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11
12 **UNITED STATES DISTRICT COURT**
13 **NORTHERN DISTRICT OF CALIFORNIA**
14 **OAKLAND DIVISION**

15 FEDERAL TRADE COMMISSION,

16 Plaintiff,

17 vs.

18 AMERICAN FINANCIAL BENEFITS
19 CENTER, a corporation, also d/b/a AFB and AF
20 STUDENT SERVICES;

21 AMERITECH FINANCIAL, a corporation;

22 FINANCIAL EDUCATION BENEFITS
23 CENTER, a corporation; and

24 BRANDON DEMOND FRERE, individually
25 and as an officer of AMERICAN FINANCIAL
26 BENEFITS CENTER, AMERITECH
27 FINANCIAL, and FINANCIAL EDUCATION
28 BENEFITS CENTER,

Defendants.

Case No. 4:18-cv-00806-SBA

**DECLARATION OF BENJAMIN LEE
IN SUPPORT OF FEDERAL TRADE
COMMISSION'S MOTION FOR
PRELIMINARY INJUNCTION**

**DECLARATION OF BENJAMIN LEE
PURSUANT TO 28 U.S.C. § 1746**

I, Benjamin Lee, hereby declare as follows:

1. I am a Senior Policy Analyst at Great Lakes Higher Education Corporation (Great Lakes), a private company that services loans for the Department of Education. I have held this position since 10/6/2014. One of the first projects I was assigned was to track and understand the behavior of third party debt relief companies and how their behavior affects Great Lakes and our borrowers.
2. In the last two years or so, Great Lakes has noticed a surge in complaints and problems resulting from what we call “student loan debt relief companies,” or “SLDRs.” Some of these SLDRs refer to themselves as document preparation companies. The issues I have seen include, but are not limited to: callers from SLDRs impersonating borrowers, SLDRs making unauthorized actions on borrower accounts, SLDRs changing borrowers’ contact demographics to their own, SLDRs keeping borrower payments rather than applying them to the borrower’s loans as promised, and SLDRs claiming to be or having a special relationship with either Great Lakes or the Department of Education.
3. Borrowers can easily apply for forbearance, deferment, and income-driven repayment plans both online and via mail with their servicer, for free. Borrowers can even receive forbearance by merely calling their servicer and requesting it. Servicers can and will discuss different repayment options in depth, for free, whenever a borrower calls.
4. Great Lakes employees fill out a security incident report when any potential breach of security occurs. These incidents are divided by type or category. For example, there is one for physical security threats, another for data/data delivery issues. One type is the broker

fraud/predatory scam, which Great Lakes representatives file any time a borrower reports what sound like third party actions that may have compromised borrower information. Representatives typically fill out security incident reports while simultaneously talking to a borrower. Great Lakes started filing these incidents to raise awareness of potential threats and to identify trends, with the end goal of preventing or at least mitigating any harm they could cause borrowers. The different fields on the incident form allow us to identify trends and even specific actors in the student loan debt relief space.

5. Attached to this declaration are bookmarked PDF files of security incidents that Great Lake's staff documented involving the companies American Financial Benefits Center (AFBC) and Ameritech Financial. **Lee Attachment A** is a true and correct copy of 18 security incidents involving AFBC, with redactions applied to protect borrowers' personal information **Lee Attachment B** is a true and correct copy of 62 security incidents involving Ameritech Financial, with redactions applied to protect borrowers' personal information. This declaration refers to borrowers by the number of the bookmark for their particular security incident. **Lee Attachment C** is a true and correct copy of an email that Great Lake's Fraud and Identity Theft team received from an AFBC client, with redactions applied to protect the borrower's personal information.

6. One common issue in this space is companies promising borrowers low or zero payments on their student loans. This is impossible to promise without knowing the borrower's income and family size; those factors determine how much a borrower will be required to pay under the various Income-Driven Repayment (IDR) plans, and can change each year, based on those factors. SLDRs sometimes achieve the promised low or zero payments by fraudulently filling out federal IDR request forms, adding non-existent dependents, claiming to be single when the borrower is actually married, or not including spousal income. This trend can be seen with

borrower #1 in the accompanying AFBC security incident packet (Lee Attachment A), as well as the email from the AFBC client (Lee Attachment C).

7. Some of the promises SLDRs make are impossible to fulfill, as laws and regulations dictate the parameters of the student loan repayment plans and any possible discharges or forgiveness. Incident 2 from the AFBC security incident packet (Lee Attachment A) features a borrower who was led to believe that his loans would be discharged after three payments. There is no way to have federal loans forgiven after three payments; the shortest length of time a borrower can make payments and receive forgiveness is ten years, with a combination of paying under one of the IDR plans and qualifying for Public Service Loan Forgiveness (PSLF), which is based on employment. It appears borrowers 5, 7, 9, 15, 27, 32, 33, and 47 from the Ameritech security incident packet (Lee Attachment B) were all told their loans would be forgiven. That would only be true if they made 120 qualifying payments while working for a qualifying employer and then successfully filed for a PSLF discharge of the remaining balance. Relatedly, a borrower's IDR payment is based on income and family size, so the fact that borrowers 6, 9, 27, 36, 37, and 46 in the Ameritech security incident packet (Lee Attachment B) were all told their payment would be \$119 dollars suggests that those payments were fees for Ameritech, not qualifying PSLF payments, as borrowers were led to believe.

8. Many SLDR companies tell customers that loans will "transfer to them" or that they will "take over" the loans. This is impossible; federal student loans can only be repaid through one of the Department of Education's contracted servicers. Borrowers 2, 8, 9, 11 from the AFBC security incident packet (Lee Attachment A) all state that AFBC used this language to explain what was happening to their loans, as did borrowers working with Ameritech (See borrowers 4, 19, 40, and 42 in Lee Attachment B).

9. SLDRs frequently claim that they either are or have a special relationship with the Department of Education or its servicers. The borrower email in Lee Attachment C states that AFBC told him they were an agency hired by the government, which is false. Ameritech borrowers 43 and 48 were also led to believe that Ameritech either was or worked with the Department of Education (Lee Attachment B).

10. Borrowers are sometimes told they have to pay to access IDR plans, which is false. Ameritech told borrowers 8 and 45 that they needed to pay to access free government repayment options.

11. A common SLDR business model involves putting a borrower in a forbearance or a zero-dollar IDR plan for a year, without the borrower's knowledge, using personal information provided by the borrower. This allows the SLDR to collect payments from the borrower without the borrower's loan going delinquent, which means the borrower will not be contacted by the servicer and thus is unaware that their payments have not been applied to their student loans as promised. This appears to be the case with AFBC borrowers 4, 5, 7, 8, 9, 11, 12, 13, 14, 16, 17, and 18, as well as the borrower who emailed Great Lakes, and Ameritech borrowers 13, 15, 28, 29, 40, 60, and 61 (Lee Attachments A and B).

12. SLDRs will sometimes log into borrowers' Great Lakes' accounts and take unauthorized actions, usually deactivating autopay and requesting forbearance. That appears to be what AFBC did to borrower 9, and Ameritech did to borrowers 28, 29, and 30 (Lee Attachments A and B).


13. SLDRs will sometimes log into borrowers' Great Lakes accounts and change the contact email address. Great Lakes tracks when a borrower's email address is changed to a third party debt relief company. The contact email address for 199 Great Lakes borrowers changed to AFBC.Confirmation@afcenter.com.

14. I have personal knowledge and authority to certify the authenticity of the records produced by Great Lakes and attached hereto. Lee Attachments A-C are originals or true copies or compilations of records of regularly conducted activity that:

- a) Were made at or near the time of the occurrence of the matters set forth by, or from information transmitted by, a person with knowledge of those matters;
- b) Were kept in the course of the regularly conducted activity of Great Lakes; and
- c) Were made by the regularly conducted activity as a regular practice of Great Lakes.

I declare under penalty of perjury that the foregoing is true and correct.

Executed on May 16, 2017.


Benjamin Lee

Lee Attachment A

From: [Service Center](#)
To: [SLGL-Security Incident-Borrower Fraud-Predatory Scam](#)
Subject: FW: Security Incident
Date: Friday, November 06, 2015 10:47:58 AM

From: [REDACTED]
Sent: Friday, November 06, 2015 10:47:56 AM (UTC-06:00) Central Time (US & Canada)
To: Service Center
Subject: Security Incident

Borrower Fraud/Predatory Scam

Incident Logged By

| | |
|------------|--------------------------|
| Name | [REDACTED] |
| Title | Borrower Services Rep |
| Department | Serv Borrower Services |
| Location | Eau Claire |
| Phone | 608-246-1800, [REDACTED] |
| Email | [REDACTED]@glhec.org |

Incident Summary

| | |
|-----------------------|-------------------------------|
| Type of Incident | Borrower Fraud/Predatory Scam |
| Date | 10/26/2015 |
| Time | 10:34 AM |
| Location | phone |
| Reported By | [REDACTED] |
| Great Lakes Employee? | No |

Incident Details

| | |
|---------------------------------|------------|
| Borrower Name | [REDACTED] |
| Borrowers Great Lakes ID (GLID) | [REDACTED] |
| Borrower Contact Info | [REDACTED] |
| FSA Loan? | Yes |

| | |
|---|--|
| Fraudulent Company Name | a f b c student loan goverment assistance |
| Fraudulent Company Contact Info | American financial benefits center Josh Richard josh.richard@afbcenter.com |
| Dates of Contact with Fraudulent Company | 10/15/2015 |
| What did the company ask for, and what info was shared? | ssn#, email addrss, family size |
| Fraudulent Company Caller ID | 800-488-1490 |
| Canceled Automated Cash Handling (ACH)? | No |
| Reported to Law Enforcement, or Filed Identity Theft Report? | No |
| What Other Actions Did the Borrower Take? | contacted great lakes |
| Valid Power of Attorney (POA) on File? | No |
| What Did the Customer Expect the Company/Person To Do for Them? | Loan forgiveness b adv that the company added family member not in the home to lower the payment |

From: [Service Center](#)
To: [SLGL-Security Incident-Borrower Fraud-Predatory Scam](#)
Subject: FW: Security Incident
Date: Wednesday, December 09, 2015 7:23:16 PM

From: [REDACTED]
Sent: Wednesday, December 09, 2015 7:23:14 PM (UTC-06:00) Central Time (US & Canada)
To: Service Center
Subject: Security Incident

Borrower Fraud/Predatory Scam

Incident Logged By

| | |
|------------|---------------------------|
| Name | [REDACTED] |
| Title | Cont Ctr Agent 1-Outreach |
| Department | Serv Borrower Services |
| Location | Madison |
| Phone | 608-246-1800, [REDACTED] |
| Email | [REDACTED]@glhec.org |

Incident Summary

| | |
|-----------------------|-------------------------------|
| Type of Incident | Borrower Fraud/Predatory Scam |
| Date | 12/09/2015 |
| Time | 7:12 PM |
| Location | n/a |
| Reported By | [REDACTED] |
| Great Lakes Employee? | No |

Incident Details

| | |
|---------------------------------|------------|
| Borrower Name | [REDACTED] |
| Borrowers Great Lakes ID (GLID) | [REDACTED] |
| Borrower Contact Info | [REDACTED] |
| FSA Loan? | Yes |

| | |
|---|---|
| Fraudulent Company Name | American Financial Benefit Center |
| Fraudulent Company Contact Info | 1-800-488-1490 |
| Dates of Contact with Fraudulent Company | b is unsure, several months ago he thinks |
| What did the company ask for, and what info was shared? | He provided them w/his mgl.org login info. He also thinks they have his ssn and dob. This company withdrew a \$100 payment on 11/13, which has not been applied to the loan we service. |
| Fraudulent Company Caller ID | n/a |
| Canceled Automated Cash Handling (ACH)? | No |
| Reported to Law Enforcement, or Filed Identity Theft Report? | No |
| What Other Actions Did the Borrower Take? | None yet, but he's going to contact this agency to determine the details of what he agreed to, as he doesn't recall all of the details. |
| Valid Power of Attorney (POA) on File? | No |
| What Did the Customer Expect the Company/Person To Do for Them? | He was contacted by this agency about 'Obama Forgiveness' and was told he could make payments for a few months and the rest would be forgiven, after having no payments for three months. He was told the loan would be transferred to them, which I advised wouldn't be possible w/o consolidation, and as he doesn't have any other loans apart from this, he wouldn't be able to re-consolidate. |

From: [Service Center](#)
To: [SLGL-Security Incident-Borrower Fraud-Predatory Scam](#)
Subject: FW: Security Incident
Date: Thursday, December 17, 2015 10:07:49 AM

From: [REDACTED]
Sent: Thursday, December 17, 2015 10:07:47 AM (UTC-06:00) Central Time (US & Canada)
To: Service Center
Subject: Security Incident

Borrower Fraud/Predatory Scam

Incident Logged By

| | |
|------------|---------------------------|
| Name | [REDACTED] |
| Title | Cont Ctr Agent 2-Outreach |
| Department | Serv Borrower Services |
| Location | Stevens Point |
| Phone | 608-246-1800, [REDACTED] |
| Email | [REDACTED]@glhec.org |

Incident Summary

| | |
|-----------------------|-------------------------------|
| Type of Incident | Borrower Fraud/Predatory Scam |
| Date | 12/17/2015 |
| Time | 12:00 AM |
| Location | bristol in |
| Reported By | [REDACTED] |
| Great Lakes Employee? | Yes |

Incident Details

| | |
|---------------------------------|------------|
| Borrower Name | [REDACTED] |
| Borrowers Great Lakes ID (GLID) | [REDACTED] |
| Borrower Contact Info | [REDACTED] |
| FSA Loan? | Yes |

| | |
|---|--|
| Fraudulent Company Name | American financial benefit center |
| Fraudulent Company Contact Info | 311 professional center dr, suite 200 Rohnert park ca 94928, spoke with David Pearlman |
| Dates of Contact with Fraudulent Company | 12/17/2015 |
| What did the company ask for, and what info was shared? | snn, and spi, asked for rtg and account number, created an fsa id for bor |
| Fraudulent Company Caller ID | 1(800) 488-1490 |
| Canceled Automated Cash Handling (ACH)? | No |
| Reported to Law Enforcement, or Filed Identity Theft Report? | No |
| What Other Actions Did the Borrower Take? | Called GL |
| Valid Power of Attorney (POA) on File? | No |
| What Did the Customer Expect the Company/Person To Do for Them? | thought was going to forgive loan so bor was able to rtn back to school |

From: [Service Center](#)
To: [SLGL-Security Incident-Borrower Fraud-Predatory Scam](#)
Subject: FW: Security Incident
Date: Tuesday, December 29, 2015 10:29:17 AM

From: [REDACTED]
Sent: Tuesday, December 29, 2015 10:29:15 AM (UTC-06:00) Central Time (US & Canada)
To: Service Center
Subject: Security Incident

Borrower Fraud/Predatory Scam

Incident Logged By

| | |
|------------|--------------------------|
| Name | [REDACTED] |
| Title | Contact Ctr Agent 1-Care |
| Department | Serv Borrower Services |
| Location | Eagan |
| Phone | 608-246-1800, [REDACTED] |
| Email | [REDACTED]@glhec.org |

Incident Summary

| | |
|-----------------------|-------------------------------|
| Type of Incident | Borrower Fraud/Predatory Scam |
| Date | 12/29/2015 |
| Time | 7:48 AM |
| Location | Eagan MN |
| Reported By | [REDACTED] |
| Great Lakes Employee? | Yes |

Incident Details

| | |
|---------------------------------|---|
| Borrower Name | [REDACTED] |
| Borrowers Great Lakes ID (GLID) | [REDACTED] |
| | Borrower call great lakes about account. Borrower said that he was in public services loan forgiveness program. I |

| | |
|---|---|
| Borrower Contact Info | told borrower he was not in the program. Then the borrower start telling me about this third party company that had been taking money out of his account for about a year. I told the borrower that all the thing that he was trying to do was free. then he started providing information about the company. |
| FSA Loan? | Yes |
| Fraudulent Company Name | American Financial benefit |
| Fraudulent Company Contact Info | American Financial benefit Center 1-800-488-1490 ext. 2 there was a holly Noeak 1-800-488-1490 |
| Dates of Contact with Fraudulent Company | Borrower said had not talk to them in some time |
| What did the company ask for, and what info was shared? | the borrower gave them all of his checking in formation, the company has been taking money out of his account for about a year. |
| Fraudulent Company Caller ID | 18004881490 |
| Canceled Automated Cash Handling (ACH)? | No |
| Reported to Law Enforcement, or Filed Identity Theft Report? | Yes |
| What Other Actions Did the Borrower Take? | The borrower said that will call his bank to stop payment on account. |
| Valid Power of Attorney (POA) on File? | No |
| What Did the Customer Expect the Company/Person To Do for Them? | They were doing income base and public service loan forgiveness program |

From: [Service Center](#)
To: [SLGL-Security Incident-Borrower Fraud-Predatory Scam](#)
Subject: FW: Security Incident
Date: Friday, January 08, 2016 2:07:15 PM

From: [REDACTED]
Sent: Friday, January 08, 2016 2:07:13 PM (UTC-06:00) Central Time (US & Canada)
To: Service Center
Subject: Security Incident

Borrower Fraud/Predatory Scam

Incident Logged By

| | |
|------------|---------------------------|
| Name | [REDACTED] |
| Title | Contact Ctr Agnt-Outreach |
| Department | Serv Borrower Services |
| Location | Stevens Point |
| Phone | 608.246.1800, [REDACTED] |
| Email | [REDACTED]@glhec.org |

Incident Summary

| | |
|-----------------------|-------------------------------|
| Type of Incident | Borrower Fraud/Predatory Scam |
| Date | 01/08/2016 |
| Time | 2:00 PM |
| Location | Great Lakes |
| Reported By | Borrower |
| Great Lakes Employee? | No |

Incident Details

| | |
|---------------------------------|------------|
| Borrower Name | [REDACTED] |
| Borrowers Great Lakes ID (GLID) | [REDACTED] |
| Borrower Contact Info | [REDACTED] |

| | |
|---|---|
| | ██████████ |
| FSA Loan? | Yes |
| Fraudulent Company Name | American Financial Benefits Center |
| Fraudulent Company Contact Info | 18004881490 |
| Dates of Contact with Fraudulent Company | 09/20/15 to 01/08/16 |
| What did the company ask for, and what info was shared? | SS Number, Bank account info, Login info for Mgl.org, address, phone numbers, birthdate |
| Fraudulent Company Caller ID | 18004881490 |
| Canceled Automated Cash Handling (ACH)? | No |
| Reported to Law Enforcement, or Filed Identity Theft Report? | No |
| What Other Actions Did the Borrower Take? | None |
| Valid Power of Attorney (POA) on File? | No |
| What Did the Customer Expect the Company/Person To Do for Them? | Borrower had auto pay set up with company and they said money was going towards student loans . Company |

From: [Service Center](#)
To: [SLGL-Security Incident-Borrower Fraud-Predatory Scam](#)
Subject: FW: Security Incident
Date: Tuesday, March 01, 2016 6:24:42 PM

From: [REDACTED]
Sent: Tuesday, March 01, 2016 6:24:40 PM (UTC-06:00) Central Time (US & Canada)
To: Service Center
Subject: Security Incident

Borrower Fraud/Predatory Scam

Incident Logged By

| | |
|------------|---------------------------|
| Name | [REDACTED] |
| Title | Cont Ctr Agent 1-Outreach |
| Department | Serv Borrower Services |
| Location | Stevens Point |
| Phone | 608-246-1800, [REDACTED] |
| Email | [REDACTED]@glhec.org |

Incident Summary

| | |
|-----------------------|-------------------------------|
| Type of Incident | Borrower Fraud/Predatory Scam |
| Date | 03/01/2016 |
| Time | 6:07 PM |
| Location | rohnert park, ca |
| Reported By | [REDACTED] |
| Great Lakes Employee? | No |

Incident Details

| | |
|---------------------------------|------------|
| Borrower Name | [REDACTED] |
| Borrowers Great Lakes ID (GLID) | [REDACTED] |
| Borrower Contact Info | [REDACTED] |
| FSA Loan? | Yes |

| | |
|---|---|
| Fraudulent Company Name | American Financial Benefits Center |
| Fraudulent Company Contact Info | 311 professional center dr #200 Rohnert Park, CA 94928 phone: 800-488-1490 ext. 0 fax: 888-334-6281 income.doc@asbcenter.com |
| Dates of Contact with Fraudulent Company | 10/2015 |
| What did the company ask for, and what info was shared? | loan account info, mgl login info, bank info for auto debit |
| Fraudulent Company Caller ID | 8004881490 |
| Canceled Automated Cash Handling (ACH)? | Yes |
| Reported to Law Enforcement, or Filed Identity Theft Report? | No |
| What Other Actions Did the Borrower Take? | b said will get in contact with 3rd party and find out where payments went. |
| Valid Power of Attorney (POA) on File? | No |
| What Did the Customer Expect the Company/Person To Do for Them? | B was offered loan forgiveness, has been paying \$300 per month for 5 months. Payments have come out automatically from debit card. |

From: [Service Center](#)
To: [SLGL-Security Incident-Borrower Fraud-Predatory Scam](#)
Subject: FW: Security Incident
Date: Wednesday, March 09, 2016 12:17:52 PM

From: [REDACTED]
Sent: Wednesday, March 09, 2016 12:17:50 PM (UTC-06:00) Central Time (US & Canada)
To: Service Center
Subject: Security Incident

Borrower Fraud/Predatory Scam

Incident Logged By

| | |
|------------|---------------------------|
| Name | [REDACTED] |
| Title | Cont Ctr Agent 1-Outreach |
| Department | Serv Borrower Services |
| Location | Stevens Point |
| Phone | 608-246-1800, [REDACTED] |
| Email | [REDACTED]@glhec.org |

Incident Summary

| | |
|-----------------------|-------------------------------|
| Type of Incident | Borrower Fraud/Predatory Scam |
| Date | 03/09/2016 |
| Time | 11:37 AM |
| Location | stevens point office |
| Reported By | [REDACTED] |
| Great Lakes Employee? | No |

