

```
1 <!DOCTYPE html PUBLIC "-//W3C//DTD XHTML 1.0 Transitional//EN"
  "http://www.w3.org/TR/xhtml1/DTD/xhtml1-transitional.dtd">
2 <html xmlns="http://www.w3.org/1999/xhtml">
3
4 <meta http-equiv="Content-Type" content="text/html; charset=utf-8" />
5 <style type="text/css">
6 body {
7     background-color: #FFFFFF;
8 }
9 #MainWrapper #FormWrapper #myform #FormWrapperTable tr td table tr td h1 {
10     color: #8DCE3C;
11     text-shadow: 1px 1px #000;
12     font-size: 36px;
13 }
14 </style>
15 <head>
16
17     <meta name="Keywords" content="student loan Consolidation Center">
18     <meta name="description" content='Student Loan Consolidation Center is a
company offering student loan consolidation services through a network of
providers. Contact us at 800-251-0801. ' />
19     <title>Student Loan Consolidation Center</title>
20     <meta http-equiv="X-UA-Compatible" content="IE=9" />
21     <link href="styles/StyleSheet1.css" rel="stylesheet" />
22     <!--[if gte IE 8]>
23         <link rel="stylesheet" type="text/css" href="styles/ie8-and-up.css" />
24 <![endif]-->
25
26 <meta name="google-site-verification" content="24Havuw1_nZu3PsRrqataP-
1zHRbY2Nla11T75NETUE" />
27 <style type="text/css">
28 #message a
29 {
30     /* display: block before hiding */
31     display: block;
32     display: none;
33
34     /* link is above all other elements */
35     z-index: 999;
36
37     /* link doesn't hide text behind it */
38     opacity: .8;
39
40     /* link stays at same place on page */
41     position: fixed;
42
43     /* link goes at the bottom of the page */
44     top: 100%;
45     margin-top: -80px;
46
47         /* = height + preferred bottom margin */
48
49     /* link is centered */
50     left: 50%;
51     margin-left: 530px; /* = half of width */
52
53     /* round the corners (to your preference) */
54     -moz-border-radius: 24px;
55     -webkit-border-radius: 24px;
56     border-radius: 24px;
57
```



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109         </tr>
110         <tr>
111             <td height="17">&nbsp;</td>
112         </tr>
113     </table>
114 </div>
115 <table width="957" height="30" border="1" class="tbl2">
116 <tr>
117     <td><table width="911" border="0" class="tbl3">
118         <tr valign="top">
119             <td width="905"><p>Student loan debt is the leading debt of
consumers in America. In a recent article in American Banker, student loan
debt is at an all time high reaching 1 trillion dollars. According to the Wall
Street Journal, 26 million consumers have two or more student loans on their
credit report. Also according to Forbes over 15% of student loans that were
issued during 2010 through 2012 are at least 90 days past due. Student loan
debt is one that cannot be discharged in bankruptcy. With all of that said, we
have a solution.</p>
119             <p>Student loan servicing center works with
the Department of Education to help consolidate Federal Student Loans. Our
certified Financial Counselors will review your student loans and determine
which loans are applicable to be consolidated based on the Department of
Education's guidelines. Generally, your payment is about 50% less than
your current minimum monthly payment. At that time, one of our experienced
underwriters will review your file and forward the information to the Department
of Education for final approval. The Department of Education will approve the
consolidation and will send a new promissory note outlining the terms of the
Consolidation. Once that is received, the consolidation is complete and you
will begin making monthly payments at the lower amount. It's that
easy.</p>
120             <p><strong><em>How Do I Benefit?</em></strong><br>
121             Consolidation loans allow borrowers to combine one or more
of their Federal education loans into a new loan that offers several
advantages.</p>
122             <ul>
123                 <li><strong>One Lender and One Monthly Payment</strong> –
With one lender and one monthly payment due for student loans, it is easier than
ever for borrowers to manage their debt. Borrowers have only one lender for
all loans included in a Direct Consolidation Loan.</li>
124                 <li><strong>Flexible Payment Options</strong> – Borrowers
can choose from multiple repayment plans with various term selections that meet
the different and changing needs of each individual. The multiple repayments
plans include: <strong><em>Income Based Repayment Plan, Income Contingent
Repayment Plan, Pay as You Earn Repayment Plan, Standard Repayment Plan and
Graduated Repayment Plan</em></strong>. With a consolidation loan, borrowers can
change repayment plans at anytime. If you select the IBR plan and want to
change at a later date, your only option will be the Standard Repayment
Plan.</li>
125                 <li><strong>No Minimum or Maximum Loan Amounts</strong>-
There is no minimum amount required to qualify for a Direct Consolidation
Loan.</li>
126                 <li><strong>Reduced Monthly Payments – </strong>A
consolidation loan may ease the strain on a borrower's budget by lowering
the borrower's overall monthly payment. The minimum monthly payment on a
consolidation loan may be lower than the combined monthly payments of all the
borrowers Federal Student Loans together.</li>
127             </ul>
128             <p><strong><em>Should I Consolidate?</em></strong></p>
129             <ul>
130                 <li>If you send payments to more than one lender every

