

The following lender document examples are not all-inclusive. They are only meant to be used as a guide. Be sure to read all instructions elsewhere in the application process regarding proper lender documentation.

MHEC's checklist of frequent errors on lender documents

- Lender's name must be pre-printed on attached lender document(s).---
- The full name of the borrower must be pre-printed on the lender document(s), and must match the name on your application.---
- Lender documents must be on lender's letterhead with logo.---
- The total student debt you INITIALLY BORROWED must equal or exceed \$20,000, and it must appear on the lender documents. The amount must be entered in question 1.---
- The total loan amount you INITIALLY BORROWED as shown on your attachments must equal the total that you entered in question 1.---
- The amount of student loan debt YOU STILL OWE as of the completion of this application must equal or exceed \$5,000 and it must appear on the lender documents. The amount must be entered in question 2.---
- Current balance due date(s) on your lender documents must be within two months of the date of your application. A date stamp at the top or bottom of the document does not count as a current date.---
- Lender documents must have a current date on them. A date stamp at the top or bottom of the document does not count as a current date.----
- We are unable to open the lender document(s) attached to your application. Plain, unlocked PDF is the preferred format.---
- Fillable/changeable lender documents such as Word or Excel are not acceptable. Plain, unlocked PDF is the preferred format.---
- "Detail Statements" from Fedloan or AES are unacceptable lender documents due to lack of lender name and borrower name. The "Verification Letter" usually contains sufficient information and would be considered an acceptable lender document.---
- On lender documents, individual dollar amount line items are sufficient only when accompanied by a summarized total of those line items. Lender documents with a summarized total are required.---
- Lender documents must be on lender's letterhead with logo. List formats are not acceptable.---
- One or more lender document attachments are not legible or are truncated.---
- Form 1098-E is an unacceptable lender document.---

NAVIENT

College Loan Division

APPLICATION WILL BE **REJECTED** BECAUSE
(see items marked with an "X"):

<input type="checkbox"/>	Name of lender is missing
X	Name of borrower is missing
X	Original loan amount is missing
X	It does not have a current date on it
X	Date of original loan is missing

DATE	TRANSACTION TYPE	INTEREST	PRINCIPAL	AMOUNT	BALANCE
6/15/2020	Payment	\$71.50	\$125.00	\$196.50	\$17,575.00
5/15/2020	Payment	\$76.50	\$120.00	\$196.50	\$17,695.00
4/15/2020	Payment	\$81.50	\$115.00	\$196.50	\$17,810.00
3/15/2020	Payment	\$86.50	\$110.00	\$196.50	\$17,920.00
2/15/2020	Payment	\$91.50	\$105.00	\$196.50	\$18,025.00
1/15/2020	Payment	\$96.50	\$100.00	\$196.50	\$18,125.00
12/15/2019	Payment	\$101.50	\$95.00	\$196.50	\$18,220.00
11/15/2019	Payment	\$111.50	\$85.00	\$196.50	\$18,305.00
10/15/2019	Payment	\$121.50	\$75.00	\$196.50	\$18,380.00
9/15/2019	Payment	\$131.50	\$65.00	\$196.50	\$18,445.00
8/15/2019	Payment	\$141.50	\$55.00	\$196.50	\$18,500.00



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<input type="checkbox"/>	Original loan amount is missing
<input checked="" type="checkbox"/>	It does not have a current date on it
<input type="checkbox"/>	Date of original loan is missing

LOAN DETAILS

MAIN CONTENT

DIRECT UNSUB STAFFORD LOAN 5/16/2015

LOAN STATUS – In school

DISBURSEMENT INFORMATION

Disbursement date: 5/16/2015

Owner: US Dept of Education

Guarantor: Federal

LOAN BALANCE

Original balance: \$35,200

Unpaid interest: \$178.23

Principal balance: \$28,165

PAYMENT INFORMATION

Monthly payment: \$200.00

Expected payoff date: 1/2/2023

Loan Report

This report includes all of the loans MOHELA currently services for which you are a borrower, cosigner or co-borrower. If you have loans from different lenders that are serviced by MOHELA, the loans are listed on separate pages by lender.

In addition to loan details, this report includes information about benefits provided by your lender for which you may qualify.


