



Servicing provided by Firstmark Services

BRITTANY C MCCAULEY
7622 QUAIL HILL RD
CHARLOTTE NC 28210-7261

Phone: 800.975.7812
Hours: 7 a.m. to 8 p.m. (CT) M-F
Hearing Impaired: 888.790.2729 TTY/TDD
Email: Customer.Service@FirstmarkServices.com
Online: CommonBond.FirstmarkServices.com

SEND PAYMENTS TO

Firstmark Services

P.O.Box 2977, Omaha, NE 68103-2977

**Log In to Your Online Account at
CommonBond.FirstmarkServices.com**

With your online account you have 24/7 access to:

- View your account summary
- Make a payment
- Enroll/Edit your auto debit information

Student Loan Interest Statement

Firstmark Services
Federal ID No. 84-0748903
OMB# 1545-1576
Tax Year 2022, Form 1098-E
XXX-XX-2317
Copy B for Borrower
Box 1 - Student loan interest received by lender: \$100.00
Box 2 - If checked, box 1 does not include loan origination fees and/or capitalized interest for loans made before September 1, 2004. ()

Your Loan Account Details for This Month's Billing Cycle

Account	002579519-15
Statement Date	02/23/2023
Estimated Payoff Through 03/15/2023*	\$193,513.46
Amount Paid Since Last Statement (01/26/2023 - 02/23/2023)	\$0.00
Regular Monthly Payment Amount	\$1,455.72
Amount Already Paid for This Month	\$0.00
Past Due Amount (if applicable)	\$4,367.16
Current Amount Due	\$5,822.88
Outstanding Fees	\$0.00
Outstanding fees include any unpaid fees that have been assessed to your account.	
Current Amount Due with Outstanding Fees (if applicable)	\$5,822.88
Although paying the Current Amount Due with Outstanding Fees is not required to advance your due date, it is encouraged to help reduce your total indebtedness over the life of your loan.	
You can always pay more without penalty, which will reduce your total cost of borrowing and save you money in the long run.	

CONTACT US AT 800.975.7812 TO RESOLVE YOUR DELINQUENCY

If you are unable to make a payment today, please contact us to look at other options that may be available to assist you in bringing your account current.

Want to make your monthly payments a little easier?

Sign up for auto debit today! Enjoy the convenience of having your payments automatically deducted, so your payments are always on time. To sign up simply log in to your account at CommonBond.FirstmarkServices.com and select Auto Debit.



Please detach and send the bottom portion with your payment.

Amount Enclosed

Make checks and money orders payable to: Firstmark Services
(in U.S. Dollars)

\$ _____.

Payment Reminders:

- Write your account number on your check or money order.
- **DO NOT SEND CASH.**
- Payments returned due to non-sufficient funds may be re-attempted and assessed a fee.

Account: 002579519-15
Current Amount Due: \$5,822.88
Current Amount Due with Outstanding Fees: (if applicable) \$5,822.88
Current Statement Due Date: 03/15/2023

- ☐ **Check this box for change of contact information or if you have special payment instructions. See reverse side.** You can also log in to CommonBond.FirstmarkServices.com to update your contact information.

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Firstmark Services
P.O. Box 2977
Omaha, NE 68103-2977

