

QC Sample	Total Number	Sample Size	Errors Found #		Description of Errors	Corrective Action	Preventive Measure
				%			
Balance Review	(b)(4) 95,134	100	2	2.00%	Principal and interest amount differences	None needed	Continued auditing
Phone Calls Attempted	711,448	68	46	67.65%	Did not verify by first and last name; Disclosure; no QA/MM	One on one coaching and call calibration with direct supervisor and Vice President, disciplinary action if warranted	Continued monitoring
Borrower Contacts	24,496	55	29	52.73%	Did not verify by first and last name; Disclosure; no QA/MM	One on one coaching and call calibration with direct supervisor and Vice President, disciplinary action if warranted	Continued monitoring
Borrower Call-Ins	5,208	47	26	55.32%	Did not use compliant version of MM; Disclosure; no QA	One on one coaching and call calibration with direct supervisor and Vice President, disciplinary action if warranted	Continued monitoring
Correspondence	1,954	40	0	0.00%	N/A	N/A	None needed
(b)(4) Delinquent Accounts	569	152	32	21.05%	not evaluated for GARN/LIT	Reviewed for AWG/LIT	Increased audits
AWG Accounts	6,900	608	64	10.53%	Failed to verify by full name and SSN. Self employed borrowers	Accounts were not initiated until issues corrected	Coaching and retraining
Litigation Packages	45	45	26	57.78%	missing CBR, formatting errors, incorrect interest rates	Continuing coaching and retraining.	Continued 100% auditing
Compromises Offered	193	193	2	1.04%	Comp agreement letter undeliverable due to invalid address	Addresses updated and new letters sent	Continued 100% auditing
Consolidations Offered	0	0	0	N/A	N/A	N/A	None needed
ICRP Cons. Offered	316	316	46	14.56%	Previous consolidations, loans with judgments, borrower pursuing disability AR,	Continuing coaching and retraining.	Continued 100% auditing

LVCs	(b)(4) 129	129	4	3.10%	Incorrect contract codes, incorrect completion dates	Continuing coaching and retraining.	Continued 100% auditing
(b)(4) Rehabilitation's Offered	1,358	1358	285	20.99%	Incorrect payment amounts, missing references, missing documentation in L102	Continuing coaching and retraining.	Continued 100% auditing
Rehabilitation's Submitted	542	542	2	0.37%	Payment history, phone number mismatch	Continuing coaching and retraining.	Continued rate of auditing
Letters Generated	45,930	40	0	0.00%	N/A	N/A	None needed
Death Resolutions	88	88	11	12.50%	Missing loan numbers, incorrect L102 documentation, incorrect date of death,	Continuing coaching and retraining.	Continued 100% auditing
Disability Resolutions	185	185	23	12.43%	Missing address on 1845, missing employment verification, incorrect information on clarification letter, missing doctor explanation, incorrect address, collector code error, missing CBR	Continuing coaching and retraining.	Continued 100% auditing
Bankruptcy Resolutions	8	8	0	0.00%	N/A	N/A	None needed
Incarcerations	70	69	6	8.70%	incorrect L102 documentation, incorrect release date, incorrect inmate number	Continuing coaching and retraining.	Continued 100% auditing
EFT - Account Update	22	10	0	0.00%	N/A	None needed	None needed
EFT - Billing	22	10	0	0.00%	N/A	None needed	None needed
EFT - Returns	43	43	0	0.00%	N/A	None needed	None needed
(b)(4) Accounts Recalled by ED	5,284	36	0	0.00%	N/A	None needed	None needed
Accounts in Suspense	107	13	0	0.00%	N/A	None needed	None needed

QC Sample	Total Number	Sample Size	Errors Found		Description of Errors	Corrective Action	Preventive Measure
			#	%			
Balance Review	(b)(4) 64,393	100	0	0.00%	N/A	N/A	N/A
Phone Calls Attempted	632,149	95	22	23.16%	Disclosure. No QA/MM	Coaching and retraining	Continued Monitoring
Borrower Contacts	19,207	105	30	28.57%	Disclosure. No QA/MM	Coaching and retraining	Continued Monitoring
Borrower Call-Ins	5,192	66	11	16.67%	Disclosure.	Coaching and retraining	Continued Monitoring
Correspondence	1,480	53	0	0.00%	N/A	N/A	N/A
(b)(4) Delinquent Accounts	284	121	50	41.32%	Not evaluated for AWG	Coaching and retraining	Continued Audits
AWG Accounts	4,293	651	16	2.46%	Failed to verify by full name and SSN. Self employed borrowers	Accounts were not initiated until issues corrected	Coaching and retraining
Litigation Packages	34	34	15	44.12%	Incorrect letter formatting, incorrect loan disbursement dates	Coaching and retraining	Continued 100% audits
Compromises Offered	143	143	0	0.00%	N/A	N/A	N/A
Consolidations Offered	0	0	0	N/A	N/A	N/A	N/A
ICRP Cons. Offered	341	341	43	12.61%	Previous consolidations, loans with judgments, borrower pursuing disability AR,	Continuing coaching and retraining.	Continued 100% auditing
LVCs	103	103	4	3.88%	Signature mismatch, incomplete Alt Doc, incorrect loan number	Coaching and retraining	Continued 100% audits
(b)(4) Rehabilitation's Offered	948	948	43	4.54%	Missing References, Redefaulted loan entered into reh	Agent instructed to obtain references, re-defaulted loan's rehab cancelled.	Continued 100% audits

(b)(4)	(b)(4)							
Rehabilitation's Submitted	590	590	21	3.56%	Billing dates, invalid references, missing agreement letters	Corrected billing dates, new references obtained, new agreement letters obtained	Continued 100% audits	
Letters Generated	48,399	30	0	0.00%	N/A	N/A	N/A	
Death Resolutions	64	64	5	7.81%	Missing documentation on L102, incorrect SSN without clarification, missing date stamp	Coaching and retraining	Continued 100% audits	
Disability Resolutions	103	103	2	1.94%	Missing loan number, phone number not updated in L103	Coaching and retraining	Continued 100% audits	
Bankruptcy Resolutions	1	1	0	0.00%	N/A	N/A	N/A	
Incarcerations	43	43	13	30.23%	Incorrect L102 documentation, incorrect inmate number, documents missing required information	Coaching and retraining	Continued 100% audits	
EFT - Account Update	20	550	2	0.36%	Verified CELL and POE phones were not being sent with address updates	Updated Programming	Continued Audits	
EFT - Billing	20	100	0	0.00%	N/A	N/A	N/A	
EFT - Returns	35	100	0	0.00%	N/A	N/A	N/A	
(b)(4) Accounts Recalled by ED	3,386	27	0	0.00%	N/A	N/A	N/A	
Accounts in Suspense	116	22	1	4.55%	Account with phone cease given wrong status	Coaching and retraining	Account given correct status	

QC Sample	Total Number	Sample Size	Errors Found		Description of Errors	Corrective Action	Preventive Measure
			#	%			
Balance Review	(b)(4) 103	103	0	0.00%	N/A	N/A	N/A
Phone Calls Attempted	741,619	124	20	16.13%	no QA/MM; Disclosure	coaching; reduction in agent commission	continued monitors and coaching
Borrower Contacts	19,229	17	3	17.65%	no MM given	coaching	continued monitors and coaching
Borrower Call-Ins	4,684	20	4	20.00%	no QA/MM; Disclosure	coaching; reduction in agent commission	continued monitors and coaching
Correspondence	1,850	36	0	0.00%	N/A	N/A	N/A
Delinquent Accounts	687	84	10	11.90%	not evaluated for AWG/Lit	reviewed account for possible invol actions; coaching	Continued audits and manual updates
AWG Accounts	735	735	46	6.26%	Borrower no longer employed, borrower enrolled in the ICRP, account has mail return	AWG process not initiated	Coaching and retraining
Litigation Packages	74	74	33	44.59%	Letters formatted incorrectly, incorrect amounts listed on letters, missing CBRs	Corrected errors, submitted	Coaching and retraining
Compromises Offered	164	10	0	0.00%	N/A	N/A	N/A
Consolidations Offered	0	0	0	N/A	N/A	N/A	N/A

(b)(4)	(b)(4)							
ICRP Cons. Offered	301	301	40	13.29%	Previous consolidations, loans with judgments, borrower pursuing disability AR	Continuing coaching and retraining.	Continued 100% auditing	
LVCs	139	139	12	8.63%	Incorrect dates, last name mismatch, missing L102 documentation,	Corrected errors, submitted.	Coaching and retraining	
(b)(4)								
Rehabilitation's Offered	1,022	1022	82	8.02%	Payment amount too large, missing references, re-defaulted rehabilitation	Errors corrected	Coaching and retraining	
Rehabilitation's Submitted	411	411	12	2.92%	Payment history, missing agreement letter	Changed billing date to fit payment history, obtained agreement letters	Coaching and retraining	
Letters Generated	33,724	30	0	0.00%	N/A	N/A	N/A	
Death Resolutions	107	107	15	14.02%	Incorrect documentation, missing loan IDs, Dub mismatch	Corrected errors, submitted.	Coaching and retraining	
Disability Resolutions	115	115	18	15.65%	Abbreviations not explained, missing clarification letters	Clarifications obtained, submitted.	Coaching and retraining	
Bankruptcy Resolutions	2	2	0	0.00%	N/A	N/A	N/A	
Incarcerations	56	56	17	30.36%	Incorrect documentation in L102	Corrected errors, submitted.	Coaching and retraining	

EFT - Account Update	(b)(4) 22	358	37	10.34%	Addresses not updated, phone number differences	Addresses and phone numbers manually updated. IT department advised of issues	IT researching causes of mismatches
EFT - Billing	22	30	3	10.00%	Billing dates not updated to L102	Manually updated billing date	Continued audits and manual updates
EFT - Returns	55	136	2	1.47%	EFT not received at ACS	Re-faxed EFTs	Continued audits of faxed documents
(b)(4) Accounts Recalled by ED	6,303	30	0	0.00%	N/A	N/A	N/A
Accounts in Suspense	78	28	0	0.00%	N/A	N/A	N/A

QC Sample	Total Number	Sample Size	Errors Found #	%	Description of Errors	Corrective Action	Preventive Measure
Balance Review	(b)(4) 101	101	0	0.00%	N/A	N/A	N/A
Phone Calls Attempted	820,123	119	52	43.70%	no QA/MM; Disclosure	coaching; reduction in agent commission	continued monitors and coaching
Borrower Contacts	17,692	34	15	44.12%	no QA/MM; Disclosure	coaching; reduction in agent commission	continued monitors and coaching
Borrower Call-Ins	4,712	45	21	46.67%	no QA/MM; Disclosure	coaching; reduction in agent commission	continued monitors and coaching
Correspondence	1,541	25	0	0.00%	N/A	N/A	N/A
Delinquent Accounts	705	205	55	26.83%	not evaluated for AWG/Lit	reviewed account for possible invol actions; coaching	Continued audits and manual updates
AWG Accounts	739	739	127	17.19%	Borrower no longer employed, borrower enrolled in the ICRP, account has mail return	AWG process not initiated	Coaching and retraining
Litigation Packages	61	61	52	85.25%	Incorrect interest rates on letters, missing CBRs/Lexis property reports, no aka	Corrected errors, submitted	Coaching, retraining, and continued 100% auditing
Compromises Offered	126	126	2	1.59%	Payment processed prior to comp notation, comp letter undeliverable	Continuing coaching and retraining.	Continued 100% auditing
Consolidations Offered	0	0	0	0.00%	N/A	N/A	N/A

(b)(4) ICRP Cons. Offered	(b)(4) 286	286	41	14.34%	Previous consolidations, loans with judgments, borrower pursuing disability AR	Continuing coaching and retraining.	Continued 100% auditing
LVCs	147	147	0	0.00%	N/A	N/A	N/A
(b)(4) Rehabilitation's Offered	675	675	47	6.96%	missing references, re-defaulted rehabilitation	Errors corrected	Coaching and retraining
Rehabilitation's Submitted	13	13	0	0.00%	N/A	Errors corrected prior to submission	
Letters Generated	57,775	31	0	0.00%	N/A	N/A	N/A
Death Resolutions	103	103	24	23.30%	Incorrect documentation, missing loan IDs, DOB/SSN mismatch not identified	Corrected errors, submitted.	Coaching and retraining
Disability Resolutions	95	95	33	34.74%	Abbreviations not explained, missing clarification letters	Clarifications obtained, submitted.	Coaching and retraining
Bankruptcy Resolutions	0	0	0	0.00%	N/A	N/A	N/A
Incarcerations	61	61	10	16.39%	Incorrect documentation in L102	Corrected errors, submitted.	Coaching and retraining
EFT - Account Update	21	550	2	0.36%	Addresses update sent to L103 with out PCA system being updated	Programming updated to only send verified address on PCA system	Continued audits
EFT - Billing	21	150	5	3.33%	Billing dates not updated to L103 as billing already on file	Manually updated billing date	Continued audits and manual updates
EFT - Returns	28	135	2	1.48%	Status not updated in L140	Update and resent accounts	Coaching and retraining
(b)(4) Accounts Recalled by ED	959	31	0	0.00%	N/A	N/A	N/A

(b)(4)
Accounts in Suspense

(b)(4)	202	30	0	0.00%	N/A	N/A	N/A
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QC Sample	Total Number	Sample Size	Errors Found		Description of Errors	Corrective Action	Preventive Measure
			#	%			
Balance Review	(b)(4) 75,522	25	0	0.00%	N/A	N/A	N/A
Phone Calls Attempted	2,201,076	120	0	0.00%	no QA/MM; Disclosure	coaching; reduction in agent commission	continued monitors and coaching
Borrower Contacts	24,307	26	11	42.31%	no QA/MM; Disclosure	coaching; reduction in agent commission	continued monitors and coaching
Borrower Call-Ins	9,295	14	6	42.86%	no QA/MM; Disclosure	coaching; reduction in agent commission	continued monitors and coaching
Correspondence	1,768	25	0	0.00%	N/A	N/A	N/A
(b)(4) Delinquent Accounts	542	73	10	13.70%	not evaluated for AWG/Lit	reviewed account for possible invol actions; coaching	Continued audits and manual updates
AWG Accounts	809	809	12	1.48%	Borrower no longer employed, borrower enrolled in the ICRP, account has mail return	AWG process not initiated	Coaching and retraining
Litigation Packages	81	81	50	61.73%	Incorrect interest rates on letters, AKA not listed, credited amount incorrect on COI	Corrected errors, submitted	Coaching, retraining, and continued 100% auditing
Compromises Offered	198	198	3	1.52%	Payment processed prior to comp notation, comp letter undeliverable, comp offer too low	Continuing coaching and retraining.	Coaching, retraining, and continued 100% auditing
Consolidations Offered	35	35	0	0.00%	N/A	N/A	N/A

