

[Sender's Name]
[Sender's Address]
[City, State, Zip Code]
[Phone Number]
[Email Address]

[Date]

[Borrower's Name]
[Borrower's Address]
[City, State, Zip Code]

Re: Student Loan Refinance - Promissory Note for Loan ID: [Loan Number]

Dear [Borrower's Name],

Congratulations! Your application to refinance your student loans with [Lending Institution Name] has been approved. To finalize your new loan and begin the payoff process of your existing debt, we require your signature on the enclosed Promissory Note.

Please review the document carefully. It outlines the final terms of your loan, including:

- Total Loan Amount: \$[Amount]
- Fixed/Variable Interest Rate: [Rate]%
- Repayment Term: [Number of Months/Years]
- Monthly Payment Amount: \$[Amount]

Instructions for Completion:

1. Review all pages of the attached Promissory Note.
2. Sign and date the document in the designated "Borrower Signature" section.
3. [Optional: Obtain a Notary Public signature if required by your state].
4. Return the signed document using the enclosed prepaid envelope or upload it via our secure portal at [URL].

Once we receive and verify your signed Promissory Note, we will disburse the funds directly to your previous loan servicers to satisfy your old balances. You will receive a confirmation notice once the transition is complete.

If you have any questions regarding the terms of this agreement, please contact our customer service department at [Phone Number] before signing.

Sincerely,

[Signature]
[Printed Name]

[Title]

[Lending Institution Name]