



Loan Group Number : 5852-5000-1717-1171  
Customer Identification Number : 9838346522  
Billing Period : 01/11/22 to 02/10/22

Previous Billing Statement Balance	\$45,273.73
Current Billing Period Interest & Fees (+)	\$336.07
Payments Since Last Bill (-)	\$592.89
Current Balance	\$45,016.91

Past Due Amount (Pay Now)	\$0.00
Late Fee for Past Due Amount	\$0.00
Pay Past Due Amount by this Date to	
Avoid Late Fee	02/20/22
Current Amount Due	\$592.89
Current Amount Due Date	03/05/22
Pay Current + Past Due Amount by this	
Date to Avoid Additional Late Fee	03/20/22
Unpaid Fees	\$0.00
Total Amount Due (Past Due Amount + Current Amount Due + Unpaid Fees)	\$592.89

Please see the back of this Billing Statement for important information about account terms relating to payments, credit reporting, and how to contact us.

Loan Information							Payment Information			
Loan ID	Total Disbursed Amount	Current Principal	Unpaid Interest & Fees	Current Balance	Interest Rate (F/V)	Scheduled Payment Amount	Current Amount Due	Past Due Amount	Unpaid Fees	Total Amount Due
1171	\$12,000.00	\$17,402.05	\$23.26	\$17,425.31	8.125V	\$242.03	\$242.03	\$0.00	\$0.00	\$242.03
0619	\$16,000.00	\$23,748.90	\$38.08	\$23,786.98	9.750V	\$290.84	\$290.84	\$0.00	\$0.00	\$290.84
4981	\$3,984.00	\$3,801.17	\$3.45	\$3,804.62	5.500F	\$60.02	\$60.02	\$0.00	\$0.00	\$60.02
Subtotals	\$31,984.00	\$44,952.12	\$64.79	\$45,016.91		\$592.89	\$592.89	\$0.00	\$0.00	\$592.89

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Loan Group Number	Due Date	Current Amount Due	Past Due Amount	Unpaid Fees	Total Amount Due	Amount Enclosed
5852500017171171	03/05/22	\$592.89	\$0.00	\$0.00	\$592.89	

\$592.89 will be withdrawn from the authorized bank account and credited to your loans on 03/05/22.

Make checks payable to Sallie Mae

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

HENRY EFAMBA  
14523 LEGEND FALLS CT  
HOUSTON TX 77083-5779

SALLIE MAE  
P. O. BOX 8459  
PHILADELPHIA PA 19101-8459



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3 585250001717117 1 000059289000000000000000000000000059289 2 2
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# Borrower billing statement

Create or log in to your account at [SallieMae.com](http://SallieMae.com) to enroll in automatic debit or make a one-time secure online payment.

# SallieMae.com

Make your payments quickly & securely online.

## Making your payments

To ensure accurate and timely processing of your payments, following the instructions below.

**Automatic Debit:** To enroll, log in or create an account online at [SallieMae.com](http://SallieMae.com). Each month, we'll automatically withdraw the Current Amount Due or Designated Amount from the authorized bank account on the Current Amount Due Date or next business day, in the event of a weekend or holiday.

**Sallie Mae App:** Conveniently make your payments from our app on your mobile device.

**Paying Online:** Create or log in to your account at [SallieMae.com](http://SallieMae.com) to make one-time secure online payments to individual loans.

**Paying by Phone:** Make automated payments to individual loans by calling Customer Care at the number listed below.

**Paying by Mail:** Include the remittance slip and 16-digit Loan Group Number with your payment to ensure it is properly allocated to your loans. Please make your check or money order payable to Sallie Mae and mail your payments to the Borrower Payment Address. We cannot process instructions written on the check or remittance slip.

**Third-Party Bill-Pay Service:** Third-party bill-pay services may include payment services offered by your financial institution. When making payments through a third-party bill-pay service, provide them with the Borrower Payment Address, P.O. Box 8459, and the applicable 16-digit Loan Group Number. Ensure your payment is directed to Sallie Mae.

**Remember!** Payments submitted at or before 11:59 p.m. PT online, by phone, or the app will be effective for the day you schedule. However, payments may not be reflected in your online Loan History for 2-4 days after the effective date. If you're paying by mail or through a third-party bill-pay service, allow at least 7-10 days before your due date for your payment to be credited in time.

