following any subsequent deferment or forbearance period or (d) following any request by the Borrower to the servicer to change the monthly payment due date (each of which events is a new "Repayment Date"). As of any Repayment Date, my Monthly Payment Amount will be recalculated. My new Monthly Payment Amount will be disclosed to me by the servicer. The new Monthly Payment Amount will equal the amount necessary to pay in full, over the number of months remaining in the Repayment Period, the amount I owe in equal monthly installments of principal and interest at the Variable Rate in effect at the time of the calculation. I understand that this may result in a reduction or increase in my monthly payment as calculated as of each Repayment Date. I understand that during the Repayment Period (and, if I have elected the "Interest Only" repayment option, during the period of interest payments) the servicer may change the monthly payment due date of future payments to a later date for the convenience of the servicer in processing payments or in order to coordinate the due dates of all of my loans processed by the servicer.

4. Amounts Owing at the End of the Repayment Period – Since interest accrues daily upon the unpaid principal balance of my loan, if I make payments after my payment due dates, I may owe additional interest. If I have not paid my late fees, I will also owe additional amounts for those late fees. In such cases you will increase the amount of my last monthly payment to the amount necessary to repay my loan in full.

5. Payments – Payments will be applied first to late fees, other fees and charges, accrued interest, and the remainder to principal.

6. Other Charges - If any part of a monthly payment remains unpaid for a period of more than 15 days after the payment due date, I will pay a late fee not exceeding $5.00 or 5% of the overdue payment amount, whichever is less. To the extent permitted by law, I agree to pay you all amounts you incur in enforcing the terms of this Credit Agreement, including reasonable collection agency and attorney's fees and court costs and other collection costs.

F. LOAN ORIGINATION FEE: If you charge me, I will pay you a Loan Origination Fee at the time my loan is disbursed. The dollar amount of any Loan Origination Fee will be determined by multiplying the Principal Sum times the Loan Origination Fee Percentage shown on the first page of this Credit Agreement. The percentage would be higher if computed only on the amount advanced rather than on the entire Principal Sum (Loan Origination Fee plus the loan amount advanced). For example, a nominal Loan Origination Fee of 6.5% on the entire principal amount would equal 6.9519% of the amount advanced. The Loan Origination Fee I will pay, if any, will be shown on my Disclosure Statement and included with the Principal Sum. To the extent permitted by law, and unless I timely cancel this Credit Agreement (see Paragraph B.2), I will not be entitled to a refund of any Loan Origination Fee after my loan has been disbursed.

G. RIGHT TO PREPAY: I have the right to prepay all or any part of my loan at any time without penalty.

H. FORBEARANCE: If I am unable to repay my loan in accordance with the terms established under this Credit Agreement because of a hardship such as financial or medical difficulty, I may request that you modify these terms. I understand that such modification would be at your option, and, to the extent not prohibited by applicable law, you may charge me a fee equal to two percent 2% of the outstanding principal balance if you agree to modify the terms of this Credit Agreement. I understand that I will remain responsible for all interest accruing during any period of forbearance and that you will add any 2% fee described in the previous sentence and all interest that I do not pay during any forbearance period to the principal balance, as described in Paragraph D.3.

I. WHOLE LOAN DUE: To the extent permitted by applicable law, I will be in default and you have the right to give me notice that the whole outstanding principal balance, accrued interest, and all other amounts payable to you under the terms of this Credit Agreement, are due and payable at once (subject to any applicable law which may give me a right to cure my default) if: (1) I fail to make any monthly payment to you when due, (2) I die, (3) I break any of my other promises in this Credit Agreement, (4) any bankruptcy proceeding is begun by or against me, or I assign any of my assets for the benefit of my creditors, or (5) I make any false written statement in applying for this loan or any other loan or at any time during the Deferment or Repayment Periods. If I default, I will be required to pay interest on this loan accruing after default. The interest rate after default will be subject to adjustment in the same manner as before default. Upon default, you may also capitalize any interest and fees (i.e., add accrued and unpaid interest and fees to the principal balance), and increase the Margin used to compute the Variable Rate by two percentage points (2%).

J. NOTICES:

1. I will send written notice to you, any subsequent holder of this Credit Agreement, and the servicer within ten days after any change in my name, address, or enrollment status (for example, if the Borrower withdraws from the School or transfers to another school participating in this loan program).

