

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

LIST OF LENDER DOC & BORROWER ERRORS THAT REQUIRE APPLICANT REVISIONS

- Lender's name must be pre-printed on attached lender document(s).---
- NAME CHANGE: If your last name is not the same throughout this application's data entry fields and attachments, you must attach your marriage name change document, or some other legal name change document here. The document must show the previous name and the current name on the same document. (Social Security cards, birth certificates, passports and driver's licenses do not qualify).---
- The first and last name of the borrower must be pre-printed on the lender document pages that show the dates and dollar amounts for questions 1 & 2 of this application. If borrower's first and last name is only on the first page of the lender document AND it looks like one continuous report, that might will be sufficient. Your loan account # on each page is helpful.---
- "Big Blue Ring" lender documents are not sufficient and not acceptable.---
- Lender documents must be on lender's letterhead with logo.---
- The total student debt you INITIALLY BORROWED (original amount disbursed to you) 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 (original amount disbursed to you) as shown on your attachments must equal the total that you entered in question 1.---
- For the loan amount initially disbursed to you, your attachments must show the disbursement date (loan origination date).---
- The amount of student loan debt still outstanding 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.---
- Lender documents must have a current date on them. The date 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.---
- 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.---
- Lender documents must be on lender's letterhead with logo. List formats are not acceptable.---

- One or more lender document attachments are blurry and not legible.---
- One or more lender document pages are truncated on the right hand side and are not readable. You might need to use a different browser and/or shrink your attachment, copy it to a Word document, then attach that to your application.---
- Parent Plus loans and all other parent loans are not accepted.---
- Form 1098-E is an unacceptable lender document.---
- Remove all attachments that are insufficient and do not comply with the application's requirements.---
- See Lender Doc Do's & Don'ts for examples of acceptable and unacceptable docs.---

LENDERS AND LOAN SERVICERS

-Lender documentation must be an official correspondence in the format of a statement from the **student loan servicer** which reports the dates and amounts of disbursement

-Every student loan has a student loan servicer. For most borrowers, the lender is the **US Department of Education**, but the US Department of Education does not service any of the loans.

-All **federal student loan** documentation must come from one of these loan servicers: AidVantage; EdFinancial; MOHELA; Nelnet; or CRI.

-For the **Perkins** loan program, the lender is the college or university, Heartland/ECSI is the student loan servicer.

SoFi contracted **Mohela** to service its loans through the beginning of 2025, when they transferred servicing over to **Firstmark**.

Recognized loan servicer documents:

AidVantage / EdFinancial / Mohela – their Printable Account Information statement.

Nelnet/CRI - their Mortgage Letter

ECSI - their most recent invoice or a letter from the financial aid office at the college/university

Private loan documentation can vary widely, especially if it is an initial student loan or a refinance. Most student loan servicers are also the lender, but not always. However a promissory note signed by the borrower, and a current monthly billing statement are two documents which will usually serve the verification process.

Student Loan Documentation

Documentation consists of official correspondence from your loan servicer that includes the dates and amounts of all disbursements.

Identifying Your Servicer

While the US Department of Education is the lender for most federal loans, they do not manage the day-to-day servicing. Documentation must be sourced directly from the specific servicer assigned to your loan.

| Loan Type | Recognized Servicers | Required Document Type |
|--------------------|---------------------------------|---|
| Federal Loans | AidVantage, EdFinancial, MOHELA | Printable Account Information statement |
| Federal Loans | Nelnet, CRI | Mortgage Letter |
| Perkins Loans | Heartland/ECSI | Latest Invoice and a letter from your University's Financial Aid Office |
| Private/Refinanced | Various (e.g., SoFi/Firstmark) | Monthly Billing Statement and your signed Promissory Note |

Loan Servicer Updates

SoFi Borrowers: Note that SoFi transitioned its servicing from MOHELA to **Firstmark** at the start of 2025. Ensure your documentation reflects the current servicer.

Private Loans: Documentation for private or refinanced loans varies. Generally, a **signed promissory note** combined with your most recent monthly billing statement usually serve the verification requirements.