## Definitions

**Loan group:** If you are a borrower and have multiple loans, we may automatically put them in a loan group. Each loan group has its own billing statement that shows all of the loans within that group and will be designated by a 16-digit Loan Group Number. You may call us to have your loans ungrouped at any time during the life of the loans, which will result in receiving separate billing statements.

**Loan ID:** The four-digit number on the billing statement which refers to a specific loan within a loan group.

**Current Amount Due:** The amount you're required to pay each month until the loan is paid in full. The Current Amount Due may vary each month. If your loan is paid ahead, the Current Amount Due will be less than the Scheduled Payment Amount.

**Scheduled Payment Amount:** Displayed in the Loan Summary on your billing statement. If your loan is not paid ahead, the Current Amount Due and the Scheduled Payment Amount will be the same. If your loan is paid ahead, the Scheduled Payment Amount shows you what the Current Amount Due would have been if your loan was not paid ahead.

**Current Balance:** The sum of the Unpaid Fees, Unpaid Interest, and Current Principal. The Current Balance does not reflect a payoff amount. On your billing statement, the Current Balance shown is calculated as of the end date of the billing period reflected on the billing statement. If you log in to your account at [SallieMae.com](http://SallieMae.com), or access our automated phone system, the Current Balance provided is calculated as of the prior day and includes all credits (e.g., payments) and debits (e.g., disbursements) since your last billing statement.

### Need more information?

Refer to our Glossary of Terms at [SallieMae.com/billingstatement/glossary](http://SallieMae.com/billingstatement/glossary).

## Frequently asked questions

**What is delinquency level?** The number of billing periods which are past due.

**What does "Interest Rate (F/V)" on the statement represent?** F indicates a fixed interest rate, V indicates a variable interest rate. A fixed interest rate stays the same for the life of the loan. A variable interest rate may go up or down due to an increase or decrease in the loan's index. The interest rate reflected on the billing statement for one or more of your loans may be temporarily reduced due to the application of borrower benefits, repayment incentives, or Servicemembers Civil Relief Act requirements.

**What are the most common fees charged?** You may be charged a late fee (refer to the due dates on the front of the billing statement to avoid late fees). A returned check fee may be charged when a payment does not clear at the bank for any reason, including insufficient funds.

**What should I do if my payment has not been allocated as I intended?** When you receive your next billing statement, if your payment has not been allocated as you intended, please call Customer Care at the number listed below to have your payment reallocated.

## 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 3228, Wilmington, DE 19804-0228, with a description of the alleged dispute and the remedy sought. As provided in the Promissory Note(s), Sallie Mae reserves the right to accept the payment and deny the requested relief whether or not it returns or refund 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 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.

## Payment allocation

If your payment is received with the remittance slip on your billing statement, we will automatically allocate your payment to all of the loans in the referenced loan group as follows:

- If your payment satisfies both the Past Due Amount and Current Amount Due, the remaining payment amount will be allocated to the loan with the highest interest rate. If you have multiple loans with the same interest rate, the remaining payment amount will be allocated to the loan with the highest Current Balance. If no payment is due, your payment will be allocated to the loan with the highest interest rate. If you have multiple loans with the same interest rate, the payment amount will be allocated to the loan with the highest Current Balance.
- If your payment is less than the Past Due Amount, loans at the oldest delinquency level will be paid first until all loans are at the same delinquency level. Once all of the loans are at the same delinquency level, the remaining payment amount will be allocated according to each loan's Past Due Amount from lowest to highest within that group delinquency level. If your payment satisfies the Past Due Amount, the remaining payment amount will be allocated according to each loan's Current Amount Due from lowest to highest.

If you do not pay the Current Amount Due (and any applicable Past Due Amount) on the billing statement, every loan in the loan group may become delinquent and may be subject to a late fee. ADDITIONALLY, WE MAY REPORT INFORMATION ABOUT YOUR ACCOUNT TO CREDIT BUREAUS. LATE PAYMENTS, MISSED PAYMENTS, OR OTHER DEFAULTS ON YOUR ACCOUNT MAY BE REFLECTED IN YOUR CREDIT REPORT.

You can instruct us to allocate payments differently if you pay by mail. Clearly write your instructions on a separate piece of paper including any applicable 16-digit Loan Number and the amount you want allocated to each loan. Visit [SallieMae.com/allocation](http://SallieMae.com/allocation) for more detailed information including illustrative examples about how your payments are allocated across all your loans.

