

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 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.---
- See Lender Doc Do's & Don'ts for examples of acceptable/unacceptable docs.---

CORRECTED (if checked)

OMB No. 1545-1576

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



202

Form 1098-E

Student Loan Interest Statement

Copy B

For Borrower

RECIPIENT'S TIN

BORROWER

1 Student loan interest received by lender

BORROWER'S name

Street address (including apt. no.)

City or town, state or province, country, and ZIP or foreign postal code

Account number (see instructions)

THIS IS NOT A VALID LENDER DOCUMENT

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.

See loan origination or loans made before

Department of the Treasury - Internal Revenue Service

Form 1098-E

1098-E

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



Official Servicer of
Federal Student Aid

Edfinancial Services
P.O. Box 36008
Knoxville, TN 37930-6008

1-855-337-6884

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

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

July 14, 2024

ACCOUNT: 13223

Your Student Loan Account Details for
This Month's Billing Cycle: 06/15/24 to 07/14/24

Account

Statement Date	07/14/24
Unpaid Principal	\$22,250.00
Last Payment Received	\$0.00
Regular Monthly Payment Amount	\$0.00
Past Due Amount (if applicable)	+\$0.00
Current Amount Due	\$0.00

We encourage you to continue to make monthly payments even if your amount due is \$0 because interest may continue to accrue. Otherwise, your next payment is due on 08/11/24.

Questions About Your Statement?

Phone: 1-855-337-6884
Email: Edfinancial.StudentAid.gov/Contact
Online: Edfinancial.StudentAid.gov

Log In to Your Account at Edfinancial.StudentAid.gov

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

- View your account summary
- Make a payment
- Explore options to lower or postpone your payments
- Change your Auto Pay information

Special Payments

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. Please refer to the Special Payment Instructions section on the back of this statement for more detail.

Find tools and resources to make the best repayment decision for you. Most borrowers can lower their payments by enrolling in the new SAVE Plan or other income driven plans. Visit StudentAid.gov/restart

Auto Pay
NOT ENROLLED

Questions about your payment amount? See the Payments section on the back.

MAKE CHECKS PAYABLE (IN U.S. DOLLARS) TO: U.S. DEPARTMENT OF EDUCATION
Payments returned due to non-sufficient funds may be re-attempted.

Amount Enclosed
Account
Current Statement Due Date
Current Amount Due

\$ _____
08/11/24
\$0.00

Payment Mailing Address:

U.S. Department of Education
P.O. Box 790322
St. Louis, MO 63179-0322

Please detach and send the bottom portion with your payment.

Please write your account number on your check or money order. DO NOT SEND CASH.

Check this box for change of contact information. See reverse side. New address or phone number? Log in to Edfinancial.StudentAid.gov to update your information.

011068985784 13223703011 000000000

P.O. Box 36008 • Knoxville, TN 37930-6008 • 1-855-337-6884 • 1-865-692-6348 • NMLS ID: 1509247



PO BOX 300001
GREENVILLE, TX 75403-3001

BORROWER'S NAME: ED POE

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<input type="checkbox"/>	Original loan amount is below \$20,000
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<input type="checkbox"/>	Current balance due is missing
<input type="checkbox"/>	Date of original loan is missing

06/18/24

This is a reminder that your payment of \$374.75 is due on 06/28/24 for the loans listed below.

Please refer to your most recent billing statement for more details regarding dates that may apply.

Your Reminder Service

To continue receiving monthly reminders, please make sure your current email address on file is up to date.

Ways you can pay

Online: The fastest way to make a payment is by visiting Aidvantage.studentaid.gov. With our mobile site, it's easy to pay on your smartphone, too.

By phone: Call us at 800-722-1300.

By mail: Send checks or money orders to Aidvantage, P.O. Box 4450, Portland, OR 97208-4450. Make sure to include your statement or write your account number on the check or money order.

We're here to help

If you have any questions about your account or your options, visit us online at Aidvantage.studentaid.gov or give us a call at 800-722-1300. Our hours of operation can be found online at Aidvantage.studentaid.gov/contact-us.

Important disclosure(s)

Your loan servicer

Your loans are serviced by Aidvantage (NMLS# 2241381).

