

November 19, 2015

Via Email: Wendy.Macias@ed.gov

Ms. Wendy Macias
U.S. Department of Education
1990 K. Street, NW
Room 8013
Washington, DC 20006

Re: Nominations for Negotiators in Response to Notice of Intent to Establish Negotiated Rulemaking Committee – Federal Register, Vol. 80, No. 202

Dear Ms. Macias:

On behalf of the National Council of Higher Education Resources (NCHER), thank you for the opportunity to submit the following nominations to serve as negotiators on the committee to develop the proposed regulations for determining which acts or omissions of an institution of higher education a borrower may assert as a defense to repayment and the consequences of such borrower defenses. Our nominations include:

- Wanda Hall (Edfinancial Services)
- Betsy Mayotte (American Student Assistance)
- Sheldon Repp (National Council of Higher Education Resources)
- Colleen Slattery (Missouri Higher Education Loan Authority)
- Rob Sommer (Navient)

NCHER is a trade association that represents a broad spectrum of organizations, including guaranty agencies, secondary markets, lenders, loan servicers, private collection agencies, and schools, that administer federal and private education loan programs that make assistance available to students and parents to pay for the costs of postsecondary education. Many of our members, including state agencies and state-designated authorities, also provide higher education access, outreach, and financial literacy programs. NCHER is the largest such association in the nation and has a long history of representing the interests of these constituencies in their efforts to provide funding and services to students, borrowers, families, and postsecondary institutions. NCHER has participated constructively in many of the previous negotiated rulemakings.

As evidenced by the attached summary biographies, our nominees have broad and diverse student loan experience as well as specific legal, servicer, and guarantor expertise. These individuals are subject matter experts who are well-qualified to participate as non-federal negotiators and also have the broad support of NCHER's Board of Directors and membership.

NCHER also supports the nominations submitted by the Consumer Bankers Association, Education Finance Council, and the Student Loan Servicing Alliance.

Thank you for your consideration of these nominations.

Sincerely,

A handwritten signature in black ink, appearing to read "J P Bergeron". The signature is fluid and cursive, with a long horizontal flourish extending to the right.

James P. Bergeron
President

Enclosure: Biographies – Wanda Hall, Betsy Mayotte, Sheldon Repp, Colleen Slattery, and Rob Sommer

BIOGRAPHIES

Wanda Hall

Senior Vice President
Chief Compliance and Security Officer
Edfinancial Services
298 N. Seven Oaks Drive
Knoxville, TN 37922
Phone: 865/342-5350
Fax: 865/692-6365
Email: whall@edfinancial.com

Wanda Hall is the Senior Vice President and Chief Compliance and Security Officer at Edfinancial Services, responsible for the compliance, audits, security, and risk management functions. These areas are responsible for the monitoring and compliance of the Federal Family Education Loan Program (FFELP), William D. Ford Federal Direct Loan Program, and private student loan related law, regulations, and policies, the security and risk management programs, program reviews, and audits; and Federal Student Aid (FSA) and ombudsman relations. She is also the program manager representing the HESC/Edfinancial Not-for-Profit (NFP) team in working with FSA and the servicing relationship. She has been employed in the student loan industry for 40 years, working for the Ohio Student Aid Commission for 19 years, InTuition Services for five years, and Edfinancial Services the remaining time. Ms. Hall has been an active member of the National Council of Higher Education Resources (NCHER) since 1989, has been a member of the Program Regulations and Policy Committee for 20 years, has served as the Servicer Liaison on the Board of Directors since 2009, and is a recipient of NCHER's Jean S. Frohlicher Outstanding Service Award. She has also served on the Student Loan Servicing Alliance (SLSA) Board of Directors since 2007. She has served as a negotiator in four previous Negotiated Rulemaking sessions for negotiating new Federal regulations with the U.S. Department of Education.

Betsy Mayotte

Director of Regulatory Compliance
American Student Assistance
100 Cambridge Street, Suite 1600
Boston, MA 02114
Phone: 617/728-4565
Fax: 617/728-4670
Email: bmayotte@asa.org

