



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

June 20, 2022

#BWBBCT
#B930 0597 5806 20L5#
ELAINE P GROSSOMANIDES
83 STAFFORDSHIRE COMMONS DR
WALLINGFORD CT 06492-1757



TRANSFER OF YOUR LOAN ACCOUNT

Account Number: 07 8639 0431

17202800487401

Dear Borrower:

The U.S. Department of Education (ED) will soon transfer the customer service of your federal student loan account to MOHELA, another member of ED's federal loan servicer team. Your loans are not being sold. ED will continue to own your loans; however, a different servicer will manage your loans and assist you on ED's behalf.

This change in servicer will not impact the existing terms, conditions, interest rate, or available repayment plans of your federal student loans.

Your loan account will be transferred to MOHELA on or about 07/07/2022. If ED doesn't transfer your account as planned, we'll let you know.

Once your loans have been fully transferred, you may see some changes on your credit report. Your federal student loans will be reported under your new loan servicer MOHELA.

The current balance of the loans being transferred as of the date of this letter is \$73,561.35. This includes for all loans a total principal balance of \$72,834.48 and an outstanding accrued interest balance of \$726.87.

Your Actions: To help ensure a smooth transition to MOHELA, you'll need to do the following:

- ✓ Read the questions and answers that follow to learn more about the transfer.
- ✓ Establish online loan account access with your new servicer.
- ✓ Update your address book or phone to include your new servicer's contact information.
- ✓ Update your address book or phone to include your new servicer's contact information.
- ✓ If applicable, make the changes necessary to direct your federal student loan payments to your new servicer.

Sincerely,
FedLoan Servicing

TSXW5 FS07BPRTCH 0786390431 FLS1CL

83000000671925811

20220620031413 20220620041847

P.O. Box 69184, Harrisburg, PA 17106-9184 | M-F 8AM to 9PM (ET) | 800-699-2908 | International 717-720-1985 | 711

MyFedLoan.org

Visit phaaa.org/oca for state and federal consumer advocacy resources.

Questions and Answers about Your Federal Student Loan Account Transfer

Q1: What is MOHELA's contact information?

A1: The contact information for MOHELA is as follows:

Website:	mohela.com
Phone:	888-866-4352
Payment Address:	Department of Education MOHELA P.O. Box 790233 St Louis, MO 63179-0233
Correspondence Address:	MOHELA 633 Spirit Drive Chesterfield, MO 63005-1243
NMLS#	1442770

Q2: When will MOHELA contact me?

A2: MOHELA will contact you after your federal student loan account has been transferred and loaded into its system. If you have questions at any time after the transfer date, give MOHELA a call. The contact information you'll need is in Q&A #1.

Q3: Will I have a new account number with MOHELA?

A3: Yes. MOHELA will assign a new federal student loan account number to you once it loads your loans into its system. MOHELA will inform you of your new account number in the first communication it sends to you.

Q4: Will MOHELA have online account access?

A4: Yes. MOHELA will have online federal student loan account access. You'll just need to follow the instructions for signing up once MOHELA provides those instructions to you. As part of that process, you'll establish a new username and password.

Q5: To whom will I make federal student loan payments after MOHELA is my servicer?

A5: After ED transfers your federal student loan account to MOHELA, you'll make payments to that servicer. MOHELA will let you know when your payments will be due. Please wait until you have received a communication from MOHELA regarding the transfer to start sending payments to MOHELA.

Q6: If I am enrolled in Direct Debit with FedLoan Servicing, will the automatic payments continue with MOHELA?

A6: Yes. If you are enrolled in Direct Debit, your information will be transferred to MOHELA and automatic payments will resume with MOHELA when payments resume.



A Department of Education Servicer

Federal Student Aid

An OFFICE of the U.S. DEPARTMENT of EDUCATION

July 26, 2022

#BWBBLCY

#B930 0597 5807 27L7#

ELAINE P GROSSOMANIDES

83 STAFFORDSHIRE COMMONS DR

WALLINGFORD CT 06492-1757



018694

ACCT NUMBER: 0786390431

WELCOME TO MOHELA!
Your Student Loans Have A New Home

WHY WE ARE CONTACTING YOU

Welcome to MOHELA! Effective 07/07/2022, the U.S. Department of Education (ED) transferred the customer service aspects of your federal student loan account from FedLoan Servicing to MOHELA. Going forward, MOHELA will be the servicer for borrowers in the Public Service Loan Forgiveness (PSLF) Program. Having all of your loans with MOHELA will continue to make it easier for you to manage your loans and track your progression in the PSLF program. A list of your loans that transferred is included in this letter. ED will continue to own your loans and MOHELA will manage your loans and assist you on ED's behalf. This change will not impact the existing terms, conditions, interest rates, loan discharge or forgiveness programs, or available repayment plans on the loans. It also will not change the temporary payment suspension and 0% interest benefits borrowers are currently receiving due to the coronavirus emergency.