2. Any notice required to be given to me by you will be effective when mailed by first class mail to the latest address you have for me. Unless required by applicable law, you need not give a separate notice to the Cosigner, if any.

K. INFORMATION:

1. I must update the information I provided to you whenever you ask me to do so.

2. I authorize you from time to time to request and receive from others credit related information about me (and about my spouse if I live in a community property state).

3. CREDIT BUREAU REPORTING

You may report information about my account to credit bureaus. Late payments, missed payments, or other defaults in my account may be reflected in my credit report.

I understand that the reporting of information about my account to credit bureaus may adversely affect my credit rating and my ability to obtain other credit. You may also report the status of my loan and my payment history, including information about a late payment, missed payment or other defaults in accordance with applicable law.

L. ADDITIONAL AGREEMENTS:

1. I understand that you are located in California and that this Credit Agreement will be entered into in the same state. CONSEQUENTLY, THE PROVISIONS OF THIS CREDIT AGREEMENT WILL BE GOVERNED BY FEDERAL LAW AND THE LAWS OF THE STATE OF CALIFORNIA, WITHOUT REGARD TO CONFLICT OF LAW RULES.
2. The proceeds of this loan will be used only for my educational expenses at the School. The Cosigner, if any, will not receive any of the loan proceeds.
3. My responsibility for paying the loan evidenced by this Credit Agreement is unaffected by the liability of any other person to me or by your failure to notify me that a required payment has not been made. Without losing any of your rights under this Credit Agreement you may accept (a) late payments, (b) partial payments or (c) payments marked "paid in full" or with other restrictions. You may delay, fail to exercise, or waive any of your rights on any occasion without losing your entitlement to exercise the right at any future time, or on any future occasion. You will not be obligated to make any demand upon me, send me any notice, present this Credit Agreement to me for payment or make protest of non-payment to me before suing to collect on this Credit Agreement if I am in default, and to the extent permitted by applicable law, I hereby waive any right I might otherwise have to require such actions. I WILL NOT SEND YOU PAYMENTS MARKED "PAID IN FULL", "WITHOUT RECOURSE" OR WITH OTHER SIMILAR LANGUAGE UNLESS THOSE PAYMENTS ARE MARKED FOR SPECIAL HANDLING AND SENT TO THE ADDRESS IDENTIFIED FOR SUCH PAYMENTS ON MY BILLING STATEMENT, OR TO SUCH OTHER ADDRESS AS I MAY BE GIVEN IN THE FUTURE.
4. I may not assign this Credit Agreement or any of its benefits or obligations. You may assign this Credit Agreement at any time.
5. The terms and conditions set forth in this Credit Agreement and the Disclosure Statement constitute the entire agreement between you and me.
6. If any provision of this Credit Agreement is held invalid or unenforceable, that provision shall be considered omitted from this Credit Agreement without affecting the validity or enforceability of the remainder of this Credit Agreement.
7. A provision of this Credit Agreement may only be modified if jointly agreed upon in writing by you and me. Any modification will not affect the validity or enforceability of the remainder of this Credit Agreement.
8. To the extent permitted by law, you have the right to apply money from any of my deposit account(s) with you to pay all or a portion of any amount overdue under this Credit Agreement. I hereby authorize you to obtain from the School all amounts which may be owed to me by the School, including any refund due to overpayment, early termination of enrollment, or otherwise.
9. If this Credit Agreement is executed by more than one Borrower, each Borrower agrees that any communication between you and any of the Borrowers will be binding on all of the Borrowers. I intend to be treated as a principal of this Credit Agreement and not as a surety. To the extent I may be treated as a surety, I waive all notices to which I might otherwise be entitled as such by law, and all suretyship defenses that might be available to me (including, without limitation, contribution, subrogation and exoneration). I agree that the Borrower may agree to any forbearance or other modification of the repayment schedule and that such agreement will be binding on me. It shall not be necessary for you to resort to or exhaust your remedies against the borrower before calling upon me to make repayment. For purposes of this paragraph only, "I" and "me" refer to the Cosigner only.
10. All dollar amounts stated in this Credit Agreement are in United States dollars. I will make all payments in United States Dollars with no deduction for currency exchange.
11. If the student Borrower fails to complete the education program paid for with this loan, the Cosigner and I are not relieved of any obligation within or pursuant to this Credit Agreement.
12. **I understand and agree that this loan is an education loan and certify that it will be used only for costs of attendance at the School. I acknowledge that the requested loan is subject to the limitations on dischargeability in bankruptcy contained in Section 523 (a) (8) of the United States Bankruptcy Code because either or both of the following apply: (a) this loan was made pursuant to a program funded in whole or in part by The Education Resources Institute, Inc. ("TERI"), a non-profit institution, or (b) this is a qualified education loan as defined in the Internal Revenue Code. This means that if, in the event of bankruptcy, my other debts are discharged, I will probably still have to pay this loan in full.**
13. I authorize any school that I may attend to release to you, and any other persons designated by you, any requested information pertinent to this loan (e.g., enrollment status, prior loan history, and current address).
14. I authorize the Lender, any subsequent holder of this Credit Agreement, and their agents (including TERI) to: (1) advise the School of the status of my application and my loan, (2) respond to inquiries from prior or subsequent lenders or holders with respect to my Credit Agreement and related documents, (3) release information and make inquiries to the persons I have given you as references, for the purposes of learning my current address and telephone number, (4) check my credit and employment history and to answer questions about their credit experience with me, and (5) disclose to the Borrower and/or the Cosigner either in connection with this transaction or any future transaction all information (including status information and non-public personal information) of the Borrower and/or the Cosigner provided in connection with this Credit Agreement.
15. Waiver by Lender: You waive (give up) any right to claim a security interest in any property to secure this Credit Agreement. This does not affect any right to offset as a matter of law.
16. If I fax my signature(s) on the first page of this Credit Agreement back to you and keep the copy I signed, I understand that under federal law the fax you receive will be an original of the first page of this Credit Agreement. You and I agree that all copies of this Credit Agreement (including the fax you receive and the copy I retain), taken together, shall constitute a single original agreement.
17. If any Borrower or Cosigner elects to sign electronically an electronic record of this Credit Agreement, then the following will apply as between Lender and such person: (a) Lender will keep a non-modifiable electronic record of this document and provide a copy to me upon request, (b) I can and have downloaded and/or printed a copy of this document for my records or notified the Lender to mail me a copy of this document, and (c) the Lender's electronic record of this document and any printout from that record shall be an original for all purposes, including any lawsuit to collect amounts that I owe. If I physically sign a copy of this document that has been electronically signed by any other Cosigner or Borrower, as between me and the Lender the copy I sign (and any fax of that copy I may send to Lender) will be an original. However, the electronic signature of another party to this Credit Agreement and the Lender's electronic record of this document containing that signature will be as valid against me as an original, physical document that is physically signed by all parties.

