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11 **UNITED STATES DISTRICT COURT**

12 **DISTRICT OF NEVADA**

13 FEDERAL TRADE COMMISSION,

14 Plaintiff,

15 v.

16 SUPERIOR SERVICING LLC, a limited  
17 liability company; and DENNISE  
18 MERDJANIAN, aka Dennise Correa,  
19 individually and as managing member of  
SUPERIOR SERVICING LLC,

20 Defendants.

Case No. 2:24-cv-02163-GMN-MDC

**RECEIVER'S FIRST INTERIM  
REPORT**

Dated: December 5, 2024

Time: 9:00 a.m.

Ctrm: 7D

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1 On November 22, 2024, this Court entered the Ex Parte Temporary Restraining Order  
2 with Asset Freeze, Appointment of a Temporary Receiver, and Other Equitable Relief, and Order  
3 to Show Cause Why Preliminary Injunction Should Not Issue (the “TRO”), appointing Krista  
4 Freitag (“Receiver”) temporary receiver for Superior Servicing, LLC (“Superior”), its  
5 subsidiaries, affiliates, successors and assigns, and any other entity that has conducted any  
6 business related to Defendants’ student debt relief services, including receipt of Assets derived  
7 from any activity that is the subject of the Complaint in this matter, and that the Receiver  
8 determines is controlled or owned by any Defendant (collectively the “Receivership Entities” or  
9 individually, a “Receivership Entity”). The Receiver’s bond will be filed with the Court on  
10 December 4, 2024. The following report summarizes the Receiver’s work performed thus far  
11 pursuant to the TRO, along with her preliminary observations.

12 **I. EXECUTIVE SUMMARY**

13 On Friday, November 22, 2024 and Monday, November 25, 2024, the Receiver  
14 successfully obtained possession of and secured the following physical locations based on limited  
15 bank records made available to the Receiver:

- 16 • 500 South Kraemer Blvd., Suite 100b, Brea, CA 92821 (this space had previously  
17 been vacated in September/October of 2024); and
- 18 • 3020 Saturn Street, Suite 200, Brea, CA 92821.

19 The Receiver recently learned of a third location at 3230 East Imperial Highway in Brea,  
20 which was disclosed by Defendant Dennise Merdjanian (“Merdjanian”) on December 3, 2024,  
21 and where affiliated entity Accrediit apparently operates. The Receiver will visit and assume  
22 control of this location on December 4, 2024.

23 The Receiver and her team have also served and demanded mail forwarding for numerous  
24 virtual office locations further discussed below. Numerous computers and equipment, documents  
25 and records (including electronic forms thereof) have been secured to date. Bank accounts and  
26 payment processors previously identified by the Federal Trade Commission (“Commission”) and  
27 additional accounts and payment processors identified through an investigation of documents and  
28 information found at the physical and virtual office locations where the Receivership Entities

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1 conducted business have been directed to be frozen; however, given the short period of time from  
2 the takeover to the date of this report, the results of the instant asset freeze requests are not yet  
3 fully known.

4 While no other physical operating locations have been found, several additional previous  
5 offices and virtual office addresses of defendant Superior and affiliated entities have been  
6 identified. Change of address forms, mail forwarding directives (change of address forms cannot  
7 be completed with the USPS for virtual office locations) and notices of the TRO are being  
8 processed as such locations are discovered.

9 Based on the Receiver’s preliminary investigation of documents and computer records, the  
10 Receiver has been able to identify and confirm approximately \$639,574.15<sup>1</sup> of Receivership  
11 Entity cash is frozen (defined below) and \$300,000 is held in trust for Superior with a payment  
12 processor. Notably, the Receiver finally spoke with a Chase Bank legal department representative  
13 on December 4, 2024 to coordinate turnover of the accounts per the Court order. Several other  
14 payment processors/gateways and credit card companies have been served with the Order, but  
15 confirmation of accounts (if any) has not yet been received. A few insurance policies have been  
16 located (the carrier has been contacted) and no real property owned by the Receivership Entities  
17 has yet been identified.

18 To date, it appears that Superior is one of a series of entities, all set up and operated in  
19 very similar fashion, that operate an overall student loan debt relief enterprise. It also appears that  
20 Defendant Merdjanian, who appears on paper to be in control of Superior, may actually have less  
21 control and less ownership in the enterprise than two other individuals, Eric Caldwell  
22 (“Caldwell”) and David Hernandez (“Hernandez”). Although the Receiver’s investigation is still  
23 in its very early stages, it appears that certain entities involved in this enterprise (including  
24 Cornerstone Doc Prep and Superior) were engaged in marketing and bringing student loan clients  
25 into the enterprise, whereas other entities (including Student Processing Center, SPCTwo and  
26 \_\_\_\_\_

27 <sup>1</sup> The \$639,574.15 is comprised of the following account names and amounts: Accreditt LLC - \$324,199.12; DM  
28 Financial, LLC - \$226,517.44; Superior Servicing LLC - \$4,871.91; Sunrise Solutions USA LLC - \$26,707.21; STPCTWO  
LLC - \$21,511.38 and Student Processing Center LLC - \$35,767.09.

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1 Accredit) are engaged in ongoing “servicing” of those clients at some point after they had been  
2 brought in and handed off. The Receiver’s initial observations regarding the enterprise based on  
3 her investigation to date are further discussed below.

4 Given the limited time since the takeover and challenges faced with being able to quickly  
5 gain access to information through the various vendors of the Receivership Entities due to the  
6 Thanksgiving holiday, the Receiver has not yet been able to identify the entire scope of the  
7 Receivership Entities’ enterprise, the universe of consumers affected, or the specific amounts  
8 obtained from consumers and expended.

9 Although the Receiver and her professionals have made significant progress in a short  
10 period of time, this report is preliminary given the short period of time between entry of the TRO  
11 and the date of this report. As discussed below in Section IV, the Receiver has set out her  
12 recommendations for proceeding if her appointment as receiver is made permanent.

## 13 **II. FTC COMPLAINT**

14 On November 18, 2024, the Commission filed its Complaint against Superior and  
15 Merdjanian. The Complaint alleges that Superior and Merdjanian engaged in alleged unlawful  
16 acts and practices as part of a scheme preying on student loan borrowers seeking relief from their  
17 loan repayment obligations. The Commission’s allegations include, but are not limited to,  
18 (a) deceptive marketing, misrepresentation of student loan debt relief program services, (b)  
19 inaction with providing the represented student loan debt relief program services to be provided  
20 (e.g., they do not enroll consumers in federal debt relief programs, reduce or eliminate their  
21 student loan payments or balance, or apply payments to consumers’ loans) and (c) in connection  
22 with telemarketing of student loan debt relief program services, requests and receipt of payments  
23 of a fee or consideration for debt relief services before debt relief was obtained.

## 24 **III. RECEIVER’S ACTIONS TO IMPLEMENT TRO**

### 25 **A. Securing and Taking Control of Operational Premises**

26 As noted above, shortly after her appointment, the Receiver assumed control over the  
27 leased premises located at 500 South Kraemer Blvd., Suite 100b, Brea, CA 92821 (the “Kraemer  
28 Office”) and 3020 Saturn Street, Suite 200, Brea, CA 92821 (“Saturn Office”). At appointment,

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1 the Receiver obtained the landlord contact information for what was later discovered to be the  
2 Kraemer Office, which appears to be where Superior and affiliated entity Sunrise Solutions USA,  
3 LLC operated until they shut down and the office location was then vacated.

4       Upon receipt of the TRO, the Receiver promptly drove to the landlord office address to  
5 obtain records in order to identify and locate Superior’s operational location(s). Upon arrival, the  
6 landlord was able to identify the applicable tenant and explained that said tenant had vacated the  
7 premises several months prior. That said, just hours earlier, the landlord had witnessed, on its  
8 common area camera, that an individual (later identified by Merdjanian as the IT person for the  
9 enterprise) had removed what appeared to landlord to be a server from the Kraemer Office. Said  
10 landlord representative also identified his contact person for the Kraemer Office to be Caldwell.  
11 See **Exhibit A** for text message communications the landlord representative shared with the  
12 Receiver whereby Caldwell identified himself and stated “we have shut the business done (sic),  
13 filing BK and moved out of 500 a. kraemer ste. 100b...”. This landlord also provided a  
14 forwarding address for the Kraemer office received from Caldwell via text; such was 2300 W.  
15 Sahara Ave. Suite 800, Las Vegas, NV, a virtual office address associated with affiliated entity,  
16 Sunrise Solutions USA, LLC.

17       Upon obtaining a copy of the lease file, rent checks dating back to January 2023 and other  
18 information from landlord (including a forwarding address – discussed in the virtual office  
19 address narrative above), the Receiver proceeded to the Kraemer Office to inspect, change locks  
20 and remove a pile of computer/CPU towers which had been left in the Kraemer Office. The space  
21 had otherwise previously been completely cleaned out. Other than the pile of computers  
22 removed, the Receiver located one single piece of paper with a reference to “Dennise” (attached  
23 hereto as **Exhibit B**), one sticky note, one white board, a cold brew dispenser (i.e. kegerator), a  
24 few miscellaneous cleaning supplies and chairs/cubicles. This office had 55 cubicles, four  
25 offices, one conference room and a kitchen with an (empty) server rack. The Receiver checked  
26 all desk drawers in this office.

27       Over the ensuing weekend, the Receiver was able to obtain some older banking records  
28 and was able to identify a second office location, for which Superior had made rent payments.

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1 Thus, on Monday, November 25, 2024, the Receiver and her team took possession, custody and  
2 control over the Saturn Street Office. Five employees were present, each of whom were  
3 interviewed. Documents and computer records found at the Saturn Street Office, documents  
4 provided by the landlord, and statements from the employees showed that two entities affiliated  
5 with Merdjanian and Caldwell, Student Processing Center and SPCTwo, were operating from this  
6 location, although Superior is the tenant on the lease and receives mail there, as do several other  
7 entities involved in the enterprise. The operational appearance of both offices was that of a call  
8 center with Saturn Street appearing to have customer service representatives; this office had 10  
9 cubicles, two offices, a computer room, a breakroom, a conference room and a kitchen.

10 No other physical operating locations were found until Merdjanian spoke to the Receiver  
11 and her counsel on December 3, 2024 and identified a third office location at 3230 East Imperial  
12 Highway in Brea where affiliated entity Accredited apparently operates. The Receiver will visit and  
13 assume control of this location on December 4, 2024.

14 As a result of the Receiver's extensive efforts to identify physical locations, numerous  
15 former and virtual and/or post office box location addresses have been discovered and contacts  
16 associated with same thus served. The Receiver has also retrieved mail from virtual office and/or  
17 post office box type locations identified in the TRO as well as various others since identified to  
18 be:

- 19 1. 170 South Green Valley Parkway, Suite 300, Henderson, NV
- 20 2. 400 S 4th Street, Suite 500, Suite 457, Las Vegas, NV
- 21 3. 871 Coronado Drive Suite 200, Henderson, NV
- 22 4. 2300 W. Sahara Ave. Suite 800, Las Vegas, NV
- 23 5. 135 S State College Blvd Suite 200, Brea, CA
- 24 6. 1057 E Imperial Hwy, Placentia, CA
- 25 7. 17602 17th St. Suite 102-286, Tustin, CA
- 26 8. 120 Tustin Ave., Suite C120-122, Newport Beach, CA

27 With regard to all three office locations, the Receiver has and/or will (for the new Imperial  
28 address) take physical control, change the locks, serve/notify the landlord (through property



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1 management for the Saturn Street Office), serve/notify key vendors, and otherwise work to ensure  
2 no entry into the premises. The Receiver’s staff has also “frozen”, collected and/or redirected  
3 mail for the virtual office location addresses listed above.

4 **B. Funds Recovered, Known To Date**

5 In addition to the Commission’s asset freeze, the Receiver has also promptly notified each  
6 bank and payment processor identified as having an account associated with the Receivership  
7 Entities’ enterprise. As previously mentioned, the Receivership Entities’ known frozen cash  
8 balances total approximately \$639,574.15 and one payment processor has represented it is  
9 holding \$300,000 in trust for Superior. The Receiver is in the process of opening a new bank  
10 account for the receivership estate and is working with Chase Bank to gain sole and exclusive  
11 control of the Receivership Entity accounts.

12 The Receiver’s staff has been in touch with the third-party payroll processing company  
13 ADP and while records for Superior have been obtained, ADP is still in the processing of  
14 obtaining other entities’ account details.

15 The Receiver has not yet obtained accounting records or observed indicia of accounting  
16 records for the Receivership Entities at the office premises, but was told that Caldwell handled the  
17 bookkeeping/banking functions for the enterprise. On December 3, 2024, Merdjanian provided  
18 contact information for an accountant; the Receiver has since served a copy of the Order and  
19 request for information via email to the accountant.

20 **C. Assessing Receivership Entities through Document/Data Observation to Date**

21 As a part of her tasks thus far, the Receiver has worked to review as much of the  
22 Complaint and evidence – including the website documentation - submitted by the Commission as  
23 possible.

24 As noted above, upon obtaining the Kraemer Office landlord’s contact information, the  
25 Receiver proceeded to its office. There, a landlord representative was able to among other things,  
26 identify the tenant, stated tenant had moved out months prior and that Caldwell was his primary  
27 contact, and provided sample copies of rent checks from the following entities: Alumni  
28

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1 Advantage, LLC,<sup>2</sup> Superior Servicing, LLC, and Sunrise Solutions USA, LLC, multiple entities  
 2 owned and/or controlled by Merdjanian (through Secretary of State records and/or bank account  
 3 signature cards) – see **Exhibit C**. As also previously noted, one document (Exhibit B) was found  
 4 at the Kraemer Office location which did reference “Dennise.” Mail retrieved from the Kraemer  
 5 location addressed to Superior included a Worker’s Compensation insurance policy with effective  
 6 dates of 10/17/24-10/17/25 and reflected 30 employees at 500 S. Kraemer and eight (8)  
 7 employees at 3020 Saturn Street.

8 Upon arrival at the Saturn Street Office, the name on the exterior was “SPCTWO.”<sup>3</sup> The  
 9 lease obtained from landlord for the Saturn Street Office is in the name of Superior and was  
 10 signed by Merdjanian; rent was also observed to be paid by Superior, which is how this location  
 11 was identified. A significant amount of documents and information were observed regarding the  
 12 operation of Student Processing Center and SPCTWO at the Saturn Street Office, including, but  
 13 not limited to call scripts, personnel files and contact lists, billing authorization forms, posters  
 14 affixed throughout the office referencing each entity, account login information, and results from  
 15 interviews with the present employees – see **Exhibit D** for sample copies of this type of  
 16 documentation observed. Mail addressed to Caldwell at a single-family residence was also  
 17 observed in the computer room. The Receiver was also advised by an employee that Caldwell  
 18 retrieved mail at the Saturn Street Office.

19 A significant amount of documents and information were also observed which reference  
 20 Superior and other entities at the Saturn Street Office, including but not limited to account login  
 21 sheets with Superior on them, customer service training packets with Superior on them, insurance  
 22 policy documents addressed to Superior at this address, employee notes referencing recent  
 23 meetings with Dennise and Eric and other entity account login information. See **Exhibit E** for  
 24 sample copies of this type of documentation observed. Employees interviewed acknowledged  
 25

26  
 27 <sup>2</sup> Per Nevada Secretary of State records, Alumni Advantage’s manager is Jonathan Stuart, who appears or is  
 believed to have been an employee of the enterprise.

28 <sup>3</sup> Per Nevada Secretary of State records, SPCTWO’s managing member is Lisa Joanou, who appears or is believed  
 to be a wife or fiancé of Caldwell and uses the same virtual address as Superior.

1 knowing Merdjanian and the supervisor on staff on November 25, 2024 stated that Caldwell gave  
2 direction and handled the payables.

3 An additional example of the documentation located at the Saturn Street Office is attached  
4 hereto as **Exhibit F** – and is what appears to be an instruction memo on how to set up a new  
5 entity. Based upon responses received to date from vendors, it appears the entities discussed  
6 herein used the same vendors, including but not limited to banks (including general timing of  
7 accounts being open and closed), CRM software provider, payroll processing company, and  
8 payment processors.

9 **D. Business Operations**

10 Based upon (a) emails observed whereby customer service employees sent emails to  
11 customers (b) sample customer data pulled from the CRM software (**see Exhibit G**) showing  
12 payment requirements in the contract and advance payments reflected in the CRM system, (c)  
13 emails from upset and/or confused customers, and (d) other information gleaned from interviews  
14 whereby customer service representatives acknowledged that they would not help a non-paying  
15 customer, it appears very likely that payments were demanded and received from customers prior  
16 to services being rendered and/or results delivered.

17 Customer service email accounts observed for @superiorservicing.net,  
18 @sunrisesolutionsllc.com, and @studentprocessingcenter.com appear to send out emails, which  
19 among other things, can have a very similar message and/or documents attached. For example,  
20 each of the three customer service email accounts noted above send out emails including text  
21 along the lines of the following: Your payment was recently declined for your student loan  
22 program (or for your Department of Education program assistance). As a result, your account has  
23 been placed on hold and is pending to be closed. Please reply to this or contact us/call us directly  
24 to resolve this issue/to speak with a representative today. **See Exhibit H.** Each of the three  
25 customer service email accounts noted above also sent out emails including text along the lines of  
26 the following: Attached you will find instructions along with your Federal Documents. You will  
27 need to (print), sign, date and mail these documents in. Please follow instructions...and then  
28

1 specific documents are attached entitled “General Forbearance”, “Income Driven Application”,  
2 “Direct Consolidation”, etc. **See Exhibit I.**

3 Accordingly, it appears to the Receiver that the business being conducted at the Saturn  
4 Street Office is part of the overall enterprise operated by Caldwell, Hernandez and Merdjanian,  
5 that clients were required to pay advance fees for student loan debt relief services. As a result of  
6 the Receiver’s observations to date and because the Order specifically prohibits the Receiver from  
7 collecting any amount from a consumer if the Receiver believes the consumer’s debt to the  
8 Receivership Entities has resulted from deceptive acts or practices or other violations of law  
9 alleged in the Complaint in this matter, without prior Court approval, the Receiver made the  
10 decision to *temporarily* suspend operations.

11 The Receiver and her counsel have spoken to Caldwell and his counsel and understand  
12 Caldwell’s position is that Student Processing Center and SPCTwo have absolutely no connection  
13 to Merdjanian or Superior, are stand-alone entities, and are not part of any larger student loan debt  
14 relief enterprise. The Receiver continues to gather information and documents and has made  
15 specific requests to Caldwell for information and documents, but at this point the Receiver does  
16 not believe Caldwell’s representations or his position are consistent with the information obtained  
17 thus far. Based on observations and interviews conducted thus far, it appears that Student  
18 Processing Center and SPCTwo are pieces in the overall student loan debt relief enterprise owned  
19 and operated by Caldwell, Hernandez and Merdjanian, are controlled in large part by Caldwell  
20 and to a lesser degree by Merdjanian (like Superior, Sunrise and Accredited), and the profits from  
21 them are divided between Caldwell, Hernandez and Merdjanian, with Caldwell and Hernandez  
22 receiving the larger shares.