ELIGIBILITY TRACKING FOR PUBLIC SERVICE LOAN FORGIVENESS

We will continue to track and update:

- the number of eligible and qualifying payments you have made during the period(s) of qualifying employment,
- the estimated number of payments that are still required, and
- the date you are expected to be eligible to apply for forgiveness.

IMPORTANT TRANSFER INFORMATION

Your Actions: To help ensure a smooth transition to MOHELA, you'll need to do the following:

- ✓ Read the questions and answers that follow to learn more about the transfer.
- ✓ Review the enclosed loan information.
- ✓ Review the enclosed Gramm-Leach-Bliley Act Privacy Notice.
- ✓ Establish online loan account access on mohela.com in order to track and view your eligible and qualifying PSLF payments and upload new PSLF forms.
- ✓ Update your address book or phone to include MOHELA's contact information.
- ✓ Make any necessary changes to your contact information.
- ✓ If applicable, make the changes necessary to direct your federal student loan payments to MOHELA.

OS07BWELTS

86000000035749355

P 888.866.4352 | F 866.222.7060 | TDD Dial 711 | 7A-10P M, 7A-7P T-F, 9A-1P S CT | mohela.com

fb.com/MOHELA.usa | @MOHELA 633 Spirit Drive | Chesterfield, MO 63005-1243

MOHELA is here to help answer questions about your transfer and to help you track your PSLF progress. We look forward to providing you with excellent service!

What to Know for Public Service Loan Forgiveness

Have additional employment to certify? If you have additional employment to be certified, please complete another PSLF form with the required information and send to MOHELA. Use the PSLF Help tool at <https://StudentAid.gov/pslf/> to generate a PSLF form for you and your employer to sign. Send your completed form to the correspondence address listed below.

Have PSLF Questions? If you have any questions regarding the Public Service Loan Forgiveness Program, visit mohela.com for more information or call 855-265-4038 and speak to one of our PSLF specialists that are here to help.

Questions and Answers about Your Federal Student Loan Account Transfer to MOHELA

Q1: What is MOHELA's contact information?

A1: The contact information for MOHELA is as follows:

Send Payment To: U.S. Department of Education MOHELA PO Box 790233 St. Louis, MO 63179-0233 <i>All payments must be drawn in U.S. currency on U.S. financial institutions or TD Bank.</i> Phone: 888.866.4352 (toll-free) TDD: Dial 711 Automated Account Information 24/7	Send All Correspondence To: U.S. Department of Education MOHELA 633 Spirit Drive Chesterfield, MO 63005-1243 <i>Please include your account # on all correspondence</i> Fax: 866.222.7060 (toll-free) Online Account Access: 24/7 at mohela.com Create a new ID and password today! Go Paperless: Sign up on mohela.com to receive your account information online
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Military Benefits: Contact our team of Servicemember and Veteran Liaisons at 855.278.3619 or visit mohela.com/military for more information about the benefits from the U.S. Department of Education and U.S. Department of Defense.

Q2: Why is MOHELA contacting me?

A2: MOHELA is contacting you now because your federal student loan account has been transferred and loaded to our system. If you have any questions, please visit mohela.com or contact customer service.

Q3: Will I have a new account number with MOHELA?

A3: You may. MOHELA assigned a federal student loan account number to you which may be the same as you had with your prior servicer. The account number is included in this letter and available on mohela.com.

Q4: Will MOHELA have online account access?

A4: Yes. Visit mohela.com to create a user ID and password to begin managing your student loan account 24/7. Update your contact information, make payments and enroll in Auto Debit, paperless correspondence delivery, download the MOHELA app, enroll in text and email notifications. ***Please allow 3-4 business days from the date of this letter for all of your billing and auto debit information to be available on mohela.com.***

Q5: To whom will I make federal student loan payments after MOHELA is my servicer?

A5: If you are making payments, immediately begin using MOHELA's contact information to make payments. We will also let you know when payments will be due. Please make sure your contact information is up-to-date on mohela.com so we can send you important information.



Q6: What happens if I made my payment to FedLoan Servicing just prior to or after the transfer?

A6: If you made your federal student loan payment directly to FedLoan Servicing that was not yet posted to your loans prior to the transfer, these payments will be forwarded to MOHELA within the next 30 days and we will post the payment to your loans with the effective date that the payment was made to FedLoan Servicing. Please immediately begin using MOHELA's contact information to make payments to avoid payment posting delays.

