

UPDATE

AMS Servicing Group Winston-Salem, NC

October 31, 2003

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Holiday Schedule

Veteran's Day Tuesday, Nov. 11

Thanksgiving Thursday, Nov. 27 Friday, Nov. 28

(System III will be available during normally scheduled hours.)

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

Available Now - System 3i

Real-time access to your borrower accounts via the Internet. Check out the *Web Products Update* in this issue for more details!

AMS Servicing Group Participates in COHEAO MPN Teleconference

AMS Servicing Group participated in the October 23 COHEAO-sponsored Teleconference on the Master Promissory Note (MPN). The release of the MPN was announced in *Dear Colleague Letter CB-03-11*, and implementation guidance was later published *in Dear Colleague Letter CB-03-14*. Guest speakers included Ralph Hosterman, Director of Student Loans & Scholarships at Penn State University. Penn State chose to implement the electronic version of the MPN, and first used ENote during the 2002-2003 school year. They are continuing to use the MPN in electronic format for 2003-2004. Sharon Suber-Davis, Default Prevention Manager at Claflin University, explained how she has implemented the paper version of the MPN. Also available for questions during the conference were Pam Moran, Gail McLarnon, and Brian Smith from the Department of Education (ED).

COHEAO TELE-CONFERENCE

COHEAO TELE-CONFERENCE (Continued)

The MPN was made available for use during the 2003-2004 award year, although its use was not mandatory. **However, the MPN must be used for all new loans made on or after November 1, 2004**. Schools may use the MPN as a single-award year promissory note or as a multi-award year promissory note. When using the MPN as a single-award year note, the borrower signs a new Perkins MPN each award year. The new MPN also has a multi-year feature and can be used for multiple award years. The borrower only has to sign the note once, when he or she first borrows. This signed note would cover all loans that the school makes to the borrower until the MPN expires (up to 10 years).

You may obtain implementation information and the actual MPN at: http://www.ifap.ed.gov/dpcletters/CB0314.html and http://www.ifap.ed.gov/dpcletters/CB0311.html. CB0311.html.

EDUCATION DEPARTMENT UPDATE

ED Web Site Provides Facts on Applying and Paying for College

ED has announced the launch of a new Web site to give students and families the facts they need to plan and prepare for college. The Web site address, http://www.studentaid.ed.gov, provides students and parents with free, on-line tools to help them access information about higher education and learn the facts about its affordability.

McKeon Bill To Include "Affordability Index" to Curb Tuition Hikes

Rep. Howard P. "Buck" McKeon (R-Calif.) held a September 30 roundtable discussion as part of a continuing effort to find solutions to the "college cost crisis." The bill will contain, among other measures, a proposal to withhold certain types of federal aid from colleges and universities that increase tuition dramatically for several years in a row. For more information, go to: http://www.nasfaa.org/publications/2003/gcostroundtable100203.html

Guidance from ED on NSLDS

In a letter dated October 4, 2003, ED sent notice that they are working to resolve discrepancies between loan statuses as displayed in NSLDS when compared to the loan

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Debra Adams, Call Center Manager.: dadams@amsweb.com Steve Anderson, Conversion Supervisor: sanderson@amsweb.com Daisy Bass, Customer Service Director: dbass@amsweb.com Beth Bealle, Product Development Director: bbealle@amsweb.com Kim Blackburn, Customer Service Rep.: kblackburn@amsweb.com Mark Bondurant, Alternative Loan Mgr: mbondurant@amsweb.com Betsy Burton-Strunk, Sr, VP, Sales.: bburton@amsweb.com Sharon Cameron, Audit/Compliance Spec.: scameron@amsweb.com Joel Cofer, Customer Service Rep.: jcofer@amsweb.com Charles Cornelius, Default Prevention Svr.: ccornelius@amsweb.com Wendy Cox, Customer Service Rep.: wcox@amsweb.com Sharal Duncan, Customer Service Rep.: sduncan@amsweb.com John Elliott, Info. Technology Dir.: jelliott@amsweb.com Charles Fulp, Facilities/Distribution Mgr: cfulp@amsweb.com Terry Gaither, Cust. Service Team Lead: tgaither@amsweb.com Wallace Grooms, Alternative Loan Svr.: wgrooms@amsweb.com Debra Hairston, Production Control Svr.: dhairston@amsweb.com LaShonda Hairston, School Relations Coord.: Ifields@amsweb.com Paula Hall, Payment Processing Svr.: phall@amsweb.com

