



SEPTEMBER 13, 2016

#BWNFKXN  
#B962 3989 3109 13L4#  
WENBIN HUANG  
210 S 12TH ST  
APT 3  
SAN JOSE CA 95112-2111

ACCT NUMBER: 9718733761

**CHANGES TO YOUR REPAYMENT SCHEDULE ARE ENCLOSED**

**WHY WE ARE CONTACTING YOU**

A change to the Repayment Schedule for your private loan account may have resulted from, but is not limited to, one or more of the following reasons. Carefully read the entire enclosed Repayment Schedule.

- The interest rate has changed.
- Interest was capitalized (added to the principal balance) on your loan(s).
- Loans were combined under one Repayment Schedule.
- The amount of your previous monthly payment was not sufficient to pay off the loan(s) within the number of months remaining.

**IMPORTANT INFORMATION**

- You may make an additional payment(s) or pay your loan(s) in full at any time.
- Any payment(s) due prior to the due date listed on your Repayment Schedule remain due as originally billed.

**IF YOU PARTICIPATE IN AUTO PAY**

- Your payment amount including any additional amount requested will continue to be withdrawn for payment(s) due prior to the due date listed on your new Repayment Schedule as originally billed.
- Your new monthly payment amount including an additional amount requested will be withdrawn on the due date listed on the Repayment Schedule.
- You may be required to make one monthly payment manually which will be indicated on your billing statement.
- Easily manage your Auto Pay by logging into your web account.

If you have any questions regarding your Repayment Schedule or account inquiries, please contact an Account Representative via secure email or by contacting the phone number listed below.

MOHELA Account Servicing

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HOW TO READ YOUR REPAYMENT SCHEDULE

<b>Owner Name</b>	The lender/holder of your private education loan.
<b>Loan Program</b>	The program name listed on your Truth in Lending Disclosure and Promissory Note.
<b>Disbursement Date</b>	The date your loan(s) was funded.
<b>Original Balance</b>	The loan amount borrowed.
<b>Current Balance</b>	The current principal of your loan(s) that interest accrues on. This balance includes any capitalized interest, if applicable.
<b>Interest Rate</b>	The current fixed or variable interest rate for this loan. Interest cannot be paid ahead, therefore interest continues to accrue from one payment to the next payment.
<b>Repayment Plan</b>	The repayment plan.
<b>Est. Amt. to Be Repaid</b>	This is an estimate of the total amount that you will repay on these loans over the life of your loan. It is based on your unpaid principal balance and interest accrual.
<b>Number of Payments</b>	The amount of payments required to pay off the loan based on the current balance, interest rate and monthly payment amount.
<b>Payment Amount</b>	The amount of the monthly payment due.
<b>Due Date</b>	When the payment is due to MOHELA. This date can be affected by a deferment or forbearance.
<b>Est. Capitalized Interest</b>	The amount of unpaid interest that is expected to add to your current balance when this new Schedule takes effect.

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REPAYMENT SCHEDULES

REPAYMENT SCHEDULE 1

<u>OWNER NAME</u>	<u>LOAN PROGRAM</u>	<u>DISBURSEMENT DATE</u>	<u>ORIGINAL BALANCE</u>	<u>CURRENT BALANCE</u>	<u>INTEREST RATE</u>
SOFI	PRCN10	08/03/2016	\$49,289.15	\$48,964.27	5.020%

  

<u>REPAYMENT PLAN</u>	<u>EST. AMT. TO BE REPAYED</u>	<u>NUMBER OF PAYMENTS</u>	<u>PAYMENT AMOUNT</u>	<u>DUE DATE</u>	<u>EST. CAPITALIZED INTEREST</u>
LEVEL	\$62,241.46	118 MONTHS	\$523.04	10/12/16	N/A
		1 MONTHS	\$522.74	08/12/26	

\*\* Your terms have been re-calculated due to a change in interest rates \*\*

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