CORRECTED (if checked)

OMB No. 1545-1578

202

Form 1098-E

1 Student loan interest received

Student Loan Interest Statement

Copy B
For Borrower

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

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

RECIPIENT'S TIN

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)

Form 1098-E

In loan origination or interest made before

**THIS IS NOT A VALID
LENDER DOCUMENT**

1098-E

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

1-855-337 6884



Official Servicer of
Federal Student Aid

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 | 0711424 |
| Statement Date | 06/15/24 |
| 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 | \$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/repaid

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 this section with your payment.
Fill in with your account number on your check or money order. DO NOT SEND CASH.
Check this box for change of contact information. See instructions for alternate 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



aidVantage

Official Servicer of
Federal Student Aid

PO BOX 300001
GREENVILLE, TX 75403-3001

BORROWER'S NAME: ED POE

Page 1 of 2

| APPLICATION WILL BE REJECTED BECAUSE (see items marked with an "X") | |
|--|---|
| <input type="checkbox"/> | Original loan amount is below \$20,000 |
| X | Name of borrower is missing on <u>second page</u> |
| <input type="checkbox"/> | Original loan amount is missing |
| X | It does not have a current date on it |
| <input type="checkbox"/> | Current balance due is missing |
| <input type="checkbox"/> | Date of original loan is missing |

This is a reminder that your payment of ~~of~~ ~~for~~ 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

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

X @Aidvantage

▶ @howtoaidvantage

Aidvantage is an official servicer of Federal Student Aid,
an office of the U.S. Department of Education.
Learn more at StudentAid.gov '8578323823115454099'



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 |

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

| | |
|---|--|
| X | 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

 Account Profile [➔](#)

-  Alerts
-  Profile
-  Learn

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

-  Account Summary
-  Make a Payment [▼](#)
-  Auto Pay
-  **Loan Details**
-  Account History
-  Repayment Options
-  Inbox
-  Upload
-  Tools & Requests
-  Tax Statements
-  Help Center

| | | |
|---|---|---|
| Loan | 502732 | \$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 | |
| 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 | |
| Loan Type  | PRIVATE | |
| School | VIRGINIA COMMONWEALTH UNIVERSITY | |
| Current Owner | NAVIENT PRIVATE LOAN TRUST | |
| Disbursement Date | 09/24/2010 | |
| Original Principal | \$14,200.00 | |
| Cosigner | | |

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 |
|---|----------------|----------------|-------------------|------------------|--------------------|------------|-------------------|-----------------|-----------|----------|--------|-----------|
| 80042 | 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 dispute to: ATTN: LendKey Credit Reporting Inquiries, 9999 Carver Road, Philadelphia, PA 19154. Please also send other inquiries in connection with your account to this address or email us at navyfeder@lendkey.com

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

| | |
|-------------------------------------|--|
| <input type="checkbox"/> | Original loan amount is below \$20,000 |
| <input type="checkbox"/> | Name of borrower is missing |
| <input checked="" type="checkbox"/> | Name of lender is missing |
| <input checked="" type="checkbox"/> | Original loan amount is missing |
| <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. Representations and warranties are made by the borrower. For more information, please visit our online loan portal at myaccount.lendkey.com offers self-service options after unexpected events, and questions using the loan portal. You may specify payment allocation for 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 you do not have sufficient funds, 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% | -- |

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

| | |
|--------------------------|--|
| <input type="checkbox"/> | Original loan amount is below \$20,000 |
| X | Name of borrower is missing |
| <input type="checkbox"/> | Name of lender is missing |
| <input type="checkbox"/> | Original loan amount is missing |
| X | It does not have a current date on it |
| X | Current balance due is missing |
| <input type="checkbox"/> | Date of original loan is missing |



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

BORROWER'S NAME: ED POE

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

| | |
|-------------------------------------|---|
| <input type="checkbox"/> | Original loan amount is below \$20,000 |
| <input checked="" type="checkbox"/> | Name of borrower is missing on <u>second page</u> |
| <input type="checkbox"/> | Original loan amount is missing |
| <input checked="" type="checkbox"/> | It does not have a current date on it |
| <input type="checkbox"/> | Current balance due is missing |
| <input type="checkbox"/> | Date of original loan is missing |

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

| | |
|-----------------|-------------|
| Account | 6/26/2024 |
| Statement Date | \$17,643.88 |
| Current Balance | |
| La | |

You can view your account online at Netnet.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.

