



Your Firstmark Serviced Trust loan servicer

STEPHEN P QUATRANI
6 IROQUOIS LN
COMMACK NY 11725-4209

Phone: 833.531.1307
Hours: 6 a.m. to 11 p.m. (CT) M-F
8 a.m. to 5 p.m. (CT) Saturday
Hearing Impaired: 888.790.2729 TTY/TDD
Email: Customer.Service@FirstmarkServices.com
Online: FirstmarkServices.com

SEND PAYMENTS TO

Firstmark Services

P.O.Box 2977, Omaha, NE 68103-2977

**Log In to Your Online Account at
FirstmarkServices.com**

With your online account you have 24/7 access to:

- View your account summary
- Make a payment
- Enroll/Edit your auto debit information

WELCOME TO FIRSTMARK SERVICES!

We are pleased to be your new student loan servicer. The servicing of your student loan(s) transferred from Wells Fargo to Firstmark Services, and your account details have been added to our system. We look forward to working with you.

Thanks for Your Payment

You are signed up for auto debit and this statement is for your information only.

On Auto Debit with a Current Amount Due of \$0

Even though your current amount due is \$0, your regular monthly payment, or higher requested amount, will be debited on your current statement due date, from the checking or savings account you specified. Continuing to make payments while paid ahead can help you pay off your loan faster and reduce the overall cost of the loan.

Your Loan Account Details for This Month's Billing Cycle

| | |
|--|---------------------|
| Account | 004272500-14 |
| Statement Date | 09/24/2021 |
| Estimated Payoff Through 10/14/2021* | \$45,545.75 |
| Last Payment (Effective 09/14/2021) | \$369.11 |
| Regular Monthly Payment Amount | \$369.11 |
| Amount Already Paid for This Month | \$369.11 |
| Past Due Amount (if applicable) | \$0.00 |
| Current Amount Due | \$0.00 |
| While not required, you may continue making monthly payments even if no payment is due, as interest continues to accrue. | |

Next Auto Debit **\$369.11 on 10/14/2021**

This amount may be different than the current amount due if you are paid ahead, past due, or have elected to pay extra. If you would like to make a payment in addition to your auto debit payment, please contact us or visit FirstmarkServices.com.

Auto Debit

ENROLLED



Please detach and send the bottom portion with your payment.

Auto Debit Enrolled

This amount may be different than the current amount due if you are paid ahead, past due, or have elected to pay extra.

While your payments are on auto debit, you can make online payments at FirstmarkServices.com or you can use this portion of your statement to make an additional payment. Make checks and money orders payable to: Firstmark Services (in U.S. Dollars)

\$ _____ . _____

Account:

004272500-14

Next Auto Debit Amount on 10/14/2021

\$369.11

Current Statement Due Date:

10/14/2021



Check this box for change of contact information or if you have special payment instructions. See reverse side. You can also log in to FirstmarkServices.com to update your contact information.

**STEPHEN P QUATRANI
6 IROQUOIS LN
COMMACK NY 11725-4209**



Firstmark Services
P.O. Box 2977
Omaha, NE 68103-2977

90427250000427250000000000000004272500145503

Billing Details:

Past Due Amount
Days Past Due as of 09/24/2021

Amount Due
Statement Due Date

STATEMENT TOTALS**LOAN 3116705**

| | | |
|--------------------------------|-------------------|-------------------|
| Past Due Amount | \$0.00 | \$0.00 |
| Days Past Due as of 09/24/2021 | | 0 |
| Amount Due | \$0.00 | \$0.00 |
| Statement Due Date | 10/14/2021 | 10/14/2021 |

Account Snapshot:

| | | |
|---|-------------|--------------------------|
| Lender Name | | Firstmark Serviced Trust |
| Loan Program | | Consolidation Loan |
| Original Loan Amount | | \$64,465.04 |
| First Disbursement Date | | 07/14/2014 |
| Loan Status | | Repayment |
| Original Loan Term (installments) | | 240 |
| Remaining Loan Term (installments) | | 154 |
| Regular Monthly Payment Amount | \$369.11 | \$369.11 |
| Next Payment Due Date | | 11/14/2021 |
| Interest Rate on 08/25/2021 (fixed / variable) | | 3.250% Variable |
| Interest Rate on 09/24/2021 (fixed / variable) | | 3.250% Variable |
| Daily Interest on 09/24/2021 | \$4.04 | \$4.04 |
| Outstanding Principal Balance on 09/24/2021 | \$45,424.49 | \$45,424.49 |
| Outstanding Interest Balance on 09/24/2021 | \$44.46 | \$44.46 |
| Estimated Outstanding Interest through 10/14/2021 | \$125.30 | \$125.30 |
| Estimated Payoff through 10/14/2021* | \$45,545.75 | \$45,545.75 |

Transaction Summary:

| | | |
|---|-------------|-------------|
| Estimated Interest Accrual Since Last Statement (08/25/2021 - 09/24/2021) | \$125.97 | \$125.97 |
| Estimated Total Interest Accrual | \$16,666.38 | \$16,666.38 |
| Amount Paid Since Last Statement (08/25/2021 - 09/24/2021) | \$369.11 | \$369.11 |
| Applied to Interest | \$125.97 | \$125.97 |
| Applied to Principal | \$243.14 | \$243.14 |
| Total Amount Paid through (09/24/2021) | \$3,214.78 | \$3,214.78 |
| Applied to Interest | \$769.02 | \$769.02 |
| Applied to Principal | \$2,445.76 | \$2,445.76 |



Please detach and send the bottom portion with your payment.

