

INDIVIDUAL LOAN PAYOFF TOTALS

BORROWER:		0088 MORENO, CHRISTINA A		DATE		9/01/17	
		DELQ AS OF	AMOUNT 9/13/17	TOTAL FEES	TOTAL INTEREST	TOTAL PRINCIPAL	TOTAL PAYOFF
			.00	.00	1,928.71	96,109.80	98,038.51
GR LN	TYPE	STS	DUE DTE	FEES	INTEREST	PRINCIPAL	PAYOFF
A 1	STAF	FFB	10/21/22	.00	33.07	1,153.40	1,186.47
B 2	STAU	FFB	10/21/22	.00	43.50	1,645.98	1,689.48
C 3	STAF	FFB	10/21/22	.00	158.83	6,244.48	6,403.31
D 4	STAU	FFB	10/21/22	.00	296.58	11,218.02	11,514.60
E 5	DLSS	FFB	10/21/22	.00	67.68	2,314.10	2,381.78
F 6	DLSU	FFB	10/21/22	.00	30.88	1,142.48	1,173.36
G 7	DLSU	FFB	10/21/22	.00	32.36	1,196.72	1,229.08
H 8	DLSS	FFB	10/21/22	.00	170.78	8,993.73	9,164.51 +
I 9	DLSU	FFB	10/21/22	.00	277.65	14,620.82	14,898.47
I 10	DLSU	FFB	10/21/22	.00	359.87	18,951.21	19,311.08
I 11	DLSU	FFB	10/21/22	.00	122.25	6,437.96	6,560.21
J 12	DLSU	FFB	10/21/22	.00	335.26	22,190.90	22,526.16
K 13	DLPS	P97	8/09/16	.00	.00	.00	.00

INDIVIDUAL LOAN SUMMARY

NOTE: Regardless of the terms of the Bankruptcy plan, interest accrues daily on the principal balance of the loan(s), and therefore the creditor's claim amount will increase until paid or otherwise disposed of. Interest accrues at the rate stated below as "I RATE".

LOAN # 1	GRP A	EDPART09	GPRO	STAF	FFB	GRACE	6
PLUS CONSOL		SPOUSAL CONSOL				SUBSIDY	G
PREV LENDER	MTBCUST	1ST DISB DATE		6/10/08		SEP DATE	5/15/09
ORG PUR AMT	1000.00	ORIG LOANED AMT		1000.00		CONV DATE	11/16/09
CAP	153.40	PURCHASE DATE		10/13/09		PERIOD STRT	5/12/08
YTD PD-PRN	.00	INT	.00	FEES	.00	QTD G-I	.00000
TOT PD-PRN	.00	INT	.00	FEES	.00	DAILY INT	.21473
CURR -PRN	1153.40	BA	35.65	FEES	.00	I RATE	6.800
		RS RATE	.000	RS STS		REFUND	.00
LOAN # 2	GRP B	EDPART09	GPRO	STAU	FFB	GRACE	6
PLUS CONSOL		SPOUSAL CONSOL				SUBSIDY	B
PREV LENDER	MTBCUST	1ST DISB DATE		6/10/08		SEP DATE	5/15/09
ORG PUR AMT	1000.00	ORIG LOANED AMT		1000.00		CONV DATE	11/16/09
CAP	645.98	PURCHASE DATE		10/13/09		PERIOD STRT	5/12/08
YTD PD-PRN	.00	INT	.00	FEES	.00	QTD G-I	.00000
TOT PD-PRN	.00	INT	.00	FEES	.00	DAILY INT	.30643
CURR -PRN	1645.98	BA	47.18	FEES	.00	I RATE	6.800
		RS RATE	.000	RS STS		REFUND	.00