As director of regulatory compliance, Betsy Mayotte coordinates, facilitates, and communicates the implementation of regulations and policies affecting American Student Assistance (ASA). Ms. Mayotte and her staff work with all business units to ensure regulatory compliance, evaluating pending legislation for potential impact, and leading ASA's company-wide internal policy and privacy committee. As ASA's principal regulatory subject matter expert, she has served as a primary negotiator representing guarantors on student loan issues for two federal Title IV Negotiated Rulemaking sessions. Most recently, Ms. Mayotte served as a primary negotiator on the 2012 Loans Team. She also previously served as a primary negotiator on foreign school issues and has provided regulatory and technical support for most Negotiated Rulemaking sessions since 2006. In addition, Ms. Mayotte conducts regulatory trainings within the industry and has been asked to speak on regulatory issues as far away as the United Kingdom, Canada, Australia, and New Zealand. She brings over 20 years of education financing experience to her current role. An active industry regulatory committee member, Ms. Mayotte represents ASA on the National Council of Higher Education Resources (NCHER) Program Regulations

and Policy Committee, the Common Manual Governing Board, and the Massachusetts Association of Student Financial Aid Administrators Government Relations Committee. She also previously received an award from the U.S. Department of Education's Office of the Inspector General's Office in recognition of her overall support and assistance in cases of student loan fraud, particularly those involving foreign institutions.

Sheldon Repp

Special Advisor and Counsel
National Council of Higher Education Resources
1100 Connecticut Avenue, NW, Suite 1200
Washington, DC 20036
Phone: 202/822-2106
Fax: 202/822-2142
Email: srepp@ncher.us

Shelly Repp currently serves as Special Advisor and Counsel to the National Council of Higher Education Resources (NCHER), which represents a nationwide network of lenders, secondary markets, guaranty agencies, loan servicers, collectors, schools and other organizations involved in the administration of the Federal Family Education Loan Program (FFELP), the Direct Loan Program and private supplemental education loans. He has a nearly 40-year legal background in student financial aid, with a specialty in issues concerning the federal student loan programs. Prior to joining NCHER in 1999 as its General Counsel and serving as its President from 2011-2014, Mr. Repp worked in the Office of the General Counsel at the former U.S. Department of Health, Education, and Welfare, where he was involved in many of the legislative, regulatory, and administrative issues that arose in the formative years of the Guaranteed Student Loan Program (now called the FFELP). He also served as vice president and deputy general counsel at Sallie Mae where he was responsible for supervising all legal work relating to Sallie Mae's student loan transactions, as well as providing legal advice on legislative and regulatory matters, as well as some borrower, class action litigation. He was a negotiator in the initial negotiated rulemaking for the William D. Ford Federal Direct Loan Program in 1994.

Colleen Slattery

Federal Contract and Compliance Officer
Missouri Higher Education Loan Authority (MOHELA)
63 Spirit Drive
Chesterfield, MO 63005
Phone: 866/333-7860 ext. 3929
Fax: 636/787-2630
Email: colleens@mohela.com

Colleen Slattery currently serves as the Federal Contract and Compliance Officer for Missouri Higher Education Loan Authority (MOHELA). She is responsible for monitoring, interpreting, and adherence to federal and state statutes and regulations relative to student loans made under the William D. Ford Federal Direct Loan Program, Federal Family Education Loan Program (FFELP), and private student loan programs. Ms. Slattery is also responsible for the management of MOHELA's federal servicing contract with the U.S. Department of Education, Federal Student Aid (FSA). Ms. Slattery is a member of the National Council of Higher Education Resources (NCHER) and the NCHER Program Regulations and Policy Committee. As a member of the NCHER Program Regulations and Policy Committee, she participates in the NCHER Income Based Repayment (IBR) Workgroup, NCHER Common Manual Workgroup, and NCHER Parity Workgroup. She also participates in various workgroups associated with federal servicing. Ms. Slattery is also a Board Member of the Student Loan Servicing Alliance (SLSA) and is a member of

the SLSA Membership Committee, SLSA Servicing Operation Committee, and SLSA Private Loan Committee. She is a member of the National Contract Management Association (NCMA). Ms. Slattery holds a Bachelor of Science in Business Management from Maryville University. She joined MOHELA in 1995 and has been engaged in policy and compliance for the Authority in excess of 18 years.

Rob Sommer

Managing Director of Loan Policy

Navient

2001 Edmund Halley Drive

Reston, VA 20191

Phone: 703/984-6864

Fax: 703/984-6889

Email: robert.a.sommer@navient.com

Rob Sommer is a managing director of loan policy for Navient, a leading loan management, servicing, and asset recovery company. He has been involved with a broad range of loan servicing and regulatory compliance matters for over 24 years, and is a member of the National Council of Higher Education Resources (NCHER)/Student Loan Servicing Alliance (SLSA) Income Based Repayment (IBR) Workgroup, which considers IBR questions raised by industry participants, and provides best practices guidance to the industry. He is also a member of the NCHER Program Regulations and Policy Committee. He has past experience supporting the Negotiated Rulemaking process and has served as a negotiator for loan committee topics.