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**UNITED STATES DISTRICT COURT  
NORTHERN DISTRICT OF CALIFORNIA  
OAKLAND DIVISION**

FEDERAL TRADE COMMISSION,

Plaintiff,

vs.

AMERICAN FINANCIAL BENEFITS CENTER,  
a corporation, also d/b/a AFB and AF STUDENT  
SERVICES;

AMERITECH FINANCIAL, a corporation;

FINANCIAL EDUCATION BENEFITS  
CENTER, a corporation; and

BRANDON DEMOND FRERE, individually and  
as an officer of AMERICAN FINANCIAL  
BENEFITS CENTER, AMERITECH  
FINANCIAL, and FINANCIAL EDUCATION  
BENEFITS CENTER,

Defendants.

Case No. 4:18-cv-00806-SBA

RELATED TO: 4:17-cv-04817 SBA

**DECLARATION OF KELLY C.  
ORTIZ IN SUPPORT OF FEDERAL  
TRADE COMMISSION'S MOTION  
FOR PRELIMINARY INJUNCTION**

**DECLARATION OF KELLY C. ORTIZ IN SUPPORT OF FEDERAL TRADE  
COMMISSION'S MOTION FOR PRELIMINARY INJUNCTION  
4:18-CV-00806-SBA**

1. I am a Senior Federal Trade Investigator for the Federal Trade Commission (“FTC”), the plaintiff in this matter. I submit this declaration in support of the FTC’s Motion for Preliminary Injunction, filed concurrently with this declaration. Unless stated otherwise, I make this declaration based on my own personal knowledge, and if called as a witness, I could and would testify competently as follows.
2. As a Senior Federal Trade Investigator, my duties include monitoring and investigating persons or companies suspected of engaging in unfair or deceptive acts or practices in violation of the Federal Trade Commission Act and any other laws or rules enforced by the FTC.
3. I am custodian of documents and records that the FTC obtains during the course of investigations to which I participate. In the course of my employment, I participated in an investigation of American Financial Benefits Center, AmeriTech Financial, Financial Education Benefits Center, and Brandon Frere (collectively “Defendants”).

#### I. ATTACHMENT INDEX

4. As part of the FTC’s investigation into Defendants’ activities I collected the following items in the index below, which are also attached to my declaration:

ATTACHMENT	DESCRIPTION
A	Certified incorporation documents for American Financial Benefits Center dated 2/11/2011 filed with the California Secretary of State
B	Certified Statements of Information for American Financial Benefits Center dated 8/9/2011 and 9/10/2015 filed with the California Secretary of State
C	California Secretary of State Certificate of Status for American Financial Benefits Center dated 4/6/2017
D	Certified incorporation documents for AmeriTech Financial dated 10/28/2015 filed with the California Secretary of State
E	Certified Statements of Information for AmeriTech Financial dated 8/31/2016 and 6/20/2017 filed with the California Secretary of State
F	California Secretary of State Certificate of Status for AmeriTech Financial dated 4/6/2017



ATTACHMENT	DESCRIPTION
G	Certified incorporation documents for Financial Education Benefits Center dated 10/30/2015 filed with the California Secretary of State
H	Certified Statement of Information for Financial Education Benefits Center dated 5/19/2017 filed with the California Secretary of State
I	California Secretary of State Certificate of Status for Financial Education Benefits Center dated 12/11/2017
J	Certified Statement of Information for Sonoma Stainless, Inc. dated 6/27/2013
K	DomainTools Whois report for AfbCenter.com as of 3/20/2017
L	12/14/2016 AfbCenter.com landing page
M	4/13/2017 American Financial Benefits Center Facebook page printout
N	DomainTools Whois 10/15/2015 history report for ameritechfinancial.com
O	3/20/2017 ameritechfinancial.com website video (filed manually with the Clerk)
P	3/21/2017 ameritechfinancial.info page video (filed manually with the Clerk)
Q	5/24/2017 ameritechfinancial.com landing page
R	2/24/2017 Ameritech Financial PR Newswire article "Ameritech Financial: Preparing for Total Loan Forgiveness in 2017"
S	3/2017 AmeriTech Financial flyer
T	Voice mail recording from Asa of AmeriTech Financial (filed manually with the Clerk)
U	Voice mail transcript from Asa of AmeriTech Financial
V	PayChex American Financial Benefits Center and AmeriTech Financial employee payroll list
W	PayChex Business Records Certification
X	9/14/2017 Glassdoor.com Ameritech Financial employee review
Y	Bank of America account signature cards for American Financial Benefits Center and Ameritech Financial

ATTACHMENT	DESCRIPTION
Z	Bank of America Business Records Certification
AA	8/9/2017 FinCEN Foreign Bank Account Report
BB	8/20/2017 FinCEN Currency Transaction Report
CC	9/24/2017 FinCEN Currency Transaction Report
DD	MOHELA Civil Investigative Demand document response
EE	Consumer Sentinel American Financial Benefits Center complaints
FF	Consumer Sentinel Ameritech Financial complaints
GG	Consumer Sentinel complaints for “311 Professional Center”
HH	Complaint filed with the New York Attorney General
II	2/22/2017 undercover call recording (filed manually with the Clerk)
JJ	2/22/2017 undercover call transcript
KK	7/24/2017 undercover call recording (filed manually with the Clerk)
LL	7/24/2017 undercover call transcript
MM	Customer Service call 9274895DD2AF43A0914FAC36207FAB3F audio file (filed manually with the Clerk under seal)
NN	Customer Service call 9274895DD2AF43A0914FAC36207FAB3F transcript
OO	Customer Service call 01F89F7BE58842EAB20B84BFC0AFBC10 audio file (filed manually with the Clerk under seal)
PP	Customer Service call 01F89F7BE58842EAB20B84BFC0AFBC10 transcript
QQ	Customer Service call 0A84D2719ED344429577C42590696B05 audio file (filed manually with the Clerk under seal)
RR	Customer Service call 0A84D2719ED344429577C42590696B05 transcript
SS	Customer Service call 0BC3A78F4FBA459B8E6A4E5F70D9D27F audio file (filed manually with the Clerk)
TT	Customer Service call 0BC3A78F4FBA459B8E6A4E5F70D9D27F transcript
UU	Customer Service call 0EBE5A9DF6344DDD891E65E4BE0EDAF3 audio file (filed manually with the Clerk)

DECLARATION OF KELLY C. ORTIZ IN SUPPORT OF FEDERAL TRADE COMMISSION’S MOTION FOR  
PRELIMINARY INJUNCTION

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ATTACHMENT	DESCRIPTION
VV	Customer Service call 0EBE5A9DF6344DDD891E65E4BE0EDAF3 transcript
WW	Customer Service call 0D62A1C8DC104969B9DD10CCEC96B932 audio file (filed manually with the Clerk)
XX	Customer Service call 0D62A1C8DC104969B9DD10CCEC96B932 transcript
YY	Customer Service call 0F12B16475B74C38B0CE241D96F334AB audio file (filed manually with the Clerk)
ZZ	Customer Service call 0F12B16475B74C38B0CE241D96F334AB transcript
AAA	Customer Service call C7A2E3BC8FEE4F5FB22125A07415DC05 audio file (filed manually with the Clerk)
BBB	Customer Service call C7A2E3BC8FEE4F5FB22125A07415DC05 transcript
CCC	American Financial Benefits Center v. FTC, 4:17-cv-0817-SBA, Amended Complaint, ECF Dkt. No. 19 (2017)
DDD	8/30/2017 Letter from Defendants to FTC, including a 12/29/16 letter from Defendants to FTC as an attachment
EEE	9/27/2017 Letter from Defendants to FTC
FFF	10/18/2017 Letter from Defendants to FTC
GGG	11/16/2017 Letter from Defendants to FTC
HHH	Emails to the FTC from Defendants' employees
III	2/28/2018 brandonfrere.com printout

## II. CORPORATE RECORDS

5. Throughout the investigation of Defendants, I requested certified filings from the California Secretary of State for the Defendants' companies and related entities. The following paragraphs describe the corporate records filed with the California Secretary of State.

### A. American Financial Benefits Center, Inc.

6. Attached hereto as **Ortiz Attachment A** is a true and correct certified copy of the Articles of Incorporation for American Financial Benefits Center, Inc. ("AFBC"). AFBC incorporated in California on February 11, 2011. The AFBC formation documents list

Brandon Frere as the Incorporator and the address for AFBC as 925 Lakeville St., Suite 175, Petaluma, CA 94952.

7. Attached hereto as **Ortiz Attachment B** are true and correct certified copies of AFBC's August 9, 2011 and September 10, 2015 Statements of Information. The August 9, 2011 Statement of Information lists Brandon Frere as the Chief Executive Officer ("CEO"), Secretary, Chief Financial Officer ("CFO"), and Director of AFBC with an executive office at 311 Professional Center Drive, Suite 200, Rohnert Park, CA 94928. Brandon Frere signed this Statement of Information as "CEO." The September 10, 2015 Statement of Information has a check in the box indicating that there are no changes in the information contained in the last Statement of Information, and is signed as Brandon Frere as "President."

8. Attached hereto as **Ortiz Attachment C** is a true and correct certified copy of AFBC's Certificate of Status. As of April 6, 2017, AFBC is an active corporation within California.

**B. AmeriTech Financial, Inc.**

9. Attached hereto as **Ortiz Attachment D** is a true and correct certified copy of the Articles of Incorporation for AmeriTech Financial, Inc. ("Ameritech"). AmeriTech incorporated in California on October 28, 2015. The AmeriTech formation documents list Brandon Frere as the Incorporator and the address for AmeriTech as 1101 Investment Blvd., Suite 290, Eldorado Hills, CA 95762.

10. Attached hereto as **Ortiz Attachment E** are true and correct certified copies of AmeriTech's August 31, 2016 and June 20, 2017 Statements of Information. The August 31, 2016 Statement of Information lists Brandon Frere as CEO, Secretary, CFO, and Director with an executive office and principal place of business at 1101 Investment Blvd., Suite 290, Eldorado Hills, CA 95762 and a mailing address of 925 Lakeville St., Suite 175, Petaluma, CA 94952. Brandon Frere signed this Statement of Information as "President." The June 20, 2017 Statement of Information changes the principal executive

office and business office to 5789 State Farm Drive, Suite 265, Rohnert Park, CA 94928.

Brandon Frere signed this Statement of Information as “CEO.”

11. Attached hereto as **Ortiz Attachment F** is a true and correct certified copy of AmeriTech’s Certificate of Status. As of April 6, 2017, AmeriTech is an active corporation within California.

**C. Financial Education Benefits Center, Inc.**

12. Attached hereto as **Ortiz Attachment G** is a true and correct certified copy of the Articles of Incorporation for Financial Education Benefits Center, Inc. (“FEBC”). FEBC incorporated in California on October 30, 2015. The FEBC formation document lists Brandon Frere as the Incorporator and the address for FEBC as 5880 Commerce Blvd. Suite 105, Rohnert Park, CA 94928.

13. Attached hereto as **Ortiz Attachment H** is a true and correct certified copy of FEBC’s May 19, 2017 Statement of Information. The Statement of Information lists Brandon Frere as CEO, Secretary, CFO, and Director of FEBC. Brandon Frere signed the Statement of Information as “CEO.” The Statement of Information lists FEBC’s executive office and principal place of business as 2010 Crow Canyon Place, Suite 100, San Ramon, CA 94583.

14. Attached hereto as **Ortiz Attachment I** is a true and correct certified copy of FEBC’s Certificate of Status. As of December 11, 2017, FEBC is an active corporation within California.

**D. Sonoma Stainless, Inc.**

15. Attached hereto as **Ortiz Attachment J** is a true and correct certified copy of Sonoma Stainless’ June 27, 2013 Statement of Information. The Statement of Information lists Andre Frere and Gloria Frere as officers. It also describes Sonoma Stainless’ type of business as “steel fabrication.”

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### III. PLAINTIFFS' INTERNET PRESENCE

16. During the course of the FTC's investigation the software program Adobe Acrobat 9 Professional ("Adobe") was used to capture the contents of numerous websites related to Defendants. One of Adobe's numerous software tools allows users to convert the contents of a web page into a PDF file. The conversion process includes any JPEG images, text files, image maps, as well as other associated files from the original web page. The following paragraphs describe websites captured during the investigation.

#### A. AFBCenter.com

17. DomainTools.com is a website that provides name and contact information for a website's Registrant. Attached hereto as **Ortiz Attachment K** is a true and correct copy of the DomainTools printout of the Whois record as of March 20, 2017 for AfbCenter.com. The Whois record lists Brandon Frere as the registrant for AfbCenter.com website. The registrant organization is American Financial Benefits Center.

18. Attached hereto as **Ortiz Attachment L** is a true and correct copy of the AfbCenter.com landing page as it appeared on December 14, 2016.

19. Attached hereto as **Ortiz Attachment M** is a true and correct copy of the American Financial Benefits Center Facebook page as it appeared on April 13, 2017. On its Facebook account, American Financial Benefits Center states in a December 20, 2012 post: "American Financial Benefits Center is a FTC compliant debt resolution firm helping Americans get out of debt." (Ortiz Attachment L at 89)

#### B. Ameritechfinancial.com

20. Attached hereto as **Ortiz Attachment N** is a true and correct copy of the DomainTools.com printout of the Whois Record on October 15, 2015 for ameritechfinancial.com. The Whois record lists Brandon Frere as the domain registrant for the ameritechfinancial.com website. The registrant organization is American Financial Benefits Center.

21. Attached hereto as **Ortiz Attachment O** is a true and correct copy of a video recording of the ameritechfinancial.com website as it appeared on March 20, 2017.
22. Attached hereto as **Ortiz Attachment P** is a true and correct copy of a video recording of the ameritechfinancial.info page as it appeared on March 21, 2017.
23. Attached hereto as **Ortiz Attachment Q** is a true and correct copy of the ameritechfinancial.com landing page as it appeared on May 24, 2017.
24. On February 24, 2017, AmeriTech Financial published an online article through PR Newswire titled “Ameritech Financial: Preparing for Total Loan Forgiveness in 2017.” A portion of the article reads as follows: “Ameritech Financial, who specializes in federal student loan document preparation and processing services has already begun informing potentially qualified clients of the amazing news. ‘Many of our clients are potentially up for loan forgiveness this year,’ Ameritech Financial Executive Vice President Tom Knickerbocker said. ‘We can’t wait to make the call to each one of them to deliver the great news.’” Attached hereto as **Ortiz Attachment R** is a true and correct copy of the AmeriTech Financial article.

#### IV. DIRECT CONTACT WITH CONSUMERS

25. Attached hereto as **Ortiz Attachment S** is a true and correct copy of an AFBC mailer.
26. On September 25, 2017, Ariana Maliga sent the FTC a voice mail left by an AmeriTech employee. The voice mail states as follows:

“[T]his is Asa from Ameritech Financial. It looks like you called and spoke with us and that you’re no longer interested because your friend previously felt scammed. I just wanted to call back and assure you that, you know, we are a company regarded in many aspects . . . We are, you know, 100 percent compliant with the Department of Education and we can very easily help you out. We can significantly reduce your -- you know, or give you loan forgiveness and, you know, get you back on track.”

Attached hereto as **Ortiz Attachment T** is a true and correct copy of the voice mail.

27. On September 27, 2017, For The Record, Inc., an independent court reporting company, provided a transcript of the voice mail left for Ariana Maliga. I reviewed the transcript for accuracy and attached hereto as **Ortiz Attachment U** is a true and correct transcript of the voice mail.

#### V. AFBC AND AMERITECH EMPLOYEES

28. On July 20, 2017, in response to a Civil Investigative Demand, PayChex produced documents relating to AFBC and AmeriTech. Attached hereto as **Ortiz Attachment V** are true and correct copies of pages from the PayChex document production listing names of employees from each AmeriTech and American Financial Benefits Center. The PayChex submission shows that there are 66 employees that worked for both Defendants.

29. Attached hereto as **Ortiz Attachment W** is a true and correct copy of the PayChex Federal Rules of Evidence 902(11) business records certification.

#### VI. BUSINESS LOCATIONS

30. On March 17, 2017, I visited AFBC's address listed on its Statement of Information (see *supra* ¶6). While there, I spoke with an employee of a current building tenant, Early Morning Institute, that shared the space with AFBC. The employee told me that AFBC occupied the space, and moved out over one year ago.

31. On December 22, 2017, I conducted an Internet search for information about FEBC's address. Google search results showed that 2010 Crow Canyon Place, Suite 100, San Ramon, CA 94583 is in a building managed by a company called Regus. Regus advertises this location as a virtual office space with packages such as professional address, virtual office, and virtual office services for a fee. All packages include mail handling and telephone answering services.

32. Glassdoor.com is a job-posting website that allows current and former employees to add reviews for companies. On September 14, 2017, a former AmeriTech Financial employee posted an anonymous review on [www.glassdoor.com](http://www.glassdoor.com) stating that the company opened call center operations in South America. Attached hereto as **Ortiz Attachment X** is a true and correct copy of the glassdoor.com post.



**VII. BANK OF AMERICA RESPONSE TO CIVIL INVESTIGATIVE DEMAND**

33. On March 7, 2017, in response to a Civil Investigative Demand, Bank of America produced bank records for the AFBC and AmeriTech bank accounts. Both signature cards list Brandon Demond Frere as a signatory. Attached hereto as **Ortiz Attachment Y** are true and correct copies, with personally identifiable information redacted, of the Bank of America signature cards for Defendants' bank accounts.
34. Attached hereto as **Ortiz Attachment Z** is a true and correct copy of the Bank of America Federal Rules of Evidence 902(11) business records certification.

**VIII. FINANCIAL CRIMES ENFORCEMENT CENTER**

35. The Financial Crimes Enforcement Center ("FinCEN") is a bureau of the U.S. Department of Treasury. FinCEN receives and maintains financial transaction data for law enforcement purposes as proscribed by the Bank Secrecy Act ("BSA"). Under the BSA, individuals, financial institutions, and businesses must file the appropriate form when certain financial transactions occur. FinCEN maintains a searchable database of these forms. The forms in the database include, but are not limited to, Foreign Bank Account Reports ("FBAR") that individuals are required to file when they open a foreign bank account and Currency Transaction Reports ("CTR") that financial institutions and businesses are required to file when any transaction exceeds \$10,000.
36. On October 23, 2017, I searched the FinCEN database for "Brandon Frere." The search result identified one FBAR and two CTRs.
37. Defendant Frere's representative filed the FBAR on August 9, 2017. The FBAR identified a foreign bank account that Defendant Frere opened in the country of Andorra with a balance of \$2,419,981 in 2015. Attached hereto as **Ortiz Attachment AA** is a true and correct copy, with personally identifiable information redacted, of the FBAR.
38. On August 20, 2017, a financial institution filed a CTR showing that on August 16, 2017, Defendant Frere withdrew \$215,000 from a Bank of America account ending in 7970. Attached hereto as **Ortiz Attachment BB** is a true and correct copy, with personally identifiable information redacted, of the August 20, 2017 CTR.

39. On September 24, 2017, a financial institution filed a CTR showing that on September 15, 2017, Defendant Frere withdrew \$280,000 from a Bank of America account ending in 7970. Attached hereto as **Ortiz Attachment CC** is a true and correct copy, with personally identifiable information redacted, of the September 24, 2017 CTR.

40. These FinCEN CTRs (Ortiz Attachments BB and CC) indicate that Brandon Frere owns or controls a Bank of America account ending with the numbers 7970. Analysis of AmeriTech's and AFBC's bank accounts, as explained in the Declaration of Emil George at ¶ 26 and Attachment P to that declaration, shows that the Defendants' company accounts transferred a net total of approximately \$3.164 million to a Bank of America account ending in 7970.

### IX. MOHELA

41. MOHELA is a student loan servicer. On May 16, 2017, in response to a Civil Investigative Demand, MOHELA produced documents relating to AFBC and AmeriTech. Attached hereto as **Ortiz Attachment DD** are true and correct copies, with personally identifiable information redacted, of the MOHELA document production.

### X. CONSUMER COMPLAINTS

42. The FTC maintains a database of consumer complaints for law enforcement partners called Consumer Sentinel ("Sentinel"). The database is a collection of complaints from various sources including local, state, federal, and international law enforcement agencies, as well Better Business Bureaus ("BBB").

43. By my calculations, at least 230 consumers have filed complaints relating to Defendants' practices. As discussed in paragraphs 44 through 48 below, I identified 117 consumer complaints relating to Defendants' practices, which are included with my declaration. The BBB received an additional 113 consumer complaints relating to Defendants' practices, which are attached to the Declaration of Daniel Stiner. (Stiner Declaration ¶ 15, Attachment A).

44. Throughout the course of the investigation, I searched Sentinel for all complaints containing "American Financial Benefits Center" or "AFBC." There were 128

complaints containing these terms. I filtered the search results for complaint sources other than BBB. Through this filtering process, I found 41 complaints. Attached hereto, with personally identifiable information redacted, as **Ortiz Attachment EE** are the 41 consumer complaints that did not come from the Oakland BBB.

45. Throughout the course of the investigation, I searched Sentinel for all complaints containing “Ameritech.” There were 1,703 complaints containing this term. I filtered the search results for the keyword “student” and complaint sources other than the BBB. Through this filtering process, I found 72 complaints, one of which was non responsive. Attached hereto, with personally identifiable information redacted, as **Ortiz Attachment FF** are the 71 consumer complaints.

46. Throughout the course of the investigation, I searched Sentinel for all complaints containing “311 Professional Center” and found 3 complaints not discovered in the above searches. Attached hereto, with personally identifiable information redacted, as **Ortiz Attachment GG** are the 3 consumer complaints.

47. On September 6, 2017, the New York Attorney General’s Office provided the FTC with a consumer complaint. Attached hereto as **Ortiz Attachment HH** is a true and correct copy, with personally identifiable information redacted, of this complaint.

48. I was asked to review the complaints to identify any instances where the consumer thought the Defendants were paying consumers’ student loans, where Defendants represented that the consumer was eligible for student loan forgiveness, or where Defendants required advance fees for services.

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**A. Complaints where the consumer thought the Defendants were paying down the balance on his/ her loans:**

<b>Complaints where the consumer thought the Defendants were paying down the balance on his/ her loans:</b>		
<b>Ortiz Att.</b>	<b>Reference #</b>	<b>Complaint Quote re: Paying Loan</b>
Ortiz Att. EE at 3	84512852	“With what was explained to me, I was under the impression that AFBC would just buy my loan from Nelnet and AFBC would own it. I was instructed if Nelnet sent me any correspondence saying I owe this or that, I was not to pay anything. I just pay AFBC \$174 per month for 9 months and then \$99 plus a \$20 fee per month for the remaining 10 years.”
Ortiz Att. EE at 5	84238169	“I was told monthly payments of \$149.00 would be autodrafted [sic] from my checking account and paid to Great Lakes Student Loans...Great Lakes Student Loans contacted me directly by phone asking for updated information for my account. After the representative looked into my account, she informed me that there have NEVER been any transactions made to Great Lakes from American Financial Benefits Center...”
Ortiz Att. EE at 7	83612639	“Consumer thought they were paying off his Student loans. [AFBC] claimed they were lowering his student lows [sic] eventually to go to nothing. Consumer reports he checked with Federal loans they said no payments have been made to his student loans.”
Ortiz Att. EE at 9	83067927	“We then set up recurring future payments that would be credited towards my reduced loans ...Fast forward about one and a half year, I received an email from Navient stating that I need to pay my loans. I signed on into my account and looked at my payment history and there was never any payments made towards my federal loan. Yet over the last year and a half AFBC has been withdrawing \$179 and recently \$99 each month from my bank account.”
Ortiz Att. EE at 11	81729306	“She had been making payments of \$99/month after three months of paying \$149/month. She states that they had not been making those payments to her original creditors.”

**Complaints where the consumer thought the Defendants were paying down the balance on his/ her loans:**

Ortiz Att.	Reference #	Complaint Quote re: Paying Loan
Ortiz Att. EE at 13	81583250	"I started making payments on August 2015. I recently received an email about a forbearance and then I called AFBC and they wanted more information so I called Great Lakes. I asked them about my account and they told [sic] that they have not received a single payment."
Ortiz Att. EE at 17	80977924	"...I was contacted by the American Financial Benefits Center who offered to service my student loan..."
Ortiz Att. EE at 19	80494178	"Consumer states she signed up American Financial Benefits Center to pay her student loans. Consumer has just found out they have not paid anything on her student loans."
Ortiz Att. EE at 21	80125738	"Customer had found out that they were taking away payment of over 100 dollars a month when he had zero payments due."
Ortiz Att. EE at 23	79756763	"Consumer states that she was making monthly payments to [AFBC]...Consumer states that one day she contacted Fed Loans and they informed her that based on her information she should not have to make monthly payments at all."
Ortiz Att. EE at 25	79190661	"I have paid them more that \$1000 over the past year which none of it has gone to my loans."
Ortiz Att. EE at 29	79190658	"I would pay 199.00 for 7 month for [AFBC's] fe [sic] and then \$99 A [sic] month for 10 years to pay of [sic] my student loan under a service contract. I signed the papers and assumed [AFBC] would do what they said ...I spoke to Fed Loan about A [sic] bill. The rep said no money had been paid on my account since June of 2015."
Ortiz Att. EE at 39	78133203	"[AFBC] offered to service his loans and requested \$100/month for 2 years and \$49/month after that. Consumer has paid \$2500 by bank debit and has since confirmed this was a scam and no payments were made."
Ortiz Att. EE at 47	71654529	"The consumer had paid [AFBC] \$600.00, but didn't got [sic] towards the consumer loans."

**Complaints where the consumer thought the Defendants were paying down the balance on his/ her loans:**

Ortiz Att.	Reference #	Complaint Quote re: Paying Loan
Ortiz Att. EE at 49	71538510	"[W]hat [AFBC] told me was a monthly 99 dollar fee to pay off my loans- in 10 years, the debt remaining would be forgiven and I would not owe a penny afterwards. I knew something was up when Nelnet sent me a bill saying I owed 258 dollars so I called Nelnet and they informed me I had been scammed."
Ortiz Att. EE at 56	66558826	"When he contacted Fed Loans- Department of Education he was notified that his student loans hadn't been paid at all from [AFBC] that supplied the student loan forgiveness."
Ortiz Att. EE at 60	65118733	"The consumer states that they would need to pay \$299 for 4 months and then \$107 a monthly [sic] after that. The consumer was told that \$8 of his payment would be what his borrower, Sally Mae, was paid monthly for the student loan."
Ortiz Att. EE at 64	62727489	"After making 4 installments of \$300 for the past 4 months I new [sic] something was not right. I was receiving information from my Power of Attorney in the states that my student loan was behind in payments."
Ortiz Att. FF at 5	87210201	"Consumer was pay [sic] [AmeriTech] 99 dollars a month for her loans...Consumer then was told that Ameritech Financial Services is not paying [the lender] for her debt."
Ortiz Att. FF at 8	86644070	"...Fed Loans has informed her that no payments have been made."
Ortiz Att. FF at 10	86513318	"Consumer states she was under the impression that she was making payments to Ameritech Finance [sic] that were going towards her student loan."
Ortiz Att. FF at 19	83278566	"...Navient has contacted me stating they need a payment from me and that in fact, Ameritech has not put a dime towards my loan."

**Complaints where the consumer thought the Defendants were paying down the balance on his/ her loans:**

Ortiz Att.	Reference #	Complaint Quote re: Paying Loan
Ortiz Att. FF at 21	82120601	“So I called my federal student loan provider, Nelnet, and they said they have no idea who AmeriTech Financial is and that no payments have been coming through.” (See also, Reference # 81478787 – same consumer)
Ortiz Att. FF at 23	82112101	“...I just found out that all the money we have been paying has been going to [AmeriTech] and not to the loan...”
Ortiz Att. FF at 27	81478776	“I had received a call from a company called ‘AmeriTech Financial’, who my loans were now with (I have been paying dilligantly [sic] for several months!). I thought, ‘WHY would Navient be claiming I am on Forbearance, when I am paying my loans in a timely fashion with a NEW loan provider?’”
Ortiz Att. FF at 29	81478769	“[AmeriTech] make you to believe that they are capable of doing something you cannot do and a small percentage of what is paid to them actually goes to the loan service provider.”
Ortiz Att. FF at 42	80814832	“She was led to believe that she was setting up a debt forgiveness plan...a payment plan for her undergrad study.”
Ortiz Att. FF at 54	79316490	“[Y]ou are taking money out of my account but you have never taken care of paying off the other, like you told me you would...Nobody has done anything and it looks like have not paid anything...”
Ortiz Att. FF at 56	79316485	“Ameritech is still holding 5 payments of \$207 and still have not put the payments toward my student loan debt.”
Ortiz Att. FF at 58	79316341	“\$107 is suppose [sic] to be going towards paying off my student loan. Instead, nothing is going towards paying off my student loan. Ameritech Financial was suppose [sic] to be taking over the loan from Mohela. Mohela still has the loan and no payments have posted.”



**Complaints where the consumer thought the Defendants were paying down the balance on his/ her loans:**

Ortiz Att.	Reference #	Complaint Quote re: Paying Loan
Ortiz Att. FF at 62	79191190	"I have been paying Ameritech...I am upset and frustrated to find out I have been paying on the same loan (Navient) with two different student loans [sic] consolidation companies..." (See also, Reference #78424594 – same consumer)
Ortiz Att. FF at 64	79191183	"...Ameritech, informed us while we were signing up that the payments we make will go directly to my student loan company...I received a call today...from Navient, my loan company, telling [me] that I am late on my payments. I was surprised to hear this since I have been making monthly payments to Ameritech...I called Navient and they stated that they haven't received any payments."
Ortiz Att. FF at 70	79191131	"[AmeriTech] charged me \$200 for my monthly payment and my current loan is under forbearance..."
Ortiz Att. FF at 72	79171769	"We have since learned Ameritech is just a document prep company, not a student loan services [sic]. However they did nothing on my behalf. No services ere [sic] provided. They gathered no documents and kept drafting \$207 per month which they represented was my new student loan payment they were paying and their only fee was the initial \$300..."
Ortiz Att. FF at 74	78865231	"She told me not [sic] pay ledloan [sic] services anymore...She said for them to apply \$207.00 monthly, I have to give them my user name and password...[O]ne [document] is to let [AmeriTech] take over my student loans and the other [document] was to let my bank know that they will be taking \$207.00 a month toward my student loan payment...This on went [sic] for good 10 months...I did called [sic] the ledloan [sic] and asked them if they have received any payment toward my account? They said, the last payment was made on my account was in January. I called Ameritech Financial, and asked them about my \$207.00 a month, where did it go and who took it.[sic]"
Ortiz Att. FF at 80	78102378	"Reporter states that her son paid this every month with his debit account for 11 months...Reporter states that no money he was paying was going towards the loan."



**Complaints where the consumer thought the Defendants were paying down the balance on his/ her loans:**

Ortiz Att.	Reference #	Complaint Quote re: Paying Loan
Ortiz Att. FF at 84	77911585	"He told me to pay [AmeriTech] \$207 per month for a year, then \$99 for the remainder of the program and they would consolidate my loans, paying off my debt for me...I called FedLoan and they told me that no one was paying my loans"
Ortiz Att. FF at 86	77679014	"[AmeriTech] told me that my payments would go towards the job they were doing for me and also my student loans. I later found out that none of the money I had provided was going towards my student loans at all."
Ortiz Att. FF at 98	74812373	"Consumer contacted Ameritech Financial for a student loan deferral. Consumer has been paying company money each month but no money has gone towards loan. Consumer feels that company is taking his money and not doing anything for him."
Ortiz Att. FF at 110	74351653	"I was made to believe that this \$99 would go towards my student loans and that I would no longer have to make payments to Great Lakes (my loan holder)."
Ortiz Att. FF at 114	73419836	"I received a letter in the mail in a FedLoan Servicing envelope. The letter stated a number to call to get enrolled in a student loan forgiveness program...After a two hour conversation [sic]...I was under the impression that FedLoan Servicing was forgiving my loans after ten years of payments to AmeriTech Financial."
Ortiz Att. FF at 118	73330757	"They promised payments of \$200 for 11 months and then the payments would drop to around \$100 per month for 10 years...This month I found that I paid Ameritech and my loan servicer Naviet [sic]."
Ortiz Att. FF at 122	73128431	"I then found out that the money was not going to my loan at all that it was [AmeriTech's] fee."
Ortiz Att. FF at 126	72684027	"[AmeriTech] representative convinced me that they would be paying off part of student loans for which I would only need to pay them 99.00 per month for next ten years..."

**Complaints where the consumer thought the Defendants were paying down the balance on his/ her loans:**

Ortiz Att.	Reference #	Complaint Quote re: Paying Loan
Ortiz Att. FF at 130	71809980	"[M]y monthly payment breakout of \$119 is as follows:\$20 / month goes towards my 45K loan ...\$99 / month goes towards 'Benefit'?... [I]t seems Ameritech is paying nothing towards the loan?"
Ortiz Att. FF at 138	69650273	"I got a card in the mail saying...I was pre-approved for a loan reduction and forgiveness program. I called the number ...[AmeriTech] said that in 10 years, my loans and interest would be forgiven and I could pay the minimum amount on my loans until that time to Americtech [sic] Financial."
Ortiz Att. GG at 1	80056167	"I've been paying them for 4 years and was contacted this month (Jan 2017) by the fedloans.org about being delinquent on my student loan payments."

**B. Complaints where Defendants represented that a consumer qualified for loan forgiveness:****Complaints where Defendants represented that a consumer qualified for loan forgiveness:**

Ortiz Att.	Reference #	Complaint Quote re: Loan Forgiveness
Ortiz Att. EE at 1	87449833	"[AFBC] acted as if they were a student loan forgiveness program."
Ortiz Att. EE at 3	84512852	"I kept getting several letters from different companies saying I could consolidate my loans with them and get my loan partially forgiven...I got one from American Financial Benefits Center...[AFBC] went over with me what would happen and told me I would end up saving about \$13,440 in loans...I would have an affordable payment with no interest and end up not having to pay the around \$40,000 I still owe on my student loans."
Ortiz Att. EE at 5	84238169	"I was contacted by American Financial Benefits Center in July 2015 through mail about a Loan Forgiveness Program. After calling the company and qualifying for the program, I was told monthly payments of \$149.00 would be autodrafted [sic] from my checking account and paid to Great Lakes Student Loans."

**Complaints where Defendants represented that a consumer qualified for loan forgiveness:**

Ortiz Att.	Reference #	Complaint Quote re: Loan Forgiveness
Ortiz Att. EE at 9	83067927	"I received a letter in the mail from a company called 'American Financial Benefits Center'... marketing steps to lower or completely forgive my student loans...By the end of the call and after he filed my loan forgiveness options, a chunk of my loan was forgiven and decreased."
Ortiz Att. EE at 25	79190661	"American Financial Benefits Center discussed with me a package to lower and forgive my federal loans."
Ortiz Att. EE at 49	71538510	"[W]hat they told me was a monthly 99 dollar fee to pay off my loans- in 10 years, the debt remaining would be forgiven and I would not owe a penny afterwards."
Ortiz Att. EE at 56	66558826	"Consumer states that he contacted American Financial Benefits (AFB) Center in order to get his student loans forgiven...When he contacted Fed Loans- Department of Education he was notified that his student loans hadn't been paid at all from this company that supplied the student loan forgiveness."
Ortiz Att. EE at 58	65720341	"Consumer states that he received a letter from American Financial Benefits Center offering him a student loan forgiveness for his student loans."
Ortiz Att. EE at 60	65118733	"The consumer [sic] was told that if they made 240 consecutive payments a large portion of their student loans would be forgiven."
Ortiz Att. EE at 62	63941148	"I received a letter in the mail from American Financial Benefits Center stating they could help lower my monthly student loan payments through qualifying for the Public Service Loan Forgiveness Act. I called the company and they set me up with one of their services. I was told they would process all of the paperwork for me to lower my monthly payments...followed by \$50 a month for the remainder of the 120 qualifying payments towards my student loans."
Ortiz Att. EE at 66	61244920	"I rec'd a letter offering me student loan forgiveness."

DECLARATION OF KELLY C. ORTIZ IN SUPPORT OF FEDERAL TRADE COMMISSION'S MOTION FOR  
PRELIMINARY INJUNCTION

**Complaints where Defendants represented that a consumer qualified for loan forgiveness:**

Ortiz Att.	Reference #	Complaint Quote re: Loan Forgiveness
Ortiz Att. EE at 72	55449478	“Consumer reports that she rec’d a mailing from American Financial Benefits Center regarding student forgiveness. She was told she would qualify for the program.”
Ortiz Att. FF at 23	82112101	“[AmeriTech] told my father and I a bunch of lies about our student loan and how we would save money with them and the payments would be lower and we would have student loan forgiveness after 10 years since my father works for the government.”
Ortiz Att. FF at 29	81478769	“[AmeriTech] stated that they could complete my paperwork to get a reduction in my student loan payments and even loan forgiveness.”
Ortiz Att. FF at 31	81478767	“AMERITECH FINANCIAL contacted me via mail to my personal address under a federal government letterhead acting as an agent under the US Department of Education to manage and partially forgive my loans under a federal legislation made by President Obama.”
Ortiz Att. FF at 52	79317577	“Ameritech...promised to lower my student loan payments...I work for a non-profit organization, so the plan certainly seemed to be in accordance with the educational loan forgivness [sic] program tied to the Act.”
Ortiz Att. FF at 58	79316341	“They were suppose [sic] to be taking over my loan, so that I would pay Ameritech for a lower total balance for loan forgiveness. They advertised ‘Student Loan Payment Reduction & Forgiveness’”
Ortiz Att. FF at 60	79191206	“Ameritech Finacial [sic] said I had forgiveness and I would pay them only for the first 11 months \$207, afterwards pay them \$119 and then start paying Navient \$20 for 20 years”
Ortiz Att. FF at 100	74700490	“I asked [AmeriTech sales rep] if she was a representative of the forgiveness program and she stated yes...She...said I was eligible for the program...” (See also, Reference # 74700477 – same consumer & complaint)

**Complaints where Defendants represented that a consumer qualified for loan forgiveness:**

Ortiz Att.	Reference #	Complaint Quote re: Loan Forgiveness
Ortiz Att. FF at 104	74627062	"I had enrolled with student debt consolidation with Ameritech Financial for the William D. Ford Student Loan Forgiveness..."
Ortiz Att. FF at 110	74351653	"[M]y loans were put into income driven by [AmeriTech] and that I was now going to eventually qualify for loan forgiveness."
Ortiz Att. FF at 114	73419836	"I received a letter in the mail in a FedLoan Servicing envelope. The letter stated a number to call to get enrolled in a student loan forgiveness program...After a two hour conversation [sic]..., I was under the impression that FedLoan Servicing was forgiving my loans after ten years of payments to AmeriTech Financial."
Ortiz Att. FF at 116	73351824	"Consumer states that she received a letter in the mail for a student forgiveness."
Ortiz Att. FF at 118	73330757	"I was offered student loan forgiveness from Ameritech Financial. She states that she called the number and they stated that they were Ameritech Financial"
Ortiz Att. FF at 122	73128431	"I was told that i [sic] would pay \$207 a month for 11 months and \$99 after that and once i [sic] reach 120 payments the rest of the loan would be forgiven."
Ortiz Att. FF at 130	71809980	"What is the interest rate between now and forgiveness?"
Ortiz Att. FF at 138	69650273	"I got a card in the mail saying...I was pre-approved for a loan reduction and forgiveness program. I called the number ...[AmeriTech] said that in 10 years, my loans and interest would be forgiven and I could pay the minimum amount on my loans until that time to Americtech [sic] Financial."
Ortiz Att. FF at 140	69640012	"I first received a letter in the mail telling me about student loan forgiveness. I opened it up and it pre-qualified me for the loan forgiveness."

**Complaints where Defendants represented that a consumer qualified for loan forgiveness:**

Ortiz Att.	Reference #	Complaint Quote re: Loan Forgiveness
Ortiz Att. HH at 2	22398	"He ensured me that AmeriTech Financial is a legitimate student loan forgiveness company that works with Fedloan."

**C. Complaints where Defendants requested advance fees:****Complaints where Defendants requested advance fees:**

Ortiz Att.	Reference #	Complaint Quote re: Advance Fee
Ortiz Att. EE at 49	71538510	"I contacted the company advertising this ad-AFBC and set up a plan to pay the enrollment fee of \$1000.00 broken up into 5 month installments..."
Ortiz Att. EE at 56	66558826	"He was advised that he would have to pay a fee of \$300 for 6 months..."
Ortiz Att. EE at 64	62727489	"There was a st [sic] up fee for \$600 to be split up into monthly payments for 2 months."
Ortiz Att. EE at 66	61244920	"I asked what the fees were and Dance said, 'we will get into that after I determine if you qualify.'...I said, '...I can just call the DOE and discuss loan consolidation with them, without a fee.' He laughed and said 'no.'"
Ortiz Att. FF at 56	79316485	"In May is when the contract with Ameritech went in effect. We paid a fee of \$300 for their services by autodraft [sic]."
Ortiz Att. FF at 66	79191181	"I was told the William D. Ford Loan Forgiveness was free...Ameritech Financial misrepresented the student loan forgiveness process and they said there would be no fees up front for this. Now there looks like there are \$1100+ in fees." (See also, Reference # 74627062 – same consumer)
Ortiz Att. FF at 72	79171769	"We have since learned Ameritech is just a document prep company, not a student loan services [sic]. However they did nothing on my behalf. No services ere [sic] provided. They gathered no documents and kept drafting \$207 per month which they represented was my new student loan payment they were paying and their only fee was the initial \$300..."

<b>Complaints where Defendants requested advance fees:</b>		
Ortiz Att.	Reference #	Complaint Quote re: Advance Fee
Ortiz Att. FF at 88	77450286	"[AmeriTech] charged the consumer \$1,200 for their service and \$99/month. The consumer has paid a total of \$1992 by bank draft. The company told the consumer she did not qualify for their services..."
Ortiz Att. FF at 110	74351653	"I was informed they would do this for a processing fee of \$1800 and they have already taken about \$600..."
Ortiz Att. GG at 3	74424616	"I paid them 1295.00 to get started..."

## **XI. UNDERCOVER CALLS TO DEFENDANTS' CUSTOMER SERVICE LINES**

49. On February 6, 2017, the FTC's Bureau of Consumer Protection authorized me to tape record telephone conversations, preambles, and other messages during calls placed to or received from phone numbers associated with American Financial Benefits Center and related entities.
50. On February 22, 2017, I placed an undercover call to 1-800-488-1490. This toll free number appeared in over 20 BBB complaints against AFBC and two BBB ad reviews. The automated answering service identified the toll free number as belonging to "American Financial Benefits Center." Attached hereto as **Ortiz Attachment II** is a true and correct copy of the undercover call recording to 1-800-488-1490.
51. On April 25, 2017, For The Record, Inc., an independent court reporting company, provided a transcript of my February 4, 2017 undercover call. I reviewed the transcript for accuracy and attached hereto as **Ortiz Attachment JJ** is a true and correct transcript of my undercover call.
52. On June 12, 2017, the FTC's Bureau of Consumer Protection authorized me to tape record telephone conversations, preambles, and other messages during calls placed to or received from phone numbers associated with American Financial Benefits Center and related entities.



53. On July 24, 2017, I placed an undercover call to 1-888-895-4144. This toll free number appeared in a flyer delivered to a consumer on or about May 29, 2017. Attached hereto as **Ortiz Attachment KK** is a true and correct copy of my undercover call recording to 1-888-895-4144.

54. On August 14, 2017, For The Record, Inc., an independent court reporting company, provided a transcript of my July 24, 2017 undercover call. I reviewed the transcript for accuracy and attached hereto as **Ortiz Attachment LL** is a true and correct transcript of my undercover call.

## **XII. DEFENDANTS' CUSTOMER SERVICE CALL RECORDINGS**

55. Defendants provided the FTC with 312,532 customer service call recordings, which Defendants identified as taking place between May 2017 and September 21, 2017. The consumer call recordings identified below as Ortiz Attachments MM, OO, QQ, SS, UU, WW, YY, and AAA were provided by Defendants to the FTC.

56. Attached hereto as **Ortiz Attachment MM** is a true and correct copy for the customer service call recording titled "9274895DD2AF43A0914FAC36207FAB3F.wav"

57. On December 18, 2017, For The Record, Inc., an independent court reporting company, provided a transcript of "9274895DD2AF43A0914FAC36207FAB3F.wav." I reviewed the transcript for accuracy and attached hereto as **Ortiz Attachment NN** is a true and correct transcript, with personally identifiable information redacted, of this customer service call.

58. Attached hereto as **Ortiz Attachment OO** is a true and correct copy for the customer service call recording titled "01F89F7BE58842EAB20B84BFC0AFBC10.wav."

59. On December 18, 2017, For The Record, Inc., an independent court reporting company, provided a transcript of "01F89F7BE58842EAB20B84BFC0AFBC10.wav." I reviewed the transcript for accuracy and attached hereto as **Ortiz Attachment PP** is a true and correct transcript, with personally identifiable information redacted, of this customer service call.



60. Attached hereto as **Ortiz Attachment QQ** is a true and correct copy for the customer service call recording titled “0A84D2719ED344429577C42590696B05.wav.”

61. On December 18, 2017, For The Record, Inc., an independent court reporting company, provided a transcript of “0A84D2719ED344429577C42590696B05.wav.” I reviewed the transcript for accuracy and attached hereto as **Ortiz Attachment RR** is a true and correct transcript, with personally identifiable information redacted, of this customer service call.

62. Attached hereto as **Ortiz Attachment SS** is a true and correct copy for the customer service call recording titled “0BC3A78F4FBA459B8E6A4E5F70D9D27F.wav.”

63. On December 18, 2017, For The Record, Inc., an independent court reporting company, provided a transcript of “0BC3A78F4FBA459B8E6A4E5F70D9D27F.wav.” I reviewed the transcript for accuracy and attached hereto as **Ortiz Attachment TT** is a true and correct transcript, with personally identifiable information redacted, of this customer service call.

64. Attached hereto as **Ortiz Attachment UU** is a true and correct copy for the customer service call recording titled “0EBE5A9DF6344DDD891E65E4BE0EDAF3.wav.”

65. On December 18, 2017, For The Record, Inc., an independent court reporting company, provided a transcript of “0EBE5A9DF6344DDD891E65E4BE0EDAF3.wav.” I reviewed the transcript for accuracy and attached hereto as **Ortiz Attachment VV** is a true and correct transcript, with personally identifiable information redacted, of this customer service call.

66. Attached hereto as **Ortiz Attachment WW** is a true and correct copy for the customer service call recording titled “0D62A1C8DC104969B9DD10CCEC96B932.wav.”

67. On December 18, 2017, For The Record, Inc., an independent court reporting company, provided a transcript of “0D62A1C8DC104969B9DD10CCEC96B932.wav.” I reviewed the transcript for accuracy and attached hereto as **Ortiz Attachment XX** is a true and correct transcript, with personally identifiable information redacted, of this customer service call.

68. Attached hereto as **Ortiz Attachment YY** is a true and correct copy for the customer service call recording titled “0F12B16475B74C38B0CE241D96F334AB.wav.”

69. On December 18, 2017, For The Record, Inc., an independent court reporting company, provided a transcript of “0F12B16475B74C38B0CE241D96F334AB.wav.” I reviewed the transcript for accuracy and attached hereto as **Ortiz Attachment ZZ** is a true and correct transcript, with personally identifiable information redacted, of this customer service call.

70. Attached hereto as **Ortiz Attachment AAA** is a true and correct copy for the customer service call recording titled “C7A2E3BC8FEE4F5FB22125A07415DC05.wav.”

71. On December 18, 2017, For The Record, Inc., an independent court reporting company, provided a transcript of “C7A2E3BC8FEE4F5FB22125A07415DC05.wav.” I reviewed the transcript for accuracy and attached hereto as **Ortiz Attachment BBB** is a true and correct transcript, with personally identifiable information redacted, of this customer service call.

### XIII. DEFENDANTS’ ACTION AGAINST THE FTC

72. Attached hereto as **Ortiz Attachment CCC** is a true and correct copy of Defendants’ First Amended Complaint For Declaratory Relief against the FTC in the Northern District of California.

73. Attached hereto as **Ortiz Attachment DDD** is a true and correct copy of Defendants’ letter to the FTC dated August 30, 2017. Defendants attached a letter addressed to Chairman Ramirez dated December 29, 2016. What follows are quotes from the letter to the Chairman:

- a. “[M]any consumers don't have the time or knowledge to understand what is available to them.” (Ortiz Attachment DDD at 5)
- b. “AmeriTech works with consumers who are unfamiliar or frustrated with the existing do-it-yourself process, and who would rather have someone assist them.” (Ortiz Attachment DDD at 5)

- c. “AmeriTech sends mailers to consumers throughout the country who may need assistance with, and understanding concerning, federal student loan programs.” (Ortiz Attachment DDD at 6)
- d. “After completing the entire script, the consumer is passed along to a verification representative who reviews each of the items discussed to ensure that everything was properly disclosed and that the consumer's correct responses were inputted in AmeriTech's computer system.” (Ortiz Attachment DDD at 7)
- e. “Once work has been completed and the customer makes their first adjusted payments to their servicer, pursuant to the TSR, the company has earned its fees.” (Ortiz Attachment DDD at 8)
- f. “Indeed, the company understands that the reduction or forgiveness occurs 10-25 years down the road, depending on the applicable program and assuming that a consumer remains in the particular repayment programs through the DOE.” (Ortiz Attachment DDD at 14-15)
- g. “AmeriTech does not collect fees until such time as the consumer is actually accepted into a federal student relief program and makes a payment. (Except in cases of forbearances...)” ( Ortiz Attachment DDD at 15)

74. Attached hereto as **Ortiz Attachment EEE** is a true and correct copy of Defendants’ letter to the FTC dated September 25, 2017. The letter identifies Brandon Frere as “[t]he only owner/shareholder with more than 5% of” AFBC, AmeriTech, or FEBC. (Ortiz Attachment EEE at 2-3). What follows are quotes from the September 25, 2017 letter:
- a. “As part of that intake and sales process, the AFBC representative would also describe a separate monthly discount member benefits program. By signing up for the membership, even after the initial loan repayment application was submitted and a consumer was enrolled in a new government repayment plan, AFBC would be available to resubmit documents at any given time if a consumer's financial circumstances changed. This included submitting annual recertification documents for those signed up for an income-driven repayment plan. The

membership also included personal financial budgetary analysis, access to printable legal documents and templates, access to a three-part student financial management plan kit educational book series, tax preparation assistance, emergency roadside assistance, discounts on credit repair assistance, and everyday discounts, among other services.” (Ortiz Attachment EEE at 2-3)

b. “Upon the advice of counsel, Ameritech and FEBC were formed as separate companies to ensure that they provided different services, and to avoid any possible argument that fees being taken for membership services could be considered an advanced fee under the TSR.” (Ortiz Attachment EEE at 3)

c. “Because of the types of services it provides, FEBC, like AFBC, has executives and employees that spend most of their time at the Ameritech’s facilities in Rohnert Park.” (Ortiz Attachment EEE at 3)

d. “The Companies are experts in understanding the student loan programs for which their customers are enrolled.” (Ortiz Attachment EEE at 7)

e. “Needless to say, the Companies do not misrepresent that the monthly payments made by consumers will apply towards the consumers’ student loans.” (Ortiz Attachment EEE at 10)

75. Attached hereto as **Ortiz Attachment FFF** is a true and correct copy of Defendants’ letter to the FTC dated October 18, 2017. In this letter Defendants write “Ameritech only collects its fees after the company completes and submits the consumer’s documents to the DOE and/or loan servicer, as applicable.” (Ortiz Attachment FFF at 4)

76. Attached hereto as **Ortiz Attachment GGG** is a true and correct copy of Defendants’ letter to the FTC dated November 16, 2017. What follows are quotes from this letter:

a. “The Companies have had approximately 22,000 total clients that have signed up for some services.” (Ortiz Attachment GGG at 2)

b. “The Companies have obtained forbearance for approximately 11,000 clients, and have completed and submitted documentation for over 9,000 clients for both the Income-Based repayment and PSLF programs. Of course, the Companies do not

know the exact number of clients enrolled in the PSLF program because they are not always apprised of the results of the PSLF audit process (which occur solely between the servicers and the consumer, although occasionally the consumer will forward documentation related to such audit process)." (Ortiz Attachment GGG at 2)

c. "The use of escrow accounts began in late 2015." (Ortiz Attachment GGG at 2)

d. "Approximately 90% of the customers enrolled in Ameritech purchase FEBC membership services. None purchase AFBC services because, as we have previously mentioned, AFBC has not accepted new clients for nearly three years." (Ortiz Attachment GGG at 2)

#### **XIV. EMAILS TO THE FTC FROM DEFENDANTS' FORMER EMPLOYEES**

77. After the commencement of this action on February 7, 2018, the FTC sent letters to the Defendants' former employees seeking further information about Defendants' business practices. The letter provided a contact email at the FTC for Defendants' former employees.

78. The FTC received 17 emails in response to this letter. Attached hereto as **Ortiz Attachment HHH** are true and correct copies, with personally identifiable information redacted, of these 17 emails.

#### **XV. DEFENDANT BRANDON FRERE'S WEBSITE**

79. Attached hereto as **Ortiz Attachment III** is a true and correct copy of the BrandonFrere.com website as it appeared on February 28, 2018.

I declare under penalty of perjury that the foregoing statements are true and correct. Executed in San Francisco on March 1, 2018.



Kelly C. Ortiz

## **Ortiz Attachment A**

3359433

**ARTICLES OF INCORPORATION**  
**OF**

**FILED**  
In the Office of the Secretary of State  
of the State of California  
FEB 11 2011 *EN*

**AMERICAN FINANCIAL BENEFITS CENTER**

**Article I**

The name of this Corporation is American Financial Benefits Center.

**Article II**

The purpose of this corporation is to engage in lawful act or activity for which a corporation may be organized under the General Corporation Law of California other than the banking business, the trust company business or the practice of a profession permitted to be incorporated by the California Corporations Code.

**Article III**

The name and address in the State of California of this corporation's initial agent for service of process is:

**Brandon Frere**  
**925 Lakeville St. Suite 175**  
**Petaluma, California 94952**

**Article IV**

The Corporation is authorized to issue only one class of shares of stock which shall be designated common stock with no par value and the total number of shares which this corporation is authorized to issue is One Thousand (1,000).

**Article V**

- (A) The liability of directors of this corporation for monetary damages shall be eliminated to the fullest extent permissible under California Law.
- (B) This corporation is authorized to provide indemnification for agents ( as defined in Section 317 of the California Corporations Code ) through bylaw provisions, agreements with agents, vote of shareholders or disinterested directors, or otherwise, to the fullest extent permissible under California Law.
- (C) Any amendment, repeal or modification of any provision of this Article V shall not adversely affect any right or protection of an agent of this corporation existing at the time of such amendment, repeal or modification.

  
**Incorporator – Brandon Frere**



I hereby certify that the foregoing transcript of 1 page(s) is a full, true and correct copy of the original record in the custody of the California Secretary of State's office.

APR 06 2017

Date: \_\_\_\_\_ CH

A handwritten signature in blue ink, appearing to read "Alex Padilla".

ALEX PADILLA, Secretary of State



## **Ortiz Attachment B**



# State of California Secretary of State

S

E-G32155

FILED

In the office of the Secretary of  
State of the State of California

Aug - 9 2011

This Space For Filing Use Only

## Statement of Information

(Domestic Stock and Agricultural Cooperative Corporations)

FEES (Filing and Disclosure): \$25.00. If amendment, see instructions.

IMPORTANT - READ INSTRUCTIONS BEFORE COMPLETING THIS FORM

## 1. CORPORATE NAME

C3359433

AMERICAN FINANCIAL BENEFITS CENTER

## Due Date:

## Complete Addresses for the Following (Do not abbreviate the name of the city. Items 2 and 3 cannot be P.O. Boxes.)

2. STREET ADDRESS OF PRINCIPAL EXECUTIVE OFFICE	CITY	STATE	ZIP CODE
311 PROFESSIONAL CENTER DRIVE SUITE #200 ROHNERT PARK	CA	94928	

3. STREET ADDRESS OF PRINCIPAL BUSINESS OFFICE IN CALIFORNIA, IF ANY	CITY	STATE	ZIP CODE

4. MAILING ADDRESS OF THE CORPORATION, IF DIFFERENT THAN ITEM 2	CITY	STATE	ZIP CODE

### Names and Complete Addresses of the Following Officers

(The corporation must list these three officers. A comparable title for the specific officer may be added; however, the preprinted titles on this form must not be altered.)

5. CHIEF EXECUTIVE OFFICER/	ADDRESS	CITY	STATE	ZIP CODE
BRANDON DEMOND FRERE	925 LAKEVILLE ST. #175	PETALUMA, CA	94952	

6. SECRETARY	ADDRESS	CITY	STATE	ZIP CODE
BRANDON DEMOND FRERE	925 LAKEVILLE ST. #175	PETALUMA, CA	94952	

7. CHIEF FINANCIAL OFFICER/	ADDRESS	CITY	STATE	ZIP CODE
BRANDON DEMOND FRERE	925 LAKEVILLE ST. #175	PETALUMA, CA	94952	

### Names and Complete Addresses of All Directors, Including Directors Who Are Also Officers

(The corporation must have at least one director. Attach additional pages, if necessary.)

8. NAME	ADDRESS	CITY	STATE	ZIP CODE
BRANDON DEMOND FRERE	925 LAKEVILLE ST. #175	PETALUMA, CA	94952	

9. NAME	ADDRESS	CITY	STATE	ZIP CODE

10. NAME	ADDRESS	CITY	STATE	ZIP CODE

11. NUMBER OF VACANCIES ON THE BOARD OF DIRECTORS, IF ANY: 8

### Agent for Service of Process

(If the agent is an individual, the agent must reside in California and Item 13 must be completed with a California street address (a P.O.Box address is not acceptable). If the agent is another corporation, the agent must have on file with the California Secretary of State a certificate pursuant to California Corporations Code section 1505 and Item 13 must be left blank.)

12. NAME OF AGENT FOR SERVICE OF PROCESS

PETER J. WALLS

13. STREET ADDRESS OF AGENT FOR SERVICE OF PROCESS IN CALIFORNIA, IF AN INDIVIDUAL	CITY	STATE	ZIP CODE
50 SANTA ROSA AVENUE, SUITE 200 SANTA ROSA, CA	95404		

## Type of Business

14. DESCRIBE THE TYPE OF BUSINESS OF THE CORPORATION

SERVICE

15. BY SUBMITTING THIS STATEMENT OF INFORMATION TO THE CALIFORNIA SECRETARY OF STATE, THE CORPORATION CERTIFIES THE INFORMATION CONTAINED HEREIN, INCLUDING ANY ATTACHMENTS, IS TRUE AND CORRECT.

08/09/2011

DATE

BRANDON DEMOND FRERE

TYPE OR PRINT NAME OF PERSON COMPLETING THE FORM

CEO

TITLE

SIGNATURE

SI-200 C (REV 10/2010)

APPROVED BY SECRETARY OF STATE



# State of California Secretary of State

S

## Statement of Information

(Domestic Stock and Agricultural Cooperative Corporations)

FEES (Filing and Disclosure): \$25.00.

If this is an amendment, see instructions.

**IMPORTANT – READ INSTRUCTIONS BEFORE COMPLETING THIS FORM**

F816302

**FILED**In the office of the Secretary of State  
of the State of California

SEP-10 2015

## 1. CORPORATE NAME

AMERICAN FINANCIAL BENEFITS CENTER

## 2. CALIFORNIA CORPORATE NUMBER

C3359433

This Space for Filing Use Only

**No Change Statement** (Not applicable if agent address of record is a P.O. Box address. See instructions.)

3. If there have been any changes to the information contained in the last Statement of Information filed with the California Secretary of State, or no statement of information has been previously filed, this form must be completed in its entirety.



If there has been no change in any of the information contained in the last Statement of Information filed with the California Secretary of State, check the box and proceed to Item 17.

**Complete Addresses for the Following** (Do not abbreviate the name of the city. Items 4 and 5 cannot be P.O. Boxes.)

4. STREET ADDRESS OF PRINCIPAL EXECUTIVE OFFICE CITY STATE ZIP CODE

5. STREET ADDRESS OF PRINCIPAL BUSINESS OFFICE IN CALIFORNIA, IF ANY CITY STATE ZIP CODE

6. MAILING ADDRESS OF CORPORATION, IF DIFFERENT THAN ITEM 4 CITY STATE ZIP CODE

**Names and Complete Addresses of the Following Officers** (The corporation must list these three officers. A comparable title for the specific officer may be added; however, the preprinted titles on this form must not be altered.)

7. CHIEF EXECUTIVE OFFICER/ ADDRESS CITY STATE ZIP CODE

8. SECRETARY ADDRESS CITY STATE ZIP CODE

9. CHIEF FINANCIAL OFFICER/ ADDRESS CITY STATE ZIP CODE

**Names and Complete Addresses of All Directors, Including Directors Who are Also Officers** (The corporation must have at least one director. Attach additional pages, if necessary.)

10. NAME ADDRESS CITY STATE ZIP CODE

11. NAME ADDRESS CITY STATE ZIP CODE

12. NAME ADDRESS CITY STATE ZIP CODE

13. NUMBER OF VACANCIES ON THE BOARD OF DIRECTORS, IF ANY:

**Agent for Service of Process** If the agent is an individual, the agent must reside in California and Item 15 must be completed with a California street address, a P.O. Box address is not acceptable. If the agent is another corporation, the agent must have on file with the California Secretary of State a certificate pursuant to California Corporations Code section 1505 and Item 15 must be left blank.

14. NAME OF AGENT FOR SERVICE OF PROCESS

15. STREET ADDRESS OF AGENT FOR SERVICE OF PROCESS IN CALIFORNIA, IF AN INDIVIDUAL CITY STATE ZIP CODE

**Type of Business**

16. DESCRIBE THE TYPE OF BUSINESS OF THE CORPORATION

17. BY SUBMITTING THIS STATEMENT OF INFORMATION TO THE CALIFORNIA SECRETARY OF STATE, THE CORPORATION CERTIFIES THE INFORMATION CONTAINED HEREIN, INCLUDING ANY ATTACHMENTS, IS TRUE AND CORRECT.

09/10/2015

BRANDON DEMOND FRERE

PRESIDENT

DATE

TYPE/PRINT NAME OF PERSON COMPLETING FORM

TITLE

SIGNATURE

SI-200 (REV 01/2013)

APPROVED BY SECRETARY OF STATE



I hereby certify that the foregoing transcript of 2 page(s) is a full, true and correct copy of the original record in the custody of the California Secretary of State's office.

MAY 19 2017 *RG*

Date: \_\_\_\_\_

*Alex Padilla*

ALEX PADILLA, Secretary of State

## **Ortiz Attachment C**

# State of California

## Secretary of State

### CERTIFICATE OF STATUS

ENTITY NAME:

AMERICAN FINANCIAL BENEFITS CENTER

FILE NUMBER: C3359433  
FORMATION DATE: 02/11/2011  
TYPE: DOMESTIC CORPORATION  
JURISDICTION: CALIFORNIA  
STATUS: ACTIVE (GOOD STANDING)

I, ALEX PADILLA, Secretary of State of the State of California,  
hereby certify:

The records of this office indicate the entity is authorized to  
exercise all of its powers, rights and privileges in the State of  
California.

No information is available from this office regarding the financial  
condition, business activities or practices of the entity.



IN WITNESS WHEREOF, I execute this certificate  
and affix the Great Seal of the State of  
California this day of April 06, 2017.

A handwritten signature in black ink, appearing to read "Alex Padilla".

ALEX PADILLA  
Secretary of State

## **Ortiz Attachment D**



**ARTICLES OF INCORPORATION**  
**OF**

**AMERITECH FINANCIAL**

**Article I**

The name of this corporation is **AMERITECH FINANCIAL**

**FILED** *DM*  
Secretary of State  
State of California

*100* **OCT 28 2015** *CP*

**Article II**

The purpose of this corporation is to engage in lawful act or activity for which a corporation may be organized under the General Corporation Law of California other than the banking business, the trust company business or the practice of a profession permitted to be incorporated by the California Corporations Code.

**Article III**

The name and address in the State of California of this corporation's initial agent for service of process is:

**Peter J. Walls**  
**50 Santa Rosa Avenue, Suite 200**  
**Santa Rosa, CA 95404**

**Article IV**

The initial street address and mailing address of the corporation is:

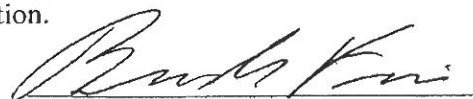
**1101 Investment Blvd. Suite 290**  
**El Dorado Hills, CA 95762**

**Article V**

The corporation is authorized to issue only one class of shares of stock which shall be designated common stock with no par value and the total number of shares which this corporation is authorized to issue is **one thousand (1,000)**.

**Article VI**

- (A) The liability of directors of this corporation for monetary damages shall be eliminated to the fullest extent permissible under California Law.
- (B) This corporation is authorized to provide indemnification for agents ( as defined in Section 317 of the California Corporations Code ) through bylaw provisions , agreements with agents , vote of shareholders or disinterested directors , or otherwise, to the fullest extent permissible under California Law.
- (C) Any amendment, repeal or modification of any provision of this Article VI shall not adversely affect any right or protection of an agent of this corporation existing at the time of such amendment, repeal or modification.

  
Incorporator – **Brandon Frere**



I hereby certify that the foregoing  
transcript of 1 page(s)  
is a full, true and correct copy of the  
original record in the custody of the  
California Secretary of State's office.

APR 06 2017

Date: CH

*Alex Padilla*

ALEX PADILLA, Secretary of State

## **Ortiz Attachment E**



# State of California Secretary of State

S

## Statement of Information

(Domestic Stock and Agricultural Cooperative Corporations)

FEES (Filing and Disclosure): \$25.00.

If this is an amendment, see instructions.

**IMPORTANT – READ INSTRUCTIONS BEFORE COMPLETING THIS FORM**

FF56886

**FILED**In the office of the Secretary of State  
of the State of California**AUG-31 2016**

## 1. CORPORATE NAME

AMERITECH FINANCIAL

## 2. CALIFORNIA CORPORATE NUMBER

C3838459

This Space for Filing Use Only

**No Change Statement** (Not applicable if agent address of record is a P.O. Box address. See instructions.)

3. If there have been any changes to the information contained in the last Statement of Information filed with the California Secretary of State, or no statement of information has been previously filed, this form must be completed in its entirety.

☐ If there has been no change in any of the information contained in the last Statement of Information filed with the California Secretary of State, check the box and proceed to Item 17.**Complete Addresses for the Following** (Do not abbreviate the name of the city. Items 4 and 5 cannot be P.O. Boxes.)

	CITY	STATE	ZIP CODE
4. STREET ADDRESS OF PRINCIPAL EXECUTIVE OFFICE 1101 INVESTMENT BLVD SUITE 290, EL DORADO HILLS, CA 95762			
5. STREET ADDRESS OF PRINCIPAL BUSINESS OFFICE IN CALIFORNIA, IF ANY 1101 INVESTMENT BLVD SUITE 290, EL DORADO HILLS, CA 95762			
6. MAILING ADDRESS OF CORPORATION, IF DIFFERENT THAN ITEM 4 BRANDON FRERE 925 LAKEVILLE ST 175, PETALUMA, CA 94952			

**Names and Complete Addresses of the Following Officers** (The corporation must list these three officers. A comparable title for the specific officer may be added; however, the preprinted titles on this form must not be altered.)

	ADDRESS	CITY	STATE	ZIP CODE
7. CHIEF EXECUTIVE OFFICER/ BRANDON FRERE	925 LAKEVILLE ST 175, PETALUMA, CA 94952			
8. SECRETARY BRANDON FRERE	925 LAKEVILLE ST 175, PETALUMA, CA 94952			
9. CHIEF FINANCIAL OFFICER/ BRANDON FRERE	925 LAKEVILLE ST 175, PETALUMA, CA 94952			

**Names and Complete Addresses of All Directors, Including Directors Who are Also Officers** (The corporation must have at least one director. Attach additional pages, if necessary.)

	ADDRESS	CITY	STATE	ZIP CODE
10. NAME BRANDON FRERE	925 LAKEVILLE ST 175, PETALUMA, CA 94952			
11. NAME				
12. NAME				

13. NUMBER OF VACANCIES ON THE BOARD OF DIRECTORS, IF ANY: 0

**Agent for Service of Process** If the agent is an individual, the agent must reside in California and Item 15 must be completed with a California street address, a P.O. Box address is not acceptable. If the agent is another corporation, the agent must have on file with the California Secretary of State a certificate pursuant to California Corporations Code section 1505 and Item 15 must be left blank.14. NAME OF AGENT FOR SERVICE OF PROCESS  
PETER J WALLS15. STREET ADDRESS OF AGENT FOR SERVICE OF PROCESS IN CALIFORNIA, IF AN INDIVIDUAL CITY STATE ZIP CODE  
50 SANTA ROSA AVENUE, SUITE 200, SANTA ROSA, CA 95404**Type of Business**16. DESCRIBE THE TYPE OF BUSINESS OF THE CORPORATION  
FINANCIAL

17. BY SUBMITTING THIS STATEMENT OF INFORMATION TO THE CALIFORNIA SECRETARY OF STATE, THE CORPORATION CERTIFIES THE INFORMATION CONTAINED HEREIN, INCLUDING ANY ATTACHMENTS, IS TRUE AND CORRECT.

08/31/2016	BRANDON DEMOND FRERE	PRESIDENT	
DATE	TYPE/PRINT NAME OF PERSON COMPLETING FORM	TITLE	SIGNATURE



I hereby certify that the foregoing transcript of \_\_\_\_\_ page(s) is a full, true and correct copy of the original record in the custody of the California Secretary of State's office.

MAY 19 2017 R3

Date: \_\_\_\_\_

*Alex Padilla*

ALEX PADILLA, Secretary of State





# State of California Secretary of State

S

## Statement of Information

(Domestic Stock and Agricultural Cooperative Corporations)

FEES (Filing and Disclosure): \$25.00.

If this is an amendment, see instructions.

**IMPORTANT – READ INSTRUCTIONS BEFORE COMPLETING THIS FORM**

FN38248

**FILED**In the office of the Secretary of State  
of the State of California

JUN-20 2017

**1. CORPORATE NAME**

AMERITECH FINANCIAL

**2. CALIFORNIA CORPORATE NUMBER**

C3838459

This Space for Filing Use Only

**No Change Statement** (Not applicable if agent address of record is a P.O. Box address. See instructions.)**3. If there have been any changes to the information contained in the last Statement of Information filed with the California Secretary of State, or no statement of information has been previously filed, this form must be completed in its entirety.**☐ If there has been no change in any of the information contained in the last Statement of Information filed with the California Secretary of State, check the box and proceed to Item 17.**Complete Addresses for the Following** (Do not abbreviate the name of the city. Items 4 and 5 cannot be P.O. Boxes.)

	CITY	STATE	ZIP CODE
4. STREET ADDRESS OF PRINCIPAL EXECUTIVE OFFICE 5789 STATE FARM DRIVE SUITE 265, ROHNERT PARK, CA 94928			
5. STREET ADDRESS OF PRINCIPAL BUSINESS OFFICE IN CALIFORNIA, IF ANY 5789 STATE FARM DRIVE SUITE 265, ROHNERT PARK, CA 94928			
6. MAILING ADDRESS OF CORPORATION, IF DIFFERENT THAN ITEM 4			

**Names and Complete Addresses of the Following Officers** (The corporation must list these three officers. A comparable title for the specific officer may be added; however, the preprinted titles on this form must not be altered.)

	ADDRESS	CITY	STATE	ZIP CODE
7. CHIEF EXECUTIVE OFFICER/ BRANDON DEMOND FRERE	911 LAKEVILLE ST # 175, PETALUMA, CA 94952			
8. SECRETARY BRANDON D FRERE	911 LAKEVILLE ST 175, PETALUMA, CA 94952			
9. CHIEF FINANCIAL OFFICER/ BRANDON D FRERE	911 LAKEVILLE ST 175, PETALUMA, CA 94952			

**Names and Complete Addresses of All Directors, Including Directors Who are Also Officers** (The corporation must have at least one director. Attach additional pages, if necessary.)

	ADDRESS	CITY	STATE	ZIP CODE
10. NAME BRANDON D FRERE	911 LAKEVILLE ST 175, PETALUMA, CA 94952			
11. NAME	ADDRESS	CITY	STATE	ZIP CODE
12. NAME	ADDRESS	CITY	STATE	ZIP CODE

13. NUMBER OF VACANCIES ON THE BOARD OF DIRECTORS, IF ANY: 0

**Agent for Service of Process** If the agent is an individual, the agent must reside in California and Item 15 must be completed with a California street address, a P.O. Box address is not acceptable. If the agent is another corporation, the agent must have on file with the California Secretary of State a certificate pursuant to California Corporations Code section 1505 and item 15 must be left blank.14. NAME OF AGENT FOR SERVICE OF PROCESS  
PETER J. WALLS15. STREET ADDRESS OF AGENT FOR SERVICE OF PROCESS IN CALIFORNIA, IF AN INDIVIDUAL CITY STATE ZIP CODE  
50 SANTA ROSA AVE. SUITE 300, SANTA ROSA, CA 95404**Type of Business**16. DESCRIBE THE TYPE OF BUSINESS OF THE CORPORATION  
FINANCIAL SERVICES

17. BY SUBMITTING THIS STATEMENT OF INFORMATION TO THE CALIFORNIA SECRETARY OF STATE, THE CORPORATION CERTIFIES THE INFORMATION CONTAINED HEREIN, INCLUDING ANY ATTACHMENTS, IS TRUE AND CORRECT.

06/20/2017

BRANDON DEMOND FRERE

CEO

DATE

TYPE/PRINT NAME OF PERSON COMPLETING FORM

TITLE

SIGNATURE

SI-200 (REV 01/2013)

Page 1 of 1

APPROVED BY SECRETARY OF STATE



I hereby certify that the foregoing transcript of 1 page(s) is a full, true and correct copy of the original record in the custody of the California Secretary of State's office.

AUG 25 2017

Date:

*Alex Padilla*

ALEX PADILLA, Secretary of State

JTN



## **Ortiz Attachment F**

# State of California

## Secretary of State

### CERTIFICATE OF STATUS

ENTITY NAME:

AMERITECH FINANCIAL

FILE NUMBER: C3838459  
FORMATION DATE: 10/28/2015  
TYPE: DOMESTIC CORPORATION  
JURISDICTION: CALIFORNIA  
STATUS: ACTIVE (GOOD STANDING)

I, ALEX PADILLA, Secretary of State of the State of California,  
hereby certify:

The records of this office indicate the entity is authorized to  
exercise all of its powers, rights and privileges in the State of  
California.

No information is available from this office regarding the financial  
condition, business activities or practices of the entity.



IN WITNESS WHEREOF, I execute this certificate  
and affix the Great Seal of the State of  
California this day of April 06, 2017.

A handwritten signature in black ink, appearing to read "Alex Padilla".

ALEX PADILLA  
Secretary of State

## **Ortiz Attachment G**

3838371

**ARTICLES OF INCORPORATION**  
**OF**  
**FINANCIAL EDUCATION BENEFITS CENTER**

**FILED**  
Secretary of State  
State of California  
100 OCT 30 2015

**Article I**

The name of this corporation is Financial Education Benefits Center

**Article II**

The purpose of this corporation is to engage in lawful act or activity for which a corporation may be organized under the General Corporation Law of California other than the banking business, the trust company business or the practice of a profession permitted to be incorporated by the California Corporations Code.

**Article III**

The name and address in the State of California of this corporation's initial Agent for service of process is:

**Peter J. Wall**  
**50 Santa Rosa Avenue, Suite 200**  
**Santa Rosa, California 95404**

**Article IV**

The initial corporate street address and mailing address for the corporation is as follows:

**5880 Commerce Blvd Suite 105**  
**Rohnert Park, California 94928**

**Article V**

The Corporation is authorized to issue only one class of shares of stock which shall be designated common stock with no par value and the total number of shares which this corporation is authorized to issue is One Thousand (1,000).

**Article VI**

- (A) The liability of directors of this corporation for monetary damages shall be eliminated to the fullest extent permissible under California Law.
- (B) This corporation is authorized to provide indemnification for agents ( as defined in Section 317 of the California Corporations Code ) through bylaw provisions, agreements with agents, vote of shareholders or disinterested directors, or otherwise, to the fullest extent permissible under California Law.
- (C) Any amendment, repeal or modification of any provision of this Article VI shall not adversely affect any right or protection of an agent of this corporation existing at the time of such amendment, repeal or modification.

  
**Incorporator - Brandon Frere**



I hereby certify that the foregoing transcript of 1 page(s) is a full, true and correct copy of the original record in the custody of the California Secretary of State's office.


DEC 11 2017

Date:

*Alex Padilla*

ALEX PADILLA, Secretary of State

## **Ortiz Attachment H**

	<b>State of California</b> <b>Secretary of State</b>  <b>Statement of Information</b> (Domestic Stock and Agricultural Cooperative Corporations) <b>FEES (Filing and Disclosure): \$25.00.</b> If this is an amendment, see instructions. <b>IMPORTANT – READ INSTRUCTIONS BEFORE COMPLETING THIS FORM</b>	S	<b>FM80961</b>  <b>FILED</b>  In the office of the Secretary of State of the State of California  <b>MAY-19 2017</b>	
<b>1. CORPORATE NAME</b> FINANCIAL EDUCATION BENEFITS CENTER			This Space for Filing Use Only	
<b>2. CALIFORNIA CORPORATE NUMBER</b> C3838371				
<b>No Change Statement</b> (Not applicable if agent address of record is a P.O. Box address. See instructions.) 3. If there have been any changes to the information contained in the last Statement of Information filed with the California Secretary of State, or no statement of information has been previously filed, this form must be completed in its entirety. <input type="checkbox"/> If there has been no change in any of the information contained in the last Statement of Information filed with the California Secretary of State, check the box and proceed to Item 17.				
<b>Complete Addresses for the Following</b> (Do not abbreviate the name of the city. Items 4 and 5 cannot be P.O. Boxes.)				
4. STREET ADDRESS OF PRINCIPAL EXECUTIVE OFFICE		CITY	STATE	ZIP CODE
2010 CROW CANYON PLACE STE 100, SAN RAMON, CA 94583				
5. STREET ADDRESS OF PRINCIPAL BUSINESS OFFICE IN CALIFORNIA, IF ANY		CITY	STATE	ZIP CODE
2010 CROW CANYON PLACE STE 100, SAN RAMON, CA 94583				
6. MAILING ADDRESS OF CORPORATION, IF DIFFERENT THAN ITEM 4		CITY	STATE	ZIP CODE
<b>Names and Complete Addresses of the Following Officers</b> (The corporation must list these three officers. A comparable title for the specific officer may be added; however, the preprinted titles on this form must not be altered.)				
7. CHIEF EXECUTIVE OFFICER/	ADDRESS	CITY	STATE	ZIP CODE
BRANDON D FRERE	911 LAKEVILLE ST 175, PETALUMA, CA 94952			
8. SECRETARY	ADDRESS	CITY	STATE	ZIP CODE
BRANDON D FRERE	911 LAKEVILLE ST 175, PETALUMA, CA 94952			
9. CHIEF FINANCIAL OFFICER/	ADDRESS	CITY	STATE	ZIP CODE
BRANDON D FRERE	911 LAKEVILLE ST 175, PETALUMA, CA 94952			
<b>Names and Complete Addresses of All Directors, including Directors Who are Also Officers</b> (The corporation must have at least one director. Attach additional pages, if necessary.)				
10. NAME	ADDRESS	CITY	STATE	ZIP CODE
BRANDON D FRERE	911 LAKEVILLE ST 175, PETALUMA, CA 94952			
11. NAME	ADDRESS	CITY	STATE	ZIP CODE
12. NAME	ADDRESS	CITY	STATE	ZIP CODE
13. NUMBER OF VACANCIES ON THE BOARD OF DIRECTORS, IF ANY: 0				
<b>Agent for Service of Process</b> If the agent is an individual, the agent must reside in California and Item 15 must be completed with a California street address, a P.O. Box address is not acceptable. If the agent is another corporation, the agent must have on file with the California Secretary of State a certificate pursuant to California Corporations Code section 1505 and Item 15 must be left blank.				
14. NAME OF AGENT FOR SERVICE OF PROCESS				
PETER J. WALLS				
15. STREET ADDRESS OF AGENT FOR SERVICE OF PROCESS IN CALIFORNIA, IF AN INDIVIDUAL			CITY	STATE
50 SANTA ROSA AVE. SUITE 200, SANTA ROSA, CA 95404				
<b>Type of Business</b> 16. DESCRIBE THE TYPE OF BUSINESS OF THE CORPORATION FINANCIAL EDUCATION MEMBER BEN				
17. BY SUBMITTING THIS STATEMENT OF INFORMATION TO THE CALIFORNIA SECRETARY OF STATE, THE CORPORATION CERTIFIES THE INFORMATION CONTAINED HEREIN, INCLUDING ANY ATTACHMENTS, IS TRUE AND CORRECT.				
05/19/2017	BRANDON D FRERE	CEO		
DATE	TYPE/PRINT NAME OF PERSON COMPLETING FORM	TITLE	SIGNATURE	
SI-200 (REV 01/2013) <span style="float: right;">Page 1 of 1</span> <span style="float: right;">APPROVED BY SECRETARY OF STATE</span>				





I hereby certify that the foregoing transcript of 1 page(s) is a full, true and correct copy of the original record in the custody of the California Secretary of State's office.

DEC 11 2017

Date: CPG

*Alex Padilla*

ALEX PADILLA, Secretary of State

# **Ortiz Attachment I**

# State of California

## Secretary of State

### CERTIFICATE OF STATUS

ENTITY NAME:

FINANCIAL EDUCATION BENEFITS CENTER

FILE NUMBER: C3838371  
FORMATION DATE: 10/30/2015  
TYPE: DOMESTIC CORPORATION  
JURISDICTION: CALIFORNIA  
STATUS: ACTIVE (GOOD STANDING)

I, ALEX PADILLA, Secretary of State of the State of California, hereby certify:

The records of this office indicate the entity is authorized to exercise all of its powers, rights and privileges in the State of California.

No information is available from this office regarding the financial condition, business activities or practices of the entity.



IN WITNESS WHEREOF, I execute this certificate and affix the Great Seal of the State of California this day of December 11, 2017.

ALEX PADILLA  
Secretary of State

## **Ortiz Attachment J**

13-064672



# State of California Secretary of State

S

## Statement of Information

(Domestic Stock and Agricultural Cooperative Corporations)

FEES (Filing and Disclosure): \$25.00.

If this is an amendment, see instructions.

20

IMPORTANT - READ INSTRUCTIONS BEFORE COMPLETING THIS FORM

**FILED**  
Secretary of State  
State of California

JUN 27 2013

## 1. CORPORATE NAME

SONOMA STAINLESS, INC.

## 2. CALIFORNIA CORPORATE NUMBER

3565740

This Space for Filing Use Only

No Change Statement (Not applicable if agent address of record is a P.O. Box address. See instructions.)

3. If there have been any changes to the information contained in the last Statement of Information filed with the California Secretary of State, or no statement of information has been previously filed, this form must be completed in its entirety.

☐ If there has been no change in any of the information contained in the last Statement of Information filed with the California Secretary of State, check the box and proceed to Item 17.

Complete Addresses for the Following (Do not abbreviate the name of the city. Items 4 and 5 cannot be P.O. Boxes.)

4. STREET ADDRESS OF PRINCIPAL EXECUTIVE OFFICE	CITY	STATE	ZIP CODE
14755 MORELLI LN.	SEBASTOPOL	CA	95472
5. STREET ADDRESS OF PRINCIPAL BUSINESS OFFICE IN CALIFORNIA, IF ANY	CITY	STATE	ZIP CODE
14755 MORELLI LN.	SEBASTOPOL	CA	95472
6. MAILING ADDRESS OF CORPORATION, IF DIFFERENT THAN ITEM 4	CITY	STATE	ZIP CODE
14755 MORELLI LN.	SEBASTOPOL	CA	95472

Names and Complete Addresses of the Following Officers (The corporation must list these three officers. A comparable title for the specific officer may be added, however, the preprinted titles on this form must not be altered.)

7. CHIEF EXECUTIVE OFFICER/	ADDRESS	CITY	STATE	ZIP CODE
ANDRE FRERE	14755 MORELLI LN.	SEBASTOPOL	CA	95472
8. SECRETARY	ADDRESS	CITY	STATE	ZIP CODE
GLORIA FRERE	14755 MORELLI LN.	SEBASTOPOL	CA	95472
9. CHIEF FINANCIAL OFFICER/	ADDRESS	CITY	STATE	ZIP CODE
GLORIA FRERE	14755 MORELLI LN.	SEBASTOPOL	CA	95472

Names and Complete Addresses of All Directors, Including Directors Who are Also Officers (The corporation must have at least one director. Attach additional pages, if necessary.)

10. NAME	ADDRESS	CITY	STATE	ZIP CODE
ANDRE FRERE	14755 MORELLI LN.	SEBASTOPOL	CA	95472
11. NAME	ADDRESS	CITY	STATE	ZIP CODE
12. NAME	ADDRESS	CITY	STATE	ZIP CODE

## 13. NUMBER OF VACANCIES ON THE BOARD OF DIRECTORS, IF ANY:

**Agent for Service of Process** If the agent is an individual, the agent must reside in California and Item 15 must be completed with a California street address, a P.O. Box address is not acceptable. If the agent is another corporation, the agent must have on file with the California Secretary of State a certificate pursuant to California Corporations Code section 1505 and Item 15 must be left blank.

## 14. NAME OF AGENT FOR SERVICE OF PROCESS

GLORIA FRERE

15. STREET ADDRESS OF AGENT FOR SERVICE OF PROCESS IN CALIFORNIA, IF AN INDIVIDUAL	CITY	STATE	ZIP CODE
14755 MORELLI LN.	SEBASTOPOL	CA	95472

## Type of Business

16. DESCRIBE THE TYPE OF BUSINESS OF THE CORPORATION  
STEEL FABRICATION

17. BY SUBMITTING THIS STATEMENT OF INFORMATION TO THE CALIFORNIA SECRETARY OF STATE, THE CORPORATION CERTIFIES THE INFORMATION CONTAINED HEREIN, INCLUDING ANY ATTACHMENTS, IS TRUE AND CORRECT.

6-24-13  
DATEGLORIA FRERE  
TYPE/PRINT NAME OF PERSON COMPLETING FORMSECRETARY  
TITLEGloria Frere  
SIGNATURE

SI-200 (REV 01/2013)

APPROVED BY SECRETARY OF STATE



I hereby certify that the foregoing transcript of 1 page(s) is a full, true and correct copy of the original record in the custody of the California Secretary of State's office.

JAN 19 2018

Date:                     JJ                    

*Alex Padilla*

ALEX PADILLA, Secretary of State

## **Ortiz Attachment K**





Home &gt; Whois Lookup &gt; AfbCenter.com

## Whois Record for AfbCenter.com

Find out more about Project  
Whois and DomainTools for  
Windows.

### — Whois & Quick Stats

<b>Risk Score</b>	13.53	↶
<b>Email</b>	abuse@godaddy.com is associated with ~50,600,547 domains bfrere@hotmail.com is associated with ~97 domains	↶
<b>Registrant Org</b>	American financial benefits center is associated with ~94 other domains	↶
<b>Registrar</b>	GODADDY.COM, LLC	
<b>Registrar Status</b>	clientDeleteProhibited, clientRenewProhibited, clientTransferProhibited, clientUpdateProhibited	
<b>Dates</b>	Created on 2011-02-25 - Expires on 2019-02-25 - Updated on 2016-01-15	↶
<b>Name Server(s)</b>	NS57.DOMAINCONTROL.COM (has 41,225,874 domains) NS58.DOMAINCONTROL.COM (has 41,225,874 domains)	↶
<b>IP Address</b>	23.229.151.64 - 75 other sites hosted on this server	↶
<b>IP Location</b>	 - Arizona - Scottsdale - Godaddy.com Llc	
<b>ASN</b>	 AS26496 AS-26496-GO-DADDY-COM-LLC - GoDaddy.com, LLC, US (registered Oct 01, 2002)	
<b>Domain Status</b>	Registered And Active Website	
<b>Whois History</b>	43 records have been archived since 2009-07-03	↶
<b>IP History</b>	13 changes on 11 unique IP addresses over 8 years	↶




### Tools

Whois History
Hosting History
Monitor Domain Properties
Reverse Whois Lookup
Reverse IP Address Lookup
Reverse Name Server Lookup
Network Tools
Buy This Domain
Visit Website

### Preview the Full Domain Report



The screenshot shows the AfbCenter.com website. At the top is the AFB Center logo. Below it is a banner image of a family with the text "Your Family's Future". A red box contains the text: "Do you currently have federal student loans? Are you one of the millions of Americans who are looking for a better option to fit your financial situation? Representatives are standing by to assist you! 1.800.488.1490". Below this is a section titled "About American Financial Benefits Center" with a paragraph of text. To the right of the text is a small image of a person. At the bottom of the screenshot is a map showing the location of the American Financial Benefits Center in Scottsdale, Arizona.

<b>Registrar History</b>	2 registrars with 2 drops	in New
<b>Hosting History</b>	5 changes on 4 unique name servers over 8 years	
<b>Whois Server</b>	whois.godaddy.com	
<b>— Website</b>		
<b>Website Title</b>	 Solve federal student loan debt with loan forgiveness program	
<b>Server Type</b>	Apache/2.4.23	
<b>Response Code</b>	200	
<b>SEO Score</b>	91%	
<b>Terms</b>	681 (Unique: 249, Linked: 14)	
<b>Images</b>	8 (Alt tags missing: 5)	
<b>Links</b>	16 (Internal: 4, Outbound: 11)	

**Whois Record ( last updated on 2017-03-20 )**

Domain Name: AFBCECENTER.COM  
 Registry Domain ID: 1642029364\_DOMAIN\_COM-VRSN  
 Registrar WHOIS Server: whois.godaddy.com  
 Registrar URL: http://www.godaddy.com  
 Update Date: 2014-12-11T19:43:22Z  
 Creation Date: 2011-02-25T00:09:35Z  
 Registrar Registration Expiration Date: 2019-02-25T00:09:35Z  
 Registrar: GoDaddy.com, LLC  
 Registrar IANA ID: 146  
 Registrar Abuse Contact Email: abuse@godaddy.com  
 Registrar Abuse Contact Phone: +1.4806242505  
 Domain Status: clientTransferProhibited http://www.icanncan.org/epp#clientTransferProhibited  
 Domain Status: clientUpdateProhibited http://www.icanncan.org/epp#clientUpdateProhibited  
 Domain Status: clientRenewProhibited http://www.icanncan.org/epp#clientRenewProhibited  
 Domain Status: clientDeleteProhibited http://www.icanncan.org/epp#clientDeleteProhibited  
 Registry Registrant ID: Not Available From Registry  
 Registrant Name: Brandon Frere  
 Registrant Organization: American financial benefits center  
 Registrant Street: 925 Lakeville St.  
 Registrant Street: 175  
 Registrant City: Petaluma  
 Registrant State/Province: California  
 Registrant Postal Code: 94952  
 Registrant Country: US  
 Registrant Phone: (707) 758-0662  
 Registrant Phone Ext:  
 Registrant Fax:  
 Registrant Fax Ext:  
 Registrant Email: bfrere@hotmail.com  
 Registry Admin ID: Not Available From Registry



View Screenshot History

Last checked December 13, 2016

Queue Screenshot for Update

**Available TLDs**

General TLDs

Country TLDs

The following domains are available through our preferred partners. Select domains below for more information. (3rd party site)

- ☐ Taken domain.  
☐ Available domain.  
☐ Deleted previously owned domain.

AfbCenter.com	View Whois
AfbCenter.net	Buy Domain
AfbCenter.org	View Whois
AfbCenter.info	View Whois
AfbCenter.biz	Buy Domain
AfbCenter.us	View Whois

```
Admin Name: Brandon Frere
Admin Organization: American financial benefits center
Admin Street: 925 Lakeville St.
Admin Street: 175
Admin City: Petaluma
Admin State/Province: California
Admin Postal Code: 94952
Admin Country: US
Admin Phone: (707) 758-0662
Admin Phone Ext:
Admin Fax:
Admin Fax Ext:
Admin Email: bfrere@hotmail.com
Registry Tech ID: Not Available From Registry
Tech Name: Brandon Frere
Tech Organization: American financial benefits center
Tech Street: 925 Lakeville St.
Tech Street: 175
Tech City: Petaluma
Tech State/Province: California
Tech Postal Code: 94952
Tech Country: US
Tech Phone: (707) 758-0662
Tech Phone Ext:
Tech Fax:
Tech Fax Ext:
Tech Email: bfrere@hotmail.com
Name Server: NS57.DOMAINCONTROL.COM
Name Server: NS58.DOMAINCONTROL.COM
DNSSEC: unsigned
URL of the ICANN WHOIS Data Problem Reporting System
: http://wdprs.internic.net/
```

## **Ortiz Attachment L**

Solve federal student loa x

afbcenter.com

1-800-488-1490 info@afbcenter.com f t g+



Home News

# We Know Student Loans

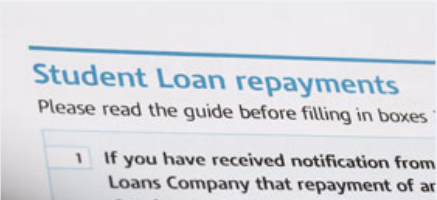
Our Customer Service Team is available to assist you 24/7

Please call [1-800-488-1490](tel:1-800-488-1490)

Do you currently have federal student loans? Are you one of the millions of Americans who are looking for a better option to fit your financial situation? Representatives are standing by to assist you! 1-800-488-1490

## About American Financial Benefits Center

Over the last 8 years, federal student loan debt has tripled to a massive figure of \$1.2 trillion. In the past 10 years alone, the number of mid-20 year-old borrowers with such debt has increased from 25% to 43%. **Student loans have truly become the next financial crisis facing the United States and the world.** At American Financial Benefits Center, we work to align each client with the different U.S Department of Education programs available to them based on their income and occupational situation.



**Student Loan repayments**  
Please read the guide before filling in boxes

1 If you have received notification from Loans Company that repayment of ar

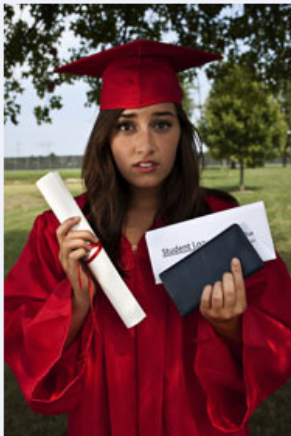
Solve federal student loan x

afbcenter.com

## About American Financial Benefits Center

Over the last 8 years, federal student loan debt has tripled to a massive figure of \$1.2 trillion. In the past 10 years alone, the number of mid-20 year-old borrowers with such debt has increased from 25% to 43%. **Student loans have truly become the next financial crisis facing the United States and the world.** At American Financial Benefits Center, we work to align each client with the different U.S Department of Education programs available to them based on their income and occupational situation.

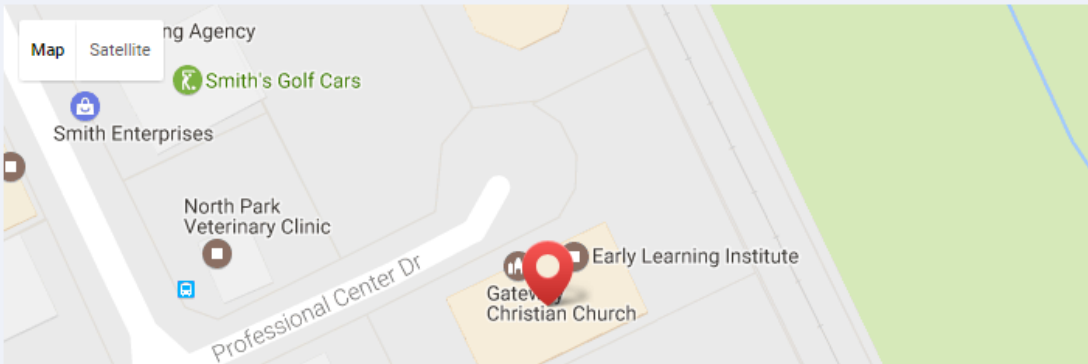
Through our extensive document preparation and financial analysis services, **AFBC will make sure that each student borrower is receiving the maximum benefits available to them.** AFBC is here to not only meet, but exceed our client's expectations, and has a proven track record of doing so. American Financial Benefits Center's Financial Analysis, Document Preparation, and other products and services are optional and mutually exclusive from each other and are designed to assist each and every student borrower regain their financial independence. In these challenging times, **student borrowers need to know that there is hope and resources available**, regardless of their personal financial situation.



We help our clients by facilitating the transition from their current unaffordable repayment plan, to the best possible plan available to them based on the qualifications set forth through the U.S Department of Education. While all federal programs recommended by American Financial Benefits Center are freely available for enrollment through the U.S. Department of Education, **our comprehensive one-on-one analysis** is customized to each client's needs and **will determine which programs are right for their unique and particular situation.**

In addition to our financial analysis and document preparation services, we can provide you with essential tools to help prepare you for your future student loan document preparation needs. **We have helped thousands of people pay off their student loan debt,** build wealth, and secure their financial futures. We strive to exceed the expectations we have set with our clients, and provide them with our valuable products and services so they can assume the financial identity in which they choose – and is right for them.

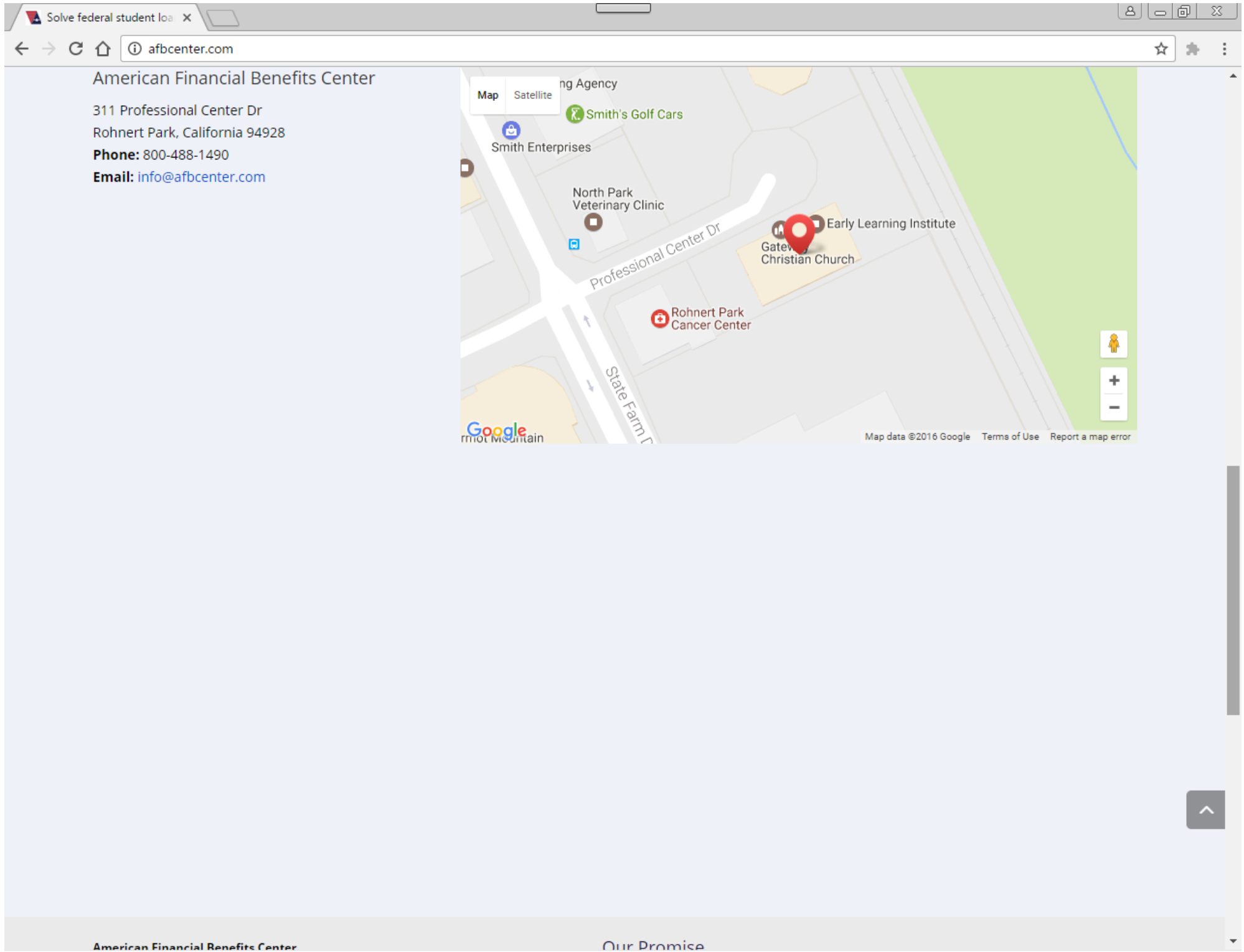
Our goal is 100% client satisfaction – 100% of the time. We adhere to strict customer service guidelines and perform regular surveys to evaluate the quality of our products and services being offered. **We work diligently for our clients and operate with the highest level of honor and integrity.** Our customer service department can be reached 24 hours a day at **1-800-488-1490.**



American Financial Benefits Center

311 Professional Center Dr  
Rohnert Park, California 94928  
**Phone:** 800-488-1490  
**Email:** [info@afbcenter.com](mailto:info@afbcenter.com)







The screenshot shows a web browser window with the address bar displaying "afbcenter.com". The main content area features a Google Map of Rohnert Park, California, with a red pin marking the "Rohnert Park Cancer Center". The map includes street names like "State Farm" and "Rohnert Mountain". Below the map, the website layout is divided into three columns:




- American Financial Benefits Center**:
  - 311 Professional Center Dr
  - Rohnert Park, California 94928
  - Phone: 800-488-1490
  - Email: [info@afbcenter.com](mailto:info@afbcenter.com)
  - Monday - Saturday 8am - 5pm PST
  - BBB ACCREDITED BUSINESS logo
- Tweets by @afbcenter**:
  - AFB Center @afbcenter
  - Call us TODAY at: (800) 488-1490
  - The U. S Department of Education offers several programs that help people... [fb.me/6OQCzNqrU](https://fb.me/6OQCzNqrU)
- Our Promise**:
  - At American Financial Benefits Center, we work to align each client with the different U.S Department of Education programs available to them based on their income and occupational situation.**
  - AFBC's Financial Analysis, Document Preparation, and other products and services are optional and mutually exclusive from each other. While all federal programs recommended by AFBC are freely available for enrollment through the U.S. Department of Education, our analysis is customized to each client's needs to determine which programs are right for their unique and**

Solve federal student loan x

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### American Financial Benefits Center


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Phone: 800-488-1490  
Email: [info@afbcenter.com](mailto:info@afbcenter.com)  
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HIRING 500,000 HEROES  
Capital One

### Tweets by @afbcenter

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@afbcenter  
Call us TODAY at: (800) 488-1490

The U. S Department of Education offers several programs that help people...  
[fb.me/6OQCzNqrU](https://fb.me/6OQCzNqrU)



 **AFB Center**  
@afbcenter  
Call us TODAY at: (800) 488-1490

The U. S Department of Education offers several programs that help people reduce their student loan...

### Our Promise

**At American Financial Benefits Center, we work to align each client with the different U.S Department of Education programs available to them based on their income and occupational situation.**

**AFBC's Financial Analysis, Document Preparation, and other products and services are optional and mutually exclusive from each other. While all federal programs recommended by AFBC are freely available for enrollment through the U.S. Department of Education, our analysis is customized to each client's needs to determine which programs are right for their unique and particular situation.**

International Association of Professional Debt Arbitrators  
IAPDA

Privacy

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## **Ortiz Attachment M**

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September 3, 2015 · 🌐

Call us TODAY at: (800) 488-1490

The U. S Department of Education offers several programs that help people reduce their student loan payments to as little as \$0/month.

If you have student loan debt and are not enrolled in one of these programs, there is a good chance that your payments are much higher than they need to be based off your current financial situation. ...

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**Rachel Harris** Thank you so much for your assistance Josh Richard!  
Like · Reply · November 2, 2015 at 9:34am



**Nicky Herbert** You are scam artists!!! I will be contacting the Better Business bureau tomorrow as well as attorney General office!!! You will be us backing every penny you ripped us off American financial benefits center  
Like · Reply · August 29, 2016 at 6:08pm

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**American Financial Benefits Center**  
April 29, 2015 · 🌐

Rings Commit Student Loan Fraud <http://wp.me/p5nIEU-hK>



**Rings Commit Student Loan Fraud**

A new report from the Inspector General for the Department of Education shows that large and well-organized ring of fraudsters are creating...

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Financial Service in Rohnert Park, California

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American Financial Benefits Center has helped thousands of people pay off their debt, build wealth, and secure their financial futures.

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[www.afbcenter.com](http://www.afbcenter.com)

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Hours 7:00AM - 6:00PM

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https://www.facebook.com/America...

Thursday, April 13, 2017

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American Financial Benefits Center

April 14, 2015 ·

8% of Congress Carries Student Loan Debt <http://wp.me/p5nIEU-hI>

## 8% of Congress Carries Student Loan Debt

It may come as a surprise to you that 47 members of Congress currently have student loan debt. Even if the percentage of members with student loan debt is...

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American Financial Benefits Center

April 14, 2015 ·

Should Government Profit From Student Loans? <http://wp.me/p5nIEU-hF>

## Should Government Profit From Student Loans

The sharp climb in student loan debt and student loan default in the last few years has caused a lot of political grandstanding at the state and federal level, but very...

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**American Financial Benefits Center**

April 3, 2015 ·

**Set a Budget Plan For Student Loan Debt Management**

<http://wp.me/p5nIEU-fG>



**Set a Budget Plan For Student Loan Debt Management**

Nearly 70 percent of college graduates are in student loan debt. That doesn't count the amount that are in debt because of other things such as credit cards,...

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**American Financial Benefits Center**

March 30, 2015 ·

**Seek A Student Loan Financial Advisor If You Have Trouble Paying**

<http://wp.me/p5nIEU-fE>



**Seek A Student Loan Financial Advisor**

Not everyone is going to have the necessary funds to pay for their student loan each and every month. It's a growing problem in the United States and some are...

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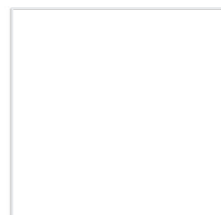
Press Enter to post.



**American Financial Benefits Center**

March 26, 2015 ·

**The Reasons Against Student Loan Consolidation** <http://wp.me/p5nIEU-fC>



**The Reasons Against Student Loan Consolidation**

In a previous post, we mentioned all of the positives that can come out of loan consolidation. Truly, it is a program that can be very beneficial. However, we...

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Thursday, April 13, 2017

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American Financial Benefits Center

March 24, 2015 ·

Borrowing to Pay Off Student Loan Debt

<http://wp.me/p5nlEU-fA>



Borrowing Money to Pay Off Student Loan Debt

Now that the student loan debt has reached an average of \$33,000 for students that graduated in 2014, some are using creative methods to bring it...

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American Financial Benefits Center

March 20, 2015 ·

Using A Student Loan Calculator to Determine What You Need For College

<http://wp.me/p5nlEU-fy>



A Student Loan Calculator to Determine What You Need

There are many great tools on the internet that can show you how much you need for scenarios such as a mortgage or college. Using the student loan...

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American Financial Benefits Center

March 16, 2015 ·

Why the Standard Student Loan Repayment Plan is Best For You

<http://wp.me/p5nlEU-fw>



Standard Student Loan Repayment Plan is Best For You

When it comes to student loan repayment, there are many options available. With the other plans differing from the Standard student loan repayment greatly,...


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Sherita Thomas Khem Smith

Like · Reply · February 3, 2016 at 12:10pm

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American Financial Benefits Center

March 12, 2015 ·

Benefits of Student Loan Consolidation <http://wp.me/p5nIEU-fu>

## Benefits of Student loan Consolidation

Borrowers that have entered into the repayment portion of their student loans are given the option of consolidation. It's a fine program that fits for many...

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American Financial Benefits Center

March 10, 2015 ·

Obama Signs "Student Aid Bill Of Rights" <http://wp.me/p5nIEU-hA>

## Obama Signs "student aid bill of rights"

Today President Obama announced that he has signed a "student aid bill of rights" memorandum of a series on directives to the Department of Education...

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American Financial Benefits Center

March 3, 2015 ·

Quick Guide to Getting Student Loan Forgiveness <http://wp.me/p5nIEU-fp>

## Quick Guide to Getting Student Loan Forgiveness

It is possible to achieve student loan forgiveness that will cancel out the amount that you have on your loan balance. So how can this be done? Here is a quick...

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Celena Mortimer Nichole Justesen

Like · Reply · July 4, 2015 at 6:22am



Sherita Thomas Andrea Tucker Jessica Thames Shawndolyn SoJuicy Jenkins have yall seen this

Like · Reply · February 3, 2016 at 12:10pm



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**AFB American Financial Benefits Center**  
February 27, 2015 · 🌐

Using a Student Loan Repayment Calculator to Determine Your Income Needs <http://wp.me/p5nIEU-fn>



**Using a student loan repayment calculator**

When students use a student loan repayment calculator to determine how much they will be repaying back on their student loans, they typically only look...

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**AFB American Financial Benefits Center**  
February 22, 2015 · 🌐

Federal Government Keeps Student Loan Servicers on Contract <http://wp.me/p5nIEU-fl>



**Government extends Student Loan Servicers Contracts**

In a recent release by the Department of Education, it was announced that the contracts for multiple student loan servicers in the United States have been...

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**AFB American Financial Benefits Center**  
February 18, 2015 · 🌐

What Is Debt to Income Ratio? <http://wp.me/p5nIEU-fi>



**What is Debt to Income Ratio?**

One of the terms you will see as a student loan borrower is Debt to Income Ratio. You will also be seeing this same term if you are buying a home as it can affect your mortgage amount and interest rates. So what is Debt to Income Ratio? There are actually a

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**AFB American Financial Benefits Center**  
February 13, 2015 · 🌐

Consequences of Student Loan Default <http://wp.me/p5nIEU-fg>



**Consequences Of Student Loan Default**

One of the leading problems in the United States when it comes to student loan debt is defaults. Debt collectors are scrambling these days to try and...

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**American Financial Benefits Center**

February 9, 2015 · 🌐

**Learn About Rising Federal Student Loan Interest Rates**<http://wp.me/p5nIEU-fd>**Learn About Student Loan Interest Rates**

On July 1, 2014 federal student loan interest rates increased. While the number may not seem dramatic (0.5 percent) it can create a bit of interest in the long...

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**American Financial Benefits Center**

February 4, 2015 · 🌐

**Using a Student Loan Calculator to Determine Repayment Options**<http://wp.me/p5nIEU-fb>**Using A Student Loan Calculator To Determine Options**

With the help of a student loan calculator, we can determine how much monthly payments will be and how long it will last. The loan calculator also shows...

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**American Financial Benefits Center**

January 29, 2015 · 🌐

**Understanding Stafford Loans** <http://wp.me/p5nIEU-f9>**Understanding Stafford Loans**

The Higher Education Act of 1965 brought about the creation of Stafford Loans. For those that are going into college, this is the most common loan that you can receive from the Federal Government. What made the invention of the Stafford Loan great was the fact that

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**American Financial Benefits Center**  
January 24, 2015 · 🌐

Looking Ahead to Student Loan Interest Rates in 2015 <http://wp.me/p5nIEU-f7>



**Student Loan Interest Rates in 2015**

In 2013, an announcement was made by the Federal Government that student loan interest rates would be set in accordance to the auction results of the 10-year notes in the Treasury. As a result, there has been a change for the student loan interest rates in 2014-15

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**AFB American Financial Benefits Center**  
January 20, 2015 · 🌐

Mark Cuban Student Loan Crisis Comments <http://wp.me/p5nIEU-f3>



**Mark Cuban Student Loan Crisis Comments**

In a recent interview with Inc. Magazine, Dallas Mavericks owner Mark Cuban was quoted as saying that "I think the student loan bubble is going to..."

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**AFB American Financial Benefits Center**  
January 15, 2015 · 🌐

MLK day hours at AFBC <http://wp.me/p5nIEU-eL>



**MLK day hours at AFBC - American Financial Benefits Center**

Our professionals will be available to discuss your student loans on Martin Luther King, Jr. day on January 19, 2015 from 7 AM to 5 PM Pacific...

AFBCENTER.COM

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**AFB American Financial Benefits Center**  
January 15, 2015 · 🌐

Which States Have the Most Student Loan Debt? <http://wp.me/p5nIEU-eV>



**Which States Have the Most Student Loan Debt?**

Recently, a study has been released that has shown the average amount of student loan debt that has accrued for students that attended from the 2008-09...

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## American Financial Benefits Center - Home



American Financial Benefits Center

January 13, 2015 · 🌐

Michelle H., Alexander AR <http://afbcenter.com/testimonial/michelle-h-alexander-ar/>

See Translation



Michelle H., Alexander AR -  
American Financial Benefits Center

Robert Hamilton from AFBC has been the most professional and reassuring asset that your company could possibly be so fortunate to have. This process...

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American Financial Benefits Center

January 13, 2015 · 🌐

Cindy L., Huntsville, AL <http://afbcenter.com/testimonial/cindy-l-huntsville-al/>

See Translation



Cindy L., Huntsville, AL - American  
Financial Benefits Center

I am new to AFBC and am excited about receiving help with my Student Loans. Pete Missen and staff have been very helpful and informational through this...

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American Financial Benefits Center

January 13, 2015 · 🌐

Dr. Terence C., Daytona Beach, FL <http://afbcenter.com/testimo.../dr-terence-c-daytona-beach-fl/>



Dr. Terence C., Daytona Beach, FL -  
American Financial Benefits Center

A Special Shout out to Christine Moore for working with me and some of my staff members in reducing our Student Loans. Now I can see light at the end of the...

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American Financial Benefits Center

January 13, 2015 · 🌐

Michelle S., Vacaville, CA <http://afbcenter.com/testimonial/michelle-s-vacaville-ca/>



Michelle S., Vacaville, CA - American  
Financial Benefits Center

Megan Haddock Rocks!!!! Megan is so easy to talk to, listened to all my concerns and answered all my questions! Thank you so much Megan!!!!

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## American Financial Benefits Center - Home



American Financial Benefits Center

January 13, 2015 ·

LeQueisha M., Magnolia, AR <http://afbcenter.com/testimonial/lequeisha-m-magnolia-ar/>

See Translation



LeQueisha M., Magnolia, AR - American Financial Benefits Center

Pete did a wonderful job in explaining the benefits of working with this company. I now have high hopes of getting out of student loans debt sooner than ever...

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American Financial Benefits Center

January 13, 2015 ·

Richard B., Irving, TX <http://afbcenter.com/testimonial/richard-b-irving-tx/>



Richard B., Irving, TX - American Financial Benefits Center

When I called Christine Moore answered the call and she was very helpful through the whole experience of explaining the process and getting me signed up....

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American Financial Benefits Center

January 13, 2015 ·

Karah W. <http://afbcenter.com/testimonial/karah-w/>

See Translation



Karah W. - American Financial Benefits Center

I am very excited to be on board with saving money on my student loans. This has been a wonderful opportunity and the people I have worked with have...

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American Financial Benefits Center

January 13, 2015 ·

Sharon C., Las Vegas, NV <http://afbcenter.com/testimonial/sharon-c-las-vegas-nv/>

See Translation



Sharon C., Las Vegas, NV - American Financial Benefits Center

I am very happy with the service Eli provided. Thank you for the great opportunity and providing all information with such care and patience! I'm going to...

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## American Financial Benefits Center - Home



American Financial Benefits Center

January 13, 2015 ·

Blair C., Mobile, AL <http://afbcenter.com/testimonial/blair-c-mobile-al/>

Blair C., Mobile, AL - American Financial Benefits Center

Easy Process. Great Personality. Helped to lower my payments. Less stress...more money. Can't beat that!

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American Financial Benefits Center

January 13, 2015 ·

Leesa and Lance L., Hobbs, NM <http://afbcenter.com/testimonial/leesa-lance-l-hobbs-nm/>

Leesa and Lance L., Hobbs, NM - American Financial Benefits Center

We have had nothing but good communication with AFBC. For 14 years we have struggled with student loan debt and finally have a company who has given...

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American Financial Benefits Center

January 13, 2015 ·

Jackson, Copeland, KS <http://afbcenter.com/testimonial/jackson-copeland-ks/>

Jackson, Copeland, KS - American Financial Benefits Center

Pete was very professional and courteous over the phone, shining example for service.

AFBCENTER.COM



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American Financial Benefits Center

January 13, 2015 ·

Bradley G., Searcy, AR <http://afbcenter.com/testimonial/bradley-g-searcy-ar/>

Bradley G., Searcy, AR - American Financial Benefits Center

Very helpful. Answered all my questions.

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American Financial Benefits Center

January 13, 2015 ·

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## American Financial Benefits Center - Home

Vicki S., Independence, KY <http://afbcenter.com/testimonial/vicki-s-independence-ky/>



### Vicki S., Independence, KY - American Financial Benefits Center

This one call changed everything, I was not criticized for life happening, no negative comments, Robert and everyone i had contact with made it so easy. I have...

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**AFB** American Financial Benefits Center  
January 13, 2015 ·

Chris C., Denton, TX <http://afbcenter.com/testimonial/chris-c-denton-tx/>



### Chris C., Denton, TX - American Financial Benefits Center

The process was easy and Megan was very helpful. We saved tons of money and I would definitely recommend AFBC to everyone.

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**AFB** American Financial Benefits Center  
January 13, 2015 ·

Geri F., Pearland, TX <http://afbcenter.com/testimonial/geri-f-pearland-tx/>



### Geri F., Pearland, TX - American Financial Benefits Center

I was very impressed with Christine's courteous professionalism and her willingness to exert every effort to insure my satisfaction during the application...

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**AFB** American Financial Benefits Center  
January 13, 2015 ·

Mark, Los Angeles, CA <http://afbcenter.com/testimonial/mark-los-angeles-ca/>



### Mark, Los Angeles, CA - American Financial Benefits Center

The folks at American Financial Benefits Center were easy to work with and were very helpful at every step of the process. The people are friendly and my case...

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**AFB** American Financial Benefits Center  
January 13, 2015 ·

Josephine M., Alexandria, VA <http://afbcenter.com/testimonial/josephine-m-alexandria-va/>

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## Josephine M., Alexandria, VA - American Financial Benefits Center

Pete has been awesome so far in helping me get started with the program. He was very clear in explaining what would happen, and made me feel at...

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## American Financial Benefits Center

January 13, 2015 ·

Caitlin, Virginia Beach, VA <http://afbcenter.com/testimonial/caitlin-virginia-beach-va/>



## Caitlin, Virginia Beach, VA - American Financial Benefits Center

Pete did an amazing job explaining everything. He not only tolerated me, but encouraged me as I research everything that he talked about because it sounded...

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## American Financial Benefits Center

January 13, 2015 ·

Mike F., Sacramento, CA <http://afbcenter.com/testimonial/mike-f-sacramento-ca/>



## Mike F., Sacramento, CA - American Financial Benefits Center

Another piece to my so far great experience has been Eli Katzman, my account specialist. Eli is very professional, outrageously knowledgeable, funny,...

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## American Financial Benefits Center

January 13, 2015 ·

Emily, Louisville, KY <http://afbcenter.com/testimonial/emily-louisville-ky/>



## Emily, Louisville, KY - American Financial Benefits Center

I was giving over half of my monthly income to student loans until I heard about AFBC. I just recently enrolled in the program and already I am saving close to...

AFBCENTER.COM

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## American Financial Benefits Center

January 13, 2015 ·

Eric Z., Roswell, NM <http://afbcenter.com/testimonial/eric-z-roswell-nm/>

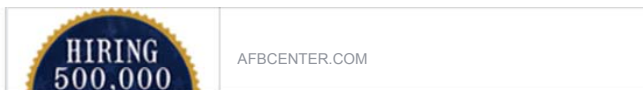
## Eric Z., Roswell, NM - American Financial Benefits Center

Pete provided me with the best service possible. Can't wait to share the news!! Glad I found your company!!

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## American Financial Benefits Center - Home



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American Financial Benefits Center

January 13, 2015 ·

Nhu, San Jose, CA <http://afbcenter.com/testimonial/nhu-san-jose-ca/>

See Translation



Nhu, San Jose, CA - American Financial Benefits Center

Alayna was very generous and helpful with her service. She is very patient and is caring as well. I would definitely recommend her service to anyone who I...

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American Financial Benefits Center

January 13, 2015 ·

Connie G., Lovelock, NV <http://afbcenter.com/testimonial/connie-g-lovelock-nv/>



Connie G., Lovelock, NV - American Financial Benefits Center

I got ahold of Pete Missen at AFBC about a month ago and was astonished at the program he was able to get me into. It will not only save my family about...

AFBCENTER.COM

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American Financial Benefits Center

January 13, 2015 ·

Sarah O., Spring TX <http://afbcenter.com/testimonial/sarah-o-spring-tx/>



Sarah O., Spring TX - American Financial Benefits Center

He crunched all of the numbers and helped me see that this is the best option for me and my family. I have to admit that I was nervous and hesitant at first but...

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American Financial Benefits Center

January 9, 2015 ·

All it takes is one phone call to save yourself thousands on [#studentloans](#). You won't have to do any paperwork and you can find out your financial grade all at the same time, too! Call our offices today at 1-800-488-1490 and let us help you manage your student loan debt. To learn more, visit us at <http://afbcenter.com> today!



Solve federal student loan debt with loan forgiveness program

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## American Financial Benefits Center - Home



Solution services for federal student loan debt holders with debt forgiveness programs or consolidation of federal Perkins and Stafford student loans  
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American Financial Benefits Center

January 8, 2015 ·

For those with #studentloans, the American dream may just be a dream: <http://goo.gl/AksyM7> Don't let your dream of home ownership pass by due to student loans, lower your payments today! Visit <http://afbcenter.com> to learn more!



Wealth, Homeownership Lag for Americans With Student Debt

Americans who take on debt to fund their university studies tend to have less wealth and lower homeownership rates over long periods than those...

BLOGS.WSJ.COM

Like Comment Share



American Financial Benefits Center

January 7, 2015 ·

Want to lower your monthly #studentloans payments but don't know who to trust? Let us help! Read what customers have been saying about our services after saving thousands with AFB Center: <http://afbcenter.com/testimonials/>



Client Testimonials for American Financial Benefits Center

Our clients have testimonials for how American Financial Benefits Center is saving them money on their federal student loans.

AFBCENTER.COM

Like Comment Share

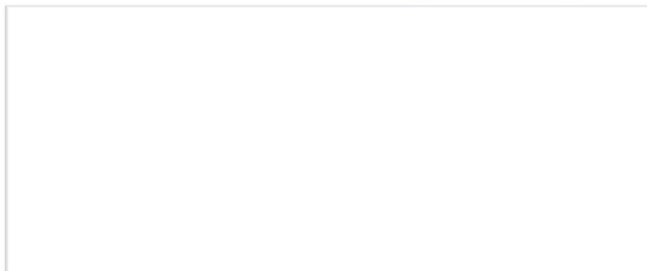


American Financial Benefits Center

January 6, 2015 ·

Debt collectors can garnish your wages if you have unpaid #studentloans <http://goo.gl/M6Gmdh>

If you are in danger of your loans going into default, this could also happen to you! We can find you an affordable repayment plan and find benefits that will save you from default! Get started today at <http://afbcenter.com>



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## American Financial Benefits Center - Home



### A Debt Collector is Garnishing Our Wages Over a Student Loan

Huffington Post Reader Question Dear Steve, My husband received a call from the EOSCAA in Nov, 2013 that he owed \$56000 on a student loan. Between Nov 2013...

HUFFINGTONPOST.COM

Like Comment Share



#### American Financial Benefits Center

January 5, 2015 ·

The temperature has been dropping, and we can help you drop the payments on your [#studentloans](#)! If you are paying too much, AFB Center can help you! Find out what benefits you qualify for today at <http://afbcenter.com>

Like Comment Share



#### American Financial Benefits Center

January 2, 2015 ·

The holidays are now officially over and it's time to stick to your resolution of saving money. If you need help lowering your [#studentloans](#) payments, then AFB Center is here to help! Visit us today at <http://afbcenter.com> and start saving money through lower monthly payments.



### Solve federal student loan debt with loan forgiveness program

Solution services for federal student loan debt holders with debt forgiveness programs or consolidation of federal Perkins and Stafford student loans

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#### American Financial Benefits Center

January 2, 2015 ·

Three reasons to fill out the FAFSA for your [#studentloans](#) <http://goo.gl/MDD9sS>

If you need someone to help you with the paperwork, you're in luck! At AFB Center, we offer document preparation services that will save you time and money! Visit us today at <http://afbcenter.com> to learn more!



### 3 Reasons to fill out the FAFSA

It's January 2 and if you haven't filled out the FAFSA yet, now is the time. Like, right now. The parents of all college students should fill out the FAFSA, even if they think they won't qualify for need-based financial aid. Here's why:

BLOGS.SOUTHCOASTTODAY.COM

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#### American Financial Benefits Center

January 2, 2015 ·

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## American Financial Benefits Center - Home

American Financial Benefits Center has helped hundreds and hundreds of happy clients find relief from big monthly payments on their student loan debt. Let's hear from one of our clients - Amy R. of Satsuma AL:  
 "AFBC is amazing! Super helpful, super nice and saving me TONS AND TONS of money!!! I will refer everyone I know to this company!"  
 Do you currently have federal student loans? Are you one of the millions of Americans who are looking for a better option to fit your financial situation? We're here to help! Visit us at <http://teachers.afbcenter.com/forgivenessfb/>, fill out a very short form and one of our representatives will contact you promptly and find the program that fits you needs.



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**American Financial Benefits Center**

December 31, 2014 · 🌐

Today is the last chance to get a head start on your 2015 finances! If you want to save money on your [#studentloans](#) by finding benefits that can lower your payments, contact us today! Visit us at <http://afbcenter.com> or call 1-800-488-1490 and start saving!



**Solve federal student loan debt with loan forgiveness program**

Solution services for federal student loan debt holders with debt forgiveness programs or consolidation of federal Perkins and Stafford student loans

[AFBCENTER.COM](http://AFBCENTER.COM)

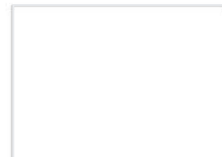
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**American Financial Benefits Center**

December 30, 2014 · 🌐

An Example of Student Loan Consolidation Savings <http://wp.me/p5nIEU-eP>




**An Example of Student Loan Consolidation Savings - American Financial Benefits Center**

There are many great tools that you can use on the internet to find out how much student loans can cost...

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**American Financial Benefits Center**  
December 30, 2014 ·

President's Day Hours at American Financial Benefits Center  
<http://wp.me/p5nIEU-eN>




President's Day Hours at American Financial Benefits Center - American Financial Benefits Center


Our professionals will be available to discuss your student loans on President's Day on February 16,...

AFBCENTER.COM

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**American Financial Benefits Center**  
December 30, 2014 ·

MLK day hours at AFBC <http://wp.me/p5nIEU-eL>



MLK day hours at AFBC - American Financial Benefits Center


Our professionals will be available to discuss your student loans on Martin Luther King, Jr. day on January 19, 2015 from 7 AM to 5 PM Pacific...

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**American Financial Benefits Center**  
December 30, 2014 ·

Happy New Year 2015!! <http://wp.me/p5nIEU-eJ>




Happy New Year 2015!! - American Financial Benefits Center

Here at AFBC we're all about a better future for our clients, so a new year is a big deal for us! Our offices will be closed on New Year's Day and we will be...

AFBCENTER.COM

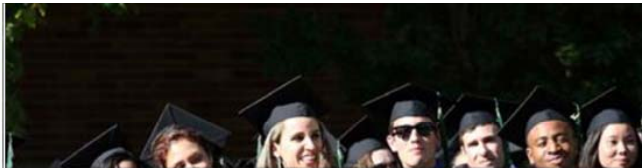
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**American Financial Benefits Center**  
December 30, 2014 ·

Here are four things you can do right now to get ready to pay for college:  
<http://goo.gl/Z6IT69>  
To save even more, let AFB Center find the benefits in your [#studentloans](#) that will lower your monthly payments! Visit <http://afbcenter.com> today to get started!

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## American Financial Benefits Center - Home



## 4 things you can do now to get ready to pay for college

All News State/National/World Elections Columnist Your News Education Obituaries  
Blogs Traffic Beachcam Paradise VCS Outdoors Schoolwatch DecodeDC

VCSTAR.COM

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## American Financial Benefits Center

December 29, 2014 ·

There are many different types of #studentloans

<http://afbcenter.com/student-loan-types/#>

If you want to know how the structure of your loan can change your repayment plan, contact us today! Our team of experts is ready to help you find the benefits of each loan type. Visit <http://afbcenter.com> now to get started!



## Federal student loan types, Stafford, Perkins, FFEL, PLUS

Explains Department of Education Federal student loan types available, including loan forgiveness, Stafford loan, Perkins loan, FFEL loans and PLUS loans

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## American Financial Benefits Center

December 26, 2014 ·

How to Consolidate Student Loans <http://wp.me/p5nIEU-eE>



## How to Consolidate Student Loans

One of the ways in which former students are saving themselves time and money on their student loans is by using the option to consolidate. Once you have graduated, dropped below a half time schedule or withdrew from school, you can choose to have your

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**American Financial Benefits Center**

December 26, 2014 ·



We hope you enjoyed a very Merry Christmas yesterday! With the holiday now over, it's unfortunately time to get back into the real world. If end of the year paperwork has you stressed out, let us worry about your [#studentloans](#) documents. We offer preparation services that will save you time and money. Visit us today at <http://afbcenter.com> to get started!




**Solve federal student loan debt with loan forgiveness program**

Solution services for federal student loan debt holders with debt forgiveness programs or consolidation of federal Perkins and Stafford student loans


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**American Financial Benefits Center**

December 26, 2014 ·


One college in Michigan is "insuring" their [#studentloans](#) <http://goo.gl/a7Bczm> If you aren't lucky enough to be in this program, then you need help from a professional team that will give you the individual attention you need! Visit us today at <http://afbcenter.com> to learn more and find the benefits of your student loan!



**Adrian one of first colleges to 'insure' students who take loans**

Adrian is among the first colleges to take out insurance policies on every incoming freshman and transfer student who have student loans and at least two...

CRAINSDETROIT.COM

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**American Financial Benefits Center**

December 24, 2014 ·

While many are doing last minute Christmas shopping, we can help do last minute document preparation on your [#studentloans](#)! Visit us today at <http://afbcenter.com> to learn more!



**Map out your**  
With our 1-on-1 Finan

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## American Financial Benefits Center - Home

## Solve federal student loan debt with loan forgiveness programs

Solution services for federal student loan debt holders with debt forgiveness programs or consolidation of federal Perkins and Stafford student loans

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## American Financial Benefits Center

December 23, 2014 ·

Still searching for a holiday gift for Christmas? Why not help pay the interest on [#studentloans](#)? <http://goo.gl/7MWyZo> Students who get up to \$2,500 in assistance from parents toward their interest don't have to report it as income.

For other tips and ideas, as well as finding the benefits on your student loans, visit <http://afbcenter.com> today!



## 5 Holiday Gift Ideas That Will Help, Not Hinder, Family Budgeting

Last-minute holiday gift-giving does not need to be a catastrophic cause for concern. While budgeting for year-end giving can be tremendous help, sometimes...

BENZINGA.COM

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## American Financial Benefits Center

December 22, 2014 ·

Before you get set to travel for Christmas this week, make sure to have your [#studentloans](#) planned out for 2015! To get started in finding the right repayment plan, visit <http://afbcenter.com> and we will take care of document preparation!



## Solve federal student loan debt with loan forgiveness programs

Solution services for federal student loan debt holders with debt forgiveness programs or consolidation of federal Perkins and Stafford student loans

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**American Financial Benefits Center**

December 19, 2014 ·

Has your financial situation changed in 2014? Make sure your [#studentloans](#) payments reflect that! We will help you analyze what you should be paying each month and set up the best repayment plan. Contact us today at <http://afbcenter.com> to learn more!



### Solve federal student loan debt with loan forgiveness programs

Solution services for federal student loan debt holders with debt forgiveness programs or consolidation of federal Perkins and Stafford student loans

[AFBCENTER.COM](http://AFBCENTER.COM)

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**American Financial Benefits Center**

December 18, 2014 ·

Remember that proof is needed for those on income based [#studentloans](#) repayments! <http://goo.gl/yTtP20> If you need help preparing your documents for 2015, AFB Center can get it done! Visit us today at <http://afbcenter.com>



### Income-Driven Student Loan Repayment Plans: How to Avoid an Increase You Can't Afford

Borrowers who chose an income-driven repayment plan last year could face a dramatic increase in their monthly payments if they don't submit new income proof...

[FORBES.COM](http://FORBES.COM)

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**American Financial Benefits Center**

December 17, 2014 ·

AFB Center has helped many satisfied customers find their financial freedom from [#studentloans](#) by finding individual benefits that lower payments. Just in

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## American Financial Benefits Center - Home

time for the holidays, you can lower your payments too! Visit us today at <http://afbcenter.com> to learn more!



### Solve federal student loan debt with loan forgiveness programs

Solution services for federal student loan debt holders with debt forgiveness programs or consolidation of federal Perkins and Stafford student loans

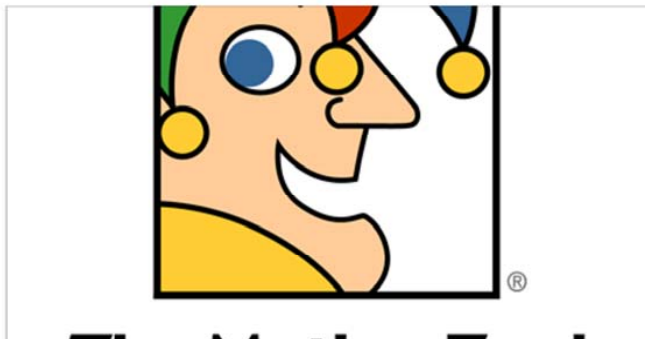
[AFBCENTER.COM](http://AFBCENTER.COM)

Like Comment Share

### AFB American Financial Benefits Center

December 16, 2014 ·

How do #studentloans affect your credit score? <http://goo.gl/p5i6hx> Know more about your finances and help lower your payments today at the new <http://afbcenter.com> and speak with one of our representatives!



### How Do Student Loans Affect Your Credit Score?

Student loans are unique in the way they affect your credit, so here is what you need to know. - Matthew Frankel - Financials

[FOOL.COM](http://FOOL.COM)

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### AFB American Financial Benefits Center

December 16, 2014 ·

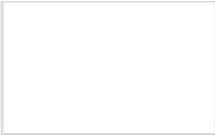
Gary A., La Vergne, TN <http://temp.afbcenter.com/testimonial/gary-la-vergne-tn/>

[See Translation](#)

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## American Financial Benefits Center - Home



Cameron called me back and took care of the problem...great support

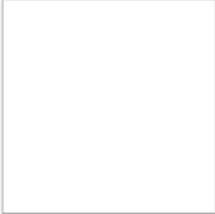
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**American Financial Benefits Center**  
December 16, 2014 ·

Rebecca W., PA <http://temp.afbcenter.com/testimonial/rebecca-w-pa/>  
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I dealt with Christine Moore with regard to the student loan forgiveness program and she made a believer out of me. I was quite skeptical with the entire process...

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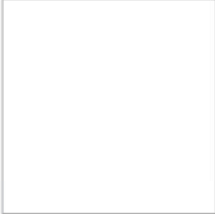
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**American Financial Benefits Center**  
December 16, 2014 ·


Donni H., Washington DC <http://temp.afbcenter.com/testimonial/donni-h-washington-dc/>



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I have to admit I was really sceptic at first. I didn't know anything about this financial center. But Eli my personal representative assured me by sending the...

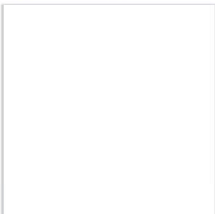
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**American Financial Benefits Center**  
December 16, 2014 ·


Rachel H., St. Amant, LA <http://temp.afbcenter.com/testimonial/rachel-h-st-amant-la/>  
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Without her support and guidance, I probably would have just "blown off" any attempt and left things as they were. She was always upbeat and encouraging; it...

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**American Financial Benefits Center**  
December 16, 2014 ·

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Kathryn N., Westfield, MA <http://temp.afbcenter.com/testimoni.../kathryn-n-westfield-ma/>



### Page Not Found - American Financial Benefits Center

This was the best customer service (over the phone) that I have experienced so far. He answered all of my questions and remained polite and patient...

TEMP.AFBCENTER.COM

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### American Financial Benefits Center

December 16, 2014 ·

Pam H., Tuscaloosa, AL <http://temp.afbcenter.com/testimonial/pam-h-tuscaloosa-al/>



### Page Not Found - American Financial Benefits Center

My student loan debt was so high that I never imagined that I could get the payment amount decreased and eventually forgiven. So very thankful I made this call...

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### American Financial Benefits Center

December 16, 2014 ·

Zachary S. M., Midlothian, VA <http://temp.afbcenter.com/testim.../zachary-s-m-midlothian-va/>



### Page Not Found - American Financial Benefits Center

It was a simple pain free process that I would be more than willing to extend to anyone of my acquaintances facing similar issues. I want to thank them for the...

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### American Financial Benefits Center

December 16, 2014 ·

Vickie L Grand Island, NE <http://temp.afbcenter.com/testimo.../vickie-l-grand-island-ne/>

See Translation



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I am able to get ahold of my first contact person (Holly), at any time. They have been super easy to work with. They take the time to explain everything...

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### American Financial Benefits Center

December 15, 2014 ·

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## American Financial Benefits Center - Home

Don't be left in the dark with your finances! At AFB Center, we can help you analyze your financial health and also find benefits that can lower your #studentloans payments! Visit us today at <http://afbcenter.com>



### Solve federal student loan debt with loan forgiveness programs

Solution services for federal student loan debt holders with debt forgiveness programs or consolidation of federal Perkins and Stafford student loans

[AFBCENTER.COM](http://AFBCENTER.COM)

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**AFB American Financial Benefits Center**  
December 12, 2014 ·

Do you have big plans for the weekend? Before you get started, make sure to get your #studentloans in check! If you need help with document preparation or want to lower your monthly payments, AFB Center can help! Log onto <http://afbcenter.com> today!



### Solve federal student loan debt with loan forgiveness programs

Solution services for federal student loan debt holders with debt forgiveness programs or consolidation of federal Perkins and Stafford student loans

[AFBCENTER.COM](http://AFBCENTER.COM)

Like Comment Share

**AFB American Financial Benefits Center**  
December 11, 2014 ·

Only 30 percent of college freshmen know the amount of debt on their #studentloans <http://goo.gl/Pd1xQD>

Don't leave your finances in the dark! Take control by contacting AFB Center today for a financial analysis. Get started at <http://afbcenter.com>



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## American Financial Benefits Center - Home



### How much do I owe? Only 30% of college freshmen know their debt amount

A report released Wednesday, based on a survey by the Brown Center of 599 first-year students at a public 4-year university, found that 38% either knew, or could...

MARKETWATCH.COM

Like Comment Share

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1 share



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**American Financial Benefits Center**

December 10, 2014 ·

It's Hump Day, which makes it the perfect time to get over the hump on your [#studentloans](#) payments! If your monthly payments are out of control, help can be on the way. We have found benefits for many customers that have saved thousands. Want to know more? Visit us today at <http://afbcenter.com!>



### Solve federal student loan debt with loan forgiveness programs

Solution services for federal student loan debt holders with debt forgiveness programs or consolidation of federal Perkins and Stafford student loans

AFBCENTER.COM

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**American Financial Benefits Center**

December 9, 2014 ·

One city is trying to attract younger residents by helping pay back [#studentloans](#): <http://goo.gl/idi5as>

If you can't pack up and move to Niagara Falls, we can still help you with your student loan debt! Visit us today at <http://afbcenter.com> to learn more!

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## American Financial Benefits Center - Home



### Niagara Falls Tries To Attract Young Residents With Promise To Help Repay Student Loans

It's not unheard of for a corporation, non-profit organization or even the federal government to entice prospective employees with the promise to repay their...

CONSUMERIST.COM

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#### American Financial Benefits Center

December 8, 2014 ·

AFB Center offers all of the important services you need to manage your [#studentloans](#). If you need help with document preparation or want to lower your monthly payments, contact us today! Visit us at <http://afbcenter.com> or call us at 1-800-488-1490



### Solve federal student loan debt with loan forgiveness programs

Solution services for federal student loan debt holders with debt forgiveness programs or consolidation of federal Perkins and Stafford student loans

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#### American Financial Benefits Center

December 5, 2014 ·

The Government is helping fewer students pay off their [#studentloans](#): <http://goo.gl/wj6qv0>

If you need all the relief you can get, one visit to <http://afbcenter.com> can be your answer. Visit us today to learn more!

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### Government helps feds repay their student loans less often these days

The decline raises questions about whether the federal government can effectively attract and retain high-demand workers.

WASHINGTONPOST.COM

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**American Financial Benefits Center**

December 5, 2014 ·

At AFB Center, we have found hundreds in dollars of benefits for many of our customers with debt on their #studentloans. If you are looking for relief and need answers, contact us today! Visit <http://afbcenter.com> to get started.



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Solution services for federal student loan debt holders with debt forgiveness programs or consolidation of federal Perkins and Stafford student loans

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**American Financial Benefits Center**

December 3, 2014 ·

American Financial Benefits Center works with you individually to find the #studentloans benefits you may qualify for! Visit us today at <http://www.afbcenter.com> and start saving money!

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Solution services for federal student loan debt holders with debt forgiveness programs or consolidation of federal Perkins and Stafford student loans

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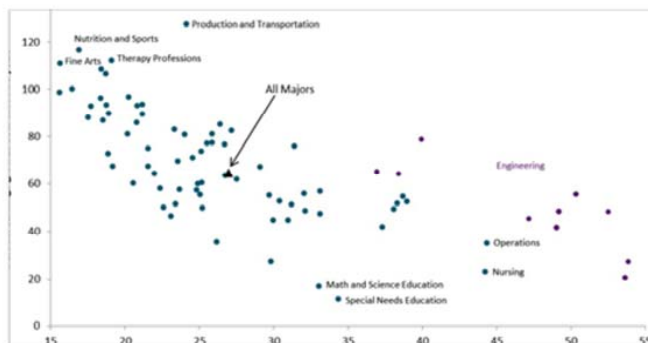


American Financial Benefits Center

December 2, 2014 ·

Which college majors make it tough to pay off #studentloans?

<http://goo.gl/hLgntS> If you find yourself having trouble, contact us today! We help to find the benefits you qualify for that can lower your payments. Visit <http://afbcenter.com> to learn more.



### This Chart Reveals Which Majors Will Have The Hardest Time Paying Off Student Loans

This calculator can help estimate how much of your monthly income you'll devote to student loans.

BUSINESSINSIDER.COM

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American Financial Benefits Center

December 1, 2014 ·

It's the Monday after Thanksgiving so it's time to get back to reality, which includes #studentloans! If you are struggling with your monthly payments, AFB Center can help you in finding a way to lower them. Give us a visit at <http://afbcenter.com> today to learn more!

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<https://www.facebook.com/America...>

Thursday, April 13, 2017

Ortiz Attachment M - 30

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**AFB American Financial Benefits Center**  
November 28, 2014 ·

Happy #BlackFriday everyone! If the savings at the stores weren't enough, how about saving on your #studentloans? Want to know more? Visit <http://afbcenter.com> today!



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**AFB American Financial Benefits Center**  
November 27, 2014 ·

Three reasons to give thanks for #studentloans: <http://goo.gl/NLAEfU>

We hope your Thanksgiving has been going well today! After you finish up the turkey, visit <http://afbcenter.com> to learn how to budget your student loans!

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## 3 Reasons to Give Thanks for Student Loans - US News

When drowning in debt, take a moment to remember that student loans afforded you the possibility of higher education.

USNEWS.COM

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## American Financial Benefits Center

November 26, 2014 ·

It's the final day before the Thanksgiving holiday and we are still here to help you with your #Studentloans ! If you are looking for lower monthly payments or document preparation, visit <http://afbcenter.com> today!



## Solve federal student loan debt with loan forgiveness programs

Solution services for federal student loan debt holders with debt forgiveness programs or consolidation of federal Perkins and Stafford student loans

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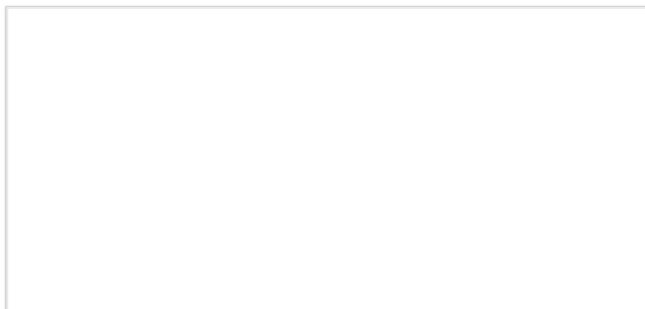


## American Financial Benefits Center

November 25, 2014 ·

Millennials' best investment is to pay on #studentloans : <http://goo.gl/8nPouS>

If you need help paying back your student loans, AFB Center can help! Visit us today at <http://afbcenter.com> and see what we can do for your monthly payments!



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### Millennials' best investment is paying student loans - Noah Smith - Newsday

Young Americans are avoiding the stock market.

NEWSDAY.COM

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**Pete Missen** Millennials' best investment is to pay on #studentloans : <http://goo.gl/8nPouS>

If you need help paying back your student loans, AFB Center can help! Visit us today at <http://afbcenter.com/> and see what we can do for your monthly payments!

Like · Reply · 1 · December 11, 2014 at 10:28am



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**American Financial Benefits Center**

November 24, 2014 ·

Thanksgiving is one of the busiest travel weeks of the year, so before you hit the road, get your #studentloans in order! If you need to lower your monthly payments, visit <http://afbcenter.com> today to learn more!



### Solve federal student loan debt with loan forgiveness programs

Solution services for federal student loan debt holders with debt forgiveness programs or consolidation of federal Perkins and Stafford student loans

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**American Financial Benefits Center**

November 21, 2014 ·

Today starts the final weekend before the holiday season, do you have your #studentloans in order? If you need help with document preparation or you want to lower your monthly payments, visit <http://afbcenter.com> today!

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November 20, 2014 · 🌐

Borrowers of #studentloans unable to afford housing: <http://goo.gl/Gzca3s> If you find yourself with not enough money leftover each month to make a mortgage payment, we can help! Visit <http://afbcenter.com> today to learn how your payments can be lowered!



**Debt by degree: Student loans keeping college grads in the nest and out of the housing market**

One Tri-State college grad has a dual major, career aspirations and student debt totaling nearly \$150,000.

WCPO.COM

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**AFB** American Financial Benefits Center  
November 19, 2014 · 🌐

What's become more of a pain for you this week? The low temperatures or the high payments on your #studentloans? We can't fix the weather, but we can help lower your student loan payments! Visit <http://afbcenter.com> today to learn more!

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**American Financial Benefits Center**

November 18, 2014 ·

The average [#studentloans](#) debt is on the rise: <http://goo.gl/nzCJqe> With six states having an average debt of over \$30,000 you need relief! Contact <http://afbcenter.com> today to learn how to lower your payments!

HIGHEST STATES		LOW-DEBT STATES	
Massachusetts	\$32,795	New Mexico	
Illinois	\$32,571	California	
Alabama	\$32,528	Nevada	
Idaho	\$31,561	District of Columbia	
Montana	\$30,894	Oklahoma	
North Dakota	\$30,191	Arizona	
South Dakota	\$29,934	Utah	
Wyoming	\$29,583	Hawaii	
Nebraska	\$29,370	Wyoming	
Minnesota	\$29,092	Louisiana	

### Average Student Loan Debt Rises, Tops \$30,000 In 6 States

A new report on the student loan debt shows an increasing burden, but wide...

FORBES.COM | BY LAURA SHIN

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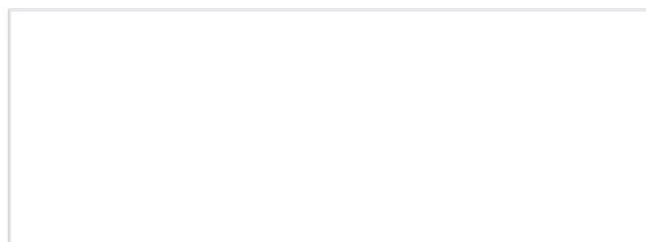
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**American Financial Benefits Center**

November 17, 2014 ·

Even if the snow keeps you indoors, you probably won't want to handle [#studentloans](#) documents on your own, so let us help! We can assist in preparing the necessary documents you need to achieve financial freedom. Visit <http://afbcenter.com> today to get started!



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**Solve federal student loan debt with loan forgiveness programs**

Solution services for federal student loan debt holders with debt forgiveness programs or consolidation of federal Perkins and Stafford student loans

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November 14, 2014 · 🌐

The weekend is coming up, and that's typically the time to catch up on paperwork. If you don't want to do all of your paperwork for #studentloans alone, contact us! Visit <http://afbcenter.com> to learn more.



**Solve federal student loan debt with loan forgiveness programs**

Solution services for federal student loan debt holders with debt forgiveness programs or consolidation of federal Perkins and Stafford student loans

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**AFB American Financial Benefits Center**  
November 13, 2014 · 🌐

#Studentloans debt is rising, but hope looms large in the future:  
<http://goo.gl/DTYKVM> If you are having trouble getting your debt down, contact <http://afbcenter.com> today to learn how to lower your payments!



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## Student loan debt grows, but signs of hope emerge

For the first time, the average student loan debt has topped \$30,000 per graduate in several states. But there are also signs of the crisis easing.

CNBC.COM | BY CNBC

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American Financial Benefits Center

November 12, 2014 ·

You have enough to worry about when it comes to [#studentloans](#) and paperwork is a hassle. Let us help handle it for you! Visit <http://afbcenter.com> today to learn more!

*When you call, you are provided the opportunity to improve your financial independence by shedding the weight of your monthly student loan payment you truly cannot afford. We will direct you down a path to possible loan forgiveness.*

### Solve federal student loan debt with loan forgiveness programs

Solution services for federal student loan debt holders with debt forgiveness programs or consolidation of federal Perkins and Stafford student loans

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American Financial Benefits Center

November 11, 2014 ·

In honor of Veterans Day, one group is helping to pay off [#studentloans](#) : <http://goo.gl/r1vH59> If you need help paying yours off, visit <http://afbcenter.com> to find out how your payments can be lowered!

### Debt Free Angels to help vets with student loans

Debt Free Angels to help vets with student loans Updated: Monday, November 10 2014, 08:57 PM CST SAN ANTONIO - In honor of Veterans Day on Tuesday, a group called Debt Free Angels is offering to waive all of its fees for veterans on its...

FOXSANANTONIO.COM

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November 10, 2014 ·

Tuesday marks [#VeteransDay](#) and at AFB Center, we salute our heroes. We proudly support our men and women in the military. Thank you for your service!

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November 7, 2014 ·

There's no better day during the week than Friday. It's also a great day to save money on your [#studentloans](#) with help from AFB Center. Contact us today at [afbcenter.com](http://afbcenter.com) to find out how to lower your payments!

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November 6, 2014 ·

40 million Americans are struggling with debt on their [#studentloans](#) <http://goo.gl/066P8f> Are you one of them? Find relief today by visiting <http://afbcenter.com>

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40 Million Americans Struggle with Student Loan Debt

Kaitlin talks with one San Angelo woman consumed by her student loans.

CONCHOVALLEYHOMEPAGE.COM

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American Financial Benefits Center

November 5, 2014 · 🌐

With the holidays approaching, it is time to think about saving money. Lowering the payments on your [#studentloans](#) is one of the best ways to do it! Interested in learning more? Visit <http://afbcenter.com> today!



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American Financial Benefits Center

November 4, 2014 · 🌐

[#Midtermelection](#) results could change the future of [#studentloans](#) and here is why millennials need to help decide: <http://goo.gl/yqNnm6> For more news and information on student loans and how to lower your monthly payments, visit <http://afbcenter.com> today!



## Hey, Millennials: It's Time To Take Back The Midterms

Our generation is just now beginning to flex its political muscle, forcing politicians to take into consideration the concerns of our generation. However, this can only be done through active participation....

HUFFINGTONPOST.COM

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November 3, 2014 · 🌐

#Studentloans are responsible for over \$1 trillion in debt in the United States. Make sure you are able to pay down your debt! Visit <http://afbcenter.com> today to learn more about how we can help your financial situation!



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**AFB** American Financial Benefits Center  
October 31, 2014 · 🌐

#Studentloans debt inspired one young man to run for office to change the way Americans think about loans.

<http://goo.gl/EqQX7s>

For more news and information on student loans, visit <http://afbcenter.com> today!



**Student Loan Debt Inspires 21-Year-Old to Run for Office - Credit.com**

A college student in Indiana decided to run for state office and do something about what he calls the unsustainable cost of student loan debt.

[BLOG.CREDIT.COM](http://BLOG.CREDIT.COM)


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**American Financial Benefits Center**


October 14, 2014 · 




#Studentloans are responsible for the largest amount of household debt: <http://goo.gl/Qoj7GU> Learn how you can lower your student loan debt by visiting <http://afbcenter.com> today!





**Student loans largest amount of household debt for Americans**


A new report ranks states from best to worst for student loan debt.

WWLP.COM



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**American Financial Benefits Center**


October 13, 2014 · 

Knowing your finances will make handling your #studentloans much easier! Visit our website today at <http://afbcenter.com> to learn more about your financial score, and what it means to your student loans.








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October 10, 2014 · 

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Document preparation on your [#studentloans](#) is a tiring process. Find out how you can have these documents prepared FOR you. Visit <http://afbcenter.com> today to learn more!



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## American Financial Benefits Center

October 9, 2014 ·

[#Studentloan](#) debt has doubled in the past two decades:  
<http://goo.gl/sdINTR> If you are struggling with debt, contact  
<http://afbcenter.com> today!



## Student loans double over the last two decades

American students borrow twice as much as they did two decades ago and the total student debt mountain has increased fourfold over that period.

[MARKETWATCH.COM](http://MARKETWATCH.COM)

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October 8, 2014 ·

Are you tired of being bogged down by high monthly [#studentloan](#) payments? Visit the new <http://afbcenter.com> today to learn how you can lower them!



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**American Financial Benefits Center**

October 7, 2014 ·

Read: Student Loan Debt Skyrockets - And So Do Delinquencies.  
<http://goo.gl/NqWFLT> Don't become a victim of delinquency, let AFB Center help! Visit <http://afbcenter.com> today to learn more!



**Student Loan Debt Skyrockets—and So Do Delinquencies**

Last week, President Obama boasted, "We've helped more students afford college with grants, tax credits, and loans, and today, more young people are graduating


REASON.COM

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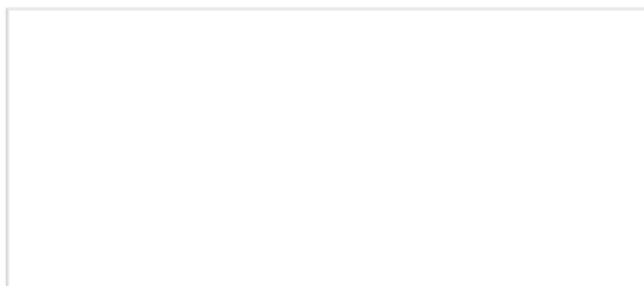
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**American Financial Benefits Center**

October 6, 2014 ·

Sorting through all of your #studentloan documents is time consuming and frustrating, so let us handle it for you! Contact <http://afbcenter.com> to learn more!



