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391

PAGES
9

STATUS
Received

Feb 24 2015 22:27 HP Fax

page 1

FAX

To:	The Honorable Nikki R Haley	From:	Pressley, Shielder E.
Fax:	803-734-5167	Pages:	9
Phone:	864-349-1594	Date:	2.25.2015
Re:	US Department of Education ECMC	CC:	

☒ **Urgent**
☐ For Review
 ☐ Please Comment
 ☐ Please Reply
 ☐ Please Recycle

Comments:

Your assistance is requested

2.25.2015

Shielder Pressley
PO Box 26991
Greenville SC 29616
24 February 2015

The Honorable Nikki R. Haley
Office of the Governor
1205 Pendleton Street
Columbia, South Carolina 29201
Phone – 803-734-2100
Telefax – 803-734-5167

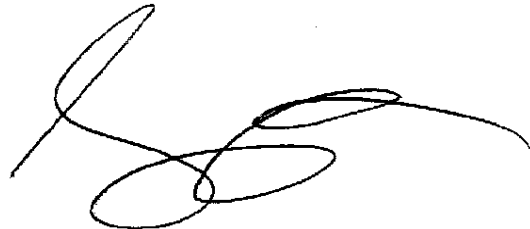
US Department of Education
University of Phoenix and US Department of Education – paid June 5, 2008

21388922
21388925
1020091218

For seven years, I have been harassed by the US Department of Education and subsequent collection agencies for a debt that was Paid In Full on June 5, 2008 in the amount of \$1,606.32 copy of Paid In Full Exhibit 4A and Exhibit 4B letter correspondence enclosed.

The US Department of Education has even by their letter Exhibit 2 stated that the University of Phoenix has \$386.96 is sitting as a credit on the account. The letter also shows the Exhibit 1 \$3,312 which was the one and only student loan I have ever had. University of Phoenix Exhibit 3 sent back to the US Department of Education \$1,606.32 leaving a balance of \$1,606.32 stating which shows that I am not responsible to return any amount. However on June 5, 2008 Exhibit 4A and 4B I paid \$1,606.32 and received a Paid In Full Letter. Exhibit A is the Loan Discharge form the US Department of Education sent after I sent the documents for the 25th time. Each time they send a letter the amount changes. They change the amount due each and every time I send them the Paid In Full letter along with the copy of the Western Union wire where the money was paid.

I implore your office to please assist me to get the harassment and phone calls and collections agencies from continuously buying this Paid In Full account and start harassing me. They have ruined my credit for 7 years and now are threatening garnishment.

A handwritten signature in black ink, consisting of a large, stylized 'S' or 'B' shape with a long horizontal stroke extending to the right.

**FSA**
FEDERAL
STUDENT AID*We Help Put America Through School***EXHIBIT 1**

January 2, 2015

Mr. Shielder Pressley
P.O. Box 26991
Greenville, SC 29616-1991

Debt No.: 21388922
21388925
Account No.: 1020091218

Dear Mr. Pressley:

Thank you for your correspondence concerning your student loan account with the U.S. Department of Education, Federal Student Aid.

You dispute the validity of this debt. Copies of your promissory notes are enclosed. A master promissory note can be used to make multiple loan disbursements for more than one academic year. The master promissory note you signed covers any disbursements made on or after the date that you signed the note.

Our records indicate that in 2004, you received two loans made under the Federal Family Education Loan Program in the total amount of \$3,312.00 to attend University of Phoenix. The total principal was reduced to \$1,680.66 either by payments made on the account or a refund issued by the school. The loans were later declared in default, and the Educational Credit Management Corporation (ECMC), the guaranty agency, paid an insurance claim to the lender. Interest was capitalized, increasing the principal balance. ECMC subsequently assigned the account to the Department's Default Resolution Group. The loans entered our database on August 28, 2014. At the time of assignment, the balance was certified to be \$1,773.96 in unpaid principal, \$546.77 in accrued interest, and \$560.06 in fees. The fees assigned by the agency were waived. Interest continues to accrue at the rates stipulated on the promissory notes. No payments have been credited since this account was assigned to the Department's Default Resolution Group.

