

SUMMONS - CIVIL

JD-CV-1 Rev 4-16
C.G.S. §§ 51-346, 51-347, 51-349, 51-350, 52-45a, 62-48,
52-750 P.B. §§ 3-1 through 3-21, 8-1, 10-13

STATE OF CONNECTICUT

SUPERIOR COURT

www.jud.ct.gov



See other side for Instructions

- "X" if amount, legal interest or property in demand, not including interest and costs is less than \$2500.
 "X" if amount, legal interest or property in demand, not including interest and costs is \$2500 or more.
 "X" if claiming other relief in addition to or in lieu of money or damages.

TO: Any proper officer; BY AUTHORITY OF THE STATE OF CONNECTICUT, you are hereby commanded to make due and legal service of this Summons and attached Complaint

Address of court clerk where writ and other papers shall be filed (Number, street, town and zip code) (C.G.S. 51-346, 51-350)		Telephone number of clerk (with area code) (203) 579-6527	Return Date (Must be a Tuesday)
1061 Main Street Bridgeport CT 06604		JULY 25 2023	
<input checked="" type="checkbox"/> Judicial District	G A	Month	Day
Housing Session	Number:	Year	
		Bridgeport	
Case type code (See list on page 2)			
Major: C Minor: 40			

For the Plaintiff(s) please enter the appearance of:

Name and address of attorney, law firm or plaintiff if self-represented (Number, street, town and zip code) Stillman Law Office 30057 Orchard Lake Rd. Suite 200 Farmington Hills MI 48334	File number (to be entered by attorney only) 438732
Telephone number (with area code) 8882865001	Signature of Plaintiff (if self-represented)

The attorney or law firm appearing for the plaintiff, or the plaintiff if self-represented, agrees to accept papers (service) electronically in this case under Section 10-13 of the Connecticut Practice Book.

Yes No

Email address for delivery of papers under Section 10-13 (if agreed to)

connecticut@stillmanlaw.com

Number of Plaintiffs: 1 Number of Defendants: 1 Form JD-CV-2 attached for additional parties

Parties	Name (Last, First, Middle Initial) and Address of Each party (Number; Street; P.O. Box; Town; State; Zip; Country, if not USA)		
First Plaintiff	Name: Address:	SLM PRIVATE CREDIT STUDENT LOAN TRUST 2006-C 15 South Main Street Suite 101 GREENVILLE SC 29601	P-01
Additional Plaintiff	Name: Address:		P-02
First Defendant	Name: Address:	Heather H Palmer 234 ADLEY RD FAIRFIELD CT 06432-52606	D-01
Additional Defendant	Name: Address:		D-02
Additional Defendant	Name: Address:		D-03
Additional Defendant	Name: Address:		D-04

Attest *W. Fry*

A True Copy

W.W. Fry

Connecticut State Marshal
Fairfield County

Notice to Each Defendant

1. YOU ARE BEING SUED: This paper is a Summons in a lawsuit. The complaint attached to these papers states the claims that each plaintiff is making against you in this lawsuit.
2. To be noticed of further proceedings, you or your attorney must file a form called an "Appearance" with the clerk of the above-named Court at the above Court address on or before the second day after the above Return Date. The Return Date is not a hearing date. You do not have to come to court on the Return Date unless you receive a separate notice telling you to come to court.
3. If you or your attorney do not file a written "Appearance" form on time, a Judgment may be entered against you by default. The "Appearance" form may be obtained at the Court address above or at www.jud.ct.gov under "Court Forms".
4. If you believe that you have insurance that may cover the claim that is being made against you in this lawsuit, you should immediately contact your insurance representative. Other action you may have to take is described in the Connecticut Practice Book which may be found in a superior court law library or online at www.jud.ct.gov under "Court Rules".
5. If you have questions about the Summons and Complaint, you should talk to an attorney quickly. The Clerk of Court is not allowed to give advice on legal questions.

Signed (Sign and affix proper box)

Commissioner of the Superior Court
 Assistant Clerk

Name of Person Signing at Left

Kevin M. Hughes Aaron T. Deacon

Date signed

JUN 01 2023

For Court Use Only

If this Summons is signed by a Clerk: a. The signing has been done so that the Plaintiff(s) will not be denied access to the courts. b. It is the responsibility of the Plaintiff(s) to see that service is made in the manner provided by law. c. The Clerk is not permitted to give any legal advice in connection with any lawsuit. d. The Clerk signing this Summons at the request of the Plaintiff(s) is not responsible in any way for any errors or omissions in the Summons, any allegations contained in the Complaint, or the service of the Summons or Complaint.			
I, certify I have read and understand the above:	Signed (Self-Represented Plaintiff)	Date	Docket Number

Instructions

1. Type or print legibly; sign summons.
2. Prepare or photocopy a summons for each defendant.
3. Attach the original summons to the original complaint, and attach a copy of the summons to each copy of the complaint.
- Also, if there are more than 2 plaintiffs or more than 4 defendants prepare form JD_CV2 and attach it to the original and all copies of the complaint.
4. After service has been made by a proper officer, file original papers and officer's return with the clerk of court.
5. The party recognized to pay costs must appear personally before the authority taking the recognizance.
6. Do not use this form for the following actions:
 - (a) Family matters (for example divorce, child support, custody, paternity, and visitation matters).
 - (b) Summary process actions.
 - (c) Applications for change of name.
 - (d) Probate appeals.
 - (e) Administrative appeals.
 - (f) Proceedings pertaining to arbitration.
 - (g) Any action or proceedings in which an attachment, garnishment, or replevy is sought.
 - (h) Entry and Detainer proceedings
 - (i) Housing Code Enforcement actions

ADA NOTICE

The Judicial Branch of the State of Connecticut complies with the Americans with Disabilities Act (ADA). If you need a reasonable accommodation in accordance with the ADA, contact a court clerk or an ADA contact person listed at www.jud.ct.gov/ADA.

Case Type Codes

Major Description	Codes Major/ Minor	Minor Description	Major Description	Codes Major/ Minor	Minor Description
Contracts	C 00 C 10 C 20 C 30 C 40 C 50	Construction - All other Construction - State and Local Insurance Policy Specific Performance Collections All other	Property	P 00 P 10 P 20 P 30 P 90	Foreclosure Partition Quiet Title/Discharge of Mortgage or Lien Asset Forfeiture All other
Eminent Domain	E 00 E 10 E 20 E 30 E 90	State Highway Condemnation Redevelopment Condemnation Other State or Municipal Agencies Public Utilities & Gas Transmission Companies All other	Torts (Other than Vehicular)	T 02 T 03 T 11 T 12 T 20 T 28 T 29 T 30 T 40 T 50 T 61 T 69 T 70 T 71 T 90	Defective Premises - Private - Snow or Ice Defective Premises - Private - Other Defective Premises - Public - Snow or Ice Defective Premises - Public - Other Product Liability - Other than Vehicular Malpractice - Medical Malpractice - Legal Malpractice - All other Assault and Battery Defamation Animals - Dog Animals - Other False Arrest Fire Damage All other
Miscellaneous	M 00 M 10 M 20 M 30 M 40 M 50 M 63 M 66 M 68 M 70 M 80 M 83 M 84 M 90	Injunction Receivership Mandamus Habeas Corpus (extradition, release from Penal Institution) Arbitration Declaratory Judgment Bar Discipline Department of Labor Unemployment Compensation Enforcement Bar Discipline - Inactive Status Municipal Ordinance and Regulation Enforcement Foreign Civil Judgments - C.G.S. 52-604 & C.G.S. 50a-30 Small Claims Transfer to Regular Docket Foreign Protective Order All other	Vehicular Torts	V 01 V 04 V 05 V 06 V 09 V 10 V 20 V 30 V 40 V 90	Motor Vehicles* - Driver and/or Passenger(s) vs. Driver(s) Motor Vehicles* - Pedestrian vs. Driver Motor Vehicles* - Property Damage only Motor Vehicles* - Product Liability Including Warranty Motor Vehicles* - All other Boats Airplanes Railroads Snowmobiles All others
Housing	H 10 H 12 H 40 H 50 H 60 H 90	Housing - Return of Security Deposit Housing - Rent and/or Damages Housing - Audit Querela/Injunction Housing - Administrative Appeal Housing - Municipal Enforcement Housing - All Other	Wills, Estates, and Trusts	W 10 W 90	*Motor Vehicles include cars, trucks, motorcycles, and motor scooters Construction of Wills and Trusts All others