LOAN # 3	GRP C	EDPART09	GPRO	STAF	FFB	GRACE	6
PLUS CONSOL		SPOUSAL CONSOL				SUBSIDY	G
PREV LENDER	MTBCUST	1ST DISB DATE		9/03/08		SEP DATE	5/15/09
ORG PUR AMT	5500.00	ORIG LOANED AMT		5500.00		CONV DATE	11/16/09
CAP	744.48	PURCHASE DATE		10/13/09		PERIOD STRT	8/25/08
YTD PD-PRN	.00	INT	.00	FEES	.00	QTD G-I	.000000
TOT PD-PRN	.00	INT	.00	FEES	.00	DAILY INT	1.02578
CURR -PRN	6244.48	BA	171.14	FEES	.00	I RATE	6.000
		RS RATE	.000	RS STS		REFUND	.00
LOAN # 4	GRP D	EDPART09	GPRO	STAU	FFB	GRACE	6
PLUS CONSOL		SPOUSAL CONSOL				SUBSIDY	B
PREV LENDER	MTBCUST	1ST DISB DATE		9/03/08		SEP DATE	5/15/09
ORG PUR AMT	7000.00	ORIG LOANED AMT		7000.00		CONV DATE	11/16/09
CAP	4218.02	PURCHASE DATE		10/13/09		PERIOD STRT	8/25/08
YTD PD-PRN	.00	INT	.00	FEES	.00	QTD G-I	.000000
TOT PD-PRN	.00	INT	.00	FEES	.00	DAILY INT	2.08850
CURR -PRN	11218.02	BA	321.64	FEES	.00	I RATE	6.800
		RS RATE	.000	RS STS		REFUND	.00
LOAN # 5	GRP E	EDDLO	FDLP	DLSS	FFB	GRACE	6
PLUS CONSOL		SPOUSAL CONSOL				SUBSIDY	G
PREV LENDER		1ST DISB DATE		9/30/10		SEP DATE	1/10/11
ORG PUR AMT	.00	ORIG LOANED AMT		2125.00		CONV DATE	7/11/11
CAP	189.10	PURCHASE DATE		8/01/10		PERIOD STRT	7/12/10
YTD PD-PRN	.00	INT	.00	FEES	.00	QTD G-I	.000000
TOT PD-PRN	11.00	INT	.00	FEES	.00	DAILY INT	.43082
CURR -PRN	2314.10	BA	72.85	FEES	.00	I RATE	6.800
		RS RATE	.000	RS STS		REFUND	.00
LOAN # 6	GRP F	EDDLO	FDLP	DLSU	FFB	GRACE	6
PLUS CONSOL		SPOUSAL CONSOL				SUBSIDY	B
PREV LENDER		1ST DISB DATE		9/30/10		SEP DATE	1/10/11
ORG PUR AMT	.00	ORIG LOANED AMT		782.00		CONV DATE	7/11/11
CAP	360.48	PURCHASE DATE		8/01/10		PERIOD STRT	7/12/10
YTD PD-PRN	.00	INT	.00	FEES	.00	QTD G-I	.000000
TOT PD-PRN	4.00	INT	.00	FEES	.00	DAILY INT	.21269
CURR -PRN	1142.48	BA	33.43	FEES	.00	I RATE	6.800
		RS RATE	.000	RS STS		REFUND	.00
LOAN # 7	GRP G	EDDLO	FDLP	DLSU	FFB	GRACE	6
PLUS CONSOL		SPOUSAL CONSOL				SUBSIDY	B
PREV LENDER		1ST DISB DATE		10/06/10		SEP DATE	1/10/11
ORG PUR AMT	.00	ORIG LOANED AMT		820.00		CONV DATE	7/11/11
CAP	376.72	PURCHASE DATE		8/07/10		PERIOD STRT	9/13/10
YTD PD-PRN	.00	INT	.00	FEES	.00	QTD G-I	.000000
TOT PD-PRN	4.00	INT	.00	FEES	.00	DAILY INT	.22279
CURR -PRN	1196.72	BA	35.03	FEES	.00	I RATE	6.800
		RS RATE	.000	RS STS		REFUND	.00
LOAN # 8	GRP H	EDDLO	FDLP	DLSS	FFB	GRACE	6
PLUS CONSOL		SPOUSAL CONSOL				SUBSIDY	G
PREV LENDER		1ST DISB DATE		8/15/11		SEP DATE	1/13/14
ORG PUR AMT	.00	ORIG LOANED AMT		8500.00		CONV DATE	7/14/14
CAP	493.73	PURCHASE DATE		2/16/11		PERIOD STRT	8/25/11
YTD PD-PRN	.00	INT	.00	FEES	.00	QTD G-I	.000000
TOT PD-PRN	42.00	INT	.00	FEES	.00	DAILY INT	1.67439
CURR -PRN	8993.73	BA	190.88	FEES	.00	I RATE	6.800
		RS RATE	.000	RS STS		REFUND	.00

