Department of Consumer and Business Services
Division of Financial Regulation
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STUDENT LOAN SERVICER ANNUAL REPORT

ORS ch. 725A/OAR 441-895
As of June 30, 20______.

Note: This report is due by Aug. 1 for the prior 12-month period (ending June 30 of the current year).

OAR **441-895-0050**(2) A statement with a detailed breakdown of the customer service metrics relating to the servicing of student loans over the previous year, by month; including:

Required Data	**Data received**
Customer Service metrics	
Average wait time for incoming calls from borrowers	
Average number of days between when a written inquiry or complaint is received - including electronic communications - and when a resolution is reached	
Number of borrower contacts via chatbot	
Application and Payment processing times	
IDR application processing time	
Average time between receipt and application of payment	
Borrower metrics	
Number of borrower complaints received	
Number of borrowers who formally requested forbearance	
Number of borrowers whose requests for forbearance were approved	
Number of borrowers whose requests for forbearance were denied	
Number of borrowers whose loan payments were reported to credit reporting agencies as late for the first time.	
Number of borrowers whose late, charged-off, or defaulted loans were sent to third party debt collectors.	
Number of borrowers whose late payment fees were waived	
Number of borrowers for whom late payment fees were assessed	
Number of borrower complaints received	
Number of borrowers who formally requested forbearance	
Complaint metrics	
Number of written complaints that were not resolved through the first response.	
Most Frequent Subject Matter for Complaints	

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Second-Most Frequent Subject Matter for Complaints	
Third-Most Frequent Subject Matter for Complaints	
Average Time for Complaint Resolution	
Total number of borrowers who have submitted written complaints, relating to more than one issue.	
Loan status	
Number of loans whose missed payments were reported to credit reporting agencies	
Number of loans whose missed payments were reported to credit reporting agencies as late	
Number of defaulted loan accounts were sent to third-party debt collectors	
Number of borrowers for whom late payment fees were assessed	
Number of borrowers whose late payment fees were waived	