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month, and want the convenience of a single monthly payment, consolidation may be right for you.

If you have trouble meeting your monthly payments, have exhausted your deferment and forbearance options, and/or want to avoid default, consolidation may be right for you.

<p>What Types of Loans Are Eligible?</p>

Subsidized Loans

Subsidized Federal Stafford Loans

Direct Subsidized Loans

Subsidized Federal Consolidation Loans

Direct Subsidized Consolidation Loans

Federal Insured Student Loans (GSL)

Guaranteed Student Loans (GSL)

Unsubsidized Loans – Unsubsidized and Nonsubsidized Federal Stafford Loans

Direct Unsubsidized Loans, including Direct Unsubsidized Loans (Teach) (Converted from Teach Grants)

Unsubsidized Federal Consolidation Loans

Direct Unsubsidized Consolidation Loans

Federal Plus Loans (For parents or for graduate and professional students)

Direct Plus Loans (For parents or for graduate and professional students)

Direct Plus Consolidation Loans

Federal Perkins Loans

National Direct Student Loans (NDSL)

National Defense Student Loans (NDSL)

Federal Supplemental Loans for Students (SLS)

Parent Loans for Undergraduate Students (PLUS)

Auxiliary Loans to Assist Students (ALAS)

Health Professions Student Loans (HPSL)

Health Education Assistance Loans (HEAL)

Nursing Student Loans (NSL)

Loans for Disadvantage Students (LDS)

<p>Who Is Not Eligible?</p>

Borrowers cannot consolidate if the loan status indicates “in school”

Borrowers cannot consolidate if the loan is a PRIVATE LOAN

Borrowers cannot consolidate if the loan status indicates “default or garnishment”

There is a separate program available for borrowers whose loans are in this particular status. Borrowers will have the option to rehabilitate the loans and then ultimately finish with a Consolidation

<p> </p>

<p>There are numerous programs available with a Consolidation depending upon the borrower’s occupation. Inside these programs is the possibility of having all or a portion of your student loans forgiven and or canceled.</p>

