



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

January 30, 2018

#BWBBCEFT
#B837 5419 7101 30L0#
HAYDEN L HARKWRIGHT
134 E 16TH ST APT 18
OAKLAND CA 94606-1721

DISCLOSURE OF LOAN REPAYMENT TERMS

Account Number: 34 4492 1584

The repayment schedule for some or all of your student loans changed. Please review the new Repayment Schedule information on the back of this letter. These new terms take effect on the due date listed. We will send a bill approximately 21 days prior to your due date.

Why did this occur?

There are several reasons that this change may have occurred, including, but not limited to:

- A deferment or forbearance recently ended
- You requested to change your repayment plan
- Your due date changed
- Interest was capitalized (added to the principal balance) on your loans
- Your interest rate changed
- Your previous monthly payment amount was not sufficient to pay off your loans within the time period allotted
- We recalculated your Income-Driven Repayment schedule

Payments:

- Any payments due prior to the change that you did not make or did not cover are still due.
- You may prepay all or part of the unpaid balance of your loans without penalty.
- If your loan is not paid on time, you may be subject to collection costs, and / or wage / tax garnishment in accordance with the Higher Education Act.

Repayment Benefits:

- If you have a Direct Subsidized, Direct Unsubsidized, or Direct PLUS Loan disbursed on or after July 1, 2000 through June 30, 2012 you received an up-front rebate. To keep this rebate, you must make timely (received no more than 6 days after your due date) payments for your first 12 required payments. Otherwise, we will add the rebate amount back to the principal balance of your loans.
- Apply for *Direct Debit* to receive a 0.25% interest rate reduction. Visit MyFedLoan.org/DirectDebit to apply.

Assistance:

- You may choose to consolidate your federal student loans. Visit StudentLoans.gov to learn more.
- Options such as deferment / forbearance or changing repayment plans are available if you cannot afford your monthly student loan payment. Visit MyFedLoan.org/TroublePaying to learn more.
 - Available repayment plans include: Standard, Graduated, Extended, Pay As You Earn (PAYE), Revised Pay As You Earn (REPAYE), Income-Based Repayment (IBR), Income-Contingent Repayment (ICR), and Income Sensitive Repayment.

TSXFH FS06BTRT4 3444921584 ENOTIFY 27001180300008058

P.O. Box 69184, Harrisburg, PA 17106-9184 | M-F 8AM to 9PM (ET) | 800-699-2908 | International 717-720-1985 | 711

MyFedLoan.org

Our mission is to provide first rate customer service. If you have worked with us but have not been able to resolve your concerns, the Department of Education's Office of the Ombudsman is available for further assistance. This office was created to help borrowers resolve concerns after every effort has been exhausted with the servicer. To learn more about the Office of the Ombudsman, you may visit studentaid.gov/repay-loans/disputes/prepare.

MAIL PAYMENTS TO:

Department of Education
FedLoan Servicing
PO Box 530210
Atlanta GA 30353-0210

Or explore Ways to Pay at [MyFedLoan.org](https://myfedloan.org)!

** Your terms have been re-calculated due to a change in status **

Repayment Summary		
Loan Program:DLSTFD		Disbursement Date:02/25/2009
Original Principal Balance:\$3,211.00		Current Principal Balance:\$3,416.95
Interest Rate:6.000%		Anticipated Interest to be Capitalized: Not Applicable
Schedule Type:EXT GRAD		Total Repayment Amount:\$6,981.08
Repayment Term	Installment Amount	Due Date
24 months	\$17.41	03/15/2018
24 months	\$18.48	03/15/2020
24 months	\$19.62	03/15/2022
24 months	\$20.83	03/15/2024
24 months	\$22.11	03/15/2026
24 months	\$23.47	03/15/2028
24 months	\$24.92	03/15/2030
24 months	\$26.46	03/15/2032
24 months	\$28.09	03/15/2034
24 months	\$29.82	03/15/2036
24 months	\$31.66	03/15/2038
20 months	\$33.61	03/15/2040

