

REQUEST FOR REVIEW

NAME Noah Alexander Worcester SSN 510-06-340

CURRENT ADDRESS 1400 E 108th Terrace, Kansas City MO 64131

If you object to offset against your Federal and/or State tax refunds and other payments for the student loan or grant claim described in the Debt Statement or notice, you can use this form to request a review or hearing. If you object **ONLY** because you believe you cannot afford to pay this debt, but you wish to arrange payment terms, **DO NOT USE THIS FORM. INSTEAD**, write or call the Contact listed on the Debt Statement.

IMPORTANT. You should request and review copies of the records evidencing your debt before you complete this statement. See the Notice of Proposed Treasury Offset for instructions on how to request these records.

I. Check **ONLY ONE** of the following:

A. ☐ I want a review of my objection based on this written statement and the records in my debt file. **COMPLETE PARTS II AND IV OF THIS FORM.**

B. ☐ I want an in-person hearing in the city shown on the Debt Statement to present my objection. I understand that I must pay my own expenses to appear for this hearing. **COMPLETE PARTS II, III, AND IV OF THIS FORM.** Provide a telephone number where you can be reached during the day: _____

C. ☐ I want a hearing by telephone. **COMPLETE PARTS II, III, AND IV OF THIS FORM.** Provide a telephone number where you can be reached during the day: _____

II. Check the objections that apply. **ENCLOSE** the documents and/or discharge applications described here. Download discharge applications from our website: www.myeddebt.com or request them by calling 1-800-621-3115. A completed application is required for discharge. The U.S. Department of Education (Department) will review your objections based on the information you provide on this form, the records in the Department's file on this debt, and any documents and/or discharge applications you submit with this form.

1. ☐ I do not owe the full amount shown because I repaid some or all of this debt. **ENCLOSE** copies of front and back of checks, and copies of money orders and receipts for payments made on the debt.

2. ☐ I am making payments on this debt as required under the repayment agreement I reached with the holder of the debt. **ENCLOSE** copies of repayment agreement and front and back of payment checks.

3. ☐ I filed for bankruptcy and my case is still open. **ENCLOSE** copies of any court document showing name of court and case number.

4. ☐ This debt was discharged in bankruptcy. **ENCLOSE** copies of the discharge order and the schedule of debts filed with the court.

5. ☐ I am totally and permanently disabled- unable to engage in substantial gainful activity because of a medically-determinable physical or mental impairment. **ENCLOSE** a completed Loan Discharge Application: Total and Permanent Disability form. The form must be completed by a physician except if you are a veteran, in which case you can submit required documentation from the U.S. Department of Veterans Affairs. Refer to the application for all requirements.

6. () This is not my Social Security Number, **and** I do not owe this debt. **ENCLOSE** copies of your Driver's License or other identification issued by a government agency and your Social Security Card.

7. () I believe that this debt is not an enforceable debt in the amount stated for the reasons explained in the attached letter. [Attach a letter explaining any reason not listed above for your objection to collection of this debt amount by offset of your Federal and/or State tax refunds and other payments. Be as specific as possible. **ENCLOSE** any records that support your reasons.]

8. () I (or, for parent PLUS borrowers, the student) used this loan to enroll in _____ (school) on or about ____/____/____, and I (or, for parent PLUS borrowers, the student) withdrew from school on or about ____/____/____. I believe that I am owed, but have not been paid, a refund from the school of \$_____. **ENCLOSE** a completed Unpaid Refund loan discharge application.

9. () I (or, for parent PLUS borrowers, the student) used this guaranteed student loan to enroll in _____ (school), on or about ____/____/____, and was unable to complete my (or, for parent PLUS borrowers, the student's) education because the school closed. **ENCLOSE** a completed School Closure loan discharge application.

10. () I (or, for parent PLUS borrowers, the student) had no high school diploma or GED when I (or, for parent PLUS borrowers, the student) enrolled at _____ (school) with this guaranteed student loan. The school improperly determined my (or, for parent PLUS borrowers, the student's) ability to benefit from the training offered. **ENCLOSE** a completed False Certification of Ability to Benefit loan discharge application.

11. () When I borrowed this guaranteed student loan to attend _____ (school), I (or, for parent PLUS borrowers, the student) had a condition (physical, mental, age, criminal record) that prevented me (or, for parent PLUS borrowers, the student) from meeting State requirements for performing the occupation for which the training was provided. **ENCLOSE** a completed False Certification (Disqualifying Condition) loan discharge application.

