

## 2009 Negotiated Rulemaking Feedback

**From:** CCDQ@aol.com [mailto:CCDQ@aol.com]  
**Sent:** Sunday, June 28, 2009 3:16 PM  
**To:** Mary Lyn Hammer  
**Subject:** Re: Update for Student Loan Issues

From one neg regger to another--- wonderful job!

Thanks, Dick  
PAPSA Executive Director

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From: Sally Samuels [mailto:ssamuels@mail.fameinc.com]  
Sent: Friday, June 26, 2009 7:31 AM  
To: Mary Lyn Hammer  
Subject: Re: FW: Written Summary and Supporting Documentation to Oral Testimony

Mary Lyn,  
You are the best. I don't know how you get so much done!  
All of us appreciate all that you do for our schools and the students. Thanks for  
always being our Champion.  
Sally

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**From:** Briddell, Adam (HELP Committee) [mailto:Adam\_Briddell@help.senate.gov]  
**Sent:** Thursday, June 25, 2009 12:34 PM  
**To:** Mary Lyn Hammer  
**Subject:** RE: my departure

[Thanks Mary Lyn! I am so appreciative of your expertise and service](#)

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From: John Halal1 [mailto:john1@honorsbeautycollege.com]  
Sent: Thursday, June 25, 2009 10:25 AM  
To: ALL  
Subject: RE: Written Summary and Supporting Documentation to Oral Testimony

Mary Lyn,  
I appreciate your expertise and I don't know how you manage to do it, but  
Thank You, Thank You, Thank You.

John Halal  
Honors Beauty College  
9725 Crosspoint Commons  
Indianapolis, IN 46256  
317.841.6085  
[john1@honorsbeautycollege.com](mailto:john1@honorsbeautycollege.com)

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From: Raymond Testa [mailto:RTesta@empire.edu]  
Sent: Thursday, June 25, 2009 9:52 AM  
To: ALL  
Subject: RE: Written Summary and Supporting Documentation to Oral Testimony

Mary Lyn,  
I believe Dan and others at ED are truly grateful for constructive detailed input and have been for some time. That is not to say they always buy in but at least they listen. As always you have provided input that is deserving of their attention. Thank you for your efforts on behalf of our students and our schools.  
Raymond Testa  
Vice President of Government Affairs & Compliance

Empire Education Group  
80 Pompton Ave.  
Verona, NJ 07044  
tel: 973.571.9250  
fax: 973-571-9254

E-mail: RTesta@empire.edu  
Website: <http://www.empire.edu/>

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**From:** Michele Leon [mailto:micheleleon@beautyschoolsusa.com]  
**Sent:** Thursday, June 25, 2009 8:52 AM  
**To:** Mary Lyn Hammer  
**Subject:** RE: Written Summary and Supporting Documentation to Oral Testimony

Thank you so much Mary Lyn. Your insight and eloquence are much appreciated.

Michele Leon

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**From:** Christopher Coutts [mailto:ccoutts@foxinstitute.com]  
**Sent:** Wednesday, June 24, 2009 11:00 PM  
**To:** ALL  
**Subject:** RE: Written Summary and Supporting Documentation to Oral Testimony

We all agree.....great job!

Chris

Christopher Coutts  
Chief Operating Officer/President  
American Institutes/Fox Institute Of Business

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**From:** Janice Dorian [mailto:jtdorian@aol.com]  
**Sent:** Wednesday, June 24, 2009 7:56 PM  
**To:** Mary Lyn Hammer  
**Cc:** ALL  
**Subject:** Re: Written Summary and Supporting Documentation to Oral Testimony

Great job!

Janice  
Janice Dorian

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**From:** Madzellan, Dan [mailto:Dan.Madzellan@ed.gov]  
**Sent:** Wednesday, June 24, 2009 4:36 PM  
**To:** Mary Lyn Hammer  
**Cc:** Bergeron, David  
**Subject:** RE: Written Summary and Supporting Documentation to Oral Testimony

Thanks, Mary Lyn.