004272500-14

Ways to Pay:

Auto Debit and Online: Log in to your FirstmarkServices.com account
Phone: 833.531.1307
TTY (Hearing Impaired): 888.790.2729
Check: Mail your payment using the preprinted address on the front side of this coupon.

Has Your Contact Information Changed?

Log in to FirstmarkServices.com to update your contact information or use this form to notify us of a change.

Street: _____ Apt/Bldg #: _____

City, State, ZIP: _____

Mobile Phone: _____

Home Phone: _____ Work Phone: _____

Email Address: _____

Special Payment Instructions

You have the option to request that your payments be allocated differently than the standard payment allocation method, as a one-time or recurring special payment instruction.

- Direct your payments (including partial payments) to an individual loan(s).
- Request to allocate excess payments across all loans in repayment status, instead of targeting the loan(s) with the highest interest rate.

You may direct one-time payments to an individual loan(s) by logging in to FirstmarkServices.com and selecting Pay Now. You can also use the blank space in this box or email us via FirstmarkServices.com to submit your one-time or recurring special payment instructions.

Contact Us: Phone: 833.531.1307 **TTY (Hearing Impaired):** 888.790.2729 **Email:** Customer.Service@FirstmarkServices.com **Web:** FirstmarkServices.com
Correspondence Address (written notice of error, qualified written request, appeal, general correspondence excluding payments): Firstmark Services, P.O. Box 82522, Lincoln, NE 68501-2522

Please Note: Only correspondence should be directed to the address above. Please do not send payments to this address.

HOW ARE MY PAYMENTS ALLOCATED? Unless you direct payments to an individual loan(s), the standard allocation method is as follows: When you pay your current amount due, your payment is first applied to interest, and then to your principal balance.

Payments for the full current amount due are allocated across all loans in an active repayment status, in proportion to each loan's regular monthly payment amount. Once a portion of your payment is allocated to an individual loan, payments are applied dependent upon the terms of your promissory note: interest, and then to principal.

For additional information on payment allocation and examples, visit the Payment Processing section in our FAQs at FirstmarkServices.com go to firstmarkservices.com/payment-allocation, or contact us to request our payment allocation methodology be mailed to you.

EXTRA PAYMENTS: Extra payment amounts (any amount higher than the current amount due) will be applied to your loan(s) with the highest interest rate. Once the loan with the highest interest rate is paid in full, any extra payment amount will be applied to the next-highest interest rate loan. If two or more loans have the same highest interest rate, extra payments will be applied to the loan with the lowest outstanding principal balance..

When you pay more than the current amount due (or for any additional payment made), you can direct the extra amount to an individual loan(s). Please contact us at 833.531.1307 to see if making an extra lump sum payment counts as a consecutive, on-time payment toward your lender's borrower benefit or co-signer release eligibility requirement. **You may also request one-time or recurring special payment instructions by submitting a special payment request – see “Special Payment Instructions” on your payment coupon.**

PARTIAL PAYMENTS: You can make a partial payment if you cannot pay your current amount due. If your account is up to date, partial payments (any amount paid lower than the current amount due) will be applied to your loan with the lowest current amount due. If multiple loans have the same current amount due, then the partial payment will be applied to the loan with the highest interest rate. You can choose to allocate partial payments toward another loan(s) by submitting a special payment request or by logging in to your FirstmarkServices.com account and choosing Pay Now and then Pay by Loan.

PAYING YOUR LOAN IN FULL? *The payoff amount is accurate based on the status of the account as of the date this notice was created. Any subsequent changes, such as payments, interest rate changes, loan status, or interest capitalization, may change the amount necessary to pay the loan in full.

IF YOUR ACCOUNT IS DELINQUENT: If you cannot pay your current amount due, you can make a partial payment. Partial payments will be applied first to the most delinquent loan to bring it toward the same level of delinquency as your other loan(s). Any remaining partial payment will be applied to the loan with the lowest regular monthly payment amount. If multiple loans have the same regular monthly payment amount, then the partial payment will be applied to the loan with the highest interest rate. Allocating partial payments across all loans may result in some or all loans becoming delinquent or continuing to remain delinquent.

CAN I DIRECT MY PAYMENTS TO AN INDIVIDUAL LOAN(S)? Yes. **You have the option to direct your payments (including partial payments) to an individual loan(s) as a one-time or recurring special payment instruction by:**

Phone: 833.531.1307
Email: Customer.Service@FirstmarkServices.com
Mail: P.O. Box 82522, Lincoln, NE 68501-2522

Additionally, you may direct one-time payments to an individual loan(s) by logging in to FirstmarkServices.com and selecting Pay Now and then Pay by Loan.