Repayment Summary		
Loan Program:DLSTFD		Disbursement Date:09/30/2009
Original Principal Balance:\$3,500.00		Current Principal Balance:\$3,583.08
Interest Rate:5.600%		Anticipated Interest to be Capitalized: Not Applicable
Schedule Type:EXT GRAD		Total Repayment Amount:\$7,067.44
Repayment Term	Installment Amount	Due Date
24 months	\$17.04	03/15/2018
24 months	\$18.19	03/15/2020
24 months	\$19.42	03/15/2022
24 months	\$20.73	03/15/2024
24 months	\$22.13	03/15/2026
24 months	\$23.62	03/15/2028
24 months	\$25.21	03/15/2030
24 months	\$26.91	03/15/2032
24 months	\$28.72	03/15/2034
24 months	\$30.66	03/15/2036
24 months	\$32.73	03/15/2038

Repayment Term	Installment Amount	Due Date
20 months	\$34.94	03/15/2040

Repayment Summary		
Loan Program:DLUNST		Disbursement Date:09/30/2009
Original Principal Balance:\$2,000.00		Current Principal Balance:\$3,070.08
Interest Rate:6.800%		Anticipated Interest to be Capitalized: Not Applicable
Schedule Type:EXT GRAD		Total Repayment Amount:\$6,710.92
Repayment Term	Installment Amount	Due Date
24 months	\$17.73	03/15/2018
24 months	\$18.64	03/15/2020
24 months	\$19.60	03/15/2022
24 months	\$20.61	03/15/2024
24 months	\$21.67	03/15/2026
24 months	\$22.79	03/15/2028
24 months	\$23.97	03/15/2030
24 months	\$25.21	03/15/2032
24 months	\$26.51	03/15/2034
24 months	\$27.88	03/15/2036
24 months	\$29.32	03/15/2038
20 months	\$30.83	03/15/2040

Repayment Summary		
Loan Program:DLUNST		Disbursement Date:11/09/2010
Original Principal Balance:\$6,500.00		Current Principal Balance:\$8,640.14
Interest Rate:6.800%		Anticipated Interest to be Capitalized: Not Applicable
Schedule Type:EXT GRAD		Total Repayment Amount:\$18,888.44
Repayment Term	Installment Amount	Due Date
24 months	\$49.89	03/15/2018
24 months	\$52.46	03/15/2020
24 months	\$55.17	03/15/2022
24 months	\$58.02	03/15/2024
24 months	\$61.01	03/15/2026
24 months	\$64.16	03/15/2028
24 months	\$67.47	03/15/2030
24 months	\$70.95	03/15/2032
24 months	\$74.61	03/15/2034

Repayment Term	Installment Amount	Due Date
24 months	\$78.46	03/15/2036
24 months	\$82.51	03/15/2038
20 months	\$86.77	03/15/2040

Repayment Summary		
Loan Program:DLSTFD		Disbursement Date:12/05/2012
Original Principal Balance:\$788.00		Current Principal Balance:\$805.99
Interest Rate:3.400%		Anticipated Interest to be Capitalized: Not Applicable
Schedule Type:EXT GRAD		Total Repayment Amount:\$1,231.92
Repayment Term	Installment Amount	Due Date
24 months	\$2.57	03/15/2018
24 months	\$2.86	03/15/2020
24 months	\$3.19	03/15/2022
24 months	\$3.55	03/15/2024
24 months	\$3.95	03/15/2026
24 months	\$4.40	03/15/2028
24 months	\$4.90	03/15/2030
24 months	\$5.46	03/15/2032
24 months	\$6.09	03/15/2034
24 months	\$6.79	03/15/2036
24 months	\$7.57	03/15/2038

Repayment Summary		
Loan Program:DLSTFD		Disbursement Date:02/04/2014
Original Principal Balance:\$5,500.00		Current Principal Balance:\$5,584.22
Interest Rate:3.860%		Anticipated Interest to be Capitalized: Not Applicable
Schedule Type:EXT GRAD		Total Repayment Amount:\$9,348.50
Repayment Term	Installment Amount	Due Date
24 months	\$18.30	03/15/2018
24 months	\$20.15	03/15/2020
24 months	\$22.19	03/15/2022
24 months	\$24.43	03/15/2024
24 months	\$26.90	03/15/2026
24 months	\$29.62	03/15/2028
24 months	\$32.61	03/15/2030
24 months	\$35.91	03/15/2032

