

USA Funds  
C/O Sallie Mae, Inc.  
P.O. Box 9460, PCA MC 8357  
Wilkes-Barre, PA 18773-9460  
Visit our web site at [www.loanpaymentsolutions.org](http://www.loanpaymentsolutions.org)

**SallieMae**

Karen Mahnk  
[REDACTED]  
[REDACTED]

March 27, 2009

Account Number [REDACTED]

Dear Karen Mahnk,

Sallie Mae, Inc. is a servicer of student loans for national and state guarantee agencies.

You recently contacted Sallie Mae (Post Claim Assistance) regarding your education loan(s). We appreciate your concern, and on behalf of your guarantor(s) we look forward to helping you with your loan responsibilities.

Your letter states that you have provided clear evidence that your loans have been paid in full through consolidation with Wachovia (previously Educaid). Research was previously done and found that a consolidation payment was not received and a letter was sent to you on May 6, 2008 advising of this information. We have enclosed a copy of this letter for your review. We have not changed our position and we will take no further action regarding this issue without additional supporting documentation from you. If you have other documentation we have not yet reviewed, please send it to the above listed address.

In addition, if you have contacted your guarantor regarding a dispute on your defaulted education loan(s) and the dispute has not been resolved, you may contact the U.S. Department of Education's Student Loan Ombudsman's office. The Ombudsman is available as a neutral party to work with you and all agencies involved to assist in resolving disputes.

The Ombudsman may be contacted at:

**Office of the Ombudsman**  
**Student Financial Assistance**  
**830 First Street, N. E.**  
**Mail Stop: 5144**  
**Washington, DC 20202-5144**

When your loan(s) defaulted, the guarantor(s) listed at the end of this letter purchased the loan(s) from your lender(s) on 11/28/2008. The guarantor(s) then placed your defaulted loan(s) with a collection contractor to collect on your unpaid loan(s). The collection contractor has programs that might help you repay your loan(s). Please contact your collection contractor at the address and/or telephone number listed below.

The guarantor(s) may have reported the status of your defaulted loan(s) to national credit bureaus. If reported, the default status will remain on your credit report for seven years. In addition, the national credit bureaus will receive updates on your account every 30 days.

As of the date of this letter, your outstanding balance for the next 30-days is \$18,811.43. This balance may include outstanding principal, accrued interest, and collection costs. Remember that interest accrues daily on your account. Your daily interest accrual is \$1.78.

Federal law requires us to inform you that this is an attempt to collect a debt; any information received will be used for that purpose.

If you have additional questions, please contact our office toll free at 800/331-2314 or via e-mail at [pca@salliemae.com](mailto:pca@salliemae.com).

SLM Corporation and its subsidiaries are not sponsored by, or agencies of, the United States of America.

We would appreciate the opportunity to hear your opinion on the service we provided. Please go to [www.advancedsurvey.com/default.asp?surveyid=42744](http://www.advancedsurvey.com/default.asp?surveyid=42744) and participate in a brief survey. We sincerely thank you for helping us understand what opportunities there may be for us to better meet your needs in the future.

Thank you.

**Please note:** At this time, your guarantor(s) has not requested that the U.S. Department of Education seize any portion of your federal tax refund or other federal payments that are due to you. However, if you fail to establish or maintain repayment arrangements with your collection agency, these federal payments may be seized at a later date.

Loan ID	Lender	Guarantor	Servicer	School	Disbursement Amount	Disbursement Date	Current Status
05	BONY TRUST CO NA AS ELT FOR SLM ENT	USA Funds	LOAN SERVICING CENTER FLORIDA	SAINT THOMAS UNIVERSITY	\$5,000.00	02/26/1999	DEFAULT
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06	BONY TRUST CO NA AS ELT FOR SLM ENT	USA Funds	LOAN SERVICING CENTER FLORIDA	SAINT THOMAS UNIVERSITY	\$5,000.00	02/26/1999	DEFAULT
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300/MD

Collection Agency	Loan ID
GENERAL REVENUE CORP. / IN EA	06
PO BOX 6138, MC 8306	05
INDIANAPOLIS, IN 46206-6138	
(800) 537-0873	