



P.O. Box 9640  
Wilkes-Barre PA 18773-9640  
Navient.com

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██████████████████

Account Number ██████████

July 19, 2021

Total Current Balance: \$34,405.63  
Settlement Amount: \$15,000.00

James ██████████, 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>
\$15,000.00	July 30, 2021

**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.

If we do not receive all 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 loans, but we won't consider the loans to be settled. You and any cosigners would remain responsible for repayment of the entire unpaid balance of the loans pursuant to the original 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

**We're here to help**

We're here to help Monday – Thursday 8 a.m. to 9 p.m., and Friday 8 a.m. to 5 p.m., ET.

Reference Number(s): ██████████

LTRC376

Loan ID(s): [REDACTED]

**Important disclosure(s)**

*Debt collection attempt*

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

*1099-C*

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; 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](http://www.irs.gov).