

Rev 8/11/03

USA Funds
C/O Sallie Mae Servicing, L.P.
P.O. Box 6180
Indianapolis, IN 46206-6181
Visit our web site at www.usafunds.org



PCA@salliemae.com

August 7, 2003

Dear

Sallie Mae Servicing L.P. (Sallie Mae) is a servicer of student loans for national and state guarantee agencies. The disability discharge request you filed for the loan(s) listed below 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.

As a next step, your loan(s) will be assigned to the Department of Education (ED) which 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, that will last up to three years from the date you became totally and permanently disabled, as certified by a physician. 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 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 website:

<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 you became totally and permanently disabled as certified by a physician. All payments received to date 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.

You should expect to hear from ED regarding your loan(s) status within 90-120 days. If after 120 days you have not heard from ED's servicer, Affiliated Computer Services (ACS), you may call them directly at 888/869-4169.

Conditional discharge

Guarantor	Disbursement Date	Disbursement Amount
UNITED STUDENT AID FUNDS	07/10/92	\$1,615.00
UNITED	08/26/92	\$1,615.00

STUDENT
AID FUNDS

UNITED STUDENT AID FUNDS	08/22/91	\$2,000.00
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UNITED STUDENT AID FUNDS	01/16/92	\$2,000.00
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UNITED STUDENT AID FUNDS	07/10/92	\$653.00
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UNITED STUDENT AID FUNDS	08/26/92	\$653.00
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UNITED STUDENT AID FUNDS	10/09/90	\$2,000.00
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UNITED STUDENT AID FUNDS	03/11/91	\$2,000.00
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UNITED STUDENT AID FUNDS	08/22/91	\$2,000.00
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UNITED STUDENT AID FUNDS	01/16/92	\$2,000.00
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On behalf of the guarantor listed within this letter, we are pleased to inform you that we have requested the U.S. Department of Education to notify the U.S. Department of the Treasury to suspend our notice to intercept any federal monies you would be eligible to receive, including federal tax refunds. However, please understand that there may be some delay before this request for suspension takes effect, because the U.S. Department of the Treasury must complete a number of steps to implement this request. If you expect to receive a federal income tax refund or other federal monies, we advise that you wait at least four weeks before filing your return, or call the IRS at 800-829-1040 to confirm that your refund will not be withheld on account of this debt.

Additionally, please understand that we will reinstate the interception of your federal tax refund, without prior notice, if the circumstances on which this suspension is based should change (e.g., your loan(s) is no longer consider eligible for discharge).

This notice only applies to the guarantor listed within this letter. Also, if your federal income tax refund has already been applied to your student loan(s), this notice does not ensure that we will return your refund.

Thank you.

211/cxh

SALLIE MAE GUARANTEE SERVICES
P.O. Box 6180
INDIANAPOLIS IN 46206-6180



August 10, 2003

On behalf of your student loan guarantor, United Student Aid Funds, Inc., please be advised that we have requested the U.S. Department of Education to notify the U.S. Department of Treasury to suspend our previous request to offset any federal monies you would be eligible to receive, including federal tax refunds, to pay the defaulted student loan debt(s) you owe.

There may be some delay before this request for suspension of offset takes effect, because the U.S. Department of Treasury must complete a number of steps to implement this request. If you expect to receive a federal income tax refund, or are expecting federal monies, it could take at least four weeks before this suspension will be processed. Therefore, we advise you to wait at least four weeks before filing your tax return. Should you have questions about your tax offset, or any federal monies that may be due to you, please contact the Internal Revenue Service at 1-800-829-1040. This notice does not indicate or guarantee that any federal monies or tax offsets previously incepted from you will be refunded, nor does it indicate that you are no longer responsible for a debt.

It is important to note, the request for interception of your federal tax refund, and any other federal monies you may be eligible to receive, will automatically be reinstated without any further notice to you if the circumstances that resulted in this suspension of offset change. For example, if you fail to make timely payments, your debt is determined to be non-dischargeable through bankruptcy, and/or a determination is made as to the collectability of your debt(s).

* This notice applies to the guarantor listed within this letter only. If you received offset notification from any other non-profit guaranty agency or the Department of Education regarding any other student loan/grant debt, you must contact the agency responsible for that action.

Please be advised, if you are not in a bankruptcy status, this is an attempt to collect a debt and any information obtained will be used for this purpose.

If you have any questions about the situation that resulted in this notification, please call 1-800-331-2314.