

Quality Control Report April 2010

QC Sample	Total Number	Sample Size	Errors Found		Description of Errors	Corrective Action	Preventive Measure
			#	%			
Balance Review	200	200	0	0.00%			
Phone Calls Attempted	84,389	0	0	0.00%			
Borrower Contacts	6,580	306	0	0.00%			
Borrower Call-Ins	3,394	282	0	0.00%			
Correspondence	1,940	1940	0	0.00%			
Delinquent Accounts	392	392	0	0.00%			
AWG Accounts	317	317	0	0.00%			
Litigation Packages	37	37	0	0.00%			
Compromises Offered	113	113	0	0.00%			
Consolidations Offered	4	4	0	0.00%			
ICRP Cons. Offered	253	253	0	0.00%			
LVCs	142	142	0	0.00%			
Rehabilitation's Offered	778	778	0	0.00%			
Rehabilitation's Submitted	384	384	0	0.00%			
Letters Generated	21,219	660	53	0.25%	Information did not update to L106	Resent Letters	
Death Resolutions	103	103	0	0.00%			
Disability Resolutions	79	79	0	0.00%			
Bankruptcy Resolutions	5	5	0	0.00%			
Incarcerations	88	88	0	0.00%			
EFT - Account Update	87,280	660	110	0.13%	Information transmitted on same date account recalled	None	N/A
EFT - Billing	1,714	1714	3	0.18%	Information transmitted on same date account recalled	None	N/A
EFT - Returns	196	196	0	0.00%			
Accounts Recalled by ED	696	120	0	0.00%			
Accounts in Suspense	0	0	0	0.00%			

Quality Control Report May 2010

QC Sample	Total Number	Sample Size	Errors Found		Description of Errors	Corrective Action	Preventive Measure
			#	%			
Balance Review	200	200	0	0.00%			
Phone Calls Attempted	103,206	103,206	0	0.00%			
Borrower Contacts	6,506	6506	0	0.00%			
Borrower Call-Ins	3,397	3397	0	0.00%			
Correspondence	1,879	1879	0	0.00%			
Delinquent Accounts	405	405	0	0.00%			
AWG Accounts	776	776	0	0.00%			
Litigation Packages	55	55	0	0.00%			
Compromises Offered	77	77	0	0.00%			
Consolidations Offered	3	3	0	0.00%			
ICRP Cons. Offered	129	129	0	0.00%			
LVCs	146	146	0	0.00%			
Rehabilitation's Offered	0	0	0	0.00%			
Rehabilitation's Submitted	397	397	0	0.00%			
Letters Generated	22,868	600	16	0.07%	Information did not update to L106	Resent Letters	
Death Resolutions	99	99	0	0.00%			
Disability Resolutions	104	104	0	0.00%			
Bankruptcy Resolutions	8	8	0	0.00%			
Incarcerations	89	89	0	0.00%			
EFT - Account Update	80,367	600	77	0.10%	Information transmitted on same date account recalled	None	N/A
EFT - Billing	1,288	1288	3	0.23%	Information transmitted on same date account recalled	None	N/A
EFT - Returns	196	196	0	0.00%			
Accounts Recalled by ED	643	150	0	0.00%			
Accounts in Suspense	0	0	0	0.00%			

Quality Control Report June 2010

QC Sample	Total Number	Sample Size	Errors Found		Description of Errors	Corrective Action	Preventive Measure
			#	%			
Balance Review	200	200	0	0.00%			
Phone Calls Attempted	91,617	91,617	0	0.00%			
Borrower Contacts	6,397	6,397	0	0.00%			
Borrower Call-Ins	3,549	3,549	0	0.00%			
Correspondence	2,226	2226	0	0.00%			
Delinquent Accounts	392	392	0	0.00%			
AWG Accounts	606	606	0	0.00%			
Litigation Packages	23	23	0	0.00%			
Compromises Offered	72	72	0	0.00%			
Consolidations Offered	212	212	0	0.00%			
ICRP Cons. Offered	4	4	0	0.00%			
LVCs	141	141	0	0.00%			
Rehabilitation's Offered	546	546	0	0.00%			
Rehabilitation's Submitted	33	33	0	0.00%			
Letters Generated	37,873	660	78	0.21%	Information did not update to L106	Resent Letters	
Death Resolutions	88	88	0	0.00%			
Disability Resolutions	103	103	0	0.00%			
Bankruptcy Resolutions	5	5	0	0.00%			
Incarcerations	105	105	0	0.00%			
EFT - Account Update	127,890	660	413	0.32%	Information transmitted on same date account recalled	None	
EFT - Billing	1,328	1328	0	0.00%			
EFT - Returns	198	198	0	0.00%			
Accounts Recalled by ED	575	575	0	0.00%			
Accounts in Suspense	1	1	0	0.00%			

Quality Control Report July 2010

QC Sample	Total Number	Sample Size	Errors Found		Description of Errors	Corrective Action	Preventive Measure
			#	%			
Balance Review	200	200	0	0.00%			
Phone Calls Attempted	78,283	78,283	0	0.00%			
Borrower Contacts	6,496	6,496	0	0.00%			
Borrower Call-Ins	3,406	3,406	0	0.00%			
Correspondence	1,821	1821	0	0.00%			
Delinquent Accounts	482	482	0	0.00%			
AWG Accounts	377	377	0	0.00%			
Litigation Packages	107	107	0	0.00%			
Compromises Offered	77	77	0	0.00%			
Consolidations Offered	3	3	0	0.00%			
ICRP Cons. Offered	227	227	0	0.00%			
LVCs	114	114	0	0.00%			
Rehabilitation's Offered	603	603	0	0.00%			
Rehabilitation's Submitted	224	224	0	0.00%			
Letters Generated	43,523	660	8	0.02%	Information did not update to L106	Resent Letters	
Death Resolutions	83	83	0	0.00%			
Disability Resolutions	61	61	0	0.00%			
Bankruptcy Resolutions	5	5	0	0.00%			
Incarcerations	66	66	0	0.00%			
EFT - Account Update	139,057	660	795	0.57%	Information transmitted on same date account recalled	None	
EFT - Billing	1,556	1556	1	0.06%	Billing informaiton entered incorrectly	Corrected Billing	Training
EFT - Returns	154	154	0	0.00%			
Accounts Recalled by ED	446	446	0	0.00%			
Accounts in Suspense	0	0	0	0.00%			