LOAN # 9	GRP I	EDDLO	FDLP	DLSU	FFB	GRACE	6
PLUS CONSOL		SPOUSAL CONSOL				SUBSIDY	B
PREV LENDER		1ST DISB DATE		8/15/11		SEP DATE	1/13/14
ORG PUR AMT	.00	ORIG LOANED AMT		10338.00		CONV DATE	7/14/14
CAP	4282.82	PURCHASE DATE		2/16/11		PERIOD STRT	8/25/11
YTD PD-PRN	.00	INT	.00	FEES	.00	QTD G-I	.000000
TOT PD-PRN	52.00	INT	.00	FEES	.00	DAILY INT	2.72201
CURR -PRN	14620.82	BA	310.31	FEES	.00	I RATE	6.800
		RS RATE	.000	RS STS		REFUND	.00
LOAN # 10	GRP I	EDDLO	FDLP	DLSU	FFB	GRACE	6
PLUS CONSOL		SPOUSAL CONSOL				SUBSIDY	B
PREV LENDER		1ST DISB DATE		8/13/12		SEP DATE	1/13/14
ORG PUR AMT	.00	ORIG LOANED AMT		14212.00		CONV DATE	7/14/14
CAP	4739.21	PURCHASE DATE		2/15/12		PERIOD STRT	8/23/12
YTD PD-PRN	.00	INT	.00	FEES	.00	QTD G-I	.000000
TOT PD-PRN	.00	INT	.00	FEES	.00	DAILY INT	3.52821
CURR -PRN	18951.21	BA	402.21	FEES	.00	I RATE	6.800
		RS RATE	.000	RS STS		REFUND	.00
LOAN # 11	GRP I	EDDLO	FDLP	DLSU	FFB	GRACE	6
PLUS CONSOL		SPOUSAL CONSOL				SUBSIDY	B
PREV LENDER		1ST DISB DATE		8/13/12		SEP DATE	1/13/14
ORG PUR AMT	.00	ORIG LOANED AMT		4828.00		CONV DATE	7/14/14
CAP	1609.96	PURCHASE DATE		2/15/12		PERIOD STRT	8/23/12
YTD PD-PRN	.00	INT	.00	FEES	.00	QTD G-I	.000000
TOT PD-PRN	.00	INT	.00	FEES	.00	DAILY INT	1.19857
CURR -PRN	6437.96	BA	136.63	FEES	.00	I RATE	6.800
		RS RATE	.000	RS STS		REFUND	.00
LOAN # 12	GRP J	EDDLO	FDLP	DLSU	FFB	GRACE	6
PLUS CONSOL		SPOUSAL CONSOL				SUBSIDY	B
PREV LENDER		1ST DISB DATE		8/15/13		SEP DATE	1/13/14
ORG PUR AMT	.00	ORIG LOANED AMT		18510.00		CONV DATE	7/14/14
CAP	3680.90	PURCHASE DATE		11/20/10		PERIOD STRT	8/22/13
YTD PD-PRN	.00	INT	.00	FEES	.00	QTD G-I	.000000
TOT PD-PRN	.00	INT	.00	FEES	.00	DAILY INT	3.28686
CURR -PRN	22190.90	BA	374.71	FEES	.00	I RATE	5.410
		RS RATE	.000	RS STS		REFUND	.00



Federal Direct Stafford/Ford Loan
Federal Direct Unsubsidized Stafford/Ford Loan
Master Promissory Note
William D. Ford Federal Direct Loan Program

OMB No. 1845-0007
 Form Approved
 Exp. Date 05/31/2011

Warning: Any person who knowingly makes a false statement or misrepresentation on this form will be subject to penalties which may include fines, imprisonment, or both, under the U.S. Criminal Code and 20 U.S.C. 1097.

SECTION A: BORROWER INFORMATION**READ THE INSTRUCTIONS IN SECTION F BEFORE COMPLETING THIS SECTION**

1. Driver's License State and No.

2. Social Security No.

0088

3. E-mail Address (optional)

4. Name and Address

MORENO, CHRISTINA A

5. Date of Birth

6. Area Code/Telephone No

7. References: List two persons with different U.S. addresses who have known you for at least three years. The first reference should be a parent or legal guardian.