NO:	SUPERIOR COURT
SLM Private Credit Student Loan Trust 2006-C	Judicial District of Fairfield (Bridgeport)
VS.	AT Bridgeport
<u>HEATHER H PALMER</u>	June 01, 2023

COMPLAINT

COUNT 1:

1. At all times relevant hereto, Plaintiff, SLM PRIVATE CREDIT STUDENT LOAN TRUST 2006-C, is a business located at 15 South Main Street Suite 101 GREENVILLE, SC 29601. A copy of an affidavit from an employee of plaintiff is attached hereto and the most recent statement is attached to the affidavit.
2. At all times relevant hereto, defendant, HEATHER H PALMER, is an individual currently residing at 234 ADLEY RD FAIRFIELD, CT 06825.
3. At all times relevant hereto, plaintiff has been licensed to do business in the State of Connecticut.
4. Pursuant to the defendant's request, plaintiff issued to the defendant a student loan in the defendant's name.
5. As attested to by the plaintiff in the annexed affidavit, defendant has defaulted on

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

CT_0114 File No 20-16233



this debt as the last payment was made on February 16, 2019. Plaintiff demanded payment immediately following defendant's last payment and continued demanding payment through the present.

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

CT-0114 File No 20-16233



6. At or about the time the plaintiff issued the loan, defendant was issued an Agreement that included all of the terms and conditions to receive funds from the loan, a copy of which is annexed hereto.
7. Upon use of the loan, defendant became obligated to abide by all the terms and conditions of the Agreement, including, but not limited to the term in which defendant promises to pay the plaintiff.
8. Despite plaintiff's demands to pay, defendant has failed and/or neglected to pay the sum due according to the Agreement.
9. At present, defendant owes plaintiff a balance of Seven Thousand Three Hundred Twenty dollars and 89 cents (\$7,320.89), as set forth in the affidavit. In addition, defendant owes the full amount of debt, costs and fees as authorized pursuant to the terms of the Agreement.
10. Plaintiff is the current owner of all rights, title and interest in the defendant's indebtedness under the Agreement by virtue of purchasing the account from the aforementioned assignee.

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This communication is from a debt collector.



COUNT 2:

11. Plaintiff hereby repeats, re-alleges, and restates the allegations contained in paragraphs 1-4 of Count 1 as if more fully set forth below.
12. Plaintiff sent accurate monthly statements to the defendants regarding the revolving line of credit and/or credit card account.
13. The monthly statements indicate defendant's use of the revolving line of credit and/or credit card, payments made on the account from the defendant, and that defendant ceased making payments on the account.

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CT 0114 File No 20-16233

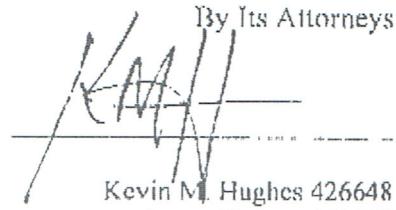


WHEREFORE, plaintiff demands judgment against defendant for:

1. The principal sum of \$7,320.89;
2. Reasonable costs and court fees; and
3. Such further relief as the Court deems just and proper.

For Plaintiff, SLM Private Credit Student Loan Trust 2006-C

By Its Attorneys


Kevin M. Hughes 426648
Aaron Deacon 441489
Firm Juris #438732
Stillman Law Office
30057 Orchard Lake Rd. Suite 200
Farmington Hills, MI 48334
(888) 286-5001
(443) 588-0417 (fax)
connecticut@stillmanlaw.com

Attest *W. Fry* A True Copy
W.W. Fry
Connecticut State Marshal
Fairfield County

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

CT_0114 File No 20-16233



NO:

SLM Private Credit Student Loan Trust 2006-C

VS.

HEATHER H PALMER

SUPERIOR COURT

Judicial District of Fairfield (Bridgeport)

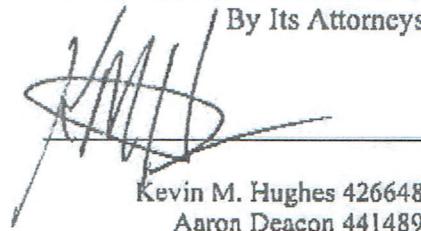
AT Bridgeport

June 01, 2023

NOTICE REGARDING FAIR DEBT COLLECTION PRACTICES ACT
SUBSEQUENT COMMUNICATIONS

Pursuant to the United States Code, Title 15, Section 1692, et seq., you are hereby notified that Counsel for the Plaintiff is attempting to collect the debt which is the subject of the within action and any information obtained will be used solely for that purpose.

For Plaintiff, SLM Private Credit Student Loan Trust 2006-C
By Its Attorneys



Kevin M. Hughes 426648
Aaron Deacon 441489
Firm Juris #438732
Stillman Law Office
30057 Orchard Lake Rd. Suite 200
Farmington Hills, MI 48334
(888) 286-5001
(443) 588-0417 (fax)
connecticut@stillmanlaw.com

Attest *W. Fry* A True Copy
W.W. Fry
Connecticut State Marshal
Fairfield County

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

CT_0104 File No 20-16233

NO:

SLM Private Credit Student Loan Trust 2006-C

VS.

HEATHER H PALMER

SUPERIOR COURT

Judicial District of Fairfield (Bridgeport)

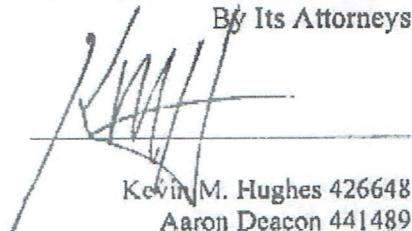
AT Bridgeport

June 01, 2023

STATEMENT OF AMOUNT IN DEMAND

The amount in demand is not greater than \$15,000.00, exclusive of costs and interest.

For Plaintiff, SLM Private Credit Student Loan Trust 2006-C
By Its Attorneys



Kevin M. Hughes 426648
Aaron Deacon 441489
Firm Juris #438732
Stillman Law Office
30057 Orchard Lake Rd. Suite 200
Farmington Hills, MI 48334
(888) 286-5001
(443) 588-0417 (fax)
connecticut@stillmanlaw.com

Attest *W. Fry* A True Copy
W.W. Fry
Connecticut State Marshal
Fairfield County

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This communication is from a debt collector.

CT_0105 File No 20-16233



NO: SUPERIOR COURT
SLM Private Credit Student Loan Trust 2006-C Judicial District of Fairfield (Bridgeport)
VS. AT Bridgeport
HEATHER H PALMER June 02, 2023

MILITARY SERVICE AFFIDAVIT

Defendant(s), HEATHER H PALMER are not known to be in active military duty. The facts supporting this statement are evidenced in the appended Certificate verifying Active Duty Status obtained from Department of Defense Manpower Data Center. Plaintiff used the Defendant's Social Security Number in accessing and obtaining this report.

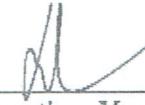
I recognize the Defense Manpower Data Center (DMDC) as an organization of the Department of Defense (DoD) that maintains the Defense Enrollment and Eligibility Reporting System (DEERS) database which is the official source of data on eligibility for military medical care and other eligibility systems.

I hereby declare or affirm under the penalties of perjury that the facts and matters set forth in the foregoing Affidavit are true and correct to the best of my knowledge, information, and belief.

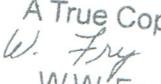
Date: 06/02/2023

Kelly Thomas
Affiant - Kelly Thomas

Subscribed to and sworn before me this 2nd day of June, 2023, in the County of Oakland, State of Michigan



Jonathon Young
Notary Public, State of Michigan
County of Oakland
My Commission Expires: January 15, 2030
Acting in the County of Oakland

A True Copy
Attest 
W.W. Fry
Connecticut State Marshal
Fairfield County





**Status Report
Pursuant to Servicemembers Civil Relief Act**

SSN: [REDACTED]
 Birth Date: [REDACTED]
 Last Name: PALMER
 First Name: HEATHER
 Middle Name: H
 Status As Of: Jun-01-2023
 Certificate ID: QC9RFMYSH7DWQM4

On Active Duty On Active Duty Status Date			
Active Duty Start Date	Active Duty End Date	Status	Service Component
NA	NA	No	NA

This response reflects the individual's active duty status based on the Active Duty Status Date.