Quality Control Report August 2010

QC Sample	Total Number	Sample Size	Errors Found # %		Description of Errors	Corrective Action	Preventive Measure
Balance Review	200	200	0	0.00%			
Phone Calls Attempted	94,283	94,283	0	0.00%			
Borrower Contacts	8,284	8,284	0	0.00%			
Borrower Call-Ins	3,364	3,364	0	0.00%			
Correspondence	2,189	2189	0	0.00%			
Delinquent Accounts	461	461	0	0.00%			
AWG Accounts	650	650	0	0.00%			
Litigation Packages	153	153	0	0.00%			
Compromises Offered	106	106	1	0.94%	Information did not update to L106	Unable to resend letter, borrower's payment posted	Daily review of accounts with approved settlement agreements to ensure letters are sent timely and post to L106
Consolidations Offered	2	2	0	0.00%			
ICRP Cons. Offered	190	190	0	0.00%			
LVCs	152	152	0	0.00%			
Rehabilitation's Offered	856	856	0	0.00%			
Rehabilitation's Submitted	246	246	0	0.00%			
Letters Generated	19,147	600	62	0.32%	Information did not update to L106	Resent Letters	
Death Resolutions	98	98	0	0.00%			
Disability Resolutions	59	59	0	0.00%			
Bankruptcy Resolutions	130	130	0	0.00%			
Incarcerations	84	84	0	0.00%			
EFT - Account Update	201,150	600	438	0.22%	Information transmitted on same date account recalled	None	
EFT - Billing	1,980	1980	1	0.05%	Billing information entered incorrectly	Corrected Billing	Training
EFT - Returns	312	312	0	0.00%			
Accounts Recalled by ED	760	120	0	0.00%			
Accounts in Suspense	0	0	0	0.00%			

Quality Control Report September 2010							
QC Sample	Total Number	Sample Size	Errors Found # %		Description of Errors	Corrective Action	Preventive Measure
Balance Review	200	200	0	0.00%			
Phone Calls Attempted	113,139	113,139	0	0.00%			
Borrower Contacts	8,998	8,998	0	0.00%			
Borrower Call-Ins	3,898	3,898	0	0.00%			
Correspondence	2,005	2005	0	0.00%			
Delinquent Accounts	479	479	0	0.00%			
AWG Accounts	828	828	0	0.00%			
Litigation Packages	53	53	0	0.00%			
Compromises Offered	66	66	0	0.00%			
Consolidations Offered	9	9	0	0.00%			
ICRP Cons. Offered	172	172	0	0.00%			
LVCs	114	114	0	0.00%			
Rehabilitation's Offered	544	544	0	0.00%			
Rehabilitation's Submitted	435	435	0	0.00%			
Letters Generated	46,121	630	80	0.17%	Information did not update to L106	Resent Letters	
Death Resolutions	128	128	0	0.00%			
Disability Resolutions	124	124	0	0.00%			
Bankruptcy Resolutions	13	13	0	0.00%			
Incarcerations	80	80	0	0.00%			
EFT - Account Update	183,360	630	3608	1.97%	PO Box Did not Update Correctly	Internal Review to Determine and Correct Cause	
EFT - Billing	1,148	1148	2	0.17%	Billing information entered incorrectly	Corrected Billing	
EFT - Returns	221	221	0	0.00%			
Accounts Recalled by ED	446	120	0	0.00%			
Accounts in Suspense	0	0	0	0.00%			

Quality Control Report October 2010

QC Sample	Total Number	Sample Size	Errors Found # %		Description of Errors	Corrective Action	Preventive Measure
Balance Review	200	200	0	0.00%			
Phone Calls Attempted	73,348	73,348	0	0.00%			
Borrower Contacts	6,726	6,726	0	0.00%			
Borrower Call-Ins	3,695	3,695	0	0.00%			
Correspondence	2,071	2071	0	0.00%			
Delinquent Accounts	451	451	0	0.00%			
AWG Accounts	411	411	0	0.00%			
Litigation Packages	101	101	0	0.00%			
Compromises Offered	108	108	0	0.00%			
Consolidations Offered	210	210	0	0.00%			
ICRP Cons. Offered	13	13	0	0.00%			
LVCs	134	134	0	0.00%			
Rehabilitation's Offered	808	808	0	0.00%			
Rehabilitation's Submitted	389	389	0	0.00%			
Letters Generated	34,670	600	115	0.33%	Information did not update to L106	Resent Letters	
Death Resolutions	156	156	0	0.00%			
Disability Resolutions	109	109	0	0.00%			
Bankruptcy Resolutions	22	22	0	0.00%			
Incarcerations	240	240	0	0.00%			
EFT - Account Update	175,134	600	3373	1.93%	PO Box Did not Update Correctly	Corrected Programming	
EFT - Billing	1,505	1505	3	0.20%	Billing informaiton entered incorrectly	Corrected Billing	
EFT - Returns	245	245	0	0.00%			
Accounts Recalled by ED	852	852	0	0.00%			
Accounts in Suspense	0	0	0	0.00%			

Quality Control Report November 2010							
QC Sample	Total Number	Sample Size	Errors Found # %		Description of Errors	Corrective Action	Preventive Measure
Balance Review	200	200	0	0.00%			
Phone Calls Attempted	75,189	75,189	0	0.00%			
Borrower Contacts	9,934	9,934	0	0.00%			
Borrower Call-Ins	3,998	3,998	0	0.00%			
Correspondence	2,541	2541	0	0.00%			
Delinquent Accounts	508	508	0	0.00%			
AWG Accounts	798	798	0	0.00%			
Litigation Packages	72	72	0	0.00%			
Compromises Offered	98	98	0	0.00%			
Consolidations Offered	13	13	0	0.00%			
ICRP Cons. Offered	267	267	0	0.00%			
LVCs	162	162	0	0.00%			
Rehabilitation's Offered	359	359	0	0.00%			
Rehabilitation's Submitted	481	481	0	0.00%			
Letters Generated	29,153	600	103	0.35%	Information did not update to L106	Resent Letters	
Death Resolutions	145	145	0	0.00%			
Disability Resolutions	55	55	0	0.00%			
Bankruptcy Resolutions	28	28	0	0.00%			
Incarcerations	192	192	0	0.00%			
EFT - Account Update	185,007	600	716	0.39%	PO Box Did not Update Correctly	Corrected Programming	
EFT - Billing	2,039	2039	0	0.00%			
EFT - Returns	336	336	0	0.00%			
Accounts Recalled by ED	981	150	0	0.00%			
Accounts in Suspense	0	0	0	0.00%			

Quality Control Report December 2010							
QC Sample	Total Number	Sample Size	Errors Found # %		Description of Errors	Corrective Action	Preventive Measure
Balance Review	200	200	0	0.00%			
Phone Calls Attempted	61,423	61,423	0	0.00%			
Borrower Contacts	4,776	4,776	0	0.00%			
Borrower Call-Ins	3,159	3,159	0	0.00%			
Correspondence	1,884	1884	0	0.00%			
Delinquent Accounts	482	482	0	0.00%			
AWG Accounts	1,000	1000	0	0.00%			
Litigation Packages	124	124	0	0.00%			
Compromises Offered	80	80	0	0.00%			
Consolidations Offered	15	15	0	0.00%			
ICRP Cons. Offered	152	152	0	0.00%			
LVCs	134	134	0	0.00%			
Rehabilitation's Offered	591	591	0	0.00%			
Rehabilitation's Submitted	451	451	0	0.00%			
Letters Generated	40,339	630	53	0.13%	Information did not update to L106	Resent Letters	
Death Resolutions	100	100	0	0.00%			
Disability Resolutions	86	86	0	0.00%			
Bankruptcy Resolutions	27	27	0	0.00%			
Incarcerations	101	101	0	0.00%			
EFT - Account Update	212,194	690	553	0.26%	Address Did not Update Correctly	Corrected Programming	
EFT - Billing	389	389	0	0.00%			
EFT - Returns	228	228	0	0.00%			
Accounts Recalled by ED	1,123	1123	0	0.00%			
Accounts in Suspense	0	0	0	0.00%			

