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Macias, Wendy

From: [REDACTED]
Sent: Wednesday, June 24, 2009 9:02 AM
To: negreg09
Subject: Student loans have caused untold stress

1. I am 61 and paying my own student loans. I do not know if I will outlive mine.
2. My daughter, who is a teacher and has her Master's degree, states that she will not outlive her student loans.
3. My son, who did not do well in two years of college, but is hoping to return this coming fall for an electricians degree, has \$35,000 plus in student loans already. (\$10,000 of that was added during the two years he has been out of school. His loans only go up while he is looking for work). My husband, who has been disabled with COPD for twenty years had to co-sign for our son.

My son took two years off to work and figure out what to do before he made anymore loans. It is during this period that the economy tanked and my son lost his job. In the meantime, he worked a temporary, part-time job at a college that is now closed (College of Santa Fe-bought out by another college). So, he is out of work again.

For the last year, we have been harassed, yelled out, threatened and lied to by Sallie Mae, for my son's student loans. We are raising two other boys, on Social Security Disability and do not have the \$500 + extra, per month, that they want. I have health problems and have not been able to work in the last four years.

When they call us (and we are talking up to four times a day, seven days a week), they do not try to work it out with us. They do not listen to what is going on, they overtalk whatever you try to say until you get so frustrated you could just cry. The stress is incredible. Every time that phone rings it just throws a knife through your heart.

Once, in an effort to get them to stop calling, we agreed to make a payment to stop the calls, put him on a forbearance until June, when he was going to try to return to college. We made the first payment over the phone and they did take out what they said. HOWEVER, when the paperwork came, they had backdated the forbearance and it was already up by the time the second payment was due and the second and third payments were not what we had agreed to.

I have never been lied to, yelled at and treated, with less respect, by any other company, as Sallie Mae does. Their practices should be illegal.

[REDACTED]
[REDACTED]

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