Left Active Duty Within 367 Days of Active Duty Status Date			
Active Duty Start Date	Active Duty End Date	Status	Service Component
NA	NA	No	NA

This response reflects where the individual left active duty status within 367 days preceding the Active Duty Status Date.

The Member or His/Her Unit Was Notified of a Future Call-Up to Active Duty on Active Duty Status Date			
Order Notification Start Date	Order Notification End Date	Status	Service Component
NA	NA	No	NA

This response reflects whether the individual or his/her unit has received early notification to report for active duty.

Upon searching the data banks of the Department of Defense Manpower Data Center, based on the information that you provided, the above is the status of the individual on the active duty status date as to all branches of the Uniformed Services (Army, Navy, Marine Corps, Air Force, NOAA, Public Health, and Coast Guard). This status includes information on a Servicemember or his/her unit receiving notification of future orders to report for Active Duty.

Michael V. Sorrento

Michael V. Sorrento, Director
 Department of Defense - Manpower Data Center
 400 Gigling Rd.
 Seaside, CA 93955



The Defense Manpower Data Center (DMDC) is an organization of the Department of Defense (DoD) that maintains the Defense Enrollment and Eligibility Reporting System (DEERS) database which is the official source of data on eligibility for military medical care and other eligibility systems.

The DoD strongly supports the enforcement of the Servicemembers Civil Relief Act (50 USC App. § 3901 et seq., as amended) (SCRA) (formerly known as the Soldiers' and Sailors' Civil Relief Act of 1940). DMDC has issued hundreds of thousands of "does not possess any information indicating that the individual is currently on active duty" responses, and has experienced only a small error rate. In the event the individual referenced above, or any family member, friend, or representative asserts in any manner that the individual was on active duty for the active duty status date, or is otherwise entitled to the protections of the SCRA, you are strongly encouraged to obtain further verification of the person's status by contacting that person's Service. Service contact was on active duty for the active duty status date and you fail to obtain this additional Service verification, punitive provisions of the SCRA may be invoked against you. See 50 USC App. § 3921(c).

This response reflects the following information: (1) The individual's Active Duty status on the Active Duty Status Date (2) Whether the individual left Active Duty status within 367 days preceding the Active Duty Status Date (3) Whether the individual or his/her unit received early notification to report for active duty on the Active Duty Status Date.

More information on "Active Duty Status"

Active duty status as reported in this certificate is defined in accordance with 10 USC § 101(d)(1). Prior to 2010 only some of the active duty periods less than 30 consecutive days in length were available. In the case of a member of the National Guard, this includes service under a call to active service authorized by the President or the Secretary of Defense under 32 USC § 502(l) for purposes of responding to a national emergency declared by the President and supported by Federal funds. All Active Guard Reserve (AGR) members must be assigned against an authorized mobilization position in the unit they support. This includes Navy Training and Administration of the Reserves (TARs), Marine Corps Active Reserve (ARs) and Coast Guard Reserve Program Administrator (HPAs). Active Duty status also applies to a Uniformed Service member who is an active duty commissioned officer of the U.S. Public Health Service or the National Oceanic and Atmospheric Administration (NOAA Commissioned Corps).

Coverage Under the SCRA is Broader in Some Cases

Coverage under the SCRA is broader in some cases and includes some categories of persons on active duty for purposes of the SCRA who would not be reported as on Active Duty under this certificate. SCRA protections are for Title 10 and Title 14 active duty records for all the Uniformed Services periods. Title 32 periods of Active Duty are not covered by SCRA, as defined in accordance with 10 USC § 101(d)(1).

Many times orders are amended to extend the period of active duty, which would extend SCRA protections. Persons seeking to rely on this website certification should check to make sure the orders on which SCRA protections are based have not been amended to extend the inclusive dates of service. Furthermore, some protections of the SCRA may extend to persons who have received orders to report for active duty or to be inducted, but who have not actually begun active duty or actually reported for induction. The Last Date on Active Duty entry is important because a number of protections of the SCRA extend beyond the last date of active duty.

Those who could rely on this certificate are urged to seek qualified legal counsel to ensure that all rights guaranteed to Service members under the SCRA are protected.

WARNING: This certificate was provided based on a last name, SSN/date of birth, and active duty status date provided by the requestor. Providing erroneous information will cause an erroneous certificate to be provided.



SLM PRIVATE CREDIT STUDENT LOAN TRUST 2005-B
Plaintiff

vs.

HEATHER H PALMER
Defendant(s)

AFFIDAVIT OF DEBT

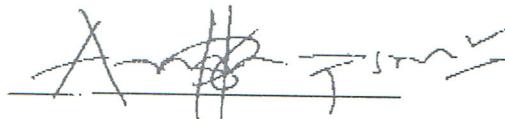
I, Andrew Itsede, being of full age, hereby certify as follows:

1. I am more than 19 years of age and I am competent to make this affidavit. I am duly authorized to make and sign this Affidavit on behalf of the plaintiff and Navient Solutions, LLC, who is the Servicer for plaintiff herein, **SLM PRIVATE CREDIT STUDENT LOAN TRUST 2005-B**. I am familiar with Navient Solutions, LLC and plaintiff's record keeping practices and activities. I have access to the records of this loan account, and I have personally inspected the account's records regarding the balance due on this loan. These records are kept in the normal course of business and entries thereon and are made in the ordinary course of business at or about the time of events they purport to record. The records kept and maintained by Navient Solutions, LLC are reliable.
2. I am employed by Navient Solutions, LLC, as a Sr. Litigation Analyst. As a Sr. Litigation Analyst, my job duties include, but are not limited to, reviewing and processing documents and records relating to loans in default, researching and responding to inquiries via telephone and/or in writing pertaining to litigation accounts, and reviewing, processing and signing affidavits relating to account balances on loans in default. I am personally familiar with the process for entering data into the computer system for which I relied upon in attesting to this affidavit. I am familiar with said computer system and know it to be reliable.
3. Account information and business records regarding plaintiff's accounts are kept and maintained by Navient Solutions, LLC, as Servicer for plaintiff, **SLM PRIVATE CREDIT STUDENT LOAN TRUST 2005-B**.
4. Plaintiff seeks to recover the balance due on an Educational Promissory Note ending in account number 0103 and dated 5/16/2006. Defendant has defaulted on his/her obligation to make payments under the terms of the Note.
5. The date of last payment was 04/30/2017. The outstanding balance due on the Note is \$6,703.84, which includes interest in the amount of \$605.00 accrued from 03/31/2020 to 03/02/23 and other fees in the amount of \$12.05. Interest continues to accrue on the unpaid balance at the contractual rate of 0.00%.
6. Based upon the account information that I reviewed, the Defendant is not an infant or incompetent person, and is not on active duty with the Armed Forces of the United States of America or its allies. On 03/02/23, I input the Defendant's name in the Manpower Department of Defense database and based upon that review,

the Defendant did not appear to be on active duty with the Armed Forces of the United States of America or its allies.

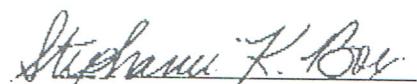
The foregoing is true and correct to the best of my knowledge and belief.

Executed at Fishers, Indiana on March 2, 2023.

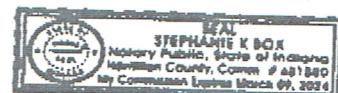


BY
DULY AUTHORIZED

IN WITNESS WHEREOF I have hereunto subscribed my name and affixed my official seal on 03/02/2023.



Notary Public
Stephanie K. Box
My Commission Expires: 03/09/2024
Within and for the County of Hamilton
And State of Indiana
Notary Number 681580



[20-16233]



**TRUE AND EXACT COPY OF THE ORIGINAL
Signature Student Loan®**

SallieMae

**Academic Year
2005-2006**

*Application and Promissory Note
For Loans First Disbursed Through May 31, 2006*

Lender Name **Nellie Mae (through FNB Sioux Falls)**

Lender City **SIOUX FALLS**

Lender State **SD** Lender Code **5007000001**

XS

Section A: Borrower Information Please read instructions before completing this section.