Incident Details

| | |
|---------------------------------|------------|
| Borrower Name | [REDACTED] |
| Borrowers Great Lakes ID (GLID) | [REDACTED] |
| Borrower Contact Info | [REDACTED] |

| | |
|---|---|
| FSA Loan? | Yes |
| Fraudulent Company Name | American Financial Benefits Center |
| Fraudulent Company Contact Info | Tyler Colt 311 Professional Center Dr Suite 200 Rohnert Park, CA 94928 707-409-3008 |
| Dates of Contact with Fraudulent Company | Don't know |
| What did the company ask for, and what info was shared? | Bank acct information |
| Fraudulent Company Caller ID | 707-409-3008 |
| Canceled Automated Cash Handling (ACH)? | No |
| Reported to Law Enforcement, or Filed Identity Theft Report? | No |
| What Other Actions Did the Borrower Take? | B will be contacting American Financial Benefits Center to find out what is going on |
| Valid Power of Attorney (POA) on File? | No |
| What Did the Customer Expect the Company/Person To Do for Them? | B HAS BEEN WORKING WITH 3RD PART Y SERVICER WHO HAS CHARGED THEM TO COMPLETE PPWRK FOR IDR AND PUBLIC SERVICE APPLICATION/B HAS BEEN MAKING 49.00 A MONTH PAYMENTS TO THE COMPANY AND WAS TOLD THAT WOULD REMAIN THEIR MONTHLY PAYMENT UNTIL LOAN WOULD BE FORGIVEN IN 10 YEARS |

From: [Service Center](#)
 To: [SLGL-Security Incident-Borrower Fraud-Predatory Scam](#)
 Subject: FW: Security Incident
 Date: Thursday, April 14, 2016 12:27:11 PM

From: [REDACTED]
 Sent: Thursday, April 14, 2016 12:27:10 PM (UTC-06:00) Central Time (US & Canada)
 To: Service Center
 Subject: Security Incident

Borrower Fraud/Predatory Scam

Incident Logged By

| | |
|------------|--------------------------|
| Name | [REDACTED] |
| Title | Contact Ctr Agent 1-Care |
| Department | Serv Borrower Services |
| Location | Stevens Point |
| Phone | 608.246.1800, [REDACTED] |
| Email | [REDACTED]@glhec.org |

Incident Summary

| | |
|-----------------------|-------------------------------|
| Type of Incident | Borrower Fraud/Predatory Scam |
| Date | 04/14/2016 |
| Time | 12:21 PM |
| Location | mgl.org |
| Reported By | [REDACTED] |
| Great Lakes Employee? | No |

Incident Details

| | |
|---------------------------------|------------|
| Borrower Name | [REDACTED] |
| Borrowers Great Lakes ID (GLID) | [REDACTED] |
| Borrower Contact Info | [REDACTED] |

| | |
|---|--|
| FSA Loan? | Yes |
| Fraudulent Company Name | American Financial Benefits Center |
| Fraudulent Company Contact Info | Phone number: (800) 488-1490 |
| Dates of Contact with Fraudulent Company | Borrower disc that she has been working with this company since January 2016 and has been making payments to them each month. |
| What did the company ask for, and what info was shared? | N/A |
| Fraudulent Company Caller ID | n/a |
| Canceled Automated Cash Handling (ACH)? | No |
| Reported to Law Enforcement, or Filed Identity Theft Report? | No |
| What Other Actions Did the Borrower Take? | Borrower contacted them once she realized that the account was past due, since they told her that she could ignore information sent from Great Lakes since she was going to be working with them to pay off loans. |
| Valid Power of Attorney (POA) on File? | No |
| What Did the Customer Expect the Company/Person To Do for Them? | The borrower was expecting that she would pay this company each month to make a payment to Great Lakes each month and that she would have student loan forgiveness by working with them. |

From: [Service Center](#)
To: [SLGL-Security Incident-Borrower Fraud-Predatory Scam](#)
Subject: FW: Security Incident
Date: Friday, August 12, 2016 1:57:19 PM

From: [REDACTED]
Sent: Friday, August 12, 2016 1:57:18 PM (UTC-06:00) Central Time (US & Canada)
To: Service Center
Subject: Security Incident

Borrower Fraud/Predatory Scam

Incident Logged By

| | |
|------------|---------------------------|
| Name | [REDACTED] |
| Title | Contact Center Agent-Care |
| Department | Serv Borrower Services |
| Location | Eau Claire |
| Phone | 608.246.1800, [REDACTED] |
| Email | [REDACTED]@glhec.org |

Incident Summary

| | |
|-----------------------|-------------------------------|
| Type of Incident | Borrower Fraud/Predatory Scam |
| Date | 08/12/2016 |
| Time | 1:50 PM |
| Location | [REDACTED] |
| Reported By | [REDACTED] |
| Great Lakes Employee? | No |

Incident Details

| | |
|---------------------------------|------------|
| Borrower Name | [REDACTED] |
| Borrowers Great Lakes ID (GLID) | [REDACTED] |
| Borrower Contact Info | [REDACTED] |
| FSA Loan? | Yes |

| | |
|---|---|
| Fraudulent Company Name | American Financial Benefit Center |
| Fraudulent Company Contact Info | 8004881490 |
| Dates of Contact with Fraudulent Company | June 2015 |
| What did the company ask for, and what info was shared? | social number, dob, address, mgI login information, bank information |
| Fraudulent Company Caller ID | 8004881490 |
| Canceled Automated Cash Handling (ACH)? | No |
| Reported to Law Enforcement, or Filed Identity Theft Report? | No |
| What Other Actions Did the Borrower Take? | b will contact bank to stop payments and change account info |
| Valid Power of Attorney (POA) on File? | No |
| What Did the Customer Expect the Company/Person To Do for Them? | company told borrower that they had taken over the loans from great lakes, placed acct on idr and b qualified for zero dollar pmnt, b has been paying them 99\$/month, b only realized something was wrong when idr plan expired and auto pay pulled on due date. company has been going on b mgI acct to req forb and deact auto pay |

From: [Service Center](#)
To: [SLGL-Security Incident-Borrower Fraud-Predatory Scam](#)
Subject: FW: Security Incident
Date: Wednesday, September 14, 2016 1:56:07 PM

From: [REDACTED]
Sent: Wednesday, September 14, 2016 1:56:06 PM (UTC-06:00) Central Time (US & Canada)
To: Service Center
Subject: Security Incident

Borrower Fraud/Predatory Scam

Incident Logged By

| | |
|------------|--------------------------|
| Name | [REDACTED] |
| Title | Contact Ctr Agent 1-Care |
| Department | Serv Borrower Services |
| Location | Eagan |
| Phone | 608-246-1800, [REDACTED] |
| Email | [REDACTED]@glhec.org |

Incident Summary

| | |
|-----------------------|-------------------------------|
| Type of Incident | Borrower Fraud/Predatory Scam |
| Date | 09/12/2016 |
| Time | 9:30 AM |
| Location | Eagan |
| Reported By | [REDACTED] |
| Great Lakes Employee? | No |

Incident Details

| | |
|---------------------------------|------------|
| Borrower Name | [REDACTED] |
| Borrowers Great Lakes ID (GLID) | [REDACTED] |
| Borrower Contact Info | [REDACTED] |

| | |
|---|---|
| FSA Loan? | No |
| Fraudulent Company Name | American Financial Benefits Center |
| Fraudulent Company Contact Info | Customer service 707-840-3250 and e-mail info@afbcenter.com |
| Dates of Contact with Fraudulent Company | May 2015 through August 2016 |
| What did the company ask for, and what info was shared? | Borrower banking account and ssn# withdrawal of \$50.00 a month for over a year then they were going to take \$100.00 out of the account in August 2016 |
| Fraudulent Company Caller ID | 707-840-3250 |
| Canceled Automated Cash Handling (ACH)? | No |
| Reported to Law Enforcement, or Filed Identity Theft Report? | Yes |
| What Other Actions Did the Borrower Take? | She call great lakes to let them know what had happen. |
| Valid Power of Attorney (POA) on File? | No |
| What Did the Customer Expect the Company/Person To Do for Them? | Consolidate the loan and lower the payment on her account |

From: [Service Center](#)
To: [SLGL-Security Incident-Borrower Fraud-Predatory Scam](#)
Subject: FW: Security Incident
Date: Tuesday, October 25, 2016 2:23:21 PM

From: [REDACTED]
Sent: Tuesday, October 25, 2016 2:23:19 PM (UTC-06:00) Central Time (US & Canada)
To: Service Center
Subject: Security Incident

Borrower Fraud/Predatory Scam

Incident Logged By

| | |
|------------|---------------------------|
| Name | [REDACTED] |
| Title | Contact Center Agent-Care |
| Department | Serv Borrower Services |
| Location | Eagan |
| Phone | 608-246-1800, [REDACTED] |
| Email | [REDACTED]@glhec.org |

Incident Summary

| | |
|-----------------------|-------------------------------|
| Type of Incident | Borrower Fraud/Predatory Scam |
| Date | 10/25/2016 |
| Time | 2:00 PM |
| Location | OUTSIDE OF GL |
| Reported By | BORROWER |
| Great Lakes Employee? | No |

Incident Details

| | |
|---------------------------------|------------|
| Borrower Name | [REDACTED] |
| Borrowers Great Lakes ID (GLID) | [REDACTED] |
| Borrower Contact Info | [REDACTED] |

| | |
|---|---|
| FSA Loan? | Yes |
| Fraudulent Company Name | American Financial Benefits Center |
| Fraudulent Company Contact Info | 1800-488-1490 311 Professional Center Dr Suite 200 Rohnert Park, CA 94928 income.doc@ASBcenter.com Representative's name: Eric - 707.222.5144 |
| Dates of Contact with Fraudulent Company | First contact 10/28/2015, last payment made to company was on in September 2016, Company has been automatically withdrawing payment from borrower each month |
| What did the company ask for, and what info was shared? | SSN, Bank account, address, phone number, tax returns (1040s), childrens SSNs, FSA ID info, |
| Fraudulent Company Caller ID | unknown |
| Canceled Automated Cash Handling (ACH)? | No |
| Reported to Law Enforcement, or Filed Identity Theft Report? | No |
| What Other Actions Did the Borrower Take? | NONE |
| Valid Power of Attorney (POA) on File? | No |
| What Did the Customer Expect the Company/Person To Do for Them? | Advised borrower they would take over the loan from Great Lakes and enroll borrower on a single monthly payment based on income, promised entire loan would be forgiven after 10 years. Borrower had to pay \$199.00 for first 6 months and then \$99 each month after. |

From: [Service Center](#)
To: [SLGL-Security Incident-Borrower Fraud-Predatory Scam](#)
Subject: FW: Security Incident
Date: Friday, October 28, 2016 4:15:03 PM

From: [REDACTED]
Sent: Friday, October 28, 2016 4:15:02 PM (UTC-06:00) Central Time (US & Canada)
To: Service Center
Subject: Security Incident

Borrower Fraud/Predatory Scam

Incident Logged By

| | |
|------------|--------------------------|
| Name | [REDACTED] |
| Title | Contact Ctr Agent 3-Care |
| Department | Serv Borrower Services |
| Location | Eau Claire |
| Phone | 608-246-1800, [REDACTED] |
| Email | [REDACTED]@glhec.org |

Incident Summary

| | |
|-----------------------|-------------------------------|
| Type of Incident | Borrower Fraud/Predatory Scam |
| Date | 10/28/2016 |
| Time | 3:34 PM |
| Location | Eau Claire |
| Reported By | [REDACTED] |
| Great Lakes Employee? | Yes |

Incident Details

| | |
|---------------------------------|------------|
| Borrower Name | [REDACTED] |
| Borrowers Great Lakes ID (GLID) | [REDACTED] |
| Borrower Contact Info | [REDACTED] |
| FSA Loan? | Yes |

| | |
|---|---|
| Fraudulent Company Name | American Financial Benefits Center |
| Fraudulent Company Contact Info | American Financial benefits Center 311 Professional Center DR Rohnert Park, CA 94929 800-488-1490 info@afbcenter.com |
| Dates of Contact with Fraudulent Company | 10/28/2016 |
| What did the company ask for, and what info was shared? | SSN, DOB, Address, phone #'s, FSA log in, Credit Card information |
| Fraudulent Company Caller ID | 800-488-1490 |
| Canceled Automated Cash Handling (ACH)? | No |
| Reported to Law Enforcement, or Filed Identity Theft Report? | No |
| What Other Actions Did the Borrower Take? | The borrower has been making payments of \$99 and also \$109 for her student loans, but as of 10/28/2016 no payments have actually been made on her student loan accounts. the borrower will be contacting the 3rd party to discuss why no payments have been made on her student loans, and will also be contacting her bank to see about stopping the payments. |
| Valid Power of Attorney (POA) on File? | No |
| What Did the Customer Expect the Company/Person To Do for Them? | The 3rd party was to be consolidating her student loans so she could just make 1 affordable student loan payment. |

From: [Service Center](#)
To: [SLGL-Security Incident-Borrower Fraud-Predatory Scam](#)
Subject: FW: Security Incident
Date: Monday, December 05, 2016 2:32:28 PM

From: [REDACTED]
Sent: Monday, December 05, 2016 2:32:27 PM (UTC-06:00) Central Time (US & Canada)
To: Service Center
Subject: Security Incident

Borrower Fraud/Predatory Scam

Incident Logged By

| | |
|------------|---------------------------|
| Name | [REDACTED] |
| Title | Contact Center Agent-Care |
| Department | Serv Borrower Services |
| Location | Eagan |
| Phone | 608-246-1800, [REDACTED] |
| Email | [REDACTED]@glhec.org |

Incident Summary

| | |
|-----------------------|--|
| Type of Incident | Borrower Fraud/Predatory Scam |
| Date | 12/07/2015 |
| Time | 1:00 PM |
| Location | Mailed to the borrowers address - mailed offer |
| Reported By | [REDACTED] |
| Great Lakes Employee? | No |

Incident Details

| | |
|---------------------------------|------------|
| Borrower Name | [REDACTED] |
| Borrowers Great Lakes ID (GLID) | [REDACTED] |
| Borrower Contact Info | [REDACTED] |
| FSA Loan? | Yes |

| | |
|---|---|
| Fraudulent Company Name | American Financial Benefits Center |
| Fraudulent Company Contact Info | 311 professional center dr., Suite 200 Rohnert Park, CA 94928 Customer Serv Supr Kristina Sciortino 800-488-1490 x 0 Also talked to Jeff or Jeffrey Manning Direct line for Kristina Sciotino: 707-222-5149 |
| Dates of Contact with Fraudulent Company | Spoke to them several in Dec of 2015 & thereafter saw that no payments were coming to GL at all. email: customer.service@afbcenter.com website www.afbcenter.com income.doc@afbcenter.com |
| What did the company ask for, and what info was shared? | ss#, do have bank account info, demo info dob email address |
| Fraudulent Company Caller ID | 707-222-5149 |
| Canceled Automated Cash Handling (ACH)? | No |
| Reported to Law Enforcement, or Filed Identity Theft Report? | No |
| What Other Actions Did the Borrower Take? | b w/sign up all over again @ mgl.org |
| Valid Power of Attorney (POA) on File? | No |
| What Did the Customer Expect the Company/Person To Do for Them? | b will be talking to bank, changing access to her accounts including mgl.org & filing a police report |

From: [Service Center](#)
To: [SLGL-Security Incident-Borrower Fraud-Predatory Scam](#)
Subject: FW: Security Incident
Date: Friday, December 09, 2016 4:19:55 PM

From: [REDACTED]
Sent: Friday, December 09, 2016 4:19:54 PM (UTC-06:00) Central Time (US & Canada)
To: Service Center
Subject: Security Incident

Borrower Fraud/Predatory Scam

Incident Logged By

| | |
|------------|---------------------------|
| Name | [REDACTED] |
| Title | Contact Center Agent-Care |
| Department | Serv Borrower Services |
| Location | Eau Claire |
| Phone | 608-246-1800, [REDACTED] |
| Email | [REDACTED]@glhec.org |

Incident Summary

| | |
|-----------------------|-------------------------------|
| Type of Incident | Borrower Fraud/Predatory Scam |
| Date | 12/09/2016 |
| Time | 12:00 AM |
| Location | online |
| Reported By | [REDACTED] |
| Great Lakes Employee? | No |

Incident Details

| | |
|---------------------------------|------------|
| Borrower Name | [REDACTED] |
| Borrowers Great Lakes ID (GLID) | [REDACTED] |
| Borrower Contact Info | [REDACTED] |

| | |
|---|---|
| | ██████████ |
| FSA Loan? | Yes |
| Fraudulent Company Name | American Financial Benefits Center |
| Fraudulent Company Contact Info | 331 Professional Center Drive Rohnert Park, CA 94928 www.afbcenter.com Main line - 1(800)-488-1490 Supervisors line - 1(916)-330-5215 |
| Dates of Contact with Fraudulent Company | Almost once a week for the past year |
| What did the company ask for, and what info was shared? | The borrower has been making steady \$99 payments every month for at least a year with this company ever since her loan was consolidated, which they first offered to consolidate for her. They consolidated her loan for three consecutive payments of \$199 along with \$99 monthly payments to cover her payments due while the loan consolidated. She has been paying that amount to that company ever since. |
| Fraudulent Company Caller ID | 1-800-488-1490 |
| Canceled Automated Cash Handling (ACH)? | No |
| Reported to Law Enforcement, or Filed Identity Theft Report? | No |
| What Other Actions Did the Borrower Take? | Borrower will be contacting her bank to cancel her credit cards and contacting law enforcement |
| Valid Power of Attorney (POA) on File? | No |
| What Did the Customer Expect the Company/Person To Do for Them? | She only wanted her loan to be consolidated, and has been trying to pay her balance down faster but the company will not allow her to pay off early. |

From: [Service Center](#)
To: [SLGL-Security Incident-Borrower Fraud-Predatory Scam](#)
Subject: FW: Security Incident
Date: Wednesday, December 21, 2016 7:11:13 PM

From: [REDACTED]
Sent: Wednesday, December 21, 2016 7:11:12 PM (UTC-06:00) Central Time (US & Canada)
To: Service Center
Subject: Security Incident

Borrower Fraud/Predatory Scam

Incident Logged By

| | |
|------------|---------------------------|
| Name | [REDACTED] |
| Title | Contact Center Agent-Care |
| Department | Serv Borrower Services |
| Location | Eau Claire |
| Phone | 608-246-1800 [REDACTED] |
| Email | [REDACTED]@glhec.org |

Incident Summary

| | |
|-----------------------|-------------------------------|
| Type of Incident | Borrower Fraud/Predatory Scam |
| Date | 12/21/2016 |
| Time | 7:05 PM |
| Location | eau claire |
| Reported By | [REDACTED] |
| Great Lakes Employee? | Yes |

Incident Details

| | |
|---------------------------------|------------|
| Borrower Name | [REDACTED] |
| Borrowers Great Lakes ID (GLID) | [REDACTED] |
| Borrower Contact Info | [REDACTED] |
| FSA Loan? | Yes |

| | |
|---|--|
| Fraudulent Company Name | american benefit financial |
| Fraudulent Company Contact Info | no contact info given |
| Dates of Contact with Fraudulent Company | no provided |
| What did the company ask for, and what info was shared? | account information. b did not clarify further. |
| Fraudulent Company Caller ID | 0000000000 |
| Canceled Automated Cash Handling (ACH)? | No |
| Reported to Law Enforcement, or Filed Identity Theft Report? | No |
| What Other Actions Did the Borrower Take? | b stated they are going to call the company to verify the legitimacy of the company. |
| Valid Power of Attorney (POA) on File? | No |
| What Did the Customer Expect the Company/Person To Do for Them? | b has been paying American benefit financial for a little more than a year. payments began at \$199 a month and then were reduced to \$99 a month. b stated the company was going to put him in the public service loan forgiveness program and that the company would forgive the loans after 10 years. b stated they looked the company up on the better business burrow and validated them. b stated they were going to call the company and great lakes back if they need to discuss this further. |

From: [Service Center](#)
To: [SLGL-Security Incident-Borrower Fraud-Predatory Scam](#)
Subject: FW: Security Incident
Date: Tuesday, January 31, 2017 7:26:45 PM

From: [REDACTED]
Sent: Tuesday, January 31, 2017 7:26:44 PM (UTC-06:00) Central Time (US & Canada)
To: Service Center
Subject: Security Incident

Borrower Fraud/Predatory Scam

Incident Logged By

| | |
|------------|--------------------------|
| Name | [REDACTED] |
| Title | Contact Ctr Agent 2-Care |
| Department | Serv Borrower Services |
| Location | Eau Claire |
| Phone | 608-246-1800, [REDACTED] |
| Email | [REDACTED]@glhec.org |

Incident Summary

| | |
|-----------------------|-------------------------------|
| Type of Incident | Borrower Fraud/Predatory Scam |
| Date | 01/31/2017 |
| Time | 7:12 PM |
| Location | phone |
| Reported By | [REDACTED] |
| Great Lakes Employee? | No |

Incident Details

| | |
|---------------------------------|------------|
| Borrower Name | [REDACTED] |
| Borrowers Great Lakes ID (GLID) | [REDACTED] |
| Borrower Contact Info | [REDACTED] |
| FSA Loan? | Yes |

| | |
|---|--|
| Fraudulent Company Name | American Financial Benefits Center |
| Fraudulent Company Contact Info | 1-800-488-1490 311 Professional Center Dr Rohnert Park, CA 94928 |
| Dates of Contact with Fraudulent Company | 8/14/2015 |
| What did the company ask for, and what info was shared? | checking act number, ssn |
| Fraudulent Company Caller ID | na |
| Canceled Automated Cash Handling (ACH)? | No |
| Reported to Law Enforcement, or Filed Identity Theft Report? | No |
| What Other Actions Did the Borrower Take? | none, b was unaware |
| Valid Power of Attorney (POA) on File? | Yes |
| What Did the Customer Expect the Company/Person To Do for Them? | b has been making \$100 payments to the third party co each month and she was under the assumption that those payments were going to her sl loans, b called the third party co to req her 1098E, the co told her to reach out to us for the form and that's how she found out that the payments were not going to us |