Name

1.

Permanent Street Address

City, State, Zip Code

Area Code/Telephone No.

Relationship to Borrower

SECTION B: SCHOOL INFORMATION – TO BE COMPLETED BY THE SCHOOL

8. School Name and Address CAPELLA UNIVERSITY
 222 S. 9TH STREET 20TH FLOOR
 MINNEAPOLIS, MN 554023389

9. School Code/Branch
 G32673

10. Identification No.

SECTION C: BORROWER REQUEST, CERTIFICATIONS, AUTHORIZATIONS, AND UNDERSTANDINGS – READ CAREFULLY BEFORE SIGNING BELOW

11. This is a Master Promissory Note (MPN) for one or more Federal Direct Stafford/Ford (Direct Subsidized) Loans and/or Federal Direct Unsubsidized Stafford/Ford (Direct Unsubsidized) Loans. I request a total amount of Direct Subsidized Loans and/or Direct Unsubsidized Loans under this MPN not to exceed the allowable maximums under the Act ("the Act" is defined in Section E under Governing Law). My school will notify me of the loan type and loan amount that I am eligible to receive. I may cancel a loan or request a lower amount by contacting my school. Additional information about my right to cancel a loan or request a lower amount is included in the Borrower's Rights and Responsibilities Statement and in the disclosure statements that will be provided to me.
12. Under penalty of perjury, I certify that:
- A. The information I have provided on this MPN and as updated by me from time to time is true, complete, and correct to the best of my knowledge and belief and is made in good faith.
- B. I will use the proceeds of loans made under this MPN for authorized educational expenses that I incur and I will immediately repay any loan proceeds that cannot be attributed to educational expenses for attendance on at least a half-time basis at the school that certified my loan eligibility.
- C. If I owe an overpayment on a Federal Perkins Loan, Federal Pell Grant, Federal Supplemental Educational Opportunity Grant, Academic Competitiveness Grant (ACG), National Science or Mathematics Access to Retain Talent (SMART) Grant, or Leveraging Educational Assistance Partnership Grant, I have made satisfactory arrangements to repay the amount owed.
- D. If I am in default on any loan received under the Federal Perkins Loan Program (including National Direct Student Loans), the William D. Ford Federal Direct Loan (Direct Loan) Program, or the Federal Family Education Loan (FFEL) Program, I have made satisfactory repayment arrangements with the holder to repay the amount owed.
- E. If I have been convicted of, or pled nolo contendere (no contest) or guilty to, a crime involving fraud in obtaining funds under title IV of the Higher Education Act of 1965 (HEA), as amended, I have completed the repayment of the funds to the U.S. Department of Education (ED) or to the loan holder in the case of a Title IV federal student loan.
13. For each Direct Subsidized Loan and Direct Unsubsidized Loan I receive under this MPN, I make the following authorizations:
- A. I authorize my school to certify my eligibility for the loan.
- B. I authorize my school to credit my loan proceeds to my student account at the school.
- C. I authorize my school to pay to ED any refund that may be due up to the full amount of the loan.
- D. I authorize ED to investigate my credit record and report information about my loan status to persons and organizations permitted by law to receive that information.
- E. I authorize ED to investigate my credit record and report information about my loan status to persons and organizations permitted by law to receive that information.
- F. I authorize my school and ED to release information about my loan to the references on the loan and to members of my immediate family, unless I submit written directions otherwise.
- G. I authorize my schools, lenders and guarantors, ED, and their agents to release information about my loan to each other.
- H. I authorize my schools, ED, and their respective agents and contractors to contact me regarding my loan request or my loan, including repayment of my loan, at the current or any future number that I provide for my cellular telephone or other wireless device using automated dialing equipment or artificial or prerecorded voice or text messages.
14. I will be given the opportunity to pay the interest that ED charges during grace, in school, deferment, forbearance, and other periods as provided under the Act, including during in-school deferment periods. Unless I pay the interest, I understand that ED may add unpaid interest that is charged on each loan made under this MPN to the principal balance of that loan (this is called "capitalization") at the end of the grace, deferment, forbearance, or other period. Capitalization will increase the principal balance on my loan and the total amount of interest I must pay.
15. I understand that ED has the authority to verify information reported on this MPN with other federal agencies.