Quality Control Report January 2011							
QC Sample	Total Number	Sample Size	Errors Found # %		Description of Errors	Corrective Action	Preventive Measure
Balance Review	200	200	0	0.00%			
Phone Calls Attempted	51,598	51,598	0	0.00%			
Borrower Contacts	4,988	4,988	0	0.00%			
Borrower Call-Ins	4,438	4,438	0	0.00%			
Correspondence	2,017	2017	0	0.00%			
Delinquent Accounts	482	482	0	0.00%			
AWG Accounts	620	620	0	0.00%			
Litigation Packages	30	30	0	0.00%			
Compromises Offered	110	110	0	0.00%			
Consolidations Offered	192	192	0	0.00%			
ICRP Cons. Offered	9	9	0	0.00%			
LVCs	137	137	0	0.00%			
Rehabilitation's Offered	936	936	0	0.00%			
Rehabilitation's Submitted	342	342	0	0.00%			
Letters Generated	18,740	600	19	0.10%	Information did not update to L106	Resent Letters	
Death Resolutions	94	94	0	0.00%			
Disability Resolutions	54	54	0	0.00%			
Bankruptcy Resolutions	13	13	0	0.00%			
Incarcerations	95	95	0	0.00%			
EFT - Account Update	147,628	600	130	0.09%	Address Did not Update Correctly	Corrected Programming	
EFT - Billing	351	351	0	0.00%			
EFT - Returns	202	202	0	0.00%			
Accounts Recalled by ED	980	150	0	0.00%			
Accounts in Suspense	0	0	0	0.00%			

Quality Control Report February 2011							
QC Sample	Total Number	Sample Size	Errors Found # %		Description of Errors	Corrective Action	Preventive Measure
Balance Review	200	200	0	0.00%			
Phone Calls Attempted	77,760	77,760	0	0.00%			
Borrower Contacts	5,202	5,202	0	0.00%			
Borrower Call-Ins	4,730	4,730	0	0.00%			
Correspondence	2,138	2138	0	0.00%			
Delinquent Accounts	476	476	0	0.00%			
AWG Accounts	842	842	0	0.00%			
Litigation Packages	73	73	0	0.00%			
Compromises Offered	132	131	1	0.76%	Unapproved Compromise	Notify Department of Education	Training for all staff on compromise approval procedures
Consolidations Offered	13	13	0	0.00%			
ICRP Cons. Offered	224	224	0	0.00%			
LVCs	131	131	0	0.00%			
Rehabilitation's Offered	898	898	0	0.00%			
Rehabilitation's Submitted	388	388	0	0.00%			
Letters Generated	30,489	570	66	0.22%	Information did not update to L106	Resent Letters	
Death Resolutions	320	320	0	0.00%			
Disability Resolutions	93	93	0	0.00%			
Bankruptcy Resolutions	15	15	0	0.00%			
Incarcerations	164	164	0	0.00%			
EFT - Account Update	105,847	570	171	0.16%	Address Did not Update Correctly	Corrected Programming	
EFT - Billing	1,641	1641	3	0.18%			
EFT - Returns	499	499	0	0.00%			
Accounts Recalled by ED	982	120	0	0.00%			
Accounts in Suspense	0	0	0	0.00%			

Quality Control Report March 2011							
QC Sample	Total Number	Sample Size	Errors Found # %		Description of Errors	Corrective Action	Preventive Measure
Balance Review	200	200	0	0.00%			
Phone Calls Attempted	207,683	207,683	0	0.00%			
Borrower Contacts	7,631	7,631	0	0.00%			
Borrower Call-Ins	3,311	3,311	0	0.00%			
Correspondence	2,714	2714	0	0.00%			
Delinquent Accounts	484	484	0	0.00%			
AWG Accounts	850	850	0	0.00%			
Litigation Packages	54	54	0	0.00%			
Compromises Offered	84	84	0	0.00%			
Consolidations Offered	8	8	0	0.00%			
ICRP Cons. Offered	163	163	0	0.00%			
LVCs	147	147	0	0.00%			
Rehabilitation's Offered	911	911	0	0.00%			
Rehabilitation's Submitted	542	542	0	0.00%			
Letters Generated	36,246	690	63	0.17%	Information did not update to L106	Resent Letters	
Death Resolutions	100	100	0	0.00%			
Disability Resolutions	161	161	0	0.00%			
Bankruptcy Resolutions	13	13	0	0.00%			
Incarcerations	73	73	0	0.00%			
EFT - Account Update	105,443	690	257	0.24%	Address Did not Update Correctly	Modified Programming	
EFT - Billing	1,775	1775	1	0.06%			
EFT - Returns	186	186	0	0.00%			
Accounts Recalled by ED	1,835	120	0	0.00%			
Accounts in Suspense	0	0	0	0.00%			

Quality Control Report April 2011

QC Sample	Total Number	Sample Size	Errors Found %	#	Description of Errors	Corrective Action	Preventive Measure
Balance Review	200	200	0	0.00%			
Phone Calls Attempted	73,686	73,686	0	0.00%			
Borrower Contacts	6,446	6,446	0	0.00%			
Borrower Call-Ins	3,540	3,540	0	0.00%			
Correspondence	1,952	1952	0	0.00%			
Delinquent Accounts	562	562	0	0.00%			
AWG Accounts	467	467	0	0.00%			
Litigation Packages	79	79	0	0.00%			
Compromises Offered	74	74	0	0.00%			
Consolidations Offered	16	16	0	0.00%			
ICRP Cons. Offered	194	194	0	0.00%			
LVCs	107	107	0	0.00%			
Rehabilitation's Offered	867	867	0	0.00%			
Rehabilitation's Submitted	402	402	0	0.00%			
Letters Generated	32,368	600	142	0.44%	Information did not update to L106	Resent Letters	
Death Resolutions	187	187	0	0.00%			
Disability Resolutions	63	63	0	0.00%			
Bankruptcy Resolutions	21	21	0	0.00%			
Incarcerations	133	133	0	0.00%			
EFT - Account Update	90,702	630	115	0.13%			
EFT - Billing	1,793	1,793	1	0.06%			
EFT - Returns	341	341	0	0.00%			
Accounts Recalled by ED	1,230	120	0	0.00%			
Accounts in Suspense	0	0	0	0.00%			