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October 3, 2014 ·

One of the leading causes of #studentloan default is the inability to afford high monthly payments. Lower yours today by contacting us at <http://afbcenter.com> to learn more!



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## American Financial Benefits Center

October 2, 2014 ·

Even senior citizens have billions in #studentloan debt <http://goo.gl/yc6GSy> Lower your debt today! Contact <http://afbcenter.com> to find out more!



## Even Senior Citizens Have Billions in Student Loan Debt

A new report released for the Government Accountability Office finds the elderly now account for \$18.2 billion in student loan debt.

THESTREET.COM

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October 1, 2014 · 

Going through [#studentloan](#) documents can be frustrating and time consuming. At AFB Center, we help you through each document and detail each step so you know exactly what benefits you should be getting. Contact us at <http://afbcenter.com> today to learn more!



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Do you currently have federal student loans? Are you one of the millions of Americans who are looking for a better option to fit your financial situation? ONE call can save you thousands! 1-800-488-1490 Financial Analysis Receive a 1-on-1...

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**American Financial Benefits Center**


September 30, 2014 · 

[#Studentloan](#) debt, the only debt you can discharge in bankruptcy: <http://goo.gl/CUGzli> If you are having trouble paying your student loans, contact <http://afbcenter.com> today!



**Student Loan Debt: The Only Debt You Can't Discharge in Bankruptcy**

By John Lawrence Today's students are being crushed with John Bunyan's proverbial burden on their backs – student loan debt. Until relatively recently this debt...

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**American Financial Benefits Center**


September 29, 2014 · 

It can be hard to make other major purchases such as a home or business if your [#studentloan](#) payments are too high. If you are interested in finding out how to lower yours, visit the new <http://afbcenter.com> today to get started!

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**AFB** American Financial Benefits Center  
September 26, 2014 · 🌐

When it comes time to reapply for federal benefits on your [#studentloan](#) we let you know! Finances change each year and we can find all of the benefits you qualify for. Contact us today at <http://afbcenter.com> to get started!



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**AFB** American Financial Benefits Center  
September 25, 2014 · 🌐

[#Studentloan](#) default rates have decreased slightly, but are still high. <http://goo.gl/DZRUWq> Don't let your loan default if your payments are too high, visit <http://afbcenter.com> today to find out more!



**Student Loan Defaults Decline, Education Dept. Reports**

It was the first drop in the default rate in years, but 21 schools still have rates so high that they could be barred from federal loan and grant programs.

NYTIMES.COM

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**AFB** American Financial Benefits Center  
September 24, 2014 · 🌐

Let AFB Center help you transition from your current [#studentloan](#) repayment plan to the best one that fits your needs. We can help find you all of the qualifications that can make your payments lower! Visit <http://afbcenter.com> today to find out more!

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## American Financial Benefits Center

September 23, 2014 ·

The amount of [#studentloan](#) debt in America is higher than initially thought: <http://goo.gl/ua6H33> If you are one of the millions of Americans struggling with high payments, contact us at <http://afbcenter.com> to see if there's a better way!



## Student Loans Worse Than Expected

The Congressional Budget Office reports a \$20 billion cost increase, the Wall Street Journal writes in an editorial.

ONLINE.WSJ.COM

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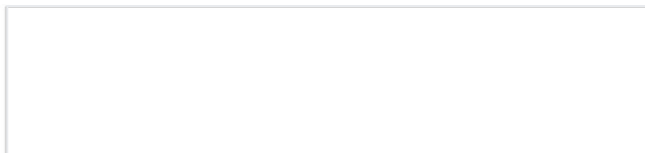
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## American Financial Benefits Center

September 22, 2014 ·

With over \$1 trillion in [#studentloan](#) debt in America alone, many people are missing out on some of their benefits. Don't let that happen to you! Contact us today at <http://afbcenter.com> where we can do the document preparation for you!



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September 19, 2014 ·

Calling American Financial Benefits Center can save you thousands on your [#studentloans](#) through the Federal Government. Contact us today at 1-800-488-1490 or at <http://afbcenter.com>



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**AFB** American Financial Benefits Center  
September 18, 2014 ·

"Why You Might Be Paying Student Loans Until You Retire (and Beyond)"  
<http://goo.gl/hufCo4>

If your [#studentloan](#) payments are currently too high or your current repayment plan is too long, contact <http://afbcenter.com> today!



Why You Might Be Paying Student Loans Until You Retire (and Beyond)

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Student debt grew across every age group over the past decade, including borrowers over age 60.

NATIONAL JOURNAL.COM

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**American Financial Benefits Center**

September 17, 2014 ·

We have a brand new website to help you with your #studentloan preparation needs! Come check us out today at <http://afbcenter.com> to see the new look!

**American Financial Benefits Center | AFBC | AFB**

In these economically challenging times consumer financial awareness, education, and savings has become a much-needed part of our American daily lives.

AFBCENTER.COM

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**American Financial Benefits Center**

September 16, 2014 ·

Are #studentloan documents starting to pile up on your desk? Let us help you out! At <http://afbcenter.com> our experts can prepare the necessary documents to get you on your way. Contact us today!

**American Financial Benefits Center | AFBC | AFB**

In these economically challenging times consumer financial awareness, education, and savings has become a much-needed part of our American daily lives.

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**American Financial Benefits Center** updated their cover photo.

September 16, 2014 ·



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## American Financial Benefits Center - Home

American Financial Benefits Center updated their profile picture.  
September 16, 2014 · 🌐



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**AFB** American Financial Benefits Center  
September 12, 2014 · 🌐

Whether you are in Ohio (where nearly 70 percent are in [#studentloan](#) debt) or Louisiana (40 percent), we are here to help. We focus on those that need a better path to financial freedom and give you the resources to get the job done! Contact us at <http://afbcenter.com> today to get started.

#### American Financial Benefits Center | AFBC | AFB

In these economically challenging times consumer financial awareness, education, and savings has become a much-needed part of our American daily lives.

[AFBCENTER.COM](http://AFBCENTER.COM)

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**AFB** American Financial Benefits Center  
September 11, 2014 · 🌐

Believe it or not, nearly 1/5th of all [#studentloan](#) debt belongs to senior citizens. The amount of student loan resources that are available now are much higher than ever. We are proud to help those of all ages find a plan to pay off their debt. Contact us today at <http://afbcenter.com> to get started on the right path.

<http://goo.gl/omCSfL>



#### US Senior Citizens Owe 18B in Student Loans

Senior citizens in the United States owe more than \$18 billion in federal student loan debt. The 2013 amount is up six-fold from \$2.8 billion in 2005. Eighty percent of that debt was for their ow...

[VOANEWS.COM](http://VOANEWS.COM)

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**AFB** American Financial Benefits Center  
September 10, 2014 · 🌐

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## American Financial Benefits Center - Home

Loan forgiveness programs such as the Public Service Forgiveness Program will help you have the remaining balance on your [#studentloan](#) removed. Do you qualify? Do you know how to get started? Let us help! Contact <http://afbcenter.com> today for more information.

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## American Financial Benefits Center

September 9, 2014 ·

It's reported that there are more than 40 million Americans that have an outstanding [#studentloan](#) <http://goo.gl/r6PhKV> If you are one of these 40 million that need help reducing your debt, contact <http://afbcenter.com> today for more information!



## Report: 40 Million Consumers Have At Least One Student Loan

Increases in college tuition might have made sense during the brief boom years of the real estate bubble. But when the economy tanked and Americans struggled to...

[CONSUMERIST.COM](http://CONSUMERIST.COM)

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## American Financial Benefits Center

September 8, 2014 ·

The average student is currently carrying \$30,000 in [#studentloan](#) debt. What does your number look like? If you are having trouble getting that number down, contact <http://afbcenter.com> today for help! We can analyze your budget and find the best repayment plan.

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[AFBCENTER.COM](http://AFBCENTER.COM)

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## American Financial Benefits Center

September 5, 2014 ·

There are many laws that are trying to be pushed through that would offer additional [#studentloan](#) relief. For now, though, it's important to make your

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full payments on time. If you are having trouble affording these payments, let us help you. We can find the best repayment plan for your budget today at <http://afbcenter.com>

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[AFBCENTER.COM](http://AFBCENTER.COM)

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### American Financial Benefits Center

September 4, 2014 ·

Those that are financially illiterate are dropping out of college at tremendous rates. We can help you regain your financial independence and work with you to get you the education you need. Contact us at <http://afbcenter.com> today to find out more.

<http://goo.gl/vx0skU>



### Financially Illiterate College Borrowers Drop Out at 30% Rate

Student loan debt has doubled since 2007, but colleges and universities don't seem to be addressing the issue.

[THESTREET.COM](http://THESTREET.COM)

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### American Financial Benefits Center

September 3, 2014 ·

It's important to know when your grace period begins. Once it is over, that's when your [#studentloan](#) payments are due. Not knowing this date can lead to default and negative consequences. Let us help you analyze your loan today. Contact us at <http://afbcenter.com> for more information including the latest news and resources that will put you ahead of the game.

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[AFBCENTER.COM](http://AFBCENTER.COM)

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### American Financial Benefits Center

September 2, 2014 ·

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## American Financial Benefits Center - Home

Using a private lender for [#studentloans](#) can be very expensive. If you don't have the necessary funds each month or are struggling to get by, you may need a new plan. Contact us today and we can help analyze your finances to set up a better repayment option. Visit <http://afbcenter.com> now for more info.

<http://goo.gl/UvOa0z>



### How Can I Repay My Sallie Mae Student Loans When I'm Broke?

Huffington Post Reader Question Dear Steve, I have 8 private tuition answer loans from Sallie Mae in the total amount of \$138,000 taken out between 2004-2008....

HUFFINGTONPOST.COM

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### American Financial Benefits Center

September 1, 2014 ·

Late payments and non-payments on a [#studentloan](#) will result in a negative credit report. Don't let your loan affect your ability to get a house, car or any other large investment. If you find yourself unable to afford payments, there may be a better option for you. Let our team at <http://afbcenter.com> teach you about all of the resources available today!

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AFBCENTER.COM

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### American Financial Benefits Center

August 29, 2014 ·

[#football](#) season may be here this weekend, but [#studentloan](#) season never ends. Don't wait until the championship in January to analyze your loan repayment situation, do it today! Contact <http://afbcenter.com> to get started and blitz your debt now.



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## American Financial Benefits Center - Home



## American Financial Benefits Center

August 28, 2014 ·

A court ruling may make it easier for [#studentloans](#) to be discharged through bankruptcy. Currently, this is a rare occurrence, but one of the many possible options for discharge. If you have any questions on how your student loan can be discharged, contact our team of experts today. We provide you with the knowledge and resources to make your student loan repayment easier. Reach out to us at <http://afbcenter.com> today!

<http://goo.gl/u3BdOp>



### Court Ruling May Pave Way for Some Student Loan Discharge in Bankruptcy

The Eighth Circuit Court of Appeals recently affirmed a decision made by its Bankruptcy Appellate Panel last year that may grant a student loan borrower...

INSIDEARM.COM

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## American Financial Benefits Center

August 27, 2014 ·

Are you currently paying more each month for your [#studentloan](#) than you can afford? American Financial Benefits Center can help. If you need a new repayment plan that's more affordable, you may qualify for a lower monthly payment. Connect with our team at <http://afbcenter.com> to find out which repayment option may be best suited for your needs.

### American Financial Benefits Center | AFBC | AFB

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AFBCENTER.COM

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## American Financial Benefits Center

August 26, 2014 ·

Did you know that it is possible to have your social security checks garnished for having [#studentloan](#) debt? Don't let this happen to you, contact one of our experts at <http://afbcenter.com> today to learn more about options that will help avoid garnishments. <http://goo.gl/cGNMCw>

### Retirees' Social Security garnished for student loans

The number of people having Social Security checks garnished for old student loans is growing quickly. Since 2006 cases have tripled.

MONEY.CNN.COM

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## American Financial Benefits Center

August 25, 2014 ·

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## American Financial Benefits Center - Home

For many colleges, today marks the beginning of the new school year. If you miss the days of not having to pay your student loans off, you're not alone. Seven out of 10 students have [#studentloan](#) debt with an average of about \$30,000 per person. If you need help in getting this number down for yourself, contact our team of financial experts at <http://afbcenter.com> today!

## American Financial Benefits Center | AFBC | AFB

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[AFBCENTER.COM](http://AFBCENTER.COM)

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## American Financial Benefits Center

August 22, 2014 ·

Are you low on funds for the [#weekend](#) because you had to make a high [#studentloan](#) payment? Not to worry, our experts at AFB Center can help. We work with you to set up the best possible repayment plan so you can still have money leftover for fun. Visit us at <http://afbcenter.com> today to get started!

## American Financial Benefits Center | AFBC | AFB

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[AFBCENTER.COM](http://AFBCENTER.COM)

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## American Financial Benefits Center

August 21, 2014 ·

The [#201415schoolyear](#) is upon us! Think of it as a reminder to re-open your student loan information. Are you paying too much? Too little? Not sure how to find out? We do! At AFB Center, we can analyze your finances and tell you how much you need to be paying and what repayment plan to use. Let us help you today!

Visit <http://afbcenter.com> today to get started

## American Financial Benefits Center | AFBC | AFB

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[AFBCENTER.COM](http://AFBCENTER.COM)

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## American Financial Benefits Center

August 20, 2014 ·

People over the age of 50 are still struggling with [#studentloans](#) accounting for 16 percent of the debt. No matter your age, we can help! At AFB Center, we give you the resources you need. Contact us at <http://afbcenter.com> today to learn more!

<http://goo.gl/HGMdM8>

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## American Financial Benefits Center - Home



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**American Financial Benefits Center**

August 15, 2014 ·

At American Financial Benefits Center, we strive to satisfy every client in their [#studentloan](#) needs. We will work with you to help set you up with the best possible financial future. Interested in achieving this freedom? Contact us today at 1-800-488-1490 or at <http://afbcenter.com> to speak with one of our experts.

**American Financial Benefits Center | AFBC | AFB**

In these economically challenging times consumer financial awareness, education, and savings has become a much-needed part of our American daily lives.

[AFBCENTER.COM](http://AFBCENTER.COM)

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**American Financial Benefits Center**

August 15, 2014 ·

If you are looking at minimizing your monthly payments and easing your financial worries, American Financial Benefits Center helps and offer best process in fast and simple way to making everything convenient for students to start out with their new federal [#studentloanconsolidation](#) program. Our greatest benefit of consolidated loan programs must consolidate additional debt to fit into the loan depending on your requirements. For more info visit <http://bit.ly/TW3J2m>



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## American Financial Benefits Center - Home



American Financial Benefits Center

August 15, 2014 · 🌐

When you take out [#studentloans](#) to help you to afford higher education, you don't usually have to start repaying them until after you leave education. American Financial Benefits Center provides the best option if you don't owe very much in student loans or have a good income where you are comfortable making high repayments from the start. Get more information on <http://bit.ly/TW3J2m>



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American Financial Benefits Center

August 14, 2014 · 🌐

There's a new way to repay your student loans! For more information on Pay As You Earn [#studentloan](#) repayment schedules and if it might be right for you, contact us today. At <http://afbcenter.com> we have the tools you need! <http://goo.gl/ru3WD7>



### Help Is on the Way for Repaying Student Loans

President Obama has expanded a program that caps monthly student loan repayments at 10 percent of income and lets any balance after 20 years be...

NYTIMES.COM

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American Financial Benefits Center

August 13, 2014 · 🌐

Here is a testimonial from one of our very satisfied customers:

"From the beginning, the staff at AFBC was on there to help me with my decision to reduce my student loan debt. Most places give you excuses or reasons why they can't help .... and they (AFBC) find solutions and answers. Even Though it took a little pro-activeness on my part everything worked out just as planned and Im better off because of AFBC. Thank you!"

You too can be on the right track for your [#studentloan](#) repayment! Contact <http://afbcenter.com> today to get started!

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American Financial Benefits Center

August 12, 2014 ·

Nearly half of all of the students that have taken out a Federal [#studentloan](#) are currently delinquent. If you are among them, contact AFB Center today for help. We provide the analysis you need to get back on the right track. Contact <http://afbcenter.com> to get started.

<http://goo.gl/qYYXnt>



### Half Of Federal Student Loan Borrowers Not Paying On Time

Less than half of borrowers with the most common type of federal student loan are repaying their debt on time, new data released by the U.S. Department of...

HUFFINGTONPOST.COM

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American Financial Benefits Center

August 11, 2014 ·

Instead of feeling treated like just another account with [#studentloan](#) debt, American Financial Benefits Center will give you the one-on-one attention you deserve. We come up with the best plans for repayment that fit your financial needs. Contact us today at <http://afbcenter.com> and get started with a financial analysis!

### American Financial Benefits Center | AFBC | AFB

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AFBCENTER.COM

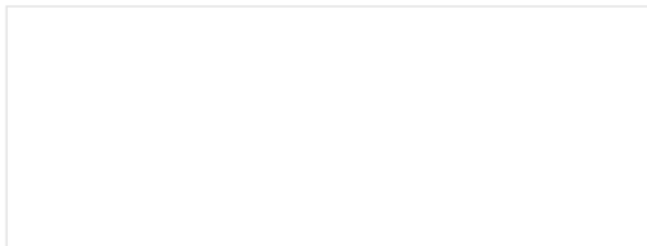
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American Financial Benefits Center

August 10, 2014 ·

If you base your budget on your business plan, you will be creating a best financial action plan. The American financial benefits Center offers several useful functions, particularly if you review your [#budgetsreport](#) regularly as part of your annual planning cycle and must indicator of the costs and revenues linked to each of your activities. For more info visit <http://bit.ly/TW3J2m>



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**American Financial Benefits Center**

August 8, 2014 ·

Do you feel like you need an expert to help analyze your financial situation when it comes to your #studentloan? Good news, we have a team of experts that are ready to help you out. Visit <http://afbcenter.com> today where we are ready to help assist you in your situation!

**American Financial Benefits Center | AFBC | AFB**

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[AFBCENTER.COM](http://AFBCENTER.COM)

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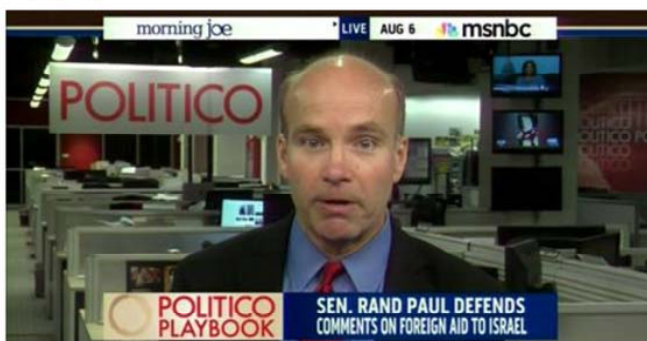


**American Financial Benefits Center**

August 7, 2014 ·

A new plan in the Senate may give relief to student loans for graduates. If you have questions about how this or any news regarding #studentloans may affect you, contact us today. Our website is at <http://afbcenter.com> and we have a team of experts ready to help!

<http://goo.gl/6H1T7W>



**Senate plan could help grads pay off student loans**

For many students returning to college this fall, there's a major nagging issue: the mountain of debt they'll face after graduation. Official Washington, from the White House to Capitol Hill, has been struggling to find ways to make college more...

[POLITICO.COM](http://POLITICO.COM)

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**American Financial Benefits Center**

August 6, 2014 ·

Confused about the repayment options for your #studentloan? It's alright, everyone has been there. Fortunately, you have an option for help. Here at American Financial Benefits Center we can help analyze your financial situation including your occupation and income to help determine what the best repayment plan for you would be. Contact us today to get started, the website is <http://afbcenter.com> and our team is ready to help!

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**David Young** Use the governments money to pay off your student loan in 90 days! We help you with filing the necessary paperwork you need for this process... See my FB profile for more information about this process... [David Young](#)

August 7, 2014 at 4:08am · Like



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**American Financial Benefits Center**

August 5, 2014 ·

Student loan debt is rising, but some think that it's not a cause for panic in the economy. Do you agree? If you have student debt, contact AFB Center today at <http://afbcenter.com> to analyze your income and payment needs.

<http://goo.gl/vADPRL>



### Student Loan Debt Is Bad, but There's No Bubble to Burst - US News

Student loan debt has grown quickly but there's no danger of a systemic crisis, according to a new report.

USNEWS.COM

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**American Financial Benefits Center**

August 4, 2014 ·

No matter what your income or occupation situation is, American Financial Benefits Center can help you to manage your [#studentloan](#). We offer great resources that guide you through the process, and analysis of your financial situation. To get started, contact us today at <http://www.afbcenter.com/> and our team of experts will be happy to assist!

### American Financial Benefits Center | AFBC | AFB

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AFBCENTER.COM

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**American Financial Benefits Center**

August 1, 2014 ·

There's a new bill that is being proposed that would allow those with medical ailments possibly be forgiven from their student loans. If you want to find out all of the current ways to achieve student loan forgiveness, contact AFB Center today. We're at <http://afbcenter.com> and we're ready to help you analyze the best course of action for your student loan repayment needs.

<http://goo.gl/1LnzC2>



**Bill Would Let 'Medically Distressed' Cast Off Student Loans - Bankruptcy Beat - WSJ**

A Rhode Island lawmaker slipped a potential gift for debt-laden graduates into his proposal to tweak the...

BLOGS.WSJ.COM

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**American Financial Benefits Center**

July 31, 2014 ·

American Financial Benefits Center provides you a comprehensive #budgetaryanalysis that will identify your monthly expenses. Our one-on-one analysis will help you to assess your current expenditures to allow you to gain more control of your financial situation. For more info Visit <http://bit.ly/TW3J2m>



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**American Financial Benefits Center**

July 31, 2014 ·

Summer is down to the last month, which means school will be starting back up soon. If this means that you are going to be busier than ever, let American Financial Benefits Center assist you by giving you the resources and preparation needed for your #studentloan. Visit <http://www.AFBcenter.com> today to get started on the right path!

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In these economically challenging times consumer financial awareness, education, and savings has become a much-needed part of our American daily lives.

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## American Financial Benefits Center - Home

**AFB** American Financial Benefits Center  
July 30, 2014 · 🌐

At American Financial Benefits Center, we know how difficult it can be to balance your busy work and family life with the management of your [#studentloandebt](#). We take worry out of the equation, and make sure that you are always benefiting from any and all programs available to you! We'll also provide you with the resources you need to stay on top of your payments and to maximize your savings. Best of all, you can say goodbye to paperwork! Visit <http://www.afbcenter.com/> to learn more!



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**AFB** American Financial Benefits Center  
July 30, 2014 · 🌐

Some student loans are being sold to the universities themselves, and there are pros and cons to this happening. Do you know how to manage your student loan? Visit <http://www.afbcenter.com> today for the best resources available and financial analysis that can help you go a long way.

<http://goo.gl/9URdKm>



### Selling off student loans to universities: the pros and cons

Universities might put more effort into helping graduates secure well-paid jobs, but at what cost?

THEWEEK.CO.UK

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**AFB** American Financial Benefits Center  
July 29, 2014 · 🌐

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## American Financial Benefits Center - Home

Colleges that have a default rate of over 30 percent now have to develop [#studentloan](#) repayment plans. Let us help you find the best repayment plan possible! Visit <http://www.afbcenter.com> to learn more!  
<http://goo.gl/gJDjtl>

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**AFB** American Financial Benefits Center  
 July 28, 2014 ·

American Financial Benefits Center helps you to understand how [#studentloans](#) work and will find the programs that will work for your financial situation. Our financial analysis and document preparation services will provide you with the essential tools to become financially successful while managing your student loans. We'll also provide access to thousands of important financial documents at your fingertips! For more info visit <http://bit.ly/TW3J2m>



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**AFB** American Financial Benefits Center  
 July 28, 2014 ·

Analyzing your finances to pay for your [#studentloan](#) is very time consuming. If you are feeling overwhelmed, contact the American Financial Benefits Center today for help in planning and analyzing to get on the right track!  
<http://www.afbcenter.com>



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## American Financial Benefits Center - Home



American Financial Benefits Center

July 25, 2014 · 🌐

The [#studentloan](#) process can be a bit confusing and overwhelming, but at American Financial Benefits Center, we are here to help. We provide the tools and education that you need to get on the right path to a painless repayment. To become a member and receive full access to our resource center, visit our website at <http://www.afbcenter.com> today!



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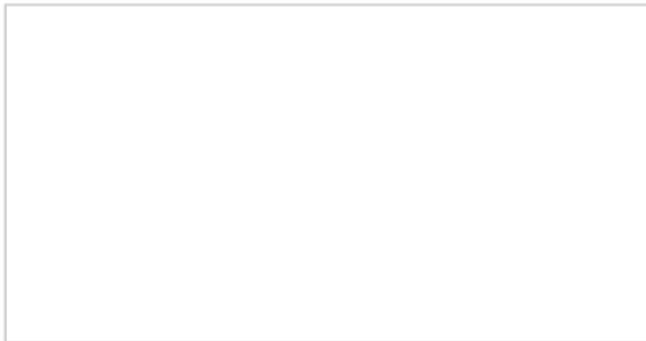


American Financial Benefits Center

July 24, 2014 · 🌐

According to Bloomberg, over 7 million [#studentloans](#) are currently in default. This is causing the [#FederalGovernment](#) to try and push Stem Defaults. If you need help finding a strategy that is best to help you get out of [#default](#) contact AFB today at <http://www.afbcenter.com> today!

<http://goo.gl/QZWLjX>



### Record Student-Loan Debt Prompts Treasury Push to Stem Defaults

The U.S. Treasury, which finances more than 90 percent of new student loans, is exploring ways to make repayment more affordable as defaults by almost 7 million...

[BLOOMBERG.COM](http://BLOOMBERG.COM)

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## American Financial Benefits Center - Home



American Financial Benefits Center

July 22, 2014 · 🌐

American Financial Benefits Center will provide you with affordable [#studentloandocument](#) preparation services and offers flexible payment options to fit your budget. In addition to our services, we'll provide you with educational material to properly manage and maintain your student loan debt. For more info Visit <http://bit.ly/TW3J2m>



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American Financial Benefits Center

July 22, 2014 · 🌐

[#AmericanFinancialBenefitsCenter](#) offers several tools and resources, including a personal budget analysis, to give our clients an overview of their financial health. We cater our solutions to our client's needs and never offer an out-of-the-box cookie cutter solution. Get more information on <http://bit.ly/TW3J2m>



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American Financial Benefits Center

July 22, 2014 · 🌐

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## American Financial Benefits Center - Home

When taking out #StudentLoans always make sure to do your research. There are a lot of refinancing scams that are trying to take advantage of those desperate to repay. Keep in touch with your loan servicer and make sure your contact information is always up to date. <http://goo.gl/9GrGk9>.  
 Become a member of AFBC today and receive all of the necessary resources you need so you'll never fall behind! [www.afbcenter.com](http://www.afbcenter.com)



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**American Financial Benefits Center**

July 17, 2014 ·

At #AmericanFinancialBenefitsCenter, we cater each of our services to fit your specific income requirements. Our exceptional financial analysis and document preparation services will assist in solving your #studentloanfinancial needs, and we'll give you all of the tools and resources necessary to manage and maintain a healthy financial future for you and your family. For more info Visit <http://bit.ly/TW3J2m>



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**American Financial Benefits Center**

July 15, 2014 ·

At #Americanfinancialbenefitscenter, we'll provide you with the tools and resources necessary for you to live a life worry-free from student debt. For more info <http://bit.ly/TW3J2m>

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## American Financial Benefits Center - Home



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American Financial Benefits Center

July 15, 2014 ·

If you have been out of school for many years and still suffering from student debt, [#Americanfinancialbenefitscenter](#) professionals can outline your options for dealing with student loan debt. We also offer [#studentdocumentpreparation](#) and will make sure to get you into the best programs available. Get more information on <http://bit.ly/TW3J2m>



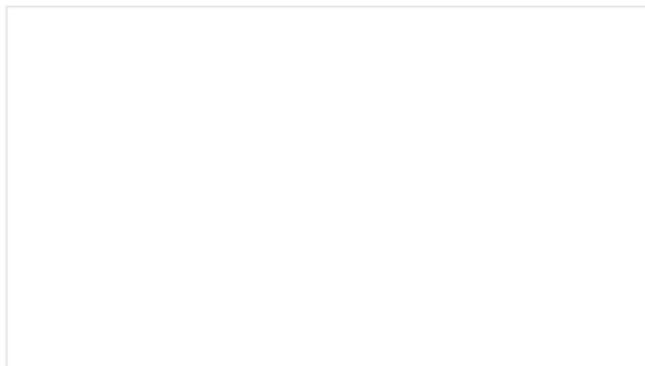
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American Financial Benefits Center

July 10, 2014 ·

American Financial Benefits Center is among the most respected companies in the profession for [#studentloan](#) assistance along with other financial assets. Our present financial appointment and debt-relief guidance to people and families in financial distress and we believe everyone is capable of living a life free of financial burdens given the proper guidance. Get more info on <http://bit.ly/TW3J2m>



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## American Financial Benefits Center - Home



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### American Financial Benefits Center

July 10, 2014 ·

American Financial Benefits Center is one of the most respected companies in the marketplace for [#studentloan](#) document preparation and submission services. If you are having trouble with student loan debt, then [#AmericanFinancialBenefitsCenter](#) can help. For more info visit <http://bit.ly/TW3J2m>



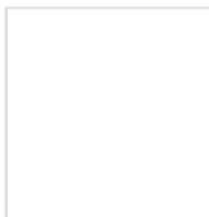
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### American Financial Benefits Center

July 2, 2014 ·

When should you consolidate student loans? We share a few examples HERE! <http://ow.ly/yHNda> More @ [www.afbcenter.com](http://www.afbcenter.com)



#### When Should You Consolidate Student Loans?

Some people rush into a situation where they consolidate student loans without ever really needing to. There are others who avoid trying to...

[AFBCENTER.NET](http://AFBCENTER.NET)

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### American Financial Benefits Center

June 25, 2014 ·

4 out of 10 graduates consider themselves "overwhelmed" by debt, while half of graduates two years out of college are still relying on their family for financial support! Instead of pursuing your ideal career path, are you stuck working a job just to pay off your debt? About 50% of college graduates are not able to advance their career just because of their student loan debt. Fortunately, we have programs that work with almost any financial situation

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## American Financial Benefits Center - Home

that can help you achieve financial freedom! Visit [www.afbcenter.com](http://www.afbcenter.com) for more information!



### 2 Stats That Should Terrify Every Millennial

Millennials are drowning in debt and relying on Mom and Dad for cash, according to two new studies. Four in 10 millennials consider themselves "overwhelmed" by debt, Wells Fargo found in a recent survey of 1,639 millennials between the...

HUFFINGTONPOST.COM

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### AFB American Financial Benefits Center

June 24, 2014 ·

Higher interest rates, higher tuition costs, monetary inflation, mandatory repayment plans, and more students attending college year after year. The student loan debt crisis is increasing exponentially. Find out what solutions will work for your financial situation. Find out more at [www.afbcenter.com](http://www.afbcenter.com)



### Misfortune Leaves Student Loan Borrowers on the Hook

In some cases, the death or bankruptcy filing of a co-signer can mean a loan default, even if the borrower has paid consistently and on time.

NYTIMES.COM

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**Kelly Townsley** Michelle Sutton

July 6, 2014 at 8:29pm · Like



**Michelle Sutton** Scary shit. Well, you cant squeeze water out of dried leaf. Kelly at this point it just doesn't matter..... But that's why I'm not into co-signing.....Way to much to worry about.

July 6, 2014 at 8:47pm · Like



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### AFB American Financial Benefits Center

June 18, 2014 ·

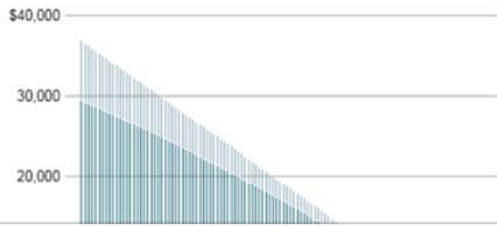
While Obama's new Executive Order will help for than 5 million people with alleviating Student Loan debt, it's still just scraping the surface of the problem. With over \$1 trillion in outstanding student loan debt, student loans have surpassed credit cards as the third largest form of household debt.

Check out this Student Loan Calculator from the New York Times to see if Student Loans will work for your financial situation. If you already have Federal Student Loans, visit [www.afbcenter.com](http://www.afbcenter.com) to find a payment solution to fit your budget!



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**Student Loan Calculator**

A guide to student loans at various universities, and what it takes after graduation to repay that debt.

NYTIMES.COM

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**American Financial Benefits Center**

June 9, 2014 · 🌐

Don't fall behind on your student loan payments! Chances are, there are programs available to you to help you with your monthly obligations. Give us a call to find out more. 800-488-1490

**What Happens If I Ignore My Student Loans?**

Millions of Americans may soon become part of an expanded database that would give two federal regulatory agencies an up-close and personal (perhaps too up-close and personal) view of their private financial lives that, if breached, could make for a...

ABCNEWS.GO.COM

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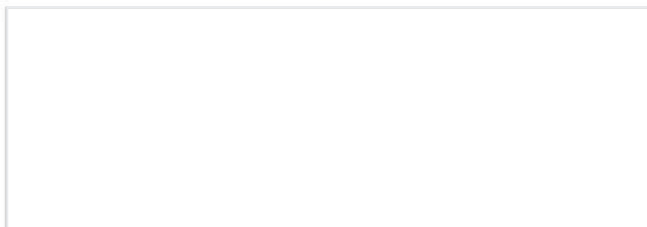
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**American Financial Benefits Center**

June 9, 2014 · 🌐

A new bill introduced by President Obama seeks to cap federal student loan payments at 10% of the borrower's income.



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## Obama Looks to Reduce Student Loan Payments

A plan would cap student loan payments for five million graduates at 10 percent of their monthly income, expanding on a 2010 law

TIME.COM

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## American Financial Benefits Center

May 30, 2014 ·

Find out more about our incredible services by visiting our blog!

[afbcenter.net](http://afbcenter.net)

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## Services

Strategic Financial Strength Building At American Financial Benefits Center, our #1 priority is customer satisfaction. We know that YOUR needs matter, and that every one of our client's financial s...

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## American Financial Benefits Center

May 30, 2014 ·

6 Little Known Facts About Student Loan Grace Periods! <http://ow.ly/xsvJn>

1. The government is looking out for you – seriously
2. Your grace period isn't necessarily a one-time deal
3. Different loans have different grace periods... [See More](#)



## 6 Little-Known Facts About Student Loan Grace Periods - US News

Federal loans come with a grace period, but the length and terms vary depending on loan type.

USNEWS.COM

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## American Financial Benefits Center

May 28, 2014 ·

This was just posted to the New York Times earlier this week. Like the article says, people with student loans are less likely to start a business of their own. 60% of new jobs come from small businesses. Instead of benefiting from our college education, we're being forced into monotonous jobs to pay

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off our debt! It becomes nearly impossible to get loans to start new businesses.

Give us a call, and we'll be happy to walk you through a financial consultation and find a solution based on your financial needs. We'll help you get the best out of your college education, and achieve financial freedom!



### The Ripple Effects of Rising Student Debt

A collection of studies shows that the burden of student loans may well cause the borrowers to make different life decisions — choices that affect the overall economy.

NYTIMES.COM

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May 23, 2014 ·

\$1.2 Trillion in national student loan debt and growing! Find a solution to your debt that'll work for you! We've helped thousands just like you with our financial services by providing the tools, advice, and vast resources necessary to achieve financial independence. Give us a call today to find out more information!

### To Our Customers - Thank you!

At American Financial Benefits Center, our #1 priority is customer satisfaction. We know, in today's financial climate, it can be difficult to manage your finances. This is why we do everything we ...

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**American Financial Benefits Center**

March 27, 2014 ·

American Financial Benefits Center Student Loan Assistance / Help Program <http://wp.me/p33HTI-3g>

### American Financial Benefits Center Student Loan Assistance / Help Program

American Financial Benefits Center Student Loan Assistance / Help Program.

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We offer the best service in the industry! Call American Financial Benefits Center Today! 800-488-1490

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American Financial Benefits Center Student Loan Assistance / Help Program <http://wp.me/p33HTI-3d>

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 March 3, 2014 ·

Don't Wait! Call today for help! 800-488-1490 ext 0

	<p><b>American Financial Benefits Center</b>  <b>( www.afbcenter.com ) Student Loan Assistance Program and...</b>          Reblogged from: afbcenter</p> <p>AFBCENTER.NET</p>
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American Financial Benefits Center ( [www.afbcenter.com](http://www.afbcenter.com) ) Student Loan Assistance Program and Benefits <http://wp.me/p33HTI-2V>

	<p><b>American Financial Benefits Center</b>  <b>( www.afbcenter.com ) Student Loan Assistance Program and...</b>          American Financial Benefits Center          ( <a href="http://www.afbcenter.com">www.afbcenter.com</a> ) Student Loan Assistance...          Reblogged from: afbcenter</p> <p>AFBCENTER.NET</p>
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 February 28, 2014 ·

American Financial Benefits Center Student Loan Program <http://wp.me/p33HTI-2T>


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February 20, 2014 ·


American Financial Benefits Center!!!! <http://wp.me/p33HTI-2S>


**American Financial Benefits Center!!!!**

American Financial Benefits Center! Can Help you with your student loans Today!!!! Call now for a free consultation.

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August 15, 2013 ·


Financial freedom is not out of reach!

Financial freedom is not out of reach!

As the credit card and student loan bills come in every month, you may feel like you are barely able to stay afloat. You can take action and make decisions that will change your financial situation. 1. Every purchase has ... Continue reading →

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June 21, 2013 ·

Errors on your Credit Report – These can be hurting your score!

1. Make sure all paid off loans are showing as paid in full/zero balance. Trying to get a new loan, can be very hard when it looks like you never finished paying for the first one.

2. Verify that your Social Security Number, Addresses and Employment history are correct and current! Stability is a deciding factor. ... [See More](#)

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June 21, 2013 ·

Errors on your Credit Report – These can be hurting your score!

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June 13, 2013 ·

What NOT to do! A few tips to help you find your way to becoming financially free!

1. Paying those monthly credit card statements late. Maybe you just forgot the money's there just not working for you at this point. Those late charges add up.

2. Not Save. A little set aside goes a long way. ... [See More](#)



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What NOT to do!

### What NOT to do!

A few tips to help you find your way to becoming financially free! Paying those monthly credit card statements late. Maybe you just forgot the money's there just not working for you at this point. Those late charges add up. ... Continue reading →

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June 11, 2013 ·

Money Saving Solutions!

### Money Saving Solutions!

Simple tricks that could save you hundreds every month! Set up all of your ongoing monthly expenses on Auto draft. This will eliminate those pesky late charges. Cut down on entertainment expenses. Eat at home, Rent a movie, A quiet night at home will do...

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June 6, 2013 ·

1ST Steps to paying off those debts!

### 1ST Steps to paying off those debts!

It's time to take charge of your finances. Time to make decisions, that will put you on the path to regaining control of your financial situation. Sit down with all of your statements and write it down. The first steps to responsible money management, is...

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June 6, 2013 ·

1ST Steps to paying off those debts!

It's time to take charge of your finances. Time to make decisions, that will put you on the path to regaining control of your financial situation.

1. Sit down with all of your statements and write it down. The first steps to responsible money management, is to know exactly where you stand....

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**American Financial Benefits Center**

June 4, 2013 · 🌐

## Your Financial Plan Develop a Plan

**Your Financial Plan Develop a Plan**

American Financial Benefits Center – Your Financial Plan Develop a Plan A key step in resolving your financial problems is developing a plan. Based on your situation, your plan may include:

- Creating a Budget
- Reducing Expenses
- Increasing Income
- Selling...

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American Financial Benefits Center - Your Financial Plan  
Develop a Plan

A key step in resolving your financial problems is developing a plan....

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**American Financial Benefits Center**

June 3, 2013 · 🌐

## Up your credit score!

**Up your credit score!**

These are just a few ways to adds some points to your credit score. Pay off debt – Pay as much as you can on what you owe – the minimum payment is not going to get you anywhere. Ask for an increase in your credit line – Make sure that you have had the [...]

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June 3, 2013 · 🌐

## Up your credit score!

These are just a few ways to adds some points to your credit score.

1. Pay off debt – Pay as much as you can on what you owe – the minimum payment is not going to get you anywhere. ... [See More](#)

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**American Financial Benefits Center**

May 31, 2013 · 🌐

## 3 things single people should still have!

You figure hey – I'm only responsible for myself! I don't need to plan for anything other than my day to day life. WRONG!

1. You need an Emergency Fund more than anyone else. If you get laid off it could take at least 9 months to find a new job – No emergency fund means trying to scrape by on unemployment if you can even qualify. Let alone trying to stay on top of your credit cards or education loans. ... [See More](#)

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May 31, 2013 · 🌐

## 3 things single people should still have!

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[http://afbcenter.net/2013/05/31/3-things-single-people-should-still-have/?fb\\_source=pubv1](http://afbcenter.net/2013/05/31/3-things-single-people-should-still-have/?fb_source=pubv1)

You figure hey – I'm only responsible for myself! I don't need to plan for anything other than my day to day life. WRONG! You need an Emergency Fund more than anyone else. If you get laid off it could take at least 9 months to find a new job – No...

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May 30, 2013 ·

**SPEND to SAVE! – Creating a spending plan!**

You don't want a budget well here's a new twist to manage your money.

1. What is your income?... [See More](#)

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May 29, 2013 ·

**Setting goals – Financially, Personally, and Career Minded!**

1. Write all your goals down – start with a financial plan.
2. Make sure these goals are truly what YOU want.
3. Your goals must benefit you.... [See More](#)

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May 29, 2013 ·

**Setting goals – Financially, Personally, and Career Minded!**

[http://afbcenter.net/2013/05/29/setting-goals-financially-personally-and-career-minded/?fb\\_source=pu](http://afbcenter.net/2013/05/29/setting-goals-financially-personally-and-career-minded/?fb_source=pu)

Write all your goals down – start with a financial plan Make sure these goals are truly what YOU want. Your goals must benefit you. Your goals need to have room to adjust to become real. Your goals need a deadline. Setting financial goals so that your...

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May 28, 2013 ·

**3 payments you never want to forget!**

**3 payments you never want to forget!**

1. Paying your mortgage late usually just comes with a small late fee but it can lead to foreclosure and a ding to your credit score! Be proactive contact your financial institution the moment you know you are going to be late and attempt to work out a...

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**3 payments you never want to forget!**

1. Paying your mortgage late usually just comes with a small late fee but it can lead to foreclosure and a ding to your credit score! Be proactive contact

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2. Credit cards will always charge a late fee anywhere between \$20.00 - \$35.00 plus interest. It will reflect on your credit when you are continuously late in making thos... [See More](#)

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May 24, 2013 ·

3 powerful financial principles.

3 powerful financial principles.

1. Learn to live on less than you earn. Advertisers spend billions trying to convince you to be unhappy with what you have. They tell you happiness is in more things, nicer clothes, faster cars, newer furniture, or great vacations. So how much is...

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**AFB** American Financial Benefits Center  
May 24, 2013 ·

3 powerful financial principles.

1. Learn to live on less than you earn. Advertisers spend billions trying to convince you to be unhappy with what you have. They tell you happiness is in more things, nicer clothes, faster cars, newer furniture, or great vacations. So how much is enough? Often people use shopping as a therapy to relieve stress, boredom, loneliness of depression. Shopping makes them feel better for a time but the feeling rarely lasts. It causes new problems if... [See More](#)

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May 23, 2013 ·

What's in a number anyway?

What's in a number anyway?

Putting all your effort and focus on just your credit score is fruitless it will yield little too no results. So what should you put your energy into? Applying yourself to take back control of your credit. · Inquires – Every inquiry is going to lower...

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May 23, 2013 ·

What's in a number anyway?

Putting all your effort and focus on just your credit score is fruitless it will yield little too no results. So what should you put your energy into? Applying yourself to take back control of your credit.

• Inquires – Every inquiry is going to lower your credit score by at least a few points – more often than not by 5-10 points. So don't go out and apply for every credit card a teller offers to you. More credit doesn't mean good credit. ... [See More](#)

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May 21, 2013 ·

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## Basic Rules to Maintaining Good Credit!

There really isn't a lot of mystery behind having good credit. It just takes a little common sense and restraint on your spending habits.

1. Improve your credit score by keeping your debt to 35% or below what your available credit is. This is per card not total. Paying your bills on time is a big plus. ... [See More](#)

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May 21, 2013 ·

## Basic Rules to Maintaining Good Credit!

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There really isn't a lot of mystery behind having good credit. It just takes a little common sense and restraint on your spending habits. 1. Improve your credit score by keeping your debt to 35% or below what your available credit is. This is per card...

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May 21, 2013 ·

## Moore, Oklahoma

## Moore, Oklahoma

We would just like to take a moment and let the people of Oklahoma know that are thoughts and prayers go out to you. In the wake of this devastation, I cannot comprehend being separated from my loved ones. All we can hope for is that the people of Moore know that the rest of this country stands beside them and will help comfort them with their loss and help re-build from this disaster. God bless you and your families.

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May 21, 2013 ·

We would just like to take a moment and let the people of Oklahoma know that are thoughts and prayers go out to you. In the wake of this devastation, I cannot comprehend being separated from my loved ones. All we can hope for is that the people of Moore know that the rest of this country stands beside them and will help comfort them with their loss and help re-build from this disaster. God bless you and your families.

- American Financial Benefit Center

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**American Financial Benefits Center**

May 17, 2013 ·

## 3 Ways to hurt your credit score!

## 3 Ways to hurt your credit score!

You have to be proactive and take responsibility of your credit score. 1. Review your credit reports for mistakes, maybe the current address is correct but you never lived at the previous address. Correct the mistake it will not go away on its own, you...

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May 17, 2013 ·

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## 3 Ways to hurt your credit score!

You have to be proactive and take responsibility of your credit score.

1. Review your credit reports for mistakes, maybe the current address is correct but you never lived at the previous address. Correct the mistake it will not go away on its own, you have to contact the credit bureau mis-reporting and have it corrected! ... [See More](#)

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American Financial Benefits Center

May 16, 2013 ·

Time to focus and know exactly what your finances look like!

### Time to focus and know exactly what your finances look like!

1. How much of your income is used to pay off debt? The general rule is your debt (Credit Cards, Loans etc.) should not be more than 30% of your total monthly income. So if you are exceeding that percentage, you should really consider not applying for...

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May 16, 2013 ·

Time to focus and know exactly what your finances look like!

1. How much of your income is used to pay off debt?  
The general rule is your debt (Credit Cards, Loans etc.) should not be more than 30% of your total monthly income. So if you are exceeding that percentage, you should really consider not applying for more credit whether it be a newer car or that department store credit card. ... [See More](#)

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American Financial Benefits Center

May 15, 2013 ·

Start with the Basics!

### Start with the Basics!

Learn the basic rules of managing your personal finances. It sounds simple but to really get the most benefit you have to apply it to your daily life. 1. Learn to live within your means. Can you really afford that purchase? It's the question you need...

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May 15, 2013 ·

Start with the Basics!

Learn the basic rules of managing your personal finances. It sounds simple but to really get the most benefit you have to apply it to your daily life.

1. Learn to live within your means. Can you really afford that purchase? It's the question you need to ask yourself all day every day! ... [See More](#)

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May 14, 2013 ·

Finding Extra Income!

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## Finding Extra Income!

Your budget isn't working for you. You have for some reason gotten yourself in debt and you feel like your drowning. Time to re-think your game-plan and come up with a solution! 1. Ask for a raise? (Be prepared on why you feel you deserve one) 2. ...

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May 14, 2013 ·

## Finding Extra Income!

Your budget isn't working for you. You have for some reason gotten yourself in debt and you feel like your drowning. Time to re-think your game-plan and come up with a solution!

1. Ask for a raise? (Be prepared on why you feel you deserve one) ...

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May 13, 2013 ·

## First things First – Re-building that credit score!

## First things First – Re-building that credit score!

Rebuilding your credit score is going to take work on your part, it might not have taken long to damage, but this will require action on your part. 1. Order all of your credit reports (Equifax, Experian, and Transunion) 2. Review your reports line...

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May 13, 2013 ·

## First things First – Re-building that credit score!

Rebuilding your credit score is going to take work on your part, it might not have taken long to damage, but this will require action on your part.

1. Order all of your credit reports (Equifax, Experian, and Transunion) ...

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May 10, 2013 ·

## Smart Money! Find money you've been missing!

## Smart Money! Find money you've been missing!

Your paycheck just isn't going as far as it used to – Whether it be changes in your living situation, family or work, You have got to make that money last. 1. Create a budget! Get down to the nitty gritty on what you owe, what you need and what goals...

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May 10, 2013 ·

## Smart Money! Find money you've been missing!

Your paycheck just isn't going as far as it used to – Whether it be changes in your living situation, family or work, You have got to make that money last.

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1. Create a budget! Get down to the nitty gritty on what you owe, what you need and what goals you want to see become real! ... [See More](#)

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3 payments you never want to forget!

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1. Paying your mortgage late usually just comes with a small late fee but it can lead to foreclosure and a ding to your credit score! Be proactive contact your financial institution the moment you know you are going to be late and attempt to work out a...

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1. Paying your mortgage late usually just comes with a small late fee but it can lead to foreclosure and a ding to your credit score! Be proactive contact your financial institution the moment you know you are going to be late and attempt to work out a payment schedule.

2. Credit cards will always charge a late fee anywhere between \$20.00 - \$35.00 plus interest. It will reflect on your credit when you are continuously late in making thos... [See More](#)

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May 8, 2013 · 🌐

Financial freedom is not out of reach!

Financial freedom is not out of reach!

Financial freedom is not out of reach! As the credit card and student loan bills come in every month, you may feel like you are barely able to stay afloat. You can take action and make decisions that will change your financial situation. 1. Every...

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Errors on your Credit Report – These can be hurting your score!

Errors on your Credit Report – These can be hurting your score!

Errors on your Credit Report – These can be hurting your score! 1. Make sure all paid off loans are showing as paid in full/zero balance. Trying to get a new loan, can be very hard when it looks like you never finished paying for the first one. 2. ...

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Errors on your Credit Report – These can be hurting your score!

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1. Make sure all paid off loans are showing as paid in full/zero balance. Trying to get a new loan, can be very hard when it looks like you never finished paying for the first one.
2. Verify that your Social Security Number, Addresses and Employment history are correct and current! Stability is a deciding factor. ... [See More](#)

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What NOT to do! A few tips to help you find your way to becoming financially free!

What NOT to do! A few tips to help you find your way to becoming financially free!

What NOT to do! A few tips to help you find your way to becoming financially free! 1. Paying those monthly credit card statements late. Maybe you just forgot the money's there just not working for you at this point. Those late charges add up. 2. Not...

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May 3, 2013 · 🌐

What NOT to do! A few tips to help you find your way to becoming financially free!

1. Paying those monthly credit card statements late. Maybe you just forgot the money's there just not working for you at this point. Those late charges add up.

2. Not Save. A little set aside goes a long way. ... [See More](#)

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Money Saving Solutions! Simple tricks that could save you

Money Saving Solutions! Simple tricks that could save you

Money Saving Solutions! Simple tricks that could save you hundreds every month! 1. Set up all of your ongoing monthly expenses on Auto draft. This will eliminate those pesky late charges. 2. Cut down on entertainment expenses. Eat at home, Rent a...

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Money Saving Solutions!

Simple tricks that could save you hundreds every month!

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**American Financial Benefits Center**

May 1, 2013 · 🌐

1st Steps to paying off those debts!

**1st Steps to paying off those debts!**

1st Steps to paying off those debts! It's time to take charge of your finances. Time to make decisions, that will put you on the path to regaining control of your financial situation. 1. Sit down with all of your statements and write it down. The...

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1ST Steps to paying off those debts!

It's time to take charge of your finances. Time to make decisions, that will put you on the path to regaining control of your financial situation.

1. Sit down with all of your statements and write it down. The first steps to responsible money management, is to know exactly where you stand....

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April 30, 2013 · 🌐

Boston Marathon Victims Show Strength

**Boston Marathon Victims Show Strength**

Tragedy struck our nation again and through it all the victims and their families show an insurmountable amount of strength! The bravery these people are showing just weeks after this tragedy occurred just shows how strong our country is and the...

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**American Financial Benefits Center** shared their post.

April 30, 2013 · 🌐

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Boston Marathon Victims Show Strength.

Tragedy struck our nation again and through it all the victims and their families show an insurmountable amount of streng...

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April 30, 2013 · 🌐

Boston Marathon Victims Show Strength.

Tragedy struck our nation again and through it all the victims and their families show an insurmountable amount of strength!

The bravery these people are showing just weeks after this tragedy occurred just shows how strong our country is and the resilience the people of this nation can have in spite of crimes these few attempt to inflict upon us!...

[See More](#)

Like
 Comment
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1 share



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## American Financial Benefits Center - Home

Write a comment...

Press Enter to post.

**American Financial Benefits Center**

April 29, 2013 · 🌐

Prepare for next tax season NOW!

Prepare for next tax season NOW!

Normal 0 false false false EN-US X-NONE X-NONE /\* Style Definitions \*/  
table.MsoNormalTable {mso-style-name:"Table Normal"; mso-tstyle-rowband-size:0;  
mso-tstyle-colband-size:0; mso-style-noshow:yes; mso-style-priority:99; mso-style-  
parent:"";...

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**American Financial Benefits Center**

April 29, 2013 · 🌐

Prepare for next tax season NOW!

You have been blindsided, you owe money to the IRS. Take preventative  
steps to make sure this doesn't happen again.

1. Time for spring cleaning – Donate – you haven't worn it in a year – donate  
to your local salvation army – you will feel great and refreshed and that  
receipt will come in handy for deduction purposes next season! ... [See More](#)



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March 18, 2013 · 🌐

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( [www.afbcenter.com](http://www.afbcenter.com) , [www.afbenefitscenter.com](http://www.afbenefitscenter.com) ,  
[www.afbcenter.net](http://www.afbcenter.net)

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[www.afbenefitscenter.com](http://www.afbenefitscenter.com) , [www.afbcenter.net](http://www.afbcenter.net) ) Bully your body into believing it  
must carry the burden of its worries. (American Financial Benefits Center ) As you  
strive toward financial...

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**American Financial Benefits Center**

February 13, 2013 · 🌐

At American Financial Benefits Center we believe everyone is capable of  
living a life free of financial burdens given the proper guidance. Our Mission  
is to teach people how to properly manage their funds with our detailed  
training courses, put together for the specific purpose of helping people  
understand the essentials of savings and building real wealth and freedom.

American Financial Benefits Center is the best you can find. At afbcenter we  
are here to serve you.

[www.afbc...](http://www.afbc...) [See More](#)

American Financial Benefits Center | AFBC | AFB

American Financial Benefits Center is a debt resolution firm helping Americans get  
out of debt. Call 1-800-488-1490 today for a confidential free quote

AFBCENTER.COM



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January 22, 2013 · 

Ortiz Attachment M - 87



## American Financial Benefits Center - Home




American Financial Benefits Center  
( [www.afbcenter.com](http://www.afbcenter.com) ,  
American Financial Benefits Center is committed to our  
clients needs. We are highly trained and ready to


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1

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**American Financial Benefits Center** shared a link.  
January 15, 2013 ·




American Financial Benefits Center  
( [afbcenter.com](http://afbcenter.com) ,  
[www.afbceter.com](http://www.afbceter.com) )  
American Financial Benefits Center is committed to its  
customer's financial well-being. We operate within...  
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**American Financial Benefits Center**  
January 11, 2013 ·

American Financial Benefits Center & You




American Financial Benefits Center  
& You  
American Financial Benefits Center  
( [www.afbcenter.com](http://www.afbcenter.com) , [afbcenter.com](http://afbcenter.com) ) In these  
economically challenging times consumer financial...  
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**American Financial Benefits Center** shared a link.  
January 11, 2013 ·



American Financial Benefits Center -  
Our Mission  
We believe everyone is capable of living a successful  
life free of financial burdens given the proper guidance.  
Our Mission is to teach people how to properly...  
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**American Financial Benefits Center**  
January 11, 2013 ·

American Financial Benefits Center ( [www.afbcenter.com](http://www.afbcenter.com) , [afbcenter.com](http://afbcenter.com) )  
American Financial...  
[See Translation](#)

	<p>(no title)</p> <p>American Financial Benefits Center ( <a href="http://www.afbcenter.com">www.afbcenter.com</a> , <a href="http://afbcenter.com">afbcenter.com</a> ) American Financial Benefits Center is one of the most valued</p>
--	--

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## American Financial Benefits Center - Home



companies in the industry of consumer savings,  
financial services and education. We provide a wide  
AFBCENTER.NET

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**American Financial Benefits Center**

December 28, 2012 · 🌐

American Financial Benefits Center in Rohnert Park extends our sincere thanks to our loyal clients for their business this year! If you know someone who wants to prepare for the new year by getting their finances in order, we'd love to help. Happy New Year!



Like Comment Share

1



Write a comment...

Press Enter to post.



**American Financial Benefits Center**

December 21, 2012 · 🌐

Proud to be a Better Business Bureau member in good standing!



<http://www.bbb.org/greater-san-francisco/business-reviews/financial-services/www.bbb.org/greater-san>  
We offer free reviews on businesses that include...  
BBB.ORG

Like Comment Share



**American Financial Benefits Center**

December 20, 2012 · 🌐

American Financial Benefits Center, Do you find it hard to manage your money and often wonder where it went? Are you confused, frustrated, or have multiple questions about your finances? Are you unsure of what to do, and what your options are? If the answer is "YES", it doesn't have to be - we can help you through a detailed 1-on-1 financial strengths analysis so you can find the answers you are looking for.

#### Financial Strength Building

American Financial Benefits Center is a FTC compliant debt resolution firm helping Americans get out of debt. Call 800-260-3875 for a free quote

AFBCENTER.COM

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## American Financial Benefits Center - Home

Like Comment Share



American Financial Benefits Center added a post from

December 18, 2012 to their Timeline.

December 18, 2012 · 🌐 · 🌐

We have been getting a lot of positive emails in regards to the previous post we put up a few days ago in regards to the Connecticut school shooting. Thank you all for your input and support, and we agree there needs to be some sort of reform in the way we protect the people of this great nation.

American Financial Benefits Center supports a safer, more stress free America, and our prayers go out to everyone who has been affected by this tragedy. God bless all the people of Newtown, CT. Our hearts go out to you all.

Like Comment Share



1



Write a comment...



Press Enter to post.



American Financial Benefits Center added a post from

December 15, 2012 to their Timeline.

December 15, 2012 · 🌐 · 🌐

American Financial Benefits Center wants to send its deepest sympathy's out to the family and friends of the victims of the Connecticut school shooting. Our prayers and warmest thoughts go out to those who are suffering from this horrific event. Being a father of a small boy, I could never imagine having to experience what the parents of these children are feeling right now. We at American Financial Benefits Center pray for them all.

How could an individual do this? I think... [See More](#)

Like Comment Share



American Financial Benefits Center updated their cover

photo.

December 8, 2012 · 🌐



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American Financial Benefits Center

December 5, 2012 · 🌐 · 🌐

We believe everyone is capable of living a successful life free of financial burdens given the proper guidance. Our Mission is to teach people how to properly manage their funds with our detailed training courses, put together for the specific purpose of helping people understand the essentials of savings and building real wealth. Call for a consultation and get your finances under control!



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About

American Financial Benefits Center is a FTC compliant debt resolution firm helping Americans get out of debt. Call 800-260-3875 for a free quote

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## **Ortiz Attachment N**



DOMAINTOOLS

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RESOURCES ▾

SUPPORT

Whois Lookup



ACCOUNT ▾

[Home](#) > [Whois History](#) > [Ameritechfinancial.com](#)

## Whois History for Ameritechfinancial.com

[How does this work?](#)

### Lookup Domain Ownership History

ameritechfinancial.com

LOOKUP

#### ONE-CLICK MONITORING

Create a [Domain Monitor](#) to monitor future changes to "ameritechfinancial.com".[Monitor Ameritechfinancial.com](#)

Enter a term to filter on



### Unique Records

[collapse all](#)

private

22 historical records found

2017	1 total
<a href="#">2017-02-10</a>	<a href="#">more</a>   <a href="#">changes</a>   <a href="#">screenshot</a>
2016	6 total
<a href="#">2016-10-17</a>	<a href="#">more</a>   <a href="#">changes</a>   <a href="#">screenshot</a>
<a href="#">2016-10-13</a>	<a href="#">more</a>   <a href="#">changes</a>   <a href="#">screenshot</a>
<a href="#">2016-09-13</a>	<a href="#">more</a>   <a href="#">changes</a>   <a href="#">screenshot</a>
<a href="#">2016-08-11</a>	<a href="#">more</a>   <a href="#">changes</a>   <a href="#">screenshot</a>
<a href="#">2016-03-30</a>	<a href="#">more</a>   <a href="#">changes</a>   <a href="#">screenshot</a>
<a href="#">2016-02-07</a>	<a href="#">more</a>   <a href="#">changes</a>   <a href="#">screenshot</a>
2015	2 total
<a href="#">2015-10-23</a>	<a href="#">more</a>   <a href="#">changes</a>   <a href="#">screenshot</a>
> <a href="#">2015-10-15</a>	<a href="#">more</a>   <a href="#">changes</a>   <a href="#">screenshot</a>
2009	9 total
<a href="#">2009-09-15</a>	<a href="#">more</a>   <a href="#">changes</a>   <a href="#">screenshot</a>
<a href="#">2009-08-09</a>	<a href="#">more</a>   <a href="#">changes</a>   <a href="#">screenshot</a>
2008	3 total
<a href="#">show additional records up to 2009-08-09</a>	
2007	1 total
<a href="#">2007-09-02</a>	<a href="#">more</a>   <a href="#">changes</a>   <a href="#">screenshot</a>

### Whois Record for 2015-10-15

[« Previous \(2009-09-15\)](#)[Next \(2015-10-23\) »](#)

Domain:

ameritechfinancial.com

Record Date: 2015-10-15

Registrar: GODADDY.COM, LLC

Server: whois.godaddy.com

Created: 2015-10-15

Updated: 2015-10-15

Expires: 2016-10-15

Reverse Whois:

[abuse@godaddy.com](#) [bfrere@hotmail.com](#)

Domain Name: ameritechfinancial.com  
 Registry Domain ID: 1969011610\_DOMAIN\_COM-VRSN  
 Registrar WHOIS Server: whois.godaddy.com  
 Registrar URL: http://www.godaddy.com  
 Update Date: 2015-10-15T20:52:26Z  
 Creation Date: 2015-10-15T20:52:26Z  
 Registrar Registration Expiration Date: 2016-10-15T20:52:26Z  
 Registrar: GoDaddy.com, LLC  
 Registrar IANA ID: 146  
 Registrar Abuse Contact Email: abuse@godaddy.com  
 Registrar Abuse Contact Phone: +1.4806242505  
 Domain Status: clientTransferProhibited http://www.icann.org/epp#clientTransferProhibited  
 Domain Status: clientUpdateProhibited http://www.icann.org/epp#clientUpdateProhibited  
 Domain Status: clientRenewProhibited http://www.icann.org/epp#clientRenewProhibited  
 Domain Status: clientDeleteProhibited http://www.icann.org/epp#clientDeleteProhibited  
 Registry Registrant ID:  
 Registrant Name: Brandon Frere  
 Registrant Organization: American financial benefits center  
 Registrant Street: 925 Lakeville St.  
 Registrant Street: 175  
 Registrant City: Petaluma  
 Registrant State/Province: California  
 Registrant Postal Code: 94952  
 Registrant Country: United States  
 Registrant Phone: +1.7077580662  
 Registrant Phone Ext:  
 Registrant Fax:  
 Registrant Fax Ext:  
 Registrant Email: bfrere@hotmail.com  
 Registry Admin ID:  
 Admin Name: Brandon Frere  
 Admin Organization: American financial benefits center  
 Admin Street: 925 Lakeville St.  
 Admin Street: 175  
 Admin City: Petaluma  
 Admin State/Province: California  
 Admin Postal Code: 94952  
 Admin Country: United States  
 Admin Phone: +1.7077580662  
 Admin Phone Ext:  
 Admin Fax:  
 Admin Fax Ext:  
 Admin Email: bfrere@hotmail.com  
 Registry Tech ID:  
 Tech Name: Brandon Frere  
 Tech Organization: American financial benefits center  
 Tech Street: 925 Lakeville St.  
 Tech Street: 175  
 Tech City: Petaluma  
 Tech State/Province: California  
 Tech Postal Code: 94952  
 Tech Country: United States  
 Tech Phone: +1.7077580662  
 Tech Phone Ext:  
 Tech Fax:  
 Tech Fax Ext:



```
tech rdx txt:
Tech Email: bfrere@hotmail.com
Name Server: NS11.DOMAINCONTROL.COM
Name Server: NS12.DOMAINCONTROL.COM
DNSSEC: unsigned
URL of the ICANN WHOIS Data Problem Reporting System: http://wdprs.internic.net/
```



**Ortiz Attachment O** is in physical form only, and maintained in the case file at the Clerk's office.

If you are a participant on this case, this Attachment will be served in physical form.

For information on retrieving this filing directly from the court, please see the court's main web site at <http://www.cand.uscourts.gov> under Frequently Asked Questions (FAQ).

This Attachment was not efiled for the following reason:

Non Graphical/Textual Computer File (audio, video, etc.) on CD or other media.

**Ortiz Attachment P** is in physical form only, and maintained in the case file at the Clerk's office.

If you are a participant on this case, this Attachment will be served in physical form.

For information on retrieving this filing directly from the court, please see the court's main web site at <http://www.cand.uscourts.gov> under Frequently Asked Questions (FAQ).

This Attachment was not efiled for the following reason:

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## **Ortiz Attachment Q**


[Services](#)
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# Effortless Student Loan Assistance

Speak with a [certified](#) loan specialist (available 24/7).

 **(800) 792-8621**

Why we are [the industry leader](#).

Disclaimer: Ameritech Financial specializes in federal student loan document preparation and processing services to assist borrowers identify and gain approval for one or more government debt relief programs. We are not a government agency, the Department of Education, or your loan servicer. Ameritech Financial is a private company, not affiliated with the government or your loan servicer.

You may review various options and apply for the same government debt relief programs through the Department of Education without paying a fee. However, we pride ourselves in providing value in saving time for consumers to maneuver everything just as a tax preparation specialist charges fees for its services, even though consumers can complete their documents on their own.

That is why we charge a fee if you work with us. We do not make any loan payments on your behalf and the loans remain in your name. We do not operate/function as a loan servicer in any way. We do not receive payment until after you are accepted into one of the Department of Education's programs and make your first payment on your loan. [Read more.](#)



## Financial Analysis

Our agents will perform a total loan evaluation and provide a comprehensive one-on-one budgetary



## Document Preparation

We'll do the work for you so you can focus on what's important. No more drowning in a sea of



## Yearly Recertification

We are with you until the end. Including the yearly recertification until the term of your loan. We will

<https://ameritechfinancial.com/>

5/24/2017 2:00 PM  
Ortiz Attachment Q - 1

consultation.

[Learn More](#)

confusing paperwork and processing!

[Learn More](#)

keep you on track for loan forgiveness.

[Learn More](#)

Featured in:

Marketplace



The Mercury News

The Miami Herald



Ameritech Financial has helped **thousands of student loan borrowers** find their way to **financial freedom** and once again feel empowered by their education. **ONE call today** can change your life!

## Why Ameritech Financial?



IT'S EASY



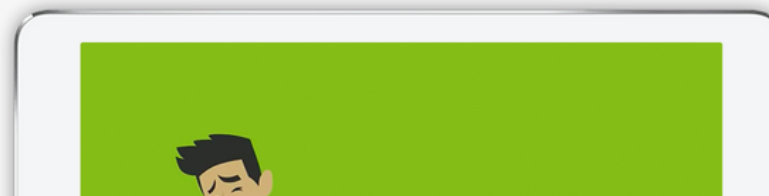
IT'S SAFE



EXPERIENCED



IN THE U.S.





## Ameritech Financial - Student Loan Forgiveness Solutions

Page 3 of 6

### We have great customer service

Our representatives and agents have experience by having helped thousands of clients find relief from un-affordable Student Loan payments they just can't afford.

[Learn More](#)

PREV

NEXT



"Ameritech has helped to make repaying my loans so much easier and worry free! Their customer service is a big reason in helping me through the process of consolidating my loans. "

## Our clients speak for us

...on Google



A Google User

...on Yelp



Ronald C.

...on our website



N. Ferris

<https://ameritechfinancial.com/>

5/24/2017 2:00 PM  
Ortiz Attachment Q - 3

## Ameritech Financial - Student Loan Forgiveness Solutions

Page 4 of 6



Thank you, thank you, thank you! With one phone call I was able to lower my monthly loan payments! The guy I talked to was really nice and helpful. He asked me all these questions about my loans. I didn't want to defer, but I wasn't earning that much and the payments were killing me. He gave me options for programs to consolidate and lower monthly payments. The people at Ameritech really want to help and their service is amazing!



A Google User



One of the best features of Ameritech Financial is the company's success rate at helping me with my terms of student loan deferment plans. A good number of new college graduates that I spoke with also used Ameritech Financial and we are all pissed off to find out that our starting salaries are not sufficient enough to meet my daily expenses and make the monthly student loan payments once the deferment period is up. Jessica my account specialist helped to get payments reduced and others deferred for a period.



I worked with Janet Fletcher out of their northwest California office and from the moment I was in the know about the whole process works. Was paying \$99 a...



Lisa S.



I thought this would be a nightmare once I committed to consolidating my student loans. It's not. The Ameritech customer service people are awesome & the...



Grayhawk Golf Club

My Account Representative at Ameritech Financial has done a great job and is helping me save thousands in student loans. It's tough when you don't have a lot of money so any savings is a blessing.



R. Rogers


Cenpatico Behavioral Health

Wow, AmeriTech really came to my rescue in providing me an opportunity to establish an affordable repayment plan for my federal student loans. My Account Specialist provided friendly and excellent customer care. I consider her to be my personal guardian angel, in paving my individual path to financial freedom.

MORE REVIEWS

## Need assistance?

We'll get back to you within 24 hours.

<input type="text" value="First Name"/>	<input type="text" value="Last Name"/>
<input type="text" value="Email"/>	<input type="text" value="Phone"/>
<input type="text" value="Estimated Federal Loan Balance"/>	<input type="text" value="Account # (if available)"/>
<input type="text" value="Message"/>	
<input type="checkbox"/> I'm not a robot 	
<input type="button" value="SUBMIT"/>	

Or, give us a call. We're available 24/7.

PHONE: **(800) 792-8621**FAX: **(866) 818-9026**WE DON'T SHARE YOUR PERSONAL INFO WITH ANYONE | [PRIVACY POLICY](#)

## Our Goal

At Ameritech Financial, we work to align each client with the different U.S. department of education programs available to them based on their income, occupational, and loan status situation.

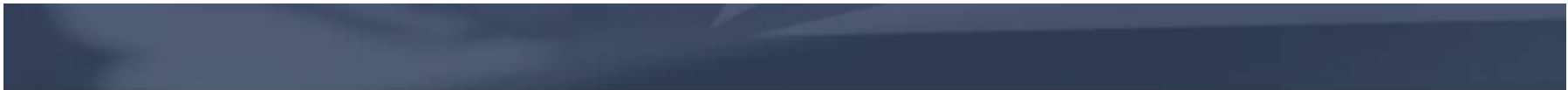
Ameritech Financial's analysis, document preparation, and other products and services are optional and mutually exclusive from each other. While all federal programs recommended by Ameritech Financial are freely available for enrollment through the U.S. Department of Education, our analysis is customized to each client's needs to determine which programs are right for their unique and particular situation.



The Association for Student Loan Relief ("AFSLR") is the leading association of professionals associated with the sole purpose of assisting Americans burdened with student loan debt. [More Info](#)



The IAPDA is North America's leading debt settlement, credit counseling and student loan consolidation training and certification programs. [More Info](#)



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## **Ortiz Attachment R**



# Ameritech Financial: Preparing for Total Student Loan Forgiveness in 2017

Beginning this year, many student loan borrowers will be eligible for special loan forgiveness programs through the Department of Education



NEWS PROVIDED BY

**Ameritech Financial →**

Feb 24, 2017, 11:00 ET

EL DORADO HILLS, Calif., Feb. 24, 2017 /PRNewswire/ -- Now that 2017 is fully underway and spring is upon us, Northern California based Student Loan Document Preparation Company Ameritech Financial is preparing for the first year of loan forgiveness. That's right! As of October, we will see, for the very first time, loans being forgiven through the Public Service Loan Forgiveness program.

Ameritech Financial, who specializes in federal student loan document preparation and processing services has already begun informing potentially qualified clients of the amazing news. "Many of our clients are potentially up for loan forgiveness this year," Ameritech Financial Executive Vice President Tom Knickerbocker said. "We can't wait to make the call to each one of them to deliver the great news."

While the data looks promising, the Ameritech team isn't jumping the gun just yet.



Ameritech Financial: Preparing for Total Student Loan Forgiveness in 2017 <http://www.prnewswire.com/news-releases/ameritech-financial-preparing...>

"We want to be prepared for everything," says Knickerbocker. "We're not a loan servicer, and can't make any guarantees. It all depends on the employment history of the borrower. So until their loan servicer gives the green light, it'll be business as usual."

### **What is Public Service Loan Forgiveness, and do you qualify?**

To be one of the people who will qualify this year for loan forgiveness, certain criteria must have been met over the past decade. The Public Service Loan Forgiveness (PSLF) Program forgives the remaining balance on your Direct Loans after you have made 120 qualifying monthly payments under a qualifying repayment plan while working full-time (at least 30 hours per week) for a qualifying employer.

What is a qualifying employer? Government organizations at any level (federal, state, local, or tribal), not-for-profit organizations that are tax-exempt under Section 501(c)(3) of the Internal Revenue Code, and other types of not-for-profit organizations that provide certain types of qualifying public services.

PSLF only works with loans under the William D. Ford Federal Direct Loan Program. If you have other federal loans such as Federal Family Education Loans or Federal Perkins Loans you can consolidate them into Direct Loans, but the clock resets on your 10 year countdown to forgiveness. In addition to having Direct Loans, a borrower is required to also be enrolled into a qualifying repayment plan. A qualifying repayment plan includes any of the income-driven repayment plans and the 10-year Standard Repayment Plan. Often times people sign up for income-driven repayment plans and think they are set for loan forgiveness, totally unaware of the PSLF program.

You can achieve loan forgiveness through an income-driven repayment plan, such as the Income-Based Repayment plan (IBR) or the Income-Contingent Repayment plan (ICR). However, it can take from 20 to 25 years for borrowers working in the private sector to receive loan forgiveness. Borrowers who qualify for PSLF, who are also enrolled into a 20 or 25 year repayment plan, will potentially be eligible for loan forgiveness 10 years into their 20/25 year repayment. Unfortunately, this isn't a set-it

Ameritech Financial: Preparing for Total Student Loan Forgiveness in 2017 <http://www.prnewswire.com/news-releases/ameritech-financial-preparing...>

and forget-it scenario, as you will be required to recertify your repayment plan every year as well as make your payments on time.

The PSLF program began on October 1<sup>st</sup>, 2007, so starting in October Ameritech Financial will be breaking the good news to their qualifying clients. "Our goal is always 100% client satisfaction. The Ameritech Financial customer service team works especially hard to ensure their paperwork is submitted on time and they are taking advantage of repayment programs available to them. "It will be such a joy for everyone involved," said Knickerbocker. "Our employees work so hard for our clients and it will be nice for everyone to get the chance to share the moment when our client's loans are finally forgiven. It's a priceless experience helping people in this capacity."

If you want to find out if you potentially qualify for loan forgiveness, call Ameritech Financial today. They have certified agents who can perform a student loan financial analysis for free. Even if you aren't one of the lucky borrowers achieving loan forgiveness this year, you can see if you qualify for one of the many repayment programs offered through the Department of Education.



### **About Ameritech Financial**



Ameritech Financial is located in El Dorado Hills, California, right next to the California state capital of Sacramento. Ameritech Financial has already helped thousands of people with financial analysis and student loan document preparation services for federal loan forgiveness programs offered through the Department of Education.

Each representative on the phone is certified through the International Association of Professional Debt Arbitrators (IAPDA) and has received the Certified Student Loan Professional certification through Association for Student Loan Relief (AFSLR).

Ameritech Financial prides themselves on their exceptional 24/7 Customer Service.

### **Contact**

Ameritech Financial: Preparing for Total Student Loan Forgiveness in 2017 <http://www.prnewswire.com/news-releases/ameritech-financial-preparing...>

To learn more about Ameritech Financial, please contact:

Ameritech Financial ( [www.ameritechfinancial.com](http://www.ameritechfinancial.com) )

1101 Investment Blvd Ste. 290

El Dorado Hills, CA 95762

1-800-792-8621

[customer.service@ameritechfinancial.com](mailto:customer.service@ameritechfinancial.com)

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<http://www.ameritechfinancial.com>

## **Ortiz Attachment S**

**ATTENTION: STUDENT LOAN PAYMENT REDUCTION AND FORGIVENESS**

[Reference No: [REDACTED]]

IMPORTANT OFFER

Reference No: [REDACTED]

50\*2\*13471\*\*\*\*\*ALL FOR AADC 488

Student Loan Department  
1-866-298-2882

Dear [REDACTED],

We are pleased to inform you that you may now participate in our Student Loan Document Preparation and Processing Services Program. This program can potentially save you thousands on your student loans and prepare you for possible Total Loan Forgiveness through applying for available government relief options.

With the implementation of the Health Care and Education Affordability Reconciliation Act of 2010 the U.S. Department of Education has adjusted their re-payment policies.

BORROWER	[REDACTED]
BALANCE	[REDACTED]
OFFER TYPE	Loan Assistance
LOAN TYPE	Federal Student Loan
REFERENCE NO.	[REDACTED]
OFFER STATUS	Open

You may now be eligible for:

- \$0 / Month Student Loan Payment
- Total Loan Forgiveness Programs
- Loan Consolidation and Program Payment Reduction
- No Minimum Income Requirement
- No Credit Check
- Special Forgiveness Programs for Public Sector Employees

To confirm your eligibility today, contact us at: 1-866-298-2882, Monday – Friday 10am - 9pm EST and provide your personal reference number: [REDACTED]

Failure to respond to this letter may void company offer for services.

Sincerely,

Student Loan Department  
1-866-298-2882

Reference No: [REDACTED]

Disclosure: The Company does not assume or pay consumer debts. This is not a loan or a lending offer. Company provides document preparation and processing services for a fee. Company products and services are optional and mutually exclusive from each other. See terms of contract for complete details. We have many success stories but cannot guarantee warranty or predict the outcome in any particular situation. There are many free government programs available and you may apply on your own directly with the DOE for its services without fee. This is not a government program. For more information please direct all questions and inquiries to 1-866-298-2882.



**Ortiz Attachment T** is in physical form only, and maintained in the case file at the Clerk's office.

If you are a participant on this case, this Attachment will be served in physical form.

For information on retrieving this filing directly from the court, please see the court's main web site at <http://www.cand.uscourts.gov> under Frequently Asked Questions (FAQ).

This Attachment was not efiled for the following reason:

Non Graphical/Textual Computer File (audio, video, etc.) on CD or other media.



## **Ortiz Attachment U**

1 OFFICIAL TRANSCRIPT PROCEEDING

2  
3 FEDERAL TRADE COMMISSION

4  
5 MATTER NO. 1723027

6 TITLE AMERICAN FINANCIAL BENEFITS CENTER

7 DATE RECORDED: DATE UNKNOWN

8 TRANSCRIBED: SEPTEMBER 27, 2017

9 PAGES 1 THROUGH 5

10  
11  
12 MESSAGE LEFT BY ASA AT AMERITECH FINANCIAL  
AUDIO-4148

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23  
24 For The Record, Inc.

25 (301) 870-8025 - [www.ftrinc.net](http://www.ftrinc.net) - (800) 921-5555

FEDERAL TRADE COMMISSION

I N D E X

RECORDING:

PAGE:

Message left by Asa at Ameritech Financial

4

## 1 FEDERAL TRADE COMMISSION

2  
3 In the Matter of: )  
4 American Financial Benefits ) Matter No. 1723027  
5 Center )  
6 -----)

7 Date unknown  
8  
9  
10

11 The following transcript was produced from a  
12 digital file provided to For The Record, Inc. on  
13 September 26, 2017.  
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## P R O C E E D I N G S

- - - - -

MESSAGE LEFT BY ASA FROM AMERITECH FINANCIAL

ASA: Hello, Ariana, this is Asa from Ameritech Financial. It looks like you called and spoke with us and that you're no longer interested because your friend previously felt scammed.

I just wanted to call back and assure you that, you know, we are a company regarded in many aspects and you can check on Google to verify us. We get a lot of great referrals and many compliments. We are, you know, 100 percent compliant with the Department of Education and we can very easily help you out. We can significantly reduce your -- you know, or give you loan forgiveness and, you know, get you back on track.

So, you know, you can call me back at 916-582-6299, and my name is Asa. It's spelled A-S-A. But, like I said, we can very quickly determine what programs you may qualify for.

If you get my voicemail, you know, just let me know a good time to call you back. Thank you and have a great day.

(The message was concluded.)

(The recording was concluded.)

## 1 CERTIFICATE OF TRANSCRIPTIONIST

2  
3  
4 I, Elizabeth M. Farrell, do hereby certify  
5 that the foregoing proceedings and/or conversations  
6 were transcribed by me via CD, videotape, audiotape or  
7 digital recording, and reduced to typewriting under my  
8 supervision; that I had no role in the recording of  
9 this material; and that it has been transcribed to the  
10 best of my ability given the quality and clarity of  
11 the recording media.

12 I further certify that I am neither counsel  
13 for, related to, nor employed by any of the parties to  
14 the action in which these proceedings were  
15 transcribed; and further, that I am not a relative or  
16 employee of any attorney or counsel employed by the  
17 parties hereto, nor financially or otherwise  
18 interested in the outcome of the action.

19  
20  
21 DATE: 9/27/2017

22 ELIZABETH M. FARRELL, CERT  
23  
24  
25



## **Ortiz Attachment V**

Page 1 of 394

0088 A880-5931 American Financial Benefits Center

**EMPLOYEE EARNINGS RECORD**

(Requested Check Dates 01/01/13 - 07/18/17)

EMPLOYEE NAME	ID	EMPLOYEE NAME	ID	EMPLOYEE NAME	ID	EMPLOYEE NAME	ID
<b>**** UNASSIGNED/ADJUSTMENTS</b>							
Alcocer, Brian A	48	Gardner, Gregory A	58	Koons, Jon F	77	Pignataro, Steven J	23
Anderson, Charisma	37	Giel, Doug	17	Kraal, Katie E	75	Pineda, Michael A	14
Anderson, Elisha M	73	Goldstein, Nicole L	33	Lapsley, Jonathan	52	Prichard, Erin E	94
Ashe, Carrie A	134	Gomez, Roberto O	132	Laurie, Bryan	9	Redfield, Lee	61
Audibert, Christopher M	66	Gutierrez, Mauricio Z	29	Lemos, Samantha A	62	Rendon, Javier	100
Barsky, Alan J	88	Haddock, Megan C	67	Lim, Julie P	98	Royce, Abigail D	97
Bellotti, Angela J	74	Hamilton Jr, Robert E	57	Lozada, Nancy J	15	Schaffer, Derek	104
Burger, Joni B	26	Harden, Laura B	51	McAlvain, Amber L	46	Setterlund, Dana S	70
Clark, Mariah C	28	Healey, Marian L	85	Medina, Daniel A	115	Tatrai, Tessara R	95
Cretcher, Kelly H	18	Healey, Nicole E	96	Missen, Pete S	65	Tessitore, Brian J	16
Crum, Cayla I	45	Hoyt, Suzanne P	56	Moore, Aaron P	31	Trujillo-Hollenbeck, Inez	60
Culp, Rick	8	Hyde, Zach	90	Moore, Christine E	53	Vega, Anesti	34
Cutter, Jason	10	Hyndman, Alexandra M	35	Morales, Anthony R	59	Villegas, Kristina L	49
DaCosta, Anthony P	79	Ilig, Simon M	42	Mosely, Simone M	105	Wahl, Brian	2
Dant, Mark J	78	Jensvold, Aaron	12	Munoz, Gissela I	83	Wallace, Peter	86
Davidson, Hailey	118	Jones, Anthony	117	Noles, Ruben	43	Whelan, Kelsey E	99
Derutte, Nathan J	19	Jordan, Camerin M	69	Ohu, Ryan S	82	Wier, William L	27
Elrod, Ashley M	47	Justice, Doreen	91	Ossenbeck, Cecilia A	24	Williams, Samuel I	22
Fagalde, Patricia M	13	Kaplan, Benjamin I	1	Pekun, Inna	32	Winans, Amy E	119
Flores, Adina	21	Karoki, Jeremiah R	44	Peyer, James A	68	Yong, David N	81
Friedle, Jonathan W	54	Katzman, Eli G	71				
<b>**** 100 SALES</b>							
Adelman, Neil R	92	Federighi, Michael W	195	Norman, Patrick	139	Theiman, David W	126
Aziz, Hasina	140	Federighi, Nicholas B	167	Orr, Lynn	135	Washington, Christopher A	103
Brown, John	123	Fletcher, Janet L	80	Pearlman, David R	3	Williams, Rhonda T	161
Buckley, Benjamin D	197	Franklin, Jeffery P	164	Richard, Joshua L	154	Wisniewski, Luke K	4
Campas, Kyle E	192	Jurist, Matthew T	109	Rodriguez, Toni J	144	Witten, Jeff	89
Colt, Tyler T	30	Mayorga, Jorge H	152	Rupprecht, Jason L	112	Wright, Kristina S	156
Diaz, Kera L	165	McDonald, Kattie L	50	Sakioka, Jennifer B	153	Zemansky-Chasteen, Jayda	110
Dooley, Matthew	166	Miley, Alayna R	40	Schlink, Alexander A	193	Zumot, Feras J	194
Dugan, Kathleen M	116	Nordstrand, Erik D	111	Sims, Stephen D	162		
<b>**** 200 OPERATIONS</b>							
Alger, Laura	151	Dowdell, Theresa M	177	Kitavi, Jeremiah K	155	Novak, Holly V	36
Anderson, Launa A	184	Foreman, Spencer R	169	Lee, Michael G	180	Pfeifer, Christina C	41
Ayala, Yessica	72	Forslund, Danielle S	38	Leet, Dido L	158	Pitt, Brittany K	179
Benson, Toni J	113	Gillmore, Keller T	181	Letasi, Rachael M	178	Robertson, Matthew G	183
Blue, Theresa E	176	Gilman, Melinda A	131	Lopez, Jose D	199	Sarabia, Cecilia	63
Bufano, Erica M	101	Gosha, Lisa L	138	Martinez, Jennifer L	11	Thorpe, John P	93
Curtin, Katharine M	114	Griffin, Sonya	168	Martinez, Jon R	182	Torres, Ashley R	129
Davies, Michael J	157	Halverson, Holly E	106	Molina, Sara M	39	Ventura, Jesse J	76
Decker, Sarah M	130	Hamerman, Maxfield M	87	Nicholson, Wren	198	Williams, Nicole C	55
Diamond, Julie A	84						

FTC-PAYCHEX-000037

Page 2 of 394

0088 A880-5931 American Financial Benefits Center

**EMPLOYEE EARNINGS RECORD**

(Requested Check Dates 01/01/13 - 07/18/17)

FTC-PAYCHEX-000038

EMPLOYEE NAME	ID	EMPLOYEE NAME	ID	EMPLOYEE NAME	ID	EMPLOYEE NAME	ID
<b>**** 300 EL DORADO</b>							
Anderson, Charles E	120	Dacpano, Jasmin B	174	Hurt, Eric D	145	Patton, Christopher M	125
Baker, Tuesday A	190	Davis, Gregory A	137	Kempton, Kenneth	175	Pearson, Veronica M	172
Beaudette, Gerald T	136	Ekopak, Masson W	185	Livingston, Stanley	149	Pouncy, Brandon	191
Bradbury, Robert N	171	Flores, Edith	150	Lopez, Michael M	143	Ridings, Jesse	159
Burns, Ashley E	186	Fournier, Brady C	160	Manning, Jeffrey R	146	Robbins, Timmothy W	187
Cameron, Paige D	188	Gabrial, Jack N	124	Marquez, Jeremy L	170	Rowinski, Martin	108
Campbell, Scott L	148	Griley, Sara P	127	Moffett, Kourtney S	173	Slaugh, Joshua W	142
Carrafa, Aryan	121	Haaf, Irene A	189	Osborne, Ralph	196	Vogelsang, Paul D	128
Castaneda, Jason	163	Heffner, Suzanne J	133	Oskiera, Morgan C	141	Washington, Micah L	147
Console, Jay M	122	Henry, Daniel	107				
<b>**** 400 MANAGEMENT</b>							
Frere, Brandon	25	Knickerbocker, Thomas E	20	Woods, Matthew A	102		
195 Person(s)							

Page 1 of 931

0088 1602-7857 Ameritech Financial

**EMPLOYEE EARNINGS RECORD**

(Requested Check Dates 01/01/13 - 07/18/17)

FTC-PAYCHEX-000525

EMPLOYEE NAME	ID	EMPLOYEE NAME	ID	EMPLOYEE NAME	ID	EMPLOYEE NAME	ID
<b>**** 0 COMPANY</b>							
Buckley, Benjamin D	197						
<b>**** 100 SALES</b>							
Adelman, Neil R	92	Federighi, Nicholas B	167	Malivert, Dana	625	Shimel, Matthew	600
Amador, Amanda	425	Fenell, Tatiana	320	Marrero, Fernando	319	Shopshire, Cody	273
Balderrama, Tina	545	Finlaw, Donald	562	McComb, Branden	344	Sides, Randall	621
Becerra, Michael	622	Fletcher, Janet L	80	McGowan, Niqueolette C	325	Simonov, Dynele	305
Bernardini - Jourique, Maxw...	244	Forno, Scott	214	McKenzie, Armarcus	537	Sleight, Joshua	436
Bodeen, Russell	428	Franklin, Jeffery P	164	Mendez, Reina R	232	Smith, Paden	230
Bossier, Lisa	408	Fye, Nathaniel	211	Miley, Alayna R	40	Smith, Rachael	213
Bradley, Britney	361	Gingrich, Lori	482	Miller, Makayla	657	Snider, Trudi	627
Brown, Noel	315	Gronski, Sarah L	229	Miller, Trenton	528	Sparks, Joshua	258
Bryon, Bradford	516	Gutierrez, Alejandra	546	Mills-Gaines, Sara	210	Stalick, Steven	634
Bunch, Charlie	347	Halton, Joseph	278	Molina, Raquel	261	Steenburgh, Sean	512
Burns, Bill	599	Hancock, Jesse L	555	Montgomery, Scotland	306	Stevenson, Kevin	359
Butler, Thomas	404	Harrelle, Kyle	227	Nesmith, Brittany	596	Strike, Elizabeth M	553
Campas, Kyle E	192	Herrin, Ashley	327	Newton, William	231	Stump, Mason	554
Canchola, Edgar	551	Him, Sandra	387	Nguyen, Quynhluu	322	Taylor, Adam	518
Canning, Emile	550	Hirsch, Ilene	446	Nordstrand, Erik D	111	Trick, Jeffrey	415
Castillon, Luis	324	Hollon, Kristen	413	Owens, Kacey	520	Vanvakaris, Ryan	577
Caubo, Mark	641	Hoston, Keaira	626	Packard-Rokosz, Cody W	559	Vergara, Roberto	271
Chadwick, Kelly	642	James, Michaela	624	Pearlman, David R	3	Vigil, Casey	501
Chambers, Geoff	280	Johnigan, Ronald	455	Ponce, Shanna	585	Villa, Michael	532
Chavez, Dominic	652	Johnson, Lisa	299	Pouncy, Brandon	191	Walker, Dominic	424
Clark, Sarah	640	Johnston, Chase	656	Poynter, Zachary S	238	Walker, Jennifer	272
Clark, William	240	Kassis, Sami	260	Quiroz, America	450	Wardenburg, Eric	215
Cleveland, Savon	243	Kelly, John P	613	Radford, Hollywood	538	Washington, Christopher A	103
Colt, Tyler T	30	Kobrin, Frank	255	Re, Taryn	345	Washington, Derek	623
Compton, Timothy	472	Kumar, Sheena	300	Roberts, Cheryl	483	Weise, Diane	414
Conte, Daniel	490	Labrie, Brian	479	Rodriguez, Ernest	620	West, Michael D	619
Cortez, Anna	633	Lawson, Tiffany	323	Romero, Tony	429	Williams, Scott	307
Creek, Tyler	500	Lefebvre, Jared	270	Rosenberg, Owen	314	Witten, Jeff	89
Crotty, Robert	385	Lemke-LaBrie, Carolyn	427	Ross, Michael	212	Woods, Matthew A	102
Dedrick, Jamaeca	659	Lindquist, Ryan	552	Rude, Lilly	505	Worden, David	480
Dodge, Michael	397	Lindsay, Michael	632	Rumberger, Aubrey	281	Yates, Bridget	473
Dugan, Kathleen M	116	Locker, Scott	304	Salientes, Patrick	458	Yoho, Joshua	279
Eckert, Mark	422	Lowry, Ethan	635	Sanders, Shane	269	Zaldana, Randy	481
Ehnes, Gretchen	643	Luviano, Luis	644	Santos, Rolando	426	Zemansky, Jayda M	110
Ennis, Justin	274	Mahurin, Nicholas	539	Schlink, Alexander A	193	Zumot, Feras J	194
Federighi, Michael W	195						
<b>**** 200 OPERATIONS</b>							
Aguilar, Cazandra	331	Anderson, Michael G	558	Arevalo, Raul A	522	Belford, Melissa	358
Aldaoud, Amer	336	Anslow, Marie	360	Atallah, Jason	330	Blaziek, Courtney	218
Anderson, Launa A	184	Aranda, Emelyn	276	Ayala, Yessica	72	Bloss, Katherine	467

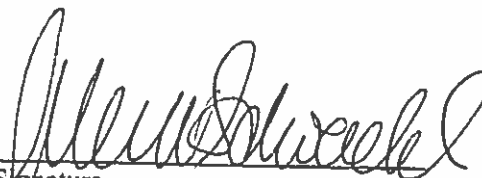
## **Ortiz Attachment W**

**CERTIFICATION OF RECORDS OF REGULARLY CONDUCTED ACTIVITY**  
Pursuant to 28 U.S.C. § 1746

1. I, Menan Salurcho have personal knowledge of the facts set forth below and am competent to testify as follows:
2. I have authority to certify the authenticity of the records produced by Paychex, Inc. and attached hereto.
3. The documents produced and attached hereto by Paychex, Inc. are originals or true copies of records of regularly conducted activity that:
  - a) Were made at or near the time of the occurrence of the matters set forth by, or from information transmitted by, a person with knowledge of those matters;
  - b) Were kept in the course of the regularly conducted activity of Paychex, Inc.; and
  - c) Were made by the regularly conducted activity as a regular practice of Paychex, Inc.

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

Executed on 7/19/2017, 2017.

  
Signature



## **Ortiz Attachment X**

## Other Employee Reviews for AmeriTech Financial

Sep 14, 2017

Helpful (5)

**"Know What You are Getting Into"**

Former Employee - Account Specialist in Rohnert Park, CA

☐ Doesn't Recommend

☐ Negative Outlook

I worked at AmeriTech Financial full-time (Less than a year)

**Pros**

-If you are anything that isn't a account specialist, congratulations you have the easiest job in the world where you sit there for 8+hours listening to music and doing menial tasks for just as much as an account specialist.

-coworkers are chill

-free coffee

**Cons**

-Basically if you are an account specialist, you probably are going to spend your time trying to make quota so you don't get fired rather than making any bonus of any kind.

-Unless you can sell ice to polar bears you aren't making quota. Every single rep in the sales department except for one had a disciplinary write-up for not making quota and on the verge of being fired

-I watched trainees work for one week and get axed for not making quota. I watched long time (3+ months is a long time for most employees) employees get fired after a bad week.

-Work is definitely within a grey area on legality. Company tried to trick us into using fake news articles that they had written themselves to send to customers under the guise of well known newspapers like Mercury Times and the Contra Costa Times. In regards to these articles they used a service to convert the page to portray Contra Costa Times and Mecury Times logos all over despite the fact that clicking on any tab redirects you to the hopepage of the actual newspapers' homepage

-Enrollment is rather easy (customer calls servicer and demands enrollment) and customers frequently question the extremely high price tag

-EXHAUSTED LEADS-company is obviously not putting much into gathering new leads as you spend most of your time recalling people from an over-used list

-^^^ also leads to being screamed at by clients that have been called 5+ times a week.

-Deceptive marketing practices that mislead customers into believing Ameritech is either A) the

AmeriTech Financial - Amazing work environment! | Glassdoor

government B) the servicer----->they claim they fixed this but from what I heard is that the letter they received contains no name of the company and merely states that they must call the number in order to save their loans.

-For a very long time, company did not pay out PTO upon dismissal (many friends that were fired attest to this)

-Despite working there for over 6 months and not a huge amount of employees I have never spoken directly to the CEO Brandon Frere, in fact neither has most of my coworkers. It's almost as if he doesn't want to get to know you because you'll probably get fired. Maybe. Just maybe.

-Company built 2 new offices in South America most likely for cheap labor. From what I have heard from verification specialists (handling the file after the account specialist) this causes so many problems and hickups due to the simple fact that the offshore workers are not properly trained.

-By the time I'm writing this the company has probably switched to all off-shore labor so whats the point?

-Lunch (pizza, burgers, salads from nearby restaurants) used to be provided but no longer is. Reason given the first time was that they wanted to streamline it by having them catered. Then three weeks later they announce it's cancelled entirely. Sounds more like burying up costs rather than "choosing the right caterer for us"----theory further proved by company moving off-shore=more cost reduction

### Advice to Management

Lower management is perfect, every supervisor/manager I've spoken to is a warm, kind individual that really wants to help. The pieces of garbage are in the higher management where they for SURE know what they are doing and that it is wrong. I'm looking at you Brandon....



Helpful (5)



Jul 28, 2017

### "Never a dull moment."



Current Employee - Processing Specialist in Rohnert Park, CA

☒ Recommends

☒ Positive Outlook

I have been working at AmeriTech Financial full-time (More than a year)

### Pros

AmeriTech Financial - Amazing work environment! | Glassdoor

Love the spiffs, the weekly competitions and the general fun had in the office. there is also a general warm welcoming feeling from everyone that you can really appreciate. The job can be crazy at times, but it makes it interesting. I've been here awhile now and it's crazy to see how much things have changed (for the better) since I have been here.

### Cons

I wish I had some overtime opportunities like there used to be.

### Advice to Management

fix the printer lol. love you guys



Helpful



Sponsored Jobs



[Resource Specialist Program  
Teacher 18-19](#)

KIPP LA Schools – Los Angeles,  
CA



[Registered Nurse - Per Diem/Day  
to Day Registry Skilled Nursing -  
Variable...](#)

Thomson Alliance, Inc – Santa  
Maria, CA

[Reviews > AmeriTech Financial](#)

## **Ortiz Attachment Y**

2011-Apr-21 09:02 AM Bank of America

17/19



☒ CA ☐ ID ☐ WA  
**Business Signature Card**  
**with Substitute Form W-9**



Account Number  
 9542

Bank Number  
 318

Account Type: ☒ DDA ☐ SAV ☐ CD

Account Title

American Financial Benefits Center

☐ Temporary Signature Card

Legal Designation: ☐ Individual/Sole Proprietor ☒ Corporation ☐ Partnership ☐ Association ☐ Limited Liability Company

Tax Identification Number:

By signing below, I/we acknowledge and agree that this account is and shall be governed by the terms and conditions set forth in the following documents, as amended from time to time: (1) If this account is a deposit account, the Deposit Agreement and Disclosures, the Business Schedule of Fees, and (2) If this account is a Line of Credit, the applicable Line of Credit Agreement and Disclosures. Furthermore, I/we acknowledge the receipt of these documents. By signing below, I/we acknowledge and agree that the signature(s) will serve as verification for any transactions in connection with this account, and any Line of Credit checks which I/we may sign, and as the certification (set forth below) of the taxpayer identification number to which I/we want interest reported. The Deposit Agreement includes a provision for alternative dispute resolution.

Substitute Form W-9. Certification - Under penalties of perjury, I certify that: (1) The number shown on this form is the correct taxpayer identification number (or I am waiting for a number to be issued to me), and (2) I am not subject to backup withholding because: (A) I am exempt from backup withholding, or (B) I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of a failure to report all interest or dividends, or (C) the IRS has notified me that I am no longer subject to backup withholding, and (3) I am a U.S. citizen or other U.S. person (defined in the instructions).

Certification Instructions: You must cross out item (2) above if you have been notified by the IRS that you are currently subject to backup withholding because of underreporting interest or dividends on your tax return. (See also IRS Instructions for Form W-9.)

The Internal Revenue Service does not require your consent to any provision of this document other than the certifications required to avoid backup withholding.

☐ Exempt (check if applicable)

☐ Nonresident Alien Status (if applicable). If all beneficial owners are considered Nonresident Aliens under the United States tax law, check here and complete and sign the applicable Form(s) W-8.

Name (typed or printed)	Title (if applicable)	Signature	Date
1 Brandon Demond Frere	President / Secretary	<i>Brandon Frere</i>	3/25/2011
2 JUSTIN M FRERE	CFO	<i>Justin Frere</i>	4/13/2011
3			
4			

#### ATM/Deposit Check Card Request

Provided that the account referenced above is eligible to receive automated teller machine cards and/or Check Cards, I (as authorized by the resolution and/or court documents and/or other agreements which authorize this account) hereby request the issuance of such cards to any of the authorized signers on this account.

*Brandon Frere* President/Secretary  
 Signature Title

#### Bank Information

##### Customer 1

Name: Brandon Demond Frere  
 CIP Information: ID Type: Cadl ID #: [redacted] ID Issuer: CA USA Issue Date: [redacted] Expiration Date: [redacted]  
 CIP Information: ID Type: VTL ID #: [redacted] ID Issuer: bofa CA Issue Date: none Expiration Date: [redacted]

##### Customer 2

Name: Justin Frere  
 CIP Information: ID Type: DL ID #: [redacted] ID Issuer: CA Issue Date: [redacted] Expiration Date: [redacted]  
 CIP Information: ID Type: VISA ID #: [redacted] ID Issuer: CAPITALONE Issue Date: N/A Expiration Date: [redacted]

##### Customer 3

Name: [redacted]  
 CIP Information: ID Type: [redacted] ID #: [redacted] ID Issuer: [redacted] Issue Date: [redacted] Expiration Date: [redacted]  
 CIP Information: ID Type: [redacted] ID #: [redacted] ID Issuer: [redacted] Issue Date: [redacted] Expiration Date: [redacted]

##### Customer 4

Name: [redacted]  
 CIP Information: ID Type: [redacted] ID #: [redacted] ID Issuer: [redacted] Issue Date: [redacted] Expiration Date: [redacted]  
 CIP Information: ID Type: [redacted] ID #: [redacted] ID Issuer: [redacted] Issue Date: [redacted] Expiration Date: [redacted]

#### Review Information

Business Entity/Sole Proprietorship with EIN Telephone Inquiry:

WAID: For Sole Proprietors with SSN and General Partners, complete the following:

Name:	Year:	State:

Date: 3/25/2011

Associate Name:

Banking Center Name & Cost Center:

Sebastopol 0707

Associate's Phone Number:

90-53-2297NSBW 12-2010

FTC-BofA-000021

Ortiz Attachment Y - 1



Date: 11/9/2015 Time: 1:31:49 PM (US Central Time) Scanned From IP:10.169.205.9

**Bank of America**  
BANK OF AMERICA, N.A. (THE "BANK")

**Business Signature Card  
with Substitute Form W-9**

Account Number: 1645

Bank Number: 318

Account Type: ☐ DDA ☒ SAV ☐ CD

Account Title:

AMERITECH FINANCIAL

## Legal Designation:

☐ Individual/Sole Proprietor ☐ Trust/Estate ☐ Unincorporated Association ☐ C Corporation ☒ S Corporation☐ Partnership (Enter the type of partnership: General, LP, LLP or L.L.P.)☐ Limited Liability Company (Enter tax classification: C=C Corporation, S=S Corporation, P=Partnership or M=Single Member Sole Proprietor)☐ Other (Defined in W-9 instructions)

Social Security Number (or) Employer Identification Number

By signing below, I/we acknowledge and agree that this account is and will be governed by the terms and conditions set forth in the account opening documents for my/our account, as they are amended from time to time. The account opening documents include the Deposit Agreement and Disclosures and the Business Schedule of Fees. Furthermore, I/we acknowledge the receipt of these documents. By signing below, I/we acknowledge and agree that the signature(s) will serve as verification for any transactions in connection with this account, and as the certification (set forth below) of the taxpayer identification number (TIN) to which I/we want interest reported. The Deposit Agreement includes a provision for alternative dispute resolution.

**Substitute Form W-9. Certification -** Under penalties of perjury, I certify that: (1) The number shown on this form is the correct taxpayer identification number (or I am waiting for a number to be issued to me), and (2) I am not subject to backup withholding because: (A) I am exempt from backup withholding, or (B) I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of a failure to report all interest or dividends, or (C) The IRS has notified me that I am no longer subject to backup withholding, and (3) I am a US citizen or other US person (Defined in the W-9 instructions) and (4) the FATCA code(s) entered on this form (if any) indicating that I am exempt from FATCA reporting is correct.

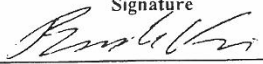
**Certification Instructions:** You must cross out item 2 above if you have been notified by the IRS that you are currently subject to backup withholding because you have failed to report all interest and dividends on your tax return. For real estate transactions, item 2 does not apply. For mortgage interest paid, acquisition or abandonment of secured property, cancellation of debt, contributions to an individual retirement arrangement (IRA), and generally, payments other than interest and dividends, you are not required to sign the certification, but you must provide your correct TIN. (Please refer to the IRS instructions for Form W-9).

The Internal Revenue Service does not require your consent to any provision of this document other than the certifications required to avoid backup withholding.

Exempt payee code (if any)

Exemption from FATCA reporting code (if any)

☐ **Nonresident Alien Status (if applicable)** If the beneficial owner of this account is a foreign person, check here, and complete and sign the applicable Form(s) W-8.

Name (typed or printed)	Title (if applicable)	Signature	Date
1 BRANDON D FRERE	Owner		11/5/15
2			
3			
4			
5			

NCA  
00-14-9297MW 08-2014

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Page 1 of 2



FTC-BofA-000022

Ortiz Attachment Y - 2

Date: 11/9/2015 Time: 1:31:49 PM (US Central Time) Scanned From IP: 10.169.205.9

Account Number: [REDACTED] 1645

☐ Signature Card Addendum on File

## ATM/Deposit/Debit Card Request

Provided that the account referenced above is eligible to receive automated teller machine cards and/or Debit Cards, I (as authorized by the resolutions and/or court documents and/or other agreements which authorize this account) hereby request the issuance of such cards to any of the authorized signers on this account.

Authorized Signer

Title

## Review Information

## Customer 1:

Name BRANDON D FRERE

ID Type: US Driver License W/Photo ID#: [REDACTED] ID Issuer: California Iss. Date: [REDACTED] Exp. Date: [REDACTED]

ID Type: BOA ATM/Ckcd No Photo ID#: [REDACTED] ID Issuer: BOA Iss. Date: N/A Exp. Date: [REDACTED]

## Customer 2:

Name

ID Type: ID#: ID Issuer: Iss. Date: Exp. Date:

ID Type: ID#: ID Issuer: Iss. Date: Exp. Date:

## Customer 3:

Name

ID Type: ID#: ID Issuer: Iss. Date: Exp. Date:

ID Type: ID#: ID Issuer: Iss. Date: Exp. Date:

## Customer 4:

Name

ID Type: ID#: ID Issuer: Iss. Date: Exp. Date:

ID Type: ID#: ID Issuer: Iss. Date: Exp. Date:

## Customer 5:

Name

ID Type: ID#: ID Issuer: Iss. Date: Exp. Date:

ID Type: ID#: ID Issuer: Iss. Date: Exp. Date:

## Bank Information

Date 11/05/2015

Banking Center Name ROHNERT PARK

Associate's Name [REDACTED]

Associate's Phone Number [REDACTED]

NCA  
00-14-9297MW 08-2014

Page 2 of 2

FTC-BofA-000023

Ortiz Attachment Y - 3

## **Ortiz Attachment Z**

Bank of America Legal Order Processing  
 Regarding reference number: D022217000179  
 Court case number: 092 3041  
 Court or issuer: FEDERAL TRADE COMMISSION  
 Court case name: AMERICAN FINANCIAL BENEFITS CENTER

**AFFIDAVIT OF BANK OF AMERICA BANK OFFICER AND/OR CUSTODIAN OF RECORDS**

Before me, the undersigned authority, personally appeared,  
 Denise King

Who, being duly sworn by me, deposes and says as follows:

1.) **Authority.** I, Denise King, am a duly authorized bank officer and/or custodian of the records of Bank of America N.A with authority to execute this affidavit and certify to the authenticity and accuracy of the records produced with this affidavit.

2.) **Records.** The records produced herewith by Bank of America, N.A. are original documents or are true copies of records of a regularly conducted banking activity that:

- a.) Were made at or near the time of the occurrence of the matters set forth by, or from information transmitted by, a person with knowledge of those matters;
- b.) Were made and kept in the course of regularly conducted banking activity by Bank of America, N.A. personnel or by persons acting under their control; and
- c.) Were made and kept by the regularly conducted activity of Bank of America N.A. as a regular practice, on or about the time of the act, condition, or event recorded.

**Additional Comments:**

THESE RECORDS INCLUDE:

Account title:	Account number ending in:	Document type:	Timeframe:
AMERICAN FINANCIAL BENEFITS CENTER	9542	Checks, Statement Pages, Signature Card, Deposits, Offsets	01/01/2013 - 01/31/2017
AMERICAN FINANCIAL BENEFITS CENTER	7303	Statement Pages, Signature Card, Deposits, Offsets	10/29/2014 - 01/29/2016
AMERITECH FINANCIAL	5462	Checks, Statement Pages, Signature Card, Deposits, Offsets	11/05/2015 - 01/31/2017
AMERITECH FINANCIAL	1645	Statement Pages, Signature Card	11/05/2015 - 01/29/2016

3.) **Production.**

The records produced herewith (together with any banking records produced by Bank of America N.A. previously in response to the subject request, order, or subpoena) constitute a complete production of bank records responsive to the subject request order or subpoena (or a complete production under the terms of a subject request, order, subpoena as subsequently limited by the issuer).

OR

A thorough search has been conducted and no records could be located that are responsive to the subject request, order, or subpoena.

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

Date: 3-7-17 Signature: Denise King

The above named Bank of America N.A. bank officer and/or custodian of records is known to me (or satisfactorily proven) to be the person who subscribed the within document and acknowledged to me that he/she executed the same for the purposes stated there in.

☒ Signer is personally known to me.

☐ Signer has produced the following identification: \_\_\_\_\_

Sworn to and subscribed before me this 7 day of MARCH 2017. In witness thereof I have set my hand and official seal.

Signature of Notary Public in and for  
 State of DELAWARE  
 City/County of NEWARK/NEW CASTLE

**AARON MATTHEW WARNER**  
 NOTARY PUBLIC  
 STATE OF DELAWARE  
 My Commission Expires April 06, 2018

**FTC-BofA-000001**

## **Ortiz Attachment AA**



FinCEN

Financial Crimes Enforcement Network  
United States Department of the Treasury

## FBAR Transcript

BSA: [REDACTED] and DCN:

BSA: [REDACTED]

Filing Information	
Filing Date	08/09/2017
Received Date	08/09/2017
Entry Date	08/10/2017
Report for Calendar Year	2015
Submission Method	Electronic discrete filing
Submitted by Authorized Third Party	Yes
Late Filing Reason	Other
Late Filing Reason - Other Description	The Taxpayer respectfully submits that the failure to timely file this report was an inadvertent and honest omission and was not due to willful conduct on the part of taxpayer. Taxpayer has no background in accounting or tax matters and the prior tax preparer did not advise the taxpayer of the requirement to file an FBAR for foreign financial accounts. Upon realizing the obligation, the taxpayer sought counsel from an experienced international CPA firm in order to come in compliance with all the international filing requirements. The taxpayer will remain in compliance and timely file for all subsequent years.

Filer Information		
Filer Role	Foreign account filer	
Filer TIN	Identification Type	SSN/ITIN
	Identification Number	[REDACTED]
Type of Filer	Individual	
Filer Last Name or Organization Name	FRERE	
Filer First Name	BRANDON	
Filer Middle Name	D.	
Filer Date of Birth	[REDACTED]	
Filer Address	Address Type	Foreign account filer address
	Street Address	925 LAKEVILLE ST, SUITE 175
		925 LAKEVILLE ST STE 175 - Enhanced
	City	PETALUMA
		PETALUMA - Enhanced
	State	CA
		CA - Enhanced
	ZIP Code	94952
		94952-3329 - Enhanced
	Country	US
		US - Enhanced
Financial Interest in 25 or More Accounts	No	

The enclosed information was collected and disseminated under provisions of the Bank Secrecy Act (the BSA) and U.S. Department of the Treasury regulations implementing the BSA. See 31 U.S.C. 5311, et seq.; 31 CFR Chapter X. The information is sensitive in nature and is to be treated accordingly. The information may be used only for a purpose consistent with a criminal, tax, or regulatory investigation or proceeding, or in the conduct of intelligence or counterintelligence activities, including analysis, to protect against international terrorism. See 31 U.S.C. 5311. The information cannot be further released, disseminated, disclosed, or transmitted without prior approval of the Director of Financial Crimes Enforcement Network or his authorized delegate. Suspicious activity reports filed under the BSA must be treated with particular care given that they contain unsubstantiated allegations of possible criminal activity, akin to confidential informant tips. Unauthorized release of information collected under the BSA may result in criminal or civil sanctions.





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United States Department of the Treasury

## FBAR Transcript

BSA: 3 [REDACTED] and DCN:

BSA: [REDACTED]

## Filer Information

Signature Authority in 25 or More Accounts	No
--	----

## Information on Financial Account(s) Where the Filer is Filing a Consolidated Report

Report For Calendar Year	2015	
Filer Role	Foreign account filer	
Filer TIN	Identification Type	SSN/ITIN
	Identification Number	[REDACTED]
Type of Filer	Individual	
Filer Last Name or Organization Name	FRERE	
Account Type	Bank	
Account Number or Other Designation	[REDACTED]	
Maximum value of Account During Calendar Year Reported	\$2,419,881	
Name of Financial Institution in which the Account is Held	Andbank	
Financial Institution Address	Address Type	Foreign account financial institution address
	Street Address	C/MANUEL CERQUEDA I ESCALER, 6
		C/MANUEL CERQUEDA I ESCALER, 6 - Enhanced
	City	PETALUMA
		PETALUMA - Enhanced
	ZIP Code	AD700
		AD700 - Enhanced
	Country	AD
		AD - Enhanced
Role of Owner	Foreign account corporate owner (other than filer)	
TIN of Account Owner	Identification Type	SSN/ITIN
	Identification Number	[REDACTED]
Owner Last Name or Organization Name	LANCEL TRUST	
Owner Address	Address Type	Foreign account corporate owner address
	Street Address	925 LAKEVILLE ST, STE 175
		925 LAKEVILLE ST STE 175 - Enhanced
	City	PETALUMA
		PETALUMA - Enhanced
	State	CA
		CA - Enhanced

The enclosed information was collected and disseminated under provisions of the Bank Secrecy Act (the BSA) and U.S. Department of the Treasury regulations implementing the BSA. See 31 U.S.C. 5311, et seq.; 31 CFR Chapter X. The information is sensitive in nature and is to be treated accordingly. The information may be used only for a purpose consistent with a criminal, tax, or regulatory investigation or proceeding, or in the conduct of intelligence or counterintelligence activities, including analysis, to protect against international terrorism. See 31 U.S.C. 5311. The information cannot be further released, disseminated, disclosed, or transmitted without prior approval of the Director of Financial Crimes Enforcement Network or his authorized delegate. Suspicious activity reports filed under the BSA must be treated with particular care given that they contain unsubstantiated allegations of possible criminal activity, akin to confidential informant tips. Unauthorized release of information collected under the BSA may result in criminal or civil sanctions.



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United States Department of the Treasury

## FBAR Transcript

BSA: [REDACTED] and DCN:

BSA: [REDACTED]

## Information on Financial Account(s) Where the Filer is Filing a Consolidated Report

	ZIP Code	94952
		94952-3329 - Enhanced
	Country	US
		US - Enhanced
Role of Owner	Foreign account corporate owner (other than filer)	
TIN of Account Owner	Identification Type	EIN
	Identification Number	[REDACTED]
Owner Last Name or Organization Name	Lancel Limited Partnership	
Owner Address	Address Type	Foreign account corporate owner address
	Street Address	925 LAKEVILLE ST, STE 175
		925 LAKEVILLE ST STE 175 - Enhanced
	City	PETALUMA
		PETALUMA - Enhanced
	State	CA
		CA - Enhanced
	ZIP Code	94952
		94952-3329 - Enhanced
	Country	US
		US - Enhanced

## Signature

Signature	Yes
Signature Date	08/09/2017

## Third Party Preparer Use Only

Preparer's Last Name	Glinksy	
Preparer's First Name	Eric	
Preparer's MI	B.	
Phone Number	[REDACTED]	
Preparing Firm's Name	LOPEZ LEVI LOWENSTEIN GLINSKY, P.A.	
Preparing Firm's TIN	Identification Type	EIN
	Identification Number	[REDACTED]
Preparer's Address	Address Type	Third Party Preparer Address
	Street Address	201 Alhambra Cir Ste 701
		201 ALHAMBRA CIR STE 701 - Enhanced
	City	Coral Gables
		CORAL GABLES - Enhanced

The enclosed information was collected and disseminated under provisions of the Bank Secrecy Act (the BSA) and U.S. Department of the Treasury regulations implementing the BSA. See 31 U.S.C. 5311, et seq.; 31 CFR Chapter X. The information is sensitive in nature and is to be treated accordingly. The information may be used only for a purpose consistent with a criminal, tax, or regulatory investigation or proceeding, or in the conduct of intelligence or counterintelligence activities, including analysis, to protect against international terrorism. See 31 U.S.C. 5311. The information cannot be further released, disseminated, disclosed, or transmitted without prior approval of the Director of Financial Crimes Enforcement Network or his authorized delegate. Suspicious activity reports filed under the BSA must be treated with particular care given that they contain unsubstantiated allegations of possible criminal activity, akin to confidential informant tips. Unauthorized release of information collected under the BSA may result in criminal or civil sanctions.



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United States Department of the Treasury

## FBAR Transcript

BSA: \_\_\_\_\_ and DCN: \_\_\_\_\_

BSA: \_\_\_\_\_

## Third Party Preparer Use Only

	State	FL
		FL - Enhanced
	ZIP Code	33134
		33134-5108 - Enhanced
	Country	US
		US - Enhanced

The enclosed information was collected and disseminated under provisions of the Bank Secrecy Act (the BSA) and U.S. Department of the Treasury regulations implementing the BSA. See 31 U.S.C. 5311, et seq.; 31 CFR Chapter X. The information is sensitive in nature and is to be treated accordingly. The information may be used only for a purpose consistent with a criminal, tax, or regulatory investigation or proceeding, or in the conduct of intelligence or counterintelligence activities, including analysis, to protect against international terrorism. See 31 U.S.C. 5311. The information cannot be further released, disseminated, disclosed, or transmitted without prior approval of the Director of Financial Crimes Enforcement Network or his authorized delegate. Suspicious activity reports filed under the BSA must be treated with particular care given that they contain unsubstantiated allegations of possible criminal activity, akin to confidential informant tips. Unauthorized release of information collected under the BSA may result in criminal or civil sanctions.

## **Ortiz Attachment BB**



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Financial Crimes Enforcement Network  
United States Department of the Treasury

## BCTR Transcript

BSA: [REDACTED] and DCN: [REDACTED]

BSA: [REDACTED]

Filing Information	
Type of Report	Initial Report
Filing Date	08/20/2017
Received Date	08/21/2017
Entry Date	08/22/2017
Submission Method	Electronic batch filing

Person(s) Involved in Transaction(s)		
Person Involved in Transaction 1 of 1 : FRERE		
Person Involved Type	Person conducting transaction on own behalf	
Individual/Organization	Individual	
Last(or Entity) Name	FRERE	
First Name	BRANDON	
Middle Initial	D	
Date of Birth	[REDACTED]	
SSN/ITIN	[REDACTED]	
Form(s) of Identification	Identification Type	Driver's license/State ID
	Identification Number	[REDACTED]
	Issuing State Code	CA
	Issuing State	California
	Issuing Country Code	US
Address(es)	Address Type	Subject permanent/mailling address
	Street Address	911 LAKEVILLE ST 175
		911 LAKEVILLE ST # 175 - Enhanced
	City	PETALUMA
		PETALUMA - Enhanced
	State	CA
		CA - Enhanced
	ZIP Code	94952
		94952-3329 - Enhanced
	Country	US
		US - Enhanced
Phone Number	[REDACTED]	
Email	BRANDON@AFBCENTER.COM	
Occupation/Type of Business	MORTGAGE BROKER	
Cash Out Amount	\$215,000	
Account Number(s) for Cash Out Amount	[REDACTED] 7970	

The enclosed information was collected and disseminated under provisions of the Bank Secrecy Act (the BSA) and U.S. Department of the Treasury regulations implementing the BSA. See 31 U.S.C. 5311, et seq.; 31 CFR Chapter X. The information is sensitive in nature and is to be treated accordingly. The information may be used only for a purpose consistent with a criminal, tax, or regulatory investigation or proceeding, or in the conduct of intelligence or counterintelligence activities, including analysis, to protect against international terrorism. See 31 U.S.C. 5311. The information cannot be further released, disseminated, disclosed, or transmitted without prior approval of the Director of Financial Crimes Enforcement Network or his authorized delegate. Suspicious activity reports filed under the BSA must be treated with particular care given that they contain unsubstantiated allegations of possible criminal activity, akin to confidential informant tips. Unauthorized release of information collected under the BSA may result in criminal or civil sanctions.



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United States Department of the Treasury

## BCTR Transcript

BSA: [REDACTED] and DCN: [REDACTED]

BSA: [REDACTED]

## Amount and Type of Transaction(s)

Transaction Date	08/16/2017		
Total Cash Out	\$215,000		
Cash Out Types	Withdrawal(s)	\$215,000	

## Information About Filer or Other Financial Institution(s) Where Activity Takes Place

## Filer/Financial Institution 1 of 2

Role	Reporting financial institution	
Primary Federal Regulator	OCC	
Name/Title of Filer/Financial Institution	BANK OF AMERICA N.A.	
EIN	[REDACTED]	
Address	Address Type	Reporting party address
	Street Address	101 S TRYON ST
		101 S TRYON ST - Enhanced
	City	CHARLOTTE
		CHARLOTTE - Enhanced
	State	NC
		NC - Enhanced
	ZIP Code	28280
		28280-0002 - Enhanced
	Country	
		US - Enhanced

## Filer/Financial Institution 2 of 2

Role	Transaction location business	
Primary Federal Regulator	OCC	
Name/Title of Filer/Financial Institution	BANK OF AMERICA N A	
EIN	[REDACTED]	
RSSD Number	[REDACTED]	
Address	Address Type	Address where transaction occurred
	Street Address	6545 HUNTER DR
		6545 HUNTER DR - Enhanced
	City	ROHNERT PARK
		ROHNERT PARK - Enhanced
	State	CA
		CA - Enhanced
	ZIP Code	94928
		94928-2417 - Enhanced

The enclosed information was collected and disseminated under provisions of the Bank Secrecy Act (the BSA) and U.S. Department of the Treasury regulations implementing the BSA. See 31 U.S.C. 5311, et seq.; 31 CFR Chapter X. The information is sensitive in nature and is to be treated accordingly. The information may be used only for a purpose consistent with a criminal, tax, or regulatory investigation or proceeding, or in the conduct of intelligence or counterintelligence activities, including analysis, to protect against international terrorism. See 31 U.S.C. 5311. The information cannot be further released, disseminated, disclosed, or transmitted without prior approval of the Director of Financial Crimes Enforcement Network or his authorized delegate. Suspicious activity reports filed under the BSA must be treated with particular care given that they contain unsubstantiated allegations of possible criminal activity, akin to confidential informant tips. Unauthorized release of information collected under the BSA may result in criminal or civil sanctions.





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Financial Crimes Enforcement Network  
United States Department of the Treasury

## BCTR Transcript

BSA: [REDACTED] and DCN:

BSA: [REDACTED]

## Information About Filer or Other Financial Institution(s) Where Activity Takes Place

	Country	
		US - Enhanced
Type of Financial Institution	Depository institution	
Contact Person/Office	CURRENCY REPORTING UNIT	
Phone Number	[REDACTED]	
Reviewer Signature	Yes	

The enclosed information was collected and disseminated under provisions of the Bank Secrecy Act (the BSA) and U.S. Department of the Treasury regulations implementing the BSA. See 31 U.S.C. 5311, et seq.; 31 CFR Chapter X. The information is sensitive in nature and is to be treated accordingly. The information may be used only for a purpose consistent with a criminal, tax, or regulatory investigation or proceeding, or in the conduct of intelligence or counterintelligence activities, including analysis, to protect against international terrorism. See 31 U.S.C. 5311. The information cannot be further released, disseminated, disclosed, or transmitted without prior approval of the Director of Financial Crimes Enforcement Network or his authorized delegate. Suspicious activity reports filed under the BSA must be treated with particular care given that they contain unsubstantiated allegations of possible criminal activity, akin to confidential informant tips. Unauthorized release of information collected under the BSA may result in criminal or civil sanctions.

## **Ortiz Attachment CC**



FinCEN

Financial Crimes Enforcement Network  
United States Department of the Treasury

## BCTR Transcript

BSA: [REDACTED] and DCN: [REDACTED]

BSA: [REDACTED]

Filing Information	
Type of Report	Initial Report
Filing Date	09/24/2017
Received Date	09/24/2017
Entry Date	09/26/2017
Submission Method	Electronic batch filing

Person(s) Involved in Transaction(s)		
Person Involved in Transaction 1 of 1 : FRERE		
Person Involved Type	Person conducting transaction on own behalf	
Individual/Organization	Individual	
Last(or Entity) Name	FRERE	
First Name	BRANDON	
Middle Initial	D	
Date of Birth	[REDACTED]	
SSN/ITIN	[REDACTED]	
Form(s) of Identification	Identification Type	Driver's license/State ID
	Identification Number	[REDACTED]
	Issuing State Code	CA
	Issuing State	California
	Issuing Country Code	US
Address(es)	Address Type	Subject permanent/mailling address
	Street Address	911 LAKEVILLE ST 175
		911 LAKEVILLE ST # 175 - Enhanced
	City	PETALUMA
		PETALUMA - Enhanced
	State	CA
		CA - Enhanced
	ZIP Code	94952-3329
		94952-3329 - Enhanced
	Country	US
		US - Enhanced
Phone Number	[REDACTED]	
Email	[REDACTED]@gmail.com	
Occupation/Type of Business	EMPL/CENTEX HOMES	
Cash Out Amount	\$280,000	
Account Number(s) for Cash Out Amount	[REDACTED] 7970	

The enclosed information was collected and disseminated under provisions of the Bank Secrecy Act (the BSA) and U.S. Department of the Treasury regulations implementing the BSA. See 31 U.S.C. 5311, et seq.; 31 CFR Chapter X. The information is sensitive in nature and is to be treated accordingly. The information may be used only for a purpose consistent with a criminal, tax, or regulatory investigation or proceeding, or in the conduct of intelligence or counterintelligence activities, including analysis, to protect against international terrorism. See 31 U.S.C. 5311. The information cannot be further released, disseminated, disclosed, or transmitted without prior approval of the Director of Financial Crimes Enforcement Network or his authorized delegate. Suspicious activity reports filed under the BSA must be treated with particular care given that they contain unsubstantiated allegations of possible criminal activity, akin to confidential informant tips. Unauthorized release of information collected under the BSA may result in criminal or civil sanctions.



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Financial Crimes Enforcement Network  
United States Department of the Treasury

## BCTR Transcript

BSA: [REDACTED] and DCN: [REDACTED]

BSA: [REDACTED]

## Amount and Type of Transaction(s)

Transaction Date	09/15/2017		
Total Cash Out	\$280,000		
Cash Out Types	Withdrawal(s)	\$280,000	

## Information About Filer or Other Financial Institution(s) Where Activity Takes Place

## Filer/Financial Institution 1 of 2

Role	Reporting financial institution	
Primary Federal Regulator	OCC	
Name/Title of Filer/Financial Institution	BANK OF AMERICA N.A.	
EIN	[REDACTED]	
Address	Address Type	Reporting party address
	Street Address	101 S TRYON ST
		101 S TRYON ST - Enhanced
	City	CHARLOTTE
		CHARLOTTE - Enhanced
	State	NC
		NC - Enhanced
	ZIP Code	28280
		28280-0002 - Enhanced
	Country	
		US - Enhanced

## Filer/Financial Institution 2 of 2

Role	Transaction location business	
Primary Federal Regulator	OCC	
Name/Title of Filer/Financial Institution	BANK OF AMERICA N A	
EIN	[REDACTED]	
RSSD Number	[REDACTED]	
Address	Address Type	Address where transaction occurred
	Street Address	6545 HUNTER DR
		6545 HUNTER DR - Enhanced
	City	ROHNERT PARK
		ROHNERT PARK - Enhanced
	State	CA
		CA - Enhanced
	ZIP Code	94928
		94928-2417 - Enhanced

The enclosed information was collected and disseminated under provisions of the Bank Secrecy Act (the BSA) and U.S. Department of the Treasury regulations implementing the BSA. See 31 U.S.C. 5311, et seq.; 31 CFR Chapter X. The information is sensitive in nature and is to be treated accordingly. The information may be used only for a purpose consistent with a criminal, tax, or regulatory investigation or proceeding, or in the conduct of intelligence or counterintelligence activities, including analysis, to protect against international terrorism. See 31 U.S.C. 5311. The information cannot be further released, disseminated, disclosed, or transmitted without prior approval of the Director of Financial Crimes Enforcement Network or his authorized delegate. Suspicious activity reports filed under the BSA must be treated with particular care given that they contain unsubstantiated allegations of possible criminal activity, akin to confidential informant tips. Unauthorized release of information collected under the BSA may result in criminal or civil sanctions.



FinCEN

Financial Crimes Enforcement Network  
United States Department of the Treasury

## BCTR Transcript

BSA: [REDACTED] and DCN:

BSA:  
[REDACTED]

## Information About Filer or Other Financial Institution(s) Where Activity Takes Place

	Country	
		US - Enhanced
Type of Financial Institution	Depository institution	
Contact Person/Office	CURRENCY REPORTING UNIT	
Phone Number	[REDACTED]	
Reviewer Signature	Yes	

The enclosed information was collected and disseminated under provisions of the Bank Secrecy Act (the BSA) and U.S. Department of the Treasury regulations implementing the BSA. See 31 U.S.C. 5311, et seq.; 31 CFR Chapter X. The information is sensitive in nature and is to be treated accordingly. The information may be used only for a purpose consistent with a criminal, tax, or regulatory investigation or proceeding, or in the conduct of intelligence or counterintelligence activities, including analysis, to protect against international terrorism. See 31 U.S.C. 5311. The information cannot be further released, disseminated, disclosed, or transmitted without prior approval of the Director of Financial Crimes Enforcement Network or his authorized delegate. Suspicious activity reports filed under the BSA must be treated with particular care given that they contain unsubstantiated allegations of possible criminal activity, akin to confidential informant tips. Unauthorized release of information collected under the BSA may result in criminal or civil sanctions.

## **Ortiz Attachment DD**





Jim Matchefts  
General Counsel  
636.733.3740  
636.787.2777 fax  
jimm@mohela.com

May 16, 2017

Sarah Schroeder  
Federal Trade Commission  
901 Market Street, Suite 570  
San Francisco, CA 94103

Re: Civil Investigative Demand  
File No. 092 3041

Dear Ms. Shroeder,

On behalf of the Higher Education Loan Authority of the State of Missouri ("MOHELA"), I am responding to the above-referenced Civil Investigative Demand Documentary Material request. Please find the documents that you have requested, relative to American Financial Benefits Center, AF Financial, and Ameritech Financial enclosed.

Please do not hesitate to contact me directly if you have any further questions or requests.

Sincerely,

Jim Matchefts  
General Counsel

JLM/ph  
Enclosures

# MOHELA FORBEARANCE AGREEMENT

Federal Stafford, UnStafford, or Plus

**Instructions:** You must read, complete, sign, and return this form with required documentation (if applicable) before your request can be granted. If your account is past due it will remain past due until this form is received and approved, you make satisfactory payments, or you are granted another option to postpone payment of your student loan account(s). Continued delinquency may result in phone calls, letters, and negative credit reporting. Upon review of your forbearance agreement, a letter will be sent notifying you of the approval or denial of your request.

**Forbearance:** Forbearance is an agreement to postpone your monthly payment for a limited and specific time period. Interest that accrues during the forbearance remains your responsibility. Interest only payment notices will be sent quarterly; if you choose not to pay this, the accrued interest will be added to your outstanding principal balance (capitalized).

Borrower Name \_\_\_\_\_ SSN \_\_\_\_\_  
 Maiden Name \_\_\_\_\_ Spouse's Name \_\_\_\_\_  
 Address \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_  
 Home # \_\_\_\_\_ Work # ( ) \_\_\_\_\_ Alternate # ( ) \_\_\_\_\_  
 Home Email \_\_\_\_\_@gmail.com \_\_\_\_\_ Work Email \_\_\_\_\_  
 Reference Name \_\_\_\_\_ Reference # \_\_\_\_\_  
 Reference Address \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

I am requesting a forbearance for the following reason (Please check one and provide documentation as indicated):

- ☒ **TEMPORARY HARDSHIP** - I request a forbearance for a 12 month period, unless I indicate a shorter forbearance period below:  
 I prefer a shorter Temporary Hardship forbearance period ending (please specify month and year requested): 12 / 16  
 MM YY
- ☐ **IN-SCHOOL** - I am attending \_\_\_\_\_ from \_\_\_\_\_ to \_\_\_\_\_  
 School Name MM YY MM YY
- ☐ **INTERNSHIP/RESIDENCY** (must be requested annually) - I am engaged in an internship/residency program and I am not eligible for an internship/residency deferment due to the terms of my loan or I have exhausted my available deferment time. Please enclose documentation from an authorized official of the internship/residency program certifying the beginning and ending dates (MM/DD/YY-MM/DD/YY) of your participation in this program.
- ☐ **DEPARTMENT OF DEFENSE (DOD) LOAN REPAYMENT PROGRAM** (must be requested annually) - I am participating in a Department of Defense loan repayment program. Please enclose documentation from an authorized official of the Department of Defense certifying the beginning and ending dates (MM/DD/YY-MM/DD/YY) of your participation in this program.
- ☐ **ECONOMIC HARDSHIP** (must be requested annually, not to exceed 36 months) - My monthly Title IV student loan payments are equal to or greater than 20% of my total monthly gross income.  
 Please enclose the following:  
 1. Documentation of monthly payment(s) due on any Title IV student loan(s) not serviced by MOHELA.  
 2. Proof of your most recent monthly gross income (such as copies of your pay stubs within the last 30 days or your most recently filed tax returns).  
 Or if you are unable to provide proof of income, check the appropriate box below:  
☐ I receive no income.  
☐ I am self-employed and have a newly formed business. Please enclose a self-certifying statement of your projected monthly income from your business and documentation of your involvement with that business.
- ☐ **NATIONAL COMMUNITY SERVICE** - I am serving in a National Service (Ameri Corp) position and receiving a National Service Educational Award under the National and Community Service Trust Act of 1993. Please enclose documentation from an authorized official of the National Service program certifying the beginning and ending dates (MM/DD/YY-MM/DD/YY) of your participation in this program.

I authorize MOHELA to cover the entire delinquency of my loan(s) and any payments billed when applying this forbearance, not to exceed 12 months. If I am not eligible for the forbearance type indicated above, then I request that MOHELA place a Temporary Hardship forbearance in its place. I understand that I am responsible for all accruing interest during my forbearance. If I don't pay the accruing interest, I understand that it will be added to the principal balance of the loan(s) at the end of the forbearance period (capitalization). The exact amount of the monthly payments will be calculated at the end of the forbearance. I understand that should my situation under which I applied for this forbearance change, I must notify MOHELA. I agree to have the requested forbearance applied on my loan(s). I agree, upon termination of this forbearance, to repay my loan(s) according to the terms of my promissory note.

Borrower Signature (required)

Date

Please mail form to: MOHELA  
 633 Spirit Dr.  
 Chesterfield, MO 63005-1243  
 Or Fax to: 1-888-387-3530

Did you remember to...

- ☐ Check which forbearance type you are requesting.  
☐ Attach the necessary documentation.  
☐ Sign and date the form.



GFB

# GENERAL FORBEARANCE REQUEST

## William D. Ford Federal Direct Loan Program

OMB No. 1845-0031  
Form Approved  
Exp. Date 12/31/2015

**WARNING:** Any person who knowingly makes a false statement or misrepresentation on this form or on any accompanying document will be subject to penalties which may include fines, imprisonment, or both, under the U.S. Criminal Code and 20 U.S.C. 1097.

### SECTION 1: BORROWER IDENTIFICATION

Account Number: [REDACTED]

Please enter or correct the following information.

☐ Check this box if any of your information has changed.

SSN [REDACTED]

Name [REDACTED]

Address [REDACTED]

City, State, Zip Code [REDACTED]

Telephone - Primary [REDACTED]

Telephone - Alternate ( ) [REDACTED]

E-mail Address (Optional) [REDACTED]@gmail.com

PLEASE UPDATE IF INCORRECT. →

### SECTION 2: FORBEARANCE REQUEST

Before completing this form, carefully read the entire form, including the instructions and other information in Sections 3, 4, and 5.

- ☒ I am willing but unable to make my current Direct Loan payments due to a temporary hardship. I am requesting this forbearance because I am experiencing a temporary hardship related to one of the following situations (check one):

- ☒ Financial difficulties  
☐ Change in employment  
☐ Medical circumstances  
☐ Other (explain): \_\_\_\_\_

- ☒ If this forbearance request is approved, I want to (check one):

- ☒ Temporarily stop making payments; or  
☐ Temporarily make smaller payments of \$ \_\_\_\_\_ per month.

A different repayment plan may be your best option. Please contact us at 888.866.4352 if you checked "Temporarily stop making payments."

- ☒ If this forbearance request is approved, I am requesting that the U.S. Department of Education (ED) grant a forbearance on my loan(s) beginning (MM-DD-YYYY) \_\_\_\_\_

Determined by Delinquency

[X] [X] [X] [X] [X] [X] [X] [X] [X] [X] and ending (MM-DD-YYYY) [0] [4] [2] [8] [2] [0] [1] [6] for a period not to exceed 12 months.

### SECTION 3: BORROWER/ENDORSEUR UNDERSTANDINGS AND CERTIFICATIONS

- ☒ I understand that the following terms and conditions apply to this forbearance request:

- (1) ED will not grant this forbearance request unless this form is completed and any required supporting documentation is provided.
- (2) ED may grant a forbearance on my loans for up to 60 days, if necessary, for the collection and processing of documentation related to my forbearance request. ED will not capitalize interest that accrues during this forbearance.
- (3) If I am past due on payments not covered by this forbearance, ED may grant an additional forbearance on my loan(s) to resolve all payments due when my request is processed, and all unpaid interest may be capitalized.
- (4) At the end of the forbearance, I may apply to renew the forbearance if I am still experiencing a financial hardship.
- (5) I will continue to receive billing statements for my current payment amount, which I must pay until I am notified by my servicer that my forbearance request has been granted.
- (6) During the forbearance period, I am not required to make payments of loan principal and interest, but interest will be charged on all of my loans.
- (7) If I requested to temporarily stop making payments, I will receive an interest notice, and I may pay the interest at any time. If I do not pay the interest that accrues on my loan(s), it will be capitalized at the end of the forbearance period.
- (8) If I requested to temporarily make smaller payments, I will receive a monthly notice for the requested payment amount until the forbearance ends, and any unpaid interest that has accrued during the period will be capitalized at the end of the forbearance period.

- ☒ I certify that:

- (1) The information I have provided on this form is true and correct.
- (2) I will provide any additional documentation to ED, as required, to support my continued forbearance status.
- (3) I will notify ED immediately when the condition that qualified me for the forbearance ends.
- (4) I agree to repay my loan(s) according to the terms of my promissory note, regardless of whether the forbearance is granted.

- ☒ I authorize the entity to which I submit this request (i.e., the school, the lender, the guaranty agency, ED, and their respective agents and contractors) to contact me regarding my request or my loan(s), including repayment of my loan(s), at the number that I provide on this form or any future number that I provide for my cellular telephone or other wireless device using automated dialing equipment or artificial or prerecorded voice or text messages.

BORROWER'S OR ENDORSER'S SIGNATURE: → [REDACTED]

DATE: 3-10-16

RETURN THIS FORM IN THE POSTAGE PAID ENVELOPE



**SECTION 4: INSTRUCTIONS FOR COMPLETING THE GENERAL FORBEARANCE REQUEST FORM**

Type or print using dark ink. Enter dates as month-day-year (mm-dd-yyyy). Example: January 31, 2012 = 01-31-2012. Include your name and account number on any supporting documentation that you are required to submit with this form. If you need help completing this form, contact your loan servicer.

**Note to Endorsers/Co-makers:** (1) If you are an endorser of a Direct PLUS Loan, you may request forbearance only when you are required to repay the loan because the borrower is not making payments; (2) if you are requesting forbearance on a Direct Consolidation Loan that was made jointly to you and your spouse as co-makers (joint borrowers), each of you must complete a separate forbearance request.

Send the completed form and any required supporting documentation to:

MOHELA  
633 Spirit Drive  
Chesterfield, MO 63005-1243  
Fax: 1-866-222-7060 Secure Upload: [www.mohela.com](http://www.mohela.com)

If you need help completing this form, call:

Toll Free: 1-888-866-4352

**SECTION 5: DEFINITIONS**

- ☐ **Capitalization** is the addition of unpaid interest to the principal balance of your loan. The principal balance of a loan increases when payments are postponed during periods of deferment or forbearance and unpaid interest is capitalized. As a result, more interest may accrue over the life of the loan, the monthly payment amount may be higher, or more payments may be required. The chart below provides estimates, for a \$15,000 unsubsidized loan balance at a 6.8% interest rate, of the monthly payments due following a 12-month forbearance that started when the loan entered repayment. It compares the effects of paying the interest as it accrues and capitalizing the interest at the end of the forbearance. The actual loan interest cost will depend on your principal balance, interest rate, and length of the forbearance. Paying interest during the period of forbearance lowers the monthly payment by about \$12 and saves about \$389 over the lifetime of the loan, as depicted in the chart below.

Treatment of Interest Accrued During Forbearance	Loan Amount	Capitalized Interest for 12 Months	Principal to Be Repaid	Monthly Payment	Number of Payments	Total Amount Repaid	Total Interest Paid
Interest is paid	\$15,000.00	\$0.00	\$15,000.00	\$172.62	120	\$21,736.55*	\$6,730.66
Interest is capitalized at the end of forbearance	\$15,000.00	\$1,022.09	\$16,022.09	\$184.38	120	\$22,125.94	\$7,119.64

\*Total amount repaid includes \$1,022.09 of interest paid during the 12-month period of forbearance.

- ☐ A **co-maker** is one of two individuals who are joint borrowers on a Direct Consolidation Loan. Both co-makers are equally responsible for repaying the full amount of the loan.
- ☐ An **endorser** is someone who promises to repay a Direct PLUS Loan if the borrower does not repay the loan.
- ☐ A **forbearance** is a period during which you are allowed to temporarily postpone making payments, allowed an extension of time for making payments, or temporarily allowed to make smaller payments than previously scheduled. Interest is charged during a forbearance on all types of Direct Loans.
- ☐ The **William D. Ford Federal Direct Loan (Direct Loan) Program** includes Federal Direct Stafford/Ford (Direct Subsidized) Loans, Federal Direct Unsubsidized Stafford/Ford (Direct Unsubsidized) Loans, Federal Direct PLUS (Direct PLUS) Loans, and Federal Direct Consolidation (Direct Consolidation) Loans.

**SECTION 6: IMPORTANT NOTICES**

**Privacy Act Notice.** The Privacy Act of 1974 (5 U.S.C. 552a) requires that the following notice be provided to you:

The authority for collecting the requested information from and about you is §451 *et seq.* of the Higher Education Act of 1965, as amended (20 U.S.C. 1087a *et seq.*) and the authorities for collecting and using your Social Security Number (SSN) are §484(a)(4) of the HEA (20 U.S.C. 1091(a)(4)) and 31 U.S.C. 7701(b). Participating in the William D. Ford Federal Direct Loan (Direct Loan) Program and giving us your SSN are voluntary, but you must provide the requested information, including your SSN, to participate.

The principal purposes for collecting the information on this form, including your SSN, are to verify your identity, to determine your eligibility to receive a loan or a benefit on a loan (such as a deferment, forbearance, discharge, or forgiveness) under the Direct Loan Program, to permit the servicing of your loan(s), and, if it becomes necessary, to locate you and to collect and report on your loan(s) if your loan(s) becomes delinquent or defaults. We also use your SSN as an account identifier and to permit you to access your account information electronically.

The information in your file may be disclosed, on a case-by-case basis or under a computer matching program, to third parties as authorized under routine uses in the appropriate systems of records notices. The routine uses of this information include, but are not limited to, its disclosure to federal, state, or local agencies, to private parties such as relatives, present and former employers, business and personal associates, to consumer reporting agencies, to financial and educational institutions, and to guaranty agencies in order to verify your identity, to determine your eligibility to receive a loan or a benefit on a loan, to permit the servicing or collection of your loan(s), to enforce the terms of the loan(s), to investigate possible fraud and to verify compliance with federal student financial aid program regulations, or to locate you if you become delinquent in your loan payments or if you default. To provide default rate calculations, disclosures may be made to guaranty agencies, to financial and educational institutions, or to state agencies. To provide financial aid history information, disclosures may be made to educational institutions. To assist program administrators with tracking refunds and cancellations, disclosures may be made to guaranty agencies, to financial and educational institutions, or to federal or state agencies. To provide a standardized method for educational institutions to efficiently submit student enrollment statuses, disclosures may be made to guaranty agencies or to financial and educational institutions. To counsel you in repayment efforts, disclosures may be made to guaranty agencies, to financial and educational institutions, or to federal, state, or local agencies.

In the event of litigation, we may send records to the Department of Justice, a court, adjudicative body, counsel, party, or witness if the disclosure is relevant and necessary to the litigation. If this information, either alone or with other information, indicates a potential violation of law, we may send it to the appropriate authority for action. We may send information to members of Congress if you ask them to help you with federal student aid questions. In circumstances involving employment complaints, grievances, or disciplinary actions, we may disclose relevant records to adjudicate or investigate the issues. If provided for by a collective bargaining agreement, we may disclose records to a labor organization recognized under 5 U.S.C. Chapter 71. Disclosures may be made to our contractors for the purpose of performing any programmatic function that requires disclosure of records. Before making any such disclosure, we will require the contractor to maintain Privacy Act safeguards. Disclosures may also be made to qualified researchers under Privacy Act safeguards.

**Paperwork Reduction Notice.** According to the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it displays a currently valid OMB control number. Public reporting burden for this collection of information is estimated to average 0.2 hours (12 minutes) per response, including the time for reviewing instructions, searching existing data resources, gathering and maintaining the data needed, and completing and reviewing the information collection. Individuals are obligated to respond to this collection to obtain a benefit in accordance with 34 CFR 685.205. Send comments regarding the burden estimate(s) or any other aspect of this collection of information, including suggestions for reducing this burden to the U.S. Department of Education, 400 Maryland Avenue, SW, Washington, DC 20210-4537 or e-mail [ICDocketMgr@ed.gov](mailto:ICDocketMgr@ed.gov) and reference OMB Control Number 1845-0031. **Note: Please do not return the completed form to this address.**

If you have questions regarding the status of your individual submission of this form, contact your servicer (see Section 4).

DocuSign Envelope ID: [REDACTED]



311 Professional Center Drive #200  
Rohnert Park, CA 94928

Main Telephone: (800) 488-1490  
Facsimile: (888) 334-6281, 707-897-3000  
Website: [www.afbcenter.com](http://www.afbcenter.com)  
Documentation: [income.doc@afbcenter.com](mailto:income.doc@afbcenter.com)  
E-mail: [info@afbcenter.com](mailto:info@afbcenter.com)

Name: [REDACTED]

Client #: [REDACTED]

Address: [REDACTED]

Home Phone: [REDACTED]

City, State, Zip [REDACTED]

Other Phone: (     )

Date: 9/4/2013

**CONGRATULATIONS!** – [REDACTED]

By contacting **American Financial Benefits Center**, you have joined the growing number of students who have discovered the benefits of The Student Loan Benefits Plan ("SLBP"). Based on your situation, you are a great candidate to receive substantial benefit from the proposed student loan repayment options available to you. To complete your enrollment, just follow the simple instructions outlined below:

1. All pages are signed and dated where indicated.
2. Please provide statements of account types and current payment amounts, if available, or a print-out of your student loan online summary of accounts to ensure accuracy.
3. A copy of a voided check and the ACH Authorization Form signed by the person making the monthly creditors payment on this plan.
4. After you have faxed your documents, please contact **AFBC** at 1-800-488-1490 ext. 0 and speak to a Client Services Representative to verify all documentation has been received. You may also email your documentation to: [income.doc@afbcenter.com](mailto:income.doc@afbcenter.com)
5. Be sure to retain a copy of all documents for your records.

Due to the importance of this material, and so we may start working for you as soon as possible, return these documents to **American Financial Benefits Center** promptly via fax, email, or mail to 311 Professional Center Drive #200, Rohnert Park, CA 94928.

If you have any other questions when reviewing the attached documents, please call your **American Financial Benefits Center** Account Specialist at 1-800-488-1490 as soon as possible!

DocuSigned by: [REDACTED]

Client Signature: [REDACTED] Date: 9/4/2013

Co-Client Signature: \_\_\_\_\_ Date: \_\_\_\_\_



DocuSign Envelope ID: [REDACTED]

**Student Loan Repayment Plan**

Agreement Date: (MM-DD-YYYY): 9 - 4 - 2013	Estimated Total Debt Amount: [REDACTED]
Client I.D. #: [REDACTED]	Estimated Months of Payment Postponement: 4
Client Name: [REDACTED] Co-client Name:	Estimated Creditor Payment: \$236.00
SS#: [REDACTED]	Administrative Fee: \$49.70 per month
Address: [REDACTED]	Estimated Total Monthly Payment: 285.90
City, State, Zip: [REDACTED]	1 <sup>st</sup> Monthly Payment Date: 12/20/2013
Married or Single: married	Monthly Recurring Payment Date: 20th
Occupation: [REDACTED]	Employer Name: [REDACTED]
Client Email: [REDACTED]	PSLF Candidate (Yes / No): No
Form of Documented Income: pay stub	Family Size: 7
Current Adjusted Gross Income: [REDACTED]	Status of Loans (current, delinquent, default): Current
Date of Birth (MM-DD-YYYY): [REDACTED]	Total Current SL Payments: \$490

Please note: If the monthly payment is less than what is quoted or required by the federal loan servicer, the lessor amount will be drafted and distributed as set forth in this agreement, a difference will result in the estimated servicer payment and processing fee to the total monthly payment.

Below is a listing of your student loan servicers that you have elected to put on your plan. Also, be sure to check the loan type to ensure they are federally backed and all information is correct for accuracy. If there are any discrepancies please notify AFBC immediately:

Current Loan Servicer(s)
Fed Loan

DocuSigned by: [REDACTED]

Client Signature: [REDACTED] Date: 9/4/2013

Co-Client Signature: \_\_\_\_\_ Date: \_\_\_\_\_



DocuSign Envelope ID: [REDACTED]

### Student Loan Repayment Plan Agreement, Disclosure and Authorization

This Agreement, Disclosure and Authorization (the 'Agreement') is entered into by and between the individual or individuals signing below ('Client') and your Student Loan Repayment Plan Service Provider (American Financial Benefits Center), its officers, employees and agents, for the purpose of reviewing client's financial affairs, which includes but is not limited to monthly budget, living expenses and outstanding student loan debts, and developing a plan for client to repay client's student loan debts under new terms and conditions. Client gives the student loan repayment plan service provider full authority to work with its student loan creditors to restructure or modify their existing student loans through several different government programs that are available. Programs are only available for loans that are federally backed and regulated by the U.S Department of Education.

Whereas Client has outstanding financial obligations which have payments due on a monthly basis and Client wishes to retain the services a student loan repayment plan service provider to develop and implement a debt repayment plan which may include; changes to clients monthly payments, deferment, loan forgiveness, loan modification. Client agrees to provide complete and accurate information regarding all student loan debts and agrees that no promises, warranties or guarantees have been made to client other than as follows:

1. Client has the right to review any file maintained by any consumer reporting agency as provided under the Fair Credit Reporting Act, 15 U.S.C. ss. 1681(t). Client also has the right to dispute directly with the consumer-reporting agency the completeness and accuracy of any item contained in any file maintained by the consumer agency. The student loan repayment plan service provider cannot guarantee the enhancement or improvement of a Client's credit rating and/or history and Client understands the student loan repayment plan service provider can assume no responsibility and/or liability for past or future credit reporting. The student loan repayment plan service provider is not responsible for, and Client will indemnify and hold the student loan repayment plan service provider free and harmless from any claims existing prior to the date of this agreement for any monies, deposits, security deposits or other payments paid to any creditor, service provider or other party other than for payments occurring after the date of this agreement and actually made directly to the student loan repayment plan service provider.
2. The student loan repayment plan service provider will develop and implement a repayment plan for Client within a reasonable time from the receipt of any fees and documentation provided by Client. Client acknowledges and agrees that a monthly maintenance fee of \$49.70 is included in the scheduled payment to the student loan repayment plan service provider. A fee of \$29.00 will be charged on any dishonored ACH payment, or any returned check. ACH payments which are dishonored will be re-submitted one time.
3. Client acknowledges and agrees that any monthly payment quoted by student loan repayment plan service provider is based entirely on information provided by Client at the time of application and additional student loan debts, as well as higher balances, greater or less family size, greater or less adjusted gross income, may result in an adjusted payment presented to Client. This initial figure is entirely an ESTIMATE.
4. Client is advised and understands that in initiating the student loan repayment plan there is a conversion period of up to 30 days from the time the student loan repayment plan service provider receives all the Client loan information and documentation. During this conversion period the student loan repayment plan service provider will be attempting to obtain new payment terms and conditions with your current student loan servicer(s). As a result non-delinquent Clients are advised that it may be necessary to continue to make timely payments to their creditors until the new terms are in effect.
5. The student loan repayment plan service provider is not responsible, nor can it repair any credit rating that may appear on Client's credit report; past, present or future.
6. Client acknowledges and agrees that his/her prompt initial payment and monthly on-time payments are a vital part of the student loan repayment program. Should Client payment not be received within 30 days of its due date, the student loan repayment plan service provider may, at its sole discretion, deem Client to have defaulted and take such action, as it deems necessary. Should Client default under the payment schedule, he / she shall not be entitled to any refund of any fee or administrative fee paid.
7. This agreement shall be governed by and interpreted under the laws of the State of California excluding the conflicts of law's provisions thereof. Any and all disputes between the student loan repayment plan service provider and Client shall

DocuSign Envelope ID: [REDACTED]

be resolved by binding arbitration conducted in accordance with the rules of the American Arbitration Association ('AAA') in an arbitration commenced where Client resides, before a single arbitrator. Judgment rendered by the arbitrator may be entered in any court having jurisdiction thereof. Each party shall bear its own costs and expenses of the arbitration and shall share equally in the charges of the AAA. To the extent permitted by law, Client agrees not to bring a class action as to any claim, demand, suit or cause of action Client may have against the student loan repayment plan service provider, and Client waives any right which Client may have to bring in any class action lawsuit against student loan repayment plan service provider. Nothing stated herein shall constitute a waiver of any of Client's rights and remedies to pursue a claim.