Public Education

Law Enforcement

174 Public Health
 175 Public Service: Fire Fighters
 176
 177 <p>One of the most beneficial programs is the
 Student Loan Forgiveness Program. The student loan forgiveness program was
 created by Congress through the College Cost Reduction and Access Act of 2007.
 Congress created this program to encourage individuals to enter and continue to
 work full-time in public service jobs. Under this program, borrowers may
 qualify for forgiveness of the remaining balance on their eligible federal
 student loans after they have made 120 payments. The 120 payments have to be
 made under certain repayment plans and on eligible federal student loans
 beginning after October 1, 2007. The types of public service jobs that will
 qualify for this Student Loan Forgiveness Program are:</p>
 178
 179 A federal, state, local, or tribal government
 organization, agency, or entity (includes most public schools, colleges and
 universities)
 180 A public or family service agency
 181 A non-profit organization under section 501(C)(3) of
 the Internal Revenue Code that is exempt from taxation under 501(a) of the
 Internal Revenue Code (includes not non-profit private schools, college and
 universities); A Tribal college or university; or A organization that is not a
 for-profit business, a labor union, a partisan political organization, or an
 organization engaged in religious activities
 182 Emergency Management
 183 Military
 184 Law Enforcement
 185 Public Interest Law Services
 186 Early Childhood Education (including licensed or
 regulated health care, Head Start, and state-funded pre-kindergarten)
 187 Public Service for individuals with disabilities and
 the elderly
 188 Public Health (including nurses, nurse practitioners,
 nurses in a clinical setting, and full-time professionals engaged in health care
 practitioner occupations and health care support occupations)
 189 Public Education
 190 Public Library services; and School Library or other
 school based services
 191
 192 <p> </p>
 193 <p><u>Can I Consolidate On My Own?</u></p>
 194
 195 Yes you can consolidate on your own. However, you can
 also download the necessary forms from the IRS and file your taxes yourself.
 But you either purchase software or hire an accountant/CPA to help you file
 them. Why? So you can maximize your return and make sure your taxes are filed
 correctly. The same concept applies with Student Loan Consolidation. You can do
 it on your own but we guarantee that your paperwork is filed to the Department
 of Education underwriting standards, ensuring that your consolidation will be
 accepted immediately. We also make sure that you receive all of the benefits
 that you may be eligible for.
 196
 197 <p>Student Loan Consolidation Center has helped hundreds of
 borrower’s consolidate their Federal Student Loans. We have helped
 borrowers save an average of \$250.00 monthly and thousands of dollars over the
 life of the loan. We have experienced underwriters on staff that have expertise
 with the Department of Education and their guidelines. We pride our self on our
 extensive training with all of our staff and our impeccable Customer Service
 Department. Borrowers are contacted throughout the entire Consolidation process
 to answer any questions and to be given any and all benefits applicable to each
 individual. We have a success rate of 98% with any consolidation that is filed


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Number:&nbsp;  </td>
243         <td class="WhiteBackBoxed"><input type="text"
name="phone" id="phone" data-required="yes" class="MyTextBox" /></td>
244     </tr>
245     <tr>
246         <td class="LightBlueBack" >State:&nbsp;  </td>
247         <td class="WhiteBackBoxed">
248             <select name="state" id="state" data-
required="yes" >
249                 <option value="" selected>Select Your
State</option>
250                 <option value="AL">Alabama</option>
251                 <option value="AK">Alaska</option>
252                 <option value="AZ">Arizona</option>
253                 <option value="AR">Arkansas</option>
254                 <option
value="CA">California</option>
255                 <option value="DC">District of
Columbia</option>
256                 <option value="FL">Florida</option>
257                 <option value="IN">Indiana</option>
258                 <option value="IA">Iowa</option>
259                 <option value="LA">Louisiana</option>
260                 <option value="MD">Maryland</option>
261                 <option
value="MA">Massachusetts</option>
262                 <option value="MI">Michigan</option>
263                 <option value="MO">Missouri</option>
264                 <option value="NE">Nebraska</option>
265                 <option value="NM">New
Mexico</option>
266                 <option value="NY">New York</option>
267                 <option value="NC">North
Carolina</option>
268                 <option value="OK">Oklahoma</option>
269                 <option
value="PA">Pennsylvania</option>
270                 <option value="PR">Puerto
Rico</option>
271                 <option value="TX">Texas</option>
272                 <option value="VA">Virginia</option>
273             </select></td>
274     </tr>
275     <tr>
276         <td class="LightBlueBack" >Debt
Amount:&nbsp;  </td>
277         <td class="WhiteBackBoxed">
278             <select name="debt" id="debt" data-
required="yes" >
279                 <option value="000">Debt
Amount:</option>
280                 <option value="$0-$9,999">$0-
$9,999</option>
281                 <option value="$10,000-
$19,999">$10,000-$19,999</option>
282                 <option value="$20,000-
$29,999">$20,000-$29,999</option>
283                 <option value="$30,000-
$39,999">$30,000-$39,999</option>
284                 <option value="$40,000-

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form, you agree that you are requesting a referral for a student loan affiliate program from each of the participating providers with whom we share your Application form. As such, you are expressly requesting the participating providers, and Student Loan Affiliate Program with whom your Application Form is provided to contact you by email, telephone and direct mail so that they may assist you in obtaining the loan requested. They may also provide information to you about additional services and products.

