



SARA J BOTSAY

Billing Summary

Account Number : 9099772991
Loan Group Number : 5029-3504-8129-9795
Billing Period : 01/10/14 to 02/09/14

Activity Summary

Previous Statement Balance \$14,175.14
Adjustments (+/-) \$150.00
Current Billing Period Interest & Fees (+) \$74.41
Payments Since Last Bill (-) \$150.00
Current Balance \$14,249.55

Next Payment Due

Current Monthly Payment Amount Due \$139.43
Past Due Payment Amounts \$540.10
Total Payment Amount \$679.53
Payment Due Date 03/04/14
Payment Due Date to Avoid Late Fees 03/19/14

Loan Information as of 02/09/14

Current Balance						Payment Due			
Loan ID	Approved Loan Amount	Current Principal	Interest Rate (F/V)	Unpaid Interest & Fees	Total Current Balance	Monthly Payment Amount	Payment Amounts Past Due	Unpaid Fees	Total Payment Amount
9795	\$5,000.00	\$6,428.60	4.250V	\$80.89	\$6,509.49	\$59.60	\$230.87	\$0.00	\$290.47
9803	\$4,039.00	\$5,538.88	9.250V	\$151.65	\$5,690.53	\$67.49	\$261.40	\$0.00	\$328.89
9811	\$1,618.00	\$2,004.74	4.500V	\$44.79	\$2,049.53	\$12.34	\$47.83	\$0.00	\$60.17
Subtotals	\$10,657.00	\$13,972.22		\$277.33	\$14,249.55	\$139.43	\$540.10	\$0.00	\$679.53

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Loan Group Number	Due Date	Monthly Payment Due	Past Due Payment Amounts	Total Current Unpaid Fees	Total Payment Amount	Amount Enclosed
5029350481299795	03/04/14	\$139.43	\$540.10	\$0.00	\$679.53	

Make checks payable to Sallie Mae

(U.S. Currency only - Do not send cash)

SARA J BOTSAY
3805 HOUMA BLVD UNIT B120
METAIRIE LA 70006-5002



SALLIE MAE
P. O. BOX 13611
PHILADELPHIA PA 19101-3611



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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 auto debit, or pay online, your payment will go first to any delinquent loans in the loan group (loans with the oldest delinquency will be paid first). Once all loans are current or at the same delinquency level, your payment will be prorated to each loan in the loan group according to its monthly payment amount. After the Current Monthly Payment Amount Due and Past Due Payment Amounts (if applicable) are satisfied, or 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 loan group, prorated based on each loan's outstanding balance. If you do not pay the total amount due on the statement, every loan in the loan 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 payment amount on your statement, it will be allocated as described above. If, however, your payment does not exactly match the payment amount on your statement, it will be allocated across all loans, including loans in different loan 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 your payment with the included remittance slip, pay by auto 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 happens if I pay more than my Current Monthly Payment Amount Due and Past Due Payment Amounts (if applicable)? The extra funds will be applied to your balance. Unless you make your payments through auto debit, extra payments will reduce the amount of any future payments. For example, if you pay an extra \$50 and your regular monthly payment amount is \$100, your next payment due will be \$50. If the extra funds are more than the next monthly payment(s), your billing statement(s) will show zero due. Even if you have a zero amount due on your billing statement, continuing to make payments will reduce your total costs of borrowing.

Making Payments: To help avoid misapplied payments or a delay in payment processing, please send your payment to the address in the Contact Information section and be sure to include your 16-digit Loan Group Number on your check or money order and make it payable to Sallie Mae.

REMEMBER! If paying by mail: Be sure to mail your payment at least 7-10 days before your due date in order for your payment to be credited in time.

If paying online: Be sure to pay your bill 2-4 days before your due date in order for your payment to be credited in time.

HOW TO READ YOUR STATEMENT

What does a Loan Group Number represent? The 16-digit Loan Group Number refers to the grouping of one or more loans displayed on a specific statement.

What does a Loan ID represent? Loan ID refers to a specific loan within a grouping of loans displayed under a Loan Group Number. If you're making your payment without the monthly billing statement or establishing a new third-party bill-pay service, please reference the 16-digit Loan Group Number on your statement to ensure your payment is posted properly.

FREQUENTLY ASKED QUESTIONS

What is a loan group? If you have multiple loans, we may automatically put them in a loan group. Each loan 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: $(\text{Unpaid Principal} \times \text{Interest Rate}) \div \text{Number of Days in the Year} = \text{Approximate Daily Interest}$. $\text{Approximate Daily Interest} \times \text{Number of Days in Your Billing Period} = \text{Approximate Interest Due}$

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 9650, Wilkes-Barre, PA 18773-9650, 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. Late payments may also be reported to consumer reporting agencies and may negatively impact your credit report.

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.

CONTACT INFORMATION

CUSTOMER SERVICE

888-2-SALLIE (888-272-5543) • TDD: 888-833-7562
Fax: 800-443-9723 • International: 001-850-767-7471
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 9640, Wilkes-Barre, PA 18773-9640

BORROWER PAYMENT ADDRESS

Sallie Mae, P.O. Box 13611, Philadelphia, PA 19101-3611

COSIGNER PAYMENT ADDRESS

Sallie Mae, P.O. Box 13612, Philadelphia, PA 19101-3612

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

Transaction Activity Summary

Loan Details for Loan: 5029 3504 8129 9795

Current Balance :\$6,509.49

Trans Date	Post Date	Transactions Description	Amount
01/23/14	01/23/14	PAYMENT REVERSAL	\$64.12
01/23/14	01/23/14	PORTION OF \$150.00 GROUP PAYMENT	(\$64.12)
02/09/14	02/09/14	*ACCRUED INTEREST*	\$23.22

Important Messages

To avoid late fees from your previous payments that remain due,
please pay all past due amounts by the date specified on your last statement.

Save the date Form 1098-E* will be in the mail by January 31, 2014, if you've chosen to receive it via USPS. Form 1098-E statements are also available at **SallieMae.com on or after January 10, 2014**. Simply log in to your account. Visit the Customer Support tab, and click Print Statements and Documents under Private Loans. Click 1098-E Tax Information, and Print **Learn more at SallieMae.com/My1098-E**.

*Form 1098-E is a Student Loan Interest Statement for borrowers who have paid \$600 or more in eligible student loan interest during the calendar year. You may be able to deduct an amount lower than \$600. Consult your tax advisor if you have questions.

Are you having difficulty making your payments? Please contact us immediately at 866-609-6945. Other repayment options are available that may be a better fit for your budget. A call can help you bring your loan(s) up to date.

Transaction Activity Summary

Loan Details for Loan: 5029 3504 8129 9803

Current Balance :\$5,690.53

Trans Date	Post Date	Transactions Description	Amount
01/23/14	01/23/14	PAYMENT REVERSAL	\$72.60
01/23/14	01/23/14	PORTION OF \$150.00 GROUP PAYMENT	(\$72.60)
02/09/14	02/09/14	*ACCRUED INTEREST*	\$43.53

Important Messages

To avoid late fees from your previous payments that remain due,
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Transaction Activity Summary

Loan Details for Loan: 5029 3504 8129 9811

Current Balance :\$2,049.53

Trans Date	Post Date	Transactions Description	Amount
01/23/14	01/23/14	PAYMENT REVERSAL	\$13.28
01/23/14	01/23/14	PORTION OF \$150.00 GROUP PAYMENT	(\$13.28)
02/09/14	02/09/14	*ACCRUED INTEREST*	\$7.66

Important Messages

To avoid late fees from your previous payments that remain due,
please pay all past due amounts by the date specified on your last statement.

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