(b)(4) ICRP Cons. Offered	(b)(4) 526	526	53	10.08%	Previous consolidations, loans with judgments, borrower pursuing disability AR, invalid address	Continuing coaching and retraining.	Coaching, retraining, and continued 100% auditing
LVCs	193	193	2	1.04%	L102 not documented, family size not listed	Errors corrected prior to submission	Coaching, retraining, and continued 100% auditing
(b)(4) Rehabilitation's Offered	1,154	1154	484	41.94%	missing references, re-defaulted rehabilitation; missing discharge options on L102	Errors corrected; continued coaching	Coaching and retraining
Rehabilitation's Submitted	87	87	0	0.00%	N/A	Errors corrected prior to submission	
Letters Generated	31,910	50	0	0.00%	N/A	N/A	N/A
Death Resolutions	91	91	5	5.49%	Incorrect DOD documented	Corrected errors, submitted.	Coaching, retraining, and continued 100% auditing
Disability Resolutions	100	100	14	14.00%	Abbreviations not explained, missing clarification letters, address not updated	Clarifications obtained, submitted.	Coaching, retraining, and continued 100% auditing
Bankruptcy Resolutions	2	2	0	0.00%	N/A	N/A	N/A
Incarcerations	40	40	8	20.00%	Incorrect documentation in L102, L103 address not updated	Corrected errors, submitted.	Coaching and retraining
EFT - Account Update	22	500	0	0.00%	N/A	N/A	N/A

EFT - Billing	(b)(4) 22	50	3	6.00%	Billing dates not updated to L103 as billing already on file	Manually updated billing date	Continued audits and manual updates
EFT - Returns	25	155	1	0.65%	Incorrect AG number on EFT	Updated and re-faxed EFT	Coaching and retraining
(b)(4) Accounts Recalled by ED	1,488	50	0	0.00%	N/A	N/A	N/A
Accounts in Suspense	114	114	0	0.00%	N/A	N/A	N/A

QC Sample	Total Number	Sample Size	Errors Found # %		Description of Errors	Corrective Action	Preventive Measure
Balance Review	b)(4) 75,522	25	0	0.00%	N/A	N/A	N/A
Phone Calls Attempted	2,431,478	97	50	51.55%	no QA/MM; Disclosure	coaching; reduction in agent commission	continued monitors and coaching
Borrower Contacts	20,792	59	27	45.76%	no QA/MM; Disclosure	coaching; reduction in agent commission	continued monitors and coaching
Borrower Call-Ins	6,902	31	14	45.16%	no QA/MM; Disclosure	coaching; reduction in agent commission	continued monitors and coaching
Correspondence	1,886	30	0	0.00%	N/A	N/A	N/A
(b)(4) Delinquent Accounts	603	64	9	14.06%	not evaluated for AWG/Lit	reviewed account for possible invol actions; coaching	Continued audits and manual updates
AWG Accounts	2,644	884	386	43.67%	Borrower no longer employed, borrower enrolled in the ICRP, account has mail return	AWG process not initiated	Coaching and retraining
Litigation Packages	81	81	37	45.68%	CCLR missing pages, AKA not listed, credited amount incorrect on COI	Corrected errors, submitted	Coaching, retraining, and continued 100% auditing
Compromises Offered	113	113	2	1.77%	Payment processed prior to comp notation, comp offer too low	Continuing coaching and retraining.	Coaching, retraining, and continued 100% auditing
Consolidations Offered	0	0	0	0.00%	N/A	N/A	N/A
ICRP Cons. Offered	461	461	60	13.02%	Previous consolidations, loans with judgments, borrower pursuing disability AR, invalid address	Continuing coaching and retraining.	Coaching, retraining, and continued 100% auditing

LVCs	(b)(4) 151	151	15	9.93%	L102 documentation error, family size not listed, AG579 missing from forms	Errors corrected prior to submission	Coaching, retraining, and continued 100% auditing
(b)(4) Rehabilitation's Offered	1,154	1154	484	41.94%	missing references, re-defaulted rehabilitation; missing discharge options on L102	Errors corrected; continued coaching	Coaching and retraining
Rehabilitation's Submitted	87	87	0	0.00%	N/A	Errors corrected prior to submission	
Letters Generated	31,910	50	0	0.00%	N/A	N/A	N/A
Death Resolutions	70	70	16	22.86%	Incorrect DOD documented; L102 missing documentation	Corrected errors, submitted.	Coaching, retraining, and continued 100% auditing
Disability Resolutions	108	108	22	20.37%	Missing clarification letters, all abbreviations not clarified	Clarifications obtained, submitted.	Coaching, retraining, and continued 100% auditing
Bankruptcy Resolutions	0	0	0	0.00%	N/A	N/A	N/A
Incarcerations	58	58	12	20.69%	Incorrect documentation in L102, L103 address not updated; missing SSN/debt ID on documents	Corrected errors, submitted.	Coaching and retraining
EFT - Account Update	21	500	0	0.00%	N/A	N/A	N/A
EFT - Billing	21	50	0	0.00%	N/A	N/A	N/A
EFT - Returns	23	125	1	0.80%	AWG status not updated	Corrected and resent EFT	Continued auditing
(b)(4) Accounts Recalled by ED	5,067	67	0	0.00%	N/A	N/A	N/A
Accounts in Suspense	175	175	0	0.00%	N/A	N/A	N/A

QC Sample	Total Number	Sample Size	Errors Found	#	%	Description of Errors	Corrective Action	Preventive Measure
Balance Review	^{b)(4)} 91,307	50	0		0.00%	N/A	N/A	N/A
Phone Calls Attempted	2,201,076	90	44		48.89%	no QA/MM; Disclosure	coaching; reduction in agent commission	continued monitors and coaching
Borrower Contacts	24,307	61	40		65.57%	no QA/MM; Disclosure	coaching; reduction in agent commission	continued monitors and coaching
Borrower Call-Ins	9,295	24	14		58.33%	no QA/MM; Disclosure	coaching; reduction in agent commission	continued monitors and coaching
Correspondence	1,949	25	0		0.00%	N/A	N/A	N/A
^{b)(4)} Delinquent Accounts	539	98	21		21.43%	not evaluated for AWG/Lit	reviewed account for possible invol actions; coaching	Continued audits and manual updates
AWG Accounts	5,373	1676	494		29.47%	Borrower no longer employed, borrower enrolled in the ICRP, account has mail return	AWG process not initiated	Coaching and retraining

(b)(4)	(b)(4)							
Litigation Packages	47	47	16	34.04%	CCLR missing pages, AKA not listed, credited amount incorrect on COI, employment info incorrect	Corrected errors, submitted	Coaching, retraining, and continued 100% auditing	
Compromises Offered	137	137	0	0.00%	N/A	N/A	N/A	
Consolidations Offered	0	0	0	0.00%	N/A	N/A	N/A	
ICRP Cons. Offered	443	443	62	14.00%	Previous consolidations, loans with judgments, borrower pursuing disability AR, invalid address	Continuing coaching and retraining.	Coaching, retraining, and continued 100% auditing	
LVCs	172	172	4	2.33%	Address not updated, incorrect interest rate	Errors corrected prior to submission	Coaching, retraining, and continued 100% auditing	
(b)(4)								
Rehabilitation's Offered	1,361	1361	541	39.75%	missing references, re-defaulted rehabilitation; missing discharge options on L102	Errors corrected; continued coaching	Coaching and retraining	
Rehabilitation's Submitted	39	39	0	0.00%	N/A	N/A		
Letters Generated	56,365	25	0	0.00%	N/A	N/A	N/A	

(b)(4)

Death Resolutions	113	113	1	0.88%	Account not removed from AWG	Corrected error, submitted.	Coaching, retraining, and continued 100% auditing
Disability Resolutions	89	89	15	16.85%	Missing clarification letters, all abbreviations not clarified, Dr License discrepancy	Clarifications obtained, submitted.	Coaching, retraining, and continued 100% auditing
Bankruptcy Resolutions	0	0	0	0.00%	N/A	N/A	N/A
Incarcerations	71	71	11	15.49%	Incorrect release date documentation in L102, L103 address typo	Corrected errors, submitted.	Coaching and retraining
EFT - Account Update	21	500	0	0.00%	N/A	N/A	N/A
EFT - Billing	21	500	0	0.00%	N/A	N/A	N/A
EFT - Returns	17	143	0	0.00%	N/A	N/A	N/A
(b)(4) Accounts Recalled by ED	3,191	0	0	#DIV/0!	N/A	N/A	N/A
Accounts in Suspense	125	125	0	0.00%	N/A	N/A	N/A

QC Sample	Total Number	Sample Size	Errors Found	#	%	Description of Errors	Corrective Action	Preventive Measure
Balance Review	b)(4) 90,928	50	0		0.00%	N/A	N/A	N/A
Phone Calls Attempted	1,722,508	46	17		36.96%	no QA/MM; Disclosure	coaching; reduction in agent commission	continued monitors and coaching
Borrower Contacts	23,190	26	9		34.62%	no QA/MM; Disclosure	coaching; reduction in agent commission	continued monitors and coaching
Borrower Call-Ins	6,834	13	5		38.46%	no QA/MM; Disclosure	coaching; reduction in agent commission	continued monitors and coaching
Correspondence	1,880	25	0		0.00%	N/A	N/A	N/A
Delinquent Accounts	624	81	28		34.57%	not evaluated for AWG/Lit; billing date	reviewed account for possible invol actions; coaching	Continued audits and manual updates

(b)(4)

(b)(4)

AWG Accounts	6,236	1853	521	28.12%	Borrower no longer employed, borrower enrolled in the ICRP, account has mail return	AWG process not initiated	Coaching and retraining
Litigation Packages	15	15	12	80.00%	Credited amount incorrect on COI, COI format incorrect	Corrected errors, submitted	Coaching, retraining, and continued 100% auditing
Compromises Offered	108	108	1	0.93%	Undeliverable letter	Updated address and sent letter	Continued 100% auditing
Consolidations Offered	6	6	0	0.00%	N/A	N/A	N/A

(b)(4)	(b)(4)						
ICRP Cons. Offered	369	369	29	7.86%	Previous consolidations, loans with judgments, borrower pursuing disability AR, invalid address	Continuing coaching and retraining.	Coaching, retraining, and continued 100% auditing
LVCs	208	208	13	6.25%	Address not updated, incorrect dates on manifest	Errors corrected prior to submission	Coaching, retraining, and continued 100% auditing
(b)(4)	(b)(4)						
Rehabilitation's Offered	1,114	1114	436	39.14%	missing references, re-defaulted rehabilitation; missing discharge options on L102	Errors corrected; continued coaching	Coaching and retraining

(b)(4)

(b)(4)

Rehabilitation's Submitted	46	46	0	0.00%	Errors corrected prior to submission	Errors corrected prior to submission	
Letters Generated	59,645	0	0	0.00%	N/A	N/A	N/A
Death Resolutions	149	149	2	1.34%	Missing loan numbers on docs	Corrected error, submitted.	Coaching, retraining, and continued 100% auditing
Disability Resolutions	144	144	16	11.11%	Missing clarification letters, all abbreviations not clarified, Dr License discrepancy, missing phone number	Clarifications obtained, submitted.	Coaching, retraining, and continued 100% auditing
Bankruptcy Resolutions	1	1	0	0.00%	N/A	N/A	N/A

	(b)(4)						
Incarcerations	75	75	5	6.67%	Incorrect release date documentation in L102, missing SSN and loan #	Corrected errors, submitted.	Coaching and retraining
EFT - Account Update	20	125	0	0.00%	N/A	N/A	N/A
EFT - Billing	20	125	5	4.00%	Accounts already on billing didn't update	Manually updated	Continued audits and manual updates
EFT - Returns	14	177	0	0.00%	N/A	N/A	N/A
Accounts Recalled by ED	2,440	100	0	0.00%	N/A	N/A	N/A
Accounts in Suspense	141	15	0	0.00%	N/A	N/A	N/A

QC Sample	Total Number	Sample Size	Errors Found	# %	Description of Errors	Corrective Action	Preventive Measure
Balance Review	^{(b)(4)} 78,761	125	0	0.00%	N/A	N/A	N/A
Phone Calls Attempted	1,725,375	54	20	37.04%	no QA/MM; Disclosure	coaching; reduction in agent commission	continued monitors and coaching
Borrower Contacts	21,406	31	8	25.81%	no QA/MM; Disclosure	coaching; reduction in agent commission	continued monitors and coaching
Borrower Call-Ins	6,523	15	7	46.67%	no QA/MM; Disclosure	coaching; reduction in agent commission	continued monitors and coaching
Correspondence	1,674	25	0	0.00%	N/A	N/A	N/A
^{(b)(4)} Delinquent Accounts	1,066	87	34	39.08%	not evaluated for AWG/Lit; billing date	reviewed account for possible invol actions; coaching	Continued audits and manual updates
AWG Accounts	6,275	1746	489	28.01%	Borrower no longer employed, borrower enrolled in the ICRP, account has mail return	AWG process not initiated	Coaching and retraining
Litigation Packages	42	42	26	61.90%	Incorrect daily interest rate, aka missing, claim amount incorrect	Corrected errors, submitted	Coaching, retraining, and continued 100% auditing
Compromises Offered	158	158	0	0.00%	N/A	N/A	N/A
Consolidations Offered	15	15	0	0.00%	N/A	N/A	N/A
ICRP Cons. Offered	363	363	41	11.29%	Previous consolidations, loans with judgments, invalid address	Continuing coaching and retraining.	Coaching, retraining, and continued 100% auditing
LVCs	117	117	3	2.56%	Address not updated, name spelled incorrectly	Errors corrected prior to submission	Coaching, retraining, and continued 100% auditing

(b)(4)

(b)(4)

