



NAVIENT

123 Justison Street
Wilmington, Delaware 19801
(877) 550-1382

Ashley [REDACTED]
[REDACTED]
Brooklyn, NY 11226

October 24, 2018
Reference Number: [REDACTED]
[REDACTED]

Total Current Balance Due: \$154,571.53
Settlement Amount: \$40,000.00

Settlement Offer

Dear Ashley [REDACTED]

Navient is willing to settle your below-referenced loan(s) if we receive the following payment(s):

<u>Payment Amount</u>	<u>Payment Due Date</u>
\$40,000.00	October 31, 2018

To accept this offer, you must ensure we receive all of the required payments by the corresponding due dates listed above via our electronic payment system. Once we receive all of the required payments and the funds clear, we will consider the loan(s) to be settled in full. We will then stop all further collection activities regarding the loan(s) and report the status as "paid in full for less than the full balance" on your credit report.

If we do not receive all of the required payments on or before the due dates listed above, any payments received while the offer was open will be applied toward the outstanding balance of the loan(s), but we will not consider the loan(s) to be settled. You and any cosigners would remain responsible for repayment of the entire unpaid balance of the loan(s) pursuant to the original loan agreement(s).

Questions? Contact us at 877-550-1382. We're here to help Monday – Thursday 8 a.m. to 9 p.m., and Friday 8 a.m. to 5 p.m., ET.

Sincerely, Navient

Loan ID(s): [REDACTED]
[REDACTED]
[REDACTED]

This is an attempt to collect a debt and information obtained will be used for that purpose.

IMPORTANT NOTICE

This notice is intended to help you understand potential tax treatment when a debt is settled or forgiven. Navient is generally required to file an IRS form 1099-C at the end of each year for each consumer loan regarding which it settles or forgives \$600 or more of the principal balance due on such loan. Navient has not yet determined whether it is required to file an IRS form 1099-C for the loan(s) referenced above; that determination will occur after all transactions have been processed and the loan status has been updated. If Navient is required to file a form 1099-C in connection with the settlement or forgiveness of the above referenced loan(s), a copy of such form will also be mailed to you. The IRS may require you to pay income tax in connection with any amounts identified in such form 1099-C as having been forgiven or settled. Navient cannot provide you with tax or legal advice and encourages you to consult a tax professional for additional information. Additional information on IRS treatment of settled or forgiven debts, including exceptions, can be found in IRS Publication 4681, available at www.irs.gov.

As of the date of this letter, the balance shown is owed. Because interest may be required to be paid on the outstanding portion of the balance, as well as late charges and other charges that may vary from day to day, the amount required to pay the balance in full on the day payment is sent may be greater than the amount stated here. If the amount stated here is paid, an adjustment may be necessary after a payment is received. In that event, notification will occur of any adjustment in the balance. Before any payment intended to pay the balance in full happens, please contact us at the address on this letter, or call 877-550-1382.