



UPDATE

AMS Servicing Group
Winston-Salem, NC

May 31, 2002

INSIDE THIS ISSUE:

- ◆ Welcome New Customer
- ◆ Year-End Processing
- ◆ Legislative Update
- ◆ Education Department Update
- ◆ COHEAO Teleseminar
- ◆ Audit in Process
- ◆ Student Loan Journal
- ◆ GASB Worksheet

- ◆ Deferment Processing
- ◆ Disclosure Statement Updated
- ◆ Student Loans 101
- ◆ Regional Meetings
- ◆ Conference Schedule
- ◆ Cutoff Dates
- ◆ Fun Fact
- ◆ *How to Use DocumentDirect*

Holiday Schedule:
Thursday, July 4th

**(System IIISM will
 be available during
 normally sched-
 uled hours.)**

INSIDE AMS Servicing:
Billi Wolfe, School Relations Coordinator

Visit our Web site at www.amsservicing.com
 for up-to-the minute publications, forms, and information.

Welcome New Customer!

AMS Servicing Group is pleased to welcome **Parker College of Chiropractic** as our newest customer. Located in Dallas, TX, they focus on “students from every country on earth whose primary intent, motives, and principles are to relieve pain, restore health, and prolong lives through chiropractic, the leading profession in natural healing.” Parker C.C. will be using our “Enhanced Service.” For more information, visit their Web site at www.parkercc.edu.

**NEW
 CUSTOMER**

Get Ready for Year-End Processing

The countdown to June 30 is underway. Use this checklist to close the fiscal year successfully:

**YEAR-END
 PROCESSING**

1. Reconcile loan and accounting information.

- √ Reconcile all disbursements for the year.
- √ Correct and return all unpostable new loans and advances.
- √ Check and update separation dates.
- √ Reconcile your general ledger.

YEAR END PROCESSING (Continued)

2. Determine special needs and communicate them to us.

- √ Contact your auditors to determine their needs for reports.
- √ Provide instructions for any special mailing requirements for your year-end reports.
- √ Submit change/adjustment requests for processing.

3. Work the Cohort Default Rate Report.

- √ Provide your Customer Service Representative with requests for coding changes.

With the end of the fiscal year approaching, our goal is to process all requests for changes in a timely manner. All requests arriving by regular mail, overnight mail, fax, DataLinkSM Dispatch, or e-mail are processed in the order in which we receive them. Deadlines for receipt in our office are:

June 6	Requests for duplicate reports
June 7	Requests for special mailing of year-end reports
June 24	Requests for Change/Adjustment memos
June 28	Year-end post begins

Remember you can use *DocumentDirect* to access your fiscal year-end reports immediately following year-end processing. This Internet tool provides you with the fastest method of receiving your year-end information. Please see this month's *How To* if you need a quick reminder on using *DocumentDirect*.

LEGISLATIVE UPDATE

House Proposal Would Add \$1 Billion to Pell Grant Program

"Leaders of the U.S. House of Representatives Appropriations Committee have agreed to add \$1-billion for the Pell Grant program in an emergency spending bill now making its way through Congress," the Chronicle of Higher Education reports. "While the money would not completely close a \$1.3-billion shortfall in the program, college lobbyists cheered the decision." For additional information, visit: <http://www.NASFAA.org/publications/2002/awpellfunds050902.html>.

E-mail Directory for AMS Servicing Group Management and Customer Service Staff

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EDUCATION DEPARTMENT UPDATE

Revised Policies and Procedures for Assigning Perkins Loans

The Department of Education (ED) has issued *Dear Partner/Colleague Letter-CB-02-05*, which details revised policies and procedures for assigning Perkins Loans. In an effort to reduce the paperwork requirements for institutions submitting defaulted Perkins/NDSL loans for assignment, institutions no longer need to submit the following documents:

- Copies of the repayment schedule,
- The repayment history,
- Acceleration notices,
- Recall documentation, or
- Documents of approved deferments and cancellations.