Rehabilitation's Offered	1,151	1207	485	40.18%	missing references, re-defaulted rehabilitation; missing discharge options on L102	Errors corrected; continued coaching	Coaching and retraining
Rehabilitation's Submitted	67	67	0	0.00%	Errors corrected prior to submission	Errors corrected prior to submission	
Letters Generated	43,745	0	0	0.00%	N/A	N/A	N/A
Death Resolutions	107	107	1	0.93%	AWG not stopped	Corrected error, submitted.	Coaching, retraining, and continued 100% auditing
Disability Resolutions	103	103	21	20.39%	Missing clarification letters, all abbreviations not clarified, Dr License discrepancy	Clarifications obtained, submitted.	Coaching, retraining, and continued 100% auditing
Bankruptcy Resolutions	0	0	0	0.00%	N/A	N/A	N/A
Incarcerations	54	54	1	1.85%	L103 address not completed	Corrected errors, submitted.	Coaching and retraining
EFT - Account Update	22	250	0	0.00%	N/A	N/A	N/A
EFT - Billing	22	250	5	2.00%	Accounts already on billing didn't update	Manually updated	Continued audits and manual updates
EFT - Returns	12	146	0	0.00%	N/A	N/A	N/A
Accounts Recalled by ED	2,937	2937	0	0.00%	N/A	N/A	N/A
Accounts in Suspense	116	10	0	0.00%	N/A	N/A	N/A

(b)(4)

QC Sample	Total Number	Sample Size	Errors Found # %		Description of Errors	Corrective Action	Preventive Measure
Balance Review	(b)(4) 99,134	125	0	0.00%	N/A	N/A	N/A
Phone Calls Attempted	1,846,158	18	11	61.11%	no QA/MM; Disclosure; unauthorized payment	coaching; reduction in agent commission	continued monitors and coaching
Borrower Contacts	27,585	12	6	50.00%	no QA/MM; Disclosure	coaching; reduction in agent commission	continued monitors and coaching
Borrower Call-Ins	7,837	4	2	50.00%	no QA/MM; Disclosure	coaching; reduction in agent commission	continued monitors and coaching
Correspondence	1,781	25	1	4.00%	No documentation in PCA notepad	Continuing coaching and retraining.	Coaching, retraining, and continued 100% auditing
(b)(4) Delinquent Accounts	899	107	34	31.78%	not evaluated for AWG/Lit; billing date	reviewed account for possible invol actions; coaching	Continued audits and manual updates
AWG Accounts	5,875	1354	294	21.71%	Borrower no longer employed, borrower enrolled in the ICRP, account has mail return	AWG process not initiated	coaching and retrainir
Litigation Packages	70	70	22	31.43%	COI dates out of order, missing disbursements, aka missing, CCLR errors	Corrected errors, submitted	Coaching, retraining, and continued 100% auditing
Compromises Offered	210	210	0	0.00%	N/A	N/A	Continued 100% auditing
Consolidations Offered	20	20	0	0.00%	N/A	N/A	N/A
ICRP Cons. Offered	428	428	55	12.85%	Previous consolidations, loans with judgments, invalid address	Continuing coaching and retraining.	Coaching, retraining, and continued 100% auditing
LVCs	181	181	0	0.00%	N/A	N/A	Continued 100% auditing

(b)(4)

(b)(4)

Rehabilitation's Offered	1,368	1368	656	47.95%	missing references, re-defaulted rehabilitation; missing discharge options on L102	Errors corrected; continued coaching	Coaching and retraining
Rehabilitation's Submitted	25	25	0	0.00%	Errors corrected prior to submission	Errors corrected prior to submission	
Letters Generated	27,345	0	0	0.00%	N/A	N/A	N/A
Death Resolutions	101	101	0	0.00%	N/A	N/A	N/A
Disability Resolutions	130	130	15	11.54%	Employment verification missing, loan numbers missing, incomplete clarification	Corrected errors, submitted.	Coaching, retraining, and continued 100% auditing
Bankruptcy Resolutions	2	2	0	0.00%	N/A	N/A	N/A
Incarcerations	44	44	0	0.00%	N/A	N/A	N/A
EFT - Account Update	20	250	0	0.00%	N/A	N/A	N/A
EFT - Billing	20	250	3	1.20%	Accounts already on billing didn't update	Manually updated	Continued audits and manual updates
EFT - Returns	12	124	0	0.00%	N/A	N/A	N/A
(b)(4) Accounts Recalled by ED	3,038	150	0	0.00%	N/A	N/A	N/A
Accounts in Suspense	146	25	0	0.00%	N/A	N/A	N/A

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QC Sample	Total Number	Sample Size	Errors Found		Description of Errors	Corrective Action	Preventive Measure
			#	%			
Balance Review	(b)(4) 97,940	100	0	0.00%	N/A	N/A	N/A
Phone Calls Attempted	1,765,172	36	12	33.33%	no QA/MM; Disclosure; unauthorized payment	coaching; reduction in agent commission	continued monitors and coaching
Borrower Contacts	28,574	11	4	36.36%	no QA/MM; Disclosure	coaching; reduction in agent commission	continued monitors and coaching
Borrower Call-Ins	9,551	7	3	42.86%	no QA/MM; Disclosure	coaching; reduction in agent commission	continued monitors and coaching
Correspondence	1,550	25	0	0.00%	N/A	N/A	Continued audits
Delinquent Accounts	797	90	25	27.78%	not evaluated for AWG/Lit; billing date incorrect	reviewed account for possible invol actions; coaching	Continued audits and manual updates
AWG Accounts	6,321	1391	213	15.31%	Borrower no longer employed, undeliverable mail	AWG process not initiated	Coaching and retraining
Litigation Packages	6	6	3	50.00%	Incorrect disbursement dates and amount	Corrected errors, submitted	Coaching, retraining, and continued 100% auditing
Compromises Offered	195	195	0	0.00%	N/A	N/A	Continued 100% auditing
Consolidations Offered	0	0	0	0.00%	N/A	N/A	N/A
ICRP Cons. Offered	447	447	38	8.50%	Previous consolidations, loans with judgments, invalid address	Continuing coaching and retraining.	Coaching, retraining, and continued 100% auditing
LVCs	148	148	4	2.70%	Name mismatches; incomplete dates	Errors corrected prior to submission	Continued 100% auditing
Rehabilitation's Offered	(b)(4) 1,801	1801	902	50.08%	missing references, re-defaulted rehabilitation; missing discharge options on L102	Errors corrected; continued coaching	Coaching and retraining
Rehabilitation's Submitted	47	47	0	0.00%	Errors corrected prior to submission	Errors corrected prior to submission	Continued 100% auditing
Letters Generated	37,606	0	0	0.00%	N/A	N/A	N/A

Death Resolutions	(b)(4) 121	121	6	4.96%	Accounts in garn status; debt id missing	Errors corrected prior to submission	Continued 100% auditing
Disability Resolutions	80	80	8	10.00%	Incomplete clarification; license verification missing	Corrected errors, submitted.	Coaching, retraining, and continued 100% auditing
Bankruptcy Resolutions	2	2	0	0.00%	N/A	N/A	N/A
Incarcerations	44	44	2	4.55%	L102 typo; L103 missing phone number	Corrected errors, submitted.	Coaching, retraining, and continued 100% auditing
EFT - Account Update	19	250	0	0.00%	N/A	N/A	N/A
EFT - Billing	19	250	5	2.00%	Accounts already on billing didn't update	Manually updated	Continued audits and manual updates
EFT - Returns	11	168	0	0.00%	N/A	N/A	N/A
(b)(4) Accounts Recalled by ED	2,575	2575	0	0.00%	N/A	N/A	N/A
Accounts in Suspense	82	82	0	0.00%	N/A	N/A	N/A

QC Sample	Total Number	Sample Size	Errors Found	#	%	Description of Errors	Corrective Action	Preventive Measure
Balance Review	(b)(4) 72,262	100	0		0.00%	N/A	N/A	N/A
Phone Calls Attempted	2,146,204	50	4		8.00%	no QA/MM; Disclosure; unauthorized payment	coaching; reduction in agent commission	continued monitors and coaching
Borrower Contacts	30,670	111	23		20.72%	no QA/MM; Disclosure	coaching; reduction in agent commission	continued monitors and coaching
Borrower Call-Ins	8,140	50	3		6.00%	no QA/MM; Disclosure	coaching; reduction in agent commission	continued monitors and coaching
Correspondence	2,279	25	0		0.00%	N/A	N/A	Continued audits
(b)(4) Delinquent Accounts	966	70	27		38.57%	not evaluated for AWG/Lit; billing date incorrect	reviewed account for possible invol actions; coaching	Continued audits and manual updates
AWG Accounts	6,116	1217	172		14.13%	Borrower no longer employed, undeliverable mail	AWG process not initiated	Coaching and retraining
Litigation Packages	26	26	15		57.69%	aka missing; incorrect claim amount; incorrect payment amount and int rate	Corrected errors, submitted	Coaching, retraining, and continued 100% auditing
Compromises Offered	179	179	0		0.00%	N/A	N/A	Continued 100% auditing
Consolidations Offered	0	0	0		0.00%	N/A	N/A	N/A
ICRP Cons. Offered	454	454	54		11.89%	Previous consolidations, loans with judgments, invalid address; no con rams	Continuing coaching and retraining.	Coaching, retraining, and continued 100% auditing
LVCs	158	158	22		13.92%	Incorrect address; incomplete sign dates; incorrect loan id	Errors corrected prior to submission	Continued 100% auditing
(b)(4) Rehabilitation's Offered	1,640	1640	594		36.22%	missing references, re-defaulted rehabilitation; missing discharge options on L102	Errors corrected; continued coaching	Coaching and retraining
Rehabilitation's Submitted	42	42	0		0.00%	N/A	N/A	Continued 100% auditing
Letters Generated	59,009	0	0		0.00%	N/A	N/A	N/A
Death Resolutions	154	154	12		7.79%	Accounts in garn status; Incorrect DOD noted	Errors corrected prior to submission	Continued 100% auditing

	(b)(4)						
Disability Resolutions	141	141	21	14.89%	Incomplete clarification; license verification missing; incorrect borrower info on clar letter; address not updated	Corrected errors, submitted.	Coaching, retraining, and continued 100% auditing
Bankruptcy Resolutions	0	0	0	0.00%	N/A	N/A	N/A
Incarcerations	47	47	6	12.77%	L102 typo; facility name misspelled; wrong acct notated	Corrected errors, submitted.	Coaching, retraining, and continued 100% auditing
EFT - Account Update	23	250	0	0.00%	N/A	N/A	N/A
EFT - Billing	23	250	3	1.20%	Accounts already on billing didn't update; billing removed from billing when billing program changed	Manually updated	Continued audits and manual updates
EFT - Returns	21	205	0	0.00%	N/A	N/A	N/A
(b)(4) Accounts Recalled by ED	1,336	100	0	0.00%	N/A	N/A	N/A
Accounts in Suspense	124	124	0	0.00%	N/A	N/A	N/A

QC Sample	Total Number	Sample Size	Errors Found	#	%	Description of Errors	Corrective Action	Preventive Measure
Balance Review	(b)(4) 99,541	100	0		0.00%	N/A	N/A	N/A
Phone Calls Attempted	2,184,785	75	7		9.33%	no QA/MM; Disclosure; unauthorized payment	coaching; reduction in agent commission	continued monitors and coaching
Borrower Contacts	26,987	133	15		11.28%	no QA/MM; Disclosure	coaching; reduction in agent commission	continued monitors and coaching
Borrower Call-Ins	7,198	50	4		8.00%	no QA/MM; Disclosure	coaching; reduction in agent commission	continued monitors and coaching
Correspondence	1,700	25	0		0.00%	N/A	N/A	Continued audits
(b)(4) Delinquent Accounts	641	70	13		18.57%	not evaluated for AWG/Lit; billing date incorrect	reviewed account for possible invol actions; coaching	Continued audits and manual updates
AWG Accounts	6,531	1375	124		9.02%	Borrower no longer employed, undeliverable mail	AWG process not initiated	Coaching and retraining
Litigation Packages	44	44	20		45.45%	Punctuation errors on letters; INT rate incorrect; missing aka	Corrected errors, submitted	Coaching, retraining, and continued 100% auditing
Compromises Offered	128	128	0		0.00%	N/A	N/A	Continued 100% auditing
Consolidations Offered	0	0	0		0.00%	N/A	N/A	N/A
ICRP Cons. Offered	546	546	28		5.13%	Previous consolidations, loans with judgments, invalid address; no con rams	Continuing coaching and retraining.	Coaching, retraining, and continued 100% auditing

LVCs	123	123	6	4.88%	Incorrect date in field #14 on cover; alt doc missing spouse info	Errors corrected prior to submission	Continued 100% auditing
(b)(4) Rehabilitation's Offered	(b)(4) 1,310	1310	615	46.95%	missing references, re-defaulted rehabilitation; missing discharge options on L102	Errors corrected; continued coaching	Coaching and retraining
Rehabilitation's Submitted	42	42	0	0.00%	N/A	N/A	Continued 100% auditing
Letters Generated	46,096	50	0	0.00%	N/A	N/A	N/A
Death Resolutions	104	104	1	0.96%	Incorrect DOD noted	Errors corrected prior to submission	Continued 100% auditing
Disability Resolutions	83	83	3	3.61%	Loan ID missing on pages; Question 2B not answered; POE verification missing	Corrected errors, submitted.	Coaching, retraining, and continued 100% auditing
Bankruptcy Resolutions	0	0	0	0.00%	N/A	N/A	N/A
Incarcerations	55	55	4	7.27%	L102 incorrectly documented without ***	Corrected errors, submitted.	Coaching, retraining, and continued 100% auditing
EFT - Account Update	21	250	0	0.00%	N/A	N/A	N/A
EFT - Billing	21	250	5	2.00%	Accounts already on billing didn't update	Manually updated	Continued audits and manual updates
EFT - Returns	19	178	0	0.00%	N/A	N/A	N/A
(b)(4) Accounts Recalled by ED	1,421	100	0	0.00%	N/A	N/A	N/A
Accounts in Suspense	147	147	0	0.00%	N/A	N/A	N/A

