



CYRIL ADJEI  
544 W GLENN AVE APT 203  
AUBURN AL 36832-4585

April 26, 2022

Account: 004197653-04

Dear Cyril,

Your loan will soon be due for monthly payments. In order to ensure the loan is paid off within the repayment term, an amortization based on the current principal balance has been performed. Your repayment schedule is shown below.

NOTE ID	REPAYMENT BEGIN DATE	CURRENT PRINCIPAL BALANCE	NUMBER OF PAYMENTS	PAYMENT AMOUNT	BEGINNING PAYMENT DATE	FINAL PAYMENT AMOUNT	FINAL PAYMENT DATE
2697801	06/11/2022	\$55,694.00	180	\$506.45	07/04/2022	\$504.33	06/04/2037
2697939	06/11/2022	\$15,179.90	180	\$137.62	07/04/2022	\$136.89	06/04/2037

Firstmark Services is pleased to service your Firstmark Serviced Trust education loan(s). All questions and communications should be directed to Firstmark Services. We will work diligently to ensure that your needs are met.

The information in this packet has been designed to help you better understand the terms of your loan(s). Familiarizing yourself with this information can help ensure successful repayment of your education debt.

Setting up Auto Debit, our electronic funds transfer service, for your loan is an easy and safe way to make your payment each month. Making timely payments each month can help you build a good credit history which is so important for future borrowing needs. We strongly advise all of our customers to take advantage of this service. In order to set up auto debit please visit our website at [FirstmarkServices.com](http://FirstmarkServices.com).

We value you as a customer and appreciate the opportunity to serve you. If you have questions, please visit our website at [FirstmarkServices.com](http://FirstmarkServices.com), or call us at 833.531.1307. Our business hours are 6 a.m. to 9 p.m. (Central), Monday through Friday, and 8 a.m. to 5 p.m. (Central), on Saturday.

Sincerely,

Firstmark Services Customer Service

## **Frequently Asked Questions**

### **When will I receive my statement?**

We'll send your monthly billing statement about three weeks before your payment is due. To receive a notification when your statement is available online and to view your statement on the day it is generated, sign up for electronic correspondence.

### **How do I make payments?**

You can make a payment in many convenient ways.

- Online by logging in to your FirstmarkServices.com account (you can also sign up for auto debit)
- Call us at 833.531.1307
- Send a check to the address on your statement. Please write your full 11-digit account number on the check.

Payments made online or over the phone prior to 5 p.m. (Central) are effective the same day, if received after 5 p.m. (Central) they will be effective the following day\*.

### **What happens if my payment is due on the weekend?**

Payments made online or over the phone prior to 5 p.m. (Central) are effective the same day, if received after 5 p.m. (Central) they will be effective the following day\*. If you are signed up for auto debit, your payment will be effective on the due date, but the funds will not be withdrawn until the following business day.

### **How are my payments applied?**

Unless you direct payments to an individual loan(s), the standard allocation method is as follows. If your account is delinquent, 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, if two or more loans have the same current amount due, any remaining partial payment will be applied to the loan with the highest interest rate. If your account is up to date, partial payments (any amount lower than the current amount due) will be applied to your loan with the lowest current amount due, if two or more loans have the same current amount due, any remaining partial payment will be applied to the loan with the highest interest rate, if multiple loans share the highest interest rate, the extra payment amount will be applied to the loan with the highest interest rate AND the lowest outstanding principal balance if and until all loans are paid in full. Extra payment amounts (any amount higher than the current amount due) will be applied to your loan with the highest interest rate, if multiple loans share the highest interest rate, the extra payment amount will be applied to the loan with the highest interest rate AND the lowest outstanding principal balance if and until all loans are paid in full. Once the loan with the highest interest rate is paid in full, any extra payment amount will be applied to the loan with the next-highest interest rate, if multiple loans share the highest interest rate, the extra payment amount will be applied to the loan with the highest interest rate AND the lowest outstanding principal balance if and until all loans are paid in full. 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 first to outstanding accrued interest, and then to principal.

### **How do I request that you process my payments using my special instructions?**

You can make a payment toward individual loans in any amount you would like online. If you have already made a payment and need it reapplied in a different manner, or would like to have standing instructions placed on your account for handling overpayments, please contact us at 833.531.1307, so we can add these instructions to your account.

### **Can I change my monthly payment due date?**

You can request to change your monthly payment due date if:

- Your account is up to date

- You do not already have a Firstmark-serviced loan with that due date that is owned by a different lender
- The date requested is between the 5th and the 27th of the month

Please contact us at 833.531.1307 to change the due date on your account.

**Am I entitled to benefits as a servicemember?**

We regularly review accounts for active duty status and automatically apply the Servicemember Civil Relief Act (SCRA) benefits, if applicable. If you are currently serving on active duty and you have not seen these benefits updated on your account, please call us at 833.531.1307, or you can send a copy of your military orders or a letter from your commanding officer, along with a signed and dated letter requesting the 6% interest rate to us via email (Customer.Service@FirstmarkServices.com), fax (866.258.9222), or mail:

Firstmark Services  
P.O. Box 82522  
Lincoln, NE 68501-2522

In some instances you may be eligible to postpone payments due to your active duty status or deployment. If you are in need of lower or postponed payments while active duty or deployed, please contact us to see if this option is available to you.

**How do I authorize Firstmark Services to release information about my account to a third party?**

If you would like a third party to speak with us about your account, you will need to complete a Release of Authorization form available in the Documents section when you log in to your FirstmarkServices.com account. Once we receive your complete Release of Authorization form, we will note in our system that we have permission to release your account information to the party listed on the form.

\* For California Residents, payments received on or before 11:59PM Pacific on your payment due date will be made effective the date on which the payment is received.