

Alternative Documentation of Income



Collection Technology, Inc. is dedicated to help you resolve your defaulted student loan(s). We have a team of experienced Representatives available to assist you with completing the necessary forms for your Reasonable and Affordable Rehabilitation repayment request.

To complete this form please type or print using dark ink. Include your name and account number on any documentation that you are required to submit with this form. If you need help completing this form, please contact our office. We will make a determination of your eligibility and payment amount based on the information you provide on this form and other required documentation.

Name	CTi Account Number	SSN
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Address

City	State	Zip Code
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Telephone – Primary	Telephone – Alternate	Email Address
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Family Size and Marital Status

Family size includes you, your spouse, and your children (including unborn children who will be born during the year for which you certify your family size), if the children will receive more than half their support from you. It includes other people only if they live with you now, they receive more than half their support from you now, and they will continue to receive this support from you for the year that you certify your family size. Support includes money, gifts, loans, housing, food, clothes, car, medical and dental care, and payment of college costs.

If you do not enter your family size will assume a family size of one. For purposes of these repayment plans, your family size may be different from the number of exemptions you claim on your federal tax return. By signing this form, you are certifying that the family size you enter above is correct.

1. Family Size:
2. Marital Status:
3. Filing Status:

Federal Tax Information

4. Did you file a federal income tax return for the most recently completed tax year (2012)?

- Yes Check "Yes" if you filed a federal income tax return in the most recent tax year (2012). Please provide your most recently filed federal income tax return or IRS tax return transcript as documentation of your income.
- No Check "No" if you did not file a federal income tax return in the most recent tax year (2012).

**This is a communication from a debt collector. This is an attempt to collect a debt.
Any information obtained will be used for that purpose.**

Alternative Income Information

Borrower Information – to be completed by All Borrowers

5. Do you have taxable income?

- Yes Check “Yes” if you have taxable income. Please provide your most recently filed federal income tax return (2012) or IRS tax return transcript as documentation of your income. You may visit this link to order a IRS Transcripts <http://www.irs.gov/Individuals/Order-a-Transcript>. If you did not file a 2012 tax return, please reference the *Support Documentation of Income* section below for additional instructions.
- No Check “No” if (1) you do not have any income, (2) receive only untaxed income (such as Supplemental Security Income, child support, or federal or state public assistance), or (3) are not required to file a federal income tax return based on the amount of your taxable income. By signing this form, you are certifying that you have no taxable income or are not required to file a federal income tax return based on the amount of your taxable income. If you did not file a 2012 tax return, please reference the *Support Documentation of Income* section below for additional instructions.

Spouse’s Information – to be completed by some Married Borrower

6. If you are married or file a joint federal income tax return with your spouse, does your spouse have taxable income?

- Yes Check “Yes” if your spouse has taxable income. Please provide your spouse’s most recently filed federal income tax return (2012) or IRS tax return transcript as documentation of your spouse’s income.
- No Check “No” if (1) your spouse does not have any income, (2) receives only untaxed income (such as Supplemental Security Income, child support, or federal or state public assistance), or (3) is not required to file a federal income tax return based on the amount of his/her taxable income. By signing this form, your spouse is certifying that he/she has no taxable income or is not required to file a federal tax return based on the amount of his/her taxable income.

Supporting Documentation of Income

- If you filed a federal income tax return in the most recent tax year (2012) please provide your most recently filed federal income tax return or IRS tax return transcript as documentation of your income.
- If you did not file a federal income tax return in the most recent tax year you must provide **one complete month** of supporting documentation for each source of income (you and your spouse’s). For example, documentation includes paystubs, a letter(s) from your employer(s) listing income, interest or bank statements, or dividend statements. If these forms of documentation are unavailable, attach a signed affidavit of income statement from you or your spouse explaining the income source(s) and giving the name of the source(s).
- Unless the frequency is clearly indicated on the documentation that you provide, write on your documentation how often you receive the income, for example, “twice per month” or “every other week”. The date on any supporting documentation you provide must be no older than 90 days from the date you sign this form. Copies of original documentation are acceptable.
- You must provide documentation of all taxable income that you currently receive from all sources (for example, income from employment, unemployment income, dividend income, interest income, tips, alimony). If you are married or file a joint federal income tax return, you must also provide documentation of your spouse’s taxable income. Do not report untaxed income such as Supplemental Security Income, child support, or federal or state public assistance.