QC Sample	Total Number	Sample Size	Errors Found #		Description of Errors	Corrective Action	Preventive Measure
			%				
Balance Review	(b)(4) 98,105	100	0	0.00%	N/A	N/A	N/A
Phone Calls Attempted	2,141,771	75	1	1.33%	no QA/MM	coaching; reduction in agent commission	continued monitors and coaching
Borrower Contacts	26,043	130	3	2.31%	no QA/MM	coaching; reduction in agent commission	continued monitors and coaching
Borrower Call-Ins	10,228	50	0	0.00%	NA	NA	continued monitors and coaching
Correspondence	1,905	25	0	0.00%	N/A	N/A	Continued audits
Delinquent Accounts	614	70	4	5.71%	not evaluated for AWG/Lit; billing date incorrect	reviewed account for possible invol actions; coaching	Continued audits and manual updates
AWG Accounts	7,321	1521	96	6.31%	Borrower no longer employed, undeliverable mail; letter series not sent	AWG process not initiated	Coaching and retraining
Litigation Packages	22	22	9	40.91%	Incorrect disbursement date; INT rate incorrect; incorrect claim amount	Corrected errors, submitted	Coaching, retraining, and continued 100% auditing
Compromises Offered	126	126	0	0.00%	N/A	N/A	Continued 100% auditing
Consolidations Offered	0	0	0	0.00%	N/A	N/A	N/A
ICRP Cons. Offered	658	658	36	5.47%	Previous consolidations, loans with judgments, invalid address; no con rams; stand alone N loans	Continuing coaching and retraining.	Coaching, retraining, and continued 100% auditing
LVCs	191	191	6	3.14%	Spouse field not checked on alt doc; repayment plan missing family size; L102 doc error	Errors corrected prior to submission	Continued 100% auditing
Rehabilitation's Offered	(b)(4) 1,157	1157	389	33.62%	missing references, re-defaulted rehabilitation; missing discharge options on L102	Errors corrected; continued coaching	Coaching and retraining

(b)(4)

Rehabilitation's Submitted	(b)(4) 35	35	0	0.00%	N/A	N/A	Continued 100% auditing
Letters Generated	55,225	50	0	0.00%	N/A	N/A	N/A
Death Resolutions	89	89	5	5.62%	Incorrect DOD noted; missing loan numbers; still in AWG	Errors corrected prior to submission	Continued 100% auditing
Disability Resolutions	83	83	7	8.43%	Loan ID missing on pages; missing license number; unclear clarification letter	Corrected errors, submitted.	Coaching, retraining, and continued 100% auditing
Bankruptcy Resolutions	0	0	0	0.00%	N/A	N/A	N/A
Incarcerations	72	72	8	11.11%	L102 incorrectly documented; inmate number missing; contact name misspelled	Corrected errors, submitted.	Coaching, retraining, and continued 100% auditing
EFT - Account Update	21	250	0	0.00%	N/A	N/A	Continued audits
EFT - Billing	21	250	0	0.00%	N/A	N/A	Continued audits
EFT - Returns	18	225	0	0.00%	N/A	N/A	N/A
Accounts Recalled by ED	(b)(4) 1,367	100	0	0.00%	N/A	N/A	N/A
Accounts in Suspense	169	169	0	0.00%	N/A	N/A	N/A

QC Sample	Total Number	Sample Size	Errors Found		Description of Errors	Corrective Action	Preventive Measure
			#	%			
Balance Review	(b)(4) 86,146	100	0	0.00%	N/A	N/A	N/A
Phone Calls Attempted	2,639,382	85	1	1.18%	no QA/MM	coaching; reduction in agent commission	continued monitors and coaching
Borrower Contacts	27,351	150	2	1.33%	incomplete QA/MM	coaching	continued monitors and coaching
Borrower Call-Ins	12,233	75	0	0.00%	NA	NA	continued monitors and coaching
Correspondence	1,921	25	0	0.00%	N/A	N/A	Continued audits
(b)(4) Delinquent Accounts	528	70	1	1.43%	not evaluated for AWG/Lit	reviewed account for possible invol actions	Continued audits and manual updates
AWG Accounts	8,241	1521	83	5.46%	Borrower no longer employed, undeliverable mail; letter series not sent	AWG process not initiated	Coaching and retraining
Litigation Packages	14	14	6	42.86%	INT rate incorrect; incorrect claim amount; incorrect payment amount	Corrected errors, submitted	Coaching, retraining, and continued 100% auditing
Compromises Offered	126	126	0	0.00%	N/A	N/A	Continued 100% auditing
Consolidations Offered	0	0	0	0.00%	N/A	N/A	N/A
ICRP Cons. Offered	684	684	50	7.31%	Previous consolidations, loans with judgments, invalid address; no con rams; stand alone N loans	Continuing coaching and retraining.	Coaching, retraining, and continued 100% auditing
LVCs	196	196	26	13.27%	Spouse field not checked on alt doc; bad reference information; L102 doc error; incorrect % listed	Errors corrected prior to submission	Continued 100% auditing

(b)(4)

(b)(4)

Rehabilitation's Offered	1,287	1287	267	20.75%	missing references, re-defaulted rehabilitation; missing discharge options on L102	Errors corrected; continued coaching	Coaching and retraining
Rehabilitation's Submitted	35	35	0	0.00%	N/A	N/A	Continued 100% auditing
Letters Generated	55,225	50	0	0.00%	N/A	N/A	N/A
Death Resolutions	128	128	10	7.81%	L102 notation missing or incorrect	Errors corrected prior to submission	Continued 100% auditing
Disability Resolutions	96	96	5	5.21%	Loan ID missing on pages; last name does not match	Corrected errors, submitted.	Coaching, retraining, and continued 100% auditing
Bankruptcy Resolutions	0	0	0	0.00%	N/A	N/A	N/A
Incarcerations	74	74	9	12.16%	L102 incorrectly documented; incorrect loan ID listed	Corrected errors, submitted.	Coaching, retraining, and continued 100% auditing
EFT - Account Update	22	250	0	0.00%	N/A	N/A	Continued audits
EFT - Billing	22	250	2	0.80%	Billing missing from L103	Updated billing	Continued audits
EFT - Returns	12	262	0	0.00%	N/A	N/A	N/A
Accounts Recalled by ED	4	100	0	0.00%	N/A	N/A	N/A
Accounts in Suspense	147	147	0	0.00%	N/A	N/A	N/A

QC Sample	Total Number	Sample Size	Errors Found #		Description of Errors	Corrective Action	Preventive Measure
Balance Review	(b)(4) 99,185	100	0	0.00%	N/A	N/A	N/A
Phone Calls Attempted	2,651,736	254	15	5.91%	no QA/MM	coaching; reduction in agent commission	continued monitors and coaching
Borrower Contacts	23,712	100	7	7.00%	incomplete QA/MM	coaching	continued monitors and coaching
Borrower Call-Ins	6,496	189	0	0.00%	NA	NA	continued monitors and coaching
Correspondence	1,676	25	0	0.00%	N/A	N/A	Continued audits
(b)(4) Delinquent Accounts	66	66	10	15.15%	not evaluated for AWG/Lit	reviewed account for possible invol actions	Continued audits and manual updates
AWG Accounts	7,395	814	67	8.23%	Borrower no longer employed, undeliverable mail; letter series not sent	AWG process not initiated	Coaching and retraining
Litigation Packages	5	5	0	0.00%	N/A	N/A	Continued 100% auditing
Compromises Offered	72	72	0	0.00%	N/A	N/A	Continued 100% auditing
Consolidations Offered	3	3	0	0.00%	N/A	N/A	N/A
ICRP Cons. Offered	175	175	20	11.43%	Previous consolidations, loans with judgments, no con rams; stand alone N loans; undeliverable address	Continuing coaching and retraining.	Coaching, retraining, and continued 100% auditing
LVCs	129	129	13	10.08%	Family size missing; bad reference information; L102 doc error; Missing 2nd loan page	Errors corrected prior to submission	Continued 100% auditing

(b)(4)

(b)(4)

Rehabilitation's Offered	1,318	1318	448	33.99%	missing references, re-defaulted rehabilitation; missing discharge options on L102	Errors corrected; continued coaching	Coaching and retraining
Rehabilitation's Submitted	869	869	0	0.00%	N/A	N/A	Continued 100% auditing
Letters Generated	53,351	0	0	0.00%	N/A	N/A	N/A
Death Resolutions	162	162	20	12.35%	L102 notation missing or incorrect; no support documentation	Errors corrected prior to submission	Continued 100% auditing
Disability Resolutions	76	76	10	13.16%	Missing cbr; loan numbers missing	Corrected errors, submitted.	Coaching, retraining, and continued 100% auditing
Bankruptcy Resolutions	0	0	0	0.00%	N/A	N/A	N/A
Incarcerations	56	56	15	26.79%	L102 incorrectly documented; incorrect phone number updated; no release date listed	Corrected errors, submitted.	Coaching, retraining, and continued 100% auditing
EFT - Account Update	20	250	0	0.00%	N/A	N/A	Continued audits
EFT - Billing	20	250	0	0.00%	N/A	N/A	Continued audits
EFT - Returns	12	165	1	0.61%	EFT missing	Re-faxed EFT	Continued audits
Accounts Recalled by ED	4,355	0	0	0.00%	N/A	N/A	N/A
Accounts in Suspense	195	195	2	1.03%	not evaluated for AWG/Lit	reviewed account for possible invol actions	Continued audits

QC Sample	Total Number	Sample Size	Errors Found #	%	Description of Errors	Corrective Action	Preventive Measure
Balance Review	(b)(4) 80,738	100	0	0.00%	N/A	N/A	Continued audits
Phone Calls Attempted	3,265,373	150	2	1.33%	3rd party disclosure	coaching; reduction in agent commission	continued monitors and coaching
Borrower Contacts	28,251	725	15	2.07%	incomplete QA/MM; threatening garn; incomplete verification	coaching; reduction in agent commission	continued monitors and coaching
Borrower Call-Ins	8,391	250	10	4.00%	incomplete QA/MM; threatening garn; incomplete verification; secure payments required	coaching; reduction in agent commission	continued monitors and coaching
Correspondence	2,298	25	0	0.00%	N/A	N/A	Continued audits
(b)(4) Delinquent Accounts	58	58	0	0.00%	N/A	N/A	Continued audits and manual updates
AWG Accounts	7,311	450	67	14.89%	Borrower no longer employed, undeliverable mail; letter series not sent; contracted employee; wage too low	AWG process not initiated	Coaching and retraining
Litigation Packages	33	33	25	75.76%	Incorrect default dates on COI incorrect; grammar errors; interest rate incorrect; payment amount incorrect	Errors corrected; continued coaching	Continued 100% auditing
Compromises Offered	85	85	0	0.00%	N/A	N/A	Continued 100% auditing
Consolidations Offered	30	30	0	0.00%	N/A	N/A	Continued 100% auditing
ICRP Cons. Offered	266	266	30	11.28%	Previous consolidations, loans with judgments, no con rams; stand alone N loans; undeliverable address; low balance	Continuing coaching and retraining.	Coaching, retraining, and continued 100% auditing

LVCs	(b)(4) 128	128	6	4.69%	Payments not cancelled; repayment missing AG579; address not updated; loan number was incorrect	Errors corrected prior to submission	Continued 100% auditing
(b)(4) Rehabilitation's Offered	1,140	1140	251	22.02%	missing references or same reference info; re-defaulted rehabilitation; missing L102 notation	Errors corrected; continued coaching	Coaching and retraining
Rehabilitation's Submitted	336	336	0	0.00%	N/A	N/A	Continued 100% auditing
Letters Generated	56,943	0	0	0.00%	N/A	N/A	N/A
Death Resolutions	133	133	11	8.27%	L102 notation missing or incorrect; no support documentation	Errors corrected prior to submission	Continued 100% auditing
Disability Resolutions	115	115	2	1.74%	Missing employment verification page	Corrected errors, submitted.	Coaching, retraining, and continued 100% auditing
Bankruptcy Resolutions	0	0	0	0.00%	N/A	N/A	N/A
Incarcerations	106	106	16	15.09%	L102 incorrectly documented; address not updated correctly; incorrect borrower information updated on documents	Corrected errors, submitted.	Coaching, retraining, and continued 100% auditing
EFT - Account Update	23	250	0	0.00%	N/A	N/A	Continued audits
EFT - Billing	23	250	2	0.80%	Billing not updated as already on file	Updated billing information	Continued audits
EFT - Returns	23	208	0	0.00%	N/A	N/A	Continued audits
(b)(4) Accounts Recalled by ED	2,018	25	0	0.00%	N/A	N/A	Continued audits
Accounts in Suspense	168	168	0	0.00%	N/A	N/A	Continued audits

QC Sample	Total Number	Sample Size	Errors Found		Description of Errors	Corrective Action	Preventive Measure
			#	%			
Balance Review	(b)(4)80,738	100	0	0.00%	N/A	N/A	N/A
Phone Calls Attempted	4,222,569	250	7	2.80%	no QA/MM	coaching; reduction in agent commission	continued monitors and coaching
Borrower Contacts	22,342	150	7	4.67%	incomplete QA/MM; disclosure; unprofessional behavior	coaching; reduction in agent commission	continued monitors and coaching
Borrower Call-Ins	8,190	100	2	2.00%	QA/MM; failed to fully identify	coaching; reduction in agent commission	continued monitors and coaching
Correspondence	1,806	25	0	0.00%	N/A	N/A	Continued audits
Delinquent Accounts	81	81	2	2.47%	not evaluated for AWG/Lit	reviewed account for possible invol actions	Continued audits and manual updates
AWG Accounts	8,054	500	41	8.20%	Borrower no longer employed, undeliverable mail; letter series not sent; contracted employee	AWG process not initiated	Coaching and retraining
Litigation Packages	12	12	6	50.00%	Misspelling info on letters; dates incorrect; incorrect interest rate	Corrected errors, submitted.	Continued 100% auditing
Compromises Offered	70	70	0	0.00%	N/A	N/A	Continued 100% auditing
Consolidations Offered	15	15	0	0.00%	N/A	N/A	N/A
ICRP Cons. Offered	190	190	21	11.05%	Previous consolidations, loans with judgments, no con rams; stand alone N loans; undeliverable address; low balance	Continuing coaching and retraining.	Coaching, retraining, and continued 100% auditing
LVCs	34	34	0	0.00%	N/A	N/A	Continued 100% auditing

(b)(4)

