

# Contents

PREFACE: .....	1
INTRODUCTION: .....	2
THE ED HAS A WAY TO RESOLVE THIS CASE .....	4
THE STORY: .....	8
MY CLAIMS: .....	10
SUPPORTING DOCUMENTATION: .....	10
LAW SAYS BURDEN SHOULD SHIFT TO ED: .....	16
EMAILS .....	17
TIMELINE OF EVENTS.....	18
MORE SUPPORTING CASE LAW.....	25
PRECEDENT - US COURT OF APPEALS.....	29
IDENTITY OF SOME PEOPLE INVOLVED: .....	32
CHIDDUSHEI HARIM TERMINATED IN FLORIDA.....	33
SUMMARY .....	34
IDENTIFICATION AND SUPPORTING DOCUMENTS .....	35

April 22, 2022

Dear Sir:

Thank you so much for taking the time and effort to help me. I would be honored to meet with you in person, even if it is not necessary for this case.

**Subject:** DOE Account Number: 1030066200 - Loan Discharge/Cancellation process pertaining to federal student loans obtained by “Mosdos Chiddushei Harim Institutions” in Israel - OPE ID. 02350900

## **PREFACE:**

The Department of Education was informed of everything in this letter, and much more. Further documents and information can be provided if necessary. The content is divided into chapters so that you can easily skip around.

The institution mentioned here victimized hundreds of boys and girls, but for the purposes of this letter, I will focus on my own experience.

The justice of my case lies in the small details. It is evident from the Department's repeated denials that the Department does not grasp the full scope of what occurred. This can be reasonably explained.

My case is extremely unique, involving an Ultra-Chassidic group of people and Yeshiva (Jewish Bible boys' school for bachelors). I myself was Ultra-Chassidic from the ages of 13 to 25.

The Department is unfamiliar with Ultra-Chasidic Yeshivas, customs, and educational systems because the majority of eligible schools for student loans that are listed by the Department are not Yeshivas or divinity schools. Due to this, they cannot comprehend the obvious reasons for a discharge and continuously request supporting documents that are either irrelevant or completely absent in my case.

For example, one of the Department's denials for my "Ability to Benefit" request was *"You must provide evidence that you did not have a high school diploma or GED."*

Apart from the fact that it is impossible to prove a negative, anyone familiar with the Ultra-Chassidic Yeshivas I attended, would know that none of them award diplomas or degrees of any kind. It's a known fact that Ultra-Chassidic Yeshivas have no secular studies or curriculum—only bible studies—and they do not provide degrees or diplomas. Hence, no "proof" is required to demonstrate this.

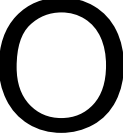
## INTRODUCTION:

I am being charged for a student loan related to a school I never attended—Mosdos Chiddushei Harim. I have suffered greatly from dealing with an incredulous Department of Education over the past three decades, especially during the past 12 months.

I just turned 49 and do not have many years left to live. I do not wish to spend the remainder of my days fighting the government. I am a decent person. My background includes service in the military and law enforcement, as well as almost 30 years as a volunteer ambulance driver.

Sholom Twersky, my father's brother, and uncle, is the Deputy Bureau Chief at the Brooklyn District Attorney's Office in New York. Although he is only conversant with criminal law and is not familiar with education laws, he thinks that if my case went to trial, it would be a slam dunk. He warned me, however, that if we are talking about \$30K, I could end up spending that much on lawyers.

I can't afford a lawyer. After living in Israel for 36 years, I recently returned to the United States. Five children's alimony wiped me clean, and COVID made the situation worse. Although I realize that it is absurd to take on the government alone, there were no other options available to me.

 ver the years, especially over the past 12 months, I have provided the Department with a multitude of documents to prove that I never attended that school. Still, the Department of Education has incredulously denied my claim. Their denials are brief, irrelevant to my claim, and completely ignore plain documented evidence. It's as if a robot sends out a denial with total disregard for the facts. For example, in one denial, they stated the unrelated point that they have no records of any wrongdoing by this institution.

It is because the Department lacks knowledge of the Ultra-Chassidic community that it has no records of wrongdoing by this institution, as I explained previously. Within their own community, they do not involve the police or courts; their matters are handled internally.

Additionally, it is understandable that most victims in Israel didn't feel the need to report any wrongdoing because the collection agencies calling from the United States didn't pose a true threat to them.

I was personally affected by the Department's seizure of **\$10,322** from my IRS tax returns in 2014. I am obligated to get that money back as part of a discharge.

Since applications must be submitted by regular mail, and I receive responses only after weeks or sometimes months, every ignorant denial delays my case.

## THE ED HAS A WAY TO RESOLVE THIS CASE

**P**lease read the case law on the next page about how the 2016 Rules require ED officials assigned to determine whether an application is eligible for relief to also examine ED records.

**The Department of Education has internal records that could prove my case!** I'm referring to the records of all the other students who have been granted loans by "Mosdos Chiddushei Harim Institutions."

The department only needs to call some of these students and ask one simple question: *"Did you ever attend "Mosdos Chiddushei Harim in Israel?"*

If my entire story is made up, what are the chances that every other student they contact would deny attending that institution and have an identical story like mine? (There may be a small minority of American students who attended there, so they cannot just call one student.)

Since the truth may require the Department to return millions of dollars to defrauded students, I believe the Department would not be thrilled about doing this. It's no secret that the Department has a history of avoiding legitimate discharge applications in order to save money and face.

## **SUPPORTING CASE LAW:**

*Despite HEA's discharge mandate, ED has denied discharges to many deserving borrowers by imposing evidentiary burdens that are almost impossible to meet and retroactively imposing new regulatory restrictions. These borrowers – many of whom have suffered from debt burdens for decades – deserve false certification discharges. [...]*

*Most borrowers cannot provide this evidence. They need, but rarely have access to, attorneys who can track down the necessary evidence through Freedom of Information Act (FOIA) requests and legal research. (Salazar v. King 15-832-cv)*

*“Former students [...] often lack records from their schools (and rarely have school records of their own).”<sup>1</sup> Even when borrowers are represented, school records can take months to arrive or are simply unavailable.<sup>2</sup> In an effort to make the application process fair, the 2016 Rules required that ED official assigned to assess if an individual application was eligible for relief also consider ED records.<sup>3</sup> Defrauded borrowers' student loan debts also ruin their credit, which in turn limits their ability to rent or purchase a home. Worse, when federal student loans default, ED*

---

<sup>1</sup> Legal Aid Community, Comment Letter on Borrower Defense 2018 NPRM, *supra* note 7, at 41. See also Ex. 1, Robyn Smith Decl. at ¶ 40.