23 It also appears that Caldwell and Hernandez formed several student loan debt relief  
24 entities and ran them until they were investigated by state regulators in Colorado and California.  
25 Merdjanian stated that she was initially hired as an employee of these earlier entities. After those  
26 entities were shut down, it appears new entities were set up in very similar fashion, but they were  
27 put under the names of Merdjanian (Superior), Merdjanian’s husband (Sunrise), and another  
28 individual who had worked for Caldwell and Hernandez, Jay Stuart (Alumni Advantage). This

1 appears to be have been done to create the appearance of separation between Caldwell and  
2 Hernandez and the respective entities, although bank records show that Caldwell and Hernandez  
3 continued to profit financially from the new entities (directly and indirectly through other  
4 affiliated entities). Therefore, the Receiver believes, based on her investigation to date, that  
5 Student Processing Center and SPCTwo are affiliates of Superior and are properly part of the  
6 receivership.

7 **E. Interviews with Individuals Present**

8 As noted above, after taking control over the Saturn Street Office, the Receiver and her  
9 staff met with and interviewed the five (5) individuals who were present, and subsequently have  
10 interviewed one of the four customer service representatives not present. Times to interview the  
11 four others, plus the IT professionals have been requested.

12 These interviews lasted several hours, during which the Receiver primarily focused on  
13 identifying said individuals, gaining access to and preserving their records (including software  
14 platforms), and understanding operations of the enterprise, including accounting software, the  
15 Customer Relationship Management (“CRM”) software, and other key vendors, as well as  
16 gaining understanding of any past or present operations (including locations thereof) that were  
17 being conducted by the Receivership Entities.

18 In such interviews, notably and specifically regarding how client payments work, several  
19 employees stated that if payment was not made by customers, work was not performed on said  
20 customer’s file. Furthermore, for customers who sign up for monthly payments in exchange for  
21 annual recertification services (relating to income related debt relief) and who stop payment, the  
22 customer service representatives work to ‘rehabilitate’ the file to get clients to continue payment  
23 so that the company can work on the annual recertification (see also Exhibits H and I for emails  
24 sent on this topic).

25 **F. Affiliated Entities and/or URLs**

26 As noted above, it appears that Superior is part of a student loan debt relief enterprise of  
27 affiliated entities owned and controlled by Caldwell, Hernandez and Merdjanian. Through her  
28 investigation and review of records and the Commission’s filings thus far, the Receiver has

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1 identified the following entities and/or URLs, which appear to be affiliated with Superior,  
2 Merdjanian, Caldwell, Hernandez, and the larger enterprise:

- 3 • **Accredit, LLC**
  - 4 ○ [www.theaccredit.com](http://www.theaccredit.com)
- 5 • **Sunrise Solutions USA, LLC**
  - 6 ○ <http://www.sunrisesolutionsllc.com>
- 7 • **Alumni Advantage, LLC**
  - 8 ○ <http://www.alumniadvantage.com>
- 9 • **Student Processing Center Group, LLC**
  - 10 ○ <http://www.studentprocessingcenter.com>
- 11 • **SPCTWO, LLC**
  - 12 ○ <http://www.spctwo.com>
- 13 • **Gold West Financial, LLC**
  - 14 ○ <http://www.goldwestfinancial.com>
- 15 • **DM Financial, LLC**
- 16 • **LJC Music National LLC** (lease for Kraemer Office in this name)
- 17 • **South Coast Services, LLC**
- 18 • **Business Done Right Inc.**
- 19 • **ET&C Holdings, LLC**
- 20 • **Capital Servicing, LLC**
- 21 • **Cornerstone Doc Prep, Inc**
- 22 • **Amerifed Doc Prep, LLC**
- 23 • **Amerifed Servicing, Inc.**
- 24 • **Scholastic Solutions LLC**
- 25 • **First Clover Capital, Inc.**

26 As noted above, the Receiver continues to gather information and documents as necessary  
27 to investigate the ties and relationships between these entities and the Defendants.  
28

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1           **G. Control Over Computer Hardware, Software and Documents**

2           Upon entry to the Kraemer Office, the Receiver took control over computers and the  
3 miscellaneous and limited documents discussed above. Upon entry to the Saturn Street Office,  
4 the Receiver and her staff took control over computers and the books and records located therein,  
5 and will be doing the same on December 4, 2024 for the Imperial Office. Pursuant to the TRO,  
6 the Receiver retained the services of HKA Global, a forensic computer consultant, to image nine  
7 workstation hard drives located at the Saturn Street Office; customer service email accounts are  
8 also being imaged by HKA.

9           As part of her effort to preserve the electronic and hard copy documents associated with  
10 the Receivership Entities' enterprise, the Receiver also served vendors, and other third parties  
11 (including the internet service provider, website host, CRM service provider, telephone service  
12 provider, and other key vendors known to service the Receivership Entities) with copies of the  
13 TRO and made a demand that each of them preserve all electronic and other documents in their  
14 possession, custody or control as provided for in the TRO.

15           It appears (and as is consistent with Exhibit F's instructions on how to set up a new  
16 company), the website hosting company Go Daddy was used to secure the Receivership Entities'  
17 domains. Employees stated there was no social media account. The Receiver did serve the TRO  
18 on and is still in the process of obtaining administrative control of the vendor accounts as well as  
19 the domain names known to be registered to the Defendants at Go Daddy.

20           **H. Personal Property**

21           During the Receiver's takeover of both office premises, she and her staff took a  
22 photographic inventory. For the most part, the personal property consists of CPU's, computer  
23 monitors, cubicles and other miscellaneous office furniture, fixtures and equipment.

24           **I. Pending Litigation**

25           The Receiver is aware that two entities associated with the enterprise, Amerified Doc Prep  
26 and Cornerstone Doc Prep, along with Caldwell, were investigated by state regulatory agencies in  
27 Colorado and California, which reportedly led to them being shut down. Similarly, Superior was  
28 investigated by state regulators in Washington after it was shut down earlier this year. In

1 addition, the New York Attorney General's office recently (October 2024) contacted Superior via  
 2 email about a complaint received from a consumer and asked for a response thereto. The  
 3 Receiver is not currently aware of any active lawsuits brought by or against Superior or any of its  
 4 affiliated entities.

5 **J. Territorial Jurisdiction Over Receivership Assets**

6 By filing the Complaint and the TRO with other federal district courts in the United  
 7 States, the territorial jurisdiction of this Court over receivership assets is extended to such  
 8 districts. 28 U.S.C. § 754, *see also Haile v. Henderson Nat'l Bank*, 657 Fed. 2d 816, 822 (6th Cir.  
 9 1981). Based on information obtained to date, the Receiver is in the process of obtaining a  
 10 certified copy of the Complaint and TRO (with the case docket just being unsealed on December  
 11 2, 2024) and intends to file them in the Central District of California. As additional information  
 12 becomes available, the Receiver will file and record the Complaint and the appointment order in  
 13 applicable districts and counties in conformity with Section 754 and federal law.

14 **K. Borrower/Client Communications**

15 The Receiver has established a dedicated web page on the Receiver's website which will  
 16 be used to provide case information, regular updates, and answers to frequently asked questions to  
 17 employees and customers. The Internet address for the webpage is as follows:  
 18 <http://www.superiorservicingreceivership.com> In addition, the Receiver is maintaining a  
 19 dedicated e-mail address and telephone line for all inquiries, details for which are provided on the  
 20 aforementioned website.

21 If this receivership is made permanent and assuming access to the CRM software is  
 22 gained, the Receiver will be prepared to notify the known customers (identified through the CRM  
 23 software), other agencies if/as notices from same are located and the DOE.

24 **IV. PRELIMINARY RECOMMENDATIONS**

25 The Receiver's efforts to marshal and recover assets and relevant Receivership Entity  
 26 documents and records are ongoing. In the near term, the Receiver and her professionals make  
 27 the following recommendations.  
 28



SEMENZA RICKARD LAW  
10161 Park Run Drive, Suite 150  
Las Vegas, Nevada 89145  
Telephone: (702) 835-6803

1           **A. Document Recovery Efforts**

2           The Receiver will obtain records from all financial institutions where the Receivership  
3           Entities maintained accounts as well as from attorneys and accountants engaged by the  
4           Receivership Entities.

5           **B. Receivership Asset Recovery Efforts and Investigation**

6           The Receiver will seek to locate any presently unaccounted for receivership assets that  
7           may exist. As part of her investigation, the Receiver will evaluate claims to pursue recovery of  
8           assets of the Receivership Entities from third parties. The Receiver will seek Court approval  
9           before pursuing any such claims.

10           **C. Accounting**

11           If sufficient assets are located and secured such that a meaningful recovery can be  
12           provided to consumers, the Receiver will proceed with an accounting to establish, among other  
13           things, the scope of consumer damages and the proper amounts of consumer claims.

14           **D. Engagement of Counsel**

15           Pursuant to the authority granted to her in Section XII.F. of the TRO, the Receiver has  
16           engaged Allen Matkins Leck Gamble Mallory & Natsis, LLP (“Allen Matkins”) as her general  
17           counsel for the receivership (with attorneys located in Southern California) and Semenza Rickard  
18           Law as local counsel in Las Vegas. Considering the scope of the Receivership Entities and their  
19           affiliated entities’ enterprise, the considerable evidence of fraudulent and other illegal conduct,  
20           and what appears to be substantial harm done to consumers, it is critical the Receiver have

21           ///

22           ///

23           ///

24           ///

25           ///

26           ///

27           ///

28

1 counsel experienced and qualified in federal equity receiverships, litigation, and other applicable  
2 areas of law.

3 **V. CONCLUSION**

4 Based upon the Receiver’s preliminary investigation and findings, the Receiver  
5 recommends and requests that the Court order the Receiver to continue pursuant to the TRO and  
6 supplemental orders issued by the Court. The Receiver also requests the Court authorize her  
7 continuing investigation and approve this first report and recommendations.

8  
9 Dated: December 4, 2024



10 KRISTA FREITAG  
Temporary Receiver

11 DATED this 4th day of December, 2024.

12 SEMENZA RICKARD LAW

13  
14 /s/ Jarrod L. Rickard  
Jarrod L. Rickard, Esq., Bar No. 10203  
15 10161 Park Run Drive, Suite 150  
Las Vegas, Nevada 89145

16  
17 Ted G. Fates, Esq. (*pro hac vice pending*)  
ALLEN MATKINS LECK GAMBLE MALLORY  
& NATSIS LLP  
18 600 West Broadway, 27th Floor  
San Diego, CA 92101-0903

19 *Attorneys for Receiver Krista Freitag*  
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28

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Las Vegas, Nevada 89145  
Telephone: (702) 835-6803

**CERTIFICATE OF SERVICE**

I am employed by the law firm of Semenza Rickard Law in Clark County, Nevada. I am over the age of 18 and not a party to this action. The business address is 10161 Park Run Drive, Suite 150, Las Vegas, Nevada 89145.

I hereby certify that on the 4th day of December, 2024, I served the document(s), described as:

**RECEIVER’S FIRST INTERIM REPORT**

by placing the  original  a true copy of the above and foregoing via:

a. **CM/ECF System** to the following registered e-mail addresses:

**FEDERAL TRADE COMMISSION**  
John R. O’Gorman, Esq., jogorman@ftc.gov  
Luis H Gallegos, Esq., lgallegos@ftc.gov  
Reid Tepfer, Esq., rtepfer@ftc.gov  
*Attorneys for Federal Trade Commission*

b. **BY U.S. MAIL.** I deposited such envelope in the mail at Las Vegas, Nevada. The envelope(s) were mailed with postage thereon fully prepaid. I am readily familiar with Semenza Rickard Law’s practice of collection and processing correspondence for mailing. Under that practice, documents are deposited with the U.S. Postal Service on the same day which is stated in the proof of service, with postage fully prepaid at Las Vegas, Nevada in the ordinary course of business. I am aware that on motion of party served, service is presumed invalid if the postal cancellation date or postage meter date is more than one day after the date stated in this proof of service.

c. **BY PERSONAL SERVICE.**

d. **BY DIRECT EMAIL.**

e. **BY FACSIMILE TRANSMISSION.**

I declare under penalty of perjury that the foregoing is true and correct.

/s/ Olivia A. Kelly  
An Employee of Semenza Rickard Law

**EXHIBIT INDEX**

<b>EXHIBIT</b>	<b>DESCRIPTION</b>	<b>PAGE NOS.</b>
Exhibit A	Text Message Communications the Landlord Representative Shared with the Receiver	1-2
Exhibit B	Single Piece of Paper With a Reference to “Dennise”	3
Exhibit C	Sample Copies of Rent Checks	4-6
Exhibit D	Example of Documentation Located at the Saturn Street Office	7-22
Exhibit E	Example of Documentation Located at the Saturn Street Office	23-50
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## **EXHIBIT A**

# **Text Message Communications the Landlord Representative Shared with the Receiver**

2:35



< 240



[Redacted] 1

your crew is here now who installed the cabinets he told me he was finishing the paint but couldn't put cabinet doors on because he forgot his drill ..lol. WOW

Jun 7, 2021 at 7:14 AM

Crew on the way to wrap up this morning

Jun 9, 2021 at 12:10 PM

please shoot over your email address and I will send you the cleaning schedule. thank you. Eric

Jun 9, 2021 at 8:19 PM

chris can you please send me your email address so I can schedule the cleaning

Aug 8, 2023 at 11:58 AM

chris can you please send over the executed agreement

500 s kraemer ste 100b - Eric Caldwell



iMessage



2:35



< 240



[Redacted] 11 >

Fri, Oct 25 at 12:14 PM

Chris, we have shut the business done, filing BK and moved out of 500 a. kraemer ste. 100b. PleSe give me a call so we can discuss lease termination/sub lease options etc..we have professionally cleaned everything and returned it exactly as it was when we moved in

Out of the country now, but I can call you Monday

Sounds good. thank you

Mon, Oct 28 at 3:28 PM

[\[Redacted\]326@yahoo.com](mailto:[Redacted]326@yahoo.com)

Ok thx

Delivered

Tue, Nov 12 at 2:14 PM

any word on that email ?

Wed, Nov 13 at 8:56 AM

good morning Chris any update on that



iMessage



## **EXHIBIT B**

### **Single Piece of Paper With a Reference to “Dennise”**



## Daily Schedule

### As soon as you get in:

1. Clock into ADP – Must match with FV login time.
2. Log into Free Voice – Pause yourself on “meeting.”
3. Log into DPP – CRM system.
4. Open Outlook – Emails
5. Open Slack – Communication

*Amber Mariyah*

### Tasks to work on:

1. Assigned Emails (Always a Priority)
2. 1<sup>st</sup> round of NSFs completed BEFORE lunch. 2<sup>nd</sup> round of NSFs completed AFTER lunch.
3. Complete Payment Reminders and/or Welcome Calls
4. Complete Paused and/or Pending Cancellation List
5. Clear ALL personal emails (SUNRISE & SUPER)
6. Work on the assigned contact list. (The above tasks must be completed first)

### Reminders:

1. You must have 4 clock ins on ADP a day:
  - a. Start Work
  - b. Start Meal
  - c. End Meal
  - d. End Work
2. Make sure to have Slack open and keep an eye on it periodically as this is one of the biggest communications tools.
3. Attendance is very important, so please make sure we are getting here on time daily. If you are late past the 10 min grace period, you must Text Dennise & Mariyah in a group message.
4. All assigned tasks must be completed daily.
5. Notate all accounts thoroughly.
6. Maintain proper phone etiquette.
7. COMMUNICATE on Slack when you are starting and completing a task.
8. Update pause status on Freevoice to Break, Lunch, or Restroom when doing so.
9. Everyone gets two 15 min breaks & one 30 min assigned lunch time.
  - a. All 3 cannot be combined.
  - b. Breaks cannot be taken an hour into your shift or an hour before leaving.
  - c. Always take lunch at assigned time.

**If you have any questions, please do hesitate to ask your peers or management.**

**EXHIBIT C**

**Sample Copies of Rent Checks**



Transaction Search

### Print Images

Date/Time Printed: 11/22/2024 3:26 PM PDT

Check 1517 - 23,441.00 USD

SECURITY FEATURES INCLUDE TRUE WATERMARK PAPER, HEAT SENSITIVE ICON AND FOIL HOLOGRAM

<p><b>ALUMNI ADVANTAGE LLC</b>          871 CORONADO CENTER DR          STE 200-5025          HENDERSON, NV 89052</p>	<p>1517          90-3752/1211          986          CHECK ARMOR</p>
DATE <u>1.9.23</u>	
<p>PAY TO THE ORDER OF <u>BreaLux Associates, LP</u></p>	<p>\$ <u>23,441.</u><sup>00</sup></p>
<p><u>Twenty Three Thousand, Four hundred Forty One</u> DOLLARS</p>	
<p>FOR <u>Rent</u></p>	<p><i>[Signature]</i></p>

Comerica Bank  
Comerica Bank  
www.comerica.com

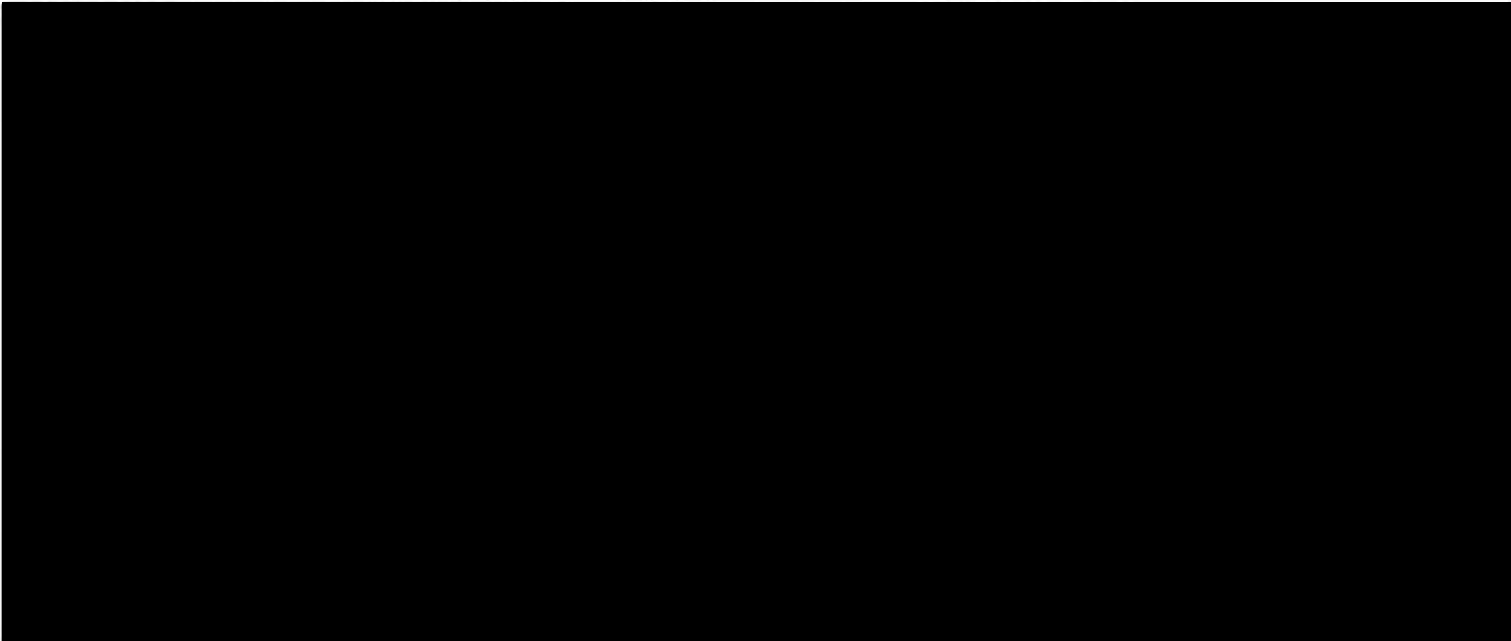
⑈001517⑈ ⑆121137522⑆ [REDACTED] 50⑈

Details on Back. Security Features Included

7543834684



CREDITED TO THE ACCOUNT OF





Transaction Search

# Print Images

Date/Time Printed: 11/22/2024 3:25 PM PDT

Check 1038 - 19,567.00 USD

1038

**SUPERIOR SERVICING LLC**  
400 S 4TH ST STE 500 457  
LAS VEGAS, NV 891016207

DATE 9/1/23 90-7162/3222

PAY TO THE ORDER OF Brealux Associates \$ 19,567.<sup>00</sup>

nineteen thousand five hundred sixty seven <sup>00</sup>/<sub>100</sub> DOLLARS

FOR Arguss rent

**CHASE**  
JPMorgan Chase Bank, N.A.  
www.chase.com

*[Signature]*

⑈001038⑈ ⑆322271627⑆ [REDACTED] 766⑈

PAY TO THE ORDER OF  
 WELLS FARGO BANK, N.A.