I think I can speak for David as well in expressing our appreciation for your actually talking to the Dept and asking us to address specific issues instead of cheer leading/grandstanding for the Wall Street crowd. It's great in these hearings to be "on topic". (BTW not too much off-topic stuff in Philly.)

Dan

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**From:** Kathy [mailto:kathy@fapsc.org]  
**Sent:** Wednesday, June 24, 2009 3:48 PM  
**To:** Mary Lyn Hammer  
**Subject:** RE: FINAL FAPSC Session Descriptions

We appreciate all you do.

Kathy Mizereck, Executive Director  
**FAPSC**  
150 South Monroe Street, Suite 303  
Tallahassee, Florida 32301  
P: 850-577-3139  
F: 850-577-3133  
C: 850-294-3364  
[www.FAPSC.org](http://www.FAPSC.org)

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**From:** MBSDKD@aol.com [mailto:MBSDKD@aol.com]  
**Sent:** Monday, May 11, 2009 6:06 AM  
**To:** ALL

**Subject:** Re: Neg Reg

Congratulations! Major QUDOS! to MaryLyn, Happy Mother's Day!

Janice

[Janice Dorian](#)  
[Mansfield Beauty Schools](#)  
[617-770-1417 - office number](#)  
[617-838-0555 - cell phone](#)

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**From:** Cook, Vickey [mailto:VCook@anthem.edu]  
**Sent:** Friday, March 20, 2009 1:14 PM  
**To:** Mary Lyn Hammer  
**Subject:** Request

First I'd like to acknowledge the great work you are doing on Team 2! It really is a pleasure to read all of this material though some of it I wasn't able to get to timely since we had some very important accreditation visits going on. You are doing a great job at protecting borrowers and our industry at the same time.

Vickey

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**From:** Michele Leon [mailto:micheleon@beautyschoolsusa.com]  
**Sent:** Thursday, March 19, 2009 3:52 PM  
**To:** Mary Lyn Hammer  
**Subject:** RE: Student Loan Information for Default Prevention

Mary Lyn you are so good it's scary!  
Michele Leon

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**From:** Gena Wikstrom [mailto:exec@nwcareercolleges.org]  
**Sent:** Thursday, March 19, 2009 1:47 PM  
**To:** Mary Lyn Hammer  
**Subject:** RE: Student Loan Information for Default Prevention

Mary Lyn,  
You have done a superb job. You were right all along, weren't you?

*Gena Wikstrom*  
Executive Director  
**Northwest Career Colleges Federation**  
16700 NE 79th Street, Suite 201  
Redmond, WA 98052  
425.376.0369  
[www.nwcareercolleges.org](http://www.nwcareercolleges.org)



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**From:** Robert Johnson [mailto:robert@cappsonline.org]  
**Sent:** Thursday, March 19, 2009 1:31 PM  
**To:** Mary Lyn Hammer  
**Subject:** RE: Student Loan Information for Default Prevention

Mary

Thank you for all of your hard work.

Regards,

Robert Johnson, Executive Director  
California Association of Private Postsecondary Schools (CAPPS)  
400 Capitol Mall, Suite 1560  
Sacramento, CA 95814  
PH: 916-447-5500 or 888-92-CAPPS (in Cal only)  
[www.cappsonline.org](http://www.cappsonline.org)

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**From:** Anthony Civitano [mailto:anthony13@erols.com]  
**Sent:** Thursday, March 19, 2009 8:56 AM  
**To:** all  
**Subject:** RE: Economic Conditions Appeal - Final DEADLINE FOR COMMENTS 12 Noon PST  
I agree excellent

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**From:** Mez Varol [mailto:mez@intl-academy.com]  
**Sent:** Wednesday, March 18, 2009 1:36 PM  
**To:** all  
**Subject:** Re: Economic Conditions Appeal - Final DEADLINE FOR COMMENTS 12 Noon PST  
Excellent  
Thank you Mary Lyn.  
Mez

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**From:** Bill Leach [mailto:BLEach@lincolnedu.com]  
**Sent:** Wednesday, March 18, 2009 6:45 PM  
**To:** Mary Lyn Hammer  
**Subject:** RE: Rehabilitation Loan Issue  
YOU ARE AWESOME!

