



---

**From:** [REDACTED] Kelly - [REDACTED]  
**Sent:** Wednesday, October 12, 2022 9:48 AM  
**To:** [REDACTED] Karen - [REDACTED]  
**Subject:** FW: A student-loan company involved in a major lawsuit against Biden's debt relief just got hit with a cease and desist over accusations of 'interfering with student loan borrowers' right to loan cancellation'

[REDACTED]  
MOHELA  
[REDACTED]  
[REDACTED]  
[REDACTED]@mohela.com

---

**From:** Wendi [REDACTED]@att.net>  
**Sent:** Wednesday, October 12, 2022 9:24 AM  
**To:** [REDACTED] Kelly - [REDACTED] <[REDACTED]@mohela.com>  
**Subject:** Fwd: A student-loan company involved in a major lawsuit against Biden's debt relief just got hit with a cease and desist over accusations of 'interfering with student loan borrowers' right to loan cancellation'

[REDACTED] iPhone

Begin forwarded message:

**From:** Wendi <[REDACTED]@att.net>  
**Date:** October 11, 2022 at 8:47:52 PM CDT  
**To:** [REDACTED]@att.net  
**Subject:** A student-loan company involved in a major lawsuit against Biden's debt relief just got hit with a cease and desist over accusations of 'interfering with student loan borrowers' right to loan cancellation'

<https://www.businessinsider.com/student-loan-company-mohela-gets-cess-and-desist-blocking-relief-2022-10>

[REDACTED] iPhone

---

**From:** [REDACTED] Phillip - [REDACTED]  
**Sent:** Wednesday, October 5, 2022 10:30 AM  
**To:** DeAnna [REDACTED]  
**Subject:** FW: Student-Loan Company Involved in Lawsuit Against Biden's Debt Relief

**From:** [REDACTED]@gmail.com>  
**Sent:** Wednesday, October 5, 2022 1:02 AM  
**To:** [REDACTED] Phillip - [REDACTED] <[REDACTED]@MOHELA.com>  
**Subject:** Student-Loan Company Involved in Lawsuit Against Biden's Debt Relief

<https://www.businessinsider.com/student-loan-company-mohela-involved-lawsuit-against-biden-debt-cancellation-2022-10>

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**From:** [REDACTED] Chris - [REDACTED]  
**Sent:** Monday, October 3, 2022 9:20 AM  
**To:** Richy [REDACTED] - [REDACTED] Dana - [REDACTED] Crystal - [REDACTED]  
**Subject:** MOHELA in the News

<https://www.npr.org/2022/09/29/1125923528/biden-student-loans-debt-cancellation-ffcl-perkins>

FYI: Poorly written article that makes it sound like MOHELA was responsible for filing the lawsuit that was in fact filed by the MO AG.

---

**From:** [REDACTED] Chris - [REDACTED]  
**Sent:** Monday, October 3, 2022 9:20 AM  
**To:** Richy [REDACTED] - [REDACTED] Dana - [REDACTED] Crystal - [REDACTED]  
**Subject:** MOHELA in the News

<https://www.npr.org/2022/09/29/1125923528/biden-student-loans-debt-cancellation-ffcl-perkins>

FYI: Poorly written article that makes it sound like MOHELA was responsible for filing the lawsuit that was in fact filed by the MO AG.

---

**From:** [REDACTED] Tuesday - [REDACTED]  
**Sent:** Thursday, October 13, 2022 7:20 AM  
**To:** [REDACTED] Mary - [REDACTED]  
**Subject:** RE: Biden-Harris Student Debt Relief Application Preview

Good Morning,  
No I haven't!! Thank you!!!!  
I'm wondering what will happen w/ the lawsuit I heard about this morning, a judge is suppose to make a decision soon.

---

**From:** [REDACTED] Mary - [REDACTED] <[REDACTED]@MOHELA.com>  
**Sent:** Thursday, October 13, 2022 7:18 AM  
**To:** [REDACTED] Tuesday - [REDACTED] <[REDACTED]@MOHELA.com>  
**Subject:** FW: Biden-Harris Student Debt Relief Application Preview

Good morning!

I'm not sure if you have seen any of this or not. 😊

---

**From:** [REDACTED] Laura - [REDACTED] <[REDACTED]@MOHELA.com>  
**Sent:** Wednesday, October 12, 2022 5:18 PM  
**To:** \*\*Department Management <[REDACTED]@MOHELA.com>; \*\*Senior Management  
[REDACTED]@MOHELA.com>  
**Subject:** FW: Biden-Harris Student Debt Relief Application Preview

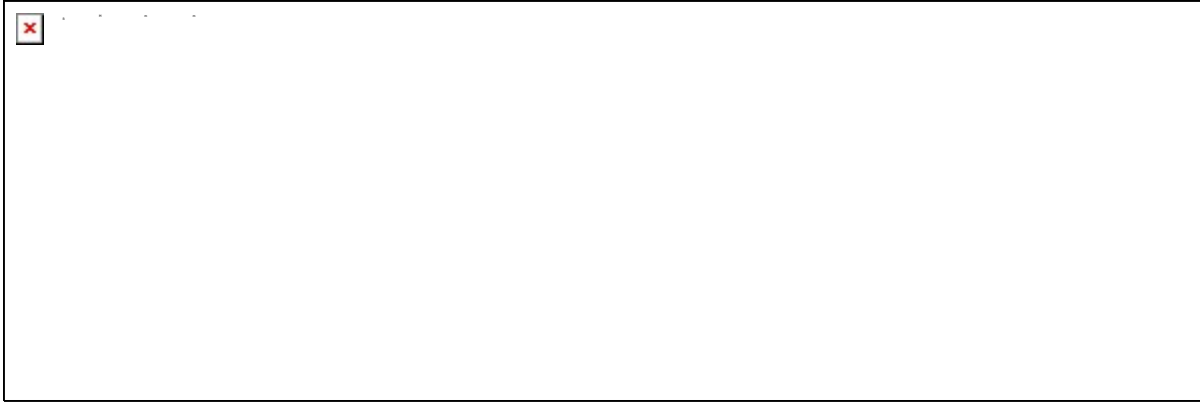
FYI...