Print Images

Date/Time Printed: 11/22/2024 2:55 PM PDT

Check 000000 - 19,597.47 USD

90-7162/3222 1008

SUNRISE SOLUTIONS USA LLC

DATE 7/1/2024

PAY TO THE ORDER OF Brealux Associates \$ 19,597.47

nineteen thousand five hundred ninety seven <sup>47/100</sup> DOLLARS

CHASE JPMorgan Chase Bank, N.A. www.Chase.com

MEMO rent *[Signature]*

⑆ 3 2 2 2 7 1 6 2 7 ⑆ [REDACTED] 06 7 1008

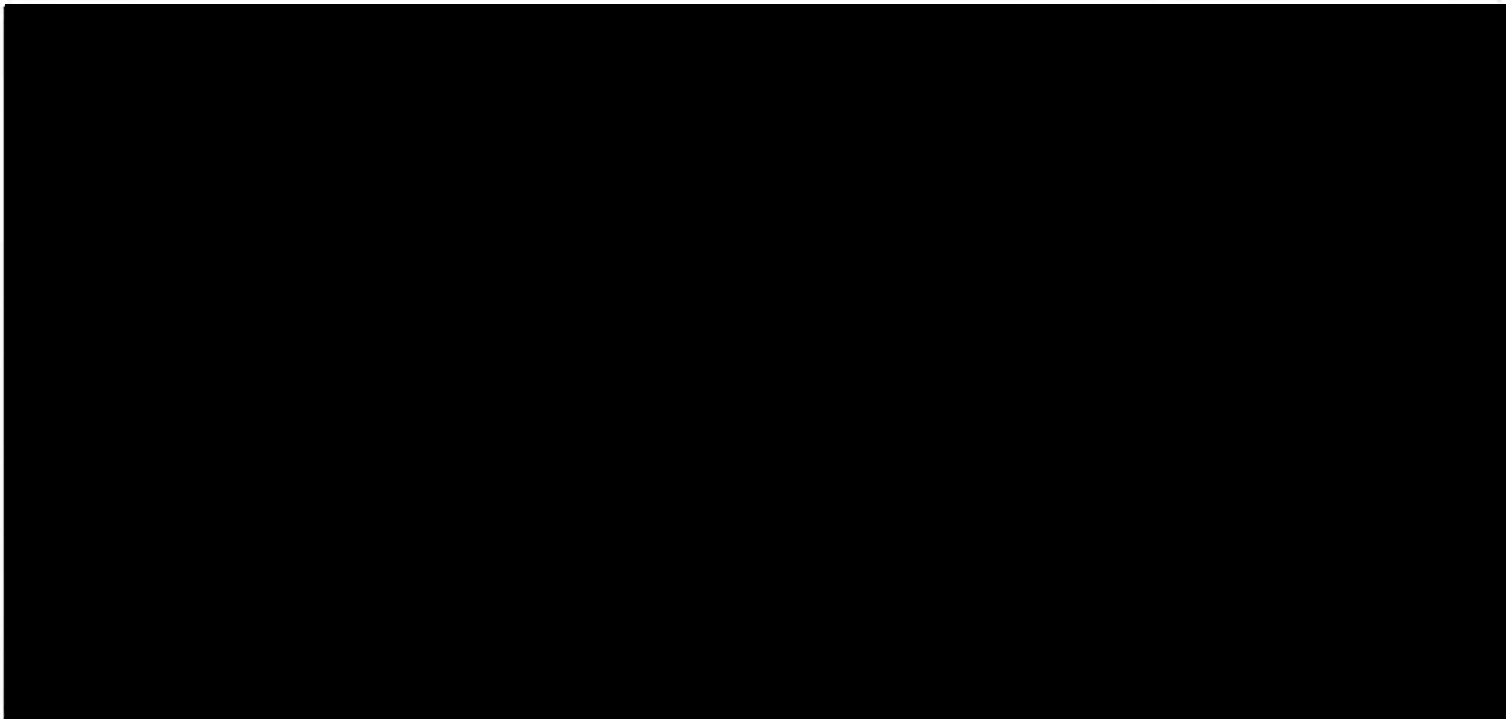
30485993294

AT

NAME OF FINANCIAL INSTITUTION [REDACTED]

DATE [REDACTED]

PAY TO THE ORDER OF  
WELLS FARGO BANK N.A.



## **EXHIBIT D**

### **Example of Documentation Located at the Saturn Street Office**

Google Chrome isn't your default browser Set as default

# Google Password Manager

debtpaypro.com

Username

[Redacted]

Sites

[login.debtpaypro.com](http://login.debtpaypro.com)

Password

Accredi [Redacted]

Note

No note added

Edit

Delete

Username

[Redacted]

Sites

[login.debtpaypro.com](http://login.debtpaypro.com)

[web2.debtpaypro.com](http://web2.debtpaypro.com)

Password

[Redacted]

Note

No note added

Edit

Delete



**Employment Application**

**Applicant Information**

Full Name: [Redacted] M.I. \_\_\_\_\_ Date: 2/21/24

Address: [Redacted] State \_\_\_\_\_ ZIP Code \_\_\_\_\_

Phone: [Redacted] Email: [Redacted]

Date of Birth: [Redacted] Social Security: [Redacted]

Gender: F

Position Applied for: Processing

**Emergency Contact:**

Name: [Redacted]  
Phone: [Redacted]  
Relation: [Redacted]

**Banking**

**Banking Information**

Direct Deposit: [Redacted]

**Disclaimer and Signature**

*I certify that my answers are true and complete to the best of my knowledge.  
If this application leads to employment, I understand that false or misleading information in my application or interview may result in my release.*

Signature: [Redacted] Date: 2/21/24





## Customer Service Compensation Agreement

Revision Date: 02/01/2024

This document [redacted] been Student Processing Center ("Company") and [redacted] ("Customer Service Rep") regarding terms related to compensation.

Company and Customer Service Rep enter into this agreement whereby Customer Service Rep provides customer service/processing to the Company in return for compensation specified in this agreement.

### Duration:

This agreement covers the period starting from the date of hire.

All hourly/commissions will be calculated by the date funded and paid bi-weekly. Commissions will be paid every two weeks based on payment reschedules, cancellation saves, and completed tasks. Customer Service Rep will submit their commission tracker bi-weekly, which management will verify.

### W2:

A sales Rep is a W2 employee and will be paid a base wage or salary and will only be compensated with a commission for sales produced for a company based upon the commission structure determined by management. The commission structure is subject to change at any time and employees will be notified before the pay period takes effect with the new commission structure.

### Cap

There is no cap on any payouts to the Customer Service Rep

### Compensation

Starting rate: \$17.00/hour for a probationary period of 30 days. A performance review will be completed by management at which time the hourly rate may be increased. This increase is solely up to management's discretion based on the probationary period.

Performance reviews will be completed every 9 months after the probationary period has ended. An increase in hourly wages will be discussed and determined by management during these reviews.

### Termination of Employment

Voluntary or involuntary termination of Customer Service Rep employment with the Company will result in commissions only paid on cleared transactions dated before the termination date only. Any amounts owed to the Customer Service Rep will be according to employment regulations set by the company. The company is an "at will" employer and reserves the right to terminate employment for any reason at any time based upon management's discretion.



**Commission Deductions:**

- If you make ZERO attempt to save client(s) requesting to cancel and/or get a refund
- Any rep-related errors, such as but not limited to; scheduling NSF's incorrectly, not pausing files where the client wanted to cancel, etc.
- \$25 will be deducted

**Other Terms**

1. Customer Service rep agrees to protect and not distribute all confidential material, including prospect data, sales data, and client information belonging to the Company, and shall take all reasonable care in making sure that such confidential material is not disbursed to anyone outside the company nor to themselves. All information must remain within the company.
2. Customer Service rep hereby forever releases owners, managers, investors, and all agents of the company from any liability or claims such as damages, losses, expenses, including, without limitation, attorney fees, in any way arising out of or resulting from Customer Service rep participation with Company and terminates their right to sue Company for any reasons.

**Company**

Management Signature

\_\_\_\_\_

Printed Name

[Redacted]

Date

\_\_\_\_\_

**Customer Service Rep**

Employee Signature

[Redacted]

2/21/24

\_\_\_\_\_



# Customer Service / Processing Attendance Policy

Effective Date: 02/01/2024\_\_\_\_\_

Each employee of Alumni Advantages is responsible for maintaining a good attendance record. You are expected to report to work on time, take lunches and breaks according to the policy set by Company, and remain at your desk during your shift until your shift is over. Sick, Vacation, and Personal Leave requests must be made per Company policy and guidelines.

### Definitions:

**Absence:** An absence is when you are not at work during your scheduled hours, regardless of the reason. However, not all Absences will reflect negatively on your record. Only "Unexcused Absences" may.

**Unexcused Absence:** An "Unexcused Absence" is one or more unscheduled or unapproved continuous days or partial Absences.

### **Attendance Policies:**

- Callouts and not completing the full scheduled shift will result in a write-up.
- 3 or more callouts in a month will result in a write-up.
- The grace period is 10 mins from your shift start time. Excessive tardiness will result in a write-up.
- Breaks are 15 mins (2 breaks) / Lunches are 30 mins
- Any restroom breaks over 20 mins will be deducted from ADP timecard per US Dept of Labor

**Exceptions:** The following Absences will not be counted towards the employee's commission. All absences must be approved by management and notify management a minimum of 1 week prior, except for sick leave and bereavement. In this notification, prior to shift will be accepted.

- Approved Vacation time
- Personal Leave time
- Sick Leave
  - Requires a doctor's note after 1 day
- Bereavement
- Jury Duty
  - Must provide court documentation prior to leave

Management Signature \_\_\_\_\_

Date \_\_\_\_\_

Employee Signature \_\_\_\_\_



Date 2/21/24



### Compliance Policy

#### What is not accepted

- Saying anything that is misleading.
- Saying we are affiliated or connected to Department of Education, Government or Servicer. We are NOT any of those.
- Not explaining the Doc prep Fee or SRP thoroughly (Please see SRP script at the end of script).
- Not explaining program correctly. Please make sure to pitch accurate monthly payments + SRP and disclose that payments may increase annually based on income and family size.
- Being rude or condescending to client for any reason.

#### Consequences

- 1- First offense – Formal write up & Probation Period for 30 days
- 2- Second offense- - Final write up and -5% commission
- 3- Third offense- Terminated

#### Acknowledgment of Receipt of Warnings

By signing this form, you confirm that you understand the information in this warning. You also confirm that you and your manager have discussed this warning and plan for improvement. Signing this form does not necessarily indicate that you agree with this warning.



2/21/24  
Date

\_\_\_\_\_  
Manager Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Witness Signature (if employee understands warning but refuses to sign)

\_\_\_\_\_  
Date

## END OF CALL SCRIPT

Now before we end this call, I want to go over a few additional free services we now offer through our website. The services include credit management, debt management, fraud, and identity protection, and much more. These are all free and available to you as a client; no payment information is required. All you need to do to apply is go to our website ([studentprocessingcenter.com](http://studentprocessingcenter.com) or [spctwo.com](http://spctwo.com)), click on member login, and create your free account. If you have any questions, I can walk you through at this time or you're welcome to apply on your own time. Any last questions before we end this call?

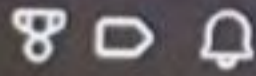
***If a client calls about identity fraud happening to them, they can call the:  
Identity Restoration Service Number: +1-833-568-6249***

From  
Station 15



Copy

Microsoft Edge browser interface showing tabs for Settings, Work Needs, and SPC(Z)Company Sh... The address bar displays 'edge://wallet/pas...'.

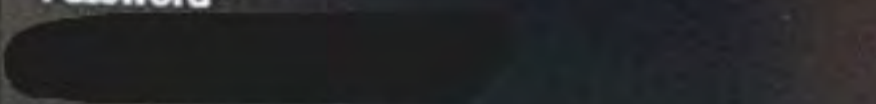


# Microsoft Wallet



Passwords > godaddy.com

 info@spctwo.com 

Password

Site  
https://sso.godaddy.com/

Notes  
No note added

**Edit** **Delete**

Hide password



## Customer Service Compensation Agreement

Revision Date: 02/01/2024

This document describes the agreement between SPCTWO ("Company") and [REDACTED] ("Customer Service Rep") regarding terms related to compensation.

Company and Customer Service Rep enter into this agreement whereby Customer Service Rep provides customer service/processing to the Company in return for compensation specified in this agreement.

### Duration:

This agreement covers the period starting from the date of hire.

All hourly/commissions will be calculated by the date funded and paid bi-weekly. Commissions will be paid every two weeks based on payment reschedules, cancellation saves, and completed tasks. Customer Service Rep will submit their commission tracker bi-weekly, which management will verify.

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Performance reviews will be completed every 9 months after the probationary period has ended. An increase in hourly wages will be discussed and determined by management during these reviews.

### Termination of Employment

Voluntary or involuntary termination of Customer Service Rep employment with the Company will result in commissions only paid on cleared transactions dated before the termination date only. Any amounts owed to the Customer Service Rep will be according to employment regulations set by the company. The company is an "at will" employer and reserves the right to terminate employment for any reason at any time based upon management's discretion.



**Commission Deductions:**

- If you make ZERO attempt to save client(s) requesting to cancel and/or get a refund
- Any rep-related errors, such as but not limited to; scheduling NSF's incorrectly, not pausing files where the client wanted to cancel, etc.
- \$25 will be deducted

**Other Terms**

1. Customer Service rep agrees to protect and not distribute all confidential material, including prospect data, sales data, and client information belonging to the Company, and shall take all reasonable care in making sure that such confidential material is not disbursed to anyone outside the company nor to themselves. All information must remain within the company.
2. Customer Service rep hereby forever releases owners, managers, investors, and all agents of the company from any liability or claims such as damages, losses, expenses, including, without limitation, attorney fees, in any way arising out of or resulting from Customer Service rep participation with Company and terminates their right to sue Company for any reasons.

**Company**

Management Signature

\_\_\_\_\_  
Printed Name

\_\_\_\_\_  
Date

**Customer Service Rep**

Employee Signature



02/21/2024





# Customer Service / Processing Attendance Policy

Effective Date: 02/01/2024\_\_\_\_\_

Each employee of SPCTWO is responsible for maintaining a good attendance record. You are expected to report to work on time, take lunches and breaks according to the policy set by Company, and remain at your desk during your shift until your shift is over. Sick, Vacation, and Personal Leave requests must be made per Company policy and guidelines.

### Definitions:

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**Unexcused Absence:** An "Unexcused Absence" is one or more unscheduled or unapproved continuous days or partial Absences.

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- Callouts and not completing the full scheduled shift will result in a write-up.
- 3 or more callouts in a month will result in a write-up.
- The grace period is 10 mins from your shift start time. Excessive tardiness will result in a write-up.
- Breaks are 15 mins (2 breaks) / Lunches are 30 mins
- Any restroom breaks over 20 mins will be deducted from ADP timecard per US Dept of Labor

**Exceptions:** The following Absences will not be counted towards the employee's commission. All absences must be approved by management and notify management a minimum of 1 week prior, except for sick leave and bereavement. In this notification, prior to shift will be accepted.

- Approved Vacation time
- Personal Leave time
- Sick Leave
  - Requires a doctor's note after 1 day
- Bereavement
- Jury Duty
  - Must provide court documentation prior to leave

Management Signature

Date \_\_\_\_\_

Employee Signature



Date 02/21/2024



### Compliance Policy

#### What is not accepted

- Saying anything that is misleading.
- Saying we are affiliated or connected to Department of Education, Government or Servicer. We are NOT any of those.
- Not explaining the Doc prep Fee or SRP thoroughly (Please see SRP script at the end of script).
- Not explaining program correctly. Please make sure to pitch accurate monthly payments + SRP and disclose that payments may increase annually based on income and family size.
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- 3- Third offense- Terminated

#### Acknowledgment of Receipt of Warnings

By signing this form, you confirm that you understand the information in this warning. You also confirm that you and your manager have discussed the warning and a plan for improvement. Signing this form does not necessarily indicate that you agree with this warning.

Employee Sign [REDACTED] Date 02/21/2024

Manager Signature Date

Witness Signature (if employee understands warning but refuses to sign) Date



## ***UPDATED Attendance/Compliance Policy***

***Effective: 2/21/2024***

### ***DEDUCTIONS:***

*Amount Per Deduction varies from \$10 - \$25.*

*Any rep-related errors, such as but NOT limited to:*

- **Open Transactions -\$10.00**  
When rescheduling payments please make sure to delete all open transactions.
- **Not updating status -\$10.00**  
Every time an account is resumed you MUST check to see what the status was set to prior to being paused.
- **Requesting docs w/out fully reviewing account -\$20.00**  
When requesting docs, you must use the correct template (SEND DOCS TEMPLATE) along with reviewing the entire file before requesting docs.
- **No attempt to save -\$25.00.**  
Not using rebuttals, going over program benefits to save.
- **Did not Pause, now must refund -\$25.00.**  
Client requested to cancel, is unsure of continuing with the program and rep did not pause file. Payment is now pending because of this, and we now must issue a refund.
- **Duplicate Payments running -\$25.00.**  
Rep did not delete open transactions and now 2 payments are running at the same time.  
Rep set payment dates too close. Payments were set incorrectly causing an issue.
- **NSF PAYMENT ERRORS -\$25.00**  
Not emailing the merchant before resuming payments, causing next payment to reject.  
Not sending Payment Auth when needed. These are just examples, but any NSF's done incorrectly will be deducted.
- **NOT FOLLOWING UP WITH PAUSED FILES-\$10.00**  
Every task assigned must be completed the day they are assigned. There should not be multiple days where these files are not being followed up with.

### ***ATTENDANCE:***

- *Same day callout with no note = NO NSF's for 5 consecutive days*
  - *More than 2 tardies in a week past grace period = NO NSF's for 5 consecutive days*
  - *More than 2 unexcused absences in a month will result in a write up*
- (NEW HIRES WITHIN 60 DAY PROBATION PERIOD)***
- *More than 3 call outs in a 30-day period will result in termination.*
  - *Days off & leaving early need to be requested a week in advance.*
  - *Requesting to randomly leave early can result in write up.*



**Consequences**

- 1- First offense –Formal write up & Probation Period for 30 days
- 2- Second offense- Final write up and -5% of commission.
- 3- Third offense- Terminated

**Acknowledgment of Receipt of Warnings**

By signing this form, you confirm that you understand the information in this warning. You also confirm that you and your manager have discussed the warning and a plan for improvement. Signing this form does not necessarily indicate that you agree with this warning.