Although these items are not required with the submission of the assignment package, you must retain this documentation in the borrower's file for at least three years from the date the loan is assigned.

AMS Servicing Group is in the process of updating our computer-produced ED553 form, and we will notify you when these changes are finalized. For more information on the new assignment procedures, visit: <http://ifap.ed.gov/dpcletters/CB0205.html>.

Fourth Dear Partner Letter on September 11 Attacks Under Review

ED reports that the fourth *Dear Partner Letter* detailing comprehensive guidance related to the terrorist attacks is still under review, without an established deadline for issuing it. Earlier *Dear Partner Letters* addressing the September 11 attacks are available on the National Association of Student Financial Aid Administration's (NASFAA) September 11 Resource Page at <http://www.NASFAA.org/publications/2002/r911letters042302.html>.

SFA Coach 2001-2002 is Available Online

If you are new to the world of financial aid, you might want to give SFA COACH 2001-02 a try. This self-paced course provides you with a very good introduction to student aid management. It contains 36 lessons and is available online – with no software to download! You can reach the Coach by visiting: <http://fsacoach.ed.gov>.

Campus-Based Policy Memorandum 2002-1 Published

The Division of Health Careers Diversity and Development (DHCDD)/Department of Health and Human Services (HHS) has published a policy memorandum to inform Health Professions and Nursing school about changes to write-off requirements.

AMS Servicing Group UPDATE, a newsletter for our customers, is published monthly by AMS Servicing Group in Winston-Salem, NC. Editor: Carolyn Williams. Legislative and Regulatory Editor: Sharon Cameron. Contributors this issue: Beth Bealle, Betsy Burton, Sharon Cameron, LaShonda Fields, and Kathy Jo Roberts. NOTE: This publication contains material related to the interpretation of federal rules and regulations of the Title IV Program of the Higher Education Act. While AMS Servicing Group believes the information contained herein is accurate and factual, this publication has not been reviewed or approved by the US Department of Education. Please consult the Department of Education or your legal counsel with questions or concerns. Please send any correspondence to Documentation Department, AMS Servicing Group, PO Box 3176, Winston-Salem, NC 27102-3176 or directly to Carolyn Williams, Editor, at cwilliams@amsweb.com.

**EDUCATION
DEPARTMENT
UPDATE
(Continued)**

Based on a review of the requirements and input received from schools, the following changes were made.

Submission Time Frame - Schools now have 60 days, instead of 30, to submit their case to HHS for review after the documented determination of uncollectibility.

Entrance/Exit Interview Documentation - Documentation is only required if the borrower has made less than one full year of payments. Otherwise, documentation must be provided or a notation must be made in the history log.

Grace Period Contacts - Evidence of the two required grace period contacts will be waived if the borrower has made at least one full year of payments. If less than one year of payments were made, copies of letters or notations in the history log must be provided to document two grace period contacts.

Deferments - A school now has the option to use the National Student Clearinghouse, in lieu of a paper deferment form. The school must provide documentation to support the verification of the student's participation in a deferrable activity or copies of an approved deferment form.

Regular Billing - The history log will provide documentation of regular billing. Evidence of regular billing will be waived if the borrower has made one full year of payments. However, the history log must show that late notices were provided from the time that the borrower defaulted.

Collection Agent - Schools will no longer be required to provide a copy of a letter documenting when the case was submitted and returned to the school or a copy of the close-out statements. HHS will look for notations of such activities in the history log.

Credit Bureau - A notation in the history log of the date the loan was sent to a Credit Bureau is sufficient. Copies of the Credit Bureau Report or placement letter are not required.

Litigation - HHS will look for any combination of the following information to determine compliance: history log notation of determination, placement letter, or a copy of the judgement received.

