Case 10-05251-als11 Doc 1 Filed 10/27/10 Entered 10/27/10 10:44:03 Desc Main Document Page 1 of 10

United States Bankruptcy C Southern District of Iowa										Voluntary	Petition	
	Name of Debtor (if individual, enter Last, First, Middle): Abang-Ntuen, Daniel						Name	of Joint De	ebtor (Spouse	) (Last, First	t, Middle):	
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):								used by the J maiden, and		in the last 8 years ):		
Last four dig	e, state all)	Sec. or Indi	vidual-Taxpa	yer I.D. (	ITIN) No./0	Complete El	IN Last f	our digits o	f Soc. Sec. or	Individual-	Taxpayer I.D. (ITIN) No	o./Complete EIN
Street Addre 1210 Off	ess of Debto	Road, #33	Street, City, a	nd State)	:	7ID C- 1-		Address of	Joint Debtor	(No. and St	reet, City, and State):	ZIP Code
					Г	ZIP Code 50265	-					ZIP Code
County of R Polk	esidence or	of the Princ	cipal Place of	Business			Count	ty of Reside	ence or of the	Principal Pl	ace of Business:	•
Mailing Add	lress of Del	otor (if diffe	rent from stre	eet addres	s):		Mailir	ng Address	of Joint Debt	or (if differe	ent from street address):	
					Г	ZIP Code						ZIP Code
Location of (if different)			iness Debtor ve):				•					•
☐ Corporat☐ Partnersh☐ Other (If	(Form of C (Check al (includes bit D on partion (includent) hip	ge 2 of this es LLC and	form. LLP)  pove entities,	m. Railroad  P) Stockbroker  Commodity Broker  Clearing Bank e entities,			defined  e) anization	Chapter 11 of a Foreign Main Proceeding  Chapter 12 Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding  Nature of Debts (Check one box)  Debts are primarily consumer debts, defined in 11 U.S.C. § 101(8) as business debts.  "incurred by an individual primarily for			ding ecognition occeding are primarily	
Filing Fee (Check one box)  □ Full Filing Fee attached □ Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. □ Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B. □ Acc					Debtor is a si Debtor is not if: Debtor's agg re less than all applicabl A plan is bei Acceptances	regate nonco \$2,343,300 ( e boxes: ng filed with of the plan w	debtor as defir ness debtor as c ntingent liquida amount subject this petition.	defined in 11 lated debts (exc to adjustment		e years thereafter).		
Statistical/Administrative Information  ☐ Debtor estimates that funds will be available for distribution to unsecured credit  ☐ Debtor estimates that, after any exempt property is excluded and administrative there will be no funds available for distribution to unsecured creditors.						es paid,		THIS	S SPACE IS FOR COURT	USE ONLY		
Estimated N  1- 49	umber of C 50- 99	reditors  100- 199	200-	1,000- 5,000	5,001- 10,000	10,001- 25,000	25,001- 50,000	50,001- 100,000	OVER 100,000			
Estimated A  \$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion				
Estimated Li  \$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001	\$1,000,001 to \$10	\$10,000,001 to \$50	\$50,000,001 to \$100	\$100,000,001 to \$500	\$500,000,001 to \$1 billion				

Case 10-05251-als11 Doc 1 Filed 10/27/10 Entered 10/27/10 10:44:03 Desc Main Document Page 2 of 10

B1 (Official Form 1)(4/10) Page 2 Name of Debtor(s): Voluntary Petition Abang-Ntuen, Daniel (This page must be completed and filed in every case) All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet) Location Case Number: Date Filed: Where Filed: - None -Location Case Number: Date Filed: Where Filed: Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet) Name of Debtor: Case Number: Date Filed: - None -District: Relationship: Judge: Exhibit B Exhibit A (To be completed if debtor is an individual whose debts are primarily consumer debts.) (To be completed if debtor is required to file periodic reports (e.g., I, the attorney for the petitioner named in the foregoing petition, declare that I forms 10K and 10Q) with the Securities and Exchange Commission have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 under each such chapter. I further certify that I delivered to the debtor the notice and is requesting relief under chapter 11.) required by 11 U.S.Ĉ. §342(b). ☐ Exhibit A is attached and made a part of this petition. X /s/ Jeffrey D. Goetz October 27, 2010 Signature of Attorney for Debtor(s) (Date) Jeffrey D. Goetz Exhibit C Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? Yes, and Exhibit C is attached and made a part of this petition. No. Exhibit D (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) Exhibit D completed and signed by the debtor is attached and made a part of this petition. If this is a joint petition: ☐ Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition. Information Regarding the Debtor - Venue (Check any applicable box) Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District. Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes) Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.) (Name of landlord that obtained judgment) (Address of landlord) Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and П Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition. Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(l)).