[REDACTED] \_\_\_\_\_ *02/21/2024* \_\_\_\_\_  
 Employee Signature Date

\_\_\_\_\_  
 Manager Signature Date

\_\_\_\_\_  
 Witness Signature (if employee understands warning but refuses to sign) Date

COPY

Freevoice Inc. Credit Card Billing Authorization Form

Customer Name: Student Processing Center

Freevoice Account Name: Student Processing Center

Phone Number: \_\_\_\_\_ Ext. \_\_\_\_\_

Email: info@studentprocessingcenter.com

Date to begin billing: 09/17/2024

Credit card number: X X X X - X X X X - X X X X - 8491 (Last four digits ONLY)

CVV (The three-digit number on the back) [REDACTED] Exp. Date: [REDACTED]

Cardholders Name: [REDACTED] aldwell

Cardholders Billing Address: [REDACTED]

City: [REDACTED] State: [REDACTED] Zip: [REDACTED]

Cardholders signature: [REDACTED] Date: 09/17/24

**VoIP / SIP Minutes (Phone Service) and Ringless Voicemail (RVM) Credits are NON-REFUNDABLE.  
All RECURRING TRANSACTIONS REQUIRE 10 DAYS ADVANCE NOTICE TO CANCEL  
CANCELLATIONS MUST BE SENT VIA EMAIL or TICKET SYSTEM ONLY  
VERBAL CANCELLATIONS OVER THE PHONE WILL NOT BE ACCEPTED**

I certify that I am the authorized holder and signer of the credit card referenced above.

I certify that all the above information is complete and accurate.

I hereby authorize collection of payment for all charges as indicated above.

**I understand that I will need to contact Freevoice by email if I would like to revoke this authorization.**

Payments will continue until this authorization is revoked.

All charges to this card will be initiated by me through [www.freevoiccusa.com](http://www.freevoiccusa.com), which will require separate authorization with a password and user name only known to me.

Please insert a copy of your valid government issued ID in the space below:



COPY



# CC Authorization

By signing this form you give FORTH™, Inc permission to perform scheduled or periodic charges to your account by Credit Card for payments due for monthly Forth Software invoices or when applicable.

I [Redacted] Caldwell, authorize Forth, Inc to charge my credit card account indicated below.

Billing Address [Redacted]  
 City, State Zip [Redacted]  
 Company Name Student Processing Center

Account Type: \_\_\_\_\_  
 Cardholder Name [Redacted] Caldwell  
 Card Number [Redacted]  
 Expiration Date [Redacted]

[Redacted] 6/13/2024  
 SIGNATURE: DATE

I authorize the above-named business to charge the credit card indicated in this authorization form according to the terms outlined above. This payment authorization is for the goods/services described above. I certify that I am an authorized user of this credit card and that I will not dispute the payment with my credit card company; so long as the transaction corresponds to the terms indicated in this form.

## **EXHIBIT E**

### **Example of Documentation Located at the Saturn Street Office**

## Servicer List Scripts

### VOICEMAIL

Hello (Client's Name),

This is a friendly check-in, regarding your student loan program. We need to confirm if you have received your first letter of correspondence regarding your consolidation approval. If you have not mailed out your federal documents, please do so immediately and contact us. Our customer service number is (866) 202-5126. Thank you and have a great day.

866 866 202 5126

### IF CONSOLIDATION PROCESSED

Hello, may I speak to \_\_\_\_? Hi, my name is \_\_\_\_\_. I'm calling you from Superior Servicing on Sunrise Solutions Customer Service regarding your student loan program. Just wanted to give you a call because I was reviewing your account and it does look like your consolidation has been processed, which is great! But it does look like we're still waiting for your IDR to process. Have you received any correspondence regarding your income-driven repayment plan? (Client will advise what they did with their docs)

**Advise the client they will need to resubmit IDR.**

SUPERIOR SERVICING

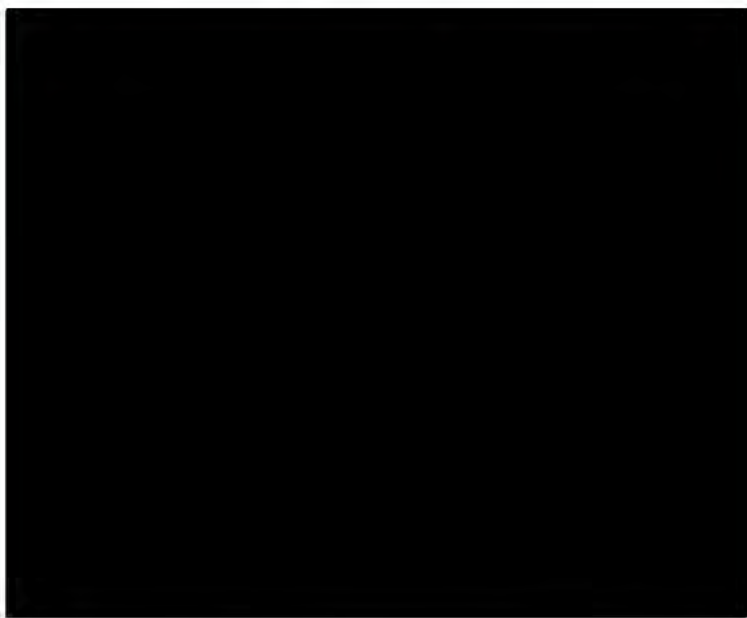
### IF NO DOCUMENTS PROCESSED

Hello, may I speak to \_\_\_\_? Hi, my name is \_\_\_\_\_. I'm calling you from Superior Servicing regarding your student loan program. Just wanted to give you a call because I was reviewing your account and I just want to confirm if you received any correspondence regarding your consolidation or income-driven repayment plan.

**If the client says NO, Ask the following questions:**

- Where did they send docs?
- What docs did cl send?
- What address?
- How long ago?
- How many stamps? - 4 STAMPS
- Did they write on docs?
- Did they print on the front and back? ONE SIDED

**Depending on answers, the client will need to resubmit all docs.**





# Daily Schedule

## As soon as you get in:

1. Clock into ADP – Must match with FV login time.
2. Log into Free Voice – Pause yourself on “meeting.”
3. Log into DPP – CRM system.
4. Open Outlook – Emails
5. Open Slack – Communication

## Tasks to work on:

1. Complete Payment Reminders/Welcome Calls
2. Complete Pending Cancellation List - *DOUBLE CHECK TABS*
3. Clear ALL personal emails (SUNRISE & SUPER)
4. Work on the assigned conference call list. (The above tasks must be completed first)

## Reminders:

1. You must have 4 clock ins on ADP a day:
  - a. Start Work
  - b. Start Meal
  - c. End Meal
  - d. End Work
2. Make sure to have Slack open and keep an eye on it periodically as this is one of the biggest communications tools.
3. Attendance is very important, so please make sure we are getting here on time daily. If you will be late past the 10 min grace period, you must Text Dennise & Mariyah in a group message.
4. All assigned tasks must be completed daily.
5. Notate all accounts thoroughly.
6. Maintain proper phone etiquette.
7. COMMUNICATE on Slack when you are starting and completing a task.
8. Update Pause status to Break, Lunch, or Restroom when doing so.
9. Everyone gets two 15 min breaks & one 30 min assigned lunch time.
  - a. All 3 cannot be combined.
  - b. Breaks cannot be taken an hour into your shift or an hour before leaving.
  - c. Always take lunch at assigned time.

If you have any questions, please do hesitate to ask your peers or management.

# Follow Up Structure

## CUSTOMER SERVICE

The customer service department will call the following statuses to schedule a conference call with a rehab specialist.

- 3 Month Rehab
- Enrolled/Rehab
- Enrolled/TPD

*This list is assigned weekly. Due the day they are assigned and can be called again in the same week if all tasks are complete.*

## REHAB SPECIALISTS

Once the rehab specialist completes the call, the file will be updated to the statuses below. When the file has been in that status for 40 days or more, they will confirm if docs have been received and loans have transferred and/or processes has started.

- Rehab Completed
- Rehab Processing
- TPD Complete
- Fresh Start
- VA TPD



If the client has been in these statuses for more than 80 days, please add an \*ALERT\* to file indicating loans still have not transferred.

*These lists are in constant rotation. Due date may vary.*

*R AFTER CHANGE STATUS  
BACK TO ENROLLED/REHAB*

## PROCESSING

Once we have confirmed loans have transferred out of default, processing will handle the files below by getting docs prepared and following up to ensure docs have been received and/or processed.

- Fresh Start Transfer – *must be cleared daily.*
- Fresh Start Enrolled Active – *will be updated based on CONS/IDR docs processing.*

## PENDING STATUSES

The following statuses indicate the client has been scheduled and are pending a conference call.

- Rehab Scheduled
- TPD Scheduled

If the client has been in these statuses for more than 20 days, rehab specialist will need to review file and confirm if the call has been complete, and status needs to be updated or “reset” client back to original status & get a call scheduled again by customer service.

*These can be checked every Friday to ensure they don't go past 20 days unless approved to be.*

# Statutes, Meanings, & Documents

## Default/Rehab Statutes

- **Enrolled/Rehab:** Client whose loans are in default and still needs to schedule a call.
- **Rehab Scheduled:** Call has been scheduled for the client.
- **Rehab Complete:** Call has been completed with the specialist, and we need to confirm if the Rehabilitation Letter was received & mailed back.
- **Rehab Processing:** Confirmed documents were received, and the 9-month process has started. ← FOLLOW UP 1x mo.

## Documents:

- **After Enrolling:**
  - The client will receive the **Financial Disclosure Document**; HOWEVER, the Client does NOT need to fill it out until they are on their scheduled call with the rehab specialist.
- **After Call is Completed:**
  - Client will need to submit the **FDD** document to Collections Agency to process. They will receive docs back once approved for their final signature. Once they sign and submit, their rehabilitation will begin.  
\* 5-10 BUSINESS DAYS TO GFT LETTER

## Fresh Start Statutes

- **Fresh Start:** Update to this status once the call is complete.
- **Fresh Start Transfer:** Debts have been updated from collections agency to a new servicer and are pending federal documents.
- **FS Enrolled Active:** Federal documents have been sent to the client to Consolidate and enter an IDR program.

## Documents:

- **After Enrolling:**
    - The client will receive the **Financial Disclosure Document**; HOWEVER, the Client does NOT need to submit any documents to the D.O.E unless stated otherwise.
  - **After Call is Completed:**
    - The client will receive two letters.
      - **DOE LETTER:** They will receive this letter within 30 - 40 days from when the call is completed advising them that their defaulted loans will soon transfer to a federal servicer in good standing.
      - **WELCOME LETTER FROM NEW FEDERAL SERVICER:** They will receive this letter within 30 - 40 days of receiving 1<sup>st</sup> transfer letter. Once this letter is received, we need to update loan data on the client's file and have processing send Consolidation and IDR documents.
- 15-20 = TRANSFER  
30-40 = WELCOME \* 40-60 DAYS

## TPD Statutes

- **Enrolled/TPD:** The client wants to discharge loans through a disability program.
- **TPD SCHEDULED:** Call has been scheduled for the client.
- **TPD COMPLETED:** Call has been completed with the specialist, and we need to confirm if discharge has been approved.
- **TPD YEAR 1/2/3:** Discharge docs have been confirmed, and client is in monitoring period. Client will pay SRP until their last year of monitoring.
- **VA TPD:** Client is a veteran who will receive automatic discharge. 60-90 WINDOW

## Documents:

- **After Enrolling:**
  - Client will receive all docs to consolidate and enter an IDR program + Total Permanent Disability Docs.
- **After Call is Completed:**
  - They will send all documentation + proof of TPD based on the call with specialist.

## COMMISSION STRUCTURE

- Trackers are due the **Tuesday** of pay week. They will be emailed to Dennise, & Mariyah D.
- Please keep track of your commission on personal tracker. Must be an Excel sheet.
- The following qualify: **REHAB CALLS - \$30**
  1. Re-scheduling NSF files & payment clears - **\$20.**
  2. Save a client from cancelling & doesn't cancel by the time tracker is due - **\$25.**
  3. Save Refund & there are no chargebacks - **\$25.**
  4. Hardships & payment clears - **\$20.**
  5. Scheduling a Rehab Appointment & call is completed - **\$5.**
  6. Sales Rep pitched client incorrectly, causing CS to recalculate payments & repitch - **\$20.**

## \* ONLY INPUT COMMISSIONS THAT HAVE CLEARED \* COMMISSION DEDUCTIONS

- **Amount Per Deduction varies from \$10 - \$25.**
- Any rep-related errors, such as but **NOT** limited to:
  - a. **Open Transactions - \$10.00**
    - i. When rescheduling payments please make sure to delete all open transactions.
  - b. **Not updating status - \$10.00**
    - i. Every time an account is resumed you **MUST** check to see what the status was set to prior to being paused.
  - c. **Requesting docs w/out fully reviewing account - \$20.00**
    - i. When requesting docs, you must use the correct template (SEND DOCS TEMPLATE) along with reviewing the entire file before requesting docs.
  - d. **No attempt to save - \$25.00.**
    - i. Not using rebuttals, going over program benefits to save.
  - e. **Did not Pause, now must refund - \$25.00.**
    - i. Client requested to cancel, is unsure of continuing with the program and rep did not pause file. Payment is now pending because of this, and we now must issue a refund.
  - f. **Duplicate Payments running - \$25.00.**
    - i. Rep did not delete open transactions and now 2 payments are running at the same time. Rep set payment dates too close. Payments were set incorrectly causing an issue.
  - g. **NSF PAYMENT ERRORS - \$25.00**
    - i. Not emailing the merchant before resuming payments, causing next payment to reject. Not sending Payment Auth when needed. These are just examples, but any NSF's done incorrectly will be deducted.
  - h. **NOT FOLLOWING UP WITH PAUSED FILES - \$10.00**
    - i. Every task assigned must be completed the day they are assigned. There should not be multiple days where these files are not being followed up with.

**\* TAKE YOUR TIME TO NOT MESS UP, THEY'RE ALL AVOIDABLE \***

## What is Fresh Start?

Fresh Start is a one-time temporary program from the U.S. Department of Education (ED) that offers special benefits for borrowers with defaulted federal student loans.

### If you use Fresh Start to get out of default, here's what will happen:

- The defaulted loans will transfer from the Default Resolution Group (or from a guaranty agency) to a loan servicer.
- The defaulted loans will return to "in repayment" status.
- \*• The record of your default will be removed from your credit report.
- You'll regain eligibility for benefits.

## Which Loans Are Eligible

### Eligible

- Defaulted William D. Ford Federal Direct Loan (Direct Loan) Program loans
- Defaulted Federal Family Education Loan (FFEL) Program loans.
- Defaulted Perkins Loans held by ED

### Not Eligible

- Defaulted Perkins Loans held by schools.
- Defaulted Health Education Assistance Loan Program loans
- Student loans remaining with the U.S. Department of Justice for ongoing litigation.
- Direct Loans that default after the end of the COVID-19 student loan payment pause
- FFEL Program loans that default after the end of the COVID-19 student loan payment pause

Note: FFEL Program loans that default during the COVID-19 payment pause will be taken out of default as a result of the expansion of COVID-19 relief. These loans aren't eligible for Fresh Start.

## Benefits of Fresh Start

- Access to Federal Student Aid
- Stopped Collections
- Eligibility for Other Government Loans
- Restored Ability to Rehabilitate Loans
- Credit Reporting Changes
- Access to Income-Driven Repayment (IDR) Plans
- Access to Student Loan Forgiveness Programs
- Access to Short-term Relief (Forbearance and Deferment)

All defaulted borrowers temporarily have these benefits. But Fresh Start must be used to get out of default to keep these *benefits long-term*. Otherwise, these benefits will stop getting one year after the payment pause ends.

### How we assist clients with this program:

- We will act as a Financial Advisor to the client while on a call with the Collections Agency. During this call, we will attempt to initiate the program to transfer them into good standing with a federal servicer.
- 1<sup>st</sup> enrollment fee MUST be cleared in order to complete the call.



Account Login

[Redacted]

DPP:

Username:

[Redacted]

Alast

g [Redacted]

Password:

[Redacted]

Account:

[Redacted]

Outlook:

Email: [Redacted]@superiorservicing.net

Password:

[Redacted]

Freevoice:

Ext:

[Redacted]

Password:

[Redacted]

Phone #: (702)

[Redacted]



**Customer Service Training:**

**Week 1**

1. Explaining Programs
2. FAQ / Rebuttals
3. Creating a Task / Time Frame for Docs / Correspondence
4. Welcome Calls
5. Payment Reminder Calls
6. Re-Scheduling Payments
7. Hardships
8. Cancelling
9. Updating Status / Refunds
10. Tips for Saves
11. Rehab Files
12. Scheduling Conference Calls

## **EXPLAINING PROGRAMS**

### **REPAYE:**

The program you're qualified for is the Revised Pay As You Earn Program. This is a loan forgiveness program directly with the Department of Education. It gives you payments based on your ability to pay, not the amount of debt that you owe. Based on everything you demonstrated today, you qualified for a payment in this program of (Amt) a month. Now this is your payment for the first year and then every year it goes based on your income. After 20 years of making qualifying payments on the account, whatever balance that you still have remaining will be considered forgiven and paid off in full by the Department of Education. So, after 20 years of making these payments obviously you're not going to pay the loan off because you're only paying (Amt) a month. However, once you complete the program whatever you do have left will be paid in full by the federal government. Instead of paying (Amt) a month for 20 years and paying back (Double Loan Amt). Now you're only paying (Amt) a month and on track to only paying back about (Amt). The remaining (Amt) or so that you're not covering, that's how much you're looking at getting forgiven based on your payment today. Does that make sense?

### **Consolidated Standard:**

The program you are qualified for is the Standard Repayment Program. This is a restructuring plan with the department of education. It's going to reduce your payment down to the minimum which is a total of (Amt) a month. Now this program is set for a (X) year term however you have no pre-payment penalties. So, if you want to pay your debt off faster you can do that at any time. Now this program can help you save money on interest because any time you make a payment higher than your payment of (Amt) a month, it goes directly towards your principal balance and not your interest. Right now, when you're making payments, it's being applied directly towards your interest first, then the rest goes towards your principal which is why it takes so long to pay off these debts. In this program, anytime you make a higher payment than what you're given, none of it goes towards interest and only goes towards your principal. By doing this you can have a lot more money going to your principal balance every month which can save you thousands on interest on the account. Does that make sense?

### **ICR (Parent Plus):**

The program you're qualified for is the Income Contingent Repayment Program. This is a loan forgiveness program directly with the Department of Education. It gives you payments based on your ability to pay, not the amount of debt that you owe. Based on everything you demonstrated today, you qualified for a payment in this program of (Amt) a month. Now this is your payment for the first year and then every year it goes based on your income. After 25 years of making qualifying payments on the account, whatever balance that you still have remaining will be considered forgiven and paid off in full by the Department of Education. So, after 25 years of making these payments obviously you're not going to pay the loan off because you're only paying (Amt) a month. However, once you complete the program whatever you do have left will be paid in full by the federal government. Instead of paying (Amt) a month for 25 years and paying back (Double Loan Amt). Now you're only paying (Amt) a month and on track to only paying back about (Amt). The remaining (Amt) or so that you're not covering, that's how much you're looking at getting forgiven based on your payment today. Does that make sense?



