

KAREN H MAHNK
[REDACTED]
[REDACTED]

ACCOUNT NUMBER: [REDACTED]



A Message From Your Lender

06/24/02

Dear KAREN H MAHNK,

We recently arranged for Sallie Mae Servicing to service your loans referred to in this letter. As our agent, they will handle all the administrative and service functions on your account, including providing answers to your questions. You can call them toll-free at (888) 272-5543. We know you will find their service to be of the highest quality. The letter below explains important procedures now in effect. Please take a moment to read about these.

Sincerely yours,

STUDENT LOAN FUNDING, FBNA TRUSTEE

A Message From Sallie Mae

Dear KAREN H MAHNK,

Welcome. We are glad to have you as a customer.

Your loan responsibilities remain the same.

While your loans have a new servicer, your rights and responsibilities are exactly the same as before.

Here's what you can expect next.

Our records show that you are not scheduled to make any payments now. We will send you payment instructions when it is time for you to begin repaying your loans.

If your loans are not subsidized, you are responsible for the interest that accrues. We will add all unpaid accrued interest to your loan principal when you begin repaying your loans. If you prefer to pay the interest as it accrues, please call us.

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