Quality Control Report May 2011

QC Sample	Total Number	Sample Size	Errors Found # %		Description of Errors	Corrective Action	Preventive Measure
Balance Review	200	200	0	0.00%			
Phone Calls Attempted	72,212	72,212	0	0.00%			
Borrower Contacts	6,317	6,317	0	0.00%			
Borrower Call-Ins	3,469	3,469	0	0.00%			
Correspondence	1,830	1830	0	0.00%			
Delinquent Accounts	556	556	0	0.00%			
AWG Accounts	721	721	0	0.00%			
Litigation Packages	59	59	0	0.00%			
Compromises Offered	72	72	0	0.00%			
Consolidations Offered	228	228	0	0.00%			
ICRP Cons. Offered	5	15	0	0.00%			
LVCs	136	136	0	0.00%			
Rehabilitation's Offered	883	883	0	0.00%			
Rehabilitation's Submitted	400	400	0	0.00%			
Letters Generated	22,972	630	93	0.40%	Information did not update to L106	Resent Letters	
Death Resolutions	120	120	0	0.00%			
Disability Resolutions	130	130	0	0.00%			
Bankruptcy Resolutions	26	26	0	0.00%			
Incarcerations	106	106	0	0.00%			
EFT - Account Update	125,952	630	112	0.09%	Address Did not Update Correctly	Modified Programming	
EFT - Billing	1,136	1,136	2	0.18%			
EFT - Returns	252	252	0	0.00%			
Accounts Recalled by ED	1,203	120	0	0.00%			
Accounts in Suspense	0	0	0	0.00%			

Quality Control Report June 2011							
QC Sample	Total Number	Sample Size	Errors Found # %		Description of Errors	Corrective Action	Preventive Measure
Balance Review	200	200	0	0.00%			
Phone Calls Attempted	77,307	77,307	0	0.00%			
Borrower Contacts	6,443	6,443	0	0.00%			
Borrower Call-Ins	3,538	3,538	0	0.00%			
Correspondence	2,313	2313	0	0.00%			
Delinquent Accounts	556	556	0	0.00%			
AWG Accounts	800	800	0	0.00%			
Litigation Packages	103	103	0	0.00%			
Compromises Offered	95	95	0	0.00%			
Consolidations Offered	42	42	0	0.00%			
ICRP Cons. Offered	201	201	0	0.00%			
LVCs	150	150	0	0.00%			
Renabilitation's Offered	888	888	0	0.00%			
Rehabilitation's Submitted	551	551	0	0.00%			
Letters Generated	39,386	660	116	0.29%	Information did not update to L106	Resent Letters	
Death Resolutions	143	143	0	0.00%			
Disability Resolutions	124	124	0	0.00%			
Bankruptcy Resolutions	26	26	0	0.00%			
Incarcerations	151	151	0	0.00%			
EFT - Account Update	119,593	660	205	0.17%	Address Did not Update Correctly	Modified Programming	
EFT - Billing	1,216	1,216	1	0.08%			
EFT - Returns	294	294	0	0.00%			
Accounts Recalled by ED	1,251	120	0	0.00%			
Accounts in Suspense	0	0	0	0.00%			

Quality Control Report July 2011							
QC Sample	Total Number	Sample Size	Errors Found # %		Description of Errors	Corrective Action	Preventive Measure
Balance Review	200	200	0	0.00%			
Phone Calls Attempted	77,307	77,307	0	0.00%			
Borrower Contacts	8,263	8,263	0	0.00%			
Borrower Call-Ins	3,749	3,749	0	0.00%			
Correspondence	1,927	1,927	0	0.00%			
Delinquent Accounts	556	556	0	0.00%			
AWG Accounts	413	413	0	0.00%			
Litigation Packages	95	95	0	0.00%			
Compromises Offered	59	59	0	0.00%			
Consolidations Offered	51	51	0	0.00%			
ICRP Cons. Offered	37	37	0	0.00%			
LVCs	104	104	0	0.00%			
Rehabilitation's Offered	771	771	0	0.00%			
Rehabilitation's Submitted	360	380	0	0.00%			
Letters Generated	38,265	600	153	0.40%	Information did not update to L106	Resent Letters	
Death Resolutions	79	79	0	0.00%			
Disability Resolutions	58	58	1	0.00%	Doctor used signature stamp	Resent Application for Correction	Associate Training
Bankruptcy Resolutions	2	2	0	0.00%			
Incarcerations	72	72	0	0.00%			
EFT - Account Update	115,832	600	150	0.13%	Address Did not Update Correctly	Modified Programming	
EFT - Billing	760	760	0	0.00%			
EFT - Returns	117	117	0	0.00%			
Accounts Recalled by ED	1,094	1,094	0	0.00%			
Accounts in Suspense	0	0	0	0.00%			

Quality Control Report August 2011

QC Sample	Total Number	Sample Size	Errors Found # %		Description of Errors	Corrective Action	Preventive Measure
Balance Review	200	200	0	0.00%			
Phone Calls Attempted	86,583	86,583	0	0.00%			
Borrower Contacts	9,254	9,254	0	0.00%			
Borrower Call-Ins	4,199	4,199	0	0.00%			
Correspondence	2,792	2792	0	0.00%			
Delinquent Accounts	532	532	0	0.00%			
AWG Accounts	894	894	0	0.00%			
Litigation Packages	77	77	0	0.00%			
Compromises Offered	98	98	0	0.00%			
Consolidations Offered	11	11	0	0.00%			
ICRP Cons. Offered	43	43	0	0.00%			
LVCs	47	47	0	0.00%			
Rehabilitation's Offered	1,027	1027	0	0.00%			
Rehabilitation's Submitted	35	35	0	0.00%			
Letters Generated	34,689	690	114	0.33%	Information did not update to L106	Resent Letters	
Death Resolutions	180	180	0	0.00%			
Disability Resolutions	118	118	0	0.00%			
Bankruptcy Resolutions	0	0	0	0.00%			
Incarcerations	150	150	0	0.00%			
EFT - Account Update	142,945	690	197	0.14%	Address Did not Update Correctly	Modified Programming	
EFT - Billing	1,937	1,937	0	0.00%			
EFT - Returns	330	330	0	0.00%			
Accounts Recalled by ED	1,183	1183	0	0.00%			
Accounts in Suspense	0	0	0	0.00%			