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	STATEMENT TOTALS	LOAN 1783236
Billing Details:		
Past Due Amount	\$4,367.16	\$4,367.16
Days Past Due as of 02/23/2023		70
Current Amount Due	\$5,822.88	\$1,455.72
Current Statement Due Date	03/15/2023	12/15/2022
Penalty for Late Payments:		
If Payment Received After		
Late Fee May Be		
Account Snapshot:		
Lender Name		CommonBond
Loan Program		Grad Refinance Loan
Original Loan Amount		\$175,259.00
First Disbursement Date		12/08/2017
Loan Status		Repayment
Original Loan Term (installments)		240
Remaining Loan Term (installments)		208
Regular Monthly Payment Amount	\$1,455.72	\$1,455.72
Next Payment Due Date		12/15/2022
Interest Rate on 01/26/2023 (fixed / variable)		6.090% Fixed
Interest Rate on 02/23/2023 (fixed / variable)		6.090% Fixed
Daily Interest on 02/23/2023	\$31.47	\$31.47
Outstanding Principal Balance on 02/23/2023	\$188,761.22	\$188,761.22
Outstanding Fee Balance on 02/23/2023	\$0.00	\$0.00
Outstanding Interest Balance on 02/23/2023	\$4,154.25	\$4,154.25
Estimated Outstanding Interest as of 03/15/2023	\$4,752.24	\$4,752.24
Estimated Payoff through 03/15/2023*	\$193,513.46	\$193,513.46
Transaction Summary:		
Estimated Interest Accrual Since Last Statement (01/26/2023 - 02/23/2023)	\$849.73	\$849.73
Estimated Total Interest Accrual	\$52,303.31	\$52,303.31
Fees Assessed Since Last Statement (01/26/2023 - 02/23/2023)	\$0.00	\$0.00
Late Fees Assessed	\$0.00	\$0.00
Returned Payment Fees Assessed	\$0.00	\$0.00
Legal Fees Assessed	\$0.00	\$0.00
Amount Paid Since Last Statement (01/26/2023 - 02/23/2023)	\$0.00	\$0.00
Applied to Fees	\$0.00	\$0.00
Applied to Interest	\$0.00	\$0.00
Applied to Principal	\$0.00	\$0.00
Total Amount Paid through (02/23/2023)	\$34,391.45	\$34,391.45
Applied to Fees	\$0.00	\$0.00
Applied to Interest	\$22,686.59	\$22,686.59
Applied to Principal	\$11,704.86	\$11,704.86

002579519-15

Ways to Pay:

Auto Debit and Online:

Log in to your CommonBond.FirstmarkServices.com account

Phone:

800.975.7812

TTY (Hearing Impaired):

888.790.2729

Check:

Mail your payment using the preprinted address on the front side of this coupon.

Has Your Contact Information Changed?
Log in to CommonBond.FirstmarkServices.com to update your contact information or use this form to notify us of a change.

Street:

Apt/Bldg #:

City, State, ZIP:

Mobile Phone:

Home Phone:

Work Phone:

Email Address:

Special Payment Instructions

You have the option to request that your payments be allocated differently than the standard payment allocation method, as a one-time or recurring special payment instruction.

- Direct your payments (including partial payments, overpayments, and any other non-conforming payments) to an individual loan(s).
- Request that we not advance your due date by more than one month.
- Request to allocate excess payments across all loans in repayment status, instead of targeting the loan(s) with the highest interest rate.

You may direct one-time payments to an individual loan(s) by logging in to CommonBond.FirstmarkServices.com and selecting Pay Now. You can also use the blank space in this box or email us via CommonBond.FirstmarkServices.com to submit your one-time or recurring special payment instructions.

Contact Us: Phone: 800.975.7812 TTY (Hearing Impaired): 888.790.2729 TTY/TDD Email: Customer.Service@FirstmarkServices.com Web: CommonBond.FirstmarkServices.com
Correspondence Address: CommonBond, PO Box 82522, Lincoln, NE 68501-2522. **Please do not send payments to this address.**

Please Note: Written notice of error, qualified written request, credit reporting dispute, appeal or general correspondence should be directed to the Correspondence Address above.

HOW ARE MY PAYMENTS ALLOCATED? Unless you direct payments to an individual loan(s), the standard allocation method is as follows: When you pay your current amount due, your payment is first applied to your fees (if applicable), then interest, and then to your principal balance. If fees have been assessed to your account, it reduces the amount of your payment applied to your outstanding interest and principal balance, which could increase the total cost of your loan. While not required, you may reduce this extra cost by paying more than your current amount due to cover the amount of fees (if applicable).

Payments for the full current amount due are allocated across all loans in an active repayment status, in proportion to each loan's regular monthly payment amount. Once a portion of your payment is allocated to an individual loan, payments are applied dependent upon the terms of your promissory note: fees first (if applicable), then interest, and then to principal.

