

Dear Reader,

Simply put, extended unemployment (without unemployment insurance), joined to loan-funded pursuit of commercially worthless (though interesting and edifying) education, has put me so deep in debt that I have no hope of recovery without *your* help.

Unlike the United States Federal Government, I have *repented* of irresponsible borrowing. From now on, I will pursue only education I have acquired means to pay for as I go. Also unlike government, I cannot *coerce* more successful members of the populace to help correct my mistakes. I can only *ask*. So, I'm asking.

If you're willing to help, simply print the attached letter, fill in the blanks, and forward it to the Department of Education with your payment. (You may also call the Department of Education at 800/699-2908 to make a payment.)

Thank you in advance for your donation, of whatever size. I do not believe FedLoan Servicing will tell me who makes payments on my behalf; if you wish for me to know you have done so, please contact me directly. Otherwise, know that I am grateful for your assistance, even if it is anonymous. May God richly bless you for your generosity!

Sincerely,

David M. Hodges

Lakeside, California

619/212-2927

piouseye@gmail.com

<http://facebook.com/piouseye>

Department of Education
FedLoan Servicing
P.O. Box 530210
Atlanta, GA 30353-0210
Phone: 800/699-2908

To Whom It May Concern:

Re: borrower David M. Hodges, Account No. 1810107012 (phone 619/212-2927, email piouseye@gmail.com).

Please find enclosed my payment toward the outstanding balance on the above-referenced account. I am making this payment as an act of private charity at the request of the borrower.

To the extent you are able to direct payment to specific aspects of the borrower's outstanding debt, I ask that you apply my payment first to interest accrued on unsubsidized loans, second to unsubsidized loan principle, third to subsidized loan interest, finally to subsidized loan principle. If the borrower's outstanding debt has been paid in full, please refund to me whatever portion of this donation is left over.

In case you need to contact me, I have provided my contact information and preferred method of contact below.

Sincerely,

_____ (Signature)

_____ (Printed name)

_____ (Date)

_____ (Attention or Other Addressing)

_____ (Address Number and Street)

_____ (City, State, Zip Code)

_____ (Phone Number)

_____ (Email)

_____ (Preferred Method of Contact)