



DO NOT S CASH
MAKE CHECKS PAYABLE TO:
U.S. DEPARTMENT OF EDUCATION
SHOW YOUR SOCIAL SECURITY NUMBER
ON YOUR CHECK

NOTE NAME/ADDRESS/PHONE NO. CHANGES ON BACK



PAYMENT D	PAY. DUE DATE	MONTHLY PAYMENT
440.00	OCT 05 2006	224.00
ACCOUNT NO.	PRINCIPAL BAL.	INTEREST
	11,201.37	13,418.94
PENALTY CHARGES	FEES & COSTS	TOTAL BALANCE
0.00	6,155.04	30,775.35
LAST PMT. AMT	LAST PMT. DATE	CLOSING DATE
0.00		SEP 13 2006
AMOUNT PAID:		

SEND PAYMENT TO:

1 of 2
Stacia

NATIONAL PAYMENT CENTER
US DEPARTMENT OF EDUCATION
PO BOX 4169
GREENVILLE TX 75405-4169

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PLEASE REINCH AND RETURN THE ABOVE PORTION OF THE BILL WITH CHECK PAYABLE TO U.S. DEPT. OF EDUCATION
KEEP THIS PORTION FOR YOUR RECORDS

U.S DEPARTMENT OF EDUCATION DEBT COLLECTION BILL

IMPORTANT ANNOUNCEMENT: THE EMERGENCY UNEMPLOYMENT COMPENSATION ACT OF 1991 (P.L. 102-164), AMENDED THE HIGHER EDUCATION ACT OF 1965 TO INCLUDE SECTION 488(A) WHICH NOW ALLOWS THE U.S. DEPARTMENT OF EDUCATION (ED) TO REQUIRE EMPLOYERS, WHO EMPLOY AN INDIVIDUAL WHO IS NOT REPAYING THEIR DEFAULTED STUDENT LOAN, TO BEGIN DEDUCTING FIFTEEN PERCENT OF THE DEBTOR'S TAKE-HOME PAY IN ORDER TO RECOVER THE ENTIRE BALANCE DUE. UNDER THIS AUTHORITY, NO LEGAL ACTION IS REQUIRED TO OBTAIN ADMINISTRATIVE COOPERATION FROM THE EMPLOYER. THIS NOTICE IS INTENDED AS AN ADVISORY TO ENCOURAGE THOSE, NOT CURRENTLY PAYING, TO MAKE ARRANGEMENTS TO VOLUNTARILY REPAY THEIR STUDENT LOANS BEFORE MORE SERIOUS ACTIONS ARE TAKEN AGAINST THEM. IF YOU HAVE RECEIVED THIS NOTICE, AND ARE NOT CURRENTLY MEETING YOUR ESTABLISHED REPAYMENT SCHEDULE, SEND YOUR CHECK, ALONG WITH THIS COUPON, FOR THE AMOUNT SHOWN, TO THE ADDRESS NOTED ABOVE OR MAKE REPAYMENT ARRANGEMENTS BY CALLING THE APPROPRIATE PHONE NUMBER PROVIDED IN THIS NOTICE. THANK YOU FOR YOUR COOPERATION.

PLEASE CALL THE APPROPRIATE TELEPHONE NUMBER SHOWN IN THE LOWER LEFT-HAND CORNER OF THIS STATEMENT. DO NOT SEND COMMUNICATIONS, OTHER THAN NAME AND/OR ADDRESS CHANGES, WITH YOUR PAYMENT. ALL COMMUNICATIONS REGARDING YOUR ACCOUNT MUST BE SENT TO THE ADDRESS SHOWN BELOW.

MONTHLY PAYMENT	PAST DUE AMT.	PAY THIS AMT.
224.00	224.00	448.00

DEBT	PRINCIPAL BAL.	INTEREST	ADMIN. COSTS	PEN. CHARGES	FEES	DEBT TOTAL
	1,822.90	2,098.97	0.00	0.00	980.46	4,902.33
	5,664.47	5,939.52	0.00	0.00	2,900.99	14,504.98
	800.00	1,158.95	0.00	0.00	489.73	2,448.68
	1,800.00	2,607.66	0.00	0.00	1,101.91	5,509.57
	743.00	1,076.38	0.00	0.00	454.84	2,274.22
	371.00	537.46	0.00	0.00	227.11	1,135.57

ADDRESS ALL WRITTEN REPLIES TO:	TOLL FREE NUMBER:
VAN RU CREDIT CORPORATION P. O. BOX 1027 SKOKIE IL 60076-8027	LOCAL (888) 337-8331 IN STATE (888) 337-8331 OUT OF ST. (888) 337-8331 ASK FOR SECTION 568

TOTAL BALANCE	30,775.35
PAYMENT DUE DATE:	OCT 05 2006
CLOSING DATE:	SEP 13 2006