Rehabilitation's Offered	(b)(4) 1,059	1059	73	6.89%	missing references, re-defaulted rehabilitation; missing discharge options on L102; payment dates don't fit billing	Errors corrected; continued coaching	Coaching and retraining
Rehabilitation's Submitted	0	0	0	0.00%	N/A	N/A	Continued 100% auditing
Letters Generated	38,073	100	0	0.00%	N/A	N/A	N/A
Death Resolutions	48	48	3	6.25%	L102 notation missing or incorrect; no support documentation; payments not cancelled	Errors corrected prior to submission	Continued 100% auditing
Disability Resolutions	63	63	5	7.94%	Missing cbr; loan numbers missing; employment verification missing; license page missing license number	Corrected errors, submitted.	Coaching, retraining, and continued 100% auditing
Bankruptcy Resolutions	0	0	0	0.00%	N/A	N/A	N/A
Incarcerations	34	34	4	11.76%	Incorrect loan number on pages, fax number not on all pages	Corrected errors, submitted.	Coaching, retraining, and continued 100% auditing
EFT - Account Update	10	250	0	0.00%	N/A	N/A	Continued audits
EFT - Billing	10	250	0	0.00%	N/A	N/A	Continued audits
EFT - Returns	6	45	0	0.00%	N/A	N/A	Continued audits
(b)(4) Accounts Recalled by ED	0	0	0	0.00%	N/A	N/A	N/A
Accounts in Suspense	212	212	0	0.00%	N/A	N/A	Continued audits

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QC Sample	Total Number	Sample Size	Errors Found #	%	Description of Errors	Corrective Action	Preventive Measure
Balance Review	(b)(4) 89,587	100	0	0.00%	N/A	N/A	Continued audits
Phone Calls Attempted	8,030,625	200	10	5.00%	no QA/MM	coaching; reduction in agent commission	continued monitors and coaching
Borrower Contacts	19,520	150	10	6.67%	incomplete QA/MM; disclosure; unprofessional behavior	coaching; reduction in agent commission	continued monitors and coaching
Borrower Call-Ins	10,081	150	7	4.67%	QA/MM; failed to fully identify	coaching; reduction in agent commission	continued monitors and coaching
Correspondence	1,375	25	0	0.00%	N/A	N/A	Continued audits
(b)(4) Delinquent Accounts	62	62	15	24.19%	Not submitted for AWG/Lit	reviewed account for possible invol actions	Continued audits and coaching
AWG Accounts	7,981	500	41	8.20%	Borrower no longer employed, undeliverable mail; letter series not sent; contracted employee	AWG process not initiated	Coaching and retraining
Litigation Packages	0	0	0	0.00%	N/A	Corrected errors, submitted.	Continued 100% auditing
Compromises Offered	53	53	0	0.00%	N/A	N/A	Continued 100% auditing
Consolidations Offered	13	13	0	0.00%	N/A	N/A	N/A
ICRP Cons. Offered	108	108	14	12.96%	Cons Loans, P Loan, ED balance under \$1500.00	Continuing coaching and retraining.	Coaching, retraining, and continued 100% auditing
LVCs	48	48	0	0.00%	N/A	N/A	Continued 100% auditing
(b)(4) Rehabilitation's Offered	890	890	167	18.76%	References missing; Missing documentation; Re-defaults setup in rehab	Errors corrected; continued coaching	Coaching and retraining
Rehabilitation's Submitted	0	0	0	0.00%	N/A	N/A	Continued 100% auditing
Letters Generated	20,123	100	0	0.00%	N/A	N/A	Continued audits

Death Resolutions	(b)(4) 128	128	11	8.59%	DMCS notation missing or incorrect; no support documentation; payments not cancelled	Errors corrected prior to submission	Continued 100% auditing
Disability Resolutions	137	137	11	8.03%	Missing cbr; loan numbers missing; employment verification missing; license page missing license number	Corrected errors, submitted.	Coaching, retraining, and continued 100% auditing
Bankruptcy Resolutions	0	0	0	0.00%	N/A	N/A	N/A
Incarcerations	94	94	18	19.15%	Incorrect loan number on pages, fax number not on all pages	Corrected errors, submitted.	Coaching, retraining, and continued 100% auditing
EFT - Account Update	0	0	0	0.00%	N/A	N/A	Continued audits
EFT - Billing	0	0	0	0.00%	N/A	N/A	Continued audits
EFT - Returns	0	0	0	0.00%	N/A	N/A	Continued audits
(b)(4) Accounts Recalled by ED	0	0	0	0.00%	N/A	N/A	Continued audits
Accounts in Suspense	226	226	0	0.00%	N/A	N/A	Continued audits

QC Sample	Total Number	Sample Size	Errors Found %	#	Description of Errors
Balance Review	(b)(4) 89,583	100	0	0.00%	N/A
Phone Calls Attempted	8,010,557	250	13	5.20%	no QA, no MM, disclosure prior to full verification
Borrower Contacts	10,200	100	3	3.00%	incomplete QA/MM; disclosure; unprofessional behavior
Borrower Call-Ins	15,812	100	2	2.00%	QA, or MM; failed to fully identify
Correspondence	1,221	25	0	0.00%	N/A
(b)(4) Delinquent Accounts	57	57	2	3.51%	Not submitted for AWG/Lit
AWG Accounts	8,021	350	13	3.71%	Borrower no longer employed, undeliverable mail; letter series not sent; contracted employee
Litigation Packages	0	0	0	0.00%	N/A
Compromises Offered	34	34	0	0.00%	N/A
Consolidations Offered	16	16	0	0.00%	N/A
ICRP Cons. Offered	88	88	3	3.41%	Cons Loans
LVCs	0	0	0	0.00%	N/A
Rehabilitation's Offered	492	492	117	23.78%	References missing; Missing documentation; Re-defaults setup in rehab

Rehabilitation's Submitted	(b)(4) 160	160	0	0.00%	N/A
Letters Generated	16,358	100	0	0.00%	N/A
Death Resolutions	27	27	0	0.00%	
Disability Resolutions	69	69	15	21.74%	Missing cbr; loan numbers missing; employment verification missing; license page missing license number
Bankruptcy Resolutions	0	0	0	0.00%	N/A
Incarcerations	27	27	5	18.52%	Incorrect loan number on pages
EFT - Account Update	0	0	0	0.00%	N/A
EFT - Billing	0	0	0	0.00%	N/A
EFT - Returns	0	0	0	0.00%	N/A
(b)(4) Accounts Recalled by ED	0	0	0	0.00%	N/A
Accounts in Suspense	249	249	0	0.00%	N/A

Corrective Action	Preventive Measure
p)(4) N/A	Continued audits
coaching; reduction in agent commission	continued monitors and coaching
coaching; reduction in agent commission	continued monitors and coaching
coaching; reduction in agent commission	continued monitors and coaching
N/A	Continued audits
reviewed account for possible invol actions	Continued audits and coaching
AWG process not initiated	Coaching and retraining
N/A	Continued 100% auditing
N/A	Continued 100% auditing
N/A	Continued 100% auditing
Continuing coaching and retraining.	Coaching, retraining, and continued 100% auditing
N/A	Continued 100% auditing
Errors corrected; continued coaching	Coaching and retraining

(b)(4)	N/A	Continued 100% auditing
	N/A	Continued audits
	Errors corrected prior to submission	Continued 100% auditing
	Corrected errors, submitted.	Coaching, retraining, and continued 100% auditing
	N/A	N/A
	Corrected errors, submitted.	Coaching, retraining, and continued 100% auditing
	N/A	Continued audits
	N/A	Continued audits
	N/A	Continued audits
	N/A	Continued audits
	N/A	Continued audits

QC Sample	Total Number	Sample Size	Errors Found #	%	Description of Errors	Corrective Action	Preventive Measure
Balance Review	(b)(4) 108,526	100	0	0.00%	N/A	N/A	Continued audits
Phone Calls Attempted	8,713,824	300	10	3.33%	No MM, disclosure prior to full verification; incorrect information regarding garn process provided	coaching; reduction in agent commission	continued monitors and coaching
Borrower Contacts	24,918	150	6	4.00%	incomplete QA/MM; disclosure; unprofessional behavior; required secure payments	coaching; reduction in agent commission	continued monitors and coaching
Borrower Call-Ins	10,913	150	4	2.67%	MM; failed to fully identify; threaten garnishment	coaching; reduction in agent commission	continued monitors and coaching
Correspondence	1,102	25	0	0.00%	N/A	N/A	Continued audits
(b)(4) Delinquent Accounts	68	68	5	7.35%	Not submitted for AWG/Lit	reviewed account for possible invol actions	Continued audits and coaching
AWG Accounts	13,872	500	25	5.00%	Borrower no longer employed, undeliverable mail; letter series not sent; contracted employee	AWG process not initiated	Coaching and retraining
Litigation Packages	0	0	0	0.00%	N/A	N/A	Continued 100% auditing
Compromises Offered	34	34	0	0.00%	N/A	N/A	Continued 100% auditing
Consolidations Offered	9	9	0	0.00%	N/A	N/A	Continued 100% auditing
ICRP Cons. Offered	124	124	17	13.71%	Cons Loans; judgments	Continuing coaching and retraining.	Coaching, retraining, and continued 100% auditing
LVCs	0	0	0	0.00%	N/A	N/A	Continued 100% auditing
(b)(4) Rehabilitation's Offered	1,172	1172	70	5.97%	References missing; Missing cons of rehab documentation; Re-defaults setup in rehab	Errors corrected; continued coaching	Coaching and retraining
Rehabilitation's Submitted	159	159	0	0.00%	N/A	N/A	Continued 100% auditing
Letters Generated	33,041	100	0	0.00%	N/A	N/A	Continued audits

Death Resolutions	(b)(4) 99	99	13	13.13%	Incorrect DMCS documentation and loan number on documents	Errors corrected prior to submission	Continued 100% auditing
Disability Resolutions	37	37	0	0.00%	N/A	N/A	Continued 100% auditing
Bankruptcy Resolutions	0	0	0	0.00%	N/A	N/A	N/A
Incarcerations	33	33	1	3.03%	Incorrect inmate number in DMCS	Corrected errors, submitted.	Coaching, retraining, and continued 100% auditing
EFT - Account Update	0	0	0	0.00%	N/A	N/A	Continued audits
EFT - Billing	0	0	0	0.00%	N/A	N/A	Continued audits
EFT - Returns	0	0	0	0.00%	N/A	N/A	Continued audits
Accounts Recalled by ED	0	0	0	0.00%	N/A	N/A	Continued audits
Accounts in Suspense	382	382	0	0.00%	N/A	N/A	Continued audits

QC Sample	Total Number	Sample Size	Errors Found		Description of Errors	Corrective Action	Preventive Measure
			#	%			
Balance Review	(b)(4) 118,108	100	0	0.00%	N/A	N/A	Continued audits
Phone Calls Attempted	7,247,567	147	10	6.80%	No MM or incomplete. Provided invalid information regarding repayment; Failed to fully verify	coaching; reduction in agent commission	continued monitors and coaching
Borrower Contacts	24,375	128	6	4.69%	MM incomplete; Failed to provide complete rehabilitation talk-off; Required secure payments; Threatened possible involuntary action	coaching; reduction in agent commission	continued monitors and coaching
Borrower Call-Ins	11,526	143	3	2.10%	MM missing; Failed to fully identify; Threaten garnishment	coaching; reduction in agent commission	continued monitors and coaching
Correspondence	1,367	25	0	0.00%	N/A	N/A	Continued audits
(b)(4) Delinquent Accounts	73	73	5	6.85%	Not reviewed for AWG/Litigation	reviewed account for possible invol actions	Continued audits and coaching
AWG Accounts	13,945	500	10	2.00%	Mail not deliverable; Borrower not fulltime employee; Borrower no longer employed	AWG process not initiated	Coaching and retraining
Litigation Packages	0	0	0	0.00%	N/A	N/A	Continued 100% auditing
Compromises Offered	81	81	0	0.00%	N/A	N/A	Continued 100% auditing
Consolidations Offered	15	15	0	0.00%	N/A	N/A	Continued 100% auditing
ICRP Cons. Offered	143	143	18	12.59%	Cons Loans; judgments; rams not given	Continuing coaching and retraining.	Coaching, retraining, and continued 100% auditing
LVCs	186	186	0	0.00%	N/A	N/A	Continued 100% auditing
(b)(4) Rehabilitation's Offered	1,060	1060	73	6.89%	References missing or invalid; Missing cons of rehab documentation; Re-defaults setup in rehab; Grants	Errors corrected; continued coaching	Coaching and retraining
Rehabilitation's Submitted	185	185	0	0.00%	N/A	N/A	Continued 100% auditing
Letters Generated	49,637	100	0	0.00%	N/A	N/A	Continued audits

Death Resolutions	(b)(4) 161	161	7	4.35%	Incorrect DOD documentation; discrepancy not and loan number on documents	Errors corrected prior to submission	Continued 100% auditing
Disability Resolutions	114	114	10	8.77%	Abbreviations not verified; missing loan numbers; different inks used not clarified	Errors corrected prior to submission	Continued 100% auditing
Bankruptcy Resolutions	0	0	0	0.00%	N/A	N/A	N/A
Incarcerations	63	63	0	0.00%	N/A	N/A	Continued 100% auditing
EFT - Account Update	0	0	0	0.00%	N/A	N/A	Continued audits
EFT - Billing	0	0	0	0.00%	N/A	N/A	Continued audits
EFT - Returns	0	0	0	0.00%	N/A	N/A	Continued audits
(b)(4) Accounts Recalled by ED	0	0	0	0.00%	N/A	N/A	Continued audits
Accounts in Suspense	429	429	0	0.00%	N/A	N/A	Continued audits