Case 10-05251-als11 Doc 1 Filed 10/27/10 Entered 10/27/10 10:44:03 Desc Main Document Page 3 of 10

## B1 (Official Form 1)(4/10)

### Voluntary Petition

(This page must be completed and filed in every case)

#### Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

#### X /s/ Daniel Abang-Ntuen

Signature of Debtor Daniel Abang-Ntuen

X

Signature of Joint Debtor

Telephone Number (If not represented by attorney)

October 27, 2010

Date

#### Signature of Attorney\*

#### X /s/ Jeffrey D. Goetz

Signature of Attorney for Debtor(s)

Jeffrey D. Goetz IS #9999366

Printed Name of Attorney for Debtor(s)

Bradshaw, Fowler, Proctor & Fairgrave, PC

Firm Name

801 Grand Avenue, Suite 3700 Des Moines, IA 50309-8004

Address

515-243-4191 Fax: 515-246-5808

Telephone Number

October 27, 2010

Date

\*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

#### Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

 $\mathbf{X}$ 

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Name of Debtor(s):
Abang-Ntuen, Daniel

#### Signatures

#### Signature of a Foreign Representative

Page 3

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

- ☐ I request relief in accordance with chapter 15 of title 11. United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.
- ☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

v	
Δ	

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

#### Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)

_	-		
7	L	,	

Date

Address

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

# Case 10-05251-als11 Doc 1 Filed 10/27/10 Entered 10/27/10 10:44:03 Desc Main Document Page 4 of 10

B 1D (Official Form 1, Exhibit D) (12/09)

#### United States Bankruptcy Court Southern District of Iowa

In re	Daniel Abang-Ntuen		Case No.	
		Debtor(s)	Chapter	11

# EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency*.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]

Case 10-05251-als11 Doc 1 Filed 10/27/10 Entered 10/27/10 10:44:03 Desc Main Document Page 5 of 10

B 1D (Official Form 1, Exhibit D) (12/09) - Cont.	Page 2					
□ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.); □ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.); □ Active military duty in a military combat zone. □ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling						
requirement of 11 U.S.C. § 109(h) does not apply in						
I certify under penalty of perjury that the information provided above is true and correct.						
Signature of Debtor: /s/ Daniel Abang-Ntuen						
Č	Daniel Abang-Ntuen					
Date: October 27, 20	10					

Certificate Number: 00134-IAS-CC-012580480



# **CERTIFICATE OF COUNSELING**

I CERTIFY that on October 6, 2010, at 11:20 o'clock AM PDT, Daniel Asuquo Abang-Ntuen received from Cricket Debt Counseling, an agency approved pursuant to 11 U.S.C. § 111 to provide credit counseling in the Southern District of Iowa, an individual [or group] briefing that complied with the provisions of 11 U.S.C. §§ 109(h) and 111.

A debt repayment plan <u>was not prepared</u>. If a debt repayment plan was prepared, a copy of the debt repayment plan is attached to this certificate.

This counseling session was conducted by internet and telephone.

Date: October 6, 2010

By: /s/Lynne Edmonds

Name: Lynne Edmonds

Title:

Counselor

\* Individuals who wish to file a bankruptcy case under title 11 of the United States Bankruptcy Code are required to file with the United States Bankruptcy Court a completed certificate of counseling from the nonprofit budget and credit counseling agency that provided the individual the counseling services and a copy of the debt repayment plan, if any, developed through the credit counseling agency. *See* 11 U.S.C. §§ 109(h) and 521(b).

