

MATTHEW M RAMSEY  
7 ARNOLD CT  
SOMERVILLE MA 02143-3601

**Important Tax Information**

01/09/13

While we cannot offer tax advice to you, you may be able to deduct student loan interest that you paid in 2012 on your income tax return as well as other amounts paid, such as loan origination fees and capitalized interest. Should you have any questions regarding the filing of your taxes, please see either IRS Pub. 970, Tax Benefits for Education, or the Student Loan Interest Deduction Worksheet in your 1040 or 1040A instructions. You may also call the IRS toll free at 800-829-1040, visit IRS.gov or consult your tax advisor. For other questions regarding your account, you're welcome to visit us online at SallieMae.com where your account information and forms are available, or call us at 888-2-SALLIE (888-272-5543) for assistance.

**Instructions for Borrower**

A person (including a financial institution, a governmental unit, and an educational institution) that receives interest payments of \$600 or more during the year on one or more qualified student loans must furnish this statement to you. You may be able to deduct student loan interest that you actually paid in 2012 on your income tax return. However, you may not be able to deduct the full amount of interest reported on this statement. Do not contact the recipient/lender for explanations of the requirements for (and how to figure) any allowable deduction for the interest paid. Instead, for more information, see Pub. 970, Tax Benefits for Education, and the Student Loan Interest Deduction Worksheet in your Form 1040 or 1040A instructions.

**Borrower's identification number.** For your protection, this form may show only the last four digits of your social security number (SSN), individual taxpayer identification number (ITIN), or adoption taxpayer identification number (ATIN). However, the issuer has reported your complete identification number to the IRS and, where applicable, to state and/or local governments.

**Account Number.** May show an account or other unique number the lender assigned to distinguish your account.

**Box 1.** Shows the interest received by the lender during the year on one or more student loans made to you. For loans made on or after September 1, 2004, box 1 must include loan origination fees and capitalized interest received in 2012. If your loan was made before September 1, 2004, you may be able to deduct loan origination fees and capitalized interest not reported in box 1.

**Box 2.** If checked, indicates that loan origination fees and/or capitalized interest are **not** included in box 1 for loans made before September 1, 2004. See Pub. 970 for how to figure any deductible loan origination fees or capitalized interest.

☐ **CORRECTED (if checked)**

RECIPIENT'S/LENDER'S name, address, and telephone number Sallie Mae, Inc. P.O. Box 9500 Wilkes Barre, PA 18773-9500 1-888-272-5543		OMB No. 1545-1576 <div style="font-size: 2em; font-weight: bold;">2012</div> Form 1098-E		<b>Student Loan Interest Statement</b>  <b>Copy B For Borrower</b>  This is important tax information and is being furnished to the Internal Revenue Service. If you are required to file a return, a negligence penalty or other sanction may be imposed on you if the IRS determines that an underpayment of tax results because you overstated a deduction for student loan interest.
RECIPIENT'S federal identification no. 54-1843973	BORROWER'S social security number 434-69-0932	1 Student loan interest received by lender <div style="font-size: 1.5em; font-weight: bold;">\$ 886.43</div>		
BORROWER'S name, street address (including apt. no.), city, state, and ZIP code MATTHEW M RAMSEY 7 ARNOLD CT SOMERVILLE MA 02143-3601				
Account number (see instructions) 9374378124-1		2 If checked, box 1 does not include loan origination fees and/or capitalized interest for loans made before September 1, 2004. <input checked="" type="checkbox"/>		

Form 1098-E

(keep for your records)

Department of the Treasury - Internal Revenue Service



**FACTS****WHAT DOES SALLIE MAE® DO WITH YOUR PERSONAL INFORMATION?****Why?**

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

**What?**

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number and income
- Account balances and payment history
- Account transactions and credit history

**How?**

All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Sallie Mae chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Sallie Mae share?	Can you limit this sharing?
<b>For our everyday business purposes –</b> such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
<b>For our marketing purposes –</b> to offer our products and services to you	Yes	No
<b>For joint marketing with other financial companies</b>	Yes	No
<b>For our affiliates' everyday business purposes –</b> information about your transactions and experiences	Yes	No
<b>For our affiliates' everyday business purposes –</b> information about your creditworthiness	Yes	Yes
<b>For our affiliates to market to you</b>	Yes	Yes
<b>For nonaffiliates to market to you</b>	No	We don't share

**To limit our sharing**

- Call toll free 1-800-428-1039 – our menu will prompt you through your choices

**Please note:**

If you are a *new* customer, we can begin sharing your information 30 days from the date we sent this notice. When you are *no longer* our customer, we continue to share your information as described in this notice.

However, you can contact us at any time to limit our sharing.

**Questions?**

Call toll free 1-800-428-1039 or go to [www.salliemae.com](http://www.salliemae.com)



## Who we are

### Who is providing this notice?

Numerous Sallie Mae financial companies. Please see the bottom of this page for the full list of the Sallie Mae companies providing this notice.

## What we do

### How does Sallie Mae protect my personal information?

To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.

### How does Sallie Mae collect my personal information?

We collect your personal information, for example, when you:

- apply for a loan or give us your contact information
- open an account or deposit money
- use your credit or debit card

We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.

### Why can't I limit all sharing?

Federal law gives you the right to limit only

- sharing for affiliates' everyday business purposes – information about your creditworthiness
- affiliates from using your information to market to you
- sharing for nonaffiliates to market to you

State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.

### What happens when I limit sharing for an account I hold jointly with someone else?

Your choices will apply to everyone on your account.

## Definitions

### Affiliates

Companies related by common ownership or control. They can be financial and nonfinancial companies.

- *Our affiliates include companies with a Sallie Mae or Upromise name, such as Sallie Mae Bank, Sallie Mae Education Trust, Upromise, Inc., and Upromise Investments, Inc.; and financial companies such as Student Loan Funding Resources, Nellie Mae Corporation, and SLM Financial Corporation.*

### Nonaffiliates

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- *Nonaffiliates we share with can include service providers such as data processors and companies that help us market our own products and third party products that we believe may be of interest to you.*

### Joint marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- *Our joint marketing partners include financial institutions such as companies that provide credit products and insurance companies.*

## Other important information

VT Residents: For accounts with a Vermont mailing address, we will not share your creditworthiness information with our affiliates except as required or permitted by law. For joint marketing with other financial companies, we will only disclose your name, contact information and information about your transactions unless otherwise required or permitted by law.

CA Residents: For accounts with a California mailing address, we will not share your personal information with a financial company for joint marketing purposes except as required or permitted by law.

This notice is made on behalf of the following Sallie Mae companies:

SLM Corporation  
Sallie Mae, Inc.  
Sallie Mae Bank  
Sallie Mae Education Trust  
SLM Education Loan Corp.  
SLM Education Credit Finance Corporation  
SLM Financial Corporation  
SLM Mortgage Corp. – VA

SLM Financial Corp. – WV  
SLM Mortgage Corp. – NC  
SLM Mortgage Corp. – SC  
Nellie Mae Corporation  
Secondary Market Services, LLC  
Southwest Student Services Corporation  
Academic Management Services Corp.  
AMS Education Loan Trust

Student Loan Finance Association, Inc.  
Student Loan Finance Association – Washington, Inc.  
Student Loan Funding Resources LLC  
SLFR, LLC  
Student Loan Funding LLC  
VL Funding LLC  
HICA Education Loan Corporation

This notice is also provided on behalf of all trusts or other special purpose entities established by any Sallie Mae company.