

P.O. Box 1027  
Skokie, IL 60076-1027



Address Service Requested

#BWNFTZF #VAD3920152105080#

PENALTY CHARGES	FEES & COSTS	TOTAL BALANCE
\$0.00	\$1,069.70	\$5,348.62
NOTE NAME / ADDRESS / PHONE NO. CHANGES ON BACK		AMOUNT PAID:

Collection Fees

RETURN THIS PORTION WITH YOUR PAYMENT

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

Send Payment To:

National Payment Center  
US Department of Education  
P.O. Box 4169  
Greenville Tx 75403-4169



KEEP THIS PORTION FOR YOUR RECORDS

DATE: August 24, 2005

This notice regarding your account, with the U.S. Department of Education, is from Van Ru Credit Corporation. The U.S. Department of Education has placed your account with us for collection.

The above Total Balance is the amount you owe as of the date of this letter. Because of interest and collection costs, the amount due on the date you pay may be different. Hence, if you pay the amount shown above, an adjustment may be necessary after we receive your payment, in which event we will inform you.

Unless you notify this office within 30 days after receiving this notice that you dispute the validity of this debt or any portion thereof, this office will assume the debt is valid. If you notify this office in writing within 30 days from receiving this notice that you dispute the validity of this debt or any portion thereof, this office will obtain verification of the debt or obtain a copy of a judgment and mail you a copy of such judgment or verification. If you request this office in writing within 30 days after receiving this notice, this office will provide you with the name and address of the original creditor, if different from the current creditor.

Our office hours are:  
Monday-Thursday, 8am-9pm(CST)  
Friday, 8am-5pm(CST)  
Saturday and Sunday, 8am-12pm(CST)

You can reach us at our toll free number 1-888-337-8331

All written correspondence must be sent to the following address:

PO Box 1027  
Skokie, Il. 60076-1027

**This communication is from a debt collector attempting to collect a debt, and any information obtained will be used for that purpose.**