



State of New Jersey

HIGHER EDUCATION STUDENT ASSISTANCE AUTHORITY

4 QUAKERBRIDGE PLAZA

PO BOX 548

TRENTON, NJ 08625-0548

1-800-792-8670

www.hesaa.org

CHRIS CHRISTIE
Governor

KIM GUADAGNO
Lt. Governor

E. MICHAEL ANGULO
Executive Director

December 17, 2010

Re: [REDACTED]

[REDACTED]

Dear Mr. [REDACTED]

It is indeed a pleasure to inform you that the above mentioned NJCLASS loan with the New Jersey Higher Education Student Assistance Authority has now been satisfied. This satisfaction will be null and void if:

Any part of this debt has been reduced by offset of state funds owed to you and the offset(s) is subsequently reversed in whole or in part. Or if any payments or other credit transactions related to this account are subsequently reversed in whole or in part.

The national credit reporting agencies will be notified regarding the paid in full status of your account. If you are due any refunds, they will be sent to you under separate cover. If you have any questions, please feel free to contact us at 800.792.8670, option #3. Thank you.

Sincerely,

Russell Archer
Assistant Director
Servicing/Collections Unit

NJCLASS AMORTIZATION

Payment Number	Date Paid	Payment Amount	Opening Balance	Interest Payment	Principal Payment	Interest Balance	Ending Balance
	06/15/06	-	-		(51,595.27)	-	51,595.27
1	07/27/06	375.98	51,595.27	375.98	-	59.14	51,595.27
2	08/23/06	375.98	51,595.27	338.86	37.12	-	51,558.15
3	10/02/06	375.98	51,558.15	375.98	-	38.02	51,558.15
4	10/27/06	400.00	51,558.15	296.77	103.23	-	51,454.92
5	12/01/06	375.98	51,454.92	361.55	14.43	-	51,440.49
6	01/03/07	375.98	51,440.49	340.89	35.09	-	51,405.40
7	01/29/07	375.98	51,405.40	288.32	107.66	-	51,297.74
8	02/21/07	375.98	51,297.74	236.90	139.08	-	51,158.66
9	03/27/07	400.00	51,158.66	349.18	50.82	-	51,107.84
10	04/19/07	375.98	51,107.84	235.98	140.00	-	50,967.84
11	05/29/07	375.98	50,967.84	375.98	-	33.22	50,967.84
12	06/22/07	375.98	50,967.84	278.74	97.24	-	50,870.60
13	07/30/07	375.98	50,870.60	375.98	-	12.00	50,870.60
14	08/14/07	375.98	50,870.60	185.15	210.83	-	50,659.77
15	09/19/07	375.98	50,659.77	366.12	9.86	-	50,649.91
16	10/19/07	375.98	50,649.91	305.10	70.88	-	50,579.03
17	11/28/07	375.98	50,579.03	375.98	-	30.42	50,579.03
18	12/18/07	375.98	50,579.03	233.62	142.36	-	50,436.67
19	01/15/08	375.98	50,436.67	283.22	92.76	-	50,343.91
20	02/22/08	375.98	50,343.91	375.98	-	7.06	50,343.91
21	03/25/08	400.00	50,343.91	329.62	70.38	-	50,273.53
22	04/21/08	400.00	50,273.53	271.89	128.11	-	50,145.42
23	05/21/08	400.00	50,145.42	301.20	98.80	-	50,046.62
24	05/27/08	100.00	50,046.62	60.12	39.88	-	50,006.74
25	06/06/08	100.00	50,006.74	100.00	-	0.10	50,006.74
26	06/25/08	500.00	50,006.74	190.29	309.71	-	49,697.03
27	07/22/08	400.00	49,697.03	268.65	131.35	-	49,565.68
28	08/22/08	400.00	49,565.68	307.52	92.48	-	49,473.20
29	08/28/08	100.00	49,473.20	59.46	40.54	-	49,432.66
30	09/19/08	600.00	49,432.66	217.80	382.20	-	49,050.46
31	10/02/08	100.00	49,050.46	100.00	-	27.66	49,050.46
32	10/21/08	400.00	49,050.46	214.24	185.76	-	48,864.70
33	11/26/08	600.00	48,864.70	352.08	247.92	-	48,616.78
34	12/18/08	600.00	48,616.78	214.06	386.94	-	48,230.84
35	01/21/09	600.00	48,230.84	328.84	271.16	-	47,959.68
36	02/24/09	700.00	47,959.68	327.42	372.58	-	47,587.10
37	03/18/09	1,000.00	47,587.10	210.10	789.90	-	46,797.20
38	04/20/09	800.00	46,797.20	310.20	489.80	-	46,307.40
39	04/20/09	1,000.00	46,307.40	-	1,000.00	-	45,307.40
40	05/22/09	700.00	45,307.40	291.20	408.80	-	44,898.60
41	06/18/09	700.00	44,898.60	243.27	456.73	-	44,441.87
42	07/20/09	400.00	44,441.87	285.44	114.56	-	44,327.31
43	08/18/09	600.00	44,327.31	258.10	341.90	-	43,985.41
44	09/22/09	600.00	43,985.41	309.05	290.95	-	43,694.46
45	10/21/09	600.00	43,694.46	254.33	345.67	-	43,348.79
46	11/17/09	600.00	43,348.79	234.90	365.10	-	42,983.69
47	12/11/09	700.00	42,983.69	207.12	492.88	-	42,490.81
48	12/18/09	1,000.00	42,490.81	59.71	940.29	-	41,550.52