We cannot process instructions written on a check or remittance slip. If your payment is received without a remittance slip or instructions, we may review any information available to us to post the payment. Please note, third-party bill-pay services do not allow you to provide instructions. If you're using a third-party bill-pay service and would like to allocate your payments differently, please call Customer Care at the number listed below to have your loans ungrouped.

## Payment application

Once we allocate a payment to a specific loan, payments are applied based on the terms of each loan's Promissory Note, usually first to Unpaid Fees, then to Unpaid Interest, and then to Current Principal. You may not designate a different method for applying payments. If you would like to pay more toward the Current Principal of your loan, all Unpaid Fees and Unpaid Interest must be satisfied first.

## Pay Ahead

If you're enrolled in auto debit, the pay ahead feature will be automatically suspended. Any amount that was paid ahead at the time of the enrollment will remain applied to the Current Balance of your loan but will no longer reduce the amount of future payments. If you're not enrolled in auto debit, then under the pay ahead feature of your loan, paying more than the Current Amount Due (and any Past Due Amount) in the current billing period will reduce the Current Amount Due in the following billing period(s).

For example, if your loan is current and the Current Amount Due in both January and February is \$100, making a \$200 payment in January would satisfy the Current Amount Due for both months. Although your February billing statement will reflect a Current Amount Due of \$0, paying any amount that month may reduce the Total Loan Cost.

The Scheduled Payment Amount for the February billing statement shows what the Current Amount Due would have been if your loan was not paid ahead. If you prefer not to have overpayments reduce the Current Amount Due in the following billing period(s), please contact us to have the pay ahead feature turned off. Regardless of whether or not the pay ahead feature is used, an overpayment is applied to the Current Balance and effective the day it is received. You may pay any part of your loan at any time without penalty.

## Contact information

### Customer Care

800-472-5543 (800-4-SALLIE)

Fax: 855-756-0011 • International: 877-416-0012

### Borrower Payment Address

Sallie Mae, P.O. Box 8459, Philadelphia, PA 19101-8459

### Correspondence Address

Sallie Mae, P.O. Box 3319, Wilmington, DE 19804-4319

**We support our troops!** Servicemembers, please call us at 855-534-2668 or visit us online at [SallieMae.com/Military](http://SallieMae.com/Military) to learn more about your benefits.

## *Important Messages*

YOUR LOAN IS ENROLLED IN AUTO DEBIT.



## Transaction Activity Summary

Loan Details for Loan: 5852 5000 1717 1171

Current Balance: \$17,425.31

Transaction Effective Date	Transactions Description	Amount
02/05/22	AUTO DEBIT PAYMENT	(\$242.03)
02/10/22	*ACCRUED INTEREST*	\$120.81

### Important Messages

\$242.03 will be withdrawn from the authorized bank account and credited to your loan on 03/05/22.

**Tax Information:** Your 2021 tax form is now available online to view and print!

**When you access the Sallie Mae app, you can:**

**Make and manage your payment** anytime, anywhere from your mobile device.

**Use Quick Pay** to easily pay multiple loans in one session.

**See loan details** like Current Balance, Total Amount Due, and interest rate.

**View payment history**, including recent payments.

**Get your payment confirmation** in real-time.

Pay by Phone!

You can make same-day, automated payments by calling us at 800-472-5543. Payments will be effective the same day for which they are scheduled.

## Transaction Activity Summary

Loan Details for Loan: 5852 5000 2113 0619

Current Balance: \$23,786.98

Transaction Effective Date	Transactions Description	Amount
02/05/22	AUTO DEBIT PAYMENT	(\$290.84)
02/10/22	*ACCRUED INTEREST*	\$197.34

### Important Messages

\$290.84 will be withdrawn from the authorized bank account and credited to your loan on 03/05/22.

**Tax Information:** Your 2021 tax form is now available online to view and print!

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## Transaction Activity Summary

Loan Details for Loan: 5852 5000 3402 4981

Current Balance: \$3,804.62

Transaction Effective Date	Transactions Description	Amount
02/05/22	AUTO DEBIT PAYMENT	(\$60.02)
02/10/22	*ACCRUED INTEREST*	\$17.92

### Important Messages

\$60.02 will be withdrawn from the authorized bank account and credited to your loan on 03/05/22.

**Tax Information:** Your 2021 tax form is now available online to view and print!



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