Summary

BORROWER'S NAME: ED POE

DATE: 7/10/2024

Total Principal Balance: \$57,578.89

? Expand All



**EDUCATION
LOAN FINANCE**
EMPOWERING A BRIGHTER FUTURE

Total Number of Loans: 1
Cumulative Balance: \$57,578.89

Private - Education Loan Finance (Borrower)

Loan #	Loan Type	Loan Status	Current Repayment Plan	Current Balance (\$)	Original Amount (\$)	Interest Rate (%)	Interest Type
1	Southeast Bank Refi 20 year	Repayment	Level	\$57,578.89	\$58,825.38	5.9000	FIXED

Financial activity is subject to change (i.e. returned payments, financial adjustments, school enrollment updates and refunds of payments)

Education Loan Finance offers a variety of repayment benefits and options for customers experiencing financial hardship:

Forbearance - Once in repayment, there may be times when you are unable to make your monthly payment. You may be eligible to postpone your payments.

Loan Discharge - You may qualify for the following types of loan discharge: Borrower Disability Discharge or Borrower Death Discharge.

Visit elf.mohela.com for more information and eligibility requirements.

phone 855.282.4269 fax 1.866.222.7060 TDD Dial 711
633 Spirit Drive Chesterfield, MO 63005-1243

APPLICATION WILL BE REJECTED BECAUSE
(see items marked with an "X")

- | | |
|---|---------------------------------------|
| | Name of lender is missing |
| | Name of borrower is missing |
| | Original loan amount is missing |
| | It does not have a current date on it |
| X | Date of original loan is missing |

P.O. Box 300001
Greenville, TX 75403-3001

(800) 722-1300

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- Name of lender is missing
- Name of borrower is missing
- Original loan amount is missing
- It does not have a current date on it
- Date of original loan is missing

July 18, 2023

Dear ED POE

Thank you for contacting Aidvantage. Per your request, we are providing additional account information.

The following loans are serviced by Aidvantage – Federal Student Aid Loan Servicing:

Loan Number	Loan Type	Disbursement Date	Original Principal	Current Balance	Interest Rate
1-01	Direct Stafford Subsidized	8/18/2014	\$3,500.00	\$2,897.96	0.000%
1-02	Direct Stafford Unsubsidized	8/18/2014	\$6,000.00	\$1,269.34	0.000%
1-03	Direct Stafford Subsidized	8/24/2015	\$4,500.00	\$3,735.14	0.000%
1-04	Direct Stafford Unsubsidized	8/24/2015	\$2,000.00	\$841.80	0.000%
1-05	Direct Stafford Subsidized	8/22/2016	\$5,500.00	\$4,581.20	0.000%
1-06	Direct Stafford Unsubsidized	8/22/2016	\$2,000.00	\$822.66	0.000%
1-07	Direct Stafford Subsidized	8/25/2017	\$5,423.00	\$4,496.48	0.000%
1-08	Direct Stafford Unsubsidized	8/25/2017	\$1,000.00	\$389.42	0.000%

The loans listed were issued on your behalf for educational purposes.

We're here to help

If you have any questions about your account, visit us online or give us a call at 800-722-1300 Monday 8 a.m. to 9 p.m., Tuesday – Wednesday 8 a.m. to 8 p.m., and Thursday – Friday 8 a.m. to 6 p.m., Eastern.

Sincerely,

Helen - ADVS
Customer Communications

Loan Verification

Borrower Name: ED POE
 Co-borrower Name:

Date: 8/1/2023
 Account #: C

The data on this form may have been provided directly to the Borrower / Co-borrower before reaching the final destination. Please note that this Loan Verification only covers the timeframe for loan(s) serviced at MOHELA.

Loan Seq	1	2	3	4	5
Loan Type	DLSTFD	DLSTFD	DLSTFD	DLUNST	DLSTFD
Disbursement Date	9/26/2011	9/24/2012	9/17/2013	9/17/2013	8/25/2014
Original Loan Amount	\$3,500.00	\$4,500.00	\$4,500.00	\$2,000.00	\$ 500.00
Loan Status	In Repayment	In Repayment	In Repayment	In Repayment	In Repayment
Option End Date	08/31/2023	08/31/2023	08/31/2023	08/31/2023	08/31/2023
Current Principal Balance	\$2,505.13	\$3,370.36	\$3,257.73	\$1,645.66	\$1,400.63
Accrued Interest	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Interest Rate Type	FIXED	FIXED	FIXED	FIXED	FIXED
Interest Rate (%)	0.000	0.000	0.000	0.000	0.000
Repayment Plan	Level	Level	Level	Level	Level
Repayment Plan Begin	04/20/2020	04/20/2020	04/20/2020	04/20/2020	04/20/2020
Scheduled Monthly Payment	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Next Payment Due	N/A	N/A	N/A	N/A	N/A
Payment Amount Next Tier	N/A	N/A	N/A	N/A	N/A
Repayment Option Next Tier Begin	N/A	N/A	N/A	N/A	N/A

APPLICATION WILL BE REJECTED BECAUSE
 (see items marked with an "X")

X	Original loan amount is below \$20,000
	Name of borrower is missing
X	Original loan amount is missing
	It does not have a current date on it
	Current balance due is missing
	Date of original loan is missing

Additional Information:

For IDR plans – Scheduled Monthly Payments for income-driven change annually.

