I am writing to provide you instructions on how to apply payments when I send an amount greater than the minimum amount due. Please apply payments as follows:

1. After applying the minimum amount due for each loan, any additional amount should be applied to the loan that is accruing the highest interest rate.
2. If there are multiple loans with the same interest rate, please apply the additional amount to the loan with the lowest outstanding principal balance.
3. If any additional amount above the minimum amount due ends up paying off an individual loan, please then apply any remaining part of my payment to the loan with the next highest interest rate.

If any third party makes payments to my account on my behalf, you should use the instructions outlined above.

Please retain these instructions. Please apply these instructions to all future overpayments. Please confirm that these payments will be processed as specified.

Thank you for your cooperation.