## **Frequently Asked Questions**

### **What's the name of your company?**

The name of our company is Superior Servicing / Student Processing Center. We are a document preparation center that helps students with federal debt enroll into programs that can help lower your payments, lower your interest, and qualify you for loan forgiveness (**CONTROL CALL**)

### **I can't afford the processing fee.**

I understand, but keep in mind this is only a one-time fee that's required for us to close out your balance for your enrollment. Once that's covered, your new program will begin, and you finally be on track to getting your debts resolved. Instead of paying back thousands of dollars to your account you have an opportunity to have the government help you, but we need to set up your payments to get you enrolled.

### **Can I do this for free?**

You can do this for free but over 90% of students that try get dropped out of the program every single year from not doing it correctly. It's extremely important that everything is done correctly the first time or else you put yourself at risk of losing these benefits. If you get dropped out of the program in a few years and these programs are not available, then you will be liable for paying back all your debt plus all the interest that was accruing. When it comes to your finances you want to make sure it's done correctly so that after 20 years you know 100%, you're going to get your loans forgiven (**CONTROL CALL**)

### **My servicer says that I shouldn't have to pay anything to consolidate. Why do I have to pay you?**

This is a service that we are providing for you to ensure that everything is done correctly the first time and ensure your benefits. Just as a lot of people get their taxes done at H&R Block, you are paying for a service to get you the most benefits as we know the ins and outs of these programs. Working directly with servicers, or banks, is not always a good idea because at the end of the day they are making money off you and the interest on your loans. They may seem as if they want to help you, but they will not help you get into the lowest monthly payment for the length of your term and many of these servicers are in class action lawsuits for doing just that. This is exactly why we exist as a company to make sure you do not get taken advantage of by the bank that holds your loans.

### **What is the processing fee for?**

That's required for us to close out your balances with your servicing company, file the administrative forbearance, & file the repayment plan forms so that you can receive the benefits on your accounts. It's just a one-time fee and then you'll be on your new payment plan on track to being debt free.

### **My payment is more than discussed, and it said my IDR was approved:**

"On the pay stubs you sent in with your Income Driven Repayment, did you have any over time or bonuses on those checks by any chance?" **"Actually, yes I got a bonus, but that isn't my normal pay."** "That's no problem, do you have recent pay stubs that reflect your normal pay without bonuses or over time?" **"Yes."** "Perfect, so what we can do now is just submit additional documents with these updated pay stubs to recalculate your payment. I will go ahead and send this information to the processing department, and they will be sending new documents and instructions, just be sure to send these in with your updated proof of income. I will go ahead and set a task to follow up with you in 2-3 weeks to make sure they are processing everything correctly."

### **What is the next Step in the process?**

Once the servicer has received your consolidation and starts to process it, you will receive correspondence via mail or e-mail.

**If they ask: How long can the process take?** The process can take about 45 days from the day you submitted your paperwork.

**I just received correspondence saying I was approved for a Standard payment. This isn't the payment we talked about.**

Is this the first letter of correspondence you have received?" "Yes." "This letter is just letting you know that the consolidation has been successful, and you will now see your loans paid off in full and transferred over. You can disregard this payment, because the 2<sup>nd</sup> half of your application still needs to be processed. Just to confirm you did send in your IDR and pay stubs, correct?" "Yes." "Okay, perfect you should be receiving your second letter with your updated payment plan in about 2-3 weeks. This is a two-step process, so it's great news that the first half has been completed.

**Why don't I see my loan balance going down?**

You won't see your balance going down on these loans until your term has been completed. Remember this is a forgiveness program, the Department of Education can't simply discharge your loans over night and trust that everyone will pay on time and recertify correctly every year. Once you have completed your 120/240 qualifying payments this is when you will see the forgiveness take place. In order to see your balance, go down, you would have to be making payments of **(Standard Repayment Amount)** for **(# of years)**, and that is simply paying your loans off in full without any loans discharged. If your income stays the same this entire term, you're only required to make payments of \$39 a month for the remainder 240 months.

**Why am I paying a \$49 monthly fee?**

The \$49 handles the recertification process that is required by the Department of Education every year in order to stay into the student loan forgiveness program. If you fail to recertify on any of the years leading up to the forgiveness, you will be dropped from the program, only to start all over again on year 1. We offer this so every year we can monitor your account and make sure everything is completed on time without you having to call in and paying a lump sum as you did when you first enrolled and taking the chances of falling out of the program.

## **How to Create a Task**

- Go to Client's file
- Click on "Tasks" tab.
- Click on the green "+" button in the right corner.
- Select Free Form Entry (enter what you want to be reminded of)
- Due Date (Date you want to be reminded)
- Assigned User: Select Yourself
- Click on Save Task

## **Time Frame for Federal Documents / Correspondence**

### **1. Consolidation**

- Can take up to **30 – 45 days** to complete.
  - o During this time, the loans are being transferred from client's previous servicer to new servicer.

### **2. Income Driven Repayment Form (IDR)**

- Can take up to **2 – 3 weeks** to complete.
  - o Consolidation **MUST** be completed first before the IDR document can be processed.

### **3. Public Service Loan Forgiveness (PSLF)**

- Can take up to **2 – 3 weeks** to complete.
  - o Consolidation **AND** IDR **MUST** be complete before PSLF document can be processed.

## **WELCOME CALLS**

- The call is completed 2 days after the client enrolls.
- Please review the file before calling. Sometimes clients will email/call us before we reach out to them.

### **Accessing 2 Day Call List:**

- Go to Enrollments.
- Click on Reports.
- Go down to SUBMITTED MTD on the left side.
- Double click on SUBMITTED DATE-clients will then be listed by date of submission.
- Click on EXPORT CURRENT VIEW
- Expand & delete unnecessary info on excel sheet (dates you're NOT calling, company, assigned to, state, etc.)
- Call clients that enrolled 2 days prior.

### **WELCOME CALL SCRIPT:**

#### ***(Income)***

Hi, may I speak with (CLIENT'S NAME)?

This is \_\_\_\_ calling from Superior Servicing Customer Service department regarding your student loan program. I just wanted to check in and make sure you received all your federal documents and instructions we sent from the customer service email. Please make sure to hand sign the federal documents where required and mail in your pay stubs along with these. Do not mail in the electronic document you signed upon enrollment. If you did not receive the email from customer service or if you have any questions regarding the documents or instructions, please feel free to give us a call. Our Customer Service number is (866) 202-5126. Thank you and have a wonderful day.

#### ***(No Income/ Standard Program)***

Hi, may I speak with (CLIENT'S NAME)?

This is \_\_\_\_ calling from Superior Servicing Customer Service department regarding your student loan program. I just wanted to check in and make sure you received all your federal documents and instructions we sent from the customer service email. Please make sure to hand sign the federal documents where required and mail these in. Do not mail in the electronic document you signed upon enrollment. If you did not receive the email from customer service or if you have any questions regarding the documents or instructions, please feel free to give us a call. Our Customer Service number is (866) 202-5126. Thank you and have a wonderful day.

### **Notations for Welcome Calls:**

1. **Welcome Call: LVM** > (When we left a voicemail for client)
2. **Welcome Call: Unable to LVM** > (When we are unable to leave a voicemail. Please notate why (line keeps ringing, mb full, mb not set up, etc.)
3. **Welcome Call: Completed** > (We spoke to client. Make sure to notate what was said in conversation & try to get timeline of when client sent or is going to send their docs.)

**DO NOT CALL FILES THAT HAVE THE STATUS OF:** Enrolled/Paused, Cancelled, Enrolled/NSF Returned, or Pending Cancellation. (These Files are not currently active)

**Customerservice@superiorservicing.net** > client needs documents to be mailed.

**Docs@superiorservicing.net** > client needs new or updated documents.

## **PAYMENT REMINDERS**

- Payment Reminders are done 3 business days before the payment is due.
- The floor Manager will be emailing you in the morning with a report including all clients that have a payment scheduled within the next 3 business days.
- Please go through the list and reach out to the clients with enrollment fees only.
- This spreadsheet should make it easier for you to outbound call.
- ONLY enrollment payments get the payment reminder call. There are no payment reminders for SRP \$19/ \$39 payments.

### **PAYMENT REMINDER Voicemail Script:**

*Hi (Client's name),*

*I'm calling from Superior Servicing Customer Service Department regarding your student loan program. This is a friendly reminder that you have an automatic payment scheduled for \_\_\_\_ in the amount of \$ \_\_\_\_\_. If you have further questions, please feel to give us a call at (866) 202-5126. Thank you and have a wonderful day!*

### **Notations for Payment Reminders:**

1. **Payment Reminders: LVM >** (When we left a voicemail for client)
2. **Payment Reminders: Unable to LVM >** (When we are unable to leave a voicemail. Please notate why (line keeps ringing, mb full, mb not set up, etc.))
3. **Payment Reminders: Completed >** (We spoke to client. Make sure to notate what was said in conversation & if you don't see any notes about client sending in docs, please confirm & notate client sent them to ensure we have a timeline)

**DO NOT CALL FILES THAT HAVE THE STATUS OF:** Enrolled/Paused, Cancelled, Enrolled/NSF Returned, or Pending Cancellation. (These Files are not currently active)

## **RESCHEDULING PAYMENTS**

### ***Re-scheduling Payments:***

- Payments may be re-scheduled within a two-week time frame.
- If a client requests to push payment out more than 2 weeks, it will need a supervisor's approval.
- We cannot push the payment out 4 weeks if the client has not made any payments. They will need to make an initial payment to approve a month's extension.
- Make sure to pause payments under the Enrollment tab while client is signing **NEW Payment Authorization (Enrollment tab in DPP)**
- Stay on the line with client while they sign Payment Authorization to ensure we can re-enroll client.
- Once client signs you can "Resume Payments"
- Once dates are updated make sure to delete any duplicate transactions in the Enrollment tab

### ***How to Change Payments:***

- Pause Payments
- Click enrollment.
- Edit Enrollment Plan
- Click on Custom Dates
- Select New Date/Dates
- Click Update Dates
- Make sure to schedule SRP recurring start date two weeks after last payment (might have to schedule 1 month before to reflect the correct date)
- Click Save & Generate Contract
- Select the correct Document under Choose Template: Payment Authorization
- Click "Send to ClixSign" and "Generate PDF"
- Subject: Payment Authorization
- Send for Signature
- Resume Payments

### ***Few things to keep in Mind:***

- Payments **DO NOT** run on the weekends / Holidays.
- Payments start pending at 12pm the business day **BEFORE** verification.
  - o Once payment starts pending, we can't stop or reschedule it. (We must wait for it to run its course)
- Payments **MUST** be at least 5 business days between each other (enrollment fees are always scheduled 2 weeks apart, but always double check dates!)
- Always make sure to push back / reschedule the next upcoming payments when rescheduling to ensure we don't create duplicate transactions.
- Payments take 5 business days to clear. (One full week from when payment started to draft)

### ***When do you need to send a new payment authorization form?***

- Anytime that you need to change the payment date for the enrollment payments and the first payment of \$49.
- Anytime that you change the client's reoccurring SRP Date
- Anytime that you change the client's banking information on file.

### ***Banks we do not accept:***

- Federal Reserve
- Meta Bank
- Sutton Bank
- American Express

## **HARDSHIPS**

A Hardship is when a client calls in and can't afford payments or needs more time to make payments.

### ***Hardships Options:***

- 1- If you need to push it out more than 2 weeks make sure to get an approval from the Supervisor.
- 2- **EX: Split payment up into 3 payments, over 3 months (Needs Approval)**
- 3- If a client cannot afford any of these options, we can offer a Financial Hardship. Do budget analysis.

### **FINANCIAL HARDSHIP SCRIPT:**

Mr. /Mrs. \_\_\_\_\_ we may have another option for you but it's typically available for clients who are experiencing financial hardship such as disability, welfare, or unemployment. I can see if that might be an option for you so I'm going to go through a quick budget analysis to determine your ability to pay, okay?

Great, now do you have outstanding medical bills?

Do you have any private student loans?

Do you have any tax debt owed to the IRS?

Do you have any credit card debt?

Is there anything else that we have not gone over that is causing financial hardship for you?

Okay great, so I updated your account with this information. I'm going to place you on a brief **hold** while I take this over to our hardship department and when I get back on the line I'll let you know if you were approved for the payment plan okay?

### ***HOLD***

Okay Mrs. \_\_\_\_\_, I just got back from the Hardship department and based on your information you did get approved for the Hardship program. Your new payment plan is going to be \_\_ payments of \$\_\_\_ over a period of \_\_ months to cover your enrollment for the program. Once this is covered your new payment plan for your loan forgiveness plan will be \$\_\_ a month and after 20/10 years your entire balance will be forgiven, and you will finally be done with the loans. Are you able to make each payment on the (DATE) of each month starting with (DATE)?

### **When asking for a Hardship Approval, please make sure to include the following:**

- The Date the client enrolled.
- Their enrollment fee & how it's being split.
- Whether or not the client has rescheduled before
- What payment is this? (1<sup>st</sup>, 2<sup>nd</sup>, 3<sup>rd</sup>?)
- If they had a hardship before
- When they are looking to reschedule payments to

## **CANCELLING FILES**

### **How to pause file:**

1. Click enrollment.
2. Pause Payments

### **Cancel files:**

- Go over benefits of the program and remind the client what they qualified for
- Try to figure out what is making the client skeptical and go over questions they may have.
- If you are not able to save, but feel like the sales rep can save, transfer it over to them if they are available. If they are not available, pause the file and tag the rep and let them know client wants to cancel (This gives the rep an opportunity to save their client).
- Update Status to **PENDING CANCELLATION**
- If Sales Rep does not contact client within 24 hrs. We can cancel the file.

### **Canceling File:**

1. Click ENROLLMENT
2. Pause Payments
3. Edit ENROLLMENT PLAN
4. Under Choose Base Plan, Select: **Enrollment Plan**
5. Save Enrollment Plan
6. Select OK
7. Delete all **OPEN** payments.
8. Click on CANCEL PROGRAM
9. SELECT OK
10. Select the reason for cancellation along with any notes.
11. Click CANCEL ENROLLMENT
12. Send CANCEL TRIGGER from email tab in DPP.

### **Reset Client to Delete Past Transactions:**

1. Click Enrollment
2. Click on Reset Client
3. Select: Delete Past Open Transactions
4. Click on Reset Client

## **TIPS FOR (REFUND) SAVES / REVIEWING ACCOUNTS**

- **Always ask for reason of cancellation**
  - We can address specific rebuttals instead of wasting 20+ mins going in circles about the whole program.
- **Keep it professional with tone.**
  - We are the teachers, we know facts.
- **Always take the time to review notes.**
  - Personalize the call > go over what we did specifically for them.
  - It builds credibility.
- **We don't always need to approve full refunds, especially if client has had everything done for them.**
  - go over previous tips / ask management how much can be approved if you're ever unsure.



Always let management know if you are noticing a pattern with specific sales reps when going over hardships/saves/cancels the program etc. ... this will make your job that much easier if we are able to stop the problem at the source.

## UPDATING STATUS

### Different reasons to Update or Change Status:

- You resume a file from paused or NSF status, schedule rehab, create servicer account, etc., you will need to update status accordingly.

### Check Status History:

1. Click on History tab.
2. Change Filter to status
3. Most recent status will be at the top.

### Update Status:

1. Click on notepad by client's name at the top.
2. Click on appropriate updated status (rehab/scheduled, enrolled/complete, etc.)
3. Click on update status.

**\*\*It's very important to make sure client's status is correct to ensure we follow up with client based off client's needs (needs to mail docs, rehab scheduled, need to follow up for recert, etc.)**

## REFUNDS

- The client is eligible for a refund up to 3 days from enrolling, but it's still **REQUIRED** to save the client.
- If a client calls in to cancel, try to reassure, explain benefits, and **SAVE CLIENT**. If client doesn't want to continue with services, we must attempt to save refund & explain why they don't qualify / go over benefits.
- If a client is threatening to report, lawsuit etc., we will approve refund.
- If a client requests to speak to a supervisor regarding a refund request, please message the Supervisor before transferring file.
- **PAUSE** the account, **VERIFY** the client's address, **UPDATE** the status to "REFUND", set a **TASK** for yourself for when the payment clears, and **NOTATE** the account using the refund template (shown below)
- **Time Frame for Refund:** Let the client know we need to wait until the payment clears in the system (5 business days from process date) & we must wait 5 business days from when the payment clears until we can send check to ensure there are no chargebacks.

### **Refund**

**Verified Address: 13119 LUTES DR  
SILVER SPRING, MD 20906  
Refund Amount: 799**

**Notified: [dennise@scholastic-solutions.com](mailto:dennise@scholastic-solutions.com), [mariyah@scholastic-solutions.com](mailto:mariyah@scholastic-solutions.com)**

## **SCHEDULING REHAB/CONFERENCE CALL FILES**

- Any file that is in collections/default we will have to schedule a call with our rehab specialists. These files will be under the status of ***Enrolled/Rehab, Enrolled/TPD & 3 Month Rehab***
- We have created a shared calendar in your SPCTWO outlook email labeled ***"REHAB CALENDAR"***

**\*\*Schedule calls on a date that is AFTER the payment is set to clear\*\***

Calls can be scheduled between the hours of:

- **Monday – Thursday:** First call 8:00 AM – Last call 4:00 PM
- **Friday:** First Call 8:00 am – Last Call 3:00pm

Time Frame for Calls:

- *TPD Calls:* 15 – 20 mins
- *Rehab Calls:* 30 mins – 1 hour
- *Conference Calls:* 1 hour

Note Content

Notify Users: **Rehab Rehab** × Search for users or notify them by entering their email followed by a comma (i.e.

REHAB CALL-

Time: (time of call in OUR time zone)

Date: (date of call)

First Payment Cleared? (Y/N/Pending): (status of payment)

- Notate file using "***Rehab Call***" template.
- **Schedule the call in our time & let the client know what time it will be their time. *Double check the time zone.***
- After scheduling a ***REHAB*** call, please make sure to update Status from *Enrolled/Rehab* to *Rehab/Scheduled*
- After scheduling a ***TPD*** call, please make sure to update Status from *Enrolled/TPD* to *TPD/Scheduled*
- Add to your commission tracker, it is \$5 for every call that is completed.

**Creating Appointment on Shared Calendar:**

1. Double Click on the date you want to schedule the call.
2. Title Label: TYPE OF CALL - Client's Name & Benefit ID # (*if client is a Spanish speaker, please add to title*)
  - a. EXAMPLES:
    - i. REHAB: Jane Doe SUPER – 123456789
    - ii. TPD: John Smith SUPER – 987654321
    - iii. CONFERENCE CALL: Spanish Speaker - Larry Fisherman SUPER – 246813579
3. UNCHECK "All Day" so you can put the time of the call.
4. Add time of call in ***OUR time zone***. Let the client know what time the call will be in theirs.
5. **ADD AMBER** as an "Attendee" to the appointment. Keep it as her SPCTWO email. Do not change it.

**Voicemail Script:**

Hi, may I speak with (CLIENT'S NAME)?

This is \_\_\_\_ calling from the customer service department regarding your student loan program. We do need to schedule a conference call for your student loan program to get your loans out of defaulted status. Please contact us as soon as possible so we can set a time and date. Our Customer Service number is (###) ###-####. Thank you and have a wonderful day.

**What we need to schedule the best date possible:**

- What weekday works for them.
- What time of the day works best for them.
- Client's time zone.