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holder's records. In the interim, schools have been advised to adhere to the guidance in *Dear Colleague Letter GEN-96-13*, *Q & A #37* (published July 1996), which reads:

EDUCATION DEPARTMENT UPDATE (Continued)

- Q: Must school make certain that any default statuses or other negative information in the NSLDS be cleared in the NSLDS before it can disburse Title IV aid?
- A: No, if the schools can document that the student is eligible for Title IV aid despite such negative information contained in the NSLDS, it may award and disburse aid. An example would be if the NSLDS financial aid history page of the SAR or ISIR shows that the student has a defaulted loan, but the school has obtained documentation from the holder of the loan that the borrower has made "satisfactory arrangements to repay." This guidance is consistent with current requirements regarding the resolution of problems reported to a school by the CPS on a SAR or ISIR.

Attachment: Letter from ED

UNC Chancellor Announces Initiative to Help Low-Income Families

WRAL-TV reports that the University of North Carolina at Chapel Hill has become one of the first public colleges in the nation to offer low-income students the opportunity to attend college without incurring debt from student loans. Quoting from their Web site, they report that the "University of North Carolina at Chapel Hill Chancellor James Moeser announced Wednesday a groundbreaking initiative to give children of low-income families an opportunity to attend college without borrowing a penny. The Carolina Covenant will enable low-income students to come to UNC and graduate debt-free if they work on campus 10 to 12 hours a week throughout their four years at the school, instead of borrowing, in a federal work-study job. Moeser said the university will meet the rest of students' needs through a combination of federal, state, university and private grants and scholarships." You can read the complete October 1, 2003 WRAL article at http://www.wral.com/news/2524894/detail.html.

Tired of changing Separation Dates? Let Us Handle the Hassle!

AMS Servicing Group's *Separation Date Management Service*, in collaboration with the National Student Clearinghouse (NSC), provides schools with management of their borrowers' separation dates using enrollment data from the NSC database. If you sign up for *Separation Date Management*, we will coordinate with the NSC to track your borrowers in enrolled status on System III and will adjust your borrowers' records on System III to reflect the accurate separation date. You will no longer need

GRANT NEWS

SEPARATION DATE MANAGEMENT

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 and Billi Wolfe. 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.

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SEPARATION DATE MANAGEMENT (Continued)

to provide us with updated separation date information, as we will obtain this information directly from the NSC. If you would like to find out more about the *NSC Separation Date Management Service*, or if you would like to sign up to start the service, please contact your School Relations Coordinator.

CUSTOMER NEWS

Long-Term Customers Recognized

Our greatest thanks and appreciation are extended to customers reaching long-term anniversaries with us during October, November, and December. Special recognition goes to our customers of **35** years: **Limestone College** and the **University of North Carolina-Wilmington.** We also want to thank **Brandeis University and Lincoln University (PA)** for allowing us to service their loans for the past **30** years.

Names of all customers attaining 5, 10, 15, 25, 30, and 35 year anniversaries with us during this quarter are attached. Customers reaching anniversaries with us during the first quarter of 2004 will be listed in the January *Update*.