M. DISCLOSURE NOTICES

ALL APPLICANTS:
IMPORTANT FEDERAL LAW NOTICE—

Important information about procedures for opening a new account:

To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account.

What this means for you:
When you open an account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

CALIFORNIA RESIDENTS: I have the right to prohibit the use of information contained in my credit file in connection with transactions not initiated by me. I may exercise this right by notifying the consumer credit reporting agency. A married applicant may apply for a separate account. If you take any adverse action as defined by Section 1785.3 of the California Civil Code and the adverse action is based, in whole or in part, on any information contained in a consumer credit report, I have the right to obtain within 60 days a free copy of my consumer credit report from the consumer reporting agency who furnished you my consumer credit report and from any other consumer credit reporting agency which compiles and maintains files on consumers on a nationwide basis. I have the right as described by Section 1785.16 of the California Civil Code to dispute the accuracy or completeness of any information in a consumer credit report furnished by the consumer credit reporting agency.

CALIFORNIA AND UTAH RESIDENTS: As required by California and Utah law, I am hereby notified that a negative credit report reflecting on my credit record may be submitted to a credit reporting agency if I fail to fulfill the terms of my credit obligations.

IOWA, KANSAS AND NEBRASKA RESIDENTS (For purposes of the following notice, the word "you" refers to the Borrower and the Cosigner, not the Lender): NOTICE TO CONSUMER. This is a consumer credit transaction. 1. DO NOT SIGN THIS CREDIT AGREEMENT BEFORE YOU READ THIS CREDIT AGREEMENT. 2. YOU ARE ENTITLED TO A COPY OF THIS CREDIT AGREEMENT. 3. YOU MAY PREPAY THE UNPAID BALANCE AT ANY TIME WITHOUT PENALTY AND MAY BE ENTITLED TO A REFUND OF UNEARNED CHARGES IN ACCORDANCE WITH LAW.