From: [Service Center](#)
To: [SLGL-Security Incident-Borrower Fraud-Predatory Scam](#)
Subject: FW: Security Incident
Date: Friday, February 03, 2017 8:32:16 PM

From: [REDACTED]
Sent: Friday, February 03, 2017 8:32:15 PM (UTC-06:00) Central Time (US & Canada)
To: Service Center
Subject: Security Incident

Borrower Fraud/Predatory Scam

Incident Logged By

| | |
|------------|---------------------------|
| Name | [REDACTED] |
| Title | Contact Center Agent-Care |
| Department | Serv Borrower Services |
| Location | Eau Claire |
| Phone | 608-246-1800, [REDACTED] |
| Email | [REDACTED]@glhec.org |

Incident Summary

| | |
|-----------------------|-------------------------------|
| Type of Incident | Borrower Fraud/Predatory Scam |
| Date | 02/03/2017 |
| Time | 4:48 PM |
| Location | Eau Claire |
| Reported By | [REDACTED] |
| Great Lakes Employee? | Yes |

Incident Details

| | |
|---------------------------------|------------|
| Borrower Name | [REDACTED] |
| Borrowers Great Lakes ID (GLID) | [REDACTED] |
| Borrower Contact Info | [REDACTED] |

| | |
|---|--|
| | |
| FSA Loan? | Yes |
| Fraudulent Company Name | aAMERICAN FINANCIAL BENEFITS |
| Fraudulent Company Contact Info | EMAIL: AFBCENTER.COM PHONE: 18004881490 |
| Dates of Contact with Fraudulent Company | N/A |
| What did the company ask for, and what info was shared? | SSI, BANK INFORMATION, MGL PASSWORD AND SL.GOV PASSWORD |
| Fraudulent Company Caller ID | 18004881490 |
| Canceled Automated Cash Handling (ACH)? | No |
| Reported to Law Enforcement, or Filed Identity Theft Report? | No |
| What Other Actions Did the Borrower Take? | B IS GOING TO CHANGE BANK INFORMATION, LOGIN INFORMATION FOR MGL AND SL.GOV, VERBAL PASSWORD APPLIED TO ACCOUNT. B IS THINKINB ABOUT FILING A REPORT WITH LOCAL POLICE DEPT. |
| Valid Power of Attorney (POA) on File? | No |
| What Did the Customer Expect the Company/Person To Do for Them? | B PAID \$199 PER MONTH AND WAS TO PAY THAT MUCH FOR 10 YEARS AND ALL LOANS WERE TO BE FORGIVEN. B WAS TOLD THAT PMTS BEING MADE TO THIS COMPANY WERE BEING FORWARDED TO GL AND THEIR SERVICE WAS FREE. ADV B THAT WE HAVE NOT RECEIVED A PMT FROM COMPANY. |

From: [Service Center](#)
To: [SLGL-Security Incident-Borrower Fraud-Predatory Scam](#)
Subject: FW: Security Incident
Date: Tuesday, October 25, 2016 4:15:50 PM

From: [REDACTED]
Sent: Tuesday, October 25, 2016 4:15:49 PM (UTC-06:00) Central Time (US & Canada)
To: Service Center
Subject: Security Incident

Borrower Fraud/Predatory Scam

Incident Logged By

| | |
|------------|---------------------------|
| Name | [REDACTED] |
| Title | Contact Center Agent-Care |
| Department | Serv Borrower Services |
| Location | Eau Claire |
| Phone | 608-246-1800 [REDACTED] |
| Email | [REDACTED]@glhec.org |

Incident Summary

| | |
|-----------------------|-------------------------------|
| Type of Incident | Borrower Fraud/Predatory Scam |
| Date | 06/09/2015 |
| Time | 5:45 PM |
| Location | [REDACTED] |
| Reported By | [REDACTED] |
| Great Lakes Employee? | No |

Incident Details

| | |
|---------------------------------|------------|
| Borrower Name | [REDACTED] |
| Borrowers Great Lakes ID (GLID) | [REDACTED] |
| Borrower Contact Info | [REDACTED] |

| | |
|---|---|
| FSA Loan? | Yes |
| Fraudulent Company Name | AFBC |
| Fraudulent Company Contact Info | Borrower in the car does not have access to company contact info. |
| Dates of Contact with Fraudulent Company | 06/2015 |
| What did the company ask for, and what info was shared? | All sensitive information given. |
| Fraudulent Company Caller ID | N/A |
| Canceled Automated Cash Handling (ACH)? | No |
| Reported to Law Enforcement, or Filed Identity Theft Report? | No |
| What Other Actions Did the Borrower Take? | B noticed he had an autopay pulled from his account he wasn't aware he was in a forbearance because he's been paying the third party so when he went back into repayment the auto pay pulled. |
| Valid Power of Attorney (POA) on File? | No |
| What Did the Customer Expect the Company/Person To Do for Them? | Lower your monthly payments to \$100 a month |

Lee Attachment B

From: [REDACTED]
Sent: Tuesday, March 14, 2017 6:48 PM
To: SLGL-Security Incident-Borrower Fraud-Predatory Scam
Subject: Security Incident - Borrower Fraud/Predatory Scam

Borrower Fraud/Predatory Scam

Incident Logged By

| | |
|-------------------|-------------------------|
| Name | [REDACTED] |
| Title | Contact Center Agent 1 |
| Department | Serv Borrower Services |
| Location | Boscobel |
| Phone | 608-246-1800 [REDACTED] |
| Email | [REDACTED] |

Incident Summary

| | |
|------------------------------|-------------------------------|
| Type of Incident | Borrower Fraud/Predatory Scam |
| Date | 03/14/2017 |
| Time | 6:39 PM |
| Location | Boscobel |
| Reported By | [REDACTED] |
| Great Lakes Employee? | Yes |

Incident Details

| | |
|--|--------------------------|
| Borrower Name | [REDACTED] |
| Borrowers Great Lakes ID (GLID) | [REDACTED] |
| Borrower Contact Info | [REDACTED] AZ [REDACTED] |

| | |
|--|--|
| FSA Loan? | Yes |
| Fraudulent Company Name | ameritech financial |
| Fraudulent Company Contact Info | Ameritech Financial 18007928621 916-585-8162 |
| Dates of Contact with Fraudulent Company | Multiple dates 11/2016 |
| What did the company ask for, and what info was shared? | All information tax return information childrens name passwords banking information ssn |
| Fraudulent Company Caller ID | 18007928621 |
| Canceled Automated Cash Handling (ACH)? | No |
| Reported to Law Enforcement, or Filed Identity Theft Report? | No |
| What Other Actions Did the Borrower Take? | Just contact GL B adv may contact authorities for a fraud alert |
| Valid Power of Attorney (POA) on File? | No |
| What Did the Customer Expect the Company/Person To Do for Them? | Promised consolidation and loan forgiveness after B spoke to gl on 3/10/2017 B called the company back and the company stated they were a document processing company. |

From: Service Center
Sent: Friday, February 17, 2017 5:52 PM
To: SLGL-Security Incident-Borrower Fraud-Predatory Scam
Subject: FW: Security Incident

From: [REDACTED]
Sent: Friday, February 17, 2017 5:51:53 PM (UTC-06:00) Central Time (US & Canada)
To: Service Center
Subject: Security Incident

Borrower Fraud/Predatory Scam

Incident Logged By

| | |
|-------------------|---------------------------|
| Name | [REDACTED] |
| Title | Cont Ctr Agent 2-Outreach |
| Department | Serv Borrower Services |
| Location | Boscobel |
| Phone | 608-246-1800 [REDACTED] |
| Email | [REDACTED] |

Incident Summary

| | |
|-------------------------|-------------------------------|
| Type of Incident | Borrower Fraud/Predatory Scam |
| Date | 02/17/2017 |

| | |
|------------------------------|------------|
| Time | 5:48 PM |
| Location | phone call |
| Reported By | [REDACTED] |
| Great Lakes Employee? | No |

Incident Details

| | |
|--|---|
| Borrower Name | [REDACTED] |
| Borrowers Great Lakes ID (GLID) | [REDACTED] |
| Borrower Contact Info | [REDACTED] CA [REDACTED] |
| FSA Loan? | Yes |
| Fraudulent Company Name | ameritech financial |
| Fraudulent Company Contact Info | na |
| Dates of Contact with Fraudulent Company | b plns to call them back tday |
| What did the company ask for, and what info was shared? | company wnts to get info to get onto mgl b sd is paying them to do consol |
| | na |

| | |
|--|-----------------------------------|
| Fraudulent Company Caller ID | |
| Canceled Automated Cash Handling (ACH)? | No |
| Reported to Law Enforcement, or Filed Identity Theft Report? | No |
| What Other Actions Did the Borrower Take? | b sd wll cll them then cll gl bck |
| Valid Power of Attorney (POA) on File? | No |
| What Did the Customer Expect the Company/Person To Do for Them? | consol |

From: Service Center
Sent: Thursday, February 09, 2017 8:21 PM
To: SLGL-Security Incident-Borrower Fraud-Predatory Scam
Subject: FW: Security Incident

From: [REDACTED]
Sent: Thursday, February 09, 2017 8:21:05 PM (UTC-06:00) Central Time (US & Canada)
To: Service Center
Subject: Security Incident

Borrower Fraud/Predatory Scam

Incident Logged By

| | |
|-------------------|--------------------------|
| Name | [REDACTED] |
| Title | Contact Ctr Agent 3-Care |
| Department | Serv Borrower Services |
| Location | Eagan |
| Phone | 608-246-1800, [REDACTED] |
| Email | [REDACTED] |

Incident Summary

| | |
|-------------------------|-------------------------------|
| Type of Incident | Borrower Fraud/Predatory Scam |
| Date | 02/09/2017 |

| | |
|------------------------------|------------|
| Time | 8:05 PM |
| Location | Eagan |
| Reported By | [REDACTED] |
| Great Lakes Employee? | Yes |

Incident Details

| | |
|--|--|
| Borrower Name | [REDACTED] |
| Borrowers Great Lakes ID (GLID) | [REDACTED] |
| Borrower Contact Info | [REDACTED] IA [REDACTED] |
| FSA Loan? | Yes |
| Fraudulent Company Name | Ameritech financial Corp |
| Fraudulent Company Contact Info | 1101 investment blvd suite 290 Eldorado hill CA 95762 |
| Dates of Contact with Fraudulent Company | 1/04/2017 & 01/29/2017 |
| What did the company ask for, and what info was shared? | social security number , date of birth , great lakes login information , studentloans.gov login information , bank account information , proof of income and contact information |

| | |
|--|---|
| Fraudulent Company Caller ID | 800-792-8621 |
| Canceled Automated Cash Handling (ACH)? | No |
| Reported to Law Enforcement, or Filed Identity Theft Report? | No |
| What Other Actions Did the Borrower Take? | N/A |
| Valid Power of Attorney (POA) on File? | No |
| What Did the Customer Expect the Company/Person To Do for Them? | borrower expected to get a lower balance they promised to lowered balance to \$11880 and borrower needs to pay \$99 for ten years and loans will be interest free .. borrower signed an agreement to pay company for seven months each payment of \$235 |

From: Service Center
Sent: Monday, February 06, 2017 4:00 PM
To: SLGL-Security Incident-Borrower Fraud-Predatory Scam
Subject: FW: Security Incident

Categories: Red Category

From: [REDACTED]
Sent: Monday, February 06, 2017 3:59:48 PM (UTC-06:00) Central Time (US & Canada)
To: Service Center
Subject: Security Incident

Borrower Fraud/Predatory Scam

Incident Logged By

| | |
|-------------------|--------------------------|
| Name | [REDACTED] |
| Title | Contact Ctr Agent 2-Care |
| Department | Serv Borrower Services |
| Location | Eau Claire |
| Phone | 608-246-1800 [REDACTED] |
| Email | [REDACTED] |

Incident Summary

| | |
|-------------------------|-------------------------------|
| Type of Incident | Borrower Fraud/Predatory Scam |
|-------------------------|-------------------------------|

| | |
|------------------------------|---------------|
| Date | 03/01/2016 |
| Time | 12:00 PM |
| Location | [REDACTED] PA |
| Reported By | [REDACTED] |
| Great Lakes Employee? | No |

Incident Details

| | |
|---|--|
| Borrower Name | [REDACTED] |
| Borrowers Great Lakes ID (GLID) | [REDACTED] |
| Borrower Contact Info | [REDACTED] PA [REDACTED] |
| FSA Loan? | Yes |
| Fraudulent Company Name | Ameritech Financial |
| Fraudulent Company Contact Info | (800) 792-8621 Customer Service (800) 9531388 Ameritech Financial 1101 Investment Blvd, Suite 290 El Dorado Hills, CA 95762 Ameritech advised the borrower that she had completed her agreement after a recent \$99.00 payment, & that her loans would now be transferred to: Global Clients Solutions |
| Dates of Contact with Fraudulent Company | Various dates, the most recent 02/06/2017 The borrower called Ameritech to see if she had a 1098E there. They advised her that she had not paid any interest this year and then to call Great Lakes for any 1098E |

| | |
|---|--|
| <p>What did the company ask for, and what info was shared?</p> | <p>SSN, Bank Account information, address, e-mail, bank information. ?FSA ID. B states that she did not sign documents, and that they are still requesting that she send a copy of her paystubs, along with some other documents</p> |
| <p>Fraudulent Company Caller ID</p> | <p>000000000</p> |
| <p>Canceled Automated Cash Handling (ACH)?</p> | <p>No</p> |
| <p>Reported to Law Enforcement, or Filed Identity Theft Report?</p> | <p>No</p> |
| <p>What Other Actions Did the Borrower Take?</p> | <p>B will be calling her bank to cancel the auto pay to Ameritech Financial</p> |
| <p>Valid Power of Attorney (POA) on File?</p> | <p>No</p> |
| <p>What Did the Customer Expect the Company/Person To Do for Them?</p> | <p>The company told her that they were going to take over her loan, consolidate, pay off the loans with Great Lakes & lower her payment. They told her that if she made 3 on time payments of \$199.00 that her payments would be reduced to \$99.00. They also discussed loan forgiveness with her. She states that she thought her payments were going to Ameritech Financial to pay for the loan they took over. It was not until recently that she received a letter from us, making her question what was going on with her student loan.</p> |

From: Service Center
Sent: Monday, January 23, 2017 1:59 PM
To: SLGL-Security Incident-Borrower Fraud-Predatory Scam
Subject: FW: Security Incident

From: [REDACTED]
Sent: Monday, January 23, 2017 1:58:36 PM (UTC-06:00) Central Time (US & Canada)
To: Service Center
Subject: Security Incident

Borrower Fraud/Predatory Scam

Incident Logged By

| | |
|-------------------|--------------------------|
| Name | [REDACTED] |
| Title | Contact Ctr Agent 1-Care |
| Department | Serv Borrower Services |
| Location | Eagan |
| Phone | 608-246-1800 [REDACTED] |
| Email | [REDACTED] |

Incident Summary

| | |
|-------------------------|-------------------------------|
| Type of Incident | Borrower Fraud/Predatory Scam |
| Date | 08/01/2016 |

| | |
|------------------------------|------------|
| Time | 12:00 AM |
| Location | mail |
| Reported By | [REDACTED] |
| Great Lakes Employee? | No |

Incident Details

| | |
|--|---|
| Borrower Name | [REDACTED] |
| Borrowers Great Lakes ID (GLID) | [REDACTED] |
| Borrower Contact Info | [REDACTED] VA [REDACTED] |
| FSA Loan? | Yes |
| Fraudulent Company Name | ameritech financial |
| Fraudulent Company Contact Info | ameritech financial Ameritechfinancial.com |
| Dates of Contact with Fraudulent Company | aug-sept 2016 |
| What did the company ask for, and what info was shared? | loan info, card info, SSSI, DOB, addy, Mothers maiden name. |
| | 800-792-8621 |

| | |
|--|--|
| Fraudulent Company Caller ID | |
| Canceled Automated Cash Handling (ACH)? | No |
| Reported to Law Enforcement, or Filed Identity Theft Report? | No |
| What Other Actions Did the Borrower Take? | none yet |
| Valid Power of Attorney (POA) on File? | No |
| What Did the Customer Expect the Company/Person To Do for Them? | loan would be forgiven at 10 years, payment at 100 a month 10 years, |

From: Service Center
Sent: Tuesday, January 17, 2017 12:07 PM
To: SLGL-Security Incident-Borrower Fraud-Predatory Scam
Subject: FW: Security Incident

From: [REDACTED]
Sent: Tuesday, January 17, 2017 12:07:05 PM (UTC-06:00) Central Time (US & Canada)
To: Service Center
Subject: Security Incident

Borrower Fraud/Predatory Scam

Incident Logged By

| | |
|-------------------|---------------------------|
| Name | [REDACTED] |
| Title | Contact Center Agent-Care |
| Department | Serv Borrower Services |
| Location | Eau Claire |
| Phone | 608-246-1800 [REDACTED] |
| Email | [REDACTED] |

Incident Summary

| | |
|-------------------------|-------------------------------|
| Type of Incident | Borrower Fraud/Predatory Scam |
| Date | 01/17/2017 |

| | |
|------------------------------|------------|
| Time | 11:53 AM |
| Location | eau claire |
| Reported By | [REDACTED] |
| Great Lakes Employee? | Yes |

Incident Details

| | |
|--|--|
| Borrower Name | [REDACTED] |
| Borrowers Great Lakes ID (GLID) | [REDACTED] |
| Borrower Contact Info | [REDACTED] MT [REDACTED] |
| FSA Loan? | No |
| Fraudulent Company Name | Ameritech |
| Fraudulent Company Contact Info | phone: 1800-792-8621. 916-582-6288/ Shauna Parker. |
| Dates of Contact with Fraudulent Company | 01/17/2017 via email. |
| What did the company ask for, and what info was shared? | Social security number, DOB, mgl signing user id/pin/and password. account and routing number. |
| | 8007928621 |

| | |
|--|---|
| Fraudulent Company Caller ID | |
| Canceled Automated Cash Handling (ACH)? | No |
| Reported to Law Enforcement, or Filed Identity Theft Report? | No |
| What Other Actions Did the Borrower Take? | none. |
| Valid Power of Attorney (POA) on File? | No |
| What Did the Customer Expect the Company/Person To Do for Them? | b stated for the first 13 months payments would be made to Ameritech in the amount of \$173. Payments after that would be \$119 a month for the next 25 years. Company stated that b had a \$50k plus loan with Great Lakes. And by getting set up on this payment plan the b would reduce the overall cost of the loan balance to \$35k. |

From: Service Center
Sent: Tuesday, January 10, 2017 12:56 PM
To: SLGL-Security Incident-Borrower Fraud-Predatory Scam
Subject: FW: Security Incident

From: [REDACTED]
Sent: Tuesday, January 10, 2017 12:56:11 PM (UTC-06:00) Central Time (US & Canada)
To: Service Center
Subject: Security Incident

Borrower Fraud/Predatory Scam

Incident Logged By

| | |
|-------------------|--------------------------|
| Name | [REDACTED] |
| Title | Contact Ctr Agent 4-Care |
| Department | Serv Borrower Services |
| Location | Eau Claire |
| Phone | 608-246-1800 [REDACTED] |
| Email | [REDACTED] |

Incident Summary

| | |
|-------------------------|-------------------------------|
| Type of Incident | Borrower Fraud/Predatory Scam |
| Date | 01/10/2017 |

| | |
|------------------------------|------------------------|
| Time | 12:51 PM |
| Location | EAU CLAIRE CALL CENTER |
| Reported By | [REDACTED] |
| Great Lakes Employee? | No |

Incident Details

| | |
|--|--------------------------------------|
| Borrower Name | [REDACTED] |
| Borrowers Great Lakes ID (GLID) | [REDACTED] |
| Borrower Contact Info | [REDACTED] MI [REDACTED] |
| FSA Loan? | No |
| Fraudulent Company Name | ameritech financial |
| Fraudulent Company Contact Info | 800-792-8621 |
| Dates of Contact with Fraudulent Company | 9/2016 to present |
| What did the company ask for, and what info was shared? | SSN/DOB/NAME ETC & Bank account info |
| | 800-792-8621 |

| | |
|--|--|
| Fraudulent Company Caller ID | |
| Canceled Automated Cash Handling (ACH)? | No |
| Reported to Law Enforcement, or Filed Identity Theft Report? | No |
| What Other Actions Did the Borrower Take? | No action yet |
| Valid Power of Attorney (POA) on File? | No |
| What Did the Customer Expect the Company/Person To Do for Them? | They were supposed to forgive half the loan & b pay the other half |

From: Service Center
Sent: Friday, January 06, 2017 2:50 PM
To: SLGL-Security Incident-Borrower Fraud-Predatory Scam
Subject: FW: Security Incident

From: [REDACTED]
Sent: Friday, January 06, 2017 2:50:27 PM (UTC-06:00) Central Time (US & Canada)
To: Service Center
Subject: Security Incident

Borrower Fraud/Predatory Scam

Incident Logged By

| | |
|-------------------|---------------------------|
| Name | [REDACTED] |
| Title | Contact Center Agent-Care |
| Department | Serv Borrower Services |
| Location | Eagan |
| Phone | 608-246-1800 [REDACTED] |
| Email | [REDACTED] |

Incident Summary

| | |
|-------------------------|-------------------------------|
| Type of Incident | Borrower Fraud/Predatory Scam |
| Date | 01/06/2017 |

| | |
|------------------------------|------------|
| Time | 2:34 PM |
| Location | eagan |
| Reported By | [REDACTED] |
| Great Lakes Employee? | No |

Incident Details

| | |
|--|---|
| Borrower Name | [REDACTED] |
| Borrowers Great Lakes ID (GLID) | [REDACTED] |
| Borrower Contact Info | [REDACTED] ky [REDACTED] |
| FSA Loan? | Yes |
| Fraudulent Company Name | ameritech |
| Fraudulent Company Contact Info | address: 925 Lakeville st #175 Petaluma, ca 94942 email: paige.cameron@ameritechfinancial.com Phone:1800 792 8621 ext 212 |
| Dates of Contact with Fraudulent Company | began march 31st 2016 |
| What did the company ask for, and what info was shared? | caller asked for payment to qualify for the public service loan forgiveness will have to pay \$207 for first year then will go down to \$99 where charging fee to help with the application. They asked for her banking account information and all account info from great lakes |

| | |
|--|---|
| Fraudulent Company Caller ID | 8007928621 |
| Canceled Automated Cash Handling (ACH)? | No |
| Reported to Law Enforcement, or Filed Identity Theft Report? | No |
| What Other Actions Did the Borrower Take? | borrower did not know it was a fraud company and has only contacted great lakes when they realized payments where not made to great lakes |
| Valid Power of Attorney (POA) on File? | No |
| What Did the Customer Expect the Company/Person To Do for Them? | borrower expected them to make payments to great lakes and to qualify for the public service loan forgiveness |

