

**LOAN REPAYMENT SCHEDULE AND DISCLOSURE STATEMENT**FOR: STAFFORD \_\_\_\_\_ SLS \_\_\_\_\_ PLUS \_\_\_\_\_ CT FLP XX CONSOLIDATION \_\_\_\_\_ CI \_\_\_\_\_EDWARD A HALEY

Name of Borrower

907 HIGHPOINT DR

Borrower Street Address

ROCKY HILL, CT 06067-1085

City

State

Zip Code

041-82-9224 CF 01

Social Security No.

DISCLOSURE DATE 12/07/03PAGE 1 OF 1

Pursuant to the terms of your Promissory Note and Disbursement Disclosure Notice, this document is your Repayment Schedule. You must repay in accordance with the terms and conditions of your Promissory Note as well as this Repayment Schedule.

FIRST DISBURSEMENT DATE OF EACH LOAN	FIXED INTEREST RATE**	VARIABLE INTEREST RATE***	(1) ESTIMATED UNPAID PRINCIPAL BALANCE(S) ON REPAYMENT START DATE	(2) + ESTIMATED UNPAID INTEREST CAPITALIZED	(3) = PRINCIPAL AMOUNT TO BE REPAYED	(4) + INTEREST PAYABLE DURING REPAYMENT	(5) = TOTAL AMOUNT TO BE REPAYED
9/28/01	7.250		18,430.23	410.04	18,840.27	9,131.73	27,972.00

\*\* 8%/10% (applies to Stafford loans only), indicates that the annual rate of interest is 8% through the first four years of repayment and 10% beginning with the fifth year of repayment.

NOTE: Authorized deferments or forbearances do not extend the four year time frame of the 8% rate.

\*\*\*Variable rate loans subject to Interest Rate Index Changes.

**TOTAL AMOUNT TO BE REPAYED: (Estimate)**(A) Total Principal amount to be repaid - total of Item (3) above ..... \$ 18,840.27(B) Plus: Interest payable during repayment - total of Item (4) above ..... \$ 9,131.73(C) Equals: Amount to be repaid - total of Item (5) above ..... \$ 27,972.00

Monthly payments shall be made in installments as follows:

NO. OF PAYMENTS	AMOUNT OF INDIVIDUAL PAYMENTS	PAYMENTS ARE TO BEGIN ON	FINAL PAYMENT DUE ON****	FINAL AMOUNT
140	199.80	01/07/04	08/07/15	

\*\*\*\*The amount of your payment or the term of your loan may vary if the interest rate changes or if you do not make payments in accordance with your Repayment Schedule.

**LATE CHARGE:** If you fail to pay all or part of a required payment within 10 days after it is due, your lender may charge you a late charge that will not exceed six cents for each dollar of the late installment (6%).

**PREPAYMENT:** For loans received under Stafford, SLS and Plus programs, you may, at your option and without penalty, prepay all or any part of the any part of the principal of your loan. For loans received under the CT FLP program, you may be assessed a 4% penalty for prepaying your principal. Contact your servicer for prepayment information prior to prepaying your loan.

**COLLECTION CHARGES:** If you and any comaker (if applicable), default on your loan, you shall jointly be charged all reasonable costs of collection including court costs and attorney fees. If your loan is referred to a collection agency, you will pay collection costs.

**CONSOLIDATION:** You may be able to consolidate the repayment of loans that you have received under the Stafford Program, SLS/PLUS, NSL, Perkins Loan Program (formerly NDSL), FISL, Health Professional Student Loan Program, and Federal Direct Loan Program.

CHESLA

Name of Lender/Servicer

900001

Federal Lender/Servicer Code

P.O. BOX 689

Lender/Servicer Street Address

ROCKY HILL, CT 06067

City

State

Zip Code

All communication and payments must be sent to the Lender/Servicer at the above address unless the lender notifies you otherwise in writing.

(860) 257-8716

Lender/Servicer Telephone No.

# Connecticut Assistance for Loan Servicing

---

P.O. Box 689 \* Rocky Hill, Connecticut 06067-3626 \* Telephone 800-678-2257 \* Fax 860-257-7798

9/08/03

EDWARD A HALEY  
907 HIGHPOINT DR  
ROCKY HILL, CT 06067-1085

R30  
RE: ACCOUNT NUMBER  
041 82 9224 CF01

THE REVERSE SIDE OF THIS NOTICE CONTAINS YOUR LOAN REPAYMENT SCHEDULE AND DISCLOSURE STATEMENT REGARDING YOUR STUDENT LOAN(S). PLEASE READ THE INFORMATION CAREFULLY SO THAT YOU ARE AWARE OF THE DUE DATES AND AMOUNTS OF YOUR MONTHLY PAYMENTS. MAKING YOUR MONTHLY PAYMENTS ON TIME PRESERVES YOUR GOOD CREDIT RATING.