318 The submission of your information is made and reviewed in real-time to determine whether you meet the providers qualification criteria. Participating providers may, among other things, verify your social security number, perform a credit check, and review your information against national databases that track business's. By submitting the Application Form to us, you agree to allow participating providers to review, verify, and research the information you're provided.

319 If a participating lender accepts you as an applicant, you will be contacted by said lender. You understand and agree that, once you have been directed to the lender, we have no further involvement in your loan application or approval process. Any further interactions or communications with the lender are subject to such lenders privacy policy, terms of use, and other policies and/or terms and conditions of the lender.

320 Please remember that we are not a provider and do not make loans or credit decisions in connection with our Services. As such, we do not guarantee acceptance by any particular lender or a particular loan program or product. All loan terms and conditions are that that of the lender. We do not guarantee any loan availability, rates, fees, or any other loan terms offered by the participating lender nor do we represent or guarantee that this is the best loan for you or available in the marketplace. We are not responsible for any errors or delays in providing the Services whether caused by errors in the registration information you provided by any technical problems in our system. You may cancel your request for the referral at any time by sending an email to support@Studentdebtaffiliate.com.</p>

321 <p> We do not expressly or impliedly endorse or recommend loans of any particular lender. We are not a broker or an agent of you or any participating lender. </p>

322 <p><u>Lending Disclaimer</u>

323 Student Loan Affiliate program is neither a lender nor a student loan consolidation provider. We are a lender referral service who submits your student loan consolidation inquiries to US lenders and financial institutions. We do not participate in advice for lending, credit information or any other information regarding our users desire to obtain student loan consolidation. Any information submitted on this site is shared only with licensed lenders. We are a referral service to qualified participating lenders. We are not a lender, loan broker or agent for any lender or loan broker. This service does not constitute an offer or solicitation for loan products which are prohibited by any state law. This service and offer are void where prohibited. This is not a solicitation for a particular loan. We do not control and are not responsible for the actions of any lender. We do not endorse or charge you for any service or product. You are under no obligation to use our Service to initiate contact with a lender, nor apply for credit or any loan product with any service provider or lender. You are under no obligation to accept any loan from a participating lender.</p>

324 <p><u>Do Not Call Registry Disclaimer & Compliance</u>

325 By submitting personal contact and/or financial information through (Studentdebtaffiliate.com domain or studentloanaffiliateprogram.com domain), the user hereby grants written permission to Studentdebtaffiliate.com or studentloanaffiliateprogram.com, its affiliated sites, and its business partners for contact via telephone, mail, and/or e-mail. Further, by submitting become an affiliate form at Studentdebtaffiliate.com or studentloanaffiliateprogram.com you are consenting to receive phone calls from Studentdebtaffiliate.com or studentloanaffiliateprogram.com, its affiliated sites, and its business partners for contact via telephone and thereby registrants waive their right to file a

claim with the FTC or any other agency in reference to these calls or contacts.

</p>

326 <p><u>Information Collected </u>

327 The information we receive about you or from you may be used by us or shared (including evaluating and obtaining financial products or services) by us with our corporate affiliates, agents, vendors and other third parties to help process your request or complete a transaction; to comply with any law, regulation, audit or court order; to help improve our website or the products or services we offer; for research; to better understand our customers' needs; to develop new offerings; and to alert you to new products and services (of us or our business associates) in which you may be interested. We may also combine information you provide us with information about you that is available to us internally or from other sources. The more we know about you, the better we are able to serve you.</p>

328 <p> We may also aggregate your personal information with others' information and prepare reports on site usage. Those reports are aggregated and include no personally identifying information. Finally, we may use your personal information to send you email or postal communications regarding products or services offered by us or by third parties with whom we have relationships in which we think you may be interested. You may at any time choose not to receive promotional emails from us by contacting us at support@Studentdebtaffiliate.com. Notwithstanding the foregoing, we may continue to contact you for the purpose of communicating information relating to www.Studentdebtaffiliate.com or studentloanaffiliateprogram.com as well as to facilitate, complete, or confirm any transaction that you may enter into or responding to your inquiry or request.</p>

329 <p> If you prefer for us not to provide your name and email or postal address to third parties for direct marketing purposes, please contact us at support@Studentdebtaffiliate.com

330 We collect nonpublic personal information about you from the following sources:

331 Information we receive from you on applications on our website or other forms;

332 Information about your transactions with us, our affiliates, or others; and

333 We may disclose all of the information we collect, as described above, to financial institutions, lender partners, and other third parties that provide financing referral services to explore financing options to process your credit request.</p>

334 <p> We also may disclose non-public personal information about you to non-affiliated third parties as permitted by law.