MARYLAND RESIDENTS: In Paragraph L.1, Lender and I have agreed that this Credit Agreement is governed by federal law and the laws of CALIFORNIA, without regard to conflict of laws rules; if any court should nevertheless determine that this Credit Agreement is subject to Maryland laws concerning credit, then only to the extent that Maryland law applies, Lender and I agree and elect that this loan is made under and governed by Subtitle 10, Credit Grantor Closed End Credit Provisions, of Title 12 of the Commercial Law Article of the Annotated Code of Maryland, except as preempted by federal law.

MISSOURI RESIDENTS: Oral agreements or commitments to loan money, extend credit or to forbear from enforcing repayment of a debt including promises to extend or renew such debt are not enforceable. To protect me (borrower(s)) and you (creditor) from misunderstanding or disappointment, any agreements we reach covering such matters are contained in this writing, which is the complete and exclusive statement of the agreement between us, except as we may later agree in writing to modify it.

NEVADA RESIDENTS: This is a loan for study.

NEW JERSEY RESIDENTS: The section headings of this Credit Agreement are a table of contents and not contract terms. Portions of this Credit Agreement with references to actions taken to the extent of applicable law apply to acts or practices that New Jersey law permits or requires. In this Credit Agreement, acts or practices (i) by you which are or may be permitted by "applicable law" are permitted by New Jersey law, and (ii) that may or will be taken by you unless prohibited by "applicable law" are permitted by New Jersey law.

NEW YORK, RHODE ISLAND AND VERMONT RESIDENTS: A consumer report (credit report) may be obtained from a consumer-reporting agency (credit bureau) in connection with this loan. If I request (1) I will be informed whether or not consumer reports were obtained, and (2) if reports were obtained, I will be informed of the names and addresses of the credit bureaus that furnished the reports. If you agree to make this loan to me, a consumer credit report may be requested or used in connection with renewals or extensions of any credit for which I have applied, reviewing my loan, taking collection action on my loan, or legitimate purposes associated with my loan.

OHIO RESIDENTS: The Ohio laws against discrimination require that all creditors make credit equally available to all credit worthy customers, and that credit reporting agencies maintain separate credit histories on each individual upon request. The Ohio Civil Rights Commission administers compliance with this law.

WISCONSIN RESIDENTS: For married Wisconsin residents, my signature on this Credit Agreement confirms that this loan obligation is being incurred in the interest of my marriage or family. No provision of any marital property agreement (pre-marital agreement), unilateral statement under Section 766.59 or court decree under Section 766.70 adversely affects the interest of the Lender unless the Lender, prior to the time that the loan is approved, is furnished with a copy of the agreement, statement, or decree or has actual knowledge of the adverse provision when the obligation to the Lender is incurred. If the loan for which I am applying is granted, my spouse will also receive notification that credit has been extended to me.

N. BORROWER'S CERTIFICATION: I declare under penalty of perjury under the laws of the United States of America that the following is true and correct. I certify that all information I provided to you in connection with this loan, including without limitation, the information contained in this Credit Agreement, is true, complete and correct to the best of my knowledge and belief and is made in good faith. I understand that I am responsible for repaying immediately any funds that I receive which are not to be used or are not used for educational expenses related to attendance at the School for the academic period stated. I certify that I am not now in default on a Federal Perkins Loan, a Federal Stafford Loan, a Federally Insured Student Loan, a Federal Supplemental Loan for student Borrowers (SLS), a Federal PLUS Loan, an Income Contingent Loan, a Federal Consolidation Loan, a Federal Ford Direct Loan, or any other education loan received for attendance at any school.

By signing this Credit Agreement, to the extent permitted by applicable law, I hereby ratify, confirm, and acknowledge the validity of all prior credit agreements I have signed with the Lender for this loan program. I intend and agree that all such credit agreements shall be binding on me. The consideration for this affirmation is the new credit extended by the Lender to me under this Credit Agreement.

O. STATE-SPECIFIC COSIGNER NOTICES: For the purposes of the following notices only, the words "you" and "your" refer to the Cosigner, where applicable, not to the lender.