[REDACTED]  
MOHELA | [REDACTED]  
633 Spirit Drive | Chesterfield MO 63005  
Office: [REDACTED] | [REDACTED]@MOHELA.com

---

**From:** U.S. Department of Education <ed.gov@public.govdelivery.com>  
**Sent:** Wednesday, October 12, 2022 4:47 PM  
**To:** [REDACTED] Laura - [REDACTED] <[REDACTED]@MOHELA.com>  
**Subject:** Biden-Harris Student Debt Relief Application Preview

Having trouble viewing this email? [View it as a Web page.](#)

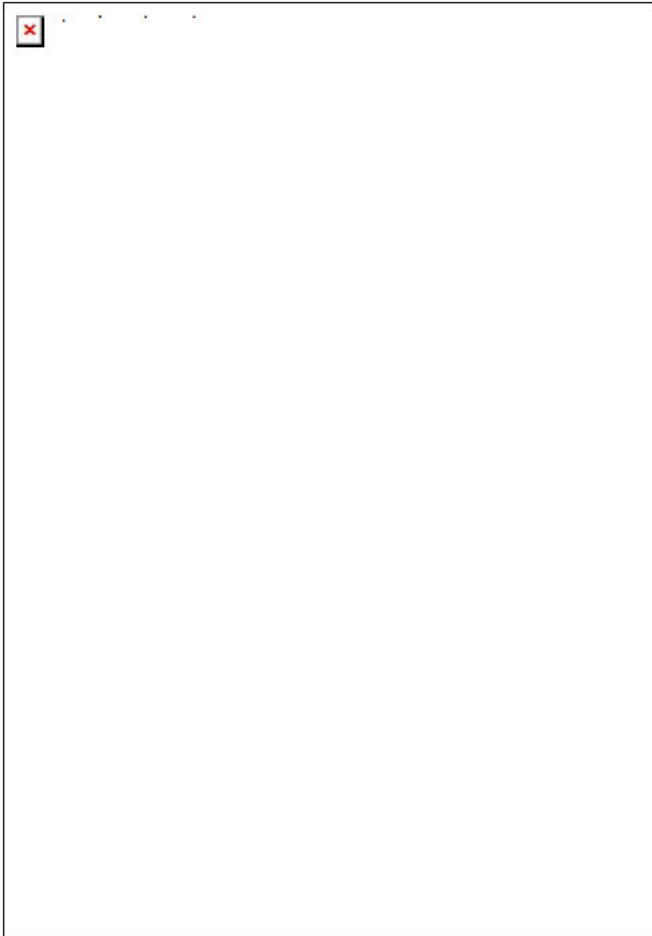


# Student Loan Debt Relief Application Preview

This week the Biden-Harris Administration [previewed](#) the Student Loan Debt Relief application form. Here's what you need to know: The application will be available later this month.

- It's short, simple, and will be available online at a .gov URL.
- You don't need to log in or provide any documents to apply.
- Federal Student Aid will reach out directly once you've submitted your application if you need to provide additional information.
- You will be able to fill out the application on both mobile and desktop devices.

[VIEW APPLICATION PREVIEW HERE](#)



The application will be available in both English and Spanish when it goes live. The application period will run from October 2022 through Dec. 31, 2023.

Stay tuned for more information.

[Learn More About One-time Student Loan Debt Relief](#)

### **Beware of Scams**

Borrowers should know that the best source of information about when the application period opens will come directly from the Department of Education and Federal Student Aid.

You might be contacted by a company saying they will help you get loan discharge, forgiveness, cancellation, or debt relief for a fee. You **never** have to pay for help with your federal student aid. Make sure you work only with the U.S. Department of Education and our loan servicers, and never reveal your personal information or account password to anyone.

Our emails to borrowers come from [noreply@studentaid.gov](mailto:noreply@studentaid.gov), [noreply@debtreief.studentaid.gov](mailto:noreply@debtreief.studentaid.gov), or [ed.gov@public.govdelivery.com](mailto:ed.gov@public.govdelivery.com). You can report scam attempts to the Federal Trade Commission by calling 1-877-382-4357 or by visiting [reportfraud.ftc.gov](http://reportfraud.ftc.gov).



This service is provided to you at no charge by [U.S. Department of Education](#).

---

This email was sent to [REDACTED]@mohela.com by U.S. Department of Education · 400 Maryland Ave · Washington DC 20202 · 800-USA-LEARN



---

**From:** [REDACTED] Chris - [REDACTED]  
**Sent:** Thursday, September 29, 2022 12:14 PM  
**To:** Richy [REDACTED] - [REDACTED] Dana - [REDACTED]  
**Subject:** RE: Breaking news

We knew the AG was looking into it. It has nothing to do with us, except that they're using the MO consumers harm as standing. No complaints about MOHELA that I'm aware of had anything to do with this.

---

**From:** Richy [REDACTED] - [REDACTED] <[REDACTED]@MOHELA.com>  
**Sent:** Thursday, September 29, 2022 12:08 PM  
**To:** [REDACTED] Chris - [REDACTED] <[REDACTED]@MOHELA.com>; [REDACTED] Dana - [REDACTED] <[REDACTED]@mohela.com>  
**Subject:** RE: Breaking news

Did we know in advance this was going to happen? Have complaints been made to the AG about us or is he making that up to give him cause for calling us out?

