

Approval of Your Borrower Defense Case Under Exhibit C of the Sweet v. Cardona Settlement

U.S. Department of Education <noreply@studentaid.gov>

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To: strate47@hotmail.com <strate47@hotmail.com>

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February 28, 2023

Borrower Defense Application #: 01596602

Borrower Defense Application School: University of Phoenix

Approval of Your Borrower Defense Case Under Exhibit C of the *Sweet v. Cardona* Settlement

Dear Michael:

You are receiving this letter because you are a member of the class of federal student loan borrowers covered by the recent settlement of the *Sweet v. Cardona* ("Sweet") lawsuit. You submitted a Borrower Defense to Repayment discharge application relating to your federal student loan(s) on or before June 22, 2022, and you attended a school listed on Exhibit C ("School") of the settlement agreement.

Pursuant to the *Sweet* settlement, the Department of Education will do the following:

- discharge your federal student loan(s) taken out for your enrollment in the University of Phoenix ("Relevant Federal Student Loan(s)");
- provide a refund for any payments made to the Department of Education on your Relevant Federal Student Loan(s), including Relevant Federal Student Loan debt that you previously paid off; and
- delete the credit report tradeline associated with the discharged loan(s).

The benefits described in this message apply to your Relevant Federal Student Loan(s). The benefits do not apply to private loans. The discharge of your Relevant Federal Student Loan(s) means that you will no longer owe the debt. You also may receive a refund for prior payments made to the Department on your discharged loan(s) related to University of Phoenix. Your loan servicer will let you know if you are eligible for a payment refund, which would be mailed to you. Please check your online account with your loan servicer to ensure your address is correct so you can receive any refund.

Other than confirming your address, you do not have to take any further action to receive your discharge. Your servicer will send you more details about the discharge, including which loans will be forgiven. Your Relevant Federal Student Loan debt will remain in forbearance and collections will be stopped until you receive relief. Your credit report will also be updated to reflect this discharge when it is complete.

If you have questions about this notice, please call our borrower defense hotline at 1-855-279-6207 from 8:00-8:00 ET on Monday-Friday or from 11:00-5:00 ET on Saturday or Sunday.

Sincerely,



Richard Cordray
Chief Operating Officer
Federal Student Aid

Federal Student Aid
AN OFFICE OF THE U.S. DEPARTMENT OF EDUCATION

830 First Street, NE, Washington, D.C. 20002
[StudentAid.gov/borrower-defense](https://studentaid.gov/borrower-defense)