8. Client understands they are responsible for their debts and when Client makes monthly deposit, creditors will receive payments on Client's behalf through the student loan repayment plan service provider Client trust account. Clients on Auto-Payment who wish to cancel or are dropping from the program must send written notice 10 days in advance of funds withdrawal for Client monthly payment. If written notification is not received 10 days prior to your ACH date, funds will be paid out to your creditors and cancellation will take place immediately following disbursement of said funds. Any client has the right to rescind their contract at any time upon 10 days written notice. Should Client need to delay/move an ACH date, student loan repayment plan service provider must be notified no less than 4 business days in order to honor Client's request. If you wish to cancel you need to notify student loan repayment plan service provider 10 days prior to the next ACH date.

9. Client understands they are responsible for providing student loan repayment plan service provider with changes to income levels, and claimed family size for the purposes of re-evaluating program payment plan for greater benefit to client. Student loan repayment plan service provider will contact client every six months requesting such information for potential modification to existing plan. Client agrees and understands that each repayment plan, once accepted by the loan service provider, will be fixed for a period of twelve months, and that each twelve month period the student loan repayment plan service provider will request various documentation from client to determine the succeeding twelve month new adjusted payment amount, if any change at all. Student loan repayment plan service provider will notify client nine months after loan service provider accepts proposals to obtain such income and family size documentation. Payment quoted below is for the first twelve months of the program, and my increase or decrease based on Client's future documented financial situation.

CLIENT understands and agrees to the following:

- » This is not a loan.
- » Client is responsible for any funds dispersed on their behalf.
- » Creditors may continue to charge interest.
- » There is a \$49.70 monthly administrative fee (non-refundable).
- » There is a \$29.00 fee on any dishonored ACH payment, or returned check

It is our policy to mail or fax documentation to your loan service providers upon receipt of the file. However, we will not contact the loan servicer by phone until client has made the first payment.

CLIENT authorizes student loan repayment plan service provider to obtain and receive any information regarding Client account. Client authorizes creditors to send any additional information needed to student loan repayment plan service provider. This release agreement for information on my account may be copied and the copy may be deemed to be equivalent to the original and may be used as a duplicate original.

Your total monthly payment terms are as follows:

**Monthly total program payment of 285.90 which is due on 12/20/2012 and on that day of each month thereafter.**

DocuSigned by: [REDACTED]  
 Client Signature: [REDACTED] Date: 9/4/2013  
 Co-Client Signature: \_\_\_\_\_ Date: \_\_\_\_\_

DocuSign Envelope ID: [REDACTED]

**Student Loan Repayment Plan****Client Electronic Funds Transfer (EFT) Authorization Form**

Date: 9/4/2013
Client I.D. #: [REDACTED]
Client Name: [REDACTED] Co-client Name:
Social Security Number: [REDACTED]
Estimated Total Monthly Payment: \$ 285.90
1 <sup>st</sup> Monthly Payment Date: 12/20/2013
Monthly Recurring Payment Date: 20th

Please Debit My (check one): ☒ Checking Account ☐ Savings Account

**Please Place Voided Check Here**

Please print all numbers that appear across the bottom of your check below:  
(Do not include the check number)

[REDACTED]  
Routing Number (9 digits)

[REDACTED]  
Account Number (account numbers vary in length)

Bank Name [REDACTED] Bank Phone # \_\_\_\_\_

"I authorize American Financial Benefits Center, Inc. to process debit entries to my account. I understand that this authority will remain in effect until I provide reasonable notification to terminate the authorization."

Account Holder / Client Signature [REDACTED] Date 9/4/2013



DocuSign Envelope ID: [REDACTED]

**Direct Questions and  
Answers about  
Electronic Payments:**

**Q:** What is Electronic Payment?

A: Electronic payment is automatic bill payment whereby your payment is deducted from your checking or savings account.

**Q:** What is the advantage of electronic payment?

A: It saves you time! It saves you work! It simplifies your life! You can avoid the hassle of writing and mailing checks!

**Q:** How can you transfer money from my account?

A: Only with your authorization.

**Q:** When is the electronic payment transferred from my account?

A: On its due date. You never have to worry about forgetting a payment or mailing it on time.

**Q:** If I do not write checks, how do I keep my checkbook balance straight?

A: Since your payment is made at a pre-established time, you simply record it in your check register on the appropriate date.

**Q:** Without a canceled check, how can I prove I made my payment?

A: Your bank statement gives you an itemized list of electronic payments. It is your proof of payment.

**Q:** Is electronic payment risky?

A: Electronic payment is less risky than check payment. It cannot be lost, stolen or destroyed in the mail. It has an extremely high rate of accuracy.

**Q:** What if I change bank accounts?

A: Notify us and we will give you a new authorization form to complete.

**Q:** How much does electronic payment cost?

A: It costs you nothing. Plus you save the cost of stamps, checks and envelopes.

**Q:** What if I try electronic payment and don't like it?

A: You can cancel your authorization by notifying us at anytime. But, once you've enjoyed the convenience, time and money savings of electronic payment, we doubt you will want to go back to paying bills the way you did before.

**Q:** How do I sign up for electronic payment?

A: Complete and sign the authorization form below and return it to us along with a voided check or savings deposit slip.

DocuSign Envelope ID: [REDACTED]

#### PRIVACY NOTICE

As a valued client, your privacy is very important to us at your student loan service provider. This notice is to help you understand the collection, handling and disclosure of your personal information. This notice is applicable to both current and former clients.

1. We do not disclose personal information about you to third parties except as permitted by law.
2. We collect the following types of personal information from several sources:
  - Information you give us on your application, other documents you provide us or during counseling sessions. This information includes, but is not limited to, name, address, telephone number, social security number, account numbers, account balances, payment histories, occupation, assets, income and debts;
  - Information from consumer reporting agencies. Includes, but is not limited to, your credit bureau reports, and other information relating to you and your credit;
  - Information from other sources. Includes, but is not limited to, other third parties, including information from your creditors.
3. Inside your student loan service provider, your information is accessible only to employees who need the information to process your product request or answer your account questions. We have a formal code of ethics and train our employees on their responsibility to maintain the privacy of your confidential information. We also maintain physical, electronic and procedural safeguards that comply with federal standards to guard this information.

Client Signature:  Date: 9/4/2013

Co-Client Signature: \_\_\_\_\_ Date: \_\_\_\_\_

DocuSign Envelope ID: [REDACTED]

**Financial Analysis and Evaluation & American Financial Benefits Center Financial Success Kit**

**Congratulations!** We are excited that you have taken the first step in improving your finances through our Financial Analysis & Evaluation of your current financial situation and American Financial Benefits Center Financial Success Kit because getting the right tools, direction, and education will save you time and money. We believe purchasing the services of American Financial Benefits Center and The American Financial Benefits Center Financial Success Kit is the first step in making a change in your financial life. These Financial tools were built on time-tested strategies, methods, and exercises to help you start saving money today and to give you the greatest opportunity for improving your financial position forever.

**Authorization & Refund Policy:** I hereby authorize American Financial Benefits Center to debit the credit card(s), or bank account(s) listed below for the amounts stated on the draft dates herein. This authority shall remain in effect until American Financial Benefits Center has received the full purchase amount. If a payment is declined by your credit card company or bank, American Financial Benefits Center may attempt to again process this payment at a later date, typically within 72 hours. No products will be shipped until full payment is confirmed. I, the Buyer, fully understand I am purchasing The American Financial Benefits Center Financial Success Kit and received a Financial Analysis and Evaluation from American Financial Benefits Center. Any questions should be directed to Customer Service at 800-488-1490 extension 0, or you can mail your questions to, 311 Professional Center dr Suite 200, Rohnert Park, CA 94928. All transactions will appear on your credit card, or bank statement(s) as a charge from "afbenefitscenter, afbcenter, or Meritus." American Financial Benefits Center offers a 100% Satisfaction Guarantee for those customers who request in writing within 14 days from the date of purchase. Thereafter customers may also request a refund up to 90 days from the date of purchase however American Financial Benefits Center reserves the right to determine a reasonable refund amount.

**Your Financial Analysis and Evaluation & American Financial Benefits Center Financial Success Kit Will Include:**

- **2-Hour Budget Review and Consultation** - understanding of your current personal financial situation
- **Personalized Financial Strength & Analysis Report**-This will give you the tools you need to make good financial decisions, stay clear of unwanted financial pitfalls, and suggest options for saving money.
- **Analysis of your current financial situation**—A workable budget to become financially free.
- **How To Be The Family CFO** - written by Kim Snider, with answer to this life-changing question.
- **Hard Bound 125 Page Informational Workbook** - to help you regain your financial stability!
- **eGuide access titled "Rebuilding Your Credit"** – here you'll learn the basics on improving your credit.
- **Life changing CD complete with printable forms** - to improve your personal and financial life forever.

Buyer's Full Name : [REDACTED]

Spouse's Full Name (if applicable) : [REDACTED]

Buyer's Best Contact Phone Number : [REDACTED]

Financial Analysis and Evaluation

&amp; American Financial Benefits Center Financial Success Kit Charge:

\$ 1050

DocuSigned by:

9/4/2013

Signature of Buyer

Date

Signature of Spouse

Date

\*\*\*Please retain a copy of this document as your receipt of purchase\*\*\*



DocuSign Envelope ID: [REDACTED]

**Financial Analysis and Evaluation & American Financial Benefits Center Financial Success Kit****Authorization & Refund Policy:**

I hereby authorize American Financial Benefits Center to debit the credit cards listed below for the amounts stated on the draft dates herein. This authority shall remain in effect until American Financial Benefits Center has received the full purchase amount. If a payment is declined by your credit card company American Financial Benefits Center may attempt to again process this payment at later date, typically within 72 hours. No products will be shipped until a full payment is confirmed. American Financial Benefits Center offers a 100% Satisfaction Guarantee for those customers who request in writing within 14 days from the date of purchase. Thereafter customers may also request a refund up to 90 days from the date of purchase however American Financial Benefits Center reserves the right to determine a reasonable refund amount.

**Client Credit Card Information:**

Cardholder Name as it Appears on Card:	
Complete Billing Address for Credit Card:	
Credit Card Type: (Mstrcrd, VISA, AMEX, Discover)	
Credit Card Provider: (example: CitiBank)	
Credit Card Account Number:	
Expiration Date:	
CVC code: (3 digit code on back)	
Draft Date:	
Draft Amount:	\$

Cardholder Name as it Appears on Card:	
Complete Billing Address for Credit Card:	
Credit Card Type: (Mstrcrd, VISA, AMEX, Discover)	
Credit Card Provider: (example: CitiBank)	
Credit Card Account Number:	
Expiration Date:	
CVC code: (3 digit code on back)	
Draft Date:	
Draft Amount:	\$

\_\_\_\_\_  
Cardholder Signature\_\_\_\_\_  
Date

\*\*\*Please retain a copy of this document as your receipt of purchase\*\*\*

DocuSign Envelope ID: [REDACTED]

**Financial Analysis and Evaluation & American Financial Benefits Center Financial Success Kit****Authorized Company to Debit Account:** Company Name: American Financial Benefits Center**Account Holder's Information:** Account Holder's Name: [REDACTED]Billing Street Address: [REDACTED]City, State, Zip: [REDACTED]**Account Holder's Bank Information:**Bank Name: [REDACTED]

Routing Number

Routing Number (9 Digits): [REDACTED]Account Number: [REDACTED]Checking or Savings: ☒ Checking ☐ Savings**Payment Information****Total Amount:** 1050

	<i>Draft #1</i>	<i>Draft #2</i>	<i>Draft #3</i>	<i>Draft #4</i>
<i>Draft Date</i>	9/20/2013	10/20/2013	11/20/2013	
<i>Draft Amount</i>	\$350	\$350	\$350	\$
	<i>Draft #5</i>	<i>Draft #6</i>	<i>Draft #7</i>	<i>Draft #8</i>
<i>Draft Date</i>				
<i>Draft Amount</i>	\$	\$	\$	\$
	<i>Draft #9</i>	<i>Draft #10</i>	<i>Draft #11</i>	<i>Draft #12</i>
<i>Draft Date</i>				
<i>Draft Amount</i>	\$	\$	\$	\$

I hereby authorize American Financial Benefits Center to Debit the Bank Account referenced herein, via an Automated Clearing House system (ACH), according to the parameters specified herein for my American Financial Benefits Center Financial Success Kit and the Financial Analysis and Evaluation I received from American Financial Benefits Center. This authority will remain in effect until the payment is completed as specified herein. If a payment is returned for any reason I acknowledge that I am subject to a rejected item fee of \$25 or the maximum amount allowed by law in addition to any charges made by my bank. Please retain a copy of this document as receipt of purchase.

DocuSigned by:

[REDACTED]

9/4/2013

**Account Holder's Authorized Signature****Date**

DocuSign Envelope ID: [REDACTED]

### LIMITED POWER OF ATTORNEY

Known all by these present that the undersigned hereby constitutes and appoints American Financial Benefits Center and its associates, with full power of substitution, the undersigned's true and lawful attorney-in-fact to access and use personal information regarding my student loans. This power of attorney is limited to the following specific activities:

- Accessing and using the Department of Education Personal Pin in my name and on my behalf;
- Accessing loan information through the Federal Loan Systems and Private Loan Systems, and obtaining loan information on my behalf from my current loan service provider(s); and
- Reviewing my personal credit report from one or more third party credit agencies.

The undersigned hereby grants to each such attorney-in-fact full power and authority to do and perform any and every act and thing whatsoever requisite, necessary, or proper to be done in the exercise of any of the rights and powers herein granted, as fully to all intents and purposes as the undersigned might or could do if personally present, with full power of substitution or revocation, hereby ratifying and confirming all that such attorney-in-fact, or such attorney-in-fact's substitute or substitutes, shall lawfully do or cause to be done by virtue of this Limited Power of Attorney and the rights and powers herein granted. The undersigned acknowledges that the foregoing attorney-in-fact, in serving in such capacity at the request of the undersigned, is not assuming, nor is American Financial Benefits Center assuming, any of the undersigned's responsibilities or obligations related to loan repayment or repayment commitment.

This Limited Power of Attorney shall remain in full force and effect until such time as revoked by the undersigned in a signed writing delivered to the foregoing attorney-in-fact.

IN WITNESS WHEREOF, the undersigned has caused this Limited Power of Attorney to be executed as of: 9/4/2013

Print Name: [REDACTED]

Social Security Number: [REDACTED] Date of Birth (MM-DD-YYYY): [REDACTED]

Signed: [REDACTED]  
DocuSigned by:

Date: 9/4/2013

From: Jennifer Martinez

Fax: +1 (800) 488-1430 \* 105

To:

Fax: +1 (866) 222-7060

Page 6 of 10 9/23/2013 4:33

DocuSign Envelope ID: [REDACTED]

**LIMITED POWER OF ATTORNEY**

Known all by these present that the undersigned hereby constitutes and appoints American Financial Benefits Center and its associates, with full power of substitution, the undersigned's true and lawful attorney-in-fact to access and use personal information regarding my student loans. This power of attorney is limited to the following specific activities:

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- Accessing loan information through the Federal Loan Systems and Private Loan Systems, and obtaining loan information on my behalf from my current loan service provider(s); and
- Reviewing my personal credit report from one or more third party credit agencies.

The undersigned hereby grants to each such attorney-in-fact full power and authority to do and perform any and every act and thing whatsoever requisite, necessary, or proper to be done in the exercise of any of the rights and powers herein granted, as fully to all intents and purposes as the undersigned might or could do if personally present, with full power of substitution or revocation, hereby ratifying and confirming all that such attorney-in-fact, or such attorney-in-fact's substitute or substitutes, shall lawfully do or cause to be done by virtue of this Limited Power of Attorney and the rights and powers herein granted. The undersigned acknowledges that the foregoing attorney-in-fact, in serving in such capacity at the request of the undersigned, is not assuming, nor is American Financial Benefits Center assuming, any of the undersigned's responsibilities or obligations related to loan repayment or repayment commitment.

This Limited Power of Attorney shall remain in full force and effect until such time as revoked by the undersigned in a signed writing delivered to the foregoing attorney-in-fact.

IN WITNESS WHEREOF, the undersigned has caused this Limited Power of Attorney to be executed as of: 8/26/2013

Print Name: [REDACTED]

Social Security Number: [REDACTED] Date of Birth (MM-DD-YYYY): [REDACTED]

Signed: [REDACTED]

Date: 8/26/2013

RECEIVED 13:14 09/24/2013 00088





From: Jennifer Martinez Fax: +1 (800) 488-1490 x 105

To:

Fax: +1 (866) 222-7060

Page 2 of 10 9/23/2013 4:13

9.23.13

Fax Cover Page

From: Jennifer Martinez

American Financial Benefit Center

800-488-1490 x 105

Borrower: [REDACTED]

TO: 866.545.9196

TO: 877.402.5816

TO: 866.222.7060

Hand Signed Documents - per your request!

**Please Process Limited Power of Attorney ASAP**

ATTACHED PLEASE FIND:

IBR Application

Forbearance Request

Limited Power of Attorney

Income Documentation

Page total including cover page ~~6~~ 9

If not all pages were received please call the phone number above.

MOHELA RCVD 13:14 09/24/2013 00:08:39





From: Jennifer Martinez Fax: +1 (800) 488-1490 \* 105

To:

Fax: +1 (866) 222-7060

Page 1 of 2 9/20/2013 4:35

Fax Cover Page

From: Jennifer Martinez

American Financial Benefit Center

800-488-1490 x 105

Borrower

866-545-9196  
877-402-5816  
866-222-7060

**PLEASE PROCESS LIMITED POWER OF ATTORNEY  
ASAP -**

Page total including cover page 2

If not all pages were received please call the phone number above.

From: Jennifer Martinez Fax: +1 (800) 488-1490 \* 105

To:

Fax: +1 (866) 222-7060

Page 2 of 2 9/20/2013 4:35

DocuSign Envelope ID: [REDACTED]

**LIMITED POWER OF ATTORNEY**

Known all by these present that the undersigned hereby constitutes and appoints American Financial Benefits Center and its associates, with full power of substitution, the undersigned's true and lawful attorney-in-fact to access and use personal information regarding my student loans. This power of attorney is limited to the following specific activities:

- Accessing and using the Department of Education Personal Pin in my name and on my behalf;
- Accessing loan information through the Federal Loan Systems and Private Loan Systems, and obtaining loan information on my behalf from my current loan service provider(s); and
- Reviewing my personal credit report from one or more third party credit agencies.

The undersigned hereby grants to each such attorney-in-fact full power and authority to do and perform any and every act and thing whatsoever requisite, necessary, or proper to be done in the exercise of any of the rights and powers herein granted, as fully to all intents and purposes as the undersigned might or could do if personally present, with full power of substitution or revocation, hereby ratifying and confirming all that such attorney-in-fact, or such attorney-in-fact's substitute or substitutes, shall lawfully do or cause to be done by virtue of this Limited Power of Attorney and the rights and powers herein granted. The undersigned acknowledges that the foregoing attorney-in-fact, in serving in such capacity at the request of the undersigned, is not assuming, nor is American Financial Benefits Center assuming, any of the undersigned's responsibilities or obligations related to loan repayment or repayment commitment.

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IN WITNESS WHEREOF, the undersigned has caused this Limited Power of Attorney to be executed as of: 8/26/2013

Print Name: [REDACTED]

Social Security Number: [REDACTED] Date of Birth (MM-DD-YYYY): [REDACTED]

Signed: [REDACTED]

Date: 8/26/2013

TransactionID: [REDACTED]  
SSN: [REDACTED]  
Identifiers:  
DateOfBirth: [REDACTED]  
FullName:  
FirstName: [REDACTED]  
LastName: [REDACTED]  
MiddleInitial: [REDACTED]  
Contacts:  
Address:  
AddressLine: [REDACTED]  
City: [REDACTED]  
State: [REDACTED]  
ZipCode: [REDACTED]  
Country: US  
EmailAddress: [REDACTED]@gmail.com  
PhoneNumber:  
Number: [REDACTED]  
Type: Office  
ContactTime:  
Start: 08:00  
End: 19:00  
RepaymentApplication:  
TransactionID: [REDACTED]  
ApplicationID: [REDACTED]  
ApplicationStatus: Completed  
CompletionTimestamp: 2016-08-10T11:49:25  
PaperPackage: false  
InitDocumentOfIncome: false  
RepaymentReason: Recertify  
Children: 0  
Dependents: 5  
MaritalStatus: Single  
PSLF: false  
ReferringSourceID: 00000001  
IncomeInformation:  
IRSData:  
IRSRetrievalTimestamp: 2016-08-10T11:48:02  
TaxYear: 2015  
FilingStatus: Single  
AdjustedGrossIncome: [REDACTED]  
AGIReflectsCurrentIncome: Y  
FileJointly: false  
UnderlyingLoans:  
LoanHolder:  
LoanHolderCode: 500  
LoanHolderName: DEPT OF ED/MOHELA  
Address:  
AddressLine: 633 SPIRIT DR  
City: CHESTERFIELD  
State: MO  
ZipCode: 63005  
NSLDSLabel: [REDACTED]  
AwardID: [REDACTED]  
AwardType: Direct Subsidized Consolidation  
AwardDate: 2010-06-21  
AwardSSN: [REDACTED]  
LoanStatus: In Repayment

LoanStatusDate: 2015-12-29  
LoanSource: NSLDS  
DateOfDisclosure: 2015-11-25  
IDRAnniversaryDate: 2016-12-05  
EstimatedPayoffAmount: [REDACTED]  
LoanSequenceNumber: 13  
FirstDisbursementDate: 2010-06-21  
RepaymentInformation:  
  OriginalPrincipalBalance: [REDACTED]  
  OutstandingPrincipalBalance: [REDACTED]  
  OutstandingAccruedInterest: [REDACTED]  
InterestRate: 5.380  
InterestRateType: Fixed  
SchoolCode: [REDACTED]  
UnderlyingParentPlusLoanFlag: false  
JointConsolIndicator: false  
UnderlyingLoans:  
  LoanHolder:  
    LoanHolderCode: 500  
    LoanHolderName: DEPT OF ED/MOHELA  
    Address:  
      AddressLine: 633 SPIRIT DR  
      City: CHESTERFIELD  
      State: MO  
      ZipCode: 63005  
  NSLDSLabel: [REDACTED]  
  AwardID: [REDACTED]  
  AwardType: Direct Unsubsidized Consolidation  
  AwardDate: 2010-06-21  
  AwardSSN: [REDACTED]  
  LoanStatus: In Repayment  
  LoanStatusDate: 2015-12-29  
  LoanSource: NSLDS  
  DateOfDisclosure: 2015-11-25  
  IDRAnniversaryDate: 2016-12-05  
  EstimatedPayoffAmount: [REDACTED]  
  LoanSequenceNumber: 14  
  FirstDisbursementDate: 2010-06-21  
  RepaymentInformation:  
    OriginalPrincipalBalance: [REDACTED]  
    OutstandingPrincipalBalance: [REDACTED]  
    OutstandingAccruedInterest: [REDACTED]  
  InterestRate: 5.380  
  InterestRateType: Fixed  
  SchoolCode: [REDACTED]  
  UnderlyingParentPlusLoanFlag: false  
  JointConsolIndicator: false  
  UnderlyingLoans:  
    LoanHolder:  
      LoanHolderCode: 500  
      LoanHolderName: DEPT OF ED/MOHELA  
      Address:  
        AddressLine: 633 SPIRIT DR  
        City: CHESTERFIELD  
        State: MO  
        ZipCode: 63005  
    NSLDSLabel: [REDACTED]  
    AwardID: [REDACTED]

AwardType: Direct Subsidized  
AwardDate: 2002-08-23  
AwardSSN: [REDACTED]  
LoanStatus: In Repayment  
LoanStatusDate: 2015-12-29  
LoanSource: NSLDS  
DateOfDisclosure: 2015-11-25  
IDRAnniversaryDate: 2016-12-05  
EstimatedPayoffAmount: 2655  
LoanSequenceNumber: 4  
FirstDisbursementDate: 2002-08-23  
RepaymentInformation:  
    OriginalPrincipalBalance: 2625  
    OutstandingPrincipalBalance: 2644  
    OutstandingAccruedInterest: 11  
InterestRate: 2.650  
InterestRateType: Variable  
SchoolCode: 00251900  
NSLDSGradeLevel: 1



## **Ortiz Attachment EE**

Record # 1 / 87449833 / Consumer Sentinel Network Complaint			
Reference Number:	87449833	Originator Reference Number:	891846
Language:	English	Contact Type:	Complaint
Source:	Organization	DNC?:	No
Comments:	NOTE: In addition to the complaint notes immediately below, the Ohio Attorney General's Office provided additional information in fields whose header titles are quoted and follow the complaint notes. --- Constituent would like to get all of her money back that she has paid. --- Topic Description: Consumer received a letter from American Financial Benefits Center stating that they could help her with her student loans. They acted as if they were a student loan forgiveness program. Constituent recently started getting emails from a student loan servicing company. Constituent has paid American Financial Benefits Center over \$2000.NO ATTY MONEY LOST - \$2000		
Complaint disposition provided?:	Yes		
Complaint Disposition:	Adjustment Offered - Returned		
Data Reference:		Load Date:	08/10/2017 11:23:05 AM
Created By:	OH01-USER	Created Date:	06/08/2017 12:00:00 AM
Updated By:		Updated Date:	
Complaint Source:	Ohio, Attorney General	Product Service Description:	Other (Note in Comments)
Amount Requested:	\$2,292.60	Amount Paid:	\$2,292.60
Payment Method:		Agency Contact:	External Agency
Complaint Date:	06/08/2017	Transaction Date:	
Initial Contact:	Mail	Initial Response:	
Statute/Rule:		Law Violation:	
Topic:		Dispute with Credit Bureau?:	
Dispute with Credit Bureau - Responded?:		Dispute with Credit Bureau - Resolved to Satisfaction?:	
Member of armed forces or dependent?:		Cross Border Complaint?:	No
Consumer Information			
Consumer Small Business or Organization:			
First Name:		Last Name:	
Address 1:		Address 2:	
City:		State:	
Zip:		Country:	UNITED STATES
Home Number:		Cell Number:	
Work Number:		Ext:	
Fax Number:		Email:	

Printer Friendly Record Details

10/2/17, 1:39 PM

<b>Age Range:</b>		<b>Military Service Branch:</b>	
<b>Soldier Status:</b>		<b>Soldier Station:</b>	
<b>Subject</b>			
<b>Subject:</b>	American Financial Benefits Center	<b>Normalized Name:</b>	American Financial Benefits Center
<b>Address 1:</b>	311 PROFESSIONAL CENTER DR	<b>Address 2:</b>	
<b>City:</b>	Rohnert Park	<b>State/Prov:</b>	California
<b>ZIP:</b>	(Cleansed: 94927)	<b>Country:</b>	United States
<b>Email:</b>		<b>URL:</b>	http://afbcenter.com/
<b>Phone Number:</b>	888-3873690	<b>Ext:</b>	
<b>Subject ID Type:</b>		<b>Subject ID Issuer State:</b>	
<b>Subject ID Issuer Country:</b>			

Record # 2 / 84512852 / Consumer Sentinel Network Complaint			
<b>Reference Number:</b>	84512852	<b>Originator Reference Number:</b>	
<b>Language:</b>	English	<b>Contact Type:</b>	Complaint
<b>Source:</b>	Consumer	<b>DNC?:</b>	No
<b>Comments:</b>	<p>My name at the time I signed up for this program was [REDACTED]. I was single then and working at [REDACTED] which is a 501(c)3 nonprofit in Brentwood, Tennessee. When the whole student loan forgiveness program started I kept getting several letters from different companies saying I could consolidate my loans with them and get my loan partially forgiven after making a certain monthly payment for 10 years. I got one from American Financial Benefits Center about a couple months before I decided to give them a call. I started the whole application process on 8/14/2015. They went over with me what would happen and told me I would end up saving about \$13,440 in loans. Why not? I would have an affordable payment with no interest and end up not having to pay the around \$40,000 I still owe on my student loans. With what was explained to me, I was under the impression that AFBC would just buy my loan from Nelnet and AFBC would own it. I was instructed if Nelnet sent me any correspondence saying I owe this or that, I was not to pay anything. I just pay AFBC \$174 per month for 9 months and then \$99 plus a \$20 fee per month for the remaining 10 years. There was a program fee of \$600. That's what the extra \$75 for the first few months paid. There was also an \$1188 AFBC program membership charge. I believe that's what the \$20 extra was for. After having \$174 automatically withdrawn from my checking account for a couple months, I started worrying. I kept getting statements from Nelnet when I thought surely they would acknowledge I'm paying AFBC now. I called AFBC wondering why Nelnet hadn't received the notification from them. Their excuse was it takes a while because it's a lot of paperwork. If I sent the IBR request to Nelnet, it would only take up to a month for it to go thru. They have a lot of paperwork too. Finally, maybe January or February of 2016 Nelnet got my IBR request form. I just still felt a little uneasy after that and called Nelnet. I asked if they work with AFBC and they sounded like I had been duped and told me anything that can be done, they are there to do it for free. They are right. I could have easily done an IBR for free. Basically what AFBC did was charge me \$700 to send an IBR request form for me. I was also charged about \$1000 in interest by Nelnet for doing the IBR. I initially didn't want to do an IBR because of this, but I thought it didn't matter because AFBC told me all the interest would be forgiven after 10 years. I looked on their website when I first signed up and thought they seemed reputable. But then after trying to get my money back, failing and cancelling my "membership" with them, I found a debt advice site saying AFBC is a scam and I kept finding reviews of people who had dealt with them and complaints from former employees that concerned me. I went through the application process with a Jack Gabriel and he was no longer there. Certain things AFBC explained to me also didn't make sense. They said that some people temporarily go through them if they can't afford their loans for a while. Why would they do that? That would mean they pay a different company to do something for them and are going to owe even more money because of accrued interest to their loan servicer. That is pretty much what I ended up doing because I cancelled. I didn't trust AFBC anymore. What if I were to pay all that money all those years just to have Nelnet say I still owe them \$40,000 plus? Other-Other Update</p>		
<b>Complaint disposition provided?:</b>			
<b>Complaint Disposition:</b>			
<b>Data Reference:</b>		<b>Load Date:</b>	06/04/2017 12:35:51 AM
<b>Created By:</b>	FTCCIS-FTCUSER	<b>Created Date:</b>	06/04/2017 12:35:51 AM
<b>Updated By:</b>	CRSS\sllyons1	<b>Updated Date:</b>	06/07/2017 2:00:48 PM
<b>Complaint Source:</b>	FTC Online Complaint Assistant (CIS)	<b>Product Service Description:</b>	Debt Management\Credit Counseling
<b>Amount Requested:</b>	\$1,200.00	<b>Amount Paid:</b>	\$700.00
<b>Payment Method:</b>	Bank Account Debit	<b>Agency Contact:</b>	Internet

<b>Complaint Date:</b>	06/04/2017	<b>Transaction Date:</b>	06/15/2015
<b>Initial Contact:</b>	Mail	<b>Initial Response:</b>	Phone: 800/888 number
<b>Statute/Rule:</b>	FTC Act Sec 5 (BCP) Rule\Other	<b>Law Violation:</b>	Deception/Misrepresentation Other (Note the Violation in the Comment Field)
<b>Topic:</b>		<b>Dispute with Credit Bureau?:</b>	
<b>Dispute with Credit Bureau - Responded?:</b>		<b>Dispute with Credit Bureau - Resolved to Satisfaction?:</b>	
<b>Member of armed forces or dependent?:</b>	No	<b>Cross Border Complaint?:</b>	No
<b>Consumer Information</b>			
<b>Consumer Small Business or Organization:</b>			
<b>First Name:</b>		<b>Last Name:</b>	
<b>Address 1:</b>		<b>Address 2:</b>	
<b>City:</b>		<b>State:</b>	
<b>Zip:</b>		<b>Country:</b>	UNITED STATES
<b>Home Number:</b>		<b>Cell Number:</b>	
<b>Work Number:</b>		<b>Ext:</b>	
<b>Fax Number:</b>		<b>Email:</b>	att.net
<b>Age Range:</b>	30 - 39	<b>Military Service Branch:</b>	
<b>Soldier Status:</b>		<b>Soldier Station:</b>	
<b>Subject</b>			
<b>Subject:</b>	American Financial Benefits Center	<b>Normalized Name:</b>	American Financial Benefits Center
<b>Address 1:</b>	311 Professional Center Dr. STE 200	<b>Address 2:</b>	
<b>City:</b>	Rohnert Park	<b>State/Prov:</b>	California
<b>ZIP:</b>	94928	<b>Country:</b>	United States
<b>Email:</b>	max.hamerman@afbcenter.com	<b>URL:</b>	www.afbcenter.com
<b>Phone Number:</b>	707-4604013	<b>Ext:</b>	
<b>Subject ID Type:</b>		<b>Subject ID Issuer State:</b>	
<b>Subject ID Issuer Country:</b>			
<b>Representative Name:</b>	Max Hamerman	<b>Title:</b>	Account Specialist

<b>Record # 3 / 84238169 / Consumer Sentinel Network Complaint</b>			
<b>Reference Number:</b>	84238169	<b>Originator Reference Number:</b>	
<b>Language:</b>	English	<b>Contact Type:</b>	Complaint
<b>Source:</b>	Consumer	<b>DNC?:</b>	No
<b>Comments:</b>	<p>I was contacted by American Financial Benefits Center in July 2015 through mail about a Loan Forgiveness Program. After calling the company and qualifying for the program, I was told monthly payments of \$149.00 would be autodrafted from my checking account and paid to Great Lakes Student Loans. I was then told that if payments were on-time and successful for 13 months and I did not make more than \$10,000 than I did at the time of program start date/submitted paystubs, my monthly payments would decrease to \$99. Lastly, I was assured by this company that they are affiliated with the Department of Education. 13 months later, my payments did indeed reduce to \$99 after re-submitting ALL of my personal information, including my social security number. These autodrafts started October 18, 2016. Because they are affiliated with the Department of Education, I did not believe there was an issue providing my personal information. I called the company in November 2016 and inquired information about stopping payments because I was in graduate school. American Financial Benefits Center stated they will still require me to sign off on Income-Based deferment documents &amp;quot;to keep potential payments down&amp;quot;. They also assured me they would contact Great Lakes Student Loans to give information about me being back in school. On May 25, 2017, Great Lakes Student Loans contacted me directly by phone asking for updated information for my account. After the representative looked into my account, she informed me that there have NEVER been any transactions made to Great Lakes from American Financial Benefits Center for \$149.00 or \$99. I have been advised by my fraud service department with my bank to freeze my credit, stop/decline all further drafts from this company, contact the police, and file a complaint with FTC. I have also been advised by the same department to NOT contact the American Financial Benefits Center to decrease the chance of them opening any accounts in my name or under my SS#. Other-Other Update</p>		
<b>Complaint disposition provided?:</b>			
<b>Complaint Disposition:</b>			
<b>Data Reference:</b>		<b>Load Date:</b>	05/26/2017 10:17:49 AM
<b>Created By:</b>	FTCCIS-FTCUSER	<b>Created Date:</b>	05/26/2017 10:17:49 AM
<b>Updated By:</b>	CRSS\apugh	<b>Updated Date:</b>	05/26/2017 6:46:56 PM
<b>Complaint Source:</b>	FTC Online Complaint Assistant (CIS)	<b>Product Service Description:</b>	Debt Management\Credit Counseling
<b>Amount Requested:</b>	\$149.00	<b>Amount Paid:</b>	\$2,580.00
<b>Payment Method:</b>	Bank Account Debit	<b>Agency Contact:</b>	Internet
<b>Complaint Date:</b>	05/26/2017	<b>Transaction Date:</b>	07/01/2015
<b>Initial Contact:</b>	Mail	<b>Initial Response:</b>	Phone: 800/888 number
<b>Statute/Rule:</b>	FTC Act Sec 5 (BCP) Rule\Other	<b>Law Violation:</b>	Deception/Misrepresentation Other (Note the Violation in the Comment Field)
<b>Topic:</b>		<b>Dispute with Credit Bureau?:</b>	
<b>Dispute with Credit Bureau - Responded?:</b>		<b>Dispute with Credit Bureau - Resolved to Satisfaction?:</b>	



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<b>Member of armed forces or dependent?:</b>	No	<b>Cross Border Complaint?:</b>	No
<b>Consumer Information</b>			
<b>Consumer Small Business or Organization:</b>			
<b>First Name:</b>		<b>Last Name:</b>	
<b>Address 1:</b>		<b>Address 2:</b>	
<b>City:</b>		<b>State:</b>	
<b>Zip:</b>		<b>Country:</b>	UNITED STATES
<b>Home Number:</b>		<b>Cell Number:</b>	
<b>Work Number:</b>		<b>Ext:</b>	
<b>Fax Number:</b>		<b>Email:</b>	gmail.com
<b>Age Range:</b>	20 - 29	<b>Military Service Branch:</b>	
<b>Soldier Status:</b>		<b>Soldier Station:</b>	
<b>Subject</b>			
<b>Subject:</b>	American Financial Benefits Center	<b>Normalized Name:</b>	American Financial Benefits Center
<b>Address 1:</b>	311 Professional Center Dr	<b>Address 2:</b>	
<b>City:</b>	Rohnert Park	<b>State/Prov:</b>	California
<b>ZIP:</b>	94928	<b>Country:</b>	United States
<b>Email:</b>		<b>URL:</b>	afbcenter.com
<b>Phone Number:</b>	800-4881490	<b>Ext:</b>	
<b>Subject ID Type:</b>		<b>Subject ID Issuer State:</b>	
<b>Subject ID Issuer Country:</b>			
<b>Representative Name:</b>	Kathlenne Dugan	<b>Title:</b>	Accounts Specialist

Record # 4 / 83612639 / Consumer Sentinel Network Complaint			
Reference Number:	83612639	Originator Reference Number:	
Language:	English	Contact Type:	Complaint
Source:	Consumer	DNC?:	No
Comments:	Consumer reports that he was with American Financial Benefit Center. Consumer thought they were paying off his Student loans. They claimed they were lowering his student lows eventually to go to nothing. Consumer reports he checked with Federal loans they said no payments have been made to his student loans.Consumer did not provide additional information. Consumer paid through 10/2016		
Complaint disposition provided?:			
Complaint Disposition:			
Data Reference:		Load Date:	05/08/2017 2:41:50 PM
Created By:	LMARUCA	Created Date:	05/08/2017 2:41:50 PM
Updated By:		Updated Date:	
Complaint Source:	FTC Call Center	Product Service Description:	Debt Management\Credit Counseling
Amount Requested:		Amount Paid:	
Payment Method:	Bank Account Debit	Agency Contact:	Phone
Complaint Date:	05/08/2017	Transaction Date:	07/01/2015
Initial Contact:	Internet (Other)	Initial Response:	Phone: other
Statute/Rule:	FTC Act Sec 5 (BCP)	Law Violation:	Deception/Misrepresentation
Topic:		Dispute with Credit Bureau?:	
Dispute with Credit Bureau - Responded?:	No	Dispute with Credit Bureau - Resolved to Satisfaction?:	No
Member of armed forces or dependent?:	No	Cross Border Complaint?:	No
Consumer Information			
Consumer Small Business or Organization:			
First Name:		Last Name:	
Address 1:		Address 2:	
City:		State:	
Zip:		Country:	UNITED STATES
Home Number:		Cell Number:	
Work Number:		Ext:	
Fax Number:		Email:	
Age Range:	40 - 49	Military Service Branch:	
Soldier Status:		Soldier Station:	

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Subject			
<b>Subject:</b>	American Financial Benefits Center.	<b>Normalized Name:</b>	American Financial Benefits Center.
<b>Address 1:</b>	311 Professional Dr	<b>Address 2:</b>	
<b>City:</b>	Rohnert Park	<b>State/Prov:</b>	California
<b>ZIP:</b>	94928	<b>Country:</b>	United States
<b>Email:</b>		<b>URL:</b>	
<b>Phone Number:</b>	800-4881490	<b>Ext:</b>	
<b>Subject ID Type:</b>		<b>Subject ID Issuer State:</b>	
<b>Subject ID Issuer Country:</b>			

<b>Record # 5 / 83067927 / Consumer Sentinel Network Complaint</b>			
<b>Reference Number:</b>	83067927	<b>Originator Reference Number:</b>	170411-000385
<b>Language:</b>	English	<b>Contact Type:</b>	Complaint
<b>Source:</b>	Organization	<b>DNC?:</b>	No
<b>Comments:</b>	<p>CFPB Issue Type: Fraud or scam   --- What Happened: I received a letter in the mail from a company called "American Financial Benefits Center" or in short "AFBC" marketing steps to lower or completely forgive my student loans. At the time I was stressed and unaware that I could have completed the loan forgiveness myself by filing with the federal government. I called the number and spent about 2 hours exchanging information that they needed to access my federal loan information. The man I was speaking to was Max Herman. By the end of the call and after he filed my loan forgiveness options, a chunk of my loan was forgiven and decreased. We then set up recurring future payments that would be credited towards my reduced loans. There was also a additional fee that the company charged for filing the loan for me that reoccurred monthly on top of the amount I was paying towards my federal loans. Fast forward about one and a half year, I received an email from Navient stating that I need to pay my loans. I signed on into my account and looked at my payment history and there was never any payments made towards my federal loan. Yet over the last year and a half AFBC has been withdrawing \$179 and recently \$99 each month from my bank account. I called to stop any future checks made by the company and filed a couple of complaints but the customer service department was of no help. They said that the resolved my case but I am still short \$2,700 and no payments towards my Navient account. Is this something that the Consumer Financial Protection Bureau can help with?Thank you [REDACTED] --- Fair Resolution: I think a fair resolution would be to refund the amount AFBC have been withdrawing from my bank account.</p>		
<b>Complaint disposition provided?:</b>			
<b>Complaint Disposition:</b>			
<b>Data Reference:</b>		<b>Load Date:</b>	04/19/2017 10:05:11 PM
<b>Created By:</b>	CFPB-USER	<b>Created Date:</b>	04/11/2017 8:59:58 AM
<b>Updated By:</b>		<b>Updated Date:</b>	
<b>Complaint Source:</b>	Consumer Financial Protection Bureau	<b>Product Service Description:</b>	Debt Management\Credit Counseling
<b>Amount Requested:</b>		<b>Amount Paid:</b>	
<b>Payment Method:</b>		<b>Agency Contact:</b>	External Agency
<b>Complaint Date:</b>	04/11/2017	<b>Transaction Date:</b>	
<b>Initial Contact:</b>		<b>Initial Response:</b>	
<b>Statute/Rule:</b>		<b>Law Violation:</b>	
<b>Topic:</b>		<b>Dispute with Credit Bureau?:</b>	
<b>Dispute with Credit Bureau - Responded?:</b>		<b>Dispute with Credit Bureau - Resolved to Satisfaction?:</b>	
<b>Member of armed forces or dependent?:</b>		<b>Cross Border Complaint?:</b>	No
<b>Consumer Information</b>			

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<b>Consumer Small Business or Organization:</b>			
<b>First Name:</b>		<b>Last Name:</b>	
<b>Address 1:</b>		<b>Address 2:</b>	
<b>City:</b>		<b>State:</b>	
<b>Zip:</b>		<b>Country:</b>	UNITED STATES
<b>Home Number:</b>		<b>Cell Number:</b>	
<b>Work Number:</b>		<b>Ext:</b>	
<b>Fax Number:</b>		<b>Email:</b>	gmail.com
<b>Age Range:</b>	20 - 29	<b>Military Service Branch:</b>	
<b>Soldier Status:</b>		<b>Soldier Station:</b>	
<b>Subject</b>			
<b>Subject:</b>	American Financial Benefits Center	<b>Normalized Name:</b>	American Financial Benefits Center
<b>Address 1:</b>		<b>Address 2:</b>	
<b>City:</b>		<b>State/Prov:</b>	
<b>ZIP:</b>		<b>Country:</b>	United States
<b>Email:</b>		<b>URL:</b>	
<b>Phone Number:</b>	800-4881490	<b>Ext:</b>	
<b>Subject ID Type:</b>		<b>Subject ID Issuer State:</b>	
<b>Subject ID Issuer Country:</b>			

Record # 6 / 81729306 / Consumer Sentinel Network Complaint			
Reference Number:	81729306	Originator Reference Number:	
Language:	English	Contact Type:	Complaint
Source:	Consumer	DNC?:	No
Comments:	Consumer had been contacted by American Financial Benefits Center who offered to help her lower her student loan debt. She had been making payments of \$99/month after three months of paying \$149/month. She states that they had not been making those payments to her original creditors.		
Complaint disposition provided?:			
Complaint Disposition:			
Data Reference:		Load Date:	03/15/2017 1:21:57 PM
Created By:	AQUEZADA	Created Date:	03/15/2017 1:21:57 PM
Updated By:		Updated Date:	
Complaint Source:	FTC Call Center	Product Service Description:	Debt Management\Credit Counseling
Amount Requested:	\$2,433.00	Amount Paid:	\$2,433.00
Payment Method:	Bank Account Debit	Agency Contact:	Phone
Complaint Date:	03/15/2017	Transaction Date:	01/01/2015
Initial Contact:	Mail	Initial Response:	Phone: other
Statute/Rule:	FTC Act Sec 5 (BCP)	Law Violation:	Deception/Misrepresentation
Topic:		Dispute with Credit Bureau?:	
Dispute with Credit Bureau - Responded?:	No	Dispute with Credit Bureau - Resolved to Satisfaction?:	No
Member of armed forces or dependent?:	No	Cross Border Complaint?:	No
Consumer Information			
Consumer Small Business or Organization:			
First Name:		Last Name:	
Address 1:		Address 2:	
City:		State:	
Zip:		Country:	UNITED STATES
Home Number:		Cell Number:	
Work Number:		Ext:	
Fax Number:		Email:	gmail.com
Age Range:	30 - 39	Military Service Branch:	
Soldier Status:		Soldier Station:	
Subject			



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<b>Subject:</b>	American Financial Benefits Center	<b>Normalized Name:</b>	American Financial Benefits Center
<b>Address 1:</b>	311 Professional Center DR	<b>Address 2:</b>	
<b>City:</b>	Rohnert Park	<b>State/Prov:</b>	California
<b>ZIP:</b>	94928	<b>Country:</b>	United States
<b>Email:</b>		<b>URL:</b>	afdc.com
<b>Phone Number:</b>	800-4881490	<b>Ext:</b>	
<b>Subject ID Type:</b>		<b>Subject ID Issuer State:</b>	
<b>Subject ID Issuer Country:</b>			

Record # 7 / 81583250 / Consumer Sentinel Network Complaint			
Reference Number:	81583250	Originator Reference Number:	161213-001182
Language:	English	Contact Type:	Complaint
Source:	Organization	DNC?:	No
Comments:	CFPB Issue Type: Fraud or scam   --- What Happened: I was contacted by this company AFBC to lower my student loans. I started making payments on August 2015. I recently received an email about a forbearance and then I called AFBC and they wanted more information so I called Great Lakes. I asked them about my account and they told that they have not received a single payment. And then representative from Great Lakes told me that she has never heard of AFBC to file a police report and to check on National Student Loan Data System. And so then I called my bank so that they wouldn't charge my account any more. Then I also called financial aid and they as well told me that they have never heard of AFBC. And they told to call the CFPB to make a report. --- Fair Resolution: For them to give me my money back.		
Complaint disposition provided?:			
Complaint Disposition:			
Data Reference:		Load Date:	03/07/2017 10:13:52 PM
Created By:	CFPB-USER	Created Date:	12/13/2016 2:43:11 PM
Updated By:		Updated Date:	
Complaint Source:	Consumer Financial Protection Bureau	Product Service Description:	Debt Management\Credit Counseling
Amount Requested:		Amount Paid:	
Payment Method:		Agency Contact:	External Agency
Complaint Date:	12/13/2016	Transaction Date:	
Initial Contact:		Initial Response:	
Statute/Rule:		Law Violation:	
Topic:		Dispute with Credit Bureau?:	
Dispute with Credit Bureau - Responded?:		Dispute with Credit Bureau - Resolved to Satisfaction?:	
Member of armed forces or dependent?:		Cross Border Complaint?:	No
Consumer Information			
Consumer Small Business or Organization:			
First Name:		Last Name:	
Address 1:		Address 2:	
City:		State:	
Zip:		Country:	UNITED STATES
Home Number:		Cell Number:	
Work Number:		Ext:	

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<b>Fax Number:</b>		<b>Email:</b>	gmail.com
<b>Age Range:</b>	30 - 39	<b>Military Service Branch:</b>	
<b>Soldier Status:</b>		<b>Soldier Station:</b>	
<b>Subject</b>			
<b>Subject:</b>	American Financial Benefits Center	<b>Normalized Name:</b>	American Financial Benefits Center
<b>Address 1:</b>	311 Professional Center Dr	<b>Address 2:</b>	
<b>City:</b>	Rohnert Park	<b>State/Prov:</b>	California
<b>ZIP:</b>	94928	<b>Country:</b>	United States
<b>Email:</b>		<b>URL:</b>	
<b>Phone Number:</b>	800-4881490	<b>Ext:</b>	
<b>Subject ID Type:</b>		<b>Subject ID Issuer State:</b>	
<b>Subject ID Issuer Country:</b>			

Record # 8 / 81504294 / Consumer Sentinel Network Complaint			
Reference Number:	81504294	Originator Reference Number:	
Language:	English	Contact Type:	Complaint
Source:	Consumer	DNC?:	No
Comments:	Consumer reports she signed up with American Financial Benefits Center to lower payments with Fed Loan Servicing to lower her payments. Consumer paid the fees but saw no results.		
Complaint disposition provided?:			
Complaint Disposition:			
Data Reference:		Load Date:	03/08/2017 10:26:29 AM
Created By:	BKENDALL	Created Date:	03/08/2017 10:26:29 AM
Updated By:		Updated Date:	
Complaint Source:	FTC Call Center	Product Service Description:	Debt Management\Credit Counseling
Amount Requested:	\$2,500.00	Amount Paid:	\$2,500.00
Payment Method:	Bank Account Debit	Agency Contact:	Phone
Complaint Date:	03/08/2017	Transaction Date:	02/01/2016
Initial Contact:	Mail	Initial Response:	Phone: other
Statute/Rule:	FTC Act Sec 5 (BCP)	Law Violation:	Deception/Misrepresentation
Topic:		Dispute with Credit Bureau?:	
Dispute with Credit Bureau - Responded?:	No	Dispute with Credit Bureau - Resolved to Satisfaction?:	No
Member of armed forces or dependent?:	No	Cross Border Complaint?:	No
Consumer Information			
Consumer Small Business or Organization:			
First Name:		Last Name:	
Address 1:		Address 2:	
City:		State:	
Zip:		Country:	UNITED STATES
Home Number:		Cell Number:	
Work Number:		Ext:	
Fax Number:		Email:	gmail.com
Age Range:	30 - 39	Military Service Branch:	
Soldier Status:		Soldier Station:	
Subject			

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<b>Subject:</b>	American Financial Benefits Center	<b>Normalized Name:</b>	American Financial Benefits Center
<b>Address 1:</b>	311 Professional Center Dr	<b>Address 2:</b>	Suite 200
<b>City:</b>	Rohnert Park	<b>State/Prov:</b>	California
<b>ZIP:</b>	94928	<b>Country:</b>	United States
<b>Email:</b>		<b>URL:</b>	
<b>Phone Number:</b>	800-4881490	<b>Ext:</b>	
<b>Subject ID Type:</b>		<b>Subject ID Issuer State:</b>	
<b>Subject ID Issuer Country:</b>			

Record # 9 / 80977924 / Consumer Sentinel Network Complaint			
Reference Number:	80977924	Originator Reference Number:	170128-000243
Language:	English	Contact Type:	Complaint
Source:	Organization	DNC?:	No
Comments:	<p>CFPB Issue Type: Can't repay my loan   Can't get flexible payment options --- What Happened: I made attempts to establish an income-based repayment plan in 2014. I was told the best thing to do is file for a forbearance and was directed to a website. After contacting Navient and before I was able to establish my income based repayment plan I was contacted by the American Financial Benefits Center who offered to service my student loan, Since Navient wasn't helpful and I didn't want to risk giving incorrect information. Since I signed up for the American Financial Benefits Assistance Program I have paid \$3,600 to AFBC, and they have put my loan in forbearance several times due to not having paperwork processed on time, not getting a timely response from Navient and simply neglecting to file my paperwork with Navient. I feel like AFBC is getting their fee, Navient is piling on the interest and I am stuck in the middle. I've also been told that my wife's income is included in my income which really makes no sense. I have a bachelor's degree, and an MBA and I currently am working on a Certified Financial Planner designation. I had about \$90,000 but it's ballooned to almost \$110,000. I am a little disgusted that the US Government lets large banks and corporations borrow at 0% interest and even automobile loans charge less interest than student loans. Navient has done a great job of making the process of paying student loans so complex, to ensure they can continue to collect interest. --- Fair Resolution: Navient should pay all the fees to American Financial Benefits Center, forgive any interest charged to this point and only include my income when calculating the income based repayment.</p>		
Complaint disposition provided?:			
Complaint Disposition:			
Data Reference:		Load Date:	02/21/2017 9:40:10 PM
Created By:	CFPB-USER	Created Date:	01/28/2017 3:35:30 PM
Updated By:		Updated Date:	
Complaint Source:	Consumer Financial Protection Bureau	Product Service Description:	Lending: Student Loans
Amount Requested:		Amount Paid:	
Payment Method:		Agency Contact:	External Agency
Complaint Date:	01/28/2017	Transaction Date:	
Initial Contact:		Initial Response:	
Statute/Rule:		Law Violation:	
Topic:		Dispute with Credit Bureau?:	
Dispute with Credit Bureau - Responded?:		Dispute with Credit Bureau - Resolved to Satisfaction?:	
Member of armed forces or dependent?:		Cross Border Complaint?:	No
Consumer Information			



<b>Consumer Small Business or Organization:</b>			
<b>First Name:</b>		<b>Last Name:</b>	
<b>Address 1:</b>		<b>Address 2:</b>	
<b>City:</b>		<b>State:</b>	
<b>Zip:</b>		<b>Country:</b>	UNITED STATES
<b>Home Number:</b>		<b>Cell Number:</b>	
<b>Work Number:</b>		<b>Ext:</b>	
<b>Fax Number:</b>		<b>Email:</b>	hotmail.com
<b>Age Range:</b>	40 - 49	<b>Military Service Branch:</b>	
<b>Soldier Status:</b>		<b>Soldier Station:</b>	
<b>Subject</b>			
<b>Subject:</b>	Navient Corporation	<b>Normalized Name:</b>	Navient
<b>Address 1:</b>		<b>Address 2:</b>	
<b>City:</b>		<b>State/Prov:</b>	Texas
<b>ZIP:</b>		<b>Country:</b>	United States
<b>Email:</b>		<b>URL:</b>	
<b>Phone Number:</b>		<b>Ext:</b>	
<b>Subject ID Type:</b>		<b>Subject ID Issuer State:</b>	
<b>Subject ID Issuer Country:</b>			
<b>Associated Subject</b>			
<b>Company:</b>	Navient Solutions, Inc.	<b>Normalized Company:</b>	Navient Solutions, Inc.
<b>Company Type:</b>	CFPB Provided Data	<b>Address:</b>	123 S Justison Street
<b>City:</b>	Wilmington	<b>State/Prov:</b>	Delaware
<b>ZIP:</b>	19801	<b>Country:</b>	United States
<b>Email:</b>		<b>URL:</b>	http://www.Navient.com
<b>Phone Number:</b>	570-8216005	<b>Ext:</b>	

Record # 10 / 80494178 / Consumer Sentinel Network Complaint			
Reference Number:	80494178	Originator Reference Number:	
Language:	English	Contact Type:	Complaint
Source:	Consumer	DNC?:	No
Comments:	Consumer states she signed up American Financial Benefits Center to pay her student loans. Consumer has just found out they have not paid anything on her student loans.		
Complaint disposition provided?:			
Complaint Disposition:			
Data Reference:		Load Date:	02/08/2017 5:42:40 PM
Created By:	GSIMPSON	Created Date:	02/08/2017 5:42:41 PM
Updated By:		Updated Date:	
Complaint Source:	FTC Call Center	Product Service Description:	Telemarketing, Other
Amount Requested:	\$1,600.00	Amount Paid:	\$1,600.00
Payment Method:	Bank Account Debit	Agency Contact:	Phone
Complaint Date:	02/08/2017	Transaction Date:	02/08/2017
Initial Contact:	I Initiated Contact	Initial Response:	Phone: other
Statute/Rule:	Telemarketing Sales Rule	Law Violation:	TSR: Other Deception or Abuse (note in comments)
Topic:		Dispute with Credit Bureau?:	
Dispute with Credit Bureau - Responded?:	No	Dispute with Credit Bureau - Resolved to Satisfaction?:	No
Member of armed forces or dependent?:	No	Cross Border Complaint?:	No
Consumer Information			
Consumer Small Business or Organization:			
First Name:		Last Name:	
Address 1:		Address 2:	
City:		State:	
Zip:		Country:	UNITED STATES
Home Number:		Cell Number:	
Work Number:		Ext:	
Fax Number:		Email:	gmail.com
Age Range:	30 - 39	Military Service Branch:	
Soldier Status:		Soldier Station:	
Subject			

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<b>Subject:</b>	American Financial Benefits Center	<b>Normalized Name:</b>	American Financial Benefits Center
<b>Address 1:</b>		<b>Address 2:</b>	
<b>City:</b>		<b>State/Prov:</b>	
<b>ZIP:</b>		<b>Country:</b>	United States
<b>Email:</b>		<b>URL:</b>	
<b>Phone Number:</b>	800-4881490	<b>Ext:</b>	
<b>Subject ID Type:</b>		<b>Subject ID Issuer State:</b>	
<b>Subject ID Issuer Country:</b>			
<b>Representative Name:</b>	Jeff Whitman	<b>Title:</b>	

Record # 11 / 80125738 / Consumer Sentinel Network Complaint			
Reference Number:	80125738	Originator Reference Number:	
Language:	English	Contact Type:	Complaint
Source:	Consumer	DNC?:	No
Comments:	Consumer states that he contacted what he believed was a student debt relief center. Costumer had found out that they were taking away payment of over 100 dollars a month when he had zero payments due.		
Complaint disposition provided?:			
Complaint Disposition:			
Data Reference:		Load Date:	01/27/2017 7:31:48 PM
Created By:	DVARELA	Created Date:	01/27/2017 7:31:48 PM
Updated By:	DVARELA	Updated Date:	01/27/2017 7:36:27 PM
Complaint Source:	FTC Call Center	Product Service Description:	Impostor: Business
Amount Requested:	\$2,000.00	Amount Paid:	\$2,000.00
Payment Method:	Prepaid Cards (e.g., Reloadable and Gift Cards)	Agency Contact:	Phone
Complaint Date:	01/27/2017	Transaction Date:	04/01/2015
Initial Contact:	I Initiated Contact	Initial Response:	Phone: other
Statute/Rule:	FTC Act Sec 5 (BCP)	Law Violation:	Deception/Misrepresentation
Topic:		Dispute with Credit Bureau?:	
Dispute with Credit Bureau - Responded?:	No	Dispute with Credit Bureau - Resolved to Satisfaction?:	No
Member of armed forces or dependent?:	No	Cross Border Complaint?:	No
Consumer Information			
Consumer Small Business or Organization:			
First Name:		Last Name:	
Address 1:		Address 2:	
City:		State:	
Zip:		Country:	UNITED STATES
Home Number:		Cell Number:	
Work Number:		Ext:	
Fax Number:		Email:	yahoo.com
Age Range:	20 - 29	Military Service Branch:	
Soldier Status:		Soldier Station:	
Subject			

Printer Friendly Record Details

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<b>Subject:</b>	American Financial Benefits Center	<b>Normalized Name:</b>	American Financial Benefits Center
<b>Address 1:</b>		<b>Address 2:</b>	
<b>City:</b>		<b>State/Prov:</b>	
<b>ZIP:</b>		<b>Country:</b>	United States
<b>Email:</b>	info@afbcenter.com	<b>URL:</b>	afbcenter.com
<b>Phone Number:</b>	800-4881490	<b>Ext:</b>	
<b>Subject ID Type:</b>		<b>Subject ID Issuer State:</b>	
<b>Subject ID Issuer Country:</b>			

Record # 12 / 79756763 / Consumer Sentinel Network Complaint			
Reference Number:	79756763	Originator Reference Number:	
Language:	English	Contact Type:	Complaint
Source:	Consumer	DNC?:	No
Comments:	Consumer is calling to report that she received a pan flit l the mail for a company called American Financial Benefits Center. Consumer states that she called them and they are offering to consolidate her student loan debt. Consumer states that she was making monthly payments to them. Consumer states that she paid them for over a year. Consumer states that she paid them 2464\$% with her bank account. Consumer states that one day she contacted Fed Loans and they informed her that based on her information she should not have to make monthly payments at all.		
Complaint disposition provided?:			
Complaint Disposition:			
Data Reference:		Load Date:	01/17/2017 1:00:51 PM
Created By:	EPINON1	Created Date:	01/17/2017 1:00:51 PM
Updated By:	EPINON1	Updated Date:	01/17/2017 1:05:55 PM
Complaint Source:	FTC Call Center	Product Service Description:	Debt Management\Credit Counseling
Amount Requested:	\$2,464.00	Amount Paid:	\$2,464.00
Payment Method:	Bank Account Debit	Agency Contact:	Phone
Complaint Date:	01/17/2017	Transaction Date:	10/01/2015
Initial Contact:	Mail	Initial Response:	Phone: other
Statute/Rule:	FTC Act Sec 5 (BCP)	Law Violation:	Deception/Misrepresentation
Topic:		Dispute with Credit Bureau?:	
Dispute with Credit Bureau - Responded?:	No	Dispute with Credit Bureau - Resolved to Satisfaction?:	No
Member of armed forces or dependent?:	No	Cross Border Complaint?:	No
Consumer Information			
Consumer Small Business or Organization:			
First Name:		Last Name:	
Address 1:		Address 2:	
City:		State:	
Zip:		Country:	UNITED STATES
Home Number:		Cell Number:	
Work Number:		Ext:	
Fax Number:		Email:	gmail.com



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<b>Age Range:</b>	30 - 39	<b>Military Service Branch:</b>	
<b>Soldier Status:</b>		<b>Soldier Station:</b>	
<b>Subject</b>			
<b>Subject:</b>	American Financial Benefits Center	<b>Normalized Name:</b>	American Financial Benefits Center
<b>Address 1:</b>		<b>Address 2:</b>	
<b>City:</b>		<b>State/Prov:</b>	
<b>ZIP:</b>		<b>Country:</b>	United States
<b>Email:</b>		<b>URL:</b>	www.afbcenter.com
<b>Phone Number:</b>	800-4881490	<b>Ext:</b>	
<b>Subject ID Type:</b>		<b>Subject ID Issuer State:</b>	
<b>Subject ID Issuer Country:</b>			

Record # 13 / 79190661 / Consumer Sentinel Network Complaint			
Reference Number:	79190661	Originator Reference Number:	160608-001164
Language:	English	Contact Type:	Complaint
Source:	Organization	DNC?:	No
Comments:	CFPB Issue Type: Dealing with my lender or servicer   Trouble with how payments are handled --- What Happened: 3rd Party American Financial Benefits Center discussed with me a package to lower and forgive my federal loans. Upon signing an agreement, I have paid them more than \$1000 over the past year which none of it has gone to my loans. Instead I am behind \$1000 and owe that to Navient, the federal contractor. I need them to be held accountable because that money could have gone to my loans. --- Have contacted: CC Issuer, CFPB --- Fair Resolution: I would like either the money to be paid back to me or to go to Navient since I really owe them the money. No one else should fall victim, because I'm already trying to keep my head above water. Now I have someone taking my hard earned money and using it for God knows what.		
Complaint disposition provided?:			
Complaint Disposition:			
Data Reference:		Load Date:	12/18/2016 10:11:42 PM
Created By:	CFPB-USER	Created Date:	06/08/2016 12:50:09 PM
Updated By:		Updated Date:	
Complaint Source:	Consumer Financial Protection Bureau	Product Service Description:	Lending: Student Loans
Amount Requested:		Amount Paid:	
Payment Method:		Agency Contact:	External Agency
Complaint Date:	06/08/2016	Transaction Date:	
Initial Contact:		Initial Response:	
Statute/Rule:		Law Violation:	
Topic:		Dispute with Credit Bureau?:	
Dispute with Credit Bureau - Responded?:		Dispute with Credit Bureau - Resolved to Satisfaction?:	
Member of armed forces or dependent?:		Cross Border Complaint?:	No
Consumer Information			
Consumer Small Business or Organization:			
First Name:		Last Name:	
Address 1:		Address 2:	
City:		State:	
Zip:		Country:	UNITED STATES
Home Number:		Cell Number:	
Work Number:		Ext:	

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<b>Fax Number:</b>		<b>Email:</b>	gmail.com
<b>Age Range:</b>	20 - 29	<b>Military Service Branch:</b>	
<b>Soldier Status:</b>		<b>Soldier Station:</b>	
<b>Subject</b>			
<b>Subject:</b>	American Financial Benefits Center	<b>Normalized Name:</b>	American Financial Benefits Center
<b>Address 1:</b>	311 Professional Center Drive Suite 200	<b>Address 2:</b>	
<b>City:</b>	Rohnert Park	<b>State/Prov:</b>	California
<b>ZIP:</b>	94928	<b>Country:</b>	United States
<b>Email:</b>		<b>URL:</b>	
<b>Phone Number:</b>		<b>Ext:</b>	
<b>Subject ID Type:</b>		<b>Subject ID Issuer State:</b>	
<b>Subject ID Issuer Country:</b>			

Record # 14 / 79190660 / Consumer Sentinel Network Complaint			
Reference Number:	79190660	Originator Reference Number:	161007-001584
Language:	English	Contact Type:	Complaint
Source:	Organization	DNC?:	No
Comments:	<p>CFPB Sub product: Federal student loan --- CFPB Issue Type: False statements or representation   Impersonated an attorney or official --- What Happened: AFBC or American Financial Benefits Center made it sound like they were part of, or at least a partner with the lender of my federal student loans. They say I supposedly agreed to using their services sometime back in 2013. They said that they were managing my student loans. They weren't doing anything for me! Even if they wanted to, they couldn't have done anything with my loan, because they had an old outdated password. That's actually what brought this to my attention in the first place. They called me to try and access my account, but they still had a very old password. The only thing they could've done for me was help me re-sign up for my income based repayment plan, which I quickly and easily did on my own online. So, the one thing they supposedly should have done for me FOR THE ENTIRE YEAR, I did for myself in about 15 minutes. Yet they continued to charge me 49.70 per month?! They agreed to give me a refund for the last 2 months, and said if I wanted to try to regain any more than that, then I would have to write a letter to upper management. I told them that the 2 months refund would satisfy me for now because I'm currently hurting badly financially, and going through bankruptcy. Their high monthly fees for the once a year service (that they didn't even do) certainly contributed to my current state. --- Fair Resolution: At least refund my monthly fees that I paid for 2016. <math>49.70 \times 10 = 497</math></p>		
Complaint disposition provided?:			
Complaint Disposition:			
Data Reference:		Load Date:	12/18/2016 10:11:42 PM
Created By:	CFPB-USER	Created Date:	10/07/2016 2:56:04 PM
Updated By:		Updated Date:	
Complaint Source:	Consumer Financial Protection Bureau	Product Service Description:	Third Party Debt Collection
Amount Requested:		Amount Paid:	
Payment Method:		Agency Contact:	External Agency
Complaint Date:	10/07/2016	Transaction Date:	
Initial Contact:		Initial Response:	
Statute/Rule:		Law Violation:	
Topic:		Dispute with Credit Bureau?:	
Dispute with Credit Bureau - Responded?:		Dispute with Credit Bureau - Resolved to Satisfaction?:	
Member of armed forces or dependent?:		Cross Border Complaint?:	No
Consumer Information			
Consumer Small Business or Organization:			

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<b>First Name:</b>		<b>Last Name:</b>	
<b>Address 1:</b>		<b>Address 2:</b>	
<b>City:</b>		<b>State:</b>	
<b>Zip:</b>		<b>Country:</b>	UNITED STATES
<b>Home Number:</b>		<b>Cell Number:</b>	
<b>Work Number:</b>		<b>Ext:</b>	
<b>Fax Number:</b>		<b>Email:</b>	gmail.com
<b>Age Range:</b>		<b>Military Service Branch:</b>	
<b>Soldier Status:</b>		<b>Soldier Station:</b>	
<b>Subject</b>			
<b>Subject:</b>	American Financial Benefits Center	<b>Normalized Name:</b>	American Financial Benefits Center
<b>Address 1:</b>		<b>Address 2:</b>	
<b>City:</b>		<b>State/Prov:</b>	
<b>ZIP:</b>		<b>Country:</b>	United States
<b>Email:</b>		<b>URL:</b>	
<b>Phone Number:</b>		<b>Ext:</b>	
<b>Subject ID Type:</b>		<b>Subject ID Issuer State:</b>	
<b>Subject ID Issuer Country:</b>			

Record # 15 / 79190658 / Consumer Sentinel Network Complaint			
Reference Number:	79190658	Originator Reference Number:	160921-002453
Language:	English	Contact Type:	Complaint
Source:	Organization	DNC?:	No
Comments:	CFPB Issue Type: Dealing with my lender or servicer   Trouble with how payments are handled --- What Happened: On July 13, 2015, I spoke with Charlie Anderson from American Financial Benefits Center. He offered me a student loan solution: I would pay 199.00 for 7 months for the company's fee and then \$99 A month for 10 years to pay off my student loan under a service contract. I signed the papers and assumed the company would do what they said. On July 17, 2016, I spoke to Fed Loan about A bill. The rep said no money had been paid on my account since June of 2015; however, the company has access to my fed Loan account AND has been only submitting forbearances-unknown to me! --- Have contacted: Gov Agency --- Fair Resolution: This company to either begin paying my student loan as promised OR return my \$1,550.00		
Complaint disposition provided?:			
Complaint Disposition:			
Data Reference:		Load Date:	12/18/2016 10:11:42 PM
Created By:	CFPB-USER	Created Date:	09/21/2016 4:38:19 PM
Updated By:		Updated Date:	
Complaint Source:	Consumer Financial Protection Bureau	Product Service Description:	Lending: Student Loans
Amount Requested:		Amount Paid:	
Payment Method:		Agency Contact:	External Agency
Complaint Date:	09/21/2016	Transaction Date:	
Initial Contact:		Initial Response:	
Statute/Rule:		Law Violation:	
Topic:		Dispute with Credit Bureau?:	
Dispute with Credit Bureau - Responded?:		Dispute with Credit Bureau - Resolved to Satisfaction?:	
Member of armed forces or dependent?:		Cross Border Complaint?:	No
Consumer Information			
Consumer Small Business or Organization:			
First Name:		Last Name:	
Address 1:		Address 2:	
City:		State:	
Zip:		Country:	UNITED STATES
Home Number:		Cell Number:	
Work Number:		Ext:	



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<b>Fax Number:</b>		<b>Email:</b>	██████████.usd.edu
<b>Age Range:</b>	60 - 64	<b>Military Service Branch:</b>	
<b>Soldier Status:</b>		<b>Soldier Station:</b>	
<b>Subject</b>			
<b>Subject:</b>	American Financial Benefits Center	<b>Normalized Name:</b>	American Financial Benefits Center
<b>Address 1:</b>	311 Professional Ctr Dr 200	<b>Address 2:</b>	
<b>City:</b>	Rohnert Park	<b>State/Prov:</b>	California
<b>ZIP:</b>	94928	<b>Country:</b>	United States
<b>Email:</b>		<b>URL:</b>	
<b>Phone Number:</b>		<b>Ext:</b>	
<b>Subject ID Type:</b>		<b>Subject ID Issuer State:</b>	
<b>Subject ID Issuer Country:</b>			

Record # 16 / 79190656 / Consumer Sentinel Network Complaint			
Reference Number:	79190656	Originator Reference Number:	160509-001216
Language:	English	Contact Type:	Complaint
Source:	Organization	DNC?:	No
Comments:	CFPB Issue Type: Fraud or scam   --- What Happened: My student loan was through Aspire and then Mohila took over. Then I got a letter from AFBC saying that they could lower my student loan payment to zero or a little above. Then I went to AFBC and filled out the paperwork and I sent it to them and they said now we are your carrier for your student loan. I called Mohila and told them you are not my carrier and they said yes we are. Then I called AFBC and Mohilla said I am still their carrier and they said they have not got the paperwork for it to be changed. AFBC was charging me \$100 a month to do the paperwork that Mohila would do for nothing, it was free. That made a AFBC a third party and I talked to Mohila this morning and just found that out all that AFBC is charging me is for paperwork which Mohila does for free. Mohila said my payment was 0 and I don't have to pay anything. AFBC is still charging my \$100 for paperwork. I am going to contact my bank to not to let anymore payments go through. --- Fair Resolution: I think a fair resolution is for AFBC to send me my money back for doing the paperwork, when I been doing the paperwork.		
Complaint disposition provided?:			
Complaint Disposition:			
Data Reference:		Load Date:	12/18/2016 10:11:42 PM
Created By:	CFPB-USER	Created Date:	05/09/2016 1:30:15 PM
Updated By:		Updated Date:	
Complaint Source:	Consumer Financial Protection Bureau	Product Service Description:	Debt Management\Credit Counseling
Amount Requested:		Amount Paid:	
Payment Method:		Agency Contact:	External Agency
Complaint Date:	05/09/2016	Transaction Date:	
Initial Contact:		Initial Response:	
Statute/Rule:		Law Violation:	
Topic:		Dispute with Credit Bureau?:	
Dispute with Credit Bureau - Responded?:		Dispute with Credit Bureau - Resolved to Satisfaction?:	
Member of armed forces or dependent?:		Cross Border Complaint?:	No
Consumer Information			
Consumer Small Business or Organization:			
First Name:		Last Name:	
Address 1:		Address 2:	

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<b>City:</b>		<b>State:</b>	
<b>Zip:</b>		<b>Country:</b>	UNITED STATES
<b>Home Number:</b>		<b>Cell Number:</b>	
<b>Work Number:</b>		<b>Ext:</b>	
<b>Fax Number:</b>		<b>Email:</b>	gmail.com
<b>Age Range:</b>	60 - 64	<b>Military Service Branch:</b>	
<b>Soldier Status:</b>		<b>Soldier Station:</b>	
<b>Subject</b>			
<b>Subject:</b>	American Financial Benefit Center	<b>Normalized Name:</b>	American Financial Benefit Center
<b>Address 1:</b>	311 Professional Center Dr 200	<b>Address 2:</b>	
<b>City:</b>	Rohnert Park	<b>State/Prov:</b>	California
<b>ZIP:</b>	94928	<b>Country:</b>	United States
<b>Email:</b>		<b>URL:</b>	
<b>Phone Number:</b>	916-3305215	<b>Ext:</b>	0
<b>Subject ID Type:</b>		<b>Subject ID Issuer State:</b>	
<b>Subject ID Issuer Country:</b>			

Record # 17 / 79036003 / Consumer Sentinel Network Complaint			
Reference Number:	79036003	Originator Reference Number:	161026-000454
Language:	English	Contact Type:	Complaint
Source:	Organization	DNC?:	No
Comments:	CFPB Issue Type: Dealing with my lender or servicer   Trouble with how payments are handled --- What Happened: I have enclosed the letter of concern that I e-mailed the Congressman. [REDACTED] e-mailed me back on 10/20/2016 and suggested I print & send this form back to her. I have contacted my loan provider. Fed Loan Servicing and am in process of re-applying for an Income - Department Repayment plan which will include a proof of income from my new job, (beginning 1/15/15) & proof of income of my new husband (married 4/16/16). I spoke with Max Hamerman, account & specialist at AFBC. (10/18/16) I told him I'd like to stop payment. He delayed me, asking if he could first send me some documents that might help place trust with the company. He sent me forms via e-mail. Within these forms was an e-mail address where I could address complaint. I wrote to this e-mail address on 10/20/16, requesting my payments be stopped; i.e., stop debiting my account. --- Have contacted: CC Issuer, Gov Agency --- Fair Resolution: I wrote to this e-mail address on 10/20/16, requesting my payments be stopped; i.e., stop debiting my account.		
Complaint disposition provided?:			
Complaint Disposition:			
Data Reference:		Load Date:	12/12/2016 10:02:15 PM
Created By:	CFPB-USER	Created Date:	10/26/2016 9:18:02 AM
Updated By:		Updated Date:	
Complaint Source:	Consumer Financial Protection Bureau	Product Service Description:	Lending: Student Loans
Amount Requested:		Amount Paid:	
Payment Method:		Agency Contact:	External Agency
Complaint Date:	10/26/2016	Transaction Date:	
Initial Contact:		Initial Response:	
Statute/Rule:		Law Violation:	
Topic:		Dispute with Credit Bureau?:	
Dispute with Credit Bureau - Responded?:		Dispute with Credit Bureau - Resolved to Satisfaction?:	
Member of armed forces or dependent?:		Cross Border Complaint?:	No
Consumer Information			
Consumer Small Business or Organization:			
First Name:	[REDACTED]	Last Name:	[REDACTED]
Address 1:	[REDACTED]	Address 2:	
City:	[REDACTED]	State:	[REDACTED]

Printer Friendly Record Details

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<b>Zip:</b>	██████	<b>Country:</b>	UNITED STATES
<b>Home Number:</b>	██████████	<b>Cell Number:</b>	
<b>Work Number:</b>		<b>Ext:</b>	
<b>Fax Number:</b>		<b>Email:</b>	██████@gmail.com
<b>Age Range:</b>	30 - 39	<b>Military Service Branch:</b>	
<b>Soldier Status:</b>		<b>Soldier Station:</b>	
<b>Subject</b>			
<b>Subject:</b>	American Financial Benefits Center	<b>Normalized Name:</b>	American Financial Benefits Center
<b>Address 1:</b>		<b>Address 2:</b>	
<b>City:</b>		<b>State/Prov:</b>	
<b>ZIP:</b>		<b>Country:</b>	United States
<b>Email:</b>		<b>URL:</b>	
<b>Phone Number:</b>		<b>Ext:</b>	
<b>Subject ID Type:</b>		<b>Subject ID Issuer State:</b>	
<b>Subject ID Issuer Country:</b>			

Record # 18 / 78737290 / Consumer Sentinel Network Complaint			
Reference Number:	78737290	Originator Reference Number:	161013-000803
Language:	English	Contact Type:	Complaint
Source:	Organization	DNC?:	No
Comments:	CFPB Issue Type: Dealing with my lender or servicer   Received bad information about my loan --- What Happened: I have been scammed by this company American Financial Benefits Center311 Professional Center Drive Suite 200Rohnert Park, CA 94928Phone: 707-460-4013Fax: 707-222-5200Email: max.hamerman@afbcenter.comWebsite: http://www.afbcenter.com/Is there anything I can do to get my money back? --- Fair Resolution: Just need guidance on what can be done about being scammed.		
Complaint disposition provided?:			
Complaint Disposition:			
Data Reference:		Load Date:	12/01/2016 11:44:20 PM
Created By:	CFPB-USER	Created Date:	10/13/2016 11:04:27 AM
Updated By:		Updated Date:	
Complaint Source:	Consumer Financial Protection Bureau	Product Service Description:	Lending: Student Loans
Amount Requested:		Amount Paid:	
Payment Method:		Agency Contact:	External Agency
Complaint Date:	10/13/2016	Transaction Date:	
Initial Contact:		Initial Response:	
Statute/Rule:		Law Violation:	
Topic:		Dispute with Credit Bureau?:	
Dispute with Credit Bureau - Responded?:		Dispute with Credit Bureau - Resolved to Satisfaction?:	
Member of armed forces or dependent?:		Cross Border Complaint?:	No
Consumer Information			
Consumer Small Business or Organization:			
First Name:		Last Name:	
Address 1:		Address 2:	
City:		State:	
Zip:		Country:	UNITED STATES
Home Number:		Cell Number:	
Work Number:		Ext:	
Fax Number:		Email:	yahoo.com
Age Range:		Military Service Branch:	



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<b>Soldier Status:</b>		<b>Soldier Station:</b>	
<b>Subject</b>			
<b>Subject:</b>	AFBC	<b>Normalized Name:</b>	Afbc
<b>Address 1:</b>		<b>Address 2:</b>	
<b>City:</b>		<b>State/Prov:</b>	California
<b>ZIP:</b>		<b>Country:</b>	United States
<b>Email:</b>		<b>URL:</b>	
<b>Phone Number:</b>		<b>Ext:</b>	
<b>Subject ID Type:</b>		<b>Subject ID Issuer State:</b>	
<b>Subject ID Issuer Country:</b>			

Record # 19 / 78539058 / Consumer Sentinel Network Complaint			
Reference Number:	78539058	Originator Reference Number:	
Language:	English	Contact Type:	Complaint
Source:	Consumer	DNC?:	No
Comments:	Consumer complains that she rcvd call from American Financial Benefits Center offering to lower her monthly payment & reduce debt practically in half which she accepted contract and started making payments. Consumer rcvd notice from original creditor that loan was in default, she contacted agency who know requests that she sign a forbearance form.		
Complaint disposition provided?:			
Complaint Disposition:			
Data Reference:		Load Date:	11/29/2016 7:34:55 PM
Created By:	KBOONE	Created Date:	11/29/2016 7:34:56 PM
Updated By:		Updated Date:	
Complaint Source:	FTC Call Center	Product Service Description:	Impostor: Government
Amount Requested:	\$1,490.00	Amount Paid:	\$1,490.00
Payment Method:	Unknown	Agency Contact:	Phone
Complaint Date:	11/29/2016	Transaction Date:	01/01/2016
Initial Contact:	Phone Call: Landline	Initial Response:	Answer cold call
Statute/Rule:	FTC Act Sec 5 (BCP)	Law Violation:	Deception/Misrepresentation
Topic:		Dispute with Credit Bureau?:	
Dispute with Credit Bureau - Responded?:	No	Dispute with Credit Bureau - Resolved to Satisfaction?:	No
Member of armed forces or dependent?:	No	Cross Border Complaint?:	No
Consumer Information			
Consumer Small Business or Organization:			
First Name:		Last Name:	
Address 1:		Address 2:	
City:		State:	
Zip:		Country:	UNITED STATES
Home Number:		Cell Number:	
Work Number:		Ext:	
Fax Number:		Email:	
Age Range:	40 - 49	Military Service Branch:	
Soldier Status:		Soldier Station:	

Printer Friendly Record Details

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Subject			
<b>Subject:</b>	American Financial Benefits Center	<b>Normalized Name:</b>	American Financial Benefits Center
<b>Address 1:</b>	5789 State Farm Dr	<b>Address 2:</b>	Ste-265
<b>City:</b>	Rohnert Park	<b>State/Prov:</b>	California
<b>ZIP:</b>	94928	<b>Country:</b>	United States
<b>Email:</b>		<b>URL:</b>	
<b>Phone Number:</b>	707-2225200	<b>Ext:</b>	
<b>Subject ID Type:</b>		<b>Subject ID Issuer State:</b>	
<b>Subject ID Issuer Country:</b>			

Record # 20 / 78133203 / Consumer Sentinel Network Complaint			
Reference Number:	78133203	Originator Reference Number:	
Language:	English	Contact Type:	Complaint
Source:	Consumer	DNC?:	No
Comments:	Consumer entered into an agreement with American Financial Benefits Center after contacting them to manage an income based repayment plan for his student loans. The company offered to service his loans and requested \$100/month for 2 years and \$49/month after that. Consumer has paid \$2500 by bank debit and has since confirmed this was a scam and no payments were made.		
Complaint disposition provided?:			
Complaint Disposition:			
Data Reference:		Load Date:	11/10/2016 3:01:50 PM
Created By:	APUGH	Created Date:	11/10/2016 3:01:50 PM
Updated By:		Updated Date:	
Complaint Source:	FTC Call Center	Product Service Description:	Debt Management\Credit Counseling
Amount Requested:	\$2,500.00	Amount Paid:	\$2,500.00
Payment Method:	Bank Account Debit	Agency Contact:	Phone
Complaint Date:	11/10/2016	Transaction Date:	11/10/2014
Initial Contact:	I Initiated Contact	Initial Response:	Phone: other
Statute/Rule:	FTC Act Sec 5 (BCP)	Law Violation:	Deception/Misrepresentation
Topic:		Dispute with Credit Bureau?:	
Dispute with Credit Bureau - Responded?:	No	Dispute with Credit Bureau - Resolved to Satisfaction?:	No
Member of armed forces or dependent?:	Yes	Cross Border Complaint?:	No
Consumer Information			
Consumer Small Business or Organization:			
First Name:		Last Name:	
Address 1:		Address 2:	
City:		State:	
Zip:		Country:	UNITED STATES
Home Number:		Cell Number:	
Work Number:		Ext:	
Fax Number:		Email:	aol.com
Age Range:	50 - 59	Military Service Branch:	U.S. Navy
Soldier Status:	Military Retiree/Veteran	Soldier Station:	

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Subject			
<b>Subject:</b>	American Financial Benefits Center	<b>Normalized Name:</b>	American Financial Benefits Center
<b>Address 1:</b>	311 Professional Center Dr	<b>Address 2:</b>	Ste 200
<b>City:</b>	Rohnert Park	<b>State/Prov:</b>	California
<b>ZIP:</b>	94928	<b>Country:</b>	United States
<b>Email:</b>	customer.service@afbcenter.com	<b>URL:</b>	www.afbcenter.com
<b>Phone Number:</b>	800-4881490	<b>Ext:</b>	
<b>Subject ID Type:</b>		<b>Subject ID Issuer State:</b>	
<b>Subject ID Issuer Country:</b>			
<b>Representative Name:</b>	Janet Fletcher Nicole Williams	<b>Title:</b>	Customer Service

Record # 21 / 77213747 / Consumer Sentinel Network Complaint			
Reference Number:	77213747	Originator Reference Number:	16-CP-59948
Language:	English	Contact Type:	Complaint
Source:	Organization	DNC?:	No
Comments:	12-Misrep Terms of Contract --- Source Agency Contact Method: Online --- Indiana Consumer Age: 35-44		
Complaint disposition provided?:			
Complaint Disposition:			
Data Reference:		Load Date:	10/04/2016 11:40:12 PM
Created By:	IN01-USER	Created Date:	09/26/2016 12:00:00 AM
Updated By:	IN01-USER	Updated Date:	10/20/2016 1:28:49 PM
Complaint Source:	Indiana, Attorney General	Product Service Description:	Debt Management\Credit Counseling
Amount Requested:		Amount Paid:	
Payment Method:		Agency Contact:	External Agency
Complaint Date:	09/26/2016	Transaction Date:	
Initial Contact:		Initial Response:	
Statute/Rule:		Law Violation:	
Topic:		Dispute with Credit Bureau?:	
Dispute with Credit Bureau - Responded?:		Dispute with Credit Bureau - Resolved to Satisfaction?:	
Member of armed forces or dependent?:	No	Cross Border Complaint?:	No
Consumer Information			
Consumer Small Business or Organization:			
First Name:		Last Name:	
Address 1:		Address 2:	
City:		State:	
Zip:		Country:	UNITED STATES
Home Number:		Cell Number:	
Work Number:		Ext:	
Fax Number:		Email:	yahoo.com
Age Range:		Military Service Branch:	
Soldier Status:		Soldier Station:	
Subject			
Subject:	American Financial Benefits Center	Normalized Name:	American Financial Benefits Center



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<b>Address 1:</b>	311 Professional Center Drive	<b>Address 2:</b>	
<b>City:</b>	Rohnert Park	<b>State/Prov:</b>	California
<b>ZIP:</b>	94928	<b>Country:</b>	United States
<b>Email:</b>	info@afbcenter.com	<b>URL:</b>	
<b>Phone Number:</b>	800-4881490	<b>Ext:</b>	
<b>Subject ID Type:</b>		<b>Subject ID Issuer State:</b>	
<b>Subject ID Issuer Country:</b>			

Record # 22 / 73313240 / Consumer Sentinel Network Complaint			
Reference Number:	73313240	Originator Reference Number:	
Language:	English	Contact Type:	Complaint
Source:	Consumer	DNC?:	No
Comments:	<p>In April, 2015 I was contacted by phone by American Financial Benfits Center advising me that a new opportunity existed to lesson the total of the student loan payoff we have been paying ontime for some 24 years. The loan still has a bala\nce of \$78,000+ due to the interest charged. We have paid approximatley \$480 per month since 1993 to various loan servicers. AFBC siad that if I agreed for them to pusue this messure it would result in the all but \$21,000 of the loan to be forgiven, They said that my payment would be reduced to approximately \$90 per month. I agreed for them to try. Since then two things have happended to the loan. First , AFBC attained a forbearance on the loan. Unknown to me additional interest has been accumulating since then. The second result, based on what a representative siafd from Fedloan Services who is now serving the loan, is that AFBC consolidated the loan, which made it a new loan and erased my chance to have the loan forgicen after paying on it for 25 years, according to the respresentative from Fedloan Services. I talked with a represnetative from AFBC by phone today and told them what the Fecloan Service representative told mne and askedf them to refung my money and that I would be reporting them to the Federal Trade Commission as I consider what they have done to be a scam and they have ruined my chances of having the loan balance forgiven after my wife and I have paid on it all our lives. I seek recovery of the \$1500 (\$99 per month for 15 months) I paid AFBC, which will be somewhere in the vacinity of \$6000. I'll have to get the exact amount from loan Feloan Services. This was a gross mispresentation to me and I believe should be a criminal offense. AFBC should not be allowed to continue to misrepresent such a drastic reduction in loan balance that they do not deliver. I appreciate your assitance in recovering the financial damages AFBC has caused my family and any measures you can take to prevent them from consucting business (theft) in such a way. I can be reached at [REDACTED]. Thank you.</p>		
Complaint disposition provided?:			
Complaint Disposition:			
Data Reference:		Load Date:	06/09/2016 1:32:57 PM
Created By:	FTCCIS-FTCUSER	Created Date:	06/09/2016 1:32:57 PM
Updated By:		Updated Date:	
Complaint Source:	FTC Online Complaint Assistant (CIS)	Product Service Description:	Other (Note in Comments)
Amount Requested:	\$1,500.00	Amount Paid:	\$1,500.00
Payment Method:	Bank Account Debit	Agency Contact:	Internet
Complaint Date:	06/09/2016	Transaction Date:	04/15/2015
Initial Contact:	Phone Call: Landline	Initial Response:	Answer cold call
Statute/Rule:		Law Violation:	
Topic:		Dispute with Credit Bureau?:	
Dispute with Credit Bureau - Responded?:		Dispute with Credit Bureau - Resolved to Satisfaction?:	

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<b>Member of armed forces or dependent?:</b>	No	<b>Cross Border Complaint?:</b>	No
<b>Consumer Information</b>			
<b>Consumer Small Business or Organization:</b>			
<b>First Name:</b>		<b>Last Name:</b>	
<b>Address 1:</b>		<b>Address 2:</b>	
<b>City:</b>		<b>State:</b>	
<b>Zip:</b>		<b>Country:</b>	UNITED STATES
<b>Home Number:</b>		<b>Cell Number:</b>	
<b>Work Number:</b>		<b>Ext:</b>	
<b>Fax Number:</b>		<b>Email:</b>	gmail.com
<b>Age Range:</b>	65 - 69	<b>Military Service Branch:</b>	
<b>Soldier Status:</b>		<b>Soldier Station:</b>	
<b>Subject</b>			
<b>Subject:</b>	American Financial Benefits Center	<b>Normalized Name:</b>	American Financial Benefits Center
<b>Address 1:</b>	311 Professional; Center Drive #200	<b>Address 2:</b>	
<b>City:</b>	Rohnert Park	<b>State/Prov:</b>	Colorado (Cleansed: California)
<b>ZIP:</b>	94928	<b>Country:</b>	United States
<b>Email:</b>	income.doc@afbccenter.com	<b>URL:</b>	afbc.com
<b>Phone Number:</b>	800-4881490	<b>Ext:</b>	
<b>Subject ID Type:</b>		<b>Subject ID Issuer State:</b>	
<b>Subject ID Issuer Country:</b>			
<b>Representative Name:</b>	Michelle	<b>Title:</b>	

Record # 23 / 73061960 / Consumer Sentinel Network Complaint			
Reference Number:	73061960	Originator Reference Number:	
Language:	English	Contact Type:	Complaint
Source:	Consumer	DNC?:	No
Comments:	Consumer reports she received a letter from American Financial Benefits Center to assist with Student Loans and she has been making payments for 9 months for a total of \$1566		
Complaint disposition provided?:			
Complaint Disposition:			
Data Reference:		Load Date:	06/03/2016 12:25:44 PM
Created By:	RBACONSR	Created Date:	06/03/2016 12:25:44 PM
Updated By:		Updated Date:	
Complaint Source:	FTC Call Center	Product Service Description:	Third Party Debt Collection
Amount Requested:	\$1,566.00	Amount Paid:	\$1,566.00
Payment Method:	Bank Account Debit	Agency Contact:	Phone
Complaint Date:	06/03/2016	Transaction Date:	08/17/2015
Initial Contact:	Mail	Initial Response:	Phone: other
Statute/Rule:	FTC Act Sec 5 (BCP)	Law Violation:	Deception/Misrepresentation
Topic:		Dispute with Credit Bureau?:	
Dispute with Credit Bureau - Responded?:	No	Dispute with Credit Bureau - Resolved to Satisfaction?:	No
Member of armed forces or dependent?:	Yes	Cross Border Complaint?:	No
Consumer Information			
Consumer Small Business or Organization:			
First Name:		Last Name:	
Address 1:		Address 2:	
City:		State:	
Zip:		Country:	UNITED STATES
Home Number:		Cell Number:	
Work Number:		Ext:	
Fax Number:		Email:	yahoo.com
Age Range:	50 - 59	Military Service Branch:	U.S. Air Force
Soldier Status:	Military Retiree/Veteran	Soldier Station:	
Subject			

Printer Friendly Record Details

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<b>Subject:</b>	American Financial Benefits Center	<b>Normalized Name:</b>	American Financial Benefits Center
<b>Address 1:</b>	311 Professional Center Dr	<b>Address 2:</b>	Ste 200
<b>City:</b>	Rohnert Park	<b>State/Prov:</b>	California
<b>ZIP:</b>	94928	<b>Country:</b>	United States
<b>Email:</b>		<b>URL:</b>	
<b>Phone Number:</b>	800-3526043	<b>Ext:</b>	
<b>Subject ID Type:</b>		<b>Subject ID Issuer State:</b>	
<b>Subject ID Issuer Country:</b>			

Record # 24 / 71654529 / Consumer Sentinel Network Complaint			
Reference Number:	71654529	Originator Reference Number:	
Language:	English	Contact Type:	Complaint
Source:	Consumer	DNC?:	No
Comments:	The consumer filed complaint against American Financial Benefits Center, because they promised to help in the consumer student loan forgiveness. The consumer had paid them \$600.00, but didn't got towards the consumer loans.		
Complaint disposition provided?:			
Complaint Disposition:			
Data Reference:		Load Date:	04/15/2016 12:40:52 PM
Created By:	BRUSH	Created Date:	04/15/2016 12:40:52 PM
Updated By:		Updated Date:	
Complaint Source:	FTC Call Center	Product Service Description:	Lending: Student Loans
Amount Requested:	\$600.00	Amount Paid:	\$600.00
Payment Method:	Bank Account Debit	Agency Contact:	Phone
Complaint Date:	04/15/2016	Transaction Date:	10/01/2015
Initial Contact:	Mail	Initial Response:	Unknown
Statute/Rule:	FTC Act Sec 5 (BCP)	Law Violation:	Deception/Misrepresentation
Topic:		Dispute with Credit Bureau?:	
Dispute with Credit Bureau - Responded?:	No	Dispute with Credit Bureau - Resolved to Satisfaction?:	No
Member of armed forces or dependent?:	No	Cross Border Complaint?:	No
Consumer Information			
Consumer Small Business or Organization:			
First Name:		Last Name:	
Address 1:		Address 2:	
City:		State:	
Zip:		Country:	UNITED STATES
Home Number:		Cell Number:	
Work Number:		Ext:	
Fax Number:		Email:	yahoo.com
Age Range:	20 - 29	Military Service Branch:	
Soldier Status:		Soldier Station:	
Subject			



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<b>Subject:</b>	American Financial Benefits Center	<b>Normalized Name:</b>	American Financial Benefits Center
<b>Address 1:</b>		<b>Address 2:</b>	
<b>City:</b>		<b>State/Prov:</b>	
<b>ZIP:</b>		<b>Country:</b>	United States
<b>Email:</b>		<b>URL:</b>	
<b>Phone Number:</b>	800-4881490	<b>Ext:</b>	
<b>Subject ID Type:</b>		<b>Subject ID Issuer State:</b>	
<b>Subject ID Issuer Country:</b>			
<b>Representative Name:</b>	Jasmin Bactano	<b>Title:</b>	Enrollment Manager

Record # 25 / 71538510 / Consumer Sentinel Network Complaint			
Reference Number:	71538510	Originator Reference Number:	
Language:	English	Contact Type:	Complaint
Source:	Consumer	DNC?:	No
Comments:	I have four student loans under Nelnet- I was on Facebook and saw an ad for the William D Ford Act established under Obama for Public Service Forgiveness Loans. Stupidly, I contacted the company advertising this ad-AFBC and set up a plan to pay the enrollment fee of \$1000.00 broken up into 5 month installments and what they told me was a monthly 99 dollar fee to pay off my loans- in 10 years, the debt remaining would be forgiven and I would not owe a penny afterwards. I knew something was up when Nelnet sent me a bill saying I owed 258 dollars so I called Nelnet and they informed me I had been scammed. Other-Other Update		
Complaint disposition provided?:			
Complaint Disposition:			
Data Reference:		Load Date:	04/18/2016 6:17:47 PM
Created By:	FTCCIS-FTCUSER	Created Date:	04/18/2016 6:17:48 PM
Updated By:	CRSS\jbrown	Updated Date:	04/19/2016 11:13:38 AM
Complaint Source:	FTC Online Complaint Assistant (CIS)	Product Service Description:	Debt Management\Credit Counseling
Amount Requested:	\$12,880.00	Amount Paid:	\$1,594.00
Payment Method:	Bank Account Debit	Agency Contact:	Internet
Complaint Date:	04/18/2016	Transaction Date:	10/21/2015
Initial Contact:	I Initiated Contact	Initial Response:	Other
Statute/Rule:	FTC Act Sec 5 (BCP) Rule\Other	Law Violation:	Deception/Misrepresentation Other (Note the Violation in the Comment Field)
Topic:		Dispute with Credit Bureau?:	
Dispute with Credit Bureau - Responded?:		Dispute with Credit Bureau - Resolved to Satisfaction?:	
Member of armed forces or dependent?:	No	Cross Border Complaint?:	No
Consumer Information			
Consumer Small Business or Organization:			
First Name:		Last Name:	
Address 1:		Address 2:	
City:		State:	
Zip:		Country:	UNITED STATES
Home Number:		Cell Number:	
Work Number:		Ext:	

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<b>Fax Number:</b>		<b>Email:</b>	me.com
<b>Age Range:</b>	40 - 49	<b>Military Service Branch:</b>	
<b>Soldier Status:</b>		<b>Soldier Station:</b>	
<b>Subject</b>			
<b>Subject:</b>	American Financial Benefits Center	<b>Normalized Name:</b>	American Financial Benefits Center
<b>Address 1:</b>	311 Professional Center Drive	<b>Address 2:</b>	Suite 200
<b>City:</b>	Rohnert Park	<b>State/Prov:</b>	California
<b>ZIP:</b>	94928	<b>Country:</b>	United States
<b>Email:</b>	customer.service@afbcenter.com	<b>URL:</b>	www.afbcenter.com
<b>Phone Number:</b>	800-4881490	<b>Ext:</b>	0
<b>Subject ID Type:</b>		<b>Subject ID Issuer State:</b>	
<b>Subject ID Issuer Country:</b>			
<b>Representative Name:</b>	Josh Richards	<b>Title:</b>	Customer Service

Record # 26 / 70401167 / Consumer Sentinel Network Complaint			
Reference Number:	70401167	Originator Reference Number:	151216-002081
Language:	English	Contact Type:	Complaint
Source:	Organization	DNC?:	No
Comments:	CFPB Issue Type: Getting a loan   Can't qualify for a loan --- What Happened: I have been in forbearance on my student loan with Navient. In desperation when I received the letter in the mail regarding Student Loan Reduction and Forgiveness. I called their number and went through determining my payment reduction amount. During the process they suggested to file my income taxes married filed and separate. That was my red flag. I had to stop in the middle to go to the doctor's office and I was supposed to call Michael back at 866-951-0128 or his direct line at 916-526-0909 to finish my process. I gave him my social security number, my bank account and routing number, my login information for FSA studentloan.gov. He reviewed my information and quoted me a price of \$179.00 for 11 months then \$111.00 for 20 years. He also advised me that during the process not to make student loan payments, because it takes a while for their paperwork to catch up with Navient. The next day I called Navient and questioned them in regards to the Student Loan Reduction and Forgiveness. They told me it is a scam and recommended that I contact the CFPB as well as changing my passwords, contact my bank possibly closing my account, and stuff like that. --- Have contacted: CC Issuer --- Fair Resolution: I would love to see them closed and fined.		
Complaint disposition provided?:			
Complaint Disposition:			
Data Reference:		Load Date:	03/03/2016 10:09:02 PM
Created By:	CFPB-USER	Created Date:	12/16/2015 7:47:00 PM
Updated By:		Updated Date:	
Complaint Source:	Consumer Financial Protection Bureau	Product Service Description:	Lending: Student Loans
Amount Requested:		Amount Paid:	
Payment Method:		Agency Contact:	External Agency
Complaint Date:	12/16/2015	Transaction Date:	
Initial Contact:		Initial Response:	
Statute/Rule:		Law Violation:	
Topic:		Dispute with Credit Bureau?:	
Dispute with Credit Bureau - Responded?:		Dispute with Credit Bureau - Resolved to Satisfaction?:	
Member of armed forces or dependent?:	Yes	Cross Border Complaint?:	No
Consumer Information			
Consumer - 1			
Consumer Small Business or Organization:			

Printer Friendly Record Details

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<b>First Name:</b>		<b>Last Name:</b>	
<b>Address 1:</b>		<b>Address 2:</b>	
<b>City:</b>		<b>State:</b>	
<b>Zip:</b>		<b>Country:</b>	UNITED STATES
<b>Home Number:</b>		<b>Cell Number:</b>	
<b>Work Number:</b>		<b>Ext:</b>	
<b>Fax Number:</b>		<b>Email:</b>	gmail.com
<b>Age Range:</b>	50 - 59	<b>Military Service Branch:</b>	
<b>Soldier Status:</b>		<b>Soldier Station:</b>	
<b>Consumer - 2</b>			
<b>Consumer Small Business or Organization:</b>			
<b>First Name:</b>		<b>Last Name:</b>	
<b>Address 1:</b>		<b>Address 2:</b>	
<b>City:</b>		<b>State:</b>	
<b>Zip:</b>		<b>Country:</b>	UNITED STATES
<b>Home Number:</b>		<b>Cell Number:</b>	
<b>Work Number:</b>		<b>Ext:</b>	
<b>Fax Number:</b>		<b>Email:</b>	
<b>Age Range:</b>		<b>Military Service Branch:</b>	U.S. Navy
<b>Soldier Status:</b>	Military Retiree/Veteran	<b>Soldier Station:</b>	
<b>Subject</b>			
<b>Subject:</b>	American Financial Benefits Center	<b>Normalized Name:</b>	American Financial Benefits Center
<b>Address 1:</b>		<b>Address 2:</b>	
<b>City:</b>		<b>State/Prov:</b>	
<b>ZIP:</b>		<b>Country:</b>	United States
<b>Email:</b>		<b>URL:</b>	
<b>Phone Number:</b>		<b>Ext:</b>	
<b>Subject ID Type:</b>		<b>Subject ID Issuer State:</b>	
<b>Subject ID Issuer Country:</b>			

Record # 27 / 67866761 / Consumer Sentinel Network Complaint			
Reference Number:	67866761	Originator Reference Number:	
Language:	English	Contact Type:	Complaint
Source:	Consumer	DNC?:	No
Comments:	I received a letter concerning Student Loan Payment and Forgiveness. I called the number expecting it to be associated with my Lender. I gave them my social security number and my driver's license number. They promised a repayment plan that would erase student loan debt and offer an affordable paymeny on a fixed plan. I never gave them my bank account number or my bank information. But they did receive my SSN and therefore, I am reporting this in case of potential identity theft. They also received my email address, residential address and work information. I do not know if the company is legitimate or not, but just in case they are scam artists I am reporting them due to the fact that they have my Social Security Number and Driver's License Number.		
Complaint disposition provided?:			
Complaint Disposition:			
Data Reference:		Load Date:	12/03/2015 3:28:41 PM
Created By:	FTCCIS-FTCUSER	Created Date:	12/03/2015 3:28:41 PM
Updated By:		Updated Date:	
Complaint Source:	U.S. Department of the Treasury, Internal Revenue Service	Product Service Description:	Impostor: Business
Amount Requested:	\$0.00	Amount Paid:	\$0.00
Payment Method:	Credit Card	Agency Contact:	Internet
Complaint Date:	12/03/2015	Transaction Date:	12/03/2015
Initial Contact:	Mail	Initial Response:	Phone: 800/888 number
Statute/Rule:	FTC Act Sec 5 (BCP)	Law Violation:	Deception/Misrepresentation
Topic:		Dispute with Credit Bureau?:	
Dispute with Credit Bureau - Responded?:		Dispute with Credit Bureau - Resolved to Satisfaction?:	
Member of armed forces or dependent?:	No	Cross Border Complaint?:	No
Consumer Information			
Consumer Small Business or Organization:			
First Name:		Last Name:	
Address 1:		Address 2:	
City:		State:	
Zip:		Country:	UNITED STATES
Home Number:		Cell Number:	
Work Number:		Ext:	



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<b>Fax Number:</b>		<b>Email:</b>	ymail.com
<b>Age Range:</b>	20 - 29	<b>Military Service Branch:</b>	
<b>Soldier Status:</b>		<b>Soldier Station:</b>	
<b>Subject</b>			
<b>Subject:</b>	AFSLR / American Financial Benefits Center	<b>Normalized Name:</b>	Afslr / American Financial Benefits Center
<b>Address 1:</b>	311 Professional Center Dr. Suite 2	<b>Address 2:</b>	
<b>City:</b>	Rohnert Park	<b>State/Prov:</b>	California
<b>ZIP:</b>	94928	<b>Country:</b>	United States
<b>Email:</b>	charles.anderson@afbcenter.com	<b>URL:</b>	www.afbcenter.com
<b>Phone Number:</b>	866-3428211	<b>Ext:</b>	
<b>Subject ID Type:</b>		<b>Subject ID Issuer State:</b>	
<b>Subject ID Issuer Country:</b>			
<b>Representative Name:</b>	Charlie Anderson	<b>Title:</b>	Account Specialist

Record # 28 / 66608443 / Consumer Sentinel Network Complaint			
Reference Number:	66608443	Originator Reference Number:	
Language:	English	Contact Type:	Complaint
Source:	Consumer	DNC?:	No
Comments:	Consumer received a letter from American Financial Benefits Center in regards to student loan and forgiveness programs. Consumer was being asked for personal information. Consumer states she did provide her information. Consumer was promised they would call the consumer, but the consumer did not receive it.		
Complaint disposition provided?:			
Complaint Disposition:			
Data Reference:		Load Date:	10/13/2015 11:38:05 AM
Created By:	ACORRAL	Created Date:	10/13/2015 11:38:06 AM
Updated By:	ACORRAL	Updated Date:	10/13/2015 11:38:33 AM
Complaint Source:	FTC Call Center	Product Service Description:	Telephone: Other
Amount Requested:	\$0.00	Amount Paid:	\$0.00
Payment Method:	Unknown	Agency Contact:	Phone
Complaint Date:	10/13/2015	Transaction Date:	10/12/2015
Initial Contact:	Mail	Initial Response:	Phone: 800/888 number
Statute/Rule:	Rule\Other	Law Violation:	Other (Note the Violation in the Comment Field)
Topic:		Dispute with Credit Bureau?:	
Dispute with Credit Bureau - Responded?:	No	Dispute with Credit Bureau - Resolved to Satisfaction?:	No
Member of armed forces or dependent?:	No	Cross Border Complaint?:	No
Consumer Information			
Consumer Small Business or Organization:			
First Name:		Last Name:	
Address 1:		Address 2:	
City:		State:	
Zip:		Country:	UNITED STATES
Home Number:		Cell Number:	
Work Number:		Ext:	
Fax Number:		Email:	gmail.com
Age Range:	40 - 49	Military Service Branch:	
Soldier Status:		Soldier Station:	

Record # 29 / 66558826 / Consumer Sentinel Network Complaint			
Reference Number:	66558826	Originator Reference Number:	
Language:	English	Contact Type:	Complaint
Source:	Consumer	DNC?:	No
Comments:	Consumer states that he contacted American Financial Benefits (AFB) Center in order to get his student loans forgiven. He was advised that he would have to pay a fee \$300 for 6 months and then he would start making lower payments after that time. After the 6 months he was advised that he was behind on paying and needed to make payments. When he contacted Fed Loans- Department of Education he was notified that his student loans hadn't been paid at all from this company that supplied the student loan forgiveness. Provided role of FTC.		
Complaint disposition provided?:			
Complaint Disposition:			
Data Reference:		Load Date:	10/06/2015 3:42:26 PM
Created By:	GMENDOZA2	Created Date:	10/06/2015 3:42:26 PM
Updated By:	GMENDOZA2	Updated Date:	10/06/2015 3:45:53 PM
Complaint Source:	FTC Call Center	Product Service Description:	Debt Management\Credit Counseling
Amount Requested:	\$1,800.00	Amount Paid:	\$1,800.00
Payment Method:	Bank Account Debit	Agency Contact:	Phone
Complaint Date:	10/06/2015	Transaction Date:	03/01/2014
Initial Contact:	I Initiated Contact	Initial Response:	Phone: 800/888 number
Statute/Rule:	FTC Act Sec 5 (BCP)	Law Violation:	Deception/Misrepresentation
Topic:		Dispute with Credit Bureau?:	
Dispute with Credit Bureau - Responded?:	No	Dispute with Credit Bureau - Resolved to Satisfaction?:	No
Member of armed forces or dependent?:	Yes	Cross Border Complaint?:	No
Consumer Information			
Consumer Small Business or Organization:			
First Name:		Last Name:	
Address 1:		Address 2:	
City:		State:	
Zip:		Country:	UNITED STATES
Home Number:		Cell Number:	
Work Number:		Ext:	
Fax Number:		Email:	yahoo.com

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<b>Age Range:</b>	60 - 64	<b>Military Service Branch:</b>	U.S. Marines
<b>Soldier Status:</b>	Military Retiree/Veteran	<b>Soldier Station:</b>	
<b>Subject</b>			
<b>Subject:</b>	American Financial Benefits Center	<b>Normalized Name:</b>	American Financial Benefits Center
<b>Address 1:</b>		<b>Address 2:</b>	
<b>City:</b>		<b>State/Prov:</b>	
<b>ZIP:</b>		<b>Country:</b>	United States
<b>Email:</b>		<b>URL:</b>	www.afbcenter.com
<b>Phone Number:</b>	800-4881490	<b>Ext:</b>	
<b>Subject ID Type:</b>		<b>Subject ID Issuer State:</b>	
<b>Subject ID Issuer Country:</b>			
<b>Representative Name:</b>	Alexandra	<b>Title:</b>	

Record # 30 / 65720341 / Consumer Sentinel Network Complaint			
Reference Number:	65720341	Originator Reference Number:	
Language:	Spanish	Contact Type:	Complaint
Source:	Consumer	DNC?:	No
Comments:	Consumer states that he received a letter from American Financial Benefits Center offering him a student loan forgiveness for his student loans. Consumer states that he called the number on the letter and gave his ssn, dob, bank acct and address. Consumer has now become aware that this is a scam. Consumer states that they are supposed to withdraw \$259 from his bank acct. - Consumer requested additional fulfillment.		
Complaint disposition provided?:			
Complaint Disposition:			
Data Reference:		Load Date:	09/14/2015 3:39:47 PM
Created By:	IMARTINEZ	Created Date:	09/14/2015 3:39:47 PM
Updated By:	IMARTINEZ	Updated Date:	09/14/2015 3:41:44 PM
Complaint Source:	FTC Call Center	Product Service Description:	Debt Management\Credit Counseling
Amount Requested:	\$259.00	Amount Paid:	\$0.00
Payment Method:	Unknown	Agency Contact:	Phone
Complaint Date:	09/14/2015	Transaction Date:	09/01/2015
Initial Contact:	Mail	Initial Response:	Phone: other
Statute/Rule:	FTC Act Sec 5 (BCP)	Law Violation:	Deception/Misrepresentation
Topic:		Dispute with Credit Bureau?:	
Dispute with Credit Bureau - Responded?:	No	Dispute with Credit Bureau - Resolved to Satisfaction?:	No
Member of armed forces or dependent?:	No	Cross Border Complaint?:	No
Consumer Information			
Consumer Small Business or Organization:			
First Name:		Last Name:	
Address 1:		Address 2:	
City:		State:	
Zip:		Country:	UNITED STATES
Home Number:		Cell Number:	
Work Number:		Ext:	
Fax Number:		Email:	yahoo.com
Age Range:	30 - 39	Military Service Branch:	
Soldier Status:		Soldier Station:	

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Subject			
<b>Subject:</b>	American Financial Benefits Center	<b>Normalized Name:</b>	American Financial Benefits Center
<b>Address 1:</b>	311 Professional Center Dr	<b>Address 2:</b>	200
<b>City:</b>	Rohnert Park	<b>State/Prov:</b>	California
<b>ZIP:</b>	94928	<b>Country:</b>	United States
<b>Email:</b>		<b>URL:</b>	
<b>Phone Number:</b>	800-4881490	<b>Ext:</b>	
<b>Subject ID Type:</b>		<b>Subject ID Issuer State:</b>	
<b>Subject ID Issuer Country:</b>			
<b>Representative Name:</b>	Jack Gabrial	<b>Title:</b>	acct specialist



Record # 31 / 65118733 / Consumer Sentinel Network Complaint			
Reference Number:	65118733	Originator Reference Number:	
Language:	English	Contact Type:	Complaint
Source:	Consumer	DNC?:	No
Comments:	The consumer received a letter from American Financial Benefits Center in regards to student loan payment reductions. The consumer was told that if they made 240 consecutive payments a large portion of their student loans would be forgiven. The consumer was concerned about the legitimacy of the company. The consumer states that they would need to pay \$299 for 4 months and then \$107 a monthly after that. The consumer was told that \$8 of his payment would be what his borrower, Sally Mae, was paid monthly for the student loan.		
Complaint disposition provided?:			
Complaint Disposition:			
Data Reference:		Load Date:	08/17/2015 5:36:28 PM
Created By:	JDURAN	Created Date:	08/17/2015 5:36:28 PM
Updated By:		Updated Date:	
Complaint Source:	FTC Call Center	Product Service Description:	Lending: Student Loans
Amount Requested:	\$26,388.00	Amount Paid:	\$0.00
Payment Method:	Unknown	Agency Contact:	Phone
Complaint Date:	08/17/2015	Transaction Date:	08/10/2015
Initial Contact:	Mail	Initial Response:	Phone: 800/888 number
Statute/Rule:	FTC Act Sec 5 (BCP)	Law Violation:	Deception/Misrepresentation
Topic:		Dispute with Credit Bureau?:	
Dispute with Credit Bureau - Responded?:	No	Dispute with Credit Bureau - Resolved to Satisfaction?:	No
Member of armed forces or dependent?:	No	Cross Border Complaint?:	No
Consumer Information			
Consumer Small Business or Organization:			
First Name:		Last Name:	
Address 1:		Address 2:	
City:		State:	
Zip:		Country:	UNITED STATES
Home Number:		Cell Number:	
Work Number:		Ext:	
Fax Number:		Email:	

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<b>Age Range:</b>	60 - 64	<b>Military Service Branch:</b>	
<b>Soldier Status:</b>		<b>Soldier Station:</b>	
<b>Subject</b>			
<b>Subject:</b>	American Financial Benefits Center	<b>Normalized Name:</b>	American Financial Benefits Center
<b>Address 1:</b>		<b>Address 2:</b>	
<b>City:</b>		<b>State/Prov:</b>	
<b>ZIP:</b>		<b>Country:</b>	United States
<b>Email:</b>		<b>URL:</b>	
<b>Phone Number:</b>	707-2443000	<b>Ext:</b>	
<b>Subject ID Type:</b>		<b>Subject ID Issuer State:</b>	
<b>Subject ID Issuer Country:</b>			
<b>Representative Name:</b>	Janet Fletcher	<b>Title:</b>	

Record # 32 / 63941148 / Consumer Sentinel Network Complaint			
Reference Number:	63941148	Originator Reference Number:	
Language:	English	Contact Type:	Complaint
Source:	Consumer	DNC?:	No
Comments:	I received a letter in the mail from American Financial Benefits Center stating they could help lower my monthly student loan payments through qualifying for the Public Service Loan Forgiveness Act. I called the company and they set me up with one of their services. I was told that they would process all of the paperwork for me to lower my monthly payments down to \$12 a month with Fed Loans. In order to start their services, they placed my student loans on deferrment and I was asked to pay \$250 a month for six months, then \$150 a month for six months, followed by \$50 a month for the remainder of the 120 qualifying payments towards my student loans. This company did get my payments lowered with Fed Loans down to \$0 a month; however, they lied by stating that my family size was 8 rather than just 1. This company also sent the paperwork to Fed Loans without my knowledge. I was unaware that AFBC provided a family size of 8 on my paperwork and later found out that my signatures did not match my other signatures on the forms I completed. In return, I had to resubmit all the paperwork to Fed Loans on my own and am now having to pay a higher monthly payment. This company provided fraudulent services and I am now out \$2,200 that was paid to AFBC.		
Complaint disposition provided?:			
Complaint Disposition:			
Data Reference:		Load Date:	07/16/2015 4:29:28 PM
Created By:	FTCCIS-FTCUSER	Created Date:	07/16/2015 4:29:28 PM
Updated By:		Updated Date:	
Complaint Source:	FTC Online Complaint Assistant (CIS)	Product Service Description:	Debt Management\Credit Counseling
Amount Requested:	\$8,100.00	Amount Paid:	\$2,200.00
Payment Method:	Bank Account Debit	Agency Contact:	Internet
Complaint Date:	07/16/2015	Transaction Date:	06/01/2014
Initial Contact:	Mail	Initial Response:	Phone: 800/888 number
Statute/Rule:	FTC Act Sec 5 (BCP)	Law Violation:	Deception/Misrepresentation
Topic:		Dispute with Credit Bureau?:	
Dispute with Credit Bureau - Responded?:		Dispute with Credit Bureau - Resolved to Satisfaction?:	
Member of armed forces or dependent?:	No	Cross Border Complaint?:	No
Consumer Information			
Consumer Small Business or Organization:			
First Name:		Last Name:	
Address 1:		Address 2:	

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<b>City:</b>		<b>State:</b>	
<b>Zip:</b>		<b>Country:</b>	UNITED STATES
<b>Home Number:</b>		<b>Cell Number:</b>	
<b>Work Number:</b>		<b>Ext:</b>	
<b>Fax Number:</b>		<b>Email:</b>	gmail.com
<b>Age Range:</b>	20 - 29	<b>Military Service Branch:</b>	
<b>Soldier Status:</b>		<b>Soldier Station:</b>	
<b>Subject</b>			
<b>Subject:</b>	American Financial Benefits Center	<b>Normalized Name:</b>	American Financial Benefits Center
<b>Address 1:</b>	311 Professional Center Drive	<b>Address 2:</b>	Suite 200
<b>City:</b>	Rohnert Park	<b>State/Prov:</b>	California
<b>ZIP:</b>	94928	<b>Country:</b>	United States
<b>Email:</b>	customer.service@afbcenter.com	<b>URL:</b>	www.afbcenter.com
<b>Phone Number:</b>	800-4881490	<b>Ext:</b>	0
<b>Subject ID Type:</b>		<b>Subject ID Issuer State:</b>	
<b>Subject ID Issuer Country:</b>			
<b>Representative Name:</b>	Holly Novak	<b>Title:</b>	Customer Service Manager

Record # 33 / 62727489 / Consumer Sentinel Network Complaint			
Reference Number:	62727489	Originator Reference Number:	
Language:	English	Contact Type:	Complaint
Source:	Consumer	DNC?:	No
Comments:	I was contacted by AFBC to consolidate my school loans. I currently live in India and am away from a good internet connection to make sure this company was legit or not. I new Sallie Mae had switched hands and I just assumed this company was legit. There was a st up fee for \$600 to be split up into monthly payments for 2 months. Then \$300 for the following 2 months and then go down to \$200. After making 4 installments of \$300 for the past 4 months I new something was not right. I was receiving information from my Power of Attorney in the states that my student loan was behind in payments. I did not realize the FedLoan company had my information from Sallie Mae. The FedLoan company stated that I have been scammed. I have put the AFBC on hold through my bank account to stop them from making withdrawals. I have contacted FedLoan and caught up with my overdue balance. I have contacted the Federal Student Aid and they suggested I file a complaint. Thank you for your time and service. Other-Other Update		
Complaint disposition provided?:			
Complaint Disposition:			
Data Reference:		Load Date:	06/11/2015 1:17:19 PM
Created By:	FTCCIS-FTCUSER	Created Date:	06/11/2015 1:17:19 PM
Updated By:	CRSS\jbrown	Updated Date:	06/11/2015 4:22:50 PM
Complaint Source:	FTC Online Complaint Assistant (CIS)	Product Service Description:	Debt Management\Credit Counseling
Amount Requested:	\$300.00	Amount Paid:	\$1,200.00
Payment Method:	Bank Account Debit	Agency Contact:	Internet
Complaint Date:	06/11/2015	Transaction Date:	10/06/2014
Initial Contact:	Print	Initial Response:	Phone: 800/888 number
Statute/Rule:	FTC Act Sec 5 (BCP)	Law Violation:	Deception/Misrepresentation
Topic:		Dispute with Credit Bureau?:	
Dispute with Credit Bureau - Responded?:		Dispute with Credit Bureau - Resolved to Satisfaction?:	
Member of armed forces or dependent?:	No	Cross Border Complaint?:	No
Consumer Information			
Consumer Small Business or Organization:			
First Name:	██████	Last Name:	██████
Address 1:		Address 2:	
City:	██████	State:	██████
Zip:	██████	Country:	UNITED STATES

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<b>Home Number:</b>		<b>Cell Number:</b>	
<b>Work Number:</b>		<b>Ext:</b>	
<b>Fax Number:</b>		<b>Email:</b>	gmail.com
<b>Age Range:</b>		<b>Military Service Branch:</b>	
<b>Soldier Status:</b>		<b>Soldier Station:</b>	
<b>Subject</b>			
<b>Subject:</b>	American Financial Benefits Center	<b>Normalized Name:</b>	American Financial Benefits Center
<b>Address 1:</b>	311 Professional Center Drive Suite	<b>Address 2:</b>	
<b>City:</b>	Rohnert Park	<b>State/Prov:</b>	California
<b>ZIP:</b>	94928	<b>Country:</b>	United States
<b>Email:</b>	customer.service@afbcenter.com	<b>URL:</b>	
<b>Phone Number:</b>	800-4881490	<b>Ext:</b>	0
<b>Subject ID Type:</b>		<b>Subject ID Issuer State:</b>	
<b>Subject ID Issuer Country:</b>			
<b>Representative Name:</b>	Tyler Colt	<b>Title:</b>	Account Specialist



Record # 34 / 61244920 / Consumer Sentinel Network Complaint			
Reference Number:	61244920	Originator Reference Number:	
Language:	English	Contact Type:	Complaint
Source:	Consumer	DNC?:	No
Comments:	I rec'd a letter offering me student loan forgiveness. Called Mark Dance at American Financial Benefits Center, name of co was extracted from rep. I asked what the fees were and Dance said, "we will get into that after I determine if you qualify." I said, "assume I qualify; tell me the fees first." He objected. I said, "in other words, this is a scam and I can just call the DOE and discuss loan consolidation with them, without a fee." He laughed and said "no." I said, "so what are the fees." He then refused to tell me until he had all my personal data and I said, "I am reporting you to DOE and the DOJ." I called DOE but they, lamely, told me to call the BBB. Ridiculous. The Federal Govt should put a stop to these scams. Thanks. UPDATE-OTHER		
Complaint disposition provided?:			
Complaint Disposition:			
Data Reference:		Load Date:	04/15/2015 1:16:17 PM
Created By:	FTCCIS-FTCUSER	Created Date:	04/15/2015 1:16:17 PM
Updated By:	JCOSBY	Updated Date:	04/28/2015 3:07:01 PM
Complaint Source:	FTC Online Complaint Assistant (CIS)	Product Service Description:	Debt Management\Credit Counseling Other (Note in Comments)
Amount Requested:		Amount Paid:	\$0.00
Payment Method:		Agency Contact:	Phone
Complaint Date:	04/28/2015	Transaction Date:	04/10/2015
Initial Contact:	Mail	Initial Response:	Phone: 800/888 number
Statute/Rule:	FTC Act Sec 5 (BCP) Rule\Other	Law Violation:	Deception/Misrepresentation Other (Note the Violation in the Comment Field)
Topic:		Dispute with Credit Bureau?:	
Dispute with Credit Bureau - Responded?:	No	Dispute with Credit Bureau - Resolved to Satisfaction?:	No
Member of armed forces or dependent?:	No	Cross Border Complaint?:	No
Consumer Information			
Consumer Small Business or Organization:			
First Name:		Last Name:	
Address 1:		Address 2:	
City:		State:	
Zip:		Country:	UNITED STATES
Home Number:		Cell Number:	

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<b>Work Number:</b>		<b>Ext:</b>	
<b>Fax Number:</b>		<b>Email:</b>	██████████@GMAIL.COM
<b>Age Range:</b>	20 - 29	<b>Military Service Branch:</b>	
<b>Soldier Status:</b>		<b>Soldier Station:</b>	
<b>Subject</b>			
<b>Subject:</b>	AMERICAN FINANCIAL BENEFITS CENTER	<b>Normalized Name:</b>	American Financial Benefits Center
<b>Address 1:</b>	NO ADDRESS ON LETTER TO ME	<b>Address 2:</b>	
<b>City:</b>		<b>State/Prov:</b>	
<b>ZIP:</b>		<b>Country:</b>	United States
<b>Email:</b>		<b>URL:</b>	
<b>Phone Number:</b>	888-3873690	<b>Ext:</b>	
<b>Subject ID Type:</b>		<b>Subject ID Issuer State:</b>	
<b>Subject ID Issuer Country:</b>			
<b>Representative Name:</b>	MARK DANCE	<b>Title:</b>	

Record # 35 / 57217887 / Consumer Sentinel Network Complaint			
Reference Number:	57217887	Originator Reference Number:	
Language:	English	Contact Type:	Complaint
Source:	Consumer	DNC?:	No
Comments:	Consumer states that she received a letter from Advantage Student Loans and American Financial Benefits Center regarding a student consolidation loan and she called them and gave them her ss number, dob and fasfa info. Consumer later found out that this was a fraudulent company. Gave consumer identity theft steps.		
Complaint disposition provided?:			
Complaint Disposition:			
Data Reference:		Load Date:	10/30/2014 4:28:44 PM
Created By:	LMCKANE	Created Date:	10/30/2014 4:28:44 PM
Updated By:		Updated Date:	
Complaint Source:	FTC Call Center	Product Service Description:	Lending: Other Institutions
Amount Requested:	\$0.00	Amount Paid:	\$0.00
Payment Method:	Unknown	Agency Contact:	Phone
Complaint Date:	10/30/2014	Transaction Date:	10/29/2014
Initial Contact:	Mail	Initial Response:	Phone: other
Statute/Rule:	FTC Act Sec 5 (BCP)	Law Violation:	Deception/Misrepresentation
Topic:		Dispute with Credit Bureau?:	
Dispute with Credit Bureau - Responded?:	No	Dispute with Credit Bureau - Resolved to Satisfaction?:	No
Member of armed forces or dependent?:	No	Cross Border Complaint?:	No
Consumer Information			
Consumer Small Business or Organization:			
First Name:		Last Name:	
Address 1:		Address 2:	
City:		State:	
Zip:		Country:	UNITED STATES
Home Number:		Cell Number:	
Work Number:		Ext:	
Fax Number:		Email:	yahoo.com
Age Range:	20 - 29	Military Service Branch:	
Soldier Status:		Soldier Station:	
Subject			

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<b>Subject:</b>	Advantage Student Loans	<b>Normalized Name:</b>	Advantage Student Loans
<b>Address 1:</b>		<b>Address 2:</b>	
<b>City:</b>		<b>State/Prov:</b>	
<b>ZIP:</b>		<b>Country:</b>	United States
<b>Email:</b>		<b>URL:</b>	
<b>Phone Number:</b>	949-2451411	<b>Ext:</b>	
<b>Subject ID Type:</b>		<b>Subject ID Issuer State:</b>	
<b>Subject ID Issuer Country:</b>			
<b>Representative Name:</b>	Michael Lord	<b>Title:</b>	
<b>Associated Subject</b>			
<b>Company:</b>	American Financial Benefits Center	<b>Normalized Company:</b>	American Financial Benefits Center
<b>Company Type:</b>	Other	<b>Address:</b>	
<b>City:</b>		<b>State/Prov:</b>	
<b>ZIP:</b>		<b>Country:</b>	United States
<b>Email:</b>		<b>URL:</b>	
<b>Phone Number:</b>	707-2225149	<b>Ext:</b>	

Record # 36 / 57178997 / Consumer Sentinel Network Complaint			
Reference Number:	57178997	Originator Reference Number:	
Language:	English	Contact Type:	Complaint
Source:	Consumer	DNC?:	No
Comments:	EMAIL Forwarded from the FTC to the DNC email box. Letter forwarded from the OIG of the Dept of Education. Consumer received mail from a company called American Financial Benefits Center. The mailing told the consumer they could help reduce her student loans. Consumer called and gave up her SS#, ODB, and birthplace. The caller took a couple of minutes and then came back and verified to the consumer her FASFA pin number, which she had not given to them.		
Complaint disposition provided?:			
Complaint Disposition:			
Data Reference:		Load Date:	10/29/2014 12:26:18 PM
Created By:	RCONDON	Created Date:	10/29/2014 12:26:18 PM
Updated By:	RCONDON	Updated Date:	10/29/2014 12:43:33 PM
Complaint Source:	FTC Call Center	Product Service Description:	Lending: Student Loans
Amount Requested:	\$0.00	Amount Paid:	\$0.00
Payment Method:	Unknown	Agency Contact:	Phone
Complaint Date:	10/29/2014	Transaction Date:	10/06/2014
Initial Contact:	Mail	Initial Response:	Phone: 800/888 number
Statute/Rule:	FTC Act Sec 5 (BCP)	Law Violation:	Deception/Misrepresentation
Topic:		Dispute with Credit Bureau?:	
Dispute with Credit Bureau - Responded?:	No	Dispute with Credit Bureau - Resolved to Satisfaction?:	No
Member of armed forces or dependent?:	No	Cross Border Complaint?:	No
Consumer Information			
Consumer Small Business or Organization:			
First Name:		Last Name:	
Address 1:		Address 2:	
City:		State:	
Zip:		Country:	UNITED STATES
Home Number:		Cell Number:	
Work Number:		Ext:	
Fax Number:		Email:	yn.midco.net
Age Range:		Military Service Branch:	

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<b>Soldier Status:</b>		<b>Soldier Station:</b>	
<b>Subject</b>			
<b>Subject:</b>	American Financial Benefits Center	<b>Normalized Name:</b>	American Financial Benefits Center
<b>Address 1:</b>	311 Processional Center Dr	<b>Address 2:</b>	
<b>City:</b>	Rohnert Park	<b>State/Prov:</b>	California
<b>ZIP:</b>	94928	<b>Country:</b>	United States
<b>Email:</b>		<b>URL:</b>	
<b>Phone Number:</b>	888-4014959	<b>Ext:</b>	
<b>Subject ID Type:</b>		<b>Subject ID Issuer State:</b>	
<b>Subject ID Issuer Country:</b>			
<b>Representative Name:</b>	Ty	<b>Title:</b>	



Record # 37 / 55449478 / Consumer Sentinel Network Complaint			
Reference Number:	55449478	Originator Reference Number:	
Language:	English	Contact Type:	Complaint
Source:	Consumer	DNC?:	No
Comments:	Consumer reports that she rec'd a mailing from American Financial Benefits Center regarding student forgiveness. She was told she would qualify for the program. She has made payments to company. She wants to know if this company is legit.		
Complaint disposition provided?:			
Complaint Disposition:			
Data Reference:		Load Date:	08/12/2014 5:23:27 PM
Created By:	BROSS	Created Date:	08/12/2014 5:23:27 PM
Updated By:		Updated Date:	
Complaint Source:	FTC Call Center	Product Service Description:	Lending: Student Loans
Amount Requested:	\$495.00	Amount Paid:	\$495.00
Payment Method:	Bank Account Debit	Agency Contact:	Phone
Complaint Date:	08/12/2014	Transaction Date:	05/13/2014
Initial Contact:	Mail	Initial Response:	Phone: other
Statute/Rule:	FTC Act Sec 5 (BCP)	Law Violation:	Deception/Misrepresentation
Topic:		Dispute with Credit Bureau?:	
Dispute with Credit Bureau - Responded?:	No	Dispute with Credit Bureau - Resolved to Satisfaction?:	No
Member of armed forces or dependent?:	No	Cross Border Complaint?:	No
Consumer Information			
Consumer Small Business or Organization:			
First Name:		Last Name:	
Address 1:		Address 2:	
City:		State:	
Zip:		Country:	UNITED STATES
Home Number:		Cell Number:	
Work Number:		Ext:	
Fax Number:		Email:	
Age Range:	30 - 39	Military Service Branch:	
Soldier Status:		Soldier Station:	
Subject			

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<b>Subject:</b>	American Financial Benefits Center	<b>Normalized Name:</b>	American Financial Benefits Center
<b>Address 1:</b>	311 Professional Center Dr	<b>Address 2:</b>	Ste 200
<b>City:</b>	Rohnert Park	<b>State/Prov:</b>	California
<b>ZIP:</b>	949282152 (Cleansed: 94928)	<b>Country:</b>	United States
<b>Email:</b>	mauricio.gutierrez@aldcencer.com	<b>URL:</b>	
<b>Phone Number:</b>	707-9215007	<b>Ext:</b>	
<b>Subject ID Type:</b>		<b>Subject ID Issuer State:</b>	
<b>Subject ID Issuer Country:</b>			
<b>Representative Name:</b>	Mauricio Gutierrez	<b>Title:</b>	

Record # 38 / 52497939 / Consumer Sentinel Network Complaint			
<b>Reference Number:</b>	52497939	<b>Originator Reference Number:</b>	140325-001272
<b>Language:</b>	English	<b>Contact Type:</b>	Complaint
<b>Source:</b>	Organization	<b>DNC?:</b>	No
<b>Comments:</b>	<p>CFPB Issue Type: Having problems with customer service --- What Happened: My student loans have been consolidated with American Education Services since 2005. In December of 2013 I received solicitation by mail from a third party company, American Financial Benefits Center , offering to me services to obtain an approval from my lender, AES, for the Department of Education's Income Base Repayment program, or, IBR Program. Because AFBC suggested that they could lower my student loan payments, substantially, for the period of 12 months, and, place my account into forbearance, immediately--from the that day, January 8th, 2014--I signed a contract with them--and engaged them to process an IBR application on my behalf.I inquired of their sales representative multiple times prior to signing a contract with them, as to whether, if I stopped making my normal payments to AES until the application was processed, if I would be reported to the credit bureaus as past due. She assured me time and time again that I would be placed in forbearance, from that day forward until the application process was finalized, and that I would not need to make any further payments to AES until the application was processed,. And, further, that no negative reporting would take place to my credit bureaus during that time.Those statements turned out to be patently false. And, although AFBC was, ultimately, able to get my application for IBR approved, I was reported as (60) and (90) days past due during this process. This is especially injurious to my credit, as I am currently attempting to qualify for a mortgage. I have disputed these negative reports to AES several times and have documented that I was grossly mislead by a company, who operates on the fringes of the law, but can appear to have an official standing in the student loan, lender community. All these disputes have ended in them standing by their reporting.Because, to some degree I was mislead-- by a possibly fraudulent third part--I have begged and pleaded with AES to remove the past due marks in lieu of the circumstances. AES did, in fact, retroactively place me in forbearance, from `11/20/13 through 03/31/14. Despite my pointing this out to AES, they said that the reporting took place prior to them approving the forbearance, that the reporting was accurate. That just doesn't make sense to me. If I was not responsible to make payments, during that period, then how can I be past due for any of those months? Prior to these past due reports, I had not been reported past due by AES for well over two years. I would have never ignored making payments if I had known in any way that I would jeopardize my credit.Last, I made several inquiries to AES during the time my IBR application was being processed, with regard to my past due reports which I had been made aware of and they insured me, that once the IBR was approved, all the past due reporting would be removed. So far, AES has still been reluctant to remove the marks on my credit. I know that my situation cannot be an isolated incident as many other customers must have been the victim of the same type of unscrupulous players now infiltrating the market place. Please engage AES on my behalf for the requested relief.Regards [REDACTED] --- Fair Resolution: Having all negative credit reporting, both the (60) days past due and the (90) days pat due, from January 2014 through March 2014, removed from my credit bureaus.</p>		
<b>Complaint disposition provided?:</b>			
<b>Complaint Disposition:</b>			
<b>Data Reference:</b>		<b>Load Date:</b>	03/25/2014 9:57:49 PM
<b>Created By:</b>	CFPB-USER	<b>Created Date:</b>	03/25/2014 1:37:19 PM
<b>Updated By:</b>	CFPB-USER	<b>Updated Date:</b>	06/01/2014 10:04:20 PM
<b>Complaint Source:</b>	Consumer Financial Protection Bureau	<b>Product Service Description:</b>	Lending: Student Loans
<b>Amount Requested:</b>		<b>Amount Paid:</b>	
<b>Payment Method:</b>		<b>Agency Contact:</b>	External Agency

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<b>Complaint Date:</b>	06/01/2014	<b>Transaction Date:</b>	
<b>Initial Contact:</b>		<b>Initial Response:</b>	
<b>Statute/Rule:</b>		<b>Law Violation:</b>	
<b>Topic:</b>		<b>Dispute with Credit Bureau?:</b>	
<b>Dispute with Credit Bureau - Responded?:</b>		<b>Dispute with Credit Bureau - Resolved to Satisfaction?:</b>	
<b>Member of armed forces or dependent?:</b>		<b>Cross Border Complaint?:</b>	No
<b>Consumer Information</b>			
<b>Consumer Small Business or Organization:</b>			
<b>First Name:</b>		<b>Last Name:</b>	
<b>Address 1:</b>		<b>Address 2:</b>	
<b>City:</b>		<b>State:</b>	
<b>Zip:</b>		<b>Country:</b>	UNITED STATES
<b>Home Number:</b>		<b>Cell Number:</b>	
<b>Work Number:</b>		<b>Ext:</b>	
<b>Fax Number:</b>		<b>Email:</b>	sbcglobal.net
<b>Age Range:</b>	40 - 49	<b>Military Service Branch:</b>	
<b>Soldier Status:</b>		<b>Soldier Station:</b>	
<b>Subject</b>			
<b>Subject:</b>	American Education Services	<b>Normalized Name:</b>	American Education Services
<b>Address 1:</b>		<b>Address 2:</b>	
<b>City:</b>		<b>State/Prov:</b>	
<b>ZIP:</b>		<b>Country:</b>	United States
<b>Email:</b>		<b>URL:</b>	
<b>Phone Number:</b>		<b>Ext:</b>	
<b>Subject ID Type:</b>		<b>Subject ID Issuer State:</b>	
<b>Subject ID Issuer Country:</b>			

Record # 39 / 51639734 / Consumer Sentinel Network Complaint			
<b>Reference Number:</b>	51639734	<b>Originator Reference Number:</b>	431946
<b>Language:</b>	English	<b>Contact Type:</b>	Complaint
<b>Source:</b>	Organization	<b>DNC?:</b>	No
<b>Comments:</b>	<p>Back In February I received a letter in the mail regarding consolidating debt from American Financial Benefits Center. I contacted Jason Cutter 707-929-3567 and spoke to him about the debt consolidation program. One of my biggest concerns was how it was going to affect my credit history. He told me that it WOULD NOT AFFECT IT AT ALL. So I started to process with him. He then told me to finalize the program I would need to talk to the people at Consumers Alliance Processing Center. They would then get my bank account information from me, by way of me sending a copy of a check from my account to them, so they would then have access to my account, and then also list all my debt with each company, all account numbers and balances with each. They did try calling me and I did not answer any of their calls as I was trying to find out more information on the company and my credit. I then did find out it most certainly would affect my credit. So I was not going to go through with the program. In the meantime, Consumers Alliance Processing Center, Whom I still have never spoken to at this point, went a head and deducted over \$500 out of my checking account without my authorization and started canceling all my credit cards, again without my authorization. Not sure why this happened as I was told I most certainly needed to speak with someone from Consumers Alliance Processing Center before finalizing this deal. After that I found out my credit card accounts were no longer in my name, so could not even talk to anyone regarding these accounts. I want my credit cards restored so they are in my name, my JCPenney acct has now been given to a collection agency, I had been their customer for years and was never ever delinquent with my account with them. I would like to be able to pay them off and have my credit restored to what it was. These two companies are fraudulent to me. I am not even sure I did business with someone in Spokane. I had asked Jason specifically if he was here in Spokane and he said he was. But all his addresses on any email from him lists a California Address. Please Please help me with restoring things to the way they were before I was ever contacted by this company. I want to be able to buy a house and Jason Cutter told me it would be no problem as this would not affect my credit. Jason Cutter American Financial Benefits Center 311 Professional Center Drive Suite 200 Rohnert Park, CA 94928 707-929-3567 Juan Gomez Consumers Alliance Processing Corporation 1935 Camino Vida Roble, Suite 150 Carlsbad, CA 92008 Expected resolution details: Restore my accounts to the way they were. File a letter with credit bureaus so my credit is not affected at all. --- Resolution: Resolution-UNADJUSTED (attempted to mediate a resolution, but were unsuccessful) --- Status: Closed --- Estimated Savings: 0.00 --- Actual Savings: 0.00 --- WAG Resolution Date: 7/23/2013 11:51:21 AM</p>		
<b>Complaint disposition provided?:</b>			
<b>Complaint Disposition:</b>			
<b>Data Reference:</b>		<b>Load Date:</b>	02/21/2014 12:04:22 AM
<b>Created By:</b>	WA01-USER	<b>Created Date:</b>	06/06/2013 12:00:00 AM
<b>Updated By:</b>		<b>Updated Date:</b>	
<b>Complaint Source:</b>	Washington, Attorney General	<b>Product Service Description:</b>	Debt Management\Credit Counseling Credit Repair
<b>Amount Requested:</b>	\$0.00	<b>Amount Paid:</b>	
<b>Payment Method:</b>		<b>Agency Contact:</b>	External Agency
<b>Complaint Date:</b>	06/06/2013	<b>Transaction Date:</b>	
<b>Initial Contact:</b>		<b>Initial Response:</b>	
<b>Statute/Rule:</b>		<b>Law Violation:</b>	

<b>Topic:</b>		<b>Dispute with Credit Bureau?:</b>	
<b>Dispute with Credit Bureau - Responded?:</b>		<b>Dispute with Credit Bureau - Resolved to Satisfaction?:</b>	
<b>Member of armed forces or dependent?:</b>		<b>Cross Border Complaint?:</b>	No
<b>Consumer Information</b>			
<b>Consumer Small Business or Organization:</b>			
<b>First Name:</b>		<b>Last Name:</b>	
<b>Address 1:</b>		<b>Address 2:</b>	
<b>City:</b>		<b>State:</b>	
<b>Zip:</b>		<b>Country:</b>	UNITED STATES
<b>Home Number:</b>		<b>Cell Number:</b>	
<b>Work Number:</b>		<b>Ext:</b>	
<b>Fax Number:</b>		<b>Email:</b>	gmail.com
<b>Age Range:</b>	40 - 49	<b>Military Service Branch:</b>	
<b>Soldier Status:</b>		<b>Soldier Station:</b>	
<b>Subject</b>			
<b>Subject:</b>	Consumers Alliance Processing Center	<b>Normalized Name:</b>	Consumers Alliance Processing Center
<b>Address 1:</b>		<b>Address 2:</b>	
<b>City:</b>	Carlsbad	<b>State/Prov:</b>	California
<b>ZIP:</b>	92008	<b>Country:</b>	United States
<b>Email:</b>	support@caprocessing.com	<b>URL:</b>	
<b>Phone Number:</b>		<b>Ext:</b>	
<b>Subject ID Type:</b>		<b>Subject ID Issuer State:</b>	
<b>Subject ID Issuer Country:</b>			
<b>Associated Subject</b>			
<b>Company:</b>	American Financial Benefits Center	<b>Normalized Company:</b>	American Financial Benefits Center
<b>Company Type:</b>	Other	<b>Address:</b>	
<b>City:</b>	Rohnert Park	<b>State/Prov:</b>	California
<b>ZIP:</b>	94928	<b>Country:</b>	United States
<b>Email:</b>		<b>URL:</b>	
<b>Phone Number:</b>	707-9293567	<b>Ext:</b>	

Record # 40 / 49616697 / Consumer Sentinel Network Complaint			
Reference Number:	49616697	Originator Reference Number:	
Language:	English	Contact Type:	Complaint
Source:	Consumer	DNC?:	No
Comments:	the consumer contacted a company that she thought was a legitiment Debt Consolidation company, American Financial Benefits Center. they asked for her and her husband's SSN and their DOB, also her Driver's license number. she says that there were several warnings on the internet that this was a hoax.		
Complaint disposition provided?:			
Complaint Disposition:			
Data Reference:		Load Date:	11/20/2013 9:21:55 AM
Created By:	CBOURKEWALTER	Created Date:	11/20/2013 9:21:55 AM
Updated By:		Updated Date:	
Complaint Source:	FTC Call Center	Product Service Description:	Debt Management\Credit Counseling
Amount Requested:		Amount Paid:	
Payment Method:		Agency Contact:	Phone
Complaint Date:	11/20/2013	Transaction Date:	
Initial Contact:		Initial Response:	
Statute/Rule:	FTC Act Sec 5 (BCP)	Law Violation:	Company is violating its privacy policy
Topic:		Dispute with Credit Bureau?:	
Dispute with Credit Bureau - Responded?:	No	Dispute with Credit Bureau - Resolved to Satisfaction?:	No
Member of armed forces or dependent?:	No	Cross Border Complaint?:	No
Consumer Information			
Consumer Small Business or Organization:			
First Name:		Last Name:	
Address 1:		Address 2:	
City:		State:	
Zip:		Country:	UNITED STATES
Home Number:		Cell Number:	
Work Number:		Ext:	
Fax Number:		Email:	
Age Range:		Military Service Branch:	
Soldier Status:		Soldier Station:	
Subject			



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<b>Subject:</b>	American Financial Benefits Center	<b>Normalized Name:</b>	American Financial Benefits Center
<b>Address 1:</b>	311 Professional Center Dr	<b>Address 2:</b>	Suite 200
<b>City:</b>	Rohnerg Park (Cleansed: Rohnert Park)	<b>State/Prov:</b>	California
<b>ZIP:</b>	94928	<b>Country:</b>	United States
<b>Email:</b>		<b>URL:</b>	
<b>Phone Number:</b>	888-4152658	<b>Ext:</b>	
<b>Subject ID Type:</b>		<b>Subject ID Issuer State:</b>	
<b>Subject ID Issuer Country:</b>			
<b>Representative Name:</b>	Patricia Figalde	<b>Title:</b>	

Record # 41 / 69925489 / Consumer Sentinel Network Complaint			
Reference Number:	69925489	Originator Reference Number:	
Language:	English	Contact Type:	Complaint
Source:	Consumer	DNC?:	No
Comments:	<p>Today 2/24/16 at 1:10 pm I recieved 2 duplicate text messages to my cell phone from phone # 916-234-3679. The message stated &amp;quot;Hello, it's Stanley from the student loan dept. You reached out to us about student loan payment reduction and forgiveness. Do you still need help with your payments (916) 526-0972.&amp;quot; This text was unsolicited. My student loans are owned by the U.S. Government and serviced through FedLoan. I did not make any contact to FedLoan regarding an alteration of my payments. I called, from my work phone, the # that the text was from 916-234-3679 and prompt stated &amp;quot;Hello please state your name after the tone and Google Voice will try to connect you.&amp;quot; I called the number listed at the end of the text message (916) 526-0972 and it advised I reached the desk of Stanley Livingston, I spoke with Sara in customer service who stated their company is Ameritech Financial also known as American Financial Benefits Center. I have no prior affiliation or engagement with this company nor did I willingly provide my phone # to them or agree to data charges for being contacted via text message by the associate. Other-Other Update</p>		
Complaint disposition provided?:			
Complaint Disposition:			
Data Reference:		Load Date:	02/24/2016 1:44:21 PM
Created By:	FTCCIS-FTCUSER	Created Date:	02/24/2016 1:44:21 PM
Updated By:	CRSS\bsims	Updated Date:	02/26/2016 11:55:49 AM
Complaint Source:	FTC Online Complaint Assistant (CIS)	Product Service Description:	Lending: Student Loans
Amount Requested:		Amount Paid:	
Payment Method:		Agency Contact:	Internet
Complaint Date:	02/24/2016	Transaction Date:	02/24/2016
Initial Contact:	Mobile: Text/Email/IM	Initial Response:	Phone: other
Statute/Rule:	FTC Act Sec 5 (BCP) Rule\Other	Law Violation:	Deception/Misrepresentation Other (Note the Violation in the Comment Field)
Topic:		Dispute with Credit Bureau?:	
Dispute with Credit Bureau - Responded?:		Dispute with Credit Bureau - Resolved to Satisfaction?:	
Member of armed forces or dependent?:	No	Cross Border Complaint?:	No
Consumer Information			
Consumer Small Business or Organization:			
First Name:	██████	Last Name:	██████

Printer Friendly Record Details

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<b>Address 1:</b>		<b>Address 2:</b>	
<b>City:</b>		<b>State:</b>	██████
<b>Zip:</b>		<b>Country:</b>	UNITED STATES
<b>Home Number:</b>		<b>Cell Number:</b>	██████████
<b>Work Number:</b>		<b>Ext:</b>	
<b>Fax Number:</b>		<b>Email:</b>	██████████@gmail.com
<b>Age Range:</b>	20 - 29	<b>Military Service Branch:</b>	
<b>Soldier Status:</b>		<b>Soldier Station:</b>	
<b>Subject</b>			
<b>Subject:</b>	Ameritech Financial/American Financial Benefits Center	<b>Normalized Name:</b>	Ameritech Financial/american Financial Benefits Center
<b>Address 1:</b>		<b>Address 2:</b>	
<b>City:</b>		<b>State/Prov:</b>	
<b>ZIP:</b>		<b>Country:</b>	United States
<b>Email:</b>		<b>URL:</b>	
<b>Phone Number:</b>		<b>Ext:</b>	
<b>Subject ID Type:</b>		<b>Subject ID Issuer State:</b>	
<b>Subject ID Issuer Country:</b>			
<b>Representative Name:</b>	Stanley Livingston	<b>Title:</b>	

## **Ortiz Attachment FF**

Record # 1 / 88786627 / Consumer Sentinel Network Complaint			
Reference Number:	88786627	Originator Reference Number:	
Language:	English	Contact Type:	Complaint
Source:	Consumer	DNC?:	No
Comments:	This company called offering student loan forgiveness and got a bunch of my information. They had me sign a permission form through email so that they could get into my student loan account. They want me to pay a fee which will go all to them and none to my student loans, claiming that it will lower my payments and will go to an income-based plan, but this is something that I can do by myself. This is not right or fair and I know that I have not been the only one targeted as such. I am afraid of what they will do with my information.TOPIC:Referrals		
Complaint disposition provided?:			
Complaint Disposition:			
Data Reference:		Load Date:	09/20/2017 4:10:37 PM
Created By:	FTCCIS-FTCUSER	Created Date:	09/20/2017 4:10:37 PM
Updated By:		Updated Date:	
Complaint Source:	FTC Mobile Complaint Assistant	Product Service Description:	Other (Note in Comments)
Amount Requested:		Amount Paid:	
Payment Method:		Agency Contact:	Mobile
Complaint Date:	09/20/2017	Transaction Date:	
Initial Contact:		Initial Response:	
Statute/Rule:	General Privacy	Law Violation:	Other (Note the Violation in the Comment Field)
Topic:		Dispute with Credit Bureau?:	
Dispute with Credit Bureau - Responded?:		Dispute with Credit Bureau - Resolved to Satisfaction?:	
Member of armed forces or dependent?:	Yes	Cross Border Complaint?:	No
Consumer Information			
Consumer Small Business or Organization:			
First Name:		Last Name:	
Address 1:		Address 2:	
City:		State:	
Zip:		Country:	UNITED STATES
Home Number:		Cell Number:	
Work Number:		Ext:	
Fax Number:		Email:	gmail.com

Printer Friendly Record Details

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<b>Age Range:</b>	30 - 39	<b>Military Service Branch:</b>	U.S. Army
<b>Soldier Status:</b>	Dependent Spouse - Service Member	<b>Soldier Station:</b>	
<b>Subject</b>			
<b>Subject:</b>	AmeriTech Financial NSLDS	<b>Normalized Name:</b>	Ameritech Financial Nsllds
<b>Address 1:</b>		<b>Address 2:</b>	
<b>City:</b>		<b>State/Prov:</b>	California
<b>ZIP:</b>		<b>Country:</b>	United States
<b>Email:</b>		<b>URL:</b>	
<b>Phone Number:</b>		<b>Ext:</b>	
<b>Subject ID Type:</b>		<b>Subject ID Issuer State:</b>	
<b>Subject ID Issuer Country:</b>			

Record # 2 / 87630645 / Consumer Sentinel Network Complaint			
Reference Number:	87630645	Originator Reference Number:	
Language:	English	Contact Type:	Complaint
Source:	Consumer	DNC?:	No
Comments:	Consumer states that she was with a third party student loan forgiveness program with someone claiming to be Ameritech Financial.		
Complaint disposition provided?:			
Complaint Disposition:			
Data Reference:		Load Date:	08/16/2017 7:47:52 PM
Created By:	JANDERSON3	Created Date:	08/16/2017 7:47:52 PM
Updated By:		Updated Date:	
Complaint Source:	FTC Call Center	Product Service Description:	Debt Management\Credit Counseling
Amount Requested:	\$3,000.00	Amount Paid:	\$3,000.00
Payment Method:		Agency Contact:	Phone
Complaint Date:	08/16/2017	Transaction Date:	01/01/2015
Initial Contact:	I Initiated Contact	Initial Response:	Internet/E-mail
Statute/Rule:	FTC Act Sec 5 (BCP)	Law Violation:	Deception/Misrepresentation
Topic:		Dispute with Credit Bureau?:	
Dispute with Credit Bureau - Responded?:	No	Dispute with Credit Bureau - Resolved to Satisfaction?:	No
Member of armed forces or dependent?:	Yes	Cross Border Complaint?:	No
Consumer Information			
Consumer Small Business or Organization:			
First Name:		Last Name:	
Address 1:		Address 2:	
City:		State:	
Zip:		Country:	UNITED STATES
Home Number:		Cell Number:	
Work Number:		Ext:	
Fax Number:		Email:	gmail.com
Age Range:	20 - 29	Military Service Branch:	
Soldier Status:		Soldier Station:	
Subject			