Social Security Number	Last Name and Suffix	First Name	MI	H
(No P.O. Boxes) 118 east 102nd st.	heather	palmer		
Permanent Address (No P.O. Boxes)	City	State	Zip Code	
(917) 370-0364	new york	ny	10029	
Permanent Phone Number	Years At Address (If less than 1 year, provide prior address)	Years	Months	
118 east 102 street	new york	4	7	
Address White Is Sealed	City	State	Zip Code	
118 east 102st. # 2A	new york	ny	10029	
Phone Number While In School	Date of birth (mm/dd/yy)	Email Address		
(917) 370-0364				

Citizenship (select one): a) U.S. citizen b) Non-Citizen Permanent Resident c) Foreign Resident
Note: For options b or c, see instructions

Have you ever defaulted on a student loan?
Yes No If yes, see instructions for required action

Total Loan Amount Requested We encourage you to borrow conservatively, but try to borrow the full amount you need so you will not have to submit another application. (See instructions)

Amount Requested is for the Enrollment Period:

From (mm/yy) **01/06** To (mm/yy) **07/06** State **NY**

Total Non-Federal / Private **\$ 37,287.00**

Grade Level (Refer to instructions) Course of Study (Refer to instructions) Student Loan Education Debt Total Federal **\$ 23,339.00**

Reference You must provide an adult reference other than the borrower(s).	First Name steven	MI B	Relationship to Borrower Brother
Address (No P.O. Boxes) 23613 gravino rd	City valencia	State ca	Zip Code 91355
Phone Number (cell phone not acceptable) (818) 307-9485			

Section B: Cosigner Information Please read instructions before completing this section.

As a cosigner, you are not required to add a second cosigner. However, if you want a second cosigner's income and debts to be considered in the final decision, please have him/her complete the second cosigner section. Second cosigner may result in primary cosigner's address.

Social Security Number	Last Name and Suffix	First Name	MI	
Address (No P.O. Boxes)	City	State	Zip Code	Phone Number
Date of Birth (mm/dd/yy)	Present Address			
Have you ever defaulted on a student loan? Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>	Bank Name	Checking Account or Savings Account #	Citizenship (select one): a) U.S. citizen <input type="checkbox"/> b) Non-Citizen Permanent Resident <input type="checkbox"/> Note: For options b, see instructions	
Present Employer Name	Employee Address (City, State, Zip Code)			Work Phone Number
Gross Monthly Income (See Instructions) Note: You do not have to reveal alimony, child support or separate maintenance income unless you wish it to be considered as a basis for loan repayment		Monthly Mortgage/Rent Amount	Other Monthly Payment	
Salary \$ Other \$	Holiday	5	Carrying Own Rent	5
Reference You must provide an adult reference other than the borrower.	First Name	MI	Relationship to Cosigner	
Address (No P.O. Boxes)	City	State	Zip Code	Phone Number (cell phone not acceptable)

Second Cosigner Information

Social Security Number	Last Name and Suffix	First Name	MI	
Date of Birth (mm/dd/yy)	Have you ever defaulted on a student loan? Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>	Citizenship (select one): a) U.S. citizen <input type="checkbox"/> b) Non-Citizen Permanent Resident <input type="checkbox"/> Note: For options b, see instructions	Work Phone Number	Cross Identifly Salary (See Instructions) Other Monthly Payment
Present Employer Name	Employer Address (City, State, Zip Code)		5	5

Section C: Borrower and Cosigner(s) Signature

CAUTION – IT IS IMPORTANT THAT YOU THOROUGHLY READ THE CONTRACT BEFORE YOU SIGN IT. I, WE, THE COSIGNER(S), HAVE READ THE APPLICABLE COSIGNER NOTICE.

Borrower Signature heather **Non-Citizen Permanent Resident** **Date** 04/18/2006
Cosigner Signature (If applicable) steven **Non-Citizen Permanent Resident** **Date** _____

Second Cosigner Signature (If applicable) steven **Non-Citizen Permanent Resident** **Date** _____

Section D: School Certification Must be completed by an authorized school official.

School Name COLUMBIA UNIV SCH OF GEN STUDIES	School Code/Branch 0027070005	Disbursement Date (mm/dd/yy)	Disbursement Amount
For the Enrollment Period (not to exceed 12 months)	Grade Level (Code/age) Please refer to instructions: Undergraduate 1 2 3 ④ 4	1	1 6
From Date (mm/dd/yy) 01/01/2006 To Date (mm/dd/yy) 07/31/2006	Graduate A B C D	2	2 3
Enrollment Status (Circle one)	Course of Study (Refer to instructions)	Anticipated Grad Date (mm/dd/yy)	
Full-time	Half-time	LIB	
			Total Certified Amount \$

I hereby certify that the Borrower is eligible for a Signature Student Loan; that the Total Certified Amount does not exceed the student's cost of attendance minus other financial aid; that the School will, at the request of the lender, provide the lender with subsequent information regarding the Borrower's whereabouts; that this School will comply with all applicable loan policies and provisions; and that information provided in Sections A and B is true, complete and correct to the best of my knowledge and belief.

Authorized school official Sign and date _____ Print or type name and title _____ Phone _____ Certification Sent Electronically Yes No

ONWLD_SWIS

Return Application To: Sallie Mae Servicing • PO Box 59030 • Panama City, FL 32412 (Copyright Sallie Mae 2000-03 1205) 887001-A

Statement of Purchased Account

NAVIANT SOLUTIONS, LLC
PO BOX 6180
INDIANAPOLIS IN 46206-6180

Statement Date	Page Number
08/08/20	1

PALMER HEATHER H
234 ADLEY RD
FAIRFIELD, CT 06430

Account Identification	
Account Number	Loan Requested
██████████ 7900	q3

Account Activity

Transaction Date	Gross Payment	Collection Costs	Other Charges	Interest Paid	Charge to Principal
03/31/20	BORROWER DEFAULT AMOUNT P		0.01% INTEREST		\$7,320.89
BORROWER MAY BE RESPONSIBLE FOR COLLECTION COSTS/OTHER CHARGES					

Principal Paid	Other Charges Paid	Interest Paid	Collection Costs Paid	Total Paid
\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

Current Balance Information

Principal Due	Other Unpaid Charges	Daily Interest Accrued	Unpaid Accrued Interest	Collection Costs	Balance Due
\$6,703.84	\$12.08	\$0.00000	\$805.02	\$0.00	\$7,320.81

2020-03-31 08:10:05 (1217)

