

From: CustomerService@Navient.com,

To: GWW1210@AOL.COM,

Subject: We've received your request

Date: Thu, Mar 5, 2020 5:53 pm

NAVIENT.

Department of Education
Loan Servicing

Status of Your Request

REQUEST
RECEIVED

REQUEST IN
PROCESS

REQUEST
REVIEWED

Gordon, we've received your Income Driven Repayment request. Here's what you can expect.

It could take up to 15 business days for us to review and process this request for you. We understand that you want a response as quickly as possible and appreciate your patience.

What you can do

There's nothing you need to do right now.

We're here to help

We want to keep you posted every step along the way. Keep an eye on your inbox, we'll send you an email once we've processed your form.

Please do not respond to this automated message. Emails sent to this address are not monitored.

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X444-01ED

PO BOX 9760
WILKES-BARRE, PA 18773-9760

GORDON W WATTS
2046 PLEASANT ACRE D
PLANT CITY FL 33566-7511

GORDON, your Revised Pay As You Earn (REPAYE) Repayment plan has been approved on your eligible loans.

Your calculated REPAYE plan payment amount: \$0.00
Plan begin date: 03/25/20
Plan end date: 02/25/21

What you need to know

- **You need to renew with documentation of income and certification of family size every year.** If you renew but fail to certify your marital status or family size, we may assume a family size of one for the year. We'll send you a reminder prior to the renewal due date.
- **If you don't renew with the above information by the deadline, you will be removed from the REPAYE plan.** Your loans will be placed on the alternative repayment plan where payments will reflect the amount necessary to repay the loan in full within the lesser of 10 years or the remainder of your forgiveness period (20 or 25 years). Unpaid interest will be capitalized (added to your loan balance).
- **If your financial situation changes, your Monthly Payment Amount can be recalculated.** If your income changes over the next 12 months, you can submit a request to base your payments off your new information.
- **You can exit the REPAYE plan whenever you want.** Let us know and we will update your account. When you exit the plan, Unpaid Interest will be capitalized (added to your principal balance).

What to expect

We'll send you a billing statement that shows your new Monthly Payment Amount. If some of your loans are not currently in repayment, such as loans in a deferral, forbearance or paid ahead status, your monthly billing statement(s) will reflect a lower amount due until those loans have entered repayment.

If you don't receive your billing statement before your next due date, please continue making your payments as previously scheduled.

We're here to help

If you have any questions, visit us online or give us a call.

Account number
9234784906 - 1

Date
03/10/20

Manage your account online
Navient.com

Contact us
800-722-1300

Monday–Thursday, 8 a.m.–9 p.m.
Friday, 8 a.m.–8 p.m. Eastern

Fax
855-281-1771

Save money with Auto Pay: You may be able to earn an interest rate reduction by enrolling in Auto Pay. To enroll, log in to Navient.com and change your payment settings. Check your online account for benefit eligibility.

Para comunicarse en Español con 'Atención al Cliente',
llame gratis al (800) 722-1300, y marque el número correspondiente.

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Important disclosure(s)

Credit bureau reporting

We may report information about your account to credit bureaus. Late payments, missed payments, or default on your account may be reflected in your credit report.

Credit reporting accuracy

If you believe the information we are reporting to the consumer reporting agencies is not accurate or is incomplete, or you want to dispute it, please write us. Include your name, address and account number. Please identify the specific information in question, explain the basis of the dispute, and include all supporting documentation to substantiate the basis of the dispute. Mail your letter to: Navient - Department of Education Loan Servicing, P.O. Box 9635, Wilkes-Barre, PA 18773-9635

Servicing of federal student loans

Your federal student loans referenced in this letter are owned by the U.S. Department of Education. The terms of the federal student loan programs are not determined by Navient, they are established by federal law, in particular by the Higher Education Act of 1965, as amended, and U.S. Department of Education regulations. Among other things, the law and regulations set borrowing limits, interest rates, eligibility for subsidies, repayment plans, capitalization of interest, and loan forgiveness. As your loan servicer, Navient is required to administer your loans on behalf of the U.S. Department of Education in accordance with the law.

Loan Information

DISBURSEMENT DATE	ORIGINAL PRINCIPAL	UNPAID PRINCIPAL	INTEREST RATE	LOAN PROGRAM
02/13/17	\$ 30,719.84	\$ 32,299.30	4.875	DLSUBCONS
02/13/17	\$ 32,710.79	\$ 35,990.63	4.875	DLUSUBCONS

From: CustomerService@navient.com,

To: GWW1210@AOL.COM,

Subject: Your monthly statement is ready

Date: Sun, Mar 29, 2020 6:26 pm

Here's a snapshot



Department of Education
Loan Servicing

Here's a snapshot of your monthly statement.

Total payment due: \$0.00
Due date: 04/25/20

[Pay now](#)

[View statement](#)

..... Other ways you can pay



Call us at 800-722-1300



Send checks or money orders to:
Navient - U.S. Department of
Education Loan Servicing
P.O. Box 4450
Portland, OR 97208-4450



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