QC Sample	Total Number	Sample Size	Errors Found #		Description of Errors	Corrective Action	Preventive Measure
				%			
Balance Review	(b)(4) 24,448	100	0	0.00%	N/A	N/A	Continued audits
Phone Calls Attempted	2,591,771	153	7	4.58%	Missing MM or incomplete. Provided invalid information	coaching; reduction in agent commission	continued monitors and coaching
Borrower Contacts	19,968	217	12	5.53%	MM incomplete; Borrower not fully	coaching; reduction in agent commission	continued monitors and coaching
Borrower Call-Ins	13,166	76	4	5.26%	MM missing; Failed to fully identify; Threaten	coaching; reduction in agent commission	continued monitors and coaching
Correspondence	1,386	25	0	0.00%	N/A	N/A	Continued audits
Delinquent Accounts	113	113	2	1.77%	Not reviewed for	reviewed account for	Continued audits and coaching
AWG Accounts	13,784	180	3	1.67%	Borrower not fulltime employee; Letter series	AWG process not initiated	Coaching and retraining
Litigation Packages	0	0	0	0.00%	N/A	N/A	Continued 100% auditing
Compromises Offered	98	98	1	1.02%	Comp letter was	Sent Letter	Continued 100% auditing
Consolidations Offered	5	5	0	0.00%	N/A	N/A	Continued 100% auditing
ICRP Cons. Offered	114	114	13	11.40%	Cons Loans; Pell Grant; Stand Alone Perkins	Continuing coaching and retraining.	Coaching, retraining, and continued 100% auditing
LVCs	43	43	0	0.00%	N/A	N/A	Continued 100% auditing
(b)(4) Rehabilitation's Offered	1,162	1162	75	6.45%	References missing or invalid; Missing rehab documentation; Re-	Errors corrected; continued coaching	Coaching and retraining
Rehabilitation's	166	166	0	0.00%	N/A	N/A	Continued 100% auditing
Letters Generated	29,854	100	0	0.00%	N/A	N/A	Continued audits
Death Resolutions	175	175	5	2.86%	Incorrect DOD documentation;	Errors corrected prior to submission	Continued 100% auditing
Disability Resolutions	114	114	10	8.77%	Abbreviations not verified; Clarification of	Errors corrected prior to submission	Continued 100% auditing
Bankruptcy	0	0	0	0.00%	N/A	N/A	N/A
Incarcerations	52	52	2	3.85%	Incorrect release date;	Errors corrected prior to	Continued 100% auditing
EFT - Account Update	20	0	0	0.00%	N/A	N/A	N/A
EFT - Billing	20	0	0	0.00%	N/A	N/A	N/A
EFT - Returns	0	0	0	0.00%	N/A	N/A	N/A
(b)(4) Accounts Recalled by	0	0	0	0.00%	N/A	N/A	N/A
Accounts in Suspense	468	468	0	0.00%	N/A	N/A	Continued audits

QC Sample	Total Number	Sample Size	Errors Found #	%	Description of Errors	Corrective Action	Preventive Measure
Balance Review	(b)(4) 26,627	100	0	0.00%	N/A	N/A	Continued audits
Phone Calls Attempted	2,542,687	257	21	8.17%	Missing MM/QA or incomplete; Failed to remove a number; Failed to fully ID the party; third party disclosure.	coaching; reduction in agent commission	continued monitors and coaching
Borrower Contacts	21,077	125	15	12.00%	MM/QA incomplete; Incorrect documentation; Failed to fully identify borrower; Failed to provide full rehab ramifications	coaching; reduction in agent commission	continued monitors and coaching
Borrower Call-Ins	9,837	54	5	9.26%	Failed to provide QA/MM; Failed to ID consumer and unprofessional behavior	coaching; reduction in agent commission	continued monitors and coaching
Correspondence	1,752	25	0	0.00%	N/A	N/A	Continued audits
^{b)(4)} Delinquent Accounts	50	50	1	2.00%	Not reviewed for AWG/Litigation	reviewed account for possible invol actions	Continued audits and coaching
AWG Accounts	12,933	225	5	2.22%	Borrower's employment not verified or not garnishable; Letter series not deliverable	AWG process not initiated	Coaching and retraining
Litigation Packages	0	0	0	0.00%	N/A	N/A	Continued 100% auditing
Compromises Offered	81	81	0	0.00%	N/A	N/A	Continued 100% auditing
Consolidations Offered	10	10	0	0.00%	N/A	N/A	Continued 100% auditing
ICRP Cons. Offered	22	22	1	4.55%	Previously consolidated	Continuing coaching and retraining.	Coaching, retraining, and continued 100% auditing
LVCs	26	26	0	0.00%	N/A	N/A	Continued 100% auditing

(b)(4)

Rehabilitation's Offered	(b)(4) 1,556	1556	57	3.66%	References missing or invalid; Missing rehab documentation; Re-defaults setup in rehab; payment too low	Errors corrected; continued coaching	Coaching and retraining
Rehabilitation's Submitted	296	296	0	0.00%	N/A	N/A	Continued 100% auditing
Letters Generated	49,158	100	0	0.00%	N/A	N/A	Continued audits
Death Resolutions	320	320	3	0.94%	DMCS not noted	Errors corrected prior to submission	Continued 100% auditing
Disability Resolutions	189	189	21	11.11%	Missing Dr initials, vague DX, Dr license number doesn't match, missing clarification letter	Errors corrected prior to submission	Continued 100% auditing
Bankruptcy Resolutions	0	0	0	0.00%	N/A	N/A	N/A
Incarcerations	68	68	2	2.94%	Incorrect notation in DMCS	Errors corrected prior to submission	Continued 100% auditing
EFT - Account Update	22	0	0	0.00%	N/A	N/A	N/A
EFT - Billing	22	0	0	0.00%	N/A	N/A	N/A
EFT - Returns	0	0	0	0.00%	N/A	N/A	N/A
(b)(4) Accounts Recalled by ED	0	0	0	0.00%	N/A	N/A	N/A
Accounts in Suspense	374	374	0	0.00%	N/A	N/A	Continued audits

QC Sample	Total Number	Sample Size	Errors Found		Description of Errors	Corrective Action	Preventive Measure
			#	%			
Balance Review	(b)(4) 125,232	100	0	0.00%	N/A	N/A	Continued audits
Phone Calls Attempted	2,208,453	226	21	9.29%	Missing MM/QA or incomplete; Failed to fully ID the party; third party disclosure.	coaching; reduction in agent commission	continued monitors and coaching
Borrower Contacts	19,359	115	15	13.04%	MM/QA incomplete; Incorrect documentation; Partial identification; Failed to provide full repayment ramifications	coaching; reduction in agent commission	continued monitors and coaching
Borrower Call-Ins	8,997	50	5	10.00%	Failed to provide full QA/MM; Failed to fully ID consumer on return call	coaching; reduction in agent commission	continued monitors and coaching
Correspondence	1,518	25	0	0.00%	N/A	N/A	Continued audits
(b)(4) Delinquent Accounts	71	71	2	2.82%	Not reviewed for AWG/Litigation	reviewed account for possible invol actions	Continued audits and coaching
AWG Accounts	10,193	275	15	5.45%	Borrower's employment not verified or not garnishable; Letter series not deliverable	AWG process not initiated	Coaching and retraining
Litigation Packages	0	0	0	0.00%	N/A	N/A	Continued 100% auditing
Compromises Offered	43	43	0	0.00%	N/A	N/A	Continued 100% auditing
Consolidations Offered	13	13	0	0.00%	N/A	N/A	Continued 100% auditing
ICRP Cons. Offered	59	59	4	6.78%	Previously consolidated	Continuing coaching and retraining.	Coaching, retraining, and continued 100% auditing
LVCs	18	18	0	0.00%	N/A	N/A	Continued 100% auditing

(b)(4)	(b)(4)							
Rehabilitation's Offered	853	853	10	1.17%	References missing or invalid; Missing rehab documentation	Errors corrected; continued coaching	Coaching and retraining	
Rehabilitation's Submitted	227	227	0	0.00%	N/A	N/A	Continued 100% auditing	
Letters Generated	15,349	100	0	0.00%	N/A	N/A	Continued audits	
Death Resolutions	273	273	2	0.73%	Incorrect notation in DMCS	Errors corrected prior to submission	Continued 100% auditing	
Disability Resolutions	257	257	17	6.61%	Employment not verified; Form dated with the year of 2013; Abbreviation not verified	Errors corrected prior to submission	Continued 100% auditing	
Bankruptcy Resolutions	0	0	0	0.00%	N/A	N/A	N/A	
Incarcerations	82	82	14	17.07%	Incorrect notation in DMCS; address not updated correctly; incorrect inmate number	Errors corrected prior to submission	Continued 100% auditing	
EFT - Account Update	21	0	0	0.00%	N/A	N/A	N/A	
EFT - Billing	21	0	0	0.00%	N/A	N/A	N/A	
EFT - Returns	0	0	0	0.00%	N/A	N/A	N/A	
(b)(4) Accounts Recalled by ED	0	0	0	0.00%	N/A	N/A	N/A	
Accounts in Suspense	403	403	0	0.00%	N/A	N/A	Continued audits	

QC Sample	Total Number	Sample Size	Errors Found # %		Description of Errors	Corrective Action	Preventive Measure
Balance Review	(b)(4) 43,359	100	0	0.00%	N/A	N/A	Continued audits
Phone Calls Attempted	1,928,465	250	21	8.40%	Missing MM/QA or incomplete; Failed to fully ID the party; Third party disclosure	coaching; reduction in agent commission	continued monitors and coaching
Borrower Contacts	20,331	200	15	7.50%	MM/QA incomplete; Incorrect documentation; Partial identification; Failed to provide to repayment ramifications; Unprofessional behavior	coaching; reduction in agent commission	continued monitors and coaching
Borrower Call-Ins	9,228	100	5	5.00%	Failed to provide full QA/MM; Failed to fully ID	coaching; reduction in agent commission	continued monitors and coaching
Correspondence	1,569	25	1	4.00%	Document not found in images	Hard copy located and imaged	Continued audits
(b)(4) Delinquent Accounts	97	97	4	4.12%	Not reviewed for AWG/Litigation	reviewed account for possible invol actions	Continued audits and coaching
AWG Accounts	9,645	250	7	2.80%	Borrower's employment not verified or not garnishable; Bad address/undeliverable letters	AWG process not initiated	Coaching and retraining
Litigation Packages	0	0	0	0.00%	N/A	N/A	Continued 100% auditing
Compromises Offered	54	54	0	0.00%	N/A	N/A	Continued 100% auditing
Consolidations Offered	27	27	0	0.00%	N/A	N/A	Continued 100% auditing
ICRP Cons. Offered	66	66	1	1.52%	Previously consolidated	Continuing coaching and retraining.	Coaching, retraining, and continued 100% auditing
LVCs	24	24	0	0.00%	N/A	N/A	Continued 100% auditing
(b)(4) Rehabilitation's Offered	1,304	1304	37	2.84%	References missing or invalid; Missing rehab documentation; Redefaulted loan; Balance too low	Errors corrected/rehab cancelled; continued coaching	Coaching and retraining

(b)(4)

Rehabilitation's Submitted	(b)(4) 155	155	0	0.00%	N/A	N/A	Continued 100% auditing
Letters Generated	24,813	100	0	0.00%	N/A	N/A	Continued audits
Death Resolutions	196	196	7	3.57%	Incorrect notation in DMCS; no clarification of discrepancies; missing loan ID numbers	Errors corrected prior to submission	Continued 100% auditing
Disability Resolutions	219	219	7	3.20%	Missing MD/DO; Abbreviations not verified; illegible	Errors corrected prior to submission	Continued 100% auditing
Bankruptcy Resolutions	0	0	0	0.00%	N/A	N/A	N/A
Incarcerations	55	55	7	12.73%	Incorrect notation in DMCS; address not updated correctly	Errors corrected prior to submission	Continued 100% auditing
EFT - Account Update	22	0	0	0.00%	N/A	N/A	N/A
EFT - Billing	22	0	0	0.00%	N/A	N/A	N/A
EFT - Returns	0	0	0	0.00%	N/A	N/A	N/A
(b)(4) Accounts Recalled by ED	0	0	0	0.00%	N/A	N/A	N/A
Accounts in Suspense	445	445	0	0.00%	N/A	N/A	Continued audits

QC Sample	Total Number	Sample Size	Errors Found #	%	Description of Errors	Corrective Action	Preventive Measure
Balance Review	(b)(4) 87,950	100	0	0.00%	N/A	N/A	Continued audits
Phone Calls Attempted	2,110,920	150	42	28.00%	Missing MM/QA or incomplete; Failed to fully ID the party	coaching; reduction in agent commission	continued monitors and coaching
Borrower Contacts	23,536	150	17	11.33%	MM/QA incomplete; Incorrect/missing documentation; Partial identification	coaching; reduction in agent commission	continued monitors and coaching
Borrower Call-Ins	10,130	100	0	0.00%	N/A	N/A	continued monitors and coaching
Correspondence	1,459	50	5	10.00%	Correspondence type not correct	Coaching, errors corrected	Continued audits
(b)(4) Delinquent Accounts	131	131	4	3.05%	Not reviewed for AWG/Litigation	reviewed account for possible invol actions	Continued audits and coaching
AWG Accounts	5,409	220	4	1.82%	Borrower's employment not verified or not garnishable; Bad address/undeliverable letters; Low principal balance	AWG process not initiated	Coaching and retraining
Litigation Packages	0	0	0	0.00%	N/A	N/A	Continued 100% auditing
Compromises Offered	54	54	0	0.00%	N/A	N/A	Continued 100% auditing
Consolidations Offered	13	13	0	0.00%	N/A	N/A	Continued 100% auditing
ICRP Cons. Offered	72	72	3	4.17%	Previously consolidated	Continuing coaching and retraining.	Coaching, retraining, and continued 100% auditing
LVCs	25	25	0	0.00%	N/A	N/A	Continued 100% auditing
(b)(4) Rehabilitation's Offered	1,860	1860	24	1.29%	References missing or invalid; Missing rehab documentation; Redefaulted loan;	Errors corrected/rehab cancelled; continued coaching	Coaching and retraining

(b)(4)	(b)(4)							
Rehabilitation's Submitted	211	211	0	0.00%	N/A	N/A	Continued 100% auditing	
Letters Generated	15,467	100	0	0.00%	N/A	N/A	Continued audits	
Death Resolutions	136	136	5	3.68%	Incorrect notation in DMCS; DOB discrepancies; incorrect loan ID numbers	Errors corrected prior to submission	Continued 100% auditing	
Disability Resolutions	139	139	9	6.47%	Abbreviations not verified; illegible; diff last name; no revised date; 3b needs time frame;	Errors corrected prior to submission	Continued 100% auditing	
Bankruptcy Resolutions	0	0	0	0.00%	N/A	N/A	N/A	
Incarcerations	101	101	17	16.83%	Incorrect notation and phone# in DMCS; address not updated correctly in dmcs; release date wrong; missing inmate # on doc; phone # incorrect in notes	Errors corrected prior to submission	Continued 100% auditing	
EFT - Account Update	21	0	0	0.00%	N/A	N/A	N/A	
EFT - Billing	21	0	0	0.00%	N/A	N/A	N/A	
EFT - Returns	0	0	0	0.00%	N/A	N/A	N/A	
(b)(4) Accounts Recalled by ED	2,556	750	0	0.00%	N/A	N/A	N/A	
Accounts in Suspense	471	471	0	0.00%	N/A	N/A	Continued audits	

