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 <br> Date | Loan <br> Program | Repay <br> Start/ Defer <br> End Date | Principal <br> Balance | Interest <br> Rate | Repayment <br> Plan | Payment <br> Amount | Monthly <br> Due 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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Total Current Payment Due Monthly: $\$ 126.40$ (see back for additional repayment term details)

## Estimated Total to be Repaid:

Unpaid Principal Balance
Accrued Unpaid Interest to be Capitalized*
Amount to be Repaid
Interest Payable
Total Amount to be Repaid

* Excludes the $\$ 0.00$ you've already paid.
\$ 17,800.00
\$ 1,598.17
\$ 19,398.17
$\$ 5,746.33$
\$ 25.144.50

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| Repayment Plan | Repayment Plan Description | Number of Payments | Payment Amount | $\begin{aligned} & \text { Payment } \\ & \text { Start Date } \end{aligned}$ |
| :---: | :---: | :---: | :---: | :---: |
| L | Standard | 119 | \$72.50 | 12/08/13 |
| CA | Pay As You Earn | 12 | \$53.90 | 12/08/13 |
| CA | Pay As You Earn | 129 | \$88.40 | 12/08/14 |
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Student Name (Parent PLUS Loans Only):

| Disb <br> Date | Loan <br> Program | Student |
| :---: | :---: | :---: |
| 08/05/12 | UNSTFD | Matthew |
| $08 / 05 / 12$ | DLSTFD | Matthew |
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| Disb Date | Loan <br> Program | Student |
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| 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. <br> DLSTFD - Direct Subsidized Stafford Loan <br> DLUNST - Direct Unsubsidized Stafford Loan <br> DLPLGB - Direct Student PLUS Loan <br> DLPLUS - Direct Parent PLUS Loan <br> DLSCNS - Direct Subsidized Consolidation Loan <br> DLUCNS - Direct Unsubsidized Consolidation Loan <br> DLCNSL - Direct Consolidation Loan <br> DLPCNS - Direct Parent PLUS Consolidation Loan <br> DLSSPL - Direct Subsidized Spousal Consolidation Loan <br> DLUSPL - Direct Unsubsidized Spousal Consolidation Loan <br> DLSPCN - Direct Spousal Consolidation Loan <br> TEACH - Direct TEACH Loan <br> STFFRD - Federal Stafford Loan <br> UNSTFD - Federal Unsubsidized Stafford Loan <br> PLUS - Federal Parent PLUS <br> SUBCNS - Subsidized Consolidation Loan <br> UNCNS - Unsubsidized Consolidation Loan <br> 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. |

