

Macias, Wendy

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From: [REDACTED]  
Sent: Thursday, June 11, 2009 11:19 PM  
To: negreg09  
Subject: Fw: Student loan letter

There is a critical need to restore standard consumer protections, such as Bankruptcy, statutes of limitations, and refinancing rights to student loans. Please end the draconian collection practices that currently put student loans in the same class as criminals with regards to collection powers. Below is a copy of the letter I sent to FSA Ombudsman recently.

[REDACTED]

[REDACTED]

May 29 2009

SADear FSA:

In July of 2007, I wrote you a letter seeking assistance regarding my loan with Sallie Mae. I never received a response from your office but my letter was apparently forwarded to Sallie Mae. The response I received from them did not address my issues but just advised me on deferments and forbearances. Please be advised that I have used up my unemployment deferments.

My issue that I stressed was that when I consolidated my loans and moved them to Sallie Mae from Federal Direct I was not informed of the interest rate beforehand. While I thought I was making a practical move, I found out I made a dreadful mistake! I was also under the assumption that Sallie Mae was a government entity, but realized after the fact that it was not.

If I had been informed of all of this before consolidation I would not have transferred my loans. There is also a question that a portion of this loan ( Stafford ) was included in my bankruptcy that I filed in 1998. However, it was never subtracted.

Secondly, since I have worked as a public employee since 1997, am I entitled to some public employee relief?

[REDACTED]