Payments

Ways to Pay:

Auto Debit and Online: Log in to your Netnet.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 Netnet.studentaid.gov and selecting Make a Payment. If you want to direct future online payments to an individual loan instead of paying 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 9 p.m., Thurs. and Fri, 8 a.m. to 6 p.m.

Please detach and send the bottom portion with your payment.

Update Contact Information or Submit Special Payment Instructions

Log in to your Netnet.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 loans 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.

My Aid

[Download My Aid Data](#) [Learn More](#)

LOANS GRANTS



STUDENT AID TIP

Making payments while you are in a deferment or forbearance can save you money in interest.

3 Loans [View Breakdown](#)

1 Servicer's | Total original amount awarded: \$51,815

HELPFUL LINKS

[Explore Repayment Options](#)

[Try the Loan Simulator](#)

[Learn About Public Service Loan Forgiveness \(PSLF\)](#)

[Explore Income-Driven Repayment Options](#)

[Learn About Loan Consolidation](#)



"Big Blue Ring" documents are insufficient

Repayme...

Amou...

\$3,395 Paid Off(6%)

Information as of 06/30/2025. The total amount you owe does not include interest that will accrue daily on your loan or capitalized interest that may occur in the future.



Student Aid Tip

At least one of your loans is not a Direct Loan. If you're interested in the Public Service Loan Forgiveness Program and/or certain income-driven repayment options, consider [consolidating your loans](#).

However, please note that you also have Perkins Loans, and you will lose any special Perkins Loan cancellation benefits if you include your Perkins Loans in your consolidation.



File Source:U.S. DEPARTMENT OF EDUCATION, NATIONAL STUDENT LOAN DATA SYSTEM (NSLDS)
File Request Date:2025-08-12 13:34:54

Student First Name: [REDACTED]
Student Middle Initial:
Student Last Name: [REDACTED]
Student Street Address 1:
Student Street Address 2:
Student City:CATONSVILLE
Student State Code:MD
Student Country Code:US
Student Zip Code:21228
Student Email Address: [REDACTED]
Student Home Phone Country Code:1
Student Home Phone Number: [REDACTED]
Student Home Phone Preferred:No
Student Cell Phone Country Code:1
Student Cell Phone Number: [REDACTED]
Student Cell Phone Preferred:Yes
Student Work Phone Country Code:
Student Work Phone Number:
Student Work Phone Preferred:
Student SULA Maximum Eligibility Period:0
Student SULA Subsidized Usage Period:0
Student SULA Remaining Eligibility Period:0
Student Enrollment Status Code:N
Student Enrollment Status Code Description:GRADUATED
Student Enrollment Status Effective Date:08/16/[REDACTED]
Undergraduate Subsidized Loan Limit Flag:Close to Subsidized Limit
Undergraduate Combined Loan Limit Flag:Close to Subsidized Limit
Undergraduate Award Year: [REDACTED]
Undergraduate Dependency Indicator:Independent
Undergraduate Aggregate Subsidized Total: [REDACTED]
Undergraduate Aggregate Unsubsidized Total:\$7,850.00
Undergraduate Aggregate Combined Total: [REDACTED]
Graduate Subsidized Loan Limit Flag:No loans for category or NOT E, C, R
Graduate Combined Loan Limit Flag:No loans for category or NOT E, C, R
Graduate Award Year:
Graduate Dependency Indicator:Independent
Graduate Aggregate Subsidized Total:\$0.00
Graduate Aggregate Unsubsidized Total:\$0.00
Graduate Aggregate Combined Total:\$0.00
Aggregate Subsidized Total (Undergraduate and Graduate):\$18,043.00
Aggregate Unsubsidized Total (Undergraduate and Graduate):\$7,850.00
Aggregate Combined Total (Undergraduate and Graduate):\$25,893.00
Student Total All Loans Outstanding Principal:\$31,615.01
Student Total All Loans Outstanding Interest:\$251.21
Student Pell Lifetime Eligibility Used:400.000%
Student Iraq and Afghanistan Service Lifetime Eligibility Used:0.000%
Student Total All Grants: [REDACTED]
Type Code:D0
Type Description:DIRECT STAFFORD SUBSIDIZED (SULA ELIGIBLE)
Total <D0> Outstanding Principal:\$18,043.20
Total <D0> Outstanding Interest:\$157.50
Type Code:D2
Type Description:DIRECT STAFFORD UNSUBSIDIZED
Total <D2> Outstanding Principal:\$8,040.72
Total <D2> Outstanding Interest:\$70.67
Type Code:PU
Type Description:FEDERAL PERKINS
Total <PU> Outstanding Principal:\$5,531.09
Total <PU> Outstanding Interest:\$23.04
Loan Type Code:D0
Loan Type Description:DIRECT STAFFORD SUBSIDIZED (SULA ELIGIBLE)
Loan Award ID:*****2635518G [REDACTED]
Loan Attending School Name: [REDACTED]
Loan Attending School OPEID: [REDACTED]
Loan Date:08/18/2017
Loan Repayment Begin Date:11/09/2018
Loan Period Begin Date:08/28/2017

