

May 15, 2018

Dear Lender and Servicer:

Effective July 1, 2018, Educational Credit Management Corporation (ECMC) will be the designated third-party servicer for the Federal Family Education Loan Program (FFELP) portfolios for the following guarantors:

- Finance Authority of Maine (FAME) 723
- Louisiana Office of Student Financial Assistance (LOSFA) 722
- Michigan Guaranty Agency (MGA) 726
- Oklahoma College Assistance Program (OCAP) 740

ECMC is working closely with Navient Servicing, the current third-party guarantor servicer, as well as the four guarantors, to plan for the transition.

As the new partner for these FFELP guarantor portfolios, we are committed to a smooth transition of services for you and your borrowers. We plan to begin the transition of the portfolios from Navient to ECMC beginning on May 22, 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, send claims for these four guarantors to ECMC. U.S. Postal Service and ground delivery details are in the attached FAQ.	Tracy Roberts 916-526-7367 troberts@ecmc.org Claims Manager
CAM Loan Maintenance, CAM DAAR, and Lender Manifest File Transmission ECMC will begin receiving the CAM files on June 29, 2018, at 4:00 p.m. Eastern. The files will be held until the conversion is completed and then processed in the order received.	June 29, 2018 at 4:00 p.m. Eastern	Redirect the CAM Loan Maintenance, CAM DAAR, and Lender Manifest files to ECMC. You may use the established ECMC exchange keys to transmit the files for each guarantor.	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 requests	June 29, 2018	Send requests directly to ECMC: Manual loan maintenance updates may be sent via secure email for	Manual updates: Email the respective address located in the column to the left.

<p>will be sent to ECMC beginning June 29, 2018. Manual DAARs will be sent to ECMC beginning June 29, 2018, at 4:00 p.m. Eastern time. ECMC will process the requests, in the order received, beginning July 9, 2018.</p>		<p>FAME to: fameservicing@ecmc.org LOSFA to: lofsaservicing@ecmc.org MGA to: mgaservicing@ecmc.org OCAP to: ocapservicing@ecmc.org</p> <p>Manual DAARs may be sent via secure email to: PredefaultProcessing@ecmc.org</p>	<p>Manual DAAR updates: Jody Gray 916-526-7548 jgray@ecmc.org Operations Analyst</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 respective FFELP guarantor portfolios to ECMC.

Sincerely,



Therese Bickler
 Vice President, Operations
 ECMC