AMS Servicing Group's System III stores loan activities in its "history all" function. Therefore, in the above instances when you see "notation in the history log," you can obtain this information using the online system with "HALL" in your option field. We

The mission of AMS Servicing Group is to provide high quality, accurate, and effective processing services in response to the needs of our customers. We strive to consistently provide superior service and innovative solutions at a competitive price

are confident that these notations meet the requirements outlined in this policy, and we are in the process of confirming with DHCDD.

All other steps of due diligence will retain their previous requirements, (e.g. copies of promissory notes must still be provided.) The intent is to make the write-off process easier by requiring less paper during the submission process.

National Default Prevention Day Planned

The U.S. Department of Education, in partnership with the Student Loan Community, will host its second annual "National Default Prevention Day" on August 1, 2002.

This one-day event will be held from 9:00 a.m. to 4:00 p.m. at 12 different locations.

For a preview of the agenda and information on the locations, visit: <http://ifap.ed.gov/eannouncements/0429NDPD.html>.

Are you Receiving Electronic Updates from ED?

Sign up now to receive electronic updates, including recently issued *Dear Partner/Colleague Letters*, from ED. To sign up, go to www.ifap.ed.gov, and click on Member Services. A logon screen will open with the following message appearing directly below the area to enter a logon: "IFAP Member Services are available to registered Financial Aid Professionals. If you are not currently registered with IFAP, Click Here to Register."

AMS Servicing Group Participates in COHEAO Teleseminar

AMS Servicing Group participated in the COHEAO Teleseminar on May 15. The major topics of discussion included Negotiated Rulemaking, Death and Disability Guidance, and Electronic Signature. Alisa Abadinsky, Vice President of COHEAO, led the discussion on Negotiated Rulemaking. Please note that some of the proposed changes may be implemented before July 1, 2003. You can view more information on 2002 Negotiated Rulemaking at: <http://www.ed.gov/offices/OPE/rulemaking/index2002.html>.

COHEAO TELESEMINAR

Ralph Hosterman, Director of Student Loans and Scholarships at Pennsylvania State University, spoke on Electronic Signature and e-note and the processes they have implemented. Major concerns are liability issues and whether these loans will be upheld in court. *Dear Partner Letter GEN-001-06* published May 2001 indicates that if the school follows the standards outlined in this guidance, they will not be subject to any liabilities or be required to reimburse the fund if the loan is determined to be legally unenforceable by a court, based solely on the use of the electronic signature. For complete information, visit the following website: <http://www.ifap.ed.gov/dpclatters/gen0106.html>.

According to Pam Moran, additional guidance on Total and Permanent Disability should be available by June 1, 2002. ED is asking for "emergency approval" of the Disability Application form which will be accompanied by a *Dear Partner Letter*. Keep an eye on the ED's Web site at www.ifap.ed.gov and future editions of the *Update* for more information.

AUDIT IN PROCESS

Annual Third-party Compliance Audit is Underway

Our third-party compliance audit for the fiscal year ending June 30, 2002 is currently in process. The audit is being conducted by PricewaterhouseCoopers, LLP. We expect their audit report to be published and available to you in late August. Please stay tuned to the *AMS Servicing Group Update* for further information.

STUDENT LOAN JOURNAL

Enhancement Made to Student Loan Journal

Due to many customer requests, we will no longer print archived loans on your *Student Loan Journal* produced at fiscal year end and calendar year end. During the second half of the year, we will be making changes to our archive process and will advise you of them in the *Update*. We hope this change will assist with your review of this report. If you still feel you need this information, please contact your School Relations Coordinator.

GASB WORKSHEET

GASB Worksheet Available by Request

AMS Servicing Group has developed a worksheet for schools that need to report information to maintain compliance with GASB34/35 requirements. The worksheet is in a Microsoft Excel spreadsheet format and step-by-step instructions are provided. In order to receive the worksheet and instructions, please send an e-mail request to your School Relations Coordinator. We will track the list of schools that received this form to determine its helpfulness.