<sup>2</sup> See *id.* See also Ex. 1 Robyn Smith Decl. at ¶ 41, 51-54 (“[Legal aid staff] request[s] student records from the school under the Family Educational Rights and Privacy Act (or the school’s custodian of records, the state agency, or a bankruptcy trustee if a school has closed); request[s] records related to government oversight and investigations of the school under [FOIA] and/or the California Public Records Act; research[es] and find[s] other sources of school-related records from accrediting agencies, lawsuits, state attorneys general, etc. This can take several weeks to several months, and sometimes even longer because the Department is slow to respond to FOIA requests and appeals of insufficient FOIA responses.”).

<sup>3</sup> 34 C.F.R. § 685.222(e)(3)(i)(A) (“As part of the fact-finding process, the Department official ... considers any evidence or argument presented by the borrower and also any additional information, including [ ] Department records”). See 2016 Rules, 81 Fed. Reg. at 75,962 (“§ 685.222(e)(3) provides that for individually filed borrower defense applications, the designated Department official will also consider other information as part of his or her review of the borrower’s claim. [...] [T]he decision maker [...] would assess the value, or weight, of all of the evidence relating to the borrower’s claim[.]”).

**can extrajudicially garnish borrowers' wages and seize their tax refunds.**

More generally, requiring borrowers to prove that a school's misrepresentation was the **sole** cause of their harm **will exclude people in vulnerable situations, the very people predatory schools aggressively aim to recruit from relief.**<sup>4</sup> Few will be able to prove that their school was **the sole cause of the hardship they experienced.**<sup>5</sup>

In addition to imposing heightened eligibility requirements on defrauded borrowers seeking loan relief, the 2019 Rules rescind the 2016 Rules' limits on when schools could compel borrowers to forced arbitration.<sup>6</sup> The 2019 Rules reverse course from ED's prior position **that predatory schools were using arbitration clauses to stop students, law enforcement, and oversight agencies from catching wind of their predatory practices.**<sup>7</sup>

**These clauses cause many students immense harm. Arbitration prevents many borrowers from accessing justice at all;** legal aid organizations often do not have the capacity to represent individually defrauded borrowers in arbitration proceedings, and arbitration clauses prevent wrongs from being addressed via class action or private litigation.<sup>8</sup> **Many predatory schools use arbitration clauses to insulate themselves from liability for wrongdoing and to prevent school accreditors, ED, and law enforcement agencies from discovering students' complaints. And when students are prevented from using class actions to challenge and build an evidentiary record of predatory schools' practices, those practices often stay hidden from the public for years.**<sup>9</sup> Indeed, the

---

<sup>4</sup> HELP Report, *supra* note 5, at 58.

<sup>5</sup> Legal Aid Community, Comment Letter on Borrower Defense NPRM 2018, *supra* note 7, at 31.

<sup>6</sup> 2019 Rules, 84 Fed. Reg. at 49,840-44.

<sup>7</sup> See 2016 Rules, 81 Fed. Reg. at 76,025; 2016 Proposed Rules, 81 Fed. Reg. at 39,381; Legal Aid Community, Comment Letter on Borrower Defense NPRM 2018, *supra* note 10, at 57-60.

<sup>8</sup> See Ex. 1, Robyn Smith Decl. at ¶¶ 15, 20.

<sup>9</sup> See Legal Aid Community, Comment Letter on Borrower Defense 2018 NPRM, *supra* note 7, at 60 (ITT Tech used arbitration agreements to conceal the fact that school officials deliberately mislead students into believing their New Mexico campus's nursing programs were accredited, when in reality they were not).

*Supreme Court has repeatedly recognized that class actions are essential to provide redress for claims that are too time- and resource-intensive to assert individually.<sup>10</sup> ED recognized in its 2016 Rules that “Abusive parties aggressively used waivers and arbitration agreements to thwart timely efforts by students to obtain relief from the abuse, and that the ability of the school[s] to continue that abuse unhindered by lawsuits from consumers [had] cost taxpayers millions of dollars in losses and [would] continue to do so.”<sup>11</sup> (NY Legal Assistance Group v. Elisabeth DeVos 1:20-cv-01414)*

---

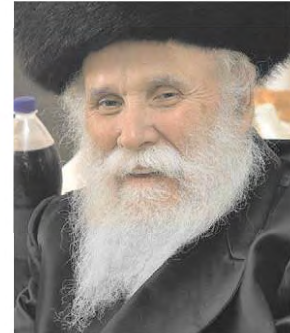
<sup>10</sup> See, e.g., *Amchem Prods., Inc. v. Windsor*, 521 U.S. 591, 617 (1997); *Hoffmann-La Roche v. Sperling*, 493 U.S. 165, 170 (1989); *Deposit Guar. Nat’l Bank v. Roper*, 445 U.S. 326, 339 (1980).

<sup>11</sup> 2016 Rules, 81 Fed. Reg. at 76,025.



## THE STORY:

**R**abbi Nachum Kerenvasser was the Rosh Yeshivah (Dean) of the Ultra-Hasidic Yeshiva **Chiddushei Harim** in Tel Aviv and a distinguished Ger Chassid who passed away in 2017, aged 77.



During the 1990s, Rabbi Kerenvasser organized an illegal, well-organized scheme that generated millions at the expense of naive teenagers. Step one: apply to the U.S. government to grant student loans for Chiddushei Harim. Then, find hundreds of American teenagers in Israel to sign student loan applications. Finally, pay off the loans over many years, and no one will ever know.

Although being a school of divinity, somehow, in a “non-kosher” way, Rabbi Kerenvasser got Chiddushei Harim certified by the Federal Government for student loans. (Someone should investigate this as SEC. 111. From the Public Law says “*no grant may be made for any educational program related to sectarian instruction or religious worship, or provided by a school or department of divinity.*” (*Id. DIVINITY*))

His recruiting team included respected people who were trusted in the Ger community.

The team’s goal was to reach out to young, naive teenagers with American citizenship living in Israel. They would deceive them into believing that despite studying at yeshivas and divinity schools, applying for a student loan would make it “as if” they graduated college.

The loan application was blank. “Just sign, and it will be filled out later,” they said. Little did the victims know that the loan application would be filled out later with details of a yeshiva they never attended—Chiddushei Harim. And ironically, for the female victims, Chiddushei Harim is only for boys.

Some received \$500 incentives. You were told that the school would cover the loan. Everyone fell for the pitch.

I was approached a day before my wedding, on June 5, 1992. I knew the guy and trusted him. His name was Reuven Bloom. I was also super excited about getting married the next day and couldn't focus on anything else. Little did I know this would haunt me for decades to come.