Quality Control Report September 2011							
QC Sample	Total Number	Sample Size	Errors Found # %		Description of Errors	Corrective Action	Preventive Measure
Balance Review	100	100	0	0.00%			
Phone Calls Attempted	77,924	77,924	0	0.00%			
Borrower Contacts	8,328	8,328	0	0.00%			
Borrower Call-Ins	3,779	3,779	0	0.00%			
Correspondence	1,762	1762	0	0.00%			
Delinquent Accounts	532	532	0	0.00%			
AWG Accounts	301	301	0	0.00%			
Litigation Packages	24	24	0	0.00%			
Compromises Offered	62	62	0	0.00%			
Consolidations Offered	9	9	0	0.00%			
ICRP Cons. Offered	32	32	0	0.00%			
LVCs	16	16	0	0.00%			
Rehabilitation's Offered	586	586	0	0.00%			
Rehabilitation's Submitted	0	0	0	0.00%			
Letters Generated	11,325	390	7	0.06%	Information did not update to L106	Resent Letters	
Death Resolutions	69	69	0	0.00%			
Disability Resolutions	35	35	0	0.00%			
Bankruptcy Resolutions	0	0	0	0.00%			
Incarcerations	30	30	0	0.00%			
EFT - Account Update	88,987	390	168	0.19%	Address Did not Update Correctly	Modified Programming	
EFT - Billing	650	650	1	0.15%	Information inputted incorrectly	Corrected Data	
EFT - Returns	99	99	0	0.00%			
Accounts Recalled by ED	301	60	0	0.00%			
Accounts in Suspense	0	0	0	0.00%			

Quality Control Report October 2011

QC Sample	Total Number	Sample Size	Errors Found # %		Description of Errors	Corrective Action	Preventive Measure
Balance Review	0	0	0	0.00%			
Phone Calls Attempted	66,235	66,235	0	0.00%			
Borrower Contacts	7,079	7,079	0	0.00%			
Borrower Call-Ins	3,212	3,212	0	0.00%			
Correspondence	1,109	1109	0	0.00%			
Delinquent Accounts	352	352	0	0.00%			
AWG Accounts	903	903	0	0.00%			
Litigation Packages	0	0	0	0.00%			
Compromises Offered	44	44	0	0.00%			
Consolidations Offered	0	0	0	0.00%			
ICRP Cons. Offered	98	98	0	0.00%			
LVCs	33	33	0	0.00%			
Rehabilitation's Offered	269	269	0	0.00%			
Rehabilitation's Submitted	0	0	0	0.00%			
Letters Generated	11,690	120	0	0.00%			
Death Resolutions	133	133	0	0.00%			
Disability Resolutions	141	141	0	0.00%			
Bankruptcy Resolutions	0	0	0	0.00%			
Incarcerations	157	157	0	0.00%			
EFT - Account Update	0	0	0	0.00%			
EFT - Billing	0	0	0	0.00%			
EFT - Returns	0	0	0	0.00%			
Accounts Recalled by ED	0	0	0	0.00%			
Accounts in Suspense	0	0	0	0.00%			

Quality Control Report November 2011

QC Sample	Total Number	Sample Size	Errors Found # %		Description of Errors	Corrective Action	Preventive Measure
Balance Review	0	0	0	0.00%			
Phone Calls Attempted	64,911	64,911	0	0.00%			
Borrower Contacts	6,937	6,937	0	0.00%			
Borrower Call-Ins	3,148	3,148	0	0.00%			
Correspondence	885	885	0	0.00%			
Delinquent Accounts	462	462	0	0.00%			
AWG Accounts	0	0	0	0.00%			
Litigation Packages	0	0	0	0.00%			
Compromises Offered	31	31	0	0.00%			
Consolidations Offered	5	5	0	0.00%			
ICRP Cons. Offered	57	57	0	0.00%			
LVCs	9	9	0	0.00%			
Rehabilitation's Offered	240	240	0	0.00%			
Rehabilitation's Submitted	0	0	0	0.00%			
Letters Generated	12,831	0	0	0.00%			
Death Resolutions	91	91	0	0.00%			
Disability Resolutions	66	66	0	0.00%			
Bankruptcy Resolutions	0	0	0	0.00%			
Incarcerations	110	110	0	0.00%			
EFT - Account Update	0	0	0	0.00%			
EFT - Billing	0	0	0	0.00%			
EFT - Returns	0	0	0	0.00%			
Accounts Recalled by ED	0	0	0	0.00%			
Accounts in Suspense	0	0	0	0.00%			

Quality Control Report December 2011							
QC Sample	Total Number	Sample Size	Errors Found # %		Description of Errors	Corrective Action	Preventive Measure
Balance Review	0	0	0	0.00%			
Phone Calls Attempted	65,885	65,885	0	0.00%			
Borrower Contacts	7,041	7,041	0	0.00%			
Borrower Call-Ins	3,195	3,195	0	0.00%			
Correspondence	647	647	0	0.00%			
Delinquent Accounts	469	469	0	0.00%			
AWG Accounts	0	0	0	0.00%			
Litigation Packages	0	0	0	0.00%			
Compromises Offered	33	33	0	0.00%			
Consolidations Offered	2	2	0	0.00%			
ICRP Cons. Offered	104	104	0	0.00%			
LVCs	37	37	0	0.00%			
Rehabilitation's Offered	484	484	0	0.00%			
Rehabilitation's Submitted	0	0	0	0.00%			
Letters Generated	12,703	0	0	0.00%			
Death Resolutions	92	92	0	0.00%			
Disability Resolutions	63	63	0	0.00%			
Bankruptcy Resolutions	0	0	0	0.00%			
Incarcerations	0	0	0	0.00%			
EFT - Account Update	0	0	0	0.00%			
EFT - Billing	0	0	0	0.00%			
EFT - Returns	0	0	0	0.00%			
Accounts Recalled by ED	0	0	0	0.00%			
Accounts in Suspense	0	0	0	0.00%			

Quality Control Report January 2012							
QC Sample	Total Number	Sample Size	Errors Found # %		Description of Errors	Corrective Action	Preventive Measure
Balance Review	0	0	0	0.00%			
Phone Calls Attempted	67,038	67,038	0	0.00%			
Borrower Contacts	7,235	7,235	0	0.00%			
Borrower Call-Ins	3,235	3,235	0	0.00%			
Correspondence	1,530	1,530	0	0.00%			
Delinquent Accounts	460	460	0	0.00%			
AWG Accounts	0	0	0	0.00%			
Litigation Packages	1	1	0	0.00%			
Compromises Offered	75	75	0	0.00%			
Consolidations Offered	6	6	0	0.00%			
ICRP Cons. Offered	132	132	0	0.00%			
LVCs	44	44	0	0.00%			
Rehabilitation's Offered	340	340	0	0.00%			
Rehabilitation's Submitted	0	0	0	0.00%			
Letters Generated	13,205	0	0	0.00%			
Death Resolutions	152	152	0	0.00%			
Disability Resolutions	134	134	0	0.00%			
Bankruptcy Resolutions	0	0	0	0.00%			
Incarcerations	98	98	0	0.00%			
EFT - Account Update	0	0	0	0.00%			
EFT - Billing	0	0	0	0.00%			
EFT - Returns	0	0	0	0.00%			
Accounts Recalled by ED	0	0	0	0.00%			
Accounts in Suspense	0	0	0	0.00%			