### Bill Leach

Director of Funding and Analysis  
Lincoln Educational Services  
200 Executive Drive  
West Orange, NJ 07052  
973-736-9340 Ext: 49950

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**From:** Arthur, Jeff [mailto:Arthur@ecpi.edu]  
**Sent:** Wednesday, March 18, 2009 1:25 PM  
**To:** Mary Lyn Hammer  
**Subject:** RE: Rehabilitation Loan Issue

And the angle I took with congress was that we need to do all we can to prevent default and rehabilitate loans in tough economic times to prevent the current harm done to students by student loan default, and if rehabilitated, that should benefit the school's rates as well. We need incentives, not disincentives, to help students recover from the consequences of default. Also informed them that GAs recover 80-90% of defaults, and most of what remains after that is recovered through gov't collection tools. There is a real misconception that when someone defaults on 20k in federal student loans, that it costs taxpayers money, but the reality is it costs a fraction of that, and most likely is covered by the 1% G-fee. Defaults have a miniscule cost compared to Billions a minor increase in Pell costs.

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**From:** afrag13@aol.com [mailto:afrag13@aol.com]  
**Sent:** Wednesday, March 18, 2009 12:46 PM  
**To:** Mary Lyn Hammer  
**Subject:** Re: Appeal Options

Mary Lyn, You have done a tremendous job. Thank You for your time dedication and effort.

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**From:** Heath, Richard C [mailto:rcheath@aacc.edu]  
**Sent:** Wednesday, March 18, 2009 12:42 PM  
**To:** Mary Lyn Hammer  
**Subject:** RE: 668.16(m) Request for Regulatory Language

A very good review of the issue and proposed changes to the language. Thank you (and your staff) for the effort to get this to us... See you on the 1<sup>st</sup>.

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**From:** Tate Garrett [mailto:TGarrett@kaplan.edu]  
**Sent:** Wednesday, March 18, 2009 11:27 AM  
**To:** Mary Lyn Hammer  
**Subject:** RE: Rehabilitation Loan Issue - DEADLINE FOR COMMENT: Tuesday, March 17th

Mary Lyn,

Thanks for adding me to the distribution list. You won't see a lot of comments from me, but I have read every one of your emails over the last few days and appreciate your efforts.

Tate  
**Tate Garrett**  
**Executive Director of Business Development**



6301 Kaplan University Avenue  
Ft. Lauderdale, FL 33309  
(954) 515-3281  
tgarrett@kaplan.edu

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**From:** Billy Clark [mailto:bclark@deltacollege.com]  
**Sent:** Wednesday, March 18, 2009 11:22 AM  
**To:** Mary Lyn Hammer  
**Subject:** RE: Economic Conditions Appeal - Final DEADLINE FOR COMMENTS 12 Noon PST

Mary Lyn,

It's not often I see folks like Sally, Pete, and Ron with nothing to say/add. You should feel quite honored. I also appreciate your hard work for our sector and most importantly our students.

May God Bless You & Yours,  
Billy L. Clark, President  
Office: 225-928-7770  
Cell: 225-939-8828

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**From:** Bill Leach [mailto:BLEach@lincolnedu.com]  
**Sent:** Wednesday, March 18, 2009 11:12 AM  
**To:** Mary Lyn Hammer  
**Subject:** RE: Rehabilitation Loan Issue

Mary Lyn,

This is excellent. I will touch base with you next week.

## Bill Leach

Director of Funding and Analysis  
Lincoln Educational Services

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**From:** Sally Samuels [mailto:ssamuels@fameinc.com]  
**Sent:** Wednesday, March 18, 2009 10:59 AM  
**To:** all  
**Subject:** RE: Economic Conditions Appeal - Final DEADLINE FOR COMMENTS 12 Noon PST

Mary Lyn,  
Thank you for being our Champion!  
You are the best.  
Sally

Sally Samuels  
Sr. V.P., Regulatory Affairs  
Consulting  
FAME  
AtlanTech Tower  
6451 N. Federal Hwy., Ste 501  
Ft. Lauderdale, FL 33308-1488  
Toll Free: 800.327.5772 x 156

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**From:** Peter Leyton [mailto:PLeyton@ritzert-leyton.com]  
**Sent:** Wednesday, March 18, 2009 9:19 AM  
**To:** all  
**Subject:** RE: Economic Conditions Appeal - Final DEADLINE FOR COMMENTS 12 Noon PST

Ditto Mary Lyn.