Q7: If I normally use a bank or bill pay service to make payments, what do I need to do?

A7: You'll need to provide your bank or bill paying service with the following information for MOHELA:

- Department of Education MOHELA
- PO Box 790233, St. Louis, MO 63179-0233
- New MOHELA Account Number

It's very important to provide the updated name, payment address, and account to your bank or bill paying service immediately. If you don't make these updates, the bank or bill paying service will send your payments to the wrong servicer, and there will be a delay in your account being credited.

Q8: If I am enrolled in Direct Debit with FedLoan Servicing, will the automatic payments continue with MOHELA?

A8: Yes. If you are enrolled in Direct Debit, your information has been transferred to MOHELA and automatic payments will resume with MOHELA. If something changes, MOHELA will notify you. You can also log in to mohela.com to manage your Auto Debit. ***Please allow 3-4 business days from the date of this letter for all of your billing and auto debit information to be available on mohela.com.***

Q9: When will the consumer credit reporting agencies be updated with my new servicer?

A9: Now that we are servicing your federal student loans, you may see some changes on your credit report. Within 90 days, your old federal student loans will now be reported by us.

Q10: I sent FedLoan Servicing a form/application, do I need to resend this to MOHELA?

A10: No action is necessary. Any form/application already processed or pending to be processed will be forwarded to MOHELA within the next 30 days. Please immediately begin using MOHELA's contact information for correspondence.

Q11: Will the status of my loans change?

A11: The status of your loans should remain the same unless we are notified of a change.

Q12: My loans were benefiting from the payment pause due to the coronavirus, will my payments still be paused with MOHELA?

A12: Yes. The payment pause and 0% interest rate will remain active through August 31, 2022.

Q13: Do I need to pay for help with my student loan benefits?

A13: You never have to pay for help! If you have questions or need help with your student loans, contact us for free help. Learn to avoid student aid scams at StudentAid.gov/scams.

LOAN INFORMATION

Owner Name	Loan Program	Date Disbursed	Principal Balance	Outstanding Interest
DEPT OF EDUCATION	DLSCNS	03/19/2019	\$42,972.34	\$170.85
DEPT OF EDUCATION	DLUCNS	03/19/2019	\$29,862.14	\$556.02

HOW TO READ YOUR LOAN INFORMATION

Owner Name: The lender of your student loan.

Loan Program: This is your loan type.

Date Disbursed: Date this specific loan was disbursed.

Principal Balance: The principal amount remaining to be paid on this loan. This does not include accrued interest and is not your payoff amount.

Outstanding Interest: Accrued interest which has not been paid. Interest accrues daily based on the principal balance and interest rate.

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

CALIFORNIA RESIDENTS: 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 877.FTC.HELP or ftc.gov.



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

September 22, 2020

#BWBBCFT
#B930 0597 5809 22L0#
ELAINE P GROSSOMANIDES
83 STAFFORDSHIRE COMMONS DR
WALLINGFORD CT 06492-1757



INCOME-DRIVEN REPAYMENT PLAN RECALCULATED

Account Number: 07 8639 0431

26703400049301

We recalculated your monthly payment for your Revised Pay As You Earn (REPAYE) plan. We used your income documentation and family size to determine your monthly payment of \$24.23 which is first due on 10/18/2020.*

Your new monthly payment amount is effective for all payments due between 10/18/2020 and 10/01/2021. You are still responsible for any payments due before 10/18/2020. About 3 months prior to 10/01/2021, we will send you notification letting you know that you are due to recertify (complete a new application and provide updated income documentation). If you do not recertify, any outstanding interest will likely be capitalized and your payment amount may increase.

* Since you are currently on a deferment or forbearance, you are not due to make your first IDR payment on 10/18/2020. You are not responsible to make payments until your deferment or forbearance ends. If you can make your monthly payments towards forgiveness now, contact us.

Good to Know

- If your financial circumstances change, you can ask us to recalculate your monthly payment amount at any time by applying online at StudentAid.gov and selecting the third box in Item 1.
- To learn more about loan forgiveness under an IDR plan, including the amount of payments you are required to make, visit MyFedLoan.org/IDRFAQ.
- If you wish to leave an IDR plan, you must have time remaining in the repayment plan you want to change to and your new payment amount will be based on the balance of your eligible loans at the time you leave IDR.
- You will need to recertify your income and family size annually regardless of whether you are in a deferment or forbearance and regardless of whether your income or family size has changed. We will notify you before the date you are required to recertify. If we do not receive your recertification information by the deadline each year, any outstanding interest will capitalize (be added to your principal balance) and you will be placed on the Alternative Repayment plan where your term is based on the lesser of 10 years or the remainder of the 20 or 25 years until forgiveness.