This needs to be on lender's letterhead with their logo

Loan Details

Main Content

Print All Loan Details

Aadtc - 09/10/08

Loan Status

- **Loan Status:** REPAYMENT

Disbursement Information

- **Disbursement Date:** 09/10/08
- **Loan Program:** AADTC
- **Owner:** [REDACTED]
- **Guarantor:** [REDACTED]
- **School:** [REDACTED]
- **Out of School Date:**

Out of School Date is the date provided by your school that typically represents when you will/did graduate or when you were no longer enrolled at least half time.

Below are some common reasons why this date may not reflect your current or actual status:

- You previously left school and have since returned. Therefore, your out of school date represents the original date you graduated or ceased to be enrolled at least half time.
- Your school only reports the current academic year or term; not the full length of your program.
- You have a private loan that allows for a maximum amount of time for an In School Status. Therefore, the Out of School Date represents when you have reached this maximum.

No Out of School Date listed? Some loan programs do not use an Out of School Date for determining when repayment begins, including: PLUS, Graduate PLUS, Consolidation, and many private loans.

Insufficient

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

- | | |
|---|--|
| X | Original loan amount is not at least \$20,000 |
| X | First & last name of borrower is missing |
| X | Current loan balance is not at least \$5,000 |
| X | Date is not within 2 months of the application |
| | Original loan date of disbursement is missing |
| | Does not specify that it is a college loan |

NAVIENT

 Alerts
 Profile
 Learn

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

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

| | |
|--------------------------|---|
| Loan | 50293508011286 |
| Loan Status | CONSOLIDATED |
| Repayment Plan | PAID IN FULL |
| Repayment Start Date | 09/24/2010 |
| End Date | 05/24/2016 |
| 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 |
| Loan Type ⓘ | PRIVATE |
| School | NAVIENT PRIVATE LOAN TRUST |
| Current Owner | |
| Disbursement Date | 09/24/2010 |
| Original Principal | \$14,200.00 |
| Cosigner | |

Direct Loans

William D. Ford Federal Direct Loan Program

U.S. Department of Education
P.O. Box 9003
Niagara Falls, NY 14302-9003

Disclosure Statement William D. Ford Federal Direct Loan Program

Direct Subsidized Loan
Direct Unsubsidized Loan

Borrower Information

2. Date of Disclosure Statement
09/08/2017

BORROWER'S NAME: ED POE

School Information

4. School Name and Address
MONTGOMERY COLLEGE
900 HUNGERFORD DRIVE
ROCKVILLE, MD 208501195

Loan Information

| 6. Loan Identification Number(s) | 7. Loan Period(s) | 8. Loan Fee % |
|----------------------------------|-------------------------|---------------|
| G06911001 | 08/31/2017 - 05/20/2018 | 1.069 |
| :G06911001 | 08/31/2017 - 05/20/2018 | 1.069 |

| 9. Subsidized Eligibility Type | 10. Subsidized Usage | 11. Total Subsidized Usage | 12. Remaining Subsidized Eligibility |
|--------------------------------|----------------------|----------------------------|--------------------------------------|
| Undergraduate | 1.0 | 2.9 | 0.1 |