SECTION D: PROMISE TO PAY

16. I promise to pay to ED all loan amounts disbursed under the terms of this MPN, plus interest and other charges and fees that may become due as provided in this MPN. I understand that more than one loan may be made to me under this MPN. I understand that by accepting any disbursement issued at any time under this MPN, I agree to repay the loan associated with that disbursement. I understand that, within certain timeframes, I may cancel or reduce the amount of a loan by refusing to accept or by returning all or a portion of any disbursement that is issued. Unless I make interest payments, interest that ED charges on my loans during grace, in-school, deferment, forbearance, and other periods will be added to the principal balance of the loan as provided under the Act. If I do not make a payment on a loan made under this MPN when it is due, I will also pay reasonable collection costs, including but not limited to attorney's fees, court costs, and other fees. I will not sign this MPN before reading the entire MPN, even if I am told not to read it, or told that I am not required to read it. I am entitled to an exact copy of this MPN and the Borrower's Rights and Responsibilities Statement. My signature certifies that I have read, understand, and agree to the terms and conditions of this MPN, including the Borrower Request, Certifications, Authorizations, and Understanding in Section C, the Notice About Subsequent Loans Made Under this MPN in Section E, and the terms and conditions described in Section E of this MPN and in the Borrower's Rights and Responsibilities Statement.

I UNDERSTAND THAT I MAY RECEIVE ONE OR MORE LOANS UNDER THIS MPN, AND THAT I MUST REPAY ALL LOANS THAT I RECEIVE UNDER THIS MPN.

17. Borrower's Signature Christina A Moreno

18. Today's Date (mm-dd-yyyy) 07/23/2010

001

Family Education Loan Program (FFELP)

Guarantor, Program, or Lender Identification

OMB No. 1845-0006
Form approved
Exp. date 2-29-2008**Federal Stafford Loan
Master Promissory Note****WARNING:** Any person who knowingly makes a false statement or misrepresentation on this form is subject to penalties which may include fines, imprisonment, or both, under the United States Criminal Code and 20 U.S.C. 1097.**Borrower Information***Please print neatly or type. Read the instructions carefully.*

1. Last Name MORENO		First Name CHRISTINA		MI [REDACTED]	2. Social Security Number [REDACTED] 088		
3. Permanent Street Address (If P.O. Box, see instructions.) [REDACTED]			4. Home Area Code/Telephone Number [REDACTED]		5. Date of Birth (Month/Day/Year) [REDACTED]		
City [REDACTED]		State [REDACTED]	Zip Code [REDACTED]	6. Driver's License State and Number [REDACTED]			
7. E-mail Address [REDACTED]							
8. Lender Name NELNET ACADEMIC LOAN/AMERICAN STUDENT LOAN NETWORK		City [REDACTED]		State [REDACTED]	Zip Code [REDACTED]		
					9. Lender Code, if known 824573		
10. References: You must provide two separate references with different U.S. addresses. The first reference should be a parent (if living) or legal guardian. Both references must be completed in full.							
<table border="0"> <tr> <td style="vertical-align: top;"> Name Permanent Address City, State, Zip Code E-mail Address Area Code/Telephone Number Relationship to Borrower </td> <td style="vertical-align: top;"> A. [REDACTED] </td> </tr> </table>						Name Permanent Address City, State, Zip Code E-mail Address Area Code/Telephone Number Relationship to Borrower	A. [REDACTED]
Name Permanent Address City, State, Zip Code E-mail Address Area Code/Telephone Number Relationship to Borrower	A. [REDACTED]						
11. Requested Loan Amount: I request a total amount of subsidized and unsubsidized loans under this Master Promissory Note not to exceed the allowable maximums under the Higher Education Act. My school will notify me of the type(s) and amount(s) of loan(s) that I am eligible to receive. I may cancel my loan or request a lower amount by contacting my lender or school. Additional information about my right to cancel a loan or request a lower amount is included in the Borrower's Rights and Responsibilities Statement and Disclosure Statements that have been or will be provided to me.			12. Interest Payments (Optional): <input type="checkbox"/> I want to pay unsubsidized interest while I am in school.				