335 All information provided by consumers in any of the above-listed ways or otherwise may be used and disclosed as permitted in this Privacy Policy.

336 Information submitted to us in connection with a financing request is used to transmit the request to third parties who may be in a position to respond to your request. We do not provide financing, but instead transmit those requests to third-party vendors for consideration.

337 Federal law requires all financial institutions to obtain, verify and record information.</p>

338 <p><u>Liability Limit For Lenders's Actions</u>

339 We have no knowledge of or responsibility for the participating lender's or providers use and/or review of the registration information you submitted or in making a determination about whether you meet a particular lender's loan qualification criteria. The lender is solely responsible for its services to you, and you agree that we shall not be liable for any damages or costs of any type arising out of or in any way connected with the loan you enter into or your use of our Services. You agree that participating lenders may keep your registration and the information therein irrespective of whether you qualified for a loan consolidation with such participating lender.

340 Our Website is an on-line network marketplace our service is free to you. Any compensation we may receive is paid by a participating lender or third party

network of lenders for advertising services we provide to them. We reserve the right to change any feature or functions of our Services and Website without prior notice.

341 Please note that information we provide you either on the website or by email may not be used as the sole basis for your loan consolidation decision, and may not meet your particular needs. Please seek the advice of an appropriate professional for an assessment of the loan information provided by the lender.</p>

342 <p><u>No Guarantee</u>

343 There is no guarantee that you will be accepted by one of our participating lenders or providers. A lender's cash transfer times may vary between lenders and may depend on your individual financial institution. Repayment terms vary by lenders and are regulated by state and local laws. In some circumstances, the lender may require a fax. For details, questions or concerns regarding your loan, please contact your lender directly.</p>

344 <p><u>Links to Other Websites</u>

345 Our Site includes links to other Web sites whose privacy practices may differ from those of Studentdebtaffiliate.com. If you submit personal information to any of those sites, your information is governed by their privacy statements. We encourage you to carefully read the privacy statement of any Web site you visit.</p>

346 <p> Effective January 22, 2013

347 Student Loan Affiliate Program AKA Student Debt Affiliate

348 Address: 119 E Alton Ave Suite E Santa Ana, CA 92705

349 Phone:(866)507-1115

350 E-mail: <a href="mailto:support@studentloancc.com"

target="_blank">support@Studentdebtaffiliate.com</p>

351
<!-- close button is defined as close class -->

352 Close it

353 </div>

354 <div id="Privacy" class="ModalWindow">

355 <!-- close button is defined as close class -->

356 Close it

357

358 <p align="left">Privacy Policy

359 Student Loan Affiliate program AKA Student Debt Affiliate

360 </p>

361 <p align="left">We greatly respect your right to privacy. We will give your name or personal information to third parties without your consent.

362 </p>

363 <p align="left">1. E-mail

364 We want to communicate with you only if you want to hear from us. We will send you emails relating to your personal transactions or containing information that concerns your account. We will keep these emails to a minimum. You may also receive certain email notifications (ex. account status updates), alerts (ex. reminders about essential student loan deadlines), and a newsletter, from which you may opt out of by clicking the un-subscription link at the bottom of any email. On the rare occasions when it is necessary to do so, we may send you service-related announcements.

365 </p>

366 <p align="left">2. Security

367 We maintain physical, electronic, and managerial procedures to safeguard and help prevent unauthorized access to, maintain confidentiality of, and correctly use your personal information. We use a variety of security measures, including encryption and authentication tools, to keep your personal information secure. Your personal information is stored behind firewalls and access is restricted to a limited number of people who are required to keep the information confidential. However, no Internet or email transmission is ever fully secure or error free.