FOR OBLIGORS COSIGNING IN IOWA, NEW YORK AND SOUTH CAROLINA:

NOTICE: You agree to pay the debt identified below although you may not personally receive any property, goods, services, or money. You may be sued for payment although the person who receives the property, goods, services, or money is able to pay. You should know that the Total of Payments listed below does not include finance charges resulting from delinquency, late charges, repossession or foreclosure costs, court costs or attorney's fees, or other charges that may be stated in the Credit Agreement or contract. You will also have to pay some or all of these costs and charges if the Credit Agreement or contract, the payment of which you are guaranteeing requires the Borrower to pay such costs and charges. This notice is not the Credit Agreement or contract that obligates you to pay the debt. Read the Credit Agreement or contract for the exact terms of your obligation.

IDENTIFICATION OF DEBT (S) YOU MAY HAVE TO PAY
Name of Debtor: The Borrower and Cosigner identified on the first page of this Credit Agreement.
Name of Creditor: Bank of America, National Association, and its successors and assigns.
Date: If the loan is disbursed by check, the date of the check. If the loan is disbursed electronically, the date the creditor transmits the funds to the School.
Kind of Debt: Education loan.
Total of Payments: The Loan Amount Requested set forth on the first page of this Credit Agreement (to the extent advanced), plus interest and the Loan Origination Fee set forth in this Credit Agreement.

FOR OBLIGORS COSIGNING IN VERMONT:

NOTICE TO COSIGNER

YOUR SIGNATURE ON THIS CREDIT AGREEMENT MEANS THAT YOU ARE EQUALLY LIABLE FOR REPAYMENT OF THIS LOAN. IF THE BORROWER DOES NOT PAY, THE LENDER HAS A LEGAL RIGHT TO COLLECT FROM YOU.

FOR OBLIGORS COSIGNING IN WEST VIRGINIA:

NOTICE TO COSIGNER

You are being asked to guarantee this debt. Think carefully before you do. If the Borrower doesn't pay the debt, you will have to. Be sure you can afford to pay it if you have to, and that you want to accept this responsibility. You may have to pay up to the full amount of the debt if the Borrower does not pay. You may also have to pay late fees or collection costs, which increase this amount. The creditor can collect this debt from you without first trying to collect from the Borrower. The creditor can use the same collection methods against you that can be used against the Borrower, such as suing you, garnishing your wages, etc. If this debt is ever in default, that fact may become a part of your credit record. This notice is not the contract that makes you liable for the debt.

Exhibit "B"
Note Disclosure Statement

NOTE DISCLOSURE STATEMENT

$ 21,857.92
1599
Loan No.

Borrower(s) DALTON C GAUDIN
MARIANO J ZEMBORAIN

Student: DALTON C GAUDIN
Date: September 20, 2007

DALTON C GAUDIN

Lender Name and Address:
BANK OF AMERICA, N A
600 WILSHIRE BLVD, 4TH FLOOR
LOS ANGELES, CA 90017

This disclosure statement relates to your Loan Note disbursed on September 20, 2007.
Because your Loan is either being disbursed or entering repayment, or the repayment terms are being modified, the following information about your Loan is being given to you.

ANNUAL PERCENTAGE RATE	FINANCE CHARGE	Amount Financed	Total of Payments
The cost of your credit as a yearly rate.	The dollar amount the credit will cost you.	The amount of credit provided to you or on your behalf.	The amount you will have paid after you have made all payments scheduled.
12.242 %	$ 41,646.40	$ 20,000.00	$ 61,646.40

Your payment schedule will be:

Number of Payments	Amount of Payments	When Payments are due
240	$ 256.86	On the 10th day of each month beginning 12/2008

VARIABLE RATE: The Annual Percentage Rate, which is based on an index plus a margin, may increase during the term of the loan if the index rate increases. The index is (check one):

- ☐ **Prime Rate Index Adjusted Monthly** - The highest U.S. bank prime rate published in the "Money Rates" section of The Wall Street Journal (Eastern Edition) on the last business day of each calendar month.
- ☐ **Prime Rate Index Adjusted Quarterly** - The highest U.S. bank prime rate published in the "Money Rates" section of The Wall Street Journal (Eastern Edition) on the last business day of each calendar quarter.
- ☐ **LIBOR Index Adjusted Quarterly** - The average of the one-month London Interbank Offered Rates published in the "Money Rates" section of The Wall Street Journal (Eastern Edition) on the first business day of each of the three (3) calendar months immediately preceding the first day of each calendar quarter.
- ☒ **LIBOR Index Adjusted Monthly** - The one-month London Interbank Offered Rate published in the "Money Rates" section of The Wall Street Journal (Eastern Edition) on the first business day of the preceding calendar month.

