

DEPT 639 3880837318057
PO BOX 4115
CONCORD CA 94524



FOR RETURN MAIL PURPOSES ONLY



ADDRESS SERVICE REQUESTED



TIFFANY ANDERSON
PO BOX 477
LODI CA 95241-0477



Humphreys Law School
Defaulted Loans
refer to WCAB Exposure
Kaiser Letters



Texas Guaranteed Student Loan Corp.
 (DBA/Texas Guaranteed/TGSLC in certain states)
 PO Box 8558
 Round Rock TX 78683-8558
 (877) 812-0299 / Fax (877) 812-0591

ACCOUNT IDENTIFICATION

Client: U S DEPARTMENT OF EDUCATION

Principal Balance	:\$ 33,889.29
Interest	:\$ 6,195.60
Penalty Charges	:\$ 0.00
Fees & Costs	:\$ 9,756.67
Total Balance	:\$ 49,841.56

Account No: 5003966

TIFFANY ANDERSON
 PO BOX 477
 LODI, CA 95241-0477

May 17, 2018

Help Us Help You

Over the past several years we have helped thousands of borrowers resolve their defaulted student debt. Our experience has shown borrowers will honor their promise to repay given the chance to do so based upon their income and expenses. We therefore suggest you telephone our toll free number (877) 812-0299 so we may help you. Some of the options available to you are:

- Compromise or waive a portion of your debt for payment of the remaining balance.
- Rehabilitating your loan by demonstrating your commitment to repay monthly. Accounts that successfully rehabilitate will receive a waiver of the remaining collection costs at the time of rehabilitation.
- Establishing an affordable monthly payment plan based upon your income and verifiable financial information.
- Consolidation of your loan(s) into a new loan

Working together with our Customer Support Staff, we are confident one of these options can fit your needs.

If you do not make arrangements to pay the account in full or agree to an acceptable payment plan, we may forward this account to the U.S. Department of Education (ED) for Administrative Wage Garnishment or litigation in Federal Court.

The Debt Collection Improvement Act, 31 U.S.C. 3720D and 31 C.F.R. 285.11 authorizes ED to garnish 15% of those individuals' wages who refuse to pay their legal obligations to ED, without having to bring action in Federal Court.

THIS HAS BEEN SENT TO YOU BY A DEBT COLLECTOR. THIS IS AN ATTEMPT TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

SEE THE REVERSE SIDE OF THIS LETTER FOR IMPORTANT INFORMATION.

ONE OF THE NOTICES BELOW MAY APPLY TO YOU. PLEASE REVIEW THE FOLLOWING INFORMATION.

FOR MILITARY PERSONNEL

If you are currently serving active duty or have served in the uniformed services within the prior 180 days, you may qualify for lower interest rate and reduction in collection fees through the Servicemembers Civil Relief Act (SCRA). To obtain more information, please contact our office or on-line at www.studentaid.ed.gov.

The California state Rosenthal Fair Debt Collection Practices Act and the federal Fair Debt Collection Practices Act require that, except under unusual circumstances, collectors may not contact you before 8 a.m. or after 9 p.m. They may not harass you by using threats of violence or arrest or by using obscene language. Collectors may not use false or misleading statements or call you at work if they know or have reason to know that you may not receive personal calls at work. For the most part, collectors may not tell another person, other than your attorney or spouse, about your debt. Collectors may contact another person to confirm your location or enforce a judgment. For more information about debt collection activities, you may contact the Federal Trade Commission at 1-877-FTC-HELP or www.ftc.gov.

NORMAL BUSINESS HOURS FOR TEXAS GUARANTEED STUDENT LOAN CORP. (DBA/TEXAS GUARANTEED/TGSLC IN CERTAIN STATES) ARE MONDAY - THURSDAY 8:00 A.M. TO 8:00 P.M., FRIDAY 8:00 TO 5:00 P.M., AND SATURDAY 8:30 A.M. TO 12:30 P.M..

As of the date of this letter, you owe the amount stated on the reverse side of this letter. Because your credit agreement may require you to pay interest on the outstanding portion of your balance, as well as late charges and costs of recovery, which vary from day to day, as you agreed in your credit agreement, the amount required to pay your account in full on the day you send payment may be greater than the amount stated here. If you pay the amount stated here, an adjustment may be necessary after we receive your payment. In that event, we will notify you of any adjustment in your balance. We encourage you to call prior to making a payment intended to pay your account in full.

NOTE CHANGES ONLY

FIRST NAME MI

LAST NAME

ADDRESS

CITY HOME PHONE - -

STATE ZIP - WORK PHONE - -