NJCLASS AMORTIZATION

Payment Number	Date Paid	Payment Amount	Opening Balance	Interest Payment	Principal Payment	Interest Balance	Ending Balance
49	01/06/10	700.00	41,550.52	158.46	541.54	-	41,008.98
50	01/25/10	1,400.00	41,008.98	156.37	1,243.63	-	39,765.35
51	02/03/10	1,100.00	39,765.35	71.82	1,028.18	-	38,737.17
52	02/19/10	2,000.00	38,737.17	124.48	1,875.52	-	36,861.65
53	03/04/10	1,200.00	36,861.65	96.20	1,103.80	-	35,757.85
54	03/17/10	1,200.00	35,757.85	93.34	1,106.66	-	34,651.19
55	04/05/10	1,000.00	34,651.19	132.24	867.76	-	33,783.43
56	04/19/10	2,000.00	33,783.43	94.92	1,905.08	-	31,878.35
57	05/06/10	1,200.00	31,878.35	108.80	1,091.20	-	30,787.15
58	05/18/10	1,700.00	30,787.15	74.16	1,625.84	-	29,161.31
59	06/03/10	800.00	29,161.31	93.76	706.24	-	28,455.07
60	06/15/10	1,300.00	28,455.07	68.52	1,231.48	-	27,223.59
61	06/30/10	500.00	27,223.59	82.05	417.95	-	26,805.64
62	07/19/10	1,000.00	26,805.64	102.22	897.78	-	25,907.86
63	08/02/10	700.00	25,907.86	72.80	627.20	-	25,280.66
64	08/19/10	1,500.00	25,280.66	86.36	1,413.64	-	23,867.02
65	09/03/10	700.00	23,867.02	71.85	628.15	-	23,238.87
66	09/17/10	1,500.00	23,238.87	65.38	1,434.62	-	21,804.25
67	10/01/10	2,000.00	21,804.25	61.32	1,938.68	-	19,865.57
68	10/25/10	4,300.00	19,865.57	95.76	4,204.24	-	15,661.33
69	10/27/10	1,000.00	15,661.33	6.28	993.72	-	14,667.61
70	11/17/10	3,900.00	14,667.61	61.95	3,838.05	-	10,829.56
71	12/07/10	10,877.33	10,829.56	43.40	10,833.93	-	(4.37)