I certify that all of the information I have provided on this form and in any accompanying documentation is true, complete, and correct to the best of my knowledge and belief.

Borrower’s Signature

Date

Please return the completed form by mail: CTi, P.O. Box 2036, Monterey Park, CA 91754, **or by fax to:** (323) 446-0646;
or by email to: correspondence@collectiontechnology.com
Questions? Please call us at (800) 743-4284

**This is a communication from a debt collector. This is an attempt to collect a debt.
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Massachusetts Resident:

NOTICE OF IMPORTANT RIGHTS

YOU HAVE THE RIGHT TO MAKE A WRITTEN OR ORAL REQUEST THAT TELEPHONE CALLS REGARDING YOUR DEBT NOT BE MADE TO YOUR PLACE OF EMPLOYMENT. ANY SUCH ORAL REQUEST WILL BE VALID ONLY TEN DAYS UNLESS YOU PROVIDE WRITTEN CONFIRMATION OF THE REQUEST POSTMARKED OR DELIVERED WITHIN SEVEN DAYS OF SUCH REQUEST. YOU MAY TERMINATE THIS REQUEST BY WRITING TO THE COLLECTION AGENCY.

Massachusetts Office: 155 Federal Street, Suite 700 Boston, MA 02110 Hours 08:30 A.M. – 4:00P.M.

Consumers should not send any payments to the Massachusetts office.

New York City Resident:

This collection agency is licensed by the New York City Department of Consumer Affairs, License Number 1024501.

North Carolina Resident:

North Carolina Department of Insurance Permit Number 100712 and 102899.

Colorado Resident:

FOR INFORMATION ABOUT THE COLORADO FAIR DEBT COLLECTION PRACTICES ACT, SEE WWW.COLORADOATTORNEYGENERAL.GOV/CA

This is a communication from a debt collector. This communication is an attempt to collect a debt. Any information obtained from this communication will be used for that purpose. Unless you notify us that you dispute the validity of this debt or any portion thereof, within 30 days after receipt of this letter, we shall assume this debt is valid. If you notify us, in writing, within the 30 day period, that you dispute this debt, or any portion thereof, we will obtain verification of this debt or judgment, if one exists, and will mail you a copy. Upon your written request, within the 30 day period, we will provide you with the name and address of the original creditor, if different from the current creditor. A consumer has the right to request in writing that a debt collector or collection agency cease further communication with the consumer. A written request to cease communication will not prohibit the debt collector or collection agency from taking any other action authorized by law to collect the debt.

Local Office: 13111 E. Briarwood Ave. #340 Centennial, CO 80112 Local Phone: 303-309-3839

Tennessee Residents:

This collection agency is licensed by the Collection Service Board, State Department of Commerce and Insurance, 500 James Robertson Parkway, Nashville, Tennessee 37243.

Minnesota Residents:

THIS COLLECTION AGENCY IS LICENSED BY THE MINNESOTA DEPARTMENT OF COMMERCE.

California Residents:

The State Rosenthal Fair Debt Collection Practices Act and the federal Fair Debt Collection Practices Act requires that, except under unusual circumstances, collectors may not contact you before 8 a.m. or after 9 p.m. They may not harass you by using threats of violence of arrest or by using obscene language. Collectors may not use false or misleading statements or call you at work if they know or have reason to know that you may not receive personal calls at work. For the most part, collectors may not tell another person, other than your attorney or spouse, about your debt. Collectors may contact another person to confirm your location or enforce a judgment. For more information about debt collection activities, you may contact the Federal Trade Commission at 1-877-FTC-HELP or www.ftc.gov.

CTi's Hours of operation: Monday-Thursday 7:00 AM to 6 PM (PST), Friday 6:00 AM to 4 PM (PST)

CTi's Street Address: 1200 Corporate Center Drive, Suite 325 Monterey Park, CA 91754