

## Lender/Servicer FAQs for the Third-Party Servicing Designation of the Guarantor Portfolios serviced by Navient to Educational Credit Management Corporation (ECMC)

May 15, 2018

As we shared last month, Navient is transferring the third-party servicing of the Federal Family Education Loan Program (FFELP) guarantor portfolios for the following guarantors to Educational Credit Management Corporation (ECMC):

- 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

For ease of navigation, the following FAQ topics are accessible via the quick links below:

Guarantor Code Change

Claims

Payment Address for Forwarded Payments

Backup Manifests for Forwarded Payments

Electronic File Transmissions (CAM, Lender Manifest)

CAM Claims (50 Series) Processing

Manual Loan Maintenance Updates

Default Aversion

Bankruptcy Court Proof of Claim Protocol

Lender Agreements for These Guarantors

ECMC System Access

FAQ Updates

Guarantor Code Change

### **Will the portfolio guarantor code change?**

No. The current guarantor will remain the guarantor with ECMC as the designated third-party servicer for their FFELP portfolio. The guarantor code will also remain the same.

Claims

### **When should claims be sent to ECMC?**

Beginning June 18, all claims and related documents, including Teacher Loan Forgiveness requests, partial discharge request and supplemental claims, should be sent to ECMC.

The address for manual claim filing is:

FedEx, UPS and other carriers:

Claims - Guarantor Name (i.e., FAME, LOFSA, MGA, OCAP)  
10370 Peter A. McCuen Blvd  
Mather, CA 95655

U.S. Postal Service:

Claims - Guarantor Name (i.e., FAME, LOFSA, MGA, OCAP)  
P.O. Box 419045  
Rancho Cordova, CA 95741

ECMC will hold these claims until the transition is complete. ECMC will then begin processing these claims and ensure they are paid timely.

**Will claims be paid during the transition period?**

Yes, claims will continue to be paid.

**Where should claim recall requests be submitted?**

For FAME, LOSFA, and OCAP:

For claims submitted prior to June 18, the recall requests should be sent to Navient Servicing, as they are today. For claims submitted to ECMC on or after June 18, the recall requests should be sent to ECMC.

For MGA:

For claims submitted prior to June 18, the recall requests should be sent to MGA, as they are today. For claims submitted to ECMC on or after June 18, the recall requests should be sent to ECMC.

**How will the claim recall process work during the transition if the claim is not loaded until the transition is completed?**

ECMC recalls will be processed after the transition is completed. Recall requests should be submitted to [recallrequest@ecmc.org](mailto:recallrequest@ecmc.org) or by faxing the recall requests to 916-526-7393.

**For claims submitted on or after June 18 to ECMC, how will the guarantor and servicers track receipt dates and what will be used as confirmation of receipt?**

ECMC will acknowledge the receipt of the claim(s) by returning the transmittals back to the lender/servicer via fax or secure email.

**How will claim payment rosters be received after ECMC starts paying the claims?**

Each guarantor will be added to the existing ECMC Claim Payment Reports and can be retrieved through the ECMC Online Reporting (OLR) tool each Thursday morning. Please refer to ECMC System Access for more information regarding OLR.

**How will manual claim returns be communicated after ECMC starts reviewing the claims?**

The Manual Claim Return Report for each guarantor can be retrieved through the ECMC Online Reporting (OLR) tool each Thursday morning. Please refer to ECMC System Access for more information regarding OLR.

**Who at ECMC should we contact regarding claims?**

Please contact Tracy Roberts at [troberts@ecmc.org](mailto:troberts@ecmc.org) or at 916-526-7367.

**Payment Address for Forwarded Payments**

**What address should payments received after the conversion be forwarded to?**

All forwarded payments should be mailed to:

ECMC GA Servicing Payments  
Lockbox [Lockbox Code listed below]  
PO Box 16478  
St. Paul, MN 55116-0478

Guarantor	Lockbox Code
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

**Backup Manifests for Forwarded Payments**

**Where should back up manifests be sent for forwarded payments?**

Beginning June 29, email backup manifests to the respective guarantor email address to ensure timely and accurate posting to borrower accounts.