QC Sample	Total Number	Sample Size	Errors Found		Description of Errors	Corrective Action	Preventive Measure
			#	%			
Balance Review	(b)(4) 148,717	100	0	0.00%	N/A	N/A	Continued audits
Phone Calls Attempted	1,538,651	474	99	20.89%	Missing MM/QA or incomplete; Failed to fully ID the party	coaching; reduction in agent commission	continued monitors and coaching
Borrower Contacts	23,551	194	10	5.15%	MM/QA incomplete; Incorrect/missing documentation; Partial identification	coaching; reduction in agent commission	continued monitors and coaching
Borrower Call-Ins	10,726	50	11	22.00%	Missing or incomplete MM/QA/ID. Terms of repayment not fully provided. Discharge options missing	coaching; reduction in agent commission	continued monitors and coaching
Correspondence	1,293	75	0	0.00%	N/A	N/A	Continued audits
(b)(4) Delinquent Accounts	175	175	0	0.00%	N/A	N/A	Continued audits
AWG Accounts	5,135	1200	15	1.25%	Borrower's employment not verified or not garnishable; Bad address/undeliverable letters; Low principal balance	AWG process not initiated	Coaching and retraining
Litigation Packages	0	0	0	0.00%	N/A	N/A	Continued 100% auditing
Compromises Offered	42	42	0	0.00%	N/A	N/A	Continued 100% auditing
Consolidations Offered	7	7	0	0.00%	N/A	N/A	Continued 100% auditing
ICRP Cons. Offered	65	65	1	1.54%	Previously consolidated	Continuing coaching and retraining.	Coaching, retraining, and continued 100% auditing
LVCs	25	25	0	0.00%	N/A	N/A	Continued 100% auditing
(b)(4) Rehabilitation's Offered	2,277	2277	251	11.02%	References missing or invalid; Missing rehab documentation; Redefaulted loan; Missing Fin Statement; Missing Reasonable and Affordable calculator	Errors corrected/rehab cancelled; continued coaching	Coaching and retraining; Continued 100% auditing

(b)(4)							
Rehabilitation's Submitted	(b)(4) 211	211	0	0.00%	N/A	N/A	Continued 100% auditing
Letters Generated	57,029	100	0	0.00%	N/A	N/A	Continued audits
Death Resolutions	83	83	1	1.20%	Incorrect notation in DMCS	Error corrected prior to submission	Continued 100% auditing
Disability Resolutions	105	105	5	4.76%	Abbreviations not verified; Severity of the DX not listed; Dr License discrepancy	Errors corrected prior to submission	Continued 100% auditing
Bankruptcy Resolutions	0	0	0	0.00%	N/A	N/A	N/A
Incarcerations	66	66	0	0.00%	N/A	N/A	Continued 100% auditing
EFT - Account Update	21	0	0	0.00%	N/A	N/A	N/A
EFT - Billing	21	0	0	0.00%	N/A	N/A	N/A
EFT - Returns	0	0	0	0.00%	N/A	N/A	N/A
(b)(4) Accounts Recalled by ED	607	607	0	0.00%	N/A	N/A	Continued audits
Accounts in Suspense	498	498	0	0.00%	N/A	N/A	Continued audits

QC Sample	Total Number	Sample Size	Errors Found		Description of Errors	Corrective Action	Preventive Measure
			#	%			
Balance Review	(b)(4) 104,620	100	0	0.00%	N/A	N/A	Continued audits
Phone Calls Attempted	1,345,393	269	59	21.93%	Missing MM/QA or incomplete; Failed to fully ID the party	coaching; reduction in agent commission	continued monitors and coaching
Borrower Contacts	24,039	179	24	13.41%	MM/QA incomplete; Incorrect/missing documentation; Partial identification	coaching; reduction in agent commission	continued monitors and coaching
Borrower Call-Ins	12,944	150	7	4.67%	Missing or incomplete MM/QA/ID. Terms of repayment not fully provided. Discharge options missing	coaching; reduction in agent commission	continued monitors and coaching
Correspondence	1,661	75	1	1.33%	Incorrect Type Code Entered	Training and updated type code	Continued audits
(b)(4) Delinquent Accounts	71	71	0	0.00%	N/A	N/A	Continued audits
AWG Accounts	4,675	500	27	5.40%	Borrower's employment not verified or not garnishable; Bad address/undeliverable letters; Low principal balance	AWG process not initiated	Coaching and retraining
Litigation Packages	0	0	0	0.00%	N/A	N/A	Continued 100% auditing
Compromises Offered	53	53	0	0.00%	N/A	N/A	Continued 100% auditing
Consolidations Offered	5	5	0	0.00%	N/A	N/A	Continued 100% auditing
ICRP Cons. Offered	14	14	0	0.00%	N/A	N/A	Coaching, retraining, and continued 100% auditing
LVCs	19	19	0	0.00%	N/A	N/A	Continued 100% auditing

(b)(4)	(b)(4)					References not completed; Missing rehab documentation; Ineligible Plus Loan; Missing Fin Statement; Missing Reasonable and Affordable calculator	Errors corrected/rehab cancelled; continued coaching	Coaching and retraining; Continued 100% auditing
Rehabilitation's Offered	3,147	3147	234	7.44%				
Rehabilitation's Submitted	105	105	0	0.00%	N/A	N/A	Continued 100% auditing	
Letters Generated	53,572	100	0	0.00%	N/A	N/A	Continued audits	
Death Resolutions	101	101	1	0.99%	Missing Debt ID numbers on documents	Error corrected prior to submission	Continued 100% auditing	
Disability Resolutions	129	129	11	8.53%	Abbreviations not verified; Severity of the DX not listed; Dr License Expired; Illegible Application	Errors corrected prior to submission	Continued 100% auditing	
Bankruptcy Resolutions	0	0	0	0.00%	N/A	N/A	N/A	
Incarcerations	102	102	12	11.76%	Borrower address/contact info not updated on DMCS	Errors corrected prior to submission	Continued 100% auditing	
EFT - Account Update	23	0	0	0.00%	N/A	N/A	N/A	
EFT - Billing	23	0	0	0.00%	N/A	N/A	N/A	
EFT - Returns	0	0	0	0.00%	N/A	N/A	N/A	
Accounts Recalled by ED	607	607	0	0.00%	N/A	N/A	Continued audits	
Accounts in Suspend	425	425	0	0.00%	N/A	N/A	Continued audits	

QC Sample	Total Number	Sample Size	Errors Found # %		Description of Errors	Corrective Action	Preventive Measure
Balance Review	(b)(4) 117,393	100	4	4.00%	Loans Missing from PCA system; Payment not posted to PCA system	Researching and sending examples to ED	Continued audits
Phone Calls Attempted	1,756,458	75	7	9.33%	Multiple attempts on the same day; Disclosure to a 3rd party; MM not provided on VM	coaching; reduction in agent commission	continued monitors and coaching
Borrower Contacts	21,547	35	4	11.43%	MM/QA not completely stated	coaching; reduction in agent commission	continued monitors and coaching
Borrower Call-Ins	13,029	30	1	3.33%	Borrower was advised secure payments were required	coaching; reduction in agent commission	continued monitors and coaching
Correspondence	1,397	25	0	0.00%	N/A	N/A	Continued audits
(b)(4) Delinquent Accounts	365	365	0	0.00%	N/A	N/A	Continued audits
AWG Accounts	4,658	500	14	2.80%	Borrower's employment not verified or not garnishable; Bad address/undeliverable letters	AWG process not initiated	Coaching and retraining
Litigation Packages	0	0	0	0.00%	N/A	N/A	Continued 100% auditing
Compromises Offered	43	43	0	0.00%	N/A	N/A	Continued 100% auditing
Consolidations Offered	9	9	0	0.00%	N/A	N/A	Continued 100% auditing
ICRP Cons. Offered	14	14	0	0.00%	N/A	N/A	Coaching, retraining, and continued 100% auditing
LVCs	9	9	0	0.00%	N/A	N/A	Continued 100% auditing
(b)(4) Rehabilitation's Offered	2,458	2458	246	10.01%	References not completed; Missing rehab documentation; Ineligible Plus Loan; Missing Fin Statement; Missing Reasonable and Affordable calculator; Payment too low for NDSL Loan	Errors corrected/rehab cancelled; continued coaching	Coaching and retraining; Continued 100% auditing

(b)(4)							
Rehabilitation's Submitted	(b)(4) 154	154	0	0.00%	N/A	N/A	Continued 100% auditing
Letters Generated	26,913	100	0	0.00%	N/A	N/A	Continued audits
Death Resolutions	98	98	8	8.16%	Missing Debt ID numbers on documents; DOD noted incorrectly	Error corrected prior to submission	Continued 100% auditing
Disability Resolutions	120	120	12	10.00%	Abbreviations not verified; Illegible Application; Dr Date past 90 days	Errors corrected prior to submission	Continued 100% auditing
Bankruptcy Resolutions	0	0	0	0.00%	N/A	N/A	N/A
Incarcerations	50	50	12	24.00%	Borrower address/contact info not updated on DMCS; Incarcerated for less than 9 months; Inmate number noted incorrectly	Errors corrected prior to submission	Continued 100% auditing
EFT - Account Update	19	0	0	0.00%	N/A	N/A	N/A
EFT - Billing	19	0	0	0.00%	N/A	N/A	N/A
EFT - Returns	0	0	0	0.00%	N/A	N/A	N/A
Accounts Recalled by ED	514	514	0	0.00%	N/A	N/A	Continued audits
Accounts in Suspense	195	195	0	0.00%	N/A	N/A	Continued audits

QC Sample	Total Number	Sample Size	Errors Found # %		Description of Errors	Corrective Action	Preventive Measure
Balance Review	(b)(4) 117,393	100	0	0.00%	N/A	N/A	Continued audits
Phone Calls Attempted	2,516,238	114	10	8.77%	Full ID not completed; partial MM; MM not provided on VM	coaching; reduction in agent commission	Continued monitors and coaching
Borrower Contacts	24,963	98	11	11.22%	MM/QA not completely stated; full ID not completed; secure payments required; unprofessional tone	coaching; reduction in agent commission	Continued monitors and coaching
Borrower Call-Ins	16,725	30	3	10.00%	Secure payments required; unprofessional call	coaching; reduction in agent commission	Continued monitors and coaching
(b)(4) Correspondence	1,673	25	0	0.00%	N/A	N/A	Continued audits
Delinquent Accounts	383	50	0	0.00%	N/A	N/A	Continued audits
AWG Accounts	5,200	500	7	1.40%	Borrower's employment not verified or not garnishable; Bad address/undeliverable letters; Balance too low	AWG process not initiated	Coaching and retraining
Litigation Packages	0	0	0	0.00%	N/A	N/A	Continued 100% auditing
Compromises Offered	51	51	0	0.00%	N/A	N/A	Continued 100% auditing
Consolidations Offered	18	18	0	0.00%	N/A	N/A	Continued 100% auditing
ICRP Cons. Offered	2	2	0	0.00%	N/A	N/A	Continued 100% auditing
LVCs	8	8	0	0.00%	N/A	N/A	Continued 100% auditing
(b)(4) Rehabilitation's Offered	3,052	3082	323	10.48%	References incomplete; Missing rehab documentation; Ineligible Plus Loan; Missing Fin Statement or not complete; Missing Reasonable and Affordable calculator	Errors corrected/rehab cancelled; continued coaching	Coaching and retraining; Continued 100% auditing
Rehabilitation's Submitted	200	200	0	0.00%	N/A	N/A	Continued 100% auditing

(b)(4)	(b)(4)							
Letters Generated	62,984	100	0	0.00%	N/A	N/A	Continued audits	
Death Resolutions	133	133	2	1.50%	Missing Debt ID numbers on documents; PCA system not updated correctly	Error corrected prior to submission	Continued 100% auditing	
Disability Resolutions	125	125	10	8.00%	Abbreviations not verified; Illegible Application; Dr Date past 90 days; Revised date missing	Errors corrected prior to submission	Continued 100% auditing	
Bankruptcy Resolutions	0	0	0	0.00%	N/A	N/A	N/A	
Incarcerations	58	58	9	15.52%	Borrower address/contact info not updated on DMCS; Inmate number noted incorrectly; Wrong type submitted INC vs INW	Errors corrected prior to submission	Continued 100% auditing	
EFT - Account Update	23	0	0	0.00%	N/A	N/A	N/A	
EFT - Billing	23	0	0	0.00%	N/A	N/A	N/A	
EFT - Returns	0	0	0	0.00%	N/A	N/A	N/A	
(b)(4) Accounts Recalled by ED	868	868	0	0.00%	N/A	N/A	Continued audits	
Accounts in Suspense	240	240	0	0.00%	N/A	N/A	Continued audits	

QC Sample	Total Number	Sample Size	Errors Found		Description of Errors	Corrective Action	Preventive Measure
			#	%			
Balance Review	(b)(4) 124,439	100	0	0.00%	N/A	N/A	Continued audits
Phone Calls Attempted	3,702,863	75	1	1.33%	Quality control statement not provided	coaching; reduction in agent commission	Continued monitors and coaching
Borrower Contacts	33,445	115	5	4.35%	MM/QA not completely stated; full ID not completed; False information regarding repayment	coaching; reduction in agent commission	Continued monitors and coaching
Borrower Call-Ins	20,184	100	4	4.00%	Unprofessional tone; Disclosure prior to identification; Full fin statement not taken	coaching; reduction in agent commission	Continued monitors and coaching
Correspondence	1,461	25	3	12.00%	Incorrect documentation; Wrong type entered (NDSL vs FFEL RAL)	Agent coaching and training	Continued audits
(b)(4) Delinquent Accounts	269	50	0	0.00%	N/A	N/A	Continued audits
AWG Accounts	6,122	225	3	1.33%	Borrower's employment not verified or not garnishable	AWG process not initiated	Coaching and retraining
Litigation Packages	0	0	0	0.00%	N/A	N/A	Continued 100% auditing
Compromises Offered	42	42	0	0.00%	N/A	N/A	Continued 100% auditing
Consolidations Offered	17	17	0	0.00%	N/A	N/A	Continued 100% auditing
ICRP Cons. Offered	3	3	0	0.00%	N/A	N/A	Continued 100% auditing
LVCs	25	25	0	0.00%	N/A	N/A	Continued 100% auditing
(b)(4) Rehabilitation's Offered	2,993	2993	239	7.99%	Missing rehab documentation; Ineligible Plus Loan; Missing Fin Statement or not complete; Missing Reasonable and Affordable calculator documentation	Errors corrected/rehab cancelled; continued coaching	Coaching and retraining; Continued 100% auditing
Rehabilitation's Submitted	331	331	0	0.00%	N/A	N/A	Continued 100% auditing