DEFERMENT PROCESSING

Changes to NSC Deferment Processing Service

In July 2001, we began our *Deferment Processing Service* in collaboration with the National Student Clearinghouse (NSC). This service provides automated processing of deferments for borrowers in repayment status based on enrollment information from the NSC database. We are very excited about the number of customers who elected to use this service, as it has provided more timely and efficient deferment processing for your student borrowers.

Since July 2001, we have received many suggestions and comments from our customers and staff concerning ways to make this service more efficient. After reviewing these suggestions, we decided to make some changes to our current process. Outlined below are basic changes that will take place immediately. Some of these changes might not effect you at all, and some might effect a certain population of your borrowers.

- ◆ We will begin using only the month and year to compare dates on System III with the dates provided by the NSC. Since July 2001, we have been using the month, day, and year to compare our loans with the NSC database. Using the day sometimes caused a delay in processing deferments because our staff had to review many loans unnecessarily.
- ◆ We will only process Separation Date changes for your borrowers if you are using our Separation Date Management Service. In many cases, we received data from the NSC indicating the borrower is enrolled at your institution. Effective immediately, we will use the NSC data to process deferments only for borrowers in a repayment status on System III.

If you haven't signed up for the Deferment Processing Service and would like more information about it, please contact your School Relations Coordinator. If you would like more information about our Separation Date Management Service and how this service could benefit your loan program, you also should contact your School Relations Coordinator. If you have any questions concerning the above changes, please contact your Customer Service Representative.

DEFERMENT PROCESSING (Continued)

Web-based Federal Perkins Disclosure Statement Updated

When you order our computer-produced exits through our on-line system or by submitting a request to your Customer Service Representative, we provide you with the Federal Perkins Fact Sheet (form 4884). To ensure that your borrowers are receiving consistent information, we have modified our Federal Perkins Disclosure Statement on our Web site (form 9144p, formerly called Perkins Disclosure Statement) by removing the second page of this form. The second page contained information regarding deferment and cancellation benefits, which is available on Federal Perkins Fact Sheet (form 4884). This change allows us to be consistent with our computer-produced exits. Using the Federal Perkins Fact Sheet will provide your borrowers with the latest information on deferment and cancellations benefits.

DISCLOSURE STATEMENT UPDATED

Student Loans 101

Mark your calendars now! For those who missed the introduction of *Student Loans 101: Learning for the Student Loan Novice*, you have two additional opportunities this year, on July 29-30, 2002, and September 16-17, 2002. This hands-on, two-day workshop is intended for loan administrators who are new to AMS Servicing Group or new in their positions. The workshop will cover how to use AMS Servicing Group reports, how to access reports on line, and topics such as cohort, rehabilitation, and the regulations behind them. Seating is limited to 10 participants per session, so complete the registration form found at <http://www.amsservicing.com/FAO/conferences.asp>, check the box for the appropriate dates, and submit the form to us as soon as possible. Please wait for a confirmation from School Relations before making any travel arrangements.

STUDENT LOANS 101

We are also developing an advanced class for experienced customers to debut in October. This class will focus on true-life scenarios and provide realistic training examples. The workshop also will cover more advanced transactions that can be processed on System III via *WebConnect*, as well as advanced tools available with *DocumentDirect*. Look for details in future *Updates*.

Regional Meetings

We are looking forward to Regional Meetings in Seattle on July 23 and **Brandeis University** in Boston, MA, in October. Other meetings are planned for Columbia, SC, and Florida. If you are interested in hosting one of these open dates, please contact your School Relations Coordinator.

REGIONAL MEETINGS

Conference Schedule

The **10th Annual California College and University Loan Administrators Association (CCULAA) Conference**, will be held from June 9 - 12 at the Hyatt Regency Hotel in Irvine, California. The theme of this year's Conference is "Partner-

CONFERENCES

CONFERENCES (Continued)

ship: The Fabric of Collaboration.” For more information, visit CCULAA’s Web address at www.cculaa.org.

