

EOS CCA  
PO BOX 981002  
BOSTON, MA 02298-1002

In reference to your account with:

U.S. Asset Management Inc.

Date: 11/17/22  
EOS CCA Account Number: 34-12999114  
Current Creditor: U.S. Asset Management Inc.  
Original Creditor: Sallie Mae Bank

**Scheduled Payment Reminder**

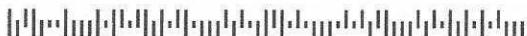
Total Amount Due \$57,624.51

This is a reminder notice that per your authorization, we are processing a payment on your credit card or check payment in the amount of \$25.00 on 11/27/2022 towards the balance of \$57,624.51 with U.S. Asset Management Inc..

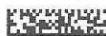
**This communication is from a debt collector. This is an attempt to collect a debt and any information obtained will be used for that purpose.**  
**YOU CAN FIND AN ACCOUNT SUMMARY ALONG WITH IMPORTANT NOTICES ON THE NEXT PAGE ►**

Office hours: Mon-Thurs 8:00 AM - 11:00 PM ET, Fri 8:00 AM - 11:00 PM ET, Sat 8:00 AM - 12:00 PM ET

PO BOX 981002  
BOSTON, MA 02298-1002



DEBORAH J LARMER  
445 BEECH AVE  
WOODBURY HTS NJ 08097-1318





America's Most Convenient Bank®

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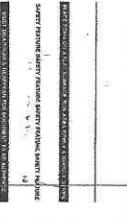
## Front of check

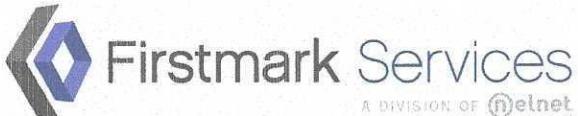
PRINTED WITH OLIVE BACKGROUND ON WHITE PAPER

DEBORAH J LARMER 445 BEECH AVE WOODBURY HTS NJ 080971318	Check No. 9251
November 27, 2022	
Pay To The Order Of <u>EOS CCA</u>	\$ <u>25.00</u> ***** <b>DOLLARS</b>
<u>Twenty-Five and 00/100</u>	
TD BANK, NA 1262 PATERSON PLANK RD, SECAUCUS, NJ	DEBORAH J LARMER EOS CCA Any Questions, Call (800) 886-9177
For Acct# 12999114	

100312013606 431727931619 9251

## Back of check





Phone: 844.565.7151  
Hours: 7 a.m. to 8 p.m. (CT) M-F  
Hearing Impaired: 888.790.2729 TTY/TDD  
Email: Customer.Service@FirstmarkServices.com  
Online: FirstmarkServices.com

Your NorthStar Ed Finance loan servicer

014603



DEBORAH J LARMER  
445 BEECH AVE  
WOODBURY HEIGHTS NJ 08097

SEND PAYMENTS TO  
**Firstmark Services**  
P.O.Box 2977, Omaha, NE 68103-2977

Log In to Your Online Account at  
**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

#### Thanks for Your Payment

You are signed up for auto debit and this statement is for your information only. Your payment will be automatically deducted on your current statement due date, from the checking or savings account you specified.

#### SIGN UP FOR eCORRESPONDENCE

Opting in to eCorrespondence provides many benefits:

- Added security of correspondence being delivered to your secure web account
- Receive instant email notifications when correspondence is available
- Help the environment by reducing paper waste

Enrolling is simple: log in to your **FirstmarkServices.com** account and choose eCorrespondence. You can opt back in to paper correspondence at any time.

#### Your Loan Account Details for This Month's Billing Cycle

Account	003350122-28
Statement Date	11/07/2022
Estimated Payoff Through 11/28/2022*	\$5,497.05
Amount Paid Since Last Statement (10/07/2022 - 11/07/2022)	\$93.93
Regular Monthly Payment Amount	\$93.93
Amount Already Paid for This Month	\$0.00
Past Due Amount (if applicable)	\$0.00
Current Amount Due	\$93.93
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)	\$93.93

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.

#### Next Auto Debit

\$93.93 on 11/28/2022  
This amount may be different than the current amount due if you are paid ahead, past due, or have elected to pay extra. If you would like to make a payment in addition to your auto debit payment, please contact us or visit FirstmarkServices.com.

