

FINAL NOTICE

Statement Date: 05/18/14

Current Holder (Creditor): MEGA/UICI FUND COR

We hereby demand full payment of your loan(s). Your loan(s) will be declared in default 30 days from the date of this letter. To avoid serious consequences, you must send your payment today. As a result of your continued failure to pay the required monthly installments, the option to accelerate the maturity of your promissory note(s), as provided by the terms, is hereby exercised.

The entire unpaid balance of \$801.00 (principal and interest) is herewith demanded within 30 days of the date of this notice.

If you fail to comply with this final demand, your loan(s) will be declared in default and assigned for collection to the party which holds or insures your loan. Your default may be reported to National Credit Bureaus, thereby severely damaging your credit rating and restricting your future credit opportunities. The holder or insurer may also initiate legal action to force you to pay.

You must resolve this situation at once. If you are unable to repay your loan(s) in full immediately, please contact us today toll-free at 1-800-508-0806 so we can help you work out satisfactory arrangements.

A copy of this notice has been sent to any co-makers and/or co-signers of this loan.

DETACH HERE AND RETURN LOWER PORTION WITH YOUR PAYMENT

DEMT

Address or Phone Number change?
Check box and write your new address
and/or phone number on back. ☐



P.O. BOX 7051
UTICA, NY 13504-7051

Go Green at www.acs-education.com

006119

STANLEY, AMBER N

P.O. BOX 162878
ALTAMONTE SPRING, FL 32716-2878

Account Number UG571T D-0931-6528-2	
Payment Due Date NOW	Please Pay This Amount 801.00
ACS	

Make Check
Payable to

P.O. BOX 371834
PITTSBURGH, PA 15250-7834



Amount Paid

3117D09316528250080100

* Include the coupon and make sure the address appears properly through the return envelope window.

* Do not send cash

* Write account number on your check

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We hereby demand full payment of your loan(s). Your loan(s) will be declared in default 30 days from the date of this letter. To avoid serious consequences, you must send your payment today. As a result of your continued failure to pay the required monthly installments, the option to accelerate the maturity of your promissory note(s), as provided by the terms, is hereby exercised.

The entire unpaid balance of \$482.09 (principal and interest) is herewith demanded within 30 days of the date of this notice.

If you fail to comply with this final demand, your loan(s) will be declared in default and assigned for collection to the party which holds or insures your loan. Your default may be reported to National Credit Bureaus, thereby severely damaging your credit rating and restricting your future credit opportunities. The holder or insurer may also initiate legal action to force you to pay.

You must resolve this situation at once. If you are unable to repay your loan(s) in full immediately, please contact us today toll-free at 1-800-508-0806 so we can help you work out satisfactory arrangements.

A copy of this notice has been sent to any co-makers and/or co-signers of this loan.

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DETACH HERE AND RETURN LOWER PORTION WITH YOUR PAYMENT

Address or Phone Number change?
Check box and write your new address
and/or phone number on back. ☐

DEMT



P.O. BOX 7051
UTICA, NY 13504-7051

Go Green at www.acs-education.com

006119

STANLEY, AMBER N

P.O. BOX 162878
ALTAMONTE SPRING, FL 32716-2878

Account Number UG571T D-0931-6528-1	
Payment Due Date NOW	Please Pay This Amount 482.09
ACS	

Make Check
Payable to

P.O. BOX 371834
PITTSBURGH, PA 15250-7834



Amount Paid

* Include the coupon
and make sure the
address appears
properly through
the return envelope
window.

* Do not send cash

* Write account number
on your check



P.O. BOX 9500
WILKES-BARRE PA 18773-9500

(888) 272-5543

AMBER N STANLEY
PO BOX 162878
ALTAMONTE SPG FL 32716-2878

Account Number: 9236665955-1

Dear AMBER N STANLEY:

04/24/14

Thanks for letting us take care of your education loan account and invest in your potential. The deferment or forbearance on your loan(s) listed below will end on 06/08/14. As a result, your monthly payment amount of \$205.07 will be automatically debited from the designated checking or savings account beginning on 06/10/14.

This amount may be different from your previous monthly payment amount because of capitalization of unpaid interest that has occurred and/or will occur at the end of your deferment or forbearance period. As a reminder, capitalization is the addition of unpaid interest to your loan principal. However, capitalization does not occur on subsidized Federal Family Education Loan Program Loans in deferment.

