



Congratulations, you are approved!
Federal Student Loan Forgiveness Enrollment Information
QUESTIONS? CALL (210) 812-3200, Chat, or Text (210) 610-2193

The information below is based on the data you provided.

Summary of Your Estimated Federal Student Loan Forgiveness Plan

\$ 299 One-Time MES Enrollment Fee

\$ 49 MES Monthly Administrative Fee

***\$ Student Loan Repayment Amount after the CARES Act**

***\$ Number of Years till Remaining Debt is Forgiven**

*All of the above numbers are based on numbers provided by you at the time of enrollment and may change after enrollment once all documents are verified and may also change based upon your financial/personal situation.

NEXT STEPS:

Once you submit this document back to us it will go into Auditing within 24 hours for a review during business hours. We will contact you if there is any missing information or if we have any questions.

A certified Federal Student Loan Professional will contact you to answer any questions you may have and complete the processing of your paperwork.

IMPORTANT ITEMS TO KNOW ABOUT YOUR PLAN:

- You can receive up to \$50 per referral or organization that signs up with ***My Education Solutions LLC***. Please go to our website and check your email for more information.
- During the CARES Act benefit period between March 13, 2020 to January 31, 2022 payments to your Servicer are suspended and will count toward your Forgiveness program once you become approved.
- If you cannot make your monthly payment due to unemployment, a health crisis, or other emergency, please contact MES immediately so we can place your plan on hold.
- MES will contact you each year to obtain your updated information and re-calculate your payment plan.



FEDERAL STUDENT LOAN PROGRAM AGREEMENT

This Federal Student Loan Program Agreement (“Agreement”) is made on _____ by and between _____ (“Client”) and Education Solutions LLC, a Delaware limited liability company qualified to do business in Texas as **My Education Solutions LLC** (“MES”), located at 2700 Lockhill Selma, San Antonio, TX 78230 for the purposes stated below. Client’s address is:

1. Administrative Services: MES will provide administrative and payment services limited to Client’s federal student loan debt with the U.S. Department of Education, under federally approved loan forgiveness programs offered by the U.S. Government to certain qualifying individuals (the “Programs”).

2. Client Obligations:

- a. Client agrees to provide MES all necessary information and documents required to complete any and all submissions to be approved and renewed under the Programs.
- b. Client is responsible to update MES with any changes to their income, employer, number of dependents, or marital status so MES can provide updated and accurate information to the U.S. Department of Education and its government contracted student loan servicers. If Client fails to submit required documents to MES by the deadlines specified by MES to Client during the term of this Agreement, payments will increase to the permanent standard payment pursuant to the Programs.
- c. Client acknowledges that he/she has been informed that his/her payment amount can change if any information in the previous line, (“2.b.”) changes after the date of this Agreement.
- d. Client gives MES permission to re-route all federal student loan correspondence from the U.S. Department of Education and government contracted student loan servicers to MES via email or mail in a timely matter.
- e. Client agrees to inform MES if Client is planning to continue Client’s education, so MES may adjust your payments and participation under the Programs.

3. MES’s Obligations:

- a. MES agrees to provide advice on the Programs.
- b. MES agrees to apply for federal student loan forgiveness under the Programs on behalf of the Client upon receipt of all required documents, and update and maintain Client in the Programs during the term of this Agreement so long as Client remains eligible for the Programs, and Client provides required documents and continues making required payments to MES.
- c. MES agrees to provide yearly administrative re-submission, if applicable, and keep auditing records for Client.
- d. Depending under what Programs Client qualifies, MES will draft Client’s account monthly as agreed herein and transfer money to the U.S. Department of Education and its government contracted student loan servicers for repayment of Client’s federal student loan obligation until its completion as agreed herein and unless this Agreement is terminated prior to completion.