Case 10-05251-als11 Doc 1 Filed 10/27/10 Entered 10/27/10 10:44:03 Desc Main Document Page 7 of 10

**B4** (Official Form 4) (12/07)

### **United States Bankruptcy Court** Southern District of Iowa

In re	Daniel Abang-Ntuen	Case No.		
		Debtor(s)	Chapter	11

#### LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS

Following is the list of the debtor's creditors holding the 20 largest unsecured claims. The list is prepared in accordance with Fed. R. Bankr. P. 1007(d) for filing in this chapter 11 [or chapter 9] case. The list does not include (1) persons who come within the definition of "insider" set forth in 11 U.S.C. § 101, or (2) secured creditors unless the value of the collateral is such that the unsecured deficiency places the creditor among the holders of the 20 largest unsecured claims. If a minor child is one of the creditors holding the 20 largest unsecured claims, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

(1)	(2)	(3)	(4)	(5)
Name of creditor and complete mailing address including zip code	Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted	Nature of claim (trade debt, bank loan, government contract, etc.)	Indicate if claim is contingent, unliquidated, disputed, or subject to setoff	Amount of claim [if secured, also state value of security]
Direct Loans US Department of Education PO Box 530260 Atlanta, GA 30353-0260	Direct Loans US Department of Education PO Box 530260 Atlanta, GA 30353-0260	Personal Debt Student Loan (deferred)		199,187.24
Sallie Mae PO Box 9500 Wilkes Barre, PA 18773	Sallie Mae PO Box 9500 Wilkes Barre, PA 18773	Personal Debt Student Loan		59,084.98
Sallie Mae PO Box 9500 Wilkes Barre, PA 18773	Sallie Mae PO Box 9500 Wilkes Barre, PA 18773	Personal Debt Student Loan		58,014.37
ACS PO Box 7051 Utica, NY 13504-7051	ACS PO Box 7051 Utica, NY 13504-7051	Personal Debt Student Loan (deferred)		44,253.30
ACS PO Box 7051 Utica, NY 13504-7051	ACS PO Box 7051 Utica, NY 13504-7051	Personal Debt Student Loan		33,579.06
Betty Schwager 26835 169th Avenue Long Grove, IA 52756-9722	Betty Schwager 26835 169th Avenue Long Grove, IA 52756-9722	Personal Loan		24,000.00
Direct Loans US Department of Education PO Box 530260 Atlanta, GA 30353-0260	Direct Loans US Department of Education PO Box 530260 Atlanta, GA 30353-0260	Personal Debt Student Loan (deferred)		21,803.00
Sallie Mae PO Box 9500 Wilkes Barre, PA 18773	Sallie Mae PO Box 9500 Wilkes Barre, PA 18773	Personal Debt Student Loan		15,684.28
Citi Cards Box 6000 The Lakes, NV 89163-6000	Citi Cards Box 6000 The Lakes, NV 89163-6000	Personal Debt Credit Card Debt		15,383.68
US Bank PO Box 108 Saint Louis, MO 63166	US Bank PO Box 108 Saint Louis, MO 63166	Personal Debt Credit Card Debt		15,379.28
Sallie Mae PO Box 9500 Wilkes Barre, PA 18773	Sallie Mae PO Box 9500 Wilkes Barre, PA 18773	Personal Debt Student Loan		12,940.49

Case 10-05251-als11 Doc 1 Filed 10/27/10 Entered 10/27/10 10:44:03 Desc Main Document Page 8 of 10

B4 (Office	cial Form 4) (12/07) - Cont.		
In re	Daniel Abang-Ntuen	Case No.	
	Debtor(s)		

### LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS

(Continuation Sheet)