The Fair Debt Collection Practices Act (FDCPA), as amended, specifies in 15 USC 1692 that if a consumer notifies a debt collector in writing that the consumer wishes the debt collector to cease further communication, the debt collector may not contact the consumer again except:

- to advise the consumer that the debt collector's further efforts are being terminated;
- to notify the consumer that the debt collector or creditor may invoke specified remedies which are ordinarily invoked by such debt collector or creditor; or

**FSA**
FEDERAL
STUDENT AID*We Help Put America Through School***EXHIBIT 2**

January 14, 2015

Mr. Shielder Pressley
P.O. Box 26991
Greenville, SC 29616-1991

Debt No.: 21388922
21388925
Account No.: 1020091218

Dear Mr. Pressley:

Thank you for your correspondence concerning your student loan account with the U.S. Department of Education, Federal Student Aid.

You state that this debt has been paid in full. Our records indicate that in 2004, you received a Federal Family Education Loan (FFEL) in the amount of \$2,000.00, and an additional FEEL in the amount of \$1,312.00, both to attend the University of Phoenix.

Upon enrollment in the school, you agreed to pay tuition and fees owed to the school as a result of that enrollment. Because you attended the school, you became liable for tuition and fees owed to the school as set forth in the enrollment contract. If a refund was due, it should have been made in accordance with the school's published refund policy.

The loan you received in the amount of \$2,000.00 was reduced to \$368.66, by a refund issued by the school. The Department has no information concerning any other refunds. You should note that a student who withdraws after completing a portion of a course is not always due a full refund. In addition, if other financial aid was awarded at the time of enrollment, a portion of any refund due may have been applied to that aid.

The loans were later declared in default, and the Educational Credit Management Corporation (ECMC), the guaranty agency, paid an insurance claim to the lender. Interest was capitalized, increasing the principal balance. ECMC subsequently assigned the account to the Department's Default Resolution Group. The loans entered our database on August 28, 2014. At the time of assignment, the balance was certified to be \$1,773.96 in unpaid principal, \$546.77 in accrued interest, and \$560.06 in fees. The fees assigned by the agency were waived.

If you believe that the school failed to issue an additional refund to which you were entitled, you must submit the enclosed "Loan Discharge Application: Unpaid Refund." The application includes instructions for its completion.



COAST PROFESSIONAL, INC.

EXHIBIT 4A

Date: 04/09/2012
Re: UNIVERSITY OF PHOENIX/TUITION 2NDS

434449 311 0
SHIELDER E PRESSLEY
SHIELDER E PRESSLEY
P O BOX 26991
GREENVILLE, SC 29616

Re: 434449 SHIELDER E PRESSLEY

This letter is confirmation that the account shown above was
PAID IN FULL on 06/05/08.

If any further information regarding this account is needed please call
HANNAH BECKHAM at 1-800-231-0225.

Thank you for your time in this matter.

Sincerely,

Debt Collector
Coast Professional, Inc.
214 Expo Circle
Suite #7
West Monroe, LA 71292
(888) 815-2843

This is a communication from a debt collector and is an attempt to
collect a debt. Any information obtained will be used for that purpose.

To Send A Payment via Quick Collect

Para enviar un pago por Quick Collect

WESTERN UNION

Card Members Fill Out Yellow Shaded Area Only / Los tarjetahabientes solamente necesitan llenar el área amarilla

WESTERN UNION GOLD OR
PREFERRED CARD NUMBER

AGENT USE ONLY

Money Transfer Control Number

810 750 5190

1 PAYMENT INFORMATION

INFORMACION DEL PAGO

\$1606.32

Dollar Amount Not To Exceed US \$5,000
El monto en dólares no debe exceder US \$5,000

When sending \$1,000 or more, you must provide identification and additional information.
Al enviar \$1,000 ó más, usted deberá proporcionar identificación e información adicional.