NAVIENT

Amortization

NAME	Palmer, Heather		INFO MTL PRIN BEG BAL INT INT RATE:			88,144.00 \$0.00 0.750%			Loan 3			NOTES	LATE FEES
	EFFECTIVE DATE	DAY\$	INT RATE%	DAILY ACCRD INT	ACCRD	PAYOUT AMOUNT	PRINCIPAL PAID	INTEREST PAID	UNPAID INTEREST	CAPITALIZED INTEREST	APPLIED TO PRINCIPAL	DECLINING PRINCIPAL BALANCE	
01/01/2004			0.7500%	\$								\$ 88,144.00	
01/01/2004	18	0.7500%	\$	1.63	\$	28.11	\$					\$ 88,115.89	\$0.00
01/01/2004	0	0.7500%	\$	1.67	\$	30.11	\$					\$ 88,116.00	\$0.00
01/01/2004	01	0.7500%	\$	1.67	\$	128.22	\$					\$ 88,116.00	\$0.00
01/01/2004	0	0.7500%	\$	1.72	\$	128.22	\$					\$ 88,116.00	\$0.00
01/01/2007	428	0.7500%	\$	1.72	\$	889.14	\$					\$ 88,116.00	\$0.00
01/01/2007	0	0.7500%	\$	1.63	\$	889.14	\$					\$ 88,116.00	\$0.00
01/01/2007	01	0.7500%	\$	1.63	\$	884.70	\$					\$ 88,116.00	\$0.00
01/01/2007	0	0.7500%	\$	1.68	\$	888.70	\$					\$ 88,116.00	\$0.00
01/01/2009	31	0.6500%	\$	1.69	\$	1,007.69	\$					\$ 88,116.00	\$0.00
01/01/2009	0	0.7500%	\$	1.65	\$	1,007.69	\$					\$ 88,116.00	\$0.00
01/01/2009	31	0.5500%	\$	1.66	\$	1,056.00	\$					\$ 88,116.00	\$0.00
01/01/2009	0	0.5500%	\$	1.62	\$	1,056.00	\$					\$ 88,116.00	\$0.00
01/01/2009	28	0.5500%	\$	1.63	\$	1,056.00	\$					\$ 88,116.00	\$0.00
01/01/2009	0	0.6000%	\$	1.64	\$	1,057.30	\$					\$ 88,116.00	\$0.00
01/01/2009	31	0.6000%	\$	1.64	\$	1,130.77	\$					\$ 88,116.00	\$0.00
01/01/2009	0	0.7250%	\$	1.67	\$	1,136.77	\$					\$ 88,116.00	\$0.00
01/01/2009	31	0.7250%	\$	1.61	\$	1,212.80	\$					\$ 88,116.00	\$0.00
01/01/2009	0	0.7000%	\$	1.17	\$	1,212.80	\$					\$ 88,116.00	\$0.00
11/17/2009	183	0.7000%	\$	1.17	\$	1,262.00	\$					\$ 88,116.00	\$0.00
11/17/2009	0	0.8000%	\$	1.60	\$	1,262.00	\$					\$ 88,116.00	\$0.00
11/17/2009	14	0.8000%	\$	1.69	\$	1,400.47	\$					\$ 88,116.00	\$0.00
11/17/2009	0	0.8500%	\$	1.54	\$		\$					7,523.47 CAP	\$0.00
12/01/2009	14	0.8500%	\$	1.59	\$	1,531	\$					7,748.17 Bank Stmt Interest	\$0.00
12/01/2009	0	0.8000%	\$	1.27	\$	19.31	\$					7,748.17	\$0.00
12/17/2009	18	0.6000%	\$	1.27	\$	19.31	\$					7,748.17	\$0.00
1/1/2009	15	0.6000%	\$	1.27	\$	38.67	\$	38.67	(38.67)	0.74		7,748.17	\$0.00
1/1/2009	15	0.6000%	\$	1.27	\$	19.84	\$					7,748.17	\$0.00
1/1/2009	0	0.5500%	\$	1.11	\$	19.84	\$					7,748.17	\$0.00
1/21/2009	20	0.5500%	\$	1.11	\$	42.12	\$	48.08	(8.68)	18.31		7,748.17	\$0.00
1/21/2009	28	0.5500%	\$	1.19	\$	31.16	\$	23.92	(23.92)	7.24		7,742.21	\$0.00
1/31/2009	29	0.7500%	\$	1.11	\$	30.81	\$	64.14	(20.63)	(39.81)		7,719.57	\$0.00
4/1/2009	22	0.5500%	\$	1.11	\$	34.36	\$	29.62	(5.63)	(24.36)		7,705.05	\$0.00
5/31/2009	01	0.5500%	\$	1.11	\$	55.80	\$					7,706.05 Late Fee	\$0.00
6/30/2009	3	0.5500%	\$	1.11	\$	60.34	\$	98.98	(8.12)	(109.64)		7,701.99 Payment: 109.64 Late Fee - \$6.00	\$0.00
4/17/2009	14	0.5500%	\$	1.11	\$	15.00	\$					7,706.05 Servicing Fee	\$0.00
4/17/2009	0	0.5500%	\$	1.11	\$	15.00	\$					7,701.88 Principal Adjustment	\$0.00
4/17/2009	02	0.5500%	\$	1.11	\$	117.36	\$					7,619.26 CAP	\$0.00
10/01/2009	21	0.5500%	\$	1.12	\$	20.80	\$					7,644.26 Revolving Fdta	\$0.00
10/01/2009	0	0.5500%	\$	1.13	\$	22.00	\$					7,619.26 Principal Adjustment	\$0.00
12/17/2009	70	0.5500%	\$	1.12	\$	102.27	\$					7,321.66 CAP	\$0.00
1/14/2010	45	0.5500%	\$	1.14	\$	51.24	\$					7,521.53 Late Fee	\$0.00
2/25/2010	8	0.5500%	\$	1.14	\$	60.30	\$	44.47	(4.19)	(19.35)		7,511.43 Payment: 109.64 Late Fee - \$6.00	\$0.00
3/29/2010	01	0.5500%	\$	1.14	\$	68.04	\$					7,517.43 Late Fee	\$0.00
4/22/2010	8	0.5500%	\$	1.14	\$	87.14	\$	29.11	-	(29.81)		7,317.43 Payment: 104.81 Late Fee - \$6.00	\$0.00
4/17/2010	8	0.5500%	\$	1.14	\$	47.56	\$	81.83	(15.78)	(47.58)		7,302.98	\$0.00
5/14/2010	00	0.5500%	\$	1.14	\$	62.45	\$	34.05	-	(34.05)		7,303.08	\$0.00