Years passed, and I forgot about it. Retrospectively, Rabbi Kerenvasser was making payments on the loan. The payments stopped in 2014 when Rabbi Kerenvasser ran into financial difficulties, and it is believed that over 500 people were left with student loans to a school they never attended. (I don't have the exact number yet.)

The victims received letters regarding outstanding balances on a federal student loan for "Mosdos Chiddushei Harim Institutions" in Tel Aviv. That's when the scam became apparent. The victims were harassed by collection agencies for years. Eventually, all loans defaulted, leaving them in despair.

**Additionally, the school claims that they can prove that the school never received the money! (*Id. Bloom-04*)**

After moving back to the States permanently in April 2021, I decided to put in as much time as I needed to get this sorted out.

## MY CLAIMS:

The Department claims that I attended “Mosdos Chiddushei Harim Institution” in Tel Aviv Israel as a full-time student between the years 1991 to 1997. They base their claim on the five promissory notes attached to this letter (*Id. PN-01, PN-02, PN-03, PN-04, PN-05*)

My claim is that I never attended that institution or lived in Tel Aviv. For the loans to be discharged, all I need to do is prove where I was during those years.

The main documentary evidence that I provided to the Department is listed below. Those with red ID numbers are attached to this letter.

## SUPPORTING DOCUMENTATION:

1. A letter from the Department of Education stating: “***We contacted Mosdos Chiddushei Harim Institutions but were unsuccessful in obtaining information about your enrollment,***” unquote. (*Id. ED*)
2. From my **teacher of 1990 to June 1992.** (*Id. Teacher*)
3. From a **classmate:** (*Id. Grovais-01, Grovais-02, Grovais-03*)
4. From my **father :** (*Id. Dad-01, Dad -02, Dad -03*)
5. From a **work colleague** (*Id. Klein-01, Klein -02, Klein -03*)
6. Attached letter from the Director of the Magen DavId. Adom Ambulance Services in Lachish (county of Qiryat Gat). As stated in the letter, I was an emergency on-call ambulance driver for Magen DavId. Adom in Qiryat Gat between 1994 and 1998. I was only permitted to leave Qiryat Gat for short periods. **Thus, I could not have studied at Mosdos Chedushei Harim in Tel Aviv during those years.** (*Id. MDA-01*)

7. As evidence of my expertise in advanced EMT services, the following EMT certificates are attached:
- (a) EMT course certificate: July 15, 1992.
  - (b) Phlebotomy course certificate: April 1994
  - (c) I completed a course at Hadassah Medical Organization in Jerusalem on June 5, 1994.
8. Attached letter from the founder of Lev Malka, from **Fall 1990 to June 1992**, I volunteered at his charity in Jerusalem between classes nearly every day. Jerusalem is an hour away from Tel Aviv. **Thus, I could not have studied at Mosdos Chedushei Harim in Tel Aviv during those years.** *(Id. Aberman)*
9. My 2014 IRS tax return of **\$10,322.57** was seized on **02/06/2014**. *(Id. IRS-01), (Id. IRS-02), (Id. IRS-03), (Id. IRS-04)*
10. Invitation of my wedding: **June 5, 1992**.
11. Between June 1992 and 1997, I was married, had three children, and worked full-time jobs in the cities where I lived. Attached letter from my **accountant**. *(Id. ShmuelShapiro)*
12. Except for the first promissory note, the others reflect **my correct residences** from June 1992 to 1997; in **Ashdod and Qiryat Gat**, respectively. Information about my first three children:
- (a) Shifra Malka Twersky, D.O.B: April 30, 1993, Social Security# [REDACTED]
  - (b) Yosef Moshe Twersky, D.O.B: April 20, 1995, Social Security# [REDACTED]
  - (c) Tziporah Bat Sheva Twersky, D.O.B: April 13, 1997, Social Security# [REDACTED]

**T**he Department offers multiple discharge programs, each with its own eligibility requirements. It appears that I qualify for several of the programs listed below. Obviously, only one is required for a discharge.

### **Borrower Defense**

If your school misled you or engaged in other misconduct in violation of certain state laws.

### **False Certification**

1. **Ability to benefit:** The school falsely certified your eligibility to receive the loan based on your ability to benefit from its training, and you didn't meet the ability-to-benefit student eligibility requirements that were in effect at the time the school determined your eligibility.
2. **Unauthorized signature or unauthorized payment:** The school signed your name on the loan application or promissory note without your authorization.

### **Unpaid Refund Discharge**

If you withdrew from school (or never attended) and the school didn't make a required return of loan funds to the loan servicer.

The Federal Regulations, *"Title 34, Subtitle B, Chapter VI, Part 685 > Subpart B > § 685.216 Unpaid refund discharge"* specifically say: *"the borrower provides to the Secretary upon request other documentation **reasonably available to the borrower** that demonstrates that the borrower meets the qualifications for discharge under this section."*

The abundance of documentary evidence that I have submitted thus far has been beyond **"reasonable."**

The main problem is that the additional evidence they request is irrelevant or never existed, so it cannot be provided.

For example, when I filed for " False Certification - **Unauthorized Signature**," since I only signed the first promissory note, they requested four signature examples, signed on actual documents, two of which must be dated a year before or after the date on which the disputed document was signed. Examples are canceled checks, tax returns, etc.

I explained to the Department that I couldn't provide the requested signatures because, in Israel, all official documents are signed in Hebrew, and I have no English signatures from that time. They ignored me.

But then, when I filed for "False Certification - **Ability to Benefit**," their denial still requested example signatures – despite the fact that "Ability to Benefit" does not require sample signatures!

**When they asked me to “prove” the impossible**—that the school never gave me an ATB test—they ignored the fact that the institution is the one who needs to prove that I had an ATB test as ruled here:

**SUPPORTING CASE LAW:**

*To qualify for federal educational financial assistance under either loan program, a student must attend an eligible institution and must have a high school diploma or recognized equivalent. **If the student lacks a diploma, the institution must demonstrate the student has an ATB from the training that she would receive using the financial aid.***

*In Salazar v. King, for example, the Department of Education contended that a statute providing for loan discharge committed the decision to the Secretary's discretion. 822 F.3d 61, 77 (2d Cir. 2016). The statutory provision, in relevant part, stated that **if a borrower's “eligibility to borrow under this part was falsely certified by the eligible institution . . . then the Secretary shall***

**discharge the borrower's liability.” (Salazar v. King 15-832-cv)**

The particulars of how **a school must demonstrate that the student has an ATB** have changed over the years; **however, a student generally must pass a standardized test.** See 34 C.F.R. § 668.32(e); U.S. Dep’t of Educ., GEN-95-42, Dear Colleague Letter, at 2 (Sept. 1995) (“DCL 95-42”) (summarizing changes in ATB requirements between 1986 and 1995).