Peter S. Leyton  
Ritzert & Leyton, P.C.  
11350 Random Hills Road, Suite 400  
Fairfax, VA 22030  
703-934-2660 (main)  
703-934-9826 (direct)  
703-934-9840 (fax)  
703-424-0726 (cell)  
www.ritzert-leyton.com

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**From:** Ronald Holt [mailto:rholt@browndunn.com]  
**Sent:** Wednesday, March 18, 2009 9:14 AM  
**To:** all  
**Subject:** RE: Economic Conditions Appeal - Final DEADLINE FOR COMMENTS 12 Noon PST

Good work Mary Lyn!

**Ron Holt**

Direct Dial: 816-292-7015  
Cell 816-509-5194  
rholt@browndunn.com

**BROWN & DUNN, P.C.**

911 Main Street, Suite 2300  
Kansas City, MO 64105  
816-292-7000  
Fax 816-292-7050  
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**From:** Bill Leach [mailto:BLEach@lincolnedu.com]  
**Sent:** Wednesday, March 18, 2009 5:44 AM  
**To:** all  
**Subject:** RE: Cohort Default Rate Issues (part 1) - DEADLINE FOR COMMENT: Tuesday, March 17th

I agree! Super effort.

**Bill Leach**

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**From:** Sally Samuels [mailto:ssamuels@fameinc.com]  
**Sent:** Wednesday, March 18, 2009 5:38 AM  
**To:** Mary Lyn Hammer  
**Subject:** RE: Rehabilitation Loan Issue - DEADLINE FOR COMMENT: Tuesday, March 17th

I think you covered everything.  
You are doing a wonderful job.  
Sally Samuels

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**From:** vcca [mailto:marksinger@va-cca.org]  
**Sent:** Wednesday, March 18, 2009 5:34 AM  
**To:** Mary Lyn Hammer  
**Subject:** Re: Cohort Default Rate Issues (part 1) - DEADLINE FOR COMMENT: Tuesday, March 17th

ditto that!

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**From:** [Sally Samuels](#)

**To:** all

**Sent:** Wednesday, March 18, 2009 8:30 AM

**Subject:** RE: Cohort Default Rate Issues (part 1) - DEADLINE FOR COMMENT: Tuesday, March 17th

Great job Mary Lyn.

Sally

[Sally Samuels](#)

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**From:** Terry Nighan at HQ [mailto:LNighan@ittesi.com]

**Sent:** Tuesday, March 17, 2009 2:45 PM

**To:** Mary Lyn Hammer

**Subject:** RE: Cohort Default Rate Issues (part 2) - DEADLINE FOR COMMENT: Tuesday, March 17th

Mary Lyn: I have reviewed the economic conditions appeal and it is well written and a very fair policy. Thanks!

L.Terry Nighan

District Manager, NE

760 Moore Rd., Suite 150

King of Prussia, PA 19406

(866) 902 - 8324

(317) 428 8377 (mobile)

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**From:** Christopher Coutts [mailto:ccoutts@foxinstitute.com]

**Sent:** Tuesday, March 17, 2009 10:16 AM

**To:** Mary Lyn Hammer

**Subject:** RE: Cohort Default Rate Issues (part 1) - DEADLINE FOR COMMENT: Tuesday, March 17th

All great changes and makes perfect sense. I have sent it to some key staff members and will let you know if we have any additional comments.

I think I speak for all of us....thank you for doing such a wonderful job and being our voice.

Chris

Christopher Coutts

Chief Operating Officer/President

American Institutes/Fox Institute Of Business

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