EFFECTIVE DATE	P	BKT	DAILY ACCR'D	ACCR'D INT	PAYMENT AMOUNT	PRINCIPAL PAID	INTEREST PAID	UNPAID INTEREST	CAPITALIZED INTEREST	APPLIED TO PRINCIPAL	DECLINED PRINCIPAL	NOTES	LATE FEE
7/1/2010	35	5.2500%	\$ 1.14	\$ 87.39	\$ 34.85	\$ -	\$ (34.85)	\$ 32.54	\$ -	\$ -	\$ 7,803.88		\$0.00
7/3/2010	16	5.2500%	\$ 1.14	\$ 49.80	\$ -	\$ -	\$ -	\$ 49.80	\$ -	\$ -	\$ 7,003.88	Late Fee	\$0.00
8/1/2010	9	5.2500%	\$ 1.14	\$ 98.81	\$ 9.26	\$ -	\$ (9.26)	\$ 90.54	\$ -	\$ -	\$ 7,003.88	Payment: \$14.26 Late Fee + \$0.00	\$0.00
8/1/2010	2	5.2500%	\$ 1.14	\$ 52.82	\$ 25.82	\$ -	\$ (25.82)	\$ 22.80	\$ -	\$ -	\$ 7,003.88		\$0.00
8/1/2010	34	5.2500%	\$ 1.14	\$ 62.83	\$ 34.85	\$ -	\$ (34.85)	\$ 28.04	\$ -	\$ -	\$ 7,003.88		\$0.00
10/1/2010	34	5.2500%	\$ 1.14	\$ 54.94	\$ 34.85	\$ -	\$ (34.85)	\$ 24.09	\$ -	\$ -	\$ 7,003.88		\$0.00
11/1/2010	32	5.2500%	\$ 1.14	\$ 58.45	\$ 34.71	\$ -	\$ (34.71)	\$ 24.71	\$ -	\$ -	\$ 7,003.88		\$0.00
12/1/2010	31	5.2500%	\$ 1.14	\$ 60.00	\$ 34.71	\$ -	\$ (34.71)	\$ 22.24	\$ -	\$ -	\$ 7,003.88		\$0.00
1/1/2011	33	5.2500%	\$ 1.14	\$ 64.73	\$ 34.85	\$ -	\$ (34.85)	\$ 20.02	\$ -	\$ -	\$ 7,003.88		\$0.00
1/7/2011	26	5.2500%	\$ 1.14	\$ 54.39	\$ 34.71	\$ -	\$ (34.71)	\$ 19.46	\$ -	\$ -	\$ 7,003.88		\$0.00
2/1/2011	47	5.2500%	\$ 1.14	\$ 97.87	\$ 34.71	\$ -	\$ (34.71)	\$ 37.88	\$ -	\$ -	\$ 7,003.88		\$0.00
4/1/2011	23	5.2500%	\$ 1.14	\$ 66.05	\$ 34.71	\$ -	\$ (34.71)	\$ 24.27	\$ -	\$ -	\$ 7,003.88		\$0.00
6/1/2011	22	5.2500%	\$ 1.14	\$ 49.27	\$ 44.47	\$ -	\$ (44.47)	\$ 2.83	\$ -	\$ -	\$ 7,003.88		\$0.00
7/7/2011	33	5.2500%	\$ 1.14	\$ 40.29	\$ 68.46	\$ (18.20)	\$ (40.29)	\$ -	\$ -	\$ -	\$ 7,003.88		\$0.00
7/7/2011	30	5.2500%	\$ 1.13	\$ 34.00	\$ 34.64	\$ (0.64)	\$ (34.00)	\$ -	\$ -	\$ -	\$ 7,004.44		\$0.00
8/1/2011	38	5.2500%	\$ 1.13	\$ 44.29	\$ 34.85	\$ -	\$ (34.85)	\$ 0.45	\$ -	\$ -	\$ 7,004.44		\$0.00
8/7/2011	23	5.2500%	\$ 1.13	\$ 36.72	\$ 34.85	\$ -	\$ (34.85)	\$ 1.17	\$ -	\$ -	\$ 7,004.44		\$0.00
9/4/2011	39	5.2500%	\$ 1.13	\$ 41.97	\$ 40.30	\$ (4.33)	\$ (41.97)	\$ -	\$ -	\$ -	\$ 7,005.51		\$0.00
11/1/2011	32	5.2500%	\$ 1.13	\$ 58.89	\$ 34.79	\$ -	\$ (34.79)	\$ 1.20	\$ -	\$ -	\$ 7,005.51		\$0.00
1/3/2012	24	5.2500%	\$ 1.13	\$ 26.00	\$ 46.32	\$ (17.63)	\$ (58.04)	\$ -	\$ -	\$ -	\$ 7,002.39		\$0.00
1/10/2012	33	5.2500%	\$ 1.13	\$ 52.30	\$ 34.74	\$ -	\$ (34.74)	\$ 2.56	\$ -	\$ -	\$ 7,002.39		\$0.00
2/1/2012	39	5.2500%	\$ 1.13	\$ 43.24	\$ 34.70	\$ -	\$ (34.70)	\$ 0.64	\$ -	\$ -	\$ 7,002.39		\$0.00
3/1/2012	28	5.2500%	\$ 1.13	\$ 41.20	\$ 46.27	\$ (4.97)	\$ (41.20)	\$ -	\$ -	\$ -	\$ 7,007.81		\$0.00
4/1/2012	29	5.2500%	\$ 1.13	\$ 33.76	\$ 36.40	\$ (26.86)	\$ (33.76)	\$ -	\$ -	\$ -	\$ 7,007.81		\$0.00
4/30/2012	13	5.2500%	\$ 1.12	\$ 14.61	\$ 2.88	\$ -	\$ (2.88)	\$ 10.03	\$ -	\$ -	\$ 7,007.81		\$0.00
5/3/2012	39	5.2500%	\$ 1.12	\$ 60.28	\$ 31.17	\$ -	\$ (31.17)	\$ 18.11	\$ -	\$ -	\$ 7,001.28		\$0.00
6/7/2012	7	5.2500%	\$ 1.12	\$ 26.85	\$ 32.83	\$ (6.35)	\$ (36.00)	\$ -	\$ -	\$ -	\$ 7,001.28		\$0.00
6/24/2012	14	5.2500%	\$ 1.12	\$ 16.73	\$ 36.10	\$ (3.37)	\$ (16.73)	\$ -	\$ -	\$ -	\$ 7,001.28		\$0.00
8/20/2012	47	5.2500%	\$ 1.12	\$ 47.04	\$ 24.27	\$ -	\$ (24.27)	\$ 12.77	\$ -	\$ -	\$ 7,002.34		\$0.00
8/20/2012	39	5.2500%	\$ 1.12	\$ 66.40	\$ 36.70	\$ -	\$ (36.70)	\$ 20.76	\$ -	\$ -	\$ 7,002.34		\$0.00
10/6/2012	25	5.2500%	\$ 1.12	\$ 46.70	\$ 33.82	\$ -	\$ (33.82)	\$ 16.44	\$ -	\$ -	\$ 7,002.34		\$0.00
10/7/2012	30	5.2500%	\$ 1.12	\$ 99.12	\$ 11.20	\$ -	\$ (13.20)	\$ 49.92	\$ -	\$ -	\$ 7,002.34		\$0.00
10/20/2012	19	5.2500%	\$ 1.12	\$ 67.20	\$ -	\$ -	\$ (37.20)	\$ -	\$ -	\$ -	\$ 7,002.34	Late Pay	\$0.00
10/27/2012	6	5.2500%	\$ 1.12	\$ 72.60	\$ 63.30	\$ -	\$ (33.30)	\$ 16.60	\$ -	\$ -	\$ 7,002.34	Payment: \$61.2 Late Fee + \$0.00	\$0.00
1/2/2013	27	5.2500%	\$ 1.12	\$ 48.85	\$ 26.09	\$ -	\$ (26.09)	\$ 11.77	\$ -	\$ -	\$ 7,002.34		\$0.00
2/10/2013	33	5.2500%	\$ 1.12	\$ 48.73	\$ 58.07	\$ -	\$ (38.07)	\$ 10.86	\$ -	\$ -	\$ 7,002.34		\$0.00
3/4/2013	27	5.2500%	\$ 1.12	\$ 40.00	\$ 38.07	\$ -	\$ (38.07)	\$ 2.03	\$ -	\$ -	\$ 7,002.34		\$0.00
4/3/2013	30	5.2500%	\$ 1.12	\$ 39.41	\$ 38.07	\$ (1.68)	\$ (38.41)	\$ -	\$ -	\$ -	\$ 7,002.34		\$0.00
6/26/2013	33	5.2500%	\$ 1.12	\$ 36.80	\$ 38.03	\$ (1.07)	\$ (36.80)	\$ -	\$ -	\$ -	\$ 7,000.91		\$0.00
8/20/2013	30	5.2500%	\$ 1.12	\$ 33.56	\$ 38.03	\$ (4.44)	\$ (33.56)	\$ -	\$ -	\$ -	\$ 7,000.91		\$0.00
6/16/2013	6	5.2500%	\$ 1.12	\$ 6.60	\$ 24.03	\$ (28.03)	\$ (6.60)	\$ (10.00)	\$ -	\$ -	\$ 7,000.91		\$0.00
7/6/2013	28	5.2500%	\$ 1.11	\$ 31.27	\$ 17.94	\$ -	\$ (17.94)	\$ 13.39	\$ -	\$ -	\$ 7,000.91		\$0.00
7/15/2013	10	5.2500%	\$ 1.11	\$ 34.42	\$ -	\$ -	\$ -	\$ 34.42	\$ -	\$ -	\$ 7,000.91	Conversion	\$0.00
8/6/2013	19	5.2500%	\$ 1.11	\$ 46.82	\$ 48.18	\$ (0.35)	\$ (48.92)	\$ -	\$ -	\$ -	\$ 7,000.91		\$0.00
8/6/2013	0	5.2500%	\$ 1.11	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 46.31	\$ 7,002.12 Payment Reversed	\$0.00	
8/19/2013	9	5.2500%	\$ 1.12	\$ 10.04	\$ 46.10	\$ (38.11)	\$ (10.04)	\$ -	\$ -	\$ -	\$ 7,000.01		\$0.00
8/25/2013	19	5.2500%	\$ 1.12	\$ 21.11	\$ 109.00	\$ (78.08)	\$ (21.11)	\$ -	\$ -	\$ -	\$ 7,007.12		\$0.00
9/10/2013	8	5.2500%	\$ 1.10	\$ 9.00	\$ 99.00	\$ (40.11)	\$ (9.00)	\$ -	\$ -	\$ -	\$ 7,047.01		\$0.00
10/3/2013	21	5.2500%	\$ 1.10	\$ 28.11	\$ 100.00	\$ (78.09)	\$ (23.11)	\$ -	\$ -	\$ -	\$ 7,070.12		\$0.00
11/8/2013	34	5.2500%	\$ 1.09	\$ 37.03	\$ 100.00	\$ (62.97)	\$ (37.03)	\$ -	\$ -	\$ -	\$ 7,087.15		\$0.00
12/7/2013	31	5.2500%	\$ 1.08	\$ 33.49	\$ 100.00	\$ (99.81)	\$ (33.49)	\$ (0.00)	\$ -	\$ -	\$ 7,460.94		\$0.00
1/2/2014	11	5.2500%	\$ 1.07	\$ 11.73	\$ -	\$ -	\$ -	\$ 11.73	\$ -	\$ -	\$ 7,460.94	Principal Adjustment	\$0.00
1/9/2014	20	5.2500%	\$ 1.07	\$ 26.73	\$ 50.00	\$ (14.07)	\$ (26.73)	\$ -	\$ -	\$ -	\$ 7,460.94		\$0.00
2/13/2014	36	5.2500%	\$ 1.07	\$ 27.39	\$ 200.00	\$ (163.81)	\$ (27.39)	\$ 0.00	\$ -	\$ -	\$ 7,383.19		\$0.00
3/1/2014	37	5.2500%	\$ 1.04	\$ 26.23	\$ 100.00	\$ (71.77)	\$ (26.23)	\$ (0.00)	\$ -	\$ -	\$ 7,181.42		\$0.00
4/1/2014	31	5.2500%	\$ 1.03	\$ 32.09	\$ 100.00	\$ (67.92)	\$ (32.09)	\$ (0.00)	\$ -	\$ -	\$ 7,123.80		\$0.00
5/1/2014	21	5.2500%	\$ 1.02	\$ 31.77	\$ 100.00	\$ (110.32)	\$ (31.77)	\$ 0.00	\$ -	\$ -	\$ 7,000.77		\$0.00