Thank you,

[REDACTED]

MOHELA

[REDACTED]  
[\[REDACTED\]@MOHELA.com](mailto:[REDACTED]@MOHELA.com)

---

**From:** [REDACTED] Chris - [REDACTED] <[REDACTED]@MOHELA.com>  
**Sent:** Thursday, September 29, 2022 12:04 PM  
**To:** Richy [REDACTED] - [REDACTED] <[REDACTED]@MOHELA.com>; [REDACTED] Dana - [REDACTED] <[REDACTED]@mohela.com>  
**Subject:** RE: Breaking news

No, I think MOHELA was opposed to this move, but couldn't do anything about it. The MO state AG needed to claim that our borrowers were harmed for standing, so they're making us look bad by filing this not only with MO on it, but especially bad because they filed it in MO.

---

**From:** Richy [REDACTED] - [REDACTED] <[REDACTED]@MOHELA.com>  
**Sent:** Thursday, September 29, 2022 11:47 AM  
**To:** [REDACTED] Chris - [REDACTED] <[REDACTED]@MOHELA.com>; [REDACTED] Dana - [REDACTED] <[REDACTED]@mohela.com>  
**Subject:** RE: Breaking news

Why do these states care about us? Sounds like WSs handywork...

the state's behalf. The states argue that Missouri's loan servicer is facing a "number of ongoing financial harms" because of Biden's decision to cancel loans. Other states that joined the lawsuit argue that Biden's forgiveness plan will ultimately disrupt revenue to state coffers.

Thank you,

[Redacted]

MOHELA

[Redacted]  
[\[Redacted\]@MOHELA.com](mailto:[Redacted]@MOHELA.com)

---

From: [Redacted] Chris - [Redacted] <[\[Redacted\]@MOHELA.com](mailto:[Redacted]@MOHELA.com)>  
Sent: Thursday, September 29, 2022 11:41 AM  
To: [Redacted] Dana - [Redacted] <[\[Redacted\]@mohela.com](mailto:[Redacted]@mohela.com)>; Richy [Redacted] - [Redacted] <[\[Redacted\]@MOHELA.com](mailto:[Redacted]@MOHELA.com)>  
Subject: FW: Breaking news

Not sure if you were on this or not, but seems like a big deal. FYI:

---

From: Scott [Redacted] <[\[Redacted\]@slsa.net](mailto:[Redacted]@slsa.net)>  
Sent: Thursday, September 29, 2022 11:32 AM  
To: [Redacted] <[\[Redacted\]@collegeave.com](mailto:[Redacted]@collegeave.com)>; [Redacted] <[\[Redacted\]@hescloans.com](mailto:[Redacted]@hescloans.com)>; [Redacted] <[\[Redacted\]@allmc.org](mailto:[Redacted]@allmc.org)>; [Redacted] <[\[Redacted\]@evidensgroup.net](mailto:[Redacted]@evidensgroup.net)>;  
[Redacted] <[\[Redacted\]@utahsbr.edu](mailto:[Redacted]@utahsbr.edu)>; [Redacted] <[\[Redacted\]@ascendiumeducation.org](mailto:[Redacted]@ascendiumeducation.org)>; [Redacted] <[\[Redacted\]@coastprofessional.com](mailto:[Redacted]@coastprofessional.com)>; [Redacted] <[\[Redacted\]@ballardspahr.com](mailto:[Redacted]@ballardspahr.com)>; [Redacted] <[\[Redacted\]@pheaa.org](mailto:[Redacted]@pheaa.org)>; [Redacted] <[\[Redacted\]@usbank.com](mailto:[Redacted]@usbank.com)>; [Redacted] <[\[Redacted\]@sofi.org](mailto:[Redacted]@sofi.org)>;  
[Redacted] <[\[Redacted\]@discover.com](mailto:[Redacted]@discover.com)>; [Redacted] <[\[Redacted\]@suntrust.com](mailto:[Redacted]@suntrust.com)>; [Redacted] <[\[Redacted\]@windhampros.com](mailto:[Redacted]@windhampros.com)>; [Redacted] <[\[Redacted\]@zuntafi.com](mailto:[Redacted]@zuntafi.com)>; [Redacted] <[\[Redacted\]@zuntafi.com](mailto:[Redacted]@zuntafi.com)>; [Redacted] <[\[Redacted\]@risla.com](mailto:[Redacted]@risla.com)>; [Redacted] <[\[Redacted\]@salliemae.com](mailto:[Redacted]@salliemae.com)>; [Redacted] <[\[Redacted\]@osla.org](mailto:[Redacted]@osla.org)>; [Redacted] <[\[Redacted\]@trelliscompany.org](mailto:[Redacted]@trelliscompany.org)>; [Redacted] <[\[Redacted\]@navient.com](mailto:[Redacted]@navient.com)>; [Redacted] <[\[Redacted\]@vsac.org](mailto:[Redacted]@vsac.org)>; [Redacted] <[\[Redacted\]@mcglinchey.com](mailto:[Redacted]@mcglinchey.com)>; [Redacted] <[\[Redacted\]@ascendiumeducation.org](mailto:[Redacted]@ascendiumeducation.org)>; [Redacted] <[\[Redacted\]@scstudentloan.org](mailto:[Redacted]@scstudentloan.org)>; [Redacted] <[\[Redacted\]@kheslc.com](mailto:[Redacted]@kheslc.com)>; [Redacted] <[\[Redacted\]@icrsolutions.net](mailto:[Redacted]@icrsolutions.net)>; [Redacted] <[\[Redacted\]@gradifi.com](mailto:[Redacted]@gradifi.com)>; [Redacted] <[\[Redacted\]@evidensgroup.net](mailto:[Redacted]@evidensgroup.net)>; [Redacted] <[\[Redacted\]@gmail.com](mailto:[Redacted]@gmail.com)>; [Redacted] <[\[Redacted\]@glhec.org](mailto:[Redacted]@glhec.org)>; [Redacted] <[\[Redacted\]@aessuccess.org](mailto:[Redacted]@aessuccess.org)>; [Redacted] <[\[Redacted\]@uwcu.org](mailto:[Redacted]@uwcu.org)>; [Redacted] <[\[Redacted\]@gsmr.org](mailto:[Redacted]@gsmr.org)>; [Redacted] <[\[Redacted\]@studentclearinghouse.org](mailto:[Redacted]@studentclearinghouse.org)>; [Redacted] <[\[Redacted\]@mcglinchey.com](mailto:[Redacted]@mcglinchey.com)>; [Redacted] <[\[Redacted\]@cogfin.com](mailto:[Redacted]@cogfin.com)>; [Redacted] <[\[Redacted\]@allmc.org](mailto:[Redacted]@allmc.org)>; [Redacted] <[\[Redacted\]@aspireresourcesinc.com](mailto:[Redacted]@aspireresourcesinc.com)>; [Redacted] <[\[Redacted\]@uwcu.org](mailto:[Redacted]@uwcu.org)>; [Redacted] <[\[Redacted\]@accesslex.org](mailto:[Redacted]@accesslex.org)>; [Redacted] <[\[Redacted\]@launchservicing.com](mailto:[Redacted]@launchservicing.com)>; [Redacted] <[\[Redacted\]@gradifi.com](mailto:[Redacted]@gradifi.com)>; [Redacted] <[\[Redacted\]@salliemae.com](mailto:[Redacted]@salliemae.com)>; [Redacted] <[\[Redacted\]@alaska.gov](mailto:[Redacted]@alaska.gov)>; [Redacted] <[\[Redacted\]@cfi.org](mailto:[Redacted]@cfi.org)>; [Redacted] <[\[Redacted\]@MOHELA.com](mailto:[Redacted]@MOHELA.com)>; [Redacted] <[\[Redacted\]@gradifi.com](mailto:[Redacted]@gradifi.com)>; [Redacted] <[\[Redacted\]@firstdata.com](mailto:[Redacted]@firstdata.com)>; [Redacted] <[\[Redacted\]@navient.com](mailto:[Redacted]@navient.com)>; [Redacted] <[\[Redacted\]@windhampros.com](mailto:[Redacted]@windhampros.com)>; [Redacted] <[\[Redacted\]@state.mn.us](mailto:[Redacted]@state.mn.us)>; [Redacted] <[\[Redacted\]@nmstudentloans.org](mailto:[Redacted]@nmstudentloans.org)>; [Redacted] <[\[Redacted\]@usbank.com](mailto:[Redacted]@usbank.com)>; [Redacted] <[\[Redacted\]@edfinancial.com](mailto:[Redacted]@edfinancial.com)>; [Redacted] <[\[Redacted\]@brazos.us.com](mailto:[Redacted]@brazos.us.com)>; [Redacted] <[\[Redacted\]@pnc.com](mailto:[Redacted]@pnc.com)>; [Redacted] <[\[Redacted\]@nelnet.net](mailto:[Redacted]@nelnet.net)>; [Redacted] <[\[Redacted\]@nationalrecoveries.com](mailto:[Redacted]@nationalrecoveries.com)>; [Redacted] <[\[Redacted\]@usbank.com](mailto:[Redacted]@usbank.com)>; [Redacted] <[\[Redacted\]@pnc.com](mailto:[Redacted]@pnc.com)>; [Redacted] <[\[Redacted\]@navient.com](mailto:[Redacted]@navient.com)>; [Redacted] <[\[Redacted\]@navient.com](mailto:[Redacted]@navient.com)>; [Redacted] <[\[Redacted\]@fhcann.com](mailto:[Redacted]@fhcann.com)>; [Redacted] <[\[Redacted\]@aidvantage.com](mailto:[Redacted]@aidvantage.com)>; [Redacted] <[\[Redacted\]@scstudentloan.org](mailto:[Redacted]@scstudentloan.org)>; [Redacted] <[\[Redacted\]@maximus.com](mailto:[Redacted]@maximus.com)>; [Redacted] <[\[Redacted\]@gowestfourth.com](mailto:[Redacted]@gowestfourth.com)>; [Redacted] <[\[Redacted\]@ecsi.net](mailto:[Redacted]@ecsi.net)>; [Redacted] <[\[Redacted\]@ecsi.net](mailto:[Redacted]@ecsi.net)>; [Redacted] <[\[Redacted\]@pnc.com](mailto:[Redacted]@pnc.com)>; [Redacted] <[\[Redacted\]@pnc.com](mailto:[Redacted]@pnc.com)>; [Redacted] <[\[Redacted\]@fiserv.com](mailto:[Redacted]@fiserv.com)>; [Redacted] <[\[Redacted\]@fiserv.com](mailto:[Redacted]@fiserv.com)>; [Redacted] <[\[Redacted\]@pnc.com](mailto:[Redacted]@pnc.com)>; [Redacted] <[\[Redacted\]@pnc.com](mailto:[Redacted]@pnc.com)>  
Subject: Breaking news

All - Some major news today.

