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| Thank you for contacting the Student Loan Support Center. Below is information relating to your inquiry, Case #190830-003153.  Response By Email (Michelle) (08/31/2019 10:30 AM)  Dear David Vasquez,  This email is in response to your Credit Appeal Case #190830-003153. Please retain this number for reference. Thank you for initiating your credit appeal.   You may be eligible to file an appeal with supporting documentation for extenuating circumstances due to the:  Defaulted Loan Which Has Been Claim Paid   If you have additional questions regarding your credit report, you may request your free credit report online or contact the credit bureau used to run your report (TransUnion). Once per year you may access your free credit report online by navigating to the following website: <http://www.ftc.gov/bcp/edu/pubs/consumer/credit/cre34.shtm>. This link will take you to a page within the website of the Federal Trade Commission, the nation's consumer protection agency.  In order to process your appeal, we may require additional supporting documentation from you. The supporting documentation must be specific based on your “Declined” Credit Decision above. You will be required to submit the following supporting documentation:  **Defaulted Loan that is Claim Paid**  • Proof that Federal student loan has been consolidated – Letter from current lender showing loan in question was consolidated OR letter from prior lender showing loan was bought through a consolidation AND the consolidation loan is not delinquent  • Proof that Loan is no longer in default - Documentation on loan holder/servicer letterhead verifying that borrower has either made satisfactory repayment arrangements on the loan or has rehabilitated the loan  **If a full credit report from the bureau is required**  • A copy of a credit report from the credit bureau which issued the “Declined” Credit, dated after the denial with correct/current information (which is defined as either the account reflecting a “Paid As Agreed” status, a zero balance, or the denial being completely removed from the credit report), or  • Documentation on the Credit Bureau’s letterhead to show the delinquency was reported to the credit bureau in error  Please provide documentation by replying to this email with the documents attached. Do NOT change the subject line. Documentation sent via email must be sent as either a PDF or Microsoft Word Document. If you are unable to respond via email and need to submit the documentation via fax or mail, please use the contact information below:  **Fax:**  Fax all documents to 1-877-623-5082 and use this email as the Fax Cover Sheet. Please be sure to include your Case #190830-003153 on the upper right corner of each page.  **Mail:**  Please be sure to include your Case #190830-003153 on the upper right corner of each page and mail documents to one of the following addresses:  **Regular Mailing Address:**  US Department of Education  ATTN: Credit Appeals Team  P.O. Box 9002 Niagara Falls, NY 14302  **Overnight Mailing Address:**  COD Applicant Services, US Department of Education  ATTN: Credit Appeals Team  2429 Military Road, Suite 200 Niagara Falls, NY 14304  Once all documentation has been received, a determination will be made and provided to you within 7-10 business days.   If you would like additional information about which documents to provide, please visit our website, which contains additional information:  <https://studentloans.gov/myDirectLoan/whatYouNeed.action?page=credit>  If you require further assistance, please reply to this email or contact us at the number listed below.  Our number is 1-800-557-7394 and we are open 8:00 AM to 11:00 PM EDT Monday through Friday.  Sincerely,  Student Loan Support Center Federal Student Aid U.S. Department of Education Website: [https://studentloans.gov](https://studentloans.gov/) |
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| **Subject:** | Documenting Extenuating Circumstances |
| **Case Type:** | Credit Appeal |
| **Date Created:** | 08/30/2019 05:53 PM |
| **Last Updated:** | 08/31/2019 10:30 AM |
| **Status:** | Waiting for Additional Info. |