DUE DATE ADVANCEMENT: Your lender does not allow extra payments to advance your due date. You may contact us at 833.531.1307 for additional information. Please note, you are only required to pay the Current Amount Due to advance the due date of your loan(s).

WHY IS THE AMOUNT DUE DIFFERENT? Your current amount due may be higher if your payment last month did not cover the current amount due, your payment relief has expired, your payment has increased as scheduled, your payment amount was recalculated in accordance with the terms of your loan, or your interest rate has changed. If you make interest-only payments, your regular monthly payment amount can vary based on the number of days between payments.

WHY IS MY PAYMENT \$0? If you receive a statement for \$0 due, it may mean your current repayment plan requires no payments at this time. You can always pay more without penalty, which will reduce your total cost of borrowing and save you money in the long run.

If you are not required to make a payment this month, you won't be considered past due if you don't make a payment or pay less than your regular monthly payment amount. However, we encourage you to continue paying as much as you can because interest continues to accrue on your outstanding principal balance.

Please note, if you have signed up for auto debit and have a current amount due of \$0, your regular monthly payment amount will still be deducted from your bank account, according to the terms of your auto debit agreement.

TROUBLE MAKING PAYMENTS? Assistance may be available to help you lower or postpone your loan payments. To explore options that could help you avoid negative credit reporting and default, call us at 833.531.1307.

AUTHORIZATION FOR ELECTRONIC DEBIT: If you provide us with a check as payment, you authorize us to either use information from your check to make a one-time electronic transfer from your account or 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. Payments returned due to non-sufficient funds may be re-attempted electronically.

WILL I BE CHARGED ANY FEES? There aren't any fees assessed on your loan(s). For example, you will not be charged late fees, pay by phone fees, prepayment fees, and return check fees. However, late payments may have a negative impact. Please see the "Delinquency Impact" section for details.

HOW DOES INTEREST ACCRUE? Interest on your account is calculated using simple interest. Interest will accrue daily based on your outstanding principal balance and the number of days between payments.

BORROWER BENEFITS: If your lender offers a borrower benefit (for example, auto debit or co-signer release) and you would like to verify your eligibility, earning progress, or award status, call us at 833.531.1307.

YOUR RIGHTS: If you have a complaint that has not been reviewed to your satisfaction, you have the ability to escalate your complaint with your loan servicer or to your loan holder if you do not believe it was handled in accordance with applicable laws and regulations. You may contact us to exercise this option. Under some state laws, we are required to disclose that we are attempting to collect on your loan(s) and that any information we obtain may be used for that purpose. Unless you dispute the validity of the debt, or any portion thereof, within thirty (30) days after receipt of this notice, the debt will be assumed to be valid by the debt collector. If you notify the debt collector, in writing, within the thirty (30) day period that the debt, or any portion thereof, is disputed, the debt collector will obtain verification of the debt or a copy of the judgment against you and a copy of such verification or judgment will be mailed to you by the debt collector. Upon your written request within the thirty (30) day period, the debt collector will provide you with the name and address of the original creditor, if different from the current creditor.

PRIVACY NOTICE: Federal law requires us to tell you how we collect, share, and protect your personal information. You may review our policy and practices with respect to your personal information at <https://secure.firstmarkservices.com/Home/PrivacyPolicy> or we will mail you a free copy upon request if you call us at 833.531.1307.

DELINQUENCY IMPACT: If you do not pay the current amount due, every loan may become delinquent, reported to consumer reporting agencies, and could lose eligibility for any borrower benefits and repayment incentives depending on your lender's guidelines. If you have questions regarding any of these impacts, call us at 833.531.1307. We encourage you to pay as much as you can because interest will continue to accrue on your outstanding principal balance.

SERVICEMEN AND SERVICEWOMEN: Firstmark Services is grateful to those who serve or have served, and we recognize the sacrifices you have made for our country. To learn more about the special benefits available to you, call us at 833.531.1307. If you reside in the state of California, the definition of a 'service member' is as follows: a member of an active or reserve component of the Armed Forces (i.e., Army, Navy, Air Force, Marine Corps, Coast Guard, and/or a member of the militia (i.e., National Guard, State Military Reserve and the Naval Militia).

AUTHORIZED REPRESENTATIVE: If you would like to designate a representative to act on your behalf in the event of your death, you may contact us at 833.531.1307, or the contact information provided above, to have that individuals contact information stored for future contact.

AUTO DEBIT TERMS AND CONDITIONS: If you would like to view the terms and conditions of your auto debit, you can view the terms by logging in to your FirstmarkServices.com account and choosing Payments, then selecting Auto Debit.

NOTICE TO BANKRUPTCY CUSTOMERS: If your obligation to repay this loan(s) was discharged in bankruptcy, this notice is being sent for informational purposes only, and you may disregard any information pertaining to payment remittance. If your obligation to repay this loan(s) was discharged in bankruptcy, you are not required to make further payment, and any amount(s) you pay Firstmark Services is voluntary and discretionary. If you have any questions regarding whether your obligation to repay the loan(s) was discharged in bankruptcy, please contact your bankruptcy attorney.