1) MO and several other states have filed a lawsuit against ED regarding the loan cancellation proposal. <https://www.msn.com/en-us/news/politics/gop-states-sue-biden-administration-over-student-loan-plan/ar-AA12oGG8?ocid=msedgntp&cvid=ff50d3868b0b4222a3c259759d60a380>

2) ED has updated their cancellation FAQ website at studentaid.gov and so all Servicers should read it - lord knows we get no advance notice. Of note it now says "Additionally, consolidation loans comprised of any FFEL or Perkins loans not held by ED are also eligible, as long as the borrower applied for consolidation before Sept. 29, 2022." So consolidating today or in the future will not allow a FFEL borrower to access this cancellation proposal. I have no idea what the logic here is or what this arbitrary change is about, but I guess that's what we're supposed to tell people since it's what ED says is the truth for now. Hopefully we'll get some perspective on ED's utter madness on Friday when the joint trades have a call with senior ED officials.

3) ED is sending out a generic email today to all people who signed up for the email updates about cancellation. So that may drive inbound calls - but it's pretty generic and just links people to the FAQ etc.



-----  
Scott [REDACTED]  
Executive Director  
Student Loan Servicing Alliance

[REDACTED]  
[www.slsa.net](http://www.slsa.net)

---

**From:** Richy [REDACTED] - [REDACTED]  
**Sent:** Thursday, September 29, 2022 1:19 PM  
**To:** [REDACTED] Chris - [REDACTED] Dana - [REDACTED]  
**Subject:** RE: Breaking news

But I am giving them my picture and I don't look like a [REDACTED].

Thank you,  
[REDACTED]

MOHELA  
[REDACTED]  
[\[REDACTED\]@MOHELA.com](mailto:[REDACTED]@MOHELA.com)

---

**From:** [REDACTED] Chris - [REDACTED] <[\[REDACTED\]@MOHELA.com](mailto:[REDACTED]@MOHELA.com)>  
**Sent:** Thursday, September 29, 2022 1:18 PM  
**To:** Richy [REDACTED] - [REDACTED] <[\[REDACTED\]@MOHELA.com](mailto:[REDACTED]@MOHELA.com)>; [REDACTED] Dana - [REDACTED] <[\[REDACTED\]@mohela.com](mailto:[REDACTED]@mohela.com)>  
**Subject:** RE: Breaking news

Just tell them your name is [REDACTED]. It will save us some time when they come back for follow ups.

---

**From:** Richy [REDACTED] - [REDACTED] <[\[REDACTED\]@MOHELA.com](mailto:[REDACTED]@MOHELA.com)>  
**Sent:** Thursday, September 29, 2022 1:16 PM  
**To:** [REDACTED], Chris - [REDACTED] <[\[REDACTED\]@MOHELA.com](mailto:[REDACTED]@MOHELA.com)>; [REDACTED], Dana - [REDACTED] <[\[REDACTED\]@mohela.com](mailto:[REDACTED]@mohela.com)>  
**Subject:** RE: Breaking news

GREAT! I am waiting for call backs. And none of that "anonymous inside source" junk for me, I am using my name and title!

Thank you,  
[REDACTED]

MOHELA  
[REDACTED]  
[\[REDACTED\]@MOHELA.com](mailto:[REDACTED]@MOHELA.com)

---

**From:** [REDACTED] Chris - [REDACTED] <[\[REDACTED\]@MOHELA.com](mailto:[REDACTED]@MOHELA.com)>  
**Sent:** Thursday, September 29, 2022 1:13 PM  
**To:** Richy [REDACTED] - [REDACTED] <[\[REDACTED\]@MOHELA.com](mailto:[REDACTED]@MOHELA.com)>; [REDACTED] Dana - [REDACTED] <[\[REDACTED\]@mohela.com](mailto:[REDACTED]@mohela.com)>  
**Subject:** RE: Breaking news

That's a [REDACTED] question, but I'm sure he'd be fine with it.

---

From: Richy [REDACTED] - [REDACTED] <[REDACTED]@MOHELA.com>  
Sent: Thursday, September 29, 2022 12:34 PM  
To: [REDACTED] Chris - [REDACTED] <[REDACTED]@MOHELA.com>; [REDACTED] Dana - [REDACTED] <[REDACTED]@mohela.com>  
Subject: RE: Breaking news

Since no one has said to not speak to any reporters or news people about this (which I am surprised has not yet occurred) can I call some journalist friends and speak my mind?

Thank you,

[REDACTED]

MOHELA  
[REDACTED]  
<[REDACTED]@MOHELA.com>

---

From: [REDACTED] Chris - [REDACTED] <[REDACTED]@MOHELA.com>  
Sent: Thursday, September 29, 2022 12:14 PM  
To: Richy [REDACTED] - [REDACTED] <[REDACTED]@MOHELA.com>; [REDACTED] Dana - [REDACTED] <[REDACTED]@mohela.com>  
Subject: RE: Breaking news

We knew the AG was looking into it. It has nothing to do with us, except that they're using the MO consumers harm as standing. No complaints about MOHELA that I'm aware of had anything to do with this.

---

From: Richy [REDACTED] - [REDACTED] <[REDACTED]@MOHELA.com>  
Sent: Thursday, September 29, 2022 12:08 PM  
To: [REDACTED] Chris - [REDACTED] <[REDACTED]@MOHELA.com>; [REDACTED] Dana - [REDACTED] <[REDACTED]@mohela.com>  
Subject: RE: Breaking news

Did we know in advance this was going to happen? Have complaints been made to the AG about us or is he making that up to give him cause for calling us out?