#### Auto Debit

ENROLLED

Please detach and send the bottom portion with your payment.

#### Auto Debit Enrolled

This amount may be different than the current amount due if you are paid ahead, past due, or have elected to pay extra.

While your payments are on auto debit, you can make online payments at FirstmarkServices.com or you can use this portion of your statement to make an additional payment. Make checks and money orders payable to: Firstmark Services (in U.S. Dollars)

\$ \_\_\_\_\_ . \_\_\_\_\_

Account: 003350122-28  
Next Auto Debit Amount on 11/28/2022 \$93.93  
Current Amount Due with Outstanding Fees: (if applicable) \$93.93  
Current Statement Due Date: 11/28/2022

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

DEBORAH J LARMER  
445 BEECH AVE  
WOODBURY HEIGHTS NJ 08097



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

903350122003350122000009393003350122285503

Contact Us: Phone: 844.565.7151 TTY (Hearing Impaired): 888.790.2729 TTY/TDD Email: Customer.Service@FirstmarkServices.com Web: FirstmarkServices.com  
Correspondence Address: NorthStar Ed Finance, 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.  
**Sign Up for eCorrespondence:** If you are not currently enrolled in electronic statements, log in to your FirstmarkServices.com account and choose Manage Paperless within your account settings.



**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 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 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 844.565.7151.

**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.

**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 844.565.7151. 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, you may contact us to have that individual's contact information stored for future contact.

**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.



# Heartland

ECSI

PO Box 26227  
Winston-Salem, NC 27114

**STATEMENT ENCLOSED**



T-15 0044 D41  
Deborah J Larmer  
445 Beech Ave  
Woodbury Heights NJ 08097-1318

## STUDENT ACCOUNT STATEMENT

Go paperless!

Sign up for E-bill or Automated Payments at [heartland.ecsi.net](http://heartland.ecsi.net)

Easy Payment Options

Mail a check or money order.  
Make a payment online at [heartland.ecsi.net](http://heartland.ecsi.net).  
Download our mobile app for iOS or Android.  
Pay by phone at 1.888.549.3274

Need Help? Contact Us.

Live Chat at [heartland.ecsi.net](http://heartland.ecsi.net) or call us at 1.888.549.3274

### ATTENTION: THE PUBLIC SERVICE LOAN FORGIVENESS WAIVER OFFERS A WAY TO GET CLOSER TO FORGIVENESS.

For a limited time, borrowers may receive credit for times of repayment that would not have previously qualified, making it easier to earn forgiveness under PSLF programs. ACT NOW. The limited waiver ends October 31, 2022. For more information on the limited PSLF waiver, including any actions you may need to take, see the last page of this statement.

**IMPORTANT:** The address for mailing payments has changed to P.O. Box 1287, Moon Township, PA 15108. The address for written correspondence or forms has changed to P.O. Box 1289, Moon Township, PA 15108.

This statement includes 1 account(s) with Thomas Jefferson University.

Please see the Accounts on this Statement section for individual account details.

↓ Pay online or detach this coupon and return with your payment. ↓

**Account Number: 02545-212B0128F245**

Deborah J Larmer  
445 Beech Ave  
Woodbury Heights NJ 08097-1318

Total Amount Due: \$2,426.29  
Due By: 10/10/2022

Check here for change of mailing address, phone number or email address.  
Enter all changes on the back of this coupon.

Check here if you have provided additional instructions on how your payment should be allocated. Enter all allocations on the back of this coupon.

Amount Enclosed: \$  ,  -

Make check payable to: D41 - Thomas Jefferson University

Mail to:

Thomas Jefferson University  
c/o ECSI  
P.O. Box 1287  
Moon Township, PA 15108





## ACCOUNTS ON THIS STATEMENT

ACCOUNT CODE: H1686A

Account Type:	T J U Loan	Current Monthly Installment:		Notes applicable to this account:
Interest Rate:	6%	Current Principal Due:	\$2,327.21	
Payment Frequency:	Monthly	Current Interest Due:	\$12.00	
Original Amount:	\$7,500.00	Past Due Installment(s):		
Current Balance:	\$2,400.29	Past Principal Due:	\$73.08	
Payoff Amount thru 10/10/2022:	\$2,426.29	Past Interest Due:	\$14.00	
Total Principal Paid/Canc to Date:	\$5,099.71	Fees Due:	\$0.00	
Total Interest Paid/Canc to Date:	\$5,033.84	Total Payment Due:	\$2,426.29	
Total Fees Paid/Canc to Date:	\$121.00	Payment Due Date:	10/10/2022	

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# My Aid

LOANS

GRANTS

[Download My Aid Data](#) 

## STUDENT AID TIP

Making payments while you are in a deferment or forbearance can save you money in interest.



