

**PLAINTIFF'S EXHIBIT 21**  
**HUMPHREY'S COLLEGE INFORMATION**





*Humphreys*  
COLLEGE

March 25, 2010

Tiffany Anderson  
2 North Avena  
Lodi, CA 95240

Dear Ms. Anderson:

Congratulations! I am pleased to confirm your admission to Humphreys College. The decision to continue your education is an important and valuable one for your future success, and I personally commend you for that choice. I am sure that in the years to come, you will grow academically, professionally, and personally at Humphreys College.

To begin classes, it is necessary that you complete two steps. Your attention to these items will simplify your enrollment process and provide you with the best opportunity to enroll in the right courses.

First, unless you have successfully completed college-level English and mathematics courses at another college, you will need to take a placement exam. The results are used to determine your placement in English and mathematics courses at Humphreys College. Please call the Admissions Office to schedule a time for your placement exam (if needed).

Second, all new students will need to meet with an admission counselor for registration. Upon completion of your placement exam, a counselor will be available to register you prior to the start of the quarter.

Additionally, it is necessary that you request transcripts from your high school and any and all other colleges you may have previously attended. Transcripts are necessary to apply for grants and to qualify for certificates and degrees at the College.

Early completion of these requirements will facilitate your entry into Humphreys College. I hope that your experiences will be educationally rewarding and will meet your goals. Good luck and welcome to Humphreys College!

Sincerely,

Dr. Robert Humphreys Jr.  
Dean of Instruction





*Humphreys*  
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July 12, 2010

Tiffany Anderson  
2 North Avena Ave  
Lodi, CA 95240

Dear Tiffany:

On behalf of the faculty and staff of the College, it gives me great pleasure to congratulate you on your recent achievement. Your academic performance during the quarter places you on the Dean's List of Honor Students.

Only those students who attend full-time and have a current grade point average of at least a 3.5 qualify. As a member of this elite group, you represent the top 12.5% of the entire student body.

The College extends its appreciation for your efforts and urges you to continue your successful approach to your education. You challenge your teachers, inspire your fellow students, and you will personally benefit throughout your life because of your commitment to excellence.

Congratulations on an outstanding quarter.

Sincerely,

Bob Humphreys, Ph.D.  
Dean of Instruction





*Humphreys*  
COLLEGE

2/10/2015

Tiffany K Anderson  
2 N. Avena  
Lodi, CA 95240

Hello Tiffany,

The servicer(s) — listed below — of your student loans have informed us that your loan payments are past due. You may be facing financial circumstances beyond your immediate control, but you need to take action to ensure that you do not default on your student loans. If you can't afford to make your payments, there are options to help you.

If you don't see all of your loan servicers listed below or want to check the status of all of your federal student loans, visit the National Student Loan Data System website at [www.nslds.ed.gov](http://www.nslds.ed.gov).

I would also be happy to help you resolve your delinquency status. Please call me immediately!

Contact data for your servicer(s) is noted below:

Department of Education / FedLoan  
<http://www.myfedloan.org>  
800.699.2908

Sincerely,

Mary L. Varela  
Default Prevention Specialist  
[mary.varela@humphreys.edu](mailto:mary.varela@humphreys.edu)  
(209) 235-2953