369 </p>
370 <p align="left">3. Changes to Our Policy

371 Student Loan Affiliate Program AKA Student Debt Affiliate reserves the right
to update this privacy policy at any time. If we decide to use your information
in a manner different from that stated at the time of collection, we will notify
you via email. You may choose whether or not we may use such information in this
manner. In addition, if we make any material changes in our privacy practices
that do not affect your information already stored in our database, we will post
a prominent notice on the Website notifying you of the change. In some cases
when we post such notice, we may also email you to notify you of the changes to
this Policy.

372 </p>
373 <p align="left">4. The information we collect

374 A. Personal Information

375 At the Website, you may be able to request information or register and save
your information for later reference. The types of Personal Information that may
be collected at these pages of the Website include name and email address,
address, loan information, and telephone number. Except as permitted by law or
as otherwise disclosed in this Policy, we will share your Personal Information
with third party service providers

376 B. Click-stream Data

377 We also may collect certain non-personally identifiable information (that is,
generic information that does not identify you personally) when you visit the
Website or any of our web pages. Such generic information may include the type
of loans you are interested in, the amounts of these loans, the type of browser
you are using (e.g., Netscape, Internet Explorer), the type of operating system
you are using, (e.g., Windows ‘98 or Mac OS), your IP address, and the
domain name of your Internet service provider (e.g., America On-line or
Earthlink). As you use the Internet, a trail of electronic information is left
at each website you visit. This information (which is sometimes referred to as
click-stream data) can be collected and stored by a website's server.
Click-stream data can tell us the type of computer and browsing software you use
and the address of the website from which you linked to our Website. We may use
click-stream data and other non-personally identifiable information to
anonymously determine how much time visitors spend on each page of our Website,
how visitors navigate throughout our Website and how we may tailor our web pages
to better meet the needs of visitors. We sometimes may use the non-personally
identifiable information that we collect to improve the design and content of
our Website and to enable us to personalize your Internet experience. We also
may use this information in the aggregate to analyze how our Website is used, as
well as to offer you additional products, programs or services. We may share
aggregate information with others, including our affiliates (Related Companies)
and non-affiliated companies.

378 C. Cookies

379 We may use cookies to store your preferences, recognize you as a repeat
visitor, and track traffic patterns on our site. We use this information to make
your experience with us more user-friendly. We may use cookies to personalize
your experience at our web pages, recall your specific information on subsequent
visits, or offer you products, programs or services. Companies that may
advertise on our Website (and their agents) might use their own cookies. This
Policy does not cover how these companies use their cookies. You can opt to have
your browser reject cookies.

380 </p>
381 <p align="left">5. How we use your personal information

382 We will use the Personal Information you provide to the Website for the
purposes you have requested or we have disclosed in this Policy. If you want us
to stop using the Personal Information you provided in these ways, please email
us at: <a href="mailto:support@studentloancc.com"
target="_blank">support@Studentdebtaffiliate.com

383 and any notices about problems with your credit card.

384 </p>
385 <p align="left">6. How we share your personal information

386 We will not share the Personal Information you provide except (a) where such disclosure has been described on the Website or in this Policy or you have otherwise consented to such disclosure; (b) as a result of our belief that the disclosure may be permitted or required by law or may be necessary to protect our company or others from injury (e.g., in response to a court order or subpoena or law enforcement agency request or when we believe that someone is causing or may cause injury or is interfering with the rights or property of another).

387 </p>
388 <p align="left">7. Voluntary disclosure

389 Any information or content that you voluntarily disclose in public areas becomes publicly available and can be collected and used by other users. Any personal information or content that you voluntarily disclose in public areas becomes publicly available and can be collected and used by other users. You should exercise caution before disclosing your personal information via these public areas.

390 </p>
391 <p align="left">8. Your consent to disclose personal information to a third party

392 Except as otherwise indicated in this Policy, we will only supply your Personal Information to Financial Literacy and CU Student Loans but no other third party without your consent.

393 </p>
394 <p align="left">9. Collection of information by others

395 Our Website may contain links to other websites operated by third parties (collectively, the Third-Party Sites). Such Third-Party Sites may have information practices that are different from those described in this Policy. You should check the other privacy notices made available on such Third-Party Sites.