Any increase in the index and the Annual Percentage Rate which occurs while principal payments are deferred will increase the amount of any current and all future payments. Any increase in the index and the Annual Percentage Rate which occurs while principal and interest payments are deferred will increase the amount of all future payments. Any increase in the index and the Annual Percentage Rate which occurs after you have begun to make principal and interest payments on your loan will increase the amount of your future principal and interest payments beginning with your next annual payment adjustment date. For example, assume you obtain a loan in your junior year, in the amount of $10,000, at an interest rate of 11%, and you defer principal and interest payments until after your graduation, and the repayment term of the loan is 20 years. If the interest rate increased to 12% on January 1st of your senior year, the interest which accrues while principal and interest payments are deferred will increase by $91.01, and your monthly principal and interest payments would increase by $9.37.

LATE CHARGES: If a payment is more than 15 days late, you may be charged $5.00 or 5% of the payment, whichever is less. If you default, Lender (or any subsequent holder of your Loan Note) may increase the margin used to compute the Annual Percentage Rate by two percentage points (2%).
PREPAYMENT: If you pay off early, you will not have to pay a penalty.

Estimates: All numerical disclosures except the late payment disclosure are estimates.

See your contract documents for any additional information about non-payment, default, any required repayment in full before the scheduled date, any security interest and prepayment refunds and penalties.

Principal Amount of Note (Amount Financed plus Prepaid Finance Charge)			$ 21,857.92
Itemization of Amount Financed			
Amount paid to DALTON C GAUDIN and	$		
Amount paid to MARIANO J ZEMBORAIN	$	20,000.00	
Total Amount Financed			$ 20,000.00
Itemization of Prepaid Finance Charge			
Origination Fee	$	1,857.92	
Total Prepaid Finance Charge(s)			$ 1,857.92

Payment History
& Deferments or Forbearance Applied (if applicable)

BORROWER SSN.
1ST DISB: 09-20-2007

NAME: DALTON C GAUDIN
LOAN SEQ: 2

LOAN PROGRAM: ALPLN

Payment History

	Effective Date	Posted Date	Transaction Sub-Type	Transaction Type	Applied Principal	Applied Interest	Applied Late Fees	Interest Accrual	Outstanding Principal	Outstanding Interest
1	09-20-2007	09-20-2007	AUTOMATIC	DISBURSEMENT	21857.92	0.00	0.00	0.00	21857.92	0.00
2	01-01-2008	01-02-2008	AUTOMATIC	CAPITALIZATION	676.24	-676.24	0.00	676.24	22534.16	0.00
3	04-01-2008	04-02-2008	AUTOMATIC	CAPITALIZATION	564.23	-564.23	0.00	564.23	23098.39	0.00
4	07-01-2008	07-01-2008	AUTOMATIC	CAPITALIZATION	494.94	-494.94	0.00	494.94	23593.33	0.00
5	10-01-2008	10-01-2008	AUTOMATIC	CAPITALIZATION	486.89	-486.89	0.00	486.89	24080.22	0.00
6	11-15-2008	11-17-2008	AUTOMATIC	CAPITALIZATION	257.22	-257.22	0.00	257.22	24337.44	0.00
7	06-01-2009	06-01-2009	AUTOMATIC	CAPITALIZATION	930.13	-930.13	0.00	930.13	25267.57	0.00
8	08-01-2009	08-03-2009	AUTOMATIC	CAPITALIZATION	258.19	-258.19	0.00	258.19	25525.76	0.00
9	08-20-2009	08-20-2009	BORROWER	PAYMENT	-106.99	-80.52	0.00	80.52	25418.77	0.00
10	09-16-2009	09-18-2009	BORROWER	PAYMENT	0.00	-93.82	0.00	113.63	25418.77	19.81
11	10-29-2009	10-30-2009	BORROWER	PAYMENT	0.00	-93.82	0.00	180.18	25418.77	106.17
12	12-02-2009	12-03-2009	BORROWER	PAYMENT	0.00	-93.82	0.00	142.08	25418.77	154.43
13	12-21-2009	12-22-2009	BORROWER	PAYMENT	0.00	-93.82	0.00	79.39	25418.77	140.00
14	02-06-2010	02-09-2010	BORROWER	PAYMENT	0.00	-187.64	0.00	195.88	25418.77	148.24
15	03-15-2010	03-15-2010	BORROWER	PAYMENT	0.00	-187.64	0.00	154.08	25418.77	114.68
16	06-01-2010	06-01-2010	COSIGNER	PAYMENT	0.00	-93.82	0.00	325.26	25418.77	346.12
17	06-18-2010	06-18-2010	BORROWER	PAYMENT	0.00	-187.64	0.00	71.38	25418.77	229.86
18	08-18-2010	08-18-2010	BORROWER	PAYMENT	0.00	-97.39	0.00	258.49	25418.77	390.96