EFFECTIVE DATE	DAY	INT RATE	DAILY ACCR'D	ACCR'D INT	PAYOUT AMOUNT	PRINCIPAL PAID	INTEREST PAID	UNPAID INTEREST	CAPITALIZED INTEREST	APPLIED TO PRINCIPAL	DECLINING PRINCIPAL	NOTES	LATE FEES
8/08/2014	77	6.2500%	\$ 1.01	\$ 77.32	\$ 137.85	\$ (110.64)	\$ (27.22)	\$ -	\$ -	\$ -	\$ 6,886.63		\$0.00
7/14/2014	86	6.2500%	\$ 0.98	\$ 34.72	\$ 61.91	\$ (27.18)	\$ (34.72)	\$ -	\$ -	\$ -	\$ 6,817.34		\$0.00
8/14/2014	31	6.2500%	\$ 0.92	\$ 30.83	\$ 60.08	\$ (30.03)	\$ (30.83)	\$ 0.00	\$ -	\$ -	\$ 6,817.39		\$0.00
8/15/2014	39	6.2500%	\$ 0.98	\$ 31.40	\$ 60.24	\$ (40.04)	\$ (31.40)	\$ -	\$ -	\$ -	\$ 6,795.68		\$0.00
10/14/2014	31	6.2500%	\$ 0.97	\$ 30.16	\$ 60.00	\$ (40.01)	\$ (30.16)	\$ 0.00	\$ -	\$ -	\$ 6,710.24		\$0.00
10/22/2014	6	6.2500%	\$ 0.87	\$ 5.61	\$ 25.00	\$ (19.19)	\$ (5.61)	\$ 0.00	\$ -	\$ -	\$ 6,699.54	Credit Adjustment	\$0.00
11/17/2014	26	6.2500%	\$ 0.85	\$ 25.00	\$ 54.00	\$ (25.04)	\$ (25.04)	\$ -	\$ -	\$ -	\$ 6,670.51		\$0.00
12/12/2014	23	6.2500%	\$ 0.89	\$ 22.02	\$ 62.00	\$ (28.02)	\$ (22.02)	\$ -	\$ -	\$ -	\$ 6,640.92		\$0.00
1/16/2015	36	6.2500%	\$ 0.95	\$ 34.41	\$ 75.00	\$ (36.99)	\$ (34.41)	\$ -	\$ -	\$ -	\$ 6,602.10		\$0.00
2/17/2015	33	6.2500%	\$ 0.85	\$ 21.30	\$ 68.00	\$ (37.88)	\$ (31.30)	\$ -	\$ -	\$ -	\$ 6,584.48		\$0.00
3/4/2015	27	6.2500%	\$ 0.94	\$ 26.50	\$ 34.00	\$ (40.40)	\$ (28.89)	\$ -	\$ -	\$ -	\$ 6,554.85		\$0.00
4/22/2015	25	6.2500%	\$ 0.94	\$ 33.01	\$ 68.00	\$ (36.80)	\$ (33.01)	\$ -	\$ -	\$ -	\$ 6,518.88		\$0.00
5/19/2015	28	6.2500%	\$ 0.94	\$ 27.20	\$ 70.00	\$ (47.00)	\$ (27.20)	\$ (3.00)	\$ -	\$ -	\$ 6,478.18		\$0.00
6/16/2015	28	6.2500%	\$ 0.93	\$ 28.00	\$ 48.00	\$ (18.91)	\$ (28.00)	\$ -	\$ -	\$ -	\$ 6,437.38		\$0.00
7/17/2015	31	6.2500%	\$ 0.93	\$ 28.00	\$ 103.00	\$ (7.20)	\$ (28.00)	\$ 0.00	\$ -	\$ -	\$ 6,386.03		\$0.00
8/14/2015	58	6.2500%	\$ 0.92	\$ 64.23	\$ 108.00	\$ (64.27)	\$ (64.23)	\$ -	\$ -	\$ -	\$ 6,331.38		\$0.00
10/9/2015	24	6.2500%	\$ 0.91	\$ 21.00	\$ 47.42	\$ (75.16)	\$ (21.00)	\$ -	\$ -	\$ -	\$ 6,309.72		\$0.00
11/17/2015	40	6.2500%	\$ 0.01	\$ 36.20	\$ 33.63	\$ (47.32)	\$ (36.20)	\$ -	\$ -	\$ -	\$ 6,256.38		\$0.00
12/20/2015	43	6.2500%	\$ 0.00	\$ 38.74	\$ 60.00	\$ (17.28)	\$ (38.74)	\$ -	\$ -	\$ -	\$ 6,241.15		\$0.00
1/1/2016	2	6.2500%	\$ 0.00	\$ 1.70	\$ 6	\$ -	\$ -	\$ 1.70	\$ -	\$ -	\$ 6,231.13		\$0.00
1/2/2016	0	6.2500%	\$ 0.04	\$ 1.70	\$ 5	\$ -	\$ -	\$ 1.70	\$ -	\$ -	\$ 6,241.13		\$0.00
1/16/2016	14	5.8000%	\$ 0.94	\$ 14.82	\$ 60.00	\$ (36.08)	\$ (14.82)	\$ (5.00)	\$ -	\$ -	\$ 6,206.02	Payment Reallocation	\$0.00
1/21/2016	8	5.8000%	\$ 0.83	\$ 5.81	\$ 6	\$ -	\$ 6.02	\$ 6.63	\$ -	\$ -	\$ 6,196.87		\$0.00
2/26/2016	41	6.0000%	\$ 0.23	\$ 43.04	\$ 60.00	\$ (48.16)	\$ (41.64)	\$ -	\$ -	\$ -	\$ 6,183.80		\$0.00
4/12/2016	44	5.8000%	\$ 0.83	\$ 40.72	\$ 48.32	\$ (7.09)	\$ (40.72)	\$ -	\$ -	\$ -	\$ 6,136.95		\$0.00
5/10/2016	21	5.8000%	\$ 0.83	\$ 26.57	\$ 60.00	\$ (21.37)	\$ (26.57)	\$ -	\$ -	\$ -	\$ 6,123.47		\$0.00
6/14/2016	26	5.8000%	\$ 0.87	\$ 26.72	\$ 36.00	\$ (9.08)	\$ (26.72)	\$ -	\$ -	\$ -	\$ 6,123.47		\$0.00
9/12/2016	91	5.8000%	\$ 0.92	\$ 63.93	\$ 69.00	\$ -	\$ (69.00)	\$ 33.80	\$ -	\$ -	\$ 6,122.67		\$0.00
10/29/2016	42	6.0000%	\$ 0.02	\$ 72.41	\$ 73.00	\$ (0.59)	\$ (72.41)	\$ -	\$ -	\$ -	\$ 6,122.68		\$0.00
11/26/2016	35	5.8000%	\$ 0.93	\$ 33.20	\$ 33.00	\$ (0.20)	\$ (33.20)	\$ -	\$ -	\$ -	\$ 6,121.38		\$0.00
1/20/2016	26	5.8000%	\$ 0.82	\$ 25.76	\$ 60.00	\$ (34.24)	\$ (25.76)	\$ -	\$ -	\$ -	\$ 6,067.04		\$0.00
1/7/2017	6	3.0000%	\$ 0.02	\$ 4.00	\$ 6	\$ -	\$ -	\$ 4.00	\$ -	\$ -	\$ 6,057.04		\$0.00
1/17/2017	0	5.7500%	\$ 0.98	\$ 4.00	\$ 6	\$ -	\$ -	\$ 4.00	\$ -	\$ -	\$ 6,057.04		\$0.00
1/17/2017	18	5.7500%	\$ 0.00	\$ 16.95	\$ 30.00	\$ (10.00)	\$ (16.95)	\$ -	\$ -	\$ -	\$ 6,045.95		\$0.00
1/20/2017	3	6.7500%	\$ 0.95	\$ 2.87	\$ 6	\$ -	\$ 10.05	\$ 2.85	\$ -	\$ 0.02	\$ 6,047.01	Payment Reallocation	\$0.00
2/28/2017	39	5.7500%	\$ 0.98	\$ 40.30	\$ 41.00	\$ (0.70)	\$ (40.30)	\$ -	\$ -	\$ -	\$ 6,036.91		\$0.00
4/1/2017	22	5.7500%	\$ 0.98	\$ 30.89	\$ 6	\$ -	\$ -	\$ 30.89	\$ -	\$ -	\$ 6,036.91		\$0.00
6/1/2017	0	6.0000%	\$ 1.00	\$ 30.00	\$ 6	\$ -	\$ -	\$ 30.00	\$ -	\$ -	\$ 6,036.91		\$0.00
4/5/2017	50	6.0000%	\$ 1.00	\$ 59.83	\$ 60.00	\$ (0.37)	\$ (59.83)	\$ -	\$ -	\$ -	\$ 6,036.94		\$0.00
7/14/2017	92	6.0000%	\$ 1.00	\$ 61.90	\$ 6	\$ -	\$ -	\$ 61.90	\$ -	\$ -	\$ 6,036.94		\$0.00
7/1/2017	0	6.2500%	\$ 1.04	\$ 61.00	\$ 6	\$ -	\$ -	\$ 61.00	\$ -	\$ -	\$ 6,036.94		\$0.00
1/1/2018	184	6.7500%	\$ 1.04	\$ 293.00	\$ 6	\$ -	\$ 293.00	\$ 6	\$ -	\$ -	\$ 6,036.94		\$0.00
1/1/2018	0	6.5000%	\$ 1.00	\$ 253.00	\$ 6	\$ -	\$ -	\$ 253.00	\$ -	\$ -	\$ 6,036.94		\$0.00
4/1/2018	90	6.0000%	\$ 1.00	\$ 361.00	\$ 6	\$ -	\$ -	\$ 361.00	\$ -	\$ -	\$ 6,036.94		\$0.00
4/1/2018	0	6.7500%	\$ 1.12	\$ 361.00	\$ 6	\$ -	\$ -	\$ 361.00	\$ -	\$ -	\$ 6,036.94		\$0.00
4/23/2018	82	6.7500%	\$ 1.12	\$ 443.20	\$ 25.00	\$ -	\$ 443.20	\$ -	\$ -	\$ -	\$ 6,036.94	Fees Paid	\$0.00
7/10/2018	8	6.7500%	\$ 1.12	\$ 488.43	\$ 6	\$ -	\$ -	\$ 488.43	\$ -	\$ -	\$ 6,036.94		\$0.00
7/1/2018	0	7.0000%	\$ 1.17	\$ 420.43	\$ 6	\$ -	\$ -	\$ 420.43	\$ -	\$ -	\$ 6,036.94		\$0.00
9/1/2018	32	7.0000%	\$ 1.17	\$ 309.63	\$ 6	\$ -	\$ -	\$ 309.63	\$ 635.63	\$ -	\$ 6,011.57	CAP	\$0.00
6/23/2018	1	7.0000%	\$ 1.27	\$ 1.27	\$ 6	\$ -	\$ -	\$ 1.27	\$ -	\$ -	\$ 6,011.57	CAP	\$0.00
11/1/2018	40	7.0000%	\$ 1.26	\$ 61.76	\$ 6	\$ -	\$ -	\$ 61.76	\$ -	\$ -	\$ 6,000.57		\$0.00
1/1/2018	0	7.2500%	\$ 1.31	\$ 51.76	\$ 6	\$ -	\$ -	\$ 51.76	\$ -	\$ -	\$ 6,000.57		\$0.00
1/25/2018	50	7.2500%	\$ 1.31	\$ 117.37	\$ 6	\$ -	\$ -	\$ 117.37	\$ 117.37	\$ -	\$ 6,704.84	CAP	\$0.00
1/1/2018	11	7.2500%	\$ 1.33	\$ 14.04	\$ 6	\$ -	\$ -	\$ 14.04	\$ -	\$ -	\$ 6,704.84		\$0.00
1/1/2018	0	7.5000%	\$ 1.38	\$ 14.84	\$ 6	\$ -	\$ -	\$ 14.84	\$ -	\$ -	\$ 6,703.84		\$0.00
8/1/2018	342	7.5000%	\$ 1.38	\$ 347.76	\$ 6	\$ -	\$ -	\$ 347.76	\$ -	\$ -	\$ 6,703.84	Late Fee	\$1.03
9/1/2018	4	7.5000%	\$ 1.38	\$ 349.14	\$ 6	\$ -	\$ -	\$ 349.14	\$ -	\$ -	\$ 6,703.84		\$1.03