From: Service Center
Sent: Thursday, January 05, 2017 2:24 PM
To: SLGL-Security Incident-Borrower Fraud-Predatory Scam
Subject: FW: Security Incident

From: [REDACTED]
Sent: Thursday, January 05, 2017 2:24:25 PM (UTC-06:00) Central Time (US & Canada)
To: Service Center
Subject: Security Incident

Borrower Fraud/Predatory Scam

Incident Logged By

| | |
|-------------------|---------------------------|
| Name | [REDACTED] |
| Title | Contact Center Agent-Care |
| Department | Serv Borrower Services |
| Location | Eagan |
| Phone | 608-246-1800 [REDACTED] |
| Email | [REDACTED] |

Incident Summary

| | |
|-------------------------|-------------------------------|
| Type of Incident | Borrower Fraud/Predatory Scam |
| Date | 01/05/2017 |

| | |
|------------------------------|----------|
| Time | 2:15 PM |
| Location | Eagan |
| Reported By | Borrower |
| Great Lakes Employee? | No |

Incident Details

| | |
|--|--|
| Borrower Name | [REDACTED] |
| Borrowers Great Lakes ID (GLID) | [REDACTED] |
| Borrower Contact Info | [REDACTED] PA [REDACTED] |
| FSA Loan? | Yes |
| Fraudulent Company Name | Ameritech Financial |
| Fraudulent Company Contact Info | BILL CLARK - 916-5858215 |
| Dates of Contact with Fraudulent Company | 01/05/2017 |
| What did the company ask for, and what info was shared? | SSN, BANK ROUTING/ACCOUNT INFO, ADDRESS, PHONE #, MGL.ORG LOGIN, |
| | 866-427-3020 |

| | |
|--|---|
| Fraudulent Company Caller ID | |
| Canceled Automated Cash Handling (ACH)? | No |
| Reported to Law Enforcement, or Filed Identity Theft Report? | No |
| What Other Actions Did the Borrower Take? | BOR CALLED BANK AND CLOSED |
| Valid Power of Attorney (POA) on File? | No |
| What Did the Customer Expect the Company/Person To Do for Them? | \$407 FOR 3 MONTHS, \$119 PER MONTH FOR 10 YEARS AFTER, LOAN WOULD BE COMPLETELY FORGIVEN AFTER THE 10 YEARS, |

From: Service Center
Sent: Thursday, January 05, 2017 10:33 AM
To: SLGL-Security Incident-Borrower Fraud-Predatory Scam
Subject: FW: Security Incident

From: [REDACTED]
Sent: Thursday, January 05, 2017 10:33:10 AM (UTC-06:00) Central Time (US & Canada)
To: Service Center
Subject: Security Incident

Borrower Fraud/Predatory Scam

Incident Logged By

| | |
|-------------------|--------------------------|
| Name | [REDACTED] |
| Title | Contact Ctr Agent 1-Care |
| Department | Serv Borrower Services |
| Location | Eagan |
| Phone | 608-246-1800 [REDACTED] |
| Email | [REDACTED] |

Incident Summary

| | |
|-------------------------|-------------------------------|
| Type of Incident | Borrower Fraud/Predatory Scam |
| Date | 01/05/2017 |

| | |
|------------------------------|------------|
| Time | 10:00 AM |
| Location | Eagan |
| Reported By | [REDACTED] |
| Great Lakes Employee? | No |

Incident Details

| | |
|--|--|
| Borrower Name | [REDACTED] |
| Borrowers Great Lakes ID (GLID) | [REDACTED] |
| Borrower Contact Info | [REDACTED] La [REDACTED] |
| FSA Loan? | No |
| Fraudulent Company Name | Ameritech |
| Fraudulent Company Contact Info | Ameritech 800-792-8621 e-mail ameritechfinancial.com Bill Clark customer service |
| Dates of Contact with Fraudulent Company | May 2016 to present |
| What did the company ask for, and what info was shared? | bank account, social security number , money out of account about \$2,012.00 |
| | 800-792-8621 |

| |
|--|
| Fraudulent Company Caller ID |
| Canceled Automated Cash Handling (ACH)? |
| Reported to Law Enforcement, or Filed Identity Theft Report? |
| What Other Actions Did the Borrower Take? |
| Valid Power of Attorney (POA) on File? |
| What Did the Customer Expect the Company/Person To Do for Them? |

Yes

Yes

Borrower call to make police report and will stop payment on account

No

Consolidation and Pslf Borrower loan was transfer to fed loan servicing

From: Service Center
Sent: Tuesday, January 03, 2017 7:38 PM
To: SLGL-Security Incident-Borrower Fraud-Predatory Scam
Subject: FW: Security Incident

From: [REDACTED]
Sent: Tuesday, January 03, 2017 7:37:55 PM (UTC-06:00) Central Time (US & Canada)
To: Service Center
Subject: Security Incident

Borrower Fraud/Predatory Scam

Incident Logged By

| | |
|-------------------|---------------------------|
| Name | [REDACTED] |
| Title | Contact Center Agent-Care |
| Department | Serv Borrower Services |
| Location | Eau Claire |
| Phone | 608-246-1800 [REDACTED] |
| Email | [REDACTED] |

Incident Summary

| | |
|-------------------------|-------------------------------|
| Type of Incident | Borrower Fraud/Predatory Scam |
| Date | 01/03/2017 |

| | |
|------------------------------|------------|
| Time | 7:28 PM |
| Location | NEW JERSEY |
| Reported By | [REDACTED] |
| Great Lakes Employee? | No |

Incident Details

| | |
|--|---|
| Borrower Name | [REDACTED] |
| Borrowers Great Lakes ID (GLID) | [REDACTED] |
| Borrower Contact Info | [REDACTED] NJ, [REDACTED] |
| FSA Loan? | Yes |
| Fraudulent Company Name | AMERITECH |
| Fraudulent Company Contact Info | www.ameritechfinancial.com 1-800-792-8621 |
| Dates of Contact with Fraudulent Company | 12/15/16-12/16/16 |
| What did the company ask for, and what info was shared? | SS#, GREAT LAKES INFO, FAFSA LOGIN INFO, DOB, PHONE #, ADDRESS. |

| | |
|--|--|
| Fraudulent Company Caller ID | N/A |
| Canceled Automated Cash Handling (ACH)? | No |
| Reported to Law Enforcement, or Filed Identity Theft Report? | No |
| What Other Actions Did the Borrower Take? | Cancelled with company, called GL. |
| Valid Power of Attorney (POA) on File? | No |
| What Did the Customer Expect the Company/Person To Do for Them? | CHARGED A FEE PROMISING LOWER PAYMENTS AND LOAN FORGIVENESS. |

From: Service Center
Sent: Thursday, December 22, 2016 5:36 PM
To: SLGL-Security Incident-Borrower Fraud-Predatory Scam
Subject: FW: Security Incident

From: [REDACTED]
Sent: Thursday, December 22, 2016 5:35:49 PM (UTC-06:00) Central Time (US & Canada)
To: Service Center
Subject: Security Incident

Borrower Fraud/Predatory Scam

Incident Logged By

| | |
|-------------------|---------------------------|
| Name | [REDACTED] |
| Title | Contact Center Agent-Care |
| Department | Serv Borrower Services |
| Location | Eau Claire |
| Phone | [REDACTED] |
| Email | [REDACTED] |

Incident Summary

| | |
|-------------------------|-------------------------------|
| Type of Incident | Borrower Fraud/Predatory Scam |
| Date | 12/01/2016 |

| | |
|------------------------------|------------|
| Time | 9:00 AM |
| Location | home/mail |
| Reported By | [REDACTED] |
| Great Lakes Employee? | No |

Incident Details

| | |
|--|---|
| Borrower Name | [REDACTED] |
| Borrowers Great Lakes ID (GLID) | [REDACTED] |
| Borrower Contact Info | [REDACTED] NV [REDACTED] |
| FSA Loan? | Yes |
| Fraudulent Company Name | Ameritech Financial |
| Fraudulent Company Contact Info | 8668940837 student loan department adam.mckinley@ameritechfinancial.com Adam 916-582-6282 1101 Investment Blvd Ste 290 Eldorado Hills CA 95762 |
| Dates of Contact with Fraudulent Company | Letter sent in the mail at the beginning of December. Email 12/13/16, 12/16/16, 12/18/16,12/20/16 ,12/22/16 phone calls 12/13/16 12/15/16 12/16 |
| What did the company ask for, and what info was shared? | payment to assist with preparing his student loan for forgiveness. B states that they had his tax return information. ssn, address and phone numbers, and he gave them his bank account information to make payments, but no payments have yet been made. |

| | |
|--|---|
| Fraudulent Company Caller ID | 9165826282 |
| Canceled Automated Cash Handling (ACH)? | No |
| Reported to Law Enforcement, or Filed Identity Theft Report? | No |
| What Other Actions Did the Borrower Take? | B called GL to see if program was legitimate, and states he will be calling local law enforcement and his bank. |
| Valid Power of Attorney (POA) on File? | No |
| What Did the Customer Expect the Company/Person To Do for Them? | That the company would assist him with having his student loan forgiven if he paid the company monthly payments instead of paying GL's. |

From: Service Center
Sent: Thursday, December 22, 2016 4:16 PM
To: SLGL-Security Incident-Borrower Fraud-Predatory Scam
Subject: FW: Security Incident

From: [REDACTED]
Sent: Thursday, December 22, 2016 4:16:17 PM (UTC-06:00) Central Time (US & Canada)
To: Service Center
Subject: Security Incident

Borrower Fraud/Predatory Scam

Incident Logged By

| | |
|-------------------|---------------------------|
| Name | [REDACTED] |
| Title | Contact Ctr Agnt-Outreach |
| Department | Serv Borrower Services |
| Location | Stevens Point |
| Phone | 608.246.1800 [REDACTED] |
| Email | [REDACTED] |

Incident Summary

| | |
|-------------------------|-------------------------------|
| Type of Incident | Borrower Fraud/Predatory Scam |
| Date | 12/19/2016 |

| | |
|------------------------------|----------------------------|
| Time | 3:10 PM |
| Location | via telephone conversation |
| Reported By | Borrower |
| Great Lakes Employee? | No |

Incident Details

| | |
|--|---|
| Borrower Name | [REDACTED] |
| Borrowers Great Lakes ID (GLID) | [REDACTED] |
| Borrower Contact Info | [REDACTED] SD [REDACTED] |
| FSA Loan? | Yes |
| Fraudulent Company Name | AMERITECH |
| Fraudulent Company Contact Info | Ameritech - Financial Team # 800-792-8621 |
| Dates of Contact with Fraudulent Company | As far as she understands it her loan is in forgiveness with the following: Ameritech - Financial Team # 800-792-8621 |
| What did the company ask for, and what info was shared? | Borrower filled out an application with said company. They have basically advised her not to pay her loans and have convinced her they have her payments down to \$100 (est) from \$310.43. |
| | 800-792-8621 |

| | |
|--|--|
| Fraudulent Company Caller ID | |
| Canceled Automated Cash Handling (ACH)? | Yes |
| Reported to Law Enforcement, or Filed Identity Theft Report? | No |
| What Other Actions Did the Borrower Take? | She has not paid them so far and is now wary of proceeding with them. |
| Valid Power of Attorney (POA) on File? | No |
| What Did the Customer Expect the Company/Person To Do for Them? | Her father reached out to them to reduce her monthly payments. She felt obligated to apply given her fathers insistence. |

From: Service Center
Sent: Monday, December 12, 2016 3:10 PM
To: SLGL-Security Incident-Borrower Fraud-Predatory Scam
Subject: FW: Security Incident

From: [REDACTED]
Sent: Monday, December 12, 2016 3:10:14 PM (UTC-06:00) Central Time (US & Canada)
To: Service Center
Subject: Security Incident

Borrower Fraud/Predatory Scam

Incident Logged By

| | |
|-------------------|---------------------------|
| Name | [REDACTED] |
| Title | Contact Center Agent-Care |
| Department | Serv Borrower Services |
| Location | Eagan |
| Phone | 608-246-1800 [REDACTED] |
| Email | [REDACTED] |

Incident Summary

| | |
|-------------------------|-------------------------------|
| Type of Incident | Borrower Fraud/Predatory Scam |
| Date | 11/14/2016 |

| | |
|------------------------------|--------------------------|
| Time | 2:00 PM |
| Location | [REDACTED] IN [REDACTED] |
| Reported By | [REDACTED] |
| Great Lakes Employee? | No |

Incident Details

| | |
|--|---|
| Borrower Name | [REDACTED] |
| Borrowers Great Lakes ID (GLID) | [REDACTED] |
| Borrower Contact Info | [REDACTED] IN |
| FSA Loan? | Yes |
| Fraudulent Company Name | Ameritechfinancial |
| Fraudulent Company Contact Info | Richard Tapia 1101 Investment Blvd Suite 290, El Dorado Hills, CA 95762 916-585-8368 Richard.tapia@ameritechfinancial.com 800-792-8621 |
| Dates of Contact with Fraudulent Company | Monday Dec 5th a two hour phone call income.doc@ameritechfinancial.com |
| What did the company ask for, and what info was shared? | paystub tax return voided check has full ss# has mother's maiden name city of birth |
| | 916-585-8368 |

| | |
|--|---|
| Fraudulent Company Caller ID | |
| Canceled Automated Cash Handling (ACH)? | No |
| Reported to Law Enforcement, or Filed Identity Theft Report? | No |
| What Other Actions Did the Borrower Take? | b will file a police report - talk to her bank, change her access to all the accounts, banks, student loan. |
| Valid Power of Attorney (POA) on File? | No |
| What Did the Customer Expect the Company/Person To Do for Them? | report the incident thru the doe. b will also report the company @cfpb.gov |

From: Service Center
Sent: Friday, December 02, 2016 9:23 AM
To: SLGL-Security Incident-Borrower Fraud-Predatory Scam
Subject: FW: Security Incident

Categories: Red Category

From: [REDACTED]
Sent: Friday, December 02, 2016 9:23:12 AM (UTC-06:00) Central Time (US & Canada)
To: Service Center
Subject: Security Incident

Borrower Fraud/Predatory Scam

Incident Logged By

| | |
|-------------------|---------------------------|
| Name | [REDACTED] |
| Title | Cont Ctr Agent 4-Outreach |
| Department | Serv Borrower Services |
| Location | Madison |
| Phone | 608-246-1800 [REDACTED] |
| Email | [REDACTED] |

Incident Summary

| | |
|-------------------------|-------------------------------|
| Type of Incident | Borrower Fraud/Predatory Scam |
|-------------------------|-------------------------------|

| | |
|------------------------------|-------------|
| Date | 12/02/2016 |
| Time | 9:09 AM |
| Location | GREAT LAKES |
| Reported By | [REDACTED] |
| Great Lakes Employee? | Yes |

Incident Details

| | |
|--|--|
| Borrower Name | [REDACTED] |
| Borrowers Great Lakes ID (GLID) | [REDACTED] |
| Borrower Contact Info | [REDACTED] NJ [REDACTED] |
| FSA Loan? | Yes |
| Fraudulent Company Name | AMERITECH |
| Fraudulent Company Contact Info | EMAIL: INCOMEDOC@AMERITECHFINANCIAL.COM 916-330-5215 ALAN |
| Dates of Contact with Fraudulent Company | B WAS RECEIVING BROUCHERS AND CONTACTED COMPANY 8/2016, LAST CONTACT WITH COMPANY WAS 12/1/2016 |
| What did the company ask for, and what info was shared? | B PROVIDED SOCIAL SECURITY NUMBER, ROUTING & ACCOUNT BANKING INFORMATON, TAX RETURNS |

| | |
|--|--|
| Fraudulent Company Caller ID | 800-792-8621 |
| Canceled Automated Cash Handling (ACH)? | No |
| Reported to Law Enforcement, or Filed Identity Theft Report? | No |
| What Other Actions Did the Borrower Take? | B CALLED COMPANY TO COMPLAIN RE: PYMT W/GREAT LAKES IN ADDITION TO FRAUDULENT COMPANY'S MONTHLY PAYMENT, WAS |
| Valid Power of Attorney (POA) on File? | Yes |
| What Did the Customer Expect the Company/Person To Do for Them? | B WAS TOLD TO PAY \$207 FOR TEN MONTHS, THEN \$100 FOR NEXT TEN YEARS TO FRAUDULENT COMPANY, B WAS TOLD PAYMENTS TO FRAUD COMPANY WOULD BE APPLIED TO LOAN BALANCE |

From: Service Center
Sent: Wednesday, November 23, 2016 12:09 PM
To: SLGL-Security Incident-Borrower Fraud-Predatory Scam
Subject: FW: Security Incident

From: [REDACTED]
Sent: Wednesday, November 23, 2016 12:09:18 PM (UTC-06:00) Central Time (US & Canada)
To: Service Center
Subject: Security Incident

Borrower Fraud/Predatory Scam

Incident Logged By

| | |
|-------------------|---------------------------|
| Name | [REDACTED] |
| Title | Contact Center Agent-Care |
| Department | Serv Borrower Services |
| Location | Eau Claire |
| Phone | 608-246-1800 [REDACTED] |
| Email | [REDACTED] |

Incident Summary

| | |
|-------------------------|-------------------------------|
| Type of Incident | Borrower Fraud/Predatory Scam |
| Date | 11/23/2016 |

| | |
|------------------------------|------------|
| Time | 12:02 PM |
| Location | eau claire |
| Reported By | [REDACTED] |
| Great Lakes Employee? | Yes |

Incident Details

| | |
|--|---|
| Borrower Name | [REDACTED] |
| Borrowers Great Lakes ID (GLID) | [REDACTED] |
| Borrower Contact Info | [REDACTED] FL [REDACTED] |
| FSA Loan? | Yes |
| Fraudulent Company Name | ameritech financial |
| Fraudulent Company Contact Info | 800-792-8621. 1101 investment blvd suit 290 Eldorado hills CA, 95762 |
| Dates of Contact with Fraudulent Company | 10/01/2016 |
| What did the company ask for, and what info was shared? | social security number, dob, phone, bank and routing number and debit card. |
| | 8007928621 |

| | |
|--|--|
| Fraudulent Company Caller ID | |
| Canceled Automated Cash Handling (ACH)? | No |
| Reported to Law Enforcement, or Filed Identity Theft Report? | No |
| What Other Actions Did the Borrower Take? | none |
| Valid Power of Attorney (POA) on File? | No |
| What Did the Customer Expect the Company/Person To Do for Them? | company stated b would pay \$200.00 a month for the first year and then \$100 for the next 20 years. company stated they would forgive the loans after that point. |

From: Service Center
Sent: Friday, November 18, 2016 8:11 AM
To: SLGL-Security Incident-Borrower Fraud-Predatory Scam
Subject: FW: Security Incident

From: [REDACTED]
Sent: Friday, November 18, 2016 8:11:10 AM (UTC-06:00) Central Time (US & Canada)
To: Service Center
Subject: Security Incident

Borrower Fraud/Predatory Scam

Incident Logged By

| | |
|-------------------|--------------------------|
| Name | [REDACTED] |
| Title | Contact Ctr Agent 2-Care |
| Department | Serv Borrower Services |
| Location | Eagan |
| Phone | 608-246-1800 [REDACTED] |
| Email | [REDACTED] |

Incident Summary

| | |
|-------------------------|-------------------------------|
| Type of Incident | Borrower Fraud/Predatory Scam |
| Date | 11/18/2016 |

| | |
|------------------------------|------------|
| Time | 8:00 AM |
| Location | Eagan,MN |
| Reported By | [REDACTED] |
| Great Lakes Employee? | Yes |

Incident Details

| | |
|--|---|
| Borrower Name | [REDACTED] |
| Borrowers Great Lakes ID (GLID) | [REDACTED] |
| Borrower Contact Info | Alabama [REDACTED] |
| FSA Loan? | No |
| Fraudulent Company Name | Ameritech |
| Fraudulent Company Contact Info | phone # 7072225144 |
| Dates of Contact with Fraudulent Company | 11/14-18 |
| What did the company ask for, and what info was shared? | She didn't share anything with them , she said they already had her personal loan information |

| | |
|--|--|
| Fraudulent Company Caller ID | n/a |
| Canceled Automated Cash Handling (ACH)? | No |
| Reported to Law Enforcement, or Filed Identity Theft Report? | No |
| What Other Actions Did the Borrower Take? | none yet |
| Valid Power of Attorney (POA) on File? | No |
| What Did the Customer Expect the Company/Person To Do for Them? | borrower expected loan forgiveness realized she could do herself |

From: Service Center
Sent: Thursday, November 10, 2016 6:23 PM
To: SLGL-Security Incident-Borrower Fraud-Predatory Scam
Subject: FW: Security Incident

From: [REDACTED]
Sent: Thursday, November 10, 2016 6:22:56 PM (UTC-06:00) Central Time (US & Canada)
To: Service Center
Subject: Security Incident

Borrower Fraud/Predatory Scam

Incident Logged By

| | |
|-------------------|--------------------------|
| Name | [REDACTED] |
| Title | Contact Ctr Agent 2-Care |
| Department | Serv Borrower Services |
| Location | Eau Claire |
| Phone | 608-246-1800 [REDACTED] |
| Email | [REDACTED] |

Incident Summary

| | |
|-------------------------|-------------------------------|
| Type of Incident | Borrower Fraud/Predatory Scam |
| Date | 11/10/2016 |

| | |
|------------------------------|---------------|
| Time | 1:00 PM |
| Location | [REDACTED] AL |
| Reported By | [REDACTED] |
| Great Lakes Employee? | No |