Has the bank account information changed?

Update it today by logging in to your account at SallieMae.com and selecting the Automatic Debit option under the Make a Payment tab.

Want to stop participating in auto debit?

Canceling your enrollment in auto debit is easy; however, you may lose any benefits associated with the auto debit program.* If you're still interested in canceling, go to SallieMae.com, access the Automatic Debit portion of your account and click Terminate Automatic Debit.

Once you've turned off auto debit, you can still make individual online payments whenever you access your account. Or, you can download your bill, print it and send it in with your payment. If you choose to mail your payment, be sure to include your account number on your check or money order, make it payable to Sallie Mae and send it to:

Sallie Mae
P.O. Box 9533
Wilkes-Barre, PA 18773-9533

Questions? You're welcome to visit us online at SallieMae.com, or call us toll free at 888-2-SALLIE (888-272-5543). We're here to help you Monday - Thursday 8 a.m. to 9 p.m., and Friday 8 a.m. to 8 p.m., ET.

Loan Information

If you have questions or concerns about your account, write to us at the address provided above.

The loans listed below are the loans referred to in this letter.

LOAN DATE	ORIGINAL LOAN AMOUNT	OUTSTANDING PRINCIPAL	INTEREST RATE	LOAN PROGRAM
* 03/27/06	\$ 28,819.00	\$ 26,609.35	4.250	SM
* 03/27/06	422.00	144.79	4.250	SM

PHONE (888) 272-5543 • FAX (800) 848-1949 • TDD/TTY (888) 833-7562

SallieMae.com

Para comunicarse en Español con 'Atención al Cliente',
llame gratis al 1-888-272-5543, y marque el número correspondiente.

923666595515824898



Page 2

04/24/14

As your saving, planning, and paying for education partner, we appreciate the opportunity to serve you.

Sincerely,

Sallie Mae

*If you re-enroll in auto debit, the benefits may resume.

When you provide a check as payment, you authorize us either to use information from your check to make a one-time electronic fund transfer from your account or to 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.

Loan Information

The loans listed below are the loans referred to in this letter.

LOAN DATE	ORIGINAL LOAN AMOUNT	OUTSTANDING PRINCIPAL	INTEREST RATE	LOAN PROGRAM
	\$	\$		

AMBER N STANLEY
PO BOX 162878
ALTAMONTE SPG FL 32716-2878

Account Number: 9236665955-1

Dear AMBER N STANLEY:

04/24/14

Thanks for letting us take care of your student loan account and invest in your potential. Recently, the payment terms on your loan(s) listed below have changed.

This updated payment schedule replaces all previous payment schedules for your loan(s); however, the terms of your original Promissory Note(s) still apply.

No. of Payments	Payment Amount	Due Date
176	1.12	06/10/14
1	1.21	02/10/29

Unpaid Principal Balance:	\$	144.79
Accrued Interest to Be Capitalized:	\$	2.84
Outstanding Late Fees:	\$	0.00
Estimated Amount of Interest to Be Paid During Repayment:	\$	50.70
Estimated Total Amount to Be Paid:	\$	198.33

It's important to know that the payment terms usually change for one of the following reasons:

- o The deferment or forbearance period used to postpone your monthly payments is about to end,
- o You requested a different monthly payment amount,
- o Your repayment plan has changed,
- o Your school separation date was updated to an earlier date than previously reported,
- o Your interest rate has changed,
- o Unpaid unsubsidized interest has been capitalized, or
- o One or more of your loans has recently been paid in full and your account is paid ahead.

Loan Information

If you have questions or concerns about your account, write to us at the address provided above.

The loans listed below are the loans referred to in this letter.

LOAN DATE	ORIGINAL LOAN AMOUNT	OUTSTANDING PRINCIPAL	INTEREST RATE	LOAN PROGRAM
* 03/27/06	\$ 422.00	\$ 144.79	4.250	SM



Page 2

04/24/14

Enrolled in automatic debit?

Beginning next month, we'll debit the designated bank account with the new payment amount shown in the payment schedule above.

Using a coupon or billing statement to make your payments?

Keep an eye out for the updated coupons or statements reflecting your new payment schedule.

Needing to postpone your payments?

There are two options that may be available for your Federal Family Education Loan Program (FFELP) Loans: deferment or forbearance.

