



October 22, 2012

FARLEY D THOMAS  
1935 ORCHARD LN  
LA CANADA, CA 91011-1545

Account Number(s): F508972935

Dear FARLEY D THOMAS:

The following detailed information pertains to your loan(s) at the Direct Loan Servicing Center:

**Account Summary:**

Payment amount due	\$790.61
Next payment due date	10/14/2012
Past due amount	\$252.88
Late fees	\$0.00
Principal balance	\$45,367.51
Accrued interest	\$2,339.57
Capitalized interest	\$4,419.30
Total balance	\$47,707.08

**Payment History (last five payments):**

**Department of Education Loan Summary:**

Loan	Loan Type	Status	Original Loan Amount	Current Principal Balance	Interest Rate	First Disbursement Date	Consumer Account Number
5	DIRECT UNSUB	FORBEARANCE	\$20,500.00	\$21,875.90	6.80%	09/16/2010	700002060090124
1	DIRECT SUB	FORBEARANCE	\$8,498.00	\$8,048.00	2.39%	10/10/2005	700002060089724
4	DIRECT UNSUB	FORBEARANCE	\$6,638.00	\$7,430.11	6.80%	03/01/2007	700002060090024
2	DIRECT UNSUB	FORBEARANCE	\$6,039.00	\$6,224.20	2.39%	10/10/2005	700002060089924
3	DIRECT SUB	FORBEARANCE	\$1,803.00	\$1,789.30	6.80%	02/22/2007	700002060089824

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A Direct Loan advisor can help you determine what solutions are available to assist you if you are experiencing difficulty in making payments, including other repayment plans, deferments, or forbearances. To speak to a Direct Loan advisor, please contact us toll-free at 1-800-848-0979. We're here to help reach your goals.

Sincerely,

Direct Loan Servicing Center

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