Printer Friendly Record Details

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<b>Subject:</b>	Ameritech Financial	<b>Normalized Name:</b>	Ameritech Financial
<b>Address 1:</b>		<b>Address 2:</b>	
<b>City:</b>		<b>State/Prov:</b>	
<b>ZIP:</b>		<b>Country:</b>	United States
<b>Email:</b>		<b>URL:</b>	
<b>Phone Number:</b>	800-7928621	<b>Ext:</b>	
<b>Subject ID Type:</b>		<b>Subject ID Issuer State:</b>	
<b>Subject ID Issuer Country:</b>			

Record # 3 / 87210201 / Consumer Sentinel Network Complaint			
Reference Number:	87210201	Originator Reference Number:	
Language:	Spanish	Contact Type:	Complaint
Source:	Consumer	DNC?:	No
Comments:	Consumer is calling to report that she had a student loan and she signed up with Ameritech Financial Services to help pay off her student loans. Consumer was pay them 99 dollars a month for her loans. Consumer then saw that they charged her 150 dollars from the company where she has her student loans with. Consumer then was told that Ameritech Financial Services is not paying them for her debt.		
Complaint disposition provided?:			
Complaint Disposition:			
Data Reference:		Load Date:	08/09/2017 4:20:06 PM
Created By:	DPEREZ	Created Date:	08/09/2017 4:20:06 PM
Updated By:		Updated Date:	
Complaint Source:	FTC Call Center	Product Service Description:	Debt Management\Credit Counseling
Amount Requested:	\$99.00	Amount Paid:	\$1,584.00
Payment Method:	Bank Account Debit	Agency Contact:	Phone
Complaint Date:	08/09/2017	Transaction Date:	04/01/2016
Initial Contact:	I Initiated Contact	Initial Response:	Phone: 800/888 number
Statute/Rule:	FTC Act Sec 5 (BCP)	Law Violation:	Deception/Misrepresentation
Topic:		Dispute with Credit Bureau?:	
Dispute with Credit Bureau - Responded?:	No	Dispute with Credit Bureau - Resolved to Satisfaction?:	No
Member of armed forces or dependent?:	No	Cross Border Complaint?:	No
Consumer Information			
Consumer Small Business or Organization:			
First Name:		Last Name:	
Address 1:		Address 2:	
City:		State:	
Zip:		Country:	UNITED STATES
Home Number:		Cell Number:	
Work Number:		Ext:	
Fax Number:		Email:	gmail.com
Age Range:	40 - 49	Military Service Branch:	
Soldier Status:		Soldier Station:	

Printer Friendly Record Details

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Subject			
<b>Subject:</b>	Ameritech Financial Services	<b>Normalized Name:</b>	Ameritech Financial Services
<b>Address 1:</b>	1101 Investment Blvd	<b>Address 2:</b>	Ste 290
<b>City:</b>	El Dorado Hills	<b>State/Prov:</b>	California
<b>ZIP:</b>	95762	<b>Country:</b>	United States
<b>Email:</b>		<b>URL:</b>	
<b>Phone Number:</b>	800-7928621	<b>Ext:</b>	
<b>Subject ID Type:</b>		<b>Subject ID Issuer State:</b>	
<b>Subject ID Issuer Country:</b>			
<b>Representative Name:</b>	Alaina Milea	<b>Title:</b>	

Record # 4 / 87092803 / Do Not Call Complaint			
Reference Number:	87092803	Is Phone in Registry?:	Yes
Complaint Date:	08/02/2017 5:07:14 PM))	Load Date:	08/02/2017 5:39:13 PM))
Complaint Source:	National Do Not Call Registry	Complaint Channel:	Internet
Transaction Date:	08/02/2017	Transaction Time:	9:24:00 AM
Existing Business Relationship?:	Yes	Pre-recorded message?:	No
Requested entity to stop calling?:	Yes	Product or Service:	National Do Not Call Registry
Comments:	<p>I assume this is Ameritech Financial. A message was left from Desmond asking me to call about my student loans at 916-509-3944. One month ago, I made the mistake of contacting Ameritech Financial online requesting information about student loans. I did not realize they were a scam. I was contacted by Richard Tapia at 916-585-8368. He told me my file would be closed in a week if I did not contact him. That and other things made it obvious this was a scam. After my file should have been closed, Richard called me at 9AM on a Saturday. I sent him an email on July 1, 2017 telling him AND Ameritech Financial to not contact me again. Since the prefix of 916 is the same, I believe the call received today was from Ameritech Financial. Since they also left a message rather than just hang up like other scam calls makes me think it is them and they think it is ok to call. It is not. I told them to stop. I did receive a hangup on 07/28/17 from 916-890-0069. Possibly the same place. --- Subject matter of the call: Reducing your debt (credit cards, mortgage, student loans)</p>		
<b>Consumer</b>			
First Name:		Last Name:	Not Provided
Address 1:		Address 2:	
City:		State/Prov:	Arizona
ZIP:		ZIP Extension:	
Phone Number:			
<b>Subject</b>			
Company Name:	possibly Ameritech Financial	Normalized Company Name:	Possibly Ameritech Financial
State:	California	Phone Number:	916-3305215

Record # 5 / 86644070 / Consumer Sentinel Network Complaint			
Reference Number:	86644070	Originator Reference Number:	
Language:	English	Contact Type:	Complaint
Source:	Consumer	DNC?:	No
Comments:	Caller received an e-mail from Ameritech financial offering to help her pay off her student loans Fed Loans has informed her that no payments have been made. Consumer has realized this was part of a scam.		
Complaint disposition provided?:			
Complaint Disposition:			
Data Reference:		Load Date:	07/26/2017 5:28:06 PM
Created By:	MVELETA	Created Date:	07/26/2017 5:28:06 PM
Updated By:		Updated Date:	
Complaint Source:	FTC Call Center	Product Service Description:	Advance-Fee Loans, Credit Arrangers
Amount Requested:		Amount Paid:	
Payment Method:	Bank Account Debit	Agency Contact:	Phone
Complaint Date:	07/26/2017	Transaction Date:	07/26/2015
Initial Contact:	Internet/E-mail	Initial Response:	Phone: other
Statute/Rule:	FTC Act Sec 5 (BCP)	Law Violation:	Deception/Misrepresentation
Topic:		Dispute with Credit Bureau?:	
Dispute with Credit Bureau - Responded?:	No	Dispute with Credit Bureau - Resolved to Satisfaction?:	No
Member of armed forces or dependent?:	No	Cross Border Complaint?:	No
Consumer Information			
Consumer Small Business or Organization:			
First Name:		Last Name:	
Address 1:		Address 2:	
City:		State:	
Zip:		Country:	UNITED STATES
Home Number:		Cell Number:	
Work Number:		Ext:	
Fax Number:		Email:	yahoo.com
Age Range:	60 - 64	Military Service Branch:	
Soldier Status:		Soldier Station:	
Subject			

Printer Friendly Record Details

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<b>Subject:</b>	Ameritech Financial	<b>Normalized Name:</b>	Ameritech Financial
<b>Address 1:</b>	1101 Besment Blv 290	<b>Address 2:</b>	
<b>City:</b>	Eldorado Hill (Cleansed: El Dorado Hills)	<b>State/Prov:</b>	California
<b>ZIP:</b>	95762	<b>Country:</b>	United States
<b>Email:</b>	customer.service@ameritechfinacial.com	<b>URL:</b>	
<b>Phone Number:</b>	800-7928621	<b>Ext:</b>	
<b>Subject ID Type:</b>		<b>Subject ID Issuer State:</b>	
<b>Subject ID Issuer Country:</b>			

Record # 6 / 86513318 / Consumer Sentinel Network Complaint			
Reference Number:	86513318	Originator Reference Number:	
Language:	English	Contact Type:	Complaint
Source:	Consumer	DNC?:	No
Comments:	Consumer states she received an email from Fed loan stating her payment was due but consumer states she never received notification that she owed them \$19. Consumer states she was under the impression that she was making payments to Ameritech Finance that were going towards her student loan. Consumer states apparently this was false.		
Complaint disposition provided?:			
Complaint Disposition:			
Data Reference:		Load Date:	07/25/2017 12:37:25 PM
Created By:	MESTRADA	Created Date:	07/25/2017 12:37:25 PM
Updated By:		Updated Date:	
Complaint Source:	FTC Call Center	Product Service Description:	Debt Management\Credit Counseling
Amount Requested:	\$1,200.00	Amount Paid:	\$1,200.00
Payment Method:	Bank Account Debit	Agency Contact:	Phone
Complaint Date:	07/25/2017	Transaction Date:	07/25/2015
Initial Contact:	I Initiated Contact	Initial Response:	Phone: other
Statute/Rule:	FTC Act Sec 5 (BCP)	Law Violation:	Deception/Misrepresentation
Topic:		Dispute with Credit Bureau?:	
Dispute with Credit Bureau - Responded?:	No	Dispute with Credit Bureau - Resolved to Satisfaction?:	No
Member of armed forces or dependent?:	No	Cross Border Complaint?:	No
Consumer Information			
Consumer Small Business or Organization:			
First Name:		Last Name:	
Address 1:		Address 2:	
City:		State:	
Zip:		Country:	UNITED STATES
Home Number:		Cell Number:	
Work Number:		Ext:	
Fax Number:		Email:	yahoo.com
Age Range:	50 - 59	Military Service Branch:	
Soldier Status:		Soldier Station:	



Printer Friendly Record Details

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Subject			
<b>Subject:</b>	Ameritech Finance	<b>Normalized Name:</b>	Ameritech Finance
<b>Address 1:</b>	1101 Investment Blvd Ste 290	<b>Address 2:</b>	
<b>City:</b>	El Dorado (Cleansed: El Dorado Hills)	<b>State/Prov:</b>	California
<b>ZIP:</b>	95762	<b>Country:</b>	United States
<b>Email:</b>		<b>URL:</b>	
<b>Phone Number:</b>	707-2225134	<b>Ext:</b>	
<b>Subject ID Type:</b>		<b>Subject ID Issuer State:</b>	
<b>Subject ID Issuer Country:</b>			
<b>Representative Name:</b>	Holly Halverson Abigail Tuminello	<b>Title:</b>	

Record # 7 / 86229059 / Consumer Sentinel Network Complaint			
Reference Number:	86229059	Originator Reference Number:	
Language:	English	Contact Type:	Complaint
Source:	Consumer	DNC?:	No
Comments:	Reference number provided: [REDACTED] - I spoke with David Mendoza on 7-18-17. He presented himself as a loan forgiveness officer. He stated that he can lower interest rate and reduce my student loan repayment amount. He asked for my ssn and date of birth in which I provided against my better judgment. He said that he can get me approved for the Public Service Forgiveness Program. David went on to ask me for my bank information to set up direct withdrawal for monthly payments of \$406/a month for the first three months and thereafter \$146/month. I refuse to provide him my bank information and hung however, I had already provided too much information. I contact fedloan services and had them to verify that no changing had taken place on my account. Please investigat		
Complaint disposition provided?:			
Complaint Disposition:			
Data Reference:		Load Date:	07/18/2017 9:47:32 PM
Created By:	FTCCIS-FTCUSER	Created Date:	07/18/2017 9:47:33 PM
Updated By:		Updated Date:	
Complaint Source:	Econsumer.gov	Product Service Description:	Impostor: Government
Amount Requested:	\$406.00	Amount Paid:	\$0.00
Payment Method:	Not Reported	Agency Contact:	Internet
Complaint Date:	07/18/2017	Transaction Date:	07/14/2017
Initial Contact:	Mail	Initial Response:	
Statute/Rule:	FTC Act Sec 5 (BCP)	Law Violation:	Deception/Misrepresentation
Topic:		Dispute with Credit Bureau?:	
Dispute with Credit Bureau - Responded?:		Dispute with Credit Bureau - Resolved to Satisfaction?:	
Member of armed forces or dependent?:	No	Cross Border Complaint?:	No
Consumer Information			
Consumer Small Business or Organization:			
First Name:	[REDACTED]	Last Name:	[REDACTED]
Address 1:	[REDACTED]	Address 2:	
City:	[REDACTED]	State:	[REDACTED]
Zip:	[REDACTED]	Country:	UNITED STATES
Home Number:	[REDACTED]	Cell Number:	
Work Number:		Ext:	

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<b>Fax Number:</b>		<b>Email:</b>	██████████.yahoo.com
<b>Age Range:</b>	30 - 39	<b>Military Service Branch:</b>	
<b>Soldier Status:</b>		<b>Soldier Station:</b>	
<b>Subject</b>			
<b>Subject:</b>	AmeriTech Financial NSLDS	<b>Normalized Name:</b>	Ameritech Financial Nslds
<b>Address 1:</b>		<b>Address 2:</b>	
<b>City:</b>		<b>State/Prov:</b>	
<b>ZIP:</b>		<b>Country:</b>	
<b>Email:</b>	echosign@echosign.com	<b>URL:</b>	
<b>Phone Number:</b>	+1-866-2164531	<b>Ext:</b>	
<b>Subject ID Type:</b>		<b>Subject ID Issuer State:</b>	
<b>Subject ID Issuer Country:</b>			
<b>Representative Name:</b>	David Mendoza	<b>Title:</b>	AmeriTech Representative

<b>Record # 8 / 85744757 / Do Not Call Complaint</b>			
<b>Reference Number:</b>	85744757	<b>Is Phone in Registry?:</b>	Yes
<b>Complaint Date:</b>	07/03/2017 7:10:53 PM))	<b>Load Date:</b>	07/03/2017 7:15:26 PM))
<b>Complaint Source:</b>	National Do Not Call Registry	<b>Complaint Channel:</b>	Internet
<b>Transaction Date:</b>	07/01/2017	<b>Transaction Time:</b>	9:38:00 AM
<b>Existing Business Relationship?:</b>	Yes	<b>Pre-recorded message?:</b>	No
<b>Requested entity to stop calling?:</b>	Yes	<b>Product or Service:</b>	National Do Not Call Registry
<b>Comments:</b>	<p>On 06/22/17, I filled out an online form requesting information from Ameritech Financial. At the time I did not know the services they offered were a scam. I immediately received a call (which I did not answer) and an email from Richard Tapia. In the email, he clearly stated my file was open until Friday, 06/30/17 at 6PM. He said: "Do to my heavy case load, if I do not hear back from you. I will have to discontinue your file." After further research, I knew it was a scam and did not respond. I am reporting Mr. Tapia and Ameritech Financial now because on Saturday, 07/01/17, he called me back AFTER my file was to be closed. Despite my previous request for information, had no reason whatsoever to be calling me (on the weekend no less) after closing the file. I sent him an email requesting no future contact whatsoever. I will be reporting any future contact. --- Subject matter of the call: Reducing your debt (credit cards, mortgage, student loans)</p>		
<b>Consumer</b>			
<b>First Name:</b>		<b>Last Name:</b>	Not Provided
<b>Address 1:</b>		<b>Address 2:</b>	
<b>City:</b>		<b>State/Prov:</b>	Arizona
<b>ZIP:</b>		<b>ZIP Extension:</b>	
<b>Phone Number:</b>	[REDACTED]		
<b>Subject</b>			
<b>Company Name:</b>	Ameritech Financial	<b>Normalized Company Name:</b>	Ameritech Financial
<b>State:</b>	California	<b>Phone Number:</b>	916-3305215

Record # 9 / 84974276 / Consumer Sentinel Network Complaint			
Reference Number:	84974276	Originator Reference Number:	
Language:	English	Contact Type:	Complaint
Source:	Consumer	DNC?:	No
Comments:	Consumer states that he has a student loan and currently has a payment plan and he was looking for something better and thought he was on the Department of Educations website. He called the Ameritech Financial number on there and he asked for his FASFA personal information and the consumer gave him that. The consumer also gave them his SSN.		
Complaint disposition provided?:			
Complaint Disposition:			
Data Reference:		Load Date:	06/15/2017 3:25:05 PM
Created By:	MACHESON	Created Date:	06/15/2017 3:25:04 PM
Updated By:		Updated Date:	
Complaint Source:	FTC Call Center	Product Service Description:	Debt Management\Credit Counseling
Amount Requested:	\$0.00	Amount Paid:	\$0.00
Payment Method:	Bank Account Debit	Agency Contact:	Phone
Complaint Date:	06/15/2017	Transaction Date:	06/13/2017
Initial Contact:	I Initiated Contact	Initial Response:	Phone: 800/888 number
Statute/Rule:	FTC Act Sec 5 (BCP)	Law Violation:	Deception/Misrepresentation
Topic:		Dispute with Credit Bureau?:	
Dispute with Credit Bureau - Responded?:	No	Dispute with Credit Bureau - Resolved to Satisfaction?:	No
Member of armed forces or dependent?:	No	Cross Border Complaint?:	No
Consumer Information			
Consumer Small Business or Organization:			
First Name:		Last Name:	
Address 1:		Address 2:	
City:		State:	
Zip:		Country:	UNITED STATES
Home Number:		Cell Number:	
Work Number:		Ext:	
Fax Number:		Email:	gmail.com
Age Range:	40 - 49	Military Service Branch:	
Soldier Status:		Soldier Station:	

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Subject			
<b>Subject:</b>	Ameritech Financial	<b>Normalized Name:</b>	Ameritech Financial
<b>Address 1:</b>	1101 Investment Blvd	<b>Address 2:</b>	Suite 290
<b>City:</b>	El Dorado (Cleansed: El Dorado Hills)	<b>State/Prov:</b>	California
<b>ZIP:</b>	95762	<b>Country:</b>	United States
<b>Email:</b>		<b>URL:</b>	
<b>Phone Number:</b>	916-3305215	<b>Ext:</b>	
<b>Subject ID Type:</b>		<b>Subject ID Issuer State:</b>	
<b>Subject ID Issuer Country:</b>			
<b>Representative Name:</b>	Richard Tapia	<b>Title:</b>	

Record # 10 / 84227831 / Consumer Sentinel Network Complaint			
<b>Reference Number:</b>	84227831	<b>Originator Reference Number:</b>	01014636
<b>Language:</b>	English	<b>Contact Type:</b>	Complaint
<b>Source:</b>	Organization	<b>DNC?:</b>	No
<b>Comments:</b>	<p>Issue Description: A company named NSLFC from California was calling my wife and mother who have no student debt so they forwarded their information to me. The phone number to this company is 1-844-307-3375 and the direct line of the person I ended up talking to (Zara Cameron) is 1-310-728-6334. Once I was directed to Zara I was told that I could have them consolidate my loans and get me on a pay as you earn or income based repayment plan for appx \$500. Zara then asked for my email and used it to reset my studentaid.gov password without telling me what she was doing. She asked for my email and then said SHE was sending me a passcode and to read it off to her. I did read it off to her and only later realized that she had used this information to change my password and access my account. This happened on 5-10-17, and after doing some research that evening I told them that I was going to fill out the paperwork myself. At that time Zara became very agitated and said she guarantees I am not getting a good payment and etc. and that I was making a big mistake. At that point I hung up on her. She accessed my account and changed the password without once telling me what she was doing or asking for my permission. A second company I called after speaking with the above company was Ameritech Financial. The agent I spoke with was Kim Lester whose direct line is 916-582-6261, although the underwriter I spoke with was someone different entirely whose name I do not remember. This company asked me for permission and had me sign a form saying I would allow them to access my account one time which I allowed to happen because I knew what they were doing and it was explained to me by their agent. However, this companies underwriter told me that I could claim anyone who I give gifts to throughout the year as part of my household size. She actually told me that I could claim my nieces and nephews because I give them gifts for Christmas and their birthdays, and that I could claim my mother because I give her gas money sometimes and etc. This was exciting, but after realizing this I found out that they were lying and this would be fraudulent if I were to claim that. I notified this company that I would be filling out the forms and applications myself. I wanted to report these two companies because they are spreading false information and I believe that one of them clearly broke the law, while the other is encouraging their prospective clients to break the law and using their lower payments as a sales tactic. -- Information Source: Webform - Authenticated -- Complaint Type: Suspicious Activity - Other -- Financial Year: 2017 -- Status: Closed - Referred -- Consumer Desired Resolution: Referred to Other Government Entity -- Case Closed Date: 05/16/2017 -- Loan Award Year: 2016-2017 -- Referred To: Federal Trade Commission -- Updates: 5/16/2017: System Outbound Email - Additional To: [REDACTED] CC: BCC: [REDACTED] Attachment: Subject: Suspicious Activity Case Number: [REDACTED] [REDACTED] Body: 5/16/2017 Dear Mr. [REDACTED]: Thank you for submitting a suspicious activity report of third-party student loan debt relief fraud through the U.S. Department of Education's (ED's) Federal Student Aid Feedback System. We will forward your report to the Federal Trade Commission (FTC) and the Consumer Financial Protection Bureau (CFPB), the federal government agencies that investigate this type of activity. If you want to file a complaint directly with either agency, you may do so using the following links: · Federal Trade Commission – FTC Complaint Assistant · Consumer Financial Protection Bureau – CFPB Complaint Submission If the third-party debt relief company used the ED seal, name, or other reference to mislead you or asked you to complete ED forms with inaccurate information, please share these details with us. You may do so by replying to this email and attaching files that document what you received. It's very import</p>		
<b>Complaint disposition provided?:</b>	Yes		
<b>Complaint Disposition:</b>	<p>Issue: Customer is concerned about a third party debt relief company. Research: Researched referral process for third-party debt relief cases. Findings: Evidence was reviewed and customer's case will need to be referred to FTC and CFPB. Next Steps/Options: Customer was sent an email about how to contact FTC and CFPB to file a formal complaint. Case was closed.</p>		



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<b>Data Reference:</b>	More Information on Data Contributor Complaints? ( ../HelpFiles /DoEdCommentsLegend.pdf)		<b>Load Date:</b>	05/22/2017 10:08:24 PM
<b>Created By:</b>	USEDU-USER		<b>Created Date:</b>	05/12/2017 12:00:00 AM
<b>Updated By:</b>			<b>Updated Date:</b>	
<b>Complaint Source:</b>	U.S. Department of Education		<b>Product Service Description:</b>	Lending: Student Loans
<b>Amount Requested:</b>			<b>Amount Paid:</b>	
<b>Payment Method:</b>			<b>Agency Contact:</b>	External Agency
<b>Complaint Date:</b>	05/12/2017		<b>Transaction Date:</b>	
<b>Initial Contact:</b>			<b>Initial Response:</b>	
<b>Statute/Rule:</b>			<b>Law Violation:</b>	
<b>Topic:</b>			<b>Dispute with Credit Bureau?:</b>	
<b>Dispute with Credit Bureau - Responded?:</b>			<b>Dispute with Credit Bureau - Resolved to Satisfaction?:</b>	
<b>Member of armed forces or dependent?:</b>			<b>Cross Border Complaint?:</b>	No
<b>Consumer Information</b>				
<b>Consumer Small Business or Organization:</b>				
<b>First Name:</b>	[REDACTED]		<b>Last Name:</b>	[REDACTED]
<b>Address 1:</b>	[REDACTED]		<b>Address 2:</b>	
<b>City:</b>	[REDACTED]		<b>State:</b>	[REDACTED]
<b>Zip:</b>	[REDACTED]		<b>Country:</b>	UNITED STATES
<b>Home Number:</b>			<b>Cell Number:</b>	[REDACTED]
<b>Work Number:</b>			<b>Ext:</b>	
<b>Fax Number:</b>			<b>Email:</b>	[REDACTED]
<b>Age Range:</b>			<b>Military Service Branch:</b>	
<b>Soldier Status:</b>			<b>Soldier Station:</b>	

Record # 11 / 83278566 / Consumer Sentinel Network Complaint			
Reference Number:	83278566	Originator Reference Number:	170424-2034108
Language:	English	Contact Type:	Complaint
Source:	Organization	DNC?:	No
Comments:	CFPB Issue Type: Dealing with your lender or servicer   Trouble with how payments are being handled --- What Happened: Back in May 2016 I was contacted by Ameritech Financial. They stated they would lower my payments by consolidating my Navient Student Loans. I agreed and sent them all of my personal information, including bank statements, tax returns, etc. I've been making payments to them since January 2017. I have paid them over \$800. Now, Navient has contacted me stating they need a payment from me and that in fact, Ameritech has not put a dime towards my loan. --- Fair Resolution: Ameritech must refund me my money so I can pay my loan.		
Complaint disposition provided?:			
Complaint Disposition:			
Data Reference:		Load Date:	04/26/2017 12:47:10 AM
Created By:	CFPB-USER	Created Date:	04/24/2017 4:56:57 PM
Updated By:		Updated Date:	
Complaint Source:	Consumer Financial Protection Bureau	Product Service Description:	Lending: Student Loans
Amount Requested:		Amount Paid:	
Payment Method:		Agency Contact:	External Agency
Complaint Date:	04/24/2017	Transaction Date:	
Initial Contact:		Initial Response:	
Statute/Rule:		Law Violation:	
Topic:		Dispute with Credit Bureau?:	
Dispute with Credit Bureau - Responded?:		Dispute with Credit Bureau - Resolved to Satisfaction?:	
Member of armed forces or dependent?:		Cross Border Complaint?:	No
Consumer Information			
Consumer Small Business or Organization:			
First Name:		Last Name:	
Address 1:		Address 2:	
City:		State:	
Zip:		Country:	UNITED STATES
Home Number:		Cell Number:	
Work Number:		Ext:	
Fax Number:		Email:	yahoo.com

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<b>Age Range:</b>		<b>Military Service Branch:</b>	
<b>Soldier Status:</b>		<b>Soldier Station:</b>	
<b>Subject</b>			
<b>Subject:</b>	Navient Solutions, Llc.	<b>Normalized Name:</b>	Navient Solutions, Llc.
<b>Address 1:</b>		<b>Address 2:</b>	
<b>City:</b>		<b>State/Prov:</b>	
<b>ZIP:</b>		<b>Country:</b>	United States
<b>Email:</b>		<b>URL:</b>	
<b>Phone Number:</b>		<b>Ext:</b>	
<b>Subject ID Type:</b>		<b>Subject ID Issuer State:</b>	
<b>Subject ID Issuer Country:</b>			
<b>Associated Subject</b>			
<b>Company:</b>	Navient Solutions, Llc.	<b>Normalized Company:</b>	Navient Solutions, Llc.
<b>Company Type:</b>	CFPB Provided Data	<b>Address:</b>	
<b>City:</b>		<b>State/Prov:</b>	
<b>ZIP:</b>		<b>Country:</b>	United States
<b>Email:</b>		<b>URL:</b>	http://www.Navient.com
<b>Phone Number:</b>		<b>Ext:</b>	

Record # 12 / 82120601 / Consumer Sentinel Network Complaint			
<b>Reference Number:</b>	82120601	<b>Originator Reference Number:</b>	
<b>Language:</b>	English	<b>Contact Type:</b>	Complaint
<b>Source:</b>	Consumer	<b>DNC?:</b>	No
<b>Comments:</b>	<p>AmeriTech Financial sent me a print advertisement over a year ago about consolidating school loans under something to do with Obama. I eventually called the number and signed up because I was deliriously desperate to minimize my student loans. The company had me sign a lot of documents. They also have my 2015 tax information and pay stubs (so they have my SSN). Apparently, they needed my FAFSA ID information as well. In February 2017, my FAFSA ID password had been changed, and I had not done it. I contacted Federal Student Aid, and they asked if I gave my information to a consolidation company. I said yes, and they said it is probably a scam. So I called my federal student loan provider, Nelnet, and they said they have no idea who AmeriTech Financial is and that no payments have been coming through. I filed a complaint with CFPB, who said they sent the complaint to you guys, the FTC. If you need the case number I have with the CFPB, I can provide it. I also called the three credit reporting companies. The CFPB was unable to contact AmeriTech Financial, and the company continues to ask me for payments. Am I supposed to contact AmeriTech Financial about my payments (or lack of)? The company claimed to decrease my federal loans by \$10,000 or more. They said I would need to pay \$99 + \$108 = \$207 for the first 11 months, and then \$99/month after that for 10 years total. The first 11 months included the fee they charge for this consolidation. I think AmeriTech had contacted Nelnet early 2016 and put my loans in deferment with them. So far, I have paid the company \$2070 (\$207 x 10 months). I have not paid for March 2017 or April 2017, and AmeriTech is asking for payments. When I signed up with AmeriTech Financial, I had done the paperwork digitally with account specialist Kathleenne Dugan. She is at 800-792-8621 ext. 167 (or 707-840-3295). Her email is kathlenne.dugan@ameritechfinancial.gov. The company also has a Referral Program in which I have not participated, but they send a lot of emails about it.</p>		
<b>Complaint disposition provided?:</b>			
<b>Complaint Disposition:</b>			
<b>Data Reference:</b>		<b>Load Date:</b>	04/03/2017 9:59:13 AM
<b>Created By:</b>	FTCCIS-FTCUSER	<b>Created Date:</b>	04/03/2017 9:59:13 AM
<b>Updated By:</b>		<b>Updated Date:</b>	
<b>Complaint Source:</b>	FTC Online Complaint Assistant (CIS)	<b>Product Service Description:</b>	Advance-Fee Loans, Credit Arrangers
<b>Amount Requested:</b>		<b>Amount Paid:</b>	\$2,070.00
<b>Payment Method:</b>	Bank Account Debit	<b>Agency Contact:</b>	Internet
<b>Complaint Date:</b>	04/03/2017	<b>Transaction Date:</b>	
<b>Initial Contact:</b>	Print	<b>Initial Response:</b>	Phone: 800/888 number
<b>Statute/Rule:</b>	FTC Act Sec 5 (BCP)	<b>Law Violation:</b>	Deception/Misrepresentation
<b>Topic:</b>		<b>Dispute with Credit Bureau?:</b>	
<b>Dispute with Credit Bureau - Responded?:</b>		<b>Dispute with Credit Bureau - Resolved to Satisfaction?:</b>	

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<b>Member of armed forces or dependent?:</b>	No	<b>Cross Border Complaint?:</b>	No
<b>Consumer Information</b>			
<b>Consumer Small Business or Organization:</b>			
<b>First Name:</b>	[REDACTED]	<b>Last Name:</b>	[REDACTED]
<b>Address 1:</b>	[REDACTED]	<b>Address 2:</b>	
<b>City:</b>	[REDACTED]	<b>State:</b>	[REDACTED]
<b>Zip:</b>	[REDACTED]	<b>Country:</b>	UNITED STATES
<b>Home Number:</b>		<b>Cell Number:</b>	[REDACTED]
<b>Work Number:</b>		<b>Ext:</b>	
<b>Fax Number:</b>		<b>Email:</b>	[REDACTED]yahoo.com
<b>Age Range:</b>	20 - 29	<b>Military Service Branch:</b>	
<b>Soldier Status:</b>		<b>Soldier Station:</b>	
<b>Subject</b>			
<b>Subject:</b>	AmeriTech Financial	<b>Normalized Name:</b>	Ameritech Financial
<b>Address 1:</b>	1101 Investment Blvd.	<b>Address 2:</b>	Suite 290
<b>City:</b>	El Dorado Hills	<b>State/Prov:</b>	California
<b>ZIP:</b>	95762	<b>Country:</b>	United States
<b>Email:</b>	customer.service@ameritechfinancial.com	<b>URL:</b>	ameritechfinancial.com
<b>Phone Number:</b>	800-7928621	<b>Ext:</b>	
<b>Subject ID Type:</b>		<b>Subject ID Issuer State:</b>	
<b>Subject ID Issuer Country:</b>			
<b>Representative Name:</b>	Kathlenne Dugan	<b>Title:</b>	Account Specialist

Record # 13 / 82112101 / Consumer Sentinel Network Complaint			
Reference Number:	82112101	Originator Reference Number:	170316-001920
Language:	English	Contact Type:	Complaint
Source:	Organization	DNC?:	No
Comments:	CFPB Issue Type: Can't repay my loan   Can't decrease my monthly payments --- What Happened: They told my father and I a bunch of lies about our student loan and how we would save money with them and the payments would be lower and we would have student loan forgiveness after 10 years since my father works for the government. However I just found out that all the money we have been paying has been going to them and not to the loan and the payments now about way higher then they told us or we expected. Not sure how they can get away with this and keep doing it. Both my father and I have accounts with them which makes this worse. This has been going on for the past year or so. --- Have contacted: CC Issuer, Gov Agency		
Complaint disposition provided?:			
Complaint Disposition:			
Data Reference:		Load Date:	03/23/2017 10:06:27 PM
Created By:	CFPB-USER	Created Date:	03/16/2017 4:18:02 PM
Updated By:		Updated Date:	
Complaint Source:	Consumer Financial Protection Bureau	Product Service Description:	Lending: Student Loans
Amount Requested:		Amount Paid:	\$1,000.00
Payment Method:		Agency Contact:	External Agency
Complaint Date:	03/16/2017	Transaction Date:	10/31/2016
Initial Contact:		Initial Response:	
Statute/Rule:		Law Violation:	
Topic:		Dispute with Credit Bureau?:	
Dispute with Credit Bureau - Responded?:		Dispute with Credit Bureau - Resolved to Satisfaction?:	
Member of armed forces or dependent?:		Cross Border Complaint?:	No
Consumer Information			
Consumer Small Business or Organization:			
First Name:		Last Name:	
Address 1:		Address 2:	
City:		State:	
Zip:		Country:	UNITED STATES
Home Number:		Cell Number:	
Work Number:		Ext:	

Printer Friendly Record Details

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<b>Fax Number:</b>		<b>Email:</b>	gmail.com
<b>Age Range:</b>		<b>Military Service Branch:</b>	
<b>Soldier Status:</b>		<b>Soldier Station:</b>	
<b>Subject</b>			
<b>Subject:</b>	Ameritech Financial	<b>Normalized Name:</b>	Ameritech Financial
<b>Address 1:</b>	1101 Investment Blvd 290	<b>Address 2:</b>	
<b>City:</b>	El Dorado Hills	<b>State/Prov:</b>	California
<b>ZIP:</b>	95762	<b>Country:</b>	United States
<b>Email:</b>		<b>URL:</b>	
<b>Phone Number:</b>		<b>Ext:</b>	
<b>Subject ID Type:</b>		<b>Subject ID Issuer State:</b>	
<b>Subject ID Issuer Country:</b>			



Record # 14 / 81478787 / Consumer Sentinel Network Complaint			
Reference Number:	81478787	Originator Reference Number:	170213-001309
Language:	English	Contact Type:	Complaint
Source:	Organization	DNC?:	No
Comments:	CFPB Issue Type: Can't repay my loan   Can't decrease my monthly payments --- What Happened: Early in 2016, I had signed up with AmeriTech Financial in order for them to consolidate my federal student loans through Nelnet. I have paid them \$207 per month since May 2016, so that is \$207 x 10 months = \$2070 that I have paid to them at this point. I received an email on 2/10/17 about my FSA ID password being changed, and I had not done so. I contacted the number to call on 2/11/17, and Federal Student Aid asked if I had given my FSA ID information to a loan consolidation company. I told them about AmeriTech Financial, and they said it was likely a scam and to contact my federal loan provider Nelnet. So I spoke to Nelnet that day and they told me that AmeriTech Financial has not paid any money to them, and it sounded like I was part of a scam. AmeriTech Financial has my bank account information, tax documents, my FSA ID and password (now changed), and Nelnet username and password (now changed). AmeriTech Financial also changed companies, starting by February 2017, so electronic payments are labelled differently now. I will take preventative measures on my part, but I definitely need help. --- Fair Resolution: A fair resolution would be for AmeriTech Financial to refund me all \$2070 and for the company to shut down, so other students don't fall victim to its scams.		
Complaint disposition provided?:			
Complaint Disposition:			
Data Reference:		Load Date:	03/05/2017 8:34:16 PM
Created By:	CFPB-USER	Created Date:	02/13/2017 1:40:06 PM
Updated By:		Updated Date:	
Complaint Source:	Consumer Financial Protection Bureau	Product Service Description:	Lending: Student Loans
Amount Requested:		Amount Paid:	
Payment Method:		Agency Contact:	External Agency
Complaint Date:	02/13/2017	Transaction Date:	
Initial Contact:		Initial Response:	
Statute/Rule:		Law Violation:	
Topic:		Dispute with Credit Bureau?:	
Dispute with Credit Bureau - Responded?:		Dispute with Credit Bureau - Resolved to Satisfaction?:	
Member of armed forces or dependent?:		Cross Border Complaint?:	No
Consumer Information			
Consumer Small Business or Organization:			
First Name:	██████	Last Name:	██████

Printer Friendly Record Details

10/2/17, 1:33 PM

<b>Address 1:</b>		<b>Address 2:</b>	
<b>City:</b>		<b>State:</b>	
<b>Zip:</b>		<b>Country:</b>	UNITED STATES
<b>Home Number:</b>		<b>Cell Number:</b>	
<b>Work Number:</b>		<b>Ext:</b>	
<b>Fax Number:</b>		<b>Email:</b>	yahoo.com
<b>Age Range:</b>	20 - 29	<b>Military Service Branch:</b>	
<b>Soldier Status:</b>		<b>Soldier Station:</b>	
<b>Subject</b>			
<b>Subject:</b>	AmeriTech Financial	<b>Normalized Name:</b>	Ameritech Financial
<b>Address 1:</b>	1101 Investment Blvd., Ste. 290	<b>Address 2:</b>	
<b>City:</b>	El Dorado Hills	<b>State/Prov:</b>	California
<b>ZIP:</b>	95762	<b>Country:</b>	United States
<b>Email:</b>		<b>URL:</b>	
<b>Phone Number:</b>		<b>Ext:</b>	
<b>Subject ID Type:</b>		<b>Subject ID Issuer State:</b>	
<b>Subject ID Issuer Country:</b>			

Record # 15 / 81478776 / Consumer Sentinel Network Complaint			
Reference Number:	81478776	Originator Reference Number:	161221-001322
Language:	English	Contact Type:	Complaint
Source:	Organization	DNC?:	No
Comments:	<p>CFPB Issue Type: Getting a loan   Qualify for a better loan than offered --- What Happened: I am dealing with a FRAUDULENT company called AmeriTech Financial. Please allow me to explain, in detail: I called Navient today, whom had been my federal loan provider for several years. The reason I called today was that I had been getting recent e-mails from Navient, claiming that my loans were on Forbearance. I thought this was strange, since this past summer, I had received a call from a company called "AmeriTech Financial", who my loans were now with (I have been paying diligently for several months!). I thought, "WHY would Navient be claiming I am on Forbearance, when I am paying my loans in a timely fashion with a NEW loan provider?" I knew this was fishy! The gentleman I spoke with in the summer, claimed that Navient was "under Federal Investigation" that they were "scamming people", and that AmeriTech could surely help me in being my new loan providers. He worked out a monthly plan with me based on my income, received my personal and my banking information, made me sign a contract, and I would proceed to pay \$207 a month. However, today, a gentleman who worked at Navient, informed me that someone had CALLED and POSED as me, both yesterday, 12/20/16, as well as on 11/14/16! I had NEVER called Navient on either dates! They were posing as ME, which is indeed, illegal! They claimed to put me in Forbearance, WITHOUT my consent! And Navient has proof of these calls... but none of the money I paid to AmeriTech, has gone to Navient, at all! Numbers do not lie. There in fact, is NO proof is to where my money has gone! I am asking in my request/complaint, that this company be reported/shut down. Navient had informed me that this was a scam company and he has taken hundreds of calls a day, from innocent people like myself, who were just trying to do the right thing, but were being scammed in the process! This is disgusting, disheartening, and in an obvious manner to take advantage of people who were fooled to believe they were being helped! I called and spoke to two "Answering Services" today. Two women claimed they did NOT work for AmeriTech whatsoever, and that they would "transfer me to someone to speak to me about my loans". I was put on hold, and when the operator came back, she had NO KNOWLEDGE to give me about AmeriTech, and claimed she could only "take a message"! The number that was provided in their e-mail was: 1-800-792-8621. When I informed the two women that they were working for a scam company, and that I would be getting a lawyer, the women once again claimed: "I do not work for AmeriTech. I only work for the answering service"! Please also note, that their address is: AmeriTech FinancialC/O Document Collection Department1101 Investment Blvd.El Dorado Hill, CA 95762)I am attaching the document I have signed, and also screen shots of e-mails from correspondence from AmeriTech. Some are e-mails, and some are forms of the contract that I signed online. If you need further information, I would be more than happy to provide that, or provide PROOF from Navient, that this company called and pretended they were me, when they didn't have the LEGAL right to do so.Please inform me if I can send anything else your way! I trust that your institution will see to it that companies like this, no longer take advantage of good, law abiding American citizen.Thank you, [REDACTED]</p> <p>[REDACTED] Cell/main: [REDACTED] E-mail: [REDACTED]@gmail.com --- Fair Resolution: The only fair resolution that I can see, is that they should be shut down. AmeriTech Financial blatantly lied, and did fraudulent, illegal activity. This "company" in fact, does not exist. There is no one to speak to when you call. The answering service tells you that they don't work for the company, and doesn't know anything about the company at all. There is no such thing as them being a loan provider. They scam peo</p>		
Complaint disposition provided?:			
Complaint Disposition:			
Data Reference:		Load Date:	03/05/2017 8:34:09 PM
Created By:	CFPB-USER	Created Date:	12/21/2016 3:06:13 PM
Updated By:		Updated Date:	

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10/2/17, 1:33 PM

<b>Complaint Source:</b>	Consumer Financial Protection Bureau	<b>Product Service Description:</b>	Lending: Student Loans
<b>Amount Requested:</b>		<b>Amount Paid:</b>	
<b>Payment Method:</b>		<b>Agency Contact:</b>	External Agency
<b>Complaint Date:</b>	12/21/2016	<b>Transaction Date:</b>	
<b>Initial Contact:</b>		<b>Initial Response:</b>	
<b>Statute/Rule:</b>		<b>Law Violation:</b>	
<b>Topic:</b>		<b>Dispute with Credit Bureau?:</b>	
<b>Dispute with Credit Bureau - Responded?:</b>		<b>Dispute with Credit Bureau - Resolved to Satisfaction?:</b>	
<b>Member of armed forces or dependent?:</b>		<b>Cross Border Complaint?:</b>	No
<b>Consumer Information</b>			
<b>Consumer Small Business or Organization:</b>			
<b>First Name:</b>		<b>Last Name:</b>	
<b>Address 1:</b>		<b>Address 2:</b>	
<b>City:</b>		<b>State:</b>	
<b>Zip:</b>		<b>Country:</b>	UNITED STATES
<b>Home Number:</b>		<b>Cell Number:</b>	
<b>Work Number:</b>		<b>Ext:</b>	
<b>Fax Number:</b>		<b>Email:</b>	gmail.com
<b>Age Range:</b>	30 - 39	<b>Military Service Branch:</b>	
<b>Soldier Status:</b>		<b>Soldier Station:</b>	
<b>Subject</b>			
<b>Subject:</b>	AMERITECH FINANCIAL	<b>Normalized Name:</b>	Ameritech Financial
<b>Address 1:</b>	1101 INVESTMENT BLVD.	<b>Address 2:</b>	
<b>City:</b>	El Dorado Hills	<b>State/Prov:</b>	California
<b>ZIP:</b>	95762	<b>Country:</b>	United States
<b>Email:</b>		<b>URL:</b>	
<b>Phone Number:</b>		<b>Ext:</b>	
<b>Subject ID Type:</b>		<b>Subject ID Issuer State:</b>	
<b>Subject ID Issuer Country:</b>			

Record # 16 / 81478769 / Consumer Sentinel Network Complaint			
<b>Reference Number:</b>	81478769	<b>Originator Reference Number:</b>	170120-002688
<b>Language:</b>	English	<b>Contact Type:</b>	Complaint
<b>Source:</b>	Organization	<b>DNC?:</b>	No
<b>Comments:</b>	<p>CFPB Issue Type: Can't repay my loan   Can't get flexible payment options --- What Happened: A company called Ameritech Financial sent me a notice in the mail to call about loan forgiveness programs. Once I called the company I spoke with them and they stated that they could complete my paperwork to get a reduction in my student loan payments and even loan forgiveness. They said they were able to get these discounts through certain government programs and that once I completed the application I would be 'grandfathered' in to that rate. The rate they quoted me was around \$100 for 300 months or 25 years and then the remainder on the loan would be forgiven. I proceeded to sign up but was hesitant that their service was legitimate. I started to do more research and found out that the only thing they do is file the paperwork for you and then take the majority of fees for themselves. There is no 'grandfathered' in rate. The only thing they do is apply you to the Income Based Repayment plan which is based on your 10-15% of your income and you must reapply each year and the rate which you pay is based upon your income. The amount left over according to the IBR (Income Based Repayment Plan) is dropped after 25 years. This is not a program that they 'work out' with the government as they claim to. It is provided to anyone applying for the IBR Plan. I was tricked by this company and luckily did my research hopefully before too much damage was done. However, they are misleading people into thinking that they are helping when in fact they are only trying to make a profit. It is outrageous and deceitful. I hope that these institutions can be stopped because they are dealing with people who are already struggling financially and taking advantage of them. They make you to believe that they are capable of doing something you cannot do and a small percentage of what is paid to them actually goes to the loan service provider. --- Fair Resolution: The desired resolution is that there needs to be more clarity with loan service providers as far as what repayment options entail, and what borrowers can expect. I don't feel like there are a lot of people willing to explain or help unless you know what questions to ask. Companies like Ameritech Financial should be forced out of business and be charged criminally. They serve no purpose to people who have gotten out of college and are trying to make a way for themselves and are struggling to get a job and earn an income for their family. If the company really desires to help people then they should be set up as a non-profit and not charge for their service. This company should feel shame in trying to take advantage of people who are in a financial bind and trying to find a way out.</p>		
<b>Complaint disposition provided?:</b>			
<b>Complaint Disposition:</b>			
<b>Data Reference:</b>		<b>Load Date:</b>	03/05/2017 8:34:05 PM
<b>Created By:</b>	CFPB-USER	<b>Created Date:</b>	01/20/2017 6:13:20 PM
<b>Updated By:</b>		<b>Updated Date:</b>	
<b>Complaint Source:</b>	Consumer Financial Protection Bureau	<b>Product Service Description:</b>	Lending: Student Loans
<b>Amount Requested:</b>		<b>Amount Paid:</b>	
<b>Payment Method:</b>		<b>Agency Contact:</b>	External Agency
<b>Complaint Date:</b>	01/20/2017	<b>Transaction Date:</b>	
<b>Initial Contact:</b>		<b>Initial Response:</b>	
<b>Statute/Rule:</b>		<b>Law Violation:</b>	
<b>Topic:</b>		<b>Dispute with Credit Bureau?:</b>	

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<b>Dispute with Credit Bureau - Responded?:</b>		<b>Dispute with Credit Bureau - Resolved to Satisfaction?:</b>	
<b>Member of armed forces or dependent?:</b>		<b>Cross Border Complaint?:</b>	No
<b>Consumer Information</b>			
<b>Consumer Small Business or Organization:</b>			
<b>First Name:</b>		<b>Last Name:</b>	
<b>Address 1:</b>		<b>Address 2:</b>	
<b>City:</b>		<b>State:</b>	
<b>Zip:</b>		<b>Country:</b>	UNITED STATES
<b>Home Number:</b>		<b>Cell Number:</b>	
<b>Work Number:</b>		<b>Ext:</b>	
<b>Fax Number:</b>		<b>Email:</b>	gmail.com
<b>Age Range:</b>	30 - 39	<b>Military Service Branch:</b>	
<b>Soldier Status:</b>		<b>Soldier Station:</b>	
<b>Subject</b>			
<b>Subject:</b>	Ameritech Financial	<b>Normalized Name:</b>	Ameritech Financial
<b>Address 1:</b>	1101 Investment Blvd. Suite 290 , C	<b>Address 2:</b>	
<b>City:</b>	El Dorado Hills	<b>State/Prov:</b>	California
<b>ZIP:</b>	95762	<b>Country:</b>	United States
<b>Email:</b>		<b>URL:</b>	
<b>Phone Number:</b>		<b>Ext:</b>	
<b>Subject ID Type:</b>		<b>Subject ID Issuer State:</b>	
<b>Subject ID Issuer Country:</b>			

<b>Record # 17 / 81478767 / Consumer Sentinel Network Complaint</b>			
<b>Reference Number:</b>	81478767	<b>Originator Reference Number:</b>	170208-002661
<b>Language:</b>	English	<b>Contact Type:</b>	Complaint
<b>Source:</b>	Organization	<b>DNC?:</b>	No
<b>Comments:</b>	CFPB Issue Type: Dealing with my lender or servicer   Received bad information about my loan --- What Happened: Company AMERITECH FINANCIAL contacted me via mail to my personal address under a federal government letterhead acting as an agent under the US Department of Education to manage and partially forgive my loans under a federal legislation made by President Obama. Under the impression that this was operated through the government, I disclosed personal and extremely sensitive information regarding my bank accounts, Social Security, Paystub (they asked for a W2), demanded electronically signed documents which then they wanted to be faxed (which I did not do). After getting of the phone and realizing the potential risk that this could not be a government organization I was extremely scared that a company posing as a federal entity had access to all of my accounts and even created an FSA ID under my name while altering information to my current loan. The company is now no longer answering and receiving my calls and is operating through a third party customer service agency that has no affiliation with the company. --- Fair Resolution: The complete dissolution of the company a long with criminal charges for posing as a federal government, obtaining sensitive information and using it unlawfully, and new information replacing my sensitive information that was exposed.		
<b>Complaint disposition provided?:</b>			
<b>Complaint Disposition:</b>			
<b>Data Reference:</b>		<b>Load Date:</b>	03/05/2017 8:34:04 PM
<b>Created By:</b>	CFPB-USER	<b>Created Date:</b>	02/08/2017 8:25:45 PM
<b>Updated By:</b>		<b>Updated Date:</b>	
<b>Complaint Source:</b>	Consumer Financial Protection Bureau	<b>Product Service Description:</b>	Lending: Student Loans
<b>Amount Requested:</b>		<b>Amount Paid:</b>	
<b>Payment Method:</b>		<b>Agency Contact:</b>	External Agency
<b>Complaint Date:</b>	02/08/2017	<b>Transaction Date:</b>	
<b>Initial Contact:</b>		<b>Initial Response:</b>	
<b>Statute/Rule:</b>		<b>Law Violation:</b>	
<b>Topic:</b>		<b>Dispute with Credit Bureau?:</b>	
<b>Dispute with Credit Bureau - Responded?:</b>		<b>Dispute with Credit Bureau - Resolved to Satisfaction?:</b>	
<b>Member of armed forces or dependent?:</b>	Yes	<b>Cross Border Complaint?:</b>	No
<b>Consumer Information</b>			
<b>Consumer - 1</b>			
<b>Consumer Small Business or Organization:</b>			



Printer Friendly Record Details

10/2/17, 1:33 PM

<b>First Name:</b>		<b>Last Name:</b>	
<b>Address 1:</b>		<b>Address 2:</b>	
<b>City:</b>		<b>State:</b>	
<b>Zip:</b>		<b>Country:</b>	UNITED STATES
<b>Home Number:</b>		<b>Cell Number:</b>	
<b>Work Number:</b>		<b>Ext:</b>	
<b>Fax Number:</b>		<b>Email:</b>	outlook.com
<b>Age Range:</b>	20 - 29	<b>Military Service Branch:</b>	
<b>Soldier Status:</b>		<b>Soldier Station:</b>	
<b>Consumer - 2</b>			
<b>Consumer Small Business or Organization:</b>			
<b>First Name:</b>		<b>Last Name:</b>	
<b>Address 1:</b>		<b>Address 2:</b>	
<b>City:</b>		<b>State:</b>	
<b>Zip:</b>		<b>Country:</b>	UNITED STATES
<b>Home Number:</b>		<b>Cell Number:</b>	
<b>Work Number:</b>		<b>Ext:</b>	
<b>Fax Number:</b>		<b>Email:</b>	
<b>Age Range:</b>		<b>Military Service Branch:</b>	U.S. Army
<b>Soldier Status:</b>	Military Retiree/Veteran	<b>Soldier Station:</b>	
<b>Subject</b>			
<b>Subject:</b>	Ameritech Financial	<b>Normalized Name:</b>	Ameritech Financial
<b>Address 1:</b>	1101 Investment Blvd #290,	<b>Address 2:</b>	
<b>City:</b>	El Dorado Hills, (Cleansed: El Dorado Hills)	<b>State/Prov:</b>	California
<b>ZIP:</b>	(Cleansed: 95762)	<b>Country:</b>	United States
<b>Email:</b>		<b>URL:</b>	
<b>Phone Number:</b>		<b>Ext:</b>	
<b>Subject ID Type:</b>		<b>Subject ID Issuer State:</b>	
<b>Subject ID Issuer Country:</b>			

<b>Record # 18 / 81452665 / Consumer Sentinel Network Complaint</b>			
<b>Reference Number:</b>	81452665	<b>Originator Reference Number:</b>	
<b>Language:</b>	English	<b>Contact Type:</b>	Complaint
<b>Source:</b>	Consumer	<b>DNC?:</b>	No
<b>Comments:</b>	Please warn other people about this organization who try to pay their Student Loan at a bare minimum.		
<b>Complaint disposition provided?:</b>			
<b>Complaint Disposition:</b>			
<b>Data Reference:</b>		<b>Load Date:</b>	03/09/2017 9:35:40 AM
<b>Created By:</b>	FTCCIS-FTCUSER	<b>Created Date:</b>	03/09/2017 9:35:41 AM
<b>Updated By:</b>		<b>Updated Date:</b>	
<b>Complaint Source:</b>	FTC Online Complaint Assistant (CIS)	<b>Product Service Description:</b>	Telemarketing, Other
<b>Amount Requested:</b>	\$25,000.00	<b>Amount Paid:</b>	\$2,000.00
<b>Payment Method:</b>	Bank Account Debit	<b>Agency Contact:</b>	Internet
<b>Complaint Date:</b>	03/09/2017	<b>Transaction Date:</b>	02/03/2016
<b>Initial Contact:</b>	Mail	<b>Initial Response:</b>	Phone: 800/888 number
<b>Statute/Rule:</b>	Telemarketing Sales Rule	<b>Law Violation:</b>	TSR: Unauthorized billing
<b>Topic:</b>		<b>Dispute with Credit Bureau?:</b>	
<b>Dispute with Credit Bureau - Responded?:</b>		<b>Dispute with Credit Bureau - Resolved to Satisfaction?:</b>	
<b>Member of armed forces or dependent?:</b>	No	<b>Cross Border Complaint?:</b>	No
<b>Consumer Information</b>			
<b>Consumer Small Business or Organization:</b>			
<b>First Name:</b>		<b>Last Name:</b>	
<b>Address 1:</b>		<b>Address 2:</b>	
<b>City:</b>		<b>State:</b>	
<b>Zip:</b>		<b>Country:</b>	UNITED STATES
<b>Home Number:</b>		<b>Cell Number:</b>	
<b>Work Number:</b>		<b>Ext:</b>	
<b>Fax Number:</b>		<b>Email:</b>	gmail.com
<b>Age Range:</b>	50 - 59	<b>Military Service Branch:</b>	
<b>Soldier Status:</b>		<b>Soldier Station:</b>	
<b>Subject</b>			
<b>Subject:</b>	AmeriTech Financial Team	<b>Normalized Name:</b>	Ameritech Financial Team

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<b>Address 1:</b>	1101 Investment Blvd	<b>Address 2:</b>	290
<b>City:</b>	El Dorado Hills	<b>State/Prov:</b>	California
<b>ZIP:</b>	95762	<b>Country:</b>	United States
<b>Email:</b>	customer.service@ameritechfinancial.com	<b>URL:</b>	www.ameritechfinancial.com
<b>Phone Number:</b>	800-7928621	<b>Ext:</b>	0
<b>Subject ID Type:</b>		<b>Subject ID Issuer State:</b>	
<b>Subject ID Issuer Country:</b>			
<b>Representative Name:</b>	Michael Lopez	<b>Title:</b>	Employee

Record # 19 / 80872011 / Consumer Sentinel Network Complaint			
<b>Reference Number:</b>	80872011 <a href='/WebForms/Common/MailScanImage.aspx?fileLocation=MailScanA-2000348\MailScanA-2000348-17.PDF' target='_blank'>Click here to view PDF image of consumer's letter</a>	<b>Originator Reference Number:</b>	
<b>Language:</b>	English	<b>Contact Type:</b>	Complaint
<b>Source:</b>	Consumer	<b>DNC?:</b>	No
<b>Comments:</b>	MAIL: Consumer's complaint forwarded by the United States Department of Education. Consumer was contacted by Ameritech Financial Institution with an offer to reduce their student loans. Company stated the US DOE had given approval. Consumer later received a letter from the DOE with information on a different servicer, so he believes it was a scam. Consumer paid \$113 to the company but does not describe the method of payment or how he was in contact with the company.		
<b>Complaint disposition provided?:</b>			
<b>Complaint Disposition:</b>			
<b>Data Reference:</b>		<b>Load Date:</b>	02/22/2017 2:24:33 PM
<b>Created By:</b>	APUGH	<b>Created Date:</b>	02/22/2017 2:24:33 PM
<b>Updated By:</b>		<b>Updated Date:</b>	
<b>Complaint Source:</b>	FTC Call Center	<b>Product Service Description:</b>	Debt Management\Credit Counseling
<b>Amount Requested:</b>	\$113.00	<b>Amount Paid:</b>	\$113.00
<b>Payment Method:</b>	Unknown	<b>Agency Contact:</b>	Mail
<b>Complaint Date:</b>	02/22/2017	<b>Transaction Date:</b>	
<b>Initial Contact:</b>	Unknown	<b>Initial Response:</b>	Unknown
<b>Statute/Rule:</b>	FTC Act Sec 5 (BCP)	<b>Law Violation:</b>	Deception/Misrepresentation
<b>Topic:</b>		<b>Dispute with Credit Bureau?:</b>	
<b>Dispute with Credit Bureau - Responded?:</b>	No	<b>Dispute with Credit Bureau - Resolved to Satisfaction?:</b>	No
<b>Member of armed forces or dependent?:</b>	No	<b>Cross Border Complaint?:</b>	No
<b>Consumer Information</b>			
<b>Consumer Small Business or Organization:</b>			
<b>First Name:</b>	██████	<b>Last Name:</b>	██████
<b>Address 1:</b>	██████████	<b>Address 2:</b>	
<b>City:</b>	██████	<b>State:</b>	██████████
<b>Zip:</b>	██████	<b>Country:</b>	UNITED STATES
<b>Home Number:</b>	██████████	<b>Cell Number:</b>	

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<b>Work Number:</b>		<b>Ext:</b>	
<b>Fax Number:</b>		<b>Email:</b>	██████████@gmail.com
<b>Age Range:</b>		<b>Military Service Branch:</b>	
<b>Soldier Status:</b>		<b>Soldier Station:</b>	
<b>Subject</b>			
<b>Subject:</b>	Ameritech Financial	<b>Normalized Name:</b>	Ameritech Financial
<b>Address 1:</b>	1101 Investment Blvd #290	<b>Address 2:</b>	
<b>City:</b>	El Dorado Hills	<b>State/Prov:</b>	California
<b>ZIP:</b>	95762	<b>Country:</b>	United States
<b>Email:</b>		<b>URL:</b>	
<b>Phone Number:</b>		<b>Ext:</b>	
<b>Subject ID Type:</b>		<b>Subject ID Issuer State:</b>	
<b>Subject ID Issuer Country:</b>			



CIS



UNITED STATES DEPARTMENT OF EDUCATION  
OFFICE OF INSPECTOR GENERAL

**RECEIVED**

FEB 15 2017

**FTC CRC**

January 25, 2017

Federal Trade Commission  
600 Pennsylvania Avenue, NW  
Room CC-5206  
Washington, DC 20580

Ref: OIG Hotline Complaint # [REDACTED]

Dear Inspector General's Hotline:

The enclosed complaint was received by the Hotline Division of the U.S. Department of Education (ED) Office of Inspector General (OIG). It appears this complaint contains information of potential relevance to your organization, so we are referring it to you for information or action, as you deem appropriate.

- ☒ Because this complaint does not appear to be related to matters investigated by ED OIG, this matter is being closed within OIG Hotline files.
- ☐ Because this complaint also contains information concerning ED programs, we have also referred this matter to the appropriate office within ED.
- ☐ Because this complaint also contains information concerning potential criminal violations involving ED programs, we are evaluating the complaint to determine whether further investigation is necessary. We ask that you
- ☐ The enclosed is supplemental information concerning the above listed Hotline complaint previously referred to your office.

If your review of this matter uncovers any specific instances of fraud or corruption involving Federal education programs, please contact our office. You can find the contact information for the nearest investigative office at <http://www.ed.gov/about/offices/list/oig/oigaddress.html>. Please be sure to reference the Hotline complaint number in the subject line. If you have any questions, please contact the OIG Hotline Operations at (202) 245-6911 or the Special Agent in Charge of Headquarters Operations at (202) 245-6850.

Respectfully,

Tom  
Utz

Thomas D. Utz Jr.  
Acting Special Agent in Charge Headquarters Operations

Enclosure

400 MARYLAND AVENUE, S.W., WASHINGTON, DC 20202-1510

*Promoting the efficiency, effectiveness, and integrity of the Department's programs and operations.*



**Department of Education**

17-2017376



**WEB HOTLINE COMPLAINT**

**COMPLAINANT CONTACT INFORMATION**

Date Received 11/09/2016

I wish to remain

Salutation

Mr.

Contact Name

Institution

Mailing Address

Home Phone

Work Phone

Other Phone

Email Address

gmail.com

Social Security #

**ALLEGED VIOLATOR**

Allegation made concerning

Collection Agency

Subject of Allegation

Scam

Violator Address

1101 Investment Blvd #290 El Dorado Hills CA 95762

Social Security #

Entity/Institution

Institution Address

School ID (if known)

Employer

Is your allegation related to funds from ARRA (Stimulus plan) of 2009?

No

Which best describes the subject of your allegation?

Program Fraud

**WEB HOTLINE COMPLAINT**

**Allegation Description**

This Ameritech Financial Institution contacted me and said they can help me reduce my students loans. They said they contacted you and got the approval to help me. Two days later in the mail I got a letter from you with a name of a different agency to collect my student loan payments. Ameritech Financial had already taken a payment of \$113 out of my account. I feel that they are scam and I fell for it but wanted to inform you.

U.S. DEPARTMENT OF EDUCATION

WASHINGTON, D.C. 20202

OFFICIAL BUSINESS  
PENALTY FOR PRIVATE USE \$300

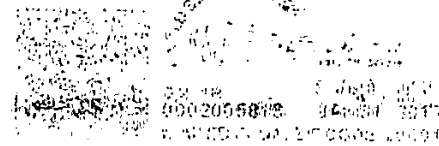
-1500

CAP DISTRICT

110 000

110 000

110 000



**Federal Trade Commission  
Inspector General's Hotline  
600 Pennsylvania Avenue, NW  
Washington, DC 20580**

20580-

|||||

Record # 20 / 80814832 / Consumer Sentinel Network Complaint			
Reference Number:	80814832	Originator Reference Number:	
Language:	English	Contact Type:	Complaint
Source:	Consumer	DNC?:	No
Comments:	Consumer received a call from Ameritech Financial. She was told that they were affiliated with Great Lakes. She was led to believe that she was setting up a debt forgiveness plan. She is in school for her MA and thought that she was setting up a payment plan for her undergrad study. Consumer called Fed loans and was told that the call was a fraud.		
Complaint disposition provided?:			
Complaint Disposition:			
Data Reference:		Load Date:	02/21/2017 11:03:43 AM
Created By:	MGARCIA	Created Date:	02/21/2017 11:03:43 AM
Updated By:		Updated Date:	
Complaint Source:	FTC Call Center	Product Service Description:	Lending: Student Loans
Amount Requested:	\$36.00	Amount Paid:	\$36.00
Payment Method:	Bank Account Debit	Agency Contact:	Phone
Complaint Date:	02/21/2017	Transaction Date:	01/05/2017
Initial Contact:	Phone Call: Landline	Initial Response:	Phone: other
Statute/Rule:	FTC Act Sec 5 (BCP)	Law Violation:	Deception/Misrepresentation
Topic:		Dispute with Credit Bureau?:	
Dispute with Credit Bureau - Responded?:	No	Dispute with Credit Bureau - Resolved to Satisfaction?:	No
Member of armed forces or dependent?:	No	Cross Border Complaint?:	No
Consumer Information			
Consumer Small Business or Organization:			
First Name:		Last Name:	
Address 1:		Address 2:	
City:		State:	
Zip:		Country:	UNITED STATES
Home Number:		Cell Number:	
Work Number:		Ext:	
Fax Number:		Email:	gmail.com
Age Range:	30 - 39	Military Service Branch:	
Soldier Status:		Soldier Station:	

Printer Friendly Record Details

10/2/17, 1:33 PM

Subject			
<b>Subject:</b>	Ameritech Financial	<b>Normalized Name:</b>	Ameritech Financial
<b>Address 1:</b>		<b>Address 2:</b>	
<b>City:</b>		<b>State/Prov:</b>	
<b>ZIP:</b>		<b>Country:</b>	United States
<b>Email:</b>		<b>URL:</b>	
<b>Phone Number:</b>	916-5826291	<b>Ext:</b>	
<b>Subject ID Type:</b>		<b>Subject ID Issuer State:</b>	
<b>Subject ID Issuer Country:</b>			
<b>Representative Name:</b>	Isaih Felton	<b>Title:</b>	

Record # 21 / 80630994 / Consumer Sentinel Network Complaint			
Reference Number:	80630994	Originator Reference Number:	
Language:	English	Contact Type:	Complaint
Source:	Consumer	DNC?:	No
Comments:	Consumer states that her daughter was contacted by some company named Ameritech Financial offering to help her with her student loan debt. Consumer did not wish to provide any information and only wanted to know how to find out if the company was legit or not.		
Complaint disposition provided?:			
Complaint Disposition:			
Data Reference:		Load Date:	02/14/2017 1:22:42 PM
Created By:	IMENDEZ	Created Date:	02/14/2017 1:22:42 PM
Updated By:		Updated Date:	
Complaint Source:	FTC Call Center	Product Service Description:	Debt Management\Credit Counseling
Amount Requested:	\$0.00	Amount Paid:	\$0.00
Payment Method:	Not Reported	Agency Contact:	Phone
Complaint Date:	02/14/2017	Transaction Date:	
Initial Contact:	Phone	Initial Response:	Phone: other
Statute/Rule:	FTC Act Sec 5 (BCP)	Law Violation:	Deception/Misrepresentation
Topic:		Dispute with Credit Bureau?:	
Dispute with Credit Bureau - Responded?:	No	Dispute with Credit Bureau - Resolved to Satisfaction?:	No
Member of armed forces or dependent?:	No	Cross Border Complaint?:	No
Consumer Information			
Consumer			
Consumer Small Business or Organization:			
First Name:	Anonymous	Last Name:	Anonymous
Address 1:		Address 2:	
City:		State:	
Zip:		Country:	UNITED STATES
Home Number:		Cell Number:	
Work Number:		Ext:	
Fax Number:		Email:	
Age Range:		Military Service Branch:	
Soldier Status:		Soldier Station:	

Printer Friendly Record Details

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Reported By			
<b>Consumer Small Business or Organization:</b>			
<b>First Name:</b>	Anonymous	<b>Last Name:</b>	Anonymous
<b>Address 1:</b>		<b>Address 2:</b>	
<b>City:</b>		<b>State:</b>	
<b>Zip:</b>		<b>Country:</b>	UNITED STATES
<b>Home Number:</b>		<b>Cell Number:</b>	
<b>Work Number:</b>		<b>Ext:</b>	
<b>Fax Number:</b>		<b>Email:</b>	
<b>Age Range:</b>		<b>Military Service Branch:</b>	
<b>Soldier Status:</b>		<b>Soldier Station:</b>	
Subject			
<b>Subject:</b>	Ameritech Financial	<b>Normalized Name:</b>	Ameritech Financial
<b>Address 1:</b>		<b>Address 2:</b>	
<b>City:</b>		<b>State/Prov:</b>	
<b>ZIP:</b>		<b>Country:</b>	United States
<b>Email:</b>		<b>URL:</b>	
<b>Phone Number:</b>	916-5260909	<b>Ext:</b>	
<b>Subject ID Type:</b>		<b>Subject ID Issuer State:</b>	
<b>Subject ID Issuer Country:</b>			



<b>Record # 22 / 80630980 / Consumer Sentinel Network Complaint</b>			
<b>Reference Number:</b>	80630980	<b>Originator Reference Number:</b>	
<b>Language:</b>	English	<b>Contact Type:</b>	Complaint
<b>Source:</b>	Consumer	<b>DNC?:</b>	No
<b>Comments:</b>	Consumer claims she received a letter from her school (Student Loan Dept) about a forgiveness program.		
<b>Complaint disposition provided?:</b>			
<b>Complaint Disposition:</b>			
<b>Data Reference:</b>		<b>Load Date:</b>	02/14/2017 1:20:58 PM
<b>Created By:</b>	JPARMERLEE	<b>Created Date:</b>	02/14/2017 1:20:58 PM
<b>Updated By:</b>		<b>Updated Date:</b>	
<b>Complaint Source:</b>	FTC Call Center	<b>Product Service Description:</b>	Impostor: Business
<b>Amount Requested:</b>	\$27,300.00	<b>Amount Paid:</b>	\$70.00
<b>Payment Method:</b>		<b>Agency Contact:</b>	Phone
<b>Complaint Date:</b>	02/14/2017	<b>Transaction Date:</b>	02/11/2017
<b>Initial Contact:</b>	Mail	<b>Initial Response:</b>	Phone: other
<b>Statute/Rule:</b>	FTC Act Sec 5 (BCP)	<b>Law Violation:</b>	Deception/Misrepresentation
<b>Topic:</b>		<b>Dispute with Credit Bureau?:</b>	
<b>Dispute with Credit Bureau - Responded?:</b>	No	<b>Dispute with Credit Bureau - Resolved to Satisfaction?:</b>	No
<b>Member of armed forces or dependent?:</b>	Yes	<b>Cross Border Complaint?:</b>	No
<b>Consumer Information</b>			
<b>Consumer Small Business or Organization:</b>			
<b>First Name:</b>	██████	<b>Last Name:</b>	██████
<b>Address 1:</b>	██████████	<b>Address 2:</b>	
<b>City:</b>	██████	<b>State:</b>	██████
<b>Zip:</b>	██████	<b>Country:</b>	UNITED STATES
<b>Home Number:</b>		<b>Cell Number:</b>	██████████
<b>Work Number:</b>		<b>Ext:</b>	
<b>Fax Number:</b>		<b>Email:</b>	
<b>Age Range:</b>	40 - 49	<b>Military Service Branch:</b>	
<b>Soldier Status:</b>	Military Retiree/Veteran	<b>Soldier Station:</b>	
<b>Subject</b>			
<b>Subject:</b>	Student Loan Forgiveness program	<b>Normalized Name:</b>	Student Loan Forgiveness Program

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<b>Address 1:</b>		<b>Address 2:</b>	
<b>City:</b>		<b>State/Prov:</b>	
<b>ZIP:</b>		<b>Country:</b>	United States
<b>Email:</b>		<b>URL:</b>	
<b>Phone Number:</b>	866-2161766	<b>Ext:</b>	
<b>Subject ID Type:</b>		<b>Subject ID Issuer State:</b>	
<b>Subject ID Issuer Country:</b>			
<b>Associated Subject</b>			
<b>Company:</b>	Ameritech	<b>Normalized Company:</b>	Ameritech
<b>Company Type:</b>	Other	<b>Address:</b>	
<b>City:</b>		<b>State/Prov:</b>	
<b>ZIP:</b>		<b>Country:</b>	United States
<b>Email:</b>		<b>URL:</b>	
<b>Phone Number:</b>		<b>Ext:</b>	

Record # 23 / 80448574 / Consumer Sentinel Network Complaint			
Reference Number:	80448574	Originator Reference Number:	
Language:	English	Contact Type:	Complaint
Source:	Consumer	DNC?:	No
Comments:	Consumer states she received a phone call from someone claiming to be with the US Department of Education requesting she call them regarding her student loan. Consumer states she called them and asked for her personal information such as her ss#, email address, employer, pay stubs, account # to her Wells Fargo account, and her log in information for her student loan provider website which she provided. Consumer states they then told her she would need to pay \$90 a month, consumer states they also made her sign some documents via her email. Consumer states she did further research and discovered this was not the actual Department of Education.		
Complaint disposition provided?:			
Complaint Disposition:			
Data Reference:		Load Date:	02/08/2017 11:02:36 AM
Created By:	MESTRADA	Created Date:	02/08/2017 11:02:36 AM
Updated By:	MESTRADA	Updated Date:	02/08/2017 11:05:08 AM
Complaint Source:	FTC Call Center	Product Service Description:	Impostor: Business
Amount Requested:	\$90.00	Amount Paid:	\$0.00
Payment Method:	Not Reported	Agency Contact:	Phone
Complaint Date:	02/08/2017	Transaction Date:	01/25/2017
Initial Contact:	Mail	Initial Response:	Phone: 800/888 number
Statute/Rule:	FTC Act Sec 5 (BCP)	Law Violation:	Deception/Misrepresentation
Topic:		Dispute with Credit Bureau?:	
Dispute with Credit Bureau - Responded?:	No	Dispute with Credit Bureau - Resolved to Satisfaction?:	No
Member of armed forces or dependent?:	No	Cross Border Complaint?:	No
Consumer Information			
Consumer Small Business or Organization:			
First Name:		Last Name:	
Address 1:		Address 2:	
City:		State:	
Zip:		Country:	UNITED STATES
Home Number:		Cell Number:	
Work Number:		Ext:	
Fax Number:		Email:	outlook.com

Printer Friendly Record Details

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<b>Age Range:</b>	20 - 29	<b>Military Service Branch:</b>	
<b>Soldier Status:</b>		<b>Soldier Station:</b>	
<b>Subject</b>			
<b>Subject:</b>	Us Department Of Education	<b>Normalized Name:</b>	Dept of Education Imposter
<b>Address 1:</b>		<b>Address 2:</b>	
<b>City:</b>		<b>State/Prov:</b>	
<b>ZIP:</b>		<b>Country:</b>	United States
<b>Email:</b>		<b>URL:</b>	
<b>Phone Number:</b>	866-8418085	<b>Ext:</b>	
<b>Subject ID Type:</b>		<b>Subject ID Issuer State:</b>	
<b>Subject ID Issuer Country:</b>			
<b>Representative Name:</b>	Trisha Caspillo	<b>Title:</b>	Enrollment Specialist
<b>Associated Subject</b>			
<b>Company:</b>	Ameritech Financial	<b>Normalized Company:</b>	Ameritech Financial
<b>Company Type:</b>	Other	<b>Address:</b>	
<b>City:</b>		<b>State/Prov:</b>	
<b>ZIP:</b>		<b>Country:</b>	United States
<b>Email:</b>		<b>URL:</b>	
<b>Phone Number:</b>		<b>Ext:</b>	

Record # 24 / 80029564 / Consumer Sentinel Network Complaint			
Reference Number:	80029564	Originator Reference Number:	
Language:	English	Contact Type:	Complaint
Source:	Consumer	DNC?:	No
Comments:	I recieved a notice from this company that was totally misleading, offering student loan payment reduction plans and stating that failure to respond may cancel current offers etc. On the phone they pressured me to make falsified claims about the size of my family in order to qualify and obtain more benefits and lower payments through the program. The sales rep and underwriter both made false statements concerned with how the department of education determines your family size. Not only did they fabricate information they were pressuring me to make false claims on a legal document that would be sent to a governement organization. Which is a felony!		
Complaint disposition provided?:			
Complaint Disposition:			
Data Reference:		Load Date:	01/26/2017 5:30:57 PM
Created By:	FTCCIS-FTCUSER	Created Date:	01/26/2017 5:30:57 PM
Updated By:		Updated Date:	
Complaint Source:	FTC Online Complaint Assistant (CIS)	Product Service Description:	Other (Note in Comments)
Amount Requested:		Amount Paid:	
Payment Method:		Agency Contact:	Internet
Complaint Date:	01/26/2017	Transaction Date:	
Initial Contact:		Initial Response:	
Statute/Rule:	General Privacy	Law Violation:	Other (Note the Violation in the Comment Field)
Topic:		Dispute with Credit Bureau?:	
Dispute with Credit Bureau - Responded?:		Dispute with Credit Bureau - Resolved to Satisfaction?:	
Member of armed forces or dependent?:	No	Cross Border Complaint?:	No
Consumer Information			
Consumer Small Business or Organization:			
First Name:		Last Name:	
Address 1:		Address 2:	
City:		State:	
Zip:		Country:	UNITED STATES
Home Number:		Cell Number:	

Printer Friendly Record Details

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<b>Work Number:</b>		<b>Ext:</b>	
<b>Fax Number:</b>		<b>Email:</b>	gmail.com
<b>Age Range:</b>		<b>Military Service Branch:</b>	
<b>Soldier Status:</b>		<b>Soldier Station:</b>	
<b>Subject</b>			
<b>Subject:</b>	Ameritech Financial	<b>Normalized Name:</b>	Ameritech Financial
<b>Address 1:</b>	1101 Investment Blvd.	<b>Address 2:</b>	suite 290
<b>City:</b>	Sacramento (Cleansed: El Dorado Hills)	<b>State/Prov:</b>	California
<b>ZIP:</b>	95762	<b>Country:</b>	United States
<b>Email:</b>		<b>URL:</b>	www.ameritechfinancial.com
<b>Phone Number:</b>	800-7928621	<b>Ext:</b>	
<b>Subject ID Type:</b>		<b>Subject ID Issuer State:</b>	
<b>Subject ID Issuer Country:</b>			

Record # 25 / 79317577 / Consumer Sentinel Network Complaint			
Reference Number:	79317577	Originator Reference Number:	
Language:	English	Contact Type:	Complaint
Source:	Consumer	DNC?:	No
Comments:	Ameritech, operating through a third party company named Global Client Solutions, promised to lower my student loan payments from \$444 per month to \$228 per month, which was made possible by the Affordable Care Act. I work for a non-profit organization, so the plan certainly seemed to be in accordance with the educational loan forgiveness program tied to the Act. To my shock, the loan, which was already consolidated and held by American Educational Services, was sold to FedLoan servicing for the purpose of consolidating it. I have been told by Fedloan Servicing that I will be paying back \$380 per month for the next 30 years, not the ten years promised by Ameritech. I called FedLoan Servicing and discussed the matter with an official who suggested that I follow up with a complaint to the Federal Trade Commission. Who do I trust? Ameritech or FedLoans? Other-Other Update		
Complaint disposition provided?:			
Complaint Disposition:			
Data Reference:		Load Date:	01/02/2017 11:10:57 AM
Created By:	FTCCIS-FTCUSER	Created Date:	01/02/2017 11:10:57 AM
Updated By:	CRSS\slyons1	Updated Date:	01/03/2017 6:14:41 PM
Complaint Source:	FTC Online Complaint Assistant (CIS)	Product Service Description:	Debt Management\Credit Counseling
Amount Requested:	\$1,200.00	Amount Paid:	\$1,200.00
Payment Method:	Bank Transfer Other	Agency Contact:	Internet
Complaint Date:	01/02/2017	Transaction Date:	07/05/2016
Initial Contact:	Mail	Initial Response:	Phone: 800/888 number
Statute/Rule:	FTC Act Sec 5 (BCP) Rule\Other	Law Violation:	Deception/Misrepresentation Other (Note the Violation in the Comment Field)
Topic:		Dispute with Credit Bureau?:	
Dispute with Credit Bureau - Responded?:		Dispute with Credit Bureau - Resolved to Satisfaction?:	
Member of armed forces or dependent?:	No	Cross Border Complaint?:	No
Consumer Information			
Consumer Small Business or Organization:			
First Name:		Last Name:	
Address 1:		Address 2:	
City:		State:	



Printer Friendly Record Details

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<b>Zip:</b>		<b>Country:</b>	UNITED STATES
<b>Home Number:</b>		<b>Cell Number:</b>	
<b>Work Number:</b>		<b>Ext:</b>	
<b>Fax Number:</b>		<b>Email:</b>	gmail.com
<b>Age Range:</b>	50 - 59	<b>Military Service Branch:</b>	
<b>Soldier Status:</b>		<b>Soldier Station:</b>	
<b>Subject</b>			
<b>Subject:</b>	Ameritech Financial	<b>Normalized Name:</b>	Ameritech Financial
<b>Address 1:</b>	1101 Investment Blvd. Suite 290	<b>Address 2:</b>	
<b>City:</b>	El Dorado Hills	<b>State/Prov:</b>	California
<b>ZIP:</b>	95762	<b>Country:</b>	United States
<b>Email:</b>	customer.services@ameritechfinancial.com	<b>URL:</b>	www.ameritechfinancial.com
<b>Phone Number:</b>	800-7928621	<b>Ext:</b>	
<b>Subject ID Type:</b>		<b>Subject ID Issuer State:</b>	
<b>Subject ID Issuer Country:</b>			
<b>Representative Name:</b>	Christina Miller	<b>Title:</b>	Customer Service Represen

Record # 26 / 79316490 / Consumer Sentinel Network Complaint			
Reference Number:	79316490	Originator Reference Number:	161212-000781
Language:	English	Contact Type:	Complaint
Source:	Organization	DNC?:	No
Comments:	CFPB Issue Type: Excessive fees   --- What Happened: I was approached by Ameritech to lower my student loan payment, so I took an opportunity, you are taking money out of my account but you have never taken care of paying off the other, like you told me you would. They have not done anything. I filled out a forbearance form, they were supposed get in contact with Mohela and take care of that and they haven't. Nobody has done anything and it looks like have not paid anything, which I have not because I am paying someone else. --- Fair Resolution: I would like my business with you terminated and would like my money returned to my account.		
Complaint disposition provided?:			
Complaint Disposition:			
Data Reference:		Load Date:	12/24/2016 10:23:13 PM
Created By:	CFPB-USER	Created Date:	12/12/2016 12:45:44 PM
Updated By:		Updated Date:	
Complaint Source:	Consumer Financial Protection Bureau	Product Service Description:	Debt Management\Credit Counseling
Amount Requested:		Amount Paid:	
Payment Method:		Agency Contact:	External Agency
Complaint Date:	12/12/2016	Transaction Date:	
Initial Contact:		Initial Response:	
Statute/Rule:		Law Violation:	
Topic:		Dispute with Credit Bureau?:	
Dispute with Credit Bureau - Responded?:		Dispute with Credit Bureau - Resolved to Satisfaction?:	
Member of armed forces or dependent?:		Cross Border Complaint?:	No
Consumer Information			
Consumer Small Business or Organization:			
First Name:		Last Name:	
Address 1:		Address 2:	
City:		State:	
Zip:		Country:	UNITED STATES
Home Number:		Cell Number:	
Work Number:		Ext:	
Fax Number:		Email:	

Printer Friendly Record Details

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<b>Age Range:</b>	30 - 39	<b>Military Service Branch:</b>	
<b>Soldier Status:</b>		<b>Soldier Station:</b>	
<b>Subject</b>			
<b>Subject:</b>	Ameritech	<b>Normalized Name:</b>	Ameritech
<b>Address 1:</b>	1101 Investment Blvd	<b>Address 2:</b>	290
<b>City:</b>	El Dorado Hills	<b>State/Prov:</b>	California
<b>ZIP:</b>	95762	<b>Country:</b>	United States
<b>Email:</b>		<b>URL:</b>	
<b>Phone Number:</b>	800-7928621	<b>Ext:</b>	
<b>Subject ID Type:</b>		<b>Subject ID Issuer State:</b>	
<b>Subject ID Issuer Country:</b>			

Record # 27 / 79316485 / Consumer Sentinel Network Complaint			
Reference Number:	79316485	Originator Reference Number:	161214-001668
Language:	English	Contact Type:	Complaint
Source:	Organization	DNC?:	No
Comments:	CFPB Issue Type: Fraud or scam   --- What Happened: I was contacted by Ameritech informed they would negotiate my student loan debt to reduce the payment to \$207 monthly and after 24- monthly on time payments the principle amount of my debt would be reduced. In April of 2016, we had the student loan in forbearance. In May is when the contract with Ameritech went in effect. We paid a fee of \$300 for their services by autodraft. The \$207 payments were drafted beginning in May 2016. They continued through October 2016. This is when we recd notification from our loan holder ACS that they had not recd a payment since 2015. I immediately contacted Ameritech and was told more information was needed. I refused as I believed the company was fraudulent at this point. I requested that the drafts immediately stop and contacted my bank regarding disputing these charges. Ameritech refunded \$300 as we were made aware by our bank. Ameritech is still holding 5 payments of \$207 and still have not put the payments toward my student loan debt nor have they refunded to us. No document prep was done as we applied for the forbearance prior to being contacted by them. --- Fair Resolution: A refund of \$1035, which is equal to 5 payments of \$207.		
Complaint disposition provided?:			
Complaint Disposition:			
Data Reference:		Load Date:	12/24/2016 10:23:12 PM
Created By:	CFPB-USER	Created Date:	12/14/2016 5:03:20 PM
Updated By:		Updated Date:	
Complaint Source:	Consumer Financial Protection Bureau	Product Service Description:	Debt Management\Credit Counseling
Amount Requested:		Amount Paid:	
Payment Method:		Agency Contact:	External Agency
Complaint Date:	12/14/2016	Transaction Date:	
Initial Contact:		Initial Response:	
Statute/Rule:		Law Violation:	
Topic:		Dispute with Credit Bureau?:	
Dispute with Credit Bureau - Responded?:		Dispute with Credit Bureau - Resolved to Satisfaction?:	
Member of armed forces or dependent?:		Cross Border Complaint?:	No
Consumer Information			
Consumer Small Business or Organization:			
First Name:		Last Name:	
Address 1:		Address 2:	

Printer Friendly Record Details

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<b>City:</b>		<b>State:</b>	
<b>Zip:</b>		<b>Country:</b>	UNITED STATES
<b>Home Number:</b>		<b>Cell Number:</b>	
<b>Work Number:</b>		<b>Ext:</b>	
<b>Fax Number:</b>		<b>Email:</b>	icloud.com
<b>Age Range:</b>	30 - 39	<b>Military Service Branch:</b>	
<b>Soldier Status:</b>		<b>Soldier Station:</b>	
<b>Subject</b>			
<b>Subject:</b>	Ameritech Financial	<b>Normalized Name:</b>	Ameritech Financial
<b>Address 1:</b>		<b>Address 2:</b>	
<b>City:</b>		<b>State/Prov:</b>	California
<b>ZIP:</b>		<b>Country:</b>	United States
<b>Email:</b>		<b>URL:</b>	
<b>Phone Number:</b>	800-7928621	<b>Ext:</b>	
<b>Subject ID Type:</b>		<b>Subject ID Issuer State:</b>	
<b>Subject ID Issuer Country:</b>			

Record # 28 / 79316341 / Consumer Sentinel Network Complaint			
Reference Number:	79316341	Originator Reference Number:	161213-002161
Language:	English	Contact Type:	Complaint
Source:	Organization	DNC?:	No
Comments:	CFPB Issue Type: Fraud or scam   --- What Happened: Ameritech Financial is charging me \$207/mo for 10 months, then \$107/mo to continue to pay off my student loan. \$1000 is their fee, that I'm paying off in the 10 months, but \$107 is suppose to be going towards paying off my student loan. Instead, nothing is going towards paying off my student loan. Ameritech Financial was suppose to be taking over the loan from Mohela. Mohela still has the loan and no payments have posted. I've been paying since August 21. The only thing Ameritech Financial has done is submit my pay stubs and financial info to Mohela, as I do every year. They were suppose to be taking over my loan, so that I would pay Ameritech for a lower total balance for loan forgiveness. They advertised "Student Loan Payment Reduction & Forgiveness", " With the implementation of the Health Care and Education Affordability Reconciliation Act of 2010 the U.S. Department of Education has adjusted their re-payment policies. You may be eligible". --- Fair Resolution: I would like the money I paid go towards repaying my student loan. I'd also like to no longer be obligated to pay Ameritech, for which they are not doing anything, except for what I myself do once a year, by turning in my financial info.		
Complaint disposition provided?:			
Complaint Disposition:			
Data Reference:		Load Date:	12/24/2016 10:22:28 PM
Created By:	CFPB-USER	Created Date:	12/13/2016 6:20:58 PM
Updated By:		Updated Date:	
Complaint Source:	Consumer Financial Protection Bureau	Product Service Description:	Debt Management\Credit Counseling
Amount Requested:		Amount Paid:	
Payment Method:		Agency Contact:	External Agency
Complaint Date:	12/13/2016	Transaction Date:	
Initial Contact:		Initial Response:	
Statute/Rule:		Law Violation:	
Topic:		Dispute with Credit Bureau?:	
Dispute with Credit Bureau - Responded?:		Dispute with Credit Bureau - Resolved to Satisfaction?:	
Member of armed forces or dependent?:		Cross Border Complaint?:	No
Consumer Information			
Consumer Small Business or Organization:			
First Name:		Last Name:	
Address 1:		Address 2:	

Printer Friendly Record Details

10/2/17, 1:33 PM

<b>City:</b>		<b>State:</b>	
<b>Zip:</b>		<b>Country:</b>	UNITED STATES
<b>Home Number:</b>		<b>Cell Number:</b>	
<b>Work Number:</b>		<b>Ext:</b>	
<b>Fax Number:</b>		<b>Email:</b>	yahoo.com
<b>Age Range:</b>	50 - 59	<b>Military Service Branch:</b>	
<b>Soldier Status:</b>		<b>Soldier Station:</b>	
<b>Subject</b>			
<b>Subject:</b>	Ameritech Financial	<b>Normalized Name:</b>	Ameritech Financial
<b>Address 1:</b>	1101 Investment Blvd suite 290	<b>Address 2:</b>	
<b>City:</b>	El Dorado (Cleansed: El Dorado Hills)	<b>State/Prov:</b>	California
<b>ZIP:</b>	95762	<b>Country:</b>	United States
<b>Email:</b>		<b>URL:</b>	
<b>Phone Number:</b>	800-7928621	<b>Ext:</b>	
<b>Subject ID Type:</b>		<b>Subject ID Issuer State:</b>	
<b>Subject ID Issuer Country:</b>			



Record # 29 / 79191206 / Consumer Sentinel Network Complaint			
Reference Number:	79191206	Originator Reference Number:	160608-000576
Language:	English	Contact Type:	Complaint
Source:	Organization	DNC?:	No
Comments:	CFPB Issue Type: Dealing with my lender or servicer   Having problems with customer service --- What Happened: I am trying to cancel Ameritech Financial services and I am not getting my phone calls returned. They insisted to have my pin number with Navient and also said for me not to get in touch with them and I do not need to pay them. Ameitech Finacial said I had forgiveness and I would pay them only for the first 11 months \$207, afterwards pay them \$119 and then start paying Navient \$20 for 20 years. I am very concerned because they have ALL of my information. Tax return, bank, ss number.... everything. --- Fair Resolution: I want to cancel Ameritec Financial services.		
Complaint disposition provided?:			
Complaint Disposition:			
Data Reference:		Load Date:	12/18/2016 10:14:36 PM
Created By:	CFPB-USER	Created Date:	06/08/2016 10:10:52 AM
Updated By:		Updated Date:	
Complaint Source:	Consumer Financial Protection Bureau	Product Service Description:	Lending: Student Loans
Amount Requested:		Amount Paid:	
Payment Method:		Agency Contact:	External Agency
Complaint Date:	06/08/2016	Transaction Date:	
Initial Contact:		Initial Response:	
Statute/Rule:		Law Violation:	
Topic:		Dispute with Credit Bureau?:	
Dispute with Credit Bureau - Responded?:		Dispute with Credit Bureau - Resolved to Satisfaction?:	
Member of armed forces or dependent?:		Cross Border Complaint?:	No
Consumer Information			
Consumer Small Business or Organization:			
First Name:		Last Name:	
Address 1:		Address 2:	
City:		State:	
Zip:		Country:	UNITED STATES
Home Number:		Cell Number:	
Work Number:		Ext:	
Fax Number:		Email:	yahoo.com

Printer Friendly Record Details

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<b>Age Range:</b>		<b>Military Service Branch:</b>	
<b>Soldier Status:</b>		<b>Soldier Station:</b>	
<b>Subject</b>			
<b>Subject:</b>	Ameritech Financial	<b>Normalized Name:</b>	Ameritech Financial
<b>Address 1:</b>		<b>Address 2:</b>	
<b>City:</b>		<b>State/Prov:</b>	
<b>ZIP:</b>		<b>Country:</b>	United States
<b>Email:</b>		<b>URL:</b>	
<b>Phone Number:</b>		<b>Ext:</b>	
<b>Subject ID Type:</b>		<b>Subject ID Issuer State:</b>	
<b>Subject ID Issuer Country:</b>			
<b>Associated Subject</b>			
<b>Company:</b>	Capital One	<b>Normalized Company:</b>	Capital One Bank
<b>Company Type:</b>	CFPB Provided Data	<b>Address:</b>	1680 Capital One Dr
<b>City:</b>	Mclean (Cleansed: Mc Lean)	<b>State/Prov:</b>	Virginia
<b>ZIP:</b>	22102	<b>Country:</b>	United States
<b>Email:</b>		<b>URL:</b>	http://www.capitalone.com
<b>Phone Number:</b>	800-9557070	<b>Ext:</b>	

Record # 30 / 79191190 / Consumer Sentinel Network Complaint			
Reference Number:	79191190	Originator Reference Number:	160713-000845
Language:	English	Contact Type:	Complaint
Source:	Organization	DNC?:	No
Comments:	<p>CFPB Issue Type: Dealing with my lender or servicer   Trouble with how payments are handled --- What Happened: To whom this may concern, My name is [REDACTED], I was solicited for student loans consolidation by Ameritech, when my loans were already consolidated with Student Assist Plus. In fact, I did bring that up on the phone with Christie (rep at Ameritech), she said "they would handled and contacting the Student Loans Plus." So why, would I need my loans consolidated again if they were already consolidated with Student Assist Plus. I have been paying Ameritech since 03/27/2016 in the amount of \$207.00 and I could of used that money for food, gas to get to doctor appointment, medication, etc. I'm upset and frustrated to find out I have been paying on the same loan (Navient) with two different student loans consolidation companies without even it. My monthly payment with Student Assist Plus was \$40.00 a month so why would I go with a much higher monthly payment of \$207.00 each month when I'm trying to lower the monthly payment. Student Assist Plus is my student loan consolidation company for the forgiveness program. Ameritech ethically and morally did not stop to think what effects this would have on the consumer. Now, I'm on disability and this has added stress which medically not good for me. --- Fair Resolution: The fair resolution to my issue is to have Ameritech reimburse any payments made to them since 03/27/2016 in the amount of \$207.00. For this not to affect my credit score or borrowing abilities in the future. For a policy be put in place for this to never happen to not just me to anyone again.</p>		
Complaint disposition provided?:			
Complaint Disposition:			
Data Reference:		Load Date:	12/18/2016 10:14:33 PM
Created By:	CFPB-USER	Created Date:	07/13/2016 11:27:26 AM
Updated By:		Updated Date:	
Complaint Source:	Consumer Financial Protection Bureau	Product Service Description:	Lending: Student Loans
Amount Requested:		Amount Paid:	
Payment Method:		Agency Contact:	External Agency
Complaint Date:	07/13/2016	Transaction Date:	
Initial Contact:		Initial Response:	
Statute/Rule:		Law Violation:	
Topic:		Dispute with Credit Bureau?:	
Dispute with Credit Bureau - Responded?:		Dispute with Credit Bureau - Resolved to Satisfaction?:	
Member of armed forces or dependent?:		Cross Border Complaint?:	No
Consumer Information			

Printer Friendly Record Details

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<b>Consumer Small Business or Organization:</b>			
<b>First Name:</b>		<b>Last Name:</b>	
<b>Address 1:</b>		<b>Address 2:</b>	
<b>City:</b>		<b>State:</b>	
<b>Zip:</b>		<b>Country:</b>	UNITED STATES
<b>Home Number:</b>		<b>Cell Number:</b>	
<b>Work Number:</b>		<b>Ext:</b>	
<b>Fax Number:</b>		<b>Email:</b>	yahoo.com
<b>Age Range:</b>	30 - 39	<b>Military Service Branch:</b>	
<b>Soldier Status:</b>		<b>Soldier Station:</b>	
<b>Subject</b>			
<b>Subject:</b>	Ameritech financial	<b>Normalized Name:</b>	Ameritech Financial
<b>Address 1:</b>		<b>Address 2:</b>	
<b>City:</b>		<b>State/Prov:</b>	Michigan
<b>ZIP:</b>		<b>Country:</b>	United States
<b>Email:</b>		<b>URL:</b>	
<b>Phone Number:</b>		<b>Ext:</b>	
<b>Subject ID Type:</b>		<b>Subject ID Issuer State:</b>	
<b>Subject ID Issuer Country:</b>			

Record # 31 / 79191183 / Consumer Sentinel Network Complaint			
Reference Number:	79191183	Originator Reference Number:	161011-002668
Language:	English	Contact Type:	Complaint
Source:	Organization	DNC?:	No
Comments:	<p>CFPB Issue Type: Fraud or scam   --- What Happened: My wife and I called Ameritech in July to reduce my ( ) student loan debt. Aryan Carrafa, an associate of Ameritech, informed us while we were signing up that the payments we make will go directly to my student loan company (Navient). Aryan also informed us that if we didn't sign up with this company our loans would be in the six figures. He then stated if we did sign up for Ameritech that it would drop to \$29,000. I received a call today (October 11, 2016) from Navient, my loan company, telling them that I am late on my payments. I was surprised to hear this since I have been making monthly payments to Ameritech since July 2016. I called Navient and they stated that they haven't received any payments. We have lost out on a good amount of money these last few months due to Aryan's description of Ameritech. All of this was stated over the phone with Aryan during the signing up process. I have attached to this report screen shots of some emails I received from Ameritech. The first email is a new member packet. I was unable to even open the new member packet. The second email I attached was a referral email. This email states down on the bottom a "review" from an Ameritech customer. This is far from what we received from Ameritech. --- Fair Resolution: A fair solution would be to get our money back in full or at least a majority of it since my wife and I were misled on what Ameritech was going to do with our loan payments.</p>		
Complaint disposition provided?:			
Complaint Disposition:			
Data Reference:		Load Date:	12/18/2016 10:14:31 PM
Created By:	CFPB-USER	Created Date:	10/11/2016 7:14:55 PM
Updated By:		Updated Date:	
Complaint Source:	Consumer Financial Protection Bureau	Product Service Description:	Debt Management\Credit Counseling
Amount Requested:		Amount Paid:	
Payment Method:		Agency Contact:	External Agency
Complaint Date:	10/11/2016	Transaction Date:	
Initial Contact:		Initial Response:	
Statute/Rule:		Law Violation:	
Topic:		Dispute with Credit Bureau?:	
Dispute with Credit Bureau - Responded?:		Dispute with Credit Bureau - Resolved to Satisfaction?:	
Member of armed forces or dependent?:		Cross Border Complaint?:	No
Consumer Information			
Consumer Small Business or Organization:			
First Name:		Last Name:	

Printer Friendly Record Details

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<b>Address 1:</b>		<b>Address 2:</b>	
<b>City:</b>		<b>State:</b>	
<b>Zip:</b>		<b>Country:</b>	UNITED STATES
<b>Home Number:</b>		<b>Cell Number:</b>	
<b>Work Number:</b>		<b>Ext:</b>	
<b>Fax Number:</b>		<b>Email:</b>	
<b>Age Range:</b>		<b>Military Service Branch:</b>	
<b>Soldier Status:</b>		<b>Soldier Station:</b>	
<b>Subject</b>			
<b>Subject:</b>	AmeriTech Financial	<b>Normalized Name:</b>	Ameritech Financial
<b>Address 1:</b>	1101 Investment Blvd.	<b>Address 2:</b>	
<b>City:</b>	El Dorado Hills	<b>State/Prov:</b>	California
<b>ZIP:</b>	95762	<b>Country:</b>	United States
<b>Email:</b>		<b>URL:</b>	
<b>Phone Number:</b>	800-7928621	<b>Ext:</b>	
<b>Subject ID Type:</b>		<b>Subject ID Issuer State:</b>	
<b>Subject ID Issuer Country:</b>			

Record # 32 / 79191181 / Consumer Sentinel Network Complaint			
Reference Number:	79191181	Originator Reference Number:	160717-000154
Language:	English	Contact Type:	Complaint
Source:	Organization	DNC?:	No
Comments:	CFPB Issue Type: Dealing with my lender or servicer   Don't agree with fees charged --- What Happened: I had signed up for student loan forgiveness with Paden Smith at Ameritech Financial and now I have been given an account with Global Client Solutions and now there are over \$1100 in fees to service my student loan which I did not authorize. I was told the William D. Ford Loan Forgiveness was free and I was not expecting to be given fees. I was told that Navient was no longer going to be servicing my loans, but another company would be now doing it. Global Client Solutions seems to be the instrument to charge a whole bunch of fees and not actually pay back my student loan. --- Fair Resolution: I think Ameritech Financial misrepresented the student loan forgiveness process and they said there would be no fees up front for this. Now there looks like there are \$1100+ in fees. All fees should be refunded and I would like my Global Client Solutions Account deleted and all my personal information shredded.		
Complaint disposition provided?:			
Complaint Disposition:			
Data Reference:		Load Date:	12/18/2016 10:14:31 PM
Created By:	CFPB-USER	Created Date:	07/17/2016 2:17:00 PM
Updated By:		Updated Date:	
Complaint Source:	Consumer Financial Protection Bureau	Product Service Description:	Lending: Student Loans
Amount Requested:		Amount Paid:	
Payment Method:		Agency Contact:	External Agency
Complaint Date:	07/17/2016	Transaction Date:	
Initial Contact:		Initial Response:	
Statute/Rule:		Law Violation:	
Topic:		Dispute with Credit Bureau?:	
Dispute with Credit Bureau - Responded?:		Dispute with Credit Bureau - Resolved to Satisfaction?:	
Member of armed forces or dependent?:		Cross Border Complaint?:	No
Consumer Information			
Consumer Small Business or Organization:			
First Name:		Last Name:	
Address 1:		Address 2:	
City:		State:	



Printer Friendly Record Details

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<b>Zip:</b>		<b>Country:</b>	UNITED STATES
<b>Home Number:</b>		<b>Cell Number:</b>	
<b>Work Number:</b>		<b>Ext:</b>	
<b>Fax Number:</b>		<b>Email:</b>	yahoo.com
<b>Age Range:</b>	30 - 39	<b>Military Service Branch:</b>	
<b>Soldier Status:</b>		<b>Soldier Station:</b>	
<b>Subject</b>			
<b>Subject:</b>	Ameritech Financial	<b>Normalized Name:</b>	Ameritech Financial
<b>Address 1:</b>	1101 Investment Blvd #290	<b>Address 2:</b>	
<b>City:</b>	El Dorado Hills	<b>State/Prov:</b>	California
<b>ZIP:</b>	95762	<b>Country:</b>	United States
<b>Email:</b>		<b>URL:</b>	
<b>Phone Number:</b>		<b>Ext:</b>	
<b>Subject ID Type:</b>		<b>Subject ID Issuer State:</b>	
<b>Subject ID Issuer Country:</b>			

Record # 33 / 79191180 / Consumer Sentinel Network Complaint			
Reference Number:	79191180	Originator Reference Number:	160803-001603
Language:	English	Contact Type:	Complaint
Source:	Organization	DNC?:	No
Comments:	<p>CFPB Issue Type: Dealing with my lender or servicer   Having problems with customer service --- What Happened: Want to hear about a scam involving a sham of a "company" called Ameritech Financial and student loans? I've received hundreds of direct mail pieces stating "URGENT: FINAL NOTICE" and "IMPORTANT PERSONAL INFORMATION ENCLOSED." Inside the envelopes, I've received notices demanding to action to "declare" my student loans with the "U.S. Student Loan Department." These direct mail pieces are actually not the work of a government agency but a small, scam company called Ameritech Financial. The words "Ameritech Financial" never once appear on any direct mail piece and they are pretending to look like the U.S. Department of Education mail pieces. Once you call, they gather all your personal information and try to "consolidate" your loans- meanwhile taking a HUGE chunk of your money and ripping you off. They send pieces of mail constantly demanding you contact the "Student Loan Department." Most people would assume this is a formal document about their loans, because they include all your personal contact information and the exact amount of your loans- which coincidentally, is public knowledge that they are exploiting. They send these mail pieces to THOUSANDS of people to take advantage of them and scare them into giving them all of their money. TOTALLY WRONG. --- Fair Resolution: Ameritech financial should be investigated and subsequently shut down for fraud.</p>		
Complaint disposition provided?:			
Complaint Disposition:			
Data Reference:		Load Date:	12/18/2016 10:14:30 PM
Created By:	CFPB-USER	Created Date:	08/03/2016 2:12:38 PM
Updated By:		Updated Date:	
Complaint Source:	Consumer Financial Protection Bureau	Product Service Description:	Lending: Student Loans
Amount Requested:		Amount Paid:	
Payment Method:		Agency Contact:	External Agency
Complaint Date:	08/03/2016	Transaction Date:	
Initial Contact:		Initial Response:	
Statute/Rule:		Law Violation:	
Topic:		Dispute with Credit Bureau?:	
Dispute with Credit Bureau - Responded?:		Dispute with Credit Bureau - Resolved to Satisfaction?:	
Member of armed forces or dependent?:		Cross Border Complaint?:	No
Consumer Information			
Consumer Small Business or Organization:			

Printer Friendly Record Details

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<b>First Name:</b>		<b>Last Name:</b>	
<b>Address 1:</b>		<b>Address 2:</b>	
<b>City:</b>		<b>State:</b>	
<b>Zip:</b>		<b>Country:</b>	UNITED STATES
<b>Home Number:</b>		<b>Cell Number:</b>	
<b>Work Number:</b>		<b>Ext:</b>	
<b>Fax Number:</b>		<b>Email:</b>	gmail.com
<b>Age Range:</b>	30 - 39	<b>Military Service Branch:</b>	
<b>Soldier Status:</b>		<b>Soldier Station:</b>	
<b>Subject</b>			
<b>Subject:</b>	Ameritech Financial	<b>Normalized Name:</b>	Ameritech Financial
<b>Address 1:</b>		<b>Address 2:</b>	
<b>City:</b>		<b>State/Prov:</b>	California
<b>ZIP:</b>		<b>Country:</b>	United States
<b>Email:</b>		<b>URL:</b>	
<b>Phone Number:</b>		<b>Ext:</b>	
<b>Subject ID Type:</b>		<b>Subject ID Issuer State:</b>	
<b>Subject ID Issuer Country:</b>			

Record # 34 / 79191131 / Consumer Sentinel Network Complaint			
Reference Number:	79191131	Originator Reference Number:	160709-000110
Language:	English	Contact Type:	Complaint
Source:	Organization	DNC?:	No
Comments:	<p>CFPB Issue Type: Dealing with my lender or servicer   Trouble with how payments are handled --- What Happened: I received mail from Ameritech Financial several times to lower my monthly payment under the Public Loan Forgiveness Program. I called them and they signed me up for lowered monthly payments and asked for my Student.gov ID and to sign a limited power of attorney in order to re-consolidate my loans (loan servicer: myfedloan.org). My loans were consolidated and it canceled my prior qualifying payments under the PSLF program, they charged me \$200 for my monthly payment and my current loan is under forbearance. They told me that with their service all my prior payments with employers would count as qualifying payments as long as I send the PSLF certification forms, which I did. I am having a hard time hearing back from them. I am not sure if this is a scam but I want to look into it and see how they can lower my monthly payment in the income based repayment plan from \$663 (with myfedloan.gov) to \$200 (reportedly from Ameritech Financial) and make sure all my prior monthly payments count as qualifying payments for PSLF. Please help! --- Fair Resolution: My main desire is to make sure that all my previous monthly loan payments under my consolidated loans with myfedloan.org count as qualifying payments under PSLF program. If my actions with Ameritech Financial consolidating my loans cancelled my prior qualifying payments then I think this is fraudulent behavior because I asked them specifically if this is a risk and they said no it wasn't and the prior payments would count.</p>		
Complaint disposition provided?:			
Complaint Disposition:			
Data Reference:		Load Date:	12/18/2016 10:14:11 PM
Created By:	CFPB-USER	Created Date:	07/09/2016 11:44:36 AM
Updated By:		Updated Date:	
Complaint Source:	Consumer Financial Protection Bureau	Product Service Description:	Lending: Student Loans
Amount Requested:		Amount Paid:	
Payment Method:		Agency Contact:	External Agency
Complaint Date:	07/09/2016	Transaction Date:	
Initial Contact:		Initial Response:	
Statute/Rule:		Law Violation:	
Topic:		Dispute with Credit Bureau?:	
Dispute with Credit Bureau - Responded?:		Dispute with Credit Bureau - Resolved to Satisfaction?:	
Member of armed forces or dependent?:		Cross Border Complaint?:	No
Consumer Information			
Consumer Small Business or Organization:			

Printer Friendly Record Details

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<b>First Name:</b>		<b>Last Name:</b>	
<b>Address 1:</b>		<b>Address 2:</b>	
<b>City:</b>		<b>State:</b>	
<b>Zip:</b>		<b>Country:</b>	UNITED STATES
<b>Home Number:</b>		<b>Cell Number:</b>	
<b>Work Number:</b>		<b>Ext:</b>	
<b>Fax Number:</b>		<b>Email:</b>	gmail.com
<b>Age Range:</b>	30 - 39	<b>Military Service Branch:</b>	
<b>Soldier Status:</b>		<b>Soldier Station:</b>	
<b>Subject</b>			
<b>Subject:</b>	Ameritech Financial	<b>Normalized Name:</b>	Ameritech Financial
<b>Address 1:</b>		<b>Address 2:</b>	
<b>City:</b>		<b>State/Prov:</b>	Massachusetts
<b>ZIP:</b>		<b>Country:</b>	United States
<b>Email:</b>		<b>URL:</b>	
<b>Phone Number:</b>		<b>Ext:</b>	
<b>Subject ID Type:</b>		<b>Subject ID Issuer State:</b>	
<b>Subject ID Issuer Country:</b>			

Record # 35 / 79171769 / Consumer Sentinel Network Complaint			
<b>Reference Number:</b>	79171769	<b>Originator Reference Number:</b>	161216-000115
<b>Language:</b>	English	<b>Contact Type:</b>	Complaint
<b>Source:</b>	Organization	<b>DNC?:</b>	No
<b>Comments:</b>	<p>CFPB Issue Type: Deposits and withdrawals   --- What Happened: We filed a dispute regarding fraudulent charges that came out of our Bank of America checking account. We completed the affidavit which they received on Nov 8th. Without notice \$1035 was debited from our account this week, leaving our account negative and recd Several overdraft fees, only one of which was reversed. We were traveling 12 hrs when our account became overdrawn leaving us in a sticky situation as we were halfway between home n halfway to the court hearing with no hotel paid for yet and only a quarter tank of gas. The manager in the claims dept said the merchant was claiming a service was provided and it was a legitimate charge. So we searched our documents and found where we paid the initial \$300 to Ameritech and 5 subsequent payments of \$207. And then we showed that we processed the deferment before agreeing to work with Ameritech and Ameritech made zero payments to our lien holder. Ameritech said we requested to have our case closed and since its closed they can't refund any money.. When we got to Virginia we went to the bank and was told something different. We were told that no documentation is needed. Ameritech responded that we settled for a \$300 refund and allowed them to keep the remaining \$1035. We have since learned Ameritech is just a document prep company, not a student loan services. However they did nothing on my behalf. No services ere provided. They gathered no documents and kept drafting \$207 per month which they represented was my new student loan payment they were paying and their only fee was the initial \$300 we paid. Bank of America refuses to reverse these charges of a total of \$1035 and charge them back to Ameritech.. My account is well overdrawn with many fees assessed and Bank of America is accepting a response that we settled, but there's no proof as this never happened. They did NOTHING for us and charged us the initial \$300 in May 2016 and then \$207 per month beginning in May for 5 more months. How can Bank of America withdraw my entire checking balance plus more with no notification?! I have a family of 9 that need to eat. I need Bank of America to side with their customer and make Ameritech prove that we "settled" by means of a settlement agreement or recorded conversation. I need the \$1035 placed back into our checking account along with the bank fees reversed. --- Fair Resolution: That Bank of America begin notifying their customers in advance that they will be taking money out of their account. That Bank of America allow the customer to respond/provide additional documentation and not take the merchants word for truth. Finally refund all my overdraft fees as this stemmed from a fraudulent company that completely misrepresented themselves to me by phone. And charge the company back the 5 payments of \$207, totaling \$1035. And have this done ASAP as we gave very little grocery and gas, our car insurance had been canceled.... this all needs immediate attention and resolution.</p>		
<b>Complaint disposition provided?:</b>			
<b>Complaint Disposition:</b>			
<b>Data Reference:</b>		<b>Load Date:</b>	12/16/2016 10:06:15 PM
<b>Created By:</b>	CFPB-USER	<b>Created Date:</b>	12/16/2016 7:30:43 AM
<b>Updated By:</b>		<b>Updated Date:</b>	
<b>Complaint Source:</b>	Consumer Financial Protection Bureau	<b>Product Service Description:</b>	Banks, Savings & Loans, and Credit Unions
<b>Amount Requested:</b>		<b>Amount Paid:</b>	
<b>Payment Method:</b>		<b>Agency Contact:</b>	External Agency
<b>Complaint Date:</b>	12/16/2016	<b>Transaction Date:</b>	
<b>Initial Contact:</b>		<b>Initial Response:</b>	

Printer Friendly Record Details

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<b>Statute/Rule:</b>		<b>Law Violation:</b>	
<b>Topic:</b>		<b>Dispute with Credit Bureau?:</b>	
<b>Dispute with Credit Bureau - Responded?:</b>		<b>Dispute with Credit Bureau - Resolved to Satisfaction?:</b>	
<b>Member of armed forces or dependent?:</b>		<b>Cross Border Complaint?:</b>	No
<b>Consumer Information</b>			
<b>Consumer Small Business or Organization:</b>			
<b>First Name:</b>		<b>Last Name:</b>	
<b>Address 1:</b>		<b>Address 2:</b>	
<b>City:</b>		<b>State:</b>	
<b>Zip:</b>		<b>Country:</b>	UNITED STATES
<b>Home Number:</b>		<b>Cell Number:</b>	
<b>Work Number:</b>		<b>Ext:</b>	
<b>Fax Number:</b>		<b>Email:</b>	icloud.com
<b>Age Range:</b>	30 - 39	<b>Military Service Branch:</b>	
<b>Soldier Status:</b>		<b>Soldier Station:</b>	
<b>Subject</b>			
<b>Subject:</b>	Bank Of America Corporation	<b>Normalized Name:</b>	Bank of America
<b>Address 1:</b>	100 North Tyron Street, Suite 170	<b>Address 2:</b>	
<b>City:</b>	Charlotte	<b>State/Prov:</b>	North Carolina
<b>ZIP:</b>	28202	<b>Country:</b>	United States
<b>Email:</b>		<b>URL:</b>	
<b>Phone Number:</b>		<b>Ext:</b>	
<b>Subject ID Type:</b>		<b>Subject ID Issuer State:</b>	
<b>Subject ID Issuer Country:</b>			
<b>Associated Subject</b>			
<b>Company:</b>	Bank Of America	<b>Normalized Company:</b>	Bank of America
<b>Company Type:</b>	CFPB Provided Data	<b>Address:</b>	100 North Tyron Street, Suite 170
<b>City:</b>	Charlotte	<b>State/Prov:</b>	North Carolina
<b>ZIP:</b>	28202	<b>Country:</b>	United States
<b>Email:</b>		<b>URL:</b>	http://www.bankofamerica.com
<b>Phone Number:</b>	800-7329194	<b>Ext:</b>	



Record # 36 / 78865231 / Consumer Sentinel Network Complaint			
<b>Reference Number:</b>	78865231	<b>Originator Reference Number:</b>	
<b>Language:</b>	English	<b>Contact Type:</b>	Complaint
<b>Source:</b>	Consumer	<b>DNC?:</b>	No
<b>Comments:</b>	<p>I received a post card in a mail, with my student loan information on it, these include the following: my name, first and last, home addresses, the account number and the loan amount. The card stated to called 1-800 number on the back. My initial thought or reaction was, if someone had access to all my personal informations, they must be talking to me directly and not the randomly advertisements that I am accustomed or to use. Without any hesitation, I pick the phone and called the 1-800 number. A friendly lady at the customer representative answered the phone. I told her that had received a post cards in the mail and stated that I had a potential I could get my monthly payment reduced based on my income. She said yes, they could do that. Before we could do anything, she said what was my current monthly payment? I told her, it was \$318.65. She said ok, now give me all your monthly expenses. This was everything I paid for every month, including family. After I exhausted everything, she did her calculations and told me, it came down \$207.00 a month. I said well, this is a great news. I save \$111.65 a month. She told me not pay ledloan services anymore, they will put me on a family hardship progrmme for now till all paperwork when through. She said for them to apply \$207.00 monthly, I have to give them my user name and password to my ledloan servicing account. I was sold when she initially told me I will be paying \$207.00 monthly. So, I was willing to give her anything she ask me in order to help me. And all these, was done in one phone called. I told her had to go to work very soon, are we done yet? She said we are almost done, but there are two things she needed me to do before she could let me. Two document to initialed, signed and date them. Also, she asked me how do I wanted to pay automated monthly? I said I will be using my checking account number and I gave her the account. I asked her, what are the two documents am I about to sign for? She basically said, one is to let them take over my student loans and other one was to let my bank know that they will be taking \$207.00 a month toward my student loan payment. To do this, she asked me if I have accesse to internet and I said yes, she said go online and check your inbox for the documents. I was on the phone as well as online at the same time. Afer I had opened the documents. She basically directing me where to signed, initialed and dated. And before she could let me go, she said there was one more thing. The transaction will appeared as Golbal Client Solution (GCS) on bank, it's is the same Ameritechfinancial or them she said. I signed, initialed and dated the two documents on January 25, 2016. I completely took their words for it. All in all, it was all faults or lie and no single truth in it. This on went for good 10 months. I when finally asked them last month in November about monthly statement or anything. They said, they don't do monthly statements, if I wnat to, I want should called fedloan servicing. And I did called the ledloan and asked them if they have received any payment toward my account? They said, the last payment was made on my account was in January. I called Ameritech Financial, and asked them about my \$207.00 a month, where did it go and who took it. They Literally told me I was paying them for services they provided me. They sold my account to a party, who took \$8.00 every transaction they made in 10 months. It was all fraud and scams.</p>		
<b>Complaint disposition provided?:</b>			
<b>Complaint Disposition:</b>			
<b>Data Reference:</b>		<b>Load Date:</b>	12/12/2016 10:38:55 PM
<b>Created By:</b>	FTCCIS-FTCUSER	<b>Created Date:</b>	12/12/2016 10:38:55 PM
<b>Updated By:</b>		<b>Updated Date:</b>	
<b>Complaint Source:</b>	FTC Online Complaint Assistant (CIS)	<b>Product Service Description:</b>	Impostor: Business
<b>Amount Requested:</b>	\$207.00	<b>Amount Paid:</b>	\$1,962.00
<b>Payment Method:</b>	Bank Transfer Other	<b>Agency Contact:</b>	Internet

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<b>Complaint Date:</b>	12/12/2016	<b>Transaction Date:</b>	01/01/2016
<b>Initial Contact:</b>	Mail	<b>Initial Response:</b>	Phone: 800/888 number
<b>Statute/Rule:</b>	FTC Act Sec 5 (BCP)	<b>Law Violation:</b>	Deception/Misrepresentation
<b>Topic:</b>		<b>Dispute with Credit Bureau?:</b>	
<b>Dispute with Credit Bureau - Responded?:</b>		<b>Dispute with Credit Bureau - Resolved to Satisfaction?:</b>	
<b>Member of armed forces or dependent?:</b>	No	<b>Cross Border Complaint?:</b>	No
<b>Consumer Information</b>			
<b>Consumer Small Business or Organization:</b>			
<b>First Name:</b>	████	<b>Last Name:</b>	████
<b>Address 1:</b>	██████████	<b>Address 2:</b>	████
<b>City:</b>	██████	<b>State:</b>	██████████
<b>Zip:</b>	████	<b>Country:</b>	UNITED STATES
<b>Home Number:</b>		<b>Cell Number:</b>	██████████
<b>Work Number:</b>		<b>Ext:</b>	
<b>Fax Number:</b>		<b>Email:</b>	██████████@gmail.com
<b>Age Range:</b>	30 - 39	<b>Military Service Branch:</b>	
<b>Soldier Status:</b>		<b>Soldier Station:</b>	
<b>Subject</b>			
<b>Subject:</b>	Ameritech Financial	<b>Normalized Name:</b>	Ameritech Financial
<b>Address 1:</b>	1101 Investment Blvd. Suit 290	<b>Address 2:</b>	
<b>City:</b>	El Dorado Hills. (Cleansed: El Dorado Hills)	<b>State/Prov:</b>	California
<b>ZIP:</b>	95762	<b>Country:</b>	United States
<b>Email:</b>	customer.service@ameritechfinancial.com	<b>URL:</b>	www.ameritechfinancial.com
<b>Phone Number:</b>	916-3305215	<b>Ext:</b>	
<b>Subject ID Type:</b>		<b>Subject ID Issuer State:</b>	
<b>Subject ID Issuer Country:</b>			
<b>Representative Name:</b>	Ashley Burns	<b>Title:</b>	customer representative

Record # 37 / 78424594 / Consumer Sentinel Network Complaint			
<b>Reference Number:</b>	78424594	<b>Originator Reference Number:</b>	00952489
<b>Language:</b>	English	<b>Contact Type:</b>	Complaint
<b>Source:</b>	Organization	<b>DNC?:</b>	No
<b>Comments:</b>	<p>Issue Description: I was solicited for student loans consolidation by Ameritech, when my loans were already consolidated with Student Assist Plus. In fact, I did bring that up on the phone with Christie (rep at Ameritech), she said "they would handled and contacting the Student Loans Plus." So why, would I need my loans consolidated again if they were already consolidated with Student Assist Plus. I have been paying Ameritech since 03/27/2016 in the amount of \$207.00 and I could of used that money for food, gas to get to doctor appointment, medication, etc. I'm upset and frustrated to find out I have been paying on the same loan (Navient) with two different student loans consolidation companies without even it. My monthly payment with Student Assist Plus was \$40.00 a month so why would I go with a much higher monthly payment of \$207.00 each month when I'm trying to lower the monthly payment. Student Assist Plus is my student loan consolidation company for the forgiveness program. Ameritech ethically and morally did not stop to think what effects this would have on the consumer. Now, I'm on disability and this has added stress which medically not good for me. -- Information Source: Webform -- Complaint Type: Federal Aid Repayment - Loan Consolidation -- Financial Year: 2016 -- Status: Closed - Referred -- Consumer Desired Resolution: Referred to Outside Third Party -- Case Closed Date: 07/21/2016 -- Loan Award Year: 2016-2017 -- Loan Phase: Repaying Aid -- Issue Type/SubType: Decision or Process Concerning Federal Student Aid - -- Consumer Desired Outcome: The fair resolution to my issue is to have Ameritech reimburse any payments made to them since 03/27/2016 in the amount of \$207.00. For this not to affect my credit score or borrowing abilities in the future. -- Updates: 7/21/2016: System Outbound Email - Additional To: [REDACTED]@yahoo.com CC: BCC: Attachment: Subject: Complaint Case Number: [REDACTED] [ ref:_00Dt0Gyiq._500t027KTj:ref ] Body: 7/21/2016 Dear Mr. /Ms. [REDACTED]: Thank you for filing a complaint with the US Department of Education's office of Federal Student Aid. You initiated a federal consolidation loan through a third party student loan servicer. While we recognize your concerns, the U.S. Department of Education does not oversee the business practices of entities offering the services you describe. We are unable to provide you direct assistance with this matter. You may contact the Consumer Financial Protection Bureau (CFPB) at (855) 411-2372 or the website at <a href="http://www.ConsumerFinance.gov">www.ConsumerFinance.gov</a>. You may also contact the Federal Trade Commission at <a href="http://www.ftc.gov">www.ftc.gov</a> for assistance. If you believe the company took unfair advantage or did not provide you the services for which you contracted, you may also contact the Attorney General's office in your state. That office is generally responsible for enforcing laws within your state. Your complaint has been logged and will be included in our annual report discussing issues and complaints students submit. Sincerely, [REDACTED] ECS Specialist ref:_00Dt0Gyiq._500t027KTj:ref</p>		
<b>Complaint disposition provided?:</b>	Yes		
<b>Complaint Disposition:</b>	Complaint Issue/Communication Channel (Online - WebForm): Customer has consolidated loans with an outside entitiy. Research Summary: Per FSA Results: Sent Third Party Marketer email template. Next Steps: Close the case. Sources: ESC email template		
<b>Data Reference:</b>	More Information on Data Contributor Complaints? (./HelpFiles /DoEdCommentsLegend.pdf)	<b>Load Date:</b>	11/19/2016 2:05:45 PM
<b>Created By:</b>	USEDU-USER	<b>Created Date:</b>	07/13/2016 12:00:00 AM
<b>Updated By:</b>	Adam D Smitley	<b>Updated Date:</b>	11/29/2016 10:55:24 AM
<b>Complaint Source:</b>	U.S. Department of Education	<b>Product Service Description:</b>	Lending: Student Loans
<b>Amount Requested:</b>		<b>Amount Paid:</b>	
<b>Payment Method:</b>		<b>Agency Contact:</b>	External Agency

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<b>Complaint Date:</b>	07/13/2016	<b>Transaction Date:</b>	
<b>Initial Contact:</b>		<b>Initial Response:</b>	
<b>Statute/Rule:</b>		<b>Law Violation:</b>	
<b>Topic:</b>		<b>Dispute with Credit Bureau?:</b>	
<b>Dispute with Credit Bureau - Responded?:</b>		<b>Dispute with Credit Bureau - Resolved to Satisfaction?:</b>	
<b>Member of armed forces or dependent?:</b>		<b>Cross Border Complaint?:</b>	No
<b>Consumer Information</b>			
<b>Consumer Small Business or Organization:</b>			
<b>First Name:</b>		<b>Last Name:</b>	
<b>Address 1:</b>		<b>Address 2:</b>	
<b>City:</b>		<b>State:</b>	
<b>Zip:</b>		<b>Country:</b>	UNITED STATES
<b>Home Number:</b>		<b>Cell Number:</b>	
<b>Work Number:</b>		<b>Ext:</b>	
<b>Fax Number:</b>		<b>Email:</b>	yahoo.com
<b>Age Range:</b>		<b>Military Service Branch:</b>	
<b>Soldier Status:</b>		<b>Soldier Station:</b>	

Record # 38 / 78340231 / Consumer Sentinel Network Complaint			
Reference Number:	78340231	Originator Reference Number:	
Language:	English	Contact Type:	Complaint
Source:	Consumer	DNC?:	No
Comments:	Consumer reports that he filled out a form for student loan forgiveness, and he gave them his SSN. He later realized it was fraudulent.		
Complaint disposition provided?:			
Complaint Disposition:			
Data Reference:		Load Date:	11/18/2016 5:56:58 PM
Created By:	JCORNETT	Created Date:	11/18/2016 5:56:58 PM
Updated By:		Updated Date:	
Complaint Source:	FTC Call Center	Product Service Description:	Debt Management/Credit Counseling
Amount Requested:	\$0.00	Amount Paid:	\$0.00
Payment Method:	Unknown	Agency Contact:	Phone
Complaint Date:	11/18/2016	Transaction Date:	11/18/2016
Initial Contact:	I Initiated Contact	Initial Response:	Unknown
Statute/Rule:	FTC Act Sec 5 (BCP)	Law Violation:	Deception/Misrepresentation
Topic:		Dispute with Credit Bureau?:	
Dispute with Credit Bureau - Responded?:	No	Dispute with Credit Bureau - Resolved to Satisfaction?:	No
Member of armed forces or dependent?:	No	Cross Border Complaint?:	No
Consumer Information			
Consumer Small Business or Organization:			
First Name:		Last Name:	
Address 1:		Address 2:	
City:		State:	
Zip:		Country:	UNITED STATES
Home Number:		Cell Number:	
Work Number:		Ext:	
Fax Number:		Email:	
Age Range:		Military Service Branch:	
Soldier Status:		Soldier Station:	
Subject			

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<b>Subject:</b>	Ameritech Financial	<b>Normalized Name:</b>	Ameritech Financial
<b>Address 1:</b>		<b>Address 2:</b>	
<b>City:</b>		<b>State/Prov:</b>	
<b>ZIP:</b>		<b>Country:</b>	United States
<b>Email:</b>	echosign@echosign.com	<b>URL:</b>	
<b>Phone Number:</b>	866-3638023	<b>Ext:</b>	
<b>Subject ID Type:</b>		<b>Subject ID Issuer State:</b>	
<b>Subject ID Issuer Country:</b>			
<b>Representative Name:</b>	Sheriah Brooks	<b>Title:</b>	

Record # 39 / 78102378 / Consumer Sentinel Network Complaint			
Reference Number:	78102378	Originator Reference Number:	
Language:	English	Contact Type:	Complaint
Source:	Consumer	DNC?:	No
Comments:	Reporter is calling to file a report for her son. Reporter states that they were receiving solicitation in the mail from a company called Ameritech Financial on regards to student loan consolidation. Reporter states that her son's called and signed up for their services. Reporter states that they were informed that they monthly payment was going to be 21\$. Reporter states that her son paid this every month with his debit account for 11 months. Reporter states that they just recently found out that the money that her son paid was for a monthly membership fees. Reporter states that no money he was paying was going towards the loan. Reporter states that her son feels deceived by the company because they informed him that there was a membership fee when he signed up with them.		
Complaint disposition provided?:			
Complaint Disposition:			
Data Reference:		Load Date:	11/10/2016 1:34:49 PM
Created By:	EPINON1	Created Date:	11/10/2016 1:34:50 PM
Updated By:	EPINON1	Updated Date:	11/10/2016 1:40:48 PM
Complaint Source:	FTC Call Center	Product Service Description:	Debt Management\Credit Counseling
Amount Requested:	\$207.00	Amount Paid:	\$207.00
Payment Method:	Bank Account Debit	Agency Contact:	Phone
Complaint Date:	11/10/2016	Transaction Date:	01/22/2016
Initial Contact:	Mail	Initial Response:	Phone: other
Statute/Rule:	FTC Act Sec 5 (BCP)	Law Violation:	Deception/Misrepresentation
Topic:		Dispute with Credit Bureau?:	
Dispute with Credit Bureau - Responded?:	No	Dispute with Credit Bureau - Resolved to Satisfaction?:	No
Member of armed forces or dependent?:	No	Cross Border Complaint?:	No
Consumer Information			
Consumer			
Consumer Small Business or Organization:			
First Name:	██████	Last Name:	██████
Address 1:		Address 2:	
City:		State:	
Zip:		Country:	UNITED STATES
Home Number:		Cell Number:	██████████



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<b>Work Number:</b>		<b>Ext:</b>	
<b>Fax Number:</b>		<b>Email:</b>	
<b>Age Range:</b>	30 - 39	<b>Military Service Branch:</b>	
<b>Soldier Status:</b>		<b>Soldier Station:</b>	
<b>Reported By</b>			
<b>Consumer Small Business or Organization:</b>			
<b>First Name:</b>		<b>Last Name:</b>	
<b>Address 1:</b>		<b>Address 2:</b>	
<b>City:</b>		<b>State:</b>	
<b>Zip:</b>		<b>Country:</b>	UNITED STATES
<b>Home Number:</b>		<b>Cell Number:</b>	
<b>Work Number:</b>		<b>Ext:</b>	
<b>Fax Number:</b>		<b>Email:</b>	netzero.com
<b>Age Range:</b>		<b>Military Service Branch:</b>	
<b>Soldier Status:</b>		<b>Soldier Station:</b>	
<b>Subject</b>			
<b>Subject:</b>	Ameritech Financial	<b>Normalized Name:</b>	Ameritech Financial
<b>Address 1:</b>		<b>Address 2:</b>	
<b>City:</b>		<b>State/Prov:</b>	
<b>ZIP:</b>		<b>Country:</b>	United States
<b>Email:</b>		<b>URL:</b>	
<b>Phone Number:</b>	800-7928621	<b>Ext:</b>	
<b>Subject ID Type:</b>		<b>Subject ID Issuer State:</b>	
<b>Subject ID Issuer Country:</b>			
<b>Representative Name:</b>	Virginia Flores	<b>Title:</b>	

Record # 40 / 77972037 / Consumer Sentinel Network Complaint			
<b>Reference Number:</b>	77972037	<b>Originator Reference Number:</b>	
<b>Language:</b>	English	<b>Contact Type:</b>	Complaint
<b>Source:</b>	Consumer	<b>DNC?:</b>	No
<b>Comments:</b>	<p>I called this third party company in hopes they can assist me with in dealing with a student loan provider that I have been making repayments since 2008. I am now retired and am on a fixed annuity income after teaching 23 years. I have provided as much information requested such as income, tax returns, etc. so they can process the application to be sent to EdFinancial in hopes they can either forgive my loans and/or lower my payment plans. I can not fathom in paying this loan back till I am 80 years old. Edfinancial decline the request sent by AmeriTech Financial. AmeriTech convinced me beforehand that they will do everything they can to reduce my loans and/or get my loans forgiven. Then I get a letter from FedLoan with a proposal of a repayment plan which is no better than Edfinancial. I have tried to access to FedLoan website to take a better look with no luck. I created an account and I am getting an error has occurred response. I have emailed FedLoan for assistance in getting access to my account so I can say I do not want deal with them. All I got was response that I need to act now but I can't because I cannot get into my account without that error message. However, they included that I contact you guys to make a complaint. I have emailed Ameritech my concerns with FedLoan and have not gotten a response. I want out of AmeriTech Financial and a refund of services rendered. I am willing to go ahead and resume my repayment with EdFinancial till the day I die. Please help me!! I am beyond upset and frustrated with AmeriTech Financial and regret that I ever made contact with them. It started with a little postcard to call them with a warning before it was too late to get help. This postcard did not have the company name and/or logo on it. I pondered several days whether to call them or not. When I did, I did not get proper introduction of the purpose with the third party company. They immediately started asking for all kinds of information needed to get the process going. I guess I was caught in a web that it was too late to escape. Please help me get out of this mess and I'll just move on with Edfinancial. As of right now it's under forbearance till 11/15/16 with repayment to start back again on 12/15/16. I am hard of hearing and prefer communication via email as much as possible. Please if you need any more information to assist me, don't hesitate to contact me by email. Please advise me what to do to stop payment to AmeriTech Financial. I no longer want their services. Thank you [REDACTED] Other-Other Update</p>		
<b>Complaint disposition provided?:</b>			
<b>Complaint Disposition:</b>			
<b>Data Reference:</b>		<b>Load Date:</b>	11/04/2016 5:50:34 PM
<b>Created By:</b>	FTCCIS-FTCUSER	<b>Created Date:</b>	11/04/2016 5:50:34 PM
<b>Updated By:</b>	CRSS\jbrown	<b>Updated Date:</b>	11/08/2016 11:23:40 AM
<b>Complaint Source:</b>	FTC Online Complaint Assistant (CIS)	<b>Product Service Description:</b>	Debt Management\Credit Counseling
<b>Amount Requested:</b>	\$132.00	<b>Amount Paid:</b>	\$264.00
<b>Payment Method:</b>	Bank Transfer Other	<b>Agency Contact:</b>	Internet
<b>Complaint Date:</b>	11/04/2016	<b>Transaction Date:</b>	08/26/2016
<b>Initial Contact:</b>	I Initiated Contact	<b>Initial Response:</b>	Phone: 800/888 number
<b>Statute/Rule:</b>	FTC Act Sec 5 (BCP) Rule\Other	<b>Law Violation:</b>	Deception/Misrepresentation Other (Note the Violation in the Comment Field)
<b>Topic:</b>		<b>Dispute with Credit Bureau?:</b>	

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<b>Dispute with Credit Bureau - Responded?:</b>		<b>Dispute with Credit Bureau - Resolved to Satisfaction?:</b>	
<b>Member of armed forces or dependent?:</b>	No	<b>Cross Border Complaint?:</b>	No
<b>Consumer Information</b>			
<b>Consumer Small Business or Organization:</b>			
<b>First Name:</b>		<b>Last Name:</b>	
<b>Address 1:</b>		<b>Address 2:</b>	
<b>City:</b>		<b>State:</b>	
<b>Zip:</b>		<b>Country:</b>	UNITED STATES
<b>Home Number:</b>		<b>Cell Number:</b>	
<b>Work Number:</b>		<b>Ext:</b>	
<b>Fax Number:</b>		<b>Email:</b>	hotmail.com
<b>Age Range:</b>	50 - 59	<b>Military Service Branch:</b>	
<b>Soldier Status:</b>		<b>Soldier Station:</b>	
<b>Subject</b>			
<b>Subject:</b>	AmeriTech Financial	<b>Normalized Name:</b>	Ameritech Financial
<b>Address 1:</b>	1101 Investement Blvd	<b>Address 2:</b>	Suite 290
<b>City:</b>	El Dorado Hills	<b>State/Prov:</b>	California
<b>ZIP:</b>	95762	<b>Country:</b>	United States
<b>Email:</b>	support@AmeriTechFinancial.com	<b>URL:</b>	www.AmeriTechFinancial.com
<b>Phone Number:</b>	800-7928621	<b>Ext:</b>	
<b>Subject ID Type:</b>		<b>Subject ID Issuer State:</b>	
<b>Subject ID Issuer Country:</b>			
<b>Representative Name:</b>	Tyler Dye	<b>Title:</b>	AmeriTech Financial

Record # 41 / 77911585 / Consumer Sentinel Network Complaint			
Reference Number:	77911585	Originator Reference Number:	
Language:	English	Contact Type:	Complaint
Source:	Consumer	DNC?:	No
Comments:	In May I was contacted by Bill Clark who sold me a story that he could "lower" my student loan payments and get me on a 20 year repayment program, "saving me thousands of dollars". He told me to pay his company \$207 per month for a year, then \$99 for the remainder of the program and they would consolidate my loans, paying off my debt for me. I kept getting letters from FedLoan servicing saying that I owed them more money than I previously paid on my student loans and I called Ameritech several times. Ameritech told me to ignore these letters, that were taking care of my loans. Finally, I called FedLoan and they told me that no one was paying my loans, I was 79 days overdue and now owed \$1309. I have paid Ameritech over \$1000 for no service, a fraudulent story and now I am way behind on paying my loans. Other-Other Update		
Complaint disposition provided?:			
Complaint Disposition:			
Data Reference:		Load Date:	11/02/2016 1:03:21 PM
Created By:	FTCCIS-FTCUSER	Created Date:	11/02/2016 1:03:21 PM
Updated By:	CRSSjbrown	Updated Date:	11/04/2016 11:17:36 AM
Complaint Source:	FTC Online Complaint Assistant (CIS)	Product Service Description:	Debt Management\Credit Counseling
Amount Requested:	\$1,035.00	Amount Paid:	\$1,035.00
Payment Method:	Bank Account Debit	Agency Contact:	Internet
Complaint Date:	11/02/2016	Transaction Date:	05/04/2016
Initial Contact:	Phone Call: Mobile/Cell	Initial Response:	Answer cold call
Statute/Rule:	FTC Act Sec 5 (BCP) Rule\Other	Law Violation:	Deception/Misrepresentation Other (Note the Violation in the Comment Field)
Topic:		Dispute with Credit Bureau?:	
Dispute with Credit Bureau - Responded?:		Dispute with Credit Bureau - Resolved to Satisfaction?:	
Member of armed forces or dependent?:	No	Cross Border Complaint?:	No
Consumer Information			
Consumer Small Business or Organization:			
First Name:		Last Name:	
Address 1:		Address 2:	
City:		State:	

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<b>Zip:</b>		<b>Country:</b>	UNITED STATES
<b>Home Number:</b>		<b>Cell Number:</b>	
<b>Work Number:</b>		<b>Ext:</b>	
<b>Fax Number:</b>		<b>Email:</b>	GMAIL.COM
<b>Age Range:</b>	30 - 39	<b>Military Service Branch:</b>	
<b>Soldier Status:</b>		<b>Soldier Station:</b>	
<b>Subject</b>			
<b>Subject:</b>	Ameritech Financial	<b>Normalized Name:</b>	Ameritech Financial
<b>Address 1:</b>	1101 Investment Blvd. Suite 290	<b>Address 2:</b>	
<b>City:</b>	El Dorado Hills	<b>State/Prov:</b>	California
<b>ZIP:</b>	95762	<b>Country:</b>	United States
<b>Email:</b>	bill.clark@ameritechfinancial.com	<b>URL:</b>	www.ameritechfinancial.com
<b>Phone Number:</b>	800-7928621	<b>Ext:</b>	
<b>Subject ID Type:</b>		<b>Subject ID Issuer State:</b>	
<b>Subject ID Issuer Country:</b>			
<b>Representative Name:</b>	Bill Clark	<b>Title:</b>	Account Specialist

Record # 42 / 77679014 / Consumer Sentinel Network Complaint			
Reference Number:	77679014	Originator Reference Number:	
Language:	English	Contact Type:	Complaint
Source:	Consumer	DNC?:	No
Comments:	When I initially spoke to the representative for this company they implied that the only way for me to get the payback set up for my student loans was through them. I later found out that I can do all of this on my own through my loan provider. They asked me to pay \$200 a month for the first 9 months I believe and after that my payments would drop down to \$100 a month. They told me that my payments would go towards the job they were doing for me and also my student loans. I later found out that none of the money I had provided was going towards my student loans at all. I contacted the company to cancel my services and have had to speak to several people and have still not been able to cancel but I have also not paid since. I requested all of the documents that they told me they had submitted to my loan provider on three separate occasions and I have not been provided with that information. Other-Other Update		
Complaint disposition provided?:			
Complaint Disposition:			
Data Reference:		Load Date:	10/27/2016 9:53:53 AM
Created By:	FTCCIS-FTCUSER	Created Date:	10/27/2016 9:53:53 AM
Updated By:	CRSS\slyons1	Updated Date:	10/28/2016 2:59:32 PM
Complaint Source:	FTC Online Complaint Assistant (CIS)	Product Service Description:	Other (Note in Comments)
Amount Requested:	\$200.00	Amount Paid:	\$1,400.00
Payment Method:	Bank Account Debit	Agency Contact:	Internet
Complaint Date:	10/27/2016	Transaction Date:	01/27/2016
Initial Contact:	I Initiated Contact	Initial Response:	Phone: 800/888 number
Statute/Rule:	FTC Act Sec 5 (BCP) Rule\Other	Law Violation:	Deception/Misrepresentation Other (Note the Violation in the Comment Field)
Topic:		Dispute with Credit Bureau?:	
Dispute with Credit Bureau - Responded?:		Dispute with Credit Bureau - Resolved to Satisfaction?:	
Member of armed forces or dependent?:	No	Cross Border Complaint?:	No
Consumer Information			
Consumer Small Business or Organization:			
First Name:		Last Name:	
Address 1:		Address 2:	
City:		State:	

Printer Friendly Record Details

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<b>Zip:</b>	██████	<b>Country:</b>	UNITED STATES
<b>Home Number:</b>	██████████	<b>Cell Number:</b>	██████████
<b>Work Number:</b>		<b>Ext:</b>	
<b>Fax Number:</b>		<b>Email:</b>	██████████@gmail.com
<b>Age Range:</b>	30 - 39	<b>Military Service Branch:</b>	
<b>Soldier Status:</b>		<b>Soldier Station:</b>	
<b>Subject</b>			
<b>Subject:</b>	AmeriTech Financial	<b>Normalized Name:</b>	Ameritech Financial
<b>Address 1:</b>	1101 Investment Blvd. Suite 290	<b>Address 2:</b>	
<b>City:</b>	El Dorado Hills	<b>State/Prov:</b>	California
<b>ZIP:</b>	95762	<b>Country:</b>	United States
<b>Email:</b>	alayna.miley@ameritechfinancial.com	<b>URL:</b>	www.ameritechfinancial.com
<b>Phone Number:</b>	800-7928621	<b>Ext:</b>	109
<b>Subject ID Type:</b>		<b>Subject ID Issuer State:</b>	
<b>Subject ID Issuer Country:</b>			
<b>Representative Name:</b>	Alayna Miley	<b>Title:</b>	Account Specialist



Record # 43 / 77450286 / Consumer Sentinel Network Complaint			
Reference Number:	77450286	Originator Reference Number:	
Language:	English	Contact Type:	Complaint
Source:	Consumer	DNC?:	No
Comments:	Consumer received a notice in the mail from Ameritech and Global Client Solutions offering to help reduce or eliminate her student loan debt. The company charged the consumer \$1,200 for their service and \$99/month. The consumer has paid a total of \$1992 by bank draft. The company told the consumer she did not qualify for their services until later even though she was paying the entire time.		
Complaint disposition provided?:			
Complaint Disposition:			
Data Reference:		Load Date:	10/18/2016 7:24:57 PM
Created By:	APUGH	Created Date:	10/18/2016 7:24:57 PM
Updated By:	APUGH	Updated Date:	10/18/2016 7:26:39 PM
Complaint Source:	FTC Call Center	Product Service Description:	Debt Management\Credit Counseling
Amount Requested:	\$1,992.00	Amount Paid:	\$1,992.00
Payment Method:	Bank Account Debit	Agency Contact:	Phone
Complaint Date:	10/18/2016	Transaction Date:	04/01/2015
Initial Contact:	Mail	Initial Response:	Phone: other
Statute/Rule:	FTC Act Sec 5 (BCP)	Law Violation:	Deception/Misrepresentation
Topic:		Dispute with Credit Bureau?:	
Dispute with Credit Bureau - Responded?:	No	Dispute with Credit Bureau - Resolved to Satisfaction?:	No
Member of armed forces or dependent?:	No	Cross Border Complaint?:	No
Consumer Information			
Consumer Small Business or Organization:			
First Name:		Last Name:	
Address 1:		Address 2:	
City:		State:	
Zip:		Country:	UNITED STATES
Home Number:		Cell Number:	
Work Number:		Ext:	
Fax Number:		Email:	verizon.net
Age Range:	40 - 49	Military Service Branch:	
Soldier Status:		Soldier Station:	

Printer Friendly Record Details

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Subject			
<b>Subject:</b>	Ameritech	<b>Normalized Name:</b>	Ameritech
<b>Address 1:</b>		<b>Address 2:</b>	
<b>City:</b>		<b>State/Prov:</b>	
<b>ZIP:</b>		<b>Country:</b>	United States
<b>Email:</b>		<b>URL:</b>	
<b>Phone Number:</b>	800-7928621	<b>Ext:</b>	
<b>Subject ID Type:</b>		<b>Subject ID Issuer State:</b>	
<b>Subject ID Issuer Country:</b>			
Associated Subject			
<b>Company:</b>	Global Client Solutions	<b>Normalized Company:</b>	Global Client Solutions
<b>Company Type:</b>	Other	<b>Address:</b>	
<b>City:</b>		<b>State/Prov:</b>	
<b>ZIP:</b>		<b>Country:</b>	United States
<b>Email:</b>		<b>URL:</b>	
<b>Phone Number:</b>	800-3987191	<b>Ext:</b>	

Record # 44 / 77436306 / Consumer Sentinel Network Complaint			
Reference Number:	77436306	Originator Reference Number:	
Language:	English	Contact Type:	Complaint
Source:	Consumer	DNC?:	No
Comments:	I received a mailer indicating that this company could assist in decreasing my student loan. What, first, alerted me was that they created a FSA Pin on my behalf, and secondly, they wanted the password to my student loan account, via Mohela.com. I pay \$209.00 for 8 months, after which, it would decrease to \$99 monthly, via bank draft. I've called my bank to cease the electronic draft payments and now filing a complaint. Other-Other Update		
Complaint disposition provided?:			
Complaint Disposition:			
Data Reference:		Load Date:	10/19/2016 8:10:09 AM
Created By:	FTCCIS-FTCUSER	Created Date:	10/19/2016 8:10:09 AM
Updated By:	CRSS\rhunter	Updated Date:	10/20/2016 5:49:12 PM
Complaint Source:	FTC Online Complaint Assistant (CIS)	Product Service Description:	Debt Management\Credit Counseling
Amount Requested:	\$50,000.00	Amount Paid:	\$1,672.00
Payment Method:	Bank Account Debit	Agency Contact:	Internet
Complaint Date:	10/19/2016	Transaction Date:	01/27/2016
Initial Contact:	Mail	Initial Response:	Phone: 800/888 number
Statute/Rule:	FTC Act Sec 5 (BCP) Rule\Other	Law Violation:	Deception/Misrepresentation Other (Note the Violation in the Comment Field)
Topic:		Dispute with Credit Bureau?:	
Dispute with Credit Bureau - Responded?:		Dispute with Credit Bureau - Resolved to Satisfaction?:	
Member of armed forces or dependent?:	No	Cross Border Complaint?:	No
Consumer Information			
Consumer Small Business or Organization:			
First Name:		Last Name:	
Address 1:		Address 2:	
City:		State:	
Zip:		Country:	UNITED STATES
Home Number:		Cell Number:	
Work Number:		Ext:	
Fax Number:		Email:	_____aol.com

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<b>Age Range:</b>	30 - 39	<b>Military Service Branch:</b>	
<b>Soldier Status:</b>		<b>Soldier Station:</b>	
<b>Subject</b>			
<b>Subject:</b>	Ameritech Financial	<b>Normalized Name:</b>	Ameritech Financial
<b>Address 1:</b>	1101 Investment Blvd	<b>Address 2:</b>	Suite 290
<b>City:</b>	El Dorado (Cleansed: El Dorado Hills)	<b>State/Prov:</b>	California
<b>ZIP:</b>	95762	<b>Country:</b>	United States
<b>Email:</b>	income.doc@ameritechfinancial.com	<b>URL:</b>	www.ameritechfinancial.com
<b>Phone Number:</b>	800-7928621	<b>Ext:</b>	
<b>Subject ID Type:</b>		<b>Subject ID Issuer State:</b>	
<b>Subject ID Issuer Country:</b>			
<b>Representative Name:</b>	Nicole Williams	<b>Title:</b>	Customer Service Rep

Record # 45 / 76765846 / Consumer Sentinel Network Complaint			
Reference Number:	76765846	Originator Reference Number:	
Language:	English	Contact Type:	Complaint
Source:	Consumer	DNC?:	No
Comments:	This company retrieved by social security number, driver's license number, bank information with the claim they are apart of the government organization involved with student loan forgiveness. I have since changed by bank information however my driver's license number and social security number are still within their possession. I am very upset by being misled by them and want my identity to be protected.		
Complaint disposition provided?:			
Complaint Disposition:			
Data Reference:		Load Date:	09/22/2016 12:52:37 PM
Created By:	FTCCIS-FTCUSER	Created Date:	09/22/2016 12:52:37 PM
Updated By:		Updated Date:	
Complaint Source:	FTC Online Complaint Assistant (CIS)	Product Service Description:	Other (Note in Comments)
Amount Requested:		Amount Paid:	
Payment Method:		Agency Contact:	Internet
Complaint Date:	09/22/2016	Transaction Date:	
Initial Contact:		Initial Response:	
Statute/Rule:	General Privacy	Law Violation:	Other (Note the Violation in the Comment Field)
Topic:		Dispute with Credit Bureau?:	
Dispute with Credit Bureau - Responded?:		Dispute with Credit Bureau - Resolved to Satisfaction?:	
Member of armed forces or dependent?:	No	Cross Border Complaint?:	No
Consumer Information			
Consumer Small Business or Organization:			
First Name:		Last Name:	
Address 1:		Address 2:	
City:		State:	
Zip:		Country:	
Home Number:		Cell Number:	
Work Number:		Ext:	
Fax Number:		Email:	
Age Range:		Military Service Branch:	

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<b>Soldier Status:</b>		<b>Soldier Station:</b>	
<b>Subject</b>			
<b>Subject:</b>	Ameritech Financial	<b>Normalized Name:</b>	Ameritech Financial
<b>Address 1:</b>	1101 Investment Blvd #290	<b>Address 2:</b>	
<b>City:</b>	El Dorado Hills	<b>State/Prov:</b>	California
<b>ZIP:</b>	95762	<b>Country:</b>	United States
<b>Email:</b>		<b>URL:</b>	
<b>Phone Number:</b>	800-7928621	<b>Ext:</b>	
<b>Subject ID Type:</b>		<b>Subject ID Issuer State:</b>	
<b>Subject ID Issuer Country:</b>			

Record # 46 / 76029102 / Consumer Sentinel Network Complaint			
Reference Number:	76029102	Originator Reference Number:	
Language:	English	Contact Type:	Complaint
Source:	Consumer	DNC?:	No
Comments:	<p>I received a letter offering student loan payment reduction and forgiveness programs. I called the number and the representative Isaiah Felton told me of an opportunity to consolidate my loans. I gave him all the sensitive information, like my driver's license number, and social security number. During the time I was talking to representative I was trying to research Ameritech Financial to see if they had any disreputable standing. I didn't find anything except for sites talking about red flags for scams. Nothing stood out from Ameritech Financial specifically. They do have a form that states they intend to use my information securely and they send you a number as part of the verification process. They didn't try to charge me up front but at the end of September. The time in between would be spent trying to actively setting up the documents for the two lending institutions. They asked me to give them access to one of the lenders, Nelnet which I did. I tried to keep them on the phone for a while so that I could try to find some more reviews. All the while he was trying to convince me that this was a great opportunity. I asked him to call me back the next day-9/01/16 so that I may think about it. He said that my application was 100% complete all I needed was to give my bank account information, which I was not ready to do. So he agreed to let me think about it. I contacted Nelnet and they had told me they can do this with out a fee, and that I could consolidate on my own and provided the website. I have decided to stick with Nelnet's offer to help me, and I am refusing to continue with Ameritech financial. I wanted to send out this alert just in case they do do something with my info.</p>		
Complaint disposition provided?:			
Complaint Disposition:			
Data Reference:		Load Date:	09/01/2016 5:56:19 PM
Created By:	FTCCIS-FTCUSER	Created Date:	09/01/2016 5:56:20 PM
Updated By:		Updated Date:	
Complaint Source:	FTC Online Complaint Assistant (CIS)	Product Service Description:	Other (Note in Comments)
Amount Requested:		Amount Paid:	
Payment Method:		Agency Contact:	Internet
Complaint Date:	09/01/2016	Transaction Date:	
Initial Contact:		Initial Response:	
Statute/Rule:	General Privacy	Law Violation:	Other (Note the Violation in the Comment Field)
Topic:		Dispute with Credit Bureau?:	
Dispute with Credit Bureau - Responded?:		Dispute with Credit Bureau - Resolved to Satisfaction?:	
Member of armed forces or dependent?:	No	Cross Border Complaint?:	No
Consumer Information			



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<b>Consumer Small Business or Organization:</b>			
<b>First Name:</b>	██████	<b>Last Name:</b>	██████
<b>Address 1:</b>	██████████	<b>Address 2:</b>	
<b>City:</b>	██████████	<b>State:</b>	██████
<b>Zip:</b>	██████	<b>Country:</b>	UNITED STATES
<b>Home Number:</b>		<b>Cell Number:</b>	██████████
<b>Work Number:</b>		<b>Ext:</b>	
<b>Fax Number:</b>		<b>Email:</b>	██████████@gmail.com
<b>Age Range:</b>	30 - 39	<b>Military Service Branch:</b>	
<b>Soldier Status:</b>		<b>Soldier Station:</b>	
<b>Subject</b>			
<b>Subject:</b>	Ameritech Financial	<b>Normalized Name:</b>	Ameritech Financial
<b>Address 1:</b>	1101 Investment Blvd. Suite 290	<b>Address 2:</b>	
<b>City:</b>	El Dorado Hills	<b>State/Prov:</b>	California
<b>ZIP:</b>	95763	<b>Country:</b>	United States
<b>Email:</b>		<b>URL:</b>	www.ameritechfinancial.com
<b>Phone Number:</b>	866-9510128	<b>Ext:</b>	
<b>Subject ID Type:</b>		<b>Subject ID Issuer State:</b>	
<b>Subject ID Issuer Country:</b>			

