



U.S. Department of Education
Information about your federal student loan

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TDD 800-722-8189 (for hearing impaired callers)
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JUNE 22, 2012

#BWBBCFT
#B909 9331 2006 22L7#
CASEY S WATTS
17 HELICOPTER DR
BALTIMORE MD 21220-4520

ACCT NUMBER: 5098921363

SPECIAL DIRECT CONSOLIDATION LOAN DENIAL

WHY WE ARE CONTACTING YOU

To advise you that some or all of the loans included in your Special Direct Consolidation Loan application have been denied for consolidation. See below for further information on the reason your request has been denied and action you may need to take:

Not Actionable:

The loan(s) you requested to be included (referenced on the last page of this letter) already exists within your application.

WHAT ACTIONS YOU MAY NEED TO TAKE

IF YOU'RE NOT ELIGIBLE BECAUSE:	THEN:
your loan program type is not eligible for Special Direct Consolidation.	<p>No action is required unless you feel your loan type is one of the following:</p> <ul style="list-style-type: none">• Federal Subsidized and Unsubsidized Stafford Loan;• Guaranteed Student Loan (GLS);• Federal Insured Student Loan (FISL);• Federal Supplemental Loan for Students (SLS);• Auxiliary Loan to Assist Students (ALAS);• Federal PLUS Loan (both those taken out by graduate/professional students and those taken out by a parent to pay for the costs of an undergraduate student); and• Federal Consolidation Loan. <p>Action is required if you feel your ineligible loan should be one of the loan program types listed above. Please contact your current servicer so they can recertify the loan type.</p>
your loan(s) has a zero balance.	<p>No action is required. You must have an active balance on the loan you wish to consolidate.</p>

your loan(s) is in an In-School status.	<p>Action is required if you are in an In-School status that will end before June 30, 2012. Contact us when you are no longer enrolled.</p> <p>Action is required if you believe your loan is in a grace period, repayment, deferment, or forbearance status. Please contact your current servicer so they can recertify your status.</p>
your loan(s) currently serviced by FedLoan Servicing is in default.	<p>Action is required. In order to be eligible for consolidation under this initiative, these loans <i>must not</i> be in default.</p> <p>Contact us immediately at 1-855-265-4036 to resolve the default and regain eligibility for your Special Direct Consolidation Loan.</p> <p>Note: If this default is not remedied, your loans may be transferred to the Department of Education's Default Resolution Group (DRG) for collection. Your Special Direct Consolidation Loan application will be considered denied if this matter is not resolved by June 30, 2012 or if your loans are transferred to DRG prior to June 30, 2012.</p>
the loan(s) included in the application is currently in default	<p>Action is required. In order to be eligible for consolidation under this initiative, these loans <i>must not</i> be in default.</p> <p>Contact your current servicer.</p>
the loan(s) included in your application is already being consolidated through the Traditional Direct Consolidation Loan Program.	<p>Action is required if you wish to proceed with a Special Direct Consolidation Loan. Contact the Direct Loan Consolidation Center to determine if your traditional Direct Consolidation application can be cancelled at (800)577-7392.</p>
your loan is not considered to be actionable	<p>No action is required.</p> <ul style="list-style-type: none"> • The loan requested on the application is a duplicate request as it is already listed on your original application.
your loan(s) currently serviced by FedLoan Servicing are in an ineligible status.	<p>Action is required. In order to be eligible for consolidation under this initiative, these loans <i>must be in one of the following statuses:</i></p> <ul style="list-style-type: none"> • In repayment • In your grace period • In a military grace period • On an active deferment • On an active forbearance

JUNE 22, 2012

LOANS REFERENCED IN THIS LETTER

LOAN PROGRAM	CURRENT OWNER/SERVICER	DISBURSEMENT DATE	PRINCIPAL BALANCE
UNSTFD	-----	-----	\$ 7,655.06