Attachment: Long-term Customer Anniversaries

Customer Closeup

In this quarter's "Customer Closeup," we are profiling **Charlie Hurtt,** Loan Services Manager, at **South University.** The school, which has campuses in Savannah, Georgia; Columbia, South Carolina; West Palm Beach, Florida; and Montgomery, Alabama, offers associate and/or bachelor degrees in business, paralegal studies, information technology, medical assisting, physical therapy assisting, nursing, and accounting. It also offers a graduate degree in Physician Assistant studies and the Doctor of Pharmacy (PharmD) degree. Charlie handles default prevention management and collections for all the school's campuses, some of which have been our customers for over 30 years.

Attachment: Customer Closeup

EMPLOYEE RECOGNITION

AMS Servicing Group Employees Recognized

Each year our company celebrates National Customer Service Week to honor and inspire our employees who work so hard to provide services for you and your borrowers. This year the week long festivities culminated in an awards luncheon during which employees were formally recognized for exceptional performance in specific categories. Several awards went to employees with whom you are quite familiar, while others employees were recognized for behind the scene efforts to offer excellent service to you.

Among the honored employees who you probably know best are three members of the Customer Service team. **Terry Gaither** won the **Team Lead of the Year Award** for her role in inspiring the Customer Service team to reach new heights as well as her input into developing our new Web sites for customers and borrowers. Customer Service Representative **Wendy Cox** won the **Inspiration Award** for her helpful and positive attitude in dealing with customers and her coworkers. **Torium Matthews**, another Customer Service Representative and former Help Desk Technician, won the **New Employee Award** for embracing her new job and putting her stamp on the Help Desk and Customer Service.

EMPLOYEE RECOGINTION (Continued)

Other individual awards went to Borrower Services Supervisor **Patrick Roberson**, who won the **Supervisor of the Year Award** for enthusiastically leading his Call Center team to exceed standards. **Manager of the Year** went to **Charles Fulp**, who manages the facilities and mailroom for our company, for his efforts in coordinating a move within our building that affected almost every employee. Through his careful planning, there was minimal disruption to employees and productivity during business hours, although almost every workstation and computer in the building had to be moved.

In the "behind the scenes" area, the **Team Award** was presented to members of the **Web Projects Team**, a group of more than 20 employees representing all areas of the Service Center. These employees were honored for their efforts in developing myamsloan.com, System 3*i*, and redesigning amsservicing.com. Please see this month's *Web Products Update* for the latest information on this team's success.

Framed certificates were also presented to 40 employees celebrating long term anniversaries in five-year increments during 2002 and through October 10, 2003. Most senior in tenure of these employees are **Kathy Jo Roberts** and **Annie Springs** who reached their 30-year anniversary in 2002, and **Pat Spry** who attained her 30th anniversary with the company in 2003. Employees named **Employee of the Month** from January 2002 through September 2003 were also recognized for their contributions to the company's success. Chances are good that you work with many of these employees everyday.

At the end of the celebration, **Paul Lombardo**, **Executive Vice President of AMS**Servicing Group, and **Anne-Marie Miller**, former Director of Compliance and
Government Relations, presented our most prestigious award, the **Anne-Marie Miller Service Excellence Award**, to **Carolyn Williams**. As Documentation Supervisor,
Carolyn is the editor of the *AMS Servicing Group Update* newsletter and has taken an active role in developing the content for myamsloans.com and amsservicing.com.
See the "Inside AMS Servicing" for more info on Carolyn and her contributions to the Service Center.

Teleconference Schedule

The remaining teleconferences for 2003 are listed below. To register, please e-mail Debra Pitts, School Relations Assistant at dpitts@amsweb.com at least 3 days before the conference call.

November 4, 2003 2:00 p.m. ET

10 Things to Know about Student Loans (Beginner Class)

November 18, 2003 2:00 p.m. ET *Introducing: A Revised amsservicing.com*

December 2, 2003 2:00 p.m. ET

What are Perkins Loans and How AMS Helps (Beginner Class)

December 16, 2003 2:00 p.m. ET

Total and Permanent Disability and Related Assignment Procedures

TRAINING UPDATE

REGIONAL MEETINGS

Regional Meetings

The last Regional Meeting of the year will be held November 20 at the University of Washington. The Georgia Regional meeting has been rescheduled for January 2004. Continuing into 2004, our regional meetings will feature news about our Web sites, myamsloan.com, which allows your borrowers to access their accounts on-line, and System 3*i*, which allows you to view your borrowers' accounts online. For more information, please contact your School Relations Coordinator or Debra Pitts at (800) 458-4492 ext. 2272 or e-mail her at dpitts@amsweb.com.