Pay to
Pague a

Company Name/Nombre De la Compañía

Attention:
Atención:

Reference Number
Número de Referencia:

Code City
Código de Ciudad

State
Estado

2 SENDER INFORMATION

INFORMACION DEL REMITENTE

Sender's Name
Nombre del remitente

Account Number With Company
Número de cuenta con la compañía

Telephone
Teléfono

Address
Dirección

City/Ciudad

State/Estado

Zip/Code Postal

"IN ADDITION TO THE TRANSFER FEE, WESTERN UNION ALSO MAKES MONEY WHEN IT CHANGES YOUR DOLLARS INTO FOREIGN CURRENCY. PLEASE SEE ATTACHED PAGES FOR MORE INFORMATION REGARDING CURRENCY EXCHANGE. ♦ IF THE EXCHANGE RATE FOR YOUR TRANSACTION WAS DETERMINED AT THE TIME YOU SENT THE MONEY, THE CURRENCY TO BE PAID OUT AND THE EXCHANGE RATE ARE LISTED ON YOUR RECEIPT. OTHERWISE, THE EXCHANGE RATE WILL BE SET WHEN THE RECEIVER RECEIVES THE FUNDS. ♦ CERTAIN TERMS AND CONDITIONS GOVERNING THIS TRANSACTION AND THE SERVICES YOU HAVE SELECTED ARE SET FORTH ON THE ATTACHED PAGES. BY SIGNING THIS RECEIPT, YOU ARE AGREEING TO THOSE TERMS AND CONDITIONS.

"ADEMÁS DE LOS CARGOS POR EL SERVICIO DE TRANSFERENCIA, WESTERN UNION TAMBIÉN GANA DINERO CUANDO CAMBIA SUS DÓLARES A MONEDA EXTRANJERA. POR FAVOR LEA EN LAS PÁGINAS ANEXAS MÁS INFORMACIÓN SOBRE EL CAMBIO DE MONEDA. ♦ SI EL TIPO DE CAMBIO PARA SU TRANSACCIÓN FUE FIJADO EN EL MOMENTO EN EL QUE ENVÍO EL DINERO, LA MONEDA EN LA QUE SE HARÁ EL PAGO Y EL TIPO DE CAMBIO SE INDICARÁN EN EL RECIBO. DE LO CONTRARIO, EL TIPO DE CAMBIO SE FIJARÁ CUANDO EL DESTINATARIO RECIBA LOS FONDOS. ♦ ALGUNOS TÉRMINOS Y CONDICIONES QUE RIGEN ESTA TRANSACCIÓN Y LOS SERVICIOS QUE USTED HA ELEGIDO SE ESTABLECEN EN LAS PÁGINAS ANEXAS. AL FIRMAR ESTE RECIBO, USTED DECLARA QUE ESTÁ DE ACUERDO CON ESOS TÉRMINOS Y CONDICIONES.

3 CONSUMER SIGNATURE

FIRMA DEL CLIENTE

OFMOCDOB 405/051

EXHIBIT 4B



LOAN DISCHARGE APPLICATION: UNPAID REFUND

William D. Ford Federal Direct Loan Program / Federal Family Education Loan Program

OMB No. 1845-0058
Form Approved
Exp. Date 6/30/2014

WARNING: Any person who knowingly makes a false statement or misrepresentation on this form or on any accompanying document will be subject to penalties which may include fines, imprisonment or both, under the U.S. Criminal Code and 20 U.S.C. 1097.

SECTION 1: BORROWER IDENTIFICATION

Please enter or correct the following information:

SSN 248-311-6294
Name SHIELDER PRESSLEY
Address P.O. BOX 26991
City, State, Zip Code GREENVILLE SC 29616
Telephone - One () _____
Telephone - Two () _____
E-mail (optional) _____

SECTION 2: SCHOOL AND LOAN INFORMATION

Before responding, carefully read the entire form, including the instructions, definitions, and terms and conditions in Section 5, 6, and 7 on this form. If the school that you believe owes you a refund is currently open, you should first contact the school to attempt to resolve this issue before applying for an unpaid refund loan discharge. If you are a student borrower applying for a loan discharge, begin with Item 3. If you are a parent borrower applying for a PLUS loan discharge, begin with Item 1.