19	12-09-2010	12-10-2010	BORROWER	PAYMENT	0.00	-530.00	0.00	474.60	25418.77	335.56
20	01-21-2011	01-24-2011	BORROWER	PAYMENT	0.00	-126.50	0.00	179.95	25418.77	389.01
21	02-15-2011	02-16-2011	BORROWER	PAYMENT	0.00	-132.12	0.00	104.71	25418.77	361.60
22	04-05-2011	04-05-2011	BORROWER	PAYMENT	0.00	-263.38	0.00	205.08	25418.77	303.30
23	04-25-2011	04-26-2011	BORROWER	PAYMENT	0.00	-150.00	0.00	83.70	25418.77	237.00
24	06-21-2011	06-22-2011	BORROWER	PAYMENT	0.00	-80.00	0.00	237.43	25418.77	394.43
25	06-22-2011	06-22-2011	BORROWER	PAYMENT	0.00	-165.07	0.00	4.15	25418.77	233.51
26	08-03-2011	08-03-2011	BORROWER	PAYMENT	0.00	-131.69	0.00	173.86	25418.77	275.68
27	09-02-2011	09-02-2011	BORROWER	PAYMENT	0.00	-149.31	0.00	124.09	25418.77	250.46
28	09-22-2011	09-22-2011	BORROWER	PAYMENT	0.00	-149.30	0.00	82.73	25418.77	183.89
29	09-26-2011	09-26-2011	BORROWER	PAYMENT	0.00	-18.52	0.00	16.54	25418.77	181.91
30	10-07-2011	10-07-2011	BORROWER	PAYMENT	0.00	-82.22	0.00	45.62	25418.77	145.31
31	10-13-2011	10-13-2011	BORROWER	PAYMENT	-29.38	-170.25	0.00	24.94	25389.39	0.00
32	1 1-02-2011	11-02-2011	BORROWER	PAYMENT	-116.48	-83.06	0.00	83.06	25272.91	0.00
33	12-23-2011	12-23-2011	BORROWER	PAYMENT	0.00	-199.54	0.00	211.67	25272.91	12.13
34	01-18-2012	01-18-2012	BORROWER	PAYMENT	-108.16	-120.18	0.00	108.05	25164.75	0.00
35	02-01-2012	02-01-2012	BORROWER	PAYMENT	-140.43	-57.94	0.00	57.94	25024.32	0.00
36	03-30-2012	03-30-2012	BORROWER	PAYMENT	0.00	-172.05	0.00	239.12	25024.32	67.07
37	04-18-2012	04-18-2012	BORROWER	PAYMENT	-54.94	-144.91	0.00	77.84	24969.38	0.00
38	04-27-2012	04-27-2012	BORROWER	PAYMENT	-134.89	-36.77	0.00	36.77	24834.49	0.00
39	06-13-2012	06-13-2012	BORROWER	PAYMENT	0.00	-27.97	0.00	191.02	24834.49	163.05
40	09-01-2012	09-01-2012	AUTOMATIC	CAPITALIZATION	488.20	-488.20	0.00	325.15	25322.69	0.00
41	09-11-2012	09-11-2012	BORROWER	PAYMENT	-160.93	-41.44	0.00	41.44	25161.76	0.00