Record # 47 / 75618125 / Consumer Sentinel Network Complaint			
Reference Number:	75618125	Originator Reference Number:	
Language:	English	Contact Type:	Complaint
Source:	Consumer	DNC?:	No
Comments:	Consumer reports she has student loans from Great Lakes Financial, was called by someone claiming to be with Ameritech Financial and GCS, said they could help with/restructure student loans, they taking out \$227.00 a month from her banking account, has nothing to do with her loans being paid; not on DNC.		
Complaint disposition provided?:			
Complaint Disposition:			
Data Reference:		Load Date:	08/24/2016 3:50:05 PM
Created By:	MHAPPE	Created Date:	08/24/2016 3:50:05 PM
Updated By:	MHAPPE	Updated Date:	08/24/2016 3:52:34 PM
Complaint Source:	FTC Call Center	Product Service Description:	Lending: Student Loans
Amount Requested:	\$227.00	Amount Paid:	\$227.00
Payment Method:	Unknown	Agency Contact:	Phone
Complaint Date:	08/24/2016	Transaction Date:	
Initial Contact:	Phone Call: Mobile/Cell	Initial Response:	Phone: other
Statute/Rule:	FTC Act Sec 5 (BCP)	Law Violation:	Deception/Misrepresentation
Topic:		Dispute with Credit Bureau?:	
Dispute with Credit Bureau - Responded?:	No	Dispute with Credit Bureau - Resolved to Satisfaction?:	No
Member of armed forces or dependent?:	No	Cross Border Complaint?:	No
Consumer Information			
Consumer Small Business or Organization:			
First Name:		Last Name:	
Address 1:		Address 2:	
City:		State:	
Zip:		Country:	UNITED STATES
Home Number:		Cell Number:	
Work Number:		Ext:	
Fax Number:		Email:	gmail.com
Age Range:	30 - 39	Military Service Branch:	
Soldier Status:		Soldier Station:	
Subject			

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<b>Subject:</b>	Ameritech Financial	<b>Normalized Name:</b>	Ameritech Financial
<b>Address 1:</b>		<b>Address 2:</b>	
<b>City:</b>		<b>State/Prov:</b>	
<b>ZIP:</b>		<b>Country:</b>	United States
<b>Email:</b>		<b>URL:</b>	
<b>Phone Number:</b>	800-7928621	<b>Ext:</b>	
<b>Subject ID Type:</b>		<b>Subject ID Issuer State:</b>	
<b>Subject ID Issuer Country:</b>			
<b>Representative Name:</b>	Isaiah Washington	<b>Title:</b>	
<b>Associated Subject</b>			
<b>Company:</b>	Gcs	<b>Normalized Company:</b>	GCS
<b>Company Type:</b>	Other	<b>Address:</b>	
<b>City:</b>		<b>State/Prov:</b>	
<b>ZIP:</b>		<b>Country:</b>	United States
<b>Email:</b>		<b>URL:</b>	
<b>Phone Number:</b>		<b>Ext:</b>	

Record # 48 / 74812373 / Consumer Sentinel Network Complaint			
Reference Number:	74812373	Originator Reference Number:	
Language:	English	Contact Type:	Complaint
Source:	Consumer	DNC?:	No
Comments:	Consumer contacted Ameritech Financial for a student loan deferral. Consumer has been paying company money each month but no money has gone towards loan. Consumer feels that company is taking his money and not doing anything for him. UPDATE:08/02/2016 Consumer called back to get ref#. kparks		
Complaint disposition provided?:			
Complaint Disposition:			
Data Reference:		Load Date:	08/02/2016 9:28:30 AM
Created By:	JBROWN	Created Date:	08/02/2016 9:28:30 AM
Updated By:	KPARKS	Updated Date:	08/02/2016 9:32:49 AM
Complaint Source:	FTC Call Center	Product Service Description:	Debt Management\Credit Counseling
Amount Requested:		Amount Paid:	\$1,342.00
Payment Method:	Unknown	Agency Contact:	Phone
Complaint Date:	08/02/2016	Transaction Date:	
Initial Contact:	I Initiated Contact	Initial Response:	Phone: other
Statute/Rule:	FTC Act Sec 5 (BCP)	Law Violation:	Deception/Misrepresentation
Topic:		Dispute with Credit Bureau?:	
Dispute with Credit Bureau - Responded?:	No	Dispute with Credit Bureau - Resolved to Satisfaction?:	No
Member of armed forces or dependent?:	No	Cross Border Complaint?:	No
Consumer Information			
Consumer Small Business or Organization:			
First Name:		Last Name:	
Address 1:		Address 2:	
City:		State:	
Zip:		Country:	UNITED STATES
Home Number:		Cell Number:	
Work Number:		Ext:	
Fax Number:		Email:	gmail.com
Age Range:	30 - 39	Military Service Branch:	
Soldier Status:		Soldier Station:	

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Subject			
<b>Subject:</b>	Ameritech Financial	<b>Normalized Name:</b>	Ameritech Financial
<b>Address 1:</b>	1101 Investment Blvd	<b>Address 2:</b>	290
<b>City:</b>	Elderado (Cleansed: El Dorado Hills)	<b>State/Prov:</b>	California
<b>ZIP:</b>	95762	<b>Country:</b>	United States
<b>Email:</b>		<b>URL:</b>	
<b>Phone Number:</b>	800-7928621	<b>Ext:</b>	
<b>Subject ID Type:</b>		<b>Subject ID Issuer State:</b>	
<b>Subject ID Issuer Country:</b>			
<b>Representative Name:</b>	Jeff Whitten Teresa Dowdell Sonya Griffen	<b>Title:</b>	agent Supervisor agent

Record # 49 / 74700490 / Consumer Sentinel Network Complaint			
<b>Reference Number:</b>	74700490	<b>Originator Reference Number:</b>	160720-001526
<b>Language:</b>	English	<b>Contact Type:</b>	Complaint
<b>Source:</b>	Organization	<b>DNC?:</b>	No
<b>Comments:</b>	<p>CFPB Issue Type: Dealing with my lender or servicer   Received bad information about my loan --- What Happened: AmeriTech Financial is a company that mis-represented itself, used deceptive practices to gain my personal information and the like charge me for services I was unaware of. On May 23, 2016, a person by the name of Nyasha Carrafa from the company AmeriTech contacted me stating she had information about the Obama student loan forgiveness program. Ms. Carrafa never told me she was calling from Ameritech, and I thought she was from the Department of Education a Government Agency that provides student loan services to students with loans. I asked Ms. Carrafa if she was a representative of the forgiveness program and she stated yes and that she would be asking specific questions to determine if I was eligible for the program. She ask my marital status, and how many dependents I am responsible for and I stated I was single, and had 2 dependents. After I answered those questions she inquired whether there were other family members that I assist financially and I stated I help my daughter who's an adult, and brother financially from time to time. She said ok, and they count as dependents. I was put on hold numerous times throughout her questioning. She returned to the phone and said I was eligible for the program and she needed access to my Student loan account being held by Navient, I said what do you need access for and she stated she needed to send them some papers, and put me back on hold. Ms. Carrafa never stated she was submitting paper work requesting forbearance and a loan consolidation on two of my loans. Furthermore I could have performed this simple request myself. Ms. Carrafa never definitively answered any of my questions, but I also knew that the information she was accessing wasn't my bank account but a loan so I felt less apprehensive about revealing my login and password information. Another example of her deception is when I inquired about who the new loan holder would be and the web site information and new login information I would need to monitor and pay my student loan she put me on hold and returned once again stating that information would be emailed to me and all I needed to do is sign and forms she's sending using docusign Signature. Another example of her not telling me the truth was her telling me that my payments will increase for 6 months to the amount of 207.00, and then my payments will decrease in December to the amount t of 119.00 monthly. Further stating that those increased payments will be electronically debited from my checking account. I refuse to pay them and know I am being harassed. I also want others to beware of the company and not have to experience what I did. My biggest concern is they have my social security number, can you please help me with the dilemma. --- Fair Resolution: The outcome I am seeking is to make sure this is not on my credit report, and they are proven guilty of fraudulent behavior and I not be taken advantage and made to pay for services I did not request. Awareness to others.</p>		
<b>Complaint disposition provided?:</b>			
<b>Complaint Disposition:</b>			
<b>Data Reference:</b>		<b>Load Date:</b>	07/21/2016 10:02:20 PM
<b>Created By:</b>	CFPB-USER	<b>Created Date:</b>	07/20/2016 2:04:59 PM
<b>Updated By:</b>		<b>Updated Date:</b>	
<b>Complaint Source:</b>	Consumer Financial Protection Bureau	<b>Product Service Description:</b>	Lending: Student Loans
<b>Amount Requested:</b>		<b>Amount Paid:</b>	
<b>Payment Method:</b>		<b>Agency Contact:</b>	External Agency
<b>Complaint Date:</b>	07/20/2016	<b>Transaction Date:</b>	

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<b>Initial Contact:</b>		<b>Initial Response:</b>	
<b>Statute/Rule:</b>		<b>Law Violation:</b>	
<b>Topic:</b>		<b>Dispute with Credit Bureau?:</b>	
<b>Dispute with Credit Bureau - Responded?:</b>		<b>Dispute with Credit Bureau - Resolved to Satisfaction?:</b>	
<b>Member of armed forces or dependent?:</b>		<b>Cross Border Complaint?:</b>	No
<b>Consumer Information</b>			
<b>Consumer Small Business or Organization:</b>			
<b>First Name:</b>		<b>Last Name:</b>	
<b>Address 1:</b>		<b>Address 2:</b>	
<b>City:</b>		<b>State:</b>	
<b>Zip:</b>		<b>Country:</b>	UNITED STATES
<b>Home Number:</b>		<b>Cell Number:</b>	
<b>Work Number:</b>		<b>Ext:</b>	
<b>Fax Number:</b>		<b>Email:</b>	hotmail.com
<b>Age Range:</b>		<b>Military Service Branch:</b>	
<b>Soldier Status:</b>		<b>Soldier Station:</b>	
<b>Subject</b>			
<b>Subject:</b>	AmeriTech Finacial	<b>Normalized Name:</b>	Ameritech Finacial
<b>Address 1:</b>	1101 Investment Blvd. Suite 290 El Dorad	<b>Address 2:</b>	
<b>City:</b>	(Cleansed: El Dorado Hills)	<b>State/Prov:</b>	California
<b>ZIP:</b>	95762	<b>Country:</b>	United States
<b>Email:</b>		<b>URL:</b>	
<b>Phone Number:</b>		<b>Ext:</b>	
<b>Subject ID Type:</b>		<b>Subject ID Issuer State:</b>	
<b>Subject ID Issuer Country:</b>			
<b>Associated Subject</b>			
<b>Company:</b>	Capital One	<b>Normalized Company:</b>	Capital One Bank
<b>Company Type:</b>	CFPB Provided Data	<b>Address:</b>	1680 Capital One Dr
<b>City:</b>	Mclean	<b>State/Prov:</b>	Virginia
<b>ZIP:</b>	22102	<b>Country:</b>	United States
<b>Email:</b>		<b>URL:</b>	http://www.capitalone.com
<b>Phone Number:</b>	800-9557070	<b>Ext:</b>	



Record # 50 / 74700477 / Consumer Sentinel Network Complaint			
<b>Reference Number:</b>	74700477	<b>Originator Reference Number:</b>	160720-001468
<b>Language:</b>	English	<b>Contact Type:</b>	Complaint
<b>Source:</b>	Organization	<b>DNC?:</b>	No
<b>Comments:</b>	<p>CFPB Issue Type: Taking out the loan or lease   --- What Happened: AmeriTech Financial is a company that mis-represented itself, used deceptive practices to gain my personal information and the like charge me for services I was unaware of. On May 23, 2016, a person by the name of Nyasha Carrafa from the company AmeriTech contacted me stating she had information about the Obama student loan forgiveness program. Ms. Carrafa never told me she was calling from Ameritech, and I thought she was from the Department of Education a Government Agency that provides student loan services to students with loans. I asked Ms. Carrafa if she was a representative of the forgiveness program and she stated yes and that she would be asking specific questions to determine if I was eligible for the program. She ask my marital status, and how many dependents I am responsible for and I stated I was single, and had 2 dependents. After I answered those questions she inquired whether there were other family members that I assist financially and I stated I help my daughter who's an adult, and brother financially from time to time. She said ok, and they count as dependents. I was put on hold numerous times throughout her questioning. She returned to the phone and said I was eligible for the program and she needed access to my Student loan account being held by Navient, I said what do you need access for and she stated she needed to send them some papers, and put me back on hold. Ms. Carrafa never stated she was submitting paper work requesting forbearance and a loan consolidation on two of my loans. Furthermore I could have performed this simple request myself. Ms. Carrafa never definitively answered any of my questions, but I also knew that the information she was accessing wasn't my bank account but a loan so I felt less apprehensive about revealing my login and password information. Another example of her deception is when I inquired about who the new loan holder would be and the web site information and new login information I would need to monitor and pay my student loan she put me on hold and returned once again stating that information would be emailed to me and all I needed to do is sign and forms she's sending using docusign Signature. Another example of her not telling me the truth was her telling me that my payments will increase for 6 months to the amount of 207.00, and then my payments will decrease in December to the amount t of 119.00 monthly. Further stating that those increased payments will be electronically debited from my checking account. I refuse to pay them and now I am being harassed. I also want others to beware of the company and not have to experience what I did. My biggest concern is they have my social security number, and them reporting this information to credit bureau can you please help me with the dilemma. --- Fair Resolution: Desired outcome would be making sure they do not report false information to the credit bureau, stating I owe them money that would negatively impact my credit. Make people aware of the this company fraudulent behavior and in writing that I owe them nothing.</p>		
<b>Complaint disposition provided?:</b>			
<b>Complaint Disposition:</b>			
<b>Data Reference:</b>		<b>Load Date:</b>	07/21/2016 10:02:18 PM
<b>Created By:</b>	CFPB-USER	<b>Created Date:</b>	07/20/2016 1:54:01 PM
<b>Updated By:</b>		<b>Updated Date:</b>	
<b>Complaint Source:</b>	Consumer Financial Protection Bureau	<b>Product Service Description:</b>	Lending: Other Institutions
<b>Amount Requested:</b>		<b>Amount Paid:</b>	
<b>Payment Method:</b>		<b>Agency Contact:</b>	External Agency
<b>Complaint Date:</b>	07/20/2016	<b>Transaction Date:</b>	

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<b>Initial Contact:</b>		<b>Initial Response:</b>	
<b>Statute/Rule:</b>		<b>Law Violation:</b>	
<b>Topic:</b>		<b>Dispute with Credit Bureau?:</b>	
<b>Dispute with Credit Bureau - Responded?:</b>		<b>Dispute with Credit Bureau - Resolved to Satisfaction?:</b>	
<b>Member of armed forces or dependent?:</b>		<b>Cross Border Complaint?:</b>	No
<b>Consumer Information</b>			
<b>Consumer Small Business or Organization:</b>			
<b>First Name:</b>		<b>Last Name:</b>	
<b>Address 1:</b>		<b>Address 2:</b>	
<b>City:</b>		<b>State:</b>	
<b>Zip:</b>		<b>Country:</b>	UNITED STATES
<b>Home Number:</b>		<b>Cell Number:</b>	
<b>Work Number:</b>		<b>Ext:</b>	
<b>Fax Number:</b>		<b>Email:</b>	hotmail.com
<b>Age Range:</b>		<b>Military Service Branch:</b>	
<b>Soldier Status:</b>		<b>Soldier Station:</b>	
<b>Subject</b>			
<b>Subject:</b>	Ameritech	<b>Normalized Name:</b>	Ameritech
<b>Address 1:</b>	1101 Investment Blvd. Suite 290 El Dorad	<b>Address 2:</b>	
<b>City:</b>	(Cleansed: El Dorado Hills)	<b>State/Prov:</b>	California
<b>ZIP:</b>	95762	<b>Country:</b>	United States
<b>Email:</b>		<b>URL:</b>	
<b>Phone Number:</b>		<b>Ext:</b>	
<b>Subject ID Type:</b>		<b>Subject ID Issuer State:</b>	
<b>Subject ID Issuer Country:</b>			
<b>Associated Subject</b>			
<b>Company:</b>	Capital One	<b>Normalized Company:</b>	Capital One Bank
<b>Company Type:</b>	CFPB Provided Data	<b>Address:</b>	1680 Capital One Dr
<b>City:</b>	Mclean	<b>State/Prov:</b>	Virginia
<b>ZIP:</b>	22102	<b>Country:</b>	United States
<b>Email:</b>		<b>URL:</b>	http://www.capitalone.com
<b>Phone Number:</b>	800-9557070	<b>Ext:</b>	

Record # 51 / 74627062 / Consumer Sentinel Network Complaint			
<b>Reference Number:</b>	74627062	<b>Originator Reference Number:</b>	160717-000137
<b>Language:</b>	English	<b>Contact Type:</b>	Complaint
<b>Source:</b>	Organization	<b>DNC?:</b>	No
<b>Comments:</b>	CFPB Issue Type: Dealing with my lender or servicer   Don't agree with fees charged --- What Happened: I had enrolled with student debt consolidation with Ameritech Financial for the William D. Ford Student Loan Forgiveness with Paden Smith. This seemed like a legitimate company and the William D. Ford paperwork seems legitimate, however, I was told Navient was not going to be processing my loans, but another company will be doing it and I will be paying \$207 a year for the first year and the second year will drop to \$195 or something like that. The "other loan servicing company" that they set me up with is Global Client Solutions and I am noticing over \$1100 in fees for this student debt consolidation. I was assuming the \$38395.26 I owed in student debt was going to be consolidated and directly moved over to the "other loan servicing company" and not that fees were going to be charged because it was what I was told...why be charged when the government allows you to do this for free? I am now seeing in the CFPB that you are going after Global Client Solutions due to this fee collection for companies at the beginning of repaying a student loan debt. At this point, I think Ameritech Financial has now duped me into paying fees through Global Client Solutions and I am trying to get the automatic withdrawals stopped. These people have all my paperwork and bank information, social security number, and I thought they were a legitimate company. --- Fair Resolution: The fees should all be dropped since this is supposed to be a free program and the company's practices outed to the media about their "fee collecting" that is subtle and not broadcasted.		
<b>Complaint disposition provided?:</b>			
<b>Complaint Disposition:</b>			
<b>Data Reference:</b>		<b>Load Date:</b>	07/19/2016 10:02:12 PM
<b>Created By:</b>	CFPB-USER	<b>Created Date:</b>	07/17/2016 1:44:22 PM
<b>Updated By:</b>		<b>Updated Date:</b>	
<b>Complaint Source:</b>	Consumer Financial Protection Bureau	<b>Product Service Description:</b>	Lending: Student Loans
<b>Amount Requested:</b>		<b>Amount Paid:</b>	
<b>Payment Method:</b>		<b>Agency Contact:</b>	External Agency
<b>Complaint Date:</b>	07/17/2016	<b>Transaction Date:</b>	
<b>Initial Contact:</b>		<b>Initial Response:</b>	
<b>Statute/Rule:</b>		<b>Law Violation:</b>	
<b>Topic:</b>		<b>Dispute with Credit Bureau?:</b>	
<b>Dispute with Credit Bureau - Responded?:</b>		<b>Dispute with Credit Bureau - Resolved to Satisfaction?:</b>	
<b>Member of armed forces or dependent?:</b>		<b>Cross Border Complaint?:</b>	No
<b>Consumer Information</b>			

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<b>Consumer Small Business or Organization:</b>			
<b>First Name:</b>		<b>Last Name:</b>	
<b>Address 1:</b>		<b>Address 2:</b>	
<b>City:</b>		<b>State:</b>	
<b>Zip:</b>	33703	<b>Country:</b>	UNITED STATES
<b>Home Number:</b>		<b>Cell Number:</b>	
<b>Work Number:</b>		<b>Ext:</b>	
<b>Fax Number:</b>		<b>Email:</b>	yahoo.com
<b>Age Range:</b>	30 - 39	<b>Military Service Branch:</b>	
<b>Soldier Status:</b>		<b>Soldier Station:</b>	
<b>Subject</b>			
<b>Subject:</b>	Global Client Solutions	<b>Normalized Name:</b>	Global Client Solutions
<b>Address 1:</b>		<b>Address 2:</b>	
<b>City:</b>		<b>State/Prov:</b>	Florida
<b>ZIP:</b>		<b>Country:</b>	United States
<b>Email:</b>		<b>URL:</b>	
<b>Phone Number:</b>		<b>Ext:</b>	
<b>Subject ID Type:</b>		<b>Subject ID Issuer State:</b>	
<b>Subject ID Issuer Country:</b>			
<b>Associated Subject</b>			
<b>Company:</b>	Global Client Solutions	<b>Normalized Company:</b>	Global Client Solutions
<b>Company Type:</b>	CFPB Provided Data	<b>Address:</b>	
<b>City:</b>		<b>State/Prov:</b>	
<b>ZIP:</b>		<b>Country:</b>	United States
<b>Email:</b>		<b>URL:</b>	
<b>Phone Number:</b>		<b>Ext:</b>	

Record # 52 / 74490629 / Consumer Sentinel Network Complaint			
Reference Number:	74490629	Originator Reference Number:	
Language:	English	Contact Type:	Complaint
Source:	Consumer	DNC?:	No
Comments:	Consumer got a postcard in the mail from Ameritech Financial offering student loan forgiveness. The caller said she wanted to consolidate her loans and wanted her bank information but the consumer would not give it.		
Complaint disposition provided?:			
Complaint Disposition:			
Data Reference:		Load Date:	07/21/2016 4:00:53 PM
Created By:	MSMAW	Created Date:	07/21/2016 4:00:53 PM
Updated By:		Updated Date:	
Complaint Source:	FTC Call Center	Product Service Description:	Lending: Student Loans
Amount Requested:	\$0.00	Amount Paid:	\$0.00
Payment Method:	Not Reported	Agency Contact:	Phone
Complaint Date:	07/21/2016	Transaction Date:	07/20/2016
Initial Contact:	Phone Call: Mobile/Cell	Initial Response:	Phone: other
Statute/Rule:	FTC Act Sec 5 (BCP)	Law Violation:	Deception/Misrepresentation
Topic:		Dispute with Credit Bureau?:	
Dispute with Credit Bureau - Responded?:	No	Dispute with Credit Bureau - Resolved to Satisfaction?:	No
Member of armed forces or dependent?:	No	Cross Border Complaint?:	No
Consumer Information			
Consumer Small Business or Organization:			
First Name:		Last Name:	
Address 1:		Address 2:	
City:		State:	
Zip:		Country:	UNITED STATES
Home Number:		Cell Number:	
Work Number:		Ext:	
Fax Number:		Email:	gmail.com
Age Range:	30 - 39	Military Service Branch:	
Soldier Status:		Soldier Station:	
Subject			

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<b>Subject:</b>	Ameritech Financial	<b>Normalized Name:</b>	Ameritech Financial
<b>Address 1:</b>		<b>Address 2:</b>	
<b>City:</b>		<b>State/Prov:</b>	
<b>ZIP:</b>		<b>Country:</b>	United States
<b>Email:</b>		<b>URL:</b>	
<b>Phone Number:</b>	800-7928621	<b>Ext:</b>	
<b>Subject ID Type:</b>		<b>Subject ID Issuer State:</b>	
<b>Subject ID Issuer Country:</b>			

Record # 53 / 74351868 / Consumer Sentinel Network Complaint			
Reference Number:	74351868	Originator Reference Number:	160707-001784
Language:	English	Contact Type:	Complaint
Source:	Organization	DNC?:	No
Comments:	CFPB Issue Type: Dealing with my lender or servicer   Keep getting calls about my loan --- What Happened: I have been contacted by AmeriTech Company claiming to be part of the federal student aid (FSA), they wanted me to sign an electronic document in order to view my FSA application to assist me with my student loans. I had given them a web secure web code but did not sign their electronic document to continue in viewing my loan information. Although I changed my password 3 times afterwards, I'm afraid they might have some of my information. --- Have contacted: CC Issuer --- Fair Resolution: I'm reporting this company so others will learn not to contact or answer any questions from scam artists. I honestly hope that none of my private information has been leaked out.		
Complaint disposition provided?:			
Complaint Disposition:			
Data Reference:		Load Date:	07/08/2016 10:06:15 PM
Created By:	CFPB-USER	Created Date:	07/07/2016 3:33:40 PM
Updated By:		Updated Date:	
Complaint Source:	Consumer Financial Protection Bureau	Product Service Description:	Lending: Student Loans
Amount Requested:		Amount Paid:	
Payment Method:		Agency Contact:	External Agency
Complaint Date:	07/07/2016	Transaction Date:	
Initial Contact:		Initial Response:	
Statute/Rule:		Law Violation:	
Topic:		Dispute with Credit Bureau?:	
Dispute with Credit Bureau - Responded?:		Dispute with Credit Bureau - Resolved to Satisfaction?:	
Member of armed forces or dependent?:		Cross Border Complaint?:	No
Consumer Information			
Consumer Small Business or Organization:			
First Name:		Last Name:	
Address 1:		Address 2:	
City:		State:	
Zip:		Country:	UNITED STATES
Home Number:		Cell Number:	
Work Number:		Ext:	



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<b>Fax Number:</b>		<b>Email:</b>	██████████@yahoo.com
<b>Age Range:</b>		<b>Military Service Branch:</b>	
<b>Soldier Status:</b>		<b>Soldier Station:</b>	
<b>Subject</b>			
<b>Subject:</b>	AmeriTech	<b>Normalized Name:</b>	Ameritech
<b>Address 1:</b>		<b>Address 2:</b>	
<b>City:</b>		<b>State/Prov:</b>	California
<b>ZIP:</b>		<b>Country:</b>	United States
<b>Email:</b>		<b>URL:</b>	
<b>Phone Number:</b>		<b>Ext:</b>	
<b>Subject ID Type:</b>		<b>Subject ID Issuer State:</b>	
<b>Subject ID Issuer Country:</b>			
<b>Associated Subject</b>			
<b>Company:</b>	Capital One	<b>Normalized Company:</b>	Capital One Bank
<b>Company Type:</b>	CFPB Provided Data	<b>Address:</b>	1680 Capital One Dr
<b>City:</b>	Mclean	<b>State/Prov:</b>	Virginia
<b>ZIP:</b>	22102	<b>Country:</b>	United States
<b>Email:</b>		<b>URL:</b>	http://www.capitalone.com
<b>Phone Number:</b>	800-9557070	<b>Ext:</b>	

Record # 54 / 74351653 / Consumer Sentinel Network Complaint			
<b>Reference Number:</b>	74351653	<b>Originator Reference Number:</b>	160624-001952
<b>Language:</b>	English	<b>Contact Type:</b>	Complaint
<b>Source:</b>	Organization	<b>DNC?:</b>	No
<b>Comments:</b>	<p>CFPB Issue Type: Dealing with my lender or servicer   Received bad information about my loan --- What Happened: I was sent a letter that appeared to be of legal documentation for a company called Ameritech Finacial to consolidate my loans for me. When I contacted them they informed me they were assigned to work with students to help lower student loan debt and to assist with payments. I was told that they would do this for me by contacting my loan holder and getting these loans out to Ameritech. I was informed they would do this for a processing fee of \$1800 and they have already taken about \$600 out of my checking account. I was told after the first few months of payments starting at \$300 and would eventually go to \$99. I was made to believe that this \$99 would go towards my student loans and that I would no longer have to make payments to Great Lakes (my loan holder). What made me question this is I started receiving emails from Great Lakes about how I still owed a balance. When I called Ameritech the story changed and I was informed that the \$99 was a membership fee for their services and nothing went towards my loans for them consolidating them; also that my loans were put into income driven by them and that I was now going to eventually qualify for loan forgiveness. When I asked to be taken out of the Ameritech membership they gave me the run around and kept avoiding allowing me to pull out. I eventually hung up and called the BBB which referred me to this site. I am going to call again, but in the mean time have put my bank account where they cannot withdraw from it. They have my account number to my bank account along with my FAFSA information. I thought they worked with the loans held by the federal government and was helping me to where I could start making payments on my loans without going into debt myself. --- Fair Resolution: I would like full reimbursement for what I have had to pay thinking it was going to my loans/an explanation of this if true from Ameritech and a trusted government office. I feel that this is too good to be true that I qualified for a loan forgiveness. It also sounds out of sorts that I am paying a membership fee to a place that is paying nothing towards my loans when I was informed my \$99 was my new student loan payment. I want to be taken out of this membership since I was lead under false information. Ameritech has access to my social security number and date of birth. I have took action to block payments from my checking account from coming out, but fear this will hurt my credit score. They also have access to my FAFSA information, but am taking steps to change my passwords to this site.</p>		
<b>Complaint disposition provided?:</b>			
<b>Complaint Disposition:</b>			
<b>Data Reference:</b>		<b>Load Date:</b>	07/08/2016 10:04:38 PM
<b>Created By:</b>	CFPB-USER	<b>Created Date:</b>	06/24/2016 5:52:24 PM
<b>Updated By:</b>		<b>Updated Date:</b>	
<b>Complaint Source:</b>	Consumer Financial Protection Bureau	<b>Product Service Description:</b>	Lending: Student Loans
<b>Amount Requested:</b>		<b>Amount Paid:</b>	
<b>Payment Method:</b>		<b>Agency Contact:</b>	External Agency
<b>Complaint Date:</b>	06/24/2016	<b>Transaction Date:</b>	
<b>Initial Contact:</b>		<b>Initial Response:</b>	
<b>Statute/Rule:</b>		<b>Law Violation:</b>	
<b>Topic:</b>		<b>Dispute with Credit Bureau?:</b>	

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<b>Dispute with Credit Bureau - Responded?:</b>		<b>Dispute with Credit Bureau - Resolved to Satisfaction?:</b>	
<b>Member of armed forces or dependent?:</b>		<b>Cross Border Complaint?:</b>	No
<b>Consumer Information</b>			
<b>Consumer Small Business or Organization:</b>			
<b>First Name:</b>		<b>Last Name:</b>	
<b>Address 1:</b>		<b>Address 2:</b>	
<b>City:</b>		<b>State:</b>	
<b>Zip:</b>		<b>Country:</b>	UNITED STATES
<b>Home Number:</b>		<b>Cell Number:</b>	
<b>Work Number:</b>		<b>Ext:</b>	
<b>Fax Number:</b>		<b>Email:</b>	hotmail.com
<b>Age Range:</b>	20 - 29	<b>Military Service Branch:</b>	
<b>Soldier Status:</b>		<b>Soldier Station:</b>	
<b>Subject</b>			
<b>Subject:</b>	Ameritech Finacial	<b>Normalized Name:</b>	Ameritech Finacial
<b>Address 1:</b>		<b>Address 2:</b>	
<b>City:</b>		<b>State/Prov:</b>	Kentucky
<b>ZIP:</b>		<b>Country:</b>	United States
<b>Email:</b>		<b>URL:</b>	
<b>Phone Number:</b>		<b>Ext:</b>	
<b>Subject ID Type:</b>		<b>Subject ID Issuer State:</b>	
<b>Subject ID Issuer Country:</b>			
<b>Associated Subject</b>			
<b>Company:</b>	Capital One	<b>Normalized Company:</b>	Capital One Bank
<b>Company Type:</b>	CFPB Provided Data	<b>Address:</b>	1680 Capital One Dr
<b>City:</b>	Mclean	<b>State/Prov:</b>	Virginia
<b>ZIP:</b>	22102	<b>Country:</b>	United States
<b>Email:</b>		<b>URL:</b>	http://www.capitalone.com
<b>Phone Number:</b>	800-9557070	<b>Ext:</b>	

Record # 55 / 74064079 / Consumer Sentinel Network Complaint			
Reference Number:	74064079	Originator Reference Number:	
Language:	English	Contact Type:	Complaint
Source:	Consumer	DNC?:	No
Comments:	The consumer was contacted via mail by a company named Ameritech about reducing his student loan debt. They told him a first payment of 260 and then further payments of 200 per month would be necessary. He did provide his social but cancelled everything before money was removed.		
Complaint disposition provided?:			
Complaint Disposition:			
Data Reference:		Load Date:	07/08/2016 12:43:44 PM
Created By:	EPRITSCH1	Created Date:	07/08/2016 12:43:44 PM
Updated By:		Updated Date:	
Complaint Source:	FTC Call Center	Product Service Description:	Debt Management\Credit Counseling
Amount Requested:	\$227.00	Amount Paid:	\$0.00
Payment Method:	Unknown	Agency Contact:	Phone
Complaint Date:	07/08/2016	Transaction Date:	07/01/2016
Initial Contact:	Phone Call: Mobile/Cell	Initial Response:	Phone: other
Statute/Rule:	FTC Act Sec 5 (BCP)	Law Violation:	Deception/Misrepresentation
Topic:		Dispute with Credit Bureau?:	
Dispute with Credit Bureau - Responded?:	No	Dispute with Credit Bureau - Resolved to Satisfaction?:	No
Member of armed forces or dependent?:	No	Cross Border Complaint?:	No
Consumer Information			
Consumer Small Business or Organization:			
First Name:		Last Name:	
Address 1:		Address 2:	
City:		State:	
Zip:		Country:	UNITED STATES
Home Number:		Cell Number:	
Work Number:		Ext:	
Fax Number:		Email:	
Age Range:		Military Service Branch:	
Soldier Status:		Soldier Station:	
Subject			

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<b>Subject:</b>	Ameritech Financial	<b>Normalized Name:</b>	Ameritech Financial
<b>Address 1:</b>		<b>Address 2:</b>	
<b>City:</b>		<b>State/Prov:</b>	
<b>ZIP:</b>		<b>Country:</b>	United States
<b>Email:</b>	alana.miley@ameritechfinancial.com	<b>URL:</b>	
<b>Phone Number:</b>	707-4093009	<b>Ext:</b>	
<b>Subject ID Type:</b>		<b>Subject ID Issuer State:</b>	
<b>Subject ID Issuer Country:</b>			
<b>Representative Name:</b>	Alana Miley	<b>Title:</b>	

Record # 56 / 73419836 / Consumer Sentinel Network Complaint			
Reference Number:	73419836	Originator Reference Number:	
Language:	English	Contact Type:	Complaint
Source:	Consumer	DNC?:	No
Comments:	I received a letter in the mail in a FedLoan Servicing envelope. The letter stated a number to call to get enrolled in a student loan forgiveness program. Being a teacher, I am aware that there is a public service loan forgiveness program and decided to call the number for more information. After a two hour conversation with David Pearlman, I was under the impression that FedLoan Servicing was forgiving my loans after ten years of payments to AmeriTech Financial. I found out the company was scamming me because I got billed by FedLoan and AmeriTech in the same month. When I went to inquire about the bills, I received no responses from David Pearlman. When I was able to get him on the line, he transferred me to customer service in which no one answered the call. I called FedLoan Servicing to find out why I was still getting billed because I was in a loan forgiveness program and they informed me that the company is fraudulent.TOPIC:Referrals		
Complaint disposition provided?:			
Complaint Disposition:			
Data Reference:		Load Date:	06/14/2016 8:37:10 AM
Created By:	FTCCIS-FTCUSER	Created Date:	06/14/2016 8:37:10 AM
Updated By:		Updated Date:	
Complaint Source:	FTC Online Complaint Assistant (CIS)	Product Service Description:	Impostor: Government
Amount Requested:	\$564.00	Amount Paid:	\$564.00
Payment Method:	Bank Account Debit	Agency Contact:	Internet
Complaint Date:	06/14/2016	Transaction Date:	03/18/2016
Initial Contact:	Mail	Initial Response:	Mail
Statute/Rule:	FTC Act Sec 5 (BCP)	Law Violation:	Deception/Misrepresentation
Topic:		Dispute with Credit Bureau?:	
Dispute with Credit Bureau - Responded?:		Dispute with Credit Bureau - Resolved to Satisfaction?:	
Member of armed forces or dependent?:	No	Cross Border Complaint?:	No
Consumer Information			
Consumer Small Business or Organization:			
First Name:		Last Name:	
Address 1:		Address 2:	
City:		State:	
Zip:		Country:	UNITED STATES
Home Number:		Cell Number:	

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<b>Work Number:</b>		<b>Ext:</b>	
<b>Fax Number:</b>		<b>Email:</b>	██████████@yahoo.com
<b>Age Range:</b>	20 - 29	<b>Military Service Branch:</b>	
<b>Soldier Status:</b>		<b>Soldier Station:</b>	
<b>Subject</b>			
<b>Subject:</b>	AmeriTech Financial	<b>Normalized Name:</b>	Ameritech Financial
<b>Address 1:</b>	1101 Investment Blvd.	<b>Address 2:</b>	Suite 290
<b>City:</b>	El Dorado Hills	<b>State/Prov:</b>	California
<b>ZIP:</b>	95762	<b>Country:</b>	United States
<b>Email:</b>	david.pearlman@ameritechfinancial.com	<b>URL:</b>	www.ameritechfinancial.com
<b>Phone Number:</b>	707-4604007	<b>Ext:</b>	
<b>Subject ID Type:</b>		<b>Subject ID Issuer State:</b>	
<b>Subject ID Issuer Country:</b>			
<b>Representative Name:</b>	David Pearlman	<b>Title:</b>	Account Specialist

Record # 57 / 73351824 / Consumer Sentinel Network Complaint			
Reference Number:	73351824	Originator Reference Number:	
Language:	English	Contact Type:	Complaint
Source:	Consumer	DNC?:	No
Comments:	Consumer states that she received a letter in the mail for a student forgiveness. She states that she called the number and they stated that they were Ameritech Financial. She was asked for her name, dob, address, ssn and her bank acct info.		
Complaint disposition provided?:			
Complaint Disposition:			
Data Reference:		Load Date:	06/14/2016 2:05:51 PM
Created By:	IMARTINEZ	Created Date:	06/14/2016 2:05:51 PM
Updated By:		Updated Date:	
Complaint Source:	FTC Call Center	Product Service Description:	Lending: Student Loans
Amount Requested:	\$0.00	Amount Paid:	\$0.00
Payment Method:	Unknown	Agency Contact:	Phone
Complaint Date:	06/14/2016	Transaction Date:	06/14/2016
Initial Contact:	Mail	Initial Response:	Phone: other
Statute/Rule:	FTC Act Sec 5 (BCP)	Law Violation:	Deception/Misrepresentation
Topic:		Dispute with Credit Bureau?:	
Dispute with Credit Bureau - Responded?:	No	Dispute with Credit Bureau - Resolved to Satisfaction?:	No
Member of armed forces or dependent?:	No	Cross Border Complaint?:	No
Consumer Information			
Consumer Small Business or Organization:			
First Name:		Last Name:	
Address 1:		Address 2:	
City:		State:	
Zip:		Country:	UNITED STATES
Home Number:		Cell Number:	
Work Number:		Ext:	
Fax Number:		Email:	
Age Range:	20 - 29	Military Service Branch:	
Soldier Status:		Soldier Station:	
Subject			



Printer Friendly Record Details

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<b>Subject:</b>	Ameritech Financial	<b>Normalized Name:</b>	Ameritech Financial
<b>Address 1:</b>		<b>Address 2:</b>	
<b>City:</b>		<b>State/Prov:</b>	
<b>ZIP:</b>		<b>Country:</b>	United States
<b>Email:</b>		<b>URL:</b>	
<b>Phone Number:</b>	866-4224613	<b>Ext:</b>	
<b>Subject ID Type:</b>		<b>Subject ID Issuer State:</b>	
<b>Subject ID Issuer Country:</b>			

Record # 58 / 73330757 / Consumer Sentinel Network Complaint			
Reference Number:	73330757	Originator Reference Number:	160602-001007
Language:	English	Contact Type:	Complaint
Source:	Organization	DNC?:	No
Comments:	CFPB Issue Type: Dealing with my lender or servicer   Trouble with how payments are handled --- What Happened: I was offered student loan forgiveness from Ameritech Financial. They promised payments of \$200 for 11 months and then the payments would drop to around \$100 per month for 10 years. They made me sign a lot of E-documents regarding taxes and my student loans. They got my banking information from my bank. This month I found that I paid Ameritech and my loan servicer Naviet. Navient provided this number in case I was a victim of a scam. --- Fair Resolution: I want my money back and I want this company investigated.		
Complaint disposition provided?:			
Complaint Disposition:			
Data Reference:		Load Date:	06/06/2016 10:03:34 PM
Created By:	CFPB-USER	Created Date:	06/02/2016 12:44:00 PM
Updated By:		Updated Date:	
Complaint Source:	Consumer Financial Protection Bureau	Product Service Description:	Lending: Student Loans
Amount Requested:		Amount Paid:	
Payment Method:		Agency Contact:	External Agency
Complaint Date:	06/02/2016	Transaction Date:	
Initial Contact:		Initial Response:	
Statute/Rule:		Law Violation:	
Topic:		Dispute with Credit Bureau?:	
Dispute with Credit Bureau - Responded?:		Dispute with Credit Bureau - Resolved to Satisfaction?:	
Member of armed forces or dependent?:		Cross Border Complaint?:	No
Consumer Information			
Consumer Small Business or Organization:			
First Name:		Last Name:	
Address 1:		Address 2:	
City:		State:	
Zip:		Country:	UNITED STATES
Home Number:		Cell Number:	
Work Number:		Ext:	
Fax Number:		Email:	gmail.com

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<b>Age Range:</b>	30 - 39	<b>Military Service Branch:</b>	
<b>Soldier Status:</b>		<b>Soldier Station:</b>	
<b>Subject</b>			
<b>Subject:</b>	Ameritech Financial	<b>Normalized Name:</b>	Ameritech Financial
<b>Address 1:</b>	1101 Investment Blvd	<b>Address 2:</b>	
<b>City:</b>	El Dorado Hills	<b>State/Prov:</b>	California
<b>ZIP:</b>	95762	<b>Country:</b>	United States
<b>Email:</b>		<b>URL:</b>	
<b>Phone Number:</b>		<b>Ext:</b>	
<b>Subject ID Type:</b>		<b>Subject ID Issuer State:</b>	
<b>Subject ID Issuer Country:</b>			
<b>Associated Subject</b>			
<b>Company:</b>	Capital One	<b>Normalized Company:</b>	Capital One Bank
<b>Company Type:</b>	CFPB Provided Data	<b>Address:</b>	1680 Capital One Dr
<b>City:</b>	Mclean	<b>State/Prov:</b>	Virginia
<b>ZIP:</b>	22102	<b>Country:</b>	United States
<b>Email:</b>		<b>URL:</b>	http://www.capitalone.com
<b>Phone Number:</b>	800-9557070	<b>Ext:</b>	

Record # 59 / 73144632 / Consumer Sentinel Network Complaint			
Reference Number:	73144632	Originator Reference Number:	
Language:	English	Contact Type:	Complaint
Source:	Consumer	DNC?:	No
Comments:	Consumer states that she provided her personal info her student loan to a company that promised to lower her interest rates. Consumer then later found out this was fraudulent and they overcharged her account.		
Complaint disposition provided?:			
Complaint Disposition:			
Data Reference:		Load Date:	06/07/2016 3:20:07 PM
Created By:	DVARELA	Created Date:	06/07/2016 3:20:08 PM
Updated By:	DVARELA	Updated Date:	06/07/2016 3:23:48 PM
Complaint Source:	FTC Call Center	Product Service Description:	Impostor: Business
Amount Requested:	\$800.00	Amount Paid:	\$800.00
Payment Method:	Unknown	Agency Contact:	Phone
Complaint Date:	06/07/2016	Transaction Date:	06/01/2016
Initial Contact:	Phone Call: Landline	Initial Response:	Phone: other
Statute/Rule:	Telemarketing Sales Rule	Law Violation:	TSR: Other Deception or Abuse (note in comments)
Topic:		Dispute with Credit Bureau?:	
Dispute with Credit Bureau - Responded?:	No	Dispute with Credit Bureau - Resolved to Satisfaction?:	No
Member of armed forces or dependent?:	No	Cross Border Complaint?:	No
Consumer Information			
Consumer Small Business or Organization:			
First Name:		Last Name:	
Address 1:		Address 2:	
City:		State:	
Zip:		Country:	UNITED STATES
Home Number:		Cell Number:	
Work Number:		Ext:	
Fax Number:		Email:	yahoo.com
Age Range:	30 - 39	Military Service Branch:	
Soldier Status:		Soldier Station:	
Subject			

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<b>Subject:</b>	Ameritech Financial	<b>Normalized Name:</b>	Ameritech Financial
<b>Address 1:</b>		<b>Address 2:</b>	
<b>City:</b>		<b>State/Prov:</b>	
<b>ZIP:</b>		<b>Country:</b>	United States
<b>Email:</b>		<b>URL:</b>	
<b>Phone Number:</b>	800-7928621	<b>Ext:</b>	
<b>Subject ID Type:</b>		<b>Subject ID Issuer State:</b>	
<b>Subject ID Issuer Country:</b>			
<b>Representative Name:</b>	Izeah Aryan Tarafa	<b>Title:</b>	Manager

Record # 60 / 73128431 / Consumer Sentinel Network Complaint			
Reference Number:	73128431	Originator Reference Number:	160527-000751
Language:	English	Contact Type:	Complaint
Source:	Organization	DNC?:	No
Comments:	CFPB Issue Type: Can't repay my loan   Can't get flexible payment options --- What Happened: Ameritech financial spoke to me about helping me repay my loan. I was told that i would pay \$207 a month for 11 months and \$99 after that and once i reach 120 payments the rest of the loan would be forgiven. I then found out that the money was not going to go toward my loan at all that it was their fee. I found it misleading and unfair. The already took one payment from my account. I contacted my loan servicer and found that that they don't have any knowledge of this. Companies should not mislead people just so that they can scam them. --- Fair Resolution: I want Ameritech Financial to reimburse me my money.		
Complaint disposition provided?:			
Complaint Disposition:			
Data Reference:		Load Date:	05/29/2016 10:01:39 PM
Created By:	CFPB-USER	Created Date:	05/27/2016 11:16:22 AM
Updated By:		Updated Date:	
Complaint Source:	Consumer Financial Protection Bureau	Product Service Description:	Lending: Student Loans
Amount Requested:		Amount Paid:	
Payment Method:		Agency Contact:	External Agency
Complaint Date:	05/27/2016	Transaction Date:	
Initial Contact:		Initial Response:	
Statute/Rule:		Law Violation:	
Topic:		Dispute with Credit Bureau?:	
Dispute with Credit Bureau - Responded?:		Dispute with Credit Bureau - Resolved to Satisfaction?:	
Member of armed forces or dependent?:		Cross Border Complaint?:	No
Consumer Information			
Consumer Small Business or Organization:			
First Name:		Last Name:	
Address 1:		Address 2:	
City:		State:	
Zip:		Country:	UNITED STATES
Home Number:		Cell Number:	
Work Number:		Ext:	
Fax Number:		Email:	

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<b>Age Range:</b>		<b>Military Service Branch:</b>	
<b>Soldier Status:</b>		<b>Soldier Station:</b>	
<b>Subject</b>			
<b>Subject:</b>	Ameritech financial services	<b>Normalized Name:</b>	Ameritech Financial Services
<b>Address 1:</b>		<b>Address 2:</b>	
<b>City:</b>		<b>State/Prov:</b>	Georgia
<b>ZIP:</b>		<b>Country:</b>	United States
<b>Email:</b>		<b>URL:</b>	
<b>Phone Number:</b>		<b>Ext:</b>	
<b>Subject ID Type:</b>		<b>Subject ID Issuer State:</b>	
<b>Subject ID Issuer Country:</b>			
<b>Associated Subject</b>			
<b>Company:</b>	Capital One	<b>Normalized Company:</b>	Capital One Bank
<b>Company Type:</b>	CFPB Provided Data	<b>Address:</b>	1680 Capital One Dr
<b>City:</b>	Mclean	<b>State/Prov:</b>	Virginia
<b>ZIP:</b>	22102	<b>Country:</b>	United States
<b>Email:</b>		<b>URL:</b>	http://www.capitalone.com
<b>Phone Number:</b>	800-9557070	<b>Ext:</b>	

Record # 61 / 72994077 / Consumer Sentinel Network Complaint			
Reference Number:	72994077	Originator Reference Number:	
Language:	Spanish	Contact Type:	Complaint
Source:	Consumer	DNC?:	No
Comments:	Consumer states she requested lower payments on her loan with Fed Loan Servicing, consumer states filled out the application online and she later received a yellow card in the mail stating that her student loan had been forgiven. Consumer states she contacted them because she thought they were with the Fed Loan Servicing. Consumer was given two different payment options, consumer states she became frightened because the payments were very high. Consumer states she provided all of her personal information. Consumer states she contacted Fed Loan Servicing and was recommended to contact us because she wanted to know if this was legitimate. Consumer feels suspicious.		
Complaint disposition provided?:			
Complaint Disposition:			
Data Reference:		Load Date:	05/31/2016 2:52:59 PM
Created By:	MESTRADA	Created Date:	05/31/2016 2:53:00 PM
Updated By:		Updated Date:	
Complaint Source:	FTC Call Center	Product Service Description:	Impostor: Business
Amount Requested:	\$0.00	Amount Paid:	\$0.00
Payment Method:	Not Reported	Agency Contact:	Phone
Complaint Date:	05/31/2016	Transaction Date:	05/24/2016
Initial Contact:	Mail	Initial Response:	Other
Statute/Rule:	Telemarketing Sales Rule	Law Violation:	TSR: Other Deception or Abuse (note in comments)
Topic:		Dispute with Credit Bureau?:	
Dispute with Credit Bureau - Responded?:	No	Dispute with Credit Bureau - Resolved to Satisfaction?:	No
Member of armed forces or dependent?:	No	Cross Border Complaint?:	No
Consumer Information			
Consumer Small Business or Organization:			
First Name:		Last Name:	
Address 1:		Address 2:	
City:		State:	
Zip:		Country:	UNITED STATES
Home Number:		Cell Number:	
Work Number:		Ext:	



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<b>Fax Number:</b>		<b>Email:</b>	██████@yahoo.com.mx
<b>Age Range:</b>	50 - 59	<b>Military Service Branch:</b>	
<b>Soldier Status:</b>		<b>Soldier Station:</b>	
<b>Subject</b>			
<b>Subject:</b>	Ameritech Financial	<b>Normalized Name:</b>	Ameritech Financial
<b>Address 1:</b>		<b>Address 2:</b>	
<b>City:</b>		<b>State/Prov:</b>	
<b>ZIP:</b>		<b>Country:</b>	United States
<b>Email:</b>		<b>URL:</b>	
<b>Phone Number:</b>	916-5826287	<b>Ext:</b>	
<b>Subject ID Type:</b>		<b>Subject ID Issuer State:</b>	
<b>Subject ID Issuer Country:</b>			
<b>Representative Name:</b>	Kimberly	<b>Title:</b>	

Record # 62 / 72684027 / Consumer Sentinel Network Complaint			
Reference Number:	72684027	Originator Reference Number:	160511-000775
Language:	English	Contact Type:	Complaint
Source:	Organization	DNC?:	No
Comments:	CFPB Issue Type: Fraud or scam   --- What Happened: Company representative convinced me that they would be paying off part of student loans for which I would only need to pay them 99.00 per month for next ten years (after an initial fee of over 1200 dollars paid over three months. Turns out all that was done by the company was the completion and submission of a consolidation request which I could have done on my own for free. --- Have contacted: CC Issuer --- Fair Resolution: Refund of the initial 1200+ dollars.		
Complaint disposition provided?:			
Complaint Disposition:			
Data Reference:		Load Date:	05/16/2016 10:01:35 PM
Created By:	CFPB-USER	Created Date:	05/11/2016 11:03:43 AM
Updated By:		Updated Date:	
Complaint Source:	Consumer Financial Protection Bureau	Product Service Description:	Debt Management\Credit Counseling
Amount Requested:		Amount Paid:	
Payment Method:		Agency Contact:	External Agency
Complaint Date:	05/11/2016	Transaction Date:	
Initial Contact:		Initial Response:	
Statute/Rule:		Law Violation:	
Topic:		Dispute with Credit Bureau?:	
Dispute with Credit Bureau - Responded?:		Dispute with Credit Bureau - Resolved to Satisfaction?:	
Member of armed forces or dependent?:		Cross Border Complaint?:	No
Consumer Information			
Consumer Small Business or Organization:			
First Name:		Last Name:	
Address 1:		Address 2:	
City:		State:	
Zip:		Country:	UNITED STATES
Home Number:		Cell Number:	
Work Number:		Ext:	
Fax Number:		Email:	gmail.com
Age Range:		Military Service Branch:	

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<b>Soldier Status:</b>		<b>Soldier Station:</b>	
<b>Subject</b>			
<b>Subject:</b>	AmeriTech	<b>Normalized Name:</b>	Ameritech
<b>Address 1:</b>	1101 Investment Blvd Suite 290	<b>Address 2:</b>	
<b>City:</b>	(Cleansed: El Dorado Hills)	<b>State/Prov:</b>	California
<b>ZIP:</b>	95762	<b>Country:</b>	United States
<b>Email:</b>		<b>URL:</b>	
<b>Phone Number:</b>		<b>Ext:</b>	
<b>Subject ID Type:</b>		<b>Subject ID Issuer State:</b>	
<b>Subject ID Issuer Country:</b>			
<b>Associated Subject</b>			
<b>Company:</b>	Capital One	<b>Normalized Company:</b>	Capital One Bank
<b>Company Type:</b>	CFPB Provided Data	<b>Address:</b>	1680 Capital One Dr
<b>City:</b>	Mclean	<b>State/Prov:</b>	Virginia
<b>ZIP:</b>	22102	<b>Country:</b>	United States
<b>Email:</b>		<b>URL:</b>	http://www.capitalone.com
<b>Phone Number:</b>	800-9557070	<b>Ext:</b>	

Record # 63 / 72288479 / Consumer Sentinel Network Complaint			
Reference Number:	72288479	Originator Reference Number:	
Language:	English	Contact Type:	Complaint
Source:	Consumer	DNC?:	No
Comments:	The consumer called to report that she received a postcard in the mail offering the consumer decreased monthly student loan payments and requested the consumer personal information. The consumer disclosed her personal information.		
Complaint disposition provided?:			
Complaint Disposition:			
Data Reference:		Load Date:	05/10/2016 11:50:17 AM
Created By:	BSIMS	Created Date:	05/10/2016 11:50:17 AM
Updated By:		Updated Date:	
Complaint Source:	FTC Call Center	Product Service Description:	Other (Note in Comments)
Amount Requested:	\$0.00	Amount Paid:	\$0.00
Payment Method:		Agency Contact:	Phone
Complaint Date:	05/10/2016	Transaction Date:	
Initial Contact:	Internet/E-mail	Initial Response:	Phone: 800/888 number
Statute/Rule:	FTC Act Sec 5 (BCP)	Law Violation:	Deception/Misrepresentation
Topic:		Dispute with Credit Bureau?:	
Dispute with Credit Bureau - Responded?:	No	Dispute with Credit Bureau - Resolved to Satisfaction?:	No
Member of armed forces or dependent?:	No	Cross Border Complaint?:	No
Consumer Information			
Consumer Small Business or Organization:			
First Name:		Last Name:	
Address 1:		Address 2:	
City:		State:	
Zip:		Country:	UNITED STATES
Home Number:		Cell Number:	
Work Number:		Ext:	
Fax Number:		Email:	yahoo.com
Age Range:	50 - 59	Military Service Branch:	
Soldier Status:		Soldier Station:	
Subject			

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<b>Subject:</b>	Ameritech Financial	<b>Normalized Name:</b>	Ameritech Financial
<b>Address 1:</b>	1101 Investment Blvd	<b>Address 2:</b>	Suite 290
<b>City:</b>	El Dorado Hills (Cleansed: El Dorado Hills)	<b>State/Prov:</b>	California
<b>ZIP:</b>	95762	<b>Country:</b>	United States
<b>Email:</b>		<b>URL:</b>	
<b>Phone Number:</b>	800-7928621	<b>Ext:</b>	
<b>Subject ID Type:</b>		<b>Subject ID Issuer State:</b>	
<b>Subject ID Issuer Country:</b>			
<b>Representative Name:</b>	Savanah Stephens	<b>Title:</b>	

Record # 64 / 71809980 / Consumer Sentinel Network Complaint			
Reference Number:	71809980	Originator Reference Number:	160412-001878
Language:	English	Contact Type:	Complaint
Source:	Organization	DNC?:	No
Comments:	<p>CFPB Issue Type: Dealing with my lender or servicer   Received bad information about my loan --- What Happened: Hello Bill, [bill.clark@ameritechfinancial.com]Per your instruction, I said yes, yes, yes to all questions, at the end of the call I got a big congratulations and was told I should contact customer service if I have questions going forward... I really hope this is not the case since you said you and I would tie up loose ends Monday. Last Thursday one of my questions was: "3. What is the interest rate between now and forgiveness? I can still claim the interest right?"Your answer was: The interest rate will be determined by your loan servicer. John explained my monthly payment breakout of \$119 is as follows:\$20 / month goes towards my 45K loan (less then 5K over 20 years!)\$99 / month goes towards "Benefit"? I am unclear why your answers are so different? Your answer speaks of a loan service, who is that?What is "Benefit" exactly? Who gets the \$99What is the interest on the new loan? As we discussed over the phone, I plan to be working at 57, I will not get a 1099 for over 40K - it seems Ameritech is paying nothing towards the loan? You told me you feel good about what you do so I really hope I miss understood and did not waste both of our time going through this process. I plan to cancel this immediately. Thank You! --- Fair Resolution: Cancel my agreement within the 10 day cancellation policy discussed. I entered agreement on Say 4/09/16. Have been trying to cancel since yesterday 4/11/16</p>		
Complaint disposition provided?:			
Complaint Disposition:			
Data Reference:		Load Date:	04/14/2016 10:03:18 PM
Created By:	CFPB-USER	Created Date:	04/12/2016 3:20:17 PM
Updated By:		Updated Date:	
Complaint Source:	Consumer Financial Protection Bureau	Product Service Description:	Lending: Student Loans
Amount Requested:		Amount Paid:	
Payment Method:		Agency Contact:	External Agency
Complaint Date:	04/12/2016	Transaction Date:	
Initial Contact:		Initial Response:	
Statute/Rule:		Law Violation:	
Topic:		Dispute with Credit Bureau?:	
Dispute with Credit Bureau - Responded?:		Dispute with Credit Bureau - Resolved to Satisfaction?:	
Member of armed forces or dependent?:		Cross Border Complaint?:	No
Consumer Information			
Consumer Small Business or Organization:			

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<b>First Name:</b>		<b>Last Name:</b>	
<b>Address 1:</b>		<b>Address 2:</b>	
<b>City:</b>		<b>State:</b>	
<b>Zip:</b>		<b>Country:</b>	UNITED STATES
<b>Home Number:</b>		<b>Cell Number:</b>	
<b>Work Number:</b>		<b>Ext:</b>	
<b>Fax Number:</b>		<b>Email:</b>	hotmail.com
<b>Age Range:</b>		<b>Military Service Branch:</b>	
<b>Soldier Status:</b>		<b>Soldier Station:</b>	
<b>Subject</b>			
<b>Subject:</b>	Ameritech Financial	<b>Normalized Name:</b>	Ameritech Financial
<b>Address 1:</b>	1101 Investment Blvd suite 290	<b>Address 2:</b>	
<b>City:</b>	El Dorado Hills	<b>State/Prov:</b>	California
<b>ZIP:</b>	95762	<b>Country:</b>	United States
<b>Email:</b>		<b>URL:</b>	
<b>Phone Number:</b>		<b>Ext:</b>	
<b>Subject ID Type:</b>		<b>Subject ID Issuer State:</b>	
<b>Subject ID Issuer Country:</b>			
<b>Associated Subject</b>			
<b>Company:</b>	Capital One	<b>Normalized Company:</b>	Capital One Bank
<b>Company Type:</b>	CFPB Provided Data	<b>Address:</b>	1680 Capital One Dr
<b>City:</b>	Mclean	<b>State/Prov:</b>	Virginia
<b>ZIP:</b>	22102	<b>Country:</b>	United States
<b>Email:</b>		<b>URL:</b>	http://www.capitalone.com
<b>Phone Number:</b>	800-9557070	<b>Ext:</b>	

Record # 65 / 71244128 / Consumer Sentinel Network Complaint			
Reference Number:	71244128	Originator Reference Number:	
Language:	English	Contact Type:	Complaint
Source:	Consumer	DNC?:	No
Comments:	Consumer received a letter from an imposter claiming to be with Ameritech Financial in regards to reducing her student loans. They requested she pay 403\$ a month for three months and they would reduce her payments. The consumer gave her SSN and bank account information.		
Complaint disposition provided?:			
Complaint Disposition:			
Data Reference:		Load Date:	04/05/2016 7:57:16 PM
Created By:	SDOWNS	Created Date:	04/05/2016 7:57:16 PM
Updated By:		Updated Date:	
Complaint Source:	FTC Call Center	Product Service Description:	Lending: Student Loans
Amount Requested:	\$403.00	Amount Paid:	\$0.00
Payment Method:	Unknown	Agency Contact:	Phone
Complaint Date:	04/05/2016	Transaction Date:	03/15/2016
Initial Contact:	Mail	Initial Response:	Phone: other
Statute/Rule:	FTC Act Sec 5 (BCP)	Law Violation:	Deception/Misrepresentation
Topic:		Dispute with Credit Bureau?:	
Dispute with Credit Bureau - Responded?:	No	Dispute with Credit Bureau - Resolved to Satisfaction?:	No
Member of armed forces or dependent?:	No	Cross Border Complaint?:	No
Consumer Information			
Consumer Small Business or Organization:			
First Name:		Last Name:	
Address 1:		Address 2:	
City:		State:	
Zip:		Country:	UNITED STATES
Home Number:		Cell Number:	
Work Number:		Ext:	
Fax Number:		Email:	
Age Range:	50 - 59	Military Service Branch:	
Soldier Status:		Soldier Station:	
Subject			



Printer Friendly Record Details

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<b>Subject:</b>	Ameritech Financial	<b>Normalized Name:</b>	Ameritech Financial
<b>Address 1:</b>		<b>Address 2:</b>	
<b>City:</b>		<b>State/Prov:</b>	
<b>ZIP:</b>		<b>Country:</b>	United States
<b>Email:</b>		<b>URL:</b>	
<b>Phone Number:</b>	916-4310710	<b>Ext:</b>	
<b>Subject ID Type:</b>		<b>Subject ID Issuer State:</b>	
<b>Subject ID Issuer Country:</b>			
<b>Representative Name:</b>	Paul Stevers	<b>Title:</b>	

Record # 66 / 71013429 / Consumer Sentinel Network Complaint			
Reference Number:	71013429	Originator Reference Number:	160322-001275
Language:	English	Contact Type:	Complaint
Source:	Organization	DNC?:	No
Comments:	CFPB Issue Type: Dealing with my lender or servicer   Keep getting calls about my loan --- What Happened: Im not sure what kind of loan I have I owe a lot still. I've been paying on it forever don't feel like ill ever get it paid off, kind of depressing. I pay now thru Nelnet. Ive been wanting to get serious about paying it off. Receiving a lot of calls from people trying to get me to change but im nervous to make a wrong decision. Ameritech called and asked a lot of personal questions. Sounds like I could get it paid off quicker and save money but they ask for my bank and routing number and I told them I would call around before I felt comfortable with that decision. I can see how people get scammed. We just trust people will help us make a bad situation better. Have you heard of this company before? Thanks for any information. --- Fair Resolution: I just don't want to get scammed		
Complaint disposition provided?:			
Complaint Disposition:			
Data Reference:		Load Date:	03/22/2016 10:05:26 PM
Created By:	CFPB-USER	Created Date:	03/22/2016 12:42:16 PM
Updated By:		Updated Date:	
Complaint Source:	Consumer Financial Protection Bureau	Product Service Description:	Lending: Student Loans
Amount Requested:		Amount Paid:	
Payment Method:		Agency Contact:	External Agency
Complaint Date:	03/22/2016	Transaction Date:	
Initial Contact:		Initial Response:	
Statute/Rule:		Law Violation:	
Topic:		Dispute with Credit Bureau?:	
Dispute with Credit Bureau - Responded?:		Dispute with Credit Bureau - Resolved to Satisfaction?:	
Member of armed forces or dependent?:	Yes	Cross Border Complaint?:	No
Consumer Information			
Consumer Small Business or Organization:			
First Name:		Last Name:	
Address 1:		Address 2:	
City:		State:	
Zip:		Country:	UNITED STATES
Home Number:		Cell Number:	

Printer Friendly Record Details

10/2/17, 1:33 PM

<b>Work Number:</b>		<b>Ext:</b>	
<b>Fax Number:</b>		<b>Email:</b>	hotmail.com
<b>Age Range:</b>	40 - 49	<b>Military Service Branch:</b>	U.S. Air Force
<b>Soldier Status:</b>	Military Retiree/Veteran	<b>Soldier Station:</b>	
<b>Subject</b>			
<b>Subject:</b>	Nelnet	<b>Normalized Name:</b>	Nelnet-National Educational Loan Network
<b>Address 1:</b>		<b>Address 2:</b>	
<b>City:</b>		<b>State/Prov:</b>	
<b>ZIP:</b>		<b>Country:</b>	United States
<b>Email:</b>		<b>URL:</b>	
<b>Phone Number:</b>		<b>Ext:</b>	
<b>Subject ID Type:</b>		<b>Subject ID Issuer State:</b>	
<b>Subject ID Issuer Country:</b>			
<b>Associated Subject</b>			
<b>Company:</b>	Nelnet	<b>Normalized Company:</b>	Nelnet-National Educational Loan Network
<b>Company Type:</b>	CFPB Provided Data	<b>Address:</b>	
<b>City:</b>		<b>State/Prov:</b>	
<b>ZIP:</b>		<b>Country:</b>	United States
<b>Email:</b>		<b>URL:</b>	
<b>Phone Number:</b>		<b>Ext:</b>	

Record # 67 / 69925489 / Consumer Sentinel Network Complaint			
Reference Number:	69925489	Originator Reference Number:	
Language:	English	Contact Type:	Complaint
Source:	Consumer	DNC?:	No
Comments:	<p>Today 2/24/16 at 1:10 pm I recieved 2 duplicate text messages to my cell phone from phone # 916-234-3679. The message stated &amp;quot;Hello, it's Stanley from the student loan dept. You reached out to us about student loan payment reduction and forgiveness. Do you still need help with your payments (916) 526-0972.&amp;quot; This text was unsolicited. My student loans are owned by the U.S. Government and serviced through FedLoan. I did not make any contact to FedLoan regarding an alteration of my payments. I called, from my work phone, the # that the text was from 916-234-3679 and prompt stated &amp;quot;Hello please state your name after the tone and Google Voice will try to connect you.&amp;quot; I called the number listed at the end of the text message (916) 526-0972 and it advised I reached the desk of Stanley Livingston, I spoke with Sara in customer service who stated their company is Ameritech Financial also known as American Financial Benefits Center. I have no prior affiliation or engagement with this company nor did I willingly provide my phone # to them or agree to data charges for being contacted via text message by the associate. Other-Other Update</p>		
Complaint disposition provided?:			
Complaint Disposition:			
Data Reference:		Load Date:	02/24/2016 1:44:21 PM
Created By:	FTCCIS-FTCUSER	Created Date:	02/24/2016 1:44:21 PM
Updated By:	CRSS\bsims	Updated Date:	02/26/2016 11:55:49 AM
Complaint Source:	FTC Online Complaint Assistant (CIS)	Product Service Description:	Lending: Student Loans
Amount Requested:		Amount Paid:	
Payment Method:		Agency Contact:	Internet
Complaint Date:	02/24/2016	Transaction Date:	02/24/2016
Initial Contact:	Mobile: Text/Email/IM	Initial Response:	Phone: other
Statute/Rule:	FTC Act Sec 5 (BCP) Rule\Other	Law Violation:	Deception/Misrepresentation Other (Note the Violation in the Comment Field)
Topic:		Dispute with Credit Bureau?:	
Dispute with Credit Bureau - Responded?:		Dispute with Credit Bureau - Resolved to Satisfaction?:	
Member of armed forces or dependent?:	No	Cross Border Complaint?:	No
Consumer Information			
Consumer Small Business or Organization:			
First Name:	██████	Last Name:	██████

Printer Friendly Record Details

10/2/17, 1:33 PM

<b>Address 1:</b>		<b>Address 2:</b>	
<b>City:</b>		<b>State:</b>	██████
<b>Zip:</b>		<b>Country:</b>	UNITED STATES
<b>Home Number:</b>		<b>Cell Number:</b>	██████████
<b>Work Number:</b>		<b>Ext:</b>	
<b>Fax Number:</b>		<b>Email:</b>	██████████@gmail.com
<b>Age Range:</b>	20 - 29	<b>Military Service Branch:</b>	
<b>Soldier Status:</b>		<b>Soldier Station:</b>	
<b>Subject</b>			
<b>Subject:</b>	Ameritech Financial/American Financial Benefits Center	<b>Normalized Name:</b>	Ameritech Financial/american Financial Benefits Center
<b>Address 1:</b>		<b>Address 2:</b>	
<b>City:</b>		<b>State/Prov:</b>	
<b>ZIP:</b>		<b>Country:</b>	United States
<b>Email:</b>		<b>URL:</b>	
<b>Phone Number:</b>		<b>Ext:</b>	
<b>Subject ID Type:</b>		<b>Subject ID Issuer State:</b>	
<b>Subject ID Issuer Country:</b>			
<b>Representative Name:</b>	Stanley Livingston	<b>Title:</b>	

Record # 68 / 69650273 / Consumer Sentinel Network Complaint			
Reference Number:	69650273	Originator Reference Number:	
Language:	English	Contact Type:	Complaint
Source:	Consumer	DNC?:	No
Comments:	I got a card in the mail saying that due to the Healthcare and Education Reformation Act of 2010, I was pre-approved for a loan reduction and forgiveness program. I called the number and the company, Ameritech Financial, said I was eligible for a public service loan reduction program because I am a teacher. They said that in 10 years, my loans and interest would be forgiven and I could pay the minimum amount on my loans until that time to Ameritech Financial. They said I would end up saving about \$24,000. Morgan Oskiera of Ameritech Financial asked for a lot of information from me, including my DLN, SSN, address, phone number, the password and ID for my student loan provider, birth date, Mother's maiden name, security question answers, etc. I was also asked to electronically sign some documents that they explained vaguely but didn't give me time to read. After doing some research, I found that the phone number provided on the card was linked with some potential scams preying on recent graduates with lots of debt. I also looked at my loan servicer, Navient's, website and it said to beware of anyone offering immediate relief on my loans.		
Complaint disposition provided?:			
Complaint Disposition:			
Data Reference:		Load Date:	02/15/2016 1:17:49 PM
Created By:	FTCCIS-FTCUSER	Created Date:	02/15/2016 1:17:49 PM
Updated By:		Updated Date:	
Complaint Source:	FTC Online Complaint Assistant (CIS)	Product Service Description:	Impostor: Business
Amount Requested:	\$19,000.00	Amount Paid:	\$0.00
Payment Method:		Agency Contact:	Internet
Complaint Date:	02/15/2016	Transaction Date:	
Initial Contact:		Initial Response:	Mail
Statute/Rule:	FTC Act Sec 5 (BCP)	Law Violation:	Deception/Misrepresentation
Topic:		Dispute with Credit Bureau?:	
Dispute with Credit Bureau - Responded?:		Dispute with Credit Bureau - Resolved to Satisfaction?:	
Member of armed forces or dependent?:	No	Cross Border Complaint?:	No
Consumer Information			
Consumer Small Business or Organization:			
First Name:		Last Name:	
Address 1:		Address 2:	
City:		State:	

Printer Friendly Record Details

10/2/17, 1:33 PM

<b>Zip:</b>		<b>Country:</b>	UNITED STATES
<b>Home Number:</b>		<b>Cell Number:</b>	
<b>Work Number:</b>		<b>Ext:</b>	
<b>Fax Number:</b>		<b>Email:</b>	gmail.com
<b>Age Range:</b>	20 - 29	<b>Military Service Branch:</b>	
<b>Soldier Status:</b>		<b>Soldier Station:</b>	
<b>Subject</b>			
<b>Subject:</b>	Ameritech Financial	<b>Normalized Name:</b>	Ameritech Financial
<b>Address 1:</b>	1101 Investment Blvd. Ste 209	<b>Address 2:</b>	
<b>City:</b>	El Dorado Hills	<b>State/Prov:</b>	California
<b>ZIP:</b>	95762	<b>Country:</b>	United States
<b>Email:</b>	info@ameritechfinancial.com	<b>URL:</b>	http://www.ameritechfinancial.com
<b>Phone Number:</b>	180-7928621	<b>Ext:</b>	
<b>Subject ID Type:</b>		<b>Subject ID Issuer State:</b>	
<b>Subject ID Issuer Country:</b>			
<b>Representative Name:</b>	Brandon Frere	<b>Title:</b>	Owner

Record # 69 / 69640012 / Consumer Sentinel Network Complaint			
Reference Number:	69640012	Originator Reference Number:	
Language:	English	Contact Type:	Complaint
Source:	Consumer	DNC?:	No
Comments:	I first received a letter in the mail telling me about student loan forgiveness. I opened it up and it pre-qualified me for the loan forgiveness. It gave me an account number as well as a number to call. I called to ask for information and Chris answered; he seemed to be very professional and knowledgeable. I gave in and ask to participate. He asked me questions about my student loans and my personal information such as drivers' license, bank account, and social security number. I was a little skeptical but I still believed him. I gave him the information. He sent me some paper work to sign, such as policies, complaint forms, and a breakdown of the payments I was going to make. Everything seemed legitimate. However, I could not shake this empty feeling in my gut and after talking to him I decided to do research. At first everything I read seemed to be fine. They were certified and they seemed to follow governmental procedures. Then I research their CEO- Brandon Frere. I clicked the first link and there it was, another person with a similar letter but a bit different story in which the CEO of the company appeared as if it never existed. Then I decided to check the company's address and again, the company did not exist in the location they said they were.		
Complaint disposition provided?:			
Complaint Disposition:			
Data Reference:		Load Date:	02/12/2016 11:40:52 PM
Created By:	FTCCIS-FTCUSER	Created Date:	02/12/2016 11:40:52 PM
Updated By:		Updated Date:	
Complaint Source:	FTC Online Complaint Assistant (CIS)	Product Service Description:	Impostor: Business
Amount Requested:	\$0.00	Amount Paid:	\$0.00
Payment Method:		Agency Contact:	Internet
Complaint Date:	02/12/2016	Transaction Date:	02/12/2016
Initial Contact:	Mail	Initial Response:	Phone: other
Statute/Rule:	FTC Act Sec 5 (BCP)	Law Violation:	Deception/Misrepresentation
Topic:		Dispute with Credit Bureau?:	
Dispute with Credit Bureau - Responded?:		Dispute with Credit Bureau - Resolved to Satisfaction?:	
Member of armed forces or dependent?:	No	Cross Border Complaint?:	No
Consumer Information			
Consumer Small Business or Organization:			
First Name:	████	Last Name:	████████
Address 1:		Address 2:	



Printer Friendly Record Details

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<b>City:</b>		<b>State:</b>	
<b>Zip:</b>		<b>Country:</b>	UNITED STATES
<b>Home Number:</b>		<b>Cell Number:</b>	[REDACTED]
<b>Work Number:</b>		<b>Ext:</b>	
<b>Fax Number:</b>		<b>Email:</b>	[REDACTED]gmail.com
<b>Age Range:</b>	20 - 29	<b>Military Service Branch:</b>	
<b>Soldier Status:</b>		<b>Soldier Station:</b>	
<b>Subject</b>			
<b>Subject:</b>	Ameritech Financial	<b>Normalized Name:</b>	Ameritech Financial
<b>Address 1:</b>	1101 investent Blvd. Suite 290	<b>Address 2:</b>	
<b>City:</b>	El Dorado Hills	<b>State/Prov:</b>	California
<b>ZIP:</b>	95762	<b>Country:</b>	United States
<b>Email:</b>	customer.service@ameritechfinancial.com	<b>URL:</b>	www.ameritechfinancial.com
<b>Phone Number:</b>	800-7928621	<b>Ext:</b>	210
<b>Subject ID Type:</b>		<b>Subject ID Issuer State:</b>	
<b>Subject ID Issuer Country:</b>			
<b>Representative Name:</b>	Chris Patton	<b>Title:</b>	Senior Account Specialist

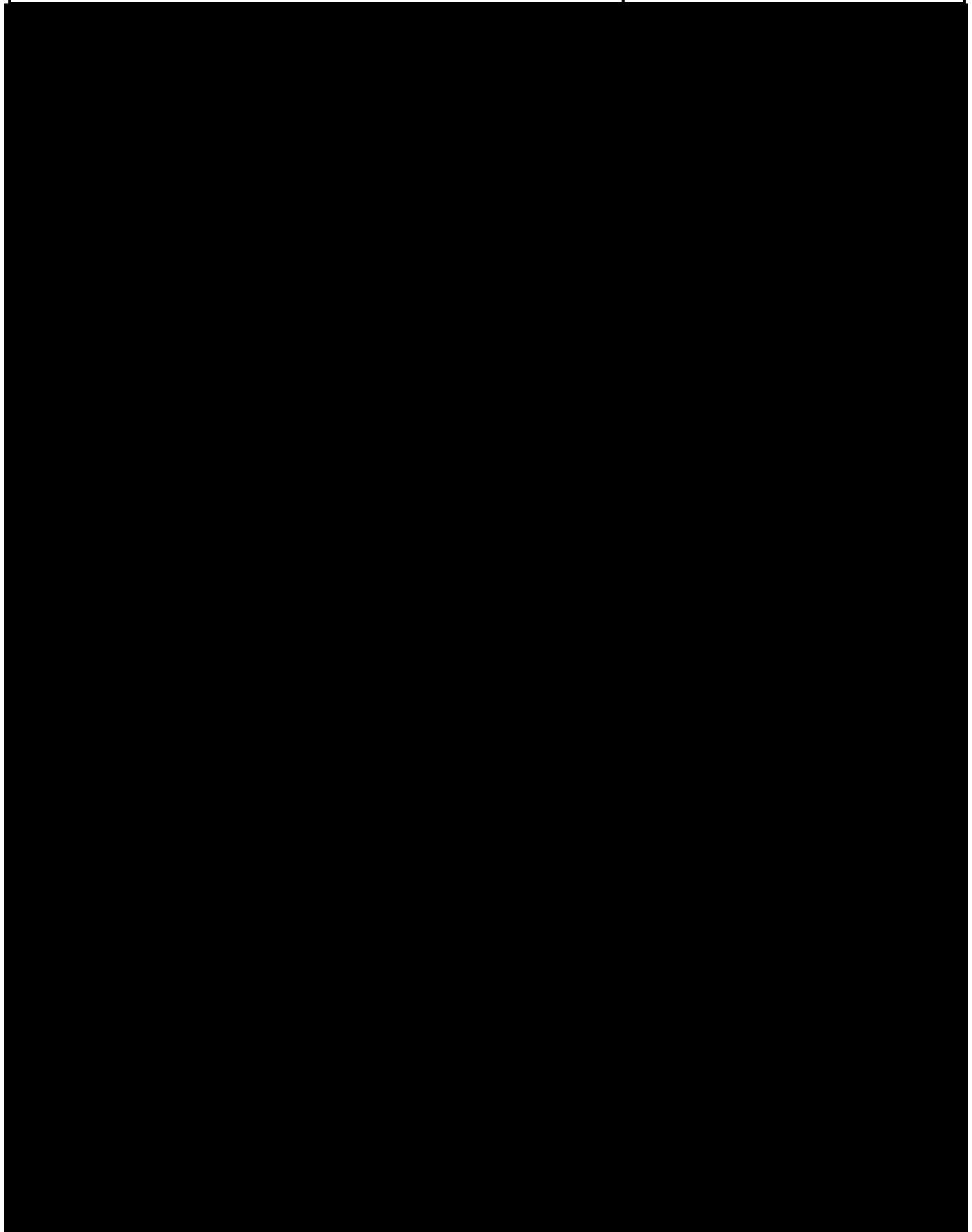
Record # 70 / 69259776 / Consumer Sentinel Network Complaint			
Reference Number:	69259776	Originator Reference Number:	
Language:	English	Contact Type:	Complaint
Source:	Consumer	DNC?:	No
Comments:	<p>I received a letter regarding student loan repayment and reduction and forgiveness. They supplied me with an account # [REDACTED] and a phone number to call about consolidation 1-866-955-7797. I called the number and discussed changing my student loan payments. I unfortunately, gave my social and birth date, but they were needing other information to fill out an FSA loan. The red flags went off, and I stopped. I did not give any account information regarding my banking or credit card numbers; however, since I stupidly gave them my SS#, I froze my credit with all 3 credit bureaus and informed life lock. The representative gave a name of Greg Davis, and he was well versed in answering questions about the student loan consolidation and repayment acts passed in 2010. He was claiming to have my payments for 3 months at \$407.00 and then they would drop to a little over a \$100 a month. Considering a pay almost \$300 now, this sounded great. He also sent me a Docusign via email, which I signed and returned, but other emails he sent were getting stuck in my spam email, and that was another sign, that this could be a scam. He would've wanted my banking information to set up automatic payments, but I did not give any account information. Please check this out. There are many young people out there who are up to their necks in student loan debt, as I am, and this is a very tempting scheme. I know to freeze my credit and I have life lock, but other people will probably not know to do this. I am sure many people will be caught in this scam. Unfortunately, reporting this will only make these people change their website and number. TOPIC:Referrals</p>		
Complaint disposition provided?:			
Complaint Disposition:			
Data Reference:		Load Date:	01/28/2016 3:47:23 PM
Created By:	FTCCIS-FTCUSER	Created Date:	01/28/2016 3:47:23 PM
Updated By:		Updated Date:	
Complaint Source:	FTC Online Complaint Assistant (CIS)	Product Service Description:	Impostor: Business
Amount Requested:	\$407.00	Amount Paid:	\$0.00
Payment Method:		Agency Contact:	Internet
Complaint Date:	01/28/2016	Transaction Date:	01/19/2016
Initial Contact:	Mail	Initial Response:	Phone: 800/888 number
Statute/Rule:	FTC Act Sec 5 (BCP)	Law Violation:	Deception/Misrepresentation
Topic:		Dispute with Credit Bureau?:	
Dispute with Credit Bureau - Responded?:		Dispute with Credit Bureau - Resolved to Satisfaction?:	
Member of armed forces or dependent?:	No	Cross Border Complaint?:	No
Consumer Information			

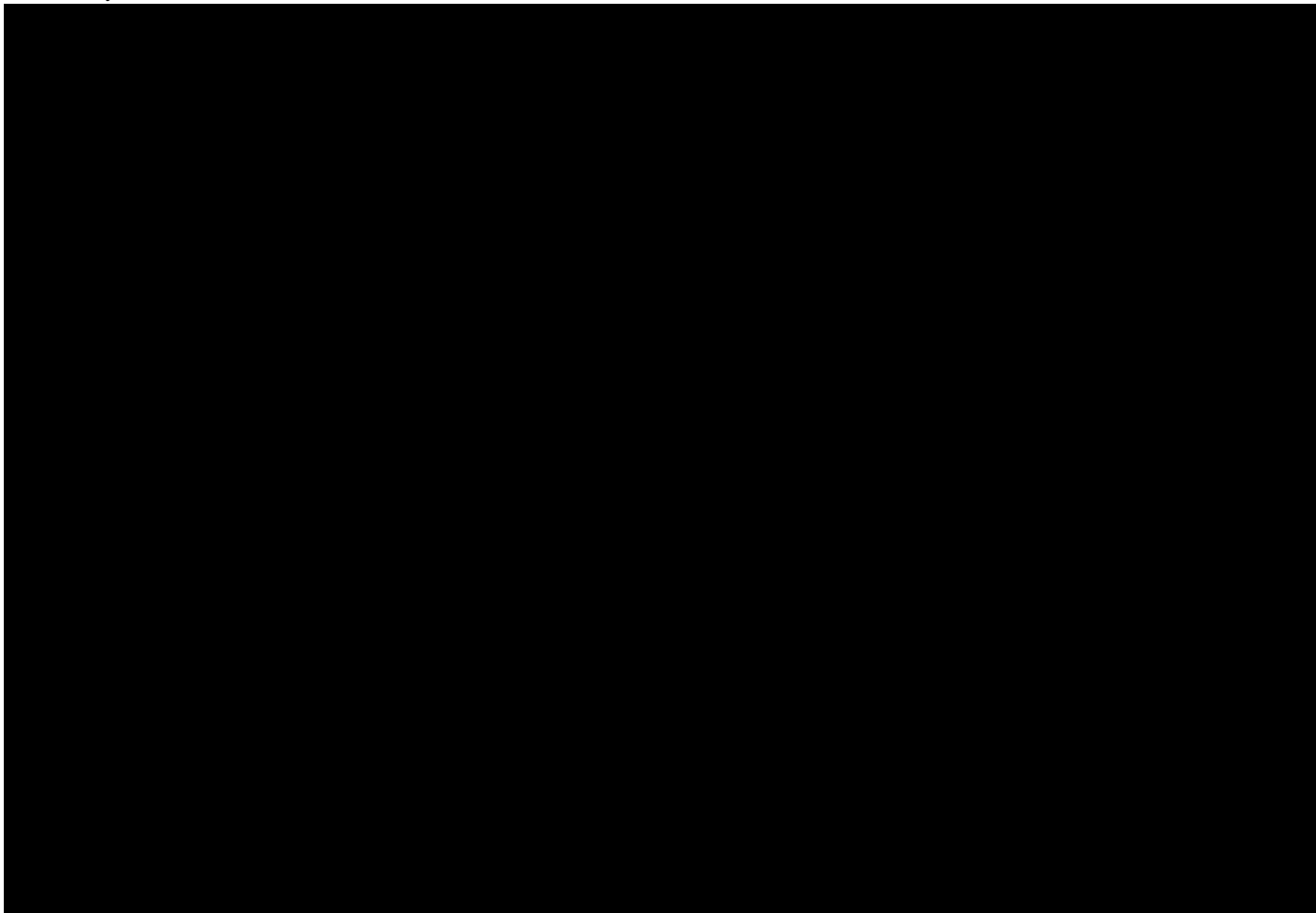
Printer Friendly Record Details

10/2/17, 1:33 PM

<b>Consumer Small Business or Organization:</b>			
<b>First Name:</b>		<b>Last Name:</b>	
<b>Address 1:</b>		<b>Address 2:</b>	
<b>City:</b>		<b>State:</b>	
<b>Zip:</b>		<b>Country:</b>	UNITED STATES
<b>Home Number:</b>		<b>Cell Number:</b>	
<b>Work Number:</b>		<b>Ext:</b>	
<b>Fax Number:</b>		<b>Email:</b>	gmail.com
<b>Age Range:</b>	30 - 39	<b>Military Service Branch:</b>	
<b>Soldier Status:</b>		<b>Soldier Station:</b>	
<b>Subject</b>			
<b>Subject:</b>	AmeriTech Financial	<b>Normalized Name:</b>	Ameritech Financial
<b>Address 1:</b>	1101 Investment Blvd. Suite 290	<b>Address 2:</b>	
<b>City:</b>	El Dorado (Cleansed: El Dorado Hills)	<b>State/Prov:</b>	California
<b>ZIP:</b>	95762	<b>Country:</b>	United States
<b>Email:</b>	greg.davis@ameritechfinancial.com	<b>URL:</b>	http://www.ameritechfinancial.com
<b>Phone Number:</b>	800-9728621	<b>Ext:</b>	
<b>Subject ID Type:</b>		<b>Subject ID Issuer State:</b>	
<b>Subject ID Issuer Country:</b>			
<b>Representative Name:</b>	Greg Davis	<b>Title:</b>	Ameritech Financial

**Record # 71 / 65868540 / Consumer Sentinel Network Complaint**





Record # 72 / 33214491 / Consumer Sentinel Network Complaint			
Reference Number:	33214491	Originator Reference Number:	
Language:	English	Contact Type:	Complaint
Source:	Consumer	DNC?:	No
Comments:	<p>On October 7, 2011, I sent the following message to Senator Paul: I did not sign up for your newsletter. I sent you an email re: a concern in my community. Therefore, I NEVER gave you permission to use my email address for this correspondence. Further, I have unsubscribed from this newsletter 3 TIMES. I trust this will be my last request for you to remove my email address from your list. Thank you. Respectfully, [REDACTED] me.com</p> <p>Sent from my iPad Today, I received the second email this week. I simply wish for it to stop. Like I said, I never signed up for his emails. Other-Other Update UDPATE: 7/15/2016</p> <p>Consumer states he received a call from Ameritech Financial claiming they could reduce the payment on his student loans. The consumer provided his personal information including name, home and work address, DOB, and SSN. JDAVIS</p>		
Complaint disposition provided?:			
Complaint Disposition:			
Data Reference:		Load Date:	10/28/2011 12:51:47 PM
Created By:	FTCCIS-FTCUSER	Created Date:	10/28/2011 12:51:47 PM
Updated By:	JDAVIS3	Updated Date:	07/15/2016 7:21:21 PM
Complaint Source:	FTC Online Complaint Assistant (CIS)	Product Service Description:	Debt Management\Credit Counseling Unsolicited Email
Amount Requested:	\$0.00	Amount Paid:	\$0.00
Payment Method:		Agency Contact:	Phone
Complaint Date:	07/15/2016	Transaction Date:	09/01/2011
Initial Contact:	Internet/E-mail	Initial Response:	Internet/E-mail
Statute/Rule:	CAN-SPAM Act FTC Act Sec 5 (BCP)	Law Violation:	SPAM: 'Remove Me' is missing, broken, or ignored SPAM: Other/general annoyance Deception/Misrepresentation
Topic:		Dispute with Credit Bureau?:	
Dispute with Credit Bureau - Responded?:	No	Dispute with Credit Bureau - Resolved to Satisfaction?:	No
Member of armed forces or dependent?:	No	Cross Border Complaint?:	No
Consumer Information			
Consumer Small Business or Organization:			
First Name:	[REDACTED]	Last Name:	[REDACTED]
Address 1:	[REDACTED]	Address 2:	

Printer Friendly Record Details

10/2/17, 1:33 PM

<b>City:</b>		<b>State:</b>	
<b>Zip:</b>		<b>Country:</b>	UNITED STATES
<b>Home Number:</b>		<b>Cell Number:</b>	
<b>Work Number:</b>		<b>Ext:</b>	
<b>Fax Number:</b>		<b>Email:</b>	me.com
<b>Age Range:</b>	30 - 39	<b>Military Service Branch:</b>	
<b>Soldier Status:</b>		<b>Soldier Station:</b>	
<b>Subject</b>			
<b>Subject:</b>	U.s. Senator Rand Paul	<b>Normalized Name:</b>	U.s. Senator Rand Paul
<b>Address 1:</b>		<b>Address 2:</b>	
<b>City:</b>		<b>State/Prov:</b>	
<b>ZIP:</b>		<b>Country:</b>	United States
<b>Email:</b>	senator@paul.senate.gov	<b>URL:</b>	http://www.paul.senate.gov/?p=home
<b>Phone Number:</b>		<b>Ext:</b>	
<b>Subject ID Type:</b>		<b>Subject ID Issuer State:</b>	
<b>Subject ID Issuer Country:</b>			
<b>Representative Name:</b>	Rand Paul Grant Harris	<b>Title:</b>	Senator
<b>Associated Subject</b>			
<b>Company:</b>	Ameritech Financial	<b>Normalized Company:</b>	Ameritech Financial
<b>Company Type:</b>	Other	<b>Address:</b>	
<b>City:</b>		<b>State/Prov:</b>	
<b>ZIP:</b>		<b>Country:</b>	United States
<b>Email:</b>		<b>URL:</b>	
<b>Phone Number:</b>	916-3305215	<b>Ext:</b>	

<b>Record # 1 / 93137643 / Consumer Sentinel Network Complaint</b>			
<b>Reference Number:</b>	93137643	<b>Originator Reference Number:</b>	180216-2866249
<b>Language:</b>	English	<b>Contact Type:</b>	Complaint
<b>Source:</b>	Organization	<b>DNC?:</b>	No
<b>Comments:</b>	<p>CFPB Issue Type: Fraud or scam   --- What Happened: I signed a contract for AmeriTech Financial to help me sign up for an income based loan repayment program to decrease my student loan payment. My understanding was that my monthly payment would be \$82 for three years and then \$69 for 8 years and my loans would be paid off. I was advised not to talk to my lender or respond to any contact my lender attempted to make to me. I spent approximately four hours on the phone and computer answering questions for the application. I was asked number of family members and when I told Mr. Sleight two, he asked if we had brothers, uncles, etc. I said my husband has six brothers and he replied "eight is enough." I recently discussed this arrangement with co-workers who advised me to contact my lender, Great Lakes, and I did to learn my contract is fraudulent. My house hold is two, myself and spouse, not 8. I didn't question Mr. Sleight because I thought he was the professional who knew what he was doing since I had never applied for a program before. My customer service person at Great Lakes advised me to stop the automatic payment at my bank and contact my Attorney General as I am a victim of a scam. She explained there are many such student loan repayment scams going on and they need to be stopped. She advised me the first thing they do is to tell the person not to have any contact with their lender. I am an honest person who had always made my student loan payment on time. I had no idea I was involved with fraud. --- Have contacted: CC Issuer --- Fair Resolution: I want out of the contract and to never have anything else to do with Ameritech Financial again. I would like for them to be stopped from doing this to someone else.</p>		
<b>Complaint disposition provided?:</b>			
<b>Complaint Disposition:</b>			
<b>Data Reference:</b>		<b>Load Date:</b>	02/23/2018 12:59:27 AM
<b>Created By:</b>	CFPB-USER	<b>Created Date:</b>	02/16/2018 11:36:58 AM
<b>Updated By:</b>		<b>Updated Date:</b>	
<b>Complaint Source:</b>	Consumer Financial Protection Bureau	<b>Product Service Description:</b>	Debt Management\Credit Counseling
<b>Amount Requested:</b>		<b>Amount Paid:</b>	
<b>Payment Method:</b>		<b>Agency Contact:</b>	External Agency
<b>Complaint Date:</b>	02/16/2018	<b>Transaction Date:</b>	
<b>Initial Contact:</b>		<b>Initial Response:</b>	



<b>Record # 1 / 93137643 / Consumer Sentinel Network Complaint</b>			
<b>Reference Number:</b>	93137643	<b>Originator Reference Number:</b>	180216-2866249
<b>Language:</b>	English	<b>Contact Type:</b>	Complaint
<b>Source:</b>	Organization	<b>DNC?:</b>	No
<b>Comments:</b>	<p>CFPB Issue Type: Fraud or scam   --- What Happened: I signed a contract for AmeriTech Financial to help me sign up for an income based loan repayment program to decrease my student loan payment. My understanding was that my monthly payment would be \$82 for three years and then \$69 for 8 years and my loans would be paid off. I was advised not to talk to my lender or respond to any contact my lender attempted to make to me. I spent approximately four hours on the phone and computer answering questions for the application. I was asked number of family members and when I told Mr. Sleight two, he asked if we had brothers, uncles, etc. I said my husband has six brothers and he replied "eight is enough." I recently discussed this arrangement with co-workers who advised me to contact my lender, Great Lakes, and I did to learn my contract is fraudulent. My house hold is two, myself and spouse, not 8. I didn't question Mr. Sleight because I thought he was the professional who knew what he was doing since I had never applied for a program before. My customer service person at Great Lakes advised me to stop the automatic payment at my bank and contact my Attorney General as I am a victim of a scam. She explained there are many such student loan repayment scams going on and they need to be stopped. She advised me the first thing they do is to tell the person not to have any contact with their lender. I am an honest person who had always made my student loan payment on time. I had no idea I was involved with fraud. --- Have contacted: CC Issuer --- Fair Resolution: I want out of the contract and to never have anything else to do with Ameritech Financial again. I would like for them to be stopped from doing this to someone else.</p>		
<b>Complaint disposition provided?:</b>			
<b>Complaint Disposition:</b>			
<b>Data Reference:</b>		<b>Load Date:</b>	02/23/2018 12:59:27 AM
<b>Created By:</b>	CFPB-USER	<b>Created Date:</b>	02/16/2018 11:36:58 AM
<b>Updated By:</b>		<b>Updated Date:</b>	
<b>Complaint Source:</b>	Consumer Financial Protection Bureau	<b>Product Service Description:</b>	Debt Management\Credit Counseling
<b>Amount Requested:</b>		<b>Amount Paid:</b>	
<b>Payment Method:</b>		<b>Agency Contact:</b>	External Agency
<b>Complaint Date:</b>	02/16/2018	<b>Transaction Date:</b>	
<b>Initial Contact:</b>		<b>Initial Response:</b>	

<b>Statute/Rule:</b>		<b>Law Violation:</b>	
<b>Topic:</b>		<b>Dispute with Credit Bureau?:</b>	
<b>Dispute with Credit Bureau - Responded?:</b>		<b>Dispute with Credit Bureau - Resolved to Satisfaction?:</b>	
<b>Member of armed forces or dependent?:</b>		<b>Cross Border Complaint?:</b>	No
<b>Consumer Information</b>			
<b>Consumer Small Business or Organization:</b>			
<b>First Name:</b>		<b>Last Name:</b>	
<b>Address 1:</b>		<b>Address 2:</b>	
<b>City:</b>		<b>State:</b>	
<b>Zip:</b>		<b>Country:</b>	UNITED STATES;
<b>Home Number:</b>		<b>Cell Number:</b>	
<b>Work Number:</b>		<b>Ext:</b>	
<b>Fax Number:</b>		<b>Email:</b>	@gmail.com
<b>Age Range:</b>		<b>Military Service Branch:</b>	
<b>Soldier Status:</b>		<b>Soldier Station:</b>	
<b>Subject</b>			
<b>Subject:</b>	Ameritech Financial	<b>Normalized Name:</b>	Ameritech Financial
<b>Address 1:</b>		<b>Address 2:</b>	
<b>City:</b>	El Dorado Hills;	<b>State/Prov:</b>	California;
<b>ZIP:</b>	95762;	<b>Country:</b>	UNITED STATES;
<b>Email:</b>		<b>URL:</b>	
<b>Phone Number:</b>		<b>Ext:</b>	
<b>Subject ID Type:</b>		<b>Subject ID Issuer State:</b>	

Subject ID Issuer Country:			
Associated Subject			
Company:	Federal Trade Commission	Normalized Company:	FTC Imposter
Company Type:	CFPB Provided Data	Address:	
City:	;	State/Prov:	;
ZIP:	;	Country:	UNITED STATES;
Email:		URL:	http://www.ftc.gov
Phone Number:	918-7867071	Ext:	

## **Ortiz Attachment GG**

Record # 1 / 80056167 / Consumer Sentinel Network Complaint			
Reference Number:	80056167	Originator Reference Number:	
Language:	English	Contact Type:	Complaint
Source:	Consumer	DNC?:	No
Comments:	I contacted a company that was supposed to consolidate my students loans and get me out of default. I agreed to pay \$99/month and I'm sure I had to pay other fees but can't remember the amounts. I've been paying them for 4 years and was contacted this month (Jan 2017) by the fedloans.org about being delinquent on my student loan payments. I attended the University of Tennessee from 1996-2003 and had financial problems with my loans and need help for consolidation and getting out of default. I recently returned to Western Governor's University but after graduation fedloans.org contacted me to start repayment of my loans. I questioned about why I owed them \$60k instead of just the \$6k and that's when they informed me that I was being scammed. I have contacted my bank and the BBB about my situation.TOPIC:Referrals		
Complaint disposition provided?:			
Complaint Disposition:			
Data Reference:		Load Date:	01/27/2017 2:33:30 PM
Created By:	FTCCIS-FTCUSER	Created Date:	01/27/2017 2:33:30 PM
Updated By:		Updated Date:	
Complaint Source:	FTC Online Complaint Assistant (CIS)	Product Service Description:	Impostor: Government
Amount Requested:	\$900.00	Amount Paid:	\$4,800.00
Payment Method:	Bank Account Debit	Agency Contact:	Internet
Complaint Date:	01/27/2017	Transaction Date:	03/01/2013
Initial Contact:	I Initiated Contact	Initial Response:	Phone: 800/888 number
Statute/Rule:	FTC Act Sec 5 (BCP)	Law Violation:	Deception/Misrepresentation
Topic:		Dispute with Credit Bureau?:	
Dispute with Credit Bureau - Responded?:		Dispute with Credit Bureau - Resolved to Satisfaction?:	
Member of armed forces or dependent?:	No	Cross Border Complaint?:	No
Consumer Information			
Consumer Small Business or Organization:			
First Name:		Last Name:	
Address 1:		Address 2:	
City:		State:	
Zip:		Country:	UNITED STATES
Home Number:		Cell Number:	

Printer Friendly Record Details

10/2/17, 2:14 PM

<b>Work Number:</b>		<b>Ext:</b>	
<b>Fax Number:</b>		<b>Email:</b>	gmail.com
<b>Age Range:</b>	30 - 39	<b>Military Service Branch:</b>	
<b>Soldier Status:</b>		<b>Soldier Station:</b>	
<b>Subject</b>			
<b>Subject:</b>	American Federal Business	<b>Normalized Name:</b>	American Federal Business
<b>Address 1:</b>	311 Professional Center Dr	<b>Address 2:</b>	
<b>City:</b>	Rohnert Park	<b>State/Prov:</b>	California
<b>ZIP:</b>	94928	<b>Country:</b>	United States
<b>Email:</b>	info@afbcenter.com	<b>URL:</b>	afbcenter.com
<b>Phone Number:</b>	800-4881490	<b>Ext:</b>	
<b>Subject ID Type:</b>		<b>Subject ID Issuer State:</b>	
<b>Subject ID Issuer Country:</b>			
<b>Representative Name:</b>	I don't remember I don't remember	<b>Title:</b>	Consolidation officer

Record # 2 / 74424616 / Consumer Sentinel Network Complaint			
Reference Number:	74424616	Originator Reference Number:	
Language:	English	Contact Type:	Complaint
Source:	Consumer	DNC?:	No
Comments:	I received in the mail from American Financial Benefits their offer. My loans payments were out of my budget so I responded. My issue is they never once stated that you could have these payments reduced through the Department of Education. Therefore, I paid them 1295.00 to get started and then I also pay them 49.50 every month. I am still paying that each month. I would like for them to stop charging me 49.50 each month. I am also furious that I paid out 1295.00 for a service that would have cost me nothing. Can I get my money back or at least have them stop getting 49.50 each month. This money adds up. Thanks, Other-Other Update		
Complaint disposition provided?:			
Complaint Disposition:			
Data Reference:		Load Date:	07/14/2016 10:02:27 PM
Created By:	FTCCIS-FTCUSER	Created Date:	07/14/2016 10:02:27 PM
Updated By:	CRSS\jbrown	Updated Date:	07/18/2016 2:35:23 PM
Complaint Source:	FTC Online Complaint Assistant (CIS)	Product Service Description:	Debt Management\Credit Counseling
Amount Requested:	\$1,295.00	Amount Paid:	\$1,295.00
Payment Method:	Bank Account Debit	Agency Contact:	Internet
Complaint Date:	07/14/2016	Transaction Date:	09/13/2014
Initial Contact:	Mail	Initial Response:	Phone: 800/888 number
Statute/Rule:	FTC Act Sec 5 (BCP) Rule\Other	Law Violation:	Deception/Misrepresentation Other (Note the Violation in the Comment Field)
Topic:		Dispute with Credit Bureau?:	
Dispute with Credit Bureau - Responded?:		Dispute with Credit Bureau - Resolved to Satisfaction?:	
Member of armed forces or dependent?:	No	Cross Border Complaint?:	No
Consumer Information			
Consumer Small Business or Organization:			
First Name:		Last Name:	
Address 1:		Address 2:	
City:		State:	
Zip:		Country:	UNITED STATES
Home Number:		Cell Number:	
Work Number:		Ext:	

Printer Friendly Record Details

10/2/17, 2:14 PM

<b>Fax Number:</b>		<b>Email:</b>	gmail.com
<b>Age Range:</b>	30 - 39	<b>Military Service Branch:</b>	
<b>Soldier Status:</b>		<b>Soldier Station:</b>	
<b>Subject</b>			
<b>Subject:</b>	American Financial Benefits	<b>Normalized Name:</b>	American Financial Benefits
<b>Address 1:</b>	311 Professional Center Drive	<b>Address 2:</b>	
<b>City:</b>	Rohnert Park	<b>State/Prov:</b>	California
<b>ZIP:</b>	94928	<b>Country:</b>	United States
<b>Email:</b>		<b>URL:</b>	afbcenter.com
<b>Phone Number:</b>	800-4881490	<b>Ext:</b>	
<b>Subject ID Type:</b>		<b>Subject ID Issuer State:</b>	
<b>Subject ID Issuer Country:</b>			



Record # 3 / 62003375 / Consumer Sentinel Network Complaint			
Reference Number:	62003375	Originator Reference Number:	
Language:	English	Contact Type:	Complaint
Source:	Consumer	DNC?:	No
Comments:	Consumer states that she got involved with Amercian Financial Benefits Center and they told her that they were associated with the Dept of Education, regarding a student loan consolidation. She was told that she had to pay \$300 a month and they would do the work. She contacted Fed Loan because American Financial could not log in to her Fed Loan account and she was told at that point that the third party is not allowed to check her info and they can consolidate her laons for free with them and that they are fraudulent.		
Complaint disposition provided?:			
Complaint Disposition:			
Data Reference:		Load Date:	05/13/2015 1:59:15 PM
Created By:	JCHAVEZ	Created Date:	05/13/2015 1:59:15 PM
Updated By:		Updated Date:	
Complaint Source:	FTC Call Center	Product Service Description:	Lending: Student Loans
Amount Requested:		Amount Paid:	\$695.00
Payment Method:	Bank Account Debit	Agency Contact:	Phone
Complaint Date:	05/13/2015	Transaction Date:	01/01/2015
Initial Contact:	Mail	Initial Response:	Phone: other
Statute/Rule:	FTC Act Sec 5 (BCP)	Law Violation:	Deception/Misrepresentation
Topic:		Dispute with Credit Bureau?:	
Dispute with Credit Bureau - Responded?:	No	Dispute with Credit Bureau - Resolved to Satisfaction?:	No
Member of armed forces or dependent?:	No	Cross Border Complaint?:	No
Consumer Information			
Consumer Small Business or Organization:			
First Name:		Last Name:	
Address 1:		Address 2:	
City:		State:	
Zip:		Country:	UNITED STATES
Home Number:		Cell Number:	
Work Number:		Ext:	
Fax Number:		Email:	
Age Range:	50 - 59	Military Service Branch:	

Printer Friendly Record Details

10/2/17, 2:14 PM

<b>Soldier Status:</b>		<b>Soldier Station:</b>	
<b>Subject</b>			
<b>Subject:</b>	Americian Finanical Benefits Center	<b>Normalized Name:</b>	Americian Finanical Benefits Center
<b>Address 1:</b>	311 Professional Center Dr	<b>Address 2:</b>	
<b>City:</b>	Rohneret Park (Cleansed: Rohnert Park)	<b>State/Prov:</b>	California
<b>ZIP:</b>	94928	<b>Country:</b>	United States
<b>Email:</b>		<b>URL:</b>	
<b>Phone Number:</b>	800-4881490	<b>Ext:</b>	
<b>Subject ID Type:</b>		<b>Subject ID Issuer State:</b>	
<b>Subject ID Issuer Country:</b>			

## **Ortiz Attachment HH**

# Attorney General Eric T. Schneiderman

NEW YORK

ATTORNEY  
GENERAL

**Submitted on:** Wednesday, January 25, 2017 - 11:45 AM

**Submitted to:** Consumer Frauds Albany

**Matter ID:** [REDACTED]

**Complaint ID:** [REDACTED]

## Complainant Information

**Name:**

**Street Address:**

**City/Town:**

**State:**

**Zip:**

**County:**

**Home Phone:**

**Business Phone:**

**Email Address:**

[REDACTED]@gmail.com

## Entity Information

**Name of Seller or  
Provider of Services:**

Ameritech Financial

**Street Address:**

1101 Investment Blvd Suite 290

**City/Town:**

El Dorado Hills

**State:**

CA

**Zip:**

95762

**Phone:**

800-792-8621

**Name of Other Seller  
or Provider of  
Services:**

**Street Address:**

**City/Town:****State:****Zip:****Phone:****Cost of Product or Service:** \$.00**Date of Transaction:****Method of Payment:****Did you sign a contract?** Yes**Where did you sign the contract?** I signed it electronically**Date Signed:** 01/19/2017**Was the product or service advertised?** Yes**Where was it advertised?** Student Loan Forgiveness in the mail**Date advertised:** 01/18/2017**How did you complain to the seller/provider?** telephone**Date:** 01/25/2017**Person contacted:** Max Hamerman**Job title:** Supervisor

**Nature of response(s):** He ensured me that AmeriTech Financial is a legitimate student loan forgiveness company that works with FedLoan. He also told me that if I stay with them he will get me the lowest rate possible and that they don't pay the better business bureau for a good rating because they don't want any fake ratings.

**Date of response:** 01/23/2017**Has this matter been submitted to another agency or attorney?** No**Name and address:****Is court action or other legal proceeding pending?** No

**Please describe:**

---

**Additional Complaint Information**

**Manufacturer of product:**

**City/Town:**

**State:**

**Zip:**

**Product model or serial number:**

**Warranty expiration date:**

**Did business arrange financing?** Yes

**Name and address of bank or finance company:** AmeriTech Financial 1101 Investment Blvd Suite 290 El Dorado CA, 95762

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**Briefly describe your complaint:**

I applied for student loan forgiveness through AmeriTech Financial. When I called to ask a question, the customer service representative Renata Taylor's phone number was disconnected. I received an email from FedLoan because it claimed I applied for a general forbearance and I never did. The company has all of my personal information including my tax returns. I am very concerned that they are going to steal my identity as well as my wife and kids identities. They have all of our social security numbers as well.

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**What form of relief are you seeking (e.g., refund, credit, exchange, repair, etc.)?**

Identity protection

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**In submitting this form, complainant understands that:**

- The Attorney General is not my private attorney, but represents the public in enforcing laws designed to protect the public from misleading or unlawful business practices. My filing this complaint does not mean that the Attorney General has initiated a lawsuit or proceeding on my behalf or that it will do so.
- The Attorney General cannot give me legal advice or represent me in court. If I have any questions concerning my legal rights or responsibilities, I should contact a private attorney.



- In order to resolve my complaint, the Attorney General may send a copy of my complaint and any documents I provide to the person or business about whom I am complaining and I authorize that person or business to release information concerning my complaint to the Attorney General.
- The Attorney General works with other state, local and federal government agencies to investigate complaints and coordinate law enforcement and may also share my complaint with them. In addition, the Attorney General may use information from my complaint in legal proceedings to establish violations of law.
- Any false statements made in this complaint are punishable as a Class A Misdemeanor under Section 175.30 and/or Section 210.45 of the Penal Law.

---

**Signature:**

[REDACTED]

**Date:** 01/25/2017



1101 Investment Blvd Suite 290  
El Dorado Hills, CA 95762  
Telephone: (800) 792-8621  
Fax: (866) 818-9026  
Website: [www.AmeriTechFinancial.com](http://www.AmeriTechFinancial.com)  
Documents: [income.doc@AmeriTechFinancial.com](mailto:income.doc@AmeriTechFinancial.com)  
Email: [support@AmeriTechFinancial.com](mailto:support@AmeriTechFinancial.com)

Client Name: [REDACTED]

Client #: [REDACTED]

Address: [REDACTED]

Home Phone: [REDACTED]

City, State, Zip [REDACTED] [REDACTED] [REDACTED]

Other Phone:

Date: 1/19/2017

Thank you for contacting **AmeriTech Financial**. Based on the information you have provided to our company, we believe that you may qualify for one or more student loan assistance programs offered by the United States Department of Education. **AmeriTech Financial** ("AF") is a privately owned company that helps consumers like you identify programs that may be suitable for their situation, gathers their relevant application documents, and then assists them by preparing those documents for review and submission. To begin, we need the following information from you:

1. Please carefully read the enclosed agreement, and make sure that all pages are signed and dated where indicated.
2. With your permission and instruction, please provide your National Student Loan Data System federal student identification ("FSA ID") login information, and / or your most current student loan servicer account statement(s).
3. Please provide a copy of a voided check, along with the attached ACH Authorization Forms, signed by the account holder who is remitting the program payment.
4. After you have faxed your documents, or provided your FSA ID login, please contact AF at 1-800-792-8621 ext. 0 and speak to a Client Services Representative to verify all documentation has been received. You may also email your documentation to:  
**[income.doc@AmeriTechFinancial.com](mailto:income.doc@AmeriTechFinancial.com)**
5. Be sure to retain a copy of all documents for your records.

Due to the importance of this material and so that we may start working for you as soon as possible, please return these documents and, if possible, provide your FSA ID login to AmeriTech Financial via secure fax, email to [income.doc@AmeriTechFinancial.com](mailto:income.doc@AmeriTechFinancial.com), or mail to 1101 Investment Blvd Suite 290, El Dorado Hills, CA 95762 as soon as possible.

If you have any questions when reviewing the attached documents, please feel free to contact your AmeriTech Financial Client Services Representative directly at **1-800-792-8621**.

Client Signature: [REDACTED]

Ortiz Attachment HH - 5  
Date: 1/19/2017



### National Student Loan Data System Access Permission

**Purpose:** For AmeriTech Financial to Access My Student Loan Information from Government Databases

**Reason:** To Obtain Accurate Information Relating to My Student Loans For Application Purposes

**What I Need to Do:** As the Debtor who is responsible for these loans, you need to create an online User Name and Password. The U.S. Department of Education recommends that you keep your User Name and Password secure to prevent any fraudulent use. The purposes of the User Name and Password is to permit you access to various government websites and allow you to sign electronically on any applications. There are other purposes as well, so please keep your information secure.

**Why We Request Your User Name and Password:** With your permission and instruction, we need to carry out the application services that you have requested of us. We will keep your User Name and Password secure, and we will never share it with third parties. We need this information to complete our contracted services, including gathering the relevant, pending loan information pertaining to you, and completing the applications that you qualify for. While the government does not encourage such sharing because they want to prevent fraud and abuse, with your consent and instruction we are permitted to review and assist you with the services you have requested of us. We will never use this information to sign or submit applications for you- you must do that on your own.

**Authorization:** As part of the federal student loan assistance application process, it will be most efficient for AmeriTech Financial to access your student loan information within the Student Loan Data System ("Data System") located online at <http://www.nslds.ed.gov>.

The Data System contains a complete list of your federal education loans, along with current estimated balances and servicer details — information that is required to complete your application(s).

By opting in to the AmeriTech Financial Document Preparation and Service Agreement, **we request that you allow AmeriTech Financial and its agents to access your profile and all the data contained within that profile.** In order to allow this access, you will need to provide your FSA ID and password.

Please note that all information that AmeriTech Financial obtains from the Student Loan Data System will be used expressly for the purposes of confirming information, assisting in the completion and submission of applications, and, if purchased, annual monitoring and validation of your account.

#### **Acknowledgment**

I have read, understood, and agree to the above statements regarding access to my Data System profile. I understand that any information received or accessed will be used solely for the purposes as stated above.

By signing below, I agree to allow AmeriTech Financial and its agent's access the Student Loan Data System and my personal profile as explained above.

Client Signature: \_\_\_\_\_

Date: 1/19/2017

## AmeriTech Financial Document Preparation and Service Agreement

<b>Section 1: Client Information</b>		Client ID: [REDACTED]	Agreement Date: 1/19/2017
Client First Name: [REDACTED]	Client Last Name: [REDACTED]		
Client Middle Initial: [REDACTED]	Former Last Name: [REDACTED]		
Street Address: [REDACTED]	City, State, Zip: [REDACTED]		
Client Email: [REDACTED]@gmail.com	Client Phone: [REDACTED]		
<b>Section 2: Client's Estimated Summary of Current Federal Student Loans</b>			
The basis of this summary is derived from the input provided by the client.			
Estimated Total Federal Loan Balance: \$ 92310.00	Loan Status (current, delinquent, default, consolidated): Current		
Approximate Current Monthly Payment: \$ 325.00	New Loan Payment Validation Term: Annually		
Estimated New Loan Payment: \$ 152.94	Current Loan Servicer(s): Fedloans		
Federal Loan Types (Parent+, Direct, FFEL, Consolidation, Other):			
<b>Section 3: Required Consolidation Application Information</b>			
Client SSN: [REDACTED]	Client DOB (MM-DD-YYYY): [REDACTED]		
DL / ID Number & State: [REDACTED]	FSA ID & Code: [REDACTED]		
Employer Name: [REDACTED]	Occupation: Teacher		
Employer Street Address: [REDACTED]	Employer City, State, Zip: [REDACTED]		
Employer Phone: [REDACTED]	Client Stated Family Size: 15		
Client Marital Status: Married	Client Stated Tax Filing Status: Married Separate		
Current Annual Income: \$ [REDACTED]	Form of Documented Income Submitted: Paystubs		
Spouse First Name: [REDACTED]	Spouse Last Name: [REDACTED]		
Spouse SSN: [REDACTED]	Spouse DOB: [REDACTED]		
Spouse Employer Name: [REDACTED]	Spouse Work Phone: [REDACTED]		
Spouse Annual Income: \$ [REDACTED]	PSLF Candidate (Yes / No): 0		
References: 2 Persons with different addresses, PO Boxes are NOT acceptable, not residing in the same home (for example, a spouse) or anyone living outside the U.S.			
Reference 1 Full Name: [REDACTED]	Permanent Address: [REDACTED]		
Reference 1 Phone: [REDACTED]	Relationship to Client: Mother		
Reference 2 Full Name: [REDACTED]	Permanent Address: [REDACTED]		
Reference 2 Phone: [REDACTED]	Relationship to Client: Brother		
<b>Section 4: AF Document Preparation and Service Agreement Program Payment</b>			
AmeriTech Financial Payment / Fees are separate of loan costs and /or payments made by Client			
AF Program Payment/Fee Amount: \$800	AF Program Payment Amount: \$ Month 1: \$ 28.00 Month 2 +: \$ 128.00		
First Program Payment Date: 2/17/2017	Payment Term (months): 6		
<b>Section 5: Client Payment Information</b>			
Bank Name: [REDACTED]	Account Number: [REDACTED]		
Account Type (Checking / Savings): Checking	Routing Number: [REDACTED]		
Notes:			

This Service Agreement is made and entered into, the date of signing, by and between AmeriTech Financial ("AF"), and Client, as stated in Section 1, hereinafter referred to as ("Client") residing at address as stated in Section 1. Subject to, and conditioned upon, the following for the AmeriTech Financial Document Preparation and Service Agreement. All information above is provided by the Client.

Client Signature: [REDACTED]

Date: [REDACTED]

1/19/2017

Ortiz Attachment HH - 7



**AmeriTech Financial**

**Privacy Policy**

AmeriTech Financial (hereinafter "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 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 activity, 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, creditworthiness, annual income, or ability to satisfy your obligations.

We will not sell or transfer your personal information to third parties for any purpose in our sole discretion. We prohibit the sale or transfer of personal information to non-affiliated entities for their use without giving you the opportunity to opt-out. We may disclose 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 subpoena. We may also share or transfer our information in the event we transfer or sell your account or our business assets to another provider.

By carrying out those services, we may disclose 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 Choices / 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 disclosure 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 calling the telephone number provided below or may be done in writing/email and sent to our customer service department at the following physical address or email address:

**AmeriTech Financial**  
**1101 Investment Blvd Suite 290**  
**El Dorado Hills, CA 95762**

**If by email: support@AmeriTechFinancial.com**

**If by phone: 1-800-792-8621 Extension: 0**

#### **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. We authorize our employees, agents and contractors to get information about you only when they need it to do their work 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 AmeriTech Financial at 1101 Investment Blvd Suite 290, El Dorado Hills, CA 95762

**Client Signature:** \_\_\_\_\_

**Date:** 1/19/2017

**AmeriTech Financial**

**Complaint Policy**

Our goal at AmeriTech Financial is to provide exceptional service to our Clients. While every effort is taken to ensure we treat our Clients in a fair, courteous, and honest manner, sometimes our Clients have special inquiries that require our immediate attention.

We believe that our Clients have the right to raise a complaint, and the right to have their complaints addressed immediately. We also believe that a successful organization must be willing to evolve in an effort to meet the needs of its Clients. Therefore, we have established a complaint process for Clients who are unsatisfied with the service or treatment they have received.

**How to Initiate a Complaint**

In the event you are unsatisfied with our service, please initially direct your comment or complaint directly to the employee or team which is responsible for your dissatisfaction. If the individual employee cannot resolve the matter, we will quickly engage the relevant Manager or Director to resolve your matter.

We always attempt to resolve your concerns at the first point of contact. However, if you are not satisfied with the resolution, you may then notify our Compliance Officer directly in writing at:

1. **Compliance@AmeriTechFinancial.com**
2. **1-800-792-8621 Extension: 0**
3. **AmeriTech Financial**  
**Attention: Compliance Officer**  
**1101 Investment Blvd Suite 290**  
**El Dorado Hills, CA 95762**

**Please include the following in your written correspondence:**

1. A clear description of the complaint and any suggestions you may have that would resolve your grievance.
2. Details of any relevant information relating to any contacts you may previously have had with AmeriTech Financial on this subject.
3. Whether it is an original complaint, or a follow-up to a reply you were not satisfied with.
4. Your complete contact information (including full postal address, telephone number, and email address) and your date of birth (for verification purposes).

**What to Expect**

We strive to resolve all complaint inquiries as quickly and efficiently as possible. You can expect to receive a response from us within 2 business days after we receive your complaint. If your case is particularly complex and cannot be resolved within 2 business days, we will provide you with an estimated time in which you should expect to receive such resolve. Thank You.



**Limited Power of Attorney**

To: Any and all of my Student Loan Creditors:

I, hereby duly authorize, empower and appoint AmeriTech Financial of 1101 Investment Blvd Suite 290, El Dorado Hills, CA 95762 its agents and representatives ("AF") permission to perform any acts necessary or convenient, including but not limited to, the following on my behalf:

1. To communicate with any and/or all of my providers and their servicing agencies to obtain information on my student loans.
2. Prepare, sign, and file with my prior approval any documents pertaining to my student loans with any governmental body or agency.
3. To communicate with banks, creditors, financial institutions, licensed collection agencies, and all other related entities and individuals relating to my federal student loans, including but not limited to the balance of my account, payment history verification of the account, financial adjustments, and any and all necessary communications, correspondence, and negotiations regarding my account(s). I assert that all of the information that I have provided and will provide AF is true and accurate.
4. I hereby authorize third party communication from banks, creditors, financial institutions, licensed collection agencies, and all other related entities and individuals relating to my federal student loans to communicate directly with AF concerning my account or the collection activities associated with it, in accordance with Section 805(b) of the Fair Debt Collection Practices Act.

I understand that AF is not a law firm, is not licensed to practice law or provide legal advice and that I will not request or accept, any legal advice from AF relating to my personal financial situation. I expressly agree to waive, forgo, indemnify and defend any claim against the AF relating to the practice of law. I understand that any creditor or collection activity, demands, or lawsuits are unrelated to my enrollment in the AF program.

I agree that electronic or facsimile copy signature shall be deemed original and is an authorization by me for all lawfully enforceable purposes.

This Limited Power of Attorney shall remain in force until or unless modified or rescinded in writing, or upon resolution of the current matter.

Executed On (Date): 1/19/2017

Applicant Signature: [REDACTED] Applicant SSN: [REDACTED]

Applicant Name: [REDACTED] Applicant DOB: [REDACTED] / [REDACTED] / [REDACTED]

**Date:** 1/19/2017

**Name & Address:** [REDACTED]  
[REDACTED]  
[REDACTED] [REDACTED]

**To whom this may concern,**

**To the best of my knowledge, my current annual gross income for this year**  
**will be \$** [REDACTED]

**Thank you,**

**Signed:** [REDACTED]

**Print:** [REDACTED]

**SSN:** [REDACTED] - [REDACTED] - [REDACTED]

**AmeriTech Financial****Document Preparation and Service Agreement**

This Service Agreement is entered into on the date shown below between the AmeriTech Financial ("AF") and the Client shown below ("Client").

AF provides processing and support services to assist consumers who are applying for Federal Student Loan Consolidation Services, and/or other repayment plan programs available through the Department of Education ("DOE"). AF is a private company, not affiliated with any government agency and, for a fee, will assist in assembly and submission of student loan consolidation, and/or other repayment plan program documents. AF is not a lender or a debt consolidation company. It does not promise to improve your credit score.

Client requests AF to perform, in good faith, the following services, ("the Services"): (a) Review the Client's current Federal Student Loan debt situation, (b) Identify potential Student Loan Consolidation, and/or other repayment plan options that may be available to Client from the DOE, (c) Discuss potential options with the Client, and (d) Prepare and process, on the Client's behalf, a Federal Student Loan Consolidation Application, and/or other repayment plan program application with the DOE after Client selects desired option.

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

**1. Provide Complete and Truthful Information.** AF will provide Client with an overview session limited to his/her Federal Student Loan debts to assist the Client in locating options that may be available to Client. Client expressly represents and warrants that he/she/they will at all times provide AF 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, AF shall promptly analyze Client's Federal Student Loan debt situation, review the information provided by the Client, and complete the application forms required for the DOE program(s) that have been selected by the Client. Upon completion of AF's review and due diligence, AF shall prepare for filing with Client's lender an application to initiate a Federal Student Loan Consolidation, and/or other repayment plan available to Client through the DOE on behalf of Client. Where appropriate, AF will assist in applying for pre-consolidation forbearance, applying for loan consolidations, submitting post-consolidation documents, applying for income-based repayment programs and reapplying for income-based repayment programs.

**3. Fees for Services.** The cost of the program for a client enrolling is \$800 which is comprised of \$200.00 as a fee for obtaining a forbearance and \$600.00 after obtaining approval of a Federal Student Loan Consolidation, or any other Department of Education repayment plan option on Client's behalf and first payment has been made. Such fees shall be charged to the Client's chosen dedicated account as specified below upon completion of the respective work. Thereafter, AF will reach out annually to assist borrower with any additional student loan repayment plan needs at a cost determined and payable at the time services are provided.

**4. Documents Service Agreement and Monthly Cost Authorization.** AF will use a third party payment processor to debit Client for fees/payments and Client shall pay all processing fees associated with such. Client hereby authorizes AF to deduct all payments due per this contract from the financial institution listed in the accompanying Credit Card/ACH Authorization or such other financial institution that may be used by Client from time to time. Further, Client authorizes their financial institution to accept and to charge any debit entries initiated by AmeriTech Financial to Client's account. This authorization for automatic withdrawal of fees/payments is to remain in full force and effect until AF has received written notice from Client of its termination in such time and such manner as to afford AF a reasonable opportunity to act. A fee/payment (whether paid by debit or other means) that is not honored by Client's financial institution for any reason may be subject to a \$20.00 service fee imposed by AF (unless otherwise limited or prohibited by state law), the amount of which may be debited from Client's account.

**5. Process.** Once paperwork has been received, processing will begin. AF will always act promptly on Client's documents and program. Be advised that Federal Student Loan Consolidations, and other repayment plans completed by AF rely on the relevant lenders for prompt service and AF cannot be held liable for delayed completion. Average completion of a Federal Student Loan Consolidation through the DOE is usually ninety (90) days, but may take longer. AF solely prepares and provides documents/applications for Client's review and approval before it submits such documents to the DOE. AF does not control the DOE application review process.



**6. Indemnification and Hold Harmless.** Client hereby agrees to defend and hold harmless AF 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 AF, 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. AF 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 AF, 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 AF or Client's failure to follow any recommendation of AF, 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.

**7. Important Limitation on Consumer Rights - Mandatory Arbitration Requirement** – Please read carefully: 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, consonability or validity thereof, including any determination of the scope or applicability of this agreement to arbitrate, shall be determined by arbitration in Sonoma County, California or in the county in which the consumer resides, in accordance with the Laws of the State of California for agreements to be made in and to be performed in California. 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. Judgment 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 attorneys' fees) of arbitration equally. In the event a party fails to proceed with arbitration, unsuccessfully challenges the arbitrator's award, or fails to comply with the arbitrator's award, the other party is entitled to costs of 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. **OPT-OUT PROCESS:** You may choose to opt-out of this Arbitration Provision but only by following the process set-forth below. If you do not wish to be subject to this Arbitration Provision, then you must notify us in writing within thirty (30) calendar days of the date of this Agreement at the following address: AF, Attn: Customer Service, 1101 Investment Blvd Suite 290, El Dorado Hills, CA 95762. Your written notice must include your name, address, the date of this Agreement, and a signed statement that you wish to opt out of the Arbitration Provision. If you choose to opt out, then your choice will apply only to this Agreement.

**8. 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.

**9. Cancellation Policy.** Client may cancel this contract at any time prior to being approved for a Federal Student Loan Consolidation, or any other Department of Education repayment plan option achieved on Client's behalf.

**10. Limitations on Damages.** AF's liability under this agreement and/or relating directly or indirectly to Client's participation in the Student Loan Consolidation Program, under any theory of liability regarding any claim by the Client is limited to the amount of fees paid by Client to AF. 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 termination.

**11. Information Authorization:** Client hereby authorizes AF to verify Client's past and present employment earnings records for income verification purposes that are needed to process Client's Federal Student Loan Consolidation, and/or other repayment plan program available to Client. The information AF obtains is only to be used in the processing of Client's application for a Federal Student Loan Consolidation or any other repayment plan program through the DOE, and AF does not provide any form of credit repair, credit score enhancement, or debt relief.

**12. Legal Authorization Form:** This form will serve to acknowledge that Client has authorized AF to act on Client's behalf to apply for consolidation of Client's Federal Student Loans, and/or other repayment plan programs available to Client. Client has been advised that if approved for the Federal Student Loan Consolidation, and/or other repayment plan program, Client will receive a sixty (60) day furlough before payments will start. If Client has any questions regarding this Federal Student Loan Consolidation Program, Client should contact AmeriTech Financial at 1-800-792-8621.

**13. Important Disclosures about the AmeriTech Financial Services.** Client may choose to complete his/her own consolidation documents based on the applicable federal student loan programs and is not obligated to use a third party resource such as AF or pay a service fee. Please note that AF does not expressly or impliedly warranty, represent or guarantee that it will be able to reduce Client's total student loan debt or monthly payments.

- Failure to make timely payments, or non-payment to Client's creditors will adversely affect the credit standing, collection efforts, and may incur more fees and interest.
- If Client utilizes a Dedicated Account to save funds towards program fees, Client owns the funds in the account; Client may withdraw from AF's service at any time without penalty; and if Client withdraws from AF's service, he or she will get all the money in the account other than fees earned in compliance with the TSR.

**14. Dedicated Savings Account:** Client understands that Client is solely in control of all savings funds for the purpose of paying the fees due for the services that AF is contracting to perform. Client will designate an account for program savings funds and such dedicated account is independent from AF. Client selects:

☒ FDIC Insured Bank thru Reliant Account Management, LLC

☐ Another account of Member's choosing

#### Payment Information

BY SIGNING BELOW (ELECTRONICALLY OR PHYSICALLY), I HEREBY ACKNOWLEDGE THAT I HAVE NOT BEEN ADVISED BY AMERITECH FINANCIAL, ANY OF ITS AGENTS, AND/OR AFFILIATES TO FOREGO A STUDENT LOAN PAYMENT IN EXCHANGE FOR THE GOOD FAITH PAYMENT AND FEDERAL STUDENT LOAN CONSOLIDATION PROGRAM. DURING THIS PROCESS, I AM RESPONSIBLE FOR MAKING MY PAYMENTS, AND FAILURE TO DO SO COULD DISQUALIFY ME/US FROM OBTAINING THE SERVICE THAT WAS AGREED UPON. I UNDERSTAND THAT I CAN APPLY ON MY OWN TO CONSOLIDATE MY LOANS WITHOUT THE ASSISTANCE OF AMERITECH FINANCIAL. I FURTHER ACKNOWLEDGE THAT NO GUARANTEES CONCERNING THE SUCCESS OF THE LOAN CONSOLIDATION HAVE BEEN PROVIDED TO ME/US BY AMERITECH FINANCIAL, AND/OR ANY OF ITS AGENTS, AND/OR AFFILIATES AND A POSITIVE OUTCOME IS NOT GUARANTEED. I, THE CONSUMER, HAVE BEEN EXPLAINED THE PROGRAM IN FULL AND TO MY SATISFACTION.

#### ACKNOWLEDGMENT

As indicated by my signature below, I acknowledge that I have read, understand and agree to the terms and conditions of the Document Preparation and Service Agreement.

Client Name: \_\_\_\_\_ Executed On this Date: 1/19/2017

Client Signature: \_\_\_\_\_ Date of Birth: \_\_\_\_\_

Driver License Number: \_\_\_\_\_ Social Security Number: \_\_\_\_\_

For: AmeriTech Financial ("AF")

By: *Thomas Knickerbocker*  
Title: Administrative Representative



Ameritech Financial  
1101 Investment Blvd  
Ste 290  
El Dorado Hills, CA 95762  
Toll Free: (800) 792-8621



**AMERITECH**  
— FINANCIAL —

2/16/2017

██████████  
██████████  
██████████

Welcome to the Ameritech Family ██████████

Thank you for selecting Ameritech Financial to assist with your application process. We know that dealing with finances can be stressful and we appreciate the opportunity to provide our services to help you get on the road to financial security. Our company has assisted thousands of customers in situations like yours and our company is staffed with teams who are focused on providing award winning service.

Our commitment is to 100% customer satisfaction, which begins with the application process and continues through every phase of the program. You are the most important part of our company, and we work tirelessly to ensure your complete satisfaction, both today and long term. If you need to speak with us, make sure and call us at **(800) 792-8621 ext 0**. We have representatives available between **8 am and 5 pm PST**, Monday through Friday.

In this Welcome Packet you will find useful information about the third party payment provider that we use, the general flow of your file as it moves through the process, as well as the list of documents that are needed for your submission. We know that you are busy, so as your document preparation advocate, we want this process to be as simple as possible, so we even included a self-addressed stamped envelope to make it easier for you.

On behalf of the Ameritech Financial team, I'd like to take this opportunity to welcome you to the family! We are looking forward to serving you on the path to financial freedom from your student loans.

Sincerely,  
The Ameritech Financial Team

Phone: (800) 792-8621

Fax: (866) 818-9026

Email: [customer.service@ameritechfinancial.com](mailto:customer.service@ameritechfinancial.com)

Website: [www.ameritechfinancial.com](http://www.ameritechfinancial.com)

Ortiz Attachment HH - 16

**Ameritech Financial**  
1101 Investment Blvd  
Ste 290  
El Dorado Hills, CA 95762  
Toll Free: (800) 792-8621



## **New Customer Frequently Asked Questions**

In case you are unfamiliar with the process of dealing with student loans, we have put together this list of Frequently Asked Questions:

**Q: How long will this process take?**

A: Depending on the program(s) that your application is being compiled and submitted for, the time for approval can range from 60 to 90 days. Based on your situation and combination of loans we will take your application through several stages during that time.

**Q: How involved will I have to be with the process?**

A: Once we have the required income documentation in the beginning, then we should be able to prepare and submit your file. Unless your servicer requires anything further, your part will be done. Then once a year you will need to provide updated income documentation to maintain your status in your approved program. Of course, we will keep you updated and contact you if we need any other information.

**Q: You're requesting documents from me where/how can I send them?**

A: Via Mail: Ameritech Financial  
1101 Investment Blvd. Suite 290  
El Dorado Hills, CA 95762

Via Email: [income.docs@ameritechfinancial.com](mailto:income.docs@ameritechfinancial.com)

Via Fax: (866) 818-9026

**Phone: (800) 792-8621**

**Fax: (866) 818-9026**

**Email: [customer.service@ameritechfinancial.com](mailto:customer.service@ameritechfinancial.com)**

**Website: [www.ameritechfinancial.com](http://www.ameritechfinancial.com)**



Ameritech Financial  
1101 Investment Blvd  
Ste 290  
El Dorado Hills, CA 95762  
Toll Free: (800) 792-8621



**AMERITECH**  
— FINANCIAL —

**Q: Will I still receive bills for my student loans?**

A: You may continue to receive statements from your loan servicer during the entire process. Once we begin the process of your document preparation and submission, those payments will not be necessary above and beyond the program payment (unless you hear from us). If you receive any statements or documents and have a question, contact us at (800) 792-8621, Monday through Friday, 8 am to 5 pm (PST).

**Q: What do I do if my Loan Servicer keeps contacting me?**

A: Call us! We are here to help you throughout this process. We have a Customer Service team dedicated to you, who also specializes in solving anything that arises.

**Q: I just received a statement from a different student loan company and they're requesting a payment?**

A: Your consolidation has likely been processed and it triggered an automatically generated billing statement from the loan servicer. This statement typically indicates the amount the loan servicing company would like you to pay (without the benefits of our document preparation service). Rest assured that upon review you will also receive an updated statement indicating your new lower monthly payments along with updated repayment terms. If you're uncertain about any billing statements you've received please contact our Customer Service Team at (800) 792-8621, Monday through Friday, 8 am to 5 pm (PST).

**Q: Should I be worried if I don't hear anything?**

A: Typically, no news can be good, but if you haven't heard anything and would like a status update, give us a call. Also, if our automated system hasn't given you an update within 90 days, it may be good to check in with Customer Service.

Phone: (800) 792-8621

Fax: (866) 818-9026

Email: [customer.service@ameritechfinancial.com](mailto:customer.service@ameritechfinancial.com)

Website: [www.ameritechfinancial.com](http://www.ameritechfinancial.com)

Ameritech Financial  
1101 Investment Blvd  
Ste 290  
El Dorado Hills, CA 95762  
Toll Free: (800) 792-8621



**AMERITECH**  
— FINANCIAL —

**Q: What if I know someone else who is struggling with student loan debt?**

A: We would love to help people that you know, are in need. The best thing to do is to give them your customer reference number (STLNMERGE) and have them call (REPMERGE) at (REPPHONEMERGE). We even reward referrals. See the following link: [REREFERLINKMERGE](#)

**Q: Who is Global Client Solutions?**

A: Global Client Solutions (GCS) is the account provider for your dedicated account. They will handle the payment processing and ensure the funds are kept in a FDIC-insured account.

**Q: Will I receive statements from Ameritech Financial each month?**

A: Since your payments are drafted by GCS, they will send you a paper statement after your first deposit. Starting with your second deposit, you will receive online (paperless) statements each month that show your account activity.

**Q: Who do I notify when I make a life change?**

A: It is wise to keep our team updated on any big life changes. Anything involving income, marital status, occupation, relocation, and/or all contact information is important to your file's process.

Phone: (800) 792-8621

Fax: (866) 818-9026

Email: [customer.service@ameritechfinancial.com](mailto:customer.service@ameritechfinancial.com)

Website: [www.ameritechfinancial.com](http://www.ameritechfinancial.com)



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**1101 Investment Blvd**  
**Ste 290**  
**El Dorado Hills, CA 95762**  
**Toll Free: (800) 792-8621**



**AMERITECH**  
**— FINANCIAL —**

Dear [REDACTED]

RE: File #  
 Ameritech Student Loan Program

Our records indicate that additional documents are required to further process your file.

Any documents marked "**Needed**," we request you immediately scan and email to [income.doc@ameritechfinancial.com](mailto:income.doc@ameritechfinancial.com).

You can also fax documents to [888-334-6281](tel:888-334-6281) or mail them to:

AmeriTech Financial c/o Document Collection Dept  
 1101 Investment Blvd  
 El Dorado Hills, CA 95762  
 (800) 792-8621

Documents	Status	Description
Most Recent 30 Days Worth of Paystubs	Needed	If your income has changed, since your last filed tax return, we may use pay stubs instead.
Most Recently Filed Tax Return (1040)	Needed	We require your most recent 1040 for the submission of your repayment plan
Statement of Income	N/A	If you are currently do not receive either income documents above a Statement of Income form can be requested. Call 1-800-488-1490 ext 0 and our Customer Service department can send you an updated form via email or U.S. Mail

Phone: (800) 792-8621

Fax: (866) 818-9026

Email: [customer.service@ameritechfinancial.com](mailto:customer.service@ameritechfinancial.com)

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 Website: [www.ameritechfinancial.com](http://www.ameritechfinancial.com)



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**Ameritech Financial**  
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Ste 290  
El Dorado Hills, CA 95762  
Toll Free: (800) 792-8621

**Document Collection Continued**

PSLF Employment Certification Form - Signature	Need Client and Employer	This document allows for the Department of Education to verify your loan structure, current employer, and employment history to determine if you are on track for loan forgiveness through the Public Service Loan Forgiveness program. This may require your signature, or the signature of your employer before submission.
Stop Automatic Payment To Servicer Form	N/A	This form is found in your AmeriTech agreement and can be signed and submitted to disable automatic bank drafts from being withdrawn by your current loan servicer(s) for your loan payments. If you have any questions or do not have the the form, please call 1-800-488-1490 ext 0 and a Customer Service representative will be happy to assist you.
Recent Loan Servicer Statement(s)	N/A (Pulled Fed Site Statement)	Forward AmeriTech your most recent loan servicer statement when required. Please forward your statement to <a href="mailto:income.ameritechfinancial.com">income.ameritechfinancial.com</a> , or fax to 1-888-334-6281
IBR/ICR Application Form	Need Client Signature	Please sign and date the attached IBR form. If you have any questions or do not have the the form, please call 1-800-488-1490 ext 0 and a Customer Service representative will be happy to assist you.

**Phone: (800) 792-8621**

**Fax: (866) 818-9026**

**Email: [customer.service@ameritechfinancial.com](mailto:customer.service@ameritechfinancial.com)**

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**Website: [www.ameritechfinancial.com](http://www.ameritechfinancial.com)**



**Ameritech Financial**  
**1101 Investment Blvd**  
**Ste 290**  
**El Dorado Hills, CA 95762**  
**Toll Free: (800) 792-8621**



**AMERITECH**  
**— FINANCIAL —**

**Document Collection Continued**

Forbearance Form	Need Client Signature	Please sign and date the attached Forbearance form. If you have any questions or do not have the the form, please call 1-800-488-1490 ext 0 and a Customer Service representative will be happy to assist you
Cancel Grace Period Form	N/A	The "Cancel Grace Period" form is a document used to cancel your current grace period status. This may be sent to you from our Processing department and requires a signature.
Cancel Deferment Form	N/A	The "Cancel Deferment" form is a document used to cancel your current deferment status. This will be sent to you from our Processing department and requires a signature.
Family Size Letter	N/A	In certain cases federal loan servicing companies will request additional information regarding your stated family size number. If this is the case we will ask that you complete a family size letter of explanation that must include the following information; name, date of birth, and relationship for each individual you included in your stated family size number.
Voided Check	Needed	For Billing issues, we may require a copy of a voided check to verify your account information with us

**Phone: (800) 792-8621**

**Fax: (866) 818-9026**

**Email: [customer.service@ameritechfinancial.com](mailto:customer.service@ameritechfinancial.com)**

Ortiz Attachment HH - 22

**Website: [www.ameritechfinancial.com](http://www.ameritechfinancial.com)**

### **National Student Loan Data System Access Permission**

**Purpose:** For AmeriTech Financial to Access My Student Loan Information from Government Databases

**Reason:** To Obtain Accurate Information Relating to My Student Loans For Application Purposes

**What I Need to Do:** As the Debtor who is responsible for these loans, you need to create an online User Name and Password. The U.S. Department of Education recommends that you keep your User Name and Password secure to prevent any fraudulent use. The purposes of the User Name and Password is to permit you access to various government websites and allow you to sign electronically on any applications. There are other purposes as well, so please keep your information secure.

**Why We Request Your User Name and Password:** With your permission and instruction, we need to carry out the application services that you have requested of us. We will keep your User Name and Password secure, and we will never share it with third parties. We need this information to complete our contracted services, including gathering the relevant, pending loan information pertaining to you, and completing the applications that you qualify for. While the government does not encourage such sharing because they want to prevent fraud and abuse, with your consent and instruction we are permitted to review and assist you with the services you have requested of us. We will never use this information to sign or submit applications for you- you must do that on your own.

**Authorization:** As part of the federal student loan assistance application process, it will be most efficient for AmeriTech Financial to access your student loan information within the Student Loan Data System ("Data System") located online at <http://www.nslds.ed.gov>.

The Data System contains a complete list of your federal education loans, along with current estimated balances and servicer details — information that is required to complete your application(s).

By opting in to the AmeriTech Financial Document Preparation and Service Agreement, **we request that you allow AmeriTech Financial and its agents to access your profile and all the data contained within that profile.** In order to allow this access, you will need to provide your FSA ID and password.

Please note that all information that AmeriTech Financial obtains from the Student Loan Data System will be used expressly for the purposes of confirming information, assisting in the completion and submission of applications, and, if purchased, annual monitoring and validation of your account.

#### **Acknowledgment**

I have read, understood, and agree to the above statements regarding access to my Data System profile. I understand that any information received or accessed will be used solely for the purposes as stated above.

By signing below, I agree to allow AmeriTech Financial and its agent's access the Student Loan Data System and my personal profile as explained above.

**Client Signature:** \_\_\_\_\_

**Date:** 1/19/2017



STATE OF NEW YORK  
OFFICE OF THE ATTORNEY GENERAL

ERIC T. SCHNEIDERMAN  
ATTORNEY GENERAL

DIVISION OF ECONOMIC JUSTICE  
CONSUMER FRAUDS & PROTECTION BUREAU

March 16, 2017

[REDACTED]  
[REDACTED]  
[REDACTED]

Our File Number: [REDACTED]  
Company: Ameritech Financial

Dear Sean Mcnamara:

I enclose a copy of the response we have received from Ameritech Financial regarding your complaint.

I trust this information is helpful.

Very truly yours,

A handwritten signature in dark ink, appearing to read "Liana Moreno", written over a faint circular stamp.

Liana Moreno  
Bureau of Consumer Frauds  
And Protection

# GreenspoonMarder

From the desk of: Robby H. Birnbaum, Esq.  
Trade Centre South, Suite 700  
100 W. Cypress Creek Road  
Fort Lauderdale, Florida 33309-2140  
954.491.1120 (Telephone)  
954.343.6960 (Facsimile)  
Email: Robby.Birnbaum@gmlaw.com

March 13, 2017

*Via Electronic Mail ([Liana.Moreno@ag.ny.gov](mailto:Liana.Moreno@ag.ny.gov))*

Liana Moreno  
Office of the Attorney General  
Bureau of Consumer Frauds and Protection  
120 Broadway  
New York, NY 10271

Re: Your File No.: [REDACTED]  
Our Client: AmeriTech Financial  
Our File No.: [REDACTED]

Dear Ms. Moreno:

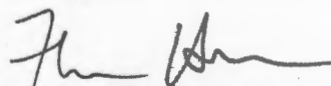
The undersigned represents AmeriTech Financial ("AmeriTech"). This letter supplements my earlier letter to you today in response to your February 21, 2017 correspondence to our client relating to its customer [REDACTED]

Please note that after reviewing the file to process a refund, it appears no funds were ever collected from Mr. [REDACTED] due to NSF. Our client previously closed the consumer's account and is deleting the consumer's personal information.

This consumer never paid our client any money. As such, there is no refund to make. We hope this resolves the matter.

Very truly yours,

GREENSPOON MARDER, P.A.

  
for Robby H. Birnbaum, Esq.  
For the Firm

cc: Client

Boca Raton | Denver | Ft. Lauderdale | Las Vegas | Miami | Miami Beach | Naples | Nashville  
New York | Orlando | Port St. Lucie | Portland | San Diego | Tallahassee | Tampa | West Palm Beach

In New York, Greenspoon Marder, P.A. practices under the name Greenspoon Marder, P.A. P.C.  
In California, Greenspoon Marder LLP practices using the fictitious name and trademark Greenspoon Marder under license from Greenspoon Marder, P.A.



# GreenspoonMarder

From the desk of: Robby H. Birnbaum, Esq.  
Trade Centre South, Suite 700  
100 W. Cypress Creek Road  
Fort Lauderdale, Florida 33309-2140  
954.491.1120 (Telephone)  
954.343.6960 (Facsimile)  
Email: Robby.Birnbaum@gmlaw.com

March 13, 2017

*Via Electronic Mail ([Liana.Moreno@ag.ny.gov](mailto:Liana.Moreno@ag.ny.gov))*

Liana Moreno  
Office of the Attorney General  
Bureau of Consumer Frauds and Protection  
120 Broadway  
New York, NY 10271

Re: Your File No.: [REDACTED]  
Our Client: AmeriTech Financial  
Our File No.: [REDACTED]

Dear Ms. Moreno:


The undersigned represents AmeriTech Financial ("AmeriTech"). This letter is in response to your February 21, 2017 correspondence to our client relating to its customer [REDACTED]

AmeriTech endeavors to work with all of its customers to ensure they are satisfied with its services. Our client denies any allegations of wrongdoing but, as a matter of courtesy, is issuing a full refund for all sums that Mr. [REDACTED] paid to AmeriTech.

In light of the foregoing, we ask that you close your file as resolved, indicating no wrongdoing by our client. If you have further questions, please do not hesitate to contact me.

Very truly yours,

GREENSPOON MARDER, P.A.

  
for Robby H. Birnbaum, Esq.  
For the Firm

cc: Client

Boca Raton | Denver | Ft. Lauderdale | Las Vegas | Miami | Miami Beach | Naples | Nashville  
New York | Orlando | Port St. Lucie | Portland | San Diego | Tallahassee | Tampa | West Palm Beach

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**Ortiz Attachment II** is in physical form only, and maintained in the case file at the Clerk's office.

If you are a participant on this case, this Attachment will be served in physical form.

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## **Ortiz Attachment JJ**

OFFICIAL TRANSCRIPT PROCEEDING

FEDERAL TRADE COMMISSION

MATTER NO. 1723027

TITLE AMERICAN FINANCIAL BENEFITS CENTER

DATE RECORDED: FEBRUARY 22, 2017

TRANSCRIBED: APRIL 25, 2017

PAGES 1 THROUGH 31

TELEPHONE CALL TO AMERICAN FINANCIAL BENEFITS CENTER

170222\_0009

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FEDERAL TRADE COMMISSION

I N D E X

RECORDING:

PAGE:

Telephone Call

4

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FEDERAL TRADE COMMISSION

In the Matter of: )  
American Financial Benefit ) Matter No. 1723027  
Services )  
-----)

February 22, 2017

The following transcript was produced from a  
digital file provided to For The Record, Inc. on April  
6, 2017.

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## P R O C E E D I N G S

- - - - -

MS. ORTIZ: My name is Kelly Ortiz. I'm an investigator with the Federal Trade Commission. Today's date is February 22nd, 2017. I am preparing to call American Financial Benefits Center using an undercover identity. The number I will be dialing is 1-800-488-1490.

## TELEPHONE CALL FROM KELLY ORTIZ

RECORDING: This call may be monitored and recorded for quality assurance and training purposes. Thank you for calling American Financial Benefits Center. Your call is very important to us. Our normal business hours are Monday through Friday from 7:00 a.m. to 6:00 p.m. Pacific Standard Time.

If you know your party's extension, you may dial it at any time. For our program enrollment department, press one. For customer service, press two. For billing, press three. For verification, press four. For document collection, press five. For underwriting, press six. And for all other inquiries, press zero or remain on the line for the next available representative.

RECORDING: You have reached the customer For  
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1 service department for American Financial Benefits  
2 Center. Thank you for your patience. The next  
3 available customer service representative will be with  
4 you shortly.

5 RECORDING: This call may be monitored and  
6 recorded for quality assurance and training purposes.

7 RECORDING: Thank you for your patience.  
8 The next available agent will be with you shortly.

9 (On-hold music.)

10 RECORDING: Thank you for your patience.  
11 The next available agent will be with you shortly.

12 (On-hold music.)

13 RECORDING: All agents are currently  
14 assisting other customers. If you'd like to reserve  
15 your place in line and receive a call back from the  
16 next available agent, please press one now or continue  
17 to hold and someone will be with you shortly. Thank  
18 you.

19 (On-hold music.)

20 RECORDING: Thank you for your patience.  
21 The next available agent will be with you shortly.

22 (On-hold music.)

23 JACKIE: Thank you for calling in to  
24 customer service. This is Jackie speaking, how can I  
25 help you?

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1 MS. ORTIZ: Hey, Jackie. My name is Mary.

2 I received a mailer in my post -- in my mailbox for  
3 prequalified loan forgiveness, and I was wondering if  
4 I could get some information about the program.

5 JACKIE: Oh, yeah, absolutely. I'd be more  
6 than happy to go ahead and get you over to an  
7 enrollment specialist and have them kind of break down  
8 the way it works for you. Let me go ahead and get you  
9 over there right now. And I'm so sorry, what is it  
10 that you had said your first name was?

11 MS. ORTIZ: Mary.

12 JACKIE: Mary, okay. Bear with me just one  
13 moment, and I will definitely have somebody get on the  
14 line for you.

15 MS. ORTIZ: Thank you, Jackie.

16 (On-hold music.)

17 NICKI: -- Nicki.

18 MS. ORTIZ: Hello?

19 NICKI: Hi. Hi, this is Nicki. How may I  
20 help you?

21 MS. ORTIZ: Hi, Nicki. My name is Mary. I  
22 recently received a mailer, and I was calling to see  
23 if I'm prequalified and just get a little bit of  
24 information about your program.

25 NICKI: Absolutely. Do you have a reference

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For

1 number on that letter. It starts with STLN.

2 MS. ORTIZ: I'm sorry, I don't have it with  
3 me. I left it at home.

4 NICKI: Okay, that's all right. And can you  
5 spell your name for me? It's Mary?

6 MS. ORTIZ: M A R Y, [REDACTED].

7 NICKI: And last name?

8 MS. ORTIZ: [REDACTED].

9 NICKI: Oh. Mary [REDACTED], there we go. And  
10 which state are you located in?

11 MS. ORTIZ: I'm in California.

12 NICKI: You are in California. Excuse me.  
13 Okay, is that Samoa, California?

14 MS. ORTIZ: No, not Samoa. In Newark.

15 NICKI: Okay, let me actually back up here a  
16 second.

17 Okay. Let me go ahead -- I was hoping that  
18 I could pull up your account, but I'm not finding it.  
19 Bear with me one more second here.

20 MS. ORTIZ: Okay.

21 NICKI: Okay. Well, all of our calls are  
22 monitored and recorded for compliance purposes. I'm  
23 just going to go ahead and enter you in. And  
24 (inaudible) bear with me one second here.

25 You said California. Okay. So, Mary, the For

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1 reason you received the letter is because you may be  
2 eligible for federal student loan repayment programs  
3 that may reduce your payments. These income-based  
4 repayment plans are designed to make your student loan  
5 debt more manageable by reducing your monthly payment.  
6 After making a series of qualified payments for either  
7 10 or 25 years, depending on the program that you  
8 qualify for, any remaining balance may be eligible for  
9 forgiveness by the Department of Education.

10 We assist consumers who are overwhelmed with  
11 reviewing or do not have time to review certain  
12 government programs that may lower your monthly  
13 student loan payments, depending on your income,  
14 occupation, and people that you support. While  
15 consumers can certainly try navigating the application  
16 process on their own, with our experience, having  
17 assisted thousands of consumers, we have systems in  
18 place that make the process fast and efficient. We  
19 work with you and prepare the application package that  
20 we submit to the Department of Education on your  
21 behalf.

22 Does that make sense?

23 MS. ORTIZ: Are you part of the government,  
24 too?

25 NICKI: We are not part of the government, For  
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1 no.

2 MS. ORTIZ: Oh, okay.

3 NICKI: So how it works -- we're basically  
4 like the H&R Block for student loans. So you've got  
5 the Department of Education, they're the ones that  
6 issued the loan so you could go to school. And then  
7 they've hired your loan servicer. Which was your loan  
8 servicer?