TLXJ2 FS06BAPIDR 0786390431 FLS1CL 83000000572101033

P.O. Box 69184, Harrisburg, PA 17106-9184 | M-F 8AM to 9PM (ET) | 800-699-2908 | International 717-720-1985 | 711

MyFedLoan.org

20200922115611 20200923011753

Loan Information

Loan Program	Disbursement Date	Current Principal Balance	Interest Rate
DLSCNS	03/19/2019	\$42,972.34	0.000%
DLUCNS	03/19/2019	\$29,862.14	0.000%

HOW TO PAY

- **Pay Automatically:** Enroll at MyFedLoan.org to save 0.25% off your interest rate for using *Direct Debit* (our FREE automated payment service)!
- **Pay Online:** MyFedLoan.org
- **Pay by Phone:** 800.699.2908
- **Pay by Mail:** Department of Education
FedLoan Servicing
PO Box 790234
St. Louis, MO 63179-0234

Include your account number on a check or money order made payable to **FedLoan Servicing**. Do not send cash. Only send payments to this address. All other communications, including payment application instructions, should be sent to the correspondence address.

Payment Processing: It may take a few days for the payment to be posted to your account. Once we are notified of the payment, we will update your account and the payment will be effective the day it was received.

To view payment history and see how your payments have been applied, select Payments & Billing, then select Payment History within Account Access at MyFedLoan.org.

PAYMENT OPTIONS

If you can't afford your student loan payments, there are different directions you can take, such as:

- Lower your monthly payments
- Temporarily postpone your payments*
- Change your payment due date
- Reduce or "discharge" your loan*

* Subject to eligibility requirements

You can change your repayment plan at any time. Both FFELP and Direct Loans are eligible for Standard, Graduated, 25-Year Extended (fixed or graduated), and Income-Based plans. The Income-Sensitive plan is only available to FFELP borrowers. Direct Loan borrowers are eligible for Pay As You Earn, Revised Pay As You Earn and Income-Contingent Repayment plans.

Borrowers making payments toward Public Service Loan Forgiveness (PSLF): You can change your repayment plan at any time. To view eligible repayment plans for PSLF, visit MyFedLoan.org/PSLF. **REMEMBER:** If you want to receive the most benefits from the PSLF Program, you should select a Pay As You Earn, Revised Pay As You Earn, Income-Based, or Income-Contingent plan.

For additional payment plan information, or to request a plan, call us or visit MyFedLoan.org/PaymentPlans. You can also explore your options at the U.S. Department of Education's website: studentaid.gov.

GENERAL INFORMATION

Payment Application: We apply payments first to outstanding accrued interest, then to the principal balance. To learn more about how your payments are applied and targeting payments, visit MyFedLoan.org/PaymentApplication.

Payments in Full: The balance on this bill is not a valid payoff amount, as it may not account for all accrued interest. For a valid payoff amount, select Loan Payoff within Account Access at MyFedLoan.org or contact us at 800.699.2908. Portions of a consolidation (such as subsidized and unsubsidized) must be treated as one loan.

Paid Ahead Status: Unless you specify otherwise, we apply payments in excess of the amount due first to outstanding installments, then future bills. **EXCEPTION:** If you are billed for \$0.00 under an Income-Driven Repayment plan, payments will not satisfy future bills. If your paid ahead amount only partially satisfies a future bill, your Total Amount Due will be the portion not satisfied by your paid ahead amount.

If you've satisfied a full future bill, your amount due could be \$0.00. While paid ahead, you should continue to make payments since interest will continue to accrue on your outstanding principal balance.

Authorization for Electronic Debit: If you pay by check, you authorize us to either make a one-time electronic fund transfer from your account or to process the payment as a check transaction. This can mean that funds are withdrawn the day we receive your check and/or that you will not receive your check back from your financial institution.

Consumer Reporting Agencies: We report information about loans to the consumer reporting agencies. Late payments, missed payments or other defaults may be reflected in your credit report and the credit report for any other party to the loans.

Document Format: Current and prospective borrowers are entitled to receive any student loan related communication or document in an accessible, alternative format. Borrowers interested in receiving student aid forms, student loan statements, notices, written communications, and publications in alternative formats should contact us directly at 800.699.2908 or by email through your online management tool, Account Access. FedLoan Servicing offers various alternative formats such as Braille, large print, audio CD, and digital navigable formats supported by computers and digital talking-book players, delivered through data CD, email, or other electronic means.

QUESTIONS?