Washington Regional Meeting at Univ. of Washington
Georgia Regional Meeting

November 20, 2003 January 2004

CONFERENCES

Conference Schedule

Representatives from AMS Servicing Group will attend the conferences listed below.

The **PDG West Coast Conference** will be held at the Westin Seattle in Seattle, WA on November 16-19. More information is available at www.prodev.com.

CUTOFF DATES

Cutoff Dates

Cutoff dates for November and December 2003 are presented below.

Transaction	November 2003	December 2003
Last day to receive collection payments	11/21/03	12/26/03
Last day to receive regular payments	11/24/03	12/29/03
Last day for online payments	11/28/03	01/02/04
Date final post begins	11/28/03	01/02/04
Report date used for final post	11/30/03	12/31/03
Last day deposits created for deposit to bank account	11/28/03	12/31/03

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.

ATTACHMENT



U. S. DEPARTMENT OF EDUCATION STUDENT FINANCIAL ASSISTANCE

#BWNFDMC **AUTO #OP 9315U00 S45573 7# AMS SERVICING GROUP PO BOX 2902 WINSTON SALEM NC 27102-2902

DATE: OCTOBER 4, 2003

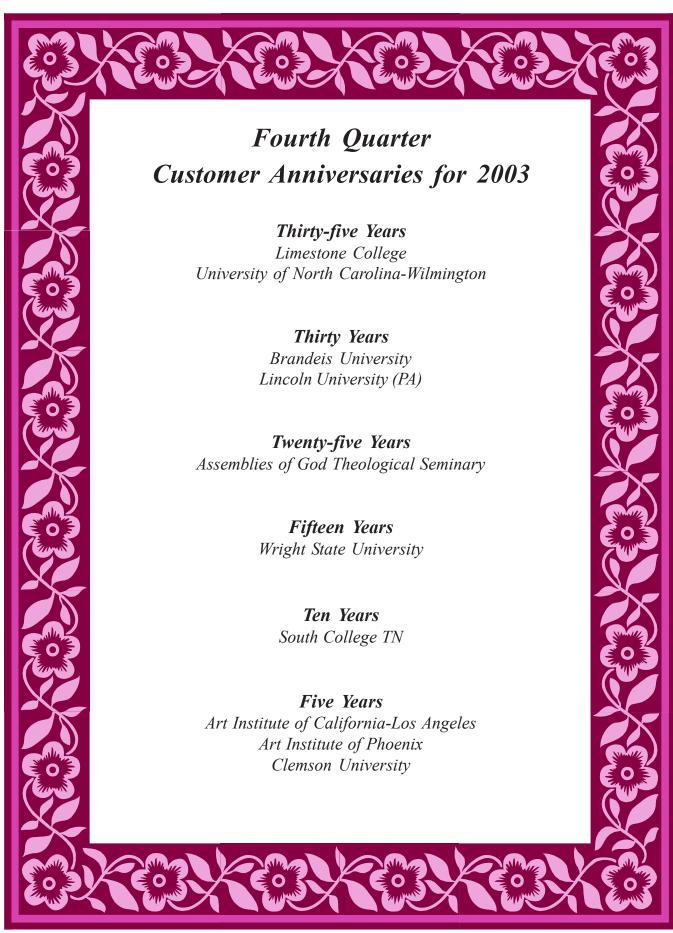
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THE UNITED STATES DEPARTMENT OF EDUCATION (ED) IS AWARE OF DISCREPANCIES BETWEEN LOAN STATUSES! AS DISPLAYED IN NSLDS AND AS ESTABLISHED IN THE LOAN-HOLDER'S SYSTEM OF RECORD. ED IS WORKING TO RESOLVE THIS PROBLEM, BUT IN THE INTERIM FINANCIAL AID ADMINISTRATORS SHOULD ADHERE TO THE GUIDANCE SET FORTH IN THE DEAR COLLEAGUE LETTER GEN-96-13, Q&A #37 (PUBLISHED JULY, 1996), WHICH READS:

Q: MUST THE SCHOOL MAKE CERTAIN THAT ANY DEFAULT STATUSES OR OTHER NEGATIVE INFORMATION IN THE NSLDS BE CLEARED IN THE NSLDS BEFORE IT CAN DISBURSE TITLE IV STUDENT AID?

A: NO, IF THE SCHOOL CAN DOCUMENT THAT THE STUDENT IS ELIGIBLE FOR TITLE IV AID DESPITE SUCH NEGATIVE INFORMATION CONTAINED IN THE NSLDS, IT MAY AWARD AND DISBURSE AID. AN EXAMPLE WOULD BE IF THE NSLDS FINANCIAL AID HISTORY PAGE OF THE SAR OR ISIR SHOWS THAT THE STUDENT HAS A DEFAULTED LOAN, BUT THE SCHOOL HAS OBTAINED DOCUMENTATION FROM THE HOLDER OF THE IF THE LOAN THAT THE BORROWER HAD MADE "SATISFACTORY ARRANGEMENTS TO REPAY." THIS GUIDANCE IS CONSISTENT WITH CURRENT REQUIREMENTS REGARDING THE RESOLUTION OF PROBLEMS REPORTED TO A SCHOOL BY THE CPS ON A SAR OR ISIR.

THE COMPLETE TEXT OF ANY DEAR COLLEAGUE LETTER CAN BE ACCESSED ON THE INTERNET AT WWW.IFAP.ED.GOV, AND FINANCIAL AID ADMINISTRATORS MAY CALL ED'S DEBT COLLECTION SERVICE CENTER AT 800-621-3115 FOR CONFIRMATION OF THIS POLICY.



Charlie Hurtt

CUSTOMER CLOSEUP

When Charlie Hurtt, Manager of Loan Services for South University, decided to move from California to Georgia almost 12 years ago to be closer to her son, she left California without having a job. She took it on faith that her past experience in student loan servicing would help her find a job, but she did not expect to get a job offer before she arrived in Savannah. But South University knew a good thing when they saw it, and offered her a job while she was on the road. She immediately accepted the job and has never regretted it.

South University is a proprietary university offering associate and/or bachelor degrees in business, paralegal studies, information technology, medical assisting, physical therapy assisting, nursing, and accounting as well as a graduate degree in Physician Assistant studies and the Doctor of Pharmacy degree. Charlie has primary responsibility for default prevention activities for campuses in Savannah, GA, Columbia, SC, West Palm Beach, FL, and Montgomery, AL. Rather than being employed directly by South University, she works for a subsidiary company set up by South University which is dedicated to loan collection.

Charlie started working in student loans in California in 1976 and has spent most of her career in collections and default prevention. Since coming to South University, she has graduated Cum Laude from the school in 1999 with a Bachelor's degree in Business Administration.

As Loan Services Manager, Charlie supervises five staff members and works with several collection agencies. Her group collects Perkins and institutional loans, works with bankruptcies, performs ledger analysis, and works to keep their Federal default rate down. She has been very successful in these areas. When she first began working at South University, the default rate on institutional loans and Perkins loans approached 50%. Now, the rate hovers at 3% to 10%.

Charlie attributes her group's success to the knowledge and attitude of her staff. "We like what we do. We are very knowledgeable and borrower friendly. We want to help borrowers and will work with them to set up special payment arrangements." She credits employees like Donna Canish, who is a collector in her office, with keeping their default rate low.

