# INDIVIDUAL LOAN PAYOFF TOTALS

BORROWER: [redacted]1993 SANA, RENORIO S

DATE 8/04/23

| DELQ AMOUNT AS OF 9/18/23 | TOTAL FEES | TOTAL INTEREST | TOTAL PRINCIPAL | TOTAL PAYOFF |
|---|---|---|---|---|
| .00 | .00 | 5,271.66 | 24,312.12 | 29,583.78 |

| GR | LN | TYPE | STS | DUE DTE | FEES | INTEREST | PRINCIPAL | PAYOFF |
|---|---|---|---|---|---|---|---|---|
| AA | 1 | PLUS | FFB | 9/04/28 | .00 | 5,271.66 | 24,312.12 | 29,583.78 |

# INDIVIDUAL LOAN SUMMARY

_ LOAN # 1 GRP AA DEPTED1 GPRO PLUS FFB

| | | | | | | | |
|---|---|---|---|---|---|---|---|
| PLUS CONSOL | | SPOUSAL CONSOL | | | | GRACE | 0 |
| | | | | | | SUBSIDY | B |
| PREV LENDER | DEPTED1 | 1ST DISB DATE | 3/11/08 | | | SEP DATE | 7/07/08 |
| ORG PUR AMT | 24312.12 | ORIG LOANED AMT | 30000.00 | | | CONV DATE | 7/07/08 |
| CAP | 9561.43 | PURCHASE DATE | 2/02/23 | | | PERIOD STRT | 2/19/08 |
| YTD PD-PRN | .00 | INT | .00 | FEES | .00 | QTD G-I | .00000 |
| TOT PD-PRN | .00 | INT | .00 | FEES | .00 | DAILY INT | 5.65785 |
| CURR -PRN | 24312.12 | BA | 5367.84 | FEES | .00 | I RATE | 8.500 |
| BEN STDNT | [redacted] | RS RATE | .000 | RS STS | | REFUND | .00 |

Note: Regardless of the terms of the Bankruptcy plan, interest accrues daily on the principal balance of the loan(s), and therefore the creditor's claim amount will increase until paid or otherwise disposed of. Interest accrues at the rate stated above as "I RATE".

# Federal Family Education Loan Program (FFELP)
# Federal PLUS Loan Application and Master Promissory Note

**WARNING:** Any person who knowingly makes a false statement or misrepresentation on this form is subject to penalties which may include fines, imprisonment, or both, under the United States Criminal Code and 20 U.S.C. 1097.

Guarantor, Program, or Lender Identification

706

California Student Aid Commission - 706

[redacted]

OMB No.1845-0069
Form approved
Exp. date 03/31/2008

## Borrower (Parent) Section

***Please print neatly in ink or type. Read the instructions carefully.***

1. Last Name: Sana First Name: Renorio MI: S

2. Social Security Number: [redacted]-1993

3. Permanent Street Address (If P.O. Box, see instructions.)

4. Home Area Code/Telephone Number

[redacted]

8. U.S. Citizenship Status (Check a or b, and if b is checked, list Registration No)
[X] a. Citizen/National [ ] b. Permanent Resident/Other Eligible Non-Citizen If "b", Alien Registration No.

9. Lender Name City State Zip Code

10. Lender Code, if known

[redacted]

11. Employer (Name, Address, City, State, Zip) 1121 Elko dr

[redacted]

13. Borrower References: You must provide two separate references **with different U.S. addresses** who have known you for at least three years. Both references must be completed in full. Do not list the the student as a reference.

Name A. [redacted]
Permanent Address
City, State, Zip Code
E-mail Address
Area Code/Telephone Number
Relationship to Borrower

## Student Information Section

[redacted]

## Borrower Request, Certifications, and Authorizations

***Read carefully before signing below.***

17. **Requested Loan Amount:** This is an Application and Master Promissory Note (hereafter, "MPN") for one or more Federal PLUS Loans. I request a Federal PLUS Loan under this MPN in an amount not to exceed the annual cost of attendance for the student identified in the Student Information Section of this MPN, minus other financial aid that the student receives each academic year. For each loan, the school will notify me of the loan amount that I am eligible to receive. I may cancel my loan or request a lower amount by contacting my lender or the school. Additional information about my right to cancel a loan or request a lower amount is included in the Borrower's Rights and Responsibilities Statement and disclosure statements that have been or will be provided to me. If I have an adverse credit history and obtain an endorser to receive a PLUS Loan, only one loan may be made to me under this MPN.