## Servicer List Scripts

### VOICEMAIL

Hello (Client's Name),

This is a friendly check-in, regarding your student loan program. We need to confirm if you have received your first letter of correspondence regarding your consolidation approval. If you have not mailed out your federal documents, please do so immediately and contact us. Our customer service number is (866) 202-5120. Thank you and have a great day.

### IF CONSOLIDATION PROCESSED

Hello, may I speak to \_\_\_\_? Hi, my name is \_\_\_\_\_. I'm calling you from Superior Servicing on Sunrise Solutions Customer Service regarding your student loan program. Just wanted to give you a call because I was reviewing your account and it does look like your consolidation has been processed, which is great! But it does look like we're still waiting for your IDR to process. Have you received any correspondence regarding your income-driven repayment plan? (Client will advise what they did with their docs)

**Advise the client they will need to resubmit IDR.**

### IF NO DOCUMENTS PROCESSED

Hello, may I speak to \_\_\_\_? Hi, my name is \_\_\_\_\_. I'm calling you from Superior Servicing regarding your student loan program. Just wanted to give you a call because I was reviewing your account and I just want to confirm if you received any correspondence regarding your consolidation or income-driven repayment plan.

**If the client says NO, Ask the following questions:**

- Where did they send docs?
- What docs did cl send?
- What address?
- How long ago?
- How many stamps? - 4 STAMPS
- Did they write on docs?
- Did they print on the front and back? ONE SIDED

**Depending on answers, the client will need to resubmit all docs.**

Copy  
Station  
# 12

# Daily Schedule

## As soon as you get in:

1. Clock into ADP – Must match with FV login time.
2. Log into Free Voice – Pause yourself on “meeting.”
3. Log into DPP – CRM system.
4. Open Outlook – Emails
5. Open Slack – Communication

## Tasks to work on:

1. Complete Payment Reminders/Welcome Calls
2. Complete Pending Cancellation List - *DOUBLE CHECK TABS*
3. Clear ALL personal emails (SUNRISE & SUPER)
4. Work on the assigned conference call list. (The above tasks must be completed first)

## Reminders:

1. You must have 4 clock ins on ADP a day:
  - a. Start Work
  - b. Start Meal
  - c. End Meal
  - d. End Work
2. Make sure to have Slack open and keep an eye on it periodically as this is one of the biggest communications tools.
3. Attendance is very important, so please make sure we are getting here on time daily. If you will be late past the 10 min grace period, you must Text Dennise & Mariyah in a group message.
4. All assigned tasks must be completed daily.
5. Notate all accounts thoroughly.
6. Maintain proper phone etiquette.
7. COMMUNICATE on Slack when you are starting and completing a task.
8. Update Pause status to Break, Lunch, or Restroom when doing so.
9. Everyone gets two 15 min breaks & one 30 min assigned lunch time.
  - a. All 3 cannot be combined.
  - b. Breaks cannot be taken an hour into your shift or an hour before leaving.
  - c. Always take lunch at assigned time.

If you have any questions, please do hesitate to ask your peers or management.

# Follow Up Structure

## CUSTOMER SERVICE

The customer service department will call the following statuses to schedule a conference call with a rehab specialist.

- 3 Month Rehab
- Enrolled/Rehab
- Enrolled/TPD

*This list is assigned weekly. Due the day they are assigned and can be called again in the same week if all tasks are complete.*

## REHAB SPECIALISTS

Once the rehab specialist completes the call, the file will be updated to the statuses below. When the file has been in that status for 40 days or more, they will confirm if docs have been received and loans have transferred and/or processes has started.

- Rehab Completed
- Rehab Processing
- TPD Complete
- Fresh Start
- VA TPD



If the client has been in these statuses for more than 80 days, please add an \*ALERT\* to file indicating loans still have not transferred.

*These lists are in constant rotation. Due date may vary.*

*R AFTER CHANGE STATUS  
BACK TO ENROLLED/REHAB*

## PROCESSING

Once we have confirmed loans have transferred out of default, processing will handle the files below by getting docs prepared and following up to ensure docs have been received and/or processed.

- Fresh Start Transfer – *must be cleared daily.*
- Fresh Start Enrolled Active – *will be updated based on CONS/IDR docs processing.*

## PENDING STATUSES

The following statuses indicate the client has been scheduled and are pending a conference call.

- Rehab Scheduled
- TPD Scheduled

If the client has been in these statuses for more than 20 days, rehab specialist will need to review file and confirm if the call has been complete, and status needs to be updated or “reset” client back to original status & get a call scheduled again by customer service.

*These can be checked every Friday to ensure they don't go past 20 days unless approved to be.*

## Statutes, Meanings, & Documents

### Default/Rehab Statutes

- **Enrolled/Rehab:** Client whose loans are in default and still needs to schedule a call.
- **Rehab Scheduled:** Call has been scheduled for the client.
- **Rehab Complete:** Call has been completed with the specialist, and we need to confirm if the Rehabilitation Letter was received & mailed back.
- **Rehab Processing:** Confirmed documents were received, and the 9-month process has started. ← FOLLOW UP 1x mo.

### Documents:

- **After Enrolling:**
  - The client will receive the **Financial Disclosure Document**; HOWEVER, the Client does NOT need to fill it out until they are on their scheduled call with the rehab specialist.
- **After Call is Completed:**
  - Client will need to submit the **FDD** document to Collections Agency to process. They will receive docs back once approved for their final signature. Once they sign and submit, their rehabilitation will begin.  
\* 5-10 BUSINESS DAYS TO GET LETTER

### Fresh Start Statutes

- **Fresh Start:** Update to this status once the call is complete.
- **Fresh Start Transfer:** Debts have been updated from collections agency to a new servicer and are pending federal documents.
- **FS Enrolled Active:** Federal documents have been sent to the client to Consolidate and enter an IDR program.

### Documents:

- **After Enrolling:**
    - The client will receive the **Financial Disclosure Document**; HOWEVER, the Client does NOT need to submit any documents to the D.O.E unless stated otherwise.
  - **After Call is Completed:**
    - The client will receive two letters.
      - **DOE LETTER:** They will receive this letter within 30 - 40 days from when the call is completed advising them that their defaulted loans will soon transfer to a federal servicer in good standing.
      - **WELCOME LETTER FROM NEW FEDERAL SERVICER:** They will receive this letter within 30 - 40 days of receiving 1<sup>st</sup> transfer letter. Once this letter is received, we need to update loan data on the client's file and have processing send Consolidation and IDR documents.
- 15-20 = TRANSFER  
30-40 = WELCOME \* 40-60 DAYS

### TPD Statutes

- **Enrolled/TPD:** The client wants to discharge loans through a disability program.
- **TPD SCHEDULED:** Call has been scheduled for the client.
- **TPD COMPLETED:** Call has been completed with the specialist, and we need to confirm if discharge has been approved.
- **TPD YEAR 1/2/3:** Discharge docs have been confirmed, and client is in monitoring period. Client will pay SRP until their last year of monitoring.
- **VA TPD:** Client is a veteran who will receive automatic discharge. 60-90 WINDOW

### Documents:

- **After Enrolling:**
  - Client will receive all docs to consolidate and enter an IDR program + Total Permanent Disability Docs.
- **After Call is Completed:**
  - They will send all documentation + proof of TPD based on the call with specialist.

## COMMISSION STRUCTURE

- Trackers are due the **Tuesday** of pay week. They will be emailed to Dennise, & Mariyah D.
- Please keep track of your commission on personal tracker. Must be an Excel sheet.
- The following qualify: **REHAB CALLS - \$30**
  1. Re-scheduling NSF files & payment clears - **\$20.**
  2. Save a client from cancelling & doesn't cancel by the time tracker is due - **\$25.**
  3. Save Refund & there are no chargebacks - **\$25.**
  4. Hardships & payment clears - **\$20.**
  5. Scheduling a Rehab Appointment & call is completed - **\$5.**
  6. Sales Rep pitched client incorrectly, causing CS to recalculate payments & repitch - **\$20.**

## \* ONLY INPUT COMMISSIONS THAT HAVE CLEARED \* COMMISSION DEDUCTIONS

- **Amount Per Deduction varies from \$10 - \$25.**
- Any rep-related errors, such as but **NOT** limited to:
  - a. **Open Transactions -\$10.00**
    - i. When rescheduling payments please make sure to delete all open transactions.
  - b. **Not updating status -\$10.00**
    - i. Every time an account is resumed you **MUST** check to see what the status was set to prior to being paused.
  - c. **Requesting docs w/out fully reviewing account -\$20.00**
    - i. When requesting docs, you must use the correct template (SEND DOCS TEMPLATE) along with reviewing the entire file before requesting docs.
  - d. **No attempt to save -\$25.00.**
    - i. Not using rebuttals, going over program benefits to save.
  - e. **Did not Pause, now must refund -\$25.00.**
    - i. Client requested to cancel, is unsure of continuing with the program and rep did not pause file. Payment is now pending because of this, and we now must issue a refund.
  - f. **Duplicate Payments running -\$25.00.**
    - i. Rep did not delete open transactions and now 2 payments are running at the same time. Rep set payment dates too close. Payments were set incorrectly causing an issue.
  - g. **NSF PAYMENT ERRORS -\$25.00**
    - i. Not emailing the merchant before resuming payments, causing next payment to reject. Not sending Payment Auth when needed. These are just examples, but any NSF's done incorrectly will be deducted.
  - h. **NOT FOLLOWING UP WITH PAUSED FILES-\$10.00**
    - i. Every task assigned must be completed the day they are assigned. There should not be multiple days where these files are not being followed up with.

**\* TAKE YOUR TIME TO NOT MESS UP, THEY'RE ALL AVOIDABLE \***

## What is Fresh Start?

Fresh Start is a one-time temporary program from the U.S. Department of Education (ED) that offers special benefits for borrowers with defaulted federal student loans.

### If you use Fresh Start to get out of default, here's what will happen:

- The defaulted loans will transfer from the Default Resolution Group (or from a guaranty agency) to a loan servicer.
- The defaulted loans will return to "in repayment" status.
- \*• The record of your default will be removed from your credit report.
- You'll regain eligibility for benefits.

## Which Loans Are Eligible

### Eligible

- Defaulted William D. Ford Federal Direct Loan (Direct Loan) Program loans
- Defaulted Federal Family Education Loan (FFEL) Program loans.
- Defaulted Perkins Loans held by ED

### Not Eligible

- Defaulted Perkins Loans held by schools.
- Defaulted Health Education Assistance Loan Program loans
- Student loans remaining with the U.S. Department of Justice for ongoing litigation.
- Direct Loans that default after the end of the COVID-19 student loan payment pause
- FFEL Program loans that default after the end of the COVID-19 student loan payment pause

Note: FFEL Program loans that default during the COVID-19 payment pause will be taken out of default as a result of the expansion of COVID-19 relief. These loans aren't eligible for Fresh Start.

## Benefits of Fresh Start

- Access to Federal Student Aid
- Stopped Collections
- Eligibility for Other Government Loans
- Restored Ability to Rehabilitate Loans
- Credit Reporting Changes
- Access to Income-Driven Repayment (IDR) Plans
- Access to Student Loan Forgiveness Programs
- Access to Short-term Relief (Forbearance and Deferment)

All defaulted borrowers temporarily have these benefits. But Fresh Start must be used to get out of default to keep these *benefits long-term*. Otherwise, these benefits will stop getting one year after the payment pause ends.

### How we assist clients with this program:

- We will act as a Financial Advisor to the client while on a call with the Collections Agency. During this call, we will attempt to initiate the program to transfer them into good standing with a federal servicer.
- 1<sup>st</sup> enrollment fee MUST be cleared in order to complete the call.





THE HARTFORD

Billing Company:  
Hartford Underwriters Insurance Company

Bill Date: 11/15/24

**We'll Automatically Withdraw Your Payment**

**Need Help?**

Visit [business.thehartford.com](https://business.thehartford.com) to pay bills, view policy documents, get certificates, and more.

**Need Help?** Chat online or call us at 1-866-467-8730. We're here Monday - Friday.

**Named Insured:** SUPERIOR SERVICING  
**Agent:** AUTO INS SPECIALISTS LLC

<b>Bill Account Number</b>	<b>17335033</b>
<b>Withdrawal Date</b>	<b>12/05/24</b>
<b>Withdrawal Amount</b>	<b>\$115.10</b>
<b>Balance</b>	<b>\$1,106.00</b>

**Your Upcoming Withdrawal Schedule**

<b>Withdrawal Date</b>	<b>Withdrawal Amount*</b>
12/05/24	\$115.10
01/05/25	\$115.10
02/05/25	\$115.10
03/05/25	\$115.10
04/05/25	\$115.10
05/05/25	\$115.10
06/05/25	\$115.10
07/05/25	\$115.10
08/05/25	\$115.10
09/05/25	\$115.10

\*Includes a \$5.00 Installment fee

To cancel an automatic withdrawal, please call us at least 5 days before the withdrawal date.

**Important Messages:**

- If you didn't intend to buy or renew this policy, let us know as soon as possible.
- Congratulations! Thanks to your excellent payment history, your policies will be billed on equal installments when they renew. This will lower your down payment amount.

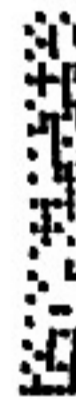
Account Number : 17335033

MB 01 000479 92723 H 3 A



SUPERIOR SERVICING  
3020 SATURN ST STE 200  
BREA, CA 92821-6219

000479 1/2



- Please make sure to pay the minimum due by the due date on your invoice. Otherwise, you'll be charged a \$35.00 late fee.

## Billing Details For Your Policies

Policy Number	Policy Type	Policy Period	Policy Status	Bill Plan	Balance	Minimum Due
72SBABC0STB	Business Owners	12/05/23-12/05/24	Active	10 Pay	\$0.00	\$0.00
72SBABC0STB	Business Owners	12/05/24-12/05/25	Down Payment Billing		\$1,101.00	\$110.10
	New Fees				\$5.00	\$5.00
<b>TOTALS</b>					<b>\$1,106.00</b>	<b>\$115.10</b>

## Transactions And Other Charges Since Your Last Bill

Transaction Date	Transaction Detail	Policy Number	Policy Type	Payments and Activity	Billing Fees
10/07/24	Payment Received			-\$110.50	
10/28/24	Renewal	72SBABC0STB	Business Owners	\$1,101.00	
11/15/24	Installment Fee				\$5.00

Payments and Activity amount may include premium and surcharges/fees. Please see the Transaction Detail column for complete breakdown.

## Thanks For Enrolling In Autopay!

This confirms that you've elected to pay your premiums with Autopay and have authorized us to automatically withdraw your premium payments when they're due.

This statement shows your next payment and the date we'll withdraw it. If it falls on a weekend or bank holiday, your payment will draft on the next business day. You can find the dates of future withdrawals in the Upcoming Withdrawal Schedule section of this bill. We'll send a notice anytime your withdrawal amount changes.

Have you gone paperless yet? Sign up today and get email notification for upcoming withdrawals.

## Payment Rules And Bill Definitions

**Payment Application:** We will apply payments received in the following order:

- Past due and audit premium on expired or cancelled policies
- Past due premium on active policies
- Past due fees, then
- Current account changes

Alternate payment instructions with your check will not be honored. When you provide a check as payment, you authorize us to either use the information from your check to make a one-time electronic transfer from your bank account or process your payment as a check transaction.



**Installment Fee:** We charge this fee with each installment, except where prohibited by law.

**Late Fee:** You will be charged \$35.00 when the minimum amount due isn't paid by the due date.

**New Fees:** The total of all fees assessed on the current bill.

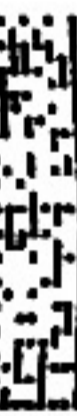
**NSF Fee:** You will be charged \$30.00 if your payment fails because of insufficient funds.

**Policy Credits:** Some things, like audit results or endorsement changes, might put a credit back on your account. If your account has a balance, instead of issuing a refund, we use those credits toward your future payments. If your account has an overall credit balance, the refund will be issued to you using the same method you used to make your last payment (Electronic Funds Transfer, credit card or check).

**State/Local Surcharges or Fees:** Some states or municipalities require us to collect an extra amount on top of your premium.

**Withdrawal Amount:** The minimum amount that will be withdrawn from your designated account.

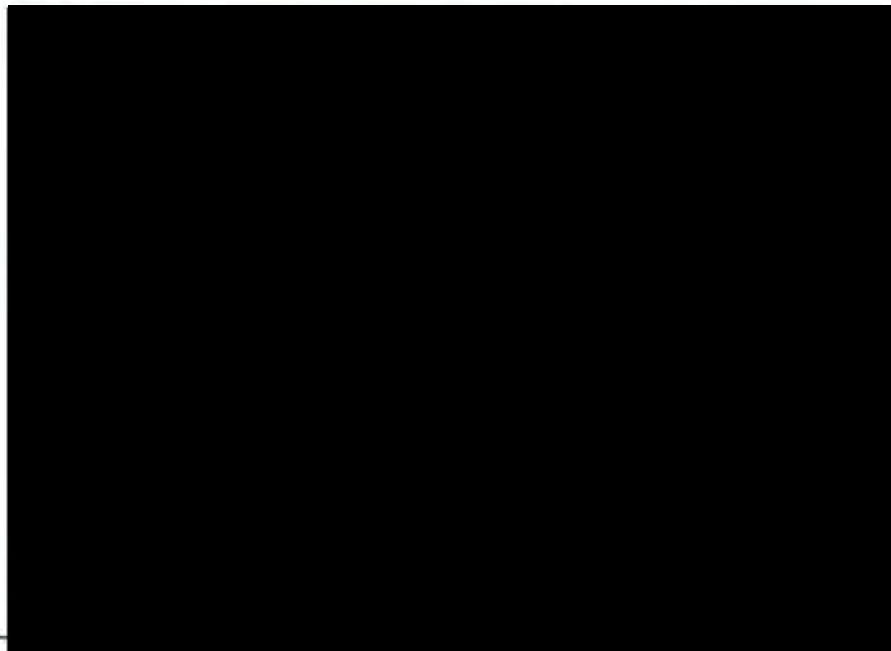
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## **EXHIBIT F**

### **Example of Documentation Located at the Saturn Street Office**

1. Pick Name (check go daddy for domain availability)
2. Create Go Daddy account and purchase the domain URL [www.alumniadvantages.com](http://www.alumniadvantages.com)
3. Create initial emails: info, customer service, etc..on go daddy (dennise will create)
4. Have website built (I will take care of this for you)
5. Call and set up address in Nevada: [www.davincivirtual.com](http://www.davincivirtual.com) 385 324 5462
6. Set up a mailbox in Brea for mail forwarding from the Vegas address (use same forwarding location as Alumni, just make sure it is a separate box of course)
7. Create Rocket Lawyer account and incorporate an LLC in Nevada
  - Choose Rocket Lawyer as your "Registered Agent"
  - Choose "Member Managed"
  - Pay for "Expedited Processing"
8. Create Logo: [REDACTED]@pacificsigncenter.com [REDACTED] 7474
9. Call DPP and get the account set up. Tell them to mirror the Alumni Advantages account exactly. NO MIGRATION OF FILES They will send you the paperwork and release of information forms to sign. Also send them the logo so they can incorporate it into DPP. Contact [REDACTED] directly:
10. [REDACTED]@debtpaypro.com [REDACTED] 260/8 [REDACTED] 8222 (this may be different contacts since the buyout and name change of DPP to Forth.
11. Edit all service agreements/payment authorization forms to be uploaded into DPP
12. Create twilio account for SMS messaging [www.twilio.com](http://www.twilio.com) ([REDACTED] can walk you through it)
13. Create Universal Credit account/Xactus: [REDACTED] 1223 [REDACTED] 1000
14. Set up account with freevoice:
  - Step 1: create an account at [www.freevoiceusa.com](http://www.freevoiceusa.com) ( I will take care of this)
  - Call and [REDACTED] and tell him you need a brand new completely separate account set up that mirror the settings of the scholastic or cornerstone phone system. Once that's complete we can import the agent information into that system
15. Set up bank account (once you receive the corporate documents from Rocket Lawyer) This takes about 7 days and they will be available for download on the website when you login.
16. Call Payment Automation Network to get the account set up:
  - [REDACTED]@paymentautomation.net [REDACTED]@paymentautomation.net [REDACTED] 3740
  - Once DPP is set up, and PAN is set up, they will integrate the system together to begin processing payments
17. Set up new ADP account (Dennise can walk you through this)
18. Set up mail house account: [www.themarksys.com](http://www.themarksys.com) contact: [REDACTED]@themarksys.com ( I will take care of this)