(1)	(2)	(3)	(4)	(5)
Name of creditor and complete mailing address including zip code	Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted	Nature of claim (trade debt, bank loan, government contract, etc.)	Indicate if claim is contingent, unliquidated, disputed, or subject to setoff	Amount of claim [if secured, also state value of security]
Minnesota Child Support Payment Center PO Box 64326e Saint Paul, MN 55164-0326	Minnesota Child Support Payment Center PO Box 64326e Saint Paul, MN 55164-0326	Child Support (back child support)		9,704.00
Toyota Motor Credit 7400 W 110th Street, Ste 200 Overland Park, KS 66210	Toyota Motor Credit 7400 W 110th Street, Ste 200 Overland Park, KS 66210	2006 Lexus RX400H Good Condition, 48,700 miles.		31,043.00 (23,000.00 secured)
Capital One PO Box 85167 Richmond, VA 23285-5167	Capital One PO Box 85167 Richmond, VA 23285-5167	Personal Debt Credit Card Debt		6,729.96
Discover Card PO Box 15316 Wilmington, DE 19850	Discover Card PO Box 15316 Wilmington, DE 19850	Personal Debt Credit Card Debt		6,598.62
American Express Box 0001 Los Angeles, CA 90096-8000	American Express Box 0001 Los Angeles, CA 90096-8000	Personal Debt Credit Card Debt		5,457.27
CitiBank PO Box 6000 The Lakes, NV 89163-6000	CitiBank PO Box 6000 The Lakes, NV 89163-6000	Personal Debt Credit Card Debt		3,385.92
Best Buy HSBC Retail Services PO Box 5238 Carol Stream, IL 60197-5238	Best Buy HSBC Retail Services PO Box 5238 Carol Stream, IL 60197-5238	Personal Debt Credit Card Debt		3,270.88
FIA Card Services PO Box 15026 Wilmington, DE 19850-5026	FIA Card Services PO Box 15026 Wilmington, DE 19850-5026	Personal Debt Credit Card Debt		3,047.77
US Bank PO Box 108 Saint Louis, MO 63166	US Bank PO Box 108 Saint Louis, MO 63166	Overdraft Protection		2,152.89

# DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP

I, Daniel Abang-Ntuen, the debtor in this case,	declare under penal	ılty of perjury that I ha	we read the foregoing list
and that it is true and correct to the best of my informat	ion and belief.		

Date	October 27, 2010	Signature	/s/ Daniel Abang-Ntuen
			Daniel Abang-Ntuen
			Debtor

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

ACS PO Box 7051 Utica, NY 13504-7051

ACS 501 Bleecker Street Utica, NY 13501

American Express Box 0001 Los Angeles, CA 90096-8000

American Express PO Box 981535 El Paso, TX 79998-1535

Best Buy HSBC Retail Services PO Box 5238 Carol Stream, IL 60197-5238

Betty Schwager 26835 169th Avenue Long Grove, IA 52756-9722

Capital Management Services, LP 726 Exchange Street, Ste 700 Buffalo, NY 14210

Capital One PO Box 85167 Richmond, VA 23285-5167

Capital One PO Box 30281 Salt Lake City, UT 84130

Citi Cards Box 6000 The Lakes, NV 89163-6000

CitiBank PO Box 6000 The Lakes, NV 89163-6000

CitiBank PO Box 6241 Sioux Falls, SD 57117

Direct Loans
US Department of Education
PO Box 530260
Atlanta, GA 30353-0260

Discover Card PO Box 15316 Wilmington, DE 19850

FIA Card Services PO Box 15026 Wilmington, DE 19850-5026

HSBC Card Services PO Box 80084 Salinas, CA 93912-0084

HSBC Card Services PO Box 5253 Carol Stream, IL 60197-5253

MBNA PO Box 17054 Wilmington, DE 19850

Messerli & Kramer, P.A. 3033 Campus Drive, #250 Plymouth, MN 55441

Minnesota Child Support Payment Center PO Box 64326e Saint Paul, MN 55164-0326

Orchard Bank HSBC Card Services PO Box 5222 Carol Stream, IL 60197-5222

Sallie Mae PO Box 9500 Wilkes Barre, PA 18773

Student Loan Finance Corporation 124 South First Street Aberdeen, SD 57401-4107

Toyota Motor Credit 7400 W 110th Street, Ste 200 Overland Park, KS 66210

US Bank PO Box 108 Saint Louis, MO 63166

US Department of Education Direct Loan Servicing Center PO Box 5609 Greenville, TX 75403-5609