396 </p>
397 <p align="left">10. What happens when you refer a friend to us

398 On this Website, when you provide us with an email address for a referral, we will share your name and email address as well as the recipient's email address with a third party as necessary in order to provide this referral service. This information will not be used for any other purpose. If you choose to use our referral service to tell a friend about our Website, we will ask you for your friend's name and email address. We will automatically send your friend a one-time email inviting him or her to visit the Website. This third party stores this information for the sole purpose of sending this one-time email and tracking the success of our referral program. You or your friend may contact us at support@Studentdebtaffiliate.com, or use the link provided in each email, to request that we remove this information from our database.

399 </p>
400 <p align="left">11. Supplemental information

401 From time to time we may supplement the Personal Information you provide through our Website with information from other sources, such as information validating your address. Thus, information we obtain through our Website may be intermingled with and used in conjunction with information obtained through sources other than our Website, including both off line and on-line sources.

402 </p>
403 <p align="left">12. Discussions and community tools

404 We may, from time to time, make chat rooms, forums, message boards, news groups and other community tools available to you. Please remember that any information, including any Personal Information that is disclosed in these areas becomes public information for other users to view and for us to use. For

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example, from time to time, we may use the content you write (including your
name or screen name if you post it) for promotional purposes, in email
newsletters or elsewhere, and by using our Website or these chat rooms, forums,
message boards, news groups, and other community tools, you agree that we may do
so. You should exercise caution when deciding to disclose your personal
information in these areas, since anyone – not just us – may use publicly
posted information.<br />
405 </p>
406 <p align="left"><strong>13. Correcting or changing your personal
information</strong><br />
407 If your Personal Information changes, or if you no longer desire our service,
you may correct or delete it in your account settings or by contacting us at <a
href="mailto:support@studentloancc.com"
target="_blank">support@Studentdebtaffiliate.com</a>.<br />
408 </p>
409 <p align="left"><strong>14. Our site is not meant for people under 13 years
old</strong><br />
410 Children under the age of 13 are not permitted to use Student Loan Affiliate
on their own, and so this privacy policy makes no provision for their use of the
site.<br />
411 </p>
412 <p align="left"><strong>15. Questions</strong><br />
413 You can email us at <a
href="mailto:support@studentdebtaffiliate.com">support@studentdebtaffiliate.com</
a> or call us at (866)507-1115 &nbsp; if you have any questions about this policy,
security, or privacy.</p>
414 <p align="left"> Effective January 22, 2013<br />
415 Student Loan Affiliate Program AKA Student Debt Affiliate<br />
416 Address: 119 E Alton Ave Suite E Santa Ana, CA 92705<br />
417 Phone:(866 )507-1115<br />
418 E-mail: <a href="mailto:support@studentloancc.com"
target="_blank">support@Studentdebtaffiliate.com</a></p>
419 </span></p></span>
420 <br /><a href="#" class="close">Close it</a>
421 </div>
422 <div id="ModalMask"></div>
423 </div>
424
425
426
427 <script src="jquery/jquery.min.js" type="text/javascript" ></script>
428 <script type="text/javascript"
src="jquery/jquery.cycle.lite.min.js"></script>
429 <script src="jquery/jquery.form.min.js" type="text/javascript"></script>
430 <script src="jquery/bfis_jquery.js" type="text/javascript"></script>
431 <script type="text/javascript" >
432 $( "#state option[value='CA']" ).attr( "selected", "selected" );
433 </script>
434 <script type="text/javascript" >
435 $(function () {
436
437 /* set variables locally for increased performance */
438 var scroll_timer;
439 var displayed = false;
440 var $message = $('#message a');
441 var $window = $(window);
442 var top = $(document.body).children(0).position().top;
443
444
```

```
445  /* react to scroll event on window */
446  $window.scroll(function () {
447      window.clearTimeout(scroll_timer);
448      scroll_timer = window.setTimeout(function () {
449          if($window.scrollTop() <= top)
450              {
451                  displayed = false;
452                  $message.fadeOut(500);
453              }
454          else if(displayed == false)
455              {
456                  displayed = true;
457                  $message.stop(true, true).show().click(function () {
458                      $message.fadeOut(500); });
459              }, 100);
460          });
461  });</script>
462 </body>
463 </html>
464
```

From Article at GetOutOfDebt.org