Quality Control Report February 2012

QC Sample	Total Number	Sample Size	Errors Found # %		Description of Errors	Corrective Action	Preventive Measure
Balance Review	0	0	0	0.00%			
Phone Calls Attempted	68,379	68,379	0	0.00%			
Borrower Contacts	7,452	7,452	0	0.00%			
Borrower Call-Ins	3,267	3,267	0	0.00%			
Correspondence	1,393	13,193	0	0.00%			
Delinquent Accounts	464	464	0	0.00%			
AWG Accounts	0	0	0	0.00%			
Litigation Packages	3	3	0	0.00%			
Compromises Offered	137	137	0	0.00%			
Consolidations Offered	4	4	0	0.00%			
ICRP Cons. Offered	150	150	0	0.00%			
LVCs	15	15	0	0.00%			
Rehabilitation's Offered	1,566	1566	0	0.00%			
Rehabilitation's Submitted	0	0	0	0.00%			
Letters Generated	13,205	0	0	0.00%			
Death Resolutions	331	331	0	0.00%			
Disability Resolutions	167	167	0	0.00%			
Bankruptcy Resolutions	0	0	0	0.00%			
Incarcerations	268	268	0	0.00%			
EFT - Account Update	0	0	0	0.00%			
EFT - Billing	0	0	0	0.00%			
EFT - Returns	0	0	0	0.00%			
Accounts Recalled by ED	0	0	0	0.00%			
Accounts in Suspense	0	0	0	0.00%			

Quality Control Report March 2012

QC Sample	Total Number	Sample Size	Errors Found # %		Description of Errors	Corrective Action	Preventive Measure
Balance Review	0	0	0	0.00%			
Phone Calls Attempted	66,670	66,670	0	0.00%			
Borrower Contacts	7,266	7,266	0	0.00%			
Borrower Call-Ins	3,185	3,185	0	0.00%			
Correspondence	1,602	1,602	0	0.00%			
Delinquent Accounts	473	473	0	0.00%			
AWG Accounts	0	0	0	0.00%			
Litigation Packages	0	0	0	0.00%			
Compromises Offered	137	137	0	0.00%			
Consolidations Offered	2	2	0	0.00%			
ICRP Cons. Offered	162	162	0	0.00%			
LVCs	28	28	0	0.00%			
Rehabilitation's Offered	608	608	0	0.00%			
Rehabilitation's Submitted	71	71	0	0.00%			
Letters Generated	32,047	32,047	0	0.00%			
Death Resolutions	224	224	0	0.00%			
Disability Resolutions	183	183	0	0.00%			
Bankruptcy Resolutions	0	0	0	0.00%			
Incarcerations	141	141	0	0.00%			
EFT - Account Update	0	0	0	0.00%			
EFT - Billing	0	0	0	0.00%			
EFT - Returns	365	365	0	0.00%			
Accounts Recalled by ED	0	0	0	0.00%			
Accounts in Suspense	0	0	0	0.00%			

Quality Control Report April 2012

QC Sample	Total Number	Sample Size	Errors Found # %		Description of Errors	Corrective Action	Preventive Measure
Balance Review	600	600	0	0.00%			
Phone Calls Attempted	59,336	59,336	0	0.00%			
Borrower Contacts	6,685	6,685	0	0.00%			
Borrower Call-Ins	2,930	2,930	0	0.00%			
Correspondence	1,580	1,580	0	0.00%			
Frequent Accounts	482	482	0	0.00%			
AWG Accounts	0	0	0	0.00%			
Litigation Packages	0	0	0	0.00%			
Compromises Offered	73	73	0	0.00%			
Consolidations Offered	2	2	0	0.00%			
ICRP Cons. Offered	165	165	0	0.00%			
LVCs	32	32	0	0.00%			
Rehabilitation's Offered	603	608	0	0.00%			
Rehabilitation's Submitted	71	71	0	0.00%			
Letters Generated	18,538	630	0	0.00%			
Death Resolutions	491	491	0	0.00%			
Disability Resolutions	281	281	0	0.00%			
Bankruptcy Resolutions	0	0	0	0.00%			
Incarcerations	348	348	0	0.00%			
EFT - Account Update	120,872	630	0	0.00%			
EFT - Billing	0	0	0	0.00%			
EFT - Returns	0	0	0	0.00%			
Accounts Recalled by ED	3,401	90	0	0.00%			
Accounts in Suspense	0	0	0	0.00%			

Quality Control Report May 2012

QC Sample	Total Number	Sample Size	Errors Found # %		Description of Errors	Corrective Action	Preventive Measure
Balance Review	600	600	0	0.00%			
Phone Calls Attempted	60,523	60,523	0	0.00%			
Borrower Contacts	6,819	6,819	0	0.00%			
Borrower Call-Ins	2,989	2,989	0	0.00%			
Correspondence	1,255	1,255	0	0.00%			
Delinquent Accounts	492	492	0	0.00%			
AWG Accounts	0	0	0	0.00%			
Litigation Packages	0	0	0	0.00%			
Compromises Offered	64	64	0	0.00%			
Consolidations Offered	9	9	0	0.00%			
ICRP Cons. Offered	56	56	0	0.00%			
LVCs	55	55	0	0.00%			
Rehabilitation's Offered	460	460	0	0.00%			
Rehabilitation's Submitted	439	439	0	0.00%			
Letters Generated	26,694	630	0	0.00%			
Death Resolutions	145	145	0	0.00%			
Disability Resolutions	150	150	0	0.00%			
Bankruptcy Resolutions	0	0	0	0.00%			
Incarcerations	86	86	0	0.00%			
EFT - Account Update	100,879	630	0	0.00%			
EFT - Billing	0	0	0	0.00%			
EFT - Returns	0	0	0	0.00%			
Accounts Recalled by ED	2,781	190	0	0.00%			
Accounts in Suspense	0	0	0	0.00%			

Quality Control Report June 2012							
QC Sample	Total Number	Sample Size	Errors Found # %		Description of Errors	Corrective Action	Preventive Measure
Balance Review	600	600	0	0.00%			
Phone Calls Attempted	63,549	63,549	0	0.00%			
Borrower Contacts	7,160	7,160	0	0.00%			
Borrower Call-Ins	3,138	3,138	0	0.00%			
Correspondence	1,406	1,406	0	0.00%			
Delinquent Accounts	487	487	0	0.00%			
AWG Accounts	0	0	0	0.00%			
Litigation Packages	0	0	0	0.00%			
Compromises Offered	71	71	0	0.00%			
Consolidations Offered	13	13	0	0.00%			
ICRP Cons. Offered	60	60	0	0.00%			
LVCs	33	33	0	0.00%			
Rehabilitation's Offered	1,379	1379	0	0.00%			
Rehabilitation's Submitted	440	440	0	0.00%			
Letters Generated	25,960	630	0	0.00%			
Death Resolutions	300	300	0	0.00%			
Disability Resolutions	429	429	0	0.00%			
Bankruptcy Resolutions	0	0	0	0.00%			
Incarcerations	166	166	0	0.00%			
EFT - Account Update	154,893	630	0	0.00%			
EFT - Billing	1,640	1,640	0	0.00%			
EFT - Returns	886	886	0	0.00%			
Accounts Recalled by ED	4,953	502	0	0.00%			
Accounts in Suspense	0	0	0	0.00%			

