

AUTODATE

REDACTED

Dear

As I write this letter, the lender could be filing a default claim against you. Why won't you help yourself? Are you ready to give up your rights to forbearance and/or deferment options? Are you ready to lose your tax refund or have your wages garnished?

If you are unemployed or having financial difficulties, you may still have time to bring your account current! You may be able to exercise the right to delay your payments through deferment or forbearance options. Whatever the problem for not paying on your Federal Student Loan(s) a solution is available.

ACT NOW! Pick up the phone and call me at Redacted by HELP Committee. I can help you avoid defaulting before it is too late.

Sincerely,

Redacted by HELP Committee

Loan Management Advisor

Enclosure

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Concorde Career Colleges, Inc.
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