## If your income has changed, you can get a new monthly payment amount.

On an income-driven repayment plan, you usually have to update your income every year (recertification). Because of the COVID-19 payment pause, you don't have to update us yet. But if your income has changed, you can update us and [get a new monthly payment amount](#).

## 20 Loans [View Breakdown](#)

5 Servicers | Total original amount awarded: \$205,063

### HELPFUL LINKS



\$92,280

Principal

\$1,922

Interest

[Explore Repayment Options](#)

[Try the \*Loan Simulator\*](#)

[Learn About Public Service Loan Forgiveness \(PSLF\)](#)

[Explore Income-Driven Repayment Options](#)

[Learn About Loan Consolidation](#)

*Loan information as of 10/31/2022*



## Student Aid Tip

At least one of your loans is not a Direct Loan. If you're interested in the Public Service Loan Forgiveness Program and/or certain income-driven repayment options, consider [consolidating your loans](#).

However, please note that you also have Perkins Loans, and you will lose any special Perkins Loan cancellation benefits if you include your Perkins Loans in your consolidation.

## Loan Types

### TOTAL BALANCE



## Loan Breakdown

LOANS SERVICED BY

**DEPT OF ED/MOHELA** 

TOTAL BALANCE

**\$94,202**

NEXT PAYMENT ON

**N/A**

[Pay on Servicer Website](#) 

[Hide Loans](#) 

Sort By

Select 

**Unsubsidized Loan**

*Thomas Jefferson University*

LOAN  
DATE

9/17/12

LOAN STATUS

Paid-in-Full by  
Consolidation

REPAYMENT PLAN

Standard Repayment  
Plan

INTEREST RATE

6.80%

TOTAL BALANCE

**\$0**

[VIEW LOAN DETAILS >](#)

**Graduate PLUS Loan**

*Thomas Jefferson University*

LOAN  
DATE

9/17/12

LOAN STATUS

Paid-in-Full by  
Consolidation

REPAYMENT PLAN

Standard Repayment  
Plan

INTEREST RATE

7.90%

TOTAL BALANCE

**\$0**

[VIEW LOAN DETAILS >](#)

**Consolidation Loan**

*Thomas Jefferson University*

LOAN  
DATE

7/16/15

LOAN STATUS

Forbearance

REPAYMENT PLAN

Revised Pay As You Earn  
Repayment Plan  
(REPAYE)

INTEREST RATE

7.13%

TOTAL BALANCE

**\$90,59**

**2**

[VIEW LOAN DETAILS >](#)

**Consolidation Loan**

*Thomas Jefferson University*

LOAN  
DATE

7/16/15

LOAN STATUS

Forbearance

REPAYMENT PLAN

Revised Pay As You Earn  
Repayment Plan  
(REPAYE)

INTEREST RATE

7.13%

TOTAL BALANCE

**\$3,610**

[VIEW LOAN DETAILS >](#)

LOANS SERVICED BY

**GREAT LAKES EDUCATIONAL LOAN  
SERVICES, I** 

TOTAL BALANCE

**\$0**

NEXT PAYMENT ON

**N/A**

[View Loans](#) 