Those of you attending the conference will have the opportunity to meet Billi Wolfe, our newest School Relations Coordinator. To find out more about Billi, please check out her profile in this month’s *Inside AMS Servicing*.

The **25th Silver Anniversary NYSOBBA Conference** will be held on June 11-14, 2002 at the Sheraton Syracuse University Hotel and Conference Center in Syracuse, NY. The telephone number for the hotel is 315-475-3000, and NYSOBBA’s Web address is www.nysobba.org. Betsy Burton will attend the conference as a presenter.


CUTOFF DATES

Cutoff Dates

The cutoff dates for June and July are listed below.

Transaction	June 2002	July 2002
Last day to receive collection payments	06/25/02	07/26/02
Last day to receive regular payments	06/26/02	07/29/02
Last day for online payments	06/28/02	08/02/02
Date final post begins	06/28/02	08/02/02
Report date used for final post	06/30/02	07/31/02
Last day deposits created for deposit to bank account	06/28/02	07/31/02

FUN FACT



Fun Fact

Did you know that reports are available the Monday morning following week-end and month-end through *DocumentDirect*?

All of your reports are available on-line. We don’t pick and choose what we think is most important! You can use what you need!

How To

Use *DocumentDirect*

DocumentDirect provides Internet access to your weekly and monthly student loan management reports. Reports are available for you to view from your browser (e.g. Internet Explorer or Netscape) and print on the first business day following the cutoff date. By using *DocumentDirect*, you can choose which reports you want to print. You can print a single page or the entire report using a desktop computer and laser printer. Several years of reports are available through *DocumentDirect*. Additionally, multiple users at your school can access the reports simultaneously.

To access *DocumentDirect*, you will need to have an ID number and password. Obtaining an ID number is as easy as calling your Customer Service Representative. Your Customer Service Representative will take your information--name, telephone and fax numbers, and e-mail address--and submit a request for your ID number. An ID and temporary password will be mailed to you. The AMS Servicing Group Help Desk will be happy to assist you in changing to another password.

Once you have your ID and password, you are ready to simply follow these directions.

- After connecting to the *DocumentDirect* Web site, click the **icon** by the word **Infopac**.
- A small window will open prompting you to enter your DataLink User **ID** and **Password**.
- After entering your **ID** and **Password**, click **OK**.
- Once this is verified, the word **Report** will appear below **Infopac**.
- Click on the + (**plus sign**) by **Report**, and a list of report versions will appear.
- Click on the + (**plus sign**) next to the specific report version you want to view.
- A list of report dates will appear.
- Click on the + (**plus sign**) next to the date of the report you want to view.
- Click on the report **icon**, and the preface page of the report will appear. Click the **NEXT** button to go to the first page report information.

Below is a quick reference card with available features you may use with *DocumentDirect*.

DOCUMENTDIRECT FOR THE INTERNET QUICKREF		
DATAPRINT.AMSERVICING.NET		
FINDING REPORT DATA	SAVING REPORT DATA	PRINTING REPORT DATA
LOCATE Command <ul style="list-style-type: none">• Click LOCATE• Complete locate Window• Enter Page #• Click Open	DOWNLOAD Command (view on Screen) <ul style="list-style-type: none">• Click DOWNLOAD• Complete Download Window (select No Compress)• Click Create	PRINT Command <ul style="list-style-type: none">• Click PRINT• Complete Print Window• Click OK
SEARCH Command <ul style="list-style-type: none">• Click Search• Complete Search Window (select Current Section only)• Click Find	DOWNLOAD Command (save to a file) <ul style="list-style-type: none">• Complete the above steps• Right-Click on the report text• Select View Source• Save the report from the notepad or wordpad	NEED HELP? Contact our HELP DESK 1-800-458-4492 Opt 5 or 2111 helpdesk@amsweb.com

There are several benefits to accessing System III and on-line reports via *DocumentDirect*:

- Allows immediate access to weekly and monthly reports without having to wait on delivery of mail.
- Allows customers to choose which reports they want to print. They have the option of printing single pages, several pages or entire reports.
- Allows two years of report access – even if you only recently subscribed to *DocumentDirect*. This allows customers ability to access and print multiple sets of reports for comparison or for research.
- Allows multiple users at a customer location to access reports simultaneously.