1. Student Name (Last, First, MI): PRESSLEY SHIELDER
2. Student SSN: 248-311-6294
3. School Name: UNIVERSITY of PHOENIX
4. School Address (street, city, state, zip code): FINANCIAL AID OFFICE
UNIV of PHOENIX 2615 E PHOENIX AVE
5. Is this school still open? ☒ Yes ☐ No ☐ Don't Know
6. If this school is closed, were you (or, for parent PLUS borrowers, was the student) attending the school when it closed? ☐ Yes ☒ No N/A
7. Do you have any other pending or approved application(s) for discharge of a loan you obtained to attend this school? ☐ Yes ☒ No
8. Has this school or any third party (see the definition of "third party" in Section 6 on the following page) made a refund or payment for any loan for which you are requesting a discharge, or is such a refund or payment being considered? ☐ Yes ☒ No
If your answers to Items 7 and 8 are "No," skip to Section 3. If your answer to Item 7 or 8 is "Yes," provide the information requested in Items 9, 10, and 11 for each discharge, refund or payment, if known. Use a separate sheet of paper if you need to report more than one discharge, refund or payment.
9. Reason for discharge, refund or payment: BALANCE PAID IN FULL 6/5/2008 - WIRE TRANSFER RECEIPTS ENCLOSED
10. From whom did you request or from whom did you receive the discharge, refund or payment? Include telephone number.
Name: ECMC - WINSTON PROFESSIONAL Phone Number: 800-367-7587
11. Amount you received or that you expect to receive: \$1606.32 PAY OFF BALANCE STOP SELLING TO COLLECTION

SECTION 3: REFUND INFORMATION

If you have documentation from the school showing the amount of the unpaid refund, attach a copy to this form. If you believe that the amount of the refund shown in the documentation from the school is correct, skip to Section 4. If you don't believe that the amount is correct or if you don't have this documentation, complete Items 12 through 15. If you are unable to provide any of the requested information, write "Don't Know."

12. What amount do you believe the school owes you? \$269.30 + \$1606.32 BALANCE PAID IN FULL
13. Why do you believe the school owes you this amount? WIRE PAID IN FULL 6/5/2008 \$1606.32 NEW LETTER DATED 1/14/2015 NOW SHOWS
14. Your (or, for parent PLUS borrowers, the student's) first and last dates of attendance at the school: 09-01-2009 to 10-01-2009 OR ☐ Never Attended AN ADDITIONAL \$369.60 WARS CREDIT OFF \$269.30
15. Your (or, for parent PLUS borrowers, the student's) program of study at the school: BUSINESS ADMINISTRATION

Item 16 requests information about the amount of the financial aid you received for the period of enrollment for which the loan was intended. For example, if you received a loan for the spring term only and you left school during the spring term, provide an amount for that term only. However, if you received a loan for the winter and spring terms, provide the total amount for both terms. If the unpaid refund is for more than one loan and the loans were for different periods of enrollment, provide the amount requested in Item 16 for each period of enrollment separately, using a separate sheet of paper for your additional response(s).

16. If your (or, for parent PLUS borrowers, the student's) last date of enrollment was on or after October 7, 2000, enter the total amount of the federal grants and loans received for any part of the period of enrollment for which the loan was intended. \$3312

Note: If your (or for parent PLUS borrowers, the student's) last date of enrollment was before October 7, 2000, please contact your servicer for information about the documentation you must provide to request a discharge of your loan.

Attach a copy of any documentation that supports your responses to Items 12 through 16. Examples of documentation may include, but are not limited to, the school's catalog, refund policy, tuition bill(s), enrollment contract, student account statement, registration forms, withdrawal form, attendance records, and any correspondence from the school that contains information about the refund you believe the school owes you.

SECTION 4: BORROWER CERTIFICATION AND AUTHORIZATION

My signature below certifies that—

- I received each loan for which I am requesting a discharge on or after January 1, 1986. I received the loan funds directly, or they were applied as a credit to my (or, for parent PLUS borrowers, the student's) school account to pay the amount owed to the school.
- I (or, for parent PLUS borrowers, the student) did not attend the school or withdrew or was terminated from the school within the time frame that would entitle me to a refund of some or all of my loan funds. Except as explained in Section 2, Items 7 through 11, I have not received this refund, or any benefit of a refund to which I am entitled, from the school or any third party.
- I have read and agree to the terms and conditions for loan discharge, as specified in Section 7 on the following page.
- I hereby assign and transfer to the Department any right to a refund on the amount discharged that I may have from the school identified in Section 2 of this form and/or any owners, affiliates, or assignees of the school, and from any third party that may pay claims for a refund because of the actions of the school, up to the amount discharged by the Department on my loan(s).
- Under penalty of perjury, all of the information I have provided on this application and in any accompanying documentation is true and accurate to the best of my knowledge and belief.
- I authorize the school, the lender, the guaranty agency, the U.S. Department of Education, and their respective agents and contractors to contact me regarding my loan(s), including repayment of my loan(s), at the current or any future number that I provide for my cellular telephone or other wireless device using an automated telephone dialing equipment or artificial or prerecorded voice or text messages.

