

January 9, 2023

Dear Lender and Servicer:

Effective March 1, 2023, Educational Credit Management Corporation (ECMC) will become the designated guarantor for the Federal Family Education Loan Program (FFELP) portfolio previously held by Utah Higher Education Assistance Authority (UHEAA). ECMC is working closely with UHEAA to plan for the transition.

As the new guarantor of the former UHEAA FFELP portfolio, we are committed to a smooth transition for you and your borrowers. We plan to begin the transition of the portfolio from UHEAA to ECMC beginning on March 1, 2023, with an anticipated completion date of March 6, 2023.

The transition schedule is outlined below:

Process and Description	Effective Date	Action Required	Contact Info
Claims Send all claims to ECMC.		Beginning February 1, 2023, send UHEAA claims to ECMC: ECMC Attn: Claims Unit 111 Washington Ave S Suite 1400 Minneapolis, MN 55401	Betsey Woods 651-325-3412 bwoods@ecmc.org Claims Manager
CAM and Lender Manifest file transmission will be sent to ECMC beginning February 28, 2023, at 4 p.m., ET. ECMC will process the files in the order they were received.		changed from 749 (UHEAA) to 951	Mai Vu 651-325-3242 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 February 28, 2023, at 4 p.m., ET. ECMC will process the requests in the order they were received, beginning March 6, 2023.	February 28- March 6, 2023	Send requests directly to ECMC at: Manual loan maintenance updates may be sent via secure email to lenderservices@ecmc.org. Manual DAARs may continue to be sent via secure email to PredefaultProcessing@ecmc.org.	Manual updates: lenderservices@ecmc.org Manual DAAR updates: Chris Cropsey 651-325-3248 ccropsey@ecmc.org Lead Operations Specialist, Customer Service

Attached is a list of FAQs for your reference. These FAQs also will 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 UHEAA FFELP guarantor portfolio to ECMC.

Sincerely,

Therese Bickler

Vice President, Operations

There Bickler

ECMC