Incident Details

| | |
|--|---|
| Borrower Name | [REDACTED] |
| Borrowers Great Lakes ID (GLID) | [REDACTED] |
| Borrower Contact Info | [REDACTED] AL [REDACTED] |
| FSA Loan? | Yes |
| Fraudulent Company Name | Ameritech |
| Fraudulent Company Contact Info | B was contacted by Vincent, who provided a phone # (916) 509-3292 Caller ID number came up as being from Sacramento, CA |
| Dates of Contact with Fraudulent Company | Since 11/03/2016, the borrower states the caller has been calling 5-10 times a day. |
| What did the company ask for, and what info was shared? | DOB, SSN, FSA ID, caller was able to find her old work e-mail address. B also thinks they have accessed her information on FSA due to information he knew;, stating he had retrieved it from FSA. |

| | |
|--|---|
| Fraudulent Company Caller ID | (916) 330-5215 |
| Canceled Automated Cash Handling (ACH)? | No |
| Reported to Law Enforcement, or Filed Identity Theft Report? | No |
| What Other Actions Did the Borrower Take? | Call us |
| Valid Power of Attorney (POA) on File? | No |
| What Did the Customer Expect the Company/Person To Do for Them? | The caller harassed her until she, & her son were both very, very upset. The caller was telling her that she could only qualify for the program she is on for 3 years maximum. Caller is stating that due to the way her loan is set up, she is going to end up paying an extreme amount of interest over time, that we would soon be suing her, garnishing her wages &/or seize her taxes or kids' money |

From: Service Center
Sent: Monday, October 31, 2016 11:06 AM
To: SLGL-Security Incident-Borrower Fraud-Predatory Scam
Subject: FW: Security Incident

From: [REDACTED]
Sent: Monday, October 31, 2016 11:05:41 AM (UTC-06:00) Central Time (US & Canada)
To: Service Center
Subject: Security Incident

Borrower Fraud/Predatory Scam

Incident Logged By

| | |
|-------------------|--------------------------|
| Name | [REDACTED] |
| Title | Contact Ctr Agent 2-Care |
| Department | Serv Borrower Services |
| Location | Eagan |
| Phone | 608-246-1800 [REDACTED] |
| Email | [REDACTED] |

Incident Summary

| | |
|-------------------------|-------------------------------|
| Type of Incident | Borrower Fraud/Predatory Scam |
| Date | 10/31/2016 |

| | |
|------------------------------|------------|
| Time | 10:52 AM |
| Location | Eagan |
| Reported By | [REDACTED] |
| Great Lakes Employee? | Yes |

Incident Details

| | |
|--|---|
| Borrower Name | [REDACTED] |
| Borrowers Great Lakes ID (GLID) | [REDACTED] |
| Borrower Contact Info | [REDACTED] KY [REDACTED] |
| FSA Loan? | Yes |
| Fraudulent Company Name | ameritech |
| Fraudulent Company Contact Info | agent name: Brooke cordova phone #: 916-582-6236 1101 investment blvd suite 290, Eldorado hills, CA, 95762 |
| Dates of Contact with Fraudulent Company | they send emails everyday stating the borrower has to make a payment. last email borrower send oct 21st |
| What did the company ask for, and what info was shared? | bank account info, social security number. borrower sent them info on how much she is getting paid through social security. |

| | |
|--|---|
| Fraudulent Company Caller ID | 800-792-8621 |
| Canceled Automated Cash Handling (ACH)? | No |
| Reported to Law Enforcement, or Filed Identity Theft Report? | No |
| What Other Actions Did the Borrower Take? | none |
| Valid Power of Attorney (POA) on File? | No |
| What Did the Customer Expect the Company/Person To Do for Them? | This company told be they were her servicer and have been collecting payments from her. They were threatening the loans were going to go to collections |

From: Service Center
Sent: Monday, October 17, 2016 6:37 PM
To: SLGL-Security Incident-Borrower Fraud-Predatory Scam
Subject: FW: Security Incident

From: [REDACTED]
Sent: Monday, October 17, 2016 6:37:28 PM (UTC-06:00) Central Time (US & Canada)
To: Service Center
Subject: Security Incident

Borrower Fraud/Predatory Scam

Incident Logged By

| | |
|-------------------|---------------------------|
| Name | [REDACTED] |
| Title | Contact Center Agent-Care |
| Department | Serv Borrower Services |
| Location | Eagan |
| Phone | 608-246-1800 [REDACTED] |
| Email | [REDACTED] |

Incident Summary

| | |
|-------------------------|-------------------------------|
| Type of Incident | Borrower Fraud/Predatory Scam |
| Date | 10/17/2016 |

| | |
|------------------------------|---------------|
| Time | 3:30 PM |
| Location | [REDACTED] NY |
| Reported By | [REDACTED] |
| Great Lakes Employee? | No |

Incident Details

| | |
|--|---|
| Borrower Name | [REDACTED] |
| Borrowers Great Lakes ID (GLID) | [REDACTED] |
| Borrower Contact Info | [REDACTED] NY [REDACTED] |
| FSA Loan? | Yes |
| Fraudulent Company Name | Ameritech |
| Fraudulent Company Contact Info | rvice@Ameritechfinancial.com 866 818 9026 Vincent was the main contact |
| Dates of Contact with Fraudulent Company | initial contact today email & phone |
| What did the company ask for, and what info was shared? | borrower provided ss#, dob, address her curr email address phone / also provided bank information including account # also give answers to her moms maiden name, etc. |
| | 866 818 9026 |

| | |
|--|---------------------------------|
| Fraudulent Company Caller ID | |
| Canceled Automated Cash Handling (ACH)? | No |
| Reported to Law Enforcement, or Filed Identity Theft Report? | No |
| What Other Actions Did the Borrower Take? | Will call her bank & the police |
| Valid Power of Attorney (POA) on File? | No |
| What Did the Customer Expect the Company/Person To Do for Them? | submit the above info |

From: Service Center
Sent: Thursday, October 06, 2016 4:44 PM
To: SLGL-Security Incident-Borrower Fraud-Predatory Scam
Subject: FW: Security Incident

From: [REDACTED]
Sent: Thursday, October 06, 2016 4:44:24 PM (UTC-06:00) Central Time (US & Canada)
To: Service Center
Subject: Security Incident

Borrower Fraud/Predatory Scam

Incident Logged By

| | |
|-------------------|--------------------------|
| Name | [REDACTED] |
| Title | Contact Ctr Agent 1-Care |
| Department | Serv Borrower Services |
| Location | Eau Claire |
| Phone | 608-246-1800 [REDACTED] |
| Email | [REDACTED] |

Incident Summary

| | |
|-------------------------|-------------------------------|
| Type of Incident | Borrower Fraud/Predatory Scam |
| Date | 09/15/2016 |

| | |
|------------------------------|------------|
| Time | 12:00 PM |
| Location | Home |
| Reported By | [REDACTED] |
| Great Lakes Employee? | No |

Incident Details

| | |
|--|---|
| Borrower Name | [REDACTED] |
| Borrowers Great Lakes ID (GLID) | [REDACTED] |
| Borrower Contact Info | [REDACTED] PA [REDACTED] |
| FSA Loan? | No |
| Fraudulent Company Name | Ameritech Financial |
| Fraudulent Company Contact Info | Jeremiah Cramer Acct Specialist Ameritech Financial 800 792 8621 ext 342 direct no [REDACTED] fax 866 818 9026 email jeremiah.cramer@ameritechfinancial.com personal no 1 [REDACTED] [REDACTED] |
| Dates of Contact with Fraudulent Company | 09/15/2016 |
| What did the company ask for, and what info was shared? | ssi, send in pystubs, reference, psswd to mgl , and stdntlns. |

| | |
|--|---|
| Fraudulent Company Caller ID | 1 916 629 0026 |
| Canceled Automated Cash Handling (ACH)? | Yes |
| Reported to Law Enforcement, or Filed Identity Theft Report? | No |
| What Other Actions Did the Borrower Take? | Called us and found out fraudulent co and |
| Valid Power of Attorney (POA) on File? | No |
| What Did the Customer Expect the Company/Person To Do for Them? | b was told loan would be forgiven after 25 years if he paid them \$129 mos for 32 mos, \$108 and then \$95.19 until forgiven in 25 years. |

From: Service Center
Sent: Wednesday, October 05, 2016 5:41 PM
To: SLGL-Security Incident-Borrower Fraud-Predatory Scam
Subject: FW: Security Incident

From: [REDACTED]
Sent: Wednesday, October 05, 2016 5:40:59 PM (UTC-06:00) Central Time (US & Canada)
To: Service Center
Subject: Security Incident

Borrower Fraud/Predatory Scam

Incident Logged By

| | |
|-------------------|--------------------------|
| Name | [REDACTED] |
| Title | Contact Ctr Agent 1-Care |
| Department | Serv Borrower Services |
| Location | Eau Claire |
| Phone | 608-246-1800 [REDACTED] |
| Email | [REDACTED] |

Incident Summary

| | |
|-------------------------|-------------------------------|
| Type of Incident | Borrower Fraud/Predatory Scam |
| Date | 09/19/2016 |

| | |
|------------------------------|------------|
| Time | 12:00 PM |
| Location | Home |
| Reported By | [REDACTED] |
| Great Lakes Employee? | No |

Incident Details

| | |
|--|---|
| Borrower Name | [REDACTED] |
| Borrowers Great Lakes ID (GLID) | [REDACTED] |
| Borrower Contact Info | [REDACTED] Al [REDACTED] |
| FSA Loan? | Yes |
| Fraudulent Company Name | Americitech Financial |
| Fraudulent Company Contact Info | Ameritech Financial , however on phone they said name of company was Public Service loan Forgiveness 1101 Investment Blvd Suite 290, El Derado Hills ,CA 95762 Neil Adelman Enrollment Specialist. 707-222-5137 |
| Dates of Contact with Fraudulent Company | 09/28/2016, spoke to Neil on 09/28/2016 and then got email. Email was sent after b said to Neil thought was a fraudulent co. |
| What did the company ask for, and what info was shared? | SS #, and tried to get Fafsa pin no. He said had change psswd to fsa acct. Sent auth electronically to obtain information to get borrowers info from Student Loan data base. |

| | |
|--|--|
| Fraudulent Company Caller ID | 9163305215 |
| Canceled Automated Cash Handling (ACH)? | No |
| Reported to Law Enforcement, or Filed Identity Theft Report? | No |
| What Other Actions Did the Borrower Take? | You told them thought was fraudulent. |
| Valid Power of Attorney (POA) on File? | No |
| What Did the Customer Expect the Company/Person To Do for Them? | Said payments would be the same as we est for idr. and then wouldn't have to py the full loan bk if worked with them . |

From: Service Center
Sent: Wednesday, October 05, 2016 3:25 PM
To: SLGL-Security Incident-Borrower Fraud-Predatory Scam
Subject: FW: Security Incident

From: [REDACTED]
Sent: Wednesday, October 05, 2016 3:24:35 PM (UTC-06:00) Central Time (US & Canada)
To: Service Center
Subject: Security Incident

Borrower Fraud/Predatory Scam

Incident Logged By

| | |
|-------------------|--------------------------|
| Name | [REDACTED] |
| Title | Contact Ctr Agent 2-Care |
| Department | Serv Borrower Services |
| Location | Eau Claire |
| Phone | 608-246-1800 [REDACTED] |
| Email | [REDACTED] |

Incident Summary

| | |
|-------------------------|-------------------------------|
| Type of Incident | Borrower Fraud/Predatory Scam |
| Date | 10/05/2016 |

| | |
|------------------------------|------------|
| Time | 3:10 PM |
| Location | eau claire |
| Reported By | [REDACTED] |
| Great Lakes Employee? | Yes |

Incident Details

| | |
|--|---|
| Borrower Name | [REDACTED] |
| Borrowers Great Lakes ID (GLID) | [REDACTED] |
| Borrower Contact Info | [REDACTED] PA [REDACTED] |
| FSA Loan? | Yes |
| Fraudulent Company Name | AmeriTech financial |
| Fraudulent Company Contact Info | docu coollection dept 1101 investment blvd, elderado Hills, ca 95762 brooke cordova [REDACTED] paige Cameron set up acct ref # [REDACTED] ph # 1-800-792-8621 ext 212 |
| Dates of Contact with Fraudulent Company | 6/8/2016 6/18/2016 talked to paige |
| What did the company ask for, and what info was shared? | ss #, checking, paystub, debit card, |

| | |
|--|---|
| Fraudulent Company Caller ID | just emls |
| Canceled Automated Cash Handling (ACH)? | No |
| Reported to Law Enforcement, or Filed Identity Theft Report? | No |
| What Other Actions Did the Borrower Take? | charged debit cards and chng passwords, contact gl |
| Valid Power of Attorney (POA) on File? | No |
| What Did the Customer Expect the Company/Person To Do for Them? | they adv lower student loan debt, after making paymnt debt would be lesson, forgiveness |

From: Service Center
Sent: Wednesday, September 28, 2016 10:10 AM
To: SLGL-Security Incident-Borrower Fraud-Predatory Scam
Subject: FW: Security Incident

From: [REDACTED]
Sent: Wednesday, September 28, 2016 10:10:16 AM (UTC-06:00) Central Time (US & Canada)
To: Service Center
Subject: Security Incident

Borrower Fraud/Predatory Scam

Incident Logged By

| | |
|-------------------|--------------------------|
| Name | [REDACTED] |
| Title | Contact Ctr Agent 1-Care |
| Department | Serv Borrower Services |
| Location | Eagan |
| Phone | 608-246-1800, [REDACTED] |
| Email | [REDACTED] |

Incident Summary

| | |
|-------------------------|-------------------------------|
| Type of Incident | Borrower Fraud/Predatory Scam |
| Date | 09/08/2016 |

| | |
|------------------------------|------------|
| Time | 3:00 PM |
| Location | home |
| Reported By | [REDACTED] |
| Great Lakes Employee? | No |

Incident Details

| | |
|--|--|
| Borrower Name | [REDACTED] |
| Borrowers Great Lakes ID (GLID) | [REDACTED] |
| Borrower Contact Info | [REDACTED] pa [REDACTED] |
| FSA Loan? | Yes |
| Fraudulent Company Name | ameritech |
| Fraudulent Company Contact Info | adam McKinley 1101 investment blvd ste 209 el dorado hills ca 95762 800-792-8621 |
| Dates of Contact with Fraudulent Company | 9/8/2016, 08/23/2016 |
| What did the company ask for, and what info was shared? | ssn, dob, income, voided check. |
| | 800-792-8621 |

| | |
|--|--------------------------------------|
| Fraudulent Company Caller ID | |
| Canceled Automated Cash Handling (ACH)? | No |
| Reported to Law Enforcement, or Filed Identity Theft Report? | No |
| What Other Actions Did the Borrower Take? | will call bank and police. |
| Valid Power of Attorney (POA) on File? | No |
| What Did the Customer Expect the Company/Person To Do for Them? | forgive loans, would only owe 31000. |

From: Service Center
Sent: Wednesday, September 21, 2016 8:51 AM
To: SLGL-Security Incident-Borrower Fraud-Predatory Scam
Subject: FW: Security Incident

From: [REDACTED]
Sent: Wednesday, September 21, 2016 8:50:50 AM (UTC-06:00) Central Time (US & Canada)
To: Service Center
Subject: Security Incident

Borrower Fraud/Predatory Scam

Incident Logged By

| | |
|-------------------|--------------------------|
| Name | [REDACTED] |
| Title | Contact Ctr Agent 3-Care |
| Department | Serv Borrower Services |
| Location | Eau Claire |
| Phone | 608-246-1800 [REDACTED] |
| Email | [REDACTED] |

Incident Summary

| | |
|-------------------------|-------------------------------|
| Type of Incident | Borrower Fraud/Predatory Scam |
| Date | 09/21/2016 |

| | |
|------------------------------|------------------------|
| Time | 8:40 AM |
| Location | Eau Claire Call Center |
| Reported By | [REDACTED] |
| Great Lakes Employee? | No |

Incident Details

| | |
|--|--|
| Borrower Name | [REDACTED] |
| Borrowers Great Lakes ID (GLID) | [REDACTED] |
| Borrower Contact Info | [REDACTED] IN [REDACTED] |
| FSA Loan? | No |
| Fraudulent Company Name | Ameritech Financial |
| Fraudulent Company Contact Info | Neal Adelman: 1101 Investment Blvd Eldorado Hills, CA 95762 1-800-792-8621 |
| Dates of Contact with Fraudulent Company | Since the end of July 2016 |
| What did the company ask for, and what info was shared? | All SPI include address/number/email/SSN/DOB/CC Info/GL & studentloans.gov act info etc. |
| | 1-800-792-8621 |

| | |
|--|--|
| Fraudulent Company Caller ID | |
| Canceled Automated Cash Handling (ACH)? | No |
| Reported to Law Enforcement, or Filed Identity Theft Report? | No |
| What Other Actions Did the Borrower Take? | The borrower has taken no actions but will be looking into cancelling the payments/cancelling her card with her bank |
| Valid Power of Attorney (POA) on File? | No |
| What Did the Customer Expect the Company/Person To Do for Them? | The borrower was looking for the 3rd party to consolidate her loan & put her on the path to loan forgiveness |

From: Service Center
Sent: Monday, September 19, 2016 2:46 PM
To: SLGL-Security Incident-Borrower Fraud-Predatory Scam
Subject: FW: Security Incident

From: [REDACTED]
Sent: Monday, September 19, 2016 2:46:09 PM (UTC-06:00) Central Time (US & Canada)
To: Service Center
Subject: Security Incident

Borrower Fraud/Predatory Scam

Incident Logged By

| | |
|-------------------|---------------------------|
| Name | [REDACTED] |
| Title | Contact Center Agent-Care |
| Department | Serv Borrower Services |
| Location | Eagan |
| Phone | 608-246-1800 [REDACTED] |
| Email | [REDACTED] |

Incident Summary

| | |
|-------------------------|-------------------------------|
| Type of Incident | Borrower Fraud/Predatory Scam |
| Date | 09/19/2016 |

| | |
|------------------------------|------------|
| Time | 2:27 PM |
| Location | Eagan |
| Reported By | [REDACTED] |
| Great Lakes Employee? | Yes |

Incident Details

| | |
|--|---|
| Borrower Name | [REDACTED] |
| Borrowers Great Lakes ID (GLID) | [REDACTED] |
| Borrower Contact Info | [REDACTED] NY [REDACTED] |
| FSA Loan? | Yes |
| Fraudulent Company Name | AmeriTech |
| Fraudulent Company Contact Info | Ameritech 588-408-0419 ameritechfinanical.com |
| Dates of Contact with Fraudulent Company | 9/19/16 |
| What did the company ask for, and what info was shared? | Borrower advise he provided them with his name, address, DOB and SSN. |
| | 588-408-0419 |

| | |
|--|--|
| Fraudulent Company Caller ID | |
| Canceled Automated Cash Handling (ACH)? | No |
| Reported to Law Enforcement, or Filed Identity Theft Report? | No |
| What Other Actions Did the Borrower Take? | Borrower went onto google and facebook to look further into their company |
| Valid Power of Attorney (POA) on File? | No |
| What Did the Customer Expect the Company/Person To Do for Them? | They advise Borrower they could help him repay his loans with GL and have his loan forgiven. |

From: Service Center
Sent: Thursday, September 15, 2016 12:50 PM
To: SLGL-Security Incident-Borrower Fraud-Predatory Scam
Subject: FW: Security Incident

From: [REDACTED]
Sent: Thursday, September 15, 2016 12:50:24 PM (UTC-06:00) Central Time (US & Canada)
To: Service Center
Subject: Security Incident

Borrower Fraud/Predatory Scam

Incident Logged By

| | |
|-------------------|--------------------------|
| Name | [REDACTED] |
| Title | Contact Ctr Agent 1-Care |
| Department | Serv Borrower Services |
| Location | Eau Claire |
| Phone | 608-246-1800 [REDACTED] |
| Email | [REDACTED] |

Incident Summary

| | |
|-------------------------|-------------------------------|
| Type of Incident | Borrower Fraud/Predatory Scam |
| Date | 09/15/2016 |

| | |
|------------------------------|------------|
| Time | 12:39 PM |
| Location | Eau claire |
| Reported By | Borrower |
| Great Lakes Employee? | No |

Incident Details

| | |
|--|--|
| Borrower Name | [REDACTED] |
| Borrowers Great Lakes ID (GLID) | [REDACTED] |
| Borrower Contact Info | [REDACTED] MI [REDACTED] |
| FSA Loan? | Yes |
| Fraudulent Company Name | Ameritech Financial Service |
| Fraudulent Company Contact Info | 18665379975 Erik.nordstrand@ameritechfinancial.com |
| Dates of Contact with Fraudulent Company | 9/15/16 |
| What did the company ask for, and what info was shared? | SSN, Address, Phone # Bank info, MGL Login |
| | 8665379975 |

| | |
|--|--|
| Fraudulent Company Caller ID | |
| Canceled Automated Cash Handling (ACH)? | No |
| Reported to Law Enforcement, or Filed Identity Theft Report? | No |
| What Other Actions Did the Borrower Take? | None |
| Valid Power of Attorney (POA) on File? | No |
| What Did the Customer Expect the Company/Person To Do for Them? | Sd would after 3 pmts of \$332 payments would be \$119 per month \$20 to gl and \$99 to Ameritech for 10 years and then the loan would be forgiven |

From: Service Center
Sent: Tuesday, September 06, 2016 12:00 PM
To: SLGL-Security Incident-Borrower Fraud-Predatory Scam
Subject: FW: Security Incident

Categories: Green Category

From: [REDACTED]
Sent: Tuesday, September 06, 2016 12:00:13 PM (UTC-06:00) Central Time (US & Canada)
To: Service Center
Subject: Security Incident

Borrower Fraud/Predatory Scam

Incident Logged By

| | |
|-------------------|--------------------------|
| Name | [REDACTED] |
| Title | Contact Ctr Agent 2-Care |
| Department | Serv Borrower Services |
| Location | Eau Claire |
| Phone | 608-246-1800 [REDACTED] |
| Email | [REDACTED] |