For either option, interest will continue to accrue and in some cases, you'll be responsible for that interest. We encourage you to pay it as it accrues to avoid capitalization (interest added to the principal balance of each loan). If your interest is capitalized, more interest may accrue over the life of the loan(s), your monthly payments may be higher and more payments may be required to satisfy the balance. For more information on these options, log in to your account at SallieMae.com and click on the Change Your Payment tab.

Questions? You're welcome to visit us online at SallieMae.com, or call us toll free at 888-2-SALLIE (888-272-5543). We're here to help you Monday - Thursday 8 a.m. to 9 p.m., and Friday 8 a.m. to 8 p.m., ET.

As your saving, planning, and paying for education partner, we appreciate the opportunity to serve you.

Sincerely,

Sallie Mae Customer Service

Loan Information

The loans listed below are the loans referred to in this letter.

LOAN DATE	ORIGINAL LOAN AMOUNT	OUTSTANDING PRINCIPAL	INTEREST RATE	LOAN PROGRAM
	\$	\$		

AMBER N STANLEY
PO BOX 162878
ALTAMONTE SPG FL 32716-2878

SallieMae.com
Convenience with a click

- Enroll in Auto Debit
- View Loan Information
- View Payment History
- View Frequently Asked Questions
- Make a One-Time Payment

Please see the enclosed for important information about account terms relating to payments, credit reporting, and how to contact us.

Pay yourself this year!

If you're getting a tax refund, large or small, you can save yourself money in the long run by using it to pay down your education loan(s).



Take a big step in lowering your balance by making payments whenever you can, even when there isn't one due.

SMCC MKT8785 0114

Account Summary

Account Number	9236665955-1
Billing Group	2
Statement Date	04/10/14
Billing Period	03/11/14 to 04/10/14
Current Principal Balance	\$4,298.79
Payments Since Last Bill	\$0.00
Past Due Amount (Pay Now)	\$217.30
Pay Past Due Amount by 04/19/14 to avoid late fee of	\$3.68
Current Amount Due	\$73.55
Current Amount Due Date	05/09/14
Pay Current Amount Due (+ any Past Due Amount) by 05/19/14 to avoid additional late fee of	\$3.68
Previously Assessed Fees Due	\$5.37
Total Payment Due	\$296.22
(Past Due + Current + Previously Assessed Fees)	

See enclosed for loan details

Detach along perforation and return with your payment or go to SallieMae.com to make an electronic payment

Account Number 9236665955-1
Total Payment Due **\$296.22**
See above for dates and late fees that apply

Total Amount Enclosed \$
Make checks payable to Sallie Mae
(U.S. Currency only-Do not send cash)

SALLIEMAE
PO BOX 9533
WILKES-BARRE PA 18773-9533

Changed your address or phone number?
Please visit SallieMae.com to update your information.

021067213211 92366659552 000007355

923666595515826299



Loan Information as of 04/10/14

Loan ID	1-06	1-07	Total
Current Balance	2,143.55	2,218.27	4,361.82
Accrued, Unpaid Interest	37.78	19.88	57.66
Previously Assessed Fees	3.50	1.87	5.37
Current Principal Balance	2,102.27	2,196.52	4,298.79
Original Principal Balance	4,000.00	4,000.00	8,000.00
Capitalized Interest	1,821.71	2,227.88	4,049.59
Capitalized Fees	3.50	1.87	5.37
Principal Reduction	-3,719.44	-4,031.36	-7,750.80
Life of Loan Payments	7,102.90	7,672.88	14,775.78
Total Principal Paid	3,719.44	4,031.36	7,750.80
Total Interest Paid	3,364.57	3,619.44	6,984.01
Total Fees Paid	18.89	22.08	40.97

Billing Period Summary 03/11/14 to 04/10/14

Loan ID	1-06	1-07	Total
Payments Received	0.00	0.00	0.00
Applied to Interest	0.00	0.00	0.00
Applied to Fees	0.00	0.00	0.00
Applied to Principal	0.00	0.00	0.00
Total Fees Assessed	1.75	1.87	3.62
Late Fee	0.00	0.00	0.00
Returned Item Fee	0.00	0.00	0.00
Forbearance Fee	0.00	0.00	0.00
Other Fees	0.00	0.00	0.00