LOANS SERVICED BY

**ZIONS FNB ELT NELNET I** 

TOTAL BALANCE

\$0

NEXT PAYMENT ON

N/A

[View Loans](#) ▾

LOANS SERVICED BY

**University of Puget Sound** 

TOTAL BALANCE

\$0

NEXT PAYMENT ON

N/A

[View Loans](#) ▾

LOANS SERVICED BY

**NEW JERSEY NATIONAL BANK**

TOTAL BALANCE

\$0

NEXT PAYMENT ON

N/A

[View Loans](#) ▾

LOANS SERVICED BY

**US BANK ELT STUDENT LOAN  
FUNDING**

TOTAL BALANCE

\$0

NEXT PAYMENT ON

N/A

[View Loans](#) ▾



**Step 3 - Verify National Student Loan Database System Data****Total Federal Student Loan Debt**

\$94,202.00

**Principal**

\$92,280.00

**Interest**

\$1,922.00

**Chronologic History of Loans:****Date:** 1983-09-30**School:** Rowan College of South Jersey**Loan Type:** FFEL STAFFORD NON-SUBSIDIZED**Origination amount:** \$0.00**Current Principal:** \$0.00**Current Interest:** \$0.00**Loan Interest Rate Type Description:****Loan Interest Rate:** 0%**Last status and date:** PAID IN FULL , 1985-04-30**Current Lender:** NEW JERSEY NATIONAL BANK - CN1 - ATTN. YVONNE DEBRONZO, WESTMONT - 08108(0000)**Date:** 1992-08-18**School:** Broward College - Judson A. Samuels South Campus**Loan Type:** FFEL STAFFORD SUBSIDIZED**Origination amount:** \$2,625.00**Current Principal:** \$0.00**Current Interest:** \$0.00**Loan Interest Rate Type Description:** VRILE**Loan Interest Rate:** 0%**Last status and date:** NON-DEFAULTED, PAID IN FULL THROUGH CONSOLIDATION LOAN , 1999-12-14**Current Lender:** ZIONS FNB ELT NELNET I - 3015 S. PARKER RD SUITE 400, AURORA - 80014**Date:** 1993-08-30**School:** Broward College - Judson A. Samuels South Campus**Loan Type:** FFEL STAFFORD SUBSIDIZED**Origination amount:** \$1,312.00**Current Principal:** \$0.00**Current Interest:** \$0.00**Loan Interest Rate Type Description:** VRILE

