

DMR#33} Letter / Correspondence **DMRAMEX08042014 ¶¶ §§§ SECTION**  
**REGARDING FORM OF SALLIE MAE AND ACS CONTRACT: PROMISSORY NOTE**  
Efiled Document #39

The form of the Promissory Note, its purpose and legislative history, is inappropriate form for educational lending given the practices of Sallie Mae and ACS Xerox in servicing such loans.