(b)(4) Letters Generated	(b)(4)	55,487	100	0	0.00%	N/A	N/A	Continued audits
Death Resolutions		124	124	2	1.61%	Missing Debt ID numbers on documents; PCA system not updated correctly	Error corrected prior to submission	Continued 100% auditing
Disability Resolutions		122	122	12	9.84%	Abbreviations not verified; Illegible Application; SSN incorrect on application	Errors corrected prior to submission	Continued 100% auditing
Bankruptcy Resolutions		0	0	0	0.00%	N/A	N/A	N/A
Incarcerations		119	119	15	12.61%	Borrower address/contact info not updated on DMCS; Inmate number noted incorrectly	Errors corrected prior to submission	Continued 100% auditing
EFT - Account Update		20	0	0	0.00%	N/A	N/A	N/A
EFT - Billing		20	0	0	0.00%	N/A	N/A	N/A
EFT - Returns		0	0	0	0.00%	N/A	N/A	N/A
(b)(4) Accounts Recalled by ED		686	285	0	0.00%	N/A	N/A	Continued audits
Accounts in Suspense		221	221	0	0.00%	N/A	N/A	Continued audits

QC Sample	Total Number	Sample Size	Errors Found # %		Description of Errors	Corrective Action	Preventive Measure
Balance Review	(b)(4) 135,805	100	0	0.00%	N/A	N/A	Continued audits
Phone Calls Attempted	3,817,900	124	1	0.81%	Agent failed to update phone numbers; Agent did not identify borrower's dispute;	coaching; reduction in agent commission	Continued monitors and coaching
Borrower Contacts	33,434	65	5	7.69%	Calls placed to an ceased number; agent was unable to accurately describe the program; No MM; Agent failed to request disability paperwork	coaching; reduction in agent commission	Continued monitors and coaching
Borrower Call-Ins	16,362	65	4	6.15%	Agent failed to cancelled repayment as requested; Agent incorrectly referred borrower to PIC; Agent did not ID until late in the call	coaching; reduction in agent commission	Continued monitors and coaching
Correspondence	1,299	46	5	10.87%	Incorrect or missing documentation; Stamp date not applied to the document	Agent coaching and training	Continued audits
(b)(4) Delinquent Accounts	483	50	0	0.00%	N/A	N/A	Continued audits
AWG Accounts	7,035	657	32	4.87%	Not eligible for garn due to repayment; undeliverable letters; tag errors on DMCS	AWG process not initiated or stopped	Coaching and retraining
Litigation Packages	0	0	0	0.00%	N/A	N/A	Continued 100% auditing
Compromises Offered	53	53	0	0.00%	N/A	N/A	Continued 100% auditing
Consolidations Offered	8	8	0	0.00%	N/A	N/A	Continued 100% auditing
ICRP Cons. Offered	1	1	0	0.00%	N/A	N/A	Continued 100% auditing
LVCs	16	16	0	0.00%	N/A	N/A	Continued 100% auditing

(b)(4)

(b)(4)

Rehabilitation's Offered	2,333	2333	230	9.86%	Missing rehab documentation; Ineligible Plus Loan; Missing Fin Statement or not complete; Missing Reasonable and Affordable calculator documentation; no references	Errors corrected/rehab cancelled; continued coaching	Coaching and retraining; Continued 100% auditing
Rehabilitation's Submitted	253	253	0	0.00%	N/A	N/A	Continued 100% auditing
Letters Generated	31,610	100	0	0.00%	N/A	N/A	Continued audits
Death Resolutions	125	125	1	0.80%	Missing Debt ID number	Error corrected prior to submission	Continued 100% auditing
Disability Resolutions	125	125	13	10.40%	Abbreviations not verified; Illegible Application; Dr lic expiration date not provided; loan numbers not listed	Errors corrected prior to submission	Continued 100% auditing
Bankruptcy Resolutions	0	0	0	0.00%	N/A	N/A	N/A
Incarcerations	179	179	2	1.12%	Earliest release date incorrect; wrong inmate number	Errors corrected prior to submission	Continued 100% auditing
EFT - Account Update	19	0	0	0.00%	N/A	N/A	N/A
EFT - Billing	19	0	0	0.00%	N/A	N/A	N/A
EFT - Returns	4	150	0	0.00%	N/A	N/A	N/A
Accounts Recalled by ED	1,215	284	0	0.00%	N/A	N/A	Continued audits
Accounts in Suspense	274	125	0	0.00%	N/A	N/A	Continued audits

QC Sample	Total Number	Sample Size	Errors Found # %		Description of Errors	Corrective Action	Preventive Measure
Balance Review	(b)(4) 157,488	100	0	0.00%	N/A	N/A	Continued audits
Phone Calls Attempted	5,094,299	204	8	3.92%	Contacted wrong number; Failed to provide company name; Disclosure	coaching; reduction in agent commission	Continued monitors and coaching
Borrower Contacts	44,260	96	5	5.21%	No or partial MM given; No full verification	coaching; reduction in agent commission	Continued monitors and coaching
Borrower Call-Ins	19,907	45	2	4.44%	False information regarding repayment; Threatened garnishment	coaching; reduction in agent commission	Continued monitors and coaching
(b)(4) Correspondence	1,699	26	1	3.85%	PCA system not updated correctly	Agent coaching and training	Continued audits
Delinquent Accounts	657	657	0	0.00%	N/A	N/A	Continued audits
AWG Accounts	8,742	381	16	4.20%	Not eligible for garn due to recent/current repayment; undeliverable letters; tag errors on DMCS	AWG process not initiated or stopped	Coaching and retraining
Litigation Packages	0	0	0	0.00%	N/A	N/A	Continued 100% auditing
Compromises Offered	63	63	0	0.00%	N/A	N/A	Continued 100% auditing
Consolidations Offered	5	5	0	0.00%	N/A	N/A	Continued 100% auditing
ICRP Cons. Offered	1	1	0	0.00%	N/A	N/A	Continued 100% auditing
LVCs	15	15	1	6.67%	Signature was expired on document	New documents requested	Continued 100% auditing
(b)(4) Rehabilitation's Offered	5,105	5105	305	5.97%	Missing rehab documentation; Ineligible Plus Loan; Missing Fin Statement or not complete; Missing Reasonable and Affordable calculator documentation; No references or incomplete; Payments missing	Errors corrected/rehab cancelled; continued coaching	Coaching and retraining; Continued 100% auditing

(b)(4)								
Rehabilitation's Submitted	(b)(4)	218	218	0	0.00%	N/A	N/A	Continued 100% auditing
Letters Generated		50,048	100	0	0.00%	N/A	N/A	Continued audits
Death Resolutions		114	114	7	6.14%	Incorrect and missing documentation; discrepancy not clarified; incorrect debt id on death cert	Error corrected prior to submission	Continued 100% auditing
Disability Resolutions		125	125	13	10.40%	Abbreviations not verified; Illegible Application; Dr lic expiration date not provided; loan numbers not listed	Errors corrected prior to submission	Continued 100% auditing
Bankruptcy Resolutions		0	0	0	0.00%	N/A	N/A	N/A
Incarcerations		83	83	0	0.00%	N/A	N/A	Continued 100% auditing
EFT - Account Update		22	0	0	0.00%	N/A	N/A	N/A
EFT - Billing		22	0	0	0.00%	N/A	N/A	N/A
EFT - Returns		0	0	0	0.00%	N/A	N/A	N/A
Accounts Recalled by ED		733	373	0	0.00%	N/A	N/A	Continued audits
Accounts in Suspense		347	347	0	0.00%	N/A	N/A	Continued audits

QC Sample	Total Number	Sample Size	Errors Found # %		Description of Errors	Corrective Action	Preventive Measure
Balance Review	(b)(4) 139,115	100	0	0.00%	N/A	N/A	Continued audits
Phone Calls Attempted	4,758,608	113	2	1.77%	Contacted a ceased number; disclosed to a third party	coaching; reduction in agent commission	Continued monitors and coaching
Borrower Contacts	42,987	61	8	13.11%	No or partial MM given; No full verification; unprofessional call	coaching; reduction in agent commission	Continued monitors and coaching
Borrower Call-Ins	19,717	44	5	11.36%	No or partial MM given; No full verification; did not advise of all repayment terms; confusing tax offset advisement	coaching; reduction in agent commission	Continued monitors and coaching
Correspondence	2,336	27	0	0.00%	N/A	N/A	Continued audits
Delinquent Accounts	649	649	0	0.00%	N/A	N/A	Continued audits
AWG Accounts	9,949	912	80	8.77%	Not eligible for garn due to recent/current repayment; undeliverable letters; tag errors on DMCS	AWG process not initiated or stopped	Coaching and retraining
Litigation Packages	0	0	0	0.00%	N/A	N/A	Continued 100% auditing
Compromises Offered	123	123	0	0.00%	N/A	N/A	Continued 100% auditing
Consolidations Offered	4	4	0	0.00%	N/A	N/A	Continued 100% auditing
ICRP Cons. Offered	1	1	0	0.00%	N/A	N/A	Continued 100% auditing
LVCs	13	13	0	0.00%	N/A	N/A	Continued 100% auditing
Rehabilitation's Offered	3,974	3974	215	5.41%	Missing rehab documentation; Ineligible Plus Loan; Fin Statement not complete; Missing Reasonable and Affordable calculator documentation; No references or incomplete; Payments missing	Errors corrected/rehab cancelled; continued coaching	Coaching and retraining; Continued 100% auditing

(b)(4)	(b)(4)							
Rehabilitation's Submitted		275	275	0	0.00%	N/A	N/A	Continued 100% auditing
Letters Generated		29,661	100	0	0.00%	N/A	N/A	Continued audits
Death Resolutions		171	171	3	1.75%	Incorrect DOD listed; missing debt ID on documents	Error corrected prior to submission	Continued 100% auditing
Disability Resolutions		120	120	7	5.83%	Incorrect Dr lic number or not provided; loan numbers not listed; Dr address missing	Errors corrected prior to submission	Continued 100% auditing
Bankruptcy Resolutions		0	0	0	0.00%	N/A	N/A	N/A
Incarcerations		49	49	0	0.00%	N/A	N/A	Continued 100% auditing
EFT - Account Update		21	0	0	0.00%	N/A	N/A	N/A
EFT - Billing		21	0	0	0.00%	N/A	N/A	N/A
EFT - Returns		0	0	0	0.00%	N/A	N/A	N/A
(b)(4) Accounts Recalled by ED		1,043	471	0	0.00%	N/A	N/A	Continued audits
Accounts in Suspense		312	312	0	0.00%	N/A	N/A	Continued audits

QC Sample	Total Number	Sample Size	Errors Found		Description of Errors	Corrective Action	Preventive Measure
			#	%			
Balance Review	(b)(4) 154,724	86	2	2.33%	Balance off by amount greater than \$25	Working with IT to determine the source of the error.	Continued audits
Phone Calls Attempted	5,912,248	161	18	11.18%	Contacted a ceased number; Disclosed to a third party; No ID; No or partial MM; Missing quality assurance statement	coaching; reduction in agent commission	Continued monitors and coaching
Borrower Contacts	42,571	113	13	11.50%	No or partial MM given; No full verification; Called DNC number and failed to update a number to DNC	coaching; reduction in agent commission	Continued monitors and coaching
Borrower Call-Ins	20,845	48	5	10.42%	No or partial MM given; No full verification; Missing quality assurance statement	coaching; reduction in agent commission	Continued monitors and coaching
Correspondence	2,575	40	0	0.00%	N/A	N/A	Continued audits
(b)(4) Delinquent Accounts	614	614	0	0.00%	N/A	N/A	Continued audits
AWG Accounts	11,403	849	71	8.36%	Not eligible for garn due to recent/current repayment; No longer employed.; Borrower in hardship	AWG process not initiated or stopped	Coaching and retraining
Litigation Packages	0	0	0	0.00%	N/A	N/A	Continued 100% auditing
Compromises Offered	84	84	0	0.00%	N/A	N/A	Continued 100% auditing
Consolidations Offered	3	3	0	0.00%	N/A	N/A	Continued 100% auditing
ICRP Cons. Offered	3	3	0	0.00%	N/A	N/A	Continued 100% auditing
LVCs	35	35	0	0.00%	N/A	N/A	Continued 100% auditing

(b)(4)	(b)(4)							
Rehabilitation's Offered	3,639	3639	230	6.32%	Missing rehab documentation; Ineligible Plus Loan; Fin Statement not complete; Missing Reasonable and Affordable calculator documentation; No references or incomplete; Payments missing	Errors corrected/rehab cancelled; continued coaching	Coaching and retraining; Continued 100% auditing	
Rehabilitation's Submitted	368	368	0	0.00%	N/A	N/A	Continued 100% auditing	
Letters Generated	46,356	151	22	14.57%	Letter did not populate to DMCS letter history	Researching to determine why the letter history did not update with IT.	Continued audits	
Death Resolutions	131	131	1	0.76%	Incorrect DOD listed	Error corrected prior to submission	Continued 100% auditing	
Disability Resolutions	122	122	6	4.92%	Incorrect Dr lic number or not provided; Dr name spelled wrong	Errors corrected prior to submission	Continued 100% auditing	
Bankruptcy Resolutions	0	0	0	0.00%	N/A	N/A	N/A	
Incarcerations	110	110	2	1.82%	Note documented incorrectly; release date missing	Errors corrected prior to submission	Continued 100% auditing	
EFT - Account Update	21	0	0	0.00%	N/A	N/A	N/A	
EFT - Billing	21	0	0	0.00%	N/A	N/A	N/A	
EFT - Returns	0	0	0	0.00%	N/A	N/A	N/A	
Accounts Recalled by ED	1,068	415	0	0.00%	N/A	N/A	Continued audits	
Accounts in Suspense	351	351	0	0.00%	N/A	N/A	Continued audits	