12. () I believe that _____ (name of individual or other party) without my permission signed my name or used my personal identification data to execute documents to obtain this loan, and I did not receive the loan funds. **ENCLOSE** a completed False Certification (Unauthorized Signature/Unauthorized Payment) discharge application or Identity Theft Certification. Enclose any records showing your withdrawal date.

III. IF YOU WANT AN IN-PERSON OR TELEPHONE HEARING, YOU MUST COMPLETE THE FOLLOWING:

The records and documents I submitted to support my statement in Part II do not show all the material (important) facts about my objection to collection of this debt. I need a hearing to explain the following important facts about this debt: (**EXPLAIN** the additional facts that you believe make a hearing necessary on a separate sheet of paper. If you have already fully described these facts in your response in Part II, **WRITE HERE** the number of the objection in which you described these facts: _____.)

Note: If you do not receive an in-person or telephone hearing, your objection will be reviewed, based on information and documents you supply with this form and on records in your debt file.

IV. I state under penalty of law that the statements I have made here are true and accurate to the best of my knowledge.

Date: _____ Signature: Noah A Worcester

In Re the Matter of:	{	
NOAH ALEXANDER WORCESTER	}	
Zoey Ann Bobbitt-Worcester	{	Case number:
	}	Division:
Vs	{.	
COAST PROFESSIONAL INC	{	Judge:

OVERVIEW OF DISPUTED TREASURY OFFSET AGAINST PLAITIFF

Noah Alexander Worcester, a Pro Se Litigant in the above case, comes before the Court and Department of Treasury to submit his overview of the Dispute above.

SUMMARY OF EVENTS

1. On or around the 11th of May, 2015, Noah Alexander Worcester (referred to as Plaintiff) contacted the company “Coast Professional Inc” to submit payment on the Student Loans held in his name.
 - a. During conversations with multiple representatives from Coast Professional Inc, Plaintiff was informed that due to his income, he was eligible for a specific repayment and loan rehabilitation plan.
 - b. Plaintiff submitted an initial payment for \$100.00 to Coast Professional Inc for the purpose of entry into said repayment and loan rehabilitation plan.
 - c. Plaintiff agreed to entry into said payment plan, and submitted to Coast Professional Inc the following information:
 - d. His Net and Gross income.
 - e. The name of his bank, account numbers and routing numbers for said bank, and the recurring dates and times for payments to be automatically withdrawn by Coast Professional Inc from said bank.
2. Plaintiff’s bank is obligated to process automatic withdraws without regard to the balance held in said bank by Plaintiff.
3. On or around the 10th of August, 2015, Plaintiff was alerted by multiple family members that a debt collector named Coast Professional had been in contact with them in regards to Loans held in Plaintiff’s name.
 - a. After re-contacting Coast Professional, Plaintiff was told that his rehabilitation agreement had not been processed, even though
 - b. Plaintiff’s bank statements showed that Coast Professional had successfully withdrawn multiple charges from his bank.

OVERVIEW OF DISPUTED TREASURY OFFSET AGAINST PLAINTIFF

- c. Coast Professional INC told Plaintiff that in order for his rehabilitation agreement to be “Formally” processed, he would need to supply Coast Professional INC with physical documentation of his income.
 - d. Plaintiff attempted to submit said documentation to Coast Professional via facsimile, however his attempts to connect to their publically listed facsimile numbers were not successful for the following reason:

“Dialed Fax number with no answer.”
4. Plaintiff again submitted to Coast Professional the following information during a recorded phone conversation.
 - a. Plaintiff’s bank name, bank routing and account numbers.
 - b. His verbal agreement to the terms of the rehabilitation agreement
 - c. A monthly date on which payments would be posted from his account.
 - d. Plaintiff then submitted, via mail, the documentation requested by Coast Professional for the “Formal” entry of his student loans into the Rehabilitation Repayment program referred to above.
5. On or around the 3rd of march, 2016, Plaintiff was alerted by the third party “Turbo Tax” that both his Federal and State refunds had been offset. No reason was given for this offset.
6. Through extensive investigation, Plaintiff discovered that the organization Coast Professional Inc had never processed his documentation for entry into the Loan Rehabilitation Agreement referred to above leading to the entry and execution of a Treasury Offset against Plaintiff’s federal and state tax return.
7. Plaintiff had never received any documentation regarding:
 - a. A notice of a pending treasury offset.
 - b. A statement issued by any organization regarding the offset before or after its execution.
 - c. A notice by Coast Professional of the failure of his loans to be “Formally” entered into the Rehabilitation program referred to above.
 - d. A notice documenting the amount of the Treasury Offset applied to his Student Loans.