Quality Control Report July 2012

QC Sample	Total Number	Sample Size	Errors Found # %		Description of Errors	Corrective Action	Preventive Measure
Balance Review	600	600	0	0.00%			
Phone Calls Attempted	62,914	62,914	0	0.00%			
Borrower Contacts	7,088	7,088	0	0.00%			
Borrower Call-Ins	3,107	3,107	0	0.00%			
Correspondence	1,473	1,473	0	0.00%			
Delinquent Accounts	492	492	0	0.00%			
AWG Accounts	0	0	0	0.00%			
Litigation Packages	0	0	0	0.00%			
Compromises Offered	47	47	0	0.00%			
Consolidations Offered	17	17	0	0.00%			
ICRP Cons. Offered	177	177	0	0.00%			
LVCs	33	33	0	0.00%			
Rehabilitation's Offered	1,273	1,273	0	0.00%			
Rehabilitation's Submitted	222	222	0	0.00%			
Letters Generated	32,265	630	0	0.00%			
Death Resolutions	82	82	0	0.00%			
Disability Resolutions	93	93	0	0.00%			
Bankruptcy Resolutions	0	0	0	0.00%			
Incarcerations	58	58	0	0.00%			
EFT - Account Update	60,456	630	0	0.00%			
EFT - Billing	1,640	1,640	0	0.00%			
EFT - Returns	447	447	0	0.00%			
Accounts Recalled by ED	884	884	0	0.00%			
Accounts in Suspense	0	0	0	0.00%			

Quality Control Report August 2012

QC Sample	Total Number	Sample Size	Errors Found # %		Description of Errors	Corrective Action	Preventive Measure
Balance Review	600	600	0	0.00%			
Phone Calls Attempted	64,172	64,172	0	0.00%			
Borrower Contacts	7,301	7,301	0	0.00%			
Borrower Call-Ins	3,138	3,138	0	0.00%			
Correspondence	1,147	1,147	0	0.00%			
Delinquent Accounts	437	487	0	0.00%			
AWG Accounts	0	0	0	0.00%			
Litigation Packages	0	0	0	0.00%			
Compromises Offered	80	80	0	0.00%			
Consolidations Offered	6	6	0	0.00%			
ICRP Cons. Offered	31	31	0	0.00%			
LVCs	45	45	0	0.00%			
Rehabilitation's Offered	1,464	1464	0	0.00%			
Rehabilitation's Submitted	390	390	0	0.00%			
Letters Generated	25,360	690	0	0.00%			
Death Resolutions	133	133	0	0.00%			
Disability Resolutions	74	74	0	0.00%			
Bankruptcy Resolutions	0	0	0	0.00%			
Incarcerations	139	139	0	0.00%			
EFT - Account Update	92,172	690	0	0.00%			
EFT - Billing	2,265	2,265	0	0.00%			
EFT - Returns	201	201	0	0.00%			
Accounts Recalled by ED	825	379	0	0.00%			
Accounts in Suspense	0	0	0	0.00%			

Quality Control Report September 2012							
QC Sample	Total Number	Sample Size	Errors Found # %		Description of Errors	Corrective Action	Preventive Measure
Balance Review	600	600	0	0.00%			
Phone Calls Attempted	71,231	80	0	0.00%			
Borrower Contacts	7,665	1,060	0	0.00%			
Borrower Call-Ins	3,169	452	0	0.00%			
Correspondence	1,132	1,132	0	0.00%			
Delinquent Accounts	487	487	0	0.00%			
AWG Accounts	0	0	0	0.00%			
Litigation Packages	0	0	0	0.00%			
Compromises Offered	51	51	0	0.00%			
Consolidations Offered	10	10	0	0.00%			
ICRP Cons. Offered	19	19	0	0.00%			
LVCs	16	16	0	0.00%			
Rehabilitation's Offered	1,285	1285	0	0.00%			
Rehabilitation's Submitted	405	405	0	0.00%			
Letters Generated	24,099	570	0	0.00%			
Death Resolutions	68	68	0	0.00%			
Disability Resolutions	72	72	0	0.00%			
Bankruptcy Resolutions	0	0	0	0.00%			
Incarcerations	66	66	0	0.00%			
EFT - Account Update	73649	570	0	0.00%			
EFT - Billing	2,302	2302	0	0.00%			
EFT - Returns	206	206	0	0.00%			
Accounts Recalled by ED	428	324	0	0.00%			
Accounts in Suspense	0	0	0	0.00%			

Quality Control Report October 2012

QC Sample	Total Number	Sample Size	Errors Found # %		Description of Errors	Corrective Action	Preventive Measure
Balance Review	600	600	0	0.00%			
Phone Calls Attempted	71,943	81	0	0.00%			
Borrower Contacts	7,818	1,071	0	0.00%			
Borrower Call-Ins	3,137	457	0	0.00%			
Correspondence	1,162	1,162	0	0.00%			
Delinquent Accounts	516	516	0	0.00%			
AWG Accounts	1,013	1013	0	0.00%			
Litigation Packages	0	0	0	0.00%			
Compromises Offered	41	41	0	0.00%			
Consolidations Offered	3	3	0	0.00%			
ICRP Cons. Offered	5	5	0	0.00%			
LVCs	2	2	0	0.00%			
Rehabilitation's Offered	1,449	1449	0	0.00%			
Rehabilitation's Submitted	532	532	0	0.00%			
Letters Generated	49,973	630	0	0.00%			
Death Resolutions	65	65	0	0.00%			
Disability Resolutions	104	104	0	0.00%			
Bankruptcy Resolutions	0	0	0	0.00%			
Incarcerations	77	77	0	0.00%			
EFT - Account Update	80068	630	0	0.00%			
EFT - Billing	2,006	2006	0	0.00%			
EFT - Returns	142	142	0	0.00%			
Accounts Recalled by ED	860	860	0	0.00%			
Accounts in Suspense	0	0	0	0.00%			

