

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

SallieMae

December 09, 2008

Account Number. [REDACTED]

Dear [REDACTED]

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

Your request to have your repayment obligation on the loan(s) listed below discharge due to your total and permanent disability was received and reviewed. The guarantor of your loan(s) has made a preliminary determination that you appear to meet the eligibility criteria for loan discharge due to a total and permanent disability.

Your loan(s) are in the process of being assigned to the U.S. Department of Education (ED). Several steps must be taken to complete the assignment process. Filing the claims paperwork with ED and gathering the necessary documents are the two main components of this process. This process will take approximately 10-12 weeks to complete. Once assigned, ED will review your discharge application and make an initial determination of your eligibility for discharge. ED will notify you of its initial determination.

If ED makes an initial determination that you meet the criteria for a discharge of your loan(s), ED will place the loan(s) in a conditional discharge status for a period of up to three years from the date your physician certified that you are totally and permanently disabled. During the conditional discharge period, you are not obligated to make payments on your loan(s) that are in a conditional discharge status, and interest will not accrue. ED will contact you during this period to obtain information about your income from employment.

You will be relieved of all obligations to repay the loan(s) listed below only if ED grants a final discharge of your loan(s). ED will grant a final discharge if, throughout the conditional period, you continue to meet the eligibility criteria for discharge. You will remain eligible if you do not borrow any additional Title IV federal student aid and you do not have annual earnings from work in excess of the poverty level for a family of two. There is information about the poverty level guidelines on the U.S. Department of Health and Human Services web site:

<http://aspe.hhs.gov/poverty/poverty.htm>

If ED grants a final discharge and relieves you of the obligation to repay the loan(s), it will return to you any payments received on the discharged loan(s) after the date the physician signed your application. All payments received from the date your conditional discharge period began have been forwarded to ED.

If ED determines, either when it makes its initial determination or at any time during the conditional discharge period, that you do not meet the criteria for loan discharge, the prior status of your loan(s) will be reinstated and you will again be obligated to repay the loan(s). You will not have to pay interest for the conditional discharge period. ED will hold and service your loan(s), and you will make your payments to ED.

ED will mail you an acknowledgement when it receives your account. Please note that it may take as long as six to 12 months before you receive further communication from ED. If after this period you have not received any communication from ED related to this request, contact ED's servicer, Affiliated Computer Services (ACS), at 888/869-4169.

Thank you.