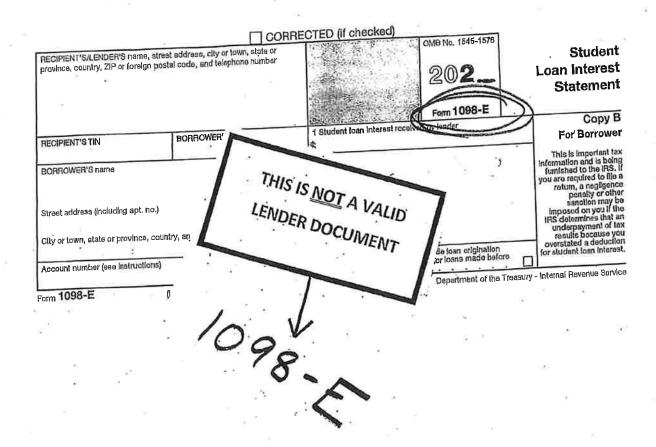
The following lender document examples are not all-inclusive. They are only meant to be used as a guide. Be sure to read all instructions elsewhere in the application process regarding proper lender documentation.

MHEC's checklist of frequent errors on lender documents:

Ē	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.	te
(j	Current balance due date(s) on your lender documents must be within two months of the date of your application. A date of your application is determined to the date of your application is determined to the date of your application.	
	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	uld b
	"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 wo	
	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	
نيا	K.	
	Form 1098-E is an unacceptable lender document	
1	See Lender Doc Do's & Don'ts for examples of acceptable/unacceptable docs	



```
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: ABC1236GMAIL.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
Х	Name of borrower is missing
Х	Original loan amount is missing
X	It does not have a current date on it
	Current balance due is missing
Χ	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	13800
	07/14/24
Statement Date	\$22,250.00
Unpaid Principal	\$0:00
Last Payment Received	\$0.00
Regular Monthly Payment Amount	+\$0.00
Past Due Amount (if applicable)	\$0.00
Current Amount Due	
Current Amount Due We encourage you to continue to make monthly payments even if your amount due is \$0 because interest in Otherwise, your next payment is due on 08/11/24.	may common to access

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

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.

> 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

Current Statement Due Date

Current Amount Due

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,

011068985784 13223703011 000000000

08/11/24

\$0.00

aidVantage

Official Servicer of Federal Student Aid

PO BOX 300001 GREENVILLE, TX 75403-3001

BORROWER'S NAME: ED POE

APPLICATION WILL BE REJECTED BECAUSE

(see items marked with an "X")

Original loan amount is below \$20,000 Name of borrower is missing on second page Χ

Original loan amount is missing

It does not have a current date on it Х Current balance due is missing

Date of original loan is missing

06/18/24

page 1 of 2

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.

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 mail: Send checks or money orders to Aidvantage, P.O. Box 4450, Portland, OR 97208-4450. Make sure to include your statement or By phone: Call us at 800-722-1300. write your account number on the check or money order.

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).

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 at studentaid.gov/resources/scams. Our emails to borrowers come from

Aidvantage I P.O. Box 300001 I Greenville, TX 800-722-1300 | Aidvantage.studentaid.gov

💥 @Aldvantage

SYSTEM

Aidvantage is an official servicer of Federal Student Aid, an office of the U.S Department of Education.