YOU MUST ADHERE TO THE REPAYMENT TERMS OF YOUR LOAN(S). IF YOU ARE UNABLE TO DO SO, CALL OUR OFFICE IMMEDIATELY TO DISCUSS OTHER POSSIBLE REPAYMENT OPTIONS AVAILABLE. MAKE THE CALL BEFORE YOUR PAYMENTS BECOME PAST DUE. ALTERNATIVE NON-FEDERAL LOANS MAY NOT QUALIFY FOR ANY OTHER REPAYMENT OPTIONS. YOU ARE RESPONSIBLE FOR THE INTEREST ON PLUS LOANS, SLS LOANS, CONSOLIDATION LOANS, ANY UNSUBSIDIZED PORTION OF A STAFFORD LOAN, AND ALL LOANS MADE UNDER AN ALTERNATIVE NON-FEDERAL STUDENT LOAN PROGRAM, FROM THE DATE OF DISBURSEMENT. ANY INTEREST THAT REMAINS UNPAID ON THE DISCLOSURE DATE WILL BE CAPITALIZED (ADDED TO THE PRINCIPAL BALANCE).

PAYMENTS OF LOANS MADE UNDER THE FEDERAL FAMILY EDUCATION LOAN PROGRAM (FFELP) MAY BE DEFERRED FOR VARIOUS REASONS. FOR A COMPLETE DESCRIPTION OF DEFERMENTS AND FORBEARANCES THAT MAY BE AVAILABLE FOR FFELP LOANS (STAFFORD, SLS, PLUS, AND CONSOLIDATION), CONTACT OUR OFFICE OR REFER TO THE MATERIALS YOU RECEIVED WITH YOUR LOAN APPLICATION. LOANS MADE UNDER A NON-FEDERAL LOAN PROGRAM MAY NOT QUALIFY FOR DEFERMENT OPTIONS. IF YOUR LOAN(S) QUALIFY FOR A DEFERMENT OR FORBEARANCE, THE APPROPRIATE FORM MAY BE OBTAINED BY CONTACTING OUR OFFICE OR VISITING US AT [WWW.CSLF.COM](http://WWW.CSLF.COM).

IF YOU HAVE QUESTIONS REGARDING THE REPAYMENT OF YOUR STUDENT LOAN, CONTACT OUR OFFICE AT 1-800-678-2257 BETWEEN 8:30 A.M. AND 6:00 P.M. MONDAY THROUGH THURSDAY, AND 8:30 A.M. AND 4:15 P.M. ON FRIDAY.

CALS  
CLIENT SERVICES DEPARTMENT

LOAN REPAYMENT SCHEDULE AND DISCLOSURE STATEMENT

FOR: STAFFORD    SLS    PLUS    CT FELP XX    CONSOLIDATION    CI   

EDWARD A HALEY  
Name of Borrower  
907 HIGHPOINT DR  
Borrower Street Address  
ROCKY HILL, CT 06067-1085  
City                      State      Zip Code

041-82-9224 CF 00  
Social Security No.

DISCLOSURE DATE      12/07/03  
PAGE                      1 OF 1

Pursuant to the terms of your Promissory Note and Disbursement Disclosure Notice, this document is your Repayment Schedule. You must repay in accordance with the terms and conditions of your Promissory Note as well as this Repayment Schedule.

FIRST DISBURSEMENT DATE OF EACH LOAN	FIXED INTEREST RATE**	VARIABLE INTEREST RATE***	(1) ESTIMATED UNPAID PRINCIPAL BALANCE(S) ON REPAYMENT START DATE	(2) + ESTIMATED UNPAID INTEREST CAPITALIZED	(3) = PRINCIPAL AMOUNT TO BE REPAYED	(4) + INTEREST PAYABLE DURING REPAYMENT	(5) = TOTAL AMOUNT TO BE REPAYED
9/15/00	7.500		14,724.43	356.84	15,081.27	7,591.73	22,673.00
7/02/02	6.700		19,944.97	395.38	20,340.35	9,028.85	29,369.20

\*\* 8%/10% (applies to Stafford loans only), indicates that the annual rate of interest is 8% through the first four years of repayment and 10% beginning with the fifth year of repayment.

NOTE: Authorized deferments or forbearances do not extend the four year time frame of the 8% rate.

\*\*\*Variable rate loans subject to Interest Rate Index Changes.

TOTAL AMOUNT TO BE REPAYED: (Estimate)

(A) Total Principal amount to be repaid - total of Item (3) above ..... \$ 35,421.62  
(B) Plus: Interest payable during repayment - total of Item (4) above ..... \$ 16,620.58  
(C) Equals: Amount to be repaid - total of Item (5) above ..... \$ 52,042.20

Monthly payments shall be made in installments as follows:

NO. OF PAYMENTS	AMOUNT OF INDIVIDUAL PAYMENTS	PAYMENTS ARE TO BEGIN ON	FINAL PAYMENT DUE ON****	FINAL AMOUNT
140	371.73	01/07/04	08/07/15	

\*\*\*\*The amount of your payment or the term of your loan may vary if the interest rate changes or if you do not make payments in accordance with your Repayment Schedule.

