

CDGCSV90 049
PO Box 1280
Oaks PA 19456-1280
ADDRESS SERVICE REQUESTED

 **GC Services Limited Partnership**
6330 Gulfton, Houston, TX 77081

 **Please call: 866-437-1963**
Calls may be monitored or recorded.

 **USE ENCLOSED ENVELOPE AND SEND PAYMENT TO:**

October 7, 2018

94041290

Deborah M Gilbertson
608 Moulton Ave
Los Angeles CA 90031-3237

**PO BOX 329250
COLUMBUS OH 43232**

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|-----------------------------------|------------------------|
| YOU OWE: NAVIENT SOLUTIONS | Account Number: 460265 |
|-----------------------------------|------------------------|

PLEASE DETACH AND RETURN UPPER PORTION OF STATEMENT WITH PAYMENT

October 7, 2018

Account Number: 460265
Balance Due: **\$108,224.99**

Dear DEBORAH M GILBERTSON,

We have made repeated attempts to contact you by telephone and we may have also sent you other letters urging you to repay your account with NAVIENT SOLUTIONS.

The student loan(s) you owe to NAVIENT SOLUTIONS made it possible for you to further your education. We urge you to repay your obligation and to remit the balance in full.

GC Services offers a variety of repayment programs designed to assist borrowers with resolving their student loan debt. The programs provide flexibility to allow for payment amounts that are reasonable and affordable. Our Borrower Assistance Representatives will discuss your current financial, employment, and personal circumstances and design a repayment program that best fits your needs.

The Reduced Interest Repayment Program allows you to make monthly payments on your loan. After you have made 3 qualifying payments your interest rate is adjusted to 0.00%!

We encourage you to take this opportunity to call us at 866-437-1963 to discuss your repayment options. We have Borrower Assistance Representatives to assist you from: Mon-Thur 8AM to 9PM, Fri 8AM to 5PM, Sat 7AM to noon CDT.

If you would prefer, you can make a payment on your account using a credit or debit card by going to our website at www.gcpayonline.com or calling us at 844-338-4305. Use the following number to identify yourself when prompted: 0702300004602657

Yours very truly,

M. Mitchell
Collection Manager

**As of the date of this letter, you owe \$108,224.99. Because of interest, late charges, and other charges that may vary from day to day, the amount due on the day you pay may be greater. Hence, if you pay the amount shown above, an adjustment may be necessary after we receive your payment, in which event we will inform you.*

This communication is from a debt collector. This is an attempt to collect a debt and any information obtained will be used for that purpose.

NOTICE: SEE REVERSE SIDE FOR IMPORTANT CONSUMER INFORMATION

GC Services Limited Partnership – 6330 Gulfton, Houston, TX 77081
0763-41 BL3 0702300004602657 47880057

Federal and state law prohibit certain methods of debt collection, and require that we treat you fairly. If you have a complaint about the way we are collecting your debt, please visit our website at www.gcserv.com or contact the FTC online at www.ftc.gov; by phone at 1-877-FTC-HELP; or by mail at 600 Pennsylvania Ave., NW, Washington, DC 20580. If you want information about your rights when you are contacted by a debt collector, please contact the FTC online at www.ftc.gov.

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 <http://www.ftc.gov>