Repayment Obligation / Schedule Disclosure Statement

This document is the Repayment Schedule Disclosure Statement which is provided for in the promissory note(s) you signed under the Federal Family Education Loan Program or William D. Ford Federal Direct Loan Program. You must repay your loan(s) in compliance with the schedule set forth below.

Summary of Loans Entering Repayment:

Disb	Loan	Repay	Principal	Interest	Repayment	Payment	Monthly
Date	Program	Start/ Defer	Balance	Rate	Plan	Amount	Due Date
		End Date					
08/05/12	UNSTFD	11/15/13	\$9,500.00	6.8%	L	\$72.50	08
10/07/11	DLSTFD	11/15/13	\$8,300.00	6.8%	CA	\$53.90	08
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	1				+		
	 				1		

Total Current Payment Due Monthly: \$126.40 (see back for additional repayment term details)

Estimated Total to be Repaid:

Unpaid Principal Balance \$17,800.00 Accrued Unpaid Interest to be Capitalized* + \$1,598.17 Amount to be Repaid = \$19,398.17 Interest Payable + \$5,746.33 Total Amount to be Repaid = \$25.144.50

^{*} Excludes the \$0.00 you've already paid.

Repayment Plan	Repayment Plan Description	Number of Payments	Payment Amount	Payment Start Date
L	Standard	119	\$72.50	12/08/13
CA	Pay As You Earn	12	\$53.90	12/08/13
CA	Pay As You Earn Pay As You Earn	129	\$88.40	12/08/14

Student Name (Parent PLUS Loans Only):

Disb Date	Loan Program	Student
08/05/12	UNSTFD	Matthew
08/05/12	DLSTFD	Matthew

Disb Date	Loan Program	Student

Disbursement Date	Date this specific loan was first disbursed.	
Estimated Total to be Repaid	This is an estimate of the total amount that you will repay on these loans based on your unpaid principal balance and interest accrual (accrued unpaid interest to be capitalized and interest payable over the life of your loan).	
Interest Rate	The current fixed or variable interest rate for this loan.	
Loan Program	The type of loan. This information is helpful in determining which repayment plans for which you may qualify. DLSTFD — Direct Subsidized Stafford Loan DLUNST — Direct Unsubsidized Stafford Loan DLPLGB — Direct Student PLUS Loan DLPLUS — Direct Parent PLUS Loan DLSCNS — Direct Subsidized Consolidation Loan DLUCNS — Direct Unsubsidized Consolidation Loan DLCNSL — Direct Consolidation Loan DLCNSL — Direct Parent PLUS Consolidation Loan DLSSPL — Direct Subsidized Spousal Consolidation Loan DLUSPL — Direct Unsubsidized Spousal Consolidation Loan DLSPCN — Direct Spousal Consolidation Loan DLSPCN — Direct Spousal Consolidation Loan TEACH — Direct TEACH Loan STFFRD — Federal Stafford Loan UNSTFD — Federal Unsubsidized Stafford Loan PLUS — Federal Parent PLUS SUBCNS — Subsidized Consolidation Loan UNCNS — Unsubsidized Consolidation Loan CNSLDN — Consolidation Loan	
Monthly Due Date	When the payment is due to MOHELA each month.	
Number of Payments	The amount of payments you will be required to make at the Payment Amount listed on Page 3.	
Payment Amount	The monthly payment due for this loan.	
Payment Start Date	Date the Payment Amount listed will begin or change.	
Principal Balance	The principal amount remaining to be paid on this loan. This does not include accrued interest and is not your payoff amount.	
Repayment Plan	The repayment plan for this loan. See the Repayment Plan Description on Page 4.	
Repayment Plan Description	The detailed name of your repayment plan. Learn more about repayment plans on www.mohela.com.	
Repayment Start/ Deferment End Date	The date your loans either entered repayment or your school deferment ended.	
Student	First name of the student for which the PLUS loan was taken out (if applicable).	
Total Current Payment Due Monthly	Total amount due for the loans listed in this Repayment Obligation.	