Borrower Certifications and Authorizations*Read carefully before signing below.*

13. Under penalty of perjury I certify that:
- A. The information I have provided on this Master Promissory Note and as updated by me from time to time is true, complete, and correct to the best of my knowledge and belief and is made in good faith.
 - B. I will immediately repay any loan proceeds that cannot be attributed to educational expenses for attendance on at least a half-time basis at the school that certified my loan eligibility.
 - C. (i) I do not now owe an overpayment on a Federal Pell Grant, Supplemental Educational Opportunity Grant, or a Leveraging Educational Assistance Partnership Grant (formerly State Student Incentive Grant); or, if I owe an overpayment, I have made repayment arrangements with the holder to repay the amount owed. (ii) I am not now in default on any loan received under the Federal Perkins Loan Program (including NDSL loans), the Federal Direct Loan Program, or the Federal Family Education Loan Program ("FFELP" as defined in the Borrower's Rights and Responsibilities Statement); or (iii) I am in default on a loan, and I have made satisfactory arrangements with the holder of the defaulted loan.
14. For all subsidized and unsubsidized Federal Stafford Loans (as described in the additional MPN provisions and the Borrower's Rights and Responsibilities Statement) I receive under this Master Promissory Note, and for certain other loans as described below, I make the following authorizations:
- A. I authorize my school to certify my eligibility for loans under this Master Promissory Note.
 - B. I authorize my school to transfer loan proceeds received by electronic funds transfer (EFT) or master check to my student account.
 - C. I authorize my school to pay to the lender any refund that may be due up to the full amount of the loan(s).
 - D. I authorize the lender, the guarantor, or their agents, to investigate my credit record and report information concerning my loan status to persons and organizations permitted by law to receive such information.
 - E. I request and authorize my lender to: (i) during the in-school and grace periods of any loans made under this Master Promissory Note, defer and align the repayment of principal on all of my FFELP loans that are in repayment status; and (ii) add unpaid interest that accrues on all my FFELP loans to the principal balance of such loans ("capitalization") including such loans made under this Master Promissory Note, during forbearance periods, and for unsubsidized loans, during in-school, grace, and deferment periods as provided under the Act. "Capitalization" will increase the principal balance on my loans and the total amount of interest charges I must pay.
 - F. I authorize the release of information pertinent to my loans: (i) by the school, the lender, and the guarantor, or their agents, to the references on the applicable loans and to members of my immediate family unless I submit written directions otherwise; and, (ii) by and among my schools, lenders, guarantors, the Department of Education, and their agents.
 - G. So that the loans requested can be approved, I authorize the Department of Education to send any information about me that is under its control, including information from the Free Application for Federal Student Aid, to the school, the lender, and to state agencies and nonprofit organizations that administer financial aid programs under the FFELP.

Promise to Pay *In this Master Promissory Note (MPN), "lender" refers to, and this MPN benefits, the original lender and its successors and assigns, including any subsequent holder of this MPN.*

15. I promise to pay to the order of the lender all loan amounts disbursed under the terms of this MPN, plus interest and other charges and fees that may become due as provided in this MPN. I understand that multiple loans may be made to me under this MPN. I understand that by accepting any disbursements issued at any time under this MPN, I agree to repay the loans. I understand that, within certain time frames, I may cancel or reduce the amount of any loan by refusing to accept or by returning all or a portion of any disbursement that is issued. Unless I make interest payments, interest that accrues on my unsubsidized loans during in-school, grace, and deferment periods will be added as provided under the Act to the principal balance of such loans. If I do not make any payment on any loan made under this MPN when it is due, I will also pay reasonable collection costs, including but not limited to attorney's fees, court costs, and other fees. I will not sign this MPN before reading the entire MPN, even if I am told not to read it, or told that I am not required to read it. I am entitled to an exact copy of this MPN and the Borrower's Rights and Responsibilities Statement. My signature certifies I have read, understand, and agree to the terms and conditions of this MPN, including the Borrower Certifications and Authorizations printed above, the Notice About Subsequent Loans Made Under This MPN, and the Borrower's Rights and Responsibilities Statement.

I UNDERSTAND THAT I MAY RECEIVE ONE OR MORE LOANS UNDER THIS MPN, AND THAT I MUST REPAY ALL LOANS THAT I RECEIVE UNDER THIS MPN.16. Borrower's Signature **CHRISTINA MORENO**

(signed electronically)

17. Today's Date (Month/Day/Year) **08/01/07***Additional MPN provisions follow*