Borrower's Signature: [Signature]

Today's Date: 1/26/2015



University of Phoenix
Financial Aid Office
4615 East Elwood Street
Phoenix, AZ 85072-2069

EXHIBIT 3

January 11, 2005

Shilder Pressley
2994 Tributary Way
Decatur, GA 30034

IRN: 3104941291

Campus: Main Learning Center

Dear Shilder,

The purpose of this notification is to inform you of an activity that has occurred with your Student Financial Aid funds. You have either had an unapproved break in attendance or are no longer attending class. Federal regulations and institutional policy require that the University of Phoenix determine the portion of your Student Financial Aid funds that must be returned to your funding source. The following results will inform you of any amount(s) returned by the University and/or any amount that you must return.

The University has returned the following Student Financial Aid funds to the designated funding source. It is your responsibility to repay any outstanding balance that the Return of Title IV funds may have created on your institutional account.

Amount Returned	1,606.32	Funding Source	Lender
Amount Returned	0.00	Funding Source	Perkins
Amount Returned	0.00	Funding Source	Pell Grant Fund
Amount Returned	0.00	Funding Source	FSEOG

You are responsible for the return of the following Student Financial Aid funds:

Amount to be Returned	0.00	Funding Source	Pell Grant Fund
Amount to be Returned	0.00	Funding Source	FSEOG

The return of Federal Pell grant funds (Pell Overpayment) and/or Federal Supplemental Educational Opportunity Grant (FSEOG Overpayment) must be completed within 45 days of the date of this notice and can be done by either:

1. Repaying the Pell and/or FSEOG Overpayment amount in full to the University of Phoenix Corporate Accounting with the enclosed instructions prior to _____; or,
2. Contacting the U.S. Department of Education Debt Collection Services (DCS) to make payment arrangements at 1-800-621-3115 or e-mail DCS_HELP@ed.gov.

The University will review your institutional account on _____ and determine if the payment has been made in full. If not, the Pell and/or FSEOG Overpayment will be reported to the Department of Education Debt Collection Agency through the National Student Loan Data System (NSLDS) as an unpaid Pell and/or FSEOG Overpayment. The Department will then determine whether you have made payment arrangements with them, and update your financial aid history accordingly. Failure to comply with these requirements will prevent you from obtaining any future Student Financial Aid funding at any post secondary institution.

If you have any questions, please feel free to contact your University of Phoenix Campus Financial Aid Representative.

Sincerely,

University of Phoenix Financial Aid Office

cc: Student File

0609411

Aid Year 2005

21388922
B

February 5, 2015

SHIELDER PRESSLEY
PO BOX 26991
GREENVILLE, SC 29616

Debt No: 21388922

21388925

Account Number: 1020091218

Dear Shielder Pressley,

Thank you for your correspondence concerning your student loan account with the U.S. Department of Education, Federal Student Aid.

You believe that you should not be held responsible for repaying the full amount of this debt because University of Phoenix should have issued a refund.

On February 4, 2015, the Department reviewed your claim that the school failed to issue a refund to which you were entitled and determined that no refund is due. Your request for loan discharge due to an unpaid refund by the school was denied.

Upon enrollment in the school, you agreed to pay tuition and fees owed to the school as a result of that enrollment. Because you attended the school, you became liable for tuition and fees owed to the school as set forth in the enrollment contract.

You should note that a student who withdraws after completing a portion of a course is not always due a refund. In most cases, no refund is due if a student withdraws after completing 60 percent or more of a course of study. In addition, if other financial aid was awarded at the time of enrollment, a portion of any refund due may have been applied to that aid.

It is imperative that you make timely and consistent payments in accordance with a repayment agreement. If you do not make payments on time each and every month, we may assign your account to a collection agency and add collection costs, offset your federal and/or state tax refunds and other payments, garnish your wages, begin litigation in federal court, and report your account to the credit bureaus. Contact the Department's Default Resolution Group at 1-800-621-3115 to discuss your options.

We hope this information will provide you with a better understanding of your account.

Sincerely,

Default Resolution Group Servicing Center