



BRAZOS HIGHER EDUCATION SERVICE CORPORATION, INC.

██████████ 2016

Mr. John-██████████  
c/o ██████████

RE: Student Loan Account handled by Enterprise Recovery Systems, Inc. ("Alltran"), Account number ██████████

Dear Mr. ██████████

We are in receipt of your letters, dated ██████████ 2016, addressed to ██████████ seeking validation of and disputing the student loan debt referenced above. It is our understanding your original request was sent to Enterprise Recovery Systems, Inc., now operating under the name Alltran ("Alltran") and was dated ██████████ 2016. Our review of the file shows that Alltran replied to your ██████████ 2016 request on ██████████ 2016 and provided you documentation to validate the outstanding student loan debt in your name.

We take disputes of debt, requests for validation, and compliance with municipal, state and federal law very seriously. While we believe that Alltran properly responded to your request for validation and dispute and provided ample documentation to substantiate your debt, we also conducted an independent review of the loan records relating to your account. ██████████

Under applicable law, we are under no obligation to discharge your debt and remove the account from credit reporting simply because you write a letter telling us we must do so, especially when the debt, based on all evidence in our possession, is valid. With that said, we do not believe that we will be successful in collecting any further payments from you and have made the decision to charge off the remaining balance of your debt. This is not a discharge, but a charge off of what we believe is a valid debt. Because we are charging off a valid debt that you owe, pursuant to IRS rules, we will be issuing you a 1099-C for the remaining balance and the credit bureaus may be notified of the charge off.

In order to give you time to provide us any additional evidence you may have regarding the validity of the debt before we report the charge off to the IRS and issue you a 1099-C, we will wait thirty (30) days from the date of this letter to take action. Within that thirty (30) day period, if you have a legitimate claim regarding the validity of your debt, such as a claim of forgery, fraud or you are alleging the balances we have in our records are incorrect, please send the details of your claim and supporting documentation to support your claim to my attention at the address below. If we don't receive anything from you in the next thirty (30) days, we will assume you are no longer disputing the debt, will treat your loan as a valid debt and will proceed with the charge off and reporting process as described.

Sincerely,

██████████  
The Brazos Higher Education Service Corporation  
Associate General Counsel  
2600 Washington Ave.  
Waco, Texas 76710

Cc: ██████████