Loan Details

Loan ID	1-06	1-07	Total
Loan Date	10/14/97	09/16/96	
Loan Program	S EDUCATO	S EDUCATO	
Interest Rate	5.250	5.250	
(F-Fixed; V-Variable)	V	V	
Total Payment Due	181.79	114.43	296.22
Past Due Amount	142.16	75.14	217.30
Current Amount Due	36.13	37.42	73.55
Previously Assessed Fees Due	3.50	1.87	5.37
Pay Past Due Amount by 04/19/14 to avoid late fee	1.81	1.87	3.68
Pay Current Amount Due (+ any Past Due Amount) by 05/19/14 to avoid late fee	1.61	1.67	3.68

PAYMENTS

How do you allocate my payment across my loans? We automatically allocate your payments across your loans as follows: if you include your remittance slip, pay by automatic debit, or pay online, your payment will go first to any delinquent loans in the billing group for which the payment was made, prorated based on the Past Due Amount. Once all loans are current, the payment will go to each loan in the billing group, prorated according to its monthly payment amount, or a lesser amount if some of the monthly payment amount has previously been paid. If no payment is due (for example, if your loans aren't yet in repayment), your payment will be allocated among the loans in the billing group, prorated based on each loan's outstanding interest and then principal amount. If you do not pay the Current Amount Due on your statement, every loan in the billing group may become delinquent, may be reported to the consumer reporting agencies, and may be subject to at least a minimum late fee.

If your payment is received without a remittance slip and the payment matches the Total Payment Due on your statement, it will be allocated as described above. If, however, your payment does not exactly match the Total Payment Due on your statement, it will be allocated across all loans, including loans in different billing groups that have the same payment address as the address to which you mailed your payment.

Once we allocate a payment to a specific loan or loans, payments are applied based on the terms of each loan's promissory note, usually first to fees, then to outstanding interest, and then to principal.

How can I be sure my payments are allocated correctly and on a timely basis? To ensure accurate and timely processing of your payment, you can send it with the included remittance slip, pay by automatic debit, or pay online at SallieMae.com

You can instruct us to allocate payments differently. Clearly write your instructions on **a separate piece of paper** included with your check. We cannot process instructions written on the check or remittance slip.

What repayment options are available? Various repayment plan options are available for Direct and FFELP loans, including Standard, Graduated, Extended, and other income-driven plans, including Income-Based, Pay As You Earn, Income-Contingent and Income-Sensitive. Log in to your account at SallieMae.com to view the available options, or call us for more information. You can also obtain information about these plans at StudentAid.ed.gov.

If my account is current, what happens if I pay more than my Current Amount Due? When you pay more than your minimum payment, the extra funds will be applied to your balance. If the extra funds are less than the amount of your next month's payment, your next payment will not be reduced and will be due as usual. If the extra funds are equal to or more than the amount of your next month's payment, we will advance your payment due date by the number of full payments that are covered by the extra funds. For example, if the extra funds are equal to four additional monthly payments, you would not have another payment due for four months.

You have the option to instruct us to not advance your due date. Not advancing your due date may result in a shorter repayment term, less interest accruing on your loan, and a lower total cost of repaying your loan as compared to your due date being advanced. If you are paying by paper check, you can instruct us to not advance your payment due date by clearly writing your instructions on **a separate piece of paper** included with your check. If you make a payment online at SallieMae.com, you will choose at that time whether you want any extra funds to apply toward future payments and, if applicable, advance your payment due date.

FREQUENTLY ASKED QUESTIONS

What is a billing group? If you have multiple loans, we may automatically put them in a billing group. Each billing group has its own statement that shows all of the loans within that group. If you prefer a separate statement for each loan, please call us.

How does interest accrue? Daily. To find out how much interest accrues daily, use this simple formula: $(\text{Unpaid Principal} \times \text{Interest Rate}) \div 365.25 = \text{Approximate Daily Interest}$. **Approximate Daily Interest** = $\text{Approximate Daily Interest} \times \text{Number of Days in Your Billing Period} = \text{Approximate Interest Due}$

What are the most common fees charged? Late fees may be assessed if your payment is not made by the due date. Forbearance fees may be charged on private loans when forbearance is requested and will be disclosed to you prior to being assessed. A returned check fee may be charged when a payment does not clear the bank for any reason, including insufficient funds, missing signature, or account closure. Unpaid fees are fees that have been assessed for a prior billing period and remain due on the account.

Need More Information? To find out more information about your loan including how interest accrues, obtaining a payoff amount, or an explanation of common fees that may be charged on your account, go to SallieMae.com or call one of our customer service representatives.