For graduated plans – Scheduled Monthly Payments for graduated change every 24 monthly payments.

Loan Types

- 4 Subsidized Loans \$12,745
- 6 Unsubsidized Loans \$94,373

TOTAL BALANCE \$107,118



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- X Name of lender is missing
- X Name of borrower is missing
- X Original loan amount is missing
- X It does not have a current date on it
- X Date of original loan is missing

LOANS SERVICED BY

DEPT OF ED/AIDVANTAGE

REPAYMENT PLAN: IS

TOTAL BALANCE \$107,118

NEXT PAYMENT ON 7/31/24

Pay on Servicer Website

HIDE LOANS

Sort By

Total Balance

Subsidized Loan	LOAN DATE	LOAN STATUS	REPAYMENT PLAN	INTEREST RATE	TOTAL BALANCE
University of the District of Columbia	11/21/11	Forbearance	Saving on a Valuable Education Plan (SAVE)	3.40%	\$1,676
VIEW LOAN DETAILS >					
Subsidized Loan	LOAN DATE	LOAN STATUS	REPAYMENT PLAN	INTEREST RATE	TOTAL BALANCE
University of the District of Columbia	9/16/13	Forbearance	Saving on a Valuable Education Plan (SAVE)	3.86%	\$2,710
VIEW LOAN DETAILS >					
Subsidized Loan	LOAN DATE	LOAN STATUS	REPAYMENT PLAN	INTEREST RATE	TOTAL BALANCE
University of the District of Columbia	9/11/12	Forbearance	Saving on a Valuable Education Plan (SAVE)	3.40%	\$3,585
VIEW LOAN DETAILS >					



Direct Loans

William D. Ford Federal Direct Loan Program

U.S. Department of Education
P.O. Box 9003

Disclosure Statement William D. Ford Federal Direct Loan Program

Direct Subsidized Loan
Direct Unsubsidized Loan

Borrower Information

1. Name and Address

ED POE

School Information

4. School Name and Address

TRUSS BURG, VA 220432403

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- Name of borrower is missing
- Original loan amount is missing
- It does not have a current date on it
- Current balance due is missing
- Date of original loan is missing

2. Date of Disclosure Statement

01/31/2018

School Code/Branch

Loan Information

6. Loan Identification Number(s)

XXXXX175C12201

7. Loan Period(s)

01/08/2018 - 08/05/2018

8. Loan Fee %

1.066

9. Subsidized Eligibility Type

10. Subsidized Usage

11. Total Subsidized Usage 12. Remaining Subsidized Eligibility

The information provided is anticipated—based on loans that your school plans to disburse to you—and is subject to change based on your future enrollment and borrowing practices.

13. Information about the loan(s) that your school plans to disburse (pay out) follows. This information is explained in detail on the back. The actual disbursement dates and amounts may be different than the dates and amounts shown below. The school and your servicer will notify you of the actual disbursement dates and amounts.

Direct Subsidized Loan	Gross Loan Amount	-	Loan Fee Amount	+	Interest Rebate Amount	=	Net Loan Amount
	\$0.00	-	\$0.00	+	\$0.00	=	\$0.00

Your school plans to disburse the Net Loan Amount as follows:

Date	Net Disbursement Amount	Date	Net Disbursement Amount
------	-------------------------	------	-------------------------

Direct Unsubsidized Loan	Gross Loan Amount	-	Loan Fee Amount	+	Interest Rebate Amount	=	Net Loan Amount
	\$19,929.00	-	\$210.00	+	\$0.00	=	\$19,719.00

Your school plans to disburse the Net Loan Amount as follows:

Date	Net Disbursement Amount	Date	Net Disbursement Amount
03/02/2018	\$ 6,573.00		
04/13/2018	\$ 6,573.00		
06/22/2018	\$ 6,573.00		

too low 5

If there are further disbursements to be made on the loan(s) the school will inform you.