Thank you,

[REDACTED]

MOHELA  
[REDACTED]  
<[REDACTED]@MOHELA.com>

---

From: [REDACTED] Chris - [REDACTED] <[REDACTED]@MOHELA.com>  
Sent: Thursday, September 29, 2022 12:04 PM  
To: Richy [REDACTED] - [REDACTED] <[REDACTED]@MOHELA.com>; [REDACTED] Dana - [REDACTED] <[REDACTED]@mohela.com>  
Subject: RE: Breaking news

No, I think MOHELA was opposed to this move, but couldn't do anything about it. The MO state AG needed to claim that our borrowers were harmed for standing, so they're making us look bad by filing this not only with MO on it, but especially bad because they filed it in MO.



---

**From:** Richy [REDACTED] - [REDACTED] <[REDACTED]@MOHELA.com>

**Sent:** Thursday, September 29, 2022 11:47 AM

**To:** [REDACTED] Chris - [REDACTED] <[REDACTED]@MOHELA.com>; [REDACTED] Dana - [REDACTED] <[REDACTED]@mohela.com>

**Subject:** RE: Breaking news

Why do these states care about us? Sounds like [REDACTED] handywork...

the state's behalf. The states argue that Missouri's loan servicer is facing a "number of ongoing financial harms" because of Biden's decision to cancel loans. Other states that joined the lawsuit argue that Biden's forgiveness plan will ultimately disrupt revenue to state coffers.

Thank you,

[REDACTED]

MOHELA

[REDACTED]  
<[REDACTED]@MOHELA.com>

---

**From:** [REDACTED] Chris - [REDACTED] <[REDACTED]@MOHELA.com>

**Sent:** Thursday, September 29, 2022 11:41 AM

**To:** [REDACTED] Dana - [REDACTED] <[REDACTED]@mohela.com>; Richy [REDACTED] - [REDACTED] <[REDACTED]@MOHELA.com>

**Subject:** FW: Breaking news

Not sure if you were on this or not, but seems like a big deal. FYI:

---

**From:** Scott [REDACTED] <[REDACTED]@slsa.net>

**Sent:** Thursday, September 29, 2022 11:32 AM

**To:** [REDACTED] <[REDACTED]@collegeave.com>; [REDACTED] <[REDACTED]@hescloans.com>; [REDACTED] <[REDACTED]@allmc.org>; [REDACTED] <[REDACTED]@evidensgroup.net>;

[REDACTED] <[REDACTED]@utahsbr.edu>; [REDACTED] <[REDACTED]@ascendiumeducation.org>; [REDACTED] <[REDACTED]@coastprofessional.com>; [REDACTED]

[REDACTED] <[REDACTED]@ballardspahr.com>; [REDACTED] <[REDACTED]@pheaa.org>; [REDACTED] <[REDACTED]@usbank.com>; [REDACTED] <[REDACTED]@sofi.org>;

[REDACTED] <[REDACTED]@discover.com>; [REDACTED] <[REDACTED]@suntrust.com>; [REDACTED] <[REDACTED]@windhampros.com>; [REDACTED]

[REDACTED] <[REDACTED]@zuntafi.com>; [REDACTED] <[REDACTED]@zuntafi.com>; [REDACTED] <[REDACTED]@risla.com>; [REDACTED] <[REDACTED]@salliemae.com>; [REDACTED] <[REDACTED]@osla.org>; [REDACTED]

[REDACTED] <[REDACTED]@trelliscompany.org>; [REDACTED] <[REDACTED]@navient.com>; [REDACTED] <[REDACTED]@vsac.org>; [REDACTED] <[REDACTED]@mcglinchey.com>; [REDACTED]

[REDACTED] <[REDACTED]@ascendiumeducation.org>; [REDACTED] <[REDACTED]@scstudentloan.org>; [REDACTED] <[REDACTED]@kheslc.com>; [REDACTED] <[REDACTED]@icrsolutions.net>;

[REDACTED] <[REDACTED]@gradifi.com>; [REDACTED] <[REDACTED]@evidensgroup.net>; [REDACTED] <[REDACTED]@gmail.com>; [REDACTED]

[REDACTED] <[REDACTED]@glhec.org>; [REDACTED] <[REDACTED]@aessuccess.org>; [REDACTED] <[REDACTED]@uwcu.org>;

[REDACTED] <[REDACTED]@gsmr.org>; [REDACTED] <[REDACTED]@studentclearinghouse.org>; [REDACTED] <[REDACTED]@mcglinchey.com>; [REDACTED] <[REDACTED]@cogfin.com>;

[REDACTED] <[REDACTED]@allmc.org>; [REDACTED] <[REDACTED]@aspireresourcesinc.com>; [REDACTED] <[REDACTED]@uwcu.org>; [REDACTED] <[REDACTED]@accesslex.org>;

[REDACTED] <[REDACTED]@launchservicing.com>; [REDACTED] <[REDACTED]@gradifi.com>; [REDACTED] <[REDACTED]@salliemae.com>; [REDACTED]

[REDACTED] <[REDACTED]@alaska.gov>; [REDACTED] <[REDACTED]@cfi.org>; [REDACTED] <[REDACTED]@MOHELA.com>; [REDACTED] <[REDACTED]@gradifi.com>; [REDACTED] <[REDACTED]@firstdata.com>;

[REDACTED] <[REDACTED]@navient.com>; [REDACTED] <[REDACTED]@windhampros.com>; [REDACTED] <[REDACTED]@state.mn.us>; [REDACTED] <[REDACTED]@nmstudentloans.org>;

[REDACTED] <[REDACTED]@usbank.com>; [REDACTED] <[REDACTED]@edfinancial.com>; [REDACTED] <[REDACTED]@brazos.us.com>; [REDACTED] <[REDACTED]@pnc.com>; [REDACTED]

