

ONCNRE02
PO Box 1280
Oaks PA 19456-1280
CHANGE SERVICE REQUESTED

| ACCOUNT NO. | PRINCIPAL BAL. | INTEREST |
|-------------|------------------|-----------------|
| #1010208575 | \$19,778.93 | \$2,746.87 |
| | FEES & COSTS | CURRENT BALANCE |
| | \$4,052.09 | \$26,664.17 |
| | AMOUNT ENCLOSED: | |

April 29, 2019

Central Research, Inc.
PO Box 1460, Lowell, AR 72745 Phone: 844-804-8467
Creditor: U.S. Department of Education
DO NOT SEND CASH. Please write your U.S. Department of Education account number 1010208575 on your check. Make checks payable to the U.S. Department of Education and return this portion with payment.

260080095



Warren Hall
3330 Balford Sq S
Columbus OH 43232-3950

SEND PAYMENT TO:

National Payment Center
US Department of Education
PO BOX 790336
Saint Louis MO 63179-0336



Detach Upper Portion And Return With Payment

Your defaulted education loan and/or grant overpayment debt held by the U.S. Department of Education (ED) has been referred to Central Research, Inc. for the purpose of securing payment or otherwise resolving your debt.

Central Research, Inc.
P.O. Box 1460
Lowell, AR 72745
TOLL Free Phone: 844-804-8467

As of the date of this letter, your current outstanding balance is \$26,664.17. Unless you notify this office within 30 days after receiving this notice that you dispute the validity of this debt or any portion thereof, this office will assume this debt is valid. If you notify us in writing within 30 days from receiving this notice that you dispute the validity of this debt or any portion thereof, we will obtain verification of the debt or obtain a copy of a judgment and mail you a copy of such judgment or verification. If you request, in writing, within 30 days after receiving this notice, we will provide the name and address of the original creditor, if different from the current creditor.

Mail any payments to the following address:

US DEPARTMENT OF EDUCATION
NATIONAL PAYMENT CENTER
P.O. Box 790336
Saint Louis, MO 63179-0336

****Please Disregard This Notice If You Have Recently Entered into A Repayment Program.****

If you have a question regarding your account please call us at 844-804-8467

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

198ONCNRE02BIL001

Correspondence Address: PO Box 1460, Lowell, AR 72745-1460 • Street Address: 106 North Bloomington, Suite S, Lowell, AR 72745
edadmin@central-research.com | Phone: 844-804-8467

EXHIBIT A