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November 2, 2011

Dear Borrower:

We understand that you are in the process of rehabilitating your defaulted student loan debt, under which upon making nine full payments during a ten-month period, your debt will no longer be in default, and you will become eligible for the same benefits that were available to you before your debt defaulted.

We are upgrading the system we use to manage student loan collection records. We first estimated that the upgrade would be completed by the end of October but it is now scheduled to be completed by the end of November. During this transition we continue to make regular collections but are unable to make changes to debt status in the system. As a result, your debt will not be rehabilitated until sometime in November.

Your record of repayment is commendable and we request that you continue making timely payments as usual. Doing so will ensure that your loan will be fully rehabilitated immediately following conversion to the upgraded system.

Your collection agency is aware of this situation and will answer any questions that you may have. If you would like to discuss the matter further with a representative from the Department of Education's Office of Federal Student Aid, you may contact our customer service call center at 1-800-621-3115.

Sincerely,

Dwight Vigna  
Director, Default Division  
Federal Student Aid  
U.S. Department of Education

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[www.FederalStudentAid.ed.gov](http://www.FederalStudentAid.ed.gov)  
1-800-4-FED-AID