



May 28, 2015

Account Number(s):

Dear

The following detailed information pertains to your loan(s) at Edfinancial Services:

Account Summary:

| | |
|--------------------------------|-------------|
| Regular monthly payment amount | \$701.42 |
| Next payment due date | 06/07/2015 |
| Past due amount | \$0.00 |
| Late fees | \$0.00 |
| Principal balance | \$12,052.73 |
| Accrued interest | \$24.25 |
| Capitalized interest | \$902.06 |
| Total balance | \$12,076.98 |

Payment History (last five payments):

| | |
|------------|----------|
| 05/07/2015 | \$701.42 |
| 04/07/2015 | \$701.42 |
| 03/07/2015 | \$701.42 |
| 02/07/2015 | \$701.42 |
| 01/07/2015 | \$701.42 |

Department of Education Loan Summary:

| Loan | Loan Type | Status | Original Loan Amount | Current Principal Balance | Interest Rate | First Disbursement Date | Consumer Account Number |
|------|-----------------|-----------|----------------------|---------------------------|---------------|-------------------------|-------------------------|
| 1 | DRCT SCH CONSOL | REPAYMENT | \$37,500.00 | \$6,493.24 | 3.50% | 06/01/2006 | |
| 2 | DRCT SCH CONSOL | REPAYMENT | \$31,556.74 | \$5,559.49 | 3.50% | 06/01/2006 | |

Visit www.Edfinancial.com and click "Manage My Account" to access your account information, sign up for automatic payments through KwikPay® and apply for a deferment or forbearance, and much more!

Sincerely,

Edfinancial Services



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Scheduled Payments (add new)

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No scheduled payments at this time.

Make A Payment

* Scheduled payments can take up to 2 business days to process.

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Payment History

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| Payment Date | Description | Amount | Principal | Interest | Fees |
|--------------|-------------|----------|-----------|----------|--------|
| 5/7/2015 | Kwikpay | \$701.42 | \$664.85 | \$36.57 | \$0.00 |
| 4/7/2015 | Kwikpay | \$701.42 | \$661.68 | \$39.74 | \$0.00 |
| 3/7/2015 | Kwikpay | \$701.42 | \$663.74 | \$37.68 | \$0.00 |
| 2/7/2015 | Kwikpay | \$701.42 | \$657.76 | \$43.66 | \$0.00 |
| 1/7/2015 | Kwikpay | \$701.42 | \$655.80 | \$45.62 | \$0.00 |
| 12/7/2014 | Kwikpay | \$701.42 | \$655.39 | \$46.03 | \$0.00 |
| 11/7/2014 | Kwikpay | \$701.42 | \$651.91 | \$49.51 | \$0.00 |
| 10/7/2014 | Kwikpay | \$701.42 | \$651.65 | \$49.77 | \$0.00 |
| 9/7/2014 | Kwikpay | \$701.42 | \$648.06 | \$53.36 | \$0.00 |
| 8/7/2014 | Kwikpay | \$701.42 | \$646.14 | \$55.28 | \$0.00 |
| 7/7/2014 | Kwikpay | \$701.42 | \$646.07 | \$55.35 | \$0.00 |
| 6/7/2014 | Kwikpay | \$701.42 | \$642.30 | \$59.12 | \$0.00 |
| 5/7/2014 | Kwikpay | \$701.42 | \$642.38 | \$59.04 | \$0.00 |
| 4/7/2014 | Kwikpay | \$701.42 | \$638.51 | \$62.91 | \$0.00 |
| 3/7/2014 | Kwikpay | \$701.42 | \$642.86 | \$58.56 | \$0.00 |
| 2/7/2014 | Kwikpay | \$701.42 | \$634.72 | \$66.70 | \$0.00 |
| 1/7/2014 | Kwikpay | \$701.42 | \$632.82 | \$68.60 | \$0.00 |
| 12/7/2013 | Kwikpay | \$701.42 | \$633.22 | \$68.20 | \$0.00 |
| 11/7/2013 | Kwikpay | \$701.42 | \$629.09 | \$72.33 | \$0.00 |
| 10/7/2013 | Kwikpay | \$701.42 | \$629.61 | \$71.81 | \$0.00 |
| 9/7/2013 | Kwikpay | \$701.42 | \$625.36 | \$76.06 | \$0.00 |
| 8/7/2013 | Kwikpay | \$701.42 | \$623.50 | \$77.92 | \$0.00 |
| 7/7/2013 | Kwikpay | \$701.42 | \$624.22 | \$77.20 | \$0.00 |
| 6/7/2013 | Kwikpay | \$701.42 | \$619.80 | \$81.62 | \$0.00 |
| 5/7/2013 | Kwikpay | \$701.42 | \$620.66 | \$80.76 | \$0.00 |
| 4/7/2013 | Kwikpay | \$701.42 | \$616.13 | \$85.29 | \$0.00 |
| 3/7/2013 | Kwikpay | \$701.42 | \$622.71 | \$78.71 | \$0.00 |
| 2/7/2013 | Kwikpay | \$701.42 | \$612.47 | \$88.95 | \$0.00 |
| 1/7/2013 | Kwikpay | \$701.42 | \$610.64 | \$90.78 | \$0.00 |