- 4. Compensation:** MES will receive a one-time enrollment fee of \$299.00 payable by Client, before any MES enrollment fee discounts for which Client may qualify at the time of enrollment through the MES website. In addition, Client will pay MES a \$49.00 dollar administrative fee (the “Administrative Fee”), which is included in the Client’s monthly payment specified in the Debit Authorization Form attached hereto as Exhibit A. MES may change the Administrative Fee with a 30-day notice to Client. The above fees will be drafted by MES from the bank account authorized by Client pursuant to the Debit Authorization Form attached hereto as Exhibit A. MES will charge a non-sufficient funds (NSF) fee of \$25.00 for each payment from Client’s bank account that is not successful, and MES will then attempt to redraft the payment that did not go through the first time due to non-sufficient funds.
- 5. Representation:** Client acknowledges that MES is a private company, and is not affiliated with any federal, state, or local government agencies, including the U.S. Department of Education. Further, Client acknowledges that MES is not comprised of licensed attorneys, licensed CPAs, licensed financial advisors, licensed mortgage lenders, licensed real estate agents, representatives of the U.S. Department of Education or any other government or credit entity.
- 6. Term & Cancellation Policy:** This agreement will automatically terminate when the Client’s federal student loan balance under the Programs is paid in full. If Client fails to provide information, documents or has three (3) or more NSF or missed payments, this Agreement will automatically terminate and MES will discontinue support of Client under the Programs. This termination may result in Client no longer being eligible for the Programs such that Client will be responsible for standard student loan payments.
- 7. Governing Law and Venue.** THIS AGREEMENT SHALL BE GOVERNED BY AND CONSTRUED IN ACCORDANCE WITH THE LAWS OF THE STATE OF TEXAS WITHOUT REGARD TO THE CONFLICTS OF LAWS PROVISIONS THEREOF. THIS AGREEMENT SHALL BE CONSIDERED FULLY PERFORMABLE IN BEXAR COUNTY, TEXAS, AND VENUE ON ALL POTENTIAL ISSUES OR DISPUTES RELATED TO OR ARISING OUT OF THIS AGREEMENT SHALL BE IN BEXAR COUNTY, TEXAS.
- 8. Assignment.** MES may assign this Agreement and/or the Services to be provided under this Agreement to any qualified third-party entity in its discretion without the prior consent or notification of Client.
- 9. Captions.** The captions appearing in this Agreement are inserted for convenience and reference only, and in no way define, limit or describe the scope or intent of this Agreement or any of the provisions hereof.
- 10. Integration** This Agreement, together with Exhibit A – D attached hereto and incorporated herein by reference, are the complete and exclusive agreement between MES and Client, and supersede any proposal, prior agreement, oral or written, and any other communications related to the subject matter of this Agreement.



11. Amendment. Except as specifically set forth herein, this Agreement may not be changed, amended, terminated or discharged, except by a written document executed by the parties hereto, and no waiver or any of the provisions or conditions of this Agreement or any of the rights of a party hereto shall be effective or binding unless such waiver shall be in writing and signed by the party claiming to have given such waiver.

12. Force Majeure. Neither party shall be liable for any failure or delay in performance under this Agreement (other than for delay in the payment of money due and payable hereunder) to the extent said failures or delays are caused by circumstances beyond that party's reasonable control and occurring without such party's fault or negligence, including, without limitation, failure of suppliers, subcontractors, and carriers, or Client to substantially meet its performance obligations under this Agreement, provided that, as a condition to the claim of non-liability, the party experiencing the difficulty shall give the other written notice.

13. Enforceability. In the event any paragraph or provision of this Agreement is held to be void or unenforceable by a court of competent jurisdiction, the remaining provisions of this Agreement shall nevertheless be binding upon the parties with the same force and effect as though the void and unenforceable parts had been severed or deleted.

14. Counterparts. This Agreement may be executed in two or more counterparts, each of which shall be deemed an original, but all of which shall constitute one and the same instrument, notwithstanding that both parties may not be signatory to the same counterpart.

Signatures: IN WITNESS WHEREOF, the parties have executed this Agreement as of the dates opposite each party's signature below. By signing the Agreement, Client(s) authorize(s) Education Solutions LLC, a Delaware limited liability company qualified to do business in Texas as **My Education Solutions LLC** to act as their agent in negotiating, obtaining and discussing their financial information with creditors.

Client Signature: _____

Date:

My Education Solutions LLC: _____

Date:

Christina A. Randell, President

Exhibit A



2700 Lockhill Selma
San Antonio, TX 78230
210-812-3200

Debit Authorization Form

Summary of Your Estimated Federal Student Loan Forgiveness Plan

\$ _____ One-Time MES Enrollment Fee

\$ 49 MES Monthly Administrative Fee

*\$ _____ Your New Monthly Re-Payment Amount after CARES Act

*\$ _____ Number of Years till Remaining Debt is Forgiven

*All of the above numbers are based on numbers provided by you at the time of enrollment and may change after enrollment once all documents are verified and may also change based upon your financial/personal situation.

I agree to the following:

_____ per month Servicer Fee after the program is approved after January 31, 2022 as set forth in the Federal Student Loan Program Agreement.

\$49 per month administrative fees charged by MES as set forth in the Federal Student Loan Program Agreement will begin after approval of your program by the Department of Education and your account on file will automatically be drafted on the 1st of the next month.

A One-Time MES Enrollment Payment draft of \$ _____ will occur after your first payment is made by MES to the student loan servicer contracted by the U.S. Department of Education, pursuant to the Federal Student Loan Program Agreement dated _____ between you and Education Solutions LLC, a Delaware limited liability company qualified to do business in Texas as My Education Solutions LLC ("MES"). *An MES team member will confirm the actual draft date with you prior to drafting.*

My federal student loan payments are currently on autopay with my Servicer

I, _____, hereby authorize Education Solutions LLC, a Delaware limited liability company qualified to do business in Texas as **My Education Solutions LLC** to draft the following bank account for the payments outlined above for a one time enrollment and in addition monthly payments as agreed until my plan is paid in full or modified.

