



PO BOX 9635
WILKES-BARRE, PA 18773-9635

(800) 722-1300

INVOICE

MAKE CHECK PAYABLE TO:

Navient-Department of Education Loan Services

SEND CHECKS TO OUR PAYMENT ADDRESS:

PO BOX 740351
ATLANTA, GA 30374-0351

ACCOUNT NUMBER:

CURRENT PHONE IS:

Changed your address or phone number?

Please visit Navient.com to update your information.

Please detach and return with payment.

PRINCIPAL BALANCE \$ 10,095.73	LAST PMT REC'D 05/21/12	LAST PMT AMT \$ 471.84	TODAY'S DATE 10/11/14	CORRESPONDENCE ADDRESS: P.O. BOX 9635 WILKES-BARRE PA 18773-9635
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For a loan level breakdown of the above totals please see page 2.

QUARTERLY INTEREST STATEMENT

This statement is to make you aware of your outstanding student loan balance serviced by Navient - Department of Education Loan Services.

Outstanding Interest	\$348.70**
Last Interest Capitalization Date	12/17/13
Aggregate Last Interest Capitalization Amount	897.69
Outstanding Loan Balance	\$10,095.73
Anticipated Repayment Begin Date:	06/17/10

**If the outstanding interest is \$0:

- interest was recently capitalized (added to your loan balance), so an interest capitalization date and amount will be listed above, or
- you've made interest payments

Save Money, Pay Interest: You can avoid interest capitalization by paying the outstanding interest. You are not required to make any payments and will not be considered past due if you choose not to do so. However, you can save money by paying some or all of the interest now. You can even make payments toward the principal balance. Making payments will lower the total amount you have to repay, as any unpaid interest will be capitalized according to the terms of your promissory note. Interest will continue to accrue against the new principal balance.

You can make a payment in one of two easy ways:

- Electronically: for fast payment, go to Navient.com and log onto Manage your Loans(sm). You can make your payments through our online payment program.
- By check: Please make your check payable to Navient - Department of Education Loan Services and send it along with the above invoice to:



Department of Education
P.O. Box 740351 Atlanta,
GA 30374-0351

Amount of Interest Paid: \$

All payments must be remitted in U.S. dollars drawn on a U.S. bank.

Questions? You're welcome to visit us online at Navient.com, or call us toll free at 800-722-1300. We're here to help you Monday - Thursday 8 a.m. to 9 p.m., and Friday 8 a.m. to 8 p.m., ET.

Sincerely,

Navient - Department of Education Loan Services

Important Disclosures:

When you provide a check as payment, you authorize us either to use information from your check to make a one-time electronic fund transfer from your account or to process the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution.

Loan Information

If you have questions or concerns about your account, write to us at the address provided above. The list below includes all the loans in your account with us. Loans marked with a star () are the loans referred to in this letter.*

LOAN ID	LOAN DATE	ORIGINAL LOAN AMOUNT	OUTSTANDING PRINCIPAL	INTEREST RATE	LOAN PROGRAM	TOTAL INTEREST PAID TO DATE	TOTAL AMOUNT PAID TO DATE (Includes Fees, Int and Prin. Paid)
* 01	09/18/08	\$ 2,000.00	\$ 2,655.57	6.800	FFELP	\$ 41.40	\$ 113.68
* 02	09/18/08	\$ 3,500.00	\$ 3,782.72	6.000	FFELP	\$ 52.66	\$ 158.08
* 03	09/10/09	\$ 2,250.00	\$ 2,403.77	5.600	DLSUB	\$ 31.56	\$ 130.48
* 04	09/10/09	\$ 1,000.00	\$ 1,253.67	6.800	DLUNSUB	\$ 19.66	\$ 69.60