Avoiding scams

You **never** have to pay a fee for help with your federal student aid. If you have questions or concerns about your loan payments, you can contact Aidvantage for free help through Aidvantage.studentaid.gov. You might be contacted by a company via phone, email, or postal mail saying they will help you get loan discharge, forgiveness, cancellation, or debt relief for a fee. Make sure you work **only** with the U.S. Department of Education's loan servicers, like Aidvantage and **never** reveal your personal information or account password to anyone. Learn to [avoid student aid scams](http://studentaid.gov/resources/scams) at studentaid.gov/resources/scams. Our emails to borrowers come from



customerservice@aidvantage.studentaid.gov. You can report scam attempts to the Federal Trade Commission by calling 1-877-382-4357 or by visiting reportfraud.ftc.gov.

page 2 of 2

Loan Information




DISBURSEMENT DATE	ORIGINAL PRINCIPAL	UNPAID PRINCIPAL	INTEREST RATE	LOAN PROGRAM
09/16/10	\$ 8,759.00	\$ 10,225.34	7.900	DLGPLUS
08/22/11	\$ 15,297.00	\$ 23,518.86	7.900	DLGPLUS
08/27/07	\$ 8,500.00	\$ 10,340.65	6.800	DLSUB
08/26/08	\$ 8,500.00	\$ 10,344.71	6.800	DLSUB
09/09/09	\$ 8,500.00	\$ 10,326.14	6.800	DLSUB
08/23/10	\$ 8,500.00	\$ 10,326.14	6.800	DLSUB
08/22/11	\$ 8,500.00	\$ 10,326.14	6.800	DLSUB
08/27/07	\$ 24,500.00	\$ 42,740.02	6.800	DLUNSUB
08/26/08	\$ 12,000.00	\$ 19,321.11	6.800	DLUNSUB
08/28/08	\$ 12,500.00	\$ 20,134.21	6.800	DLUNSUB
09/09/09	\$ 24,500.00	\$ 39,265.30	6.800	DLUNSUB
08/23/10	\$ 24,500.00	\$ 37,150.90	6.800	DLUNSUB
08/22/11	\$ 24,500.00	\$ 34,935.73	6.800	DLUNSUB












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NAVIENT

 Account Profile →

-  Alerts
-  Profile
-  Learn

-  Account Summary
-  Make a Payment ▾
-  Auto Pay
-  **Loan Details**
-  Account History
-  Repayment Options
-  Inbox
-  Upload
-  Tools & Requests
-  Tax Statements
-  Help Center

Loan Details As of 08/06/2024 (ET)

Loan

50x3... \$90 Sallie Mae Smart Option Student



Loan Status	CONSOLIDATED
Repayment Plan	PAID IN FULL
Repayment Start Date	09/24/2010
End Date	05/24/2016
<hr/>	
Unpaid Principal	-\$0.00
Unpaid Interest	\$0.00
Current Balance	\$0.00
Interest Rate	11.500%
	<small>Interest rates on private loans are set by the lender.</small>
Interest Type	Variable
Total Accrued Interest ⓘ	\$8,437.35
<hr/>	
Loan Type ⓘ	PRIVATE
School	VIRGINIA COMMONWEALTH UNIVERSITY
Current Owner	NAVIENT PRIVATE LOAN TRUST
Disbursement Date	09/24/2010
Original Principal	\$14,200.00
Cosigner	SONYA N PATTERSON

Invoice: 177381
 Date: 08/01/2024
 Interest Begin: 07/02/2024
 Interest End: 07/31/2024

BORROWER'S NAME: ED POE

You have an upcoming monthly loan payment due as shown below. The payment will be automatically deducted from your bank account on file on your due date. In the event that your due date falls on a non-business day or a banking holiday the payment will be automatically deducted on the first business day thereafter.

Payment Due Date: **08/15/2024**

Loan ID	Remaining Term	Interest Rate*	Principal Balance	Interest Balance	Total Loan Balance	Pay Method	Past Due Payments	Current Payment	Late Fees	NSF Fees	Other	Total Due
800429	110	9.84%	\$35,081.57	\$283.70	\$35,365.27	ACH	\$0.00	\$489.76	\$0.00	\$0.00	\$0.00	\$489.76
Origination Date: 9/15/2018 Owned By: Navy Federal Credit Union Phone: (877) 304-9302 ACH Discount %: 0.25												
Total:			\$35,081.57	\$283.70	\$35,365.27		\$0.00	\$489.76	\$0.00	\$0.00	\$0.00	\$489.76
Total Amount to be Withdrawn:											\$489.76	

*Please note, any additional payments made in excess of the monthly amount due may reduce the total number of monthly installments of principal and interest required to pay all amounts due, and not the dollar amount of the monthly installments that you owe each month.

