June 25, 2024

Repayment Schedule Change

The schedule to repay one or more of your loan(s) has changed. Please review the enclosed Repayment Schedule which includes your minimum Monthly Payment Amount, Total Number of Payments to be made, and your Due Date.

Changes such as interest rate, balance, payment amount, number of allowable months to repay, due date, repayment plan, and/or status (e.g., deferment/forbearance) may result in future Repayment Schedule changes.

Important Information About Your Repayment Schedule

- Do you have multiple loans? If so, you may receive separate Repayment Schedules.
- If you have a past and/or a current amount due under your prior Repayment Schedule, those payments remain due unless they have been paid or deferred.
- Are you signed up for Auto Pay? If not, consider signing up! You’ll never forget a payment, and you could receive a 0.25% interest rate reduction. To enroll, log in to your account at mohela.studentaid.gov and select Payments & Billing. If you are already enrolled in Auto Pay, payment currently due under the prior Repayment Schedule is expected to be withdrawn via Auto Pay, including any additional amount you have requested.
- Have you requested an additional amount to be withdrawn via Auto Pay? If so, any additional amount you requested to be withdrawn will continue to be withdrawn, in addition to the new payment amount for the due date listed on this Repayment Schedule.
- Want to pay your loan off faster? You have the option to make more frequent or additional payments at any time.
- This is an estimate of repayment and may be recalculated in the future to pay off within the number of months allowed for your loan program.

Important Information to Manage Your Loans

MOHELA is an official servicer of Federal Student Aid, an office of the U.S. Department of Education.

Learn more at StudentAid.gov

TTY Dial 711 | 1-888-866-4352 (Toll Free) | mohela.studentaid.gov

NMLS #1442770
• Log in to mohela.studentaid.gov to manage your loans and contact information.
• Monthly billing statements will be sent to you at least 21 days prior to your due date.
• You can request a change to your due date.
• You can request a change to your repayment plan at any time. Go to mohela.studentaid.gov or StudentAid.gov to review your options.
• Options to postpone payment through deferment or forbearance, discharges, cancellations, forgiveness, and consolidation may be available.

REPAYMENT SCHEDULE

Prior Principal Balance +
Capitalized Interest +
Current Principal Balance =
Accrued Unpaid Interest +
Amount to be Repaid =
Interest Payable +
Total Amount to be Repaid =

Repayment Plan: INCOME-DRIVEN REPAYMENT (IDR)

<table>
<thead>
<tr>
<th>Number of Payments</th>
<th>Payment Amount</th>
<th>Payment Start Date</th>
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<tbody>
<tr>
<td>12</td>
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<tr>
<td>120</td>
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