

May 12, 2026

Dear Lender and Servicer,

Effective August 1, 2026, Educational Credit Management Corporation (ECMC) will become the designated guarantor for the Federal Family Education Loan Program (FFELP) portfolio previously held by Ascendium Education Solutions, Inc. (Ascendium). ECMC is working closely with Ascendium as its current guarantor servicing provider to plan for the transition.

As the new guarantor of the former Ascendium FFELP portfolio, we are committed to a smooth transition for you and your borrowers. We plan to begin the transition of the portfolio from Ascendium to ECMC on July 31, 2026, with an anticipated completion date of August 10, 2026.

The transition schedule is outlined below:

Process and Description	Effective Date	Action Required	Contact Info
Claims Continue to send all default claims and specialty claims to ECMC.	July 31, 2026	Continue to send Ascendium default and specialty claims to ECMC via the portal or manually at claimsincoming@ecmc.org . NOTE: The Ascendium claims portal will no longer be available after Noon CT on July 31.	Yolanda Jones 651-325-3355 yjones@ecmc.org Director, Claims and Bankruptcy
Ascendium CAM and Lender Manifest files must be held and not transmitted to ECMC.	July 31- August 9, 2026	The GA Code designation on these held files must remain 755 (Ascendium).	Mai Vu 651-325-3242 mvu@ecmc.org Lead Operations Specialist Lee Raihle 651-325-3054 lraihle@ecmc.org Integration Analyst Sr.
Ascendium CAM and Lender Manifest file transmission will be sent to ECMC beginning August 10, 2026.	August 10, 2026	The GA Code designation on the files may be changed from 755 (Ascendium) to 951 (ECMC) on or after August 10, 2026.	Mai Vu 651-325-3242 mvu@ecmc.org Lead Operations Specialist Lee Raihle 651-325-3054 lraihle@ecmc.org Integration Analyst Sr.

Process and Description	Effective Date	Action Required	Contact Info
Manual Updates Manual loan maintenance and DAAR requests will continue to be sent to ECMC beginning July 31, 2026, at 4 p.m., ET. ECMC will process the requests in the order they were received, beginning August 10, 2026.	July 31- August 10, 2026	Send requests directly to ECMC at: Manual loan maintenance updates may be sent via secure email to lenderservices@ecmc.org . Manual DAARs may continue to be sent via secure email to PredefaultProcessing@ecmc.org .	Manual updates: lenderservices@ecmc.org Manual DAAR updates: Chris Cropsey 651-325-3248 ccropsey@ecmc.org Lead Operations Specialist, Customer Service

Attached is a list of FAQs for your reference. These FAQs will also be on the ECMC website, www.ecmc.org. If you have questions, please contact ECMC Customer Service at lenderservices@ecmc.org or at 866-222-2680.

Thank you for your partnership in creating a positive customer experience. We look forward to working with you to ensure a smooth transition of the Ascendium FFELP guarantor portfolio to ECMC.

Sincerely,



Therese Bickler
Senior Vice President, Operations
ECMC