

P.O. Box 9635
Wilkes-Barre, PA 18773-9635

(800)722-1300

[Name of Customer]

[Address]

Cape Coral, FL, 33904

August 14, 2017

RE: Dispute Letter

[Name] , here is the response to your recent student loan account request!

We have investigated the information you provided including the Social Security number and are unable to locate any student loan accounts being serviced by Navient. If you can provide a copy of the consumer credit bureau agency report displaying the Navient account or any documentation containing a Navient account number, please forward to us for additional investigation and response.

We're here to help

Visit us online at Navient.com or give us a call at 800-722-1300, Monday – Thursday 8 a.m. to 9 p.m., and Friday 8 a.m. to 8 p.m., ET.

Sincerely,

Navient – Department of Education Loan Servicing

Wow! Ladies and gentlemen, that is called an easy debt elimination VICTORY! They were “unable to locate the account”!

Can you imagine . . . put yourself in the shoes of this customer . . . paying on that “loan” for years . . . then discovering the DCS System . . . sending the dispute letter to them . . . see above where it says “RE: Dispute Letter”? . . . and then having them write back and say they can't find the account?

They're caught - - they know it - - and really, there is no other logical answer they can give! Just delete the bogus phony “loan” and claim they can't find it! Pretty neat trick . . . and very convenient.