Incident Summary

| | |
|-------------------------|-------------------------------|
| Type of Incident | Borrower Fraud/Predatory Scam |
|-------------------------|-------------------------------|

| | |
|------------------------------|------------|
| Date | 02/04/2016 |
| Time | 12:00 AM |
| Location | online |
| Reported By | [REDACTED] |
| Great Lakes Employee? | No |

Incident Details

| | |
|---|---|
| Borrower Name | [REDACTED] |
| Borrowers Great Lakes ID (GLID) | [REDACTED] |
| Borrower Contact Info | [REDACTED] NV [REDACTED] |
| FSA Loan? | Yes |
| Fraudulent Company Name | Ameritech Financial |
| Fraudulent Company Contact Info | 1-800-792-8621 1101 Investment Blvd El Dorado Hills, CA 95762 |
| Dates of Contact with Fraudulent Company | Borrower is unsure, she thought it was around the first part of February. Borrower talked to Ameritech Financial. She then contacted FSA also asking about consolidating, loan forgiveness, and Ameritech Financial. Borrower stating that the representative she talked to said they were working with a number of loan companies, and that they sounded like they could be one of the companies FSA worked with |

| | |
|---|--|
| <p>What did the company ask for, and what info was shared?</p> | <p>Borrower is trying to stop Ameritech Financial from accessing her account and continuing to apply forbearances. Borrower gave them her social security number, address, loan servicer, phone number, e-m address. They then asked for all of her information to access online account, as well as her GLID, stating they needed it to they could electronically submit paperwork for her.</p> |
| <p>Fraudulent Company Caller ID</p> | <p>800-792-8621</p> |
| <p>Canceled Automated Cash Handling (ACH)?</p> | <p>No</p> |
| <p>Reported to Law Enforcement, or Filed Identity Theft Report?</p> | <p>No</p> |
| <p>What Other Actions Did the Borrower Take?</p> | <p>The borrower went to her bank to stop payments when she realized were still coming out.</p> |
| <p>Valid Power of Attorney (POA) on File?</p> | <p>No</p> |
| <p>What Did the Customer Expect the Company/Person To Do for Them?</p> | <p>Consolidate her loans and apply for public service loan forgiveness.</p> |

From: Service Center
Sent: Wednesday, August 03, 2016 8:43 AM
To: SLGL-Security Incident-Borrower Fraud-Predatory Scam
Subject: FW: Security Incident

From: [REDACTED]
Sent: Wednesday, August 03, 2016 8:42:35 AM (UTC-06:00) Central Time (US & Canada)
To: Service Center
Subject: Security Incident

Borrower Fraud/Predatory Scam

Incident Logged By

| | |
|-------------------|--------------------------|
| Name | [REDACTED] |
| Title | Contact Ctr Agent 3-Care |
| Department | Serv Borrower Services |
| Location | Eau Claire |
| Phone | 608-246-1800 [REDACTED] |
| Email | [REDACTED] |

Incident Summary

| | |
|-------------------------|-------------------------------|
| Type of Incident | Borrower Fraud/Predatory Scam |
| Date | 08/03/2016 |

| | |
|------------------------------|------------|
| Time | 8:20 AM |
| Location | Eau Claire |
| Reported By | [REDACTED] |
| Great Lakes Employee? | Yes |

Incident Details

| | |
|--|--|
| Borrower Name | [REDACTED] |
| Borrowers Great Lakes ID (GLID) | [REDACTED] |
| Borrower Contact Info | [REDACTED] VA [REDACTED] |
| FSA Loan? | Yes |
| Fraudulent Company Name | AmeriTech Financial |
| Fraudulent Company Contact Info | 800-792-8621 ameritechfinancial.com AmeriTech Financial 1101 investment blvd #290 El Dorado Hills Ca 95762 |
| Dates of Contact with Fraudulent Company | about a month & half ago |
| What did the company ask for, and what info was shared? | Gave SSN, Company signed up on MGL and applied for without his knowledge, Does not recall giving banking info, they said they could get the banking info themselves; said company called Global Client Solutions tried to take \$207 |

| | |
|--|---|
| Fraudulent Company Caller ID | 800-792-8621 |
| Canceled Automated Cash Handling (ACH)? | No |
| Reported to Law Enforcement, or Filed Identity Theft Report? | No |
| What Other Actions Did the Borrower Take? | Change banking info, deleted MGL acct to set up himself |
| Valid Power of Attorney (POA) on File? | No |
| What Did the Customer Expect the Company/Person To Do for Them? | Help with lowering payments |

From: Service Center
Sent: Tuesday, July 26, 2016 8:40 AM
To: SLGL-Security Incident-Borrower Fraud-Predatory Scam
Subject: FW: Security Incident

From: [REDACTED]
Sent: Tuesday, July 26, 2016 8:40:27 AM (UTC-06:00) Central Time (US & Canada)
To: Service Center
Subject: Security Incident

Borrower Fraud/Predatory Scam

Incident Logged By

| | |
|-------------------|--------------------------|
| Name | [REDACTED] |
| Title | Contact Ctr Agent 2-Care |
| Department | Serv Borrower Services |
| Location | Eagan |
| Phone | 608-246-1800 [REDACTED] |
| Email | [REDACTED] |

Incident Summary

| | |
|-------------------------|-------------------------------|
| Type of Incident | Borrower Fraud/Predatory Scam |
| Date | 06/15/2016 |

| | |
|------------------------------|------------------|
| Time | 10:32 AM |
| Location | Texas [REDACTED] |
| Reported By | [REDACTED] |
| Great Lakes Employee? | Yes |

Incident Details

| | |
|--|---|
| Borrower Name | [REDACTED] |
| Borrowers Great Lakes ID (GLID) | [REDACTED] |
| Borrower Contact Info | [REDACTED] |
| FSA Loan? | Yes |
| Fraudulent Company Name | Ameritech financial |
| Fraudulent Company Contact Info | 800-792-8621 ext 424 alania.jarrett@ameritechfinancial.com |
| Dates of Contact with Fraudulent Company | 06/15/2016 |
| What did the company ask for, and what info was shared? | Caller called borrower to consolidate loan. borrower states called them back & did not authorize consolidation. |
| | 800.792.8621 |

| | |
|--|--|
| Fraudulent Company Caller ID | |
| Canceled Automated Cash Handling (ACH)? | No |
| Reported to Law Enforcement, or Filed Identity Theft Report? | No |
| What Other Actions Did the Borrower Take? | called Great lakes |
| Valid Power of Attorney (POA) on File? | No |
| What Did the Customer Expect the Company/Person To Do for Them? | Borrower states did not want consolidation & did not expect that they would do the consolidation |

From: Service Center
Sent: Friday, July 22, 2016 9:34 AM
To: SLGL-Security Incident-Borrower Fraud-Predatory Scam
Subject: FW: Security Incident

From: [REDACTED]
Sent: Friday, July 22, 2016 9:34:05 AM (UTC-06:00) Central Time (US & Canada)
To: Service Center
Subject: Security Incident

Borrower Fraud/Predatory Scam

Incident Logged By

| | |
|-------------------|---------------------------|
| Name | [REDACTED] |
| Title | Cont Ctr Agent 1-Outreach |
| Department | Serv Borrower Services |
| Location | Madison |
| Phone | 608-246-1800 [REDACTED] |
| Email | [REDACTED] |

Incident Summary

| | |
|-------------------------|-------------------------------|
| Type of Incident | Borrower Fraud/Predatory Scam |
| Date | 04/18/2016 |

| | |
|------------------------------|------------|
| Time | 5:00 PM |
| Location | email |
| Reported By | [REDACTED] |
| Great Lakes Employee? | No |

Incident Details

| | |
|--|---|
| Borrower Name | [REDACTED] |
| Borrowers Great Lakes ID (GLID) | [REDACTED] |
| Borrower Contact Info | [REDACTED] ca [REDACTED] |
| FSA Loan? | Yes |
| Fraudulent Company Name | Ameritech Financial |
| Fraudulent Company Contact Info | 1800 792 8621 1101 investment Blvd Eldrado ca 95762 |
| Dates of Contact with Fraudulent Company | emailed with them talked to get applies done |
| What did the company ask for, and what info was shared? | SPI |
| | 1 800 792 8621 |

| | |
|--|--|
| Fraudulent Company Caller ID | |
| Canceled Automated Cash Handling (ACH)? | No |
| Reported to Law Enforcement, or Filed Identity Theft Report? | No |
| What Other Actions Did the Borrower Take? | gave company and GL information |
| Valid Power of Attorney (POA) on File? | No |
| What Did the Customer Expect the Company/Person To Do for Them? | company will fill out app has to pay membership fee 1yr 200.00 after that 99.00 per rmonth until loan forgiven to have them fill out the apps then loan will be forgiven after |

From: Service Center
Sent: Tuesday, July 12, 2016 11:37 AM
To: SLGL-Security Incident-Borrower Fraud-Predatory Scam
Subject: FW: Security Incident

From: [REDACTED]
Sent: Tuesday, July 12, 2016 11:37:00 AM (UTC-06:00) Central Time (US & Canada)
To: Service Center
Subject: Security Incident

Borrower Fraud/Predatory Scam

Incident Logged By

| | |
|-------------------|---------------------------|
| Name | [REDACTED] |
| Title | Cont Ctr Agent 2-Outreach |
| Department | Serv Borrower Services |
| Location | Stevens Point |
| Phone | 608-246-1800 [REDACTED] |
| Email | [REDACTED] |

Incident Summary

| | |
|-------------------------|-------------------------------|
| Type of Incident | Borrower Fraud/Predatory Scam |
| Date | 07/11/2016 |

| | |
|------------------------------|------------------|
| Time | 1:21 PM |
| Location | Mygreatlakes.org |
| Reported By | [REDACTED] |
| Great Lakes Employee? | No |

Incident Details

| | |
|--|---|
| Borrower Name | [REDACTED] |
| Borrowers Great Lakes ID (GLID) | [REDACTED] |
| Borrower Contact Info | [REDACTED] IN [REDACTED] |
| FSA Loan? | Yes |
| Fraudulent Company Name | Ameritech Financial |
| Fraudulent Company Contact Info | phone # 18007928621, Email: income.doc@ameriechfinancial.com |
| Dates of Contact with Fraudulent Company | 07/08/2016 at 4:30pm eastern, 07/09/2016, 07/11/2016 |
| What did the company ask for, and what info was shared? | Company asked student information, login information for MGL.org, routing and account #'s for banking acct, Mailing address, phone # and Email. |
| | 18007928621 |

| | |
|--|--|
| Fraudulent Company Caller ID | |
| Canceled Automated Cash Handling (ACH)? | No |
| Reported to Law Enforcement, or Filed Identity Theft Report? | No |
| What Other Actions Did the Borrower Take? | will take action will bank and passwords with mgl.org and email |
| Valid Power of Attorney (POA) on File? | No |
| What Did the Customer Expect the Company/Person To Do for Them? | reducing monthly loan payments, offering eligibility for 10 year loan discharge and forgiveness, go back to finish masters degree without any additional cost. |

From: Service Center
Sent: Monday, July 11, 2016 1:23 PM
To: SLGL-Security Incident-Borrower Fraud-Predatory Scam
Subject: FW: Security Incident

From: [REDACTED]
Sent: Monday, July 11, 2016 1:22:38 PM (UTC-06:00) Central Time (US & Canada)
To: Service Center
Subject: Security Incident

Borrower Fraud/Predatory Scam

Incident Logged By

| | |
|-------------------|---------------------------|
| Name | [REDACTED] |
| Title | Contact Center Agent-Care |
| Department | Serv Borrower Services |
| Location | Eau Claire |
| Phone | 608.246.1800 [REDACTED] |
| Email | [REDACTED] |

Incident Summary

| | |
|-------------------------|-------------------------------|
| Type of Incident | Borrower Fraud/Predatory Scam |
| Date | 07/11/2016 |

| | |
|------------------------------|---------------|
| Time | 1:13 AM |
| Location | [REDACTED] va |
| Reported By | [REDACTED] |
| Great Lakes Employee? | No |

Incident Details

| | |
|--|--|
| Borrower Name | [REDACTED] |
| Borrowers Great Lakes ID (GLID) | [REDACTED] |
| Borrower Contact Info | [REDACTED] VA [REDACTED] |
| FSA Loan? | Yes |
| Fraudulent Company Name | Ameritech |
| Fraudulent Company Contact Info | n/a |
| Dates of Contact with Fraudulent Company | n/a |
| What did the company ask for, and what info was shared? | borrower had called to inqr if Ameritech was a legit servicer. b had adv had set up payment plan with company & had consol/idr through them. |
| | n/a |

| | |
|--|--|
| Fraudulent Company Caller ID | |
| Canceled Automated Cash Handling (ACH)? | No |
| Reported to Law Enforcement, or Filed Identity Theft Report? | No |
| What Other Actions Did the Borrower Take? | after contact with borrower may end plan with company. |
| Valid Power of Attorney (POA) on File? | No |
| What Did the Customer Expect the Company/Person To Do for Them? | consol & forgiveness within 10 years. |

From: Service Center
Sent: Monday, June 27, 2016 7:27 PM
To: SLGL-Security Incident-Borrower Fraud-Predatory Scam
Subject: FW: Security Incident

From: [REDACTED]
Sent: Monday, June 27, 2016 7:26:44 PM (UTC-06:00) Central Time (US & Canada)
To: Service Center
Subject: Security Incident

Borrower Fraud/Predatory Scam

Incident Logged By

| | |
|-------------------|---------------------------|
| Name | [REDACTED] |
| Title | Cont Ctr Agent 1-Outreach |
| Department | Serv Borrower Services |
| Location | Madison |
| Phone | 608-246-1800 [REDACTED] |
| Email | [REDACTED] |

Incident Summary

| | |
|-------------------------|-------------------------------|
| Type of Incident | Borrower Fraud/Predatory Scam |
| Date | 06/27/2016 |

| | |
|------------------------------|------------|
| Time | 7:10 AM |
| Location | MI |
| Reported By | [REDACTED] |
| Great Lakes Employee? | No |

Incident Details

| | |
|--|--|
| Borrower Name | [REDACTED] |
| Borrowers Great Lakes ID (GLID) | [REDACTED] |
| Borrower Contact Info | [REDACTED] MI [REDACTED] |
| FSA Loan? | Yes |
| Fraudulent Company Name | AmeritechFinancial Services |
| Fraudulent Company Contact Info | 800/7928621 income.doc@ameritechfinancial.com |
| Dates of Contact with Fraudulent Company | 6 mo prior |
| What did the company ask for, and what info was shared? | all of the above; company is currently withdrawing \$99/mo; no pymnts have been received by GL |
| | 800/792-8621 |

| | |
|--|---|
| Fraudulent Company Caller ID | |
| Canceled Automated Cash Handling (ACH)? | No |
| Reported to Law Enforcement, or Filed Identity Theft Report? | No |
| What Other Actions Did the Borrower Take? | b appeared undisturbed that pymnts not made to GL |
| Valid Power of Attorney (POA) on File? | No |
| What Did the Customer Expect the Company/Person To Do for Them? | give lower pymnt on lns |

From: Service Center
Sent: Thursday, June 23, 2016 5:13 PM
To: SLGL-Security Incident-Borrower Fraud-Predatory Scam
Subject: FW: Security Incident

From: [REDACTED]
Sent: Thursday, June 23, 2016 5:13:21 PM (UTC-06:00) Central Time (US & Canada)
To: Service Center
Subject: Security Incident

Borrower Fraud/Predatory Scam

Incident Logged By

| | |
|-------------------|--------------------------|
| Name | [REDACTED] |
| Title | Contact Ctr Agent 2-Care |
| Department | Serv Borrower Services |
| Location | Boscobel |
| Phone | 608.246.1800 [REDACTED] |
| Email | [REDACTED] |

Incident Summary

| | |
|-------------------------|-------------------------------|
| Type of Incident | Borrower Fraud/Predatory Scam |
| Date | 06/23/2016 |

| | |
|------------------------------|------------|
| Time | 4:37 PM |
| Location | Boscobel |
| Reported By | [REDACTED] |
| Great Lakes Employee? | No |

4:37 PM

Boscobel

[REDACTED]

No

Incident Details

| | |
|--|--|
| Borrower Name | [REDACTED] |
| Borrowers Great Lakes ID (GLID) | [REDACTED] |
| Borrower Contact Info | [REDACTED] IN [REDACTED] |
| FSA Loan? | Yes |
| Fraudulent Company Name | AmeriTech |
| Fraudulent Company Contact Info | Address: Ameritech financial 1101 investment blvd Eldorado Hills, CA 95762 |
| Dates of Contact with Fraudulent Company | 06/08/16 |
| What did the company ask for, and what info was shared? | Bank Acct routing and acct # |

[REDACTED]

[REDACTED]

[REDACTED] IN [REDACTED]

Yes

AmeriTech

Address: Ameritech financial 1101 investment blvd Eldorado Hills, CA 95762

06/08/16

Bank Acct routing and acct #

| | |
|--|---|
| Fraudulent Company Caller ID | 800 792-8621 |
| Canceled Automated Cash Handling (ACH)? | No |
| Reported to Law Enforcement, or Filed Identity Theft Report? | No |
| What Other Actions Did the Borrower Take? | Borrower requested to cancel consolidation that company had started, also will contact financial institution to see if could do stop payment, or possibly change acct # |
| Valid Power of Attorney (POA) on File? | No |
| What Did the Customer Expect the Company/Person To Do for Them? | Borrower was looking into what company could offer when next thing borrower knew they were signing borrower for consolidation along with mentioning about forgiveness. |

From: Service Center
Sent: Friday, June 17, 2016 3:40 PM
To: SLGL-Security Incident-Borrower Fraud-Predatory Scam
Subject: FW: Security Incident

From: [REDACTED]
Sent: Friday, June 17, 2016 3:40:17 PM (UTC-06:00) Central Time (US & Canada)
To: Service Center
Subject: Security Incident

Borrower Fraud/Predatory Scam

Incident Logged By

| | |
|-------------------|--------------------------|
| Name | [REDACTED] |
| Title | Contact Ctr Agent 2-Care |
| Department | Serv Borrower Services |
| Location | Plano |
| Phone | 608-246-1800, [REDACTED] |
| Email | [REDACTED] |

Incident Summary

| | |
|-------------------------|-------------------------------|
| Type of Incident | Borrower Fraud/Predatory Scam |
| Date | 06/17/2016 |

| | |
|------------------------------|------------|
| Time | 3:23 PM |
| Location | Plano |
| Reported By | [REDACTED] |
| Great Lakes Employee? | No |

Incident Details

| | |
|--|---|
| Borrower Name | [REDACTED] |
| Borrowers Great Lakes ID (GLID) | [REDACTED] |
| Borrower Contact Info | [REDACTED] PA [REDACTED] |
| FSA Loan? | Yes |
| Fraudulent Company Name | Ameritech Financial |
| Fraudulent Company Contact Info | Ameritech Financial (Global Client) 1101 Investment Blvd #290 Eldorado Hills CA 95762 |
| Dates of Contact with Fraudulent Company | 6/16/16 |
| What did the company ask for, and what info was shared? | b and sps SSN, dob, gl login ,FSA code # |
| | 800-792-8621 |

Fraudulent Company Caller ID

Canceled Automated Cash Handling (ACH)?

No

Reported to Law Enforcement, or Filed Identity Theft Report?

No

What Other Actions Did the Borrower Take?

notified Equifax; changed gl login; change fsa login; BBB; consumer banking;& consumer financial protection bureau

Valid Power of Attorney (POA) on File?

No

What Did the Customer Expect the Company/Person To Do for Them?

lower loan pmnt to \$119

From: Service Center
Sent: Thursday, June 09, 2016 5:23 PM
To: SLGL-Security Incident-Borrower Fraud-Predatory Scam
Subject: FW: Security Incident

From: [REDACTED]
Sent: Thursday, June 09, 2016 5:23:27 PM (UTC-06:00) Central Time (US & Canada)
To: Service Center
Subject: Security Incident

Borrower Fraud/Predatory Scam

Incident Logged By

| | |
|-------------------|--------------------------|
| Name | [REDACTED] |
| Title | Contact Ctr Agent 1-Care |
| Department | Serv Borrower Services |
| Location | Eau Claire |
| Phone | 608-246-1800 [REDACTED] |
| Email | [REDACTED] |

Incident Summary

| | |
|-------------------------|-------------------------------|
| Type of Incident | Borrower Fraud/Predatory Scam |
| Date | 06/09/2016 |

| | |
|------------------------------|------------|
| | |
| Time | 5:08 PM |
| Location | Phone |
| Reported By | [REDACTED] |
| Great Lakes Employee? | No |

Incident Details

| | |
|--|---|
| Borrower Name | [REDACTED] |
| Borrowers Great Lakes ID (GLID) | [REDACTED] |
| Borrower Contact Info | [REDACTED] Tx [REDACTED] |
| FSA Loan? | Yes |
| Fraudulent Company Name | Ameritech Finanical |
| Fraudulent Company Contact Info | 800-792-8621 |
| Dates of Contact with Fraudulent Company | 5/10/16 |
| What did the company ask for, and what info was shared? | all personal info,name,address,may have mgl.org password; |
| | ? |

Fraudulent Company Caller ID

Canceled Automated Cash Handling (ACH)?

No

Reported to Law Enforcement, or Filed Identity Theft Report?

No

What Other Actions Did the Borrower Take?

called great lakes

Valid Power of Attorney (POA) on File?