File Source: COLLEGE LENDER ENTERPRISE, NATIONAL STUDENT LOAN
File Request Date: 2022-07-15
Student First Name: FRED
Student Middle Initial: Y
Student Last Name: FLINTSTONE
Student Street Address 1: 1313 MOCKINGBIRD LANE
Student Street Address 2:
Student City: BALTIMORE
Student State Code: MD
Student Country Code: US
Student Zip Code: 20123
Student Email Address: ABC123@GMAIL.COM
Student Home Phone Country Code: 1
Student Home Phone Number: 2025559999
Student Home Phone Preferred: No
Student Cell Phone Country Code: 1
Student Work Phone Number: 2025558888
Student Work Phone Preferred: No
Student Enrollment Status: GRADUATED
Student Enrollment Status Effective Date: 12/20/2009
Student Total All Loans Outstanding Principal: \$76,111
Student Total All Loans Outstanding Interest: \$755
Student Pell Lifetime Eligibility Used: 63%
Student Iraq and Afghanistan Service Lifetime Eligibility Used: 0.000%

THIS NEEDS TO BE ON LENDER'S LOGO/LETTERHEAD

CORRECTED (if checked)

RECIPIENT'S/LENDER'S name, street address, city or town, state or province, country, ZIP or foreign postal code, and telephone number

OMB No. 1545-1576

202

Form 1098-E

Student Loan Interest Statement

Copy B

For Borrower

RECIPIENT'S TIN

BORROWER'S

1 Student loan interest received by lender

BORROWER'S name

Street address (including apt. no.)

City or town, state or province, country, and

Account number (see instructions)

**THIS IS NOT A VALID
LENDER DOCUMENT**

Is loan origination or loans made before

This is important tax information and is being furnished to the IRS. If you are required to file a return, a negligence penalty or other sanction may be imposed on you if the IRS determines that an underpayment of tax results because you overstated a deduction for student loan interest.

Department of the Treasury - Internal Revenue Service

Form 1098-E

1098-E

FEDLOAN
US DEPT OF EDUCATION

DATE: 7/1/2024
ACCOUNT: 5558-2022

THIS IS A VALID LENDER DOCUMENT BECAUSE IT CONTAINS (see items marked with an "X"):

X	Name of lender
X	Name of borrower
X	Original loan amount
X	Current loan balance due
X	It is recent
X	It specifies that it is a college loan

John Bennett
123 Church Street
Annapolis, MD 21222

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
006 08/19/16	DLPLUS	\$17,216.00	\$17,216.00	N/A	N/A	6.310%	DEFERMENT
005 01/15/16	DLPLUS	\$8,798.00	\$8,798.00	N/A	N/A	6.840%	DEFERMENT
004 09/16/13	DLUNST	\$19,096.00	\$19,981.80	\$111.82	312	5.160%	REPAYMENT
003 09/14/12	DLUNST	\$20,500.00	\$23,637.20	\$131.75	134	6.550%	REPAYMENT
002 11/07/11	DLUNST	\$12,500.00	\$15,143.65	\$84.41	134	6.550%	REPAYMENT
001 03/17/10	DLUNST	\$7,739.00	\$8,282.13	\$46.17	133	6.550%	REPAYMENT

aidVantage

Official Servicer of
Federal Student Aid

P.O. Box 300001
Greenville, TX 75403-3001

Ed Poe
102 Main St.
Baltimore, MD 21202

THIS IS A **VALID** LENDER DOCUMENT BECAUSE
IT CONTAINS (see items marked with an "X"):

X	Name of lender
X	Name of borrower
X	Original loan amount
X	Current loan balance due
X	It is recent
X	It specifies that it is a college loan

(800) 722-1300

DATE: 7/1/2024
ACCOUNT: 5558-2022

Thank you for contacting Aidvantage. Per your request, we are providing additional account information.

The following loans are serviced by Aidvantage – Federal Student Aid Loan Servicing:

Loan Number	Loan Type	Disbursement Date	Original Principal	Current Balance	Interest Rate
1-01	Direct Stafford Subsidized	8/18/2014	\$3,500.00	\$2,897.96	0.000%
1-02	Direct Stafford Unsubsidized	8/18/2014	\$6,000.00	\$1,269.34	0.000%
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1-08	Direct Stafford Unsubsidized	8/25/2017	\$1,000.00	\$389.42	0.000%

The loans listed were issued on your behalf for educational purposes.



Loan Verification

Borrower Name: Ed Poe
Co-borrower Name:

Date: 7/1/2024
Account #: 081113

The data on this form may have been provided directly to the Borrower / Co-borrower before reaching the final destination. Please note that this Loan Verification only covers the timeframe for loan(s) serviced at MOHELA.