9 MS. ORTIZ: Great Lake and MOHELA.

10 NICKI: Okay, perfect. So they hired MOHELA  
11 and Great Lakes to be the debt collectors, so the ones  
12 that are going to come after you for the money. Their  
13 main objective is to get as much interest and money  
14 from you as they possibly can. So we are a consumer  
15 advocate, and we help with the process of helping --  
16 getting into these programs and then helping you stay  
17 certified every year.

18 So we basically take the worry off of you.

19 And --

20 MS. ORTIZ: And what are the programs?

21 NICKI: Pardon?

22 MS. ORTIZ: What are the programs that are  
23 available?

24 NICKI: So, well, first it's the income-

25 based repayment plan. And then if you're public

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1 service, there would be the public service loan  
2 forgiveness. So we just need to dig a little deeper  
3 and see if you qualify and see if this would make  
4 sense for you. And we can kind of take a look at what  
5 your current situation is and what an income-based  
6 repayment plan would look like for you. Are you  
7 current on your payments right now?

8 MS. ORTIZ: Yes, I am current.

9 NICKI: Okay. And what is your student loan  
10 balance?

11 MS. ORTIZ: My student balance is 100,000.

12 NICKI: Okay. And how much are you paying  
13 every month?

14 MS. ORTIZ: I'm paying 900.

15 NICKI: Okay. And, let's see, and what do  
16 you do for a living?

17 MS. ORTIZ: I'm a teacher at a public  
18 school.

19 NICKI: Perfect. That means you are  
20 eligible for the public service aspect of it. You're  
21 working at least 30 hours a week?

22 MS. ORTIZ: Yes.

23 NICKI: Okay. Are you married or single?

24 MS. ORTIZ: Yes, I'm married.

25 NICKI: Okay, are you filing married joint For  
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1 or married separate?

2 MS. ORTIZ: Jointly.

3 NICKI: Okay. What was your joint annual  
4 income or AGI, adjusted gross income, for last year,  
5 so minus the 401(k), minus HSA, anything like that?  
6 Do you know what your -- what that was?

7 MS. ORTIZ: Oh, God.

8 NICKI: For 2016?

9 MS. ORTIZ: I think it was 75,000. Sorry.

10 NICKI: Okay, 75.

11 MS. ORTIZ: (Inaudible).

12 NICKI: Okay. The last thing we need to go  
13 over is your family size. So family size may be  
14 different from what you claim as dependents on your  
15 tax return. They don't require a Social Security  
16 number. It's less invasive. It is a figure that you  
17 provide for your application that basically covers the  
18 number of people that you support and who live with  
19 you.

20 The official definition, which is open to  
21 interpretation, is as follows: Family size includes  
22 you, your spouse, and your children, including unborn  
23 children who will be born during the year for which  
24 you state your family size if the children will  
25 receive the majority of their support from you now.

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1 It includes other people that live with you that  
2 receive the majority of their support from you, and  
3 they will continue to receive the support from you for  
4 the year that you state your family size. Support  
5 includes but is not limited to money, gifts, loans,  
6 housing, food, clothing, car, medical and dental, and  
7 payment of college costs.

8 A couple of things regarding your family  
9 size, the higher your family size, the lower your  
10 student loan payment; and the lower your family size,  
11 the higher your payments may be. And that's because  
12 certain government loan programs take into account not  
13 just your income but the amount of people that you  
14 support.

15 So that being said, Mary, I do have people  
16 that are helping their parents by paying their cell  
17 phone bills, maybe they might be helping a brother and  
18 sister with continuing education, nephews and nieces,  
19 you know, food and clothing. There's a lot of  
20 different ways that you can be offering support.

21 Those people that you're supporting, that's affecting  
22 your income, and they are part of your family circle.

23 So I can run a scenario what your student loan payment  
24 would look like, you know, two, four, six family size,

25 or if you want to tell me what your family size -- we

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1 can go that route, too.

2 MS. ORTIZ: I have one child, so just the  
3 one.

4 NICKI: Okay. And you're married?

5 MS. ORTIZ: Yes, my husband --

6 NICKI: All right. So -- okay. So family  
7 size of three.

8 MS. ORTIZ: Mm-hmm.

9 NICKI: Let's see. So I have enough  
10 information to run some numbers. Do you mind holding  
11 for a moment?

12 MS. ORTIZ: Sure, thanks.

13 NICKI: Great, thanks.

14 (On-hold music.)

15 NICKI: Okay, Mary?

16 MS. ORTIZ: Yes.

17 NICKI: All right, thanks so much for  
18 holding. Do you have a piece of paper and a pen?

19 MS. ORTIZ: I do.

20 NICKI: Okay, great. If you could write --  
21 draw a line down the middle and then a line at the  
22 top. At the top left corner of that T-box, if you  
23 could write current program, and then in the top right  
24 corner, right IBRPSLF program.

25 MS. ORTIZ: Okay. For The Record, Inc. (301)

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1 NICKI: So, let's see here. We'll do the  
2 current program first. So currently you're paying  
3 \$900 a month.

4 MS. ORTIZ: Uh-huh.

5 NICKI: When you multiply that by 12 to get  
6 your annual outflow, that means you've got \$10,800  
7 going out of your pocket annually.

8 MS. ORTIZ: Sounds about right.

9 NICKI: And actually bear with me one second  
10 here.

11 Okay. And then that means that after a 20-  
12 year payment term, you're going to end up paying back  
13 \$216,000 on that loan. On the right-hand side, under  
14 IBRPSLF, you want to write down 407, \$407 times three,  
15 that's (inaudible) payments. Underneath that, you  
16 write \$665.44. That's the program monthly payment.

17 We multiply that by 12 to get your new  
18 annual outflow at \$7,985.28. Now, because you are  
19 a --

20 MS. ORTIZ: (Inaudible) it?

21 NICKI: -- public service --

22 MS. ORTIZ: I'm sorry.

23 NICKI: Pardon me?

24 MS. ORTIZ: How much was it?

25 NICKI: That was \$7,985.28.

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1 MS. ORTIZ: Oh, okay.

2 NICKI: So that means you're eligible for  
3 the ten-year repayment plan because you're public  
4 service, versus 25. So a ten-year program total  
5 payment is \$79,852.80. That's a savings of  
6 \$136,147.20.

7 MS. ORTIZ: Wow. What is IBRPLFF stand for?

8 NICKI: Yep, so the IBR, that stands for  
9 income-based repayment.

10 MS. ORTIZ: Okay.

11 NICKI: And then PSLF is public service loan  
12 forgiveness. Because you're a teacher and you work  
13 for a public or a county, city, state, or nonprofit,  
14 that means you're eligible for the PSLF, which also  
15 means that on that -- that number, that \$136,147.20,  
16 you don't have to pay taxes back on that, which  
17 normally people do. If you're not in public service,  
18 people have to pay taxes on that.

19 MS. ORTIZ: Oh, okay. So since you're  
20 like an H&R Block, do I have to pay you anything? I  
21 know --

22 NICKI: That's included. Yeah, that's  
23 included in that total payment, so included in your  
24 total program payment is the fee that we charge. And  
25 we'll go over that in greater detail if you'd like to

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1 move forward, but everything's included in those  
2 prices. So -- and then as you go through life, you  
3 know, if your family size goes up, that would, you  
4 know, help your -- your program payment go down. If  
5 your income goes up, that would affect it in the other  
6 way, right, so that your program payment would go up.

7 If you decide to go married separate, then  
8 that's a whole new ball game, completely different,  
9 would knock that payment probably in half, I'm  
10 guessing. How much of that 75,000 is -- is coming  
11 from you as a teacher?

12 MS. ORTIZ: It's about 35. I get paid --

13 NICKI: Right, mm-hmm. So just so you know,  
14 let me run those numbers for you so you can see what  
15 that looks like. So if you were to file married  
16 separate next year, let's see here. So if we put  
17 \$35,000, family size of three, see the doc prep  
18 payment would change, too, so 30,000 -- 35,000 would  
19 be 235, \$235 for seven months, and then on the eighth  
20 month, it would drop down to \$165.44. And that would  
21 end up being the savings of \$196,147.50. You would  
22 only have a program total payment of \$19,852.50. So  
23 you can see how the income -- your income is going to  
24 affect those program payments greatly.

25 MS. ORTIZ: So --

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1 NICKI: Because it is an income-based  
2 repayment plan program, right, so it's based on your  
3 income. So -- and then, again, if you had more --  
4 higher family, you know, let's say you started helping  
5 out a mom -- you know, mother or father --

6 MS. ORTIZ: Uh-huh.

7 NICKI: -- brothers, sisters, anything like  
8 that, that would lower your payment as well.

9 MS. ORTIZ: Okay.

10 NICKI: So those are the types of things  
11 that affect the program payment.

12 MS. ORTIZ: What's -- what is the 235 -- I'm  
13 not understanding why I pay 235 for seven months and  
14 then it drops down to a lower payment that eighth  
15 month.

16 NICKI: Mm-hmm. So -- yep. The first  
17 number I quoted you was 407 times three.

18 MS. ORTIZ: Yeah.

19 NICKI: Those are your doc-prep payments.  
20 So those are the payments that's paying us for the --  
21 for preparing your application and then keeping you  
22 recertified for the next ten years. That's the fee.

23 MS. ORTIZ: Oh, okay. And, so --

24 NICKI: Mm-hmm.

25 MS. ORTIZ: -- after I've paid for those For The  
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1 three months, you'll send in paperwork every year for  
2 ten years?

3 NICKI: Mm-hmm. And then so -- right. We  
4 would certify you every year. So we reach out to you,  
5 ask if there's been any life changes, like your family  
6 size has increased or decreased, your income has  
7 increased or decreased, you know, filing married,  
8 separate, if you're to become -- if you're not working  
9 in nonprofit anymore, those types of things would  
10 affect your -- your program payment.

11 But your payment -- let me confirm -- do you  
12 mind holding for just one quick second for me?

13 MS. ORTIZ: Sure.

14 NICKI: Okay, great. Thanks.

15 (On-hold music.)

16 NICKI: Mary, thanks for holding. Okay, so,  
17 and then once -- did I explain the doc-prep payments?  
18 Did that make sense?

19 MS. ORTIZ: Yeah, I guess -- so a portion of  
20 the 407 for three months is to you, and then a portion  
21 of that goes to my student loan?

22 NICKI: Yeah, during -- so during the -- the  
23 enrollment process, we are processing your paperwork,  
24 we put you into a temporary administrative  
25 forbearance, so -- but you're not making two payments

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1 at the same time. So while that's happening -- so  
2 you're not paying your loan servicer while we're  
3 preparing the paperwork. And then once the payments  
4 start, that does not include the IBR program. There's  
5 nothing that's going to your servicer out of that 407.

6 And if -- if you went with the 235, nothing  
7 would be going to your loan servicer out of that  
8 amount. But once you start paying on your IBR and  
9 it gets approved, then 66 of that -- let's say we had  
10 the -- you're filing separate and you were paying  
11 165.44 a month --

12 MS. ORTIZ: Uh-huh.

13 NICKI: -- 66 of that is going to go --  
14 66.44 goes to your loan servicer. You get -- you get  
15 a statement, and we would consolidate those loans, so  
16 you would only have one loan servicer.

17 MS. ORTIZ: Uh-huh.

18 NICKI: And then you would get a statement  
19 from them asking -- and you would send in a -- either  
20 have them autopay or send in a check paying that  
21 66.44. And then 99 would come to us for a membership  
22 package, which includes a Lifelock security service,  
23 roadside service, tax preparation, a number of other  
24 tools that come in this benefits package. So that's

25 how that works. For The Record, Inc. (301) 870-8025 -

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1 And, again, that's all wrapped up in the  
2 payment. So your program total payment -- right now,  
3 I've got the -- as if you were filing married separate  
4 -- the total program payment would be \$19,852.50, and  
5 that includes our payment and what you would pay to  
6 your loan servicer. And then you would be eligible  
7 for forgiveness for the rest of your loan. Does that  
8 make sense?

9 MS. ORTIZ: Right. So of the \$100,000 I  
10 currently owe, I would only pay 19,000?

11 NICKI: Mm-hmm. That's if you're filing  
12 separate. So let me -- let me -- it sounds like you  
13 filed married joint --

14 MS. ORTIZ: Yeah.

15 NICKI: -- so let me pull that back up  
16 again.

17 MS. ORTIZ: Thank you.

18 NICKI: Let's see.

19 So three -- a family size of three and the  
20 income of 75,000 would mean that you would pay back  
21 \$79,852.52 versus paying the \$100,000 back.

22 MS. ORTIZ: Oh, okay.

23 NICKI: Or, actually, you know, when you --  
24 when it goes the full term, the 20 years, you end up  
25 paying 216,000, is a more accurate figure because

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1 you're not going to end up paying \$100,000 with all  
2 the interest and the time.

3 MS. ORTIZ: Yeah, of course.

4 NICKI: Right?

5 MS. ORTIZ: Yeah.

6 NICKI: Does that make sense?

7 MS. ORTIZ: It does. Thanks for --

8 NICKI: Because I know a lot of people feel  
9 like they've been paying on their loans and paying  
10 and paying, and they're not getting anywhere. It's  
11 just --

12 MS. ORTIZ: (Inaudible).

13 NICKI: -- kind of like throwing money up in  
14 the air and not knowing where does it go. So --

15 MS. ORTIZ: And what was the monthly payment  
16 on the family of three, jointly filing?

17 NICKI: Pardon me?

18 MS. ORTIZ: The monthly payment for the --  
19 if we file jointly?

20 NICKI: Jointly, family of three is \$665.44  
21 a month.

22 MS. ORTIZ: Okay, so -- and in that case,  
23 the payment goes up after making the doc payment --

24 NICKI: Mm-hmm, after the -- exactly, mm-

25 hmm. For The Record, Inc. (301) 870-8025 -

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1 MS. ORTIZ: Okay. How long does it usually  
2 take to get enrolled and get into the program?

3 NICKI: It's like a (inaudible) like it  
4 could take 30 to 60 days --

5 MS. ORTIZ: Oh.

6 NICKI: -- is what the typical turnaround  
7 is.

8 MS. ORTIZ: Is there any way that you could  
9 send me any information so I can talk to my husband  
10 about this?

11 NICKI: Yeah, there's actually -- we  
12 don't have -- it's -- our application is in a  
13 program that -- called Salesforce that we use and  
14 enter it in, so I don't have any -- it's not like a  
15 paper application or anything like that that I can  
16 send you. I can tell the college investor has spoken  
17 about Ameritech Financial and what a benefit it is  
18 working with us. I can tell you, though, we are an  
19 at-will program, so if at any point you decided that  
20 you wanted to cancel, you could. There's no penalties  
21 with that.

22 So we don't get paid until we actually start  
23 -- get you into the program and you make your first  
24 payment. Otherwise, the money that we take up-front  
25 actually goes into an escrow account until we fulfill

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1 those obligations, so --

2 MS. ORTIZ: Yeah.

3 NICKI: -- you know, it might make sense  
4 just to go ahead and do it. And then if you decide  
5 you want to cancel, you can. But this is definitely a  
6 better program than you're on right now --

7 MS. ORTIZ: Oh, yeah.

8 NICKI: -- you know.

9 MS. ORTIZ: I don't want to pay another  
10 \$200,000.

11 NICKI: It's a scary number, right?

12 MS. ORTIZ: Yeah.

13 NICKI: That's a lot of money.

14 MS. ORTIZ: No, and --

15 NICKI: \$100,000 is a lot of money.

16 MS. ORTIZ: -- I'll be paying until my kid  
17 finishes --

18 NICKI: Yeah.

19 MS. ORTIZ: -- college themselves, so it's --

20 NICKI: Yeah, yeah. And it's a big, huge  
21 benefit for you since you're public service. I don't  
22 know why anyone in the public service would not be  
23 taking advantage of this because, again, you're tax-  
24 exempt because that's, what, you don't have to pay  
25 taxes on \$136,147 savings. That's money that goes to

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1 your kid's --

2 MS. ORTIZ: Yeah.

3 NICKI: -- education or, you know, that's  
4 money that --

5 MS. ORTIZ: Can be used (inaudible).

6 NICKI: -- you can reinvest into your  
7 family.

8 MS. ORTIZ: You know, I vaguely recall  
9 seeing that you guys are BBB -- are part of the BBB  
10 program. Do you have, like --

11 NICKI: Yeah, we're actually --

12 MS. ORTIZ: -- (inaudible)?

13 NICKI: -- yeah, we're actually not. We're  
14 not a part of the BBB. BBB is actually a paid  
15 service. If you look up Navient, you'll see that they  
16 have no positive reviews but they've got an A-plus  
17 rating, but they've got like -- I don't know if it's  
18 100 or thousands of bad reviews, people saying how  
19 terrible they are. And actually, Navient used to be  
20 Sallie Mae. They changed their name because they're  
21 being sued and they're --

22 MS. ORTIZ: (Inaudible).

23 NICKI: -- under investigation right now.

24 So -- but if you go on there and you look up Navient,  
25 they've got an A-plus rating. So it's a paid service,

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For



1 BBB. You -- it's kind of -- you know, you pay them to  
2 get the good rating, so we don't -- we don't -- we  
3 don't subject to that, so we go off word of mouth. We  
4 have a referral program that has done extremely well.  
5 Every time you refer somebody to us, you get a \$25  
6 gift card that you can use like on Amazon.com. We had  
7 a woman that had referred so many times that she got a  
8 1099 -- we had to issue her a 1099 because we'd  
9 referred -- she'd referred us so much, so --

10 MS. ORTIZ: That's a happy customer, I  
11 guess.

12 NICKI: Yeah. Yeah, she sure was.

13 MS. ORTIZ: So, but who -- who are you owned  
14 by? You're not part of Navient, right, or any of the  
15 --

16 NICKI: Un-nuh, no, we're not. We're --  
17 we're a private company, privately owned company.

18 MS. ORTIZ: Oh.

19 NICKI: I know that the owner -- he was a  
20 part of the process of helping to lobby the -- getting  
21 these programs into play. These programs just came  
22 out in 2007, these -- the income-based repayment plans  
23 --

24 MS. ORTIZ: Mm-hmm.

25 NICKI: -- and the -- the public service For The  
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1 loan forgiveness, so this is all new -- fairly new,  
2 and he saw that there was a need for this, because  
3 most people I talk to -- I'd say 90 percent -- have no  
4 idea what they owe, who their loan servicer is. You  
5 know, they don't know what status they're in. I mean,  
6 they're -- it's just a mess because they make it so  
7 confusing. Nobody knows do they go to their loan  
8 servicer, do you talk to the Department of Education.  
9 It's just, you know, such a mystery. So we're here to  
10 kind of, you know, help guide people through that  
11 because they're -- they definitely need -- need that.

12 MS. ORTIZ: Yeah. I had no idea that I  
13 could reduce my payment by so much and that --

14 NICKI: Yeah.

15 MS. ORTIZ: -- I really -- I have to talk to  
16 my husband, of course, but I -- this sounds like a  
17 great deal. So in order to maybe get this moving  
18 along further -- excuse me -- should I get letters  
19 from my lender, or do I need to contact them, do I  
20 need to do the forbearance myself?

21 NICKI: No, we take care of all of that for  
22 you. Honestly, once we submit the application, we  
23 take it over. You just have to sign -- we'll send you  
24 documents that you need to sign and get back to us.

25 We do need for you to send a hard copy of your pay For The  
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1 stubs and your W-2 or your tax return from last year.

2 MS. ORTIZ: Mm-hmm.

3 NICKI: But other than that, we basically  
4 take the reins and help make this happen for you. So  
5 when we need something, we reach out to you and let  
6 you know.

7 MS. ORTIZ: Okay.

8 NICKI: Mm-hmm.

9 MS. ORTIZ: Well, like I said, I'm going to  
10 talk to my husband and see if --

11 NICKI: Okay.

12 MS. ORTIZ: -- we can do this. Should I  
13 call you back directly, or --

14 NICKI: Yeah.

15 MS. ORTIZ: Okay. Do you have --

16 NICKI: Yep.

17 MS. ORTIZ: -- an extension?

18 NICKI: Uh-huh. It's -- my direct phone  
19 number is (916)509-3305, and my extension is 424.

20 MS. ORTIZ: 424.

21 NICKI: And then, Mary, can I get your --  
22 just your address so I'll know the -- because I know  
23 you're in the system a couple times, so I want to  
24 make sure that people know to associate the other

25 account -- For The Record, Inc. (301) 870-8025 -

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1 MS. ORTIZ: Okay.

2 NICKI: -- with this account so it's not  
3 duplicated.

4 MS. ORTIZ: You want my --

5 NICKI: What is your street --

6 MS. ORTIZ: -- my street address?

7 NICKI: Yep.

8 MS. ORTIZ: It's [REDACTED] --

9 NICKI: Mm-hmm, the street address.

10 MS. ORTIZ: [REDACTED]  
11 [REDACTED]

12 NICKI: Okay.

13 MS. ORTIZ: [REDACTED]

14 NICKI: [REDACTED], okay.

15 MS. ORTIZ: And it's in [REDACTED].

16 NICKI: Okay.

17 MS. ORTIZ: [REDACTED].

18 NICKI: Okay, perfect. Okay, we've got you  
19 in the system now. Okay, yeah, talk to your husband  
20 and then give us a call back and let you -- let us  
21 know what you'd like to do.

22 MS. ORTIZ: All right. Thanks so much.

23 NICKI: And then, again, you might want to

24 have that conversation with your husband about the

25 family size, too, because, again, I mean, I'm For The

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1     guessing, do you have a large family? Do you have  
2     other people in your -- your brothers and sisters or  
3     parents?

4             MS. ORTIZ: I have a brother and a father  
5     that are nearby, but I'm not able to help them, so --  
6     but if -- if it comes down to it, I definitely would  
7     try to.

8             NICKI: Yeah, right, it's worth it because  
9     those -- yeah. And it's very -- like I said, the  
10    worst case scenario is that they -- you might go --  
11    if you were claiming like a family size of nine,  
12    they might ask you for their birth date and address  
13    or something like that, but, you know, even -- even  
14    like a family size of four or five, that would help  
15    your monthly payment significantly, so something to  
16    think about, you know, if that is something that's  
17    tangible.

18            MS. ORTIZ: Definitely.

19            NICKI: Yeah, so, okay.

20            MS. ORTIZ: Well, thanks so much, Nicki.  
21    Have a good afternoon.

22            NICKI: Yeah, thank you. You, too, Mary.  
23    Okay, bye-bye.

24            MS. ORTIZ: Bye.

25            (The call was concluded.)

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1 MS. ORTIZ: That ends the recording.

2 (The recording was concluded.)

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## **Ortiz Attachment LL**

1 OFFICIAL TRANSCRIPT PROCEEDING

2  
3 FEDERAL TRADE COMMISSION

4  
5 MATTER NO. 1723027

6 TITLE AMERICAN FINANCIAL BENEFITS CENTER

7 DATE RECORDED: JULY 24, 2017

8 TRANSCRIBED: AUGUST 9, 2017

9 PAGES 1 THROUGH 29

10  
11  
12 TELEPHONE CONVERSATION BETWEEN MISTYRAE SCHAFER  
(CUSTOMER) AND ETHAN (COMPANY REP)

13  
14  
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FEDERAL TRADE COMMISSION

I N D E X

RECORDING:

PAGE:

Conversation between Mistyrae Schaffer  
and Ethan

4

FEDERAL TRADE COMMISSION

In the Matter of: )  
American Financial Benefit ) Matter No. 1723027  
Services )  
-----)

July 24, 2017

The following transcript was produced from a  
digital file provided to For The Record, Inc. on July  
25, 2017.

P R O C E E D I N G S

- - - - -

MS. ORTIZ: My name is Kelly Ortiz. I'm an investigator with the Federal Trade Commission. Today's date is July 24th, 2017. The approximate time is 3:17 p.m. I'm preparing to make an undercover call to American Financial Benefits Center as Customer Mistyrae Schaffer. The number I will be dialing is 1-888-895-4144.

TELEPHONE CONVERSATION BETWEEN

MISTYRAE SCHAEFER AND ETHAN

RECORDING: This call may be recorded for quality and training purposes. Thank you for calling. To speak with an account specialist regarding an important notice you've received, please stay on the line. Thank you for your patience. The next available representative will be with you shortly.

RECORDING: Hold for the next available agent.

(On-hold music.)

ETHAN: Thank you for calling Ameritech Financial. This is Ethan speaking. How may I help you?

MS. ORTIZ: Hi, Ethan. I got a flyer in the mail for reduction and forgiveness of my student

1 loans, and I was wondering if -- I was wondering about  
2 the program and how I can get involved.

3 ETHAN: Yeah. I have a -- yeah, sorry. I  
4 was looking at -- is your -- are you Mary [REDACTED]?

5 MS. ORTIZ: No, that's not me. I'm sorry.

6 ETHAN: That's okay. My computer, then, has  
7 totally weirded out on me and given me a different  
8 number. Okay, so, yeah, the reason you received this  
9 letter is because you may be eligible for, you know,  
10 federal student loan repayment program that may reduce  
11 your payments.

12 These repayment plans are designed to make  
13 your student loan debt more manageable by reducing  
14 your monthly payment and actually making a series of  
15 qualified payments for either 10 and 25 years  
16 depending on the program. Any remaining balance would  
17 be eligible for forgiveness by the Department of  
18 Education.

19 And all borrowers can certainly try and  
20 navigate these programs on their own, but our system  
21 makes the process fast, easy, and less stressful as we  
22 will be preparing all the documents and filing all the  
23 necessary paperwork with the Department of Education  
24 to make sure that everything is accurate, recorded,  
25 and filed correctly.



1           So in a few moments, with your approval,  
2   I'll be able to (inaudible) loans you have, but the  
3   second time, I'm just going to ask you a few questions  
4   --

5           MS. ORTIZ: Okay.

6           ETHAN: -- to determine if you might be  
7   eligible. So first off, on that letter that you sent,  
8   there should be a reference number --

9           MS. ORTIZ: Mm-hmm.

10          ETHAN: -- starting with STLN. Could you  
11   please read that back to me?

12          MS. ORTIZ: It's [REDACTED].

13          ETHAN: STLNDS or F?

14          MS. ORTIZ: DF.

15          ETHAN: F as in Frank?

16          MS. ORTIZ: Yes, right.

17          ETHAN: And [REDACTED]?

18          MS. ORTIZ: Yes, that's correct.

19          ETHAN: All right, thank you. There we go.  
20   That was weird that my computer did that to me. I  
21   apologize.

22          MS. ORTIZ: That's all right.

23          ETHAN: And, so, I have a phone number  
24   popping up at 514-5 -- [REDACTED]. Is that a good  
25   number to get -- reach you on if we get disconnected?

1 MS. ORTIZ: Yes, that's correct.

2 ETHAN: And we sent that letter to [REDACTED] --

3 [REDACTED] (inaudible) [REDACTED].

4 MS. ORTIZ: Yeah. I'm no longer there, but  
5 that was --

6 ETHAN: Okay.

7 MS. ORTIZ: -- where I received it.

8 ETHAN: Okay. My -- okay, so, what's your  
9 new -- new street address?

10 MS. ORTIZ: That's [REDACTED],  
11 [REDACTED].

12 ETHAN: [REDACTED]?

13 MS. ORTIZ: Yes, that's correct.

14 ETHAN: Thank you. All right. Thank you.

15 So, yeah, it looks like we -- do you know  
16 the approximate balance of your student loans?

17 MS. ORTIZ: It's around -- a little over  
18 25,000.

19 ETHAN: Okay. And are they federal or  
20 private loans?

21 MS. ORTIZ: It's a mix. I have a -- a  
22 federal and private.

23 ETHAN: Okay. This program is for -- for  
24 federal, so go ahead and -- and, you know, we work  
25 with federal loans only on this particular program.

1 So how much of that \$25,000 of loan with --

2 MS. ORTIZ: Actually, only about 500, so --

3 ETHAN: So you have \$500 worth of federal,  
4 and then --

5 MS. ORTIZ: Of --

6 ETHAN: -- like --

7 MS. ORTIZ: -- private, and then the rest is  
8 federal.

9 ETHAN: Oh, I see, I see. I see, I see. I  
10 got you. So like \$24,500 are federal --

11 MS. ORTIZ: Yes.

12 ETHAN: -- and then everything else is  
13 private? Got it. Okay. And are you current on the  
14 payments for the federal loans?

15 MS. ORTIZ: Yes.

16 ETHAN: Okay, great. And about how much are  
17 they asking you to pay every month?

18 MS. ORTIZ: About a -- it's 300 or so.

19 ETHAN: 300? About how long have you been  
20 paying on that loan?

21 MS. ORTIZ: Not long at all.

22 ETHAN: Not long at all? Okay. The only  
23 reason why I ask is \$25,000 -- you know, \$24,500 or  
24 whatever -- whatever it is, \$300 is a pretty high --  
25 high payment, which is actually not bad because you're

1 actually paying off the loan --

2 MS. ORTIZ: Mm-hmm.

3 ETHAN: -- which -- so have you had it for a  
4 while, and you're, like, paying double. That's  
5 interesting.

6 MS. ORTIZ: Oh.

7 ETHAN: And are you working?

8 MS. ORTIZ: Yes, I am.

9 ETHAN: And what do you do for a living?

10 MS. ORTIZ: I work for the government,  
11 actually the state government.

12 ETHAN: The state government?

13 MS. ORTIZ: Mm-hmm.

14 ETHAN: Okay. And the reason why we ask is  
15 because if you work actually for the government or  
16 work for a nonprofit, we would try to see -- to  
17 qualify you for the public service loan forgiveness  
18 program, which brings your loan term down to ten  
19 years.

20 MS. ORTIZ: Oh, wow.

21 ETHAN: Yeah. And, so, do you work more  
22 than 30 hours for the government?

23 MS. ORTIZ: Yes, I do.

24 ETHAN: A week?

25 MS. ORTIZ: Full-time.

1           ETHAN: Okay, great. And are you married or  
2     single?

3           MS. ORTIZ: Married.

4           ETHAN: And do you guys file your taxes  
5     jointly or married, separate?

6           MS. ORTIZ: Jointly.

7           ETHAN: In that case, we'll have to try to  
8     take both your guys' income into consideration.

9           MS. ORTIZ: Mm-hmm.

10          ETHAN: And, so, what would you guys -- what  
11     would you approximate your last year's joint income?

12          MS. ORTIZ: About 60,000.

13          ETHAN: Sixty? Okay. So the last thing we  
14     need to go over is your family size. And the family  
15     size may -- may be very different from claimed as  
16     dependents on your tax return, okay? It's a figure  
17     that you provide for your application that basically  
18     covers the number of people that you support and who  
19     live with you, and, again, it's not just dependents.

20          MS. ORTIZ: Mm-hmm.

21          ETHAN: And I'm required to read you the  
22     family size definition. Family size includes you,  
23     your spouse, and your children, including unborn  
24     children who will be born during the year for which  
25     you state your family size if the children will

1 receive the majority of their support from you now.  
2 And it includes other people that live with you that  
3 receive the majority of their support from you and  
4 they will continue to receive the support from you for  
5 the year that you state your family size. Support  
6 includes money, gifts, loans, housing, food, clothes,  
7 car, medical and dental care, and the payment of  
8 college costs.

9 There are a couple of things to keep in mind  
10 with family size. The higher your family size, the  
11 lower your student loan payment; and the lower your  
12 family size, then the higher your payments may be.  
13 And that's because certain government loan programs  
14 (inaudible) not just your income but the amount of  
15 people that you're supporting.

16 So with that in mind, definitely all --  
17 anyone in your household can qualify, but you also  
18 might have nieces or nephews or cousins or brothers or  
19 sisters in your family like parents that you help  
20 support your -- in your life. So the Department of  
21 Education definition can account for -- for a lot of  
22 those. So what would you state your family size to  
23 be?

24 MS. ORTIZ: Well, I have one dependent, and

25 --

1           ETHAN:   Okay.

2           MS. ORTIZ:  -- but, I mean, I -- I don't  
3   really understand the -- the definition because that  
4   seems rather broad.

5           ETHAN:  Exactly.  No, it is -- it is rather  
6   broad.  And it is to kind of take into account, like,  
7   not just your dependents but other family members that  
8   you help with money, gifts, loans, housing, food,  
9   clothes, car, medical and dental care, and payment of  
10  college costs.  So, yeah, it's very broad.

11          So, like, for example, I'm a -- a dad with a  
12  daughter.  You'd think it would just be two people,  
13  but if I went through and said, you know, who I  
14  actually support in my family, with bills or, you  
15  know, other ways of support, driving people places or  
16  -- now, actually, probably it's more close to eight  
17  people in my life under this definition, so it's a --  
18  it's (inaudible) -- a little bit different.

19          MS. ORTIZ:  So, you know, I have -- I guess  
20  my neighbor.  I bring him food once a week.

21          ETHAN:  Mm-hmm.

22          MS. ORTIZ:  Like on the weekend.  Would that  
23  also qualify?  He doesn't get out much, so I --

24          ETHAN:  Right.  It -- it could.  (Inaudible)  
25  I feel like -- it does say other people in this

1 definition, so not just necessarily, like, it's your  
2 blood relation or your married relations, you know.  
3 And if you have any nieces or nephews or cousins,  
4 anybody else that you support in a similar fashion,  
5 you can also include them.

6 MS. ORTIZ: I mean, I do errands for my  
7 brother occasionally, but I -- I couldn't absolutely  
8 say that I support him.

9 ETHAN: Yeah, and I'll (inaudible) I know it  
10 feels -- it feels weird, right?

11 MS. ORTIZ: Yeah.

12 ETHAN: So -- but also keep in mind, they  
13 don't ask for any verification or statements or, you  
14 know, receipts or anything, unless you go over ten  
15 people.

16 MS. ORTIZ: (Inaudible).

17 ETHAN: So you could say ten people and they  
18 -- I would write that in, and that's what it would be,  
19 you know, what -- what I would write in, and they  
20 wouldn't ask for anything to prove that.

21 MS. ORTIZ: They allow that? That's crazy.  
22 But, I mean, I guess --

23 ETHAN: It feels crazy. But, you know, it's  
24 -- it's different than the IRS.

25 MS. ORTIZ: Yeah.



1           ETHAN: You know, it's just -- that's what's  
2 different about it.

3           MS. ORTIZ: I see. Okay, well, I mean, I  
4 guess I could definitely say maybe three or four,  
5 at -- I guess four.

6           ETHAN: Is that four including your -- you  
7 and your husband?

8           MS. ORTIZ: My husband and my daughter and  
9 then my neighbor that I kind of help out.

10          ETHAN: Okay. So four total.

11          MS. ORTIZ: And then myself, yeah.

12          ETHAN: And the reason why I'm kind of  
13 digging in this number is because the -- that your --  
14 your joint income --

15          MS. ORTIZ: Mm-hmm.

16          ETHAN: -- you know, is -- for -- for the --  
17 for what this program is and what it does, it -- it  
18 may not get you where you want to go with that family  
19 size and that income. So that's why I'm kind of  
20 digging into that number a little bit with you. Does  
21 that make sense?

22          MS. ORTIZ: Yeah, I -- sort of. I just --

23          ETHAN: Okay. Let's see. So I gave you --  
24 so I have, you know, about -- I have four people in  
25 your family. You have approximate annual income

1 last year of \$60,000. I do have everything I need to  
2 get -- to get you a quote. So we can look -- we'll  
3 look over the numbers and then we can talk more. So  
4 I'm going to put you on a brief hold.

5 MS. ORTIZ: Okay.

6 ETHAN: And when I get back, I'm going to  
7 have some numbers for you to write down. So could you  
8 please grab something to write --

9 MS. ORTIZ: Okay. (Inaudible).

10 ETHAN: -- with and write -- write on. All  
11 right, thank you.

12 (Brief hold.)

13 ETHAN: Hi. And I apologize, how do you  
14 pronounce your first name?

15 MS. ORTIZ: Mistyrae.

16 ETHAN: Mistyrae? Okay, thank you.

17 Okay, so, I have some numbers back,  
18 including your figures from the Department of  
19 Education -- including the Department of Education  
20 system. Were you able to get something to write down  
21 and something to write on?

22 MS. ORTIZ: Mm-hmm.

23 ETHAN: All right.

24 MS. ORTIZ: Yes.

25 ETHAN: So with the family size that you

1       stated, it -- it wasn't the best number to come back  
2       with, so I -- so we can go over that, though.

3               MS. ORTIZ:   Okay.

4               ETHAN:   With the family size of four and  
5       your annual income, the biggest benefit, actually, is  
6       going to be the ten-year part.   So we'll go over this  
7       together.   Okay, so, first thing on -- so this is all  
8       based on the information you provided regarding your  
9       situation.   The system came back with the following  
10      programs that you may qualify for.   And what I want  
11      you to do is write down some numbers.

12              MS. ORTIZ:   Mm-hmm.

13              ETHAN:   And then I'm going to go over them  
14      with you, and then I'm going to explain how the  
15      program works and what's involved.

16              MS. ORTIZ:   Okay.

17              ETHAN:   So the first thing on that piece of  
18      paper, I want you to write down my direct phone  
19      number.

20              MS. ORTIZ:   Okay.

21              ETHAN:   Which is 916-582 --

22              MS. ORTIZ:   Mm-hmm.

23              ETHAN:   -- 6521.   And then I want you to  
24      draw a line down the center of the page.   And at the  
25      top, label the left-hand side current and the right-

1 hand side program. And what we're going to do is a  
2 side-by-side comparison.

3 MS. ORTIZ: Okay.

4 ETHAN: Okay. So on your current side, we  
5 were kind of doing some guestimating here, and so we  
6 had -- you said you had \$25,000 worth of federal loans  
7 and that you were making \$300 payments --

8 MS. ORTIZ: Mm-hmm.

9 ETHAN: -- and that you weren't quite sure  
10 how many -- how long you've been paying it on or you  
11 didn't say, but I'm guessing 25 years left. Does that  
12 sound about right?

13 MS. ORTIZ: Yes, it's not -- I'm not very  
14 far in --

15 ETHAN: Yeah.

16 MS. ORTIZ: -- at all.

17 ETHAN: Okay. Okay. So we're going to go  
18 and use that. So we're going to get your -- your  
19 yearly outflow, okay? So we're going to multiply 300  
20 by 12, and what we get is \$3,600. And then, so,  
21 you'll pay 3,600 for 25 years, so we multiply that  
22 number by 25. And what your total cost for that's  
23 going to be \$90,000, which will end up being the  
24 principal and interest that you end up paying in your  
25 current situation. Does that make sense?

1 MS. ORTIZ: Mm-hmm.

2 ETHAN: All right. So now we're going to go  
3 to the program side. And this is with a family size  
4 of four and an annual income of \$60,000. We would  
5 first do -- it would be 287 for five months. And  
6 then, unfortunately, you would -- your program payment  
7 would adjust up to 401.81 with a family size of four.

8 If we could figure out maybe two or maybe  
9 even three or four more people that you could include  
10 in that number, we can get you a larger benefit, but  
11 we can work with what we have now. So we're going to  
12 multiply the 401.81 by -- by 12. What we end up  
13 getting is \$4,821.72. But since you're a public  
14 service employee, right, we multiply that by ten  
15 instead of 25.

16 MS. ORTIZ: Mm-hmm.

17 ETHAN: So your total payments would be  
18 \$48,217.20. So this is all based on the information  
19 you provided and after making, you know, ten -- 120  
20 on-time qualified payments, which is ten years of  
21 payments, under the Department of Education system,  
22 you'd be on track for savings of approximately  
23 \$41,782. So you -- you'd save quite a bit of money in  
24 the ten years, but you'd have a much higher -- a  
25 higher monthly payment.

1           If you had a family size of six, instead of  
2   401, it would be -- shoot, let's see here. It would  
3   be -- sorry, this computer is not helping me right  
4   now. Yeah, it would be a little bit nicer. Your  
5   program monthly payment would be 249.56 instead of  
6   401. If you had a family size of eight, you -- you'd  
7   probably get the maximum benefit.

8           And that's just trying to think of anyone  
9   else in your family that you support. That's those  
10  different categories, you know. If that makes sense  
11  for -- for that, anyone that you support with money,  
12  gifts, loans, housing, food, clothes, car,  
13  medical/dental care, and the payment of college costs.

14           MS. ORTIZ: Is there, like, a minimum  
15  amount?

16           ETHAN: A minimum?

17           MS. ORTIZ: Like a minimum amount of gifts,  
18  food, loan to qualify? Is it just --

19           ETHAN: You know, I've -- I've had people  
20  include, you know, people that they kind of regularly  
21  give birthday gifts to --

22           MS. ORTIZ: Mm-hmm.

23           ETHAN: -- or, like, Christmas gifts or,  
24  like, just kind of gifts throughout the year, so  
25  there's no real, like, good definition in this

1 paragraph definition of what, you know, minimum is. I  
2 mean, who gives gifts for a majority of someone's  
3 support? I don't know how that works, you know. Does  
4 that make sense?

5 So it's like if you have a cut -- like any,  
6 you know, brothers and sisters with their nieces and  
7 nephews -- with their nieces and nephews running  
8 around and you give them gifts, you could -- you could  
9 add in the (inaudible) -- this family size. Or if you  
10 have brothers or sisters that you support -- I know  
11 you said you have a brother that you help out, you  
12 know, or if your husband has anybody that -- that he  
13 supports, because we're taking both you guys' income  
14 into consideration.

15 MS. ORTIZ: Right.

16 ETHAN: You know?

17 MS. ORTIZ: I mean, I guess --

18 ETHAN: So if you could think of four more  
19 people we could get you the maximum benefit of the  
20 program.

21 MS. ORTIZ: And how much would the eight  
22 family members --

23 ETHAN: So it would still be -- you know,  
24 for the first five months -- we had -- so five months  
25 it would actually be, you know, 307, but it might

1 actually be closer to 3 -- 387 because we've not  
2 really -- we have to have a cushion because we haven't  
3 gotten your -- your paperwork back, your income  
4 paperwork. So we quote it a little higher, and then  
5 hopefully it's actually lower. So for five months, it  
6 would be 307. And then on six months, six of you, 119  
7 a month.

8 MS. ORTIZ: 119 a month for ten years?

9 ETHAN: Yeah. So what happens with that is  
10 -- so we sort of -- and, you know, try to enroll you  
11 in the public service loan forgiveness program based  
12 on the nature of your current employer. And we would  
13 submit your file for that public service loan  
14 forgiveness program, but there's -- but there's a few  
15 rules to keep in mind.

16 The first is that this program, which is a  
17 ten-year program, requires that you continue working  
18 for a qualified company, publicly funded or a  
19 nonprofit, so you have to keep working for the  
20 government, basically. And you can -- you can change  
21 companies, but it would just need to be another  
22 qualified company.

23 The program also requires that you work an  
24 average of 30 hours a week over the year. And if  
25 either of those requirements change for your situation



1 or your employer fails (inaudible) to meet the federal  
2 requirements for public service loan forgiveness  
3 program, your monthly payment quote would actually  
4 remain unchanged, but your loan repayment term will  
5 just increase up to 25 years.

6 And as part of the service, we would  
7 recertify your program -- recertify you, your file,  
8 for an annual base -- on an annual basis. So what  
9 that entails is one of our representatives reaching  
10 out to check out to check on your current situation.

11 So do keep in mind these are all income-  
12 driven repayment plans. In the event your income goes  
13 up, your payments may increase. If it goes down,  
14 however, your payments could decrease. Family size is  
15 variable as well. Your family size -- if your family  
16 size goes up, your payment could increase -- could  
17 decrease, but if it goes down, your payment could  
18 increase. Does that make sense to you?

19 MS. ORTIZ: Yes.

20 ETHAN: Yeah. So kind of -- so, yeah, I  
21 mean, I could tell you now, given your current  
22 situation, it's going to be 119, but if you guys end  
23 up giving -- getting raises, you know, it might --  
24 your payment might go up. We can't really predict too  
25 -- too far in the future. But, you know, it's a

1 pretty good payment in comparison to the 300 that  
2 you're paying.

3 MS. ORTIZ: Oh, yeah --

4 ETHAN: And it is for only ten years.

5 MS. ORTIZ: Definitely.

6 ETHAN: You know, it's a ten -- ten-year  
7 program.

8 MS. ORTIZ: So -- and when I pay you the  
9 119, you pay off my loan directly?

10 ETHAN: How that works -- that's a good  
11 question. We're not a loan servicer. We enroll you  
12 in the -- in the federal -- into the federal program.  
13 So long as you're -- so when we enroll you in that  
14 program, the Department of Education says, okay, this  
15 is how we're going to treat your loan now, right?

16 And, so, if you make the on-time qualified  
17 payments, which you would probably -- which you would  
18 make to your servicer, which would probably be  
19 FedLoan, you'd have to make either the -- somewhere  
20 between a 0 and \$20 payment to FedLoan. As long as  
21 you made those payments every month, and then you  
22 stayed enrolled in the program with Ameritech  
23 Financial, which is a \$99 payment every month, then we  
24 would recertify your file every year. You know, yeah,  
25 you'd stay in the program.

1 But you -- we don't take on the loan. The  
2 loan amount doesn't actually change. It's just being  
3 in the program, making the qualified payments for ten  
4 years, and the loan -- and you save, I think -- it  
5 gets to be \$75,720.

6 MS. ORTIZ: And, so, are you part of the  
7 government? When you submit it, are you submitting it  
8 to yourselves? Or --

9 ETHAN: No, no, yeah, and I hear you. We're  
10 -- we're not part of -- we're not the federal  
11 government. We're actually a third-party document  
12 preparation company --

13 MS. ORTIZ: Yeah, okay.

14 ETHAN: -- that helps align clients with the  
15 federal programs. And we kind of like call ourselves  
16 the H&R Block of federal -- of these Department of  
17 Education loan forgiveness programs. So just like you  
18 might get a federal -- H&R Block to do your taxes,  
19 because they're really good at it, or whoever you go  
20 to for your taxes, you come to us to do these loan  
21 forgiveness programs because that's all we do and  
22 we're really good at them.

23 MS. ORTIZ: Okay. I'm -- I need -- I  
24 obviously need to talk to my husband about this and  
25 maybe see if he's supporting someone that we can add

1 to the -- the list of dependents.

2 ETHAN: Okay. Yeah, also keep in mind, you  
3 know, this is an un- -- unverified number, the stated  
4 number, so, you know, they wouldn't ask you or they  
5 wouldn't ask him to provide any documents indicating  
6 that you're supporting them.

7 MS. ORTIZ: Okay.

8 ETHAN: You know? So I -- I hear what  
9 you're saying, that you don't want -- you want to be  
10 an ethical person and state the right number. I hear  
11 you.

12 MS. ORTIZ: But is there --

13 ETHAN: But --

14 MS. ORTIZ: -- is there any paperwork that  
15 you can send me that I can kind of talk to him about  
16 and -- do you have like a quote page or contracts or  
17 anything?

18 ETHAN: Well, we -- we do end up sending out  
19 what you might call -- it's a -- like a packet of --  
20 of agreement that you would eventually sign. Yeah, I  
21 could, I think. Let's see. So I do -- what I -- I  
22 put in here just a family size that we -- I -- we were  
23 theoretically talking about. So if I got your phone  
24 number -- I'm sorry, not your phone number, I  
25 apologize. If I got your email address, I could send

1 you a quote package. It's -- it will just be lacking  
2 a whole lot of the information that we have not  
3 acquired yet.

4 MS. ORTIZ: Okay.

5 ETHAN: Okay? You know what I mean? So if  
6 you wanted to do that -- and I put in the (inaudible)  
7 number of eight on it, because that's what we were  
8 looking at.

9 MS. ORTIZ: Okay.

10 ETHAN: So, yeah, go ahead and give me your  
11 email address. I'll -- I'll send you this. And I  
12 also might send you just some -- our website, you  
13 know, and some reviews that we've had online about --

14 MS. ORTIZ: Oh, that would be helpful.

15 ETHAN: -- the -- the benefit -- the benefit  
16 of our business.

17 MS. ORTIZ: Okay. My -- my email is

18 [REDACTED] yahoo.com.

19 ETHAN: So [REDACTED] yahoo.com?

20 MS. ORTIZ: [REDACTED], yeah, mist.

21 ETHAN: [REDACTED].

22 MS. ORTIZ: Yes.

23 ETHAN: Sorry. [REDACTED],

24 @yahoo.com. Okay.

25 MS. ORTIZ: Yes.

1           ETHAN: Yeah, I'll send these out to you,  
2           and if you have any questions, any comments, any  
3           concerns, I do this -- you know, I'm here Monday  
4           through Friday. Actually, I'm taking Wednesday and  
5           Thursday off this week, but, you know, I'm here from  
6           8:00 to 5:00, California time. You can give me a  
7           call.

8           MS. ORTIZ: And I'm so sorry --

9           ETHAN: And we can talk about it.

10          MS. ORTIZ: -- I didn't catch your name at  
11          the beginning.

12          ETHAN: It's Ethan.

13          MS. ORTIZ: Ethan? Okay, Ethan. Thank you  
14          so much for --

15          ETHAN: Ethan, E T H A N. Yeah.

16          MS. ORTIZ: -- for helping me with this.

17          ETHAN: My pleasure. And I'll send these  
18          out to you. I'll -- and see what I -- I'm going to  
19          try to send you the best possible information I have  
20          with -- with the documents we have, okay?

21          MS. ORTIZ: Okay, great.

22          ETHAN: All right. You have a wonderful  
23          afternoon, and I look forward to speaking to you soon.

24          MS. ORTIZ: I look forward to speaking to  
25          you too -- too. Thanks, Ethan.

1           ETHAN: All right.

2           MS. ORTIZ: Bye.

3           ETHAN: Bye-bye.

4           (The call was concluded.)

5           MS. ORTIZ: This concludes the recording.

6           (The recording was concluded.)

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DATE: 8/11/2017

SARA J. VANCE, CERT



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## **Ortiz Attachment NN**

1 OFFICIAL TRANSCRIPT PROCEEDING

2  
3 FEDERAL TRADE COMMISSION

4  
5 MATTER NO. 1723027

6 TITLE AMERICAN FINANCIAL BENEFITS CENTER

7 DATE RECORDED: DATE UNKNOWN

8 TRANSCRIBED: DECEMBER 13, 2017

9 PAGES 1 THROUGH 23

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FEDERAL TRADE COMMISSION

I N D E X

RECORDING:

PAGE:

Telephone conversation with James Sydney

4

FEDERAL TRADE COMMISSION

In the Matter of: )  
American Financial Benefits ) Matter No. 1723027  
Center )  
-----)

Date Unknown

The following transcript was produced from a  
digital file provided to For The Record, Inc. on  
November 29, 2017.

1 P R O C E E D I N G S

2 - - - - -

3 JAMES SYDNEY: Hi, this is James Sydney with  
4 Ameridebt Financial. How may I help you today?

5 ROBERT: Yeah, I just received this notice  
6 about my student loan reduction forgiveness, and I --  
7 I just wanted to call and see what that was about.

8 JAMES SYDNEY: Okay. May I have the  
9 reference number?

10 ROBERT: Yes. It's [REDACTED], as in [REDACTED], [REDACTED], as in  
11 [REDACTED], [REDACTED], as in [REDACTED], [REDACTED], as in [REDACTED], [REDACTED], as  
12 in [REDACTED], [REDACTED].

13 JAMES SYDNEY: Okay. Robert.

14 ROBERT: Yes.

15 JAMES SYDNEY: Okay. Well, hi, Robert. My  
16 name is Anthony. And --

17 ROBERT: Hi.

18 JAMES SYDNEY: -- you received that letter  
19 because you qualify for some relief through the  
20 Department of Education. It's going to --

21 ROBERT: Okay.

22 JAMES SYDNEY: -- actually lower your  
23 (inaudible) yes. Are you -- are you hearing me?

24 ROBERT: Yeah, I hear you. I -- you said  
25 it's going to lower what?

1 JAMES SYDNEY: Okay. You qualify for relief  
2 whereby your monthly payments --

3 ROBERT: Yeah.

4 JAMES SYDNEY: -- are going to be reduced,  
5 and --

6 ROBERT: Okay.

7 JAMES SYDNEY: -- after a series of  
8 qualified payments, the remainder of the loan can be  
9 forgiven. Okay, so you won't have to worry about the  
10 remainder of the loan.

11 ROBERT: Okay.

12 JAMES SYDNEY: Hello?

13 ROBERT: Okay, yep.

14 JAMES SYDNEY: Now, the program entails  
15 (inaudible) it's through the Department of Education,  
16 and it just entails a few -- a few basic questions  
17 here that I'm going to ask you. I'm going to put --

18 ROBERT: Okay.

19 JAMES SYDNEY: -- a quote together for you.  
20 And --

21 ROBERT: Okay.

22 JAMES SYDNEY: -- and compare the figures to  
23 what you're currently --

24 ROBERT: Okay.

25 JAMES SYDNEY: -- engaged in with your

1       servicer as opposed to what the Department of  
2       Education is offering, if you could submit (inaudible)  
3       would like, and then I can get you started.

4               So do you have a -- a couple of minutes to  
5       answer a few questions, Robert?

6               ROBERT:   Yep.

7               JAMES SYDNEY:   Okay.   Well, okay, I see a  
8       number (inaudible) of [REDACTED] [REDACTED].   Is that  
9       correct?

10              ROBERT:   Yep.

11              JAMES SYDNEY:   Okay.   And your address is  
12       [REDACTED], Santa Monica,  
13       California, [REDACTED].

14              ROBERT:   Yep.

15              JAMES SYDNEY:   Okay.   Well, let's get  
16       started here, then, so I can get you that help that  
17       you deserve.   Okay?

18              ROBERT:   Yep.

19              JAMES SYDNEY:   Now, these repayment plans  
20       are basically designed to make your student loan debt  
21       more manageable by reducing your monthly payments,  
22       okay, Robert?   And --

23              ROBERT:   Okay, well --

24              JAMES SYDNEY:   -- after making --

25              ROBERT:   -- okay.



1 JAMES SYDNEY: -- and after making a series  
2 of qualified payments for either 10 or 25 years,  
3 depending on the program, any remaining balance may be  
4 eligible for forgiveness by the Department of  
5 Education. Now, while borrowers can certainly try  
6 navigating these programs on their own, our system  
7 makes the process fast and easy as we'll be preparing  
8 the documents (inaudible) the Department of Education  
9 to ensure everything is accurate, recorded, and filed  
10 correctly. Robert?

11 ROBERT: Yes.

12 JAMES SYDNEY: Okay, now, let's get started  
13 here with the questions. Now, do you know your  
14 current student loan balance?

15 ROBERT: All of them together?

16 JAMES SYDNEY: No, the federal student  
17 loans. The federal student loans.

18 ROBERT: Federal student loans, I'm thinking  
19 something like 35,000.

20 JAMES SYDNEY: Okay. Okay. Are you current  
21 on the payments?

22 ROBERT: Yes.

23 JAMES SYDNEY: Okay. And how much a month  
24 do they -- do you pay?

25 ROBERT: I think I'm paying, like, 250 or

1 something like that, maybe a little bit more, 300.

2 JAMES SYDNEY: Okay, 300 a month?

3 ROBERT: I'd have to look it up. Yeah.

4 JAMES SYDNEY: Okay.

5 ROBERT: I'd have to look that up. I have  
6 three loans.

7 JAMES SYDNEY: Okay, so it's the -- okay.

8 Now, what's -- you're working at this time, correct?

9 ROBERT: Yep.

10 JAMES SYDNEY: Okay, what's your occupation?

11 ROBERT: I have my own business.

12 JAMES SYDNEY: Okay. Not a problem. Okay.

13 ROBERT: I'm also employed by other people,  
14 too, but I have my own business, also, so --

15 JAMES SYDNEY: Okay.

16 ROBERT: -- I have multiple sources of  
17 income.

18 JAMES SYDNEY: Okay, that's not a problem.

19 So, okay, I -- I put in occupation. Hello?

20 ROBERT: Yes, I'm here.

21 JAMES SYDNEY: I put it in as self-employed.

22 Would you like me to use the same address as the  
23 address on file?

24 ROBERT: Sure.

25 JAMES SYDNEY: Just --

1 ROBERT: Sure.

2 JAMES SYDNEY: Okay, that's the -- okay.

3 I'll use that one right there.

4 Okay. (Inaudible). Now, are you -- now,  
5 for the phone number, which phone number? Is it the  
6 same one that you -- this [REDACTED] [REDACTED]?

7 ROBERT: Yep.

8 JAMES SYDNEY: Robert?

9 ROBERT: Yes. Yes, that's correct.

10 JAMES SYDNEY: Okay. Okay, let me get  
11 that...

12 Okay. Now, are you married or single?

13 ROBERT: Single.

14 JAMES SYDNEY: Okay. Okay. So you file  
15 taxes single, okay. Am I right?

16 ROBERT: Yep.

17 JAMES SYDNEY: Okay. In a minute here, I'm  
18 going to put a quote together. Do you -- okay. And  
19 what's your annual income?

20 ROBERT: 70,000 a year.

21 JAMES SYDNEY: Okay.

22 ROBERT: So -- so what -- what are you guys?  
23 Do you consolidate my loans and I just have one  
24 payment that's smaller?

25 JAMES SYDNEY: Well, we also do that, but

1 basically we help you with lowering your monthly  
2 payments and helping you to save on that loan. As you  
3 know, your servicer's job is just to collect the most  
4 amount of money from you. You know that, right?

5 ROBERT: Sorry, say that again.

6 JAMES SYDNEY: (Inaudible) work as a debt  
7 (inaudible) debt collector for the Department of  
8 Education. Can you hear me?

9 ROBERT: I can't really hear. You've been  
10 breaking up.

11 JAMES SYDNEY: Okay. Can you hear me now?

12 ROBERT: Yep.

13 JAMES SYDNEY: Okay. I said your servicer,  
14 your loan servicer work as a debt collector for the  
15 Department of Education. So their --

16 ROBERT: Oh, okay.

17 JAMES SYDNEY: -- job is just to collect the  
18 most -- their job is just to collect the most amount  
19 of money from you. Okay?

20 ROBERT: Yeah. Uh-huh.

21 JAMES SYDNEY: Now, this -- now, this  
22 program -- program is a program that helps you to  
23 lower your monthly payments, okay, and if you work for  
24 a nonprofit organization perhaps you would benefit  
25 from the program even more. But it basically just

1 helps you to pay (inaudible) lower your student loan  
2 payments, the monthly payments.

3 ROBERT: (Inaudible).

4 JAMES SYDNEY: And get you to qualify for  
5 the loan forgiveness.

6 ROBERT: Okay.

7 JAMES SYDNEY: Okay.

8 ROBERT: I don't really need my payments --  
9 I don't really need my payments lower, right? I mean,  
10 over time, there'd be more interest and principal,  
11 weren't there, if it took longer to pay off?

12 JAMES SYDNEY: No. No, no, no, no. Through  
13 the Department of Education's program, you won't be  
14 paying any interest, okay?

15 ROBERT: Okay.

16 JAMES SYDNEY: Since this is the Department  
17 of Education's program, so that's (inaudible) you  
18 won't be paying. What I'm going to do here is very  
19 shortly here I'm going to put a quote together for  
20 you. And it's -- then we can go over the numbers, and  
21 then we can compare and it's -- you can tell me if  
22 it's something you'd like to proceed with. Okay?

23 ROBERT: Sure.

24 JAMES SYDNEY: Okay. Now, do you have an --  
25 well, I need to email you a form. Do you -- do you

1 have access to email as we speak?

2 ROBERT: Yeah.

3 JAMES SYDNEY: Excuse me?

4 ROBERT: Yes, I have an email account.

5 JAMES SYDNEY: Okay. May I have your --  
6 your email?

7 ROBERT: RAST.

8 JAMES SYDNEY: Excuse me?

9 ROBERT: Do you want the email?

10 JAMES SYDNEY: Yes, the email.

11 ROBERT: All right. It's just -- just not a  
12 -- the phone call is just breaking up a lot. I have  
13 perfect service, five bars, LTE, and we're breaking up  
14 like crazy. I just -- I don't know if we should do  
15 this at another time because it's just -- our  
16 communication is not clear right now.

17 JAMES SYDNEY: Yeah. We can -- we're kind  
18 of breaking in and out, but -- well, here's what --

19 ROBERT: Well, I have to (inaudible) I'm --  
20 okay, go ahead.

21 JAMES SYDNEY: Well, let's just proceed here  
22 so I can get the quote together for you, and then if  
23 it's still breaking up that bad, we can reschedule and  
24 proceed with it.

25 ROBERT: Okay.

1 JAMES SYDNEY: Okay. Okay, like how -- I  
2 can hear you clearly. Could I have your email  
3 address?

4 ROBERT: [REDACTED]@hotmail.com.

5 JAMES SYDNEY: Okay. So

6 [REDACTED]@hotmail.com. Is that correct?

7 ROBERT: Yes.

8 JAMES SYDNEY: Okay. Okay. I'm going to  
9 email you a form here right quick. So you said you do  
10 have access to the internet as we speak, correct?

11 ROBERT: Well, I'm driving right now.

12 JAMES SYDNEY: Oh, oh, okay. Okay, not a  
13 problem then. Well, I'm going to still email you, so  
14 when you -- oh, still send your form now so it won't  
15 be a problem. And then that form that I'm emailing  
16 you is just giving us permission to view your federal  
17 student loan on the National Student Loan Database  
18 website, okay?

19 ROBERT: Okay.

20 JAMES SYDNEY: Okay. Okay, let's proceed  
21 here. What I'm going to do is I'm going to do the  
22 family size, and then I'm going to put your quote  
23 together for you, Robert, so you'll have a better  
24 understanding of the benefits of our program as  
25 opposed to what you're currently engaged in, okay?

1 ROBERT: Yeah.

2 JAMES SYDNEY: Okay. Now, family size may  
3 be different from what you claim as dependents on your  
4 tax return. Now, it's just a figure you provide for  
5 your application, this application that basically  
6 covers a number of people that you support and who  
7 live with you, and not just dependents, okay?

8 ROBERT: (Inaudible).

9 JAMES SYDNEY: Now --

10 ROBERT: Oh, I just live -- I live by myself  
11 and don't support anyone.

12 JAMES SYDNEY: Excuse me?

13 ROBERT: I said, well, I live by myself and  
14 don't support anyone.

15 JAMES SYDNEY: Okay. Let me just read you  
16 the definition of the program's family size, okay?  
17 Then we'll proceed. Now --

18 ROBERT: All right.

19 JAMES SYDNEY: -- family size -- family size  
20 includes you, your spouse, your children, including  
21 unborn children who will be born during the year for  
22 which you state your family size. Now, if the  
23 children receive the majority of their support from  
24 you now, it includes other people that live with you  
25 that receive the majority of their support from and



1 will continue to receive this support from you for the  
2 year that you state your family size.

3 Now, supports includes money, gifts, loans,  
4 housing, food, clothes, car, medical and dental care,  
5 and payment of college costs. Now, just a couple of  
6 things to keep in mind with family size. The higher  
7 your family size, the lower your (inaudible) okay?  
8 And the lower your family size, the higher payments  
9 may be. That's because certain government loan  
10 programs take into account not just your income, okay?

11 ROBERT: Yep.

12 JAMES SYDNEY: If it's an income-based  
13 program. But it also takes into account the amount of  
14 people you help from time to time. Okay?

15 ROBERT: Yep.

16 JAMES SYDNEY: Okay. Now -- now, based on  
17 that, do you have any children?

18 ROBERT: I live alone. I have no children.  
19 I live alone.

20 JAMES SYDNEY: Okay.

21 ROBERT: I -- I said that twice. I don't  
22 have any --

23 JAMES SYDNEY: Okay.

24 ROBERT: No -- no spouse, no --

25 JAMES SYDNEY: Okay. Do you have any

1 friends that you help out from time to time?

2 ROBERT: I have multiple friends that I help  
3 out, yeah.

4 JAMES SYDNEY: Okay. How much of them would  
5 you say you help out from time to time? Two? Three?

6 ROBERT: I don't know. I mean, I help my --  
7 my sister, my -- yeah, probably three people.

8 JAMES SYDNEY: Okay. Any more? Because the  
9 -- the more you help, the lower your payments and the  
10 more you save on this loan.

11 ROBERT: Yeah, I don't know, maybe like --  
12 maybe just four friends.

13 JAMES SYDNEY: Okay, four friends?

14 ROBERT: (Inaudible).

15 JAMES SYDNEY: Okay, four friends and  
16 yourself, so that's five.

17 ROBERT: Okay, yeah.

18 JAMES SYDNEY: Okay. I'm going to put five,  
19 then. Okay. Let me put five there. And -- okay.

20 Now, Robert, let me go over the figures -- let's go  
21 over the figures here. Do you have something to write  
22 -- oh, you're driving, so you can't write, okay, my  
23 bad. But I'm going to just explain it to you --

24 ROBERT: Okay.

25 JAMES SYDNEY: -- and then you can tell me

1 if you like the numbers, and I can give you a call  
2 back when you have -- when you have time.

3 ROBERT: Okay.

4 JAMES SYDNEY: So we can discuss the program  
5 more. Now, your current loan -- well, as you state,  
6 and we're going from what your statement is at 32,000.  
7 And they want roughly about 300 a month from you.  
8 That's with your current --

9 ROBERT: Yep.

10 JAMES SYDNEY: -- loan servicer. So every  
11 year, that --

12 ROBERT: Something like that.

13 JAMES SYDNEY: Yeah. And it's going to cost  
14 you \$3,600. So at the life of that loan with your  
15 current servicer, whether it be FedLoan, Nelnet, Great  
16 Lakes, or Navient, the life of that loan --

17 ROBERT: Yep.

18 JAMES SYDNEY: -- you'll be paying out  
19 \$90,000 after it's all said and done.

20 ROBERT: Yeah. Yeah.

21 JAMES SYDNEY: That's with your -- that's  
22 with your current obligation. Now, the program you  
23 qualify for --

24 ROBERT: Okay. Well, how do you -- I didn't  
25 (inaudible) how do you figure that number?

1 JAMES SYDNEY: Okay. That's your monthly  
2 payments, the 300 monthly payments, plus the  
3 servicer's (inaudible) interest. You're (inaudible)  
4 collecting for the Department of Education.

5 ROBERT: Okay, yeah.

6 JAMES SYDNEY: So they charge that interest.  
7 So when it's all said and done with your servicer, if  
8 you stay obligated, you'll be spending 90,000 on that  
9 loan.

10 ROBERT: Yeah, yeah, they're thieves --  
11 they're thieves, aren't they?

12 JAMES SYDNEY: Now, with the Department of  
13 Education --

14 ROBERT: You're breaking --

15 JAMES SYDNEY: -- program --

16 ROBERT: (Inaudible) yeah.

17 JAMES SYDNEY: Okay. Can you hear me?

18 ROBERT: Yeah, you're just breaking up a  
19 little bit, but I can hear you now.

20 JAMES SYDNEY: Okay. Now, with the  
21 Department of Education's program that you qualify  
22 for, those monthly payments go down to \$193 for the  
23 first 13 months of the program and then drops to \$119  
24 starting at the 14 month of the program. So every  
25 year your loan is through the program, if you get

1 enrolled here, every year, instead of paying 3,600  
2 out, you'll only be spending \$1,428. So at the life  
3 of the loan --

4 ROBERT: Yep.

5 JAMES SYDNEY: -- with the -- with the  
6 Department of Education's program, you'll only be  
7 spending \$35,700. So \$54,300 will be saved and  
8 forgiven. Hello?

9 ROBERT: Yep.

10 JAMES SYDNEY: Okay.

11 ROBERT: I mean, I -- I under -- I  
12 understand that sounds wonderful. I just -- I don't  
13 -- you're kind of pulling that 90,000 out of thin air.  
14 I don't -- I don't see how they're going to charge me  
15 36,000 -- thirty -- or 60,000 in interest.

16 JAMES SYDNEY: Yes, because they work as --  
17 you see, okay, they want 300 monthly payments. If you  
18 do that by year, that's 36,000. If you do that by the  
19 life of the loan that you currently obligated to,  
20 which is 25 years, that's 90,000 you'll be paying them  
21 back.

22 ROBERT: Well, it's -- it's until the loan's  
23 paid off. It's not -- it's not just 25 years flat.  
24 It's until the loan is paid off, right?

25 JAMES SYDNEY: Yes, 25 years the loan is

1 going to be paid off, but if you stay with your  
2 current servicer, that's going to --

3 ROBERT: I've -- I've already -- I've --  
4 I've been already paying the loan for 15 years.

5 JAMES SYDNEY: Okay. Well, if you get with  
6 the Department of Education's program, you'll only --  
7 the (inaudible) monthly payments, okay, and if you've  
8 --

9 ROBERT: Uh-huh.

10 JAMES SYDNEY: -- already been paying for 15  
11 years, you're going to save even more.

12 ROBERT: Okay.

13 JAMES SYDNEY: You follow?

14 ROBERT: Yeah, I -- I do. Yeah, I -- I kind  
15 of get it. I just -- if I'm paying 100 a month, won't  
16 that take me my whole life to pay off?

17 JAMES SYDNEY: No, no, no, because this is  
18 -- no, this is the Department of Education program.  
19 Okay, let me break it down for you, then, Robert, like  
20 this. Okay, let's say it's --

21 ROBERT: You know, we've been on the phone  
22 for 20 minutes. I have to go into work here in like  
23 five minutes.

24 JAMES SYDNEY: Oh. Oh, okay. Well --

25 ROBERT: Okay?

1 JAMES SYDNEY: -- what we (inaudible) you  
2 have time to talk, and we can take it from there, if  
3 that's not a problem, which --

4 ROBERT: Yeah, yeah. You can give me a call  
5 back later. I -- I have a pretty busy workday today,  
6 but you can try to -- I'm trying to think of a good  
7 time. I don't know, maybe something like between 4:00  
8 and 5:00 p.m. or something.

9 JAMES SYDNEY: Okay. Well, is about 4:30  
10 okay for you?

11 ROBERT: Yeah. Well, I'll have to be back  
12 in work at 5:00, so...

13 JAMES SYDNEY: Oh, okay. Oh, you get a  
14 break from 4:00 to 5:00, correct?

15 ROBERT: Yeah. Yep.

16 JAMES SYDNEY: Okay. Well, I'm going to  
17 give you a call about quarter after 4:00, and then we  
18 can pick up, and then --

19 ROBERT: Okay.

20 JAMES SYDNEY: -- see if it's something --  
21 okay, then. Well, I'd like to thank you for your  
22 time, Robert. I'm going to give you a call later, and  
23 have a good one at work today, man.

24 ROBERT: Thank you.

25 JAMES SYDNEY: Okay, not a problem. Thank

1       you as well. Bye-bye.

2               ROBERT: Bye.

3               (The call was concluded.)

4               (The recording was concluded.)

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## 1 CERTIFICATE OF TRANSCRIPTIONIST

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10 best of my ability given the quality and clarity of  
11 the recording media.

12 I further certify that I am neither counsel  
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14 the action in which these proceedings were  
15 transcribed; and further, that I am not a relative or  
16 employee of any attorney or counsel employed by the  
17 parties hereto, nor financially or otherwise  
18 interested in the outcome of the action.

19  
20  
21 DATE: 12/12/2017

22 SARA J. VANCE, CERT  
23  
24  
25

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If you are a participant on this case, this Attachment will be served in physical form.

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## **Ortiz Attachment PP**

1 OFFICIAL TRANSCRIPT PROCEEDING

2  
3 FEDERAL TRADE COMMISSION

4  
5 MATTER NO. 1723027

6 TITLE AMERICAN FINANCIAL BENEFITS CENTER

7 DATE RECORDED: DATE UNKNOWN

8 TRANSCRIBED: DECEMBER 13, 2017

9 PAGES 1 THROUGH 12

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FEDERAL TRADE COMMISSION

I N D E X

RECORDING:

PAGE:

Telephone conversation with Octavia

4

FEDERAL TRADE COMMISSION

In the Matter of: )  
American Financial Benefits ) Matter No. 1723027  
Center )  
-----)

Date Unknown

The following transcript was produced from a  
digital file provided to For The Record, Inc. on  
November 29, 2017.

## P R O C E E D I N G S

- - - - -

OCTAVIA: Thank you for calling customer service. This is Octavia. How can I help you?

VALERIE [REDACTED] Hi, I was calling about my loans.

OCTAVIA: Okay. And who am I speaking with?

VALERIE [REDACTED] Valerie [REDACTED] (phonetic).

OCTAVIA: Okay. Thank you, Valerie. All right, so I have your account here in front of me. How can I help you with this today?

VALERIE [REDACTED] Well, I got a notice in the mail from Federal Loan Servicing.

OCTAVIA: Mm-hmm.

VALERIE [REDACTED] And it says that my account is 211 days past due. And although they said they've been trying to contact me, this was the first time I've seen this letter. I did notice like a month ago that my credit score went down to like 500. And I -- I couldn't figure out what happened. So I wanted to kind of clear it with -- see what's going on on your end before I call them.

OCTAVIA: Okay. So I can see here that you -- you are currently in an income-based repayment plan of 196.54. So there would need to be payment made to

1 FedLoan for 196.54.

2 VALERIE [REDACTED] Okay, so would you tell me  
3 what that means because this bill is \$1,375.78?

4 OCTAVIA: Okay. And it's -- it's likely  
5 because it is past due. So it's -- it's -- there's  
6 probably several months lumped into that one bill that  
7 they have for you right there. I'm going to log in to  
8 FedLoan right now so I can get a clear view of what's  
9 going on.

10 (Brief pause.)

11 VALERIE [REDACTED] Hello?

12 OCTAVIA: Hi, Valerie.

13 VALERIE [REDACTED] Yeah.

14 OCTAVIA: Hi. Thank you for holding. So I  
15 did log in to FedLoan's account here, and it is  
16 showing the 1,758 that's due. And that is actually  
17 going to be because the income-based repayment plan --  
18 let me see. The income-based repayment plan -- plan  
19 is of 196.54, and you haven't actually been making  
20 those payments. So they are showing the full --

21 VALERIE [REDACTED] Say -- say -- say it again.  
22 I haven't been making the payments?

23 OCTAVIA: For 196.54.

24 VALERIE [REDACTED] I have not or have?

25 OCTAVIA: I'm not showing -- I'm not showing



1 that the payments were made. Let me see the history  
2 here.

3 VALERIE [REDACTED] Because it's automatically  
4 taken out by you.

5 OCTAVIA: Well, okay, so our fees are not  
6 for the loans. Those are for our services. So any of  
7 the payments that are being drafted for the month,  
8 those are for our services. They don't get applied to  
9 the loan.

10 VALERIE [REDACTED] Okay, I --

11 OCTAVIA: So the -- the payment -- the  
12 payment plan that you're in with FedLoan, that payment  
13 would have to be made separately.

14 VALERIE [REDACTED] How come I didn't know this  
15 and I've been doing this for several years now?

16 OCTAVIA: That I don't -- I don't know,  
17 ma'am. It is -- it's definitely something that would  
18 have been explained to you during the initial call and  
19 then also when we apply and sent the application off.  
20 Now, what we -- what we can do now is request to put  
21 that loan into a forbearance -- or, actually, let me  
22 see.

23 So, actually, I'm showing this income-based  
24 repayment plan is still active, and it's not scheduled  
25 to end until October, at which time we would recertify

1     you, but they are going to require a payment to be  
2     made with this income-based repayment plan.

3             VALERIE [REDACTED]     Okay.

4             OCTAVIA:   So, Valerie, are you going to be  
5     able to contact them to see how you can make that  
6     payment?

7             VALERIE [REDACTED]     Yeah.   What payment are you  
8     seeing?

9             OCTAVIA:   The -- I am --

10            VALERIE [REDACTED]     How much --

11            OCTAVIA:   -- I'm showing that they're asking  
12    for 1,768 by the 2nd of August.

13            VALERIE [REDACTED]     See, this paper I have I  
14    got in the mail a couple days ago, and it says  
15    1,375.78.

16            OCTAVIA:   I'm sorry, how much?

17            VALERIE [REDACTED]     \$1,375.78.

18            OCTAVIA:   Okay, let's see.

19            VALERIE [REDACTED]     And this...

20            OCTAVIA:   So that would be -- there are two  
21    more payments of 196 after that amount that you have.

22            VALERIE [REDACTED]     See, on my --

23            OCTAVIA:   So that's the difference.

24            VALERIE [REDACTED]     -- on my past-due thing, I  
25    don't see anything for 196.   I see 104.93, 154.15, and

1 that 39.90, 60.41. I don't see any of what you're  
2 talking about.

3 OCTAVIA: Okay. Let me take a look at some  
4 of the documents they have here.

5 (Brief pause.)

6 OCTAVIA: Would you mind holding for just a  
7 moment, please?

8 VALERIE [REDACTED] Sure.

9 OCTAVIA: Thank you.

10 (Brief pause.)

11 OCTAVIA: Okay, so thank you for holding.  
12 And are you looking at the monthly bill from FedLoan?

13 VALERIE [REDACTED] I don't get a monthly bill  
14 -- a bill from them. This is just a -- a piece of  
15 paper that says stop, do not allow your delinquency to  
16 continue.

17 OCTAVIA: Okay, I'm going to email you right  
18 now a monthly bill from them so you can see what that  
19 one is showing. It is showing the 196 to be your  
20 monthly payment, and then the most -- most current of  
21 what's due right now. Okay?

22 VALERIE [REDACTED] Okay, so I have a question  
23 for you.

24 OCTAVIA: Okay.

25 VALERIE [REDACTED] So what program am I in

1 with you if I'm still paying them?

2 OCTAVIA: It's the income-based repayment  
3 plan. So it's -- it's bringing that monthly payment  
4 down lower, but it's also keeping you on track for  
5 student loan forgiveness.

6 VALERIE [REDACTED] So --

7 OCTAVIA: So like originally --

8 VALERIE [REDACTED] -- would -- wouldn't you  
9 would have said to me you need to pay this amount?  
10 Because I've never paid them anything since I've  
11 signed up --

12 OCTAVIA: Yes, ma'am.

13 VALERIE [REDACTED] -- with your plan.

14 OCTAVIA: Yes --

15 VALERIE [REDACTED] So how come the only thing  
16 that's delinquent is December's? Wouldn't it --  
17 wouldn't I have delinquent amounts from day one?

18 OCTAVIA: Yes, and that's why the payment is  
19 so high right now because it is several months' worth  
20 of past due.

21 VALERIE [REDACTED] According to this, it's  
22 just one -- one -- one -- one due date.

23 OCTAVIA: Yeah, it just has the -- so did  
24 you receive that email I sent you with the monthly  
25 bill? I think that might clarify a little bit with

1 the (inaudible).

2 VALERIE [REDACTED] No, because I'm on the  
3 phone and it would come up on my phone.

4 OCTAVIA: Okay, so on your monthly bill  
5 that's dated July 12th of 2017, it's showing the  
6 amount that's past due is 1,572.32. The current  
7 payment amount is 196.54. So the total due by August  
8 2nd is 1,768. Do you see how --

9 VALERIE [REDACTED] So I need to pay them 196  
10 every month?

11 OCTAVIA: Yes.

12 VALERIE [REDACTED] From here on out?

13 OCTAVIA: Yes, ma'am. That's correct.

14 VALERIE [REDACTED] Huh, okay. I'll have to  
15 call them.

16 OCTAVIA: Okay.

17 VALERIE [REDACTED] All right.

18 OCTAVIA: Mm-hmm. And then was there  
19 anything else I can do for you at this time?

20 VALERIE [REDACTED] No. Thank you.

21 OCTAVIA: You're welcome, Valerie. Thank  
22 you for calling in. I do just want to let you know  
23 here we have an open customer service case that  
24 documents what's said on the phone today. I'm going  
25 to go ahead and close that case now, so you'll be

1 receiving an email after this call with a very short  
2 survey. And it is important that everyone I speak  
3 with gets 100 percent satisfaction, so of course I do  
4 appreciate if you can complete that survey as soon as  
5 possible and hopefully rate me with the highest marks  
6 as well.

7 VALERIE [REDACTED] Okay, thank you.

8 OCTAVIA: You're welcome. Have a good one.

9 Bye.

10 VALERIE [REDACTED] You, too. Bye.

11 (The call was concluded.)

12 (The recording was concluded.)

## 1 CERTIFICATE OF TRANSCRIPTIONIST

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4 I, Sara J. Vance, do hereby certify that the  
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11 the recording media.

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14 the action in which these proceedings were  
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17 parties hereto, nor financially or otherwise  
18 interested in the outcome of the action.

19  
20  
21 DATE: 12/13/2017

22 SARA J. VANCE, CERT  
23  
24  
25

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## **Ortiz Attachment RR**

1 OFFICIAL TRANSCRIPT PROCEEDING

2  
3 FEDERAL TRADE COMMISSION

4  
5  
6 MATTER NO. 1723027

7  
8 TITLE AMERICAN FINANCIAL BENEFITS CENTER

9  
10 DATE RECORDED: DATE UNKNOWN

11  
12 TRANSCRIBED: DECEMBER 13, 2017

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14 PAGES 1 THROUGH 6

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FEDERAL TRADE COMMISSION

I N D E X

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Voicemail Message by Neil Adelman

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FEDERAL TRADE COMMISSION

In the Matter of: )  
American Financial Benefits ) Matter No. 1723027  
Center )  
-----)

Date Unknown

The following transcript was produced from a  
digital file provided to For The Record, Inc. on  
November 29, 2017.

1 P R O C E E D I N G S

2 - - - - -

3 VOICEMAIL RECORDING: Jeff [REDACTED]

4 NEIL ADELMAN: Hi, Jeff. My name is Neil  
5 Adelman (phonetic). I got your name and number from  
6 the Workplace Benefits Mania attendee list at the end  
7 of this month in Vegas. And our company is going to  
8 be exhibiting there, but I wanted to reach out to you  
9 ahead of time.

10 We specialize in a student loan benefit.  
11 It's an employee benefit that is a financial wellness  
12 tool to help their employees and potentially other  
13 family members who are dealing with student loan debt.  
14 It's quite crushing, some people's payments. The  
15 average are \$350. It can be even more. And it would  
16 help people significantly save several hundred dollars  
17 per month off of their student loan payments, and it's  
18 a great way for companies to get the edge in hiring  
19 because four out of five people looking for jobs these  
20 days would much rather go to work for a company  
21 offering this type of help than not. And they don't  
22 really even have 401(k)s or other types of things on  
23 the brain that are long-term issues.

24 So I would love to explain a little bit more  
25 about what we do. Please give me a call. My number

1 is (707) 222-5137. We are on the West Coast, so keep  
2 the time difference in mind. And we'll be in Booth  
3 Number 204 at the conference. We have a fun little  
4 shooting gallery where people come line up to shoot  
5 down the targets with our Nerf guns and win Starbuck's  
6 cards while we (inaudible) about financial wellness  
7 and student loan benefits.

8 SHRM does predict it's the fastest growing  
9 benefit right now. It should be in one in four  
10 companies by the end of 2018, even though it's really  
11 pretty early on for a lot of companies. But  
12 definitely want to get as many people early on in the  
13 trend as possible, and it will help everybody. So  
14 give me a ring. I'd like to do a short presentation.  
15 (707) 222-5137. And, again, leave me a voicemail if  
16 you get mine and what's a good time to connect with  
17 you. Thanks so much. Bye, Jeff.

18 (The call was concluded.)

19 (The recording was concluded.)  
20  
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1 CERTIFICATE OF TRANSCRIPTIONIST

2  
3  
4 I, Sara J. Vance, do hereby certify that the  
5 foregoing proceedings and/or conversations were  
6 transcribed by me via CD, videotape, audiotape or  
7 digital recording, and reduced to typewriting under my  
8 supervision; that I had no role in the recording of  
9 this material; and that it has been transcribed to the  
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11 the recording media.

12 I further certify that I am neither counsel  
13 for, related to, nor employed by any of the parties to  
14 the action in which these proceedings were  
15 transcribed; and further, that I am not a relative or  
16 employee of any attorney or counsel employed by the  
17 parties hereto, nor financially or otherwise  
18 interested in the outcome of the action.

19  
20  
21 DATE: 12/13/2017

22 SARA J. VANCE, CERT  
23  
24  
25

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## **Ortiz Attachment TT**

1 OFFICIAL TRANSCRIPT PROCEEDING

2  
3 FEDERAL TRADE COMMISSION

4  
5 MATTER NO. 1723027

6 TITLE AMERICAN FINANCIAL BENEFITS CENTER

7 DATE RECORDED: DATE UNKNOWN

8 TRANSCRIBED: DECEMBER 13, 2017

9 PAGES 1 THROUGH 18

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FEDERAL TRADE COMMISSION

I N D E X

RECORDING:

PAGE:

Telephone Conversation with Holly & Anton

4

FEDERAL TRADE COMMISSION

In the Matter of: )  
American Financial Benefits ) Matter No. 1723027  
Center )  
-----)

Date Unknown

The following transcript was produced from a  
digital file provided to For The Record, Inc. on  
November 29, 2017.

P R O C E E D I N G S

- - - - -

HOLLY: Collections and billing, this is  
Holly. How can I help you?

JUDITH: Hey, I keep receiving phone calls,  
and when I answer, no one's -- somebody's calling me  
for something. I need to check on the status of my  
program.

HOLLY: Okay. Okay, sometimes -- sometimes  
we do have an auto-dialer that reaches out, and if  
there's no connection with the person on the other  
line for a few moments, it disconnects. So I do  
apologize for that.

JUDITH: Okay.

HOLLY: Judith, let me pull up your account  
real quick. One moment.

JUDITH: Sure. Okay.

HOLLY: So it looks like they were reaching  
out in regards to a payment for June for \$99. I think  
that might come back to us.

JUDITH: See, I -- see, I've been on the --  
I've -- I've been on a -- what I thought was a zero-  
payment plan because --

HOLLY: Mm-hmm.

JUDITH: -- because I'm unemployed and I

1 just filed for dis- -- disability. And now there's a  
2 payment for June.

3 HOLLY: So we've been maintaining your  
4 account for quite some time, so you should be aware  
5 that we do have a -- a \$99 monthly payment each month.

6 JUDITH: Right, yes.

7 HOLLY: And this is our -- you know, we got  
8 your second year in the loan forgiveness process that  
9 we've been assisting you with. So we've been able to  
10 maintain your zero-dollar payment with FedLoan for at  
11 least about -- almost about a year and a half or so if  
12 not longer.

13 JUDITH: No, I haven't been on a -- I  
14 haven't been on a zero-dollar payment.

15 HOLLY: You were --

16 JUDITH: I -- I

17 HOLLY: We got you --

18 JUDITH: -- I should have been on it -- I  
19 should have been on a zero-dollar payment starting in  
20 probably May.

21 HOLLY: Okay, well, our fees are completely  
22 separate from FedLoan. FedLoan is a different  
23 company. FedLoan is your loan -- it's with the loan  
24 forgiveness process. We have a \$99 monthly fee for  
25 services. You're on --

1 JUDITH: Okay, but what I'm telling you --  
2 what I'm -- okay, go ahead.

3 HOLLY: I was going to say your zero-dollar  
4 payment, when that's approved, that is for any payment  
5 that you have towards FedLoan.

6 JUDITH: Right, but there were two months  
7 where I didn't have the \$99 fee charged. And I was  
8 told it was because of my current status. And I sent  
9 over forms.

10 HOLLY: I'm not -- we -- let's see. I can  
11 take a look on that. We don't just stop --

12 JUDITH: It's -- yeah.

13 HOLLY: -- the payments.

14 JUDITH: I mean, you can go ahead, but  
15 there's been -- I haven't --

16 HOLLY: So you --

17 JUDITH: -- paid anything.

18 HOLLY: You spoke to a supervisor on May  
19 15th, and you had reached out in regards to your  
20 payment. We, as a courtesy, did not charge you for  
21 your May payment, so we pushed your payment 30 days  
22 from May 15th to 6/15. And we're calling in regards  
23 to the 6/15 payment because it did decline.

24 JUDITH: I mean -- I'm -- I'm not being  
25 informed properly, and this whole -- see, I was told

1 when I signed up for this program and the forms that I  
2 signed a year and a half ago after I worked for a  
3 government agency for a year that my loans would be  
4 forgiven. And what happened -- that's not what  
5 happened.

6 HOLLY: Well (inaudible) --

7 JUDITH: Yeah, and it (inaudible) it's all  
8 bait-and-switch, and now I have -- I have a supervisor  
9 that told me if I send these forms in I'll have a  
10 zero-dollar payment until I get things --

11 HOLLY: Mm-hmm.

12 JUDITH: -- sorted out. And now you're  
13 telling me that's not what happened, that a --

14 HOLLY: No, that's exactly -- that is what  
15 happened.

16 JUDITH: -- payment was actually rolled  
17 over.

18 HOLLY: You sent in the forms; we got you  
19 approved at a zero-dollar payment. The (inaudible) --

20 JUDITH: For Federal Loan, not for your  
21 company.

22 HOLLY: Yes, exactly.

23 JUDITH: Exactly. You don't clarify that  
24 with people until it's too late, and this is just a  
25 damn shame, and it's ridiculous. I'm -- I just filed



1 for disability. So what do I do?

2 HOLLY: Okay. Well, I'm going to go ahead  
3 and get you over --

4 JUDITH: I don't -- I don't have any money  
5 --

6 HOLLY: -- to a supervisor if you're not  
7 able, you know, to move forward with services. That's  
8 perfectly fine. Just give me one moment while I get  
9 you transferred over.

10 JUDITH: (Inaudible).

11 ANTON: Yo, what's up?

12 HOLLY: Nothing. I got Judith on the phone  
13 here.

14 ANTON: All right.

15 HOLLY: She was calling back about some  
16 phone calls she's been getting about a payment, told  
17 her how much her payment was, which is \$99 for June  
18 that she owed. She got all pissy and said that the  
19 last supervisor she talked to told her her payments  
20 were zero dollars a month. Tried to explain to her  
21 that the zero-dollar payment he was referring to was  
22 for her IDR payment.

23 ANTON: Mm-hmm.

24 HOLLY: And that she's been with us for over  
25 a year, and so she's well aware that we have a \$99

1 monthly payment. She's trying to say she didn't know  
2 it. And I said, so your payment's been \$99 for quite  
3 some time, and she's -- so she's just confused because  
4 she said that she was under the assumption that she  
5 wasn't going to have any payments with us moving  
6 forward and that that zero dollars was her payment  
7 with us.

8 ANTON: Mm-hmm.

9 HOLLY: And she was already pushed last  
10 month on -- for -- from May to June. And then her  
11 June payment failed. We haven't received a payment  
12 from her since April, if that. It's saying we already  
13 have two canceled cases on file from her.

14 ANTON: So her payments (inaudible) pretty  
15 much?

16 HOLLY: Yeah. But she's on a hold, so it's  
17 not going to run.

18 ANTON: Oh, okay.

19 HOLLY: So she's been saved and pushed for  
20 March -- oh, yeah, she hasn't paid us since February,  
21 it looks like. Because you saved her in -- in March.  
22 You pushed her payment from April to May. A.J. saved  
23 her in May, and we pushed her payment from May to  
24 June.

25 ANTON: Then what's the NSF for?

1           HOLLY: NSF is for June's payment.

2           ANTON: Oh.

3           HOLLY: Were the NSF technically, you know,  
4 from before. So she hasn't even made a payment since  
5 March.

6           ANTON: Got you, okay. All right, all  
7 right, cool. All right, what, she wanted to cancel?

8           HOLLY: Huh?

9           ANTON: Does she want to cancel?

10          HOLLY: Yeah, because she says that we -- we  
11 lied to her pretty much because --

12          ANTON: Okay.

13          HOLLY: -- in the end she thinks that we  
14 told her her payments were going to be zero dollars  
15 with us.

16          ANTON: Oh.

17          HOLLY: I just told her as a courtesy we've  
18 been push -- pushing her payments, given her  
19 circumstances --

20          ANTON: Uh-huh.

21          HOLLY: -- and her situation, but we can't  
22 continue to do so.

23          ANTON: Okay. Well (inaudible).

24          HOLLY: Okay. Three, two, one.

25          (Audio repeats.)

1                   ANTON: Yo, what's up?

2                   HOLLY: Nothing. I got Judith on the phone  
3 here.

4                   ANTON: All right.

5                   HOLLY: She was calling back about some  
6 phone calls she's been getting about a payment, told  
7 her how much her payment was, which is \$99 for June  
8 that she owed. She got all pissy and said that the  
9 last supervisor she talked to told her her payments  
10 were zero dollars a month. Tried to explain to her  
11 that the zero-dollar payment he was referring to was  
12 for her IDR payment.

13                  ANTON: Mm-hmm.

14                  HOLLY: And that she's been with us for over  
15 a year, and so she's well aware that we have a \$99  
16 monthly payment. She's trying to say she didn't know  
17 it. And I said, so your payment's been \$99 for quite  
18 some time, and she's -- so she's just confused because  
19 she said that she was under the assumption that she  
20 wasn't going to have any payments with us moving  
21 forward and that that zero dollars was her payment  
22 with us.

23                  ANTON: Mm-hmm.

24                  HOLLY: And she was already pushed last  
25 month on -- for -- from May to June. And then her

1 June payment failed. We haven't received a payment  
2 from her since April, if that. It's saying we already  
3 have two canceled cases on file from her.

4 ANTON: So her payments (inaudible) pretty  
5 much?

6 HOLLY: Yeah. But she's on a hold, so it's  
7 not going to run.

8 ANTON: Oh, okay.

9 HOLLY: So she's been saved and pushed for  
10 March -- oh, yeah, she hasn't paid us since February,  
11 it looks like. Because you saved her in -- in March.  
12 You pushed her payment from April to May. A.J. saved  
13 her in May, and we pushed her payment from May to  
14 June.

15 ANTON: Then what's the NSF for?

16 HOLLY: NSF is for June's payment.

17 ANTON: Oh.

18 HOLLY: Were the NSF technically, you know,  
19 from before. So she hasn't even made a payment since  
20 March.

21 ANTON: Got you, okay. All right, all  
22 right, cool. All right, what, she wanted to cancel?

23 HOLLY: Huh?

24 ANTON: Does she want to cancel?

25 HOLLY: Yeah, because she says that we -- we

1       lied to her pretty much because --

2               ANTON:   Okay.

3               HOLLY:   -- in the end she thinks that we  
4       told her her payments were going to be zero dollars  
5       with us.

6               ANTON:   Oh.

7               HOLLY:   I just told her as a courtesy we've  
8       been push -- pushing her payments, given her  
9       circumstances --

10              ANTON:   Uh-huh.

11              HOLLY:   -- and her situation, but we can't  
12      continue to do so.

13              ANTON:   Okay.   Well (inaudible).

14              HOLLY:   Okay.   Three, two, one.

15              ANTON:   Hi, am I speaking with Judith?

16              JUDITH:   Yes.

17              ANTON:   Hi, Judith.   My name is Anton  
18      (phonetic).   I'm one of the supervisors here at  
19      Ameritech Financial.   How are you today?

20              JUDITH:   Not very good.

21              ANTON:   Yeah, so the customer service rep  
22      did inform you briefly about what's been happening.  
23      It looks like you're a little upset, thought your  
24      payments with us was going to be at zero.   Was that  
25      correct?

1 JUDITH: Yes. I was on the -- I would love  
2 to pull the recorded conversation. This -- this is  
3 all really -- you know, this goes back to six months,  
4 you know, when I found out after I'd been at my  
5 employer for a year that my student loans weren't  
6 going away. And it was -- it's -- I'm just unhappy  
7 with this whole process. So, I mean, I can't back out  
8 at this point. I mean, I'm dis- -- I've just filed  
9 for disability. I cannot work.

10 ANTON: Mm-hmm.

11 JUDITH: And I thought I'd worked with  
12 somebody at Ameritech (inaudible) and be at a zero-  
13 dollar payment until I got income. And now I'm  
14 finding out, oh, that's for Federal and that's not for  
15 our company. And it's just -- this is all a big scam.

16 ANTON: Okay.

17 JUDITH: And I don't know (inaudible) come  
18 up with the money, get it put in the bank, and I'm  
19 going to call you guys back. I'm picking my mom up  
20 from the hospital and (inaudible) car.

21 ANTON: No, no. Judith -- Judith, here's  
22 the thing. Here's the thing, okay? So, one, we're  
23 not -- definitely not a scam. And, two, our service  
24 is at will, okay?

25 JUDITH: Absolutely -- absolutely, but at

1 will it seems -- it was sold to me under totally  
2 different pretenses. And then the supervisor I spoke  
3 with --

4 ANTON: Mm-hmm.

5 JUDITH: -- is -- I'm not sure if it was you  
6 or whoever, back when I was setting this up, didn't  
7 explain this to me. So --

8 ANTON: Got you. Well --

9 JUDITH: -- (inaudible) --

10 ANTON: -- here's -- here's the bottom line  
11 as well, so you're not -- you're not locked in a  
12 contract or anything that -- Judith. I mean, if you  
13 wanted to discontinue services today, I can go ahead  
14 and do that for you, and we'll no -- we'll no longer  
15 -- we'll no longer be drafting you, as well as  
16 providing you any service.

17 JUDITH: Well, here's the thing. I need to  
18 -- I need to go over my contract and fully understand  
19 what I'm doing because at this point, I -- I'm finally  
20 realizing how naive I've been --

21 ANTON: Okay.

22 JUDITH: -- and that I'm not understanding  
23 what's going on. So I need to review the contract.

24 ANTON: Absolutely.

25 JUDITH: I need to get some money in the



1 bank to make a payment because I, you know, promised  
2 that, of course --

3 ANTON: Mm-hmm.

4 JUDITH: -- evidently.

5 ANTON: So --

6 JUDITH: So I will call you back with a  
7 payment --

8 ANTON: Perfect, perfect. So I just wanted  
9 to show you, Judith, that I -- I highly recommend you  
10 do that, just please do that. And then your account  
11 right now is on a manager hold. So what that means is  
12 it pauses the billing and it pauses the services. So  
13 as of right now, you're not committed to anything,  
14 okay? Just -- it's going to remain on hold until we  
15 get this matter fully resolved. So go on and do that,  
16 review the service agreement. Then once you -- once  
17 you do, and then give us a call back and let us know  
18 how you want to proceed. Okay?

19 JUDITH: Thank you so much.

20 ANTON: No problem whatsoever.

21 All right?

22 JUDITH: All right.

23 ANTON: Okay, cool. So we'll talk to you  
24 soon.

25 JUDITH: Yes. Yes, okay. Thank you. Bye-

1       bye.

2               (The call was concluded.)

3               (The recording was concluded.)

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CERTIFICATE OF TRANSCRIPTIONIST

I, Sara J. Vance, do hereby certify that the foregoing proceedings and/or conversations were transcribed by me via CD, videotape, audiotape or digital recording, and reduced to typewriting under my supervision; that I had no role in the recording of this material; and that it has been transcribed to the best of my ability given the quality and clarity of the recording media.

I further certify that I am neither counsel for, related to, nor employed by any of the parties to the action in which these proceedings were transcribed; and further, that I am not a relative or employee of any attorney or counsel employed by the parties hereto, nor financially or otherwise interested in the outcome of the action.

DATE: 12/13/2017

SARA J. VANCE, CERT

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## **Ortiz Attachment VV**

OFFICIAL TRANSCRIPT PROCEEDING

FEDERAL TRADE COMMISSION

MATTER NO. 1723027

TITLE AMERICAN FINANCIAL BENEFITS CENTER

DATE RECORDED: DATE UNKNOWN

TRANSCRIBED: DECEMBER 13, 2017

PAGES 1 THROUGH 17

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FEDERAL TRADE COMMISSION

I N D E X

RECORDING:

PAGE:

Telephone Conversation with

Unidentified Representative

4

FEDERAL TRADE COMMISSION

In the Matter of: )  
American Financial Benefits ) Matter No. 1723027  
Center )  
-----)

Date Unknown

The following transcript was produced from a  
digital file provided to For The Record, Inc. on  
November 29, 2017.



P R O C E E D I N G S

- - - - -

ELIJAH [REDACTED] Hello?

REPRESENTATIVE: Yes, hi. I'm returning a call. You called in just -- you called a while ago and the call dropped.

ELIJAH [REDACTED] Oh, with AAA?

REPRESENTATIVE: No, this isn't AAA.

ELIJAH [REDACTED] Oh, who is this? Or -- or what company are you representing?

REPRESENTATIVE: Well, your -- you called, sir. So I was believing that you got a mail in the -- a package in the mail.

ELIJAH [REDACTED] Oh, yes, yes, the student loan.

REPRESENTATIVE: Yes.

ELIJAH [REDACTED] Okay, yes, I was calling just to inquire about this.

REPRESENTATIVE: Okay. Did you receive a package in the -- package in the mail?

ELIJAH [REDACTED] Yes, I have a reference number in here for you.

REPRESENTATIVE: Perfect. What's that number?

ELIJAH [REDACTED] It's [REDACTED].

1 REPRESENTATIVE: Great. You said that is  
2 STLN7339679?

3 ELIJAH [REDACTED] Mm-hmm.

4 REPRESENTATIVE: Elijah [REDACTED]

5 ELIJAH [REDACTED] Yes, that's me.

6 REPRESENTATIVE: Okay, Elijah. So how is  
7 your day going so far?

8 ELIJAH [REDACTED] Going well, going well. How  
9 about yourself?

10 REPRESENTATIVE: (Inaudible). Mine is going  
11 great. Thank you very much for asking.

12 ELIJAH [REDACTED] (Inaudible) yeah.

13 REPRESENTATIVE: Okay. So let me just go  
14 ahead and enter some information here. So would you  
15 -- so you would like help with your student loan  
16 balance?

17 ELIJAH [REDACTED] Yeah, oh, I was just calling  
18 to see what programs you guys had available because --

19 REPRESENTATIVE: Perfect.

20 ELIJAH [REDACTED] -- I received it in the mail,  
21 so I said let me call and just inquire.

22 REPRESENTATIVE: Okay. So, Elijah, I show  
23 your address here as [REDACTED],  
24 Kansas City, Missouri. And that --

25 ELIJAH [REDACTED] Yes.

1 REPRESENTATIVE: -- that zip code is [REDACTED].

2 ELIJAH [REDACTED] Yes.

3 REPRESENTATIVE: And to confirm your phone  
4 number, it's coming up as (816) [REDACTED]. Correct?

5 ELIJAH [REDACTED] Yes, a cell phone.

6 REPRESENTATIVE: Is that -- okay. So that  
7 is your cell phone, and that is your best contact  
8 number, correct?

9 ELIJAH [REDACTED] Yes.

10 REPRESENTATIVE: Okay, great. So just --  
11 okay, the reason you received the letter is because  
12 you may be eligible for federal student loan repayment  
13 programs that may reduce your -- your payments. These  
14 repayment plans are -- are designed to make your  
15 student loan debt more manageable by reducing your  
16 monthly payment. After making a series of qualified  
17 payments for either 10 or 25 years, depending on the  
18 program, any remaining balance may be eligible for  
19 forgiveness by the Department of Education.

20 While borrowers can certainly try navigating  
21 these programs on their own, our system makes the  
22 process fast, easy, and less stressful as we will be  
23 preparing all the documents and filing all the  
24 necessary paperwork with the Department of Education  
25 to ensure everything is accurate, recorded, and filed

1 correctly.

2 So do you understand, Elijah?

3 ELIJAH [REDACTED] Yes, mm-hmm.

4 REPRESENTATIVE: So let's start with some  
5 basic questions. Do you know the balance -- do you  
6 know the balance on your student loans?

7 ELIJAH [REDACTED] It's got to be, like, \$30 --  
8 let's say \$36,000.

9 REPRESENTATIVE: Okay. And are they federal  
10 or private loans?

11 ELIJAH [REDACTED] Federal.

12 REPRESENTATIVE: They're federal? Okay,  
13 great.

14 ELIJAH [REDACTED] Yes.

15 REPRESENTATIVE: Are you current on the  
16 payments?

17 ELIJAH [REDACTED] Yes.

18 REPRESENTATIVE: Okay. And what is your  
19 current monthly payment?

20 ELIJAH [REDACTED] \$645, let's say.

21 REPRESENTATIVE: 645 a month?

22 ELIJAH [REDACTED] Yeah.

23 REPRESENTATIVE: Okay. Let me just  
24 (inaudible) that in here. And are you currently in  
25 school or actively trying to take up more student

1 loans?

2 ELIJAH [REDACTED] No, I'm not.

3 REPRESENTATIVE: Okay. Are you working  
4 right now?

5 ELIJAH [REDACTED] Yeah.

6 REPRESENTATIVE: Okay. And what is it that  
7 you do for a living?

8 ELIJAH [REDACTED] I'm a podiatrist.

9 REPRESENTATIVE: You're a diatrist?

10 ELIJAH [REDACTED] A podiatrist.

11 REPRESENTATIVE: Podiatrist?

12 ELIJAH [REDACTED] Yeah, podiatrist.

13 REPRESENTATIVE: Oh, podiatrist. Okay, let  
14 me just see if I got it accurate here. Podiatrist.  
15 That's P O L D I E ?

16 ELIJAH [REDACTED] I'll spell it. It's P O D I  
17 A T R I S T.

18 REPRESENTATIVE: Okay, podiatrist. Okay,  
19 now I got that.

20 ELIJAH [REDACTED] Yeah.

21 REPRESENTATIVE: Okay. Okay, and what's the  
22 name -- what is the name of the company you work for?

23 ELIJAH [REDACTED] [REDACTED] of

24 [REDACTED]  
25 REPRESENTATIVE: Angland?

1 ELIJAH [REDACTED] [REDACTED] --

2 REPRESENTATIVE: Oh, [REDACTED].

3 ELIJAH [REDACTED] -- [REDACTED] --

4 REPRESENTATIVE: Oh, [REDACTED].

5 ELIJAH [REDACTED] -- [REDACTED]. Yes.

6 REPRESENTATIVE: Okay. [REDACTED]

7 [REDACTED] [REDACTED], you said, right?

8 ELIJAH [REDACTED] Yeah.

9 REPRESENTATIVE: Okay. Okay, and is it

10 located at [REDACTED]?

11 ELIJAH [REDACTED] Yeah.

12 REPRESENTATIVE: Okay, great.

13 ELIJAH [REDACTED] The -- here's the question.

14 What is the rate that --

15 REPRESENTATIVE: That's what we're going to

16 get into in a few, okay, sir?

17 ELIJAH [REDACTED] No, because I don't want to

18 waste your time, because if the rate isn't what I'm

19 locked in already, I'm -- I'm not going to do

20 anything.

21 REPRESENTATIVE: Well, I'm seeing here that

22 you're paying \$645 a month. We could be very lower

23 than that, sir.

24 ELIJAH [REDACTED] But -- but what's the rate?

25 REPRESENTATIVE: That's the thing, when --

1       okay, after we -- after we enter some information and  
2       I'll come -- I'll give you those figures, okay?

3               ELIJAH [REDACTED] All right.

4               REPRESENTATIVE: Okay. So the zip code for  
5       your work is [REDACTED], correct?

6               ELIJAH [REDACTED] Yeah.

7               REPRESENTATIVE: And the contact number is  
8       (816) [REDACTED]?

9               ELIJAH [REDACTED] Yeah.

10              REPRESENTATIVE: Okay. Are you single or  
11       married?

12              ELIJAH [REDACTED] Married.

13              REPRESENTATIVE: You're married, okay. Do  
14       you file taxes jointly or separate --

15              ELIJAH [REDACTED] Yeah, jointly.

16              REPRESENTATIVE: Jointly, okay. Okay, let  
17       me just go ahead and -- so the next step is to verify  
18       that your loans are eligible. We do this by verifying  
19       your loans through the National Student Loan Database.  
20       I am going to send you the form via email, and then  
21       our system will get the information from you via a  
22       secure process.

23              For this part, I will need you to have  
24       access to your email and internet. I'm going to send  
25       you an email for your review that provides permission

1 for us to review your information online. What is the  
2 best email address to -- go ahead, I'm sorry.

3 ELIJAH [REDACTED] Well, this -- this is the  
4 thing. I -- I'm driving in my car right now, and I --  
5 I just wanted to get a -- pretty much a rate, and I  
6 know you can't give that to me now, but --

7 REPRESENTATIVE: Well, I could if you could  
8 access your email and everything. We could do that.

9 ELIJAH [REDACTED] Yeah, see, the issue is I'm  
10 paying \$640 --

11 REPRESENTATIVE: I understand that, sir.

12 ELIJAH [REDACTED] -- which is -- no, which is a  
13 -- it's -- it's a fraction of what I should be paying  
14 because my student loan was \$208,000 when I signed up  
15 for -- well, when I spent -- I only owe 30-something  
16 left. So with that being said, I'm actually paid  
17 ahead for like until 2025, and I -- the only reason I  
18 was calling was to see if I could -- if the rate was  
19 going to be comparable.

20 REPRESENTATIVE: I understand that, Mr. -- I  
21 understand what you're saying, Mr. Elijah, and like I  
22 explained to you, our payments could be way lower than  
23 the amount that you're paying at this time, okay?

24 ELIJAH [REDACTED] Well -- well, the thing is  
25 I'm probably going to end up paying it off within the



1 next six months anyway, so I won't have a student  
2 loan, so I was just calling for -- for a rate. It  
3 doesn't make sense --

4 REPRESENTATIVE: So you're going to be  
5 finished paying this off in the next six months?

6 ELIJAH [REDACTED] Yeah, I -- I pay \$30,000  
7 every year, so this year I'm going to pay \$35,000. So  
8 I'm probably not even going to need you guys.

9 REPRESENTATIVE: So let -- let me ask you,  
10 are you with a loan servicer?

11 ELIJAH [REDACTED] No.

12 REPRESENTATIVE: So you're not with Navient,  
13 Nelnet, FedLoans, or Great Lakes?

14 ELIJAH [REDACTED] Oh, I'm with Great Lakes,  
15 yes. Great Lakes.

16 REPRESENTATIVE: Sir, let me explain to you.  
17 Your loan won't be paid off by the end of this year,  
18 okay?

19 ELIJAH [REDACTED] It won't?

20 REPRESENTATIVE: No, sir.

21 ELIJAH [REDACTED] Why is that?

22 REPRESENTATIVE: You're paying the loan  
23 servicer money to do nothing for you at this time,  
24 okay? If you -- if you weren't aware of that. Let me  
25 quickly read you something here about the loan

1 servicer.

2 In December of 2015, the CFPB, which is the  
3 federal agency responsible for monitoring the loan  
4 services, released a report highlighting why loan  
5 servicing agencies like Navient, Nelnet, FedLoans, and  
6 Great Lakes have such a terrible track record with  
7 current borrowers. In it, they advise borrowers to  
8 reach out and engage with companies like us to help  
9 monitor and maintain enrollment in these programs to  
10 ensure successful completion as the loan servicers  
11 will not do that. Were you aware of that report?

12 ELIJAH [REDACTED] I -- I didn't hear what you  
13 said at the very -- at the very end of it, your last  
14 sentence.

15 REPRESENTATIVE: I -- I said so these  
16 programs -- these programs to ensure -- okay, what  
17 they ask in it, they advise borrowers to reach out and  
18 -- and engage with companies like us to help monitor  
19 and maintain enrollment in these programs to ensure  
20 successful completion as the loan servicers will not  
21 do that for you. Were you aware of that report?

22 ELIJAH [REDACTED] No, I was not.

23 REPRESENTATIVE: Okay. So let me just  
24 explain this to you now, then, okay, Mr. Elijah. Your  
25 servicer -- your loan servicer, which is Great Lakes,

1 what they're telling you at this time is that if you  
2 should pay them \$645, that's what you said, they told  
3 you that your loan will be paid off in six months.

4 ELIJAH [REDACTED] No, no, no. I'm going to  
5 send them a check for 35,000, and --

6 REPRESENTATIVE: Sir.

7 ELIJAH [REDACTED] -- for \$35,000.

8 REPRESENTATIVE: Sir, okay, let me explain  
9 to you, you could go ahead and send them that check.  
10 You know exactly -- you know what you're doing, sir.  
11 You're not paying your loan off, okay? You're paying  
12 them to do anything for you, to do nothing for you at  
13 this time. When you pay them \$645 every month,  
14 they're being rewarded by the amount of money they  
15 make for you at the end -- from you at the end of the  
16 year. That's not going towards your loan. At the end  
17 of the year, you can check your loan balance, and  
18 you're going to see that it's not going to be the same  
19 amount that you think it would be.

20 Say, so -- say at the end of the month you  
21 thought that -- at the end of -- end of the year you  
22 thought you would have paid off 30,000. And when you  
23 look at your loan balance, it could probably be at  
24 70,000, sir, because of the interest that is  
25 accumulating on this loan.

1 Now, with our program --

2 ELIJAH [REDACTED] Yeah, I am aware -- I'm aware  
3 of that because I pay them -- I paid them \$35,000 for  
4 the last five years. And my balance has went down. I  
5 understand the interest, but the amount that I -- I  
6 paid them over, oh, gosh, maybe \$170,000.

7 REPRESENTATIVE: Okay. That's what I'm  
8 explaining to you.

9 ELIJAH [REDACTED] Over -- over the past five  
10 years, so that's actually my balance is only 35.

11 REPRESENTATIVE: So think about it, that  
12 paying -- if you send them a check at this time for  
13 \$37,000, by next year you still have a loan balance,  
14 okay, sir? Now, with our program, what we do is to  
15 help you pay a lower monthly amount that is going  
16 towards your loan. Okay?

17 ELIJAH [REDACTED] Without -- well, without the  
18 interest.

19 REPRESENTATIVE: That's what I was going to  
20 break down to you in every figure, with the figures  
21 and everything, okay, sir? With our program, you can  
22 actually save. You won't be -- you won't be losing,  
23 okay?

24 ELIJAH [REDACTED] I'm listening.

25 REPRESENTATIVE: So if you like at this

1 time, you can provide me with an email address, the  
2 best email address that you can have access to at this  
3 time.

4 ELIJAH [REDACTED] I'm not going to do that.  
5 And you have a great day.

6 (The call was concluded.)

7 (The recording was concluded.)

CERTIFICATE OF TRANSCRIPTIONIST

I, Sara J. Vance, do hereby certify that the foregoing proceedings and/or conversations were transcribed by me via CD, videotape, audiotape or digital recording, and reduced to typewriting under my supervision; that I had no role in the recording of this material; and that it has been transcribed to the best of my ability given the quality and clarity of the recording media.

I further certify that I am neither counsel for, related to, nor employed by any of the parties to the action in which these proceedings were transcribed; and further, that I am not a relative or employee of any attorney or counsel employed by the parties hereto, nor financially or otherwise interested in the outcome of the action.

DATE: 12/13/2017

SARA J. VANCE, CERT

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## **Ortiz Attachment XX**



OFFICIAL TRANSCRIPT PROCEEDING

FEDERAL TRADE COMMISSION

MATTER NO. 1723027

TITLE AMERICAN FINANCIAL BENEFITS CENTER

DATE RECORDED: DATE UNKNOWN

TRANSCRIBED: DECEMBER 13, 2017

PAGES 1 THROUGH 37

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FEDERAL TRADE COMMISSION

I N D E X

RECORDING:

PAGE:

Telephone Conversation with Jake

4

FEDERAL TRADE COMMISSION

In the Matter of: )  
American Financial Benefits ) Matter No. 1723027  
Center )  
-----)

Date Unknown

The following transcript was produced from a  
digital file provided to For The Record, Inc. on  
November 29, 2017.

P R O C E E D I N G S

- - - - -

JAKE: Hi, this is Jake. How may I help you?

TRACIE [REDACTED] Hi, yes, I'm trying to reach a Suzanne Heffner.

JAKE: Okay. And, actually, Suzanne got promoted, and I'm in charge of taking care of all of her files. My name is Jake. How are you doing?

TRACIE [REDACTED] Okay. Good. How are you?

JAKE: I'm doing well. And is this [REDACTED] [REDACTED]?

TRACIE [REDACTED] No. My name is Tracie [REDACTED] (phonetic). I was actually referred to Suzanne by one of her clients that she has helped in the past.

JAKE: Okay, okay, certainly. And the number you're calling off of is 412 --

TRACIE [REDACTED] 412.

JAKE: -- [REDACTED]?

TRACIE [REDACTED] Yes.

JAKE: Okay. And what's your first and last name?

TRACIE [REDACTED] It's Tracie, T R A C I E.

1 And my last name is [REDACTED] It's [REDACTED]  
2 R.

3 JAKE: [REDACTED] ?

4 TRACIE [REDACTED] [REDACTED].

5 JAKE: Oh.

6 TRACIE [REDACTED] [REDACTED], as in [REDACTED].

7 JAKE: [REDACTED] ?

8 TRACIE [REDACTED] Yes.

9 JAKE: Okay. And what city are you calling  
10 off of today?

11 TRACIE [REDACTED] From Pittsburgh,  
12 Pennsylvania.

13 JAKE: And your zip code?

14 TRACIE [REDACTED] [REDACTED].

15 JAKE: And what's your email address?

16 TRACIE [REDACTED] It's [REDACTED]  
17 @comcast.net.

18 JAKE: Okay. What is the first and last  
19 name of the person that you were referred by?

20 TRACIE [REDACTED] Her name was [REDACTED], and  
21 the last name was [REDACTED].

22 JAKE: [REDACTED] ?

23 TRACIE [REDACTED] Yeah -- yes.

24 JAKE: All right, just a moment. I'm trying  
25 to find your file real quick.

1 TRACIE [REDACTED] Okay.

2 JAKE: And since [REDACTED] is referring you  
3 today, she's going to receive \$25 in a Tanger rewards  
4 card.

5 TRACIE [REDACTED] Oh, she'll be happy about  
6 that.

7 JAKE: Yeah, definitely. All right, and it  
8 looks like I got her right here. And what's your  
9 estimated total federal loan balance at the moment?

10 TRACIE [REDACTED] Well, I'm actually  
11 calling about myself and my daughter.

12 JAKE: Okay.

13 TRACIE [REDACTED] My -- they're both around  
14 33,000.

15 JAKE: Okay. Are -- both of them are around  
16 33,000, so your daughter has a loan and then you have  
17 a loan, correct?

18 TRACIE [REDACTED] Yes. She actually just  
19 graduated from college in May, so hers -- like her  
20 cumulative over the four years is just -- it's just  
21 over 32,000.

22 JAKE: Okay.

23 TRACIE [REDACTED] (Inaudible). And then I  
24 have a Parent PLUS loan, particularly mine hasn't come  
25 -- matured yet --

1 JAKE: Mm-hmm.

2 TRACIE [REDACTED] -- but I would like to  
3 try to do something with it so I can quit collecting  
4 interest on it.

5 JAKE: Yeah, definitely.

6 TRACIE [REDACTED] And mine -- mine -- I'm  
7 thinking mine are on the same amount.

8 JAKE: Okay. So let's confirm your amount  
9 first, and then we'll be able to confirm your  
10 daughter's --

11 TRACIE [REDACTED] Okay.

12 JAKE: -- as well.

13 TRACIE [REDACTED] Okay.

14 JAKE: And are you current on these monthly  
15 payments?

16 TRACIE [REDACTED] Neither one of us have  
17 made any payments yet.

18 JAKE: Got it. So she -- because she just  
19 graduated.

20 TRACIE [REDACTED] Because --

21 JAKE: I think they give you the --

22 TRACIE [REDACTED] Right.

23 JAKE: -- option to pay ahead of time,  
24 correct?

25 TRACIE [REDACTED] Right. (Inaudible) hers

1 are all federal loans --

2 JAKE: Oh, okay, got it.

3 TRACIE [REDACTED] -- like subsidized and  
4 unsubsidized. And mine's a Parent PLUS loan

5 JAKE: And are you current -- okay. And are  
6 you currently married?

7 TRACIE [REDACTED] I am, yes.

8 JAKE: Okay. And do you and your spouse  
9 file taxes together as married/joint or as  
10 married/separate?

11 TRACIE [REDACTED] Married/joint.

12 JAKE: And what's your combined income with  
13 your spouse?

14 TRACIE [REDACTED] I do not work, so it's  
15 just his, and it's like 58,000.

16 JAKE: Okay. And let's see here. Who's the  
17 loan servicer for your loan?

18 TRACIE [REDACTED] Mine is Nelnet.

19 JAKE: Nelnet?

20 TRACIE [REDACTED] Yeah.

21 JAKE: And who's the loan servicer for your  
22 daughter's loan?

23 TRACIE [REDACTED] Fed -- Federal --  
24 FedLoan?

25 JAKE: Okay.



1 TRACIE [REDACTED] Yeah, FedLoan Services.

2 JAKE: And just a second here. The next  
3 thing that I need to go over with you is your family  
4 size. And family size may be a different number than  
5 what you're claiming as a dependency on a tax return.  
6 This is a number that you're providing for your  
7 application, and it's basically going over the number  
8 of people that you support and also who live with you.

9 And, again, remember, it's not the same as  
10 dependencies. And I'm also required to go over the  
11 family size definition.

12 TRACIE [REDACTED] Okay.

13 JAKE: Family size includes you, your  
14 spouse, and your children, including unborn children  
15 who will be born during the year for which you will  
16 state your family size if the children will receive  
17 the majority of their support from you now. It also  
18 includes other people that live with you that receive  
19 the majority of their support from you and they will  
20 continue to receive this support for the year that you  
21 state your family size.

22 Support includes money, gifts, loans,  
23 housing, food, clothes, car, medical/dental care, and  
24 payment of college costs. A couple of things to keep  
25 in mind with family size, the higher your family size

1 number, the lower your student loan payment; and the  
2 lower your family size, the higher your payments may  
3 be. And this is because certain government loan  
4 programs take into account not just your income but  
5 the amount of people that you're supporting  
6 financially.

7 So based on that information, Tracie, do you  
8 have any -- how many children would you be including  
9 into your family size?

10 TRACIE [REDACTED] There's two children.

11 JAKE: Two children? Are they --

12 TRACIE [REDACTED] Yes.

13 JAKE: -- is one of them under the age of  
14 18?

15 TRACIE [REDACTED] No.

16 JAKE: Okay. So (inaudible) age of 18. And  
17 is there anybody else that you would include into your  
18 family size or that should be included into your  
19 family size?

20 TRACIE [REDACTED] No. No, not at all.

21 JAKE: Okay. So just to confirm, that would  
22 be a family size of four, including you and your  
23 spouse.

24 TRACIE [REDACTED] Yes.

25 JAKE: Okay. And is the Parent PLUS loan in

1 your name or in your husband's name?

2 TRACIE [REDACTED] In my name.

3 JAKE: Okay, got it. And, so, based on that  
4 information, do you happen to have a tax return  
5 present to be able to confirm your AGI is indeed  
6 58,000? Because I see our calculations are a little  
7 more robust as far as the calculations that they take  
8 into account. So we want to make sure that --

9 TRACIE [REDACTED] Okay.

10 JAKE: -- we want to make sure what the  
11 right amount is for you.

12 TRACIE [REDACTED] Okay. So if I'm looking  
13 at the tax return, adjusted gross income, they're  
14 saying is 58,802.

15 JAKE: Okay. And total balance for the loan  
16 is 30,000, correct, in the name?

17 TRACIE [REDACTED] For my name, the total  
18 balance, I'm looking at it right now, it says, current  
19 balance, \$31,670.90.

20 JAKE: 670.90, okay, perfect.

21 TRACIE [REDACTED] Yes.

22 JAKE: And do you have an interest rate  
23 somewhere on there? Is it 7 percent?

24 TRACIE [REDACTED] It says -- well, there's  
25 different ones.

1 JAKE: Yeah, so it's all compounded --

2 TRACIE [REDACTED] So I don't know.

3 JAKE: -- so it's -- well, average --

4 TRACIE [REDACTED] Yeah.

5 JAKE: -- (inaudible) most of the terms are  
6 around 7, so --

7 TRACIE [REDACTED] Yeah, it was like 6.84,  
8 6-point --

9 JAKE: -- based on -- so based on that  
10 information, I do have everything I need to go over a  
11 quote with you. And hold on just a second.

12 Yeah, this one's kind of hard, Tracie, based  
13 on the loan balance that you have. The payment that's  
14 calculated here -- let's see. Hmm, so based on any  
15 kind of income-contingent repayment plan that we would  
16 facilitate for you, your monthly payment in the  
17 program would be 441.33, based on the stated income of  
18 58,000 and the family size of four. Now, I'll just go  
19 over that definition again with you one more time,  
20 because it really is just an arbitrary number that  
21 you're providing of the people that you're helping  
22 support, either family members or friends. Do you  
23 have any brothers or sisters or nieces or nephews that  
24 you can include into your family size?

25 TRACIE [REDACTED] No, not -- I mean, nobody

1 that I -- no, un-nuh.

2 JAKE: Okay, so --

3 TRACIE [REDACTED] (Inaudible).

4 JAKE: -- if you -- got it. So if you're  
5 not helping any -- if you're helping anybody out with  
6 money, gifts, loans, housing, food, clothes, car,  
7 medical/dental care, and payment of college costs,  
8 then you would be able to include them into your  
9 family size to be able to -- you know, the higher the  
10 family size number, the lower your student loan  
11 payment. So that's just -- that's the federal  
12 definition that's provided to us from the Department  
13 of Education.

14 TRACIE [REDACTED] Okay.

15 JAKE: You know, it's not the same as a  
16 dependency. The IRS is a separate organization that  
17 has their own definition of what a dependency is, and  
18 then the Department of Education, that government  
19 organization has their definition of what family size  
20 is for this program. So, you know, just based on that  
21 information.

22 TRACIE [REDACTED] Hello?

23 JAKE: Tracie?

24 TRACIE [REDACTED] Yes.

25 JAKE: Yeah, so, I'm sorry, yeah, so just

1 based on that information, it's just -- it's a number  
2 that you are stating.

3 TRACIE [REDACTED] Right.

4 JAKE: Okay. So with the family -- just  
5 based on everything, there would not be much of a  
6 financial benefit for you to get yourself enrolled  
7 into this program. In the program -- over -- right  
8 now, your current situation -- right now, your current  
9 situation of your balance of 30,000, the bare minimum  
10 payment you should be making to pay off the balance in  
11 20 years should be 229.01. You'll come out of pocket  
12 over that time, over 20 years, 54,000 and -- roughly  
13 \$54,900, roughly around there.

14 TRACIE [REDACTED] Okay.

15 JAKE: So that's just to give you an idea of  
16 what your current loan situation is looking like right  
17 now as of -- and in the program, any kind of  
18 facilitation that we'd be able to do for you, it would  
19 be 441.33, so I'm so sorry that right now your current  
20 financial situation, we wouldn't be able to help you  
21 out, but let me just go over what your daughter's  
22 situation is looking like as well, okay?

23 TRACIE [REDACTED] Okay.

24 JAKE: Okay. So let me create a file here  
25 for her. And, so, what's your daughter's first name?

1 TRACIE [REDACTED] It's [REDACTED].

2 JAKE: Okay. Last name is -- the same last  
3 name, of course.

4 TRACIE [REDACTED] Yes, mm-hmm.

5 JAKE: And what's her address?

6 TRACIE [REDACTED] Same as mine, [REDACTED]

7 [REDACTED].

8 JAKE: [REDACTED].

9 TRACIE [REDACTED] And that's [REDACTED],

10 [REDACTED].

11 JAKE: And that's in Pittsburgh, correct?

12 TRACIE [REDACTED] Yeah.

13 JAKE: Okay. Sorry, what's the zip code  
14 again?

15 TRACIE [REDACTED] [REDACTED].

16 JAKE: Okay, thank you. Okay, and the total  
17 federal loan balance in [REDACTED] name?

18 TRACIE [REDACTED] Total, she has  
19 \$32,728.53.

20 JAKE: And are they in a repayment phase  
21 right now through Fed -- and that's through FedLoan,  
22 correct?

23 TRACIE [REDACTED] Yes, they're both FedLoan  
24 unsubsidized and subsidized.

25 JAKE: Okay.

1 TRACIE [REDACTED] She's still technically  
2 in her grace period because she just graduated in May.

3 JAKE: Okay, so -- got it. So she's in her  
4 grace period right now. So she's out of loan  
5 originated, correct?

6 TRACIE [REDACTED] I don't know what that  
7 means, but if you say so.

8 JAKE: Let me -- well, I'd have to -- I have  
9 to confirm that here with her. And what is her email  
10 address that's associated with her FSAID?

11 TRACIE [REDACTED] Oh, God, good question.  
12 Hold on and I can tell you. I have it written down.

13 JAKE: Okay.

14 TRACIE [REDACTED] Okay, I'm guessing on  
15 this because I can't remember what she had on there,  
16 but I'm going to guess it's [REDACTED]@aol.com.

17 JAKE: Okay.

18 TRACIE [REDACTED] I think.

19 JAKE: I'll just have to just confirm that  
20 here with her. What's her cell phone number for the  
21 file, so I might be able to reach out to her?

22 TRACIE [REDACTED] Okay. (412) [REDACTED] --  
23 crap, hold on.

24 JAKE: Okay.

25 TRACIE [REDACTED] I just have her in my



1 phone. I don't pay attention to what her phone number  
2 is.

3 JAKE: I know, right? When you -- when you  
4 get put on the spot, you kind of forget.

5 TRACIE [REDACTED] Yes. Okay (412) [REDACTED]  
6 [REDACTED].

7 JAKE: So [REDACTED], okay.

8 TRACIE [REDACTED] Yes.

9 JAKE: All right. So based on her balance,  
10 and also the loan servicer, her monthly payment that  
11 she should be paying to cover the interest and the  
12 principal -- hold on just a second.

13 So to pay the loan off in 20 years with that  
14 balance, her monthly payment should be 249.83.

15 TRACIE [REDACTED] Okay.

16 JAKE: And is she currently working right  
17 now, part-time or anything like that, while she's  
18 going to school? Is she making any taxable income?

19 TRACIE [REDACTED] Yes. She's only working  
20 part-time.

21 JAKE: Okay, and what's her occupation?

22 TRACIE [REDACTED] Sales clerk. She works  
23 at a [REDACTED].

24 JAKE: Okay. So retail clerk?

25 TRACIE [REDACTED] Yes.

1 JAKE: Okay, got it. And currently not  
2 married, is she?

3 TRACIE [REDACTED] No.

4 JAKE: Okay. All right. And so part-time,  
5 what do you think her adjusted gross income was for  
6 last year?

7 TRACIE [REDACTED] Last year? I can tell  
8 you what she made last year. Hold on.

9 JAKE: Okay.

10 TRACIE [REDACTED] Yeah, \$5,415.

11 JAKE: Okay. \$5,415.

12 TRACIE [REDACTED] Yes.

13 JAKE: And let's see here. Same family size  
14 as your own, would you assume so, Denise -- or Tracie?

15 TRACIE [REDACTED] Meaning that she's  
16 supporting?

17 JAKE: No, well, I -- I mean, essentially  
18 yeah. I mean, if you think she's just supporting  
19 herself, which she'd just have a family size of one?

20 TRACIE [REDACTED] Yes.

21 JAKE: Based off the definition? Okay.  
22 Well, so, I'll go over that with her, too, and, you  
23 know, determine if that's the same number, which I'm  
24 sure it is.

25 TRACIE [REDACTED] Right.

1 JAKE: Yeah. So let me see here. So go  
2 ahead and grab a piece of paper and a pen so I can  
3 kind of go over a rough quote with you regarding  
4 [REDACTED] loans.

5 TRACIE [REDACTED] Okay. (Inaudible).

6 JAKE: So on that piece of paper, go ahead  
7 and write down my direct officer number, and it's  
8 (916) --

9 TRACIE [REDACTED] Mm-hmm.

10 JAKE: -- 582-6299.

11 TRACIE [REDACTED] Okay.

12 JAKE: And then on that piece of paper, go  
13 ahead and draw a line down the center of the page.

14 TRACIE [REDACTED] Okay.

15 JAKE: In the top, left-hand side, label  
16 current for current loan situation, and then on the  
17 right-hand side, label program for student loan  
18 forgiveness program.

19 TRACIE [REDACTED] Okay.

20 JAKE: And we're going to do a side-by-side  
21 comparison right now.

22 TRACIE [REDACTED] Okay.

23 JAKE: So underneath current, write the  
24 balance of 32,728.53.

25 TRACIE [REDACTED] Okay.

1 JAKE: In total loan balance.

2 TRACIE [REDACTED] Okay.

3 JAKE: And then below that write the bare  
4 minimum payment of 249.83.

5 TRACIE [REDACTED] Okay.

6 JAKE: And then below 249.83, write  
7 \$2,997.96. That's going to be the annual cost with  
8 that monthly payment.

9 TRACIE [REDACTED] Okay.

10 JAKE: If we multiply \$2,997.96 by 20, we  
11 will find the amount that she'd be on track to  
12 covering out of pocket. In over 20 years, that does  
13 come out to be \$59,959.

14 TRACIE [REDACTED] Okay.

15 JAKE: So go ahead and underline that  
16 number. It's the current loan situation right now  
17 with interest and principal.

18 TRACIE [REDACTED] Okay. So that's what she  
19 would pay currently if she were to --

20 JAKE: Yeah, over 20 years currently, yeah.

21 TRACIE [REDACTED] (Inaudible).

22 JAKE: Yeah, if she continues --

23 TRACIE [REDACTED] Okay.

24 JAKE: -- if she was to make payments on --  
25 in a standard graduated repayment.

1 TRACIE [REDACTED] Okay.

2 JAKE: And over on the right side,

3 underneath program --

4 TRACIE [REDACTED] Mm-hmm.

5 JAKE: -- her program payment would be \$82  
6 for the first 33 months.

7 TRACIE [REDACTED] Okay.

8 JAKE: And then on month 34, payments would  
9 drop down to \$69 for the remainder of the program  
10 based on her current financial situation.

11 TRACIE [REDACTED] Okay.

12 JAKE: And the annual cost broken down will  
13 be \$828. And in each year in the program she will be  
14 saving herself \$2,169.96.

15 TRACIE [REDACTED] Okay.

16 JAKE: Now, over the course of 20 years --

17 TRACIE [REDACTED] Okay, what -- 800-and --  
18 what was the 828 -- sorry.

19 JAKE: That's the -- that's the annual cost  
20 broken down.

21 TRACIE [REDACTED] So the interest and all  
22 that, okay.

23 JAKE: No, no interest. No, let me go over  
24 -- let me go over how the details work with that --  
25 with that.

1 TRACIE [REDACTED] Okay.

2 JAKE: And, now, the annual savings in the  
3 program, she is saving herself \$2,169.96. And, now,  
4 over the course of 20 years, she's on track to saving  
5 herself \$43,399.20.

6 TRACIE [REDACTED] Okay.

7 JAKE: And, now, over the 20 years, she'll  
8 come out of pocket \$16,560.

9 TRACIE [REDACTED] Okay.

10 JAKE: So definitely some significant  
11 financial benefit from enrolling into the student loan  
12 forgiveness program.

13 TRACIE [REDACTED] Okay.

14 JAKE: So that's what -- that's what you're  
15 looking like in a 20-year payoff program. And, you  
16 know, the projected savings, she's saving herself the  
17 projected interest and principal over the 20 years.  
18 So there's a set amount -- now, in the event that if  
19 her income increases over time, over the 20 years,  
20 which I'm assuming it will, her payments may adjust  
21 accordingly to that.

22 TRACIE [REDACTED] Okay.

23 JAKE: So if her income goes up, payments  
24 may increase. If income goes down, however, payments  
25 may decrease.

1 TRACIE [REDACTED] Okay.

2 JAKE: Right now, with her income and family  
3 size, that's what she's looking like coming out of  
4 pocket over 20 years from now.

5 TRACIE [REDACTED] Okay.

6 JAKE: And, so --

7 TRACIE [REDACTED] So --

8 JAKE: -- that's definitely -- definitely a  
9 financial benefit from [REDACTED] enrolling into the  
10 program.

11 TRACIE [REDACTED] That's what I thought,  
12 okay.

13 JAKE: Yeah. And --

14 TRACIE [REDACTED] (Inaudible) since I don't  
15 have to pay this.

16 JAKE: Yeah, yeah, no, definitely helps --  
17 it helps out the family, helps her out.

18 TRACIE [REDACTED] (Inaudible).

19 JAKE: Yeah, I know. And, you know, I want  
20 to -- I want to go over your options, too, as well,  
21 regarding income-contingent because it's a little  
22 different regarding the ICR, income-contingent plan,  
23 which is for Parent PLUS only.

24 TRACIE [REDACTED] Okay.

25 JAKE: You know, there -- you would be able

1 to -- if you were able to meet with a tax  
2 professional, maybe consult with your husband about  
3 filing married/separate for your taxes, that may be  
4 able to exclude your income from your spouses, so you  
5 could maybe be able to be eligible for the lower  
6 qualifying payment, but you would need to talk to a  
7 tax professional and also your husband about that. I  
8 would advise that.

9 TRACIE [REDACTED] Right.

10 JAKE: But right -- right now, [REDACTED] is a  
11 perfect candidate for this program. I highly suggest  
12 getting in as fast as she can. I mean, right now,  
13 that she is in a grace period with her loans, we can  
14 --

15 TRACIE [REDACTED] Mm-hmm.

16 JAKE: -- speed up the process. We can rush  
17 her file, and we can get her enrolled very soon.

18 TRACIE [REDACTED] Okay. So tell me how the  
19 program works, like --

20 JAKE: So it's the Department of Education's  
21 program, and it's called the William D. Ford Act.  
22 It's the Obama Student Loan Forgiveness Program that  
23 came out ten years ago.

24 TRACIE [REDACTED] Okay.

25 JAKE: And it's -- so after she's done



1 making a series of qualified payments, the remaining  
2 balance of her loan would be eligible for forgiveness  
3 by the Department of Education.

4 TRACIE [REDACTED] Okay.

5 JAKE: And, so, what that means is after  
6 she's done making qualified payments for 20 years or  
7 25 years, either it'd be 240 qualifying payments or  
8 300 qualifying payments, the remaining balance of her  
9 loan would be eligible for that forgiveness.

10 And, now, if [REDACTED] goes and takes a job in  
11 a nonprofit organization or if she goes and works for  
12 the state, she would be eligible for a ten-year payoff  
13 program, which is called the Public Service Loan  
14 Forgiveness Program. It's a very beneficial program  
15 that's out there to people -- public service members  
16 and also people who work for a nonprofit. Now, what  
17 does --

18 TRACIE [REDACTED] Okay.

19 JAKE: -- what does she plan on going into  
20 work? What's her -- her field of work?

21 TRACIE [REDACTED] She has a business  
22 administration degree, so --

23 JAKE: Okay, yeah.

24 TRACIE [REDACTED] -- yeah.

25 JAKE: You know, that's definitely

1 applicable in certain nonprofits or even like state  
2 organizations, too, like say that she wants to go work  
3 for, like, the City of Pittsburgh or something, you  
4 know --

5 TRACIE [REDACTED] Okay.

6 JAKE: -- she would be eligible for that  
7 program if it was a qualified one. So, yeah, that's  
8 just a -- that's kind of a background on how this  
9 program is designed and how it works. So -- now, is  
10 -- when would be a good time to reach out to [REDACTED] to  
11 finish this application? I do need to go over some  
12 documents with her.

13 TRACIE [REDACTED] Okay.

14 JAKE: I need to get her -- I need to get  
15 her electronic signature on a permission slip that  
16 will allow me to pull --

17 TRACIE [REDACTED] Okay.

18 JAKE: -- the loan total up information from  
19 the DOE, the Department of Education, and their  
20 database, and also FedLoan's database as well.

21 TRACIE [REDACTED] Okay. I'm sure she's  
22 available now because I know she doesn't go to work  
23 until 4:00.

24 JAKE: Okay.

25 TRACIE [REDACTED] So -- actually until

1 3:00. If we -- want me to give her a call to give her  
2 a head's up that you're going to call, because she  
3 won't answer your phone. If she doesn't --

4 JAKE: Okay. Yeah, no, certainly.

5 TRACIE [REDACTED] -- answer --

6 JAKE: And -- yeah, go -- do you have my --  
7 you have my direct number, it's the (916) 582-6299.

8 TRACIE [REDACTED] Yes, yes. And then you  
9 needed the email that was associated with her FASAIID,  
10 and I actually pulled up her FASA, and I gave you the  
11 wrong email address.

12 JAKE: Okay, yeah, what is -- what's the  
13 email address for that?

14 TRACIE [REDACTED] It's actually -- it's my  
15 email address, and it's [REDACTED]@comcast.net.

16 JAKE: Oh, it's the same one as yours?

17 TRACIE [REDACTED] Yes.

18 JAKE: Got it. Okay, let me go ahead and  
19 put that on there. And, so, let me just confirm,  
20 that's [REDACTED]@comcast.net.

21 TRACIE [REDACTED] Yes.

22 JAKE: Okay. And, so --

23 TRACIE [REDACTED] I have a question for  
24 you.

25 JAKE: Yeah, go ahead.

1 TRACIE [REDACTED] If she were to call you,  
2 I can guarantee you she's not going to know some of  
3 the questions, because pretty much I've taken care of  
4 it all and now I'm giving it all to her because she's  
5 a big girl now.

6 JAKE: Yeah, no, it's definitely a big  
7 responsibility to start taking a big debt like that.  
8 No, it's --

9 TRACIE [REDACTED] Exactly.

10 JAKE: -- that's -- that's a good idea.

11 TRACIE [REDACTED] (Inaudible) to build up.

12 JAKE: That's great.

13 TRACIE [REDACTED] But --

14 JAKE: That's great.

15 TRACIE [REDACTED] -- (inaudible) so if she  
16 wanted to conference me in on the phone, could she, or  
17 could she just call you back with the answers --

18 JAKE: No, so, like -- well, let me ask you  
19 this. Are you going to be essentially paying for the  
20 -- the first couple of months of enrollments or  
21 anything like that? Are you going to be assisting  
22 her?

23 TRACIE [REDACTED] Between you and I, if I  
24 have to, yes, but I'm telling her no.

25 JAKE: Okay. So, no, if -- and, no, that's

1 -- I'm just asking if that's the case, because if it  
2 is, then we would just need to do a conference call  
3 through the verification process --

4 TRACIE [REDACTED] Okay.

5 JAKE: -- if you're paying for it.

6 TRACIE [REDACTED] Okay.

7 JAKE: If she's going to be paying for it,  
8 then -- then, no, you won't be required to be on a  
9 conference call with us at all. Only if you're paying  
10 for it.

11 TRACIE [REDACTED] Okay.

12 JAKE: That's all.

13 TRACIE [REDACTED] Okay, no, no, no. If --  
14 if her payments are only \$82 a month, she can afford  
15 that.

16 JAKE: Oh, yeah, certainly. And, you know,  
17 there's a bunch of other benefits that she'll be  
18 receiving once she gets this taken care of.

19 TRACIE [REDACTED] Okay.

20 JAKE: We do offer some other services  
21 through companies that we've partnered up with, and  
22 there's a lot of good programs in there, other than  
23 just --

24 TRACIE [REDACTED] Okay.

25 JAKE: -- taking care of this, you know, and

1 getting qualified and getting yourself enrolled into  
2 this program. And -- so, yeah, it's a -- it's  
3 definitely -- it's definitely a good thing. I know  
4 it's really going to help you guys out.

5 TRACIE [REDACTED] Okay.

6 JAKE: I know it's really helped out my  
7 loans. It's -- it --

8 TRACIE [REDACTED] Okay.

9 JAKE: -- really has saved me.

10 TRACIE [REDACTED] Okay. So just so I  
11 understand it, because I know she's going to ask me.

12 JAKE: Yeah.

13 TRACIE [REDACTED] She's just going to  
14 answer yes, yes, yes, and then call me and be like,  
15 mom, what am I doing. But basically with her  
16 (inaudible) her 32,000 that she owes, she'll pay \$82 a  
17 month for the first 33 months, and then \$69 a month  
18 after that when she reaches that qualified payment to  
19 be either 240 or 300.

20 JAKE: Yeah. And, you know, the first 82  
21 payments are initially paying -- facilitating her  
22 program enrollment. And then --

23 TRACIE [REDACTED] Okay.

24 JAKE: -- the \$69 is itemized into an MMB  
25 and an IBR. It -- it sounds all kind of complex at

1 first --

2 TRACIE [REDACTED] Yeah.

3 JAKE: -- but as soon as I break it down --  
4 as soon as I break down the itemized breakdown of like  
5 the payments, it's all very easy, and it's very easy  
6 to understand.

7 TRACIE [REDACTED] Okay.

8 JAKE: But, you know, in any event, we're  
9 going to be with her for the whole -- either if it's  
10 PSLF for the 10 years, 10 or 25 years, we'll be with  
11 her for the whole process.

12 TRACIE [REDACTED] Okay.

13 JAKE: And we're going to be doing the  
14 recertification every year, so what that means is one  
15 of our representatives will just give her an annual  
16 call --

17 TRACIE [REDACTED] Okay.

18 JAKE: -- just to check on her current  
19 status, and all she has to do is rectify her family  
20 size and her income each year.

21 TRACIE [REDACTED] Okay.

22 JAKE: And if those ever change, her  
23 payments get adjusted accordingly to that. So --

24 TRACIE [REDACTED] Right, right.

25 JAKE: -- that's how we're here with you

1 guys to facilitate this, and --

2 TRACIE [REDACTED] So you --

3 JAKE: Yeah, we look forward to both --  
4 having both of you guys as clients. I want to -- I  
5 want to make sure that -- I want to do everything that  
6 I can to help you get your loans enrolled as well,  
7 Tracie.

8 TRACIE [REDACTED] Right. Right, okay. So  
9 what is the cost to be able to enroll in the program,  
10 because that I will be paying for.

11 JAKE: So everything -- everything I just  
12 went over with you that you wrote down, that is all  
13 final. That's including our services, that's  
14 including her payments, that's including everything.

15 TRACIE [REDACTED] Okay.

16 JAKE: And there's nothing more, nothing  
17 less. Everything is all broken down to make it all  
18 really affordable.

19 TRACIE [REDACTED] Okay. All right.

20 JAKE: Yeah. And is -- is there any other  
21 questions?

22 TRACIE [REDACTED] Not that I can think of  
23 now, but --

24 JAKE: All right.

25 TRACIE [REDACTED] -- I'm sure after you



1 (inaudible) --

2 JAKE: Yeah, no, and let -- let [REDACTED] know  
3 that I'll just need to go over a couple pieces of  
4 information with her. I need to get her electronic  
5 signature on a document. I'm going to assign that out  
6 to you right now.

7 TRACIE [REDACTED] Okay, perfect.

8 JAKE: So you can take a look at it.

9 TRACIE [REDACTED] Okay.

10 JAKE: It's just a basic permission slip  
11 that's allowing us to work with you today. And --

12 TRACIE [REDACTED] Okay.

13 JAKE: -- let's see here. What's her date  
14 of birth?

15 TRACIE [REDACTED] Her date of birth is

16 [REDACTED].

17 JAKE: [REDACTED] ?

18 TRACIE [REDACTED] Yes.

19 JAKE: Okay. All right. And I'm sending  
20 that document out to -- to your email, and just make  
21 sure that she signs it, her first and last name on  
22 there, just like we have on our file.

23 TRACIE [REDACTED] Right.

24 JAKE: As soon as you press "click to sign,"  
25 it will send a copy back to me, and then at that

1 moment, I'll be able to pull up all the information  
2 and pull FedLoan and the DOE information. So --

3 TRACIE [REDACTED] Okay.

4 JAKE: -- do you want to go ahead and give  
5 her a call, let her know --

6 TRACIE [REDACTED] Yes. Let me --

7 JAKE: -- what's going on with the  
8 situation?

9 TRACIE [REDACTED] -- (inaudible) yeah.  
10 Sorry, what was your first name again?

11 JAKE: My name is Jake.

12 TRACIE [REDACTED] I knew it was a J. I  
13 just couldn't remember. Okay. (Inaudible) so that  
14 she'll be expecting -- you want -- are you going to  
15 call her? Or do you want her to call you?

16 JAKE: Oh, you can have her call me whenever  
17 she's ready, or I can --

18 TRACIE [REDACTED] Okay.

19 JAKE: -- would you like me to reach out to  
20 her at a certain time today?

21 TRACIE [REDACTED] I'll have her call you  
22 because I know -- like I said, I know she works at  
23 4:00, so I don't exactly -- I'm not with her right  
24 now, so I don't know exactly what she's doing.

25 JAKE: Certainly.

1 TRACIE [REDACTED] But I'm going to make her  
2 call you.

3 JAKE: Yeah, certainly. And, you know, and  
4 if -- and if not this -- if not today, then, you know,  
5 Monday of next week works out definitely as well.

6 TRACIE [REDACTED] Okay, okay. I'm doing it  
7 today. (Inaudible).

8 JAKE: All right, Tracie. Thank you for  
9 calling in.

10 TRACIE [REDACTED] Okay.

11 JAKE: And -- and I'm going to make sure  
12 that Denise is referred to for [REDACTED] because I'm sure  
13 that she knows her as well --

14 TRACIE [REDACTED] Yes.

15 JAKE: -- so Denise can get -- so she can be  
16 -- so she can receive the benefits of the \$25 for  
17 sure.

18 TRACIE [REDACTED] Oh, great. Okay,  
19 perfect.

20 JAKE: All right, you're welcome. And is  
21 there anything --

22 TRACIE [REDACTED] Oh, and thank --

23 JAKE: -- else I can do for you today,  
24 Tracie?

25 TRACIE [REDACTED] I don't think so.

1 JAKE: All right. Hey, thank you for  
2 calling in, and you have a great day. I'll talk to  
3 you soon.

4 TRACIE [REDACTED] You, too. Thanks.

5 JAKE: All right. Take care.

6 TRACIE [REDACTED] Bye-bye.

7 JAKE: Bye.

8 (The call was concluded.)

9 (The recording was concluded.)

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DATE: 12/13/2017

SARA J. VANCE, CERT

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## **Ortiz Attachment ZZ**

1 OFFICIAL TRANSCRIPT PROCEEDING

2  
3 FEDERAL TRADE COMMISSION

4  
5 MATTER NO. 1723027

6 TITLE AMERICAN FINANCIAL BENEFITS CENTER

7 DATE RECORDED: DATE UNKNOWN

8 TRANSCRIBED: DECEMBER 13, 2017

9 PAGES 1 THROUGH 14

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FEDERAL TRADE COMMISSION

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Telephone Conversation with Paul Sanz

4

FEDERAL TRADE COMMISSION

In the Matter of: )  
American Financial Benefits ) Matter No. 1723027  
Center )  
-----)

Date Unknown

The following transcript was produced from a  
digital file provided to For The Record, Inc. on  
November 29, 2017.

P R O C E E D I N G S

- - - - -

PAUL SANZ: This is Paul. How may I help you?

MONIQUE: Hi. I received a letter saying something about student loan payment reduction and forgiveness program.

PAUL SANZ: Okay. There should be a reference number on there. Can you read that back for me?

MONIQUE: Yes. It's STLN [REDACTED].

PAUL SANZ: All righty. Monique?

MONIQUE: Yes.

PAUL SANZ: All righty. And let me (inaudible) a good -- the phone number coming up is (267) [REDACTED]. Is that a good number to reach you at?

MONIQUE: Yes.

PAUL SANZ: Okay. So the reason you received that letter is because you may be eligible for federal student loan repayment programs. These repayment plans are designed to make your student loan debt more manageable by reducing monthly payment, and after making a series of qualified payments, either 10 or 25 years, you may be eligible for forgiveness on

1 your loan through the Department of Education.

2 Now, while you, the borrower, can certainly  
3 try navigating these programs on your own, our system  
4 makes the process fast, easy, and less stressful, as  
5 we will be preparing all the documents and filing all  
6 the necessary paperwork out for you through the  
7 Department of Education. That way we ensure  
8 everything's done correctly, accurate, and reported  
9 and filed correctly.

10 MONIQUE: Okay.

11 PAUL SANZ: So in a few moments, with your  
12 approval, I'll be able to confirm the types of loans  
13 you have, but for the sake of time, can I ask you a  
14 few questions to determine if you'll be eligible?

15 MONIQUE: Okay, I probably won't because I'm  
16 in a shelter now --

17 PAUL SANZ: Okay.

18 MONIQUE: -- so I don't have anything to  
19 give.

20 PAUL SANZ: Okay. So you're currently  
21 unemployed, you're saying?

22 MONIQUE: Yes.

23 PAUL SANZ: Okay, all right. Well, we --  
24 you could still make payments. I don't know if you  
25 have the money to do that, but we could definitely

1 work it out to get you a way lower payment than what  
2 you were going to pay. I just have a rough estimate  
3 of what you owe. It's around 142,000; is that  
4 correct?

5 MONIQUE: Mm-hmm, yeah.

6 PAUL SANZ: Okay, all righty. So let me do  
7 some math really quick. That would be...okay. So  
8 that would be at least \$1,000 a month that you should  
9 be --

10 MONIQUE: (Inaudible).

11 PAUL SANZ: -- paying back to them.

12 MONIQUE: Mm-hmm.

13 PAUL SANZ: Monthly.

14 MONIQUE: Un-nuh, I know I can't do that.

15 PAUL SANZ: Yeah, no, exactly.

16 MONIQUE: I can give what I can.

17 PAUL SANZ: Yeah, no, I know. I -- I don't  
18 want to ask you for that. That's -- that's what your  
19 loan servicer would ask.

20 MONIQUE: Mm-hmm.

21 PAUL SANZ: So -- but, no, the fact -- I  
22 mean, unemployed is never a fun situation, but these  
23 programs are prorated off of how much you make, so the  
24 fact that you do have a low income, that will help you  
25 get the lowest price possible -- lowest payment price.

1 Are you currently married or single?

2 MONIQUE: No, I'm single.

3 PAUL SANZ: Okay. And did you file a tax --  
4 did you file your taxes last year?

5 MONIQUE: No, not for the last two years.

6 PAUL SANZ: Okay, no taxes filed. Okay, so  
7 on this -- are you getting -- receiving any income at  
8 all?

9 MONIQUE: The only thing that they give --  
10 they've given me is food stamps.

11 PAUL SANZ: Okay.

12 MONIQUE: But the shelter provides  
13 everything.

14 PAUL SANZ: Okay, all righty.

15 MONIQUE: So here -- all righty. So the  
16 last thing I need to get a quote going for you is to  
17 go over family size. Family size may be different  
18 from what you claim as dependents on your tax return.  
19 It's basically a figure that you provide that covers  
20 the number of people that you help support, again, not  
21 just dependents.

22 So family size includes you, your spouse and  
23 children, including any unborn children who will be  
24 born during the year for which you state. It also  
25 includes any others that live with you that receive

1 the majority of their support from you and will  
2 continue to receive that support throughout the year.

3 MONIQUE: Mm-hmm.

4 PAUL SANZ: Support includes any money,  
5 gifts, loans, housing, food, clothes, car, medical or  
6 dental care, and payment of college costs. A couple  
7 of things to keep in mind, the higher your family  
8 size, the lower your student loan payment; the lower  
9 your family size, the higher your payment will be.  
10 That's because the Government takes into account not  
11 just income but the amount of people you support with  
12 that income.

13 MONIQUE: Mm-hmm.

14 PAUL SANZ: So based on that, do you have  
15 any children you help support?

16 MONIQUE: No.

17 PAUL SANZ: No? Okay. Or anyone above  
18 --

19 MONIQUE: It's just me.

20 PAUL SANZ: Okay, just you? All righty. So  
21 I'm going to be putting you on a brief hold for about  
22 a minute. Could you grab a piece of paper and a pen  
23 to write with so when I come back we can do a side-by-  
24 side comparison of what your current situation looks  
25 like and what your situation could look like?

1                   MONIQUE: Okay.

2                   PAUL SANZ: All right. So give me one

3 second. Be right back.

4                   MONIQUE: Okay.

5                   (Brief pause.)

6                   PAUL SANZ: All righty, I was able to get

7 some numbers back for you.

8                   MONIQUE: Okay.

9                   PAUL SANZ: Were you able to grab that piece

10 of paper?

11                  MONIQUE: Yep, yes.

12                  PAUL SANZ: All right. So write down my

13 direct phone number first in case we get disconnected

14 or anything.