No

What Did the Customer Expect the Company/Person To Do for Them?

consolidate and lower payments;said loans of \$25,253 would save \$15,000,would pay \$207 for 11 months and then \$119 for the remainder

From: Service Center
Sent: Friday, May 27, 2016 9:01 PM
To: SLGL-Security Incident-Borrower Fraud-Predatory Scam
Subject: FW: Security Incident

From: [REDACTED]
Sent: Friday, May 27, 2016 9:01:29 PM (UTC-06:00) Central Time (US & Canada)
To: Service Center
Subject: Security Incident

Borrower Fraud/Predatory Scam

Incident Logged By

| | |
|-------------------|---------------------------|
| Name | [REDACTED] |
| Title | Contact Center Agent-Care |
| Department | Serv Borrower Services |
| Location | Eau Claire |
| Phone | 608.246.1800 [REDACTED] |
| Email | [REDACTED] |

Incident Summary

| | |
|-------------------------|-------------------------------|
| Type of Incident | Borrower Fraud/Predatory Scam |
| Date | 05/27/2016 |

| | |
|------------------------------|---------------|
| Time | 8:56 PM |
| Location | [REDACTED] ca |
| Reported By | [REDACTED] |
| Great Lakes Employee? | No |

Incident Details

| | |
|--|--|
| Borrower Name | [REDACTED] |
| Borrowers Great Lakes ID (GLID) | [REDACTED] |
| Borrower Contact Info | [REDACTED] ca [REDACTED] |
| FSA Loan? | Yes |
| Fraudulent Company Name | Ameritech |
| Fraudulent Company Contact Info | 18007928621 Arian |
| Dates of Contact with Fraudulent Company | march 2016. since payments have been made they haven't returned any calls |
| What did the company ask for, and what info was shared? | social security number, date of birth, great lakes info, mailing address, phone number, bank information |
| | 18007928621 |

| | |
|--|---|
| Fraudulent Company Caller ID | |
| Canceled Automated Cash Handling (ACH)? | No |
| Reported to Law Enforcement, or Filed Identity Theft Report? | No |
| What Other Actions Did the Borrower Take? | b has changed mgl pw and pin and will contact bank to close account |
| Valid Power of Attorney (POA) on File? | No |
| What Did the Customer Expect the Company/Person To Do for Them? | 6 months of payments of 257, borrower has made pmnts since march and has not received phone calls back from company |

From: Service Center
Sent: Friday, May 20, 2016 6:20 PM
To: SLGL-Security Incident-Borrower Fraud-Predatory Scam
Subject: FW: Security Incident

From: [REDACTED]
Sent: Friday, May 20, 2016 6:20:09 PM (UTC-06:00) Central Time (US & Canada)
To: Service Center
Subject: Security Incident

Borrower Fraud/Predatory Scam

Incident Logged By

| | |
|-------------------|--------------------------|
| Name | [REDACTED] |
| Title | Contact Ctr Agent 2-Care |
| Department | Serv Borrower Services |
| Location | Eau Claire |
| Phone | 608-246-1800 [REDACTED] |
| Email | [REDACTED] |

Incident Summary

| | |
|-------------------------|-------------------------------|
| Type of Incident | Borrower Fraud/Predatory Scam |
| Date | 05/18/2016 |

| | |
|------------------------------|---------------|
| Time | 6:14 PM |
| Location | [REDACTED] PA |
| Reported By | [REDACTED] |
| Great Lakes Employee? | No |

Incident Details

| | |
|--|--------------------------------|
| Borrower Name | [REDACTED] |
| Borrowers Great Lakes ID (GLID) | [REDACTED] |
| Borrower Contact Info | [REDACTED] PA [REDACTED] |
| FSA Loan? | Yes |
| Fraudulent Company Name | Ameritech |
| Fraudulent Company Contact Info | N/A |
| Dates of Contact with Fraudulent Company | March 2016 |
| What did the company ask for, and what info was shared? | SPI, Bank Info, MGL login info |

| | |
|--|---|
| Fraudulent Company Caller ID | N/A |
| Canceled Automated Cash Handling (ACH)? | No |
| Reported to Law Enforcement, or Filed Identity Theft Report? | No |
| What Other Actions Did the Borrower Take? | She was going to speak to her bank to try and block future payments |
| Valid Power of Attorney (POA) on File? | No |
| What Did the Customer Expect the Company/Person To Do for Them? | Ameritech told her they would get her lower monthly payments and lower int rates by consolidating through them; They told her they would pay Great Lakes on her behalf but all they did was put a 2 month forbearance on her acct - via MGL website - and are requesting she pay them directly. |

From: Service Center
Sent: Wednesday, May 18, 2016 7:17 PM
To: SLGL-Security Incident-Borrower Fraud-Predatory Scam
Subject: FW: Security Incident

From: [REDACTED]
Sent: Wednesday, May 18, 2016 7:16:53 PM (UTC-06:00) Central Time (US & Canada)
To: Service Center
Subject: Security Incident

Borrower Fraud/Predatory Scam

Incident Logged By

| | |
|-------------------|--------------------------|
| Name | [REDACTED] |
| Title | Contact Ctr Agent 2-Care |
| Department | Serv Borrower Services |
| Location | Eau Claire |
| Phone | 608-246-1800 [REDACTED] |
| Email | [REDACTED] |

Incident Summary

| | |
|-------------------------|-------------------------------|
| Type of Incident | Borrower Fraud/Predatory Scam |
| Date | 05/18/2016 |

| | |
|------------------------------|----------------|
| Time | 6:37 PM |
| Location | Eau Claire, WI |
| Reported By | [REDACTED] |
| Great Lakes Employee? | No |

Incident Details

| | |
|--|---------------------------|
| Borrower Name | [REDACTED] |
| Borrowers Great Lakes ID (GLID) | [REDACTED] |
| Borrower Contact Info | [REDACTED] NJ [REDACTED] |
| FSA Loan? | Yes |
| Fraudulent Company Name | Ameritech |
| Fraudulent Company Contact Info | 916 509 3673 800 488 1490 |
| Dates of Contact with Fraudulent Company | May 2016 |
| What did the company ask for, and what info was shared? | SPI, banking info |
| | 9165093673 |

Fraudulent Company Caller ID

Canceled Automated Cash Handling (ACH)?

No

Reported to Law Enforcement, or Filed Identity Theft Report?

No

What Other Actions Did the Borrower Take?

Reported the issue to her bank and req the payments be blocked

Valid Power of Attorney (POA) on File?

No

What Did the Customer Expect the Company/Person To Do for Them?

For a \$1200 fee the borrower was promised that her payments would go down to \$118/month and she would never have to pay interest in the future

From: Service Center
Sent: Monday, May 16, 2016 9:40 AM
To: SLGL-Security Incident-Borrower Fraud-Predatory Scam
Subject: FW: Security Incident

From: [REDACTED]
Sent: Monday, May 16, 2016 9:40:27 AM (UTC-06:00) Central Time (US & Canada)
To: Service Center
Subject: Security Incident

Borrower Fraud/Predatory Scam

Incident Logged By

| | |
|-------------------|--------------------------|
| Name | [REDACTED] |
| Title | Contact Ctr Agent 2-Care |
| Department | Serv Borrower Services |
| Location | Boscobel |
| Phone | 608.246.1800 [REDACTED] |
| Email | [REDACTED] |

Incident Summary

| | |
|-------------------------|-------------------------------|
| Type of Incident | Borrower Fraud/Predatory Scam |
| Date | 05/16/2016 |

| | |
|------------------------------|------------|
| Time | 9:17 AM |
| Location | Boscobel |
| Reported By | [REDACTED] |
| Great Lakes Employee? | No |

Incident Details

| | |
|--|---|
| Borrower Name | [REDACTED] |
| Borrowers Great Lakes ID (GLID) | [REDACTED] |
| Borrower Contact Info | [REDACTED] CA [REDACTED] |
| FSA Loan? | Yes |
| Fraudulent Company Name | AmeriTech Financial |
| Fraudulent Company Contact Info | 1101 investment Blvd suite 290 Eldorado Hills, CA 95762 Max Hamerman |
| Dates of Contact with Fraudulent Company | 04/22/2016 |
| What did the company ask for, and what info was shared? | borrower gave company routing and account number for checking account |
| | (800) 488-1490 |

| | |
|--|--|
| Fraudulent Company Caller ID | |
| Canceled Automated Cash Handling (ACH)? | No |
| Reported to Law Enforcement, or Filed Identity Theft Report? | No |
| What Other Actions Did the Borrower Take? | Borrower is trying to cancel services with company, said has been trying to cancel but nobody calls back. Borrower called company multiple times and they say a manager is not available at that time and say they will call back and never do, but will keep sending emails saying they have been trying to get in contact with borrower. |
| Valid Power of Attorney (POA) on File? | No |
| What Did the Customer Expect the Company/Person To Do for Them? | Borrower said wanted to consolidate went to sl.gov site, and started getting contacted by this company. They informed borrower that they would be servicer. |

From: Service Center
Sent: Wednesday, May 11, 2016 5:56 PM
To: SLGL-Security Incident-Borrower Fraud-Predatory Scam
Subject: FW: Security Incident

Categories: Green Category

From: [REDACTED]
Sent: Wednesday, May 11, 2016 5:56:21 PM (UTC-06:00) Central Time (US & Canada)
To: Service Center
Subject: Security Incident

Borrower Fraud/Predatory Scam

Incident Logged By

| | |
|-------------------|-------------------------|
| Name | [REDACTED] |
| Title | Contact Escalation Spec |
| Department | Serv Borrower Services |
| Location | Boscobel |
| Phone | 608-246-1800 [REDACTED] |
| Email | [REDACTED] |

Incident Summary

| | |
|-------------------------|-------------------------------|
| Type of Incident | Borrower Fraud/Predatory Scam |
|-------------------------|-------------------------------|

| | |
|------------------------------|------------|
| Date | 05/11/2016 |
| Time | 12:00 AM |
| Location | phone |
| Reported By | borrower |
| Great Lakes Employee? | No |

Incident Details

| | |
|--|---|
| Borrower Name | [REDACTED] |
| Borrowers Great Lakes ID (GLID) | [REDACTED] |
| Borrower Contact Info | [REDACTED] PA [REDACTED] |
| FSA Loan? | Yes |
| Fraudulent Company Name | Ameritech Financial Services |
| Fraudulent Company Contact Info | ph# 866 238 7367 |
| Dates of Contact with Fraudulent Company | 05/10/16 - 05/11/2016 |
| What did the company ask for, and what info was shared? | Personal information, banking information, references |

| | |
|--|--|
| Fraudulent Company Caller ID | 866 238 7367 |
| Canceled Automated Cash Handling (ACH)? | No |
| Reported to Law Enforcement, or Filed Identity Theft Report? | No |
| What Other Actions Did the Borrower Take? | changed all her personal info on the GL account |
| Valid Power of Attorney (POA) on File? | No |
| What Did the Customer Expect the Company/Person To Do for Them? | Thought it was the DOE and was doing a consolidation for charge. |

From: Service Center
Sent: Thursday, May 05, 2016 4:05 PM
To: SLGL-Security Incident-Borrower Fraud-Predatory Scam
Subject: FW: Security Incident

Categories: Green Category

From: [REDACTED]
Sent: Thursday, May 05, 2016 4:05:18 PM (UTC-06:00) Central Time (US & Canada)
To: Service Center
Subject: Security Incident

Borrower Fraud/Predatory Scam

Incident Logged By

| | |
|-------------------|--------------------------|
| Name | [REDACTED] |
| Title | Contact Ctr Agent 2-Care |
| Department | Serv Borrower Services |
| Location | Eau Claire |
| Phone | 608-246-1800 [REDACTED] |
| Email | [REDACTED] |

Incident Summary

| | |
|-------------------------|-------------------------------|
| Type of Incident | Borrower Fraud/Predatory Scam |
|-------------------------|-------------------------------|

| | |
|------------------------------|------------|
| Date | 05/05/2016 |
| Time | 4:00 PM |
| Location | PHONE |
| Reported By | BORROWER |
| Great Lakes Employee? | No |

Incident Details

| | |
|--|---------------------------------|
| Borrower Name | [REDACTED] |
| Borrowers Great Lakes ID (GLID) | [REDACTED] |
| Borrower Contact Info | [REDACTED] CA [REDACTED] |
| FSA Loan? | Yes |
| Fraudulent Company Name | AMERITECH FINANCIAL |
| Fraudulent Company Contact Info | 18007928621 |
| Dates of Contact with Fraudulent Company | N/A |
| What did the company ask for, and what info was shared? | ALL PERSONAL INFO INCLUDING SSN |

| | |
|--|---|
| Fraudulent Company Caller ID | 18007928621 |
| Canceled Automated Cash Handling (ACH)? | No |
| Reported to Law Enforcement, or Filed Identity Theft Report? | No |
| What Other Actions Did the Borrower Take? | CONTACT FSA TO CHANGE PASSWORD |
| Valid Power of Attorney (POA) on File? | No |
| What Did the Customer Expect the Company/Person To Do for Them? | WAS CHARGED 1200.00 FOR CONSOL AND LOAN FORGIVENESS |

From: Service Center
Sent: Wednesday, May 04, 2016 2:20 PM
To: SLGL-Security Incident-Borrower Fraud-Predatory Scam
Subject: FW: Security Incident

From: [REDACTED]
Sent: Wednesday, May 04, 2016 2:19:40 PM (UTC-06:00) Central Time (US & Canada)
To: Service Center
Subject: Security Incident

Borrower Fraud/Predatory Scam

Incident Logged By

| | |
|-------------------|--------------------------|
| Name | [REDACTED] |
| Title | Contact Ctr Agent 2-Care |
| Department | Serv Borrower Services |
| Location | Eau Claire |
| Phone | 608-246-1800 [REDACTED] |
| Email | [REDACTED] |

Incident Summary

| | |
|-------------------------|-------------------------------|
| Type of Incident | Borrower Fraud/Predatory Scam |
| Date | 05/04/2016 |

| | |
|------------------------------|------------------------|
| Time | 1:00 PM |
| Location | Great Lakes Eau Claire |
| Reported By | [REDACTED] |
| Great Lakes Employee? | Yes |

Incident Details

| | |
|--|--------------------------|
| Borrower Name | [REDACTED] |
| Borrowers Great Lakes ID (GLID) | [REDACTED] |
| Borrower Contact Info | [REDACTED] IN [REDACTED] |
| FSA Loan? | Yes |
| Fraudulent Company Name | Ameritech |
| Fraudulent Company Contact Info | n/a |
| Dates of Contact with Fraudulent Company | n/a |
| What did the company ask for, and what info was shared? | n/a |
| | n/a |

| | |
|--|--|
| Fraudulent Company Caller ID | |
| Canceled Automated Cash Handling (ACH)? | No |
| Reported to Law Enforcement, or Filed Identity Theft Report? | No |
| What Other Actions Did the Borrower Take? | mother adv b has been contacted by 3rd party company and he agreed to pay a large amount, mother will call b to disc what service/contract he agreed to |
| Valid Power of Attorney (POA) on File? | No |
| What Did the Customer Expect the Company/Person To Do for Them? | b was promised to have lower or no payments and would have loans forgiven after 20years. 3rd party advised he would need to make payments totaling about \$699 for this service. |

From: Service Center
Sent: Monday, May 02, 2016 10:46 AM
To: SLGL-Security Incident-Borrower Fraud-Predatory Scam
Subject: FW: Security Incident

From: [REDACTED]
Sent: Monday, May 02, 2016 10:46:28 AM (UTC-06:00) Central Time (US & Canada)
To: Service Center
Subject: Security Incident

Borrower Fraud/Predatory Scam

Incident Logged By

| | |
|-------------------|---------------------------|
| Name | [REDACTED] |
| Title | Cont Ctr Agent 2-Outreach |
| Department | Serv Borrower Services |
| Location | Boscobel |
| Phone | 608-246-1800 [REDACTED] |
| Email | [REDACTED] |

Incident Summary

| | |
|-------------------------|-------------------------------|
| Type of Incident | Borrower Fraud/Predatory Scam |
| Date | 04/28/2016 |

| | |
|------------------------------|---------------|
| Time | 4:31 PM |
| Location | mailed letter |
| Reported By | [REDACTED] |
| Great Lakes Employee? | No |

Incident Details

| | |
|--|---|
| Borrower Name | [REDACTED] |
| Borrowers Great Lakes ID (GLID) | [REDACTED] |
| Borrower Contact Info | [REDACTED] KY [REDACTED] |
| FSA Loan? | Yes |
| Fraudulent Company Name | AmeriTech Financial |
| Fraudulent Company Contact Info | 1101 investment blvd Eldorado Hills, CA 95762 800-792-8621 and 866-951-0128 |
| Dates of Contact with Fraudulent Company | 4/28/16 |
| What did the company ask for, and what info was shared? | gave ssn and credit card info, and checking acct info mnthly pmts would be approx \$207 for 11 mnths and \$119 for nineteen years |
| | 8669510128 |

| | |
|--|--|
| Fraudulent Company Caller ID | |
| Canceled Automated Cash Handling (ACH)? | Yes |
| Reported to Law Enforcement, or Filed Identity Theft Report? | No |
| What Other Actions Did the Borrower Take? | none |
| Valid Power of Attorney (POA) on File? | No |
| What Did the Customer Expect the Company/Person To Do for Them? | loans to be consolidated as one w \$207 pmt for 11 mnths and not years at \$119 mnth with bal forgvn |

From: Service Center
Sent: Monday, March 21, 2016 2:21 PM
To: SLGL-Security Incident-Borrower Fraud-Predatory Scam
Subject: FW: Security Incident

From: [REDACTED]
Sent: Monday, March 21, 2016 2:20:38 PM (UTC-06:00) Central Time (US & Canada)
To: Service Center
Subject: Security Incident

Borrower Fraud/Predatory Scam

Incident Logged By

| | |
|-------------------|--------------------------|
| Name | [REDACTED] |
| Title | Contact Ctr Agent 1-Care |
| Department | Serv Borrower Services |
| Location | Eau Claire |
| Phone | 608-246-1800 [REDACTED] |
| Email | [REDACTED] |

Incident Summary

| | |
|-------------------------|-------------------------------|
| Type of Incident | Borrower Fraud/Predatory Scam |
| Date | 03/18/2016 |

| | |
|------------------------------|------------|
| Time | 3:30 PM |
| Location | california |
| Reported By | [REDACTED] |
| Great Lakes Employee? | No |

Incident Details

| | |
|--|---|
| Borrower Name | [REDACTED] |
| Borrowers Great Lakes ID (GLID) | [REDACTED] |
| Borrower Contact Info | was approached to pay \$1000 to get ln pd in 10 years w/Ameritech Financial ph : 916-585-8364 |
| FSA Loan? | No |
| Fraudulent Company Name | ameritech financial |
| Fraudulent Company Contact Info | 916-585-8364 |
| Dates of Contact with Fraudulent Company | numerous |
| What did the company ask for, and what info was shared? | all personal and bk info |

| | |
|--|---------------------------------------|
| Fraudulent Company Caller ID | 916-585-8364 |
| Canceled Automated Cash Handling (ACH)? | No |
| Reported to Law Enforcement, or Filed Identity Theft Report? | No |
| What Other Actions Did the Borrower Take? | just called gl |
| Valid Power of Attorney (POA) on File? | No |
| What Did the Customer Expect the Company/Person To Do for Them? | to get the loan paid off and forgiven |

From: Service Center
Sent: Thursday, March 03, 2016 10:46 AM
To: SLGL-Security Incident-Borrower Fraud-Predatory Scam
Subject: FW: Security Incident

From: [REDACTED]
Sent: Thursday, March 03, 2016 10:45:54 AM (UTC-06:00) Central Time (US & Canada)
To: Service Center
Subject: Security Incident

Borrower Fraud/Predatory Scam

Incident Logged By

| | |
|-------------------|--------------------------|
| Name | [REDACTED] |
| Title | Contact Ctr Agent 1-Care |
| Department | Serv Borrower Services |
| Location | Eau Claire |
| Phone | 608-246-1800 [REDACTED] |
| Email | [REDACTED] |

Incident Summary

| | |
|-------------------------|-------------------------------|
| Type of Incident | Borrower Fraud/Predatory Scam |
| Date | 03/02/2016 |

| | |
|------------------------------|------------|
| Time | 6:03 PM |
| Location | MGL Online |
| Reported By | [REDACTED] |
| Great Lakes Employee? | No |

Incident Details

| | |
|--|-----------------------------------|
| Borrower Name | [REDACTED] |
| Borrowers Great Lakes ID (GLID) | [REDACTED] |
| Borrower Contact Info | [REDACTED] NE [REDACTED] |
| FSA Loan? | Yes |
| Fraudulent Company Name | Ameritech Financial |
| Fraudulent Company Contact Info | Ameritech Financial, 866-879-7193 |
| Dates of Contact with Fraudulent Company | 03/02/2016 |
| What did the company ask for, and what info was shared? | Bank Act #, SSN |
| | NA |

| | |
|--|--|
| Fraudulent Company Caller ID | |
| Canceled Automated Cash Handling (ACH)? | No |
| Reported to Law Enforcement, or Filed Identity Theft Report? | No |
| What Other Actions Did the Borrower Take? | None, just called GI |
| Valid Power of Attorney (POA) on File? | Yes |
| What Did the Customer Expect the Company/Person To Do for Them? | Initially the borrower was under the assumption that the company was affiliated with the US Dpt of Ed, but after disclosing her info she was made aware that Ameritech Financial was a private company. The flyer that she was mailed had DPT of ED info although at the bottom in fine print is said that the company was affiliated with the BBB but it did not state the Ameritech Financial info anywhere on it. |

From: [REDACTED]
Sent: Thursday, April 20, 2017 2:04 PM
To: SLGL-Security Incident-Borrower Fraud-Predatory Scam
Subject: Security Incident - Borrower Fraud/Predatory Scam

Borrower Fraud/Predatory Scam

Incident Logged By


| | |
|-------------------|-------------------------|
| Name | [REDACTED] |
| Title | Contact Center Agent 1 |
| Department | Serv Borrower Services |
| Location | Plano |
| Phone | 608-246-1800 [REDACTED] |
| Email | [REDACTED] |

Incident Summary

| | |
|------------------------------|-------------------------------|
| Type of Incident | Borrower Fraud/Predatory Scam |
| Date | 04/20/2017 |
| Time | 1:45 PM |
| Location | gl plano |
| Reported By | [REDACTED] |
| Great Lakes Employee? | No |