**Loan Interest Rate:** 0%

**Last status and date:** NON-DEFAULTED, PAID IN FULL THROUGH CONSOLIDATION LOAN , 1999-12-14

**Current Lender:** ZIONS FNB ELT NELNET I - 3015 S. PARKER RD SUITE 400, AURORA - 80014

**Date:** 1994-04-20

**School:** Indian River State College

**Loan Type:** FFEL STAFFORD SUBSIDIZED

**Origination amount:** \$1,312.00

**Current Principal:** \$0.00

**Current Interest:** \$0.00

**Loan Interest Rate Type Description:** VRILE

**Loan Interest Rate:** 0%

**Last status and date:** NON-DEFAULTED, PAID IN FULL THROUGH CONSOLIDATION LOAN , 1999-12-14

**Current Lender:** ZIONS FNB ELT NELNET I - 3015 S. PARKER RD SUITE 400, AURORA - 80014

**Date:** 1994-08-26

**School:** Indian River State College

**Loan Type:** FFEL STAFFORD SUBSIDIZED

**Origination amount:** \$3,500.00

**Current Principal:** \$0.00

**Current Interest:** \$0.00

**Loan Interest Rate Type Description:** VRILE

**Loan Interest Rate:** 0%

**Last status and date:** NON-DEFAULTED, PAID IN FULL THROUGH CONSOLIDATION LOAN , 1999-12-14

**Current Lender:** ZIONS FNB ELT NELNET I - 3015 S. PARKER RD SUITE 400, AURORA - 80014

**Date:** 1996-06-17

**School:** University of Puget Sound

**Loan Type:** FFEL STAFFORD SUBSIDIZED

**Origination amount:** \$5,500.00

**Current Principal:** \$0.00

**Current Interest:** \$0.00

**Loan Interest Rate Type Description:** VRILE

**Loan Interest Rate:** 0%

**Last status and date:** NON-DEFAULTED, PAID IN FULL THROUGH CONSOLIDATION LOAN , 1999-12-14

**Current Lender:** ZIONS FNB ELT NELNET I - 3015 S. PARKER RD SUITE 400, AURORA - 80014

**Date:** 1996-06-17

**School:** University of Puget Sound

**Loan Type:** FFEL STAFFORD UNSUBSIDIZED

**Origination amount:** \$5,000.00

**Current Principal:** \$0.00

**Current Interest:** \$0.00

**Loan Interest Rate Type Description:** VRILE

**Loan Interest Rate:** 0%

**Last status and date:** NON-DEFAULTED, PAID IN FULL THROUGH CONSOLIDATION LOAN , 1999-12-14

**Current Lender:** ZIONS FNB ELT NELNET I - 3015 S. PARKER RD SUITE 400, AURORA - 80014

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**Date:** 1996-09-06

**School:** University of Puget Sound

**Loan Type:** FEDERAL PERKINS

**Origination amount:** \$2,700.00

**Current Principal:** \$0.00

**Current Interest:** \$0.00

**Loan Interest Rate Type Description:**

**Loan Interest Rate:** 5%

**Last status and date:** PAID IN FULL , 2010-05-07

**Attending School:** University of Puget Sound - SERVICER 181 MONTOUR RUN EXPRESSWAY, CORAOPOLIS - 15108

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**Date:** 1997-05-12

**School:** University of Puget Sound

**Loan Type:** FFEL STAFFORD SUBSIDIZED

**Origination amount:** \$5,500.00

**Current Principal:** \$0.00

**Current Interest:** \$0.00

**Loan Interest Rate Type Description:** VRILE

**Loan Interest Rate:** 0%

**Last status and date:** NON-DEFAULTED, PAID IN FULL THROUGH CONSOLIDATION LOAN , 1999-12-14

**Current Lender:** ZIONS FNB ELT NELNET I - 3015 S. PARKER RD SUITE 400, AURORA - 80014

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**Date:** 1997-05-12

**School:** University of Puget Sound

**Loan Type:** FFEL STAFFORD UNSUBSIDIZED

**Origination amount:** \$5,000.00

**Current Principal:** \$0.00

**Current Interest:** \$0.00

**Loan Interest Rate Type Description:** VRILE

**Loan Interest Rate:** 0%

**Last status and date:** NON-DEFAULTED, PAID IN FULL THROUGH CONSOLIDATION LOAN , 1999-12-14

**Current Lender:** ZIONS FNB ELT NELNET I - 3015 S. PARKER RD SUITE 400, AURORA - 80014

**Date:** 1998-06-11

**School:** University of Puget Sound

**Loan Type:** FFEL STAFFORD SUBSIDIZED

**Origination amount:** \$3,250.00

**Current Principal:** \$0.00

**Current Interest:** \$0.00

**Loan Interest Rate Type Description:** VRILE

**Loan Interest Rate:** 0%

**Last status and date:** NON-DEFAULTED, PAID IN FULL THROUGH CONSOLIDATION LOAN , 1999-12-14

**Current Lender:** ZIONS FNB ELT NELNET I - 3015 S. PARKER RD SUITE 400, AURORA - 80014

**Date:** 1998-06-11

**School:** University of Puget Sound

**Loan Type:** FFEL STAFFORD UNSUBSIDIZED

**Origination amount:** \$1,990.00

**Current Principal:** \$0.00