Loan Seq	1	2	3	4	5
Loan Type	DLSTFD	DLSTFD	DLSTFD	DLUNST	DLSTFD
Disbursement Date	9/26/2011	9/24/2012	9/17/2013	9/17/2013	8/25/2014
Original Loan Amount	\$33,500.00	\$4,500.00	\$4,500.00	\$2,000.00	\$5,500.00
Loan Status	In Repayment	In Repayment	In Repayment	In Repayment	In Repayment
Option End Date	08/31/2023	08/31/2023	08/31/2023	08/31/2023	08/31/2023
Current Principal Balance	\$2,505.13	\$3,370.36	\$3,257.73	\$1,645.66	\$1,400.63
Accrued Interest	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Interest Rate Type	FIXED	FIXED	FIXED	FIXED	FIXED
Interest Rate (%)	0.000	0.000	0.000	0.000	0.000
Repayment Plan	Level	Level	Level	Level	Level
Repayment Plan Begin	04/20/2020	04/20/2020	04/20/2020	04/20/2020	04/20/2020
Scheduled Monthly Payment	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Next Payment Due	N/A	N/A	N/A	N/A	N/A
Payment Amount Next Tier	N/A	N/A	N/A	N/A	N/A
Repayment Option Next Tier Begin	N/A	N/A	N/A	N/A	N/A

THIS IS A **VALID** LENDER DOCUMENT BECAUSE IT CONTAINS (see items marked with an "X"):

- X Name of lender
- X Name of borrower
- X Original loan amount
- X Current loan balance due
- X It is recent
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Loan Report

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MOHELA

Summary

Ed Poe
102 Main St.
Baltimore, MD 21202

LOAN INFORMATION AS OF 7/1/2024

? Expand All



EDUCATION LOAN FINANCE
ENACTED HEREIN FOR THE FUTURE

Private - Education Loan Finance (Borrower)

Total Number of Loans 1
Cumulative Balance \$57,578.89

Loan #	Loan Type	Loan Status	Current Repayment Plan	Current Balance (\$)	Original Amount (\$)	Interest Rate (%)	Interest Type
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phone 855.282.4269 fax 1.866.222.7060 TDD Dial 711
633 Sprint Drive Chesterfield, MO 63005-1243

NAVIENT

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X	Original loan amount
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NAME: Ed Poe

Check out The Marketplace by Navient!

It's the one-stop shop to compare personal loans, credit cards, and other offers from top lenders. Learn more at NaviMarketplace.com/save today.

Billing Summary

Account Number 081113
 Loan Group Number 3184444-1
 Billing Period

Activity Summary

Previous Statement Balance	\$53,002.54
Accrued Interest + Fees Assessed (+)	\$580.66
Payments Since Last Bill (-)	\$660.92
Current Balance	\$52,922.28

Payment Information

Past Due Amount (Pay Now)	\$0.00
Late Fee for Past Due Amount	\$0.00
Pay Past Due Amount by this Date to Avoid Late Fee	N/A
Current Amount Due	\$668.48
Current Amount Due Date	
Pay Current + Past Due Amount by this Date to Avoid Additional Late Fee	
Unpaid Fees	\$0.00
Total Payment Due (Past Due Amount + Current Amount Due + Unpaid Fees)	\$668.48

LOAN INFORMATION AS OF 7/1/2024

Loan ID	Current Balance				Total Payment Due				
	Approved Loan Amount	Unpaid Principal	Interest Rate (F/V)	Unpaid Interest and Unpaid Fees	Current Balance	Current Amount Due	Past Due Amount	Unpaid Fees	Total Payment Due
2783	\$8,000.00	\$15,866.71	14.250V	\$37.19	\$15,903.90	\$200.44	\$0.00	\$0.00	\$200.44
2791	\$8,000.00	\$14,596.91	14.250V	\$34.21	\$14,631.12	\$184.41	\$0.00	\$0.00	\$184.41
2809	\$2,840.00	\$2,929.07	14.750V	\$7.11	\$2,936.18	\$38.08	\$0.00	\$0.00	\$38.08
2817	\$6,359.00	\$7,746.19	10.250V	\$13.06	\$7,759.25	\$76.17	\$0.00	\$0.00	\$76.17
4125	\$10,450.00	\$11,667.36	12.750V	\$24.47	\$11,691.83	\$169.38	\$0.00	\$0.00	\$169.38
Subtotals	\$35,649.00	\$52,806.24		\$116.04	\$52,922.28	\$668.48	\$0.00	\$0.00	\$668.48

NAVIENT

Education Financing