If the ED received any documentation that I have taken ATB tests, I request to see the results of these tests as this is **false**. This type of fraud is also known to the Supreme court:

*In 1987, the Department of Education (ED) began allowing schools to certify student eligibility by administering an approved ability-to-benefit (ATB) test. Hearings in 1990 before the Senate Permanent Subcommittee on Investigations (a subcommittee of the Committee on Government Affairs) documented the widespread falsification of ATB testing by for-profit schools.*

*In addition, schools completed FAFSA applications for the students, indicating that the students had completed high school when in fact they had not. After hearing extensive evidence from the Office of Inspector General and others, the Senate Subcommittee placed the blame for the widespread fraud on ED. It concluded that “through gross mismanagement, ineptitude, and neglect in carrying out its regulatory and oversight functions, [ED] had all but abdicated its responsibility to the students it is supposed to service”* The Subcommittee determined the “complete breakdown in effective regulation and oversight” had opened the door for “major fraud and abuse”, particularly at proprietary schools.” *Based on the evidence gathered through the Subcommittee’s investigation, Congress enacted a broad mandate authorizing the ED to grant a loan discharge whenever a student’s eligibility to borrower was falsely certified by the institution. These practices continue to this day.* In 2015, for example, the U.S. Department of Justice indicted the owners of

*FastTrain College in Miami for allegedly obtaining federal financial aid by misrepresenting to the government that 1,300 students were high school graduates. The school told these students that they did not need a diploma or that they would earn one while attending college. (Salazar v. King 15-832-cv)*

*The subcommittee also found that “a virtually complete breakdown in effective regulation and oversight had opened the door for fraud, abuse, and other serious problems at every level.” S. Rep. 102-58, at 11. In response to these findings of pervasive fraud in federal student loans and contentions of lack of adequate supervision by DOE, **Congress passed a statute in 1992 directing that the Secretary of the United States DOE (“Secretary”) “shall discharge the borrower’s liability on the loan (including interest and collection fees) by repaying the amount owed on the loan” if the borrower received a federal student loan on or after January 1, 1986, and the “student’s eligibility to borrow under this part was falsely certified by the eligible institution.”** Pub. L. No. 102-325 § 437 (July 23, 1992), codified at 20 U.S.C. § 1087 (emphasis added).*

*The regulation governing the FFEL program provides that [i]f the guaranty agency receives information it believes to be reliable indicating that a borrower whose loan is held by the agency **may be eligible for a discharge under paragraph (e) [“False certification by a school of a student’s eligibility to borrow”]** of this section, **the agency shall immediately suspend any efforts to collect from the borrower on any loan received for the program of study for which the loan was made** (but may continue to receive borrower payments), and inform the borrower of the procedures for requesting a discharge. 34 C.F.R. § 682.402(e)(6)(ii) (emphasis added). (Salazar v. King 15-832-cv)*



## LAW SAYS BURDEN SHOULD SHIFT TO ED:

**E**vidently, the Department does not respect the court's decision that the burden of proof should be shifted to them. Here's the case law:

### **SUPPORTING CASE LAW:**

*(The application need not be notarized but must be made by the borrower under penalty of perjury; (WILLIAM D. FORD FEDERAL DIRECT LOAN PROGRAM 34 CFR 685.214(c)))*

***Borrowers who submit a sworn application establishing their eligibility for a false certification discharge **should be considered presumptively eligible for discharge**. Once presumptive eligibility is established based on a borrower's application, the burden should then shift to ED to disprove the borrower's eligibility. Absent any credible evidence contradicting the borrower's sworn statement or disputing the borrower's credibility, ED should grant the discharge. ED should not consider electronic information provided by a school as credible evidence sufficient to overcome the presumption. ED should also not consider evidence or documents from a school engaged in the falsification or alteration of student records or documents submitted to ED, according to the findings of ED, any other government agency, an accreditor, or a court.***

*(Salazar v. King 15-832-cv)*

## EMAILS:

**A**ttached are some emails from Reuven Bloom. Although they don't "prove" anything per say, they show something shady. **"quote, Simply put, where there's smoke, there's fire. unquote"** (Federal Judge William Alsup, [Denials of Student Loan Forgiveness](#): Sweet v. Elisabeth DeVos, U.S. District Court, Case No. 3:19-cv-03674-WHA)

### July 23, 2014:

Reuven asks Mrs. Shvartz: "Is there anything I can do to help this poor student?"

Mrs. Shvartz: The payments were stopped from 2/2014 **for everyone**. The only thing he can do is go straight to the top. (Id. Bloom-01)

### July 24, 2014:

I ask Reuven about Rabbi Nachum Kerenvasser.

Reuven: "He was the CEO of the Yeshiva during the loan transactions. **He is ultimately responsible to pay back or at least defer.**" (Id. Bloom-02)

### Sep 30, 2014:

"Hello Zvi, The Hesaa payment system is still stuck and no one knows when it will start up again. There is supposed to be money coming in from somewhere, sometime." (Id. Bloom-03)

### July 9, 2018:

I hear about others who sued in Beis Din (Ultra-Hassidic court for internal matters) and lost. I asked Reuven why.

Reuven: **"Regarding Beis in, the Yeshiva can prove that they did not receive the money and that it was controlled by Rabbi Kerenvasser who has in the meantime passed away."** (Id. Bloom-04)

### Dec 26, 2018:

Someone asks Reuven: "Will it bother anybody if he claims fraud?"

Reuven: "I do not think there is anybody who can be harmed by this." (Id. Bloom-05)

### Aug 13, 2021:

Reuven: "I will forward the letter to my superiors in this matter, **but even if you call the fraud, I don't think anyone who would be harmed is still with us.**" (Id. Bloom-06)

### Sep 14, 2021:

Reuven offers me solutions. Read the second offer:

Reuven: "2) Go into repayment. **The minus is that you admit responsibility of the loan (option 1 you don't admit to anything.)**" (Id. Bloom-07)