**Current Interest:** \$0.00

**Loan Interest Rate Type Description:** VRILE

**Loan Interest Rate:** 0%

**Last status and date:** NON-DEFAULTED, PAID IN FULL THROUGH CONSOLIDATION LOAN , 1999-12-14

**Current Lender:** ZIONS FNB ELT NELNET I - 3015 S. PARKER RD SUITE 400, AURORA - 80014

**Date:** 1999-10-15

**School:** SCHOOL CODE FOR CONSOLIDATION LOANS

**Loan Type:** FFEL CONSOLIDATED

**Origination amount:** \$13,628.00

**Current Principal:** \$0.00

**Current Interest:** \$0.00

**Loan Interest Rate Type Description:** FIXED

**Loan Interest Rate:** 7.75%

**Last status and date:** PAID IN FULL , 2002-07-09

**Current Lender:** US BANK ELT STUDENT LOAN FUNDING - 2001 EDMUND HALLEY DR., RESTON - 20191(0000)

**Date:** 1999-10-15

**School:** SCHOOL CODE FOR CONSOLIDATION LOANS

**Loan Type:** FFEL CONSOLIDATED

**Origination amount:** \$23,014.00

**Current Principal:** \$0.00

**Current Interest:** \$0.00

**Loan Interest Rate Type Description:** FIXED

**Loan Interest Rate:** 7.75%

**Last status and date:** PAID IN FULL , 2002-07-09

**Current Lender:** US BANK ELT STUDENT LOAN FUNDING - 2001 EDMUND HALLEY DR., RESTON - 20191(0000)

**Date:** 2003-05-20

**School:** Thomas Jefferson University - College of Health Professions

**Loan Type:** FFEL STAFFORD SUBSIDIZED

**Origination amount:** \$5,500.00

**Current Principal:** \$0.00

**Current Interest:** \$0.00

**Loan Interest Rate Type Description:** VRILE

**Loan Interest Rate:** 0%

**Last status and date:** NON-DEFAULTED, PAID IN FULL THROUGH CONSOLIDATION LOAN , 2015-07-16

**Current Lender:** US BANK ELT NORTHSTAR - 930 BLUE GENTIAN RD, STE 100, EAGAN - 55121(0000)

**Date:** 2003-05-20

**School:** Thomas Jefferson University - College of Health Professions

**Loan Type:** FFEL STAFFORD UNSUBSIDIZED

**Origination amount:** \$5,000.00

**Current Principal:** \$0.00

**Current Interest:** \$0.00

**Loan Interest Rate Type Description:** VRILE

**Loan Interest Rate:** 0%

**Last status and date:** NON-DEFAULTED, PAID IN FULL THROUGH CONSOLIDATION LOAN , 2015-07-16

**Current Lender:** US BANK ELT NORTHSTAR - 930 BLUE GENTIAN RD, STE 100, EAGAN - 55121(0000)

**Date:** 2012-09-17

**School:** Thomas Jefferson University

**Loan Type:** DIRECT STAFFORD UNSUBSIDIZED

**Origination amount:** \$20,500.00

**Current Principal:** \$0.00

**Current Interest:** \$0.00

**Loan Interest Rate Type Description:** FIXED

**Loan Interest Rate:** 6.8%

**Last status and date:** NON-DEFAULTED, PAID IN FULL THROUGH CONSOLIDATION LOAN , 2015-07-16

**Current ED Servicer:** DEPT OF ED/MOHELA - 633 SPIRIT DR, CHESTERFIELD - 63005

**Date:** 2012-09-17

**School:** Thomas Jefferson University

**Loan Type:** DIRECT PLUS GRADUATE

**Origination amount:** \$32,682.00

**Current Principal:** \$0.00

**Current Interest:** \$0.00

**Loan Interest Rate Type Description:** FIXED

**Loan Interest Rate:** 7.9%

**Last status and date:** NON-DEFALTED, PAID IN FULL THROUGH CONSOLIDATION LOAN , 2015-07-16

**Current ED Servicer:** DEPT OF ED/MOHELA - 633 SPIRIT DR, CHESTERFIELD - 63005

**Date:** 2015-07-16

**School:** SCHOOL CODE FOR CONSOLIDATION LOANS

**Loan Type:** DIRECT CONSOLIDATED UNSUBSIDIZED

**Origination amount:** \$68,115.00

**Current Principal:** \$88,747.00

**Current Interest:** \$1,845.00

**Loan Interest Rate Type Description:** FIXED

**Loan Interest Rate:** 7.13%

**Last status and date:** FORBEARANCE , 2020-03-13

**Current ED Servicer:** DEPT OF ED/MOHELA - 633 SPIRIT DR, CHESTERFIELD - 63005

**Date:** 2015-07-16

**School:** SCHOOL CODE FOR CONSOLIDATION LOANS

**Loan Type:** DIRECT CONSOLIDATED SUBSIDIZED

**Origination amount:** \$2,854.00

**Current Principal:** \$3,533.00

**Current Interest:** \$77.00

**Loan Interest Rate Type Description:** FIXED

**Loan Interest Rate:** 7.13%

**Last status and date:** FORBEARANCE , 2020-03-13

**Current ED Servicer:** DEPT OF ED/MOHELA - 633 SPIRIT DR, CHESTERFIELD - 63005

**Does the Federal loan information look correct? \***

Yes    No    Unsure

**Do you have any reason to believe you may have a spousal consolidation loan? \***

Yes    No

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