| Re: Request to Settle Defaulted NJCLASS Loan(s) |
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| Attorney File No(s) |
| Dear |
| Pursuant to N.J. Statute 18A:71C-31.8, I am writing this letter to formally give notice of my intention to enter into a settlement agreement to repay my NJCLASS loan(s) that have defaulted. On this day I kindly request that your firm contact me at the below address and phone number within 15 days as required in the above referenced statute to engage in settlement negotiations of my defaulted NJCLASS loan(s) owed to the Higher Education Student Assistance Authority (HESAA). As stated in the statute, I'm requesting that the settlement be based upon my ability to repay and that the process defined in the statute with applicable time requirements starts today. |
| Please contact me as soon as possible to discuss the settlement options available to me. My phone number and email address are listed below. |
| Thank you for your assistance in this matter. |
| Sincerely, |

Fein, Such, Kahn, & Shepard, P.C. 7 Century Drive, Suite 201 Parsippany, New Jersey 07054

The Grogan Law Group, LLC 17 Prospect Street Morristown, NJ 07960

Schachter Portnoy, LLC University Office Plaza II 3705 Quakerbridge Rd. Suite 116 Hamilton TWP, NJ 08619

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