- LATE CHARGE:** If you fail to pay all or part of a required payment within 10 days after it is due, your lender may charge you a late charge that will not exceed six cents for each dollar of the late installment (6%).
- PREPAYMENT:** For loans received under Stafford, SLS and Plus programs, you may, at your option and without penalty, prepay all or any part of the any part of the principal of your loan. For loans received under the CT FELP program, you may be assessed a 4% penalty for prepaying your principal. Contact your servicer for prepayment information prior to prepaying your loan.
- COLLECTION CHARGES:** If you and any comaker (if applicable), default on your loan, you shall jointly be charged all reasonable costs of collection including court costs and attorney fees. If your loan is referred to a collection agency, you will pay collection costs.
- CONSOLIDATION:** You may be able to consolidate the repayment of loans that you have received under the Stafford Program, SLS/PLUS, NSL, Perkins Loan Program (formerly NDSL), FISL, Health Professional Student Loan Program, and Federal Direct Loan Program.

CHESLA  
Name of Lender/Servicer  
P.O. BOX 689  
Lender/Servicer Street Address

900001  
Federal Lender/Servicer Code  
ROCKY HILL, CT 06067  
City                      State      Zip Code

All communication and payments must be sent to the Lender/Servicer at the above address unless the lender notifies you otherwise in writing.  
CF120 (Rev. 05/03)

(860) 257-8716  
Lender/Servicer Telephone No.

# Connecticut Assistance for Loan Servicing

P.O. Box 689 \* Rocky Hill, Connecticut 06067-3626 \* Telephone 800-678-2257 \* Fax 860-257-7798

9/08/03

EDWARD A HALEY  
907 HIGHPOINT DR  
ROCKY HILL, CT 06067-1085

R30  
RE: ACCOUNT NUMBER  
041 82 9224 CF00

THE REVERSE SIDE OF THIS NOTICE CONTAINS YOUR LOAN REPAYMENT SCHEDULE AND DISCLOSURE STATEMENT REGARDING YOUR STUDENT LOAN(S). PLEASE READ THE INFORMATION CAREFULLY SO THAT YOU ARE AWARE OF THE DUE DATES AND AMOUNTS OF YOUR MONTHLY PAYMENTS. MAKING YOUR MONTHLY PAYMENTS ON TIME PRESERVES YOUR GOOD CREDIT RATING.

YOU MUST ADHERE TO THE REPAYMENT TERMS OF YOUR LOAN(S). IF YOU ARE UNABLE TO DO SO, CALL OUR OFFICE IMMEDIATELY TO DISCUSS OTHER POSSIBLE REPAYMENT OPTIONS AVAILABLE. MAKE THE CALL BEFORE YOUR PAYMENTS BECOME PAST DUE. ALTERNATIVE NON-FEDERAL LOANS MAY NOT QUALIFY FOR ANY OTHER REPAYMENT OPTIONS. YOU ARE RESPONSIBLE FOR THE INTEREST ON PLUS LOANS, SLS LOANS, CONSOLIDATION LOANS, ANY UNSUBSIDIZED PORTION OF A STAFFORD LOAN, AND ALL LOANS MADE UNDER AN ALTERNATIVE NON-FEDERAL STUDENT LOAN PROGRAM, FROM THE DATE OF DISBURSEMENT. ANY INTEREST THAT REMAINS UNPAID ON THE DISCLOSURE DATE WILL BE CAPITALIZED (ADDED TO THE PRINCIPAL BALANCE).

PAYMENTS OF LOANS MADE UNDER THE FEDERAL FAMILY EDUCATION LOAN PROGRAM (FFELP) MAY BE DEFERRED FOR VARIOUS REASONS. FOR A COMPLETE DESCRIPTION OF DEFERMENTS AND FORBEARANCES THAT MAY BE AVAILABLE FOR FFELP LOANS (STAFFORD, SLS, PLUS, AND CONSOLIDATION), CONTACT OUR OFFICE OR REFER TO THE MATERIALS YOU RECEIVED WITH YOUR LOAN APPLICATION. LOANS MADE UNDER A NON-FEDERAL LOAN PROGRAM MAY NOT QUALIFY FOR DEFERMENT OPTIONS. IF YOUR LOAN(S) QUALIFY FOR A DEFERMENT OR FORBEARANCE, THE APPROPRIATE FORM MAY BE OBTAINED BY CONTACTING OUR OFFICE OR VISITING US AT [WWW.CSLF.COM](http://WWW.CSLF.COM).

IF YOU HAVE QUESTIONS REGARDING THE REPAYMENT OF YOUR STUDENT LOAN, CONTACT OUR OFFICE AT 1-800-678-2257 BETWEEN 8:30 A.M. AND 6:00 P.M. MONDAY THROUGH THURSDAY, AND 8:30 A.M. AND 4:15 P.M. ON FRIDAY.

CALS  
CLIENT SERVICES DEPARTMENT