Visit MyFedLoan.org or call us toll-free at 800.699.2908 Mon - Fri 8 AM to 9 PM (ET). You can also send a secure email through your online account, Account Access.

Correspondence Address: FedLoan Servicing
PO Box 69184
Harrisburg, PA 17106-9184

Credit Dispute: FedLoan Servicing Credit
PO Box 60610
Harrisburg, PA 17106-0610

Do not send payments to these addresses. This will cause a delay and could cause your loans to show past due.

Save Time and Money at MyFedLoan.org

- Make Payments • Explore Repayment Plan Options • Update Contact Information • Review Account History • Go Paperless

Need help understanding your bill?
Visit MyFedLoan.org/Bill.

Attention Servicemembers

Learn about the benefits that you may be eligible for, including the Servicemembers Civil Relief Act (SCRA), at MyFedLoan.org/Benefits.



Do you work in Public Service?

Your qualifying employment may make you eligible for loan forgiveness on your Direct Loans. Learn more about eligibility for Public Service Loan Forgiveness (PSLF) at MyFedLoan.org/PSLF.



Sent from my iPhone

Begin forwarded message:

From: costas grossomanides <cgrossomanides@gmail.com>

Date: January 29, 2021 at 2:57:56 PM EST

To: Leni Grossomanides <leni.schoolteacher@gmail.com>

Subject: Fwd: Any reply

Cg

Sent from my iPhone

Begin forwarded message:

From: cbell@thestudentloanlawyer.com

Date: January 29, 2021 at 2:07:54 PM EST

To: costas grossomanides <cgrossomanides@gmail.com>

Subject: RE: Any reply

As far as notices specific to the recertification, Elaine would not have received anything beyond the approval letter you forwarded to me on 9/29/20, dated 9/22/20 from Fedloan. The additional notices I mentioned are only regarding COVID-19 and subsequent CARES ACT. If you haven't received any notices about that I'm not sure why that would be. The only suggestion I can make is perhaps setting up an online account with Fedloan, if there isn't already one and having notices sent digitally vs. hardcopy.

Crystal Bell

Administrative Assistant

Cohen Consumer Law

802-380-8887 ext. 103

cbell@thestudentloanlawyer.com

Fax 860-233-0339

From: costas grossomanides <cgrossomanides@gmail.com>

Sent: Friday, January 29, 2021 10:27 AM

To: cbell@thestudentloanlawyer.com

Subject: Re: Any reply

No never a response!

That's why I reached out to you!

Costas

Sent from my iPhone

Fed Loan
2021

" NO payments
9/30/21
Cares Act Extension
(Biden signed) "till"



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

Records Code: BF10Q - XBCR

Form Code: FD - TPRM

Version Date: 01/01/2019

Authorization for Release of Information

Complete this application and return it to FedLoan Servicing to allow the person(s) stated below to have access to all data contained in your FedLoan Servicing-administered loan or TEACH Grant record for the purposes of assisting you in resolving FedLoan Servicing related issues.

Section 1: Borrower/Recipient Identification

Name: Elaine Grossomanides

Account Number 0786390431

Section 2: Third Party Identification

Party 1:

Name Cohen Consumer Law

Relationship Representation

Street Address: 194 Route 100

City West Dover

State VT

Zip Code 05356

Telephone (802) 380-8887

Party 2:

Name

Relationship

Street Address:

City

State

Zip Code

Telephone

Section 3: Borrower/Recipient Authorization and Signature

I hereby authorize FedLoan Servicing to release information about my account, including personally identifying information and my relationship with FedLoan Servicing to the individual(s) listed above. I understand and agree that by authorizing FedLoan Servicing to release any and all information to the individual(s) named and listed above. I assume full responsibility for the named individual(s) having access to any information maintained by FedLoan Servicing relating to me. **It is my responsibility to revoke my authorization(s) if at any time I no longer wish to authorize FedLoan Servicing to release information about me to the individual(s) listed above. I acknowledge that this authorization allows the named individual(s) to obtain any/all data and information contained in my FedLoan Servicing-administered student aid record.** I hereby expressly agree that FedLoan Servicing shall not be responsible for any damages in any form arising that I may incur related to my authorization(s) of FedLoan Servicing to release information to the individual(s) listed above. Completion of this form also provides permission to accept information concerning to my address and/or telephone number from the individual(s) listed above. **This authorization does not release me from my obligation to make payments on my loan(s).**

Elaine P Grossomanides

Borrower/Recipient Signature

Date

9/30/2020

Send Completed form to:

FedLoan Servicing
P.O. Box 69184
Harrisburg, PA 17106-9184

Or Fax to:

717-720-1628