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 |
|------------------------|-------------------|-----------------|------------------------|-----------------|
| | \$4,500.00 | \$48.00 | \$0.00 | \$4,452.00 |

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

| Date | Net Disbursement Amount |
|------------|-------------------------|
| 09/28/2017 | \$ 2,226.00 |
| 02/22/2018 | \$ 2,226.00 |

| Direct Unsubsidized Loan | Gross Loan Amount | Loan Fee Amount | Interest Rebate Amount | Net Loan Amount |
|--------------------------|-------------------|-----------------|------------------------|-----------------|
| | \$2,000.00 | \$20.00 | \$0.00 | \$1,980.00 |

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

| Date | Net Disbursement Amount |
|------------|-------------------------|
| 09/28/2017 | \$ 990.00 |
| 02/22/2018 | \$ 990.00 |

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

- Original loan amount is not at least \$20,000
- Last name of borrower is missing
- Current loan balance is not at least \$5,000
- Date is not within 2 months of the application
- Original loan date of disbursement is missing
- Does not specify that it is a college loan

u.



Account number: 357346144:
 Page
 Login to your acci
 DiscoverStudentLoa

ENROLLED IN AUTO DEBIT

PAYMENT INFORMATION

Minimum Payment Due **\$173.37**
 If received on or before 08/06/2024

Auto Debit Amount **\$243.37**
 Auto Debit Date : 08/06/2024

Payments Received since 06/13/2024

| | | |
|-------------------------|----|--------|
| Principal: | \$ | 214.73 |
| Interest: | \$ | 28.64 |
| Late Fees: | \$ | 0.00 |
| Total Payment Received: | \$ | 243.37 |

BORROWER'S NAME: ED POE

Due to timing of statement generation, payments and other loan updates may not be reflected until your next statement if posted after the statement is generated. Visit DiscoverStudentLoans.com/Statement for more information on how to read your statement.

LOAN DETAILS

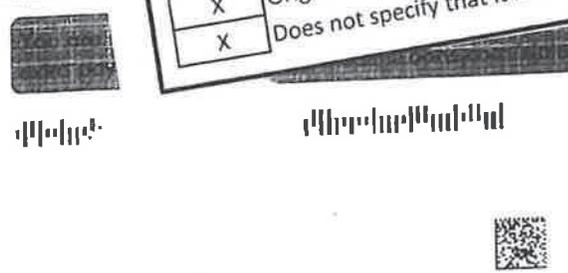
| Loan Type | Loan No. | Loan Status | Interest Rate | Loan Balance (Principal + Interest) | Unpaid Accrued Interest Balance | Unpaid Deferred Interest Balance | Amount Past Due | Total Amount Due |
|--------------|----------|-------------|---------------|-------------------------------------|---------------------------------|----------------------------------|-----------------|------------------|
| Private Loan | 2420 | REPAY | 7.750% | 1,232.32 | 2.34 | 0.00 | 0.00 | 51.55 |
| Private Loan | 2421 | REPAY | 7.750% | 1,515.58 | 2.88 | 0.00 | 0.00 | 54.02 |
| Private Loan | 2422 | REPAY | 7.750% | 1,554.14 | 2.96 | 0.00 | 0.00 | 67.80 |
| TOTAL | | | | 4,302.04 | 8.18 | 0.00 | 0.00 | 173.37 |

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

| | |
|---|--|
| X | Original loan amount is missing |
| | Last name of borrower is missing |
| X | Current loan balance is not at least \$5,000 |
| X | Date is not within 2 months of the application |
| X | Original loan date of disbursement is missing |
| X | Does not specify that it is a college loan |

Use side for Important Information about your account.

| | |
|---------------------|------------|
| Account Number | 357346144 |
| Minimum Payment Due | \$173.37 |
| Auto Debit Date | 08/06/2024 |
| Auto Debit Amount | \$243.37 |