## TIMELINE OF EVENTS:

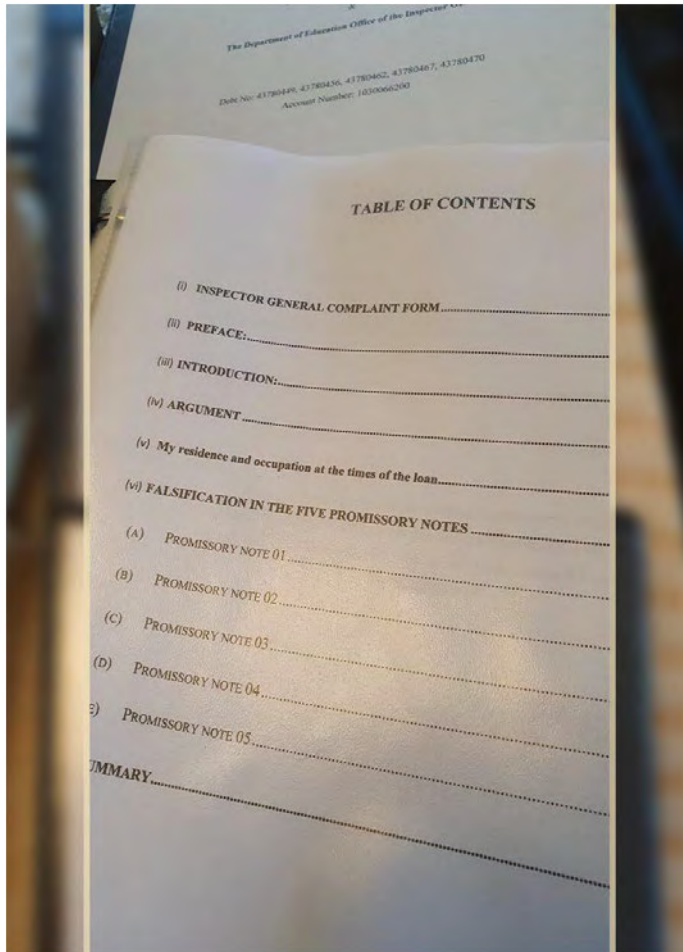
I got to work. After weeks of research, I found that I was eligible for a few kinds of discharges. I chose “False Certification,” but I wrote the whole story. I told them I never went to Chiddushei Harim and went to a Yeshiva called “Sefas Emes.” As well as the fact that it’s a yeshiva, which doesn’t teach secular education, I stated that I didn’t have a high school diploma.

### APPEAL 01:



I sent in my case files on July 5, 2021, which included over 200 pages of notarized affidavits and evidence.

Each page was in a sheet protector, and the sheets were in binders. I was smiling all the way to the post office. There’s no way that this could be disputed, I was so sure of myself. I could not have been more wrong. It slipped my mind that I was dealing with the government and all its bureaucracy.



The first denial came on July 19, 2021. It simply said, *“The Department requests that you submit further documentary evidence that corroborates your claim.”*

**Really??** Those binders and sheet protectors cost \$30! But who gives up after just one try, right?

It went on and on. Twelve appeals, twelve denials. Don’t even get me started on the hours of phone calls I had with them.

Their denials are brief, irrelevant to my claims, and completely ignore plain documented evidence. It’s as if

a robot sends out a denial with total disregard for the facts. I feel I am David against Goliath in this situation. As you see, while there are options, it’s ludicrous to attempt to take on the government by yourself.

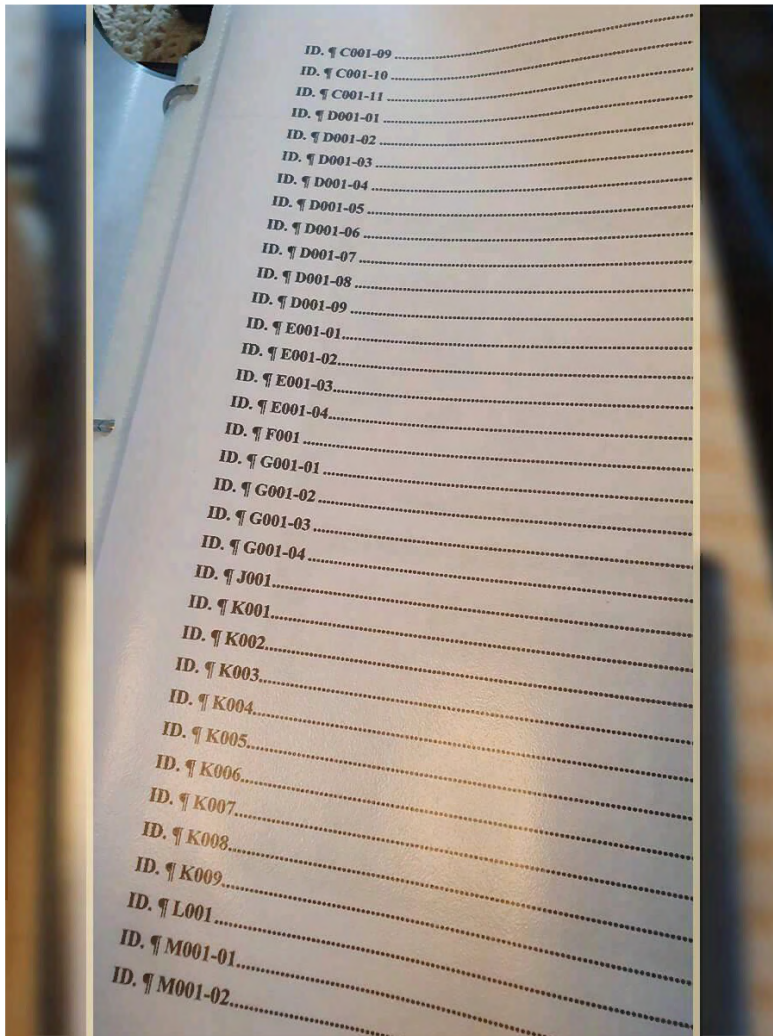
## **APPEAL 02:**

So, for my second appeal, I did “Borrower Defense” and added 50 pages of additional evidence and, of course, bought more expensive binders.

The denial came on August 19, 2021. *“You state that you did not have a high school diploma. You must submit the enclosed “Ability to Benefit” application.”*

Really?? Of the 300 pages, they just took *one sentence* and denied my claim because I used the wrong application!



