



4 Barrell Court  
PO Box 3420  
Concord, NH 03302-3420

JANUARY 6, 2018

>03587 8304715 001 008187 10Z  
HAROLD F WATERS  
4307 AVENUE A APT 105  
AUSTIN TX 78751-3618

E15A 1516

Account Number: 806354628

Dear HAROLD F WATERS:

Our records indicate that your recent request to begin making continuous payments for an amount higher than your required payment amount through KwikPay® has been approved. Your first automatic payment will be deducted on 01/13/18 in the amount of \$75.00.

Your monthly payment amount will be debited each month unless your loan(s) is in deferment or forbearance status (except if you are in a Reduced Payment Forbearance), or a request to change or cancel KwikPay is received within the required time frame. Please note that if your regularly scheduled payment amount becomes greater than the amount you have requested to be debited, the greater amount will be debited.

If you are on the graduated repayment plan, your automated payment will increase as your scheduled payment amount increases. Please refer to your Disclosure of Repayment Schedule for more information.

You may choose to change or cancel your KwikPay payments at any time. Granite State Management & Resources (GSM&R) must receive notification from you at least three (3) business days prior to the payment's due date to allow adequate time for processing. You can change or cancel KwikPay online at [www.gsmr.org](http://www.gsmr.org), via written notification to the fax number or address provided below, or over the phone with an advisor.

Granite State Management & Resources  
4 Barrell Court  
PO Box 3420  
Concord, NH 03302-3420  
Fax: 1-603-227-5415

For further assistance, please contact Customer Service at 1-888-556-0022. If you are calling after hours, please leave a voicemail or contact us via e-mail at [dlcustomerservice@gsmr.org](mailto:dlcustomerservice@gsmr.org).

Sincerely,

Your Education Partners at  
Granite State Management & Resources  
The NHHEAF Network Organizations

