

May 15, 2018

Dear Lender and Servicer:

Effective July 1, 2018, Educational Credit Management Corporation (ECMC) will become the designated guarantor for the Federal Family Education Loan Program (FFELP) portfolio previously held by Rhode Island Office of the Postsecondary Commissioner's Division of Higher Education Assistance (RI DHEA). ECMC is working closely with RI DHEA to plan for the transition.

As the new guarantor of the former RI DHEA FFELP portfolio, we are committed to a smooth transition for you and your borrowers. We plan to begin the transition of the portfolio from RI DHEA to ECMC beginning on June 18, 2018, with an anticipated completion date of July 9, 2018.

The transition schedule is outlined below:

Process and description	Effective date	Action required	Contact info
Claims Send all claims to ECMC	June 18, 2018	Beginning June 18, 2018, send RI DHEA claims to ECMC: ECMC Claims 10370 Peter A. McCuen Blvd Mather, CA 95655	Tracy Roberts 916-526-7367 troberts@ecmc.org Claims Manager
CAM and Lender Manifest file transmission	July 1, 2018	The GA Code designation will be changed from 744 (RI DHEA) to 951 (ECMC) on July 1, 2018. The former RI DHEA portfolio should be submitted through the current ECMC CAM and Lender Manifest file exchanges.	Mai Vu 651-221-0566, ext. 5040 mvu@ecmc.org Lead Operations Specialist Lee Raihle 651-221-0566, ext. 5185 lraihle@ecmc.org Sr. Risk Analyst
Manual updates Manual loan maintenance and DAAR requests will be sent to ECMC beginning June 29, 2018, at 4:00 pm Eastern time. ECMC will process the requests in the order they were received, beginning July 9, 2018.	June 29, 2018- July 9, 2018	Send requests directly to ECMC: Manual loan maintenance updates may be sent via secure email to: lenderservices@ecmc.org Manual DAARs may sent via secure email to: PredefaultProcessing@ecmc.org	Manual updates: lenderservices@ecmc.org Manual DAARs: Jody Gray 916-526-7548 jgray@ecmc.org Operations Analyst

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 RI DHEA FFELP guarantor portfolio to ECMC.

Sincerely,

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

Therese Bickler
Vice President, Operations
ECMC