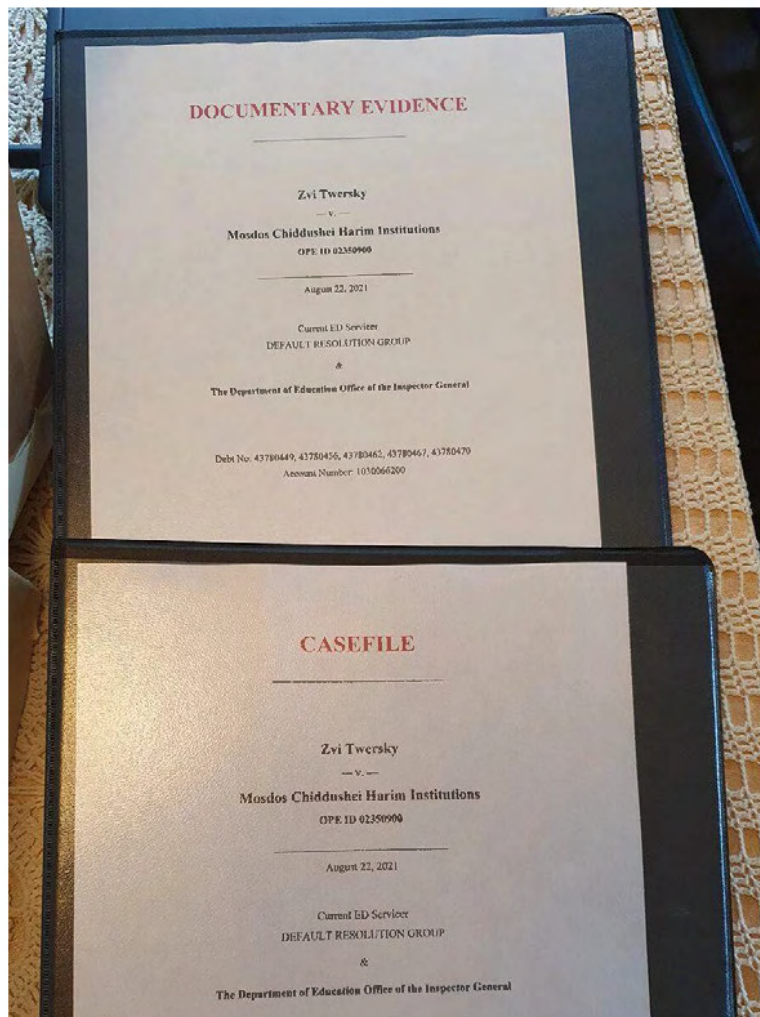


### APPEAL 03:

“Okay, this is an easy fix,” I thought. I re-filed it with the “Ability to Benefit” application. Also, I was careful not to use the word “fraud,” which they might jump on for denial.

The denial came on October 12, 2021. *“You state that this debt should be discharged because the school you attended, Yeshiva “Sefat Emes” falsely certified your ability to borrow. According to our records, The Department of Education does not service any debts obtained by you from Yeshiva “Sefat Emes.” Therefore, we are unable to process your application. The debt is for your attendance at Chiddushei Harim from 1992-1997.”*

Really?? See what they did there? I said that CHIDDUSHEI HARIM was the one who falsely certified my ability to borrow because I attended Sefas Emes and never attended Chiddushei Harim! Who's in charge of reading these claims??



## APPEAL 04:

Okay, although I was frustrated, re-appealing and explaining their mix-up seemed simple enough.

The following denial came on October 26, 2021. *"You state that you did not have a high school diploma or GED prior to attending Chiddushei Harim. The information you provided is insufficient for the Department to determine the dischargeable of your loans. You must provide evidence that you did not have a high school diploma or GED."*

Really?? How does one prove a negative? Also, I have already proved that the Yeshiva I went to from ages 13 to 17 does not issue diplomas or GEDs, so I never had one!

## **APPEAL 05:**

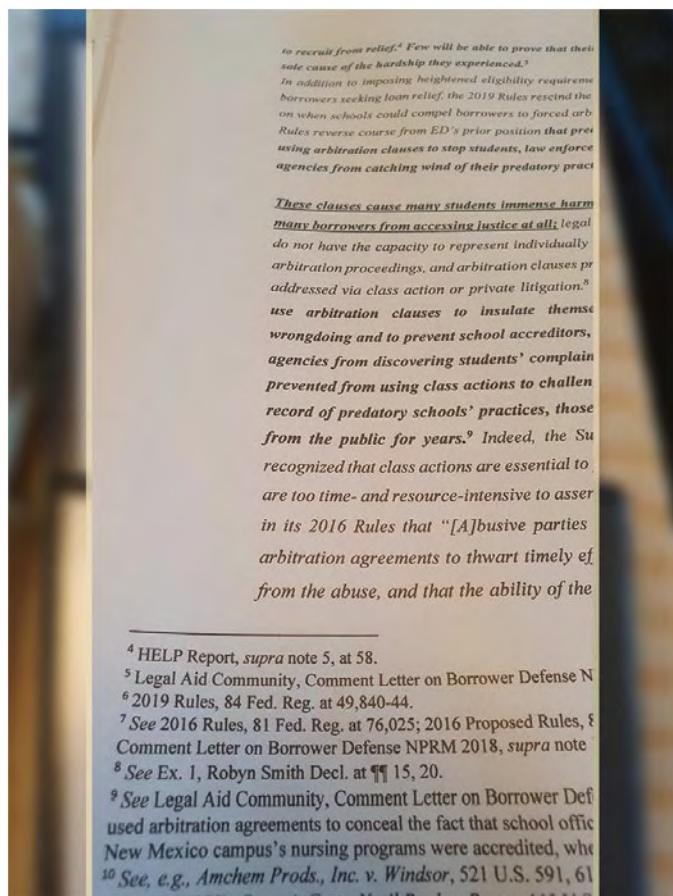
Again, I tried the “Ability to Benefit,” but I didn’t mention diplomas this time. I just said. that I didn’t benefit because I never went there.

Soon after, I got a weird denial. See if you can catch the stupidity: *“You state that this debt should be discharged because the school you attended, Chiddushei Harim, falsely certified your ability to borrow. The Department reviewed your request for a loan discharge and determined that you do not qualify for a false certification discharge”.*

Did you catch it? They admit the claim was for “Ability to Benefit,” but they denied me for “False Certification,” which is about fraud!

Nevertheless, they wrote something promising! ***“We contacted Chiddushei Harim but were unsuccessful in obtaining information about your enrollment.”***

Finally! Could this be the first sign of hope? Yeah, right!



## APPEAL 05, 06, 07, 08, 09, 010, 011, 012

Okay, this "Ability to Benefit" is not working. I tried another application; "Unpaid Refund." This means that if I didn't attend school, it's the school's responsibility to pay back the loan.

The denial followed the same stupidity pattern. *"We request that you submit the following information: Attendance letter – Student account – Academic Transcript – Any other evidence showing dates attended including withdrawal date you be alive may support your position."*

Really?? On my application, I marked "Never attended!" So, I don't get any of those!

I kept appealing, but the denials kept coming.



