

Macias, Wendy

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From: [REDACTED]
Sent: Wednesday, June 17, 2009 8:18 PM
To: negreg09

Hello,

My name is [REDACTED] and maybe there is someone out there who will consider helping me with my student loan nightmare. After reading some other stories, I consider myself luckier than most.

I now owe three times more than I borrowed. I have been fortunate enough to be able to make my monthly payment, but with the current student loan laws I'm not able to get a lower interest rate. My minimum monthly payment is \$1300.00. With where interest rates are right now, I'm sure I could reduce my payment substantially, if only I was able to refinance my loan.

I vacillate between hope and depression - hope that something will change and depression at my monthly strain. Sometimes I think the biggest mistake I ever made was getting an education. I thank you for taking the time to read this.

Sincerely,

[REDACTED]