Many of our customers use *DocumentDirect*, and here's what a just a few have to say about it.

"I love not having to wait a week before I can start making my accounting entries."

Linda Bjorn, Fiscal Analyst II
University of South Carolina.

"We've been able to substantially reduce the amount of paper in our office by only printing the portions of the report we need."

Lisa Crist, Account Receivable and Loans Manager
Eastern Mennonite College.

"There is no longer a need for extra paper reports to be produced in our accounting office. Everyone can now access the reports on-line."

Susan Mabe, Student Loan Manager
University of Hawaii.

"It is great to have the information available so quickly!"

Freida Wilson, Student Loan Accounting Coordinator
University of South Carolina.

If you have any questions, contact the Help Desk at (800) 458-4492, Ext. 2111.

Billi Wolfe:

A Go-Go-Go Person

Vivacious, enthusiastic, and dedicated to customer service. These are just a few of the words that describe our newest School Relations Coordinator, Billi Wolfe. Billi joined the company in January and is already covering a territory that spans from Virginia to the West Coast. In fact, she is most enthusiastic about her upcoming trip to the CCULAA Conference in June and meeting many of her California customers for the first time. In July, she and Kim Wilson are scheduled to visit schools in the Pacific Northwest as Kim transitions from her role as School Relations Coordinator to her new position as Technical Coordinator for the School Relations department.

Not only is Billi enthusiastic about meeting her customers, she is also firmly committed to building relationships with them. She sees her role as “putting a face on the company” and “accomplishing things that don’t get taken care of through phone contact alone.” She wants to meet her customers personally so she can get a better idea of their needs.

Describing herself as a “go-go-go” person, Billi likes working in an environment where “something is always going on.” She came to the right place because our company is constantly responding to our customers’ changing needs and to changing federal regulations through technical innovations and the development of new products. She describes her experience here as being similar to riding on a Ferris wheel, where the pace is constant and the questions never stop. As she has worked to find answers to her customer’s questions, she has found that the process often takes her into new areas and results in more questions that need to be addressed.

As a person who is motivated by challenges, Billi has immersed herself in learning about System III, federal regulations, and our products. She says that Kim Wilson has been invaluable in helping her learn everything she needs to know about the company. “Kim doesn’t mind if I ask her one question after another,” Billi adds.

One thing that Billi has not had to learn about is customer service. Working as a server during high school and college, Billi has honed her public relations skills in an industry that demands prompt response to customers’ needs. She is energized by serving the public and says she always strives “to give her customers what I would want for myself. I always believe you will get back

Billi Wolfe:

“I always believe you will get back whatever you put in. To me, no customer is ever a burden.”



whatever you put in. To me, no customer is ever a burden.”

Billi has a degree in education and sports science from East Carolina University. Her background in education also serves her well here because as a School Relations Coordinator she will be very involved in teaching customers about our products during one-on-one visits as well as leading training workshops and regional meetings.

Billi is originally from Shelby, NC, where her mother still lives. She has two older sisters and four nieces and nephews with whom she enjoys spending time. As the youngest of three daughters, she was named Billi Samantha after her late father, Billy Samuel, when her family realized they were not going to have a son. Despite her name, she says she did not grow up as a tomboy, although she played softball and tennis in high school and enjoyed her childhood in a rural environment, complete with horses.

Right now her interests center on the new home she just purchased. True to her nature, she is excited about all the hard work that lies ahead for her as she undertakes multiple landscaping and home improvement projects. This is the first home of her own, and she views it as a work-in-progress, just as she views herself here at AMS Servicing Group.