[REDACTED] <[REDACTED]@nelnet.net>; [REDACTED] <[REDACTED]@nationalrecoveries.com>; [REDACTED] <[REDACTED]@usbank.com>; [REDACTED]

[REDACTED] <[REDACTED]@pnc.com>; [REDACTED] <[REDACTED]@navient.com>; [REDACTED]

[REDACTED] <[REDACTED]@navient.com>; [REDACTED] <[REDACTED]@fhcann.com>; [REDACTED] <[REDACTED]@aidvantage.com>; [REDACTED] <[REDACTED]@scstudentloan.org>; [REDACTED]

[redacted]@maximus.com>; [redacted]@gowestfourth.com>; [redacted]@ecsi.net;<br> [redacted]@ecsi.net>; [redacted]@pnc.com>; [redacted]@fiserv.com>; [redacted]<br> [redacted]@fiserv.com>; [redacted]@pnc.com>

**Subject:** Breaking news

All - Some major news today.

1) MO and several other states have filed a lawsuit against ED regarding the loan cancellation proposal. <https://www.msn.com/en-us/news/politics/gop-states-sue-biden-administration-over-student-loan-plan/ar-AA12oGG8?ocid=msedgntp&cvid=ff50d3868b0b4222a3c259759d60a380>

2) ED has updated their cancelation FAQ website at studentaid.gov and so all Servicers should read it - lord knows we get no advance notice. Of note it now says “Additionally, consolidation loans comprised of any FFEL or Perkins loans not held by ED are also eligible, as long as the borrower applied for consolidation before Sept. 29, 2022.” So consolidating today or in the future will not allow a FFEL borrower to access this cancelation proposal. I have no idea what the logic here is or what this arbitrary change is about, but I guess that’s what we’re supposed to tell people since it’s what ED says is the truth for now. Hopefully we’ll get some perspective on ED’s utter madness on Friday when the joint trades have a call with senior ED officials.

3) ED is sending out a generic email today to all people who signed up for the email updates about cancellation. So that may drive inbound calls - but it’s pretty generic and just links people to the FAQ etc.

■

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Scott [redacted]  
Executive Director  
Student Loan Servicing Alliance  
[redacted]  
[www.slsa.net](http://www.slsa.net)



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**From:** [REDACTED] Chris - [REDACTED]  
**Sent:** Tuesday, October 11, 2022 4:30 PM  
**To:** [REDACTED] John - [REDACTED] [REDACTED] T'Chara - [REDACTED]  
**Subject:** RE: Ouch

Are we not going to give a statement? Silence in the face of this type of criticism just makes us look like we actually did file this lawsuit.

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**From:** [REDACTED] John - [REDACTED] <[REDACTED]@MOHELA.com>  
**Sent:** Tuesday, October 11, 2022 3:37 PM  
**To:** [REDACTED] T'Chara - [REDACTED] <[REDACTED]@mohela.com>; [REDACTED] Chris - [REDACTED] <[REDACTED]@MOHELA.com>  
**Subject:** Ouch

<https://www.businessinsider.com/student-loan-company-mohela-gets-cease-and-desist-blocking-relief-2022-10>

"Student loan giant MOHELA has grown fat on federal contracts and back-room deals with big banks. Now its executives think they are above the law and are using the courts to put their profits above the interests of student loan borrowers," SBPC executive director Mike Pierce said in a statement.

"Our investigation revealed that MOHELA has understaffed its call centers: borrowers report wait times of many hours with no reply and receiving busy signals from the phone line or a message that the number does not exist," the letter said. "Borrowers with critical questions about student debt relief, such as how to apply, whether to consolidate their loans, or otherwise, cannot receive the information they are legally entitled to receive from their servicer."

[REDACTED]  
MOHELA [REDACTED]  
633 Spirit Drive | Chesterfield MO 63005  
[REDACTED] [REDACTED]@mohela.com

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**From:** [REDACTED] Eileen - [REDACTED] <[REDACTED]@mohela.com>  
**Sent:** Wednesday, October 12, 2022 2:01 PM  
**To:** [REDACTED] Alexa - [REDACTED]

The lawsuit was filed by the state attorney generals of six states that have statutorily created loan authorities like MOHELA. As quasi-state governmental bodies, the attorney generals have an obligation to protect the financial interests of their respective states. The premise of their suit is the financial impact that losing FFEL loans would have. MOHELA is not party to this suit. However, the complaint refers to MOHELA and the supposed impact. However, there is speculation that there are other factors that are driving this suit.

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**From:** [REDACTED] Candyce - [REDACTED] <[REDACTED]@MOHELA.com>  
**Sent:** Thursday, October 6, 2022 11:40 AM  
**To:** [REDACTED] Lora - [REDACTED]

Have you heard about a lawsuit that involved mohela and other states in regards to forgiveness? And companies at risk for losing large amounts of revenue?