Incident Details

| | |
|--|------------|
| Borrower Name | [REDACTED] |
| Borrowers Great Lakes ID (GLID) | [REDACTED] |
| Borrower Contact Info | [REDACTED] |

| | |
|--|---|
| |  OH |
| FSA Loan? | Yes |
| Fraudulent Company Name | ameritech financial |
| Fraudulent Company Contact Info | timothy Garcia timothy.garcia@ameritechfinancial.com 916-526-0886 direct line for agent 1800-792-8621 toll free line 1866-383-8240 on mail |
| Dates of Contact with Fraudulent Company | 04/20/2017 |
| What did the company ask for, and what info was shared? | ssn, fsa login, mgl login, nslds |
| Fraudulent Company Caller ID | n/a |
| Canceled Automated Cash Handling (ACH)? | No |
| Reported to Law Enforcement, or Filed Identity Theft Report? | No |
| What Other Actions Did the Borrower Take? | change passwords, |
| Valid Power of Attorney (POA) on File? | No |
| What Did the Customer Expect the Company/Person To Do for Them? | loan forgiveness, consolidation, |

From: Service Center
Sent: Tuesday, January 10, 2017 12:49 PM
To: SLGL-Security Incident-Borrower Fraud-Predatory Scam
Subject: FW: Security Incident

From: [REDACTED]
Sent: Tuesday, January 10, 2017 12:49:21 PM (UTC-06:00) Central Time (US & Canada)
To: Service Center
Subject: Security Incident

Borrower Fraud/Predatory Scam

Incident Logged By

| | |
|-------------------|-------------------------|
| Name | [REDACTED] |
| Title | Cont Supp & Escal Spec |
| Department | Serv Borrower Services |
| Location | Boscobel |
| Phone | 608-246-1800 [REDACTED] |
| Email | [REDACTED] |

Incident Summary

| | |
|-------------------------|-------------------------------|
| Type of Incident | Borrower Fraud/Predatory Scam |
| Date | 01/10/2017 |

| | |
|------------------------------|-------------|
| Time | 12:45 PM |
| Location | Great Lakes |
| Reported By | [REDACTED] |
| Great Lakes Employee? | No |

Incident Details

| | |
|--|--|
| Borrower Name | [REDACTED] |
| Borrowers Great Lakes ID (GLID) | [REDACTED] |
| Borrower Contact Info | [REDACTED] FL [REDACTED] |
| FSA Loan? | Yes |
| Fraudulent Company Name | Ameri Tech |
| Fraudulent Company Contact Info | 800-792-8621, parent company is Global Client Solutions |
| Dates of Contact with Fraudulent Company | prior to Consolidation in 8/16 |
| What did the company ask for, and what info was shared? | banking account info, name, address/phone (they withdrew the payment we got thru forwarding 11/1/16) |
| | 800-792-8621 |

| | |
|--|-----------------------------------|
| Fraudulent Company Caller ID | |
| Canceled Automated Cash Handling (ACH)? | No |
| Reported to Law Enforcement, or Filed Identity Theft Report? | No |
| What Other Actions Did the Borrower Take? | n/a |
| Valid Power of Attorney (POA) on File? | No |
| What Did the Customer Expect the Company/Person To Do for Them? | apply the fee to her loan (\$250) |

From: [REDACTED]
Sent: Monday, May 01, 2017 11:09 AM
To: SLGL-Security Incident-Borrower Fraud-Predatory Scam
Subject: Security Incident - Borrower Fraud/Predatory Scam

Categories: Borrower Notification

Borrower Fraud/Predatory Scam

Incident Logged By

| | |
|-------------------|-------------------------|
| Name | [REDACTED] |
| Title | Contact Center Agent 3 |
| Department | Serv Borrower Services |
| Location | Boscobel |
| Phone | 608-246-1800 [REDACTED] |
| Email | [REDACTED] |

Incident Summary

| | |
|------------------------------|-------------------------------|
| Type of Incident | Borrower Fraud/Predatory Scam |
| Date | 05/01/2017 |
| Time | 9:00 AM |
| Location | home |
| Reported By | [REDACTED] |
| Great Lakes Employee? | Yes |

Incident Details

| | |
|--|------------|
| Borrower Name | [REDACTED] |
| Borrowers Great Lakes ID (GLID) | [REDACTED] |

| | |
|--|--|
| Borrower Contact Info | [REDACTED] |
| FSA Loan? | Yes |
| Fraudulent Company Name | Ameritech Financial nslds |
| Fraudulent Company Contact Info | 1-866-931-7994 Shawna Parker |
| Dates of Contact with Fraudulent Company | 5/1/17 |
| What did the company ask for, and what info was shared? | ssn, nslds log in |
| Fraudulent Company Caller ID | 8669317994 |
| Canceled Automated Cash Handling (ACH)? | No |
| Reported to Law Enforcement, or Filed Identity Theft Report? | No |
| What Other Actions Did the Borrower Take? | no other actions |
| Valid Power of Attorney (POA) on File? | No |
| What Did the Customer Expect the Company/Person To Do for Them? | said would pay \$108 mnth for 25 yrs, then loan is forgvn, \$800 fee |

From: [REDACTED]
Sent: Wednesday, April 26, 2017 9:32 AM
To: SLGL-Security Incident-Borrower Fraud-Predatory Scam
Subject: Security Incident - Borrower Fraud/Predatory Scam

Borrower Fraud/Predatory Scam

Incident Logged By

| | |
|-------------------|-------------------------|
| Name | [REDACTED] |
| Title | Contact Center Agent 2 |
| Department | Serv Borrower Services |
| Location | Eagan |
| Phone | 608-246-1800 [REDACTED] |
| Email | [REDACTED] |

Incident Summary

| | |
|------------------------------|-------------------------------|
| Type of Incident | Borrower Fraud/Predatory Scam |
| Date | 04/26/2017 |
| Time | 9:18 AM |
| Location | Eagan |
| Reported By | [REDACTED] |
| Great Lakes Employee? | Yes |

Incident Details

| | |
|--|------------|
| Borrower Name | [REDACTED] |
| Borrowers Great Lakes ID (GLID) | [REDACTED] |
| Borrower Contact Info | [REDACTED] |

| | |
|--|---|
| FSA Loan? | Yes |
| Fraudulent Company Name | Ameritech Financial |
| Fraudulent Company Contact Info | 866-994-4049 866-818-9026 (FAX) 1101 Investment Blvd Ste 290 El Dorado Hills, CA 95762 |
| Dates of Contact with Fraudulent Company | 04/24/17 |
| What did the company ask for, and what info was shared? | Bank Account info FSAID, SSN |
| Fraudulent Company Caller ID | 866-994-4049 |
| Canceled Automated Cash Handling (ACH)? | No |
| Reported to Law Enforcement, or Filed Identity Theft Report? | No |
| What Other Actions Did the Borrower Take? | n/a |
| Valid Power of Attorney (POA) on File? | No |
| What Did the Customer Expect the Company/Person To Do for Them? | Loan forgiveness |

From: [REDACTED]
Sent: Thursday, April 20, 2017 2:04 PM
To: SLGL-Security Incident-Borrower Fraud-Predatory Scam
Subject: Security Incident - Borrower Fraud/Predatory Scam

Borrower Fraud/Predatory Scam

Incident Logged By

| | |
|-------------------|-------------------------|
| Name | [REDACTED] |
| Title | Contact Center Agent 1 |
| Department | Serv Borrower Services |
| Location | Plano |
| Phone | 608-246-1800 [REDACTED] |
| Email | [REDACTED] |

Incident Summary

| | |
|------------------------------|-------------------------------|
| Type of Incident | Borrower Fraud/Predatory Scam |
| Date | 04/20/2017 |
| Time | 1:45 PM |
| Location | gl plano |
| Reported By | [REDACTED] |
| Great Lakes Employee? | No |

Incident Details

| | |
|--|------------|
| Borrower Name | [REDACTED] |
| Borrowers Great Lakes ID (GLID) | [REDACTED] |
| Borrower Contact Info | [REDACTED] |

| | |
|--|---|
| | OH |
| FSA Loan? | Yes |
| Fraudulent Company Name | ameritech financial |
| Fraudulent Company Contact Info | timothy Garcia timothy.garcia@ameritechfinancial.com 916-526-0886 direct line for agent 1800-792-8621 toll free line 1866-383-8240 on mail |
| Dates of Contact with Fraudulent Company | 04/20/2017 |
| What did the company ask for, and what info was shared? | ssn, fsa login, mgl login, nslds |
| Fraudulent Company Caller ID | n/a |
| Canceled Automated Cash Handling (ACH)? | No |
| Reported to Law Enforcement, or Filed Identity Theft Report? | No |
| What Other Actions Did the Borrower Take? | change passwords, |
| Valid Power of Attorney (POA) on File? | No |
| What Did the Customer Expect the Company/Person To Do for Them? | loan forgiveness, consolidation, |



From: [Redacted]
Sent: Thursday, April 20, 2017 12:58 PM
To: SLGL-Security Incident-Borrower Fraud-Predatory Scam
Subject: Security Incident - Borrower Fraud/Predatory Scam

Borrower Fraud/Predatory Scam

Incident Logged By

| | |
|-------------------|------------------|
| Name | [Redacted] |
| Title | BSR |
| Department | CUSTOMER SERVICE |
| Location | BELOIT |
| Phone | [Redacted] |
| Email | [Redacted] |

Incident Summary

| | |
|------------------------------|-------------------------------|
| Type of Incident | Borrower Fraud/Predatory Scam |
| Date | 04/06/2017 |
| Time | 2:00 PM |
| Location | [Redacted] |
| Reported By | D |
| Great Lakes Employee? | No |

Incident Details

| | |
|--|------------|
| Borrower Name | [Redacted] |
| Borrowers Great Lakes ID (GLID) | [Redacted] |

| | |
|--|---|
| Borrower Contact Info | [REDACTED] |
| FSA Loan? | Yes |
| Fraudulent Company Name | AMERITECH FINANCIAL |
| Fraudulent Company Contact Info | 800-792-8621 1101 INVESTMENT BLVD STE 290 ELDORADO HILLS CA 95762 |
| Dates of Contact with Fraudulent Company | 4/6/2017 |
| What did the company ask for, and what info was shared? | LOG IN INFORMATION IN MGL AND DEBIT CARD # AND CHECKING ACCOUNT INFORMATION |
| Fraudulent Company Caller ID | 800-792-8621 |
| Canceled Automated Cash Handling (ACH)? | No |
| Reported to Law Enforcement, or Filed Identity Theft Report? | No |
| What Other Actions Did the Borrower Take? | CALLED BANK AND CONTACT LAW ENFORCEMENT |
| Valid Power of Attorney (POA) on File? | No |
| What Did the Customer Expect the Company/Person To Do for Them? | THEY CALLED ABOUT IDR |

From: [REDACTED]
Sent: Thursday, March 30, 2017 2:37 PM
To: SLGL-Security Incident-Borrower Fraud-Predatory Scam
Subject: Security Incident - Borrower Fraud/Predatory Scam

Borrower Fraud/Predatory Scam

Incident Logged By

| | |
|-------------------|-------------------------|
| Name | [REDACTED] |
| Title | Borrower Services Rep |
| Department | Serv Borrower Services |
| Location | Plano |
| Phone | 608.246.1800 [REDACTED] |
| Email | [REDACTED] |

Incident Summary

| | |
|------------------------------|-------------------------------|
| Type of Incident | Borrower Fraud/Predatory Scam |
| Date | 03/28/2017 |
| Time | 6:30 PM |
| Location | Plano, TX |
| Reported By | [REDACTED] |
| Great Lakes Employee? | No |

Incident Details

| | |
|--|------------|
| Borrower Name | [REDACTED] |
| Borrowers Great Lakes ID (GLID) | [REDACTED] |
| Borrower Contact Info | [REDACTED] |

| | |
|--|---|
| | ██████████ KY ██████████ |
| FSA Loan? | Yes |
| Fraudulent Company Name | Ameritech |
| Fraudulent Company Contact Info | Phone: 1-800-792-8621 Aryan Carrasa Ext 207 Address: 1101 Investment Blvd.Ste 290 El Dorado Hill, CA 95762 |
| Dates of Contact with Fraudulent Company | October 2016-Present |
| What did the company ask for, and what info was shared? | Caller wanting payments made to fraudulent company to be applied to the Great Lakes account. Borrower has shared personal information: SSN, bank account information, and home address and phone number |
| Fraudulent Company Caller ID | 1-800-792-8621 |
| Canceled Automated Cash Handling (ACH)? | No |
| Reported to Law Enforcement, or Filed Identity Theft Report? | No |
| What Other Actions Did the Borrower Take? | Borrower has spoken with an attorney in regards to this situation as well as bankruptcy. |
| Valid Power of Attorney (POA) on File? | No |
| What Did the Customer Expect the Company/Person To Do for Them? | Have more manageable payments to payback student loans in borrower's name. Borrower under the impression that payments were to be forwarded to Great Lakes |

From: [REDACTED]
Sent: Tuesday, April 04, 2017 5:16 PM
To: SLGL-Security Incident-Borrower Fraud-Predatory Scam
Subject: Security Incident - Borrower Fraud/Predatory Scam

Borrower Fraud/Predatory Scam

Incident Logged By

| | |
|-------------------|-------------------------|
| Name | [REDACTED] |
| Title | Contact Center Agent 4 |
| Department | Serv Borrower Services |
| Location | Boscobel |
| Phone | 608-246-1800 [REDACTED] |
| Email | [REDACTED] |

Incident Summary

| | |
|------------------------------|-------------------------------|
| Type of Incident | Borrower Fraud/Predatory Scam |
| Date | 04/04/2017 |
| Time | 5:10 PM |
| Location | phone |
| Reported By | [REDACTED] |
| Great Lakes Employee? | No |

Incident Details

| | |
|--|--------------------------|
| Borrower Name | [REDACTED] |
| Borrowers Great Lakes ID (GLID) | [REDACTED] |
| Borrower Contact Info | [REDACTED] TN [REDACTED] |

| | |
|--|---|
| FSA Loan? | Yes |
| Fraudulent Company Name | amertich Financial |
| Fraudulent Company Contact Info | 800 792 8621 |
| Dates of Contact with Fraudulent Company | 04/04/2017 |
| What did the company ask for, and what info was shared? | Credit card info, ssn, login for sl.gov |
| Fraudulent Company Caller ID | 8007928621 |
| Canceled Automated Cash Handling (ACH)? | No |
| Reported to Law Enforcement, or Filed Identity Theft Report? | No |
| What Other Actions Did the Borrower Take? | Making payments to this company to complete applications |
| Valid Power of Attorney (POA) on File? | No |
| What Did the Customer Expect the Company/Person To Do for Them? | Thought payments made to third party would go to GL, loan forgiveness |

From: Service Center
Sent: Thursday, November 03, 2016 1:41 PM
To: SLGL-Security Incident-Borrower Fraud-Predatory Scam
Subject: FW: Security Incident

From: [REDACTED]
Sent: Thursday, November 03, 2016 1:40:58 PM (UTC-06:00) Central Time (US & Canada)
To: Service Center
Subject: Security Incident

Borrower Fraud/Predatory Scam

Incident Logged By

| | |
|-------------------|---------------------------|
| Name | [REDACTED] |
| Title | Cont Ctr Agent 1-Outreach |
| Department | Serv Borrower Services |
| Location | Madison |
| Phone | 608-246-1800 [REDACTED] |
| Email | [REDACTED] |

Incident Summary

| | |
|-------------------------|-------------------------------|
| Type of Incident | Borrower Fraud/Predatory Scam |
| Date | 01/04/2016 |

| | |
|------------------------------|------------|
| Time | 1:26 AM |
| Location | home |
| Reported By | [REDACTED] |
| Great Lakes Employee? | No |

Incident Details

| | |
|--|--|
| Borrower Name | [REDACTED] |
| Borrowers Great Lakes ID (GLID) | [REDACTED] |
| Borrower Contact Info | [REDACTED] mo [REDACTED] |
| FSA Loan? | Yes |
| Fraudulent Company Name | amertech |
| Fraudulent Company Contact Info | amertechfinancial.com 1101 investment blv 290 el dorado hill ca 95762 800 792 8621 |
| Dates of Contact with Fraudulent Company | contacted by emails every since jan 2016 |
| What did the company ask for, and what info was shared? | spi |

| | |
|--|---|
| Fraudulent Company Caller ID | 800 792 8621 |
| Canceled Automated Cash Handling (ACH)? | No |
| Reported to Law Enforcement, or Filed Identity Theft Report? | No |
| What Other Actions Did the Borrower Take? | paid them 207 per month since may 2016 told b not to talk with us told b would pay 28000 the loan would be paid off |
| Valid Power of Attorney (POA) on File? | No |
| What Did the Customer Expect the Company/Person To Do for Them? | to get the loan forgiven after 25 yrs of payments |

Lee Attachment C

[REDACTED]

Fraud and Identity Theft

From: [REDACTED]<[REDACTED]@hotmail.com>
Sent: Friday, June 17, 2016 1:02 AM
To: Eli Anderson; info@bbbemail.org; Fraud and Identity Theft; crimetips@rpcity.org; info@onebyonefitness.com; info@afbcenter.com
Subject: RE: [REDACTED]

Eli:

You may remember me from March of 2015. You set me up with a repayment program and I've been paying on it since.

I went to do the annual reapplication with Great Lakes earlier today and they said I did not qualify for the program I was put on and that none of the money I'd been putting toward the consolidated loan had been getting to them. Moreover, they said the zero monthly balance I could achieve with or without an outside agency. So the money I've been paying since the first quarter of last year has been going straight to AFBC; this, after I was told you were an agency hired by the government to help people get into programs to lower payments.

When I asked Great Lakes to check on the 1040 that you had sent on to them, they said that family size had been marked as "4." I haven't claimed more than one dependent for the last 27 years. So I'm wondering where and how it changed before it came to them. They also told me that the loan would be forgiven after 20+ years of payment without the necessity of an outside party or mediator.

Then I start reading a number of fraud reports on the American Financial Benefits Center, questionable ethics, and many accounts of you guys doctoring information to get people into programs you claim they themselves could not get into.

You do realize, if this is true you've made me an unwilling accomplice to fraud, aside from being a victim of your dishonesty and greed. Also, if this is true, you've cost me roughly 3K which I really don't have.

Anyway, you may or may not work for AFBC still, as your FB page says you own the Local Dish in Santa Rosa. Either way, this email is going to the Rohnert BBB, the Rohnert

police, as well as the Fraud Department at Great Lakes. I've also sent a copy of this to the FBI and IRS, as they both might find it interesting.

If you have an explanation for all of the above, I'll gladly retract this message from all parties involved, but until that unlikely day, peace.

<http://afbcenter.com/>

<https://www.facebook.com/elisha.anderson.165>

<https://www.facebook.com/elisha.anderson.520>

<https://www.linkedin.com/in/eli-anderson-3a5a0097>

<http://www.ripoffreport.com/r/American-Financial-Benefits-Center/rohnert-park-California-94928/American-Financial-Benefits-Center-Brandon-Frere-Not-What-It-Seems-Salespeople-Beware-ro-783053>

<https://www.facebook.com/brandon.frere.16?fref=nf>

<https://www.facebook.com/AmericanFinancialBenefitsCenter/>



Date: Thu, 12 Mar 2015 09:04:48 -0700
Subject: Re: AFBC – Account Credit Pending.
From: eli.anderson@afbcenter.com
To: [REDACTED]

I've been catching up on Shameless, frickin hilarious.

Warm Regards,

Eli Anderson
Account Executive
American Financial Benefits Center
311 Professional Center Drive Suite 200
Rohnert Park, CA 94928

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On Thu, Mar 12, 2015 at 8:56 AM, Eli Anderson <eli.anderson@afbcenter.com> wrote:
First payment is 3/15

Warm Regards,

Eli Anderson
Account Executive
American Financial Benefits Center
311 Professional Center Drive Suite 200
Rohnert Park, CA 94928
Phone: 800-488-1490 ext. 118
Fax: 707-897-3000
Email: eli.anderson@afbcenter.com
Website: www.afbcenter.com

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On Wed, Mar 11, 2015 at 10:19 PM, [REDACTED] <[REDACTED]@hotmail.com> wrote:

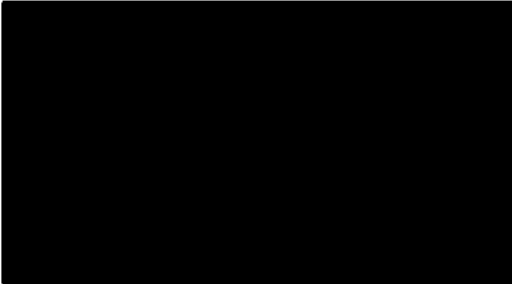
Eli:

I have been referring people to you, so I hope you've been getting some calls with my name attached.

Question: When is the date of that first withdrawal on my new account?

Wasn't it for 90-something?

Thanks!



> Date: Thu, 12 Mar 2015 00:00:08 +0000
> From: eli.anderson@afbcenter.com
> To: [REDACTED]@hotmail.com
> Subject: AFBC – Account Credit Pending.

>

> Dear [REDACTED]

>

> **** REFERRAL REMINDER ** – RECEIVE AFBC CREDIT TODAY! ****

>

> I wanted to just remind you to spread the word using the information below via Email, Facebook, Twitter, LinkedIn, or any other media broadcasting source, and begin earning AFBC credit today!

>

> The reference number below is specific to YOU! When your friend calls AFBC they will be asked to provide the representative with the personalized reference number below, (see below) which will identify you as being the source. When a friend signs up, you will receive account credit that you can apply to your AFBC balance due!

>

>

> **** Just cut and paste, or pass on the information below **:**

>

>

> "Hey everyone! Do any of you have federal student loans like me? If so, I want to let you know about a company I recently worked with called American Financial Benefits Center. AFBC was able to help me with my student loan situation. They assisted me in putting together a resolution plan for my student loan debt. They were able to provide me with valuable information, resources, and helped me determine which programs would be best for my specific situation.

>

> I would recommend their services to anyone who has federal student loan debt to see what might be available. They may be able to help, or provide you with information that will allow you to maximize the programs available. The best part is, they cater a solution that fits your budget and financial lifestyle! Simply reference the info below!

>

> Reference #: [REDACTED]

>

> Phone #: (800) 488-1490 ext. 118

>

> Ask for: Eli

>

>

>

>

> Thank you! By referring your friends and family members to our program you are helping them find resolve to their Student Loan Debt! Please let me know if you have any questions!

>

> Warm regards,

>

> Eli Anderson

> Work: (800) 488-1490 ext. 118

> eli.anderson@afbcenter.com

> American Financial Benefits Center