CREDIT REPORTING DISPUTES

If you believe that the credit reporting information appearing in your credit report is inaccurate, please contact the respective credit reporting company providing your credit report. Or, you may send a notice of the error(s) you have observed in your credit report to: ATTN: LendKey Credit Reporting Inquiries, 9999 Carillon Way, Suite 100, Fairfax, VA 22031. Also send other inquiries in connection with your account to this address or email us at navyfed@lendkey.com

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<input checked="" type="checkbox"/>	Name of lender is missing
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<input checked="" type="checkbox"/>	It does not have a current date on it
<input type="checkbox"/>	Current balance due is missing
<input checked="" type="checkbox"/>	Date of original loan is missing

Payments generally post within 3 business days. Repayment options after unexpected events, and questions using the loan portal at myaccount.lendkey.com offers self-service and additional resources. You may specify payment allocation for payments, and entering your instructions for each loan.

PAYMENT ADDRESS:

LendKey Technologies
 P.O. Box 824575
 Philadelphia, PA 19182-4575

Please make sure there are sufficient funds in the account listed above to cover your payment. If funds are insufficient, you will be charged a failed payment fee by us and may be charged an overdraft of insurance by your financial institution. If you would like to make any changes to your bank account, please contact us at least ten (10) business days prior to the payment due date.

Sincerely,

Customer Care



FedLoan Servicing
 P.O. BOX 69184
 Harrisburg, PA 17106-9184
 Toll-free: 800-699-2908
 MyFedLoan.org

Account #: 222

July 2, 2022

The following information is provided as verification of the loans we service for

Paid In Full

- The loans listed below are paid in full.

Loan #	Disbursement Date	Loan Program	Original Loan Amount	Principal Balance	Monthly Payment Amount	Repayment Term	Interest Rate	Days Delinquent
1	07/07/2016	DLUNST	\$40,500.00	\$0.00	--	--	0%	--

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Official Servicer of
Federal Student Aid

P.O. Box 82561
Lincoln, NE 68501-2561

BORROWER'S NAME: ED POE

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Your Student Loan Account Details for This Month's Billing Cycle

Account	ED POE
Statement Date	6/26/2024
Current Balance	\$17,643.88
La	

You can view your account online at Nelnet.studentaid.gov

Account Snapshot:

Group AB

Loan Type	DIRECT UNSUB
Original Principal Amount	\$20,430.00
First Disbursement Date	9/14/2018
Lender Name	DEPT OF ED
*Interest Rate	6.350%
Daily Interest*	\$3.06
Accrued Interest on 6/26/2024	\$27.56
Estimated Interest* on 7/18/2024	\$91.88
Regular Monthly Payment Amount	\$250.22
Outstanding Principal Balance* on 7/18/2024	\$17,616.32
Estimated Payoff* Through 7/18/2024	\$17,708.20
Repayment Plan	STANDARD
Loan Term (payments remaining)	89

Payment Summary:

Principal Paid Through 6/26/2024	\$2,751.39
Interest Paid Through 6/26/2024	\$1,000.59
Amount Paid Through 6/26/2024	\$3,751.98
Total Amount Paid Since Last Statement	\$1,750.22
Applied to Interest	\$98.49
Applied to Principal	\$1,651.73

Billing Details:

Past Due Amount	\$0.00
Amount Due	\$250.22
Due Date	8/18/2024

*This estimated amount is subject to change based on loan status, repayment plan, and other factors.

Please detach and send the bottom portion with your payment.

Payments

Ways to Pay:

- Auto Debit and Online:** Log in to your Nelnet.studentaid.gov account
- Phone:** 888-486-4722
- Check:** Mail your payment using the preprinted address on the front side of this coupon.

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 or group of loans.
- Request that we not advance your due date by more than one month.
- Request to allocate excess payments across all loan groups in repayment status, instead of targeting the loan(s) with the highest interest rate. This will keep the due dates for all loan groups aligned.

You may direct one-time payments to individual loan groups by logging in to Nelnet.studentaid.gov and selecting Make a Payment. If you want to direct future online payments to an individual loan instead of directing to a loan group, you may request that your loans be ungrouped by calling us at 888-486-4722. Our call center is open Mon. 8 a.m. to 9 p.m. (ET), Tue. and Wed. 8 a.m. to 8 p.m., Thurs. and Fri. 8 a.m. to 6 p.m.

Update Contact Information or Submit Special Payment Instructions

Log in to your Nelnet.studentaid.gov account to update your contact information online.

You can also use the blank box to let us know if your contact information has changed, or to submit special payment instructions. Please provide specific groups or loan numbers when applicable (Example: Group AA, Loan 1).

I certify that I am the subscriber to the provided cellular or other wireless number and I authorize the school, the lender, the guarantor, the department, and their respective agents and contractors to contact me regarding servicing or repaying my loan(s) at any current and future numbers that I provide for my cellular telephone or other wireless device using automatic dialing systems, artificial or pre-recorded messages, and/or SMS text messages, even if I will be charged by my service provider(s) for receiving such communications.