15                  MONIQUE: Okay.

16                  PAUL SANZ: That's going to be (916).

17                  MONIQUE: (916).

18                  PAUL SANZ: 582.

19                  MONIQUE: 582.

20                  PAUL SANZ: 65.

21                  MONIQUE: 65.

22                  PAUL SANZ: 13.

23                  MONIQUE: 13?

24                  PAUL SANZ: Yes.

25                  MONIQUE: Okay. And what's your name?



1           PAUL SANZ: My name is Paul Sanz, S A N Z,  
2     like zebra.

3           MONIQUE: Sanz, okay.

4           PAUL SANZ: All righty. So next is I want  
5     you to draw a line down the center of your page, kind  
6     of splitting it in half.

7           MONIQUE: Mm-hmm.

8           PAUL SANZ: On the top left, put current;  
9     and on the right, put program.

10          MONIQUE: Okay.

11          PAUL SANZ: So on the left, your loan  
12     servicer is probably going to be asking for around  
13     \$1,000 a month.

14          MONIQUE: Mm-hmm.

15          PAUL SANZ: So we're going to multiply that  
16     by 12 to give you your annual cost.

17          MONIQUE: Mm-hmm.

18          PAUL SANZ: So 1,000 times 12 equals 12,000.

19          MONIQUE: Mm-hmm.

20          PAUL SANZ: We're going to multiply that by  
21     25 for the amount of years you have on your loan, so  
22     that equals \$300,000.

23          MONIQUE: (Inaudible).

24          PAUL SANZ: That's what your loan servicer  
25     wants to collect off of you, off your 25 years. Next,

1 on the right side, under program --

2 MONIQUE: Mm-hmm.

3 PAUL SANZ: -- I want you to write 82, and  
4 put next to that 33. What that's saying is for the  
5 first 33 months, you would be paying \$82.

6 MONIQUE: Mm-hmm.

7 PAUL SANZ: On the 34th month, your payments  
8 will drop, and they will go to \$69. So if we multiply  
9 69 by 12, that will give you your annual cost in the  
10 program, which is \$828.

11 MONIQUE: Okay.

12 PAUL SANZ: We're going to multiply that by  
13 25, and that will give you your total cost while in  
14 the program, which comes out to \$20,700.

15 MONIQUE: Hmm, okay.

16 PAUL SANZ: So with that information that  
17 you provided, after you make 300 on-time qualified  
18 payments, 25 years' worth basically, you'll be on  
19 track to save \$280,000 over your loan term.

20 MONIQUE: Okay. All right, and when  
21 (inaudible) me to say, like, yeah, I can't do this but  
22 not I can't do this, because I just moved here, so I  
23 haven't met with my case manager at all. So I don't  
24 know if they're going to provide me with some money or  
25 how this thing works.

1           PAUL SANZ: Okay, so basically we wouldn't  
2 ask for a payment until next month, so August 11th.

3           MONIQUE: I still can't --

4           PAUL SANZ: And that's when you would have  
5 to pay the \$82. These are all federal programs, and  
6 payments need to be made on time. So if you did  
7 enroll with us, also we would ask to set up an auto-  
8 draft fee with you, so that way we make sure that your  
9 payments are going through.

10          MONIQUE: Okay, well, I have to have  
11 something to put in here for you guys to take out.

12          PAUL SANZ: Okay.

13          MONIQUE: So that's why I'm saying I have to  
14 talk to my case manager --

15          PAUL SANZ: Okay.

16          MONIQUE: -- to see what -- because with me  
17 being single, not having any kids, the Government has  
18 very little programs for people like me.

19          PAUL SANZ: Oh, okay. All righty. Well, I  
20 did give you my direct phone number, so --

21          MONIQUE: Yeah, yes.

22          PAUL SANZ: -- once you figure that  
23 situation out, you can give me a call back and I'd be  
24 glad to help you get enrolled.

25          MONIQUE: Okay, I'll do that.

1           PAUL SANZ: All right.

2           MONIQUE: Once I find out what the financial

3   stuff is.

4           PAUL SANZ: All right.

5           MONIQUE: I'll definitely call.

6           PAUL SANZ: All righty, Monique. That's

7   awesome.

8           MONIQUE: Okay. Thank you.

9           PAUL SANZ: No problem. Have a great day.

10          MONIQUE: You, too.

11          PAUL SANZ: (Inaudible). Bye-bye.

12          MONIQUE: Okay. Thank you. Bye-bye.

13          (The call was concluded.)

14          (The recording was concluded.)

CERTIFICATE OF TRANSCRIPTIONIST

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I further certify that I am neither counsel for, related to, nor employed by any of the parties to the action in which these proceedings were transcribed; and further, that I am not a relative or employee of any attorney or counsel employed by the parties hereto, nor financially or otherwise interested in the outcome of the action.

DATE: 12/13/2017

SARA J. VANCE, CERT

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If you are a participant on this case, this Attachment will be served in physical form.

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## **Ortiz Attachment BBB**

OFFICIAL TRANSCRIPT PROCEEDING

FEDERAL TRADE COMMISSION

MATTER NO. 1723027

TITLE AMERICAN FINANCIAL BENEFITS CENTER

DATE RECORDED: DATE UNKNOWN

TRANSCRIBED: DECEMBER 13, 2017

PAGES 1 THROUGH 104

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FEDERAL TRADE COMMISSION

I N D E X

RECORDING:

PAGE:

Telephone Conversation with

Brandon Greene, Taylor, and Bailey

4

FEDERAL TRADE COMMISSION

In the Matter of: )  
American Financial Benefits ) Matter No. 1723027  
Center )  
-----)

Date Unknown

The following transcript was produced from a  
digital file provided to For The Record, Inc. on  
November 29, 2017.

P R O C E E D I N G S

- - - - -

BRANDON GREENE: Hello, this is Brandon.

How can I help you?

KUMARI [REDACTED] Yes, hi, I received a --  
a student loan forgiveness letter.

BRANDON GREENE: Okay, perfect. There  
should be a reference number on there, beginning with  
STLN. Can you go ahead and give that to me?

KUMARI [REDACTED] Yeah. [REDACTED].

BRANDON GREENE: You said that was [REDACTED],  
correct?

KUMARI [REDACTED] Yes.

BRANDON GREENE: Okay. All right, give me  
just one second.

KUMARI [REDACTED] Mm-hmm.

BRANDON GREENE: And is this Kumari?

KUMARI [REDACTED] Yes.

BRANDON GREENE: Okay, perfect. And,  
Kumari, this phone number that you're calling on, this  
(516) [REDACTED], is that the best number to reach you  
at in case we get disconnected?

KUMARI [REDACTED] Yes.

BRANDON GREENE: Okay. And then is your  
address still [REDACTED], Elmont, New York?

1 KUMARI [REDACTED] Yes.

2 BRANDON GREENE: Yeah, so the reason why you  
3 actually received that letter is because you would be  
4 eligible for federal student loan repayment programs,  
5 and they help reduce your payments. So these  
6 repayment plans are designed to make your student loan  
7 debt more manageable by reducing your monthly payment.  
8 So after you make a series of qualified payments for  
9 either 10 or 25 years, depending on the program, any  
10 remaining balance may be eligible for forgiveness by  
11 the Department of Education. So these programs are  
12 referred to as income-driven repayment plans.

13 So while borrowers can certainly try  
14 navigating these programs on their own, our system  
15 makes the process fast, easy, and less stressful as we  
16 will be preparing all the documents and filing all the  
17 necessary paperwork with the Department of Education  
18 on your behalf to ensure that everything is accurate,  
19 recorded, and filed correctly. So in just a minute,  
20 I'll be able to confirm those -- those types of loans  
21 that you do have. But what I'm going to go ahead and  
22 do is just ask you a series of qualifying questions  
23 just to make sure that you are eligible, okay?

24 KUMARI [REDACTED] Okay.

25 BRANDON GREENE: All right, awesome. So

1 we're going to go ahead and get started. So the first  
2 question I'm going to ask you is if you know the  
3 current balance on your student loans.

4 KUMARI [REDACTED] It's like over 70- or  
5 80,000.

6 BRANDON GREENE: You think it's over 70- or  
7 80,000? Okay.

8 KUMARI [REDACTED] Mm-hmm.

9 BRANDON GREENE: And are they federal or  
10 private loans?

11 KUMARI [REDACTED] Both.

12 BRANDON GREENE: They're both? Okay.

13 KUMARI [REDACTED] Yes.

14 BRANDON GREENE: And are you current on the  
15 payments -- are you making a payment right now, or are  
16 the loans in, like, forbearance or deferment?

17 KUMARI [REDACTED] Yeah, I'm in forbearance  
18 and deferment. I'm unemployed right now, actually.

19 BRANDON GREENE: Okay.

20 All right. And, so, you said that you're  
21 unemployed. That's correct?

22 KUMARI [REDACTED] Yes.

23 BRANDON GREENE: Okay. And are you  
24 currently married or single?

25 KUMARI [REDACTED] Single.

1 BRANDON GREENE: Single? Okay. And you  
2 filed your taxes as single as well, correct?

3 KUMARI [REDACTED] Yes.

4 BRANDON GREENE: Okay, perfect.

5 And, then, what would be the best email to  
6 reach you at, because I'm going to be sending you over  
7 some -- some emails to you.

8 KUMARI [REDACTED] Yeah, it's [REDACTED] --

9 BRANDON GREENE: Mm-hmm.

10 KUMARI [REDACTED] -- [REDACTED] --

11 BRANDON GREENE: You said it's [REDACTED] -- [REDACTED] Lee?

12 KUMARI [REDACTED] [REDACTED]

13 BRANDON GREENE: Oh, [REDACTED]

14 KUMARI [REDACTED] [REDACTED]. That's my [REDACTED]

15 [REDACTED].

16 BRANDON GREENE: Mm-hmm.

17 KUMARI [REDACTED] [REDACTED]@gmail.

18 BRANDON GREENE: Okay, perfect. So [REDACTED], and  
19 then your [REDACTED], [REDACTED]@gmail.com.

20 KUMARI [REDACTED] Yes.

21 BRANDON GREENE: Okay, perfect. All right,  
22 so the next section I'm going to be going over is  
23 called the FSA Loan Servicer Portal. So in order to  
24 know which program fits your loan status and give you  
25 the most accurate quote possible, the next step is to

1 verify that your loans are eligible. So we do this by  
2 verifying your loan amount through the National  
3 Student Loan Database.

4 So for this part, I will need you to have  
5 access to your email as I'm going to send you  
6 permission for us to review your federal information  
7 online. So we use a third-party secure document  
8 signing service called EchoSign, so they will email  
9 you a copy of the form as soon as it's electronically  
10 signed. So what this form does is that it just simply  
11 gives me the permission to review your federal loans  
12 on the Federal Student Aid website, okay?

13 KUMARI [REDACTED] Okay.

14 BRANDON GREENE: All right, awesome. So I'm  
15 going to -- I'm going to send you that email right  
16 now.

17 KUMARI [REDACTED] Mm-hmm.

18 BRANDON GREENE: Okay, so it did send, so go  
19 ahead and check your email. It should -- it should be  
20 arriving in the next 30 seconds to a minute.

21 KUMARI [REDACTED] Yeah, I just got it.

22 BRANDON GREENE: Okay, perfect.

23 KUMARI [REDACTED] So am I clicking the  
24 blue little link and signing?

25 BRANDON GREENE: Yeah, so -- so what you do

1 is just to apply your signature, click the yellow  
2 start button. And so you'll see a blue rectangle with  
3 a red star inside, and it's labeled signature.

4 KUMARI [REDACTED] (Inaudible).

5 BRANDON GREENE: So I'll just have you click  
6 on that and type in your full name and then press --  
7 and then press the apply button below it.

8 KUMARI [REDACTED] Okay.

9 BRANDON GREENE: And then once -- once you  
10 do that, you'll see a large blue box, and it says  
11 click to sign.

12 KUMARI [REDACTED] Mm-hmm.

13 BRANDON GREENE: So then clicking the blue  
14 box applies your signature to the form and it emails  
15 both you and I a complete copy of it.

16 KUMARI [REDACTED] Okay. All right, got  
17 it.

18 BRANDON GREENE: Okay, perfect. And then in  
19 terms of -- I know that you had mentioned that you're  
20 unemployed, but before you were unemployed, so like  
21 for -- like last year, what would you say that your  
22 annual income?

23 KUMARI [REDACTED] I'm actually unemployed  
24 for like -- since -- since this year, since like three  
25 weeks ago. My income was about 16,000.



1 BRANDON GREENE: 16,000? Okay.

2 (Brief pause.)

3 BRANDON GREENE: Okay, awesome. So now that  
4 we have that portion complete with your -- with that  
5 -- that e-signature, do you know if you've created or  
6 set up an account on the FSA website already?

7 KUMARI [REDACTED] Yes, I do.

8 BRANDON GREENE: And is that connected to  
9 your gmail email that you had provided me?

10 KUMARI [REDACTED] Yes.

11 BRANDON GREENE: Okay, perfect. And do you  
12 know the password to that?

13 KUMARI [REDACTED] I think so.

14 BRANDON GREENE: Okay.

15 KUMARI [REDACTED] Do you need it?

16 BRANDON GREENE: Yeah, that'd be awesome, so  
17 then that -- that would allow me access to essentially  
18 go into the NSLDS to be able to look at your student  
19 loans to verify like the specific amount. So if you  
20 do have that password, that would be awesome if you  
21 could give that to me.

22 KUMARI [REDACTED] Yeah, okay, it's [REDACTED],  
23 [REDACTED], instead of an [REDACTED] it's an [REDACTED] sign.

24 BRANDON GREENE: So [REDACTED] -- so it's [REDACTED] and then  
25 [REDACTED] sign?

1 KUMARI [REDACTED] No, no, no. [REDACTED]

2 [REDACTED].

3 BRANDON GREENE: Okay.

4 KUMARI [REDACTED] And then the user name  
5 is actually my -- [REDACTED] on it, [REDACTED] -- [REDACTED]  
6 (inaudible).

7 BRANDON GREENE: Okay.

8 (Brief pause.)

9 KUMARI [REDACTED] For a user name --

10 BRANDON GREENE: And so -- and so for your  
11 password, is it all lowercase, or is there any -- is  
12 there any uppercase letters?

13 KUMARI [REDACTED] [REDACTED] -- [REDACTED]  
14 yeah.

15 BRANDON GREENE: [REDACTED] [REDACTED]?

16 KUMARI [REDACTED] Mm-hmm.

17 BRANDON GREENE: Okay. And then you said  
18 the user name is just your [REDACTED]  
19 [REDACTED]?

20 KUMARI [REDACTED] Yeah, together. [REDACTED]  
21 [REDACTED].

22 BRANDON GREENE: Okay. It's a [REDACTED] [REDACTED],  
23 and everything else is [REDACTED]?

24 KUMARI [REDACTED] Yes.

25 (Brief pause.)

1           BRANDON GREENE: Okay, perfect. And what --  
2           what we're going to do right now, just to kind of  
3           bolster your security ID is I'm going to create some  
4           security questions for you.

5           KUMARI [REDACTED] Mm-hmm.

6           BRANDON GREENE: And then once I get those  
7           created, I'll -- I'll ask you the answers and just  
8           plug them in, so just to kind of create a more -- a  
9           more secure -- more secure stuff through your FSAID in  
10          case you ever forget your email, your login and your  
11          password, then you can go through the whole security  
12          questions basically to get in.

13          KUMARI [REDACTED] Okay.

14          BRANDON GREENE: Okay, so the first security  
15          question is going to be what was the name of your  
16          first pet.

17          KUMARI [REDACTED] [REDACTED].

18          BRANDON GREENE: Okay.

19          KUMARI [REDACTED] [REDACTED].

20          BRANDON GREENE: All right. The next  
21          question is going to be what was your high school's  
22          mascot.

23          KUMARI [REDACTED] [REDACTED].

24          BRANDON GREENE: Okay. And then the third  
25          question is going to be what color was your first car.

1 KUMARI [REDACTED] [REDACTED].

2 BRANDON GREENE: Okay. And the last  
3 security question is going to be what was your  
4 mother's maiden name.

5 KUMARI [REDACTED] [REDACTED].

6 BRANDON GREENE: Okay, perfect. I'm going  
7 to go ahead and save these real quick, and then we'll  
8 be able to take a look at your individual loans. So  
9 give me just one second.

10 KUMARI [REDACTED] Okay.

11 (Brief pause.)

12 BRANDON GREENE: Okay, and then just to make  
13 sure, your date of birth is [REDACTED], correct?

14 KUMARI [REDACTED] Yes.

15 BRANDON GREENE: Okay, perfect. And then I  
16 just need you to do one last thing in order just to  
17 verify that all this information is correct. I just  
18 need you to give me a Social so I have the last four  
19 digits starting with [REDACTED]. Is that correct?

20 KUMARI [REDACTED] Say that again.

21 BRANDON GREENE: So --

22 KUMARI [REDACTED] Oh, the last --

23 BRANDON GREENE: So I have the last four  
24 digits of your Social as [REDACTED]. Is that correct?

25 KUMARI [REDACTED] Yes. Yes.

1           BRANDON GREENE: Okay. Can you give me the  
2 first -- the first portions of them just to make sure  
3 that it's all updated and correct with everything  
4 else?

5           KUMARI [REDACTED] Mm-hmm. [REDACTED].

6           BRANDON GREENE: Okay, it is, perfect.

7           Okay, and then your email is all up-to-date  
8 on there, so that's all good to go.

9           KUMARI [REDACTED] Mm-hmm.

10          BRANDON GREENE: Okay. All right, so I was  
11 able to log into the NSLDS. So now what I'm doing is  
12 I'm just taking a look at your individual student  
13 loans, just to make sure that everything does look  
14 okay. So I'm just going to do that right now one by  
15 one.

16          KUMARI [REDACTED] Okay.

17          (Brief pause.)

18          BRANDON GREENE: And then, Kumari, so far,  
19 I'm looking at just to see which -- what loan  
20 servicers you have, and so far what I've seen is  
21 Navient. Is that correct?

22          KUMARI [REDACTED] Mm-hmm.

23          BRANDON GREENE: Is there any other  
24 individual student loan servicers that you have  
25 besides Navient?

1 KUMARI [REDACTED] I'm using Navient, and  
2 I'm using ECSI Heartland.

3 BRANDON GREENE: Okay.

4 KUMARI [REDACTED] (Inaudible) I'm using  
5 they are -- they've also -- my loans have moved there.  
6 I don't even know who they are.

7 BRANDON GREENE: Okay. It looks like you  
8 also have, like, a [REDACTED].

9 KUMARI [REDACTED] Yeah. I mean, that's --  
10 that's the school.

11 BRANDON GREENE: Okay.

12 All right, so what I'm going to go ahead and  
13 do now is take a look at all of those, and I'm going  
14 to add up your current outstanding principal plus your  
15 outstanding interest, just to give you a -- a total on  
16 what you currently owe, so give me just one second  
17 while I add these up.

18 KUMARI [REDACTED] Okay.

19 (Brief pause.)

20 BRANDON GREENE: All right, so it looks like  
21 you have roughly \$74,881 in outstanding principal,  
22 plus you have roughly \$4,494 in outstanding interest,  
23 what comes out to -- comes out to be a total of  
24 \$79,375.

25 KUMARI [REDACTED] Mm-hmm.

1           BRANDON GREENE: That's -- that's going to  
2 be --

3           KUMARI [REDACTED] Okay.

4           BRANDON GREENE: -- that's going to be a  
5 total for right now. So with that portion being  
6 figured out and done, what I'm going to go ahead and  
7 do is I'm just going to read you a basic definition  
8 about family size.

9           KUMARI [REDACTED] Mm-hmm.

10          BRANDON GREENE: So the last thing that we  
11 need to go over is family size. Family size may be  
12 different from what you claim as dependents on your  
13 tax return. It is a figure that you provide for your  
14 application that basically covers the number of people  
15 that you help support and who live with you. Again,  
16 it's not just dependents.

17          I'm required to read you the family size  
18 definition, which states that family size includes  
19 you, your spouse and your children, including unborn  
20 children who will be born during the year for which  
21 you state your family size, and if the children will -  
22 - will receive the majority of their support from you  
23 now. It includes other people that live with you that  
24 receive the majority of their support from you and  
25 will continue to receive the support from you for the

1 year that you state your family size.

2 Support includes any money, gifts, loans,  
3 housing, food, clothes, car, medical and dental care,  
4 and payment of college costs. A couple of things to  
5 keep in mind with family size, the higher your family  
6 size, the lower your student loan payment; the lower  
7 your family size, the higher your payments may be.  
8 That is because certain government loan programs  
9 consider not just your income but the number of people  
10 that you are supporting.

11 So with that definition being said, what  
12 would you like to state your family size as?

13 KUMARI [REDACTED] It's just me. Well, my  
14 mother and I, but I'm the one who's paying my stuff.

15 BRANDON GREENE: Okay. So it's yourself and  
16 your mother? And then -- okay. So then with yourself  
17 and your mother, that come out to a total of two,  
18 correct?

19 KUMARI [REDACTED] Yeah.

20 BRANDON GREENE: Okay.

21 KUMARI [REDACTED] I just -- I don't know  
22 if I should include her, I don't think so.

23 BRANDON GREENE: The one thing -- the one  
24 thing to think about this is this is something that's  
25 -- it's a much more looser term than, like,



1 dependents. So if you provide any type of support to  
2 her, so if you ever buy her food, if you ever get her  
3 clothes, if you ever lend her any type of support  
4 every once in a while in terms of finances, you know,  
5 give her money every now and again, then you could  
6 definitely include her in your family size.

7 You know, for example, you know, I -- I help  
8 my parents out, I help out, you know, my younger  
9 sister and as well as a few other, you know, cousins  
10 and things of that -- that nature that I include in my  
11 family size just because I don't necessarily pay for  
12 all of their things, so I wouldn't claim them as  
13 dependents, but I do help them with certain things  
14 from time to time. You know, sometimes they ask for  
15 my help, you know, with moving things or things of  
16 that nature to where it requires taking up some of my  
17 time, then, you know, I definitely include them on  
18 that portion. So -- but so that's kind of where, you  
19 know, these family sizes can get a little bit bigger  
20 than what you would expect in terms of compared to  
21 your dependents. So --

22 KUMARI [REDACTED] Yeah.

23 BRANDON GREENE: -- so that's something  
24 that, you know, if you do help your mother in any of  
25 those areas then you could definitely include her in

1 on your family size. And if you have any, you know,  
2 siblings or any nieces or nephews or, you know, any  
3 extended family members or friends that you do help,  
4 you know, any type of support to, whether that be  
5 financially with your time, things of that nature,  
6 then you can definitely include them on your family  
7 size.

8 KUMARI [REDACTED] Okay. So, yeah, I think  
9 just my mom.

10 BRANDON GREENE: Okay. So that come up to a  
11 total of two, then. All right, so what I'm going to  
12 go ahead and do is -- well, since you gave me your  
13 family size, at this point I'm just going to place you  
14 on a brief hold while I determine which federal  
15 program is the best fit for your personal loan  
16 situation and then have your quote/estimate.

17 So while you're on hold, if you can please  
18 grab something to write on and something to write  
19 with, and that will be great. When I come back, I'll  
20 hopefully have some figures for you to write down and  
21 something to review with you, okay?

22 KUMARI [REDACTED] Okay.

23 BRANDON GREENE: All right, perfect. Give  
24 me just one minute while I come up with these figures  
25 for you, and so I'm going to go ahead and place you on

1 hold.

2 KUMARI [REDACTED] Okay.

3 (Brief pause.)

4 BRANDON GREENE: All right, Kumari, are you  
5 there?

6 KUMARI [REDACTED] Yes.

7 BRANDON GREENE: Okay, perfect. So sorry  
8 about that. Thank you very much for holding.

9 KUMARI [REDACTED] Mm-hmm.

10 BRANDON GREENE: I was able to get some  
11 numbers back, including figures from the Department of  
12 Education's system. So were you able to grab, like, a  
13 piece of paper and a pen or a pencil to write on?

14 KUMARI [REDACTED] Yes, I have.

15 BRANDON GREENE: Okay, perfect. So based  
16 upon the information that you provided regarding your  
17 situation, the system came back with the following  
18 programs that you may qualify for. What I want you to  
19 do is to have you write down some of the numbers, and  
20 then I'll go over them with you, and I'll also explain  
21 about how the programs work and what is involved.

22 So first thing, on your piece of paper, is I  
23 want you to write down my direct phone number, so  
24 which is going to be area code (916).

25 KUMARI [REDACTED] Okay.

1 BRANDON GREENE: 629.

2 KUMARI [REDACTED] Mm-hmm.

3 BRANDON GREENE: 0029.

4 KUMARI [REDACTED] (Inaudible).

5 BRANDON GREENE: And my -- and my name is  
6 Brandon.

7 KUMARI [REDACTED] Mm-hmm.

8 BRANDON GREENE: So now what I want you to  
9 do is to go ahead and draw a line down the center of  
10 the page.

11 KUMARI [REDACTED] Okay.

12 BRANDON GREENE: And at the top, label the  
13 left-hand side current and the right-hand side  
14 program.

15 KUMARI [REDACTED] Mm-hmm.

16 BRANDON GREENE: What we're going to be  
17 doing is a side-by-side comparison.

18 KUMARI [REDACTED] Okay.

19 BRANDON GREENE: Okay, so on the left,  
20 underneath current, I would want you to write down  
21 your proposed monthly payments, because I know that  
22 you had mentioned that you are in forbearance.

23 KUMARI [REDACTED] Mm-hmm.

24 BRANDON GREENE: I calculated what your  
25 monthly payment would be based upon a 25-year term and

1 based upon the roughly \$80,000 that you have in your  
2 student -- for your student loan debt. And so your --  
3 your monthly payment would be roughly \$487 per month.

4 KUMARI [REDACTED] Hmm, that's a lot.

5 BRANDON GREENE: Yeah, it is. Now -- now I  
6 want you to multiply that by 12 to get your current  
7 annual cost.

8 KUMARI [REDACTED] Okay, you said  
9 (inaudible) you said four-hundred-what?

10 BRANDON GREENE: \$487 per month.

11 KUMARI [REDACTED] Okay.

12 BRANDON GREENE: So now multiply that 487 by  
13 12 to get your current annual cost. So beneath your  
14 monthly payment, I want you to write down -- what was  
15 it -- \$5,844.

16 KUMARI [REDACTED] Okay.

17 BRANDON GREENE: So that's your annual cost.  
18 So now we will multiply your current annual cost by  
19 the number of years that you have left in your loan  
20 term. So I want you to multiply that \$5,844 by 25  
21 years.

22 KUMARI [REDACTED] Mm-hmm.

23 BRANDON GREENE: Which -- which comes out to  
24 be \$146,100.

25 KUMARI [REDACTED] One hundred and -- what

1 is it?

2 BRANDON GREENE: \$146,000 --

3 KUMARI [REDACTED] Okay.

4 BRANDON GREENE: -- \$100.

5 KUMARI [REDACTED] Okay.

6 BRANDON GREENE: So this is what -- this is  
7 what you're on track to pay back in your current  
8 situation with principal and with interest.

9 KUMARI [REDACTED] So this is what I have  
10 to pay back in 25 years?

11 BRANDON GREENE: So that's what you --  
12 that's what you would pay back over the course of your  
13 25-year loan term with principal and with interest.  
14 So -- so even though your principal right now is only  
15 \$76,000 because -- because it would take you that  
16 period of time to pay it off, then the interest would  
17 accrue until that -- that total would come out to be  
18 roughly \$146,000 of your principal and your interest.

19 KUMARI [REDACTED] Yeah, that's not  
20 happening.

21 BRANDON GREENE: Yeah. So for -- now, what  
22 we're going to do is we're going to -- we're going to  
23 go ahead and review what you'd be paying in the  
24 program, okay? So on the program side, I want you to  
25 write down \$108 --

1 KUMARI [REDACTED] Mm-hmm.

2 BRANDON GREENE: -- and 33, which is the  
3 number of months at that payment.

4 KUMARI [REDACTED] Okay.

5 BRANDON GREENE: All right. So since you  
6 had given me a -- said the family size of two, I want  
7 you to go ahead and write down \$95. So essentially --

8 KUMARI [REDACTED] Mm-hmm.

9 BRANDON GREENE: -- essentially what would  
10 happen is you would pay that \$108 for the first 33  
11 months of the program, and then, you know, this is all  
12 based upon your current situation, then -- then it  
13 would drop down to \$95 per month for the remainder of  
14 the program. So once your proposed payment drops to  
15 \$95, you'll be responsible to pay \$20 per month  
16 directly to your loan servicing company, and the  
17 remaining \$75 will be autodrafted by Ameritech  
18 Financial.

19 So that portion -- that portion about the  
20 autodraft and stuff like that, I will -- I will review  
21 with you in a little bit, but what we're going to do  
22 right now is we're just going to determine your new  
23 proposed annual cost in the program.

24 So what I want you to do is I want you to  
25 multiply that \$95 times 12 --

1 KUMARI [REDACTED] Mm-hmm.

2 BRANDON GREENE: -- which comes out to be  
3 \$1,140. So that is your new annual payment in the  
4 program, new -- new annual cost in the program. Now  
5 we will move --

6 KUMARI [REDACTED] What's this? What was  
7 the -- the -- the number you just gave me?

8 BRANDON GREENE: Yeah, so the new annual  
9 cost -- the new annual payment, the total, you know,  
10 that you'll pay per year is \$1,140.

11 KUMARI [REDACTED] Mm-hmm.

12 BRANDON GREENE: Okay. And then now what  
13 we're going to do is we're going to multiply that by  
14 25 years --

15 KUMARI [REDACTED] Mm-hmm.

16 BRANDON GREENE: -- to get your estimated  
17 total repayment cost in the program, which will be  
18 \$28,500.

19 KUMARI [REDACTED] Okay.

20 BRANDON GREENE: So now -- now, lastly, I  
21 want you to write down the difference between your  
22 current total and your program total, which will be  
23 \$117,600. And I want you to go ahead and circle that  
24 number and write "save" next to it.

25 KUMARI [REDACTED] (Inaudible).



1 BRANDON GREENE: So -- so based upon the  
2 information that you've provided me, after you make  
3 300 on-time qualified payments, under the Department  
4 of Education program, you'll be on track for a savings  
5 of approximately \$117,600, which is a lot of money.

6 KUMARI [REDACTED] Mm-hmm.

7 BRANDON GREENE: So as a part of -- as a  
8 part of the program, we will recertify your file on an  
9 annual basis. So what that entails is one of our reps  
10 will reach out to you to check on your current  
11 situation, so these are all income-driven repayment  
12 plans. So in the event that your income goes up, then  
13 your payments could increase.

14 But if your income goes down, your payments  
15 could decrease. And family size is variable as well,  
16 so if your family size goes up, then your payment  
17 could decrease. If it goes down, your payment could  
18 increase. Does all that make sense?

19 KUMARI [REDACTED] Yes (inaudible).

20 BRANDON GREENE: Okay. So the next section,  
21 the next part that we're going to go over and review  
22 is going to be the budget. So we're going to -- we do  
23 a financial analysis and evaluation of your monthly  
24 budget and expenses. So I'm just going to ask you a  
25 handful of questions about your monthly bills and so

1 obviously understand that your bills can -- can change  
2 and fluctuate from month to month. So -- so what you  
3 can do is you can always just give me averages of, you  
4 know, what you pay per month, you know, that's totally  
5 fine, so -- so what I'm going to go ahead and do is  
6 we're going to start with food. How much do you think  
7 you pay for food per month?

8 KUMARI [REDACTED] I pay about -- maybe  
9 500.

10 BRANDON GREENE: 500 per month?

11 KUMARI [REDACTED] 400 in.

12 BRANDON GREENE: Okay, 400?

13 KUMARI [REDACTED] Mm-hmm.

14 BRANDON GREENE: All right. And how much  
15 for housing, so like a rental or mortgage?

16 KUMARI [REDACTED] About two.

17 BRANDON GREENE: 200?

18 KUMARI [REDACTED] Mm-hmm.

19 BRANDON GREENE: Okay, and then do you pay  
20 for utilities, so like gas, water, electric, sewage,  
21 anything like that?

22 KUMARI [REDACTED] No.

23 BRANDON GREENE: Okay, keep that at zero.  
24 And then how about basic communication? Do you have  
25 -- do you pay for a cell phone bill?

1 KUMARI [REDACTED] Yes, about 300.

2 BRANDON GREENE: 300?

3 KUMARI [REDACTED] Exactly.

4 BRANDON GREENE: Okay. And then how about  
5 for transportation, so car payment, car insurance, and  
6 gas?

7 KUMARI [REDACTED] Car insurance is 170.  
8 And gas about 150 per month.

9 BRANDON GREENE: Okay. And then do you not  
10 have a car payment?

11 KUMARI [REDACTED] No, no car payment.

12 BRANDON GREENE: Okay, so we're looking at  
13 320 per month for both your insurance and your gas.  
14 And then do you pay for any necessary -- any necessary  
15 medical or dental?

16 KUMARI [REDACTED] Yeah, I pay for health  
17 insurance. It's about 50 a month.

18 BRANDON GREENE: Fifty bucks a month? Okay.

19 KUMARI [REDACTED] Yep.

20 BRANDON GREENE: And then the number of  
21 vehicles you have is one?

22 KUMARI [REDACTED] Yes.

23 BRANDON GREENE: Okay. And then do you have  
24 any dependent care?

25 KUMARI [REDACTED] No.

1 BRANDON GREENE: Okay. And then how about  
2 any --

3 KUMARI [REDACTED] (Inaudible).

4 BRANDON GREENE: -- any required -- do you  
5 have any required child support or spousal support  
6 that you have to pay?

7 KUMARI [REDACTED] No. What do you mean by  
8 dependent care?

9 BRANDON GREENE: Yeah, so, like, we just  
10 include the amount that you spend on -- for care for  
11 children or other dependents in your household or --  
12 or anything like that.

13 KUMARI [REDACTED] Oh, okay.

14 BRANDON GREENE: And then do you currently  
15 have any private loan payments that you're paying on  
16 right now?

17 KUMARI [REDACTED] Private loans? No.  
18 Right now I'm in forbearance, whatever --

19 BRANDON GREENE: Okay. All right. And then  
20 how about any other expenses, so any, like, credit  
21 cards that you have to pay on, any personal care,  
22 something like haircuts, nails, gym membership,  
23 anything like that?

24 KUMARI [REDACTED] Credit card is about 100  
25 a month. You said like haircuts and nails?

1 BRANDON GREENE: Yeah, so like -- do you  
2 have anything for like, yeah, like haircuts, nail, gym  
3 membership --

4 KUMARI [REDACTED] No, just 50 a month for  
5 --

6 BRANDON GREENE: You said about 50 a month?

7 KUMARI [REDACTED] Yes.

8 BRANDON GREENE: Okay. Okay, so for other  
9 expenses and for credit card and then hair, we're  
10 looking at about roughly 150 a month. Does that sound  
11 correct?

12 KUMARI [REDACTED] Yeah, you can put like  
13 another 50 for that. That was actually for like one  
14 -- like it was -- like for -- for hair a month, maybe  
15 50, so nails another 50 a month.

16 BRANDON GREENE: Okay.

17 Okay, so the next section that we are going  
18 to go over is the adjusted gross income determination,  
19 so although I asked you for your income a little bit  
20 ago, we will need to verify that amount somehow. And  
21 I know that you had mentioned that you are currently  
22 unemployed. One thing I'll do is -- give me just one  
23 second. I'm going to talk to my underwriter and see  
24 if we -- if we still need a tax return from you, okay?  
25 So give me just one second.

1 KUMARI [REDACTED] Okay.

2 (Brief pause.)

3 BRANDON GREENE: All right, so, Kumari, so  
4 what it looks like is we will need a picture of last  
5 year's tax return if you have that available or  
6 possibly a pay stub from your previous job, just kind  
7 of proving that -- essentially that -- that you had  
8 made that original amount that you had said of 16,000,  
9 but the thing is is obviously since you are currently  
10 unemployed, it doesn't matter a whole lot, but just  
11 for compliance purposes, do you have access to either  
12 last year's tax return or possibly a pay stub?

13 KUMARI [REDACTED] Yes, yes.

14 BRANDON GREENE: You do? Okay. So -- so if  
15 I were -- if I were able to send you an email, would  
16 you be able to take a picture of basically the summary  
17 page of last year's tax return?

18 KUMARI [REDACTED] Yes.

19 BRANDON GREENE: Okay, perfect. So what  
20 I'll go ahead and do is I'm going to send it to your  
21 --

22 KUMARI [REDACTED] Well -- okay, you're  
23 sending -- you're talking about --

24 BRANDON GREENE: Pardon?

25 KUMARI [REDACTED] -- this year's tax

1 return or last year's?

2 BRANDON GREENE: So just -- so the 2016 year  
3 tax return.

4 KUMARI [REDACTED] Okay, last year I  
5 actually made more. This year I made less.

6 BRANDON GREENE: Okay. All right.

7 KUMARI [REDACTED] Right.

8 BRANDON GREENE: And, so -- so it shouldn't  
9 -- it shouldn't really matter for the time being  
10 because as of right now, since you are currently  
11 unemployed, it shouldn't -- should -- do you know what  
12 you made last year?

13 KUMARI [REDACTED] Yeah, like 20 -- 26.

14 BRANDON GREENE: Like 26?

15 KUMARI [REDACTED] Mm-hmm.

16 BRANDON GREENE: Okay. I believe it  
17 shouldn't matter because of the fact that you are  
18 currently unemployed, but just as long as -- as long  
19 as you were to give -- as long as you're accurate with  
20 -- you know, with what you state that you had made  
21 last year and that you are currently unemployed, and  
22 what we can do is we can do a statement of income  
23 stating that essentially your current situation  
24 doesn't reflect last year's tax return. So --

25 KUMARI [REDACTED] Mm-hmm.

1           BRANDON GREENE: -- so then that way -- that  
2 way, your payment, you know, won't be based upon last  
3 year's tax return amount since you -- you know, like  
4 you said, that you -- you aren't making that amount.  
5 So --

6           KUMARI [REDACTED] (Inaudible).

7           BRANDON GREENE: -- what I'm going to go  
8 ahead and do is I'm going to send you an email, and in  
9 that email there's going to be a link. And so do you  
10 have a -- do you have a smartphone, like an iPhone or  
11 an Android or anything like that?

12          KUMARI [REDACTED] Yes.

13          BRANDON GREENE: You do? Okay, so then what  
14 you can do is you can access the email via your  
15 smartphone, and then just take a picture of your last  
16 year's tax return with that. And so there's going to  
17 be a link inside the email that you can click and it  
18 can -- you can essentially attach an image to it.

19          KUMARI [REDACTED] Mm-hmm.

20          BRANDON GREENE: And so -- and so then what  
21 you do is you just attach to the image and you resend  
22 it back to me. And so then what -- what it will do,  
23 you just resend it back into the email, and then it  
24 will -- it will basically send it back to me, and then  
25 that way it will be on file for -- you know, for this



1 enrollment for the Department of Education. So I'm  
2 going to go ahead and send that income document  
3 request over to you right now. Okay?

4 KUMARI [REDACTED] Okay.

5 BRANDON GREENE: And so what -- what it's  
6 going to be coming from, it will be coming from, again  
7 my email, the Brandon.Greene (phonetic) and Ameritech  
8 Financial.com. And then within the email, it'll --  
9 it'll just be stated -- it'll -- it'll have a subject  
10 line of Ameritech Financial Income document  
11 verification, and inside, there'll be a link that says  
12 "click here to upload your document." So you'll just  
13 go ahead and click that, and then just go through the  
14 process of taking the picture and then -- and then  
15 uploading it. And then it'll send to me, so...

16 KUMARI [REDACTED] Okay.

17 BRANDON GREENE: Okay, so it did send. So  
18 just let me know when you receive it, and then go  
19 ahead and go through that process.

20 KUMARI [REDACTED] Okay (inaudible).

21 Okay.

22 (Brief pause.)

23 KUMARI [REDACTED] Okay, I'm sending it  
24 back. One second.

25 BRANDON GREENE: Okay, great.

1 KUMARI [REDACTED] Okay, it's uploaded.

2 BRANDON GREENE: Okay, great. I'll go ahead  
3 and refresh it, take a look. Perfect. It looks like  
4 I did receive the image. Let me make sure that it  
5 downloaded correctly.

6 Okay. So just to make sure that that amount  
7 looks correct, that does say 16,326, right?

8 KUMARI [REDACTED] Yes.

9 BRANDON GREENE: Okay. All right, perfect.  
10 So that portion's done. All right, so the next -- the  
11 next section that we have to go through and we have to  
12 review is the web portal, so we actually have to  
13 cross-reference your loan servicer to make sure that  
14 the amounts match up. So have you ever set up an  
15 online account with Navient before?

16 KUMARI [REDACTED] Yes.

17 BRANDON GREENE: You have? Okay. And do  
18 you -- do you remember your login and your password?

19 KUMARI [REDACTED] Yes, I have it  
20 somewhere.

21 The Navient (inaudible) number is

22 [REDACTED], and the password again is [REDACTED]

23 [REDACTED], [REDACTED] --

24 BRANDON GREENE: Mm-hmm.

25 KUMARI [REDACTED] -- [REDACTED].

1 BRANDON GREENE: Okay, so -- so it's the  
2 same one as your [REDACTED], then? It's just the capital [REDACTED]  
3 [REDACTED], correct?

4 KUMARI [REDACTED] Yes.

5 BRANDON GREENE: Okay. Do you know your  
6 user ID rather than your actual account number?

7 KUMARI [REDACTED] Yeah, the user name is

8 [REDACTED].

9 BRANDON GREENE: I apologize, can you repeat  
10 that?

11 KUMARI [REDACTED] Yeah, [REDACTED].

12 BRANDON GREENE: Okay, so it's your [REDACTED]

13 [REDACTED]?

14 KUMARI [REDACTED] Yes.

15 BRANDON GREENE: Okay. And then is there  
16 any capitals in that?

17 KUMARI [REDACTED] No.

18 BRANDON GREENE: Okay, so it's all  
19 lowercase?

20 KUMARI [REDACTED] Yes.

21 BRANDON GREENE: Okay. Okay, so just to  
22 make sure, because I tried logging in with that and  
23 for some reason it did not let me in. So just to make  
24 sure, your login, your user ID is your [REDACTED], [REDACTED]  
25 [REDACTED] and then the [REDACTED] [REDACTED]?

1 KUMARI [REDACTED] Yes.

2 BRANDON GREENE: And then your password is

3 [REDACTED], [REDACTED], [REDACTED], with the [REDACTED], [REDACTED]?

4 KUMARI [REDACTED] Yes.

5 (Brief pause.)

6 KUMARI [REDACTED] Did you get in?

7 BRANDON GREENE: No, not yet.

8 KUMARI [REDACTED] It's telling me it's  
9 (inaudible) temporarily disabled.

10 BRANDON GREENE: Yeah, it told me the same  
11 thing. So what I'm going to go ahead and do -- give  
12 me just one second.

13 (Brief pause.)

14 BRANDON GREENE: All right, so what I'm  
15 going to go ahead and do, just so that -- to -- to  
16 basically bring your account back so it's not disabled  
17 is I'm just going to email a temporary password to  
18 your gmail account, and then what -- what they will  
19 do, so it's to your [REDACTED]@gmail, they're going to  
20 email you a temporary password for that. So once you  
21 get that one, then go ahead and let me know what that  
22 temporary password is, okay?

23 KUMARI [REDACTED] Okay.

24 BRANDON GREENE: All right, so -- so, like,  
25 the -- it's just notified that you should be receiving

1 that temporary password in just a minute.

2 KUMARI [REDACTED] Okay, temporary password  
3 is [REDACTED]

4 [REDACTED] sorry, not [REDACTED]  
5 [REDACTED]

6 BRANDON GREENE: All right, so I have

7 [REDACTED],

8 [REDACTED]

9 [REDACTED]

10 KUMARI [REDACTED] Yes.

11 BRANDON GREENE: Okay.

12 (Brief pause.)

13 BRANDON GREENE: Okay, perfect. So I was  
14 able to get in.

15 KUMARI [REDACTED] Mm-hmm.

16 BRANDON GREENE: So -- so since I reset the  
17 password, I will go ahead and send you an email with  
18 the new password of what it is. It's really simple.

19 It's just [REDACTED], so it's a [REDACTED]

20 [REDACTED], but I will shoot -- I will send you a  
21 followup email just -- just to email what it is.

22 KUMARI [REDACTED] Okay.

23 BRANDON GREENE: So -- so I was able to  
24 access -- able to access your Navient account, and so  
25 it looks like everything is up-to-date. It looks like

1 -- hmm, hold on -- so it looks like you have -- it  
2 says that -- it says there's \$91,217. So it's a  
3 little bit more.

4 KUMARI [REDACTED] Yeah.

5 BRANDON GREENE: Let's see if....

6 Do you know if any of these loans are  
7 private, by chance?

8 KUMARI [REDACTED] I know some of them are.

9 BRANDON GREENE: You know that some of them  
10 are?

11 KUMARI [REDACTED] Some of them are.

12 There's so many companies that are asking me for  
13 money, and I don't even know where they're coming  
14 from.

15 BRANDON GREENE: Yeah, okay.

16 KUMARI [REDACTED] And it's getting  
17 frustrating.

18 BRANDON GREENE: Okay. Yeah. I -- I  
19 understand, so...

20 Give me just one second. I'm going to ask  
21 my underwriter to --

22 KUMARI [REDACTED] Sure.

23 BRANDON GREENE: -- to (inaudible) which  
24 ones are private and which ones are federal. So give  
25 me just one second.

1 KUMARI [REDACTED] Mm-hmm.

2 (Pause.)

3 BRANDON GREENE: Hey, Kumari, do you know if  
4 you have any loans still currently with [REDACTED]  
5 [REDACTED]?

6 KUMARI [REDACTED] I think I was supposed  
7 to be paying back the semester that I went to school  
8 for because I never filled out my (inaudible).

9 BRANDON GREENE: Okay. So do you know if  
10 you have any type of loan portal or any, like, user ID  
11 or password that you have with [REDACTED]?

12 KUMARI [REDACTED] No. What do you mean?

13 BRANDON GREENE: So you know how like with  
14 Navient, how you have a login and a password? Do you  
15 know if you have something like that with [REDACTED]  
16 [REDACTED], because the reason why -- the reason why  
17 that I ask is because when brought up the NSLDS, the  
18 National Student Loan Database Site, as a current  
19 servicer, [REDACTED] was -- was put down  
20 as one of those for a series of loans that -- of like  
21 small student loans that you have. And -- and Navient  
22 was the other one.

23 So I was just trying to figure out if you  
24 have -- if you've already created -- if you've already  
25 created an account through [REDACTED] or

1 if you're paying any type of amount to them or  
2 anything like that?

3 KUMARI [REDACTED] I -- I have my -- my --  
4 my username (inaudible) and password for them, yeah.

5 BRANDON GREENE: Okay. If you could go  
6 ahead and give that to me, then, then I can try and  
7 log in and see if you have any amounts due to them.

8 KUMARI [REDACTED] The -- the username is  
9 [REDACTED].

10 BRANDON GREENE: Hold on just one second. I  
11 apologize. I'm talking to my underwriter. She thinks  
12 that we may not need the web portal for this [REDACTED]  
13 [REDACTED]. So give me just one second.

14 (Brief pause.)

15 BRANDON GREENE: All right, so it looks like  
16 we are actually okay on that [REDACTED]  
17 one. We won't need the portal for that one.

18 KUMARI [REDACTED] Okay.

19 BRANDON GREENE: So all that we need is just  
20 the Navient, and it looks like we got that one. So --  
21 so what I'm just going to do is I'm just going to make  
22 a note because it looks like you do have -- it looks  
23 like a private loan through Navient for roughly  
24 15,000. So I'm just going to make a special note on  
25 that.



1 KUMARI [REDACTED] Mm-hmm.

2 (Pause.)

3 BRANDON GREENE: Okay, so the next portion  
4 I'm going to need from you is going to be your  
5 driver's license and the state that it was issued in.

6 KUMARI [REDACTED] The license is -- you  
7 need the number?

8 BRANDON GREENE: Yes, that's correct.

9 KUMARI [REDACTED] [REDACTED].

10 BRANDON GREENE: Okay.

11 KUMARI [REDACTED] And it's issued in New  
12 York.

13 BRANDON GREENE: Okay, perfect. All right,  
14 now the next portion I'm going to need from you is  
15 going to be references. So we just need two  
16 references to your file. Your references can be  
17 anyone who does not live with you or with each other.  
18 So it can be your coworkers, general acquaintances,  
19 friends or family, just as long as they don't live  
20 with you. We will need a full name, address, phone  
21 number, and your relationship.

22 So the reason why that we need references is  
23 that it's not -- you know, it's not one of those  
24 things that if you don't make a payment we're going to  
25 reach out to them. It's nothing like that. It just

1 has to do with that's what is required by the  
2 Department of Education for their application, so  
3 that's just something that we have to take down, you  
4 know, kind of on behalf of the Department of Education  
5 in order for it to go through their system. Does that  
6 make sense?

7 KUMARI [REDACTED] Okay.

8 BRANDON GREENE: Yeah. So -- okay.

9 KUMARI [REDACTED] The first name I can  
10 give you is the initial (inaudible), [REDACTED].

11 BRANDON GREENE: Okay, and then last name?

12 KUMARI [REDACTED] Last name [REDACTED]

13 [REDACTED].

14 BRANDON GREENE: Okay. And then address?

15 KUMARI [REDACTED] [REDACTED]

16 [REDACTED].

17 BRANDON GREENE: I apologize, could you  
18 repeat that?

19 KUMARI [REDACTED] Yeah, [REDACTED]

20 [REDACTED].

21 BRANDON GREENE: [REDACTED]

22 [REDACTED]?

23 KUMARI [REDACTED] Yes.

24 BRANDON GREENE: [REDACTED], and

25 then what city is that in?

1 KUMARI [REDACTED] Elmont.  
2 BRANDON GREENE: You said Almont?  
3 KUMARI [REDACTED] Elmont. E L M O N T.  
4 BRANDON GREENE: Okay. Is that -- and then  
5 New York?  
6 KUMARI [REDACTED] Yes.  
7 BRANDON GREENE: Okay. All right, give me  
8 just one second while I verify this, just to make sure  
9 I have everything spelled correctly.  
10 KUMARI [REDACTED] Mm-hmm.  
11 BRANDON GREENE: Okay, so I have -- it looks  
12 like [REDACTED], [REDACTED].  
13 Is that -- does that sound correct?  
14 KUMARI [REDACTED] Yes.  
15 BRANDON GREENE: Okay. And then the -- I  
16 have the zip code as [REDACTED]. Is that correct?  
17 KUMARI [REDACTED] Yes.  
18 BRANDON GREENE: Okay. All right. And then  
19 your relationship?  
20 KUMARI [REDACTED] Manager.  
21 BRANDON GREENE: Okay.  
22 KUMARI [REDACTED] (Inaudible) manager.  
23 BRANDON GREENE: All right. And then a  
24 phone number?  
25 KUMARI [REDACTED] (917) [REDACTED].

1 BRANDON GREENE: Okay. All right, perfect.

2 And then how about your second reference?

3 KUMARI [REDACTED] The name is [REDACTED]

4 [REDACTED]

5 BRANDON GREENE: Okay. And then address?

6 KUMARI [REDACTED] I'm not sure of her

7 address.

8 BRANDON GREENE: We can do --

9 KUMARI [REDACTED] (Inaudible).

10 BRANDON GREENE: -- for right -- for right

11 now, we can do relationship and then phone number.

12 KUMARI [REDACTED] Okay. So let me do

13 that. The relationship is assistant manager.

14 BRANDON GREENE: Okay. You said assistant

15 manager?

16 KUMARI [REDACTED] Yes.

17 BRANDON GREENE: And then phone number?

18 KUMARI [REDACTED] (516) [REDACTED] --

19 BRANDON GREENE: You said 716 as the area

20 code?

21 KUMARI [REDACTED] 516.

22 BRANDON GREENE: Oh, 516? (516) [REDACTED]?

23 KUMARI [REDACTED] [REDACTED].

24 BRANDON GREENE: [REDACTED]?

25 KUMARI [REDACTED] Yes.

1           BRANDON GREENE: Okay. And then are you  
2     able to -- to get her address?

3           KUMARI [REDACTED] She works in Freeport.  
4     I'm not sure where the store is in Freeport. I'm  
5     going to look it up.

6           (Brief pause.)

7           BRANDON GREENE: And just to make sure that  
8     you -- are you giving like an address of where they  
9     work, or are you giving home addresses?

10          KUMARI [REDACTED] Yes. No, just where  
11     they work.

12          BRANDON GREENE: Okay. Let me check with my  
13     underwriter to make sure that we can accept that. So  
14     give me just one second.

15          KUMARI [REDACTED] Right.

16          (Brief pause.)

17          BRANDON GREENE: Hey, Kumari, do you know  
18     does [REDACTED] live in Jamaica, New York or South  
19     Richmond Hill?

20          KUMARI [REDACTED] I think South Richmond  
21     Hill.

22          BRANDON GREENE: And --

23          KUMARI [REDACTED] (Inaudible).

24          BRANDON GREENE: And is her age -- is her  
25     age 30 to 34, roughly?

1 KUMARI [REDACTED] I have no idea. I don't  
2 know the personal address.

3 BRANDON GREENE: Okay. So -- because what  
4 we would need is we could use their -- their work  
5 address as like a last resort, but I think preferably  
6 the Department of Education usually wants their home  
7 address. So I just looked up -- I was just trying to  
8 find their information possibly on White Pages to see  
9 if it is correct. So does -- let's see, does [REDACTED]

10 [REDACTED], New York sound correct  
11 for their home?

12 KUMARI [REDACTED] I have no idea where he  
13 lives.

14 BRANDON GREENE: Okay.

15 KUMARI [REDACTED] So use anything you  
16 want.

17 BRANDON GREENE: Okay, got you. Would you  
18 have any other references that you have access to  
19 their actual, like, personal home address rather than  
20 a work address?

21 KUMARI [REDACTED] I honestly don't.

22 BRANDON GREENE: Okay.

23 KUMARI [REDACTED] I'm sorry.

24 BRANDON GREENE: Okay, no worries. Let me  
25 check -- just let me check just to get an approval to

1 make sure that we can do that, then. So give me just  
2 one second.

3 (Brief pause.)

4 BRANDON GREENE: All right, so we're -- so  
5 we're -- we're good with using the actual work  
6 address. So do you have the address for Jumby, by  
7 chance?

8 KUMARI [REDACTED] Yeah, let me find it.  
9 That's [REDACTED] --

10 BRANDON GREENE: [REDACTED] ?

11 KUMARI [REDACTED] Yeah, it's [REDACTED]  
12 [REDACTED].

13 BRANDON GREENE: You said [REDACTED]  
14 [REDACTED] ?

15 KUMARI [REDACTED] [REDACTED].

16 BRANDON GREENE: I apologize. I didn't get  
17 the first portion before you said [REDACTED].

18 KUMARI [REDACTED] [REDACTED].

19 BRANDON GREENE: Oh, [REDACTED] ?

20 KUMARI [REDACTED] Mm-hmm.

21 BRANDON GREENE: Okay. And what city?

22 KUMARI [REDACTED] Freeport.

23 BRANDON GREENE: And -- and that's New York?

24 KUMARI [REDACTED] Yes.

25 BRANDON GREENE: Okay. And then is the zip

1 code [REDACTED] ?

2 KUMARI [REDACTED] Yes.

3 BRANDON GREENE: Okay. Okay, perfect. That  
4 portion is done. All right, so next is we're -- we're  
5 going to need to set up is payment for our services.  
6 So we charge \$800, but we don't actually collect our  
7 fees until we have completed our services for you and  
8 you make your first payment on your loan. So our  
9 charge, like our -- our fee for taking you through the  
10 enrollment process, it -- it's -- it's included in  
11 that monthly price.

12 So that price that I gave you for the \$108,  
13 for 33 months, and then it drops to \$95, that -- that  
14 amount does not change, and so we don't -- we don't  
15 have any up-front fees or anything like that. Our --  
16 our fee for, you know, for the enrollment process  
17 comes from that \$108, so you don't have to worry about  
18 any additional fees on top of that, okay?

19 KUMARI [REDACTED] Wait, so what am I  
20 paying?

21 BRANDON GREENE: I apologize, what was that?

22 KUMARI [REDACTED] What I am paying?

23 BRANDON GREENE: Yeah, so -- so what you're  
24 paying -- so in terms with us, our company is called  
25 Ameritech Financial, and so what we -- what we -- what



1 we do is we partner with individuals like yourself to  
2 essentially walk them through the enrollment process  
3 of -- of getting into these programs with the  
4 Department of Education, with these income-drive  
5 repayment programs. And, so, our fee comes from that  
6 monthly -- that monthly portion -- that monthly  
7 payment that you're paying. It's included in that.

8 So there's no up-front fees or there's --  
9 there's nothing, anything like that to where we're  
10 charging you, you know, an up-front fee. It's  
11 actually -- it's actually illegal in the United States  
12 to charge for an up-front fee for services that have  
13 yet to be performed. So your -- we don't charge your  
14 first payment of \$108 until 30 days from today. And  
15 if need be, I can always try and get an extension on  
16 that for you. I could always try and get an  
17 additional -- an additional 15 days, so for a total of  
18 45.

19 And so what happens is with that \$108 --  
20 that \$108 payment, it doesn't go directly towards us.  
21 It goes into an escrow account until we're -- until  
22 we're completely finished with enrolling you and  
23 getting everything within that program completed on  
24 your behalf. And, so -- and so we don't have -- like  
25 I had mentioned, we don't have any up-front fees to

1 where that we charge you of those. It's just that --  
2 that -- that monthly payment of \$108 for the first 33  
3 months, and then it drops to \$95, okay?

4 KUMARI [REDACTED] So let me get this  
5 (inaudible) one second. On top of my other loans, I  
6 have to pay now you guys?

7 BRANDON GREENE: So it's a -- it's a -- it's  
8 a part of the program. It's a part of that month --  
9 that monthly amount that I had -- that I had told you.  
10 So with the program, part of it is being paid toward  
11 -- toward the enrollment fee, and then once it drops,  
12 it goes straight to your loan servicer, and it  
13 partners with that.

14 If you'd like, what I can go ahead and do is  
15 I can go ahead and put my underwriter on the phone in  
16 order for her to kind of better explain it to you,  
17 because what -- what it does is you aren't -- you  
18 aren't paying an additional -- additional fee on top  
19 of -- you know, like an up-front fee. It's included  
20 in the monthly price, is -- is what I'm trying to get  
21 at.

22 KUMARI [REDACTED] Okay.

23 BRANDON GREENE: Would you like to talk to

24 --

25 KUMARI [REDACTED] Well, I have -- --

1           BRANDON GREENE: -- would you like to talk  
2 to my underwriter and she can explain it to you a  
3 little bit better?

4           KUMARI [REDACTED] Right -- right now, not  
5 really. Is there, like, any other time that I can,  
6 like, enroll, because I need to talk it over with my  
7 mother first and make sure that she's on the same page  
8 with me on this.

9           BRANDON GREENE: I mean, the one thing  
10 that you do have to kind of take in -- into  
11 consideration is the price that I did quote you was  
12 everything that -- the things that aren't changing and  
13 going on right now in terms of how, like, there's a  
14 new administration, a new presidency. They are  
15 looking at the possibility of changing some of these  
16 programs and eliminating others altogether.

17           So, like, you know, with -- with that \$108  
18 fee, I'm not sure, you know, if you were to -- if you  
19 were to call back and, you know, not enroll today, I'm  
20 not sure that I would be able to -- be able to give  
21 you that same price, just because they are looking at  
22 eliminating -- eliminating certain portions of funding  
23 toward the Department of Education, and that's where  
24 -- that's where the loan forgiveness portion would  
25 come from, is from the Department of Education. So

1 that's -- that's kind of like a risk that you'd have  
2 to -- you'd have to look at, is -- is --

3 KUMARI [REDACTED] Right.

4 BRANDON GREENE: -- is looking at the  
5 possibility of if you were to not enroll today, then  
6 -- then that would happen. But the one thing that you  
7 can also think about is you can go ahead and finish up  
8 the process of enrollment, but you have 30 days to,  
9 like, let's say because this is an at-will program, so  
10 if you do decide, hey, you know, I don't -- I don't  
11 want to continue with this -- with this process and I  
12 don't want to, you know, enroll in this repayment  
13 program, let's say, you know, in 15, 20 days, that you  
14 decide that, well, you know, that's your decision, and  
15 you can give us a call back.

16 You can call our customer service line and  
17 say, hey, you know, I want to cancel my enrollment,  
18 and then they'll take you through the process of  
19 canceling your enrollment, and then you'd go back to  
20 your conditional -- your conditional repayment with  
21 your loan servicer.

22 So instead of -- what would happen is if --  
23 you would finish enrollment with me today, and then if  
24 you didn't -- and then let's say in 20, 25 days, you  
25 didn't want to do that, well, than, that's totally up

1 to you, but then that -- that monthly payment that I  
2 had quoted you, you know, your roughly \$487 per month,  
3 you would be responsible for that payment, because of  
4 the fact that you do owe that \$100-and -- you know,  
5 that -- what was it, the \$79,375 that you owe roughly  
6 to Navient and to your loan servicer, so that -- that  
7 portion you would be responsible for, rather than  
8 paying the \$108.

9 KUMARI [REDACTED] (Inaudible).

10 BRANDON GREENE: Once you -- once you enroll  
11 and you get in this program with the Department of  
12 Education, then the only thing that you're responsible  
13 for is making that monthly payment of that \$108 for  
14 the first 33 months, and then that drop-down payment  
15 to \$95. So essentially how this programs works in  
16 terms of the forgiveness is that you -- you make those  
17 on-time qualified payments for those 300 -- those 300  
18 months, or 25 years, and once that is done, then the  
19 remainder of your loan is forgiven by the Department  
20 of Education.

21 KUMARI [REDACTED] Okay, so this amount  
22 that I'm paying is included into which portion of the  
23 loan?

24 BRANDON GREENE: So -- so the amount that  
25 you're paying is included in terms of, like, your

1 whole -- your whole federal student loan. So -- so we  
2 can't -- we -- we don't work with private student  
3 loans because that's a whole different ball game.  
4 That's something that -- that we don't deal with.

5 We -- we deal with the federal side, so --  
6 so we deal with -- with your -- because you had -- you  
7 had roughly, you know, close to \$80,000 in federal  
8 loans, so that's the portion that we can help you with  
9 and that -- and that that monthly payment will cover.  
10 So -- so the other portion of your private loans,  
11 that's something that unfortunately we cannot help you  
12 with, but -- but like I -- like I had mentioned, that  
13 \$108 per month covers -- covers that basically \$80,000  
14 of student loan debt for -- for your federal -- your  
15 federal -- federal loans.

16 KUMARI [REDACTED] Okay, so my question is  
17 I don't -- I'm not sure how much I'm paying, like, in  
18 loans. I'm paying, I think, with -- from two other  
19 companies, I'm paying like 300 from -- I don't know if  
20 it's Navient or I don't know. I mean, I can't tell  
21 you the name of the companies.

22 BRANDON GREENE: Yeah, so it said on -- it  
23 said on the portal for Navient, it said you're paying  
24 roughly 290 per month, I believe is what it was.

25 KUMARI [REDACTED] Yeah.

1           BRANDON GREENE: It was like 291 and change.

2       And then I'm not sure what you would be paying to --  
3       for your other individual loans, but what the -- what  
4       would happen is as you finish going through this  
5       enrollment process, that \$291 payment to Navient would  
6       essentially go -- would -- you got to think about it  
7       in terms of it kind of goes away, right? So when --  
8       when you're in this -- excuse me. When you're in this  
9       program, that payment drops from 291 down to 108,  
10      right?

11           So essentially what would happen is a  
12      portion -- you still -- you still pay a portion to  
13      Navient, but it's broken down differently. So out of  
14      that \$95 payment, \$20 you would pay directly to  
15      Navient because Navient will be notified that you're  
16      in this -- that you're in this repayment program with  
17      the Department of Education.

18           So -- so what -- what happens, because, you  
19      know, Navient and all the -- all these loan servicers,  
20      they're basically glorified debt collectors, so their  
21      goal is to try and get as much money out of you as  
22      possible. And our job -- our job as a company is to  
23      try and to save you the most amount of money as  
24      possible and try and get you the lowest repayment with  
25      the Department of Education, so then that way, you

1 know, it's affordable for you and you can make your  
2 payment.

3 And so then that way we can kind of help --  
4 help partner with you to kind of work on knocking some  
5 of that -- that federal student loan debt off of your  
6 plate. Does that make sense?

7 KUMARI [REDACTED] Okay, yes. So instead  
8 of me paying 290 with Navient, I'm paying 108 with  
9 you.

10 BRANDON GREENE: Uh-huh. And -- and a  
11 portion -- and a portion of that \$108 will go to  
12 Navient because -- because Navient will be notified of  
13 the fact that you're enrolling in this program, and so  
14 that \$108 will -- will be split -- and a small  
15 proportion will go to Navient and a small proportion  
16 will be divvied up in other areas.

17 So -- so that's kind of how it's broken  
18 down. And, so, that's how the Department of Education  
19 broke it down, in other words, to make sure that  
20 everything is kind of, you know, staying on track, so  
21 then that way Navient is still getting a portion, but  
22 at the same time, the Federal Government is saying,  
23 hey, you know, we want you to save money on your  
24 student loans.

25 We understand that you're trying to better



1 yourself, but we also -- we also want to help you in  
2 terms of -- of getting your student loans taken care  
3 of. So that's why these programs are the way that  
4 they are.

5 KUMARI [REDACTED] Okay. So, now, the  
6 other loan company that I have, ECSI, I'm -- I don't  
7 -- I think I have, like, a \$3,000 balance with them.

8 BRANDON GREENE: Mm-hmm.

9 KUMARI [REDACTED] So I'm also paying a  
10 portion with them, so --

11 BRANDON GREENE: Okay. And do you know --  
12 do you know, is that for federal or is that private  
13 loans?

14 KUMARI [REDACTED] No, I really don't know.

15 BRANDON GREENE: Okay, so --

16 KUMARI [REDACTED] (Inaudible).

17 BRANDON GREENE: -- you said that was with  
18 ACS?

19 KUMARI [REDACTED] ECSI, Heartland.

20 BRANDON GREENE: Okay, give me just one  
21 second. I'm going to check and see if this federal or  
22 private.

23 KUMARI [REDACTED] Okay.

24 (Brief pause.)

25 BRANDON GREENE: Hey, Kumari, do you know

1 your -- your login and your password for ECSI?

2 KUMARI [REDACTED] No, I don't.

3 BRANDON GREENE: You don't? Okay.

4 (Brief pause.)

5 TAYLOR: Hi, Kumari. This is Taylor. I'm  
6 one of the underwriters here. How are you?

7 KUMARI [REDACTED] Hi, I'm fine, thanks.

8 TAYLOR: Good, good. So let me just get a  
9 little bit of information from you real quick about  
10 this loan. I want to make sure that we get everything  
11 under control for it and not leave anything out.

12 KUMARI [REDACTED] Mm-hmm.

13 TAYLOR: So you're unsure if it's private or  
14 federal, right?

15 KUMARI [REDACTED] Right.

16 TAYLOR: Okay, so from my guess, I'm pretty  
17 positive that this thing is going to be private  
18 because everything else I see in here is with Navient,  
19 and the other thing I see is with the -- that one  
20 random one that was Long Island. And I calculate the  
21 Long Island one -- one second here.

22 One second.

23 (Brief pause.)

24 TAYLOR: Okay, so I think I figured it out.  
25 I think that those loans are with the Federal Loans,

1 and I think that's the amount, the A -- the ECSI one,  
2 is adding up to these ones that are with the [REDACTED]  
3 [REDACTED] loans, like it's all one basically.  
4 They just have a different couple of names that they  
5 are through at this point.

6 KUMARI [REDACTED] Okay.

7 TAYLOR: Our processing department will  
8 figure out everything, and they won't leave out  
9 anything because everything's going to be  
10 consolidated. So that's all back-end work. They  
11 won't forget about any of these federal loans, okay?  
12 So if it's a federal loan, it will be included.

13 KUMARI [REDACTED] Okay.

14 TAYLOR: Okay? So the next thing in here is  
15 just to set up when your first payment's going to be.  
16 I'll fix you, if you need an extension for 45 days if  
17 you'd like. Usually it's 30 days, but we'll do a 45-  
18 day extension, and then in this meantime we'll be  
19 figuring out exactly where the loans are.

20 We'll be putting your loans into an  
21 administrative forbearance while we do the necessary  
22 work to complete your program enrollment. That way,  
23 you know, you're not having to make a payment right up  
24 front, nothing like that, and then we'll just get  
25 everything in that's necessary for this all to start

1 up, okay?

2 KUMARI [REDACTED] So since I'm unemployed  
3 and I don't -- if I don't find a job within 45 days,  
4 what --

5 TAYLOR: You can always -- you can always  
6 call and ask for an extension; you can call and cancel  
7 if you'd like.

8 KUMARI [REDACTED] (Inaudible).

9 TAYLOR: This is an at-will program, so, I  
10 mean, I hope you know -- I really do hope that you  
11 find a job within the next 45 days. That'd be awesome  
12 for you, but if --

13 KUMARI [REDACTED] (Inaudible).

14 TAYLOR: -- whatever happens and, you know,  
15 you don't, just call and ask for an extension. Our  
16 processing team is more than willing to work with you  
17 as long as you're communicating with them.

18 KUMARI [REDACTED] Okay.

19 TAYLOR: Okay? So let me get Brandon back  
20 on the phone and he'll finish everything up with you.  
21 You're just about done, okay? So like 95 percent  
22 done.

23 KUMARI [REDACTED] Okay.

24 TAYLOR: Awesome. Okay, here he is. If you  
25 have any questions, I'm here.

1 KUMARI [REDACTED] All right, thanks.

2 (Brief pause.)

3 KUMARI [REDACTED] No.

4 BRANDON GREENE: All right, Kumari, so let's  
5 see. So now the next portion that we're going to go  
6 ahead and go through is going to be grabbing that  
7 client payment information from you, so that would be  
8 -- let's see -- that would look like your bank name,  
9 your account number, and your routing number, and then  
10 the account type. So that would be like checking or  
11 savings or those -- you know, just any bank name or  
12 anything like that.

13 KUMARI [REDACTED] Okay. Let me give you  
14 the account number.

15 BRANDON GREENE: Okay.

16 KUMARI [REDACTED] Or what do you need, the  
17 routing number?

18 BRANDON GREENE: So how about we start with  
19 a bank name?

20 KUMARI [REDACTED] [REDACTED].

21 BRANDON GREENE: Okay, and then the account  
22 type, so checking or savings?

23 KUMARI [REDACTED] It's a [REDACTED].

24 BRANDON GREENE: Okay. And then can we  
25 start with account number?

1 KUMARI [REDACTED] Yeah. If I give you the  
2 account number, I -- they already know that I'm in  
3 forbearance, so I'm not even supposed to make any  
4 payments. So why -- why am I making a payment now  
5 again with you guys?

6 BRANDON GREENE: Why are you making a  
7 payment on it with us? It's because when you go  
8 through a forbearance, there's only a certain amount  
9 of time that you can go through forbearance for --

10 KUMARI [REDACTED] (Inaudible).

11 BRANDON GREENE: -- throughout the life of  
12 the individual loan, and so the reason why you'd be  
13 making a payment with us is because then that way you  
14 can start your qualified payments in order to get this  
15 process rolling in order to start paying on your  
16 loans. So you can get -- you can get it essentially  
17 those 300 qualified payments in quicker so then that  
18 way you can get your -- the amount of the loan  
19 forgiven faster rather than waiting on it.

20 KUMARI [REDACTED] Okay. All right.  
21 Here's the number, [REDACTED].

22 BRANDON GREENE: Okay, and that's the  
23 account number, correct?

24 KUMARI [REDACTED] That's -- yes.

25 BRANDON GREENE: Okay. And then the routing

1 number?

2 KUMARI [REDACTED] [REDACTED]

3 after that.

4 BRANDON GREENE: Okay, so you have [REDACTED] and

5 then [REDACTED]?

6 KUMARI [REDACTED] No, no. [REDACTED].

7 BRANDON GREENE: Mm-hmm.

8 KUMARI [REDACTED] And then [REDACTED].

9 BRANDON GREENE: Okay.

10 KUMARI [REDACTED] [REDACTED]. And then

11 [REDACTED].

12 BRANDON GREENE: [REDACTED], okay, so I have [REDACTED],

13 and then [REDACTED].

14 KUMARI [REDACTED] Mm-hmm.

15 BRANDON GREENE: And then [REDACTED] at the end.

16 KUMARI [REDACTED] Yes.

17 BRANDON GREENE: Okay. Let me just make

18 sure I counted enough [REDACTED]. [REDACTED],

19 [REDACTED], okay, perfect. Go ahead and save that.

20 Hmm, so for some reason it's saying invalid

21 -- invalid routing number. So just to make sure,

22 [REDACTED]?

23 KUMARI [REDACTED] Yes.

24 BRANDON GREENE: Okay.

25 KUMARI [REDACTED] That's it. That's the

1 routing number.

2 BRANDON GREENE: Hmm.

3 Hmm, okay. Let me check real quick and see  
4 if I can find a different one for you. Give me just a  
5 second.

6 KUMARI [REDACTED] Okay.

7 (Brief pause.)

8 BRANDON GREENE: Hey, Kumari, so apparently  
9 for the routing number, it's only supposed to be nine  
10 numbers. So let's see. So it's [REDACTED], and then you  
11 said it was [REDACTED], and then [REDACTED]?

12 KUMARI [REDACTED] Yes.

13 BRANDON GREENE: One, two, three, four,  
14 five, six, seven, eight -- ten, eleven. Is there --  
15 is there any numbers within there that maybe are --  
16 that you got mixed up or anything? Or is there really  
17 five zeros in there?

18 KUMARI [REDACTED] Yeah, it's nine numbers.

19 BRANDON GREENE: One, two, three, four,  
20 five, six, seven, eight, nine, ten, eleven. There's  
21 eleven numbers. So if you count [REDACTED], that's three,  
22 then you have [REDACTED], that's eight. And then you  
23 have -- so that's ten, actually, not eleven. So it  
24 looks like there's one that's off.

25 KUMARI [REDACTED] Okay, hold on. Sorry,



1 do [REDACTED], then.

2 (Brief pause.)

3 KUMARI [REDACTED] Did you get it?

4 BRANDON GREENE: So we've been looking it up  
5 on -- both on Google and through this, and for some  
6 reason, it's not accepting that number that you gave  
7 us.

8 KUMARI [REDACTED] I don't know whether  
9 that's the routing number.

10 BRANDON GREENE: Are you -- are you finding  
11 that number from a check?

12 KUMARI [REDACTED] That's the -- that's the  
13 routing number they gave me.

14 BRANDON GREENE: That's the routing number  
15 they gave you?

16 KUMARI [REDACTED] Mm-hmm.

17 BRANDON GREENE: Okay.

18 KUMARI [REDACTED] Did you put in [REDACTED]

19 [REDACTED]?

20 BRANDON GREENE: Yeah, I tried that, [REDACTED].

21 Let me try refreshing the page, and then I'm  
22 also going to look this up in Google just to make  
23 sure.

24 (Brief pause.)

25 BRANDON GREENE: Okay, there we go. I think

1 it just accepted it.

2 KUMARI [REDACTED] Okay.

3 BRANDON GREENE: Yeah.

4 KUMARI [REDACTED] How do you look it up on  
5 Google?

6 BRANDON GREENE: So -- so typically what you  
7 can do is depending on either, like, your state or  
8 your city, if you just -- if you type in your bank  
9 name and then routing number and then whatever city  
10 and state you live in. Oftentimes, that individual  
11 bank will -- will be able to provide the routing  
12 number online. It doesn't -- it doesn't always work,  
13 but it -- it does -- it does, you know, maybe three  
14 out of four times, some -- something like that.

15 KUMARI [REDACTED] Okay.

16 BRANDON GREENE: Okay. So that portion's  
17 done. You got that. So now what I'm going to go  
18 ahead and do, give me just one second. I'm going to  
19 be generating some documents to send over to you, and  
20 what we're going to be doing is we're going to be  
21 reviewing them, and then you're going to be signing  
22 them like -- like you did with that EchoSign document  
23 before. So give me just one second.

24 KUMARI [REDACTED] Okay.

25 BRANDON GREENE: So -- so I know that you

1 had talked to Taylor and Taylor had mentioned that she  
2 would be able to get you a 45-day total extension, so  
3 it would be essentially a 15-day extension. Is that  
4 something that you'd be interested in?

5 KUMARI [REDACTED] You said a 15-day  
6 extension?

7 BRANDON GREENE: Yeah, so it would be 30  
8 days, plus 15, so that would be a total of 45 days.  
9 So is the 45 days something that you'd be interested  
10 in?

11 KUMARI [REDACTED] Yeah, that's fine.

12 BRANDON GREENE: Okay. Okay, let's see.

13 (Brief pause.)

14 BRANDON GREENE: So give me just one second  
15 while I get that 45-day number approved for you with  
16 Taylor.

17 KUMARI [REDACTED] (Inaudible).

18 (Brief pause.)

19 BRANDON GREENE: All right, perfect. So we  
20 got that approved. And so it looks like -- let me  
21 check this for you. So 30 days would be -- let's see  
22 -- June 29th. So it looks like for a total of 45 days  
23 would be July 14th is when your first payment would be  
24 due, okay?

25 KUMARI [REDACTED] Okay.

1           BRANDON GREENE: Perfect. So we got out of  
2 this. All right, so now, all right, Kumari, what I'm  
3 going to go ahead and do is I'm going to go ahead and  
4 craft the service agreement document, so I'm going to  
5 go ahead and email those to you, and then we'll go  
6 through those step-by-step. That will take roughly,  
7 you know, another maybe five minutes, and then once  
8 you sign those, then that portion will be done, and  
9 then I'll be able to send you over to verification.

10           And all that verification does is they just  
11 take you through all the information I've gathered  
12 about you and basically verify that it's all correct.  
13 And then that way, once you get done with  
14 verification, then you'll be complete with the process  
15 and you'll be on your way to saving all that money  
16 that I've quoted you. Okay?

17           KUMARI [REDACTED] Okay.

18           BRANDON GREENE: All right, perfect. So I'm  
19 going to go ahead and send you those service agreement  
20 docs right now, so give me just one second.

21           KUMARI [REDACTED] Okay.

22           (Brief pause.)

23           BRANDON GREENE: All right, Kumari. So  
24 these documents are now in the process of being sent  
25 over to you. So give me just one second, and then

1 they should -- you should receive it.

2 KUMARI [REDACTED] Okay.

3 (Brief pause.)

4 BRANDON GREENE: And then let me know when  
5 you've received them.

6 KUMARI [REDACTED] Yep, one second.

7 BRANDON GREENE: Okay.

8 KUMARI [REDACTED] Okay, I'm coming. Let  
9 me find...

10 BRANDON GREENE: All right. Let me know  
11 when you go ahead and open those, and I'll just kind  
12 of start taking you through those, okay?

13 KUMARI [REDACTED] Yeah, I'm opening right  
14 now.

15 BRANDON GREENE: Okay, perfect, so you'll  
16 notice that it came from my email again, so  
17 Brandon.Greene@AmeritechFinancial.com, and so it will  
18 be title, please sign, Ameritech Financial Service  
19 Agreement. So go ahead and open that email and click  
20 on the blue link that says "click here to review and  
21 sign."

22 KUMARI [REDACTED] Mm-hmm.

23 BRANDON GREENE: This will open up the  
24 document set and we will be going over some of the  
25 documents together so I can explain the different

1 sections that most people have questions about. So  
2 please review them for accuracy as we will go through  
3 them page by page. Then once we're done going through  
4 it, I will have you apply an electronic signature to  
5 the forms, just like before. Then you will have a  
6 copy of all the documents in your email so you can  
7 review it at a later date. The main thing I'm going  
8 to cover is the payment breakdown, our privacy policy,  
9 and our cancellation policy, okay?

10 KUMARI [REDACTED] Mm-hmm.

11 BRANDON GREENE: All right. Let's see.

12 Okay, so, the first section that we are going to go  
13 over is the required documents and instructions page.  
14 So pages 1 and 2 are the required documents and  
15 instructions page, which lists the documents that you  
16 will be required to print, sign, and return to us. So  
17 you have roughly, I believe, it's like two weeks to do  
18 that.

19 If you need an extension on that because  
20 maybe, you know, you can't get access to a printer or  
21 things of that sort, just call in to customer service,  
22 and kind of like Taylor had mentioned, they'd be  
23 willing to work with you, just try and get that done  
24 as quickly as you can. You can either fax those  
25 documents; you can send them over via -- if you have a

1 scanner, you can scan them; or you can send them in  
2 via mail.

3 In addition to federal forms that you will  
4 need to print, sign, and return to us, which I went  
5 over, it talked about we will need your most recent  
6 30-day pay stub and your most recently filed tax  
7 return. That portion is okay because you sent me a  
8 tax return. It's very important to us in the process  
9 that you send those income documents, as well as the  
10 signed forms to us as soon as possible. Any delays  
11 could cause issues with your file. Like I had  
12 mentioned, you had already sent us -- sent me your tax  
13 return, so you're good to go there.

14 After signing -- the signing process, you  
15 will receive multiple PDFs in your email. To make  
16 things easy, all the forms that you need -- that need  
17 your attention are contained in the PDF labeled  
18 Ameritech Financial Service Agreement, Part 1.

19 All right, so the next portion we are going  
20 to go over is the privacy policy, which is pages 19  
21 and 20. So let me know when you get there.

22 KUMARI [REDACTED] Okay, one sec.

23 Mm-hmm.

24 BRANDON GREENE: Okay, so you're there?

25 Perfect. So, now, let's see, so the next two pages

1 are the privacy policy, which states that we do not  
2 share your information and it is not used for any  
3 purpose other than what we have discussed here today.  
4 The only third parties we are -- will directly work  
5 with on your behalf are the Department of Education  
6 and your loan servicer.

7 Okay, the next section we are going to go  
8 over is in the notice of cancellation, which is pages  
9 27 and 28. So let me know when you get there.

10 KUMARI [REDACTED] Okay.

11 BRANDON GREENE: All right, perfect. This  
12 is an at-will program, so any time you wish to -- to  
13 go back to your standard repayment program, that is  
14 entirely up to you. Okay, so the next section that  
15 we're going to review is going to be Ameritech  
16 Financial Doc Prep and Service Agreement, which is  
17 pages 16 through 18. Scroll there.

18 KUMARI [REDACTED] Mm-hmm.

19 BRANDON GREENE: Okay. All right, so -- so  
20 you got there?

21 KUMARI [REDACTED] To what?

22 BRANDON GREENE: To pages 16 to 18?

23 KUMARI [REDACTED] No.

24 BRANDON GREENE: Okay, just let me know.  
25 It's going to be the blue page. It has basically your



1 -- your information on it.

2 KUMARI [REDACTED] I have no idea where I'm  
3 at.

4 I don't see a blue page, but go on.

5 BRANDON GREENE: Okay, well, essentially  
6 what it is is this page reiterates the basic  
7 information I gathered about yourself. So please --  
8 please go through each section and make sure that  
9 everything is accurately entered, and let me know if  
10 you have any questions as you go along.

11 Okay, so now what I'm going to go ahead and  
12 do -- the next section that we are going to review is  
13 going to be the SEBC authorization. So essentially  
14 it's the bank draft authorization. So just -- just so  
15 that you know, as we go through this --

16 KUMARI [REDACTED] Mm-hmm.

17 BRANDON GREENE: -- I'm just going to be  
18 basically itemizing and breaking down that \$108  
19 payment. So -- so nothing about your payment of that  
20 \$108 and then down to \$95 has changed at all. All  
21 that I'm doing is I'm just basically going through and  
22 itemizing it so, you know, it's basically -- the way  
23 -- the way I give an example is compared to, like,  
24 buying a car. Oftentimes, you know, the car dealer  
25 will itemize things of like, you know, there's this

1 fee and that fee and this is how the price is broken  
2 down, when at the grand scheme of things, you know,  
3 you just know the actual price of the car. So that --  
4 that's kind of how this is going to be. We're just  
5 going to be itemizing a few individual things as to  
6 why, you know, that \$108 is \$108.

7 So next are the bank draft authorizations.  
8 I want to recap this breakdown of the charges.  
9 Earlier, I had you write down \$108, which was for 33  
10 months, and then it drops to \$95 for the remainder of  
11 your program. Nothing about that payment amount has  
12 changed, but we are going to go through the draft  
13 authorizations and breakdowns of those payments.

14 First, your total estimated monthly payment  
15 that begins in month 34 will be \$95, of which you will  
16 pay \$20 directly to your servicer and \$75 for the  
17 monthly benefit center program. \$75 will show up on  
18 your bank statement as a draft from FEBC, which is the  
19 member benefits portion that we will speak about and  
20 we will get set up in a few minutes.

21 Remember that your first monthly payment  
22 will include the one-time membership fee and will  
23 total then \$75 every month. The first authorization  
24 page is for those drafts coming out of your Capital  
25 One checking account.

1           The next portion is going to be the RAM  
2     authorization pages, so that's going to be, I believe,  
3     34 to 35. The next page is regarding the \$800  
4     document preparation fee we discussed and how that is  
5     broken down into payments. And that \$108 payment I  
6     had quoted you, I was able to get it approved for a  
7     one-time payment of zero dollars to be drafted on  
8     Friday, July 14th, and then \$33 for 32 months.

9           Keep in mind this is already included in the  
10    total that you wrote down and will be drafted from  
11    your Capital One checking account and you will see it  
12    on your statement as a draft from Reliance Account  
13    Management. They are the dedicated escrow account  
14    provider that I had mentioned who will collect a fee  
15    and hold onto it until we have provided our contracted  
16    services with you.

17           So now that we've reviewed your documents,  
18    I'll ask you to scroll all the way back to the top and  
19    press the yellow start button.

20           KUMARI [REDACTED] Mm-hmm.

21           BRANDON GREENE: So you'll now see a blue  
22    rectangle with a red start inside labeled "initials."  
23    And I'll have you click on that and type in your  
24    initials, and then press the "apply" button below.

25           KUMARI [REDACTED] Okay.

1           BRANDON GREENE: Okay. Next, press the  
2 yellow "next" button at the top right of the page, and  
3 the software will advance you to the next area where  
4 you'll need to apply your initials, and you won't need  
5 to retype your initials. Simply click the blue  
6 rectangle, and the software will apply them for you.

7           KUMARI [REDACTED] Okay.

8           BRANDON GREENE: Click on the yellow "next"  
9 again, and the software will take you to another blue  
10 rectangle where you'll need to apply your full legal  
11 name, however you would sign, but it just needs to  
12 match your name on the RAM agreement. And so your  
13 name on there was just your first name and your last  
14 name, so Kumari [REDACTED].

15           Just like before with the initials, just  
16 type in your full name and press "apply." The rest is  
17 --

18           KUMARI [REDACTED] Okay.

19           BRANDON GREENE: -- the rest is really  
20 simple. Just press the yellow "next" button, and the  
21 software will advance you to the initials or signature  
22 that is required, and you click on the blue rectangle,  
23 so apply then, and hit the yellow "next" again,  
24 repeating the process until you see a large blue box  
25 that says "click to sign."

1 KUMARI [REDACTED] Mm-hmm.

2 BRANDON GREENE: Clicking the blue box  
3 applies your signatures to all the forms and emails  
4 both you and I a complete copy of all the signed  
5 documents.

6 KUMARI [REDACTED] Okay.

7 BRANDON GREENE: All right. And let me know  
8 when you get finished through signing all of those.

9 KUMARI [REDACTED] Okay, I think I finished  
10 signing.

11 BRANDON GREENE: Okay. I'll go ahead and  
12 update this real quick, then.

13 All right, give me just one second. For  
14 some reason, it's not...

15 Okay, perfect. It looks like I did --

16 KUMARI [REDACTED] Mm-hmm.

17 BRANDON GREENE: -- get that. Okay, so did  
18 you sign your name as [REDACTED] or just Kumari --  
19 Kumari [REDACTED]?

20 KUMARI [REDACTED]

21 BRANDON GREENE: You signed it -- you signed  
22 it as [REDACTED]

23 KUMARI [REDACTED] Yes.

24 BRANDON GREENE: Okay, let me check and see  
25 if -- if that's going to be an issue or not just

1 because your name is just Kumari [REDACTED], at least  
2 that's the way that we have it, so give me just one  
3 second.

4 KUMARI [REDACTED] Okay.

5 BRANDON GREENE: I'm going to check with  
6 Taylor to make sure that that's okay or if we're going  
7 to have to resend those documents. Or else I'm going  
8 to have to change your name as [REDACTED] So give me  
9 just one second.

10 KUMARI [REDACTED] Okay.

11 (Brief pause.)

12 BRANDON GREENE: Hey, Kumari, what is --  
13 what exactly is your legal name, like as it would be  
14 on your driver's license? Is it just Kumari [REDACTED], or  
15 is it Kumari [REDACTED]

16 KUMARI [REDACTED] (Inaudible) that's  
17 exactly how I -- how I signed it. That's how it is on  
18 my license.

19 BRANDON GREENE: That's how it is on your  
20 license? Okay.

21 KUMARI [REDACTED] Mm-hmm.

22 BRANDON GREENE: All right. Then what we  
23 may have to do -- all right, so what we're going to go  
24 ahead and do is I'm just going to add that -- that  
25 hyphenated portion of your name in here, and then what

1 we're going to go ahead and do is I'm just going to  
2 send you a resign. And you're just -- you're just  
3 going to go through and just sign it like you did. We  
4 didn't know that your name was hyphenated. We didn't  
5 know that it was [REDACTED] (inaudible) ahead and --  
6 go ahead and just resave it as that.

7 KUMARI [REDACTED] Okay.

8 BRANDON GREENE: And then -- and then you're  
9 just going to have to resign it, okay?

10 KUMARI [REDACTED] Mm-hmm.

11 BRANDON GREENE: And then is [REDACTED] your middle  
12 initial?

13 KUMARI [REDACTED] Yes.

14 BRANDON GREENE: Okay. So you should be  
15 receiving the new updated version of it with your  
16 hyphenated name. Just one second.

17 KUMARI [REDACTED] Okay.

18 BRANDON GREENE: Okay, did you receive the  
19 documents?

20 KUMARI [REDACTED] Yes.

21 BRANDON GREENE: Okay, perfect. So then  
22 just basically just go through the same process that  
23 you -- that you did before.

24 KUMARI [REDACTED] Mm-hmm.

25 BRANDON GREENE: Just signing it as it was.

1 (Brief pause.)

2 KUMARI [REDACTED] Okay, it's signed.

3 BRANDON GREENE: Okay, so I'm going to --  
4 I'm going to go ahead and update this real quick.

5 KUMARI [REDACTED] Mm-hmm.

6 BRANDON GREENE: Let me make sure I got the  
7 second one from you. Okay, awesome.

8 Okay, so the next portion that we just need  
9 to review is the servicer business practices. So,  
10 finally, I just want to read something to you, like to  
11 keep in -- important to keep in mind as you work with  
12 our company. Your loan servicer works as a debt  
13 collector from the Department of Education. The  
14 servicer's role is to collect the most amount of money  
15 possible -- as possible from you during the term of  
16 your loan.

17 If you call your loan servicer, they may try  
18 and convince you to not work with anyone else, even if  
19 they won't help you. In fact, some courts have found  
20 that certain servicers are only looking out for their  
21 best interests and the interests of their  
22 shareholders, not the student loan borrower. They get  
23 paid and rewarded based upon how much they collect  
24 overall from you, so to them, income-based programs  
25 mean they lose money.



1           This is why they rarely offer them to people  
2   to help avoid default. It would be like calling the  
3   IRS directly to ask them how to get the largest tax  
4   return back. Does that make sense?

5           KUMARI [REDACTED] Yes.

6           BRANDON GREENE: Okay, all right. So now  
7   that we're done with that portion, we're going to be  
8   transferring over to -- done with the application  
9   process and we're going to be transferring over to  
10   verification.

11           So like I said, the last step is  
12   verification, and the purpose of verification is to  
13   confirm that you understand how the proposed program  
14   works, the payments that you will be making and the  
15   date for such payments. They will be going through a  
16   script and checking boxes, and it is very important  
17   that everything is correct in the application. They  
18   will also want you to have your driver's license and  
19   banking info handy to review as well.

20           So as they go through this, please just  
21   respond with a yes, correct, or no. They are not  
22   allowed to answer any questions. So if you have any  
23   questions, you will be transferred back to me at the  
24   end of the call. So -- so one thing that we can do  
25   just to save a little bit of time for yourself is if

1 you do have any questions for me that -- that I can  
2 answer, go ahead and ask me right now. That way you  
3 don't have to stay on the phone any longer after  
4 verification. So do you have any questions for me  
5 right now?

6 KUMARI [REDACTED] The only one that I  
7 have, you said I'm going to be -- you know, dropped  
8 down to 95 after how many days?

9 BRANDON GREENE: So it will drop down to \$95  
10 after 33 months.

11 KUMARI [REDACTED] Okay.

12 BRANDON GREENE: Mm-hmm.

13 KUMARI [REDACTED] That's like how many  
14 years?

15 BRANDON GREENE: That's roughly, I think,  
16 like two years. Thirty -- 33 months is like two years  
17 and like maybe ten months, I believe.

18 KUMARI [REDACTED] Okay.

19 BRANDON GREENE: Two years and nine months.

20 KUMARI [REDACTED] All right.

21 BRANDON GREENE: Yeah. And, so, then, just  
22 to make sure that I have the correct info for your  
23 driver's license, I have [REDACTED], correct?

24 KUMARI [REDACTED] Yes.

25 BRANDON GREENE: Okay. And then your

1 account number as [REDACTED].

2 KUMARI [REDACTED] Yes.

3 BRANDON GREENE: And -- and then your  
4 accounting number as [REDACTED], and your account type  
5 is checking. And then your first payment date is  
6 going to be on July 14th, okay?

7 KUMARI [REDACTED] Yes.

8 BRANDON GREENE: Okay, perfect. And is  
9 there any more questions that you have for me?

10 KUMARI [REDACTED] No, that's it.

11 BRANDON GREENE: Okay. All right, so I just  
12 want to say thank you very much for your time, and I  
13 just want to say how, you know, excited I am for you  
14 and how much money you're going to be saving, you  
15 know, through this program. It really does help  
16 individuals out a lot.

17 So what I'm going to go ahead and do is  
18 place you on a brief hold while I get you transferred  
19 over to verification. Okay?

20 KUMARI [REDACTED] Okay.

21 BRANDON GREENE: All right, perfect. Thank  
22 you very much for your time, and I hope you have a  
23 great day. And give me just one second.

24 KUMARI [REDACTED] Yeah, okay.

25 (Pause.)

1 BAILEY DICKERSON: Bailey in verification.  
2 BRANDON GREENE: Hi, how are you doing  
3 today?  
4 BAILEY DICKERSON: Hey, I'm good. How are  
5 you?  
6 BRANDON GREENE: Not too bad, not too bad.  
7 I have a Kumari [REDACTED] that's ready for  
8 verification.  
9 BAILEY DICKERSON: Okay, just one sec.  
10 BRANDON GREENE: Okay.  
11 (Brief pause.)  
12 BAILEY DICKERSON: Okay, and was this a two-  
13 stage?  
14 BRANDON GREENE: What was that?  
15 BAILEY DICKERSON: Was this a two-stage  
16 or --  
17 BRANDON GREENE: Was it a two-stage? What  
18 do you mean?  
19 BAILEY DICKERSON: The new two -- I just see  
20 that there's -- it's for Ronnie, is that right? Ooh,  
21 no, it's not.  
22 BRANDON GREENE: No, no. It's for Kumari  
23 [REDACTED]  
24 BAILEY DICKERSON: Got it. Ronnie popped  
25 up. That's so weird. Okay, perfect. I see it.

1 BRANDON GREENE: No worries.

2 BAILEY DICKERSON: Thank you.

3 BRANDON GREENE: So -- so just so that you  
4 know, just so I can explain to you some of the special  
5 instructions, it just says under the Navient portal,  
6 so it will say 91,000 -- roughly \$91,000, but there's  
7 a private -- a private Sallie Mae loan that's roughly  
8 around -- you know, almost \$15,000, so the total  
9 Navient is roughly 76,000, you know, close to \$400.

10 BAILEY DICKERSON: Mm-hmm.

11 BRANDON GREENE: And, so, the other portion  
12 that you're going to see on the NSLDS comes from --  
13 comes from a servicer called [REDACTED].  
14 And, so, I took this to my manager and also to the  
15 branch manager, and we couldn't find -- they couldn't  
16 find a portal for that, so that's where -- that's  
17 where the [REDACTED] part comes from. So  
18 -- just to let you know.

19 BAILEY DICKERSON: Okay, got it. And was  
20 the [REDACTED] a private company or --

21 BRANDON GREENE: That's something that we --  
22 that we think that -- that the [REDACTED] were -- is  
23 where the federal Perkins loan comes from.

24 BAILEY DICKERSON: Oh.

25 BRANDON GREENE: Because -- because we can't

1 find that with -- within Navient.

2 BAILEY DICKERSON: Oh, how weird.

3 BRANDON GREENE: So -- yeah, yeah, it is.

4 BAILEY DICKERSON: Okay, cool. Well, no  
5 biggie, then, one less portal for me to check.

6 BRANDON GREENE: Okay.

7 (Pause.)

8 BAILEY DICKERSON: I'm just pulling up my  
9 scripts. One sec.

10 BRANDON GREENE: Okay. No worries.

11 (Brief pause.)

12 BAILEY DICKERSON: Okay, you can go ahead  
13 and send Kumari over whenever, and I'll go ahead and  
14 chat you when we're done.

15 BRANDON GREENE: Awesome. Thank you so  
16 much. All right, in three, two, one.

17 (Audio repeats.)

18 BAILEY DICKERSON: Bailey in verification.

19 BRANDON GREENE: Hi, how you doing today?

20 BAILEY DICKERSON: Hey, I'm good. How are  
21 you?

22 BRANDON GREENE: Not too bad, not too bad.  
23 I have a Kumari [REDACTED] that's ready for  
24 verification.

25 BAILEY DICKERSON: Okay, just one sec.

1 BRANDON GREENE: Okay.

2 (Brief pause.)

3 BAILEY DICKERSON: Okay, and was this a two-  
4 stage?

5 BRANDON GREENE: What was that?

6 BAILEY DICKERSON: Was this a two-stage  
7 or --

8 BRANDON GREENE: Was it a two-stage? What  
9 do you mean?

10 BAILEY DICKERSON: The new two -- I just see  
11 that there's -- it's for Ronnie, is that right? Ooh,  
12 no, it's not.

13 BRANDON GREENE: No, no. It's for Kumari

14

15 BAILEY DICKERSON: Got it. Ronnie popped  
16 up. That's so weird. Okay, perfect. I see it.

17 BRANDON GREENE: No worries.

18 BAILEY DICKERSON: Thank you.

19 BRANDON GREENE: So -- so just so that you  
20 know, just so I can explain to you some of the special  
21 instructions, it just says under the Navient portal,  
22 so it will say 91,000 -- roughly \$91,000, but there's  
23 a private -- a private Sallie Mae loan that's roughly  
24 around -- you know, almost \$15,000, so the total  
25 Navient is roughly 76,000, you know, close to \$400.

1 BAILEY DICKERSON: Mm-hmm.

2 BRANDON GREENE: And, so, the other portion  
3 that you're going to see on the NSLDS comes from --  
4 comes from a servicer called [REDACTED].  
5 And, so, I took this to my manager and also to the  
6 branch manager, and we couldn't find -- they couldn't  
7 find a portal for that, so that's where -- that's  
8 where the [REDACTED] part comes from. So  
9 -- just to let you know.

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11 the [REDACTED] a private company or --

12 BRANDON GREENE: That's something that we --  
13 that we think that -- that the [REDACTED] were -- is  
14 where the federal Perkins loan comes from.

15 BAILEY DICKERSON: Oh.

16 BRANDON GREENE: Because -- because we can't  
17 find that with -- within Navient.

18 BAILEY DICKERSON: Oh, how weird.

19 BRANDON GREENE: So -- yeah, yeah, it is.

20 BAILEY DICKERSON: Okay, cool. Well, no  
21 biggie, then, one less portal for me to check.

22 BRANDON GREENE: Okay.

23 (Pause.)

24 BAILEY DICKERSON: I'm just pulling up my  
25 scripts. One sec.



1 BRANDON GREENE: Okay. No worries.

2 (Brief pause.)

3 BAILEY DICKERSON: Okay, you can go ahead  
4 and send Kumari over whenever, and I'll go ahead and  
5 chat you when we're done.

6 BRANDON GREENE: Awesome. Thank you so  
7 much. All right, in three, two, one.

8 BAILEY DICKERSON: Hi, am I speaking with  
9 Kumari Sethi?

10 KUMARI [REDACTED] Yes, you are.

11 BAILEY DICKERSON: Thank you. Did I  
12 mispronounce that? I'm sorry.

13 KUMARI [REDACTED] No, you're fine.

14 BAILEY DICKERSON: Oh, okay, thank you.  
15 Thank you for holding on the line for those few  
16 minutes as well. I was just looking over your file  
17 and making sure everything was in the correct field,  
18 which it does look like it is, so we can just jump on  
19 in this verification process and get you on with the  
20 rest of your day, okay?

21 KUMARI [REDACTED] Okay.

22 BAILEY DICKERSON: Okay. So for the record,  
23 hello, my name is Bailey Dickerson. Today's date is  
24 May 30th, 2017, and I will be recording this call to  
25 confirm and verify your enrollment with Ameritech

1 Financial --

2 KUMARI [REDACTED] Mm-hmm.

3 BAILEY DICKERSON: -- as well as activate  
4 the necessary accounts to obtain access to your  
5 student loan information. So please answer all my  
6 questions with a clear yes or correct. In case we get  
7 disconnected, please verify your contact phone number.  
8 The number I have on file for you is (516) [REDACTED].  
9 Is that correct?

10 KUMARI [REDACTED] Yes.

11 BAILEY DICKERSON: Thank you. And do you  
12 have any alternate phone numbers where you can also be  
13 reached at?

14 KUMARI [REDACTED] No.

15 BAILEY DICKERSON: Thank you. And if you  
16 should have any questions regarding the information we  
17 cover, it's my job to simply transfer you back to your  
18 representative, Brandon, for further clarification.  
19 And if I go too fast for you or you need me to slow  
20 down, you can just let me know and cut me off. Okay?

21 KUMARI [REDACTED] Okay.

22 BAILEY DICKERSON: Okay, thank you. First,  
23 do you consent to this call being recorded or  
24 monitored? Yes or no?

25 KUMARI [REDACTED] Yes.

1 BAILEY DICKERSON: Thank you. Next,  
2 Ameritech Financial will need to periodically reach  
3 out to you in order to keep your file up-to-date and  
4 on track. To reach you most efficiently, we use an  
5 auto-dialer, pre-recorded message, or a text message.  
6 Your agreement to being contacted this way does not  
7 require you to purchase anything, and standard message  
8 rates may apply. Is that okay?

9 KUMARI [REDACTED] Yes.

10 BAILEY DICKERSON: I'm sorry, I think we cut  
11 out a little bit right there. Was that a yes?

12 KUMARI [REDACTED] Yes, yes.

13 BAILEY DICKERSON: Thank you. And were you  
14 and your representative able to set up your Ameritech  
15 Financial referral account and begin sharing?

16 KUMARI [REDACTED] I'm sorry? Repeat that.

17 BAILEY DICKERSON: Yeah. Were you and your  
18 representative able to set up your Ameritech Financial  
19 referral account and begin sharing?

20 KUMARI [REDACTED] Yes.

21 BAILEY DICKERSON: Yes? Perfect. Now,  
22 we're just going to move on to your enrollment  
23 verification. For this next part, you will need to  
24 have your bank routing and account number readily  
25 available, as well as your driver's license or ID

1 card. Do you have that information at this time?

2 KUMARI [REDACTED] Yes.

3 BAILEY DICKERSON: Thank you. And I am  
4 speaking with Kumari [REDACTED] is that correct?

5 KUMARI [REDACTED] Yes.

6 BAILEY DICKERSON: Thank you. And I have  
7 that spelled as K U M A R I, last name, [REDACTED] dash,  
8 [REDACTED]. Is that correct?

9 KUMARI [REDACTED] Yes.

10 BAILEY DICKERSON: Thank you. And I have a  
11 middle initial as [REDACTED]. Is that correct?

12 KUMARI [REDACTED] Yes.

13 BAILEY DICKERSON: Thank you. And do you  
14 have any former last names?

15 KUMARI [REDACTED] No.

16 BAILEY DICKERSON: Thank you. And the  
17 address I have on file for you is [REDACTED],  
18 Elmont, New York, [REDACTED]. Is that correct?

19 KUMARI [REDACTED] Yes.

20 BAILEY DICKERSON: Thank you. And I have  
21 [REDACTED] Street abbreviated S T;  
22 Elmont spelled E L M O N T. Is that correct?

23 KUMARI [REDACTED] Yes.

24 BAILEY DICKERSON: Thank you. And I have  
25 your date of birth as [REDACTED], excuse

1 me. Is that correct?

2 KUMARI [REDACTED] Yes.

3 BAILEY DICKERSON: Thank you. And I have  
4 your Social Security number as [REDACTED]. Is that  
5 correct?

6 KUMARI [REDACTED] Yes.

7 BAILEY DICKERSON: Thank you. And I have  
8 listed here that your current employer and your  
9 occupation is unemployed. Is that correct?

10 KUMARI [REDACTED] Yes.

11 BAILEY DICKERSON: Thank you. And just to  
12 confirm, I see that your current -- current adjusted  
13 gross income is zero dollars. Is that correct?

14 KUMARI [REDACTED] Yes.

15 BAILEY DICKERSON: Thank you. And I see  
16 that your income has changed since your last tax  
17 filing status and you will be submitting a statement  
18 of income as proof of your updated income. Is that  
19 correct?

20 KUMARI [REDACTED] Yes.

21 BAILEY DICKERSON: Thank you. And your  
22 driver's license or ID card state and number is  
23 XXXXXXXXXX, issued in New York. Is that correct?

24 KUMARI [REDACTED] Yes.

25 BAILEY DICKERSON: Thank you. And just to

1 confirm, I see here that your stated family size is  
2 two. Is that correct?

3 KUMARI [REDACTED] Yes.

4 BAILEY DICKERSON: Thank you. And you were  
5 informed and understand the purpose of this call is to  
6 confirm your acceptance of the financial analysis and  
7 evaluation that you received, the Financial Education  
8 Benefit Center Program enrollment and student loan  
9 financial education kit and the Ameritech student loan  
10 document preparation service agreement. Is that  
11 correct?

12 KUMARI [REDACTED] Yes.

13 BAILEY DICKERSON: Thank you. And the email  
14 address that you are using today to submit your  
15 application is [REDACTED]@gmail.com. Is that  
16 correct?

17 KUMARI [REDACTED] Yes.

18 BAILEY DICKERSON: Thank you. And I see  
19 that your total estimated federal student loan debt  
20 amount being processed is \$79,375. Is that correct?

21 KUMARI [REDACTED] Yes.

22 BAILEY DICKERSON: Thank you. And just so  
23 you're aware, the following payment information we are  
24 about to discuss is an itemized summary of what you  
25 were quoted during your consultation with your account

1 specialist. We're going to go through a breakdown of  
2 the payments you were quoted, and these payments will  
3 be drafted exactly as your representative had gone  
4 over with you. I just want to assure you that these  
5 are not separate charges.

6 So just to sum up, you understand that your  
7 total estimated monthly payment explained to you by  
8 your account specialist will be \$95, of which you'll  
9 pay \$20 directly to your student loan service provider  
10 and your new qualified monthly payment and \$75 for the  
11 monthly benefit center, drafted by Student Ed Benefit  
12 Center from your checking account ending in XXXX. Is  
13 that correct?

14 KUMARI [REDACTED] Yes.

15 BAILEY DICKERSON: Thank you. And for your  
16 monthly program payments, your bank's name as it  
17 appears is Capital One. Is that correct?

18 KUMARI [REDACTED] Yes.

19 BAILEY DICKERSON: Thank you. And I have  
20 your routing number as [REDACTED]. Is that correct?

21 KUMARI [REDACTED] Yes.

22 BAILEY DICKERSON: Thank you. And I have  
23 your bank account number as [REDACTED]. Is that  
24 correct?

25 KUMARI [REDACTED] Yes.

1 BAILEY DICKERSON: Thank you. And you were  
2 informed by your account specialist that part of this  
3 verification is to confirm your acceptance of the  
4 financial analysis and evaluation you received, the  
5 Financial Education Benefit Center program enrollment,  
6 and student loan financial education kit to be charged  
7 as follows. \$25 enrollment fee that is scheduled to  
8 be drafted on July 14th, 2017, then payments of \$75  
9 per month drafted by Student Ed Benefits Center, also  
10 beginning on July 14th, 2017, from your checking  
11 account ending in [REDACTED]. Is that correct?

12 KUMARI [REDACTED] Yes.

13 BAILEY DICKERSON: Thank you. And you were  
14 also informed by your account specialist that this  
15 verification is to confirm your acceptance of the  
16 Ameritech Financial federal student loan document  
17 preparation service agreement in the amount of \$800,  
18 and this amount is scheduled to be charged as follows.  
19 \$33 is scheduled to be drafted by Reliance Account  
20 Management on August 14th, 2017, and continuing for 31  
21 additional months, also from your checking account.  
22 Is that correct?

23 KUMARI [REDACTED] Yes.

24 BAILEY DICKERSON: Thank you. And you  
25 understand that the charges we just discussed are not



1 for any other product or service, nor will any portion  
2 of these amounts be disbursed to any of your creditors  
3 or your student loan service provider. Is that  
4 correct?

5 KUMARI [REDACTED] Yes.

6 BAILEY DICKERSON: Thank you. And you were  
7 informed and understand that you will be required to  
8 provide Ameritech Financial with a copy of your most  
9 recently filed full tax return and most current pay  
10 stub, and all documents should be emailed to  
11 income.doc@ameritechfinancial.com or faxed to 1-866-  
12 818-9026. Is that correct?

13 KUMARI [REDACTED] Yes.

14 BAILEY DICKERSON: Thank you. And those are  
15 also located on page 2 of your service agreement in  
16 case I went too fast for you there. And just to  
17 confirm, I see that your tax filing status will be  
18 single. Is that correct?

19 KUMARI [REDACTED] Yes.

20 BAILEY DICKERSON: Thank you. And you  
21 confirm that the loans you have presented to Ameritech  
22 Financial are all federally backed by the U.S.  
23 Department of Education and you have been advised that  
24 we will not be processing any private student loans  
25 that you may have. Is that correct?

1 KUMARI [REDACTED] Yes.

2 BAILEY DICKERSON: Thank you. And just to  
3 confirm your loan status, I see that your loans are  
4 current. Is that correct?

5 KUMARI [REDACTED] Yes.

6 BAILEY DICKERSON: Thank you. And you were  
7 informed by your account specialist that you may  
8 receive calls and/or mail correspondence from your  
9 current student loan servicer while your applications  
10 are being processed and that this is normal during  
11 your transition into the program because of lender  
12 communication overlap during the consolidation period.  
13 Is that correct?

14 KUMARI [REDACTED] Yes.

15 BAILEY DICKERSON: Thank you. And you are  
16 aware that Ameritech Financial is assisting you in  
17 qualifying for one or multiple different government-  
18 backed, monitored and regulated federal student loan  
19 assistance programs through the U.S. Department of  
20 Education, which will allow you to modify your current  
21 loan situation so you may receive the maximum benefit  
22 available to you under federal regulation guidelines.  
23 Is that correct?

24 KUMARI [REDACTED] Yes.

25 BAILEY DICKERSON: Thank you. And you were

1 informed and understand that Ameritech Financial does  
2 not directly assist you in obtaining credit, a loan,  
3 or improving your credit rating. Is that correct?

4 KUMARI [REDACTED] Yes.

5 BAILEY DICKERSON: Thank you. And you were  
6 also informed and understand that Ameritech Financial  
7 is not a credit repair service organization, a  
8 consumer credit counseling agency, a debt settlement  
9 company, a licensed real estate agency, a law firm,  
10 your tax advisor, your student loan service provider,  
11 a government agency, or affiliated with any such  
12 companies, individuals, or agencies. Is that correct?

13 KUMARI [REDACTED] Yes.

14 BAILEY DICKERSON: Thank you. And you are  
15 aware that if any information on the agreement changes  
16 from what was stated during your initial consultation  
17 your payments may change or your eligibility may be  
18 affected. Is that correct?

19 KUMARI [REDACTED] Yes.

20 BAILEY DICKERSON: Thank you. And you were  
21 also informed that Ameritech Financial is not  
22 responsible for and will never collect any of your  
23 funds in order to make payments directly to any of  
24 your lenders and that Ameritech Financial will never  
25 make payments or advance money for any purpose on your

1       behalf. Is that correct?

2               KUMARI [REDACTED] Yes.

3               BAILEY DICKERSON: Thank you. And you  
4       acknowledge that you received electronically a copy of  
5       your receipt, agreements, and privacy policy from  
6       Ameritech Financial. Is that correct?

7               KUMARI [REDACTED] Yes.

8               BAILEY DICKERSON: Thank you. And,  
9       importantly, you were informed and understand that  
10      Ameritech Financial will be communicating with you via  
11      email and telephone regarding information we may need  
12      to further process your file or update your account.  
13      Is that correct?

14              KUMARI [REDACTED] Yes.

15              BAILEY DICKERSON: Thank you. And do you  
16      accept this agreement? Yes or no?

17              KUMARI [REDACTED] Yes.

18              BAILEY DICKERSON: Thank you. Lastly and  
19      most importantly, from this time moving forward, we  
20      ask you to please direct any questions or inquiries  
21      regarding your account to our customer service  
22      department. As a valued client, their role is to  
23      serve your every need and provide you with superior,  
24      100 percent client satisfaction, and they're available  
25      to assist you Monday through Friday from 8:00 a.m. to

1 5:00 p.m. Pacific standard time, and can be reached at  
2 1-800-792-8621 at extension 0 or via email at  
3 customer.service@AmeritechFinancial.com.

4 Now, finally, we would like to put you in  
5 touch with our lender partner that specializes in  
6 working with people who have student loan debt and are  
7 seeking to refinance their home mortgage or purchase a  
8 home in the near future. They will work with your  
9 financial situation and structure payments based on  
10 the savings created through the federal student loan  
11 programs you will be enrolling in. They'll contact  
12 you within three to five business days. Would you  
13 like us to put you in touch with our lending partner  
14 at the end of this call?

15 KUMARI [REDACTED] No, thank you.

16 BAILEY DICKERSON: That's fine. And if you  
17 ever decide to change your mind or anything, customer  
18 service can always get you in touch with them. And,  
19 lastly, I would just like to thank you for choosing us  
20 here at Ameritech Financial. We do greatly appreciate  
21 it.

22 Since our focus is on providing 100 percent  
23 client satisfaction, you'll be receiving an email  
24 shortly after this call with a survey link. Hopefully  
25 your account specialist, Brandon, and I, Bailey,

1 exceeded your expectations today and you'll answer all  
2 fives on that survey.

3 It's also very important to my role here  
4 that you fill out that survey as soon as you get it  
5 and provide honest feedback about us. And that survey  
6 consists of four questions, and it shouldn't take any  
7 more than a minute or two to complete. And I would  
8 appreciate the good word to my manager who reviews the  
9 surveys personally as we all know that it never hurts.

10 And, lastly, Ms. Kumari, I would just like  
11 to congratulate you on your savings today, and I hope  
12 you have a great rest of your day and week, okay?

13 KUMARI [REDACTED] Thank you. You, too.

14 BAILEY DICKERSON: Thank you, thank you. Do  
15 you have any questions for Brandon before I let you  
16 go?

17 KUMARI [REDACTED] No. I'm fine. Thank  
18 you.

19 BAILEY DICKERSON: Okay, perfect. Have a  
20 great rest of your day, Ms. Kumari.

21 KUMARI [REDACTED] You, too.

22 BAILEY DICKERSON: Okay, bye-bye.

23 KUMARI [REDACTED] Bye.

24 (The call was concluded.)

25 (The recording was concluded.)

CERTIFICATE OF TRANSCRIPTIONIST

I, Sara J. Vance, do hereby certify that the foregoing proceedings and/or conversations were transcribed by me via CD, videotape, audiotape or digital recording, and reduced to typewriting under my supervision; that I had no role in the recording of this material; and that it has been transcribed to the best of my ability given the quality and clarity of the recording media.

I further certify that I am neither counsel for, related to, nor employed by any of the parties to the action in which these proceedings were transcribed; and further, that I am not a relative or employee of any attorney or counsel employed by the parties hereto, nor financially or otherwise interested in the outcome of the action.

DATE: 12/18/2017

SARA J. VANCE, CERT

## **Ortiz Attachment CCC**



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12 EDUCATION BENEFITS CENTER, and BRANDON FRERE

13 UNITED STATES DISTRICT COURT

14 NORTHERN DISTRICT OF CALIFORNIA

15 AMERICAN FINANCIAL BENEFITS  
16 CENTER, AMERITECH FINANCIAL,  
17 FINANCIAL EDUCATION BENEFITS  
18 CENTER, and BRANDON FRERE,

19 Plaintiffs,

20 vs.

21 FEDERAL TRADE COMMISSION,

22 Defendant.

Case No: 17-cv-04817-SBA

Assigned for all purposes to the Hon. Sandra  
Brown Armstrong

**FIRST AMENDED COMPLAINT FOR  
DECLARATORY RELIEF (28 U.S.C. §  
2201)**

**Complaint filed: August 19, 2017**

Case No. 17-cv-04817-SBA

FIRST AMENDED COMPLAINT

56242524.v7

1 Plaintiffs American Financial Benefits Center, Ameritech Financial, Financial Education  
2 Benefits Center (collectively, the “Companies”), and Brandon Frere (together with the  
3 Companies, “Plaintiffs”) hereby state the following for their First Amended Complaint for  
4 Declaratory Relief and violation of procedural and substantive due process against Defendant  
5 Federal Trade Commission (“FTC”).

6 **I. INTRODUCTION**

7 1. The Companies assist consumers with finding and applying for the help they need  
8 relating to their federal student loans. Specifically, the Companies assist customers to obtain  
9 access to government-offered benefits programs, including student loan consolidation, often in  
10 times of great financial need. This is a valuable, and often critical, service for consumers who  
11 are having difficulties paying back their existing student loan debt. One or more of the  
12 Companies has been assisting consumers since 2011, and during that entire time they have  
13 received stellar ratings from the Better Business Bureau, and overwhelmingly positive comments  
14 from consumers who have publicly commented about the services that the Companies offer. In  
15 short, the Companies are well-run businesses offering valuable services to consumers.

16 2. Over the last year, student debt relief service companies have come under  
17 increasing scrutiny from Defendant FTC. It is no secret that in 2017 the FTC has acted  
18 aggressively against a number of less- or non-compliant actors in this field. Those efforts have  
19 culminated in a nationwide effort with state Attorneys General to shut down companies in this  
20 industry, called “Operation Game of Loans.”

21 3. Earlier this year, Plaintiffs learned that Defendant FTC was in the final process of  
22 gathering information to file a lawsuit against one or more of Plaintiffs on the purported and  
23 factually unsupportable basis that the Companies made misrepresentations to consumers, and  
24 also violated the debt relief service provision of the Telemarketing Sales Rule (“TSR”), as  
25 amended in 2010. 16 C.F.R., Part 310. But because of the manner in which the Companies are  
26 operated, the TSR does not apply. However, were the TSR to apply, the Companies would meet  
27 all of its legal requirements. Moreover, the Companies are making no knowing  
28 misrepresentations to consumers.

1           4.       Thus, Plaintiffs brought this action against the FTC to seek a declaration from this  
2 Court that the debt relief provision of the TSR will not apply to the Companies, or, alternatively,  
3 that the Companies are fully complying with the legal requirements outlined by the TSR. Now  
4 that Plaintiffs have seen a proposed federal court complaint that FTC staff has recommended to  
5 be filed against Plaintiffs, the Plaintiffs also seek a declaration that Plaintiffs are making no  
6 knowing misrepresentations to consumers through the Companies' practices and operations.

7 **II. PARTIES**

8           5.       Plaintiff American Financial Benefits Center ("AFBC") is a California  
9 corporation with its principal place of business in Emeryville, California. However, it also has  
10 an office in Rohnert Park, where many of its employees work. It was created in 2011 to assist  
11 federal student loan consumers with a variety of services. Among other services, AFBC helped  
12 consumers with student loan debt to identify and gain approval for one or multiple different  
13 government debt relief programs. Specifically, it assisted consumers with federal student loan  
14 debt with the preparation of student loan documentation for identified programs and provides  
15 student loan processing services. It also sold a bundled membership program that provided  
16 savings on services that would be much more expensive if purchased *a la carte*.

17           6.       Plaintiff Ameritech Financial ("Ameritech") is a California corporation formed in  
18 2015 with its principal place of business in Rohnert Park, California. It also has an office in El  
19 Dorado, California. Among other services, it helps consumers with federal student loan debt by  
20 preparing documentation in connection with the identification of, and gaining approval for, one  
21 or multiple government debt relief programs. Ameritech does not take any payment for its  
22 services until it has worked with its customers to identify the most appropriate student loan  
23 repayment program(s), completed and submitted the associated application forms, and the  
24 consumer receives the results of those efforts.

25           7.       Plaintiff Financial Education Benefits Center ("FEBC") is a California  
26 corporation formed in 2015 with its principal place of business in San Ramon, California. It also  
27 has an office in Rohnert Park, California, where many of its employees work. FEBC offers  
28 bundled membership programs that provide savings on services that would be more expensive if

1 purchased *a la carte*.

2 8. Brandon Frere is an individual residing in Sonoma County, California. He is the  
3 CEO and primary shareholder of the Companies. He is currently named as a potential defendant  
4 to a federal court complaint prepared by defendant FTC.

5 9. Defendant FTC is an independent agency of the United States government with its  
6 headquarters in Washington D.C. It was created by Congress and operates under the Federal  
7 Trade Commission Act, 15 U.S.C. §§ 41-58. Among the FTC's responsibilities is enforcement  
8 of the debt relief service provision of the TSR.

9 **III. JURISDICTION AND VENUE**

10 10. This Court has jurisdiction over this action pursuant to 28 U.S.C. § 1331 and 28  
11 U.S.C. § 2201.

12 11. Venue is appropriate in the Northern District of California pursuant to 28 U.S.C.  
13 § 1391(e).

14 **IV. FACTUAL ALLEGATIONS**

15 12. The FTC is an administrative agency authorized to prevent "unfair or deceptive  
16 acts or practices in commerce." 15 U.S.C. § 45(a)(2). In 1994, Congress enacted the  
17 Telemarketing Consumer Fraud and Abuse Prevention Act, 15 U.S.C. § 6101 *et seq.*  
18 ("Telemarketing Act"). The Telemarketing Act authorized the FTC to regulate deceptive and  
19 abusive commercial telemarketing acts and practices intended to induce the purchase of goods or  
20 services. 15 U.S.C. § 6102(a)(3)(C). The Act further directed the FTC to promulgate  
21 regulations to "prohibit deceptive telemarketing acts or practices and other abusive telemarketing  
22 acts or practices." 15 U.S.C. § 6102(a)(1).

23 13. The Telemarketing Act defines "abusive telemarketing acts or practices" as (1) a  
24 pattern of unsolicited telephone calls which the reasonable consumer would consider coercive or  
25 abusive to his or her right to privacy; (2) unsolicited calls to consumers during specific hours;  
26 and (3) failure to deliver prompt and clear disclosures that the purpose of the call is to sell goods  
27 or services and other such disclosures as the FTC deems appropriate. 15 U.S.C.  
28 § 6102(a)(3)(A)-(C).

1           14.     The FTC promulgated rules implementing the Telemarketing Act in 1995, which  
2 was codified at 16 C.F.R. § 310, called the Telemarketing Sales Rule (“TSR”). The FTC  
3 subsequently amended the TSR in 2003, 2008, and 2010.

4           15.     In 2010, the FTC amended the TSR to regulate debt relief service providers. One  
5 provision of that regulation pertained to debt relief services. Specifically, the 2010 amendments  
6 to the TSR define a “debt relief service” as a program that claims directly, or implies, that it can  
7 renegotiate, settle, or in some way change the terms of a person’s debt to an unsecured creditor  
8 or debt collector. 16 C.F.R., § 310.2(m). Moreover, the TSR prohibits a seller or telemarketer  
9 from “[r]equesting or receiving payment of any fee or consideration for any debt relief service  
10 until ... [t]he seller or telemarketer has renegotiated, settled, reduced, or otherwise altered the  
11 terms of at least one debt pursuant to a settlement agreement, debt management plan, or other  
12 such valid contractual agreement executed by the customer” and “[t]he customer has made at  
13 least one payment” pursuant to such agreement, plan, or contract. 16 C.F.R. §310.4(a)(5)(i).

14           16.     The dramatic impact of student loan debt on the public has long been an issue on  
15 the public’s radar because of its crippling effect on consumers, who are frequently left with  
16 enormous student loan obligations and little or no ability to pay it back. These consumers face  
17 long-lasting financial challenges because of that student debt. This problem was particularly  
18 pronounced after the economic recession of the late 2000s. Currently, consumers in the United  
19 States possess over \$1.4 trillion in student loan debt.

20           17.     Unbeknownst to many consumers, there are a variety of federal student loan debt  
21 forgiveness and/or restructuring programs. Those programs are not clearly publicized or  
22 properly explained to borrowers by their loan servicer, and often require a very technical and  
23 complicated application process and follow-up procedures to maintain eligibility in the  
24 programs. They are helpful programs to consumers with student loan debt, but difficult for the  
25 average consumer to navigate.

26           18.     Moreover, there have been numerous alleged instances of student loan servicers  
27 systematically misleading millions of borrowers and driving up their repayment costs,  
28 culminating in a recent lawsuit that the Consumer Financial Protection Bureau filed against

1 Navient Corporation in the Middle District of Pennsylvania (Case No.: 17-cv-00101), and in  
2 which a federal judge denied Navient's motion to dismiss on August 4, 2017.

3 19. Plaintiffs AFBC and Ameritech were companies formed to fill a void by  
4 identifying potential federal student loan relief programs available to consumers, preparing  
5 documentation for those consumers, and performing other related student loan processing  
6 services. FEBC was formed to provide supplemental membership benefits. Each company has a  
7 different history and provides distinct services, and each has been committed solely to helping  
8 consumers. Having been formed after the enactment of the 2010 amendment to the TSR, each  
9 Plaintiff was well aware of the requirements of the TSR, although the position of all Plaintiffs is  
10 that the TSR does not apply to the Companies because they do not settle or negotiate debt for  
11 consumers.

12 20. In 2011, AFBC was the first of the Plaintiff companies formed. It was created to  
13 help consumers identify one or more potential federal student loan relief programs available to  
14 them, and then assist those consumers with the preparation of highly-technical paperwork. To  
15 contact potential customers, AFBC sent standard mailers to consumers advising them of its  
16 program, which generated inbound calls. On the phone, the AFBC representative would explain  
17 the program, its costs, and perform general intake so that AFBC could later identify potential  
18 federal loan relief programs, and prepare federal loan repayment applications. As part of that  
19 intake process, the AFBC representative would describe the separate loan processing  
20 membership program, which provided helpful services and resources to consumers including  
21 financial analysis and evaluation. The services did not include renegotiating debt. Rather,  
22 AFBC would assist consumers with the preparation of student loan application paperwork, and,  
23 if the consumer purchased the additional services, provide additional helpful services. In that  
24 regard, AFBC's services assisting consumers were comparable to a company such as H&R  
25 Block, which helps consumers prepare paperwork, submit tax returns, and then process any  
26 refunds for the consumer. AFBC sold these various student loan services to consumers until late  
27 2015. It no longer sells these services to new consumers, but continues to provide the  
28 membership services to existing customers, and assists them with annual recertifications that

1 might be required for any federal loan repayment programs in which those consumers are  
2 enrolled.

3 21. Because the law was unsettled regarding the FTC's interpretation of whether the  
4 acceptance of fees for student loan document preparation services would be considered an  
5 advanced fee under the TSR, Ameritech and FEBC were formed as separate companies in 2015.  
6 Since its formation, Ameritech has assisted consumers with the preparation of student loan relief  
7 program application documentation. Although Ameritech contends the TSR does not apply to  
8 Ameritech's services, Ameritech nonetheless does not accept any payment for its federal student  
9 loan application documentation and processing services until after the customers receive their  
10 results. FEBC, in contrast, provides membership benefits. FEBC's services are offered to  
11 customers of Ameritech, but the membership program and optional and those companies are  
12 completely separate entities.

13 22. Before making the decision to form separate companies for the student loan  
14 documentation and loan processing services, Plaintiffs sought an informal legal opinion  
15 regarding the applicability of the debt relief service provision of the amended TSR to the benefits  
16 FEBC intended to provide (but did not yet provide). Specifically, FEBC proposed that it would  
17 offer a membership benefit program that could be purchased on its own or in conjunction with  
18 the student loan application assistance offered by Ameritech. Critically, FEBC's consumer  
19 contract would be separate and independent from Ameritech's program, and thus the new FEBC  
20 program would be characterized as an optional external upsell under the TSR. Optional upsell  
21 programs are permitted under the TSR when consumers are not required to purchase those  
22 services in order to receive or contract for their debt relief-related services. Such is the case with  
23 the membership services offered by FEBC. In addition, the payment for that membership  
24 program would be made directly to FEBC and not Ameritech. Based on the list of services and  
25 the description of services provided to Plaintiffs' counsel, counsel opined that the program would  
26 not fall within the definition of a debt relief service program under the TSR. Plaintiff FEBC has  
27 fastidiously followed that advice, and offered only those distinct services for which counsel  
28 advised the TSR would not apply.

1           23.     Because of the types of services offered by the Companies and how carefully the  
2 Companies have segregated the loan documentation preparation and loan processing service  
3 programs, the debt relief provision of the TSR does not apply. Plaintiff AFBC no longer  
4 provides services to new consumers. Plaintiff Ameritech provides only student loan  
5 documentation preparation services, and even then will only accept payment after the consumer  
6 has enrolled in the program and receives the results. Plaintiff FEBC operates separate and apart  
7 from Ameritech, and offers only services that do not fall under the definition of a debt relief  
8 service program under the TSR, including, but not limited to, personal financial budgetary  
9 analysis, access to official forms and documents, access to legal documents, resume and cover  
10 letter documentation, tools for keeping budgets, access to educational websites, financial  
11 calculators, printable forms and educational kits, life lock identity theft protection, roadside  
12 assistance, tax preparation services, credit repair service discounts, medical/everyday savings,  
13 and telemedicine. The MSRP for the services in the membership program currently exceed  
14 \$330/month, far in excess of the monthly membership fee. That this service might be discussed  
15 in calls with Ameritech representatives is of no import because this offer is merely an external  
16 upsell, thus falling under the TSR's external upsell provisions. However, it is not an  
17 impermissible upfront fee, nor does it fall within the definition of a debt relief program.  
18 Moreover, Plaintiffs have requested comments from the FTC on Ameritech's sales scripts, which  
19 include parts related to the optional membership services, only to be told that discussions on how  
20 to change the script would be "unproductive."

21           24.     Importantly, the Companies have each been highly-rated by the Better Business  
22 Bureau ("BBB") over the last half decade, and each is highly touted by its customers. For  
23 example, Plaintiff AFBC currently maintains an A rating with the BBB. Similarly, Plaintiff  
24 FEBC maintains an A rating with the BBB. Ameritech is currently not rated by the BBB, but is  
25 in the process of getting accredited. However, in addition to the positive BBB ratings, the  
26 Companies have also received very positive feedback from their customers. Since 2016, the  
27 Companies have offered its customers surveys about its customer service function at two distinct  
28 points in the relationship: 1) immediately after the enrollment with the enrollment representative



1 and successful completion of the client verification, and 2) after every single interaction with  
2 customer service. That resulted in a total of 26,830 survey responses. From that survey total, the  
3 Companies received an average client satisfaction score of 24.00 out of 25 points. The  
4 Companies have also performed separate surveys related to their enrollment program. As of  
5 August 2017, that has resulted in a total of 1,856 survey responses. From that survey total, the  
6 Companies received an average client satisfaction score of 19.21 out of 20 points. Needless to  
7 say, the Companies provide valuable and much-appreciated services to its consumers, guiding  
8 them through a highly-technical process to help alleviate their financial burdens, and, in many  
9 cases, student loan defaults.

10 25. As mentioned, beginning near the end of 2016, student debt relief programs  
11 started coming under increasing scrutiny from the FTC, and the FTC began acting aggressively  
12 towards student debt relief companies that it deemed out of compliance with the TSR. Because  
13 of the concerns surrounding that scrutiny, on December 29, 2016, counsel for Plaintiffs  
14 proactively wrote to the Chairwoman of the FTC to inform her of the services being offered by  
15 the Companies, and to explain why the TSR did not apply to the Companies. Counsel invited the  
16 FTC to discuss the Companies' services, and expressly sought guidance from the FTC on the  
17 Companies' practices. The FTC never responded, and as a result never provided Plaintiffs with  
18 any feedback about the FTC's position on the applicability of the debt relief provision of the  
19 TSR to the Companies. Instead, the Companies were left in the dark without any recourse.

20 26. In July 2017, Plaintiffs learned that ex-employees of the Companies were being  
21 questioned by the FTC about the Companies' practices. Moreover, the FTC was asking those  
22 ex-employees to sign declarations to support the likely filing of a motion for a temporary  
23 restraining order and/or preliminary injunction. Having been met with silence on the  
24 Companies' request for guidance and facing a lawsuit that could result in the closure of the  
25 Companies, the Companies filed this action. Shortly thereafter, the FTC formally revealed its  
26 investigation of the Companies, and requested the voluntary production of documents. On  
27 September 25, the Companies responded with documentation and information about the  
28 Companies' practices and operations. And in the accompanying letter, the Companies again

1 requested guidance from the FTC regarding their practices. On September 29, 2017, the FTC  
2 followed up with an additional request for documents from the Companies, setting a deadline to  
3 respond of October 16, 2017. The FTC did not include any guidance as to whether it believed  
4 the debt relief provision of the TSR applied to the Companies or, assuming that the TSR applied,  
5 whether certain aspects of the Companies' operations comply with that regulation.

6 27. Just two business days after it sent the request for additional documents, the FTC  
7 made clear that it intends to pursue its position in federal court. On October 3, the FTC sent the  
8 Companies correspondence accompanied by a proposed federal court complaint that alleged the  
9 Companies deceived consumers, and were in violation of the debt relief provision of the TSR.  
10 FTC staff indicated that it was recommending the filing of the federal court complaint against the  
11 Companies because of purported ongoing harm to consumers despite the fact that the proposed  
12 defendants to that Complaint never received a response from the FTC after initially reaching out  
13 for guidance from the FTC in December 2016, and again reaching out during the investigation  
14 for guidance on the Companies' current practices. The FTC also added two new individually-  
15 named defendants.

16 28. The FTC stated that the proposed defendants to its federal court complaint could  
17 meet with the Acting Director about the proposed complaint within two weeks. It was not clear  
18 to the Companies why such a short time frame was given for that meeting when the FTC did not  
19 respond for eight months after the Companies' original letter seeking guidance from the FTC.

20 29. On October 13, 2017, the FTC announced in conjunction with 11 state Attorneys  
21 General and the District of Columbia a "crackdown" on purported student loan debt relief scams.  
22 The nationwide operation was called "Operation Game of Loans" and resulted in 7 separate  
23 actions by the FTC (and 36 total as part of Operation Game of Loans) aimed at shutting down  
24 companies in the student loan document preparation service industry. In the press release, the  
25 FTC's Acting Chairman stated "[w]inter is coming for debt relief scams that prey on  
26 hardworking Americans struggling to pay back their student loans." Most, if not all, of the  
27 complaints the FTC filed against the "Operation Game of Loans" companies were strikingly  
28 similar in nature, and many include verbatim sentences and even paragraphs about the various

1 companies' practices. Those complaints were also accompanied by temporary restraining orders  
2 and motions for preliminary injunction that were often filed under seal to prevent detection by  
3 the targets. The FTC did little to differentiate the companies in their court filings. And, in fact,  
4 the draft federal court complaint against Plaintiffs includes many of the standard sentences and  
5 paragraphs found in the pleadings the FTC filed in the other Operation Game of Loans cases.

6 30. Despite being located in the heart of the recent wildfires in Santa Rosa, and  
7 having to deal with the impact of those fires on company employees, family members and  
8 friends, on October 19, four executives for the Companies flew to Washington DC to meet with  
9 the Acting Director of the FTC's Bureau of Consumer Protection to discuss the FTC's draft  
10 federal court complaint, the Companies' practices, and to explain why they are different than  
11 other companies in this industry.

12 31. The Companies believed the meeting was productive, and that they were able to  
13 explain how the Companies' practices differed from their competitors. The Companies also  
14 explained problems with the draft complaint, and asked for additional evidence underlying the  
15 allegations to help point out issues that were either misleading or incorrect. However, despite  
16 multiple requests for such additional evidence, the FTC has not provided such evidence.

17 32. Moreover, prior to the meeting, staff for the FTC indicated that if a federal court  
18 complaint were to be filed, it would seek injunctive relief, in a complaint filed separate and apart  
19 from this action. Thus, the Companies face the dire threat of being shut down without prior  
20 notice. This is fundamentally unfair, as the Companies have long run successful businesses with  
21 favorable BBB ratings, overwhelmingly positive consumer feedback, and have helped tens of  
22 thousands of individuals in navigating the difficult world of student debt relief. On information  
23 and belief, the FTC lacks a rational basis for treating all companies in the student debt relief  
24 industry as interchangeable entities, particularly because the Companies offer services and  
25 instituted complex compliance business practices that clearly differentiate the Companies.  
26 Plaintiffs also believe a judicial declaration is necessary to ensure Plaintiffs receive fair treatment  
27 and do not have their due process rights violated.  
28

**COUNT I – DECLARATORY RELIEF**

33. Plaintiffs incorporate by reference paragraphs 1 through 32 as though fully stated herein.

34. The Declaratory Judgment Act, 28 U.S.C. § 2201, grants this Court the authority to declare the rights and legal relations of the parties to this action, and grant further necessary or proper relief based on its declaration where an actual controversy exists.

35. As explained above, an actual controversy exists here. Defendant FTC failed to respond to the inquiries of the attorney for Plaintiffs' in late 2016 regarding Plaintiffs' companies, interviewed ex-employees of the Companies, requested that ex-employees sign declarations or affidavits to support a motion for a temporary restraining order and/or preliminary injunction to be filed in conjunction with a complaint alleging that Plaintiffs are in violation of the debt relief provision of the TSR. The FTC has also failed to respond to further requests for guidance during the investigation, is now recommending the filing of a federal court complaint, and has suggested that it will seek emergency and potentially ex parte injunctive relief that may lead to the closing of the Companies. Plaintiffs face perilous danger by these actions, which are unsupported by law or fact, do not further an important government interest, and are not substantially related to an important government interest.

36. Moreover, Defendant FTC's inaction in responding to the December 2016 letter, coupled with its contacting of Plaintiffs' ex-employees, and proposed filing of a federal court complaint while seeking injunctive relief against the Companies, violate Plaintiffs' rights to due process because there is no way for Plaintiffs to know whether the FTC contends they are violating the debt relief provisions of the TSR when they have expressly requested to communicate with the FTC on this exact topic. This is particularly problematic because Plaintiffs' standards under the debt relief provision of the TSR are unconstitutionally vague. And it is clear that a Court ruling on this topic is appropriate as the FTC itself has proposed a draft federal court complaint on this exact topic. In fact, the FTC may have filed a federal court complaint before a motion to dismiss this amended complaint is even heard in this action.

37. Here, the debt relief service provision of the TSR, as amended in 2010, does not

1 apply to any Plaintiffs. However, even were the TSR to apply to Plaintiffs, a declaration in favor  
2 of Plaintiffs that they are in compliance with the TSR rules and requirements is appropriate.  
3 Similarly, a declaration regarding whether any misrepresentations are being made by the  
4 Companies that violate the FTC Act are similarly appropriate.

5 38. Accordingly, Plaintiffs hereby seek a declaration from this Court stating the debt  
6 relief provision of the TSR does not apply to Plaintiffs.

7 39. In the alternative, Plaintiffs hereby seek a declaration from this Court that  
8 Plaintiffs are in compliance with the requirements of the debt relief provision of the TSR.

9 40. Finally, Plaintiffs seek a declaration that they are not making misrepresentations  
10 to consumers in violation of the FTC Act.

11 **PRAYER FOR RELIEF**

12 Plaintiffs respectfully ask this Court to grant them the following relief:

13 1. A declaration that the student debt relief provision of the TSR will not apply to  
14 Plaintiffs' companies, and that Plaintiffs are not responsible for complying with the requirements  
15 of the debt relief provision of the TSR;

16 2. Or, in the alternative, a declaration that Plaintiffs have complied with the  
17 requirements of the debt relief provision of the TSR;

18 3. A declaration that Plaintiffs are not making misrepresentations to consumers in  
19 violation of the FTC Act;

20 4. Award Plaintiffs their fees and costs in bringing this action under any potentially-  
21 applicable statute or law; and

22 5. Such other relief as this Court deems just and proper.

23 Date: November 2, 2017

NOSSAMAN LLP  
JAMES H. VORHIS

24 By: /s/ James H. Vorhis  
James H. Vorhis

25  
26 Attorneys for Plaintiffs AMERICAN  
27 FINANCIAL BENEFITS CENTER,  
28 AMERITECH FINANCIAL, FINANCIAL  
EDUCATION BENEFITS CENTER, and  
BRANDON FRERE

## **Ortiz Attachment DDD**



VIA EMAIL

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Refer To File #:502750-0001

August 30, 2017

Sarah Schroeder, Esq.  
Federal Trade Commission  
Western Region  
901 Market Street, Suite 570  
San Francisco, CA 94103  
[sschroeder@ftc.gov](mailto:sschroeder@ftc.gov)

**Re: American Financial Benefits Center, AmeriTech Financial, Financial  
Education Benefits Center (the "Companies")**

Dear Ms. Schroeder:

We are in receipt of your August 23, 2017 letter ("Letter"). Pursuant to your request, the Companies will voluntarily produce information and documents to the Federal Trade Commission ("FTC") by September 25. For now, though, we would like to address a few points raised in your Letter.

First, you indicate you have no record of the December 29, 2016 letter sent to Chairwoman Edith Ramirez. Attached for your records as Exhibit A is a copy of the December 29, 2016 letter from Robby Birnbaum of Greenspoon Marder, and the certified mail receipt and USPS tracking information for that letter. We would also note that the December 29, 2016 letter was e-mailed to Nicole Mayer of the Consumer Finance Protection Board ("CFPB").

Second, although it was not referenced in the Companies' Complaint, we also attach as Exhibit B a copy of a December 15, 2016 letter sent on behalf of the Companies to Chairwoman Ramirez regarding improper conduct by FedLoan Servicing, and the certified mail receipt and USPS tracking information for that letter. The impetus of sending that letter was the Companies' concern about statements and actions made by FedLoan Servicing to consumers regarding student loan document companies. As you are likely aware, the Massachusetts Attorney General recently sued FedLoan for its improper practices. (Similarly, the CFPB sued Navient). We bring this letter to your attention to show the Companies' commitment to ensuring that companies in this industry operate ethically to protect consumers.

Third, you have requested certain information and documents be produced by the Companies in connection with the FTC's "non-public inquiry." As part of that request, you have provided an itemized list of categories of documents you would like produced. We are currently evaluating the FTC's various requests. However, before starting this process we would like you to understand the massive volume of the data responsive to your request for "all recordings of

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Sarah Schroeder, Esq.  
Federal Trade Commission  
August 30, 2017  
Page 2

conversations between the Companies and consumers, including complete recordings of sales, verification, and customer service calls." You have asked for calls over a nearly 5-year period, and the data related to all call recordings totals many terabytes. Because of the volume of data for those calls, perhaps a different strategy would be for the Companies to turn over all calls from the last six months, and then a random sampling of calls from past years. The FTC could ask for all calls from specific dates during that time period. That will result in a more manageable production, while ensuring that the FTC will have all calls from the most recent time frame, which is certain to be the most important aspect of your investigation. In addition, because the Companies use a custom Sales Force platform, it may require the FTC to use a customized platform to view the data correctly. We want to make sure that you understand the volume of data and the platform so that there are no misunderstandings.

Fourth, we will separately contact Mr. Abyad regarding the litigation. Thank you for providing his contact information. We noticed that both you and Ms. Roselli filed Notices of Appearance in that litigation, so we will copy you on any correspondence.

Finally, in light of your specific requests, a face-to-face meeting is probably unnecessary, but let's keep that option open as needed. In the meantime, I can work with the Companies on the voluntary submission.

Very truly yours,



James H. Vorhis  
for Nossaman LLP

JHV:al



# **EXHIBIT A**



From the desk of: Robby H. Birnbaum, Esq.  
Trade Centre South, Suite 700  
100 W. Cypress Creek Road  
Fort Lauderdale, Florida 33309-2140  
954.491.1120 (Telephone)  
954.343.6960 (Facsimile)  
Email: Robby.Birnbaum@gmlaw.com

December 29, 2016

***Via Certified Return Receipt U.S. Mail***

Chairwoman Edith Ramirez, Esq.  
Federal Trade Commission  
600 Pennsylvania Avenue  
Washington, D.C. 20850

RE:                      Our Client:    AmeriTech Financial  
                              Our File No.: 33508.0006

Dear Chairwoman Ramirez:

This firm represents AmeriTech Financial (“AmeriTech”). Our client assists consumers with finding and applying for the help that they need relating to their federal student loans. Specifically, our client assists consumers with obtaining government-offered benefits programs including student loan consolidation options.

AmeriTech provides its services in compliance with the FTC’s Telephone Sales Rule, as amended in 2010, to regulate debt relief service providers. Notably, our client does not accept its service fees for its student loan application work until after each of its customers receive their results.

I am sending this letter as a proactive measure to introduce AmeriTech to the Commission as I understand that the student loan relief industry has recently come under increased scrutiny.

Should you or your staff ever have questions or concerns relating to our client’s business activities, we kindly request that those be directed to my attention. Too often I have seen regulators make quick decisions about a company and run to the Courts when a quick telephone call or in-person meeting would resolve any issues. This company welcomes, and will quickly respond to, any concerns or suggestions from your agency.

In this specific industry, we expect and know that in 2017 the FTC will act aggressively against a number of less-compliant actors and we do not want our client to find itself on the receiving end of a surprise FTC action without first having the opportunity to amicably resolve any concerns that may arise. AmeriTech provides great value to consumers and is sharply distinguishable from more aggressive and non-compliant competitors in the market.

Boca Raton | Denver | Ft. Lauderdale | Las Vegas | Miami | Miami Beach | Naples | New York  
Orlando | Port St. Lucie | San Diego | Tallahassee | Tampa | West Palm Beach

Edith Ramirez, Chairwoman  
December 29, 2016  
Page No. 2

I want to take this opportunity to give you some information about my client. AmeriTech helps a lot of people where the over-aggressive student loan “servicers” (read: debt collectors) do not educate consumers about available government programs that could ease their financial strains in paying off their student loans. Without our client, many citizens would not gain access to beneficial, money-saving programs from the Department of Education because the servicers are downright abusive, hard to deal with, and many consumers don’t have the time or knowledge to understand what is available to them.

Below I provide a brief background of AmeriTech followed by the steps that the company goes through with every consumer to assist the individual. The letter concludes with a section analyzing AmeriTech’s compliance with the FTC’s Telemarketing Sales Rule and its prohibition on advance fees, as well as relevant case law.

## **I. Background**

As an initial matter, AmeriTech is a private company that provides document preparation and consulting services to student loan borrowers who need help compiling the proper paperwork to submit to their loan servicer and the Department of Education so that such consumers can take advantage of the various federal programs available to them.

AmeriTech works with consumers who are unfamiliar or frustrated with the existing do-it-yourself process, and who would rather have someone assist them. AmeriTech’s business model is comparable to that of the well-known, “H&R Block”. H&R Block offers tax advisor who may assist in filling out tax documents and submitting them to the IRS. While the guidance may lead to more of a refund than the consumer might have obtained without assistance, such individuals are only helping to obtain the tax refunds to which the consumer is entitled or lower the tax burden in accordance with the law. Likewise, AmeriTech is providing assistance in completing forms that might otherwise seem unwieldy or a challenge to find/complete for a typical consumer.

As you may have recently read, multiple federal and state consumer protection agencies have been very critical of the US Department of Education’s handling of student loans and its appointed servicers. The complaints range from too much confusion or bureaucracy to consumers who are scared because of abusive collection tactics. Indeed, we even understand that the DOE’s loan servicers are paid a commission from collecting on vulnerable student loan debtors. Such a commission process results in over-aggressive collectors, and our client helps scared consumers get through the process more easily. AmeriTech holds consumers’ hands to walk them through their options and apply for beneficial federal student loan programs.

On a personal note, I represent hundreds of clients in various highly regulated industries. Over the years that I have worked with AmeriTech’s owner, Brandon Frere, he has placed great import on compliance issues, requesting that my firm review and revise mailers, scripts, contracts, as well as policies and procedures. He is constantly attentive to consumer protection issues and attends all industry conferences. I have taken note, and so have a number of state and federal

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regulators, of his attentiveness as well as how he actively participates and focuses on clear communications with consumers to set expectations properly.

## **II. Typical Business Transaction**

A typical business transaction starts with marketing, then leads to a telephone call with the consumer to pitch AmeriTech's services, followed by AmeriTech assisting those who sign up for the company's services.

### **1. Marketing**

AmeriTech markets its services through mailers, word of mouth, and a website.

#### **a. Mailer**

AmeriTech sends mailers to consumers throughout the country who may need assistance with, and understanding concerning, federal student loan programs. A sample mailer and post card are enclosed as Exhibits A and B, respectively. The mailers it sends contain carefully written, clear, easy-to-understand disclosures: that read:

READ THIS: This is not a government offer or program. Ameritech Financial does not assume or pay consumer debts. This is not a loan or a lending offer. Company provides document preparation and processing services for a fee. Company products and services are optional and mutually exclusive from each other. See terms of contract for complete details. We have many success stories but cannot guarantee warranty or predict the outcome in any particular situation. There are many free government programs available and you may apply on your own directly with the DOE for its services without fee. For more information please direct all questions and inquiries to 1-866-537-9973.

There should be no confusion over whether AmeriTech is affiliated with the government. I'm well-aware of some companies operating in the industry that would include formatting with bald eagles or other government-associated symbols. Even more, some other companies have been penalized for advertising "Obama" loan forgiveness or showing photos of the president as if it is his new program. AmeriTech does not use such marketing pieces and does not rely on third parties to generate leads. That way it knows exactly what is driving the company's inquiries.

#### **b. Word of Mouth/Referrals**

AmeriTech believes that the best referrals come from those who have worked with or commenced working with AmeriTech. Similar to how many other companies provide incentives for sending along successful referrals, including credit card companies, AmeriTech provides \$25 gift cards per successful referral who signs up for the company's program. Or, a consumer can



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designate one of a handful of charities for AmeriTech to direct the \$25 plus a matching \$25 donation.

**c. Online Website ([www.AmeritechFinancial.com](http://www.AmeritechFinancial.com))**

There are some consumers who simply look for loan assistance and come across AmeriTech's website. The website serves as an introduction to the company and contains various disclosures to clear up any uncertainty concerning what AmeriTech does and does not do.

**2. Sales Presentation**

Prospective customers usually contact AmeriTech after either receiving a mailer, being referred by a friend or family member or finding the company on-line.

The sales presentation is in depth and is enclosed as Exhibit C for your review. Please note that it assumes a consumer is calling based on a mail piece. If someone is simply calling in on their own based on a referral or visit to the website, the agent skips the initial portion of the script relating to the mailer.

After completing the entire script, the consumer is passed along to a verification representative who reviews each of the items discussed to ensure that everything was properly disclosed and that the consumer's correct responses were inputted in AmeriTech's computer system.

*Notably, AmeriTech does not collect any funds for its federal loan assistance services until such time as it has provided them and the consumer is enrolled in a new federal program, making a first payment.*

As part of the presentation, the AmeriTech representative offers as an upsell a membership package offered by Financial Education Benefits Center. It is an optional benefit membership program that includes a Financial Education kit, as well as additional benefits such as Life Lock Identity Theft Protection, emergency road side assistance, basic income tax preparation and other financial discounts and tools. While these programs are important, they are optional for each consumer but many consumers absolutely need the assistance of the income tax filing support and a few of the other programs. Demand for these services is high from this customer base. For example, many consumers come to AmeriTech with unfiled taxes. Without current status with the IRS, consumers can't get certain benefits from the DOE on their student loans. So this provision of outside, independent tax services helps consumers, in the long-term, save money and get better options from the DOE.

All optional programs are presented in compliance with the guidance that came from the two or three prior FTC cases, developed through other industries relating to optional products enforcements, but were easily adaptable to this industry. As such, the company functions under FTC guidance from prior cases for these optional services.

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### **3. Completion of Work with Consumer**

During the initial call, the AmeriTech representative discusses the status of each of the consumer's loans, gaining an understanding of what debt exists and the status of loan repayment. (i.e. Is the specific consumer currently in default? Does the consumer have multiple loans? Has the client already consolidated his or her loans?). AmeriTech's representative covers various options and assists with filling out some of the paperwork to be submitted to the consumer's loan servicer to apply for a government loan program. The company will take a look at the loan structure of each federal loan the consumers have—along with the loan history for each loan—to determine the available forbearance time (if a forbearance is needed). It will also determine what repayment programs may be available based on the consumer's occupation, income and family size.

The company's goal with every customer is to help determine the best available program for the consumer's circumstances. For most consumers, they simply wish to find a program that will lower their monthly payments. For others, they are tired of juggling multiple loans and want to consolidate their federal loans into one loan for overall ease in managing bills.

At the end of each call, if the consumer decides to employ the services of AmeriTech, the consumer decides which program is best and the AmeriTech representative e-mails a package of federal forms for the client's review, print-out and signature. Such documents comprise a portion of the application that the consumer is directed to return along with required supporting documents, including paystubs and the consumer's most recently filed tax return.

When the customer-chosen application is ready for "submission," it usually involves AmeriTech either emailing or faxing the documentation to the loan servicer, and following up on the submission. Once work has been completed and the customer makes their first adjusted payments to their servicer, pursuant to the TSR, the company has earned its fees.

### **III. Compliance with Regulations**

Ameritech has put in place various safeguards to ensure that as its operations grow, it consistently follows applicable laws:

1. The company provides scripts to its telephone representatives. Notably, the sales script refers to AmeriTech Financial so that there is no confusion whether the company is representing itself as the government.
2. AmeriTech provides an internal handout containing specific Do's and Don'ts. It reminds telephone representatives of what they can and cannot state over the telephone so that there is no confusion concerning who is offering the program and how the fees are allocated. *See* Exhibit D.
3. The company has a full time quality assurance department, staffed by Q.A. agents whose primary role is to listen to calls and ensure that the telephone representatives are complying with 10 different attorney-reviewed requirements pertaining to the enrollment process. A score is allotted based on whether the representative followed the parameters

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and that report is escalated to the Quality Assurance Lead who reviews audits for accuracy. Passing scores are reported to the telephone representative and his/her manager, with coaching provided on anything less than a 100% score. If a less than passing score is assessed on a call audit, the report is sent to the telephone representative and his/her manager for disciplinary action, up to and including termination. AmeriTech's Human Resources department tracks the Q.A. results for each telephone representative to ensure adherence to required standards.

