



Navient
Attn: Recovery
P.O. Box 9700
Wilkes-Barre PA 18773-9700

[Redacted]

Account Number [Redacted]

October 27, 2021

Total Current Balance: \$132,263.63
Settlement Amount: \$38,845.00

[Redacted], below is the settlement offer we recently discussed.

Navient is willing to settle your referenced loans if we receive the following payments:

<u>Payment Amount</u>	<u>Payment Due Date(s)</u>
\$4,000.00	October 28, 2021
\$591.00	November 28, 2021 through August 28, 2026
\$567.00	September 28, 2026

What you need to do

To accept this offer, we must receive all the required payments by the corresponding due dates listed above. Once we receive all the required payments and the funds clear, we will consider the loans to be settled in full. We'll then stop all further collection activities regarding the loans and report the status as "paid in full for less than the full balance" on your credit report.

For this offer to remain valid, you are required to make all payments on or before the due dates listed above. If at any point you miss a payment due date, your payments will be processed as scheduled but the settlement offer will be void. You and any cosigners will remain responsible for repayment of the entire unpaid balance of the loans as stated in your loan agreements

Ways you can pay

Please note – the loan numbers listed below must be included on any mailed payments to avoid payments from being misapplied.

By phone: Call us at 877-550-1382 to schedule your settlement payments.

By mail: Send checks or money orders to Navient, 220 Lasley Ave, Wilkes-Barre, PA 18706. Make sure to include your statement or write your 16-digit account number on the check or money order.

By wire transfer: Wire transfers can be sent using the following information:

Bank Name:	Wells Fargo Bank NA
ABA Number:	121000248
SWIFT/BIC Number (Overseas Bank):	WFBIUS6S
Bank Account Name:	Navient Lockbox
Bank Account Number:	4124921990
Bank Address:	Wells Fargo Bank NA 100, West Washington St Phoenix, AZ 85003-0000