



APRIL 07, 2020

#BWNFKXN
#B297 4831 6504 07L0#
KAVYA BEHERAJ
207 23RD ST
3
BROOKLYN NY 11232-1308

ACCT NUMBER: 1521904074

The following payment is scheduled to be withdrawn from your bank account:

Payment Summary:

Scheduled Monthly Payment Amount:	\$962.36
Additional Payment Amount Requested:	\$ 0.00
Total Payment to be Withdrawn* 05/02/2020	\$962.36

**As applicable to your loan program, regardless of payments you have made to satisfy future bills (paid ahead), the total amount is expected to be withdrawn on the date indicated.*

**The actual amount withdrawn may be less if the current principal balance and outstanding accrued interest for any one of your loans is less than the Scheduled Monthly Payment Amount. (See enclosed Loan Information for current principal balance and outstanding accrued interest.)*

If the payment withdrawal date above is a bank holiday or weekend, your payment is expected to pull the next business day. Please notify us at least three days prior to your scheduled due date if you no longer want your automatic payments to be withdrawn or if your bank account information has changed. Manage your automatic payments and view updated account information on our website.

Note: If an amount past due is listed in your Loan Information, the past due amount will not be withdrawn and a manual payment is necessary.

MOHELA Account Servicing

TSXFN:MS06BDDSMT
1521904074

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85000000002146224

Payment Address: MOHELA SoFi-Servicing, P.O. Box 1022, Chesterfield, MO 63006-1022
sofi.mohela.com | Toll-free 1.877.292.7470 | International 636.532.0600 | TDD Dial 711

Request assistance: Call 1.877.292.7470 for immediate assistance.

Send a secure message on sofi.mohela.com or mail request to MOHELA, 633 Spirit Drive, Chesterfield, MO 63005.

Bill Types

A sample of a bill and helpful tips for understanding it are available at mohela.com/samplebill.

- **Install:** Monthly Bill. Billing for regular monthly payment. You owe payments for principal and interest. A payment is required.
- **Interest:** Interest Bill. Billing for interest accrual during periods of deferment, forbearance, in-school status or grace. Pay the outstanding interest amount to avoid past due status.
- **Int Notice:** Interest Notice. No action is required, but the outstanding interest will capitalize if not paid.

Payment Information

Place your account number on your check or money order. Do Not Send Cash.

Interest Calculation: Interest accrues daily based on your outstanding balance and the number of days between payments.

Payments by Check: When you pay with a check, you authorize us to make a one-time electronic fund transfer from your account or to process the payment as a check transaction. Funds may be withdrawn from your account the same day we receive your payment, and you will not receive your check back from your financial institution.

Auto Pay: Enroll to have automatic monthly payments electronically debited from your bank account and you may be eligible for a 0.25% interest rate reduction based on your loan type. Visit sofi.mohela.com for more information and to apply.

Terms and Loan Schedules

Terms: The terms listed represent the total number of months to repay your loan(s), as provided on your active Repayment Schedule most recently provided to you. Refer to your Repayment Schedule for details. Changes including, but not limited to, interest rate, balance, payment amount, number of allowable months to repay, due date, repayment plan and/or status (i.e. deferment/forbearance) may result in future Repayment Schedule changes.

Payment Application

Standard Payment Application: Payment is applied first toward any late fees, next to outstanding accrued interest then to the principal balance. Past due amounts are satisfied first, followed by current due amounts. Payments are distributed proportionally across all loans unless you request otherwise.

Additional Payments: You may make additional payments greater than the installment amount at any time without penalty. Additional payments are applied to your principal balance after all outstanding interest is satisfied. Interest continues to accrue between payments. If you actively participate in Auto Pay, your installment amount and any additional amount requested will be extracted from your bank account regardless of additional payments remitted.

Partial Payments: Payments less than the required monthly installment amount are applied using the Standard Payment Application. If you submit special payment instructions and select a payment amount that does not satisfy the total amount due, your account may become delinquent.

Submitting Special Payment Instructions

One-Time Payment Instructions: To request special payment instructions when making an additional or partial payment, submit your request via:

- **Web** – Log into sofi.mohela.com to make a payment and target your payment to be applied to a specific loan or set of loans.
- **Phone** – Contact customer service at 1.877.292.7470.
- **Mail** – Include specific instructions on how you want your payment applied. Include the amount and sequence number and indicate this is a one-time payment instruction. You may submit separate instructions with your payment.

Standing Payment Instructions: To provide instructions for how you want all ongoing payments applied, include a separate signed document with your payment and allow extra processing time. Submit your recurring request via:

- **Mail** – Include specific instructions on how you want ongoing payments applied. Include the amount, disbursement date, loan type and indicate this is a standing payment instruction. Send instructions to MOHELA, 633 Spirit Drive, Chesterfield, MO 63005-1243.

For special payment instructions, allow 3-5 business days after the payment posts for reapplication of payment.

Payment Assistance

If you are experiencing difficulty making payments, options may be available to help you. Please contact MOHELA at 877.292.7470 for more details about ways to keep your private educational loan on track and avoid default.

Consumer Credit Reporting

The status of your student loan(s) is reported monthly to the nationwide consumer reporting agencies. If your account is past due, late payments may be reported. Late or missed payments or defaults reflected on your consumer credit report will adversely affect your consumer credit rating.

Student Loan Benefits

Military Members: Visit mohela.com/military to explore benefits and options.

Protecting Your Privacy: View the Privacy Policy on sofi.mohela.com. It is also available upon request by calling.

Contact Information Updates

After filling out, please send back to address listed above for edits to be finalized.

Name* _____ Account Number _____
Address _____
City, State, Zip Code _____
Telephone – Primary _____ Telephone – Alternate _____
Email _____ Borrower's Signature _____

APRIL 07, 2020

LOAN INFORMATION

PRCN15 LOAN DISBURSED: 02/21/2020	
CURRENT OWNER: SOFI	REPAYMENT TERM: 180
BEGINNING PRINCIPAL: \$123,506.54	DATE LAST PAYMENT RECEIVED: 04/02/2020
CURRENT PRINCIPAL BALANCE: \$122,203.98	TOTAL PRINCIPAL PAID: \$1,302.56
MONTHLY PAYMENT AMOUNT: \$962.36	TOTAL INTEREST PAID: \$622.16
AMOUNT PAST DUE: \$.00	TOTAL AMOUNT PAID: \$1,924.72
INTEREST RATE: 4.506%	PRINCIPAL PAID SINCE LAST STATEMENT: \$509.13
OUTSTANDING ACCRUED INTEREST: \$75.22	INTEREST PAID SINCE LAST STATEMENT: \$453.23
TOTAL PMNTS RCVD SINCE LAST STATEMENT: \$962.36	

LATE FEE INFORMATION: A late fee of \$5.00 will be assessed if the scheduled Auto Pay is not successful and a replacement payment is not received by 2020-05-16

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