STATEMENTS TO THE DEPARTMENT OF Education REGARDING THIS CASE

8. Plaintiff has reason to believe that the conduct of Coast Professional Inc in this matter is unethical, for by processing payments on student loans using Informal Repayment Contracts, but never entering the repayment plan into any system, they are able to assure that the student loans they

OVERVIEW OF DISPUTED TREASURY OFFSET AGAINST PLAINTIFF

service will remain in default until the execution of a Treasury Offset, Federal Wage Offset, or other garnishment is issued. **(See Item 1)**

9. Plaintiff has reason to believe that Coast Professional Inc does not have the infrastructure to process the documents requested of him, as his attempts to submit these documents via facsimile and postal mail have been unsuccessful.
10. As of May 25th, 2016, Plaintiff has switched Loan Servicers through Loan Consolidation, and currently is in Repayment on his Student loans to his current Loan Servicer: Fedloans. **(See item 2)**
 - a. Plaintiff is not in Default, or late on any payments to Fedloans and
 - b. no longer has a balance with Coast Professional Inc.

REQUESTS OF THE DEPARTMENT OF TREASURY IN THIS CASE

1. Plaintiff respectfully requests that the Department of Treasury refund the Offset which had been executed against Plaintiff's Federal and State tax returns.
2. Plaintiff respectfully requests that the Department of Treasury review the attached documents which show Coast Professional's automatic withdraws (increments of \$5.00) from his bank account regularly.
3. Should more information be needed for the processing of Plaintiff's Pleadings and Requests for Review, Plaintiff requests that requests for information be sent via facsimile to the number below, or by postal mail to the address below.

Respectfully Submitted,

Noah A Worcester

Noah Alexander Worcester

1400 E 108th Terrace, Kansas City, MO 64131

worcesternoah@gmail.com

Phone: (913) 353-5725

Fax: (816) 335-4163

In Re the Matter of:	{	
Noah Alexander Worcester	}	
Zoey Bobbitt-Worcester	{	Case number:
	}	Division:
Vs.	{	Judge:
Coast Professional Inc	}	

I, Noah Alexander Worcester, submit my request for an in-person hearing by the Dept. of Treasury in regards to the case above and forbearing.

Request for an in-person Hearing

I respectfully request an in-person hearing in the above matter for the following reasons.

1. I am currently in the process of collecting more evidence for my case, and
2. Said evidence is reliant on the production of documents by Defendant, my current school, and other third parties.
3. Said evidence will be better explained or analyzed during an in-person hearing, however
4. Should the Department of Treasury decide that I have provided sufficient evidence to support my claims, I do not believe that an in-person hearing would be necessary.

Respectfully Submitted,

Noah A Worcester

Noah Alexander Worcester
1400 E 108th Terrace, Kansas City, MO 64131
worcesternoah@gmail.com
Phone: (913) 353-5725
Fax: (816) 335-4163

REQUEST FOR IN-PERSON HEARING (Item 3)
IN THE 16th JUDICIAL CIRCUIT COURT, JACKSON COUNTY, MISSOURI

Court or Division:	Case Number:
Petitioner: Noah Alexander Worcester SSN: 510-06-2340	Petitioner's Address/Telephone: 1400 E 108 th Terrace Kansas City, MO 64131
VS.	
Respondent: Coast Professional INC SSN:	Respondent's Address/Telephone:

(Date File Stamp)

FILED-CIRCUIT COURT
 JACKSON CO. MO-KC
 16 JUN 14 PM 3:46

Motion and Affidavit in Support of Request to Proceed As a Poor Person

Marital Status: S	If Married, Spouse's name:	Number of dependents: 1
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(Include Spouse's Income and Expenses if Married)

