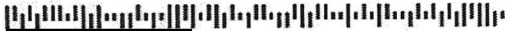
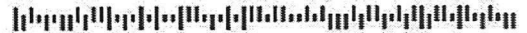


Personal & Confidential



REMIT TO:



CONSTAR FINANCIAL SERVICES, LLC
10400 N 25TH AVE, SUITE 100
PHOENIX AZ 85021

☐ Please fill in the check box, if your address or phone number has changed and notate on the back.

Constar # :	Total Due :	Settlement Amount:	Monthly Payment
██████████	\$13,398.73	\$3,792.00	\$79.00
Creditor : NAVIENT ED CREDIT FINANCE CORP			

✂ Detach Upper Portion And Return With Payment ✂

EXTENDED SETTLEMENT OFFER

Creditor : NAVIENT ED CREDIT FINANCE CORP
Constar # : ██████████
Current Creditor Account # : ██████████
Total Due : \$ 13,398.73

January 31, 2018

As you are aware, Navient has placed the above account with us for collections. Our client has permitted us to extend a special settlement offer to you for a limited time.

Navient will settle in full your account in the amount of \$3,792.00 if you agree to make payments in the amount of \$79.00 for the next forty-eight (48) consecutive months. Each payment must be received by the 20th of each month beginning February 2018. It is important to understand that if any payments are not received by the agreed due date, this arrangement will be canceled and the current balance, plus any accrued interest, will be due and immediately payable.

If you would like to take advantage of this money-saving offer, or need additional time, please contact this office today.

Payment Options – Check by Phone, Money Gram or Mail
When payment is received in our office, all collection activity will cease.

OFFICE HOURS:
6:00AM - 6:00PM MONDAY-FRIDAY
6:00AM - 10:00AM SATURDAY
Your representative: Kendrell Beck
Toll Free (877) 889-0250

Please write your Constar # on all payments and correspondence.
Make your payments payable to CONSTAR FINANCIAL SERVICES LLC:

Mail your Payment to:
Constar Financial Services, LLC
10400 N 25TH AVE, SUITE 100
PHOENIX AZ 85021

Money Gram Instructions:
Constar Financial Services
Phoenix AZ
Receive Code: ██████████

NOTICE: SEE REVERSE SIDE FOR IMPORTANT INFORMATION

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Address	Apt #
City	State
Zip	
() -	() -
Home Phone	Business Phone
	() -
	Other Phone

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Please be advised that the following state and municipal disclaimers are only applicable to consumers living in those states or municipalities.

California Residents:

The state Rosenthal Fair Debt Collection Practices Act and the federal Fair Debt Collection Practices Act require that, except under unusual circumstances, collectors may not contact you before 8 a.m. or after 9 p.m. They may not harass you by using threats of violence or arrest or by using obscene language. Collectors may not use false or misleading statements or call you at work if they know or have reason to know that you may not receive personal calls at work. For the most part, collectors may not tell another person other than your attorney or spouse, about your debt. Collectors may contact another person to confirm your location or enforce a judgment. For more information about debt collection activities, you may contact the Federal Trade Commission at 1-877-FTC-HELP or www.ftc.gov

Colorado Residents:

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Constar Colorado Office: 2953 S Peoria St Suite 200 Aurora, CO 80014 303-500-5537 Hours: 9am - 5pm Monday through Friday

Massachusetts Residents:

You have the right to make a written or oral request that telephone calls regarding your debt not be made to you at your place of employment. Any such oral request will be valid for only ten (10) days unless you provide written confirmation of the request postmarked or delivered within seven (7) days of such request. You may terminate this request by writing to this agency.

Minnesota Residents:

This collection agency is licensed by the Minnesota Department of Commerce.

New York Residents:

This collection agency is licensed in New York City, License # 1223510.

Debt collectors, in accordance with the Fair Debt Collection Practices Act, 15 U.S.C. § 1692 et seq., are prohibited from engaging in abusive, deceptive, and unfair debt collection efforts, including but not limited to: a) the use or threat of violence; b) the use of obscene or profane language; and c) repeated phone calls made with the intent to annoy, abuse, or harass.