18. Under penalty of perjury, I certify for any loan I receive under this MPN that:
**A.** The information I have provided on this MPN and as updated by me from time to time is true, complete, and correct to the best of my knowledge and belief and is made in good faith.
**B.** I am: **(i)** the biological or adoptive parent; or **(ii)** the spouse of a parent and my income and assets were reported on the Free Application for Federal Student Aid (FAFSA) or would be reported if a FAFSA were filed.
**C.** Loan proceeds will be used for authorized educational costs incurred by the dependent student named in the Student Information Section and that I will immediately repay any loan proceeds that cannot be attributed to educational costs for attendance on at least a half-time basis at the school that certified my loan eligibility.
**D.** **(i)** I do not now owe an overpayment on a Federal Pell Grant, Federal Supplemental Educational Opportunity Grant, or Leveraging Educational Assistance Partnership Grant (formerly State Student Incentive Grant); or, if I owe an overpayment, I have made repayment arrangements with the holder to repay the amount owed, **(ii)** I am not now in default on any loan received under the Federal Perkins Loan Program (including NDSL loans), the Federal Direct Loan Program, or the Federal Family Education Loan Program ("FFELP" as defined in the Borrower's Rights and Responsibilities Statement); or I am in default on a loan and I have made satisfactory payment arrangements with the holder of the defaulted loan.

19. For all Federal PLUS Loans (as described in the additional MPN provisions and the Borrower's Rights and Responsibilities Statement) I receive under this MPN, and for certain other loans as described below, I make the following authorizations:
**A.** I authorize the school to certify my eligibility for Federal PLUS Loans under this MPN.
**B.** I authorize the lender, the guarantor, or their agents, to investigate my credit record and report information concerning my loan status to persons and organizations permitted by law to receive such information.
**C.** I authorize the school to pay to the lender any refund that may be due up to the full amount of the loan(s).
**D.** I authorize the school to transfer loan proceeds received by electronic funds transfer (EFT) or master check to my dependent student's account at the school.
**E.** I may tell my lender that I want to pay the interest that accrues. However, in all cases, unless I pay the interest, my lender will add the unpaid interest that accrues during forbearance and deferment and other periods on each PLUS Loan made under this MPN to the principal balance of that loan ("capitalization") as provided under the Act. Capitalization will increase the principal balance on my loan(s) and the total amount of interest costs I must pay.
**F.** I authorize the release of information pertinent to my loan(s): **(i)** by the school, the lender, and the guarantor, or their agents, to the references on the applicable loan(s) and to members of my immediate family unless I submit written directions otherwise; and **(ii)** by and among the schools, lenders, guarantors, the U.S. Department of Education (the Department), and their agents.
**G.** So that the loan(s) requested can be approved, I authorize the Department to send any information about me that is under its control, including information from the FAFSA, to the school, to the lender, and to state agencies and nonprofit organizations that administer financial aid programs under the FFELP. I understand that information reported on this MPN may be shared with the Department, and that the Department has the authority to verify that information with other federal agencies.
**H.** I authorize my lender to defer repayment of principal on my loan(s) based on my in-school status.

## Promise to Pay

***In this MPN, "lender" refers to, and this MPN benefits, the original lender and its successors and assigns, including any subsequent holder of this MPN.***

20. I promise to pay to the order of the lender all loan amounts disbursed (hereafter "loan" or "loans") under the terms of this Application and Master Promissory Note (hereafter "MPN"), plus interest and other charges and fees that may become due as provided in this MPN. **I understand that multiple loans may be made to me under this MPN for the dependent identified in the Student Information Section.** I understand that by accepting any disbursements issued at any time under this MPN, I agree to repay the loan(s). I understand that, within certain time frames,I may cancel or reduce the amount of any loan by refusing to accept or by returning all or a portion of any disbursement that is issued. Unless I make interest payments, interest that accrues on my loan(s) during deferment or forbearance periods or other periods will be added as provided under the Act to the principal balance of such loan(s). If I fail to make any payment on any loan made under this MPN when due, I will also pay reasonable collection costs, including but not limited to attorney's fees, court costs, and other fees. I will not sign this MPN before reading the entire MPN, even if I am told not to read it, or told that I am not required to read it. I am entitled to an exact copy of this MPN and the Borrower's Rights and Responsibilities Statement. My signature certifies I have read, understand, and agree to the terms and conditions of this MPN, including the Borrower Request, Certifications, and Authorizations printed above, the Notice About Subsequent Loans Made Under This MPN, and the Borrower's Rights and Responsibilities Statement.

**I UNDERSTAND THAT I MAY RECEIVE ONE OR MORE LOANS UNDER THIS MPN AND THAT I MUST REPAY ALL LOANS THAT I RECEIVE UNDER THIS MPN.**

**21. Parent Borrower's Signature** Renorio S Sana **22. Today's Date** ***(Month/Day/Year)*** 02/05/2008

[redacted]

***Additional MPN provisions follow***