EXTRA PAYMENTS: Extra payment amounts (any amount higher than the current amount due) will be applied to your loan(s) with the highest interest rate. Once the loan with the highest interest rate is paid in full, any extra payment amount will be applied to the next-highest interest rate loan. If two or more loans have the same highest interest rate, extra payments will be applied to the loan with the lowest outstanding principal balance. **Note:** If your lender allows your due date to advance more than 59 days, then extra payments will be allocated to keep all due dates closely aligned unless your overpayment instructions are on file or you provide new overpayment instructions. See Due Date Advancement for more information.

When you pay more than the current amount due (or for any additional payment made), you can direct the extra amount to an individual loan(s). Please contact us to see if making an extra lump sum payment counts as a consecutive, on-time payment toward your lender's borrower benefit or co-signer release eligibility requirement. **You may also request one-time or recurring special payment instructions by submitting a special payment request – see "Special Payment Instructions" on your payment coupon.**

PARTIAL PAYMENTS: You can make a partial payment if you cannot pay your current amount due. If your account is up to date, partial payments (any amount paid lower than the current amount due) will be applied to your loan with the lowest current amount due. You can choose to allocate partial payments toward another loan(s) by submitting a special payment request or by logging in to your CommonBond.FirstmarkServices.com account and choosing Pay Now and then Pay by Loan.

PAYING YOUR LOAN IN FULL? *The payoff amount is accurate based on the status of the account as of the date this notice was created. Any subsequent changes, such as payments, late fees, interest rate changes, loan status, or interest capitalization, may change the amount necessary to pay the loan in full.

IF YOUR ACCOUNT IS DELINQUENT: If you cannot pay your current amount due, you can make a partial payment. Partial payments will be applied first to the most delinquent loan to bring it toward the same level of delinquency as your other loan(s). Any remaining partial payment will be applied to the loan with the lowest regular monthly payment amount. Allocating partial payments across all loans may result in some or all loans becoming delinquent or continuing to remain delinquent.

CAN I DIRECT MY PAYMENTS TO AN INDIVIDUAL LOAN(S)? Yes. You have the option to direct your payments (including partial payments, overpayments, and any other non-conforming payments) to an individual loan(s) as a one-time or recurring special payment instruction by contacting us through any of the methods listed above. Additionally, you may direct one-time payments to an individual loan(s) by logging in to CommonBond.FirstmarkServices.com and selecting Pay Now and then Pay by Loan.

DUE DATE ADVANCEMENT: Depending on the specific terms of your loan(s), you may have the option to instruct us to advance or not advance your due date – see the Special Payment Instructions section on your payment coupon. To advance your due date, your lender may require a full extra payment be made. You may contact us for additional information. Please note, you are only required to pay the Current Amount Due to advance the due date of your loan(s).

WHY IS THE AMOUNT DUE DIFFERENT? Your current amount due may be higher if your payment last month did not cover the current amount due, your payment relief has expired, your payment has increased as scheduled, or your interest rate has changed. If you make interest-only payments, your regular monthly payment amount can vary based on the number of days between payments.

WHY IS MY PAYMENT \$0? If you receive a statement for \$0 due, it may mean you have paid extra in the past that fully covered this month's regular monthly payment amount, or your current repayment plan requires no payments at this time. You can always pay more without penalty, which will reduce your total cost of borrowing and save you money in the long run. If you are not required to make a payment this month, you won't be considered past due if you don't make a payment or pay less than your regular monthly payment amount. However, we encourage you to continue paying as much as you can because interest continues to accrue on your outstanding principal balance.

Please note, depending on your lender's guidelines, although paid ahead, not making a payment may have an impact on any on-time payment or co-signer release incentives you may qualify for. Also, if you have signed up for auto debit and have a current amount due of \$0, your regular monthly payment amount will still be deducted from your bank account, according to the terms of your auto debit agreement.

TROUBLE MAKING PAYMENTS? Assistance may be available to help you lower or postpone your loan payments. To explore options that could help you avoid negative credit reporting and default, call us at 800.975.7812.

AUTHORIZATION FOR ELECTRONIC DEBIT: If you provide us with a check as payment, you authorize us to either use information from your check to make a one-time electronic transfer from your account or process the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution. Payments returned due to non-sufficient funds may be re-attempted electronically and may be assessed a fee; please see the "Will I Be Charged Any Fees" section for fee details.

