

Dear [Borrower],

We would like to inform you that GL Loan Servicing is in the process of transferring your loan(s) to a new servicer First Associates Loan Servicing. Here are a few things to expect during this transition:

1. No payments have been or will be processed by GL Loan Servicing since March 10th. This includes checks, online payments and scheduled automatic withdrawals. During the transfer no late fees or penalties will be incurred by you.

2. If you were scheduled for automatic withdrawal between March 10th and the end of the month, please contact First Associates Loan Servicing after March 24th to make your March payment via one of the methods below, your automatic ACH withdrawal will resume in April. If you attempted to submit a check or online payment recently, new directions will be provided to you in your welcome package mailed from the new servicer by month end on how to resubmit payments.

o Mail your payments to PO Box 503550, San Diego, CA 92150-3550

o One Time Check by Phone (additional fee will apply) – Contact us at 1-855-241-6734 to obtain additional details concerning this option.

o Money Gram - Go to <http://www.moneygram.com> to find the nearest location. Pay Code: 7731

o Western Union Quick Collect: Go to <http://www.westernunion.com> to find the nearest location.

Pay Code City: Loan Payment      Code State: CA

3. Credit reporting by GL Loan Servicing has been suspended and the new servicer will begin credit reporting May activity. This means if your account is late upon transfer you will have until May to bring the account current to ensure your credit report does not receive a negative entry.

4. Any requests for payment deferment, forbearance or other payment options will no longer be processed by GL Loan Servicing. Please forward your request to the new servicer when transition has been completed.

5. The new servicer will notify you with a welcome package via mail before the end of March 2015 to provide you with more information regarding the transfer including payment and contact information.