Guarantor	Email Address
Finance Authority of Maine (FAME)	<a href="mailto:MEBackup@ecmc.org">MEBackup@ecmc.org</a>
Louisiana Office of Student Financial Assistance (LOSFA)	<a href="mailto:LABackup@ecmc.org">LABackup@ecmc.org</a>
Michigan Guaranty Agency (MGA)	<a href="mailto:MIBackup@ecmc.org">MIBackup@ecmc.org</a>

## Electronic File Transmissions (CAM, Lender Manifest)

### **Can the servicer submit CAM and Lender Manifest files under the guarantor's designated guarantor code?**

Yes. Beginning June 29 at 4:00 p.m. Eastern, all electronic file transmissions should be redirected to ECMC. The files received by ECMC between June 29 and July 8 will be held until after the conversion is completed. Held files will be processed on ECMC's system in the order they are received. Current files will be processed after the held files have been successfully loaded. ECMC will generate the appropriate response files. You should no longer receive Navient generated response file transmissions after June 29.

### **What transmission file names should be used when sending files to and from ECMC?**

ECMC adheres to the NCHER industry standard naming convention specific to the file type for electronic file processing.

### **Can the lender/servicer submit CAM records with these four guarantors and ECMC guaranteed records in the same file?**

Yes, records can be submitted with multiple guarantors and ECMC guarantee records in one CAM file. However, ECMC will return each guarantor's records in a separate file from ECMC (951/927/706) records. CAMR files are returned based on respective GA code (722/723/726/740).

### **We have more CAM record types in production with ECMC than with these guarantors. Can we automatically begin processing the additional record types with ECMC?**

No, please send ECMC the same CAM record types you are producing to Navient. After the transfer of the guarantor portfolios to ECMC's system is complete, ECMC will work with you to test the processing of the additional record types.

## CAM Claims (50 Series) Processing

### **As a lender/servicer, we currently have CAM Claims set up with ECMC. Can we send our claims for these guarantors to ECMC using CAM?**

Please contact Tracy Roberts at [troberts@ecmc.org](mailto:troberts@ecmc.org) or at 916-526-7367 for your agency's specific requirements or any questions you may have.

## Manual Loan Maintenance Updates

### **Where do I submit manual loan transaction updates (e.g., loan status changes, cancellations, lender/servicer changes, etc.)?**

Effective June 29 at 4:00 p.m. Eastern, please send any manual loan transaction updates via

secure email to:

Guarantor	Email Address
Finance Authority of Maine (FAME)	<a href="mailto:fameservicing@ecmc.org">fameservicing@ecmc.org</a>
Louisiana Office of Student Financial Assistance (LOSFA)	<a href="mailto:lofsaservicing@ecmc.org">lofsaservicing@ecmc.org</a>
Michigan Guaranty Agency (MGA)	<a href="mailto:mgaservicing@ecmc.org">mgaservicing@ecmc.org</a>
Oklahoma College Assistance Program (OCAP)	<a href="mailto:ocapservicing@ecmc.org">ocapservicing@ecmc.org</a>

The address for manual loan maintenance is:

ECMC  
Attention: Customer Service  
111 South Washington Avenue  
Suite 1400  
Minneapolis, MN 55401

## Default Aversion

### How will updating DAARs be affected?

Beginning June 29 at 4:00 p.m. Eastern, submit any CAM and manual DAAR transactions to ECMC under the designated guarantor code for each guarantor (723, 722, 726 or 740). The DAARs received by ECMC between June 29 and July 8 will be held until after the conversion is completed. On July 9, ECMC will begin processing the manual DAARs in the order they were received.

### Where should we submit our manual DAAR requests?

Beginning June 29 at 4:00 p.m. Eastern, please submit manual DAAR transactions to ECMC via secure email to [PredefaultProcessing@ecmc.org](mailto:PredefaultProcessing@ecmc.org).

### Will manual DAARs be processed in the order they were received? What date will be used for processing the files?

Manual DAARs will be processed in the order received and the receipt date will be used to load these files to ECMC's system after the data conversion is complete.

### Will ECMC acknowledge receipt of all manual DAARs submitted to the [PredefaultProcessing@ecmc.org](mailto:PredefaultProcessing@ecmc.org) mailbox?

Yes, ECMC will complete the transmittal form after the DAAR is processed and reply via secure email.

**If we are approaching a borrower's 120th day of delinquency, how do we ensure there will be no penalties assessed to the lender/servicer if the DAAR transaction is not processed on ECMC's system by the 120th day of delinquency?**

Transactions/files will be processed using the receipt date for the transaction/file. For example, if a DAAR is received on the 117th day of delinquency, but not loaded into the system until the 125th day of delinquency, there will be no penalty because the date of receipt will be reflected (117th day of delinquency). This also applies to manually submitted DAARs.

**Will ECMC identify whether a CAM file transmission was not received during the “hold” period?**

CAM files are generated by the lender/servicer; the lender/servicer is responsible for reconciling the file acknowledgement and accepted/rejected transactions to ensure files were received and processed.