Monthly Income Gross salary (before deductions) \$ 0.00 Public assistance \$ _____ Retirement/Pension \$ _____ Social Security \$ _____ Child Support \$ _____ Maintenance \$ _____ Other income to be considered \$ _____ Total Monthly Income \$ 0	Monthly Expenses <input type="checkbox"/> Mortgage <input checked="" type="checkbox"/> Rent Payment \$ 651.00 Utilities \$ _____ Food \$ _____ Payment on debts & credit cards \$ _____ Child Support \$ _____ Maintenance \$ _____ Medical expenses to be considered \$ 90.00 Total Monthly Expenses \$ 741
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Assets Cash on Hand \$ 5.35 Bank Accounts: \$ 0 Checking \$ 0 Savings \$ _____ Approximate value of home \$ _____ And/or other real estate \$ _____ Approximate value of automobile(s) \$ 850.00 (1) yr/make _____ (2) yr/make _____ Approximate value of personal Possessions (list) \$ _____ _____ \$ _____ _____ \$ _____ _____ \$ _____ Total Assets	Debts Home loan balance \$ _____ Automobile loan(s) \$ _____ Credit card balance(s) \$ _____ Other debts to be considered \$ -1450 Student Loans \$ _____ _____ \$ _____ _____ \$ _____ _____ \$ _____ Total Debts \$ -1450
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[Home](#) [My Account](#) [My Options](#) [Forced Collections](#) [Forms](#) [Help](#)**Search**[AdvanceSearch](#)[Home](#)[My Account](#)[Account Information](#)[Debt Summary](#)[Pay Now](#)[Debit Program](#)[Payment History](#)[Repayment](#)[Agreement\(s\)](#)[Send Email](#)[Submit Complaint](#)[Request AWG](#)[Hearing](#)[Request TOP Review](#)[Request FSO Hearing](#)[My Options](#)[Forced Collections](#)[Forms](#)[Help](#)**Payment History**

Payments that have been made towards paying off your defaulted federal education debt are listed below. This information is listed in chronological order with the most recent payments near the top of the table, and oldest payments near the bottom.

To view the remaining balance outstanding on your defaulted federal education debt, [click here](#).

NOTE: Only payments made directly to the U.S. Department of Education's Default Resolution Group are listed here and not any payments sent to guaranty agencies or to the Department prior to when the debt entered default.

Payment Effective Date	Payment Type	Payment Amount	Applied to Principal	Applied to Interest	Applied to Fees & Charges
6/23/16	PAYMENT	\$1,826.70	\$1,786.78	\$39.92	\$0.00
6/23/16	PAYMENT	\$2,706.32	\$2,666.90	\$39.42	\$0.00
2/24/16	PAYMENT	\$1,780.00	\$954.78	\$808.22	\$17.00
2/24/16	PAYMENT	\$589.00	\$572.00	\$0.00	\$17.00
12/28/15	PAYMENT	\$5.00	\$0.00	\$4.02	\$0.98
12/5/15	PAYMENT	\$5.00	\$0.00	\$4.02	\$0.98
12/5/15	REAPP	\$0.00	\$0.00	\$15.79	\$0.00
11/17/15	PAYMENT	\$5.00	\$0.00	\$4.02	\$0.98
11/5/15	PAYMENT	\$5.00	\$0.00	\$4.02	\$0.98
11/5/15	REAPP	\$0.00	\$0.00	\$60.52	\$0.00
5/14/15	PAYMENT	\$106.00	\$0.00	\$111.57	\$20.75
11/5/14	REAPP	\$0.00	\$0.00	\$0.42	\$0.00
11/5/14	REAPP	\$0.00	\$0.00	\$0.57	\$0.00

accountinfo to me

Jun 29

Thank you for contacting FedLoan Servicing!

A request was submitted on June 24, 2016 to have a Loan Verification Letter sent to the email address on file. This request has not yet been processed, however, it will be shortly. We apologize for any inconvenience or confusion that this may have caused you.

We recommend that you use the "Contact Us" links on our website, www.MyFedLoan.org, to submit inquiries via a secure email form. You may also call us toll-free at (800) 699-2908 to reach our Customer Service Department, which is open Monday through Friday from 8:00 AM until 9:00 PM (ET).

Sincerely,

Chelsea
FedLoan Servicing

--- Original Message ---

On June 28, 2016 at 4:05 PM, "Noah Worcester" wrote:

Greetings Rosemary,
Is there any way that I could receive a status update on the Default Clearance Letter?
I appreciate your time!