Repayment Term	Installment Amount	Due Date
24 months	\$39.54	03/15/2034
24 months	\$43.54	03/15/2036
24 months	\$47.94	03/15/2038
22 months	\$52.79	03/15/2040

Repayment Summary		
Loan Program:DLUNST		Disbursement Date:02/04/2014
Original Principal Balance:\$2,000.00		Current Principal Balance:\$2,205.03
Interest Rate:3.860%		Anticipated Interest to be Capitalized: Not Applicable
Schedule Type:EXT GRAD		Total Repayment Amount:\$3,563.28
Repayment Term	Installment Amount	Due Date
24 months	\$7.43	03/15/2018
24 months	\$8.28	03/15/2020
24 months	\$9.22	03/15/2022
24 months	\$10.27	03/15/2024
24 months	\$11.44	03/15/2026
24 months	\$12.74	03/15/2028
24 months	\$14.19	03/15/2030
24 months	\$15.81	03/15/2032
24 months	\$17.61	03/15/2034
24 months	\$19.62	03/15/2036
24 months	\$21.86	03/15/2038

Repayment Summary		
Loan Program:DLSTFD		Disbursement Date:08/20/2014
Original Principal Balance:\$5,500.00		Current Principal Balance:\$5,482.71
Interest Rate:4.660%		Anticipated Interest to be Capitalized: Not Applicable
Schedule Type:EXT GRAD		Total Repayment Amount:\$9,944.40
Repayment Term	Installment Amount	Due Date
24 months	\$21.69	03/15/2018
24 months	\$23.49	03/15/2020
24 months	\$25.43	03/15/2022
24 months	\$27.54	03/15/2024
24 months	\$29.82	03/15/2026
24 months	\$32.29	03/15/2028
24 months	\$34.97	03/15/2030

Repayment Term	Installment Amount	Due Date
24 months	\$37.87	03/15/2032
24 months	\$41.01	03/15/2034
24 months	\$44.41	03/15/2036
24 months	\$48.09	03/15/2038
22 months	\$52.08	03/15/2040

Repayment Summary		
Loan Program:DLSTFD		Disbursement Date:08/20/2015
Original Principal Balance:\$4,505.00		Current Principal Balance:\$4,489.03
Interest Rate:4.290%		Anticipated Interest to be Capitalized: Not Applicable
Schedule Type:EXT GRAD		Total Repayment Amount:\$7,850.14
Repayment Term	Installment Amount	Due Date
24 months	\$16.35	03/15/2018
24 months	\$17.83	03/15/2020
24 months	\$19.45	03/15/2022
24 months	\$21.21	03/15/2024
24 months	\$23.13	03/15/2026
24 months	\$25.23	03/15/2028
24 months	\$27.52	03/15/2030
24 months	\$30.02	03/15/2032
24 months	\$32.74	03/15/2034
24 months	\$35.71	03/15/2036
24 months	\$38.95	03/15/2038
22 months	\$42.49	03/15/2040

Repayment Summary		
Loan Program:DLUNST		Disbursement Date:09/23/2015
Original Principal Balance:\$7,995.00		Current Principal Balance:\$8,483.51
Interest Rate:4.290%		Anticipated Interest to be Capitalized: Not Applicable
Schedule Type:EXT GRAD		Total Repayment Amount:\$14,830.46
Repayment Term	Installment Amount	Due Date
24 months	\$30.91	03/15/2018
24 months	\$33.71	03/15/2020
24 months	\$36.76	03/15/2022
24 months	\$40.09	03/15/2024
24 months	\$43.72	03/15/2026

Repayment Term	Installment Amount	Due Date
24 months	\$47.68	03/15/2028
24 months	\$52.00	03/15/2030
24 months	\$56.71	03/15/2032
24 months	\$61.84	03/15/2034
24 months	\$67.44	03/15/2036
24 months	\$73.55	03/15/2038
22 months	\$80.21	03/15/2040