Quality Control Report November 2012

QC Sample	Total Number	Sample Size	Errors Found # %		Description of Errors	Corrective Action	Preventive Measure
Balance Review	600	600	0	0.00%			
Phone Calls Attempted	70,504	79	0	0.00%			
Borrower Contacts	7,662	803	0	0.00%			
Borrower Call-Ins	3,074	448	0	0.00%			
Correspondence	1,368	1,368	0	0.00%			
Delinquent Accounts	511	511	0	0.00%			
AWG Accounts	956	956	0	0.00%			
Litigation Packages	0	0	0	0.00%			
Compromises Offered	52	52	0	0.00%			
Consolidations Offered	1	1	0	0.00%			
ICRP Cons. Offered	3	3	0	0.00%			
LVCs	1	1	0	0.00%			
Rehabilitation's Offered	1,525	1525	0	0.00%			
Rehabilitation's Submitted	1,322	1,322	0	0.00%			
Letters Generated	59,007	600	0	0.00%			
Death Resolutions	51	51	0	0.00%			
Disability Resolutions	60	60	0	0.00%			
Bankruptcy Resolutions	0	0	0	0.00%			
Incarcerations	128	128	0	0.00%			
EFT - Account Update	172,569	600	0	0.00%			
EFT - Billing	2,228	2228	0	0.00%			
EFT - Returns	179	179	0	0.00%			
Accounts Recalled by ED	840	234	0	0.00%			
Accounts in Suspense	0	0	0	0.00%			

Quality Control Report December 2012							
QC Sample	Total Number	Sample Size	Errors Found # %		Description of Errors	Corrective Action	Preventive Measure
Balance Review	600	600	0	0.00%			
Phone Calls Attempted	71,914	79	0	0.00%			
Borrower Contacts	7,739	803	0	0.00%			
Borrower Call-Ins	3,043	448	0	0.00%			
Correspondence	1,091	1,091	0	0.00%			
Delinquent Accounts	526	526	0	0.00%			
AWG Accounts	837	837	0	0.00%			
Litigation Packages	0	0	0	0.00%			
Compromises Offered	49	49	0	0.00%			
Consolidations Offered	8	8	0	0.00%			
ICRP Cons. Offered	1	1	0	0.00%			
LVCs	2	2	0	0.00%			
Rehabilitation's Offered	1,397	1,397	0	0.00%			
Rehabilitation's Submitted	1,255	1,255	0	0.00%			
Letters Generated	47,795	570	0	0.00%			
Death Resolutions	120	120	0	0.00%			
Disability Resolutions	84	84	0	0.00%			
Bankruptcy Resolutions	0	0	0	0.00%			
Incarcerations	122	122	0	0.00%			
EFT - Account Update	169,707	570	0	0.00%			
EFT - Billing	1,780	1780	0	0.00%			
EFT - Returns	242	242	0	0.00%			
Accounts Recalled by ED	678	678	0	0.00%			
Accounts in Suspense	0	0	0	0.00%			

Quality Control Report January 2013

QC Sample	Total Number	Sample Size	Errors Found # %		Description of Errors	Corrective Action	Preventive Measure
Balance Review	600	600	0	0.00%			
Phone Calls Attempted	70,116	77	0	0.00%			
Borrower Contacts	7,556	795	0	0.00%			
Borrower Call-Ins	2,956	443	0	0.00%			
Correspondence	1,298	1,298	0	0.00%			
Delinquent Accounts	542	542	0	0.00%			
AWG Accounts	1,260	1260	0	0.00%			
Litigation Packages	0	0	0	0.00%			
Compromises Offered	89	89	0	0.00%			
Consolidations Offered	0	0	0	0.00%			
ICRP Cons. Offered	2	2	0	0.00%			
LVCs	4	4	0	0.00%			
Rehabilitation's Offered	1,805	1,805	0	0.00%			
Rehabilitation's Submitted	1,822	1,822	0	0.00%			
Letters Generated	49,954	630	0	0.00%			
Death Resolutions	178	178	0	0.00%			
Disability Resolutions	78	78	0	0.00%			
Bankruptcy Resolutions	0	0	0	0.00%			
Incarcerations	135	135	0	0.00%			
EFT - Account Update	174,675	630	0	0.00%			
EFT - Billing	2,770	2770	0	0.00%			
EFT - Returns	313	313	0	0.00%			
Accounts Recalled by ED	769	769	0	0.00%			
Accounts in Suspense	0	0	0	0.00%			

Quality Control Report February 2013

QC Sample	Total Number	Sample Size	Errors Found # %		Description of Errors	Corrective Action	Preventive Measure
Balance Review	600	600	0	0.00%			
Phone Calls Attempted	71,518	79	0	0.00%			
Borrower Contacts	7,934	782	0	0.00%			
Borrower Call-Ins	3,281	447	0	0.00%			
Correspondence	1,222	1,222	0	0.00%			
Delinquent Accounts	542	542	0	0.00%			
AWG Accounts	1,136	1136	0	0.00%			
Litigation Packages	0	0	0	0.00%			
Compromises Offered	95	95	0	0.00%			
Consolidations Offered	1	1	0	0.00%			
ICRP Cons. Offered	1	1	0	0.00%			
LVCs	2	2	0	0.00%			
Rehabilitation's Offered	2,075	2,075	0	0.00%			
Rehabilitation's Submitted	668	668	0	0.00%			
Letters Generated	38,675	540	0	0.00%			
Death Resolutions	101	101	0	0.00%			
Disability Resolutions	49	49	0	0.00%			
Bankruptcy Resolutions	0	0	0	0.00%			
Incarcerations	49	49	0	0.00%			
EFT - Account Update	181,559	570	0	0.00%			
EFT - Billing	791	791	0	0.00%			
EFT - Returns	199	199	0	0.00%			
Accounts Recalled by ED	937	904	0	0.00%			
Accounts in Suspense	0	0	0	0.00%			

Quality Control Report March 2013							
QC Sample	Total Number	Sample Size	Errors Found # %		Description of Errors	Corrective Action	Preventive Measure
Balance Review	600	600	0	0.00%			
Phone Calls Attempted	70,088	78	0	0.00%			
Borrower Contacts	7,775	766	0	0.00%			
Borrower Call-Ins	3,215	438	0	0.00%			
Correspondence	1,302	1,302	0	0.00%			
Delinquent Accounts	538	538	0	0.00%			
AWG Accounts	1,094	1,094	0	0.00%			
Litigation Packages	0	0	0	0.00%			
Compromises Offered	97	97	0	0.00%			
Consolidations Offered	1	1	0	0.00%			
ICRP Cons. Offered	1	1	0	0.00%			
LVCs	0	0	0	0.00%			
Rehabilitation's Offered	1,602	1,602	0	0.00%			
Rehabilitation's Submitted	400	400	0	0.00%			
Letters Generated	38,806	630	0	0.00%			
Death Resolutions	137	137	0	0.00%			
Disability Resolutions	76	76	0	0.00%			
Bankruptcy Resolutions	0	0	0	0.00%			
Incarcerations	22	22	0	0.00%			
EFT - Account Update	209,788	630	0	0.00%			
EFT - Billing	791	791	0	0.00%			
EFT - Returns	22,604	500	0	0.00%			
Accounts Recalled by ED	925	925	0	0.00%			
Accounts in Suspense	0	0	0	0.00%			