PO Box 71053
 PHILADELPHIA PA 19176-6053



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

Account #: 2224

BORROWER'S NAME: ED POE

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% | -- |

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

| | |
|-------------------------------------|--|
| <input type="checkbox"/> | Original loan amount is missing |
| <input type="checkbox"/> | Last name of borrower is missing |
| <input checked="" type="checkbox"/> | Current loan balance is not at least \$5,000 |
| <input checked="" type="checkbox"/> | Date is not within 2 months of the application |
| <input type="checkbox"/> | Original loan date of disbursement is missing |

LendKey

Invoice:
 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 |
|-------------------------------------|----------------|----------------|-------------------|------------------|--------------------|------------|-------------------|-----------------|-----------|----------|----------|-----------|
| [REDACTED] | 110 | 9.84% | \$35,081.57 | \$283.70 | \$35,365.27 | ACH | \$0.00 | \$489.76 | \$0.00 | \$0.00 | \$0.00 | \$489.76 |
| Owned By: Navy Federal Credit Union | | | | | | | | | | | | |
| Total: | | | | | | | \$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 on your credit report is incorrect, please contact the respective credit reporting company providing your credit report. Or, you may contact us at ATTN: LendKey Credit Reporting Inquiries, 1000 Market Street, Philadelphia, PA 19102. For more information, please contact us at 1-800-875-5273. For other inquiries in your area, please contact the respective credit reporting company.

Payments generally post within 3 business days after unexpected events, and queue up for processing on the loan portal at myaccount.lendkey.com or our customer support team. For additional resources, you may specify payment instructions, and entering your instructions.

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 the payment. If this account has insufficient funds, you will be charged a failed payment fee by us and may be charged an overdraft of insufficient funds fee 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

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

| | |
|-------------------------------------|--|
| <input checked="" type="checkbox"/> | Original loan amount is missing |
| <input type="checkbox"/> | Last name of borrower is missing |
| <input checked="" type="checkbox"/> | Current loan balance is not at least \$5,000 |
| <input checked="" type="checkbox"/> | Date is not within 2 months of the application |
| <input type="checkbox"/> | Original loan date of disbursement is missing |

payment
 ST. Your online
 (ns), and
 omatic



Account Summary As of 08/13/2025 (ET)

Total Payment Due: \$0.00

Custom Pay

Your Loans

| Loan | Type | Due Date | Amount | Status | Auto Pay |
|-----------------------------------|--------|------------|--------|-------------|----------|
| + 1-01 Direct Loan - Subsidized | Direct | 08/23/2025 | \$0.00 | Forbearance | |
| + 1-02 Direct Loan - Unsubsidized | Direct | 08/23/2025 | \$0.00 | Forbearance | |
| + 1-03 Direct Loan - Subsidized | Direct | 08/23/2025 | \$0.00 | Forbearance | |
| + 1-04 Direct Loan - Unsubsidized | Direct | 08/23/2025 | \$0.00 | Forbearance | |
| + 1-05 Direct Loan - Subsidized | Direct | 08/23/2025 | \$0.00 | Forbearance | |
| + 1-06 Direct Loan - Unsubsidized | Direct | 08/23/2025 | \$0.00 | Forbearance | |
| + 1-07 Direct Loan - Subsidized | Direct | 08/23/2025 | \$0.00 | Forbearance | |

Total Number of Loans: 7

Total Current Balance: \$32,206.95

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

| | |
|---|--|
| X | Original loan amount is missing |
| X | Last name of borrower is missing |
| | Current loan balance is not at least \$5,000 |
| X | Date is not within 2 months of the application |
| X | Original loan date of disbursement is missing |
| | Does not specify that it is a college loan |

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

| | |
|---|--|
| X | Original loan amount is not at least \$20,000 |
| X | First & last name of borrower is missing |
| X | Current loan balance is not at least \$5,000 |
| X | Date is not within 2 months of the application |
| | Original loan date of disbursement is missing |
| | Does not specify that it is a college loan |

NAVIENT

 Alerts
  Profile
  Learn

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

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

Loan 50293508011286

| | |
|--------------------------|---|
| 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 |

| | |
|--------------------|----------------------------|
| Loan Type ⓘ | PRIVATE |
| School | NAVIENT PRIVATE LOAN TRUST |
| Current Owner | |
| Disbursement Date | 09/24/2010 |
| Original Principal | \$14,200.00 |
| Cosigner | |