Learn more at StudentAid.gov

9578323823115454099*



Loan Information

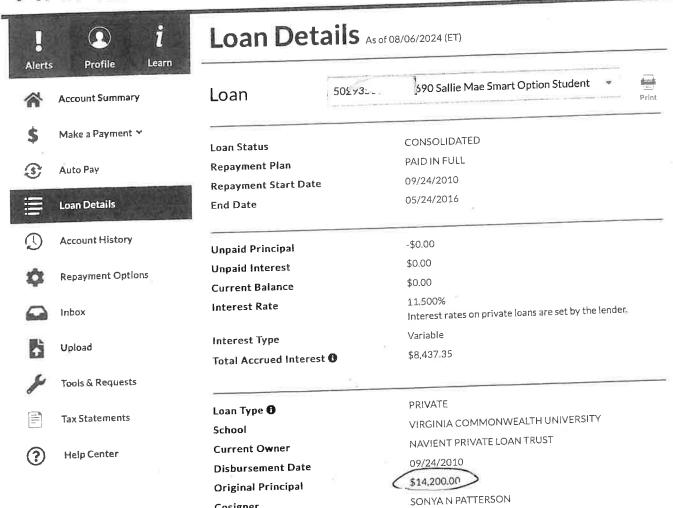
DISBURSEMENT DATE	ORIGINAL PRINCIPAL	UNPAID PRINCIPAL	INTEREST RATE	LOAN PROGRAM
09/16/10	\$ 8,759.00	\$ 10,225.34	7.900	DLGPLUS
08/22/11	\$ 15,297.00	\$ 23,518.86	7.900	DLGPLUS
08/27/07	\$ 8,500.00	\$ 10,340.65	6.800	DLSUB
08/26/08	\$ 8,500.00	\$ 10,344.71	6.800	DLSUB
09/09/09	\$ 8,500.00	\$ 10,326.14	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

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

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

NAVIENT





Cosigner

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

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

Łoan 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
80042	110	9.84% 8 Owr	\$35,081.57 ned By: Navy Fe	\$283.70 deral Credit l	\$35,365.27 Jnion	ACH	\$0.00	\$489,76 Phone: (87	\$0.00 7) 304-9	\$0.00 302 ACH	\$0.00 Discount %	\$489.76 6: 0.25
		Total:	\$35,081.57	\$283.70	\$35,365.27		\$0.00	\$489.76	\$0.00	\$0.00	\$0.00	\$489.76
							Total Am	ount to be W	/ithdrawn	:		\$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.

is inaccurate, please contact the respective credit CREDIT REPORTING DISPUTES If you believe that the credit reporting information appearing in your cre APPLICATION WILL BE REJECTED BECAUSE of the error(s) you have observed in your reporting company providing your credit report. Or, you may send a not also send other inquiries in credit report to: ATTN: LendKey Credit Reporting Inquiries, 9999 Carv (see items marked with an "X") connection with your account to this address or email us at navyfeder ent Original loan amount is below \$20,000 Payments generally post within 3 business days. Repres our online options after unexpected events, and questions using the Name of borrower is missing and loan portal at myaccount.lendkey.com offers self-service X Name of lender is missing ĴС additional resources. You may specify payment allocat Original loan amount is missing X payments, and entering your instructions for each loar X It does not have a current date on it PAYMENT ADDRESS: Current balance due is missing LendKey Technologies Date of original loan is missing P.O. Box 824575 Philadelphia, PA 19182-4575 s insufficient Please make sure there are sufficient funds in the account listed above to cover proby your financial iness days prior

funds, you will be charged a failed payment fee by us and may be charged an overdraft of insum institution. If you would like to make any changes to your bank account, please contact us at least ten (10, 2 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

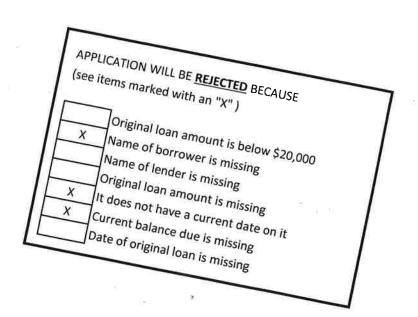
July 2, 2022

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	Loan	Original Loan	Principal	Monthly Payment	Repayment Term	Interest Rate	Days Delinquent
#	Date	Program	Amount	Balance	- Alle		0%	l
1	07/07/2016	DLUNST	\$40,500.00	\$0.00		<u> </u>	1070	





official Servicer of Federal Student Aid

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

BORROWER'S NAME: ED POE

APPLICATION WILL BE $\begin{subarray}{c} \textbf{REJECTED} \end{subarray}$ BECAUSE (see items marked with an "X")

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

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

Account

Statement Date

Current Balance

La

6/26/2024

\$17,643.88

Account Snapshot:		Group AB
Loan Type		DIRECT UNSUE
Original Principal Amount		\$20,430.00
First Disbursement Date	36	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.

Payments

Ways to Pay:

Auto Debit and Online: Phone: Check:

Log in to your <u>Nelnet studentaid gov</u> account 888-486-4722

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 Nelne studentaid to 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 Please detach and send the bottom portion with your payment.

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 ext messages, even If I will be charged by my service provider(s) for receiving such communications.