

February 23, 2026

Dear Lender and Servicer:

Effective April 1, 2026, Educational Credit Management Corporation (ECMC) will become the designated guarantor for the Federal Family Education Loan Program (FFELP) portfolio previously held by the Office of Student Financial Assistance (OSFA). ECMC is working closely with OSFA and its current guarantor servicing provider, Ascendium, to plan for the transition.

As the new guarantor of the former OSFA FFELP portfolio, we are committed to a smooth transition for you and your borrowers. We plan to begin the transition of the portfolio from OSFA to ECMC beginning on March 31, 2026, with an anticipated completion date of April 6, 2026.

The transition schedule is outlined below:

Process and Description	Effective Date	Action Required	Contact Info
Claims Send all default claims and specialty claims to ECMC	March 8, 2026	Beginning March 8, 2026 send OSFA default and specialty claims to ECMC at claimsincoming@ecmc.org .	Yolanda Jones 651-325-3355 yjones@ecmc.org Director, Claims and Bankruptcy
OSFA CAM and Lender Manifest files must be HELD and not transmitted to ECMC	March 31-April 5, 2026	The GA Code designation on these held files must remain 712 (OSFA).	Mai Vu 651-325-3242 mvu@ecmc.org Lead Operations Specialist Lee Raihle 651-325-3054 lraihle@ecmc.org Integration Analyst Sr.
OSFA CAM and Lender Manifest file transmission will be sent to ECMC beginning April 6, 2026.	April 6, 2026	The GA Code designation on the files may be changed from 712 (OSFA) to 951 (ECMC) on or after April 6, 2026.	Mai Vu 651-325-3242 mvu@ecmc.org Lead Operations Specialist Lee Raihle 651-325-3054 lraihle@ecmc.org Integration Analyst Sr.

<p>Manual Updates</p> <p>Manual loan maintenance and DAAR requests will be sent to ECMC beginning March 31, 2026, at 4 p.m., ET. ECMC will process the requests in the order they were received, beginning April 6, 2026.</p>	<p>March 31-April 6, 2026</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: lenderservices@ecmc.org</p> <p>Manual DAAR updates: Chris Cropsey 651-325-3248 ccropsey@ecmc.org Lead Operations Specialist, Customer Service</p>
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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 OSFA FFELP guarantor portfolio to ECMC.

Sincerely,



Therese Bickler
Senior Vice President, Operations
ECMC