4. Most recently, the company began a policy of conducting up to 4 compliance audits per week per call representative. A copy of the compliance parameters are enclosed as Exhibit E.
5. If the average audit score for a specific representative falls below 80% in a week, the following actions are taken:
  - a. 1<sup>st</sup> week below 80% = Verbal (documented) Warning
  - b. 2<sup>nd</sup> week below 80% = Written (documented) Warning
  - c. 3<sup>rd</sup> week below 80% = Final Written (documented) Warning
  - d. 4<sup>th</sup> week below 80% = Termination
6. AmeriTech has provided a list of 10 prohibited enrollment items that are strictly not tolerated. They are listed in the enclosed handout which also sets forth the audit scoring rules that is provided to all employees. *See* Exhibit F.
7. AmeriTech is also researching software options that assist in quality management of calls so that it can ensure consistency in telephone calls and note outliers. There are several companies that have software that can listen to calls and provide analysis so that AmeriTech will have a first line of defense even when a live audit cannot be conducted for every agent every day.

#### **a. Telemarketing Sales Rule**

The Amended Telemarketing Sales Rule ("TSR"), 16 C.F.R. Part 310, has a number of key provisions relating to telemarketing that apply to AmeriTech.<sup>1</sup>

##### *i. Do Not Call Registry*

Although a company is not permitted to call consumers listed on the National Do Not Call Registry, there are certain exceptions. For example, a company may call a consumer who has given the company express written permission to call, even if the consumer's number is on the Registry. 16 C.F.R. § 310.4. Any calls that AmeriTech makes to consumers are to those individuals who have a relationship with the company or who have expressly requested more information from the company. If a consumer requests to be placed on an internal DNC list, AmeriTech adds that consumer to its list maintained on its phone system. The company maintains policies and procedures for DNC compliance. *See* Exhibit G.

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<sup>1</sup> While we take the position that AmeriTech is no more a debt adjuster than someone who assists in tax preparation at H&R Block and obtains a refund for a consumer, out of an abundance of caution the company follows the FTC's 2010 debt relief amendment to the TSR.



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*ii. Misrepresentations*

Section 310.3 of the TSR (16 C.F.R. § 310.3) pertains to deceptive telemarketing acts or practices. It is a deceptive telemarketing act or practice and a violation of this Rule for any seller or telemarketer to engage in the following conduct:

- (1) Before a customer consents to pay for goods or services offered, failing to disclose truthfully, in a clear and conspicuous manner, certain material information;
- (2) Misrepresenting, directly or by implication, in the sale of goods or services certain material information;
- (3) Failing, if the company charges using a negative option feature, to thoroughly disclose how the account is charged and specific steps to take in order to avoid charges;
- (4) Causing billing information to be submitted for payment, or collecting or attempting to collect payment for goods or services, directly or indirectly, without the customer's express verifiable authorization,;
- (5) Making a false or misleading statement to induce any person to pay for goods or services.

AmeriTech's scripts thoroughly disclose all material terms of the services that the company is selling. We have reviewed the company's scripting to reduce the risk of misrepresentations and to make sure the company clearly discloses the cost of the program as well as how/when consumers will be charged.

*iii. Pattern of calls*

Section 310.4(b) of the TSR (16 C.F.R. § 310.4(b)) pertains to deceptive telemarketing acts or practices. It is a deceptive telemarketing act or practice and a violation of this Rule for any seller or telemarketer to repeatedly call someone and/or annoy, harass, or abuse someone over the telephone. Similarly, it is unlawful to interfere with a consumer's ability to be placed on a DNC registry or to call such individuals when they have advised that they do not wish to be called by the company or are on a DNC registry. The law also limits the frequency of call abandonment and prohibits certain prerecorded calls.

It is certainly not AmeriTech's business practice to annoy, abuse or harass any consumers. If a consumer does not wish to be called, the company places them on its DNC list. Moreover, AmeriTech's telephone system is a Five9 dial system that has a default that calculates call abandonment to assist in preventing the company from abandoning calls or doing so more than 3% during a monthly campaign. The company does not initiate prerecorded messages. Rather, it uses live agents.

*iv. Hours when calls may be made*

The Amended TSR limits sales calls to the hours between 8 AM and 9 PM in the recipient's time



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zone (unless the consumer consents to calls outside those parameters). 16 C.F.R. § 310.4 (c).

AmeriTech has confirmed that it abides by the time restrictions for calling consumers noted above as well as state restrictions.

*v. Transmission of Caller ID information*

Per 16 C.F.R. § 310.4(a)(8), it is unlawful to fail to transmit or cause to be transmitted the telephone number, and, when made available by the telemarketer's carrier, the name of the telemarketer, to any caller identification service in use by a recipient of a telemarketing call; provided that it shall not be a violation to substitute (for the name and phone number used in, or billed for, making the call) the name of the seller on behalf of which a telemarketing call is placed, and the seller's customer service telephone number, which is answered during regular business hours.

AmeriTech has confirmed that it abides by the requirements to transmit its caller identification information noted above. Indeed, AmeriTech explained that when the consumer calls the number that is shown on their caller ID, it rings back to AmeriTech.

*vi. Limitation on call abandonment*

Per 16 C.F.R. § 310.4(b), the telemarketer may not abandon calls (i.e. if a person answers the call, the telemarketer must connect within two (2) seconds of the person's completed greeting.)

AmeriTech has confirmed that it abides by the call abandonment limitations noted above.

**b. Ban of Advance Fees**

While it is certainly defensible that a company assisting with document preparation is not engaged in debt adjusting (even if it means lowering amounts due or payable), AmeriTech understands that various regulators are taking aim at the industry and the company is proudly one of the first of its kind to reach out to a dedicated account provider (regulated by the FTC) so that it would not collect fees in advance of earning them, as defined by applicable federal law.

Notably, while some companies charge monthly fees towards annual recertifications for income based programs, AmeriTech does not do so.

**IV. Companies that AmeriTech has learned from**

Regulators have begun scrutinizing the student loan assistance industry. Two cases stand out that have helped guide AmeriTech to ensure that it refrains from engaging in prohibited activities. The first involved Student Aid Institute, Inc. and the second is still pending and pertains to Consumer Assistance, LLC.

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a. *Student Aid Institute, Inc.*

The CFPB entered into a Consent Order with Student Aid Institute, Inc. and the company's owner, Steven Lamont on or about March 30, 2016 (*See* Administrative Proceeding File No. 2016-CFPB-0008) (the "SAI Consent Order"). The key takeaways from the SAI Consent Order are as follows:

**1. Respondents engaged in deceptive acts in the marketing, sale, and administration of Debt Relief Services in violation of the Consumer Financial Protection Act ("CFPA"), 12 U.S.C. Sections 5531(a) and 5536(a)(1)(B).**

Specifically,

- SAI represented to consumers that the consumers were required to pay SAI a fee in order to enroll in federal student loan repayment programs.
- SAI made explicit statements to consumers about their possible savings without any basis for making such statements.
- SAI routinely told consumers that "[l]oan forgiveness and forbearance are available on most federal loans." However, the consumers were only entitled to loan forgiveness under certain conditions which SAI did not explain to the consumers.
- SAI represented to consumers that they were preapproved for certain loan repayment programs and that their loans were identified as eligible for the "Student Loan Reform Act." Indeed, when SAI made such statements to consumers, SAI had not determined whether the consumers were, indeed, preapproved or eligible for a particular program.
- SAI implied that SAI was endorsed, sponsored by, or affiliated with the Department of Education even though such was not accurate.

**2. Respondents engaged in deceptive telemarketing practices in violation of the Telemarketing Sales Rule ("TSR"), 16 C.F.R. Section 310.3(a)(2)(vii) and (a)(2)(x).**

Specifically,

- The statements above were made through the course of telephone calls, including statements concerning the amount of savings a consumer could expect from the service.
- Material aspects of the Debt Relief Service, namely savings from the service, the length of time required to achieve savings, consumers' eligibility or preapproval for various federal student loan repayment programs, and the nature of the fees being charged, were misrepresented per above.
- The TSR prohibits the misrepresentations described above pertaining to purported government (including the Department of Education) affiliations, endorsements and sponsorships.

**3. Respondents obtained Advance Fees for Debt Relief Services in violation of the TSR, 16 C.F.R. Section 310.4(a)(5)(i).**

Specifically,

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- Consumers who enrolled in SAI's Debt Relief Services were typically charged an upfront fee of \$395 or \$495 as well as a \$39 per month maintenance fee.
- Immediately after consumers signed up for the service, SAI withdrew funds for its fees from consumers' bank accounts or charged consumers' credit cards.

**4. SAI failed to provide privacy notices to customers in violation of Regulation P, 12 C.F.R. Sections 1016.4(a), 1016.5(a)(1).**

Specifically, when the company was establishing a relationship with the consumer, it was required to provide a clear and conspicuous notice that accurately reflected its privacy policies and practices. It was also required to provide annual privacy notices while the relationship continued with such consumers.

**b. Consumer Assistance, LLC**

More recently, the FTC and Florida Attorney General filed a lawsuit in the United States District Court for the Southern District of Florida against Consumer Assistance, LLC and other related defendants, Case No. 16-cv-21528. The key takeaways from the Complaint filed against Consumer Assistance, LLC are as follows:

**1. Defendants engaged in deceptive debt relief representations, violating the FTC Act, 15 U.S.C. § 45(a).**

Specifically, in connection with marketing and advertising and selling the student debt relief services, Defendants represented, directly or indirectly, expressly or by implication, that:

- Consumers who purchase Defendants' debt relief services generally qualify for reduction or elimination of the balance of their student loan debts;
- Consumers who purchase Defendants' debt relief services generally will have their student loan balances reduced by 50 to 90 percent;
- For consumers who purchase Defendants' debt relief services, Defendants will investigate, audit, and review the consumers' student loans to locate errors that generally will entitle the consumers to reduction of their student loan balances; and
- Defendants represented on their website that they could eliminate consumers' student loan balances, that they are "A Leading Organization for Student Loan Forgiveness & Reduction," "#1 Student Loan Relief Service," and can provide "savings up to 90% off your total balance, no matter if your loans are federal, private, or a combination of both." Defendants further urged consumers on their website to "Get Rid of Your Debt Today!" and represented that they could qualify consumer for 0% interest, provide disability debt forgiveness, provide savings from 5% to 90%, and provide repayment plans for only \$5/month.



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The FTC contends that such representations were false or could not be substantiated at the time they were made.

**2. Defendants created deceptive social media endorsements and failed to disclose material connection with social media endorsers**

Specifically,

- In numerous instances in connection with the advertising, marketing, promotion and sale of their services, Defendants represented that reviews of their services were independent reviews reflecting the views of ordinary consumers.
- In numerous instances Defendants represented that endorsements were from people who used Defendants' services.

The FTC contends that reviews were not independent and that the reviews were created by employees or other individuals closely associated with the Defendants. Moreover, the FTC asserts that the failure to disclose that the reviewers had close connections to the Defendants was a failure to provide information that may materially affect whether a consumer would purchase the services.

**3. Violation of the Telemarketing Sales Rule**

Specifically,

- Defendants requested or received payment of a fee or consideration for debt relief services before
  - Defendants renegotiated, settled, reduced, or otherwise altered the terms of at least one debt pursuant to a settlement agreement or valid contractual agreement executed by the customer; and
  - The customer has made at least one payment pursuant to that settlement agreement, or other valid contractual agreement between the customer and the creditor.
- Defendants engaged in misrepresentations as outlined above.

There is overlap in many of the prohibited activities set forth in the SAI Consent Order and the Consumer Assistance, LLC litigation. Importantly, AmeriTech can be distinguished from the targets of those matters:

- a. AmeriTech does not make sweeping claims about loan forgiveness. At most, it talks about assisting consumers get on the path to loan forgiveness, but it explains to consumers who are interested in the services that programs like the Income Based Repayment plans require annual recertification of income and circumstances such as family size may increase or decrease monthly payments for that year.
- b. AmeriTech does not promise that loan balances will be reduced. Indeed, the company understands that the reduction or forgiveness occurs 10-25 years down

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- the road, depending on the applicable program and assuming that a consumer remains in the particular repayment programs through the DOE.
- c. AmeriTech does not advertise that it audits loans. It assists with understanding available federal loan programs.
  - d. AmeriTech makes it clear that it is not related to or endorsed by the government (including the Department of Education).
  - e. AmeriTech makes it clear that the company is assisting in determining and applying for appropriate federal student loan relief programs.
  - f. AmeriTech makes it clear that fees are for services and that the consumer could apply on his or her own without paying a fee to a private company.
  - g. AmeriTech does not collect fees until such time as the consumer is actually accepted into a federal student relief program and makes a payment. (Except in cases of forbearances which, after consultation with FTC staff and being clear on the "net impression" of the consumer we understand this is not a violation.)
  - h. Any statements about potential savings are clarified to say that they assume the consumer stays in the same financial position, same job, and where applicable, same family size (i.e. if a consumer works in the public sector, that 10 year loan forgiveness assumes that they remain employed for that time period in the public sector).
  - i. The representatives must explain expected program length and how fees are earned and collected.
  - j. AmeriTech provides privacy notices to all of its customers.

### Conclusion

I understand that the information provided in this correspondence may be a lot to digest, especially when my client is not even being reviewed by the agency. But at the same time, the company has worked very hard on its compliance and we all know that the FTC and CFPB are planning more enforcement actions on this industry in 2017. As such, I want to make sure that the FTC knows that Ameritech Financial is the better, compliant actor in the industry. We all share the same goal: protecting consumers. Ameritech does a really good job of it. We would appreciate any input or suggestions you may have, and hope that you will always first come informally to me or the company as we view ourselves as sharing a common mission of consumer protection.

Very Truly Yours,

GREENSPOON MARDER, P.A.

  
for Robby H. Birnbaum, Esq.  
For the Firm

Enclosures

cc: Client

Nicole Mayer, Esq. ([Nicole.Mayer@cfpb.gov](mailto:Nicole.Mayer@cfpb.gov))

# Exhibit A

**ATTENTION: STUDENT LOAN RELIEF PROGRAM OFFER**

[Reference No: Redacted Redacted Redacted]

**IMPORTANT OFFER**

Redacted

Reference No: Redacted  
 Student Loan Relief Department  
 1-(866) 537-9975

Dear Redacted,

We are pleased to invite you to participate in our Student Loan Document Preparation and Processing Services Program. **This program can potentially save you thousands on your student loans and prepare you for loan forgiveness** if you qualify, through applying for available government relief options.

NAME OF BORROWER	EST. BALANCE	OFFER TYPE	LOAN TYPE	ACCOUNT #	OFFER STATUS
Redacted	OVER \$25,000	Application Completion	Federal Student Loan	Redacted	Open For Us to Assist You

**After you apply through us or on your own, you may be eligible for:**

- \$0 / Month Student Loan Payment
- Loan Forgiveness Programs
- Loan Consolidation and Program Payment Reduction
- No Minimum Income Requirement or Credit Check
- Special Forgiveness Programs for Public Sector Employees

To take advantage of this offer today, contact us at: 1-(866) 537-9975 Monday - Friday 10am - 9pm EST and provide your personalized reference number Redacted

Sincerely,

Student Loan Relief Department  
 1-(866) 537-9975  
 Reference Number Redacted

To begin the process online, please visit your  
 Personal Application Portal:  
<http://AlexandraMarcan.stlfinancialhelptoday.com>  
 Client Code: Redacted

READ THIS: This is not a government offer or program. Ameritech Financial does not assume or pay consumer debts. This is not a loan or a lending offer. Company provides document preparation and processing services for a fee. Company products and services are optional and mutually exclusive from each other. See terms of contract for complete details. We have many success stories but cannot guarantee, warranty or predict the outcome in any particular situation. There are many free government programs available and you may apply on your own directly with the DOE for its services without fee. For more information please direct all questions and inquiries to (866) 537-9975.



REMOVE THESE EDGES FIRST  
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**Reference #**  
Redacted

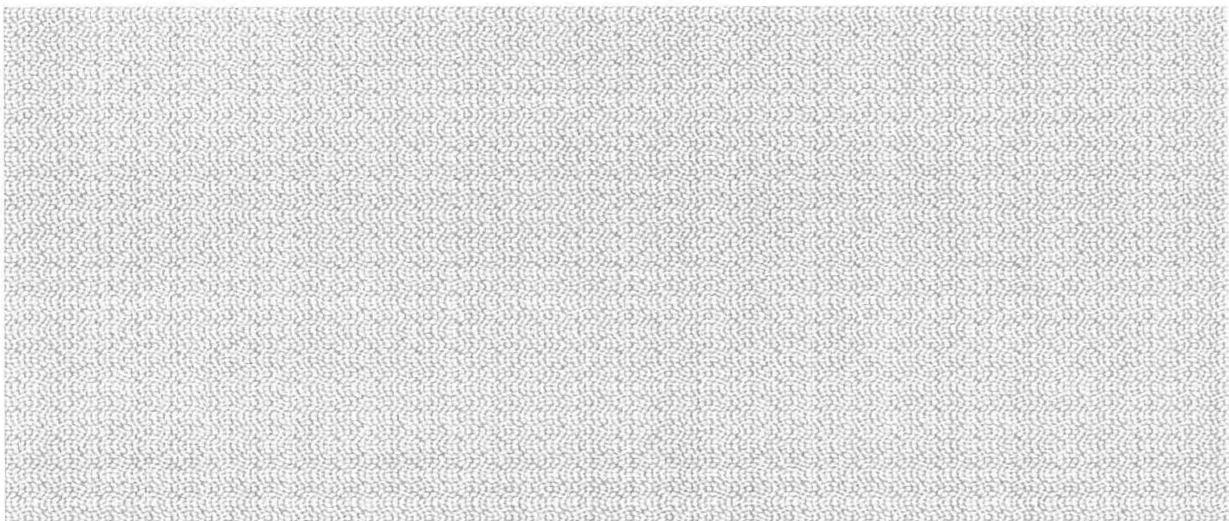
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# Exhibit B

**ATTENTION:** [REDACTED]

**IMPORTANT OFFER**

We are pleased to invite you to participate in our Student Loan Document Preparation and Processing Services Program. **This program can potentially save you thousands on your student loans and prepare you for loan forgiveness** if you qualify, through applying for available government relief options.

**After you apply through us or on your own, you may be eligible for:**

- **\$0/ Month Student Loan Payment**
- **Loan Forgiveness Programs**
- **Loan Consolidation and Program Payment Reduction**
- **No Minimum Income Requirement or Credit Check**
- **Special Forgiveness Programs for Public Sector Employees**

**Call Toll Free 1-866-537-9973**

**Monday - Friday 10am - 9pm EST**

To take advantage of this offer today contact us and provide your personal reference #:

[REDACTED]

Or use your Personal Application Portal (PAP): [REDACTED]

Client Code: [REDACTED]

<b>2016</b>	<b>IMPORTANT OFFER</b>	<b>Reference No.</b> STLN [REDACTED]
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STUDENT LOAN RELIEF DEPARTMENT  
1-866-537-9973

PRESORTED FIRST-CLASS MAIL U.S. POSTAGE <b>PAID</b> SACRAMENTO, CA PERMIT #
--

### RE: Student Loan Relief Program Offer

1\*12\*\*\*\*\*SCH 5-DIGIT 20601

[REDACTED]  
[REDACTED]  
[REDACTED]

READ THIS: This is not a government offer or program. Ameritech Financial does not assume or pay consumer debts. This is not a loan or a lending offer. Company provides document preparation and processing services for a fee. Company products and services are optional and mutually exclusive from each other. See terms of contract for complete details. We have many success stories but cannot guarantee warranty or predict the outcome in any particular situation. There are many free government programs available and you may apply on your own directly with the DOE for its services without fee. For more information please direct all questions and inquiries to 1-866-537-9973.

# Exhibit C

## Account Specialist Enrollment Script

20161118

### SECTION 1: Qualification Questions

1. This is \_\_\_\_\_, how may I help you?
2. ("I got this postcard in the mail, and I need help with my loans.")
3. Ok. There should be a reference number on there. What is that number?
  - a. Find Client on Sales Force, change ownership, save phone number from Five9
4. I show your address as \_\_\_\_\_
5. And to confirm, your phone number is coming up as \_\_\_\_\_. Is that the best contact number for you? Is that a cell or home phone?
6. The reason you received the letter is because you may be eligible for federal student loan repayment programs that may reduce your payments.
7. These repayment plans are designed to make your student loan debt more manageable by reducing your monthly payment. After making a series of "Qualified Payments" (for either 10 or 25 years, depending on the program) any remaining balance may be eligible for forgiveness by the Department of Education. We assist consumers who are overwhelmed with reviewing or do not have time to review certain government programs that may lower your monthly student loan payments depending on your income, occupation and people that you support. While consumers can certainly try navigating the application process on their own, with our experience having assisted thousands of consumers, we have systems in place that make the process fast and efficient. We work with you and prepare the application package that we submit to the Department of Education on your behalf.
8. In a few moments, with your approval, I will be able to log into the Federal Database to confirm the types of loans you have and the loan amounts, but for the sake of time, let me ask you a few questions to determine if you might qualify.
9. Do you know how much you have in outstanding balances on your student loans?
  - a. (If Yes) What is your total loan balance?
  - b. (If No) That is okay, we will be able to look it up.
10. Are they Federal or Private Loans?
  - a. (If Don't Know) Generally speaking, if you went through the school system to obtain your loans they are more likely Federal. Most people know when they have private loans because they had to go out of their way to obtain them.

*Account Specialist Script*

20160701

11. Are you current on the payments?
  - a. (If NO) When was your last payment made?
    - i. If the client states they are behind by more than two months. Skip straight to FSA to check loans.
12. Are they set up on automatic draft?
13. What is your current monthly payment?
14. Are you working right now?
  - a. What do you do for a living?
  - b. Who do you work for?
  - c. What is the name of the company you work for? (Is it a private company, or non-profit?)
  - d. Are you working full time?
  - e. What is your annual income?
15. Are you married or single?
16. The last thing we need is to go over family size. Family size may be different from what you claim as dependents on your tax return. It is a figure that you provide for your application, that basically covers the number of people that you support and who live with you. Again, not just dependents. I am required to read you the family size definition:
  - a. **“Family size includes you, your spouse, and your children (including unborn children who will be born during the year for which you state your family size), if the children will receive the majority of their support from you now. It includes other people that live with you that receive the majority of their support from you, and they will continue to receive this support from you for the year that you state your family size. Support includes money, gifts, loans, housing, food, clothes, car, medical and dental care, and payment of college costs.”**
17. Based on that, do you have any children that you provide the majority of support to? (If Yes) How many children would you list?
18. Aside from children (and spouse, if married), do you have any other people who live with you and who you provide the majority of their support?
19. Ok, so the total we have is \_\_\_\_\_ (make sure this matches in SF).

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20. Okay, that's everything I need to be able to put your quote together. I am going to put you on hold for a few minutes. While you are on hold, please grab something to write on and something to write with. When I come back I will hopefully have some figures for you to write down.

**PLACE ON HOLD**  
Complete all T-Quote Figures

## **SECTION 2: Proposed Program**

21. Thank you for holding. I was able to get the numbers back from the Department of Education's system. Were you able to get something to write on?
22. Based on the information you provided regarding your stated income and family size, the system came back with the following programs you may qualify for. What I want to do is to have you write down some numbers and then go over them with you. And then I will explain about how the programs work and what is involved.
23. First thing, on your piece of paper, I want you to write down my direct phone number, \_\_\_\_\_.
24. Ok, I want you to draw a line down the center of the page. At the top, label the left hand side current and the right hand side program. We are going to do a side by side comparison of the two that way you can make an informed decision on what you would like to do.
25. On the left underneath current write down (current monthly payment) which is your current monthly payment. Now, multiply that by twelve to get your current annual cost, so beneath your monthly payment write down (monthly payment x12). Next, we will multiply your current annual cost by the number of years you have left in your loan term. So at the bottom write down (annual amount x remaining years of repayment or 20 years if you don't know). This is what you are on track to pay back in your current situation with principle and interest.
26. Now go over to the right hand side so I can show you what the program has to offer.
27. Under the program, for this year, your payments are expected to be \$\_\_\_\_\_ per month (IBR & MMB). Each year you will need to recertify your current income and family size and if they remain the same, your payments should remain at about the same rate. If your financial circumstances change such as you having kids your payments may go down since your family size increases. If you get a raise and take in more pay, then your monthly payments may increase. The idea of the program is to make your loan repayment affordable based on your circumstances each year.



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28. Write down,  $([IBR+MMB] \times 12)$ . Now we'll multiply that number by (10 or 25 years, depending on program) to get your total estimated repayment cost in the program which would be (total amount). Write that number at the bottom.
29. Lastly, write down (The difference between current total and program total) and write save next to it and circle it.
30. Based on the information you provided me, after you make (a or b below) under the Department of Education program, you will be on track for a savings of approximately \$\$\$\$
  1. If Private Sector: 300 qualified payments. – 25 years.
  2. If PSLF: 120 qualified payments – 10 years.
31. You can circle that, write POTENTIAL SAVINGS next to that. That is the best estimate right now of what you could be saving.
32. As noted previously, if you are in an IBR program, you must recertify your income and family size each year which can change your monthly payments. So there is no way of actually knowing what you will be required to pay in, say, 5 years since you could receive a substantial raise or take a job that pays much less.
33. (IF PSLF) Based on your current employer, since we will submit your file for a Public Service Loan Forgiveness program, there are a few rules to keep in mind. The first is that this program, which is a 10 year program, requires that you continue working for a qualified company – public service or non-profit. You can change companies, but it would need to be to another qualified company. The program also requires that you work an average of 30 hours a week over the year. If either of those change for your situation, then the term of the program may change.
34. (PAUSE, and/or ask 'Looks like you would benefit by being in the program.')

### **SECTION 3: Budget**

35. Alright, the next part of the application is the Budget. For this budget, everything is stated and you must show at least a partial financial hardship caused by your student loan debt in order to qualify.

Fill in all Budget Items in Sales Force.

36. What is your rent/mortgage payment?
37. (If Mortgage) How much do you think you currently owe on your mortgage?



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38. How much is the electric bill?  
Do you have natural gas or propane?
39. How much is your cell phone bill?
40. For food, how much do you pay for groceries each month?
41. What about car payment – do you have a car payment?
42. (If Car Payment) How much do you still owe on the car?
43. What do you spend for gas and maintenance each month?
44. What about car insurance?
45. (Enter Current Student Loan Payment)
46. Do you have any credit cards you pay monthly on? How much do you pay per month?
47. What is your approximate balance you owe on the card(s)?
48. What about personal care – haircuts, nails, gym membership?
49. Next is entertainment, which can also include your cable and internet bill, as well as going out to dinner or to movies. How much would you say that you spend?
50. Anything else you pay for that you want included in the expenses, like medical costs, daycare, or any other loans you are paying on?
51. That completes the Budget portion.

**SECTION 4: FSA & Loan Servicer Portals**

52. The next step is to verify that your loans are eligible. We do this by verifying your loans through the Federal Student Aid database.
53. For this part I will need you to have access to your email and the internet. I will be sending you two emails, that you just need to pull up on your phone, tablet, or on a computer. First is my company and contact information, please take a moment to review this information. The second email is an electronic form that provides permission for us to review your information online. We use a third-party secure document signing service, called EchoSign. They will email you a copy of the forms when we are done.
54. What is the best email address to use, that you have access to right now?
55. Okay, I am sending you the first one now. Go ahead and pull up your email and confirm that you have received it. You should see a link for our company information in it, so you can check

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that out later.

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56. The next email will come from (your.name@ameritechfinancial.com) as well, and uses a secured service called EchoSign and will be titled "Please Sign Ameritech Financial NSLDS Access Permission". Go ahead and open that email and click on the blue link that says "Click here to review and sign". This form simply gives me permission to review your federal loans on the Federal Student Aid website. To apply your signature, click the yellow "Start" button. You'll now see a blue rectangle with a red star inside labeled signature and I'll have you click on that and type in your full name and then press the apply button below. Next you'll see a large blue box that says "Click to Sign". Clicking the blue box applies your signature to the form and emails both you and I a complete copy of the signed document, I have mine now.
- a. (Check your inbox for confirmation email)
57. Okay, looks like that part is complete. What is your date of birth?
58. And your social security number?
59. Do you know if you set up an account on the FSA site already?
- a. (If Yes) What is your user name and password?
    - i. (Log in, then pull up the security questions from their profile)
    - ii. I see here that you created the following security questions....
    - iii. For the first one (read off question), what is the answer, so I can document it in the system?
    - iv. (Repeat for all three)
  - b. (If No) Okay, I will get that set up for you.
    - i. Navigate to StudentLoans.gov
    - ii. Click "Create FSA ID" towards top right of screen.
    - iii. Enter clients e-mail
    - iv. Username should be clients e-mail without @xxxxx.com
    - v. Password should be the Clients STLN Number. Replace the S with a \$, and keep the T capitalized. make the Ll and N lowercase. EX:
    - vi. \$Tln123456
    - vii. This is to ensure the password you create for FSA meets the password criteria requirements and is unique. Do this EVERY TIME.
    - viii. DO NOT USE "Loans2015" every time (for example).
    - ix. Enter Clients SSN, DOB, and Full name.

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- x. Next we need to answer the security question you chose to recover your old FAFSA pin number. This will allow us to verify who you are and update your FSA login credentials.
  - xi. There are three security questions that we must also set up, just in case you need to access it and forgot your password.
    - 1. What is your mother's maiden name? (Must enter this one)
    - 2. (These are optional, must pick two others from the drop down list)
    - 3. What was the name of your elementary school?
    - 4. What was the name of your first pet?
    - 5. (If client's has no answer for those, use the following from the drop down)
    - 6. What was your high school's mascot?
    - 7. What is the nickname of your youngest sibling?
    - 8. What city were you born in?
    - 9. Who was your first boss?
    - 10. What is the name of the hospital you were born in?
    - 11. What color was your first car?
60. (Once FSA account completed)
- a. Click "Forgot Pin" link and ask client security question to recover Pin
  - b. Select Security Questions, and type in answers
  - c. SAVE YOUR ENTRIES
  - d. Use today's date for "significant date in life" question.
  - e. Copy and paste the data into FSA website to proceed.
  - f. Confirm client's information and add phone number at bottom
61. OK, you should have two e-mails from studentloans.gov
62. The second e-mail will contain a security code. Can you read that back for me?
- a. Enter security code to verify client's e-mail
63. Ok, bear with me while I double check your loan amounts and details on the federal database.
- a. Navigate back to studentloans.gov and Login
  - b. Click on the bottom left "repayment estimator"
  - c. Verify clients total loan amount
  - d. Click "view or add loans"
  - e. Verify the loan servicers
  - f. Navigate to nslds.ed.gov.

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- g. Log in and confirm no loans are in default.

## SECTION 5: AGI Determination

64. Our process of confirming your income will be through the Financial Student Aid database. I am going to pull that up now using your information. *(Use FSA/AGI steps)*
65. *[If FSA is locked, or if it requires a new account to be created with a waiting period – use the below process, for Single and Married borrowers]*
66. **Can you grab your tax return for last year?**
67. *(YES – have tax return)* Okay, go ahead and look for the Adjusted Gross Income (1040 = Line 37, or for 1040-A check Line 22). What is that amount?
- a. Enter into Salesforce/AGI field to set Fee Plan options.
  - b. Do you have the ability to scan the tax return and email it to me?
    - i. *(YES)* Okay, I am going to send you an email and you can reply to that with the tax return attached.
    - ii. *(NO)* Okay, can you take a picture with your phone?
      1. *(YES)* Okay, please take a picture of it. I am going to send you an email and you can reply to that with the tax return attached.
      2. *(NO)* No problem. Make sure and keep the tax return available because during the final step in our process we will want to verify that number on more time.
68. *(NO – No tax return)* Okay, we can calculate your income based on pay stubs. Can you grab your most recent pay stub, or any paystub from your current job?
- a. *(YES – have paystub)* Let's figure out what your Gross Income would be
    - i. Are you paid hourly or salary?
      1. If hourly – what do you make per hour?
        - a. *(Use Income Variance Steps for Salesforce)*
      2. If salary – do you know your yearly gross salary amount?
        - a. *If yes – Use Income Calc Steps*
        - b. If no – What do you make, before taxes on each paycheck?
          - i. How often do you get paid – once a week, every two weeks, twice a month, or once a month?
    - b. *(NO – no paystubs available)* That is fine. We can do our best to estimate how much you get paid, before taxes.
      1. If hourly – what do you make per hour?

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- a. *(Use Income Variance Steps for SalesForce)*
  - 2. If salary – do you remember your yearly gross salary amount?
    - a. *If yes – Use Income Calc Steps*
    - b. If no – What do you make, before taxes on each paycheck?
      - i. How often do you get paid – once a week, every two weeks, twice a month, or once a month?
  - c. If Married – can you grab your spouse's most recent pay stub or any from their current job?
    - i. *(YES – spouse pay stub...use steps above for calculating their income)*
    - ii. *(NO – no spouse paystub available....use estimation steps above for spouse)*
    - iii. *(Use Income Variance Steps for Spouse)*
  - d. (Calculated AGI will populate into AGI field and the Fee Plan options will become available)
- 69. *(IF AGI verified with Tax Return – move forward with script for enrollment process)*
- 70. *(IF stated income figures used for AGI)*
  - a. So based on the information you gave me:
    - i. (SINGLE) You have an annual gross income of \$ \_\_\_\_\_,
    - ii. (MARRIED) You have an annual gross income of \$ \_\_\_\_\_, your spouse has an annual gross income of \$ \_\_\_\_\_, with a combined household income of \$ \_\_\_\_\_ (total AGI based on stated income).
  - b. We will be able to move forward with the application process, however please understand that variations in the income once verified could affect the approved program payment.
- [Web Portals]**
- 71. Next we need to cross reference your loan servicer to make sure the amounts match up. Have you ever set up an online account with loan servicer? If so, do you remember your username and password?
  - a. (If Yes – Complete section in SF)
  - b. (If No) No problem, let's set this up now.
    - i. Set it up with them for each servicer. (You need to find out how many servicers they have and confirm their loan information)
    - ii. Refer to Web Portal Sheet to create Web Portal Info for each Servicer

## SECTION 6: Application Info

- 72. What is the name of the employer that issues your paycheck?
- 73. And what is the full address and phone number of the location where you work?



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74. (If they do not know, search online for the business name/address)
75. What State was your Driver's License issued?
76. What is your Driver's License Number?
77. (IF MARRIED)
- What is your Spouse's name?
  - The name of your spouse's employer and their work number.
  - Spouse's DOB.
  - And your spouse's SSN.
78. Next, we need 2 references for your file. Your references can be anyone who does not live with you or with each other, and it cannot be co-workers or general acquaintances. We will need a Full Name, Address, Phone Number, and your Relationship. (Enter Both References into SF)
79. (Mother's maiden name: This should be one of the security questions in FSA. If not, ask for it now)
80. Next is setting up the payment for our services. We charge \_\_\_\_, but we don't actually collect our fees until we have completed our services for you and you make your first payment on your new loan. We do require that you set up a bank account in your own name in which you regularly deposit funds to be used to pay AmeriTech Financial's fees. You'll have complete control over these funds until AmeriTech Financial completes its services for you upon which time such fees will be paid to AmeriTech Financial. We recommend using Global Client Solutions, but you can work with a similar third party. On that piece of paper you wrote down those numbers on, write down your payment date as \_\_\_\_\_, so you don't forget.
81. Global Client Solutions uses electronic payments that are auto drafted from an active checking /savings account. Do you want that coming out of your checking or savings account?
- What is your account's routing number?
  - What is your account number?

### **SECTION 7: Service Agreements**

82. Ok, give me just a minute while I double check the documents before I email them. This will be the same process as I went through before when you got the email from EchoSign.
83. You should have another from ([your.name@ameritechfinancial.com](mailto:your.name@ameritechfinancial.com)) titled Please Sign Ameritech Financial Service Agreement. Go ahead and open that email and click on the blue link that says "Click here to review and sign". This will open up the document set and we will be going over all documents together so I can explain the different sections that most people

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have questions about. Please review them for accuracy as we go through page by page. Then once we're done going through it, I will have you apply an electronic signature to the forms just like before.

**84. Required Documents and Instructions (Page 1-2)**

- a. Pages one and two are the "Required Documents and Instructions," which lists the documents you will be required to print, sign and return to us.
- b. In addition to the Federal forms that you will need to print, sign, and return to us, which I will go over in a moment, we also need paystubs covering your most recent 30 days and your most recently filed tax return.
- c. After the signing process you will receive multiple PDFs in your email. To make things easy, all of the forms that need your attention are contained in one PDF labeled "Required Documents."

**85. PSLF Forms (If PSLF, Page 3-9)**

- a. These are the first two pages of Federal Forms that you will need to print out. You will sign the first page and your HR department fills out page 2. These are the only forms that are not time sensitive. All other documents need to be sent back to Ameritech ASAP, these can be sent in as late as 6 months from now.
- b. These first two pages are Federal Forms that are used if you are working in the public services sector. [if the forms do not apply to the situation, state the following] You can ignore these forms for now as they do not apply to your situation.

**86. IBR/ICR/PAYEE Forms (Page 10-11)**

- a. Next are the Federal Forms used by the Department of Education. All you need to do here is to sign it but do not date it and fax or scan this back to us. (If Married) This is the form that you will need to have your spouse sign.

**87. Administrative Forbearance Request (Page 12-13)**

- a. We don't want you making double payments so our recommendation is that we put your loan(s) into an administrative hold forbearance while we do the necessary work to complete your program enrollment. Please note that while you do not have to make payments while in forbearance, interest still accrues. Again, the goal is for you to not have your normal student loan payment, plus the fee payment to us, while we work on your file.

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- b. I would suggest getting this particular document back to us today or tomorrow. If you don't your servicer may contact you regarding payment. If they do contact you, just let us know and we will reach out to them on your behalf. Just keep in mind they are a debt collector and will try to use scare tactics and that's ok that's what debt collectors do. We work for you and they work for the big banks. Okay?

88. **Ameritech Financial Doc Prep and Service Agreement (The Blue Page, Page. 14)**

- a. This page reiterates the basic information I gathered. Please go through each section and make sure that everything is accurately entered. Let me know if you have any questions as you go along. (If they have questions about section 4, let them know that the following pages will have the figures you discussed)

89. **Privacy Policy (Page 15-16)**

- a. The next two pages are the privacy policy which states that we do not share your information, and it's not used for any purpose other than what we discussed here today. The only third parties we will directly work with on your behalf are the DOE and your loan servicer.

90. **Complaint Policy (Page 17)**

- a. Client, this next page is titled complaint policy. The page is intended to provide you, in writing, all the methods you have available to reach us should you need to.

91. **Limited Power of Attorney (Page 18)**

- a. This is a standard form that allows us to work on your behalf with the DOE and your loan servicer.

92. **Statement of Income (Page 19)**

- a. Simply a statement of income.

93. **Ameritech Financial Document Preparation and Service Agreement (Page 20-22)**

- a. This page is similar to the pages above that we scrolled past. These disclosures are regarding the document preparation services.

94. **Notice of Cancellation ( Page 23-24)**

- a. Client this program is "at will" so anytime you wish to go back to a standard repayment program that is entirely up to you. As for cancelling our program, if you have not yet been placed into a new program and made payment on the new loan, then we have not collected our fee. In that case, you can simply go into your account where you were



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setting aside funds and remove the money. On the other hand, if we have earned our fee after performing our obligations under the agreement and collected the sums owed to us, we reserve the right to determine if a refund is appropriate on a case-by-case basis.

95. **[FEBCP SCRIPT – See Separate Pages]**

96. These pages go over the additional programs available to you by enrolling in the Financial Education Benefits Center.

97. **Notice of Cancellation -2nd Set (Page 31-32)**

- a. Because of a very, very old law regarding membership agreements, we're required to provide two sets of the cancellation forms. One for your records and one for ours

98. **Global Client Solutions (Page 33-36)**

- a. This page is going to show the draft amounts for the program, and the dates they will draft from your account. Global Client Solutions is the name of the company that most of our consumer clients use to manage their payments for our fees and for those of FEBC should you opt into their program. They will be sending you a welcome packet in the mail after you enroll.

99. At this time, I would like to go over the itemized summary of the fee structure. Beginning on (first payment date) payment will be debited and placed into the separate bank account in your name that you control in the amount of (IBR+1<sup>st</sup> Month DocPrep) which includes your estimated first qualified payment that will be sent directly to your loan servicer along with our document preparation fees. Your payments will continue on the date you specified each month in the amount of (DocPrep payment only) for another (total number of DocPrep payments minus the first month). The document preparation fee is **\$800** total but we do not actually collect the money from your Global Client Solutions account or other selected account until we have provided our contracted services to you.

100. Once we get you set up with a new loan payment program, your expected monthly loan payments are \$ \_\_\_\_\_ (IBR/ICR) which you will pay directly to your loan servicer.

**Referral Program (pages 36-39)**

101. These pages cover your enrollment into our referral program

**Budget (page 40)**

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102. This page covers the monthly budget that you and I put together.

### **End of Agreement**

103. That should be everything in the agreements. Did you have any questions before we continue?

104. Now that we've reviewed all the documents I'll ask you to scroll all the way back to the top and press the yellow "Start" button. You'll now see a blue rectangle with a red star inside labeled initials and I'll have you click on that and type in your initials and then press the apply button below. Next press the yellow "Next" button at the top right of the page and the software will advance you to the next area where you'll need to apply your initials, you won't need to re-type your initials simply click the blue rectangle and the software will apply them for you. Click on the yellow "Next" again and the software will take you to another blue rectangle where you'll need to apply your full legal name (however you would sign), just like before with the initials just type in your full name and press apply. The rest is really simple just press the yellow "Next" and the software will advance to where the initials or signature is required, click on the blue rectangle to apply and then hit the yellow "Next" again, repeating this process until you see a large blue box that says "Click to Sign". Clicking the blue box applies your signatures to all the forms and emails both you and I a complete copy of all the signed documents, I have mine now.

105. Ok perfect.... Looks like I have received those signed documents back from you.

106. (Attach docs to SF lead)

### **SECTION 8: FEBCP Setup**

107. [FEBCP SCRIPT for setup]

### **SECTION 9: Referral**

108. Lastly, here at Ameritech our vision is to provide 100% client satisfaction. When we provide that level of service typically what happens is that people tell their friends and family who also need help with their student loan situation.

109. A lot of the people that I help come to me from referrals of past clients I have helped. In fact, we have set up an official referral program to give back to those people who share our efforts with others. There are a lot of people out there with student loans and not everyone understands that there are resources available like the ones we offer.

110. The way the referral program works is that you will have online access to sharing information about our company via social media, emails, and even postcards. Then for every person you

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send to me that I am able to help enroll, you will receive a \$25 credit on a Tango Rewards card, which is good at stores and restaurants, as well as online companies like Amazon, iTunes, and Google Play. There is also an option to take the funds you receive and donate it to one of fifteen different charities that we have set up relationships with. If you choose to donate, Ameritech Financial will match your donation dollar for dollar, without a limit. We don't just want to help people who are burdened by student loans, but also charities helping people around the world.

111. The first step is to get your account created online... (Referral Account Creation Steps)

### **SECTION 10: Servicer Business Practices**

112. Finally, I want to read you something important to keep in mind as you work with our company:
113. Your loan servicer works as a debt collector for the lender who owns your student loan, like a Wells Fargo or Bank of America, in this case – the Department of Education. The servicer's role is to collect the most amount of money possible from you during the term of your loan.
114. If you call your loan servicer, they may try and convince you to not work with anyone else, even if they won't help you. In fact, some courts have found that the certain servicers are only looking out for their best interest and the interest of their shareholders – not the student loan borrower.
115. They get paid, and are rewarded, based on how much they collect overall from you, so to them - income based programs mean they lose money. This is why they rarely offer them to people to help avoid default. It would be like calling the IRS directly to ask them how to get the largest tax return back.

### **SECTION 11: Transfer to Verification**

116. Alright, we are all done with the application process. The last step, as I mentioned, is the verification. The purpose of the verification is to confirm that you understand how the proposed program works, the payments that you will be making, and the date for such payments. You can think of this department almost like underwriters who will look through the file to find any errors so we can fix them before the file gets submitted. They will be going through a script and checking boxes, and it is very important that everything is correct in the application. They will also want you to have your DL and banking info handy to review as well.
117. As they go through this, please just respond with a Yes or Correct or No. They are not allowed to answer any questions, so if you have any questions, you have my phone number – call me as soon as the verification is completed and we can go over it again. I know we have gone through



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a lot since we started talking, and you may think of questions after this is over – so just call me and I can go through it with you. And I suggest you keep that page with the numbers and my phone number and put it somewhere safe. Also, we do have a customer service department that can help you with your file, but you can always call me as well. And of course, if you know of anyone who has student loans and could use help, make sure to give them my number.

118. Any questions for me before I get you over to verification?
119. **Okay, please hold on for a few minutes while I get a verification representative on the line.**

# Exhibit D

## **Account Specialist Do's & Don'ts**

### **Do's:**

1. **Follow your scripts.** While you can veer off them to be more conversational at times, their substance is required and you cannot make up facts or selling points that are not true.
2. **Advise the consumer that the call is being recorded for quality assurance.**
3. **Advise the consumer that you all assist in the document preparation and application process for federal student loans.** (it should be clear that you do not assist with private loans and that you are not associated with the government)
4. **Make it clear that you all do not collect any fees unless you get the consumer enrolled in the new program and under new payment terms.** (you can note that funds are set aside in their Global Client Solutions account, but that is simply so that you all assured of collecting after performing the work and it is otherwise their account and money).
5. **Fully disclose fees and limitations of services.**
6. **Obtain permission to place the consumer into forbearance and explain why you do that.** (i.e. it allows time to apply for the federal programs). But also note that interest continues to accrue while in forbearance if they are not making payments.
7. **Advise the consumer that if they are accepted into one of the federal programs, that they will have to recertify various personal matters each year such as income and family size.** Those items are taken into account for the Income-Based Repayment program and changes in circumstances may increase or lower monthly payment amounts.
8. **When going over "family size" with the consumer, read the definition that is in the script and focus on whether they provide more than half of the financial support for each person and it will continue for the year that you are providing the family size. For those individuals who are not spouses or children, but who receive more than half of their support, they must also live with the consumer.** (it is not as simple as whether someone gives a gift or allows a friend to live with the family for a week. This has to be the majority of the support for an individual)
9. **Advise the consumers that they can complete these applications on their own for free.** (this is where the agent can note that while the consumers are free to do it on their own without paying for your services, that you tend to think of your services as those of tax prep companies who assist consumers in gathering documents for tax purposes. While the IRS is there to assist everyone with their tax questions, the vast majority of people work with tax prep companies, CPAs or use special software that they must purchase)
10. **Advise that the fees being quoted are for the document preparation and are separate from what the consumer must pay to their servicer.** (i.e. if you quote \$1,000 payable over 4 payments of \$250, then let the consumer know that none of the \$250 is paid towards their loan payments)
11. **If a consumer asks why they should work with your company as opposed to another company, you can reference the amount of times that the company has assisted consumers and for how long its owner and managers have worked in the industry assisting consumers.**
12. **If you are ever quoting what payment terms appear to be possible based on a review of the DOE website, be sure to note that such terms are only as good as the accuracy of the information that the consumer is providing.** (i.e. it could be different if they are excluding income or over-inflating their "family size".)
13. **If you explain the government forgiveness programs, be sure to explain that the time frame of the program or the estimated monthly payments only apply if they remain in the government**

loan program and continue recertifying their personal items each year and they don't change. (Also, if they change jobs, it could have an effect on whether they meet the requirements for the particular forgiveness timeframe such as the public assistance loan forgiveness program).

14. **After selling the document prep service, the agent should separately sell the membership services.** (the membership program is a separate fee that will ultimately be paid to a separate company out of their GCS account.)
15. **Fully explain the membership program and the benefits of signing up for it.**
16. **Make it clear that the membership program and document preparation program are not the same and that they can sign up for one or both.**
17. **Disclose what the fees for the programs are separately.** Do not dance around the fact that fees are involved. You are providing a service that has value. Many consumers are hesitant to try applying on their own because they have never done it and may not feel they can get through the application quickly and efficiently. Similarly, the membership program provides value to the consumer if they don't already have the services therein.
18. **Before a consumer consents to pay for either or both offers you must disclose truthfully, in a clear and conspicuous manner, the following material information:**
  - a. Total cost to purchase;
  - b. All material restrictions, limitations or conditions to purchase or use the services;
  - c. If there is a policy of not providing refunds or cancellation, a statement informing the consumer that is the company's policy;
  - d. The amount of time necessary to achieve the represented results and when the company will be expected to submit the application;
  - e. That a forbearance will result in continued interest accruing; and
  - f. That the consumer owns the funds in their special purpose account that is being set up to set aside funds to pay for the services after they have been provided (that only applies to the document prep. monies. If the consumer is signing up for the separate membership through FEBC, then those funds are paid monthly for the membership.), and that the consumer may withdraw from the services at any time without penalty, and, if the customer withdraws, the customer must receive all funds in the account, other than funds earned by the company.

**Don'ts:**

1. **Do not refer to mailers as "Notices".** They are mailers or advertising pieces.
2. **Do not improperly claim government affiliation.** Don't pretend like you are with an official agency or the government. Be sure to tell the consumer up front that you are calling to assist the consumer apply for government programs intended to save consumers on their monthly payments and possibly save them money after they have been in the program for an extended period of time, where the government waives any outstanding sums owed at the expiration of the program.
3. **Do not discourage consumers from consolidating on their own** (i.e. do not reference "government incompetence")
4. **Do not advise the consumer that you are consolidating or changing their monthly payments** (you are assisting in applying to do so)

5. **Do not refer to the company's program as if it is the government's program.** AmeriTech's program is a document/application preparation program with flat fees that do not take into account how much the consumer makes.
6. **Do not request or acquire a consumer's Access numbers.**
7. **Do not tell the consumer how much they are saving over 10 or 25 years or how much they will pay each month for 10 or 25 years if they are accepted into the Federal program unless you qualify the statement that their circumstances could change.** (you can advise them that if the information they provided is accurate, it appears, at least until the next recertification of their finances, that they can be expected to pay \$\_\_\_\_ but that it is up to the DOE. Also, let them know that if they are currently in a program that could allow for forgiveness after 10 years, that assumes that they stay in public service or whatever other occupation that meets the 10 year timeframe. But, for example, if they became a doctor and opened a private practice where they made \$400,000, the calculations would be expected to change quite drastically.)
8. **Do not refer to any payments that AmeriTech is charging as loan payments or that they replace loan payments.** You are providing a document preparation service and if the preparation and submission is ultimately successful, the terms of their loan payments may change, in which case, the consumer will be responsible for making his or her own separate payments to the servicer.
9. **Do not speak in terms of your "qualifying" a consumer for your program or the government program.** They are not getting qualified for new payments by AmeriTech, and the government is not qualifying until the application is submitted and approved.
10. **Do not simply reference that the consumer will pay a specific amount for the remainder of their loan.** (first, you all are not making the decision on what they qualify for. Second, their financial/occupational position may change which could affect which program they may be in down the road and how much they will be required to pay).
11. **When filling out an application and doing intake of the consumer's information, do not make up any details.** That includes making up addresses for references.
12. **Do not guarantee that the consumer's loans will be forgiven after they are enrolled in the program.** They have to remain in the government-sponsored program and continue to recertify their information each year.
13. **When selling the membership program, do not simply describe it as being additional benefits to the document preparation program (as if they are not paying separately for it).** It needs to be clear that the consumer is signing up for something different with a different company.
14. **If you are explaining how to sign up for the referral benefits, it is important to note that if the consumer is referring friends into the program, they must disclose that they are being compensated for referrals.**
15. **Do not make any misrepresentations directly or by implication of the following:**
  - a. Total cost to purchase either or both programs;
  - b. Any material restrictions, limitations or conditions on purchasing the services;
  - c. Any material aspects of the services/membership being offered;
  - d. Any material aspect of the refund or cancellation policies;
  - e. That the company is endorsed or affiliated with the government;
  - f. The amount of time it takes to obtain the represented results;
  - g. Whether the company is a non-profit (AmeriTech and FEBC are private companies)





# Exhibit E

		0	1	2	3	4	5
	<b>Read Intro Script</b>	Not on script. Stating that we work for the Department of Education.	Not on script. Not correcting client's impression that we are NOT with the Department of Education.	Did not read intro script. Possibly used an old version. Gives client impression these are our programs.	Did not read intro script. Possibly used an old version. Did not answer client's questions with compliant/provided responses.	Read intro script exactly as provided. Did not answer client's questions with compliant/provided responses.	Read intro script exactly as provided. Answered client's questions with compliant/provided responses.
	<b>Read Family Size Definition, Followed FS Process</b>	Did not read FS definition. Made up client's FS number.	Did not read FS definition. Got client's FS number, but then 'modified' it arbitrarily (with or without permission)	Read FS definition. 'Modified' client's FS number arbitrarily (with or without permission):	Read Family Size as scripted. Did not give personal example.	Read Family Size as scripted. Gave a personal example, but not approved. Got the client's FS number. 'Helped' client increase FS number.	Read Family Size as scripted. Gave an approved personal example. Got the client's FS number. Did not coach client to increase family size.
	<b>T-Box: Had client write down figures</b>	Completely skips giving client any numbers or figures about the program.	Rep verbally gives client some of the figures, and doesn't have them write anything down.	Rep verbally gives client all the required figures, but does not have them write anything down.	Has client write down some figures, but not in the form of the T-Box. Script not followed.	Has client write down T-Box and figures, but doesn't follow script for explanation.	Has client write down all T-box figures, and follows script for explanation. In full control of the T-Box portion of the conversation.
	<b>Followed AGI Determination process</b>	Did not ask client for their AGI or income. Rep used AGI figure they made up.	Asked client for their AGI/Income, but then entered a different value (higher or lower).	Asked client for their AGI/Income, did not follow AGI process as outlined. AGI value came from client's stated amount.	Did not try and get AGI from FSA/IRS. Skipped to 'Statement of Income' steps instead.	Tried to get AGI from FSA/IRS. Skipped to 'Statement of Income' steps when unable to obtain.	Got AGI through FSA/IRS. If not, got client to provide tax returns (image attached to file). If not, got info from paystubs. If not, got stated information. Correctly selected Income Proof type in SF.
	<b>(if PSLF) Disclosed must work 30+ hours, and job change could affect program</b>	Client states employer is not PSLF qualified, yet rep marks as PSLF (fraud) and pitched 10 year program.	Did not verify that employer is PSLF, yet marked file as PSLF and pitched 10 year program.	Does not disclose change in occupation or hours per week could affect term.	Discloses either that job change or change in hours per week could affect term but does not disclose the other.	X	Disclosed must work 30+ hours, and job change could affect program.
	<b>Explained Annual Renewal Process</b>	Did not explain annual renewal process. Told client that they would never need to send any further documents.	Do not explain annual renewal process.	Telling client that we will use the same IBR form each year, so they won't need to send a new one.	X	Disclosed that client will need to recertify for their program each year. Did not get client's acknowledgement that they understand.	Disclosed that client will need to recertify for their program each year. Got client's acknowledgement that they understand.
	<b>Complete Contract Review</b>	Did not review contract. Rep did not have client actually e-sign the documents.	Did not review contract. Rep had client e-sign without explaining any of the document.	Client e-signed contract, and rep pointed out a few of the pages but not the complete document.	Rep explained the contract, but not using the provided/compliant script.	Followed provided script and explained each page of the contract. Did not correctly/compliantly, responded to client questions.	Followed provided script and explained each page of the contract. Correctly, and compliantly, responded to any client questions.
	<b>Disclosed that in program, client needs to make payments directly to Servicer</b>	Rep states that Doc Prep fee, and any other fees, go towards their loan/servicer payment.	Did not mention fee at all.	x	x	Ensures that client understands that they need to make payments directly to servicer. Did not get client's acknowledgement that they understand.	Ensures that client understands that they need to make payments directly to servicer. Got client's acknowledgement that they understand.
	<b>Referral Program</b>	Did not follow script. Lied to client about program. Lied to Verification that client denied program.	Did not follow script. Did not send confirmation email.	Did not follow referral script. Sent confirmation email. Did not follow up and ensure client confirmed account.	Followed Referral Script. Sent Confirmation Email. Did not follow up and ensure client confirmed account.	Followed Referral Script. Sent Confirmation Email. Got T&C Box Checked.	Followed Referral Script. Sent Confirmation Email. Got T&C Box Checked. Client Logged in and Shared.

	<b>Servicer Explanation</b>	Did not follow Servicer Explanation Script.	x	x	x	Followed Servicer Business Practices Explanation - Supplemental Script. Did not get client's acknowledgement that they understand.	Followed Servicer Business Practices Explanation - Supplemental Script. Got client's acknowledgement that they understand.
	<b>Compliance:</b>	> 80% Score	(Example: 10 questions, 5 point max each = 50 points. Rep scores 40 out of 50 = 80%)				
	<b>Non Compliance</b>	< 80% Score					
	<b>Process:</b>	Call Audit 4 complete sales calls per sales rep, per week					
		If rep's average for the week (4 calls) is less than 80%, then...	First Non Compliant Week = Performance Improvement Plan Implemented for rep - 2 week probation. Manager must QC each file before being sent to Verification. 100% of enrollment calls will be audited. 5 randomly selected 'non-enrollment' lead calls will be audited.				
			Second Non Compliant Week = Write Up				
			Third Non Compliant Week = Terminated				
	<b>If any of the following are found during a call audit, the rep will be Written Up and/or Terminated</b>	1) Changing the state of residence for the lead to an Approved State					
		2) Making up references					
		3) Increasing Family Size above the client's stated number					
		4) Telling the client that the payments to Ameritech/FEBC go to their servicer					
		5) Signing the electronic documents on behalf of the client					
		6) Telling the client that we charge up-front fees					
		7) Does not follow Referral Enrollment Process					

# Exhibit F



### **Compliance Disciplinary Escalation Process**

The Account Specialist goal is to work toward consistently maintaining 100% compliance.

There are 3 overall compliance categories each Account Specialist (AS) is accountable for:

1. **80% overall moving toward 100%**
2. **Category specific infractions (10 Categories)**
3. **“Bad 10” violations**

#### **Compliance Category: 80% moving to 100%**

##### **Week 1 Non-Compliant Less than 80%:**

If an AS's compliance audit produces an 80% or lower out of the 10 categories within any work week, the following will occur.

\*The AS will begin Progressive Discipline with a Verbal Warning Disciplinary Action Notice.

##### **Week 2 Non-Compliant Less than 80%:**

If an AS's compliance audit produces an 80% or lower of the 10 categories within the next twelve months, the following will occur.

\*The AS will receive a Written Warning Disciplinary Action Notice.

##### **Week 3 Non-Compliant Less than 80%:**

If an AS's compliance audit produces an 80% or lower of the 10 categories within twelve months of the initial Verbal Warning, the following will occur.

\*The AS will receive a Final Written Warning Disciplinary Action Notice.

##### **Week 4 Non-Compliant Less than 80%:**

If an AS's compliance audit produces an 80% or lower of the 10 categories within twelve months of the initial Verbal Warning, the following will occur.

\*The AS will be discharged.

All weekly violations will be in effect for a 12 month static period. Meaning, if they have 4 weeks less than 80% for any weeks within a 12 month period starting with the first week, they will be terminated.

For example, if an AS has one bad week in February, one in July, another in October, and finally another in January of the next year - they would be terminated.

In the same example, if the AS had the 4<sup>th</sup> week of substandard performance ( < 80% ) in March of the next year, they would not be terminated and their compliance clock would then reset to that same month.

**Compliance Category: Category specific infractions,**

**Tracking and enforcing compliance on each one of the individual 10 categories.**

If an AS violates any one of the individual 10 compliance categories with a score less than '4' three or more times within a 12 month rolling period, progressive disciplinary action up to and including termination will occur.

Any repeated violations of any one of the 10 categories where the AS is provided with an audit score of less than four ( < 4 ) within a 12 month rolling period the following disciplinary actions will occur in order below:

1<sup>st</sup> Violation: \*The AS will begin the Progressive Discipline process, and receive a Verbal Warning Disciplinary Action Notice.

2<sup>nd</sup> Violation: \*The AS will receive a Written Warning Disciplinary Action Notice.

3<sup>rd</sup> Violation: \*The AS will receive a Final Written Warning Disciplinary Action Notice.

4<sup>th</sup> Violation: \*The AS will be discharged.

This mechanism is being put in place so that if an AS continues to be counseled on the same violations repeatedly, it may not bring them down below 80% overall, but they can be disciplined for repeat offenses of the same violation(s).

**Compliance Category: Bad "10" Violations**

If any of the following are found during a call audit, the AS will be subject to immediate disciplinary action, up to and including immediate discharge:

- 1) **Changing the state of residence for the lead to an Approved State**
- 2) **Making up references**
- 3) **Increasing Family Size above the client's stated number**
- 4) **Telling the client that the payments to Ameritech/FEBC go to their servicer**
- 5) **Signing the electronic documents on behalf of the client**
- 6) **Telling the client that we charge up-front fees**
- 7) **Does not follow Referral Advocate Account creation script/process**
- 8) **Providing false/untrue legal advice**
- 9) **Representing to the client that we are affiliated with the federal government**
- 10) **Anything that is determined to be considered 'fraud' by management**

It is important for us to not only say what you should not do, but also provide you with things you 'can do' when you find yourself in certain situations (that might cause a rep to do one of the above items):

# Exhibit G



**AmeriTech Financial**  
**Internal Telemarketing Do Not Call Policy**

State and federal law requires companies which initiate telemarketing sales calls to institute policies and procedures for maintaining a list of telephone numbers of consumers who do not wish to receive telephone solicitation calls. Although AmeriTech Financial (“AmeriTech”) usually only receives inbound calls inquiring about the company’s services, there are occasions when it returns a consumers call or follows up with a consumer. In compliance with the requirements pertaining to initiating telephone calls, AmeriTech has established the following “do-not-call policy” to be followed by all persons making telephone solicitations on its behalf.

- AmeriTech maintains a do-not-call list that contains telephone numbers of consumers who request directly from AmeriTech or persons calling on its behalf not to be called again for any solicitations.
- For requests made directly to AmeriTech, such requests are maintained indefinitely.
- No telemarketing agent or affiliate shall place any telephone solicitation call to any telephone number without first ensuring that the telephone number has been checked against the then-current do-not-call list maintained by AmeriTech.
- To the extent that a consumer ever asks to be removed from a list or stop being called, all telemarketing agents shall add that consumer and the telephone number associated with the individual to a shared master do-not-call list.
- AmeriTech does not place auto dialed marketing telephone calls or pre-recorded calls to residential or cellular telephone lines without first obtaining express written consent from the recipient of such calls. AmeriTech does not require recipients of such calls to purchase anything from AmeriTech in order for them to receive such calls.
- When a telemarketing agent or affiliate receives a request from a consumer to not receive future telemarketing calls, the telemarketing agent shall: (i) immediately record the request on the telephone consumer’s file in the computer; (ii) immediately record the subscriber’s name, address and telephone number on the manual request sheet that is subsequently returned to the agent’s supervisor at the end of each shift or simply update AmeriTech’s computer system; (iii) politely inform the consumer that his or her request has been recorded and that it takes approximately 10 days after receipt of the request to remove the customer’s telephone number from AmeriTech telemarketing lists; and (iv) end the call.
- Upon request by any consumer, AmeriTech shall promptly forward to the consumer a written copy of this telemarketing policy. All such requests shall be recorded in the computer. In the event any consumer requests an address to which the consumer may

make a written request for the do-not-call policy of AmeriTech, the telemarketing agent shall inform the consumer that written requests should be made to: AmeriTech Financial, Do Not Call List, 1101 Investment Blvd, Suite 290, El Dorado Hills, CA 95762 or via e-mail to support@ameritechfinancial.com

- In the event any consumers indicate a desire to terminate the call, the telemarketing agent or affiliate must immediately and politely comply with the request: thank the consumer for their time and end the call.
- Consumers must inform AmeriTech of any change in telephone number if they desire to place a new phone number on AmeriTech's internally generated do-not-call list.
- AmeriTech does not share or disclose a consumer's do-not-call request with external parties other than as required by law, but it does share such information with its affiliates (the extent such affiliates would be contacting the consumers) to ensure that they do not reach out to such consumers.
- Any person involved with telemarketing for AmeriTech is trained, informed and directed to comply with AmeriTech's do-not-call policy. Failure to comply with the do-not-policy is grounds for termination of the business relationship between AmeriTech and the agent or affiliate.

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**Updated Delivery Day:** Tuesday, January 3, 2017 ⓘ

## Product & Tracking Information

**See Available Actions**

**Postal Product:**

**Features:**  
Certified Mail™

DATE & TIME	STATUS OF ITEM	LOCATION
<b>January 3, 2017, 12:25 pm</b>	<b>Delivered, Left with Individual</b>	<b>WASHINGTON, DC 20580</b>
		
Your item was delivered to an individual at the address at 12:25 pm on January 3, 2017 in WASHINGTON, DC 20580.		
January 3, 2017, 11:03 am	Available for Pickup	WASHINGTON, DC 20580
January 3, 2017, 8:10 am	Arrived at Unit	WASHINGTON, DC 20018

DATE & TIME	STATUS OF ITEM	LOCATION
January 2, 2017, 6:42 am	Departed USPS Regional Facility	WASHINGTON DC DISTRIBUTION CENTER
December 31, 2016, 7:04 pm	Arrived at USPS Regional Facility	WASHINGTON DC DISTRIBUTION CENTER
December 29, 2016, 10:53 pm	Departed USPS Regional Facility	WEST PALM BEACH FL DISTRIBUTION CENTER
December 29, 2016, 8:39 pm	Arrived at USPS Regional Facility	WEST PALM BEACH FL DISTRIBUTION CENTER

[See Less](#) ^

## Available Actions

[See Less](#) ^

## Can't find what you're looking for?

Go to our FAQs section to find answers to your tracking questions.

**FAQs (<http://faq.usps.com/?articleId=220900>)**

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Why jump from page to page to track packages being sent to you? With My USPS™, you can easily track all your packages in one place. Sign up to:

Set up automatic email and text alerts, so you'll never have to manually track a package again

Provide delivery instructions, so your carrier knows where to leave packages

### Sign Up

([https://reg.usps.com/entreg/RegistrationAction\\_input?](https://reg.usps.com/entreg/RegistrationAction_input?)

(<https://www.usps.com/>)

**app=UspsTools&appURL=https%**

**3A%2F%2Ftools.usps.com%**

**2Fgo%2FTrackConfirmAction%**

**21input%3FtRef%3Dfullpage%**

**26tLc%3D3%26text28777%3D%**

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	Forms & Publications ( <a href="http://about.usps.com/forms-publications/welcome.htm">http://about.usps.com/forms-publications/welcome.htm</a> )	Postal Explorer ( <a href="http://pe.usps.gov/">http://pe.usps.gov/</a> )	No FEAR Act EEO Data ( <a href="http://about.usps.com/who-we-are/no-fear-act/welcome.htm">http://about.usps.com/who-we-are/no-fear-act/welcome.htm</a> )
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	Careers ( <a href="http://about.usps.com/careers/welcome.htm">http://about.usps.com/careers/welcome.htm</a> )	Resources for Developers ( <a href="https://www.usps.com/webtools/welcome.htm">https://www.usps.com/webtools/welcome.htm</a> )	

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## **EXHIBIT B**



# GreenspoonMarder

From the desk of: Robby H. Birnbaum, Esq.  
Trade Centre South, Suite 700  
100 W. Cypress Creek Road  
Fort Lauderdale, Florida 33309-2140  
954.491.1120 (Telephone)  
954.343.6960 (Facsimile)  
Email: Robby.Birnbaum@gmlaw.com

December 15, 2016

***Via Certified Return Receipt U.S. Mail***

Chairwoman Edith Ramirez, Esq.  
Federal Trade Commission  
600 Pennsylvania Avenue  
Washington, D.C. 20850

RE: Complaint against FedLoan Servicing For Aggressive and Unfair  
Consumer Practices.  
Our File No.: 33508.0006

Dear Chairwoman Ramirez:

This firm represents a number of companies that specialize in federal student loan document preparation and processing services to assist borrowers identify and gain approval for one or more government-offered debt relief programs.

I am sending this letter as we recently received a copy of an e-mail that FedLoan Servicing appears to be transmitting to some of its student loan debtors. As you probably know, FedLoan Servicing is a student loan account services and collector that works under permission from the US Department of Education. Here is one of their emails sent to financially vulnerable consumer debtors:

Thank you for contacting FedLoan Servicing!

Our records indicate that you were most likely going through a third party organization who offered to assist with the consolidation process. However, FedLoan Servicing now holds and services your newly consolidated loan as of May 26, 2016.

If you are not satisfied with the assistance you are receiving from the third party company you hired, you can contact the Federal Trade Commission (FTC) with your complaints. It is important to note that your complaint is against the company you hired to assist you in the repayment of your Federal Student Loans and not the student loan servicer.

The complaint can be filed online by visiting the FTC website ([ftc.gov](http://ftc.gov)) or

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Chairwoman Edith Ramirez, Esq.  
December 15, 2016  
Page No. 2

by telephone by calling the toll-free telephone number of 1-877-FTC-HELP (1-877-382-4357).

Your account is currently past due from November 10, 2016 for \$239.67. We report the account status monthly to each nationwide consumer reporting agency.

We recommend that you use the "Contact Us" links on our website, [MyFedLoan.org](http://MyFedLoan.org), to submit inquiries via a secure email form. Please use your email address on file when completing this form. You may also call us toll-free at (800) 699-2908 to reach our Customer Service Department, which is open Monday through Friday from 8:00 AM until 9:00 PM (ET).

The correspondence highlights the unethical collection practices employed by some of the federal loan servicing companies. The correspondence above starts with a supposition that the consumer has hired a third party to assist in consolidating their loans. It then directs the consumer to contact the FTC if they were not satisfied with the company assisting them, providing specific instructions and website link as well as a toll-free telephone number. From there, it reminds the consumer that the consumer is past due on loan payments.

Basically, it scares the consumer into second-guessing their decision to contract with a private company and then pushes for outstanding sums to bring the consumer current. It doesn't necessarily provide suggestion about other avenues and alternatives, such as income-based repayment programs that could assist a consumer who might otherwise be having difficulty bringing loan payments current.

For some time we have been advised that various student loan servicers are verbally criticizing student loan document preparation companies and directing borrowers to contact regulators (even when the consumers expressed no concern over the services they were receiving). Now, it seems the servicers are putting their directions in writing, demonstrating bias, and anti-consumer choice collection practices. Indeed, I have heard from dozens of consumers about how aggressive FedLoan Servicing is. In fact, we were previously advised that a customer of one of our clients said that FedLoan (while the customer was on hold with FedLoan's customer service) heard a recording directing consumers not to work with private companies for student loan assistance. Then the customer service representative repeated the same information two more times when back on the telephone before actually assisting the consumer. Such tactics fit right in line with other allegations that servicers are blanketly calling student loan document prep companies "scams." The collection agents seem to have been given full autonomy to say what they want about third parties. I'd imagine that recorded calls between the servicers and the borrowers who have hired third parties to assist them apply for federal loan programs would show a clear pattern of such aggressive behavior.

It was when one of our compliance-focused clients (that complies with the FTC's TSR debt relief amendment) received a copy of the written verbiage above from one of its customers that we became extra concerned. Clearly, FedLoan (and other loan servicers) are trying to block

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consumers from receiving private help to fight against the unethical practices that the student loan servicers have been employing for some time. As the FTC and CFPB are aware and lawsuits have been filed against certain federal loan services (i.e. Navient), such companies have repeatedly demonstrated that they are not necessarily looking out for the best interests of the consumers and placing them into federal loan programs that could have allowed zero-dollar payments based on earnings and eventually led to debt forgiveness.


We have attempted to reach out to loan servicers, including FedLoan and MOHELA but are constantly treated rudely and they state they are "turning in" our clients. You would not believe the verbal anger expressed by these groups, and it is shocking that they refuse to even have a rational discussion relating to the benefits of protecting consumers and giving them choices. My feeling is that they don't like the competition from our FTC-compliant clients (relief providers) and, instead, want to continue to pressure debtors into heeding their heavy-handed financial demands.

Where our clients are complying with regulations governing their marketing, contracts and services and the federal loan servicers are not, it is clearly unjust that the private student loan document preparation companies get negatively branded and looked down upon by regulators when the harm is coming from the servicers' collection practices and their constant efforts to direct consumers to file grievances against the private companies.

My hope is that in bringing this persistent problematic situation to your attention, the Commission will be mindful that it is our clients who are fighting to protect consumers.

Very Truly Yours,

GREENSPOON MARDER, P.A.

  
✓ Robby H. Birnbaum, Esq.  
For the Firm

cc: Client

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 <p>Your item was delivered to an individual at the address at 11:31 am on December 27, 2016 in WASHINGTON, DC 20580.</p>		
December 27, 2016, 9:27 am	Arrived at Unit	WASHINGTON, DC 20018
December 16, 2016, 11:15 pm	Departed USPS Regional Facility	WEST PALM BEACH FL DISTRIBUTION CENTER

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December 15, 2016, 10:53 pm	Arrived at USPS Regional Facility	WEST PALM BEACH FL DISTRIBUTION CENTER

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Refer To File #:502750-0001

September 25, 2017

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Federal Trade Commission  
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[rtonelli@ftc.gov](mailto:rtonelli@ftc.gov)

**Re: American Financial Benefits Center, Ameritech Financial, Financial  
Education Benefits Center (the "Companies")**

Dear Ms. Schroeder and Ms. Tonelli:

On August 23, 2017, you sent me a letter requesting that my clients, American Financial Benefits Center, Ameritech Financial, and Financial Education Benefits Center (collectively, the "Companies") voluntarily produce records in connection with a non-public investigation of the Companies being conducted by the Federal Trade Commission (the "FTC"). Frankly, the Companies are both surprised and offended that the FTC opened, and is now pursuing, this investigation. As you know, one of the Companies, Ameritech, through counsel, submitted a request for clarification to the FTC on December 29, 2016 ("Inquiry Letter") seeking comment and discussion regarding the application of various laws and issues related to its business, including the FTC Act that is the apparent subject of the FTC's investigation. On an enclosed thumb drive, we have included a copy of the Inquiry Letter as **Exhibit A**. The Inquiry Letter included copies of many documents related to Ameritech's business, including a mailer and sales script. To this day, Ameritech has not received any response to that letter. As such, we question why the Companies should now be producing information and documents when the FTC ignored the urgent and important request for clarification.

Nonetheless, in the interest of cooperation, the Companies are voluntarily submitting information and documents responsive to your request. The Companies are sharing this information because they believe the FTC does not possess a full understanding of this industry, and may not appreciate what steps the Companies have taken to distinguish themselves from others in the industry. Specifically, the Companies are submitting the information and documents to provide a comprehensive overview of the culture of compliance that the Companies have implemented. Your letter requested five specific categories of documents. Below we address each of your requests, but not necessarily in order.

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We wish this exchange would have occurred in a more amicable and collaborative fashion. We hope that once you have reviewed the documents that have been provided you will see that the Companies truly are different than their competitors, and that you will close your investigation. The Companies reserve all rights in law and equity in making this submission.

**I. Background of the Companies and the Telemarketing Sales Rule**

The following are the first two categories of information and/or documentation that you requested:

1. The Companies' full legal names, principal addresses, telephone numbers, state and dates of incorporation, and all other names under which the Companies have done business.
2. The identity of all officers, directors, principals, and owners of the Companies, and all shareholders with five percent or more ownership; stating each shareholder's percentage of ownership.

*American Financial Benefits Center ("AFBC").* AFBC was created on February 11, 2011. It is a California corporation that has received an 'A' rating from the Better Business Bureau. It has not done business under any other names. Brandon Frere operates as the Chief Executive Officer, Secretary and Chief Financial Officer for AFBC. The only owner/shareholder with more than 5% of the company is Brandon Frere. AFBC's address is 1900 Powell Street, Suite 600, Emeryville, CA 94608. Because of the type of services AFBC provides, the executives and certain employees of AFBC primarily work at 5789 State Farm Drive, Suite 265, Rohnert Park, CA 94928. AFBC's phone number is 1-800-488-1490.

AFBC was the first of the Companies formed. Beginning in June 2013, it started helping consumers identify one or more potential federal student loan relief programs available to them, and then assisted those consumers with the preparation of highly-technical paperwork. To contact potential customers, the company would send mailers<sup>1</sup> to consumers advising them of the AFBC program, which generated inbound calls. On the phone, the AFBC representative would explain AFBC's program, its costs, and perform general intake so that AFBC could later identify potential federal loan relief programs, and prepare federal loan repayment applications on behalf of the consumer. With so many federal student loan borrowers who were unaware of the various available repayment options, AFBC focused on working closely with consumer to assist them through the application process when such consumers would otherwise feel frozen and unable to move forward on their own. As part of that intake and sales process, the AFBC representative would also describe a separate monthly discount member benefits program. By signing up for the membership, even after the initial loan repayment application was submitted and a consumer was enrolled in a new government repayment plan, AFBC would be available to resubmit documents at any given time if a consumer's financial circumstances changed. This included submitting annual recertification documents for those signed up for an income-driven repayment plan. The membership also included personal financial budgetary analysis, access to printable legal documents and templates, access to a three-part student financial management

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<sup>1</sup> The FTC's request for the Companies' mailers is discussed later in this letter.



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plan kit educational book series, tax preparation assistance, emergency roadside assistance, discounts on credit repair assistance, and everyday discounts, among other services.

AFBC did not, and does not, renegotiate debt. Rather, AFBC assisted consumers with the preparation of student loan application paperwork, and, if the consumer purchased the additional services, customers would have access to those other helpful membership services described above, which included on-demand student loan document preparation services and assistance with annual re-certifications. In that regard, AFBC's services assisting consumers were comparable to a company such as H&R Block, which helps consumers prepare paperwork and submit their tax returns. AFBC no more settled debt than H&R Block. Rather, it held the consumer's hand in filling out student loan paperwork to more efficiently navigate a complicated process. AFBC sold these various student loan services to consumers until late in 2015. AFBC no longer sells these services to new consumers. However, it maintains its dedication to its consumer clients by continuing to provide membership services and assist existing customers with annual re-certifications that might be required by the federal loan repayment programs in which those customers are enrolled.

*Ameritech Financial ("Ameritech") and Financial Education Benefits Center ("FEBC").* Ameritech was formed on October 28, 2015 and FEBC was created on October 30, 2015. Both Ameritech and FEBC are California corporations. They have not done business under any other names. FEBC has an 'A' rating from the Better Business Bureau. Ameritech does not currently have a Better Business Bureau rating, but at times in the past, it has received an 'A' rating from its local Better Business Bureau. Brandon Frere operates as the Chief Executive Officer, Secretary and Chief Financial Officer for each company. The only owner/shareholder with more than 5% of the company is Brandon Frere. Ameritech's primary address is 5789 State Farm Drive, Suite 265, Rohnert Park, CA 94928, but it also has an office at 1101 Investment Blvd., Suite 290, El Dorado Hills, CA 95762. Ameritech's phone number is 1-800-792-8621. FEBC's address is 2010 Crow Canyon Place, Suite 100, San Ramon, CA 94583. Because of the types of services it provides, FEBC, like AFBC, has executives and employees that spend most of their time at the Ameritech's facilities in Rohnert Park. FEBC's phone number is 1-800-953-1388.

Ameritech and FEBC were formed as two separate companies because, as of late 2015, the FTC's interpretation of laws relating to the acceptance of fees for loan processing services was unsettled. It appeared at that time, but remained uncertain, that the FTC would interpret the Telemarketing Sales Rule ("TSR") such that the acceptance of any fees in any way connected to loan processing services would be considered an advanced fee under the TSR. Upon the advice of counsel, Ameritech and FEBC were formed as separate companies to ensure that they provided different services, and to avoid any possible argument that fees being taken for membership services could be considered an advanced fee under the TSR. Ameritech provides only loan documentation preparation services. To ensure compliance with the TSR, Ameritech does not accept any payment for its student loan application documentation and processing services until after a customer receives his or her results.

FEBC, in contrast, offers a membership benefit program that may be purchased on its own or in conjunction with the student loan application assistance being offered by Ameritech. Based on the list of services and the description of services provided to counsel before



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Ameritech and FEBC were formed, counsel opined that the FEBC program would not fall within the definition of a debt relief service program under the TSR. FEBC's services include, but are not limited to, personal financial budgetary analysis, access to official forms and documents, access to legal documents, resume and cover letter documentation, tools for keeping budgets, access to educational websites, financial calculators, printable forms and educational kits, life lock identity theft protection, roadside assistance, tax preparation services, credit repair service discounts, medical/everyday savings, and telemedicine. Critically, FEBC's consumer contract would be separate and independent from Ameritech's program, and thus the new FEBC program would be characterized as an optional external upsell under the TSR. In addition, the payment for that membership program would be made directly to FEBC and not Ameritech, and the two companies would not share revenue. Plaintiff FEBC has fastidiously followed that advice, and offered only those distinct services for which counsel advised the TSR would not apply. FEBC's services are offered to customers of Ameritech. But as noted, those corporations are totally and completely separate, both financially and operationally, and the scripts for any incoming calls very clearly require any sales agent to inform consumers that the membership program is optional.

Because of how closely Ameritech and FEBC have followed the separation of those services and segregation of the loan documentation preparation from the membership services, the TSR does not apply to any of the Companies. AFBC no longer provides services to new consumers. Ameritech provides only student loan documentation preparation services, and even then will only accept payment after the consumer has been enrolled in the program and received his or her results. FEBC operates separate and apart from Ameritech, and offers only services that do not fall under the definition of a debt relief service program under the TSR. This membership service constitutes a permissible upsell under the TSR, and FEBC does not fall within the definition of a debt relief program. However, even if the TSR did apply, the Companies have carefully tailored their operations to ensure compliance with the TSR.

## **II. The Companies' Operations – Sales, Customer Service, and Compliance**

The Companies collectively have over 185 employees, who are divided amongst a number of different departments, including sales, customer service, and compliance. Ameritech employs the most, with over 100 employees. As with any sales-based company, there is a robust sales department. However, the ultimate goal for the Companies is 100% client satisfaction, 100% of the time, and if they do not meet or exceed the client's expectations, the Companies do what is necessary to make it right. Thus, what differentiates the Companies from their competitors is their emphasis on providing true value to each client, customer service, and both internal and external regulatory compliance. Naturally, the compliance department and the efforts of the personnel in that department have evolved over time as new issues have arisen. But it is critical to note how this department and the culture of the company have progressed, how it operates as a "check and balance" on other operations, and the controls that are in place to closely follow applicable regulations.

*Advice of Counsel and Project Tracker.* Almost every major change taken by the Companies has occurred only after first conferring with counsel. For example, as we noted earlier, when the Companies became concerned about the FTC's interpretation of the meaning of what constitutes an advanced fee under the TSR, the Companies sought counsel before



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taking careful steps to separate into two corporations such that each would be in compliance with the TSR, or so that the TSR would not apply. The Companies also consult counsel before they make any changes to their advertising materials, including mailers, or their consumer-facing scripts. By seeking the input of counsel before any consumer-facing materials are used, they seek to ensure that appropriate language and disclaimers are included. Even the Companies' websites have evolved over time, ensuring that anyone who visits would be required to review a set of disclosures so that a consumer would understand precisely what was being offered.

Also, as part of the Companies' general operational goals, it keeps a Project Tracker that is updated daily. It determines how inter-department and cross-department projects are requested, approved, tracked, and completed. Executives from sales, operations, compliance, and IT use the Project Tracker to manage their employees' production, as well as request work to be completed from a different department. If a cross-departmental project is requested, a series of checks and balances are in place so that the executive from the department in which the project is being requested must preliminarily approve the project before the final requesting individual can approve/deny or request changes. For example, if the VP of Sales requests a project from the Operations department, the VP of Operations must approve the project and sign off on the project being completed before final approval is requested. This ensures that all executive parties are aware of what is being requested, and that the project data is accurate. Importantly, that Project Tracker will incorporate any compliance-related efforts being undertaken by the Companies. Thus, all departments are aware of those efforts.

*Carefully-Tailored Scripts.* As described above, the Companies prepare carefully-tailored scripts for their employees that are first vetted by counsel. All customer-facing employees in sales and customer service are required to follow these scripts. Over the years, the scripts have evolved to address both changes in the Companies and compliance issues that arise. That way, when a novel issue is presented to someone in customer service or sales, the Company can send out a company-wide script to ensure that other employees confronted with the same problem will properly respond to such problem. On an enclosed thumb drive, we have included copies of a variety of current scripts followed by employees in sales, customer service, retention, and verification as **Exhibit B**. As you will note, there are separate, detailed scripts for each role because they entail very different responsibilities. However, because compliance is a common value for every department within the Companies, before any employee can leave a call, they must get confirmation from the consumers that they are satisfied with the services that they received. **In addition, the Companies hereby formally request that after reviewing these scripts, the FTC identify any aspects that it believes violates the TSR, how specifically the script violates the TSR, and what steps you contend must be taken to remedy such problems.** The Companies sought this guidance in the Inquiry Letter, but renew the request here.

The Companies also use a 2nd Voice process, which is designed to ensure a high level of support to the people that call in for assistance with their student loans. The 2nd Voice process ensures that the Companies provide answers from more experienced personnel during the call where needed. Specifically, an Account Specialist is to call in for a 2nd Voice whenever they are faced with any issue during the enrollment process where they do not know how to answer. This can come at any point during the phone call, and it is the goal of the 2nd Voice

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(supervisor) to answer any questions by the student loan borrower, and to support those that show a potential benefit to move toward enrolling.

*Audits.* The Companies record every single call that is made. However, what separates the Companies from their competitors is that they have evolved such that the Companies audit each sales representative for two new enrollments every week, and have form checklists to ensure compliance is uniform. The Companies also regularly review customer service, retention, and verification representatives to ensure that they are following the Companies' protocols. As earlier mentioned, Ameritech and FEBC were formed in late 2015 in response to uncertainty surrounding the FTC's interpretation of the TSR. Within the last 15 months of operation, the Companies decided to put an even larger emphasis on compliance. Accordingly, they formed an internal compliance audit department. This department is completely separate from the sales department and employees are held accountable and compensated based on identifying potential practices that may arise that violate the Companies' compliance standards. Pursuant to that policy, the Companies began reviewing their own sales calls to ensure personnel were following the scripts provided and avoiding the "Bad 9."<sup>2</sup>

Today, the Companies continue auditing sales, customer service, and verification calls using live auditors (as opposed to a computer program) for 10 distinct categories derived from the enclosed scripts. For most of the last year and a half, the sales employee would need to be clear on 80% of those categories (moving toward 100%) or else they would be put into a probationary period, referred to internally by the Companies as a "PIP" or "performance improvement plan." That figure has since been raised to 100%. If a sales person violated the rule a second time, he or she would be further disciplined with the maximum discipline being termination. Sales personnel are not eligible to receive bonuses unless they receive a 100% score on their audited calls. A 100% score additionally means that the representative has not violated any of the published 'Bad 16.' Further elaboration of this audit process can be found in the Inquiry Letter.

Moreover, compliance personnel receive bonuses based on their ability to identify sales calls that break the rules – be it the 10 categories described above, or the "Bad 16." The Companies understand that it is impossible to maintain a culture of compliance unless monetary incentives reward auditors who identify and report potential problematic trends. For this, the Companies create a weekly compliance "trend report" that brings to management's attention any issues that may arise. Trend issues are quickly reviewed by management and counsel. If after that review there is a determination that the trend is "Bad", language is immediately added to the "Bad" list. Once a "Bad" item is published, each Account Specialist is trained and tested to ensure their full understanding of the new "Bad" item. The compliance aspect of the Companies is a critical component of their success, and shows the Companies' dedication to consumers.

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<sup>2</sup> The original Bad 9 was a list of statements the employees could not, under any circumstance, represent to consumers with whom they were speaking. If any employee violated this rule, they would be disciplined accordingly. That list has evolved over time as well, and it is currently the "Bad 16." On an enclosed thumb drive, we have included as Exhibits C and D copies of the "Bad 16", a list of "Dos and Don'ts" for sales representatives, and other compliance-related and audit documentation.



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*Surveys of Enrollment and Customer Service Calls.* A survey has been sent to a customer each time a customer service case has been closed since March 25, 2016. Similarly, a survey has been sent to each customer during the enrollment and verification process since September 14, 2016. The customer service agent is scored out of a possible 25 points. The Companies currently have over 20,000 survey responses from closed customer service cases, and those surveys show an average 24.03 out of 25 total points. For the enrollment survey, the newly enrolled client is questioned on his or her experience during the enrollment and verification process. The Account Specialist and the Verification Specialist are both graded on a score out of 20. Currently, with over 1,500 completed surveys, the Companies average 19.27/20 on the enrollment survey and 19.28/20 on the verification survey. The Companies are not “fly by night.” They genuinely seek to understand issues as they arise, and want to ensure satisfied customers who will recommend the Companies’ services to friends and family members without reservation. It is through the surveys and audits that management can follow trends, and confirms that everyone is complying with internal best management practices, policies and procedures.

### **III. The Companies Help Consumers**

It is important to note that the Companies have greatly helped consumers. The Companies are experts in understanding the student loan programs for which their customers are enrolled. A number of competitors will simply put all of their potential clients into a consolidation program that would, in fact, harm many of the borrowers by delaying their ability to qualify for student loan forgiveness programs. Ameritech does not follow that model. Instead, it specifically identifies the existing types and status of each borrower’s student loan debt. It then inputs that information into a heavily-customized Salesforce Enterprise and MySQL data-based platform to determine the best potential outcome for each borrower’s dynamic loan situation. Through a series of steps, which could include combinations of forbearance, consolidation (of certain loans and not others), and assisting consumers to ensure he or she is enrolled in a program that may permit them to reap the benefits of one or more student loan forgiveness programs based on his or her unique situation, Ameritech can ensure that each consumer has the optimal outcome, and an individualized program that may possibly lead to loan forgiveness, depending on their specific financial circumstances.

This work provides tangible benefits to consumers. Ameritech has helped over 16,000 customers save over \$6.7 million in ongoing monthly payments by aligning them with programs that will possibly allow them to qualify for loan forgiveness for those students who are on track for loan forgiveness by using Ameritech’s service and who qualify for the appropriate loan program. For those students who are on track for potential loan forgiveness, the average monthly savings are as follows:<sup>3</sup>

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<sup>3</sup> Many of the Companies’ clients have not yet qualified for loan forgiveness, but are on the path to receive such benefits in the future.



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Average Payment before Ameritech (Monthly)	Average Savings per Client (Monthly)	Total Savings (Monthly)
\$460.70	\$406.00	\$6,744,415

These results are supported by the testimonials of the Companies' clients. As mentioned above, the Companies take surveys at various points along the enrollment and verification processes. Clients taking surveys have almost universally praised the Companies in giving exemplary results.

We would also note that the Companies frequently decline to enroll people that have called. The Companies receive inbound calls from a variety of lead sources (i.e. mailers, word of mouth, and company websites), and the Account Specialists are trained in pre-qualifying potential clients to determine if they may actually qualify for one or more federal repayment programs. If those prospective clients will not receive any benefit from the program, they will not be enrolled. And if any customer asks for a refund after being enrolled in and receiving the services, the Companies will honor any request for such refund so long as it is reasonable. As it is, they may cancel the program and retrieve any funds set aside (but not collected) to be used once Ameritech fulfills its obligations under the agreement.

#### IV. Advertising

The third category of information and/or documents that you requested was:

A copy of each advertisement, including letters and postcards [] that the Companies sent to consumers. For mass mailings, please provide one representative copy of each advertisement.

On an enclosed thumb drive, we have included copies of every letter, postcard and/or mailing in the Companies' possession that they have sent to consumers as **Exhibit E**. Since the Companies believe that these mailers comply with the TSR and yet the FTC may have a different opinion, **the Companies hereby formally request that the FTC identify any of these mailers that it believes violates the TSR, how specifically such mailing violates the TSR, and what steps you contend must be taken to remedy such problems.** The Companies sought this guidance in the Inquiry Letter, but renew the request here. Again, the Companies would disagree with any such assessment. But we also believe that this discussion is a cooperative process, and we would like an opportunity to address any specific concerns you might maintain. As noted above, the Companies have every intention to assist consumers in the long-haul and appreciate guidance so that they may do so. There have been aggressive loan servicers that do not properly educate and mislead consumers on available programs, so organizations such as the Companies are a needed counter-balance such egregious collection and deceptive consumer practices.

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Federal Trade Commission  
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**V. The FTC's Concerns Expressed in Your Letter are Unfounded**

We note that in your August 23, 2017 letter, you referenced four specific items that you are investigating. Specifically, your letter indicates that the FTC is:

evaluating whether the Companies may have violated Section 5 of the FTC Act by misrepresenting, among other things, that (1) the Companies are affiliated with consumers' loan servicers or the government; (2) consumers' monthly payments to the Companies will be applied towards consumers' student loans; (3) consumers qualify for total loan forgiveness; and (4) consumers can claim individuals to whom they provide minimal support as family members on their student loan applications.

As you can see from the various advertisements included on a thumb drive as **Exhibit E** and the call recordings that will be produced, the Companies have not intentionally violated any of these provisions, and, in fact, have designed their compliance programs to specifically avoid running afoul of these provisions. To the extent that the Companies came across any such matters, they would have tried rectifying them, which is what they did when they learned that there may have been consumer confusion over who they could list as family members.

*Affiliation with loan servicers or the government.* The mailers do not identify the Companies as being affiliated with the government. Rather, the mailers, and the Companies' websites, expressly disclaim any sort of connection with the government. For example, when you go to the website for the only one of the three companies selling student loan document preparation services, Ameritech, at [www.ameritechfinancial.com](http://www.ameritechfinancial.com), the first thing that happens is a disclaimer appears on the screen expressly informing any visitor that Ameritech is not affiliated with the government. Similarly, the Companies at no time disclose that they are affiliated with the government during calls, as can be seen by the scripts provided with this letter.

Moreover, the Companies would never associate themselves with loan servicers, who the Companies mostly believe engage in aggressive practices that do not help consumers. There have been numerous alleged instances of student loan services systematically misleading millions of borrowers and driving up their repayment costs, culminating in a recent lawsuit that the Consumer Financial Protection Bureau filed against Navient Corporation in the Middle District of Pennsylvania (Case No.: 17-cv-00101) and where a federal judge denied Navient's motion to dismiss on August 4, 2017. On an enclosed thumb drive, we have included as **Exhibits F and G** copies of the Complaint against Navient, and the Court's Order denying Navient's motion to dismiss. As you are likely aware, this is not the only lawsuit filed against a loan servicing company (note the FEDLOAN and ACS lawsuits). We cannot stress enough that the Companies would never intentionally affiliate themselves with the loan servicers. In fact, the loan servicers often badmouth companies in the loan document preparation industry, and we know that at least a few of the complaints lodged by Ameritech's clients originated from the loan servicers.



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*Monthly payments will be applied towards consumers' student loans.* We must first note that this specific category is vague. However, as noted above, we have enclosed a copy of the scripts used by the Companies' sales personnel, and you also are being provided with the advertisements. Needless to say, the Companies do not misrepresent that the monthly payments made by consumers will apply towards the consumers' student loans. And the script for Ameritech representatives requires them to expressly state that any membership services are independent of the student loan processing services.

*Consumers qualify for total loan forgiveness.* The Companies do not misrepresent that consumers automatically qualify for total loan forgiveness. The advertisements are quite clear that consumers may be eligible for federal student loan programs, which is absolutely true. The recordings and websites will reveal the same thing. The Companies make no representations about the potential savings to consumers until they have spoken with a consumer and actually evaluated the consumer's student loan portfolio.

*Consumers can claim individuals to whom they provide minimal support as family members.* The Companies are very careful to constrain any discussion on their calls when it comes to this topic to the definition provided by the TSR because that definition is hopelessly vague. The Companies were alerted to the potential issue about a year ago and immediately worked to create a standard means of explaining the calculation of family members. As you will see from the scripts we have provided, when this topic comes up employees are directed to simply read the definition for that term. Here is the official definition of that term, which is inserted verbatim into the scripts:

Family size includes you, your spouse, and your children (including unborn children who will be born during the year for which you state your family size), if the children will receive the majority of their support from you now. It includes other people that live with you that receive the majority of their support from you, and they will continue to receive this support from you for the year that you state your family size. Support includes money, gifts, loans, housing, food, clothes, car, medical and dental care, and payment of college costs.

We do not believe any current employees provide any "coaching" to consumers on this topic. However, to the extent that any sales representative does so, it violates the scripting provided to employees, the Companies' policies, the Bad 16, and is an obvious diversion from the explicit direction that the employees have been provided. This type of conduct results in discipline, and if not corrected, termination.

#### **VI. Client List**

The fourth category you requested is "[a] list of the Companies' current and past clients, including contact information." As a preliminary matter, I must ask the purpose behind your request for this list. As you know, this list is a confidential trade secret. But more importantly, we will not produce this list because we do not see any relevance such list would have to your investigation. To go into further detail, in your August 23 letter, you described the specific concerns associated with the FTC's investigation:

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Federal Trade Commission  
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"the Companies may have violated Section 5 of the FTC Act by misrepresenting, among other things, that (1) the Companies are affiliated with consumers' loan servicers or the government; (2) consumers' monthly payments to the Companies will be applied towards consumers' student loans; (3) consumers qualify for total loan forgiveness; and (4) consumers can claim individuals to whom they provide minimal support as family members on their student loan applications."

It is not clear how the member list would further the investigation about any of these concerns, which involve purported misrepresentations. The member list tells you nothing about the specific representations made by the Companies when enrolling consumers. Moreover, any information you might gather regarding representations to those consumers will be contained in the mailers and call recordings, which will be produced.

I recall that on our call you mentioned that investigations are triggered by the FTC when a certain number of complaints are received. I believe you said those complaints come into the Better Business Bureau. The Companies take such complaints very seriously, and contact every single consumer who has complained. It then logs the communications with those consumers because customer service is paramount to the Companies. As a result of that process, every single complaint to the Better Business Bureau of which the Companies are aware has been resolved, and 20% of those individuals that filed complaints decided to stay enrolled with the Companies. Of the remaining consumers, anyone that continued to express confusion or dissatisfaction was refunded his or her fees paid in their entirety.

#### **VII. Recordings**

Finally, you have asked for "[a]ll recordings of conversations between the Companies and consumers, including complete recordings of sales, verification, and customer service calls." On our telephone call, you mentioned that you only needed calls and call recordings back to 2014. Needless to say, this request places a great burden on the Companies. Thus, for the time being, we have enclosed a subset of calls – from August 1, 2017 through September 21, 2017. This subset constitutes over 132,000 calls. We will work with our clients to continue producing calls on a rolling basis. We anticipate having the calls for July 2017 ready for delivery to the FTC by Monday, October 2.

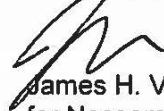
#### **VIII. Conclusion**

Please note that the contents of this letter, and all documents produced in response to your request other than Exhibits E and F, are hereby designated as confidential pursuant to 15 U.S.C. § 57b-2(f). Finally, we note again that the Companies are voluntarily submitting information and documents responsive to your request in a show of cooperation and reserve all rights provided in law or equity.

Sarah Schroeder, Esq.  
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If after reviewing this letter and the enclosed information and documents you have any questions, please let me know.

Very truly yours,

A handwritten signature in black ink, appearing to read 'James H. Vorhis', is written over the typed name.

James H. Vorhis  
for Nossaman LLP

JHV:al

Enclosures

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## **Ortiz Attachment FFF**





VIA E-MAIL AND U.S. MAIL

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Refer To File #:502750-0001

October 18, 2017

Sarah Schroeder, Esq.  
Roberta Tonelli, Esq.  
Federal Trade Commission  
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**Re: American Financial Benefits Center, Ameritech Financial, Financial  
Education Benefits Center (the "Companies")**

Dear Ms. Schroeder and Ms. Tonelli:

We would like to take this opportunity to provide you our comments on the proposed complaint of the Federal Trade Commission ("FTC") against the Companies, Brandon Frere, and Cameron Henry, LLC, as a relief defendant.

You allege that the Companies have violated Section 5 of the FTC Act by making a number of misrepresentations to consumers, and the Telemarketing Sales Rule by charging consumers advance fees for "debt relief services." In addition, you state that "[d]ue to the large amount of ongoing harm in this matter, staff has recommended that the Commission file a federal court complaint ...." We respectfully disagree with the spirit of your letter and much of the substance of the proposed complaint. The Companies are in the business of helping consumers. In that regard – helping consumers – the FTC's interests are aligned with the Companies. As the complaint notes, consumers owe nearly \$1.34 trillion in debt, and are required to work with servicers that often provide incorrect or misleading advice about federal programs for which they may be eligible. *See Consumer Finance Protection Bureau v. Navient Corp., et al.*, Case No. 17-cv-00101 (M.D. Pa.). Student loans are undoubtedly a societal concern. And the Companies have helped thousands of consumers navigate the complicated federal application process to help them get enrolled in federal student loan programs.

As a preliminary matter, while you reference "ongoing harm," your proposed complaint is largely based on stale information and significantly misrepresents how the Companies currently operate. Thus, the FTC may soon file a complaint seeking injunctive relief for purported practices that the Companies dispute to be improper in the first instance, and that mostly happened over three years ago at the one company that no longer enrolls new customers. The

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Companies have evolved significantly in the past few years, as can be seen from the audit and compliance materials and five months of call recordings the Companies have already produced.

It has not gone unnoticed that the FTC has filed cookie-cutter complaints in the "Game of Loans" cases that recite identical allegations. And relying on those cookie-cutter allegations, the FTC has sought a temporary restraining order to stop purported ongoing deceptive practices and prevent the destruction of evidence. However, there is no basis for seeking such relief here because the Companies operate in a different and more sophisticated manner than its competitors to ensure compliance by its employees. The issues identified in the complaint do not reflect current practices, or are easily explained.

The Companies have already also informed the FTC that the Companies are preserving all records, have halted any document destruction practices, and have produced the last five months of call recordings, current mailers, and current scripts that all employees must follow. The Companies have also filed a complaint against the FTC in the Northern District of California, which subjects them to document preservation rules applicable to federal litigation. There is no need for a separate order requiring the Companies to preserve documents.

Moreover, the Companies have already communicated an outline for a proposed consent decree with the FTC that would eradicate any of your potential concerns regarding "deceptive practices." In fact, since December of 2016, the Companies have requested guidance from the FTC regarding their current practices, yet have received no substantive response other than the few comments you recently raised about Ameritech's mailers. Thus, the FTC has no basis to assert that deceptive practice will continue until and unless a court issues a restraining order.

In light of these issues, we formally request that if you do proceed by seeking injunctive relief with abbreviated briefing schedules, you furnish the court with this letter and all other correspondence that we have exchanged over the last two months.

In addition, the proposed complaint fails to support the FTC's claims, or the need for expedited injunctive relief for at least the following reasons:

- Much of the Evidence Supporting Purported Misrepresentations to Consumers Fails to Reflect the Companies' Current Practices (¶¶13, 22-24). The FTC alleges that the Companies improperly tell consumers they are "pre-qualified" for federal programs that would permanently reduce their monthly loan payments to a fixed amount, and that to access these programs consumers must pay an advanced fee of between \$600-800. This does not reflect the Companies' current practice. We have already provided the FTC the Companies' current scripts, mailers, and materials that show how the Companies have developed a robust internal audit process to ensure sales representatives are following the scripts. In the proposed complaint, for example, it appears that the FTC will rely largely on the mailers listed as Exhibits A to E. Exhibits A through C are both 3-4 years old, as only a few thousand were sent out to consumers by AFBC, which no longer enrolls new clients. Not one of these fliers has been sent since



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2014. Exhibits D and E are more recent, but do not reflect the purported misrepresentations you have cited. The only concerns you raise in the complaint about the current mailer are, in fact, truthful statements. More important, Ameritech specifically requested comments from the FTC in December 2016 and during this investigation, only to be met with silence. The Companies remain interested in seeking guidance from the FTC on the content of the mailers.

- The Companies do not Coach Consumers about Family Size (§§28-30). The complaint references concerns about the family size listed in federal applications for consumers that are submitted by Ameritech and enrolled in the IDR program. The FTC also alleges that company representatives coach consumers to inflate the family size. However, on intake calls, it is the consumers that provide the family size only after the statutory definition of family size has been recited by the sales representative. We would ask the FTC to disclose the Ameritech sales representative that made the call you list in the Complaint, as that employee was likely terminated (see comments regarding Exhibit G, below). The Companies also use a verification process at the end of each call that requires the consumer to confirm the information he or she has submitted, including information about family size. Finally, the consumer is sent a separate written copy of the draft federal application for his or her review and signature. Admittedly, these processes were put in place when Ameritech was advised that a few consumers complained that some representatives had possibly inflated their family sizes. Ameritech wanted to ensure that such purported actions were not taking place and would not take place in the future. But such company measures demonstrate that Ameritech continues to adjust and improve its systems to ensure full compliance with the law.
- The E-mail attached to the Complaint as Exhibit G was from an Employee who was Disciplined and then was going to be Terminated for Failing to Follow Companies Policies and Scripts (§§33). You attached as Exhibit G a September 1, 2016 e-mail from Alayna Miley, an Account Specialist, to support the purported notion that the Companies are representing incorrect savings and payment plans to consumers in certain federal programs. First, the e-mail that Ms. Miley sent was not approved by the company. Second, just over a month later (on November 22, 2016) she was given a Final Written Warning for violating the company's policies and ultimately she "resigned in lieu of termination" on December 5, 2016. In short, this e-mail was sent by an employee who acted outside of her authority, and was going to be terminated for failing to follow company policies and scripting.
- The Companies do not Charge Advanced Fees (§§32). The proposed complaint alleges that the Companies charge consumers an "advance fee" before enrolling consumers in any federal program. This is not true. The Companies use a dedicated account for each consumer that enrolls in either or both Ameritech or FEBC. That means that consumer funds effectively sit in an escrow account until paperwork has been submitted to a federal program. The Companies—specifically Ameritech and FEBC—began working with consumers to set up third party dedicated accounts for each enrollee so that funds would be set aside as contemplated by the debt relief amendment to the TSR although, again, Ameritech's position is that the TSR does not apply to it. Only after Ameritech completes and submits federal application documents to the DOE/loan servicers will it

Sarah Schroeder, Esq.  
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be able to collect its fees. My understanding is that most of the competitors in the marketplace do not set up such third party accounts. If the same consumer also signs up for FEBC's membership benefits program, which is not required, the dedicated account debits the funds and passes them through to FEBC to create a seamless payment process. However, Ameritech only collects its fees after the company completes and submits the consumer's documents to the DOE and/or loan servicer, as applicable

- The FTC Provides Inaccurate Information about the Membership Services of AFBC and FEBC (¶34). You allege that "FEBC membership" fees are used to pay for products or services rarely discussed in the sales call. This is inaccurate. First, you reference FEBC services when the attachment cited is from 2014, a year and a half before FEBC was formed. Second, FEBC and AFBC contracts have always fully outlined the membership services available to consumers. Third, the current services provided by FEBC has an MSRP of over \$350/month, and FEBC has recently added new services that will take that amount to over \$500/month. These services include, but are not limited to, Life Lock identity theft protection, personal financial budgetary analysis, access to official forms and documents, access to legal documents, resume and cover letter documentation, tools for keeping budgets, access to educational websites, financial calculators, printable forms and educational kits, roadside assistance, tax preparation services, credit repair service discounts, medical/everyday savings, and telemedicine. Any implicit contention that the services are not valuable is simply inaccurate. Members of AFBC have been so for many years, as no new customers have been enrolled since 2015.
- The Companies Routinely and Promptly Issue Refunds (¶35). The complaint contends that the Defendants often refuse to provide refunds to consumers. This is wrong. Consumers that enroll in any of the Companies may cancel those services immediately, and the Companies frequently provide refunds to any consumers that might be confused. In fact, it is quite common for consumers to sign up for the services, get unpaid document preparation services, then cancel and submit the student loan applications on his or her own. The Companies' goal has always been to satisfy consumers 100% of the time. Again, they did not enter the industry to be fly-by-night. Rather, they have grown, worked out "growing pains" in a new industry, and actively sought feedback not just from their counsel, but also from regulators such as the FTC and CFPB as they never wanted to be seen in the light that they could tell their competition was unfortunately casting on the industry.
- Grading from the Better Business Bureau is Overwhelmingly Positive ¶9. You mention that Mr. Frere "spoke numerous times with the Better Business Bureau ("BBB") regarding its concerns about Defendants' deceptive practices." In many instances, the Companies would reach out to the BBB to ensure that there were no issues with its practices as a means of actively ensuring that it was taking care of its clients. However, the principal instance that Mr. Frere spoke with the BBB about purported deceptive practices was over a year ago (June/July 2016) when the BBB forwarded consumer complaints/inquiries. Ameritech saw that as a time to quickly address any possible shortcomings in its training and oversight of its representatives. Given the number of

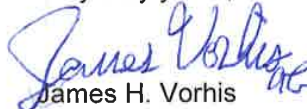
Sarah Schroeder, Esq.  
Roberta Tonelli, Esq.  
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consumers that the Companies assisted, the handful of such complaints/inquiries was very small. However, Mr. Frere did not speak about any "deceptive practices," but rather the complaints of confused consumers. Indeed, it is telling that the FTC's complaint omits the fact that two of the Companies – AFBC and FEBC – currently hold A ratings with the BBB, and that Ameritech has held an A rating for most of its existence. The Companies also reach out to every single consumer who makes a BBB complaint to understand the basis for the complaint, and to attempt to rectify the problem. And approximately 20% of the Companies' clients that make consumer complaints to the BBB ultimately stay enrolled with the Companies.

The Companies reiterate the terms that they would consider in a consent decree or stipulated judgment. However, to the extent it is necessary to pursue litigation, we believe that, based on the above, here, as in *FTC v. Sterling Precious Metals, LLC*, 894 F. Supp. 2d 1378 (S.D. Fla. 2012), the Northern District of California will deny the FTC's request for a temporary restraining order and a preliminary injunction because the FTC has failed to meet its burden to show that such relief is necessary or appropriate.

We look forward to meeting with and discussing this matter further with Acting Director Pahl tomorrow.

Very truly yours,

  
James H. Vorhis  
for Nossaman LLP

JHV:al

## **Ortiz Attachment GGG**



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VIA EMAIL AND U.S. MAIL

Refer To File #: 502750-0001

November 16, 2017

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Roberta Tonelli, Esq.  
rtonelli@ftc.gov  
Federal Trade Commission  
Western Region  
901 Market Street, Suite 570  
San Francisco, CA 94103

Re: FTC Investigation of *American Financial Benefits Center, Ameritech Financial, and Financial Education Benefits Center* (the "Companies")

Dear Ms. Schroeder and Ms. Tonelli:

This letter responds to your November 2, 2017 letter, which indicates that "[t]o begin settlement negotiations, we would need answers to the following questions." Your letter then poses seven questions to the Companies, some with multiple subparts, and many of which the Companies have already answered. In light of our conversations from the past few months, this is a confusing step that raises serious questions for the Companies about the FTC's motivation to engage in meaningful settlement discussions. The Companies remain committed to achieving a resolution because they remain committed to their employees, clients, and student loan borrowers in general. However, if the Companies are going to continue this dialogue they will need some assurance that the FTC is also committed to reaching a negotiated resolution.

Let me first explain why your letter is confusing. During our first telephone conversation, you informed me that to enter into consent negotiations you would need to seek authorization from the Commissioners to begin such communications. Additionally, when we left our meeting with Acting Director Pahl on October 19, 2017, he stated that the next step was to head down one of two paths. The first was towards litigation after consultation with Staff. The second was consent / settlement negotiations. This begs the question – where do we stand? Your letter does not clearly point us down either path, nor in any direction that would provide the Companies with guidance about their practices that might improve on what they are already doing.

And thus, it would be helpful if you could provide answers to a few questions that may clear up some of the uncertainty. Can you confirm that you need permission from the Commissioners to begin consent negotiations with the Companies? And if that is the case,

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Sarah Schroeder, Esq.  
Roberta Tonelli, Esq.  
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have you already received such permission? Is your letter part of a formal, confidential settlement discussion, or simply part of your ongoing investigation? Is the FTC legitimately interested in working with the Companies to figure out how best to operate in this much-needed industry? Or, does it instead intend to pursue litigation? As it stands now, the answers to the questions remain unclear. If the answer is that the FTC intends to litigate the matter, the Companies would like to take the opportunity to present a summary of their business operations and the condition of the student loan industry to the Commissioners.

We feel very strongly that the Companies have voluntarily provided more than enough information for the FTC to determine what course it wants to take – settle or litigate. Yet three months after the Companies' filing of the federal court complaint and formally being notified of the FTC's investigation, the Companies do not know the FTC's motivations or end goals, and have received little guidance despite repeated requests. This is troubling to say the least, particularly after Operation Game of Loans became public knowledge.

Because the Companies remain committed to cooperation, pursuant to your request they will answer a few of your questions here:

1. The Companies have had approximately 22,000 total clients that have signed up for some services.
2. The Companies have obtained forbearance for approximately 11,000 clients, and have completed and submitted documentation for over 9,000 clients for both the Income-Based repayment and PSLF programs. Of course, the Companies do not know the exact number of clients enrolled in the PSLF program because they are not always apprised of the results of the PSLF audit process (which occur solely between the servicers and the consumer, although occasionally the consumer will forward documentation related to such audit process).
3. FEBC is advertised through its website, locally to consumers, to potential affiliate companies to provide to their clients as an upsell (currently none in the debt relief space), to clients of Alltech Financial ([www.alltechfinancial.com](http://www.alltechfinancial.com)) through business to business enrollments, and is also discussed during calls with potential customers of Ameritech. You have the relevant scripts showing how that information is conveyed to Ameritech customers. You have refused to provide any guidance or comments on that scripting, and have actually suggested that providing feedback would be "unproductive." Approximately 90% of the customers enrolled in Ameritech purchase FEBC membership services. None purchase AFBC services because, as we have previously mentioned, AFBC has not accepted new clients for nearly three years. All clients of the Companies have the immediate right to cancel membership services, and obtain a refund where reasonable.
4. The use of escrow accounts began in late 2015.
5. The verification department has been in existence since 2014.

Regretfully, we will not discuss the production of any additional information or documents until the FTC confirms that the parties are engaged in formal, confidential settlement discussions. If the FTC will not do so, we will have to raise that at the upcoming November 29

Sarah Schroeder, Esq.  
Roberta Tonelli, Esq.  
November 16, 2017  
Page 3

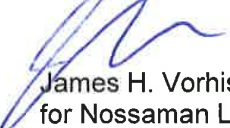
hearing with the ADR Program officer in the litigation. The Companies have been committed to reaching a reasonable settlement throughout this entire process. And again, the Companies have voluntarily provided ample information about their operations to take that step, has gone above and beyond in producing such information, has been open and honest about its goals, and even in the midst of the local wildfires met with Director Pahl in Washington D.C. to show their commitment to finding a way to reach a cooperative resolution. Even still, the Companies have repeatedly sought guidance with little or no response. We are hopeful that will change.

And, of course, the Companies are the only parties that have proposed reasonable settlement terms. We debated whether the FTC needed to see something more concrete to move in that direction. Thus, to provide a more complete outline of what a settlement agreement would encompass, we will be sending you a draft Stipulated Settlement Agreement early next week. The Companies are not committed to using the existing litigation as the forum for a settlement, and would be willing to enter into a consent decree outside of the litigation process. The Companies would, as always, ask for feedback from the FTC about that form of agreement.

We think that this end result – a structured settlement - would be ideal for all parties. The Companies would get the assurance that they can continue providing excellent service to their clients, and helping consumers with their federal student loan document preparation services at a time when everyone knows that student loan debt will become more problematic for this country. As for the FTC, it has expressed concerns about how companies operate in this space (again, we note the Game of Loans operation). A settlement along the lines we will propose would permit the FTC to enter into an agreement that will set a high bar for companies operating in this space. Because of the great depth of knowledge the Companies have acquired over the last several years acting as an independent borrower advocate, they welcome the opportunity to assist the FTC with setting the standard for the industry. We have reviewed the FTC's prior settlement agreements, and they are not useful for that purpose because they involved companies that had been shut down, and thus had no terms that described how companies could operate in this space going forward, in a fully-compliant manner.

We are hopeful that the FTC is legitimately interested in settlement and bringing some much-needed clarity to this important industry, which continues to grow to meet the massive demand put on it by student loan debt across the country. The student loan default rate is climbing each year. The Companies are committed to excellence by providing long-term value to the very people that need it most. The Companies look forward to working with the FTC. And as we mention in a letter accompanying this one, we would also ask that, going forward, you please include Nicole Healy of Ropers Majeski on future communications. She can be contacted at [nicole.healy@rmkb.com](mailto:nicole.healy@rmkb.com).

Very truly yours,



James H. Vorhis  
for Nossaman LLP

Sarah Schroeder, Esq.  
Roberta Tonelli, Esq.  
November 16, 2017  
Page 4

JHV:al

cc: Nicole Healy, Esq. (via e-mail only)

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## **Ortiz Attachment HHH**

**From:** Amanda Amador  
**To:** [FTCvAmeritech](#)  
**Subject:** Ameritech  
**Date:** Saturday, February 10, 2018 7:05:05 PM

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Hello,

I received a letter today in regards to this company I worked for in 2016, Ameritech. I was only there a month and I can't tell you enough how all the allegations in the press release are very true. I left to my previous employer because I felt that their "product" wasn't something that secured job stability and I didn't feel comfortable selling something that was completely bogus! I came from Student loan experience so once I figured out what they were doing I called my previous employer and quit. I don't even know where to begin. I learned that the Department of Education was investigating them for having clients lie on federal forms regarding their family size. They had us tell people they can include anyone they supported - anyone they "gave gifts to" for holidays. If we couldn't get their payment any lower, they had us go back and ask clients if there was "anyone else they forgot about in their family size" and had us ask until they said a higher number. That was the first red flag. Their programs include fees for services, but they tell people that they will handle their loan servicer. The trainer told me that it could take months to set it up and get it approved, which meant that the 10 or 25 year time frame to get their loans forgiven did not start when they started paying for their services. And this also affected their credit because people thought they didn't have to make full payments. When I asked if we should tell people that the years to get their "loans forgiven" didn't start immediately, the trainer told me not too because it wouldn't get me any sales. The training also instructed us to tell people to file separately if their combined income with their spouse was too large to qualify for the program. They fabricated everything to gather sales. They had us tell people that it's very hard to enroll in Income Based Repayment and it was a lot of documentation when most loan servicers have an option online to request for Income Based Repayment. This company is very shady and has no clue what they are doing. If you have any additional questions - please please ask! I may be leaving some experiences out but this is all I can remember for now.

Sent from my iPhone

**From:** Mark Filice  
**To:** [FTCVAmeritech](#)  
**Subject:** Ameritech Financial Employment Story  
**Date:** Wednesday, February 14, 2018 10:27:58 AM

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Dear Mr. Dandashly:

I worked for Ameritech Financial in El Dorado Hills, CA from February 2017-April 2017. I left the company due to differences over the sales tactics used by the company. The sales process was entirely scripted--and it was mandatory to adhere to the company-provided script. As part of the sales/enrollment process, the company had me calculate the monthly payment and savings of the program based on the number of "dependents" that would save the customer money. Directions from management were given to calculate the savings based on that number of dependents. This calculation was done BEFORE presenting the program to the customer. If the savings required the customer overstate the number of dependents they actually supported, we were encouraged to have the customer state that on their application forms.

We were instructed to inform the customers that the number was rarely checked, when in fact it is checked annually during re-certification. This led to enrolling individuals into the program under false assumptions.

I have been working in insurance and financial service industry for over 30 years. The sales tactics used during my time at Ameritech were the most high-pressure and deceptive I have ever witnessed. The pressure to enroll the customer in the program would involve handing off customers to sales managers that would exert even more pressure on the customer to enroll in the program. Management was extremely aggressive in this regard.

The training program of the company would stress the importance of enrolling customers into the program, regardless if the customer was actually saving money.

The sales practices of Ameritech along with the working conditions and high-pressure sales tactics led to my resignation. I am grateful that Ameritech has come under the scrutiny of the FTC. Should you wish to contact me, my contact information is below:

Mark Filice

[REDACTED]  
[REDACTED]  
[REDACTED]

**From:** Theresa D  
**To:** [FTCVAmeritech](#)  
**Subject:** Ameritech Financial Information  
**Date:** Thursday, February 22, 2018 5:13:22 PM

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Hello,

I am reaching out because I received a notice in the mail that the former company I used to work for is being pursued in court by the Federal Trade Commission. I would like to share some experiences I had in the almost year that I worked for American Financial Benefits Center/Ameritech Financial.

I worked for the company between Nov. 2015 and Aug. 2016. First I was a Verification Specialist for several months. At this level I read from a script on a recorded line while potential clients agreed "Yes" to everything I said. If they did not agree "Yes", then I would transfer them back to the Account Specialist who gathered their information. The point of my job was to make sure they said "Yes" to everything. It was said to me multiple times by my supervisor, Matt Wood, that I should recite the script quickly, and as monotone as possible. I believe the purpose was to bore the listener, so that they would just agree to what was being said. 9/10 the potential client would agree to everything. Multiple times a day the exact wording from potential clients would be, "That is not the way it was explained to me". A lot of the time the big issues were the Family Size they were told to agree to. Many times they would say that they were told to "Just agree to everything, and ask questions after". Little did they know, once they agreed to everything, and I converted them to an official client, they were no longer allowed to speak with the Account Specialist who assisted them in the first place. I did not really understand the program at this time, and I did not realize at this time that the company was pushing people in to something that in the long run was not something they would benefit from.

After working as a Verification Specialist for about 2 months I was promoted to a Customer Service Representative. I became one of the top CSR's, and would train all of the new CSR's. I finally understood the program as a whole, and I believed we were really helping some people. I would explain the entire program to clients 50 times a day. They just did not understand it, and most of the time it was because they fully believed the money they were paying us was going directly to their loans. They believed we were their loan servicer, and that our company was part of the Department of Education. This happened so many times that I am convinced that some of the Account Specialists did explain it that way so that the deal went through. We had access to every bit of the client's personal information and would log in to their Federal loan accounts often to set their loans on Forbearance until we could get them approved for the IBR plan using falsified family size information. Sometimes the process would take months for various reasons. We were told to tell the client that they could include people in their family size that did not live with them, that was not related to them, and that they did not account for more than 50% of their income. Some of the people we were told they could allow was: someone they take to the movies, someone they give rides to, someone they take out to lunch, any gifts, money, donations or small assistance they provide to individuals. We were told to explain to the client that the definition of Family Size is very broad, and that it usually differs from the number of exemptions on their Tax Return. At first, lots of IBRs were getting approved with obscene family size numbers. Once the loan servicers were getting thousands of these requests, they started to do many things to deter people from the program, because they really did not qualify for the program.

When clients wanted to cancel the services it was always difficult to get someone on the line from our "Retention Department" because there were so many people that wanted to cancel that there was always a long wait. While warm transferring the call, I would explain the situation, say why the client wanted to cancel and let them know if they mentioned a refund. When I would tell them they wanted a refund the response was always, "That's not going to happen". I was told to explain it like this: We wouldn't give a refund because we operate like a gym membership. You pay to use our services {the financial education benefits package which included bogus services like LifeLock Protection and discounts) while we get you in to the program and maintain your membership, and if you decide to cancel you do not get to get a refund just because you chose not to use the services that were available to you, or just because you choose not to go to the gym doesn't mean it wasn't available to you the whole time. We were also told to explain the program like this: We operate like H&R Block. You can choose to do your taxes on your own, just like you can apply to this program on your own. Most people choose to go through a professional agency to make sure everything is correct, or that can check in on your loans to ensure you're still in the program.

To be honest, I was terminated from this job because several people cancelled the program after I explained that they no longer qualify due to various reasons. Some people had permanent disability so I would urge them to apply to have their loans dissolved. A few other people had very small family sizes, and the payment to Ameritech was the exact same as the monthly payment on their loans, so it would be better to just pay their loan off in the long run. The whole family size issue was something the company was very aware of, and they were constantly coming up with different ways to explain to people how they can make that number higher so that their program payment would be smaller. The company was all about making money, as much as they could, off of people who genuinely and desperately needed help to pay off their student loan debt. The company knows they are scamming people, but they mask it behind loopholes in the program, and bold faced lying about how the program actually works.

I hope this is helpful in assisting with the prosecution of this company. Please let me know if there is anything else I can do to help, or if you need further clarification or information.

Thank you.

Theresa Dowdell

**From:** Zack Zaorski  
**To:** [FTCVAmeritech](#)  
**Subject:** Ameritech Financial  
**Date:** Wednesday, February 21, 2018 9:45:03 AM

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Hello Yasser Dandashly,

Thanks for your letter asking for information on Ameritech Financial.

I worked for Ameritech in El Dorado Hills during February of 2016. The job was in a call center that took inbound calls from individuals seeking loan forgiveness. As employees, we were tasked with reading a script to encourage loan holders to enroll in document preparation services.

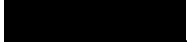
In order to achieve maximum benefits from the service, we encouraged borrowers to inflate their family size. We explained that this was not a tax filing, but a program through the Department of Education, that "family size" was open to their interpretation, to include family members outside of their immediate family, etc., etc.

The company was also exceptionally strict about clocking in and clocking out of the online ADP portal. Time clock violations resulted in lost wages and bonuses. Many of the managers complained about this, but nothing was done in the time that I was there.

It rapidly became clear what was going on. There was little inherent value to the service, and I felt especially motivated to quit when I learned about the potential tax repercussions after 20 years on the standard loan repayment program.

If you have any questions for me, please feel free to reach out to schedule a call.

Thank You,  
-Zack Zaorski



**From:** lillyrude  
**To:** [FTCVAmeritech](#)  
**Subject:** Ameritech Financials  
**Date:** Thursday, February 15, 2018 9:20:35 PM

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Hi.

I received a letter today regarding my previous connection to Ameritech Financial, and it's correct that I was employed by them, but only for three days. To make a long story short, after going through their training program, I found their intentions unethical and decided I could not work for them. Therefore I'm not sure what I can really enlighten in this case. But if you do have any questions, feel free to contact me.

Sincerely,  
Anny Lilly Rude

Sent via the Samsung Galaxy S7, an AT&T 4G LTE smartphone

**From:** vicky keenan  
**To:** [FTCVAmeritech](#)  
**Subject:** Ameritech Information  
**Date:** Thursday, February 22, 2018 10:08:47 PM

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Hello,

I received your letter in regards to Ameritech Financial and wanted to provide my personal experience when I worked there. First of all, I believe some of their business tactics are inappropriate and feel the company is a scam. They would charge clients a \$99 a month for a service ensure that the student loan forgiveness application was prepared correctly. The service fee is charged every month for as long as 25 years years and then the remainder of the balance is forgiven. For this reason, I resigned after three weeks of work. I just didn't feel it was ethical to charge people who weren't aware of how to prepare for a forgiveness loan. Hope this helps.

Thanks,  
Vicky Keenan



**From:** [REDACTED]  
**To:** [FTCvAmeritech](#)  
**Subject:** Ameritech  
**Date:** Monday, February 12, 2018 2:04:04 PM

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Dear Yasser Dandashly,

I am happy to help you to expose criminal behavior.  
My only request is it be in confidence. OK

Thanks

**From:** Esha nand  
**To:** [FTCVAmeritech](#)  
**Subject:** Brandon Frere | Ameritech case - Former Employee  
**Date:** Saturday, February 10, 2018 6:58:22 PM

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Hello,

I hope this email finds you well. I had received a letter from Yasser Dandashly in regards to someone filing a complaint against Brandon Frere. I did work for the company, briefly & had nothing but horrible experiences. They do lie to their employees and tell us we're helping the clients but that isn't the case. They don't provide proper training & expect us to lie to customers to get sales and get them to enroll in the program. I even had a "manager" say to "stretch the truth if it'll get you the sale". They fire their employees on the spot, in front of other employees if their numbers weren't good, for a week. There's no discretion and if you go to management with a problem, 98% of the time, you'll get pushback and not a solution. I even had one of their supervisors go through my personal phone and pictures, while he was on the clock, without my permission. When I brought the issue up to them, no action was taken. Management is rude, they lie to consumers and treat their employees like crap. In all honesty, I'm glad the company was reported for these behaviors. Please let me know if I can assist in anyway further. Thank you.

Esha Nand  
Sent from my iPhone

**From:** Michaela James  
**To:** [FTCVAmeritech](#)  
**Subject:** Case against Ameritech Financial  
**Date:** Monday, February 12, 2018 6:51:50 PM

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My name is Michaela James. I worked for Ameritech for two weeks and thought that generally they were helping people with their student loans. Of course, this is a business and they are in the business to make money. I was in the sales department so I cannot speak for other departments. We were trained to help those in a dire situation, try to help them start paying their loans back with a "lesser" lump sum. The only problem was that we were deferring their payments without them knowing. We would defer their payments while they paid us, then start their payments up again without them knowing they were basically paying more interest by deferring payments. They are enrolling those with debt into government run programs that ultimately reduce their debt.

However, they were told all this during the process. They paid for our services because basically we were doing all the paperwork. There are a lot of government programs out there to help student with their loans that they do not know about. Ameritech basically took those programs and told people about them and used them to their capitalistic advantage (brilliant actually).

I do believe that Ameritech was not helping every consumer to the best of their ability. They are trying to make money. We live in a capitalistic society, they saw an opportunity and took it.

The real evil here is the government. They want to educate people but make them pay for it their whole lives, then give them programs to help that NO ONE knows about.

Sure, Ameritech definitely lies and deceives to make money, but isn't the federal government doing the EXACT same thing? You are using companies such as Great Lakes to collect your money and then they use every tactic to NOT inform their borrowers of these programs because THEY collect more money in the process.

I would be happy to walk you through the sales process of Ameritech if you would like to reach out. I just think you cannot promote capitalism and then punish it when you feel like it. Make these programs known. Make them easier to navigate and you won't have Ameritech companies at all.

End rant. Best of luck with your lawsuit.

Michaela James  


**From:** Thomas Butler  
**To:** [FTCVAmeritech](#)  
**Subject:** Complaint on Ameritech  
**Date:** Saturday, February 10, 2018 11:06:01 AM

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Received your letter today about Ameirtech.

I did work for them but just for a few days. In training we were told how to add extra dependents to the consumers package. Where they just had 3 legal dependent we were shown how to add more dependants so the consumer could qualify for a much better program. It was totally wrong and fake. I was not going to do it because I realized it was BIG trouble. I told the training manager what they were doing was very serious and would get them into trouble someday. I the left the company knowing their day was coming if they did not stop.

**From:** [REDACTED]  
**To:** [FTCVAmeritech](#)  
**Subject:** Employment Story  
**Date:** Thursday, February 15, 2018 5:11:58 PM

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I am sending this email with the intent of it being anonymous.

I received a letter in the mail because at one time I was employed with AmeriTechFinancial at their office in El Dorado Hills, CA. I ended employment with them voluntarily not long after starting. I will keep this very brief and give information that I think pertains to the lawsuit.

When I worked there training was quite long and they really focused on teaching their employees about how student loans worked. They also did a pretty good job about educating us about the different programs that they enroll their clients with.


Once you got "out on the floor" and were answering calls of customers who were interested in lowering their student loan payment, the main point was to coach them, "without coaching them," into stating a very large family size so that they would qualify for one of the programs. They did have a compliance team that went through every call and would catch obvious coaching but on the sales floor it was very obvious that the point was to get people to state as large of a family size number as possible to get them enrolled in the program. No one that I knew on the floor knew what the "benefits center package" really was. It involved some random services and discounts but we all pretty much understood it as something to justify the monthly fee that they were paying to Ameritech instead of their loan servicer.

The whole operation had a weird feel to it and they lured sales people in with the promise of large commissions but then made it very difficult to achieve these commissions and had many ways of stripping them away. In my short time there I witnessed tremendous turn over and it was obvious that the company was being run very poorly and not for the betterment of their customers.

**From:** Georgia Martin  
**To:** [FTCVAmeritech](#)  
**Subject:** Enforcement action  
**Date:** Tuesday, February 13, 2018 9:08:30 AM

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I have received your letter regarding a complain against Brandon Frere's companies but the link in the letter does not work. I would like to read the lawsuit and need to know where to locate it.

Thank you,  
Georgia Martin  


**From:** Mark Dant  
**To:** [FTCVAmeritech](#)  
**Subject:** Letter  
**Date:** Wednesday, February 14, 2018 8:34:51 AM

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Mr. Dandashly,

I received your letter regarding your investigation of Ameritech. As a former short-term employee of that questionable operation, I wanted to respond. I am happy to answer any questions you may have.

I can be reached via this email address or my cell phone at [REDACTED].

Regards,  
Mark Dant

**From:** [REDACTED]  
**To:** [FTCVAmeritech](#)  
**Subject:** My American Financial Benefits Story  
**Date:** Saturday, February 10, 2018 5:57:02 PM

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Hello,

My name is [REDACTED]. I was hired on at AFBC A few years ago. I have a lot of information regarding this company. What is it exactly you would like to know ? I request anonymity and any information I offer cannot be used against me. I can tell you how they processed loans.

Sales [REDACTED]

[REDACTED] We followed scripts and were told little to no information as to the "why" of things. I always questioned what we did and they always tried to silence me. I quit abruptly when I educated myself as to the unlawful activity within the company.

[REDACTED]



**From:** tatiana nina  
**To:** [FTCVAmeritech](#)  
**Subject:** old employee at AMerITech  
**Date:** Tuesday, February 13, 2018 4:06:13 PM

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I worked for the company a few short months. I did not think I was getting paid properly verse what they had stated and I also owed loans at Ashford University and still do. I lost all information I had in the fire but if this becomes a class-action suit I'd love to be apart of it. What they said and trained us on made no sense and I have worked for other cold call agencies and sales employers in the past.

Thank you,

Tatiana Fenell

[REDACTED]

**From:** Kenneth Hayes  
**To:** [FTCvAmeritech](#)  
**Subject:** Re: My employment story with Ameritech Financial  
**Date:** Saturday, February 10, 2018 2:06:25 PM

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My name is Kenneth Hayes and I was employed at Ameritech Financial Services, 1101 Investment Blvd Ste 290, El Dorado Hills, CA between May 2017 through June 2017. My hiring experience was an "open" interview with 5-6 others who were brought into a training room wherein we had the position explained to us as a student loan forgiveness consulting role with the company. We were told that this was not a sales position and that we would not be making any outbound calls, except to call a client back who had previously called us. My impression was that the job used a strategy to lead individuals with student loan debt through the complicated Department of Education system for the purpose of ultimately getting total debt forgiveness. This strategy was based on a congressional law that guaranteed debt forgiveness after a certain number of years, if a minimum payment requirement was met every month for either 10, 20 or 25 years. Ameritech Financial would assume the responsibility of making those payments on behalf of the client so that at the end of term, they would qualify for debt forgiveness. We were given a script to practice for several days, then put into a training area with close supervision to ensure that we only read from the script with no deviation. Any questions regarding details on how the program worked were responded with reiteration from the script and that the loan agencies were either lying to or withholding information from the clients and in the end we were doing the clients a great service by reducing their monthly payments and making them eligible for debt forgiveness. After spending a few days in the training pod, I was assigned to a team on the floor taking live calls. Again, taking an inbound call involved the repetition of reading from the long script. If a client had a question or concern we were instructed to either ignore it and go right back to the script, or to read from a list of answers to objections. The application gathered critical information from the clients including social security number, employment information, login information to their Department of Education account and loan company. By the end of the application process we had all of their personal information. We were constantly told to soothe any concerns about the necessity of gathering this information with reassurances of how good they would feel knowing that they were going to be eligible for debt forgiveness. In addition, we were coached on how to make the clients income to appear as low as possible and to find ways to get them to claim up to 15 dependents. If I could not get the client to state they they had multiple dependents, I was to call either a senior rep or a manager to get on the phone and press them for this claim.

The whole process felt strange to me and what raised a serious concern for me was a notice that was posted to my cubicle wall. The notice told me exactly what to do if a lawyer, press agent or government agent ever called me directly. The notice provided me specifically with what to say and included the name of an individual within Ameritech Financial and his phone number. After doing the job for a couple of weeks I figured out how it all worked. I thought to myself that this is a scam and reached out to a local TV station in Sacramento who investigates consumer problems and fraud. Here is the email that I sent to them. I can forward the whole string to you if you like.

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Problem \*

I recently accepted a job with a company in El Dorado Hills called Ameritech Financial. I believe their headquarters is in Rohnert Park. Basically the company sends out mailers and postcards advertising to call an 800 number to find out if you are eligible for lowered monthly payments and/or debt forgiveness for federal student loans. After working there for about a month, I have an understanding of how their program works which are called Income Driven Repayment plans. We are coached to have the prospective client to draw a T on a piece of paper, treating two

columns. The left column is used to show what their current payment plan looks like with interest over the course of 25 years. Using a \$50,000 total debt amount an example would look something like this: \$350 a month times 12 months equals \$4200 a year, times 25 is \$105,000.

The on the right column you show the prospect what the "program" payment would be. Based on your income and "family size" (the larger the family size number, the lower the monthly payment) typically an average prospective client is "eligible" to pay \$407 a month for 3 months which covers fees. Then the payment drops to (example) \$119 for the remainder of the 25 year term. Of that \$119, \$20 goes to the loan servicing company and the remaining \$99 goes to Ameritech Financial. If you add up those fees over 25 years it comes out to over \$30,000. To remain in the program you have to recertify every single year so I suppose this is how the company justifies these fees.

Have you ever investigated something like this before? Many people who call are concerned it is a scam and I wanted to get thoughts. Please keep my identity confidential. Ken

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After about 6 weeks of employment I knew that I was working for a company that, even if what they were doing was legitimate, I did not want to participate. Most of the people that I spoke with were desperate for help with their debt but in reality they were paying Ameritech Financial tens of thousands of dollars under the guise that they were going to get debt forgiveness. When I quit I simply told them that the job was not for me. I hope this helps and if you need anything else please do not hesitate to call or email.

Respectfully,

Kenneth Hayes [REDACTED]

**From:** steven.stalick [REDACTED]  
**To:** [FTCVAmeritech](#)  
**Subject:** Ameritech ex-employee account  
**Date:** Friday, February 23, 2018 10:50:36 PM

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Yasser Dandashly,

I appreciate your inquiries into customer deception by AmeriTech Financial and will be more than happy to be of any assistance. My employment as a sales agent for this company was considerably short, roughly two weeks in 2017, as I was not morally comfortable with the sales technique used.

From an overview perspective, they operate similarly to a telemarketing/call center where each person receives a phone call or makes an outbound call and thus given a script to read including pre-scripted responses to various customer responses allowing for minimal thinking.

The business model was to sign low-income earners of whom carry large student loan balances into government forgiveness programs. The angle we were told to sell was to persuade the customer to claim the lowest income possible if tax information was not provided therefore increasing the 'value added' for the service. A HUGE, emphasis and incentive was placed on making the customer claim the largest family size possible. Alongside the attempt of the sales agent to enhance the numbers was the incentive scheme that promoted the agents of whom had increased their customers family size numbers the most.

If someone was on the phone with a prospective customer and the difference between the company being able to add value or not would be contingent upon their family size, a supervisor or manager would take over the phone call and persuade the customer to increase the claimed family size by reading, re-reading, and overemphasizing specific words used in the government definition. It would be very common to see cases where the family size was upwards of 10-15 people simply due to the emphasis of the word "support" in the current definition and the sales agent responding in fashion of... "if you say you support them, by the definition I read to you would you say they're included in your family?". An original family size of 3 would suddenly increase to 11.

Each sales script included a yellow highlight over portions of the script where the head of HR deemed legally necessary to read aloud. This included explaining "document preparation fee" which was a large upfront sum often above \$100 and subsequent maintenance fees up to \$99 to ensure the customers re-enrollment into the program for "X" number of years until forgiveness had been reached. Also included in the script was an emphasis to up-sell the client into an on-going financial education package consisting of various unrelated products of minimal value. There were printed brackets in each cubicle showing the amount the customer paid and the amount that will be paid to service the loan, often minimal, and the spread earned by the company.

My experience included one week of training videos, a few days shadowing a sales agent, and a few days on the phone. When coming close to signing my first customer I felt disgusted, disconnected the line and quit the job. I have not studied law however, there must be something wrong with the deceptive techniques widely used and promoted within this company. If I can be of any further assistance in your investigation please reach out.

Regards,  
Steven Stalick  
[REDACTED]

## **Ortiz Attachment III**



[About](#) [Blog](#) [Work](#) [Contact](#)

# BRANDON FRERE

Family man, entrepreneur, and leader.



## Introducing Brandon Frere

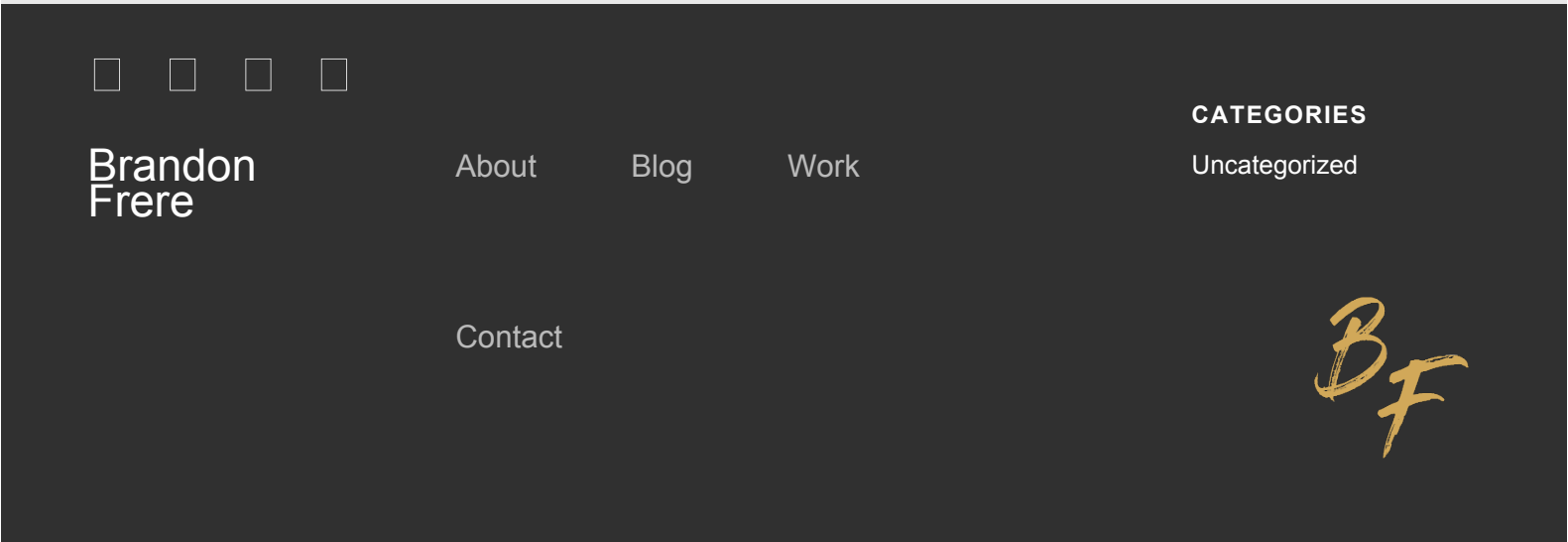
A native Californian of modest beginnings, Brandon Frere has become an industry leader as founder and CEO of Ameritech Financial, Financial Education Benefits Center, and Alltech Financial.

He leads with integrity to foster a professional environment encouraging those around him to work hard, grow, and exceed expectations.

[Read His Story](#)

## News

The latest from Brandon






[About](#) [Blog](#) [Work](#) [Contact](#)


## About Brandon Frere

A dynamic leader in his industry.

Born and raised in Sonoma County, California, Brandon Frere comes from a working-class background. Brandon builds on the legacy of his French and Italian immigrant relatives, with a close-knit multi-generational family that has shaped him into the person he is today. He admires his older twin brothers equally, one a Marine and one a finance professional, and wanted to be like both, but decided to follow in the latter's footsteps to pursue higher education and the professional world. Brandon studied at Santa Rosa Junior College and CSU, Chico, where he received a degree in Construction Management. Brandon has traveled the world and lived and worked in places like the United Kingdom, Australia, Mexico, and Costa Rica. He has been an avid athlete since he was a child — snowboarding, skiing, SCUBA diving, surfing, and dirt bike racing. The dirt bike racing brought Brandon to a pivotal moment in his life when he crashed and shattered a vertebra in his neck. Despite being given terribly low odds for recovery, Brandon bounced back stronger than ever, undeterred. He continues to live an active life with his wife and son in Sonoma County.

Brandon has always had a mind for business. As a kid, he would sell mistletoe and candy door-to-door, and used his dirt bikes to make money to save to buy a motorcycle. But Brandon didn't always know precisely who he was or what his purpose would be. After graduating from Chico with a degree in Construction Management, he launched a career in homebuilding. Brandon spent 5 years managing the construction of thousands of homes throughout the Bay Area. Gaining vital

The transition to the world of student loans was a natural one, though Brandon did not necessarily foresee it. Brandon's tremendous drive got him through college just as much as the student loans he effortlessly took out to fund it. With a degree in hand and years of repayment ahead of him, he looked into repayment options and found only confusion. After getting empty promises from his student loan servicer, he realized he had to figure it out on his own. He fought for a fair repayment plan that fit his needs and succeeded, but realized that not everyone would experience that success. So after his time in construction management and franchise ownership, Brandon founded American Financial Benefits Center in 2013 to give student loan borrowers the help they needed. In 2015, he split AFBC and rebranded into Ameritech Financial and Financial Education Benefits Center, and later that year he started Alltech Financial. By addressing the twin needs of managing student debt and helping people live a financially healthy life, Brandon helps lead folks out of the frustrating experience that he had.

As a business owner, CEO, and manager of a growing team, Brandon Frere aims to be a servant-leader who strives to not just be successful, but to create a culture of success, while focusing on the value of his companies. When similar companies grew quickly, Brandon let his companies grow at a natural pace, prioritizing quality and service above all else — all while supporting and encouraging his colleagues and clients to meet and exceed their own expectations. Brandon loves to see those around him reach their personal, financial, and



experience in management, logistics, and operations, he was unknowingly laying the foundation for the next chapter of his life. After a stint in real estate investment, Brandon finally awoke to the fact that business was the arena where he could truly shine. Brandon bought, expanded, and improved profits of several spa franchise locations in the Bay Area. A leading owner in the franchise in sales, Brandon learned the value of a membership-based business. But Brandon saw the limitations of a brick-and-mortar business, and wanted something more. He decided then to launch into the world of financial services, which he knew could impact people at a much larger scale.

professional potential. He believes providing guidance and support toward a financially healthy life is a crucial service in today's society. Brandon also believes that persistence, resourcefulness, and integrity are necessary for success, but the right tools must be at hand for the components to work. While financial services are the *what* of Brandon's endeavors, the *why* is this: to help as many people get what they want out of life, and have fun while doing it. This approach has made Brandon a leader in the industry.



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## What's the Problem Here?

Uncategorized

Why are student loans such a big problem? Why are loan balances skyrocketing? If we can figure that out, we can solve the problem, right? But part of the problem is that no one can agree what the cause is.

Here's what we know: 1. College is expensive, and it's gotten more expensive at a faster rate than it should have in the past two decades; 2. Higher education is necessary for social mobility; 3. Student loans are usually necessary to pay for tuition and the other costs associated with college. So, why is tuition rising? That might be the right question.

I read an [article](#) the other day that explores a possible reason: student loans themselves are the answer to why tuition is increasing. Or, more specifically, how easy it is to get student loans is the problem. Some may also blame colleges' silly spending habits. Colleges are spending a lot of money on buildings and amenities that have nothing to do with academics to attract more students, which has to be funded by tuition. But maybe the two theories are linked. Because colleges need to fund the buildings, and student loans are so easy for students to get, they simply charge the students more in tuition.

When I went to college, I needed student loans, and even back then it was super easy to get them. And then, after I graduated, I had trouble paying them off, just like so many people are experiencing today. Thankfully, today there are a host of repayment plans that make it easier to stay in the black on your student loans — those weren't available when I needed them. I had to fight my servicer to get in a repayment plan that fit my needs. But I did, and now I'm happy to be helping others do the same.

February 15, 2018 / 0 Comments / by admin

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## When Student Loans Meet Military Service

Uncategorized

When I was fresh out of high school I had a choice to make, and my life almost looked a lot different than it does now. I was weighing my options between following one brother through college or following the other through the military. I had decided to enlist when my brother who was going to college convinced me to visit him at his university, where I changed my mind to see if college was for me, and started on the course that led me to where I am today.

Not everyone chooses between a military or college future. A lot of people do both, and they experience **unique challenges**. I admire anyone who chooses to go both routes and who face the challenges each path presents. However, I'm upset by the fact that the people who serve for their country end up struggling with student loans when they should get more help in return for their service. Each of them have made sacrifices in their lives to serve — whether that's spending so much time away from their loved ones, relocating their families frequently, passing up more lucrative career options, or even physical sacrifices in the form of injuries (both mental, physical, and emotional), and I feel they deserve a higher level of student debt relief.

Of course, they do have a lot of options depending on where they are in their careers. Active duty members can take advantage of interest rate cuts while they're serving and each branch has its own programs, including some for forgiveness. The only barrier to getting that relief is getting the right information.

Qualifying veterans have access to the Forever GI Bill, but for-profit colleges have a track record of **taking advantage** of those benefits, misleading veterans, and leaving them with high student loan balances and a worthless education. It's disgusting that those schools are allowed to do that. But even when they close down, like Corinthian College and ITT Tech, students many of them vets, are still **not seeing the relief** they deserve through borrower defense discharge.

I don't think we're doing things right if a vet's student loans are preventing them from paying their bills and providing a life for their family. We should be doing better by our service members, especially considering what they've given to us.

February 11, 2018 / 0 Comments / by admin



## Work Your Entrepreneurial Muscles

Uncategorized

I'm a huge proponent of entrepreneurship. As a kid, I was always trying to find a way to make money for myself, friends, and family. From the age of six, I had a way of inventing little enterprises and finding odd jobs so that I could buy the things I wanted—all by

myself. I've carried those habits into adulthood and I'm constantly thinking of new innovations that can help my business, other people, and my life. I believe in an entrepreneurial mindset, and encourage everyone to develop their own.

Usually when people talk about entrepreneurship they talk about people who start businesses. But there's more to it than that. The truth is that not all entrepreneurs build successful businesses. Sure, they might be successfully employed for themselves, but a successful business grows and eventually the workforce can run it without you. That leaves you to be able to take an "outsider's" view and build the business even more by fine tuning the systems, processes, and procedures that make it run. The best way to do that is through innovation, creativity, and listening that voice inside you that is showing you the way.

I'm always telling people around me to innovate. I do that because that's at the heart of entrepreneurship and success. The trick is to reevaluate what you have with "new" eyes. If you're constantly looking at your work and life with "new" eyes, you can get a fresh perspective on strengths and weaknesses and you'll be able to come up with creative ways to improve. It's hard to do that, but the more you try the greater success you'll have. Innovation is a muscle you have to strengthen, and that takes regular exercise. The drive to innovate and keep building on success embodies what it means to be an entrepreneur.

February 9, 2018 / 0 Comments / by admin



## A Start-Up Kind of Life

Uncategorized

I love the start-up mentality. I love it because I love the idea of building something from the ground up. Laying the foundation, the frame, the walls, and filling in all the details. I used to build houses for a living, but now I build my business. But as my company grows, I always aim to keep a start-up mentality because innovation, fresh ideas, and collaboration are what makes a company. While some markets remain stable for years, things can change at the drop of a hat, and innovation is needed.

That's why I encourage those who are just starting out in the workforce—or, actually, *anybody* in the workforce—to find a company where they can be an active participant. Obviously sometimes you have to take a job you don't like to pay the bills. But if you are making a choice on where to look, think about companies that are start-ups or have that start-up mentality. Seek out companies where you can contribute with your own creativity. Where you can build practices and systems that shape the company.

You don't need to be a CEO or VP to do these kinds of things. You don't even have to be a manager. If you're at the right company, you will be doing this all the time regardless of your status. Now this doesn't mean you will have the freedom to go rogue. Each company has its own standards, vision, and style. But within those parameters, you can create, suggest, and persuade your company into better and best practices. And if you keep getting shot down or ignored, maybe you should start looking for a place that's a better fit for you, that is willing to see your ideas as valid and even valuable. That place may even be a company you start yourself.

January 16, 2018 / 0 Comments / by Brandon Frere



## Forging Ahead

Uncategorized

I'm a huge proponent of personal growth, in both myself and those around me. It's been my mission to help everyone around me to meet and exceed their expectations. I encourage people to seek help when they need it — much better to ask for help than to get stuck in life. Life offers too much for anyone to get stuck.

I created my companies to provide help in a confusing industry: student loans. I'm extremely proud of everything my employees do for student loan borrowers every day. My greatest wish is to help everyone get what they want out of life. For my colleagues that could be a successful and fulfilling career; for my clients that could be financial security despite an awful student loan situation.

I usually try to stay out of the spotlight, but I decided it's time to embrace the spotlight to reach my goals. So here I am. If you can believe it, the pictures here are the first I've ever posted online. Crazy, right? But it's time to step up and connect with all of you here.

Something you'll see me do a lot is draw from my experiences. Thankfully, I have a lot of material and hope to keep adding to it. I value travel and hard work and living life to the fullest. I'll be talking about all those good things in the future, but for now I'll leave you to think about one thing that helps me in my growth: keep moving. Whatever you do in life, keep moving; even if it feels like you're going backward, you're bound to learn something from that, and that's much better than staying in one place.

January 2, 2018 / 0 Comments / by Brandon Frere



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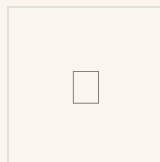
### Brandon Frere's Passion

Three businesses to meet a public need.

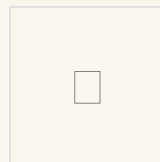
His entrepreneurial spirit guided him through many endeavors in his life, culminating in the creation and cultivation of Ameritech Financial, Financial Education Benefits Center, and Alltech Financial. Brandon's deep drive to help everyone get what they want out of life led him to create three companies that strive for satisfied clients and employees.



Brandon Frere created Ameritech Financial to help student loan borrowers achieve their dreams despite their debt. Focusing on document preparation in the student loan industry, Brandon has nurtured Ameritech Financial to become an industry-leading company. By prioritizing the value of the service over the size of the company, Brandon cultivated a system rooted in individuals: his clients get personalized treatment in understanding, selecting, and applying for the federal repayment plan that matches their needs and his employees get the support they need to continually grow and exceed expectations. He knows student loans are stressful, so he takes pride in alleviating that stress by helping clients with student loan repayment.



Financial Analysis



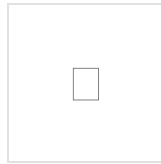
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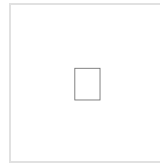
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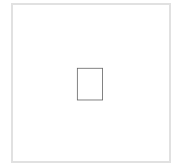
In his past business experience, Brandon discovered the value of memberships. With that in mind, he created the Financial Education Benefits Center to offer memberships that provide financial, mental, and lifestyle wellness benefits through a variety of specialty services designed to help its members achieve their life goals. Knowing that happiness and satisfaction come from many different parts of life, Brandon included resources for personal financial wellness, physical or mental health, and simple everyday savings plans that work.



Financial Wellness



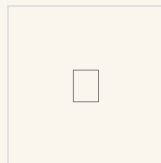
Health and Wellness



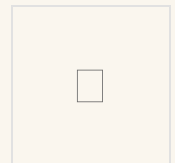
Everyday Savings



Through Ameritech Financial's success stories, Brandon saw how valuable his service is to student loan borrowers. To expand on this idea, Brandon decided to widen his net and bring this solution to other companies. Therefore, he created Alltech Financial to help companies offer student loan assistance in their employee benefits packages. This solution has twin benefits of allowing individuals access to the help they need in reducing their monthly payment obligation and also giving companies tools to be competitive in recruitment and retention. Alltech Financial's unique approach also allows companies to bypass additional payroll and income taxes and positively impact their bottom line, all while improving their compensation packages to potential candidates.



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## Business Inquiries

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Sunday: Closed

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### Alltech Financial

#### Hours

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Your Name (required)

Your Email (required)

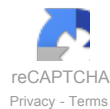
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