On Fri, Jun 24, 2016, 11:54 AM <accountinfo@myfedloan.org> wrote:

Thank you for contacting FedLoan Servicing!

On June 23, 2016, your Direct Loan Consolidation disbursement was completed. Due to the completion of this consolidation, the loans which were previously defaulted are paid in full. Please be advised that although these loans are now paid in full, the defaulted status will still remain on the National Student Loan Data System (NSLDS). This status is not removed through consolidation.

At this time the account is current and in good standing with us.

A request has been submitted to have Default Clearance Letter e-mailed to you. Please allow up to five business days for delivery.

We recommend that you use the "Contact Us" links on our website, www.MyFedLoan.org, to submit inquiries via a secure email form. You may also call us toll-free at (800) 699-2908 to reach our Customer Service Department, which is open Monday through Friday from 8:00 AM until 9:00 PM (ET).

Sincerely,

Rosemary
FedLoan Servicing

--- Original Message ---

On June 23, 2016 at 1:36 PM, worcesternoah@gmail.com wrote:

First Name: NOAH
Last Name: WORCESTER
Date of Birth: 05/30/1991
Email Address On File: worcesternoah@gmail.com

Email: worcesternoah@gmail.com

Greetings,
I am in need of a loan default clearance letter from Fedloans on my loans.
For some reason, my loans were entered as being in default status, I recently switched to Fedloans and consolidated and I need a letter from fedloans for my school.
The letter needs to contain the words "Student Loan Default Resolution" and needs to address the loans currently serviced by Fedloans.

Thanks for your time!
- Noah

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This message contains privileged and confidential information intended for the above addressees only. If you receive this message in error please delete or destroy this message and/or attachments.

The sender of this message will fully cooperate in the civil and criminal prosecution of any individual engaging in the unauthorized use of this message.

Code:PHEAA

--

/s/Noah Worcester

worcesternoah@gmail.com

(mobile) 913-353-5725

Facsimile: 816-335-4163

*Email is not a secure means of communication as messages are often routed through multiple computers and through unsecured networks.

accountinfo to me

Jun 30

Dear Noah Worcester:

This email is in response to your recent conversation regarding your educational loans we service. We appreciate your interest and concerns regarding your account.

Please open the attachment contained in this e-mail to review the requested information.

Since email is not a secure means of communication, we recommend that you use the "Contact Us" links on our website, MyFedLoan.org, to submit inquiries via a secure email form. You may also call us toll-free at (800) 699-2908 to reach our Customer Service Department, which is open Monday through Friday from 8:00 AM until 9:00 PM (ET).

Sincerely,

William
FedLoan Servicing

This message contains privileged and confidential information intended for the above addressees only. If you receive this message in error please delete or destroy this message and/or attachments.

The sender of this message will fully cooperate in the civil and criminal prosecution of any individual engaging in the unauthorized use of this message.

Code:PHEAA

Summary_Worces
ter_06.30.16

 PDF



U.S. Department of Education
Information about your federal student loan

P.O. Box 69184 Harrisburg, PA 17106-9184
Toll-free: 800-699-2908 • Int'l 717-720-1985
Fax 717-720-1628 • TTY: Dial 711
Monday-Friday 8am to 9pm ET
www.MyFedLoan.org

Date: 06/30/2016

Page 1 of 1

Item 2 (d)

NOAH A WORCESTER
1400 E 108TH TER
KANSAS CITY MO 64131-3440

RE: 69 8161 7359

The following is provided pursuant to your request to verify information regarding your loan(s) serviced by FedLoan Servicing:

Sequence / Disbursement Date	Loan Program	Original Loan Amount	Current Principal Balance	Monthly Installment Amount	Repayment Terms	Interest Rate	Account Status
002 06/23/16	DLUCNS	\$1,826.70	\$1,826.70	\$0.00	139	5.500%	REPAYMENT
001 06/23/16	DLSCNS	\$2,706.32	\$2,706.32	\$0.00	139	5.500%	REPAYMENT

The account is currently in repayment with the next payment due 08/13/2016 for \$0.00.

The account is current and has not defaulted with FedLoan Servicing.

If you have any questions or need additional information, contact us at the address or telephone number shown above.

Customer Service Department