She also cites AMS Servicing Group as a big help to her in her work. "I love the company, and the people there are fantastic. I can ask them any question and get an answer." She especially enjoys working with Sharal Duncan, her Customer Service Representative, as well as the rest of the Customer Service team at AMS Servicing Group. "They've never let me make a mistake!" she says with a laugh. She especially likes on-line processing, which helps her save on postage and time. She has worked with our company since she has been at South University, a customer since 1973.

Despite advances in technology, which helps her do more in less time, one of the biggest challenges in debt collection remains the same. She continues to encounter parents and friends of borrowers in default, who shield the borrower from collection calls. "They do not understand that we want to help the borrower clear up their debt. Ignoring us will not cause the problem to go away. We talk to borrowers about deferment options and try to ar-

range payment plans that they can live with."

Charlie has true compassion for the borrowers she works with and will not hire anyone who is not a caring individual. She is especially concerned about students who borrow too much money and graduate with a large debt or who drop out of school before obtaining their degree. She counsels her own grandchildren to start looking for scholarships early in high school and not to depend on loans alone to pay for college.

Charlie clearly loves her job and could not image doing anything else. The most satisfying part of her job is helping people. Sometimes borrowers will thank her for being one of the few debt collectors of any kind who will listen to them and explain options to them.

When she is not working, she enjoys spending time with her family, which includes eight grandchildren who live in Georgia and California. She also keeps her mind engaged at all times, believing in the expression, "Use it or lose it," when it comes to brainpower. She loves to read mysteries, science fiction, and fantasy novels.

When she retires, which she is not planning to do anytime soon, Charlie may return to Tennessee, which she considers home. Charlie was actually born in North Carolina, but lived in Virginia as a young child and later lived in Minnesota for 18 years and California for 23 years. Although she has never lived there for any length of time, she considers Tennessee home because that is where her mother lived and where many of her relatives still live. But for now, if home is where the heart is, her home is at South University.



Web Products

More and More Borrowers Visit myamsloan.com

We continue to see growth in the number of borrowers who are using myamsloan.com. At this time nearly 32,000 borrowers are registered users of the site! We launched myamsloan.com in June, providing borrowers real-time access to their student loan accounts. So far the most popular transaction is E-Pay, with over 20,000 payments processed to date via the Web site. Borrowers can also update their addresses, review account history, enroll in AutoDraft, and download deferment and cancellation forms.

Help us spread the word about myamsloan.com! We have included informational stuffers with billing statements for the last few months, and our account service representatives discuss the site with borrowers when they call our office. In many cases, telephone inquiries can be satisfied by accessing information available from myamsloan.com. All of our forms and correspondence refer borrowers to the Web site for information, and our Interactive Voice Response system advertises the site using voice messaging. Many of our customers are informing borrowers about the site during Exit counseling. Please, help us help your borrowers - encourage them to register and use myamsloan.com

Coming soon to myamsloan.com.....E-Billing. Stay tuned to the *Update* for further details.

Web Projects Team Wins Team Award

Congratulations to the 20+ members of the Web Projects Team, who won the *Team Award* during our Employee Recognition Celebration this month. This team, made up of employees from almost every work area in the Service Center, is responsible for delivering all our Web products to our customers this year.

Congratulations to all for a great job!

Available Now - System 3i

At the end of September we launched System 3i, our new Internet-based system for access to your student loan portfolio. With System 3i you can inquire on your borrower's accounts and update information in real-time! All you need is an Internet connection and an ID and password.

During October and November, we are implementing additional features and functions to System 3*i*. With System 3*i* you can access and view borrower account and loan details, review history, update borrower addresses, view Collection Agency information, calculate future payoffs, and process E-Pays. System 3*i* is easy to use, and provides quick access to your portfolio information.

