

August 15, 2022

Dear Lender and Servicer:

Effective October 1, 2022, Educational Credit Management Corporation (ECMC) will be the designated guarantor for the Federal Family Education Loan Program (FFELP) portfolio previously held by Missouri Department of Higher Education & Workforce Development (MDHEWD). ECMC is working closely with MDHEWD to plan for the transition.

As the current third-party guarantor servicer, we are committed to a smooth transition of services for you and your borrowers. We plan to transition the portfolio from MDHEWD guarantor ID 729 to ECMC guarantor ID 951 on Saturday, October 1, 2022.

The transition updates effective October 1, 2022 are outlined below:

Process and Description	Action Required	Contact Info
<p>Claims</p> <p>Continue sending all claims to ECMC</p>	<p>Continue sending all claims for MDHEWD to ECMC as you currently do.</p>	<p>Betsey Woods 651-325-3412 bwoods@ecmc.org Claims Manager</p>
<p>CAM Loan Maintenance, CAM DAAR and Lender Manifest File Transmission</p> <p>ECMC will begin receiving the CAM files on October 1.</p>	<p>CAM Loan Maintenance, CAM DAAR and Lender Manifest files will be sent to ECMC with the 951 guarantor code. You may use the established ECMC exchange keys to transmit the files, if needed.</p>	<p>Mai Vu 651-221-0566, ext. 5040 mvu@ecmc.org Lead Operations Specialist</p> <p>Lee Raihle 651-221-0566, ext. 5185 lraihle@ecmc.org Sr. Risk Analyst</p>
<p>Manual Updates</p> <p>Manual loan maintenance requests and manual DAARs will be sent to ECMC on October 1.</p>	<p>Send requests directly to ECMC at:</p> <p>Manual loan maintenance updates may be sent via secure email to lenderservices@ecmc.org.</p> <p>Manual DAARs may continue to be sent via secure email to PredefaultProcessing@ecmc.org.</p>	<p>Manual updates: Email lenderservices@ecmc.org</p> <p>Manual DAAR updates: Chris Cropsey 651-325-3248 ccropsey@ecmc.org Lead Operations Specialist, Customer Service</p>

Attached is a list of FAQs for your reference. These FAQs will also be on the ECMC website, www.ecmc.org. If you have questions, please contact ECMC Customer Service at lenderservices@ecmc.org or at 866-222-2680.

Thank you for your partnership in creating a positive customer experience. We look forward to working with you to ensure a smooth transition of the MDHEWD FFELP guarantor portfolio to ECMC.

Sincerely,

A handwritten signature in cursive script that reads "Therese Bickler".

Therese Bickler
Vice President, Operations
ECMC