If a creditor or debt collector receives a money judgment against you in court, state and federal laws may prevent the following types of income from being taken to pay the debt: 1. Supplemental security income, (SSI); 2. Social security; 3. Public assistance (welfare); 4. Spousal support, maintenance (alimony) or child support; 5. Unemployment benefits; 6. Disability benefits; 7. Workers' compensation benefits; 8. Public or private pensions; 9. Veterans' benefits; 10. Federal student loans, federal student grants, and federal work study funds; and 11. Ninety percent of your wages or salary earned in the last sixty days.

City of Buffalo Residents:

This collection agency is licensed by the City of Buffalo, New York License # CAG11-549716.

North Carolina:

North Carolina Department of Insurance Permit # 102557.

Tennessee

This collection agency is licensed by the Collection Service Board, State Department of Commerce and Insurance, James Robertson Parkway, Nashville, Tennessee 37243.

West Virginia

The activities of collection agencies in West Virginia are regulated by the Attorney General's Consumer Protection Division, 812 Quarrier St., Charleston, WV 25301. Federal law prohibits agencies from contacting you about your debt if you send a letter requesting that all contacts stop.



Personal & Confidential



REMIT TO:



CONSTAR FINANCIAL SERVICES, LLC
10400 N 25TH AVE, SUITE 100
PHOENIX AZ 85021

☐ Please fill in the check box, if your address or phone number has changed and notate on the back.

Constar # :	Total Due :	Settlement Amount:	Monthly Payment
██████████	\$15,490.74	\$4,368.00	\$91.00
Creditor : NAVIENT ED CREDIT FINANCE CORP			

✂ Detach Upper Portion And Return With Payment ✂

EXTENDED SETTLEMENT OFFER

January 31, 2018

Creditor : NAVIENT ED CREDIT FINANCE CORP
Constar # : ██████████
Current Creditor Account # : ██████████
Total Due : \$ 15,490.74

As you are aware, Navient has placed the above account with us for collections. Our client has permitted us to extend a special settlement offer to you for a limited time.

Navient will settle in full your account in the amount of \$4,368.00 if you agree to make payments in the amount of \$91.00 for the next forty-eight (48) consecutive months. Each payment must be received by the 20th of each month beginning February 2018. It is important to understand that if any payments are not received by the agreed due date, this arrangement will be canceled and the current balance, plus any accrued interest, will be due and immediately payable.

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Payment Options – Check by Phone, Money Gram or Mail
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OFFICE HOURS:
6:00AM - 6:00PM MONDAY-FRIDAY
6:00AM - 10:00AM SATURDAY
Your representative: Kendrell Beck
Toll Free (877) 889-0250

Please write your Constar # on all payments and correspondence.
Make your payments payable to CONSTAR FINANCIAL SERVICES LLC:

Mail your Payment to:
Constar Financial Services, LLC
10400 N 25TH AVE, SUITE 100
PHOENIX AZ 85021

Money Gram Instructions:
Constar Financial Services
Phoenix AZ
Receive Code: ██████████

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Address		Apt #
City	State	Zip
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New York Residents:

This collection agency is licensed in New York City, License # 1223510.

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City of Buffalo Residents:

This collection agency is licensed by the City of Buffalo, New York License # CAG11-549716.

North Carolina:

North Carolina Department of Insurance Permit # 102557.

Tennessee

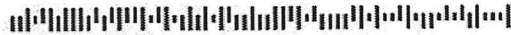
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West Virginia

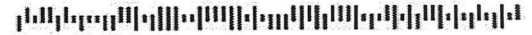
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Personal & Confidential



REMIT TO:



CONSTAR FINANCIAL SERVICES, LLC
10400 N 25TH AVE, SUITE 100
PHOENIX AZ 85021

☐ Please fill in the check box, if your address or phone number has changed and notate on the back.

Constar # :	Total Due :	Settlement Amount:	Monthly Payment
██████████	\$8,392.20	\$2,352.00	\$49.00
Creditor : NAVIENT ED CREDIT FINANCE CORP			

✂ Detach Upper Portion And Return With Payment ✂

EXTENDED SETTLEMENT OFFER

January 31, 2018

Creditor : NAVIENT ED CREDIT FINANCE CORP
Constar # : ██████████
Current Creditor Account # : ██████████
Total Due : \$ 8,392.20

As you are aware, Navient has placed the above account with us for collections. Our client has permitted us to extend a special settlement offer to you for a limited time.

Navient will settle in full your account in the amount of \$2,352.00 if you agree to make payments in the amount of \$49.00 for the next forty-eight (48) consecutive months. Each payment must be received by the 20th of each month beginning February 2018. It is important to understand that if any payments are not received by the agreed due date, this arrangement will be canceled and the current balance, plus any accrued interest, will be due and immediately payable.