To get started, simply access our customer Web site, www.amsservicing.com, and click on the icon for System 3i. Enter your AMS Servicing Group User ID and password to log-in. If you don't have an ID and password, we can set you up! Just download a System 3i Access Authorization form, then complete and return it to our office. We'll assign your ID and password within 2-3 business days. If you need any assistance, our Help Desk staff is available at 1-800-458-4492, ext. 2111.

We need to hear from you!! Let us know what you think about System 3*i*, and what you would like to see added in the future. We will continue to enhance

System 3*i* based on customer feedback. Please provide your comments to your School Relations Coordinator or your Customer Service Representative.



Carolyn Williams Creative Communicator

The only thing that was on Carolyn Williams's mind immediately before the name of this year's recipient of the Anne-Marie Miller Service Excellence Award was announced was how to get in the best position to "scoop" the story. Carolyn wanted to make sure she could capture the surprised reaction of this year's winner, both in pictures and in words. Much to her surprise, it was Carolyn's name that was announced as the winner of the most prestigious award offered by AMS Servicing Group. Instead of her behindthe-scene position, Carolyn was positioned front and center, and presented with accolades from Paul Lombardo, Executive Vice President. Amidst rousing applause from the audience of AMS employees. Carolyn displayed humility that is typical for recipients of this award. She didn't recognize her contributions as "anything outstanding," and considered others in the Service Center to be "more deserving."

But the facts speak for themselves. As Documentation Supervisor, Carolyn plays a crucial role in the Service Center. She is the primary channel for communication with our customers across the country, and with our staff throughout the Center. She publishes both of our monthly newsletters, AMS Servicing Group's *Update* for customers, and *Mission-In-Motion* for employees. Each issue is chock-full of interesting news and information, and Carolyn's creativity and style adds a unique flare to these critical publications. Soft spoken, yet incredibly witty, each month Carolyn puts her desktop publishing skills to work. Actually, it's more like each day and each week!

As a member of the Web Projects Team (winners of the *Team Award* at this year's Employee Recognition Celebration), Carolyn has made significant contributions to our new Web sites. She was the leader in redesigning our customer Web site, www.amsservicing.com, and in providing text and content for our borrower Web site, www.myamsloan.com. Carolyn contributes to the ongoing development of these sites, publishing new information for posting to the sites weekly. Both Web sites have received rave reviews from customers, borrowers, and staff alike.

Carolyn is diligent in her response to internal customers, and holds the highest standards for customer service. She always puts forth a special effort to provide assistance and support, whether it's updating documentation, editing correspondence, creating certificates, or jazzing up bids and proposals. According to Carolyn, she finds the ability to be creative one of the most rewarding parts of her job. She enjoys

Carolyn Williams: It's amazing that I get paid to do something that I like so much."



the challenge that graphic and web design brings, and considers it a true visible accomplishment.

Originally from Raleigh, North Carolina, Carolyn has been with the company for 3 years. She received her undergraduate and Masters degrees in English and Sociology respectively from North Carolina State University. Before joining AMS Servicing Group Carolyn worked for several non-profit organizations, and for ITT Technical Institute.

By far, Carolyn's most significant accomplishment has been sending her daughter Jaclyn off to college this Fall. Jaclyn is enrolled as a freshman at the University of North Carolina - Chapel Hill, chief rival to Carolyn's alma mater. Reluctantly, Carolyn has started cheering for the Carolina Tar Heels. Now that Carolyn has the distinction of winning the *Anne-Marie Service Excellence Award*, she can remind Jaclyn that great things really do come from NC State!

Carolyn truly has made great contributions to AMS Servicing Group, and we congratulate her on her achievements.

The Anne-Marie Service Excellence Award was established in the Fall of 2000, following Anne-Marie's retirement from the Service Center. It is presented annually to the individual employee who best exemplifies service excellence, in keeping with the inspiring example set by Anne-Marie during her 30 years of service. Previous winners of this award include Sharon Cameron, Audit and Compliance Specialist, and Pat Hill, Account Service Representative.