42	10-03-2012	10-03-2012	BORROWER	PAYMENT	-108.86	-90.58	0.00	90.58	25052.90	0.00
43	11-05-2012	11-05-2012	BORROWER	PAYMENT	-64.41	-135.02	0.00	135.02	24988.49	0.00
44	04-23-2013	04-23-2013	AUTOMATIC (DEF ACCT)	CHARGE OFF	-24988.49	-688.78	0.00	688.78	0.00	0.00

Deferment/Forbearance

	Type	Region	Beginning Date	Ending Date	Description
1	F	PA	12-01-2008	05-31-2009	GENERAL/TEMPORARY HARDSHIP FORBEARANCE
2	F	PA	07-01-2009	07-31-2009	ADMINISTRATIVE
3	F	PA	07-01-2012	08-31-2012	GENERAL/TEMPORARY HARDSHIP FORBEARANCE

Annex I – Bank of America Loan Tape (Redacted)

AINVEST	Borrower_Taxid	Borrower_LstNm	Borrower_FirstNm	Borrower_MidIn	Borrower_AddAdr1	Borrower_AddAdr2	Borrower_City	Borrower_Cntry	Borrower_Zip	Borrower_DOB	Contract Date	Principal Amount	Accrued Interest	Sale Price	Charge Off	Charge Off Amt	Co-borrower_TaxId	Co-borrower_LstNm	Co-borrower_FirstNm	LstPmtAmt	LstPmtDt
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]

Williams&Fudge

p 803.366.1664| tf 1.800.551.5772
wfpayaccounts.com
PO Box 11590
Rock Hill, SC 29731

Consumer Information

Williams & fudge, Inc. Consumer ID#	Williams & Fudge, Inc. Pin#	Amount Due for Account(s) Listed Below
2483791	4143	$11,292.68

April 29, 2022

Account(s) Details

Original Creditor: Bank of America, N.A.
Original Bank of America Loan#: /5152
Current Creditor: Student Loan Solutions, LLC
Williams & Fudge, Inc Consumer ID: 2483791
Williams & Fudge, Inc. Pin #: 4143
Total Amount Currently Due and Owing: $11,292.68
Obligors: DALTON C GAUDIN

To: DALTON C GAUDIN

Please take notice that you are in default by failing to make your payments on time as required by the agreement for original loan # SL732405152 (the "Agreement"), originated by Bank of America, N.A., and currently owned by Student Loan Solutions, LLC ("SLS"). You failed to pay installments due as required by the Agreement.

Pursuant to the Agreement, SLS hereby accelerates the loan and demands all payments due. Consequently, $11,292.68 is now immediately due and owing to SLS.

Williams & Fudge, Inc.
Bob Duenkel 803.366.1664

This communication is from a debt collector and is an attempt to collect a debt. Any information obtained will be used for that purpose.

As required by law, you are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit reporting agency if you fail to fulfill the terms of your credit obligations. But we will not submit a negative credit report to a credit reporting agency about this credit obligation until the expiration of the time period described in the notice on the front of this letter.

The state Rosenthal Fair Debt Collection Practices Act and the federal Fair Debt Collection Practices Act require that, except under unusual circumstances, collectors may not contact you before 8 a.m. or after 9 p.m. They may not harass you by using threats of violence or arrest or by using obscene language. Collectors may not use false or misleading statements or call you at work if they know or have reason to know that you may not receive personal calls at work. For the most part, collectors may not tell another person, other than your attorney or spouse, about your debt. Collectors may contact another person to confirm your location or enforce a judgment. For more information about debt collection activities, you may contact the Federal Trade Commission at 1-877-FTC-HELP or www.ftc.gov.

As a convenience we provide multiple methods for payment of the above balance.

Online Payments	Pay by Phone	Pay by Mail
www.wfpayaccounts.com You may also view account information at our website by selecting the "Check Balance" option.	Contact: Bob Duenkel 803.366.1664	Williams & Fudge, Inc. P.O. Box 11590 Rock Hill, SC 29731-1590

ElectronicChecks (ACH), Visa, Master Card, and Discover

Note: Payment by debit/credit card is not allowed by every Williams & Fudge, Inc. client. If you attempt to pay your debt via credit card and the applicable creditor does not allow Williams & Fudge, Inc. to accept credit card payments, then we will not run your payment. We will attempt to contact you to secure an alternate method of payment. Please contact us prior to attempting a credit card payment if you have any questions or concerns.

402TTWALL11SLSA2