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Toll Free (877) 889-0250

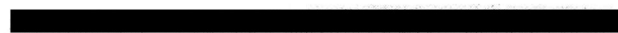
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Make your payments payable to CONSTAR FINANCIAL SERVICES LLC:

Mail your Payment to:
Constar Financial Services, LLC
10400 N 25TH AVE, SUITE 100
PHOENIX AZ 85021

Money Gram Instructions:
Constar Financial Services
Phoenix AZ
Receive Code: ██████████

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Address	Apt #	
City	State	Zip
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New York Residents:

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City of Buffalo Residents:

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North Carolina:

North Carolina Department of Insurance Permit # 102557.

Tennessee

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Personal & Confidential



REMIT TO:



CONSTAR FINANCIAL SERVICES, LLC
10400 N 25TH AVE, SUITE 100
PHOENIX AZ 85021

☐ Please fill in the check box, if your address or phone number has changed and notate on the back.

Constar # :	Total Due :	Settlement Amount:	Monthly Payment
██████████	\$6,191.84	\$1,776.00	\$37.00
Creditor : NAVIENT ED CREDIT FINANCE CORP			

✂ Detach Upper Portion And Return With Payment ✂

EXTENDED SETTLEMENT OFFER

Creditor : NAVIENT ED CREDIT FINANCE CORP
Constar # : ██████████
Current Creditor Account # : ██████████
Total Due : \$ 6,191.84

January 31, 2018

As you are aware, Navient has placed the above account with us for collections. Our client has permitted us to extend a special settlement offer to you for a limited time.

Navient will settle in full your account in the amount of \$1,776.00 if you agree to make payments in the amount of \$37.00 for the next forty-eight (48) consecutive months. Each payment must be received by the 20th of each month beginning February 2018. It is important to understand that if any payments are not received by the agreed due date, this arrangement will be canceled and the current balance, plus any accrued interest, will be due and immediately payable.

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Payment Options – Check by Phone, Money Gram or Mail
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OFFICE HOURS:
6:00AM - 6:00PM MONDAY-FRIDAY
6:00AM - 10:00AM SATURDAY
Your representative: Kendrell Beck
Toll Free (877) 889-0250

Please write your Constar # on all payments and correspondence.
Make your payments payable to **CONSTAR FINANCIAL SERVICES LLC:**

Mail your Payment to:
Constar Financial Services, LLC
10400 N 25TH AVE, SUITE 100
PHOENIX AZ 85021

Money Gram Instructions:
Constar Financial Services
Phoenix AZ
Receive Code: ██████████

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Address		Apt #
City	State	Zip
() -	() -	() -
Home Phone	Business Phone	Other Phone

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Massachusetts Residents:

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Minnesota Residents:

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New York Residents:

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City of Buffalo Residents:

This collection agency is licensed by the City of Buffalo, New York License # CAG11-549716.

North Carolina:

North Carolina Department of Insurance Permit # 102557.

Tennessee

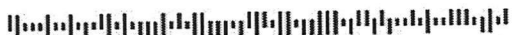
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West Virginia

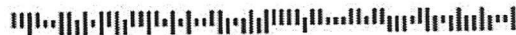
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REMIT TO:



CONSTAR FINANCIAL SERVICES, LLC
10400 N 25TH AVE, SUITE 100
PHOENIX AZ 85021

☐ Please fill in the check box, if your address or phone number has changed and notate on the back.

Constar # :	Total Due :	Settlement Amount:	Monthly Payment
[REDACTED]	\$8,077.37	\$2,304.00	\$48.00
Creditor : NAVIENT ED CREDIT FINANCE CORP			

✂ Detach Upper Portion And Return With Payment ✂

EXTENDED SETTLEMENT OFFER

Creditor : NAVIENT ED CREDIT FINANCE CORP
Constar # : [REDACTED]
Current Creditor Account # : [REDACTED]
Total Due : \$ 8,077.37

January 31, 2018

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10400 N 25TH AVE, SUITE 100
PHOENIX AZ 85021

Money Gram Instructions:
Constar Financial Services
Phoenix AZ
Receive Code: [REDACTED]

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Address

Apt #

City

State

Zip

() -
Home Phone() -
Business Phone() -
Other Phone

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