**Will ECMC accept a CAM record/file as proof that the DAAR was sent on time?**

If it is necessary to verify the date of receipt of a DAAR, ECMC will assist the lender/servicer in researching and confirming the actual receipt date of the file/transaction.

**When should DAAR cancellations be submitted to ECMC?**

Lenders/servicers should submit DAAR cancellations to ECMC in the same way they do currently for each GA today. The following chart displays the days delinquent acceptable to submit a DAAR cancellation, either 0 days delinquent or below 30 days delinquent.

	FAME	LOSFA	MGA	OCAP
Submit DAA Cancel Request at the following days of delinquency	Below 30	Below 30	0	Below 30

**When is ECMC’s deadline for filing a rejected DAA Request?**

For all four guarantors (FAME, LOSFA, MGA and OCAP) the deadline for refiling a rejected DAA request is at 150 days delinquent.

**Bankruptcy Court Proof of Claim Protocol**

**Is there a new protocol for filing a proof of claim with a bankruptcy court on accounts serviced by ECMC instead of Navient?**

As you know, the lender/servicer must file a proof of claim with the bankruptcy court no later than 30 days after it receives the Notice of the First Meeting of Creditors (Notice)—unless the Notice specifically stated that a proof of claim is not required.

Beginning June 18, all bankruptcy claims should be sent to ECMC. When filing the proof of claim with the court, the following ECMC servicer information should be used for the notice and payment address:

Bankruptcy Notices:

Michigan Guaranty Agency  
c/o ECMC  
PO Box 16358  
St. Paul, MN 55116

Contact Phone: 651-300-5386  
Contact Email: [bksupport@ecmc.org](mailto:bksupport@ecmc.org)

Oklahoma College Assistance Program  
c/o ECMC  
PO Box 16358  
St. Paul, MN 55116

Contact Phone: 651-300-7129  
Contact Email: [bksupport@ecmc.org](mailto:bksupport@ecmc.org)

Louisiana Office of Student Financial Assistance

c/o ECMC  
PO Box 16358  
St. Paul, MN 55116

Contact Phone: 651-273-2925  
Contact Email: [bksupport@ecmc.org](mailto:bksupport@ecmc.org)

Finance Authority of Maine  
c/o ECMC  
PO Box 16358  
St. Paul, MN 55116

Contact Phone: 651-237-7251  
Contact Email: [bksupport@ecmc.org](mailto:bksupport@ecmc.org)

Bankruptcy Payments:

Michigan Guaranty Agency  
c/o ECMC  
Lockbox# 726  
PO Box 16358  
St. Paul, MN 55116

Oklahoma College Assistance Program  
c/o ECMC  
Lockbox# 740  
PO Box 16358  
St. Paul, MN 55116

Louisiana Office of Student Financial Assistance

c/o ECMC  
Lockbox# 722  
PO Box 16358  
St. Paul, MN 55116

Finance Authority of Maine  
c/o ECMC  
Lockbox# 723  
PO Box 16358  
St. Paul, MN 55116

For those proof of claims already filed with the court using the old address, ECMC will process the bankruptcy claims and then submit a change of address with the court.

If you have questions regarding the proof of claim filing, please contact Yolanda Jones at [yjones@ecmc.org](mailto:yjones@ecmc.org) or at 651-325-3355.

### Lender Agreements for These Guarantors

The current agreements between the four guarantors and lenders are not affected by the transition of the third-party service provider. For inquiries about lender agreements, contact [lenderservices@ecmc.org](mailto:lenderservices@ecmc.org).

## ECMC System Access

### **Online access to ECMC Direct**

Lenders and servicers with current access to ECMC Direct may continue to log in with their existing user ID and password. Effective July 9, the four guarantor portfolios will be viewable via ECMC Direct, in addition to the current ECMC portfolio.

If you do not have an existing ECMC EPIC Direct username and password, please contact [lenderservices@ecmc.org](mailto:lenderservices@ecmc.org) to submit a request.

### **ECMC's Online Reporting tool**

The four guarantor portfolio reports and files will be available through ECMC's Online Reporting (OLR) tool effective July 9, 2018. No access changes are required to view the information. If you do not currently have access to OLR, please contact ECMC Customer Service at [lenderservices@ecmc.org](mailto:lenderservices@ecmc.org) or at 888-221-3262 and select option 3.

## FAQ Updates

Please check our website, [www.ecmc.org](http://www.ecmc.org), for ongoing updates about the transition.