# **EXHIBIT G**

## **Sample Customer Data Pulled from the CRM Software**

SPC2

Dashboard Contacts Calendar Enrollments SMS

Records - Client Dashboard

STUDENT LOANS  
Enrolled: **PS ENROLLED ACTIVE**

External ID: [REDACTED]  
Customer ID: [REDACTED]  
Assigned Company: [REDACTED]  
External Company: [REDACTED]

Created At: 01/10/2023 12:21 am - System  
Modified At: 01/10/2023 2:42 am - System

Assigned To: [REDACTED]

Date Inactive: [REDACTED]  
SSN: [REDACTED]  
Birthdate: [REDACTED]

Email: [REDACTED]  
Home Phone: [REDACTED]  
Cell Phone: [REDACTED]

Address: [REDACTED]

**Client Snapshot**

Enrollment Plan: [REDACTED]

Enrollment: [REDACTED]  
Enroll Date Average %: [REDACTED]  
Term: [REDACTED]  
Plan: [REDACTED]  
Comp. Termination Length: [REDACTED]

Enrollment Fee: [REDACTED]  
Renewal Fee: [REDACTED]

Savings Balance: [REDACTED]  
Next Payment: [REDACTED]  
Last Payment: [REDACTED]  
Submitted / DNY: [REDACTED]

Additional Information

Adjusted Gross Income: [REDACTED]  
Consolidated: [REDACTED]  
Employer: [REDACTED]  
Employer Address: [REDACTED]  
Employer City: [REDACTED]  
Employer State: [REDACTED]  
Employer Zip: [REDACTED]  
Family Size: [REDACTED]  
Family Size Adults: [REDACTED]  
Family Size Children: [REDACTED]  
Filing Status: [REDACTED]  
FSA Faxed: [REDACTED]  
FSA FSA: [REDACTED]  
FSA Unsubmitted: [REDACTED]  
Grant Loans: [REDACTED]  
IDR 0: [REDACTED]  
IDR 1: [REDACTED]  
IDR 2: [REDACTED]  
IDR 3: [REDACTED]  
IDR 4: [REDACTED]  
IDR 5: [REDACTED]  
IDR 6: [REDACTED]  
IDR 7: [REDACTED]

In School: [REDACTED]  
Making Payments: [REDACTED]  
Payment Plus Loans: [REDACTED]  
PSL: [REDACTED]  
REF1 Address: [REDACTED]  
REF1 City: [REDACTED]  
REF1 First Name: [REDACTED]  
REF1 Last Name: [REDACTED]  
REF1 Phone: [REDACTED]  
REF1 Relationship: [REDACTED]  
REF1 State: [REDACTED]  
REF1 Zip: [REDACTED]  
REF2 Address: [REDACTED]  
REF2 City: [REDACTED]  
REF2 First Name: [REDACTED]  
REF2 Last Name: [REDACTED]  
REF2 Phone: [REDACTED]  
REF2 Relationship: [REDACTED]  
REF2 State: [REDACTED]  
REF2 Zip: [REDACTED]  
Services: [REDACTED]  
Wages Garnished: [REDACTED]

REWARD

History Date Time User E-Marketing SMS Docs Events Tasks ID Loan Programs Credit Card Bank Account Debt

- Client Revet Delete Paid Open Transaction (01/08 AM [REDACTED])
- Enrollment Plan Updated (01/04 AM [REDACTED])
- Stage Enrolled - Status Enrolled Active (01/03 AM [REDACTED])
- Contact Re-Enrolled (01/02 AM [REDACTED])

Jul 08 '24

- The client has dropped from the program (01/01 AM [REDACTED])
- Triggered Email Client Cancel (01/01 AM [REDACTED])
- Enrollment Plan Canceled (01/01 AM [REDACTED])
- Stage Inactive - Status Cancelled (01/01 AM [REDACTED])
- Deleted Open ACH Client Debt \$799.00 scheduled for 02/14/2023 (01/01 AM [REDACTED])
- Enrollment Plan Updated (01/01 AM [REDACTED])

Jul 03 '24

- Sent Single-SMS [REDACTED] or payment was correctly declined for your student loan program. As a result, your account has been placed on hold and is pending to be closed. Please reply to this text or call (703) [REDACTED] speak with a representative today. Best Regards, Customer Service (703) 268-9438 (customerservice@spectwo.com) (11:01 AM, [REDACTED] Source: System (powered))



**ALUMNI ADVANTAGE**

Toll Free (702) 357-3859  
[www.AlumniAdvantages.com](http://www.AlumniAdvantages.com)

**Client Service Agreement**

*Confidential*

[Redacted]

ALUMNI ADVANTAGE would like to congratulate you on your decision to take control of your financial future and thank you for allowing us to provide you with one of the most effective solutions to achieve your Student Loan goals. We have designed a plan that will accommodate your situation and specific needs.

As a valued client, you can be assured that we will be available to answer all your questions and address all of your concerns throughout the process.

We will make this consolidation as convenient and streamlined as possible, as you regain control of your personal finances. Upon approval, your information will be entered into our secure database and a personal support account manager will be assigned to you.

We would like to thank you for your decision to allow us to help you work through this challenging process.

[Redacted]





**ATTENTION: -** [REDACTED]

This Service Agreement is entered into on the date shown below between ALUMNI ADVANTAGE, (herein ALUMNI ADVANTAGE) and the Client shown below (herein Client).

RECITALS: Whereas ALUMNI ADVANTAGE provides processing and support services to assist consumers who are applying for Federal Student Loan Relief Services through the Department of Education (DOE). ALUMNI ADVANTAGE is a private company, not affiliated with any government agency, and for a fee ALUMNI ADVANTAGE will assist in document preparation and tracking of student loan relief documents. ALUMNI ADVANTAGE is not a lender, credit repair or a debt relief company.

Whereas, Client requests ALUMNI ADVANTAGE to perform, in good faith, the following services, ("the Services"): (a) Performing a financial review of the Client's current situation, (b) Analyze and review potential Student Loan relief options that may be available to Client from the DOE, (c) Present ALUMNI ADVANTAGE discovered options and opportunities with the Client (d) After Client selects an option, prepare documents for client, and track process of their enrollment and assist with any questions pertinent to their fruition.

Now, therefore in consideration of the foregoing and every term, covenant and condition hereafter set forth, ALUMNI ADVANTAGE and Client do hereby understand, covenant, and agree to the following:

- 1. Provide Complete and Truthful Information:** ALUMNI ADVANTAGE will provide Client with a counseling session limited to their Federal Student Loan debts to assist the Client in locating options that may be available to them. Client expressly represents and warrants that he/she/they will at all times provide ALUMNI ADVANTAGE with information that is complete, accurate and true to the best of their knowledge and belief.
- 2. Performance of Services:** Upon receipt of all information from Client and payment for the Services as provided herein, ALUMNI ADVANTAGE shall promptly analyze Client's financial situation, and perform due diligence ALUMNI ADVANTAGE determines in its sole discretion if ALUMNI ADVANTAGE is necessary, reasonable or advisable, in the carrying out of its duties owed to Client. Upon completion of ALUMNI ADVANTAGE analysis and due diligence, ALUMNI ADVANTAGE shall prepare documents for filing with Client's lender(s) an application to initiate a Federal Student Loan Relief plan through the DOE sent by client directly.
- 3. Fees for Services:** The Payment to enroll in ALUMNI ADVANTAGE document preparation Program is \$799.00. ALUMNI ADVANTAGE will use a third-party payment processor to charge/debit Client for fees. It is understood by Client that ALUMNI ADVANTAGE has been engaged to submit their Application to the DOE and that in no situation will an advance fee be rendered to ALUMNI ADVANTAGE.

4. **Process:** Once written client approval and necessary paperwork has been received, processing will begin. ALUMNI ADVANTAGE will always act promptly on Client's documents and program. Be advised that Federal Student Loan Relief completed by ALUMNI ADVANTAGE rely on the relevant lenders for prompt service and ALUMNI ADVANTAGE cannot be held liable for delayed completion. Average completion of a Federal Student Loan Relief through the DOE is usually ninety (90) days, but in some circumstances, it may take longer.

5. **Indemnification and Mandatory Binding Arbitration:** Client hereby agrees to defend and hold harmless ALUMNI ADVANTAGE from and against any claims and liability of any nature whatsoever arising out of or in connection with Client's failure to timely provide requested information to ALUMNI ADVANTAGE, Client's lack of authority or ability to complete terms of this Agreement, and all other claims arising out of this Agreement or relating to Client's loans and other financial obligations. This Agreement constitutes the entire agreement between the parties. ALUMNI ADVANTAGE makes no warranty, express or implied, as to the fitness of any recommendation it may make to Client arising out of this Agreement. Except for cause, Client unconditionally waives any right of action against ALUMNI ADVANTAGE its officers, directors, employees, agents, brokers and assignees, at law, equity or any other cause of action for any reason, directly, indirectly or proximately believed to arise out of this Agreement, for any damages of any nature whatsoever that Client may incur by reason of Client following any recommendation of ALUMNI ADVANTAGE or Client's failure to follow any recommendation of ALUMNI ADVANTAGE whether any singular, concurrent or series of recommendations are acted upon or not acted upon in whole or in part by Client. This section shall survive any termination of this Agreement.

6. **Important Limitation on Consumer Rights- Mandatory Arbitration Requirement:** In the event of any controversy, claim or dispute between the parties arising out of or relating to this agreement or the breach, termination, enforcement, interpretation, consolidation or validity thereof, including any determination of ALUMNI ADVANTAGE or applicability of this agreement to arbitrate, shall be determined by arbitration in the county of Clark, Nevada, in accordance with the Laws of the State of Nevada for agreements to be made in and to be performed in Nevada.

7. **Entire Agreement.** By virtue of Client's signature below, Client acknowledges that he/she has read, understands and agrees to every term, covenant and condition of this Agreement and that he/she has received a true and complete copy hereof, effective on the date below. This agreement is the only agreement between the parties and there is no other collateral agreement (oral or written) between the parties in any manner relating to the subject matter of this agreement. If any portion of this agreement is held to be invalid or unenforceable, the remaining provisions will remain in effect. The parties mutually understand and agree that a facsimile copy signature or an electronic signature on this agreement shall be deemed an original for all lawfully enforceable purposes.

8. **Failed Payments-** Should remittance be returned by a financial institution as non - negotiable for any reason, Client agrees to be obligated to pay immediately all past due amount plus a \$35.00 return payment fee. If warranted collections activity will commence for a period of time until ALUMNI ADVANTAGE deems the debt unrecoverable and reserves the right to report any

collections activity to any and all credit reporting bureaus. ALUMNI ADVANTAGE also reserves the right to cancel this agreement for failure to make payments.

9. **Cancellation Policy/ payment changes** - I, the Client, may cancel this contract at any time prior to the end of the third business day from which this agreement was initially signed. A written request for cancellation or any payment changes must be made in writing to [customerservice@AlumniAdvantages.com](mailto:customerservice@AlumniAdvantages.com) Cancellation requests must be received by the end of the third business day from which this agreement is signed in order to receive a full refund. Payment change requests must be received at least four days prior to the ALUMNI ADVANTAGE scheduled payment date.

10. **Limitations on Damages:** ALUMNI ADVANTAGE's limited liability under this agreement and/or relating directly or indirectly to Client's participation in the Student Loan Relief Program, under any theory of liability regarding any claim by the Client is limited to a maximum relief amount less than or equal to the amount of Fees paid by Client and received by ALUMNI ADVANTAGE. The Parties agree to be contractually bound to such limitation on any damages and agree not to demand or attempt to recover any amount in excess of such limitation.

11. **Information Authorization:** I hereby authorize ALUMNI ADVANTAGE to verify my past present employment earnings records as needed to process my Federal Student Loan Relief. I further authorize ALUMNI ADVANTAGE to order a consumer credit report as required and verify other credit information for the fundamental purpose of advancing this agreement. It is understood that a copy of this Agreement will also serve as authorization. The information ALUMNI ADVANTAGE obtains is only to be used in the processing of my application for Federal Student Loan Relief. ALUMNI ADVANTAGE does not share this information with the exception of affiliated vendors and / or support staff for the sole purpose of advancing this agreement additionally it does not provide any form of credit repair, credit, credit enhancement, or debt relief.

BY SIGNING BELOW, I HEREBY ACKNOWLEDGE THAT I HAVE NOT BEEN ADVISED BY ALUMNI ADVANTAGE, ANY OF ITS AGENTS, AND/OR AFFILIATES TO FOREGO A STUDENT LOAN PAYMENT IN EXCHANGE FOR THE GOOD FAITH PAYMENT AND STUDENT LOAN RELIEF PROGRAM. DURING THIS PROCESS, CLIENT IS RESPONSIBLE FOR MAKING HIS OR HER PAYMENTS, AND FAILURE TO DO SO COULD DISQUALIFY THE CLIENT FROM OBTAINING THE SERVICE THAT WAS AGREED UPON. I, THE CONSUMER/ CLIENT HAVE BEEN EXPLAINED THE PROGRAM IN FULL AND TO MY SATISFACTION. I AM FULLY AWARE AND UNDERSTAND THAT I AM ENROLLING IN A STUDENT LOAN RELIEF PROGRAM. IF FOR A VALID REASON, I AM NOT SATISFIED WITH THE PROGRAM, I WILL ABIDE BY THE CANCELLATION POLICY TERMS AND CONDITIONS WITHIN THIS PAPERWORK.

EXECUTED ON THIS DATE: Jan 31, 2023

APPLICANT SIGNATURE \_\_\_\_\_

PRINTED NAME \_\_\_\_\_

ADDRESS \_\_\_\_\_ CITY \_\_\_\_\_ ST \_\_\_\_\_ ZIP \_\_\_\_\_

**SERVICES CONSIST OF THE FOLLOWING:**

1. Initial review and analysis of Client's current Federal Student Loan obligations
2. Completion of financial statement questionnaire and consultation
3. Client's difficulty to pay report for existing contracted loan payments and the likelihood of repaying a consolidated loan payment
4. Analysis of Client's existing loan terms
5. Confirmation of application and of all potential underwriting criteria to Client's case based on Client's lender guidelines as understood by ALUMNI ADVANTAGE (Note: Our experience informs us that lender guidelines may change without prior notice)
6. Communication with Client regarding analysis of preliminary assessment of information specified above
7. Document preparation including but not limited to the document requested and mailing electronically of the Client Welcome Package
8. Continued lender required documentation requests from Client
9. Documentation requests from Client as deemed necessary, based on ALUMNI ADVANTAGE's preliminary evaluation and our current understanding of lender guidelines
10. Confirmation of Submission Requirements
11. Preparation of file and review of all documents by ALUMNI ADVANTAGE underwriter
12. Underwriting analysis, creation, and completion of Federal Loan Relief submission package
13. Transmission of Alternative Documentation of Income form to Client for physical signature
14. Management of File and Submission through processing and to fruition of a final decision
15. Annual - Recertification as may be required by the DOE (under separate agreement attached)

Client has read the Agreement to which it is attached, and hereby acknowledges, agrees and consents that it correctly and completely sets forth the terms and conditions of ALUMNI ADVANTAGE's assistance of Client. Client represents and warrants to ALUMNI ADVANTAGE that Client is authorized to sign this Agreement and that all appropriate approvals, if any, for signing have been obtained. Client hereby acknowledges that Client agrees to all of the terms and conditions of this Agreement to which it is attached, and Client further acknowledges that Client has received a full and complete copy of these documents.

**LETTER OF AUTHORIZATION**

To: Any and all of my Federal Student Loan Creditors:

I, [REDACTED] hereby duly authorizes, empowers and appoints ALUMNI ADVANTAGE, its agents and representatives, permission to perform any acts necessary or convenient, including, but not limited to, the following, on my behalf:

- 1. To assist with document preparation on all Federal student loan accounts to achieve a reasonable resolution with any organizations possessing an interest in my federal student loan issue(s).
- 2. Any other incidental acts that are reasonably required to undertake the execution of this agreement are granted the authorities herein; and for no other purpose other than those granted herein.

This Letter of Authorization shall continue in effect until I nullify this instrument in writing, or the terms of the Agreement are fulfilled, or ALUMNI ADVANTAGE, or I, terminate the Agreement.

\_\_\_\_\_  
[REDACTED]  
**APPLICAN**

Jan 31, 2023  
\_\_\_\_\_  
**DATE**

\_\_\_\_\_  
[REDACTED]  
**PRINTED NAME**

## PRIVACY POLICY

ALUMNI ADVANTAGE (herein after "Company") is dedicated to protecting your privacy and providing you with the highest level of service. This Policy explains what Company does to keep information about you private and secure. This Policy covers only information that you provide to Company or that it obtains about you from companies that you have chosen to do business with. Please read this Policy carefully and contact us or visit our web site if you have any questions.

### Personal Information We Collect:

- The personal information we collect about you comes from the following sources:
- Information we receive from you, such as your name, address, and telephone number, or other information that you provide to us over the phone or in documents or applications,
- Information about your transactions, such as your account balances with your creditors, payment histories, account activities, and all other information that may be contained in your credit card statements or other reports relating to your debt, and
- Information we receive from consumer reporting agencies and other sources, such as your credit bureau reports, collection agency reports or other communications, and other information relating to your payment histories, credit worthiness, annual income, or ability to satisfy your obligations.

We do not and will not sell your personal information to third parties for their marketing efforts. We prohibit the sale or transfer of personal information to non-affiliate identities for their use without giving you the opportunity to opt-in or opt-out. We may furnish such information in order to effect or carry out any transaction that you have requested of us or as necessary to complete our contractual obligations with you. We may also share your information with service providers that perform business operations for us, companies that act on our behalf to market our services, or others only as permitted or required by law, such as to protect against fraud or in response to a legal request. We may also share or transfer your information in the event we transfer or sell your account or our business assets to another provider. By carrying out those services, we may provide your information, as we see fit and as permitted by law, to your creditors, credit card companies, collection agencies, banks, and other entities and individuals specifically necessary to effect, administer and perform our services.

### Your Options/ Opt- In or Opt - out

We provide you the opportunity to 'opt -out' of having your personally identifiable information used for certain purposes. By providing information to Company, you are consenting to the collection, use and provision of such personal information in the manner described in this privacy policy. We provide you the opportunity to withdraw your consent when such Information is collected.