EFFECTIVE DATE	END DATE	INT DAYS	INT RATE	DAILY ACCRD INT	ACCRD INT	PAYMENT AMOUNT	PRINCIPAL PAID	INTEREST PAID	UNPAID INTEREST	CAPITALIZED INTEREST	APPLIED TO PRINCIPAL	DECLINING PRINCIPAL	NOTES	LATE FEES
8/1/2018	8/31/2018	0	7.3500%	\$ 1.33	\$ 348.14	\$ 0	\$ 0	\$ 0	\$ 348.14	\$ 0	\$ 0	\$ 348.14		\$1.00
8/1/2018	8/31/2018	30	7.2500%	\$ 1.33	\$ 348.08	\$ 0	\$ 0	\$ 0	\$ 348.08	\$ 0	\$ 0	\$ 348.08		\$1.00
8/1/2018	8/31/2018	0	7.0000%	\$ 1.20	\$ 305.08	\$ 0	\$ 0	\$ 0	\$ 305.08	\$ 0	\$ 0	\$ 305.08		\$1.00
8/1/2018	8/31/2018	0	7.0000%	\$ 1.20	\$ 304.08	\$ 0	\$ 0	\$ 0	\$ 304.08	\$ 0	\$ 0	\$ 304.08		\$1.00
8/1/2018	8/31/2018	29	7.0000%	\$ 1.20	\$ 327.80	\$ 0	\$ 0	\$ 0	\$ 327.80	\$ 0	\$ 0	\$ 327.80		\$1.00
8/1/2018	8/31/2018	31	7.0000%	\$ 1.20	\$ 347.43	\$ 0	\$ 0	\$ 0	\$ 347.43	\$ 0	\$ 0	\$ 347.43	Late Fee	\$0.00
8/1/2018	8/31/2018	0	8.7500%	\$ 1.24	\$ 467.43	\$ 0	\$ 0	\$ 0	\$ 467.43	\$ 0	\$ 0	\$ 467.43		\$0.00
8/1/2018	8/31/2018	1	8.7500%	\$ 1.24	\$ 466.67	\$ 0	\$ 0	\$ 0	\$ 466.67	\$ 0	\$ 0	\$ 466.67		\$0.00
8/1/2018	8/31/2018	29	8.7500%	\$ 1.24	\$ 504.00	\$ 0	\$ 0	\$ 0	\$ 504.00	\$ 0	\$ 0	\$ 504.00		\$12.00
8/1/2018	8/31/2018	01	8.7500%	\$ 1.24	\$ 617.37	\$ 0	\$ 0	\$ 0	\$ 617.37	\$ 0	\$ 0	\$ 617.37	Charge Off	\$12.00
8/1/2018	8/31/2018	0	8.7500%	\$ 1.24	\$ 617.37	\$ 0	\$ 0	\$ 0	\$ 617.37	\$ 0	\$ 0	\$ 617.37		\$12.00
8/1/2018	8/31/2018	0	0.0000%	\$ -	\$ 617.37	\$ 0	\$ 0	\$ 0	\$ 617.37	\$ 0	\$ 0	\$ 617.37		\$12.00
8/1/2018	8/31/2018	0	0.0000%	\$ -	\$ 617.37	\$ 0	\$ 0	\$ 0	(12.00)	\$ 605.32	\$ 0	\$ 605.32	Interest Adjustment	\$12.00
8/1/2018	8/31/2018	006	0.0000%	\$ -	\$ 605.32	\$ 0	\$ 0	\$ 0	\$ 605.32	\$ 0	\$ 0	\$ 605.32		\$12.00