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**From:** [REDACTED] Errika(Gold) - [REDACTED] <[REDACTED]@MOHELA.com>  
**Sent:** Friday, October 14, 2022 5:03 PM  
**To:** CC - Supervisor Assist Line

Bwr asking if MOHELA has a lawsuit where we are fighting the BIDEN forgiveness. Do I provide a new number 1-833-932-3439

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**From:** [REDACTED] Alexa - [REDACTED] <[REDACTED]@MOHELA.com>  
**Sent:** Monday, October 10, 2022 8:40 AM  
**To:** [REDACTED] Christian - [REDACTED]

Also the latest lawsuit was that the forgiveness helps African americans so its racist

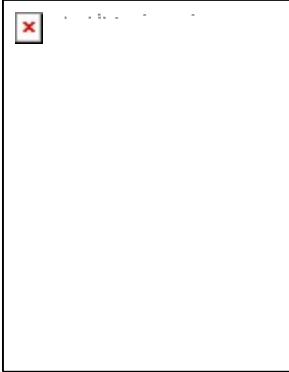
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**From:** [REDACTED] Alexa - [REDACTED] <[REDACTED]@MOHELA.com>  
**Sent:** Wednesday, October 12, 2022 1:55 PM  
**To:** [REDACTED] Sabrina - [REDACTED] Dale - [REDACTED] Chandler - [REDACTED]  
Monica - [REDACTED] Richard - [REDACTED] Cassius - [REDACTED] Eileen - [REDACTED]  
[REDACTED] Phillip - [REDACTED] Tony - [REDACTED] Cristiana - [REDACTED]  
[REDACTED] - [REDACTED] Ashley - [REDACTED] Zachary - [REDACTED]  
[REDACTED] Bryan - [REDACTED] Stephanie - [REDACTED] Kahlil - [REDACTED]  
Travia - [REDACTED] Brianna - [REDACTED] Geneva - [REDACTED]

does MOHELA have a position on the recent lawsuit filed against biden loan forgiveness? I haven't had a chance to fully review it but it claims that by allowing borrowers to consolidate FFELP into DL then receive that forgiveness, it would be harming MOHELA as a business. The lawsuit is filed by the state of Missouri among others, are we able to confirm how involved we are with this?

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**From:** [REDACTED] Nicole - [REDACTED] <[REDACTED]@MOHELA.com>  
**Sent:** Thursday, September 29, 2022 2:33 PM  
**To:** [REDACTED] Stephanie - [REDACTED]



Looks like DOE backed down on allowing commercially owned FFELPS and Perkins loans from being eligible for the one time forgiveness. The article I read stated that there was a lawsuit filed from 6 state AGs, including Missouri's AG citing that mohela would be harmed by allowing FFELPs to be consolidated and forgiven.

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**From:** [REDACTED] Nicholas - [REDACTED] <[REDACTED]@MOHELA.com>  
**Sent:** Wednesday, October 12, 2022 8:30 AM  
**To:** [REDACTED] Timothy - [REDACTED]

just out of curiosity, is MOHELA apart of the lawsuit going on to prevent the loan forgiveness? Are we the bad guys?



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**From:** [REDACTED] George - [REDACTED] <[REDACTED]@MOHELA.com>  
**Sent:** Thursday, October 13, 2022 10:01 AM  
**To:** [REDACTED] Ryan - [REDACTED]

I saw that already yesterday. Mohela isn't technically a part of that lawsuit, the Missouri AG is suing on their behalf. However, it's all about the FFEL stuff, and since they changed the rules, that lawsuit should be ruled as lacking standing

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**From:** [REDACTED] Lauren - [REDACTED] <[REDACTED]@MOHELA.com>  
**Sent:** Thursday, September 29, 2022 6:31 PM  
**To:** [REDACTED] Megan(ICR) - [REDACTED]

In fact, [a new lawsuit](#) filed Thursday by six state attorneys general, makes this very argument. One of the plaintiffs, Missouri, is home to MOHELA, which manages both federal Direct Loans and these old FFEL program loans.

"The consolidation of MOHELA's FFELP loans harms the entity by depriving it of an asset (the FFELP loans themselves) that it currently owns," says the complaint. "The consolidation of MOHELA's FFELP loans harms the entity by depriving it of the ongoing interest payments that those loans generate."

In response to the lawsuit, Persis Yu, of the Student Borrower Protection Center, says, "FFEL lenders have shown their true colors. Instead of working in the interest of student loan borrowers – their customers – these lenders are holding hostage relief to millions of borrowers in order to keep making a buck off of borrowers suffering."

Changing the policy now, and limiting the number of FFEL borrowers who can conceivably qualify for debt relief, may make these FFEL banks less likely to legally oppose debt relief.

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**From:** [REDACTED] Lauren - [REDACTED] <[REDACTED]@MOHELA.com>  
**Sent:** Friday, October 14, 2022 4:44 PM  
**To:** [REDACTED] Bryon - [REDACTED]

Also, do you know anything about MOHELA being involved in a lawsuit against Biden for the loan forgiveness?

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**From:** [REDACTED] Mandy(ICR) - [REDACTED] <[REDACTED]@MOHELA.com>  
**Sent:** Wednesday, October 5, 2022 4:51 PM  
**To:** CC - Supervisor Assist Line

a bwr asked if mohela is under a lawsuit would it affect any forgiveness options that we have

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**From:** [REDACTED] Cristiana - [REDACTED] <[REDACTED]@MOHELA.com>  
**Sent:** Wednesday, October 5, 2022 9:14 AM  
**To:** [REDACTED] Eileen - [REDACTED] [REDACTED] Cassius - [REDACTED] [REDACTED] Austin - [REDACTED] [REDACTED]  
Stephanie - [REDACTED] [REDACTED] Bryan - [REDACTED] [REDACTED] April - [REDACTED]

Did you guys hear about this? <https://www.businessinsider.com/student-loan-company-mohela-involved-lawsuit-against-biden-debt-cancellation-2022-10>

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**From:** [REDACTED] Mandy(ICR) - [REDACTED] <[REDACTED]@MOHELA.com>  
**Sent:** Wednesday, October 5, 2022 4:51 PM  
**To:** CC - Supervisor Assist Line

a bwr asked if mohela is under a lawsuit would it affect any forgiveness options that we have