Such consent may be withdrawn by contacting in writing/email and sent to our customer service department at the following physical address or email address:

Mailing Address: 871 Coronado Center Drive Suite 200 - #5025 Henderson, NV 89052

Email: [customerservice@AlumniAdvantages.com](mailto:customerservice@AlumniAdvantages.com)

To request a copy of the Federal Direct Consolidation Loan Borrower's Rights and Responsibilities, please submit your request via electronic mail, or regular mail.

To request a copy of the Promissory Note, please submit your request via electronic mail, or regular mail. This can only be provided once we have completed the application with the Department of Education; any request made sooner will not be honored. How We Protect Your Information We train our employees to protect all customer information. We maintain physical, electronic, and procedural controls that comply with government standards and Industry Best Practices. We authorize our employees, agents, and contractors to get information about you only when they need it to do their work on your behalf with us. You can help to maintain the security of your online transactions by not sharing your personal information or password with anyone. Remember, no method of transmission over the Internet, or method of electronic storage, is 100% secure. This Policy applies to current and former customers. If you have any questions, please contact ALUMNI ADVANTAGE at the contact information provided above.

\_\_\_\_\_  
[REDACTED]  
APPLICANT SIGNATURE

Jan 31, 2023  
\_\_\_\_\_  
DATE

\_\_\_\_\_  
[REDACTED]  
PRINTED NAME



**Payment Schedule\***

Client shall pay to ALUMNI ADVANTAGE a flat fee, on the dates agreed to by the Client and ALUMNI ADVANTAGE as show below. Client agrees to pre-authorize payment of the flat fee via Electronic Funds Transfer (EFT). In

the event Client's ALUMNI ADVANTAGE scheduled payment is returned insufficient funds, or client requests postponement of a ALUMNI ADVANTAGE payments, ALUMNI ADVANTAGE may suspend all services being provided hereunder until such payment is made. At its sole discretion, ALUMNI ADVANTAGE may attempt to process a partial payment should funds be insufficient to cover full payment.

First Draft Date:	Feb 14, 2023	Amount:	\$399.50
Second Draft Date:	Feb 28, 2023	Amount:	\$399.50
Third Draft Date:	Mar 14, 2023	Amount:	\$49.00
Total Fee	\$799.00		

Cardholder Name:		Card Number:	
Expiration Date:	/	CVV:	
Account Type:			
Name on Bank Account:	██████████	Account#:	██████████
Bank Name:	████████████████████	Routing#:	██████████-██

**Our Guarantee:** We will not charge any fee for our services until we successfully resolve your consolidation goal or deliver a successful extension or resolution or relief to your student loan needs. This agreement covers all of our fees and no additional charges will be added or accrued by us this does not include any banking fees or third-party fees disclosed or unforeseen. You agree to have your deposits placed into a dedicated account for distribution toward fees for service only, as described in this agreement.

**Exclusions & Limitations:** You fully understand that we are not part of the Federal government, and we are not the Department of Education DOE or a lender. We are experts at advocating for the rights of our clients and the final results can only be determined by the Lenders and the DOE. You further acknowledge that results may vary by each client's unique situation and no promise or guarantee of outcome can be prematurely announced or undertaken. Whereas ALUMNI ADVANTAGE provisioning of Student Loan Relief Services includes document preparation and submission for Relief of Client's Federal Student Loans.



**PAYMENT AUTHORIZATION: CREDIT CARD / DEBIT CARD / ACH PAYMENT AUTHORIZATION FORM**

By signing this form, you give ALUMNI ADVANTAGE permission to debit your account for the amount(s) indicated on or after the indicated date(s). This is permission for the full payment only plus a 3% surcharge to each payment made until payment is paid of \$799.00, and does not provide authorization for any additional unrelated debits or credits to Client's account.

[REDACTED] hereby authorize ALUMNI ADVANTAGE to share my credit / debit card as indicated below, for payment in the amount of \$ 799.00

**Agreed and understood:**

I understand that this authorization will remain in effect until I cancel it in writing, and I agree to notify ALUMNI ADVANTAGE in writing of any changes in my account information or termination of this authorization at least 15 days prior to the next billing date. If the above noted periodic payment dates fall on a weekend or holiday, I understand that the payment may be executed on the next business day. I understand that because this is an electronic transaction, these funds may be withdrawn from my account as soon as the above noted periodic transaction dates. In the case of an ACH Transaction being rejected for Non-Sufficient Funds (NSF) I understand that ALUMNI ADVANTAGE may at its sole discretion attempt to process the charge again within 30 days and agree to an additional \$35.00 charge for each attempt returned NSF which will be initiated as a separate transaction from the authorized recurring payment. I acknowledge that the origination of ACH transactions to my account must comply with the provisions of U.S. law. I agree not to dispute this recurring billing with my bank so long as the transactions correspond to the terms indicated in this authorization form.

[REDACTED]  
**APPLICANT SIGNATURE**

Jan 31, 2023  
**DATE**

[REDACTED]  
**PRINTED NAME**

**STUDENT DOCUMENT PREPARATION ENROLLMENT AGREEMENT ("AGREEMENT")**

## STUDENT SERVICING PLAN ENROLLMENT AGREEMENT ("AGREEMENT")

This Agreement is entered into on the date shown below between ALUMNI ADVANTAGE (hereinafter the "Company") and the Client identified on the signature lines below (the "Client").

The Company is a provider of valued non-insurance health, lifestyle and student benefits. The Company is a private for-profit company and is not affiliated with any government agency. For a fee the Company will make discount benefits available to the Client. The Company is not a health care or health insurance provider, a debt consolidation company, or a law firm and does not provide legal advice.

The Company and the Client do hereby understand, covenant, and agree to the following:

- 1. Performance of Services.** Upon receipt of this signed Agreement from the Client, including the completed Payment Authorization section below, the Company will initiate the Client's enrollment into "Student Servicing Plan" upon completion of the Client's student loan consolidation with the Department of Education. Thereafter, the Client will receive ALUMNI ADVANTAGE membership by email and will be contacted by a Company representative who will provide assistance in accessing program benefits.
- 2. Fees that Client Pays.** The payment for the Company's services will be \$49.00 per month, commencing in the month following completion of the Department of Education consolidation process. The Client can cancel "Student Servicing Plan" at any time. Payments will be collected automatically by the Company on a periodic payment plan as indicated in the Payment Authorization section below. All fees shall be debited from Client's bank account or charged on Client's credit card pursuant to the Payment Authorization. Client shall be responsible for any third-party support or service fees, such as bank processing or third-party account fees.
- 3. Timing.** Once the Client provides the Company with a signed Agreement and Payment Authorization, the Client will have completed all steps necessary to initiate enrollment in the services. The Client is eligible to receive benefits after the Client's Department of Education loan consolidation paperwork has been approved, which usually takes place within ninety (90) days.
- 4. Conditions and Limitations of Service.** ALUMNI ADVANTAGE includes "Student Servicing Plan" by ALUMNI ADVANTAGE, which is a service that oversees your student loan account for the duration of your account. ALUMNI ADVANTAGE provides support with postponing payments, changing debit dates, modifying consolidation programs, reapplying for student aid and providing related administrative support. The Client has read and understands the terms and conditions of services located on the ALUMNI ADVANTAGE website at <http://www.AlumniAdvantages.com>, including the requirement that the Client be current on all Company program payments and that the Client has already been through at least one student loan consolidation process with the Department of Education before enrollment into "Student Servicing Plan" and understands that this is not insurance.
- 5. Cancellation Policy.** If the Client Cancels with ALUMNI ADVANTAGE within the first thirty days of Client's first payment, the Client will receive a refund. The Client can cancel its subscription to ALUMNI ADVANTAGE at any time by written cancellation sending forth the Client's name and account number to:

Cancellations – ALUMNI ADVANTAGE  
871 Coronado Center Drive Suite 200 - #5025 Henderson, NV 89052  
(702) 357-3859

**6. Limitations on Damages.** Liability under this Agreement and/or relating directly or indirectly to the Client's participation in any student benefit or discount program, under any theory of liability regarding any claim by the Client is limited to the amount of fees paid by the Client and received by the Company. The Parties agree to be contractually bound to such limitation on any damages and agree not to demand or attempt to recover any amount in excess of such. This section shall survive any termination of this Agreement.

**7. Entire Agreement. By virtue of Client's signature below,** Client acknowledges that he/she has read, understands, and agrees to every term, covenant and condition of this Agreement without change or modification and that he/she has received a true and complete copy hereof, effective on the date below. This agreement is the only agreement between the parties and there is no other collateral agreement oral or written between the parties in any manner relating to the subject matter of this agreement. If any portion of this agreement is held to be invalid or unenforceable, the remaining provisions will remain in effect. The parties mutually understand and agree that a facsimile copy signature or an electronic signature on this agreement shall be deemed an original for all lawfully enforceable purposes.

**8. Electronic and Voice Communication Consent.** Client consents to do business electronically with Company. Client understands that electronic transactions, not limited to emails, are inherently unsecure and that both Client and Company will take all reasonable steps to maintain the Privacy of the information shared between the parties. Client consents to receive information and documents relating to this Agreement and Company services via electronic mail, text message, facsimile, voicemail, and any other common electronic means. Client understands that all costs associated with the receipt, review and use of such electronic communications shall be those of Client, such as maintaining access to the Internet or paying for text messages. Client consents to receive updates and documents relating to this Agreement and the services and programs offered by Company via prerecorded voice messages, text/SMS messages, and/or through the use of an automated dialing system. Client may contact Company at any time to opt-out of receiving updates, new programs or offers through prerecorded or autodialed messages.

**9. IMPORTANT - Mandatory Binding Arbitration To Resolve All Disputes And Class Action Waiver.** Please Read This Section Carefully and Do Not Sign This Agreement Unless You Understand and Agree with This Section: This Agreement is governed by a Binding Mandatory Arbitration Requirement. You are encouraged to consult with independent legal counsel so that you understand your rights relating to this requirement. This Section limits your legal rights and ability to go to court. Please consult with legal counsel to be sure you understand this Section prior to signing. In the event of any controversy, claim or dispute between the parties (the Company, the Client, and any Support entities or persons contemplate herein arising out of or relating to this agreement or the breach, termination, enforcement, interpretation, unconscionability or validity thereof, including any determination of the scope or applicability of this agreement to arbitrate, shall be determined and resolved exclusively by arbitration in the county of which the consumer resides, or the closest metropolitan, in accordance with the Laws of the State of Nevada for agreements to be made in and to be performed in Nevada. The parties agree that the arbitration shall be administered by the American Arbitration Association ("AAA") pursuant to its rules and procedures and an arbitrator shall be selected by the AAA.

The arbitrator shall be neutral and independent and shall comply with the AAA code of ethics. The award rendered by the arbitrator shall be final and shall not be subject to vacation or modification. Judgement on the award made by the arbitrator may be entered in any court having jurisdiction over the parties. If either party fails to comply with the arbitrator's award, the injured party may petition the circuit court for enforcement. The parties agree that either party may bring claims against the other only in his/her or its individual capacity and not as a plaintiff or class member in any purported class or

representative proceeding. Further, the parties agree that the arbitrator may not consolidate proceedings of more than one person's claims and may not otherwise preside over any form of representative or class proceeding. The parties shall share the cost (not attorney's fees) of arbitration equally. In the event a party fails to proceed with arbitration, unsuccessfully challenges the arbitration's award, or fails to comply with the arbitrator's award, the other party is entitled to costs of the suit, including a reasonable attorney's fee for having to compel arbitration or defend or enforce the award. Binding Arbitration means that both parties give up the right to a trial by a jury. It also means that both parties give up the right to appeal from the arbitrator's ruling except for a narrow range of issues that can or may be appealed. It also means that discovery may be severely limited by the arbitrator. This section and the arbitration requirement shall survive any termination.

**PAYMENT PLAN AUTHORIZATION**

me [REDACTED]

Address [REDACTED]

City/State/Zip [REDACTED]

Phone [REDACTED]

DOB [REDACTED]

**PAYMENT PLAN SCHEDULE**

**Payment Amount:** \$ 49.00      **Payment Date:** Mar 14, 2023

**Recurring Debit every:** 14th **Days For** 240 **Month(s)**  
(For term of program)

**Signature** [REDACTED]

**Date** Jan 31, 2023





# Clixsign Completion Certificate

## Signature Package Details

Final Status	Final Status Date	Package Title	Package ID	# of Signers
Completed	2023-01-31T15:47:17-06:00	Service Agreement W/ Renewal	8362451	1

## Sender Information


Name	Email Address	IP Address	Sending Entity
[REDACTED]	[REDACTED]@alumniadvantages.com	76.80.0.122	Alumni Advantages

## Signers

Signature	Email Address	User Agent	Package Opened At	Signature Adopted At	Package Signed At
[REDACTED] <span style="border: 1px solid gray; padding: 2px;">SIGNER 1</span>	[REDACTED]	Mozilla/5.0 (Linux; Android 10; SM-N960U) AppleWebKit/537.36 (KHTML, like Gecko) Chrome/109.0.0.0 Mobile Safari/537.36	2023-01-31T15:45:23-06:00	2023-01-31T15:46:26-06:00	2023-01-31T15:47:17-06:00

# **EXHIBIT H**

## **Customer Service Emails**

 Outlook

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**URGENT: Federal Student Loans**

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**From** Customer Service <customerservice@studentprocessingcenter.com>  
**Date** Mon 11/25/2024 10:57 AM  
**To** [REDACTED] <[REDACTED].com>

Hello,

Your payment was recently declined for your Department of Education program assistance. As a result, your account has been placed on hold and is pending to be closed.

Please reply to this or contact us directly to resolve this issue.

Best Regards,

Customer Service: (949) 522-8161  
Student Processing Center  
<https://studentprocessingcenter.com/>



[Professional recertification](#)

Helping Americans maintain their federal benefits!

[studentprocessingcenter.com](https://studentprocessingcenter.com)



\*\*\*\*\* Email confidentiality notice \*\*\*\*\*

CONFIDENTIALITY STATEMENT: The information contained in this electronic transmission, and any attachments, may contain CONFIDENTIAL information. The information is intended only for use by the addressee named above. Any unauthorized use, disclosure, dissemination or copying of the contents of the information and any attachments contained in this electronic transmission is strictly prohibited. If you are not the intended addressee, please notify the sender immediately and delete this message.



 Outlook

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**URGENT: Federal Student Loans**

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**From** Customer Service <customerservice@sunrisesolutionsllc.org>

**Date** Thu 10/10/2024 1:43 PM

**To** [REDACTED]@gmail.com>

Hello,

Your payment was recently declined for your student loan program. As a result, your account has been placed on hold and is pending to be closed. Please reply to this text or call (866)-950-8299 to speak with a representative today

Best Regards,

Customer Service  
(866) 950-8299



\*\*\*\*\* Email confidentiality notice \*\*\*\*\*

CONFIDENTIALITY STATEMENT The information contained in this electronic transmission, and any attachments, may contain CONFIDENTIAL information. The information is intended only for use by the addressee named above. Any unauthorized use, disclosure, dissemination or copying of the contents of the information and any attachments contained in this electronic transmission is strictly prohibited. If you are not the intended addressee, please notify the sender immediately and delete this message.

 Outlook

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**URGENT: Federal Student Loans**

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From Superior Servicing <customerservice@superiorservicing.net>

Date Fri 8/9/2024 11:27 AM

To [REDACTED]@GMAIL.COM>

**URGENT: Federal Student Loans**

Hello,

Your payment was recently declined for your Dept of Ed program. As a result, your account has been placed on hold and is pending to be closed. Please reply to this text or contact us directly to resolve this issue.

Best Regards,  
Customer Service  
(866) 202 5126



\*\*\*\*\* Email confidentiality notice \*\*\*\*\*

CONFIDENTIALITY STATEMENT: The information contained in this electronic transmission, and any attachments, may contain CONFIDENTIAL information. The information is intended only for use by the addressee named above. Any unauthorized use, disclosure, dissemination or copying of the contents of the information and any attachments contained in this electronic transmission is strictly prohibited. If you are not the intended addressee, please notify the sender immediately and delete this message

**EXHIBIT I**  
**Customer Service Emails**

Delete Archive Report Reply Reply all Forward Zoom

Student Loan Documents

Ed Fina...tions.pdf IDR - [redacted].pdf Genera [redacted].pdf

CS Customer Service To: [redacted]@gmail.com Wed 11/20/2024 3:58 PM

Ed Financial IDR + Forbearan... 219 KB IDR - [redacted].pdf 270 KB

3 attachments (1 MB) Download all

Hello,

Attached you will find instructions along with your Federal Documents. You will need to print, sign, date and mail these documents in.

\*\*Please follow instructions as not all documents will necessarily be mailed to the same address.

- General Forbearance
• Income Driven Application

PLEASE DO NOT MAIL IN YOUR ELECTRONICALLY SIGNED SERVICE AGREEMENT.

If you have any questions, please reach out to our Customer Service Department.

Best Regards,

Customer Service: (949) 522-8161
Student Processing Center
https://studentprocessingcenter.com/



Professional recertification
Helping Americans maintain their federal benefits!
studentprocessingcenter.com





**\*\*\*\* Email confidentiality notice \*\*\*\***

CONFIDENTIALITY STATEMENT: The information contained in this electronic transmission, and any attachments, may contain CONFIDENTIAL information. The information is intended only for use by the addressee named above. Any unauthorized use, disclosure, dissemination or copying of the contents of the information and any attachments contained in this electronic transmission is strictly prohibited. If you are not the intended addressee, please notify the sender immediately and delete this message

Delete Archive Report Reply Reply all Forward Zoom

Student Loan Documents

Ed Fina...tions.pdf General...iller.pdf IDR -...Miller.pdf

Superior Servicing To: [redacted]@yahoo.com Thu 8/8/2024 2:43 PM

Ed Financial IDR + Forbearance In... 222 KB General Forbearance [redacted] 558 KB

3 attachments (4 MB) Download all

Hello, Attached you will find instructions along with your Federal Documents. You will need to sign, date, and mail these documents in.

\*\*Please follow instructions as not all documents will necessarily be mailed to the same address.

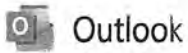
- General Forbearance (Current Servicer)
• Income Driven Application (New Servicer)

PLEASE DO NOT MAIL IN YOUR ELECTRONICALLY SIGNED SERVICE AGREEMENT.

If you have any questions, please reach out to our Customer Service Department at (866)202-5126.

Best Regards, Customer Service (866) 202-5126





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**Student Loan Documents**

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**From** Customer Service <customerservice@sunrisesolutionsllc.org>

**Date** Thu 10/10/2024 8:25 AM

**To** [REDACTED]@icloud.com [REDACTED]@icloud.com>

2 attachments (344 KB)

Aidvantage IDR Instructions.pdf; IDR - [REDACTED].pdf;

**Student Loan Documents**

Hello,

Attached you will find instructions along with your Federal Documents. You will need to sign, date, and mail these documents in.

\*\*Please follow instructions as not all documents will necessarily be mailed to the same address.

- General Forbearance (Current Servicer)
- Direct Consolidation (New Servicer)
- Income Driven Application (New Servicer)
- Public Service Loan Application (New Servicer)
- Total Permanent Disability (Nelnet)
- School Closure
- Borrower's Defense
- Loan Rehabilitation: Income and Expense Information

PLEASE DO NOT MAIL IN YOUR ELECTRONICALLY SIGNED SERVICE AGREEMENT.

If you have any questions, please reach out to our Customer Service Department at (866) 950-8299.

Best Regards,

Customer Service  
(866) 950-8299