

PO BOX 9500
WILKES-BARRE, PA 18773-9500

(844) 628-4829

MATTHEW M RAMSEY
56 WINSHIP ST APT 1
BRIGHTON MA 02135-3368

Account Number: 9374378124-1

Important Tax Information

01/10/16

While we cannot offer tax advice, you may be able to deduct student loan interest that you paid in 2015 on your income tax return, and other amounts paid such as loan origination fees. If you have questions about filing 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 can also call the IRS toll-free at 800-829-1040, visit www.irs.gov, or consult your tax advisor. For questions about your Navient account, you are welcome to visit us online at Navient.com or call us toll-free at 844-NAVI-TAX (844-628-4829). We are here to help you Monday - Thursday 8 a.m. to 9 p.m., and Friday 8 a.m. to 8 p.m., ET.

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 2015 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), adoption taxpayer identification number (ATIN), or employer identification number (EIN). However, the issuer has reported your complete identification number to the IRS.

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 2015. 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.

Future developments. For the latest information about developments related to Form 1098-E and its instructions, such as legislation enacted after they were published, go to www.irs.gov/form1098e.

☐ CORRECTED (if checked)

RECIPIENT'S/LENDER'S name, address, city or town, state or province, country, ZIP or foreign postal code, and telephone number Navient Solutions, Inc. P.O. Box 9500 Wilkes Barre, PA 18773-9500 888-272-5543		OMB No. 1545-1576 2015 Form 1098-E	Student Loan Interest Statement Copy B For Borrower 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 ***-**-0932	1 Student loan interest received by lender \$ 708.61	
BORROWER'S name, street address (including apt. no.), City or town, state or province, country, and ZIP or foreign postal code MATTHEW M RAMSEY 56 WINSHIP ST APT 1 BRIGHTON MA 02135-3368			
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)

www.irs.gov/form1098e

Department of the Treasury - Internal Revenue Service

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NAVIENTSM

FACTS

WHAT DOES NAVIENTSM 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 Navient chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information

Does Navient share?

Can you limit this sharing?

For our everyday business purposes –
such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus

Yes

No

For our marketing purposes –
to offer our products and services to you

Yes

No

For joint marketing with other financial companies

Yes

No

For our affiliates' everyday business purposes –
information about your transactions and experiences

Yes

No

For our affiliates' everyday business purposes –
information about your creditworthiness

Yes

Yes

For our affiliates to market to you

Yes

Yes

For nonaffiliates to market to you

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.Navient.com



Who we are

Who is providing this notice?	Numerous Navient financial companies. Please see the bottom of this page for the full list of the Navient companies providing this notice.
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What we do

How does Navient 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 Navient collect my personal information?	<p>We collect your personal information, for example, when you:</p> <ul style="list-style-type: none"> ■ give us your contact information ■ open an account or provide account information ■ pay us by check or provide employment information <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> ■ 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 <p>State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.</p>
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	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ■ <i>Our affiliates include companies with a Navient, Sallie Mae, or Upromise name, such as Navient Credit Finance Corporation, Sallie Mae Bank, and Upromise, Inc.; and financial companies such as SLFR LLC, SMB Servicing Company, Inc., and RKL Financial Corporation.</i>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ■ <i>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.</i>
Joint marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> ■ <i>Our joint marketing partners include financial institutions such as companies that provide credit products and insurance companies.</i>

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 Navient Solutions, Inc. (the servicer of your loan and/or the entity that holds the servicing rights in your loan) and the Navient entity that owns your loan.

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