**OCTOBER 2021:**

*“This office has reviewed information from entities responsible for overseeing the school’s compliance with the ability to benefit regulations and has found no documentation of any violation of the ability to benefit during the time period of your enrollment.”*

**NOVEMBER 2021:**

*“We are unable to process your request because you did not provide documentation to support your claim.”*

**MARCH 17, 2022:**

*“Unfortunately, you do not qualify for a discharge of your loan due to false certification.”*

**MARCH 22, 2022**

*“In order to aid our investigation, the Department requests you submit further documentary evidence that corroborates your claim.”*

The only thing I can think of to resolve this mess is to sue the Department of Education in a class-action lawsuit. I created a website for this. <https://classactiondoe.org/>

I would be incredibly grateful if you could help me avoid having to go through the years of the hassle associated with class actions.

## MORE SUPPORTING CASE LAW

### **SUPPORTING CASE LAW:**

*After struggling for three decades with repayment and a lawsuit filed by Legal Aid Foundation of Los Angeles, student loan borrower **Sonia Escobedo** finally received full forgiveness of the federal student loans that were fraudulently obtained by Career Institute in Long Beach, a for-profit school she never attended. (Escobedo v. Betsy DeVos, U.S. District Court, Central District. of Cal., Case No. CV 17-07586)*

### **SCHOOL OF DIVINITY:**

*Sec.111. No grant may be made under this title for any educational program, activity, or service related to sectarian instruction **or religious worship, or provide by a school or department of divinity**. For purpose of this section, the term “school or department of divinity” means an institution or a department or branch of an **institution whose program is specifically for the education of students to prepare them to become ministers of religion or to enter upon some other religious vocation, or to prepare them to teach theological subjects; (PUBLIC LAW 89-329-NOV. 8, 1965, Higher Education Act of 165, “LIMITATION.”; see id. ¶ L001.)***

*Sec. 301. (a) The purpose of this title is to assist in raising the academic quality of colleges which have the desire and potential to make a substantial contribution to the higher education resources of our Nation **(PUBLIC LAW 89-329-NOV. 8, 1965, Higher Education Act of 165)***

*Sec. 302. As used in this title the term “developing institution” means a public or nonprofit educational institution in any State which—  
(b) is legally authorized to provide, and provides within the State, **an educational program for which it awards a bachelor’s degree,[...]***

*or offers a two-year program in engineering, mathematics, or the physical or biological sciences which is designed to prepare the student to work as a technician and at a semiprofessional level in engineering, scientific, or other technological fields which require the understanding and application of basic engineering, scientific, or mathematical principles of knowledge; (PUBLIC LAW 89-329-NOV. 8, 1965, Higher Education Act of 1965)*

## **THE LOAN WAN'T USED FOR MY ATTENDANCE:**

(A) (Code of Federal Regulation, 34 CFR 685.200(a))

*Subpart B - Borrower Provisions*

### **§ 685.200 Borrower eligibility:**

(1) A student is eligible to receive a Direct Subsidized Loan, a Direct Unsubsidized Loan, or a combination of these loans, if the student meets the following requirements:

(i) **The student is enrolled, or accepted for enrollment, on at least a half-time basis in a school that participates in the Direct Loan Program.**

(ii) The student meets the requirements for an eligible student under **34 CFR part 668:**

(B) (Code of Federal Regulation, 34 CFR part 668)

Enrolled: The status of a student who -

(1) **Has completed the registration requirements (except for the payment of tuition and fees) at the institution that he or she is attending; or**

(2) **Has been admitted into an educational program offered predominantly by correspondence and has submitted one lesson, completed by him or her after acceptance for enrollment and without the help of a representative of the institution. (Authority: 20 U.S.C. 1088)**

(C) **§ 685.201 Obtaining a loan:**

**34 CFR 685.201(a):**

(1) If the student is eligible for a Direct Subsidized Loan or a Direct Unsubsidized Loan, the school in which the student is enrolled must perform the following functions:

- (D) Code of Federal Regulation, 34 CFR 685.200(a)  
34 CFR 685.206(a)

**§ 685.206 Borrower responsibilities and defenses.:**

(a) A student is eligible to receive a Direct Subsidized Loan, a Direct Unsubsidized Loan, or a combination of these loans, if the student meets the following requirements:

- (1) TA statement, as described in 34 CFR part 668, that the loan will be used for the cost of the student's attendance.  
(2) Information demonstrating that the borrower is eligible for the loan.

- (E) Code of Federal Regulation, 34 CFR 685.200(a)  
34 CFR 685.206(c)

**§ 685.206 Borrower responsibilities and defenses.:**

(c) A student is eligible to receive a Direct Subsidized Loan, a Direct Unsubsidized Loan, or a combination of these loans, if the student meets the following requirements:

- (1) **For loans first disbursed prior to July 1, 2017**, the borrower may assert a borrower defense under this paragraph. A “borrower defense” refers to any act or omission of the school attended by the student that relates to the making of the loan for enrollment at the school or the provision of educational services for which the loan was provided that would give rise to a cause of action against the school under applicable State law.

- (F) Code of Federal Regulation  
**34 CFR 685.206(c)**

**§ 685.216 Unpaid refund discharge**

(a)

**(2) Unpaid refunds in open school situations.**

(i) In the case of a school that is open, the Secretary discharges a former or current borrower's (and any endorser's) obligation to repay that portion of a Direct Loan equal to the refund that should have been made by the school under applicable law and regulations, including this section, if –

(A) ***The borrower (or the student on whose behalf a parent borrowed) is not attending the school that owes the refund***;

(G) Code of Federal Regulation

**34 CFR 685.206(c)**

***The school is responsible for returning the funds:***

**§ 668.21 Treatment of title IV grant and loan funds if the recipient does not begin attendance at the institution.**

(a) If a student does not begin attendance in a payment period or period of enrollment -

(1) ***The institution must return all title IV, HEA program funds that were credited to the student's account at the institution or disbursed directly to the student for that payment period or period of enrollment, for Federal Perkins Loan, FSEOG TEACH Grant, Federal Pell Grant, ACG, and National SMART Grant program funds;***

## PRECEDENT - US COURT OF APPEALS:

Below are cases of students who were granted a discharge even *though they attended the school in question*. All the more so, I should be qualified for a discharge since I never applied or attended the school in my case.