WILL I BE CHARGED ANY FEES? You may be charged fees on your account depending on your lender's guidelines. If you have specific questions regarding fees, refer to your promissory note or contact us for additional information. When you pay your Current Amount Due, your payment will first be applied towards outstanding fees (if applicable) and interest, and then to your principal balance. Returned payments may also be assessed a \$5 fee. Any fees not yet incurred on your account as of the date of your statement, will not be included in your Current Amount Due with Outstanding Fees reflected on the front of this statement.

HOW DOES INTEREST ACCRUE? Interest is calculated using simple interest. Interest will accrue daily based on your outstanding principal balance and the number of days between payments. Please note that Estimated Outstanding Interest is the amount of interest estimated to accrue on your account from the date of your last payment received through the day prior to your Current Statement Due Date.

BORROWER BENEFITS: If your lender offers a borrower benefit (for example, auto debit or co-signer release) and you would like to verify your eligibility, earning progress, or award status, please contact us.

YOUR RIGHTS: If you have a complaint that has not been reviewed to your satisfaction, you have the ability to escalate your complaint with your loan servicer or to your loan holder if you do not believe it was handled in accordance with applicable laws and regulations. You may contact us to exercise this option. Under some state laws, we are required to disclose that we are attempting to collect on your loan(s) and that any information we obtain may be used for that purpose. Unless you dispute the validity of the debt, or any portion thereof, within thirty (30) days after receipt of this notice, the debt will be assumed to be valid by the debt collector. If you notify the debt collector, in writing, within the thirty (30) day period that the debt, or any portion thereof, is disputed, the debt collector will obtain verification of the debt or a copy of the judgment against you and a copy of such verification or judgment will be mailed to you by the debt collector. Upon your written request within the thirty (30) day period, the debt collector will provide you with the name and address of the original creditor, if different from the current creditor. **MASSACHUSETTS**

RESIDENTS: Massachusetts Ombudsman - Student Loan Assistance Unit | Website: <https://www.mass.gov/forms/submit-a-student-loan-help-request> | Phone: 888-830-6277

PRIVACY NOTICE: Federal law requires us to tell you how we collect, share, and protect your personal information. You may review our policy and practices with respect to your personal information at <https://secure.firstmarkservices.com/Home/PrivacyPolicy> or we will mail you a free copy upon request if you contact us.

ALTERNATIVE FORMATS: Alternative formats of documents are available electronically online as well as by mail. If you are in need of assistance or are interested in requesting alternative formats, contact us.

DELINQUENCY IMPACT: If you do not pay the current amount due, every loan may become delinquent, reported to consumer reporting agencies, be subject to a late fee and could lose eligibility for any borrower benefits and repayment incentives depending on your lender's guidelines. If you have questions regarding any of these impacts, call us at 800.975.7812. We encourage you to pay as much as you can because interest will continue to accrue on your outstanding principal balance.

SERVICEMEN AND SERVICEWOMEN: Firstmark Services is grateful to those who serve or have served, and we recognize the sacrifices you have made for our country. To learn more about the special benefits available to you, please contact us. If you reside in the state of California, the definition of a 'service member' is as follows: a member of an active or reserve component of the Armed Forces (i.e., Army, Navy, Air Force, Marine Corps, Coast Guard, Space Force, and/or a member of the militia (i.e., National Guard, State Military Reserve and the Naval Militia).

AUTHORIZED REPRESENTATIVE: If you would like to designate a representative to act on your behalf in the event of your death, please contact us to have that individual's information stored.

AUTO DEBIT TERMS AND CONDITIONS: If you would like to view the terms and conditions of your auto debit, you can view the terms by logging in to your FirstmarkServices.com account and choosing Payments, then selecting Auto Debit.

NOTICE TO BANKRUPTCY CUSTOMERS: If your obligation to repay this loan(s) was discharged in bankruptcy, this notice is being sent for informational purposes only, and you may disregard any information pertaining to payment remittance. If your obligation to repay this loan(s) was discharged in bankruptcy, you are not required to make further payment, and any amount(s) you pay Firstmark Services is voluntary and discretionary. If you have any questions regarding whether your obligation to repay the loan(s) was discharged in bankruptcy, please contact your bankruptcy attorney.