IMPORTANT DISCLOSURES

Disputed Sums: Payments pursuant to a disputed sum or balance and/or regarding which you demand complete or partial satisfaction for a loan must be sent to: Sallie Mae, P.O. Box 3800, Wilkes-Barre, PA 18773-3800, with a description of the alleged dispute and the remedy sought. As provided in the underlying loan note(s), Sallie Mae reserves the right to accept the payment and deny the requested relief whether or not it returns or refunds such payments.

Impact of Late Payments on Borrower Benefits: In addition to being assessed a late fee, you may lose eligibility for borrower benefits or repayment incentives if you don't make your scheduled payments on time. If your FFELP Loan borrower benefit is an interest-rate reduction, and you default on the loan, the applicable interest rate, as defined by law, will be reinstated.

Electronic Check Processing: When you provide a check as payment, you authorize us either to use information from your check to make a one-time electronic fund transfer from your account, or to 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.

Life of Loan Payments: The amount may not reflect amounts paid to prior servicers.

CONTACT INFORMATION

CUSTOMER SERVICE

888-2-SALLIE (888-272-5543) –TDD: 888-833-7562

Fax: 800-848-1949 – International: 011-850-767-7471

Monday - Thursday 8 a.m. to 9 p.m., and Friday 8 a.m. to 8 p.m., ET

CORRESPONDENCE ADDRESS

Sallie Mae, P.O. Box 9500, Wilkes-Barre, PA 18773-9500

BORROWER PAYMENT ADDRESS

Sallie Mae, P.O. Box 9533, Wilkes-Barre, PA 18773-9533

COSIGNER PAYMENT ADDRESS

Sallie Mae, P.O. Box 9555, Wilkes-Barre, PA 18773-9555

We support our troops! Service members, to learn more about your benefits, please call us at 855-284-4879.



Loan information as of 04/10/14[illegible]

Billing Period Summary 03/11/14 to 04/10/14

[illegible]

Loan Details

Loan ID	
Loan Date	
Loan Program	
Interest Rate	
(F-Fixed; V-Variable)	
Total Payment Due	
Past Due Amount	
Current Amount Due	
Previously Assessed Fees Due	
Pay Past Due Amount by	
04/19/14 to avoid late fee	
Pay Current Amount Due	
(+ any Past Due Amount) by	
05/19/14 to avoid late fee	

AMBER N STANLEY
PO BOX 162878
ALTAMONTE SPG FL 32716

- Called 1/6/14 - "no forbearance or
delinquent options left" - may
get calls from Sallie Mae @ end of January
re: options.

Account Number: 9236665955

Dear AMBER N STANLEY,

10/15/2013

Below is the current account information for your education loan(s)
listed below.*

Payment Information:

Date of Last Payment Received	10/03/2013
Amount of Last Payment Received	-72.34
Monthly Payment Amount	\$72.34
Next Payment Due Date	11/09/2013
Outstanding Late Fees	\$0.00
Outstanding Other Charges	\$0.00
Total Amount Due by 11/09/2013	\$72.34
Past Due Amount (Please pay immediately)	\$0.00

Balance Information:

Principal Balance	\$31,206.33
Unpaid Accrued Interest	\$53.38
Outstanding Late Fees	\$0.00
Outstanding Other Charges	\$0.00
Total Balance	\$31,259.71

Payment History:

The list below includes the last five payments posted to your account.

Date	Amount
10/03/2013	\$-72.34
09/09/2013	\$-72.34
08/08/2013	\$-72.32
07/12/2013	\$-72.32
06/11/2013	\$-72.32

Sincerely,

Sallie Mae

*Information included in this letter is for the loan(s) listed on the following page(s).

Page 1 of 1

10/15/2013

Loan Information

LOAN	PROGRAM	STATUS	FIRST DISB DATE	ORIG BAL/ CURR PRIN BAL	INTEREST RATE
*1-06	Southern Educators - Variable	Repayment	10/14/1997	\$4,000.00/ \$2,152.46	\$5.250%
*1-07	Southern Educators - Variable	Repayment	09/16/1996	\$4,000.00/ \$2,302.77	\$5.250%
1-08	Consolidation	Unemployment Defer	03/27/2006	\$28,819.00/ \$26,609.35	\$4.250%
1-09	Consolidation	Unemployment Defer	03/27/2006	\$422.00/ \$141.75	\$4.250%