Bank / Credit Union Name
Account Number
Routing Number

Signature:

Date:

Exhibit B



United States Department of Education

Certification of Identity & Authorization to Disclose Personal Information

Privacy Act Statement. Department regulations require a person who submits a written request for access or disclosure of records to submit personal data sufficient to identify the individual submitting the request. 34 C.F.R. Section 5b.5(b). We solicit the information requested here in order to ensure that the records of individuals who are the subject of Department systems of records are not wrongfully disclosed by the Department. If you fail to furnish this information we will take no action to honor your request. Required information is indicated in CAPS.

FULL NAME OF REQUESTER:

ADDRESS:

[CITY]

[STATE]

[ZIP]

Phone:

Email:

SOCIAL SECURITY NUMBER:

DATE OF BIRTH: [MM/DD/YY]

Authorization to Disclose Personal Information to Another Person

I authorize the Department of Education and its agents to release to, and discuss with, the individual named below as my representative, any records of the Department regarding my student financial assistance loan or grant obligation(s) to the Department, for the purpose of assisting me in satisfying the obligation:

FULL NAME OF REPRESENTATIVE: Janine Ortega, Elijah Wheeler, Chelsey Hernandez, Leah Angulo, Michael Wilson

ADDRESS: [STREET] 2313 Lockhill-Selma #257

[CITY] San Antonio

[STATE] TX

[ZIP] 78230

PHONE: 210-812-3200

[Relationship to Requester] Federal Student Loan Administrator

I authorize the Department to honor this authorization unless and until I revoke it in a written notice and the designated office of the Department receives that notice. I understand that whenever requesting disclosure of information, the representative named here must submit information to verify his or her identity.

I UNDERSTAND THAT IN ORDER TO VERIFY HIS OR HER IDENTITY WHEN MAKING A REQUEST FOR DISCLOSURE BY TELEPHONE, THE REPRESENTATIVE MAY BE REQUIRED TO PROVIDE MY SSN, DOB, AND THE DATE ON WHICH I SIGNED THIS AUTHORIZATION.

I declare under penalty of perjury that I am the person named above as the requester, that I authorize release to the individual named as representative, and that the statements I provided here are true and accurate. I understand that any false statement is subject to punishment under 18 U.S.C. Section 1001 by fine or imprisonment of not more than five years, and that a knowing and willful request made under false pretenses for a record of an individual is subject to punishment under 5 U.S.C. Section 552a(i)(3) by a fine of up to \$5000.

DATE:

SIGNATURE

¹ You are not required to provide your SSN or DOB. However, we ask you to provide your SSN and DOB only to facilitate the identification of records relating to you, and unless you provide your SSN and DOB, we may be unable to locate any or all records pertaining to you.

Completed authorizations should be mailed to: US DEPARTMENT OF EDUCATION

PO BOX 5609, GREENVILLE TX 75403-5609



2700 Lockhill Selma
San Antonio, TX 78230
210-812-3200

Limited Power of Attorney

SSN:

Birthdate:

I, _____, constitute and appoint Education Solutions LLC, a Delaware limited liability company qualified to do business in Texas as **My Education Solutions LLC** whose corporate headquarters are physically located at 2700 Lockhill Selma, San Antonio, Texas 78230 to legally act on my behalf and in my name, place and stead and my spouse if applicable, for the sole and limited purpose of representing me in the management of my federal student loan debt. I authorize Education Solutions LLC, a Delaware limited liability company qualified to do business in Texas as **My Education Solutions LLC** to request and receive confidential account, credit and mail from my federal student loan creditors, reporting agencies and other third parties who are involved with my federal student loan debt.

I authorize MES® to release a copy of this Limited Power of Attorney to my creditors.

I authorize MES® to create and access to my online account and make changes to my online account.

I authorize MES® to submit my application, make changes and renew if applicable.

I authorize MES® to receive, open and process mail sent to me by my federal student loan creditor.

I request my federal student loan creditor mail and fax my loan information on an ongoing basis to:

Mailing Address: My Education Solutions LLC, 2313 Lockhill-Selma #257, San Antonio, TX 78230

Tele: 210-812-3200

Fax: 800-903-4390

[Email: Support@MyEduSolutions.com](mailto:Support@MyEduSolutions.com)

The following agents of My Education Solutions LLC are authorized to discuss any and all matters of my federal student loan debt: Janine Ortega, Vincent Davis, Christina Randell, Allison Kimball, Laura Washington, Leah Angulo, Angel Martinez and Chelsey Hernandez. A copy of this authorization may be accepted as an original.

Signature:

Date:

Notary Section:

Sworn before me this day _____, of _____, 20 _____

Notary Public (Print Name)

Notary Public Signature