*Plaintiff Marilyn Mercado dropped out of school in junior high and enrolled in Wilfred Academy at age seventeen. She did not have a high school diploma or its equivalent and was not given an ATB test. **Although she completed the program**, she was unable to obtain a job as a hair cutter, the field that Wilfred purported to train her for, because she was not adequately trained to cut hair and not prepared to pass the cosmetology license test. Mercado ultimately defaulted on the debt. She is not able to obtain an extension of credit, and the IRS seized her federal income tax refund to pay the debt. She never received any communication from the DOE informing her of the availability of a false certification discharge. Mercado applied to the DOE for a loan discharge on April 9, 2014, and her discharge was granted on June 9, 2014. (Salazar v. King 15-832-cv)*

*Plaintiff Ana Bernardez alleges that she inquired about a Wilfred educational program in 1988, and she was told that the only requirement for enrollment was a Social Security number, and that it would cost only a few hundred dollars. **Bernardez did not have a high school diploma or its equivalent and was not given an ATB test. She did not understand that she had taken out a loan until she tried to obtain a loan years later to cover the cost of furniture. The IRS seized her federal tax refunds approximately five times.** She never received any communication from the DOE informing her of the availability of a false certification discharge. Bernandez applied to the DOE for a loan discharge on April 9, 2014, and her discharge was granted on October 14, 2014. (Salazar v. King 15-832-cv)*

In 1987, plaintiff Jeannette Poole gave her personal information to a representative of the Wilfred Academy, who said he would use it to determine if she qualified for loans to cover the cost of the program. **Poole did not have a high school diploma or its equivalent and was not given an ATB test.** After receiving information from the Wilfred representative, she told the representative that she did not want to enroll in the program or take out a loan. (She was homeless and sleeping in an abandoned building at the time and did not want to take on debt). **Even though she never attended any Wilfred program, Wilfred took out two loans in her name without her knowledge.** Because these loans went into default, Poole was unable to enroll in a business training program at a community college over a decade later. Further, her credit was impaired so she was not able to receive credit for necessities such as repairing her living quarters damaged by a flood. **Additionally, the IRS seized her federal tax refund despite her attempts to contest the loan.** She never received any communication from the DOE informing her of the availability of a false certification discharge. **Poole applied to the DOE for a loan discharge on April 9, 2014, and her discharge was granted on May 20, 2014.** (Salazar v. King 15-832-cv)

Plaintiff Edna Villatoro enrolled in a Wilfred Academy in New Jersey. **She did not have a high school diploma or its equivalent and was not given an ATB test.** The Wilfred representative told Villatoro that the school offered GED classes, but a GED teacher was never provided. **After completing the Wilfred program,** Villatoro learned that to apply for a cosmetologist license in New Jersey she needed a high school diploma or its equivalent. She never obtained a license. **The IRS seized her federal income tax refund.** She never received any communication from the DOE informing her of the availability of a false certification discharge. **Villatoro applied to the DOE for a loan discharge to the DOE on April 9, 2014, and her discharge was granted on June 17, 2014.** (Salazar v. King 15-832-cv)

Plaintiff Lisa Bryant attended a Wilfred school in Houston, Texas in 1987. **She did not have a high school diploma or its equivalent and was not given**

**an ATB test.** A Wilfred representative told Bryant that if she did not find a job within six months after graduation her loan money would be refunded. **She attended the school for three months,** until one day she arrived for class and was told by a security guard that the school was closed. She never received any correspondence about the closure. **The IRS seized Bryant's federal income tax refunds at least four times.** She never received any communication from the DOE informing her of the availability of a false certification discharge. She has never been able to obtain a credit card or take out a loan to buy a car or a home because of the Wilfred debt. **Bryant applied to the DOE for a loan discharge on May 28, 2014, and her discharge was granted on June 27, 2014.** (Salazar v. King 15-832-cv)

Plaintiff Cherryline Stevens enrolled in a Wilfred school in Queens, New York in 1987. **Stevens did not have a high school diploma or its equivalent and was not given an ATB test. Although she completed the program,** the school never gave her an official diploma, which is necessary to get a cosmetologist license. Approximately eight years ago, Stevens started working at Queens Village Day Care and the DOE garnished her wages to pay her student debt. **She has also had her federal tax refund seized at least three times.** She never received any communication from the DOE informing her of the availability of a false certification discharge. At the time the lawsuit was filed Stevens was continuing to make monthly payments towards her student debt. **Stevens applied to the DOE for a loan discharge on April 9, 2014, and her discharge was granted on June 18, 2014.** (Salazar v. King 15-832-cv)



## IDENTITY OF SOME PEOPLE INVOLVED:

### **Main contact regarding the student loans:**

Reuvain Bloom

Address: 2 Lev Simcha St. Beit Shemesh 9904101, Israel

Cell: (+972)-972-57-3181682, Phone: (+972)-2-5849171, Email: [reuvenmeirblum@gmail.com](mailto:reuvenmeirblum@gmail.com)

Rabbi Shvartz:

38/23 Rashbi St 7765066 Ashdod, Israel

Father Yaakov: (+972)-52-7114449

### **"MOSDOS CHIDDUSHEI HARIM INSTITUTIONS"**

#### **ISREAL BRANCH:**

24 Nemirover St. Tel Aviv, 61130, Israel, Phone: (+972)-3-6476462, Fax: (+972)-3-6499081

Yeshiva Association number: 580037208, email: [eliez69@zahav.net.il](mailto:eliez69@zahav.net.il)

#### **USA BRANCH:**

1310-48 St, PO BOX: 190162, Brooklyn, N.Y. 11219.0003

### **Yeshiva Main Contacts:**

**Akerman (In charge of the money)**

35/14 Harim Levin St. Ashdod 7765494 Israel, Cell: (+972)-57-3145148, Email: [850646@gmail.com](mailto:850646@gmail.com)

#### **Akerman's Secretary:**

Mrs. Shvartz, Email: [57422@enativ.com](mailto:57422@enativ.com), Phone: (+972)-8-8644422

Cell: (+972)-57-3181682, Phone: (+972)-2-5381682

Simcha, Cell: (+972)-57-3113637

Rabbi Noyshat, Phone: (+972)-52-7627620

### **Authorized Signature School Official**

Solomon Sampson Adm.

### **Head of the Yeshiva: (passed away)**

Rabbi Nachum Kerenveisser (He says that an older guy - Goldberg - takes care of the American money)

Address: 32 Baal Shemtov St, Bnei Brak, 51502, Israel

Home: (+972)-3-6185873, Cell: (+972)-57-3171987

## CHIDDUSHEI HARIM TERMINATED IN FLORIDA

I request that the ED open an investigation regarding the integrity of “**Chiddushei Harim Institutions,**” as they appear in the “**Terminated Institutions**” list of the Federal government.

### **SUPPORTING CASE:**

#### **TERMINATED INSTITUTIONS**

*The following educational institutions, located in Region IV, have been terminated from the Federal Family Educational Loan Program by the United States Department of Education; (Id. FLORIDA)*

*Lenders are instructed to hold all undistributed funds and to cease all organization activity for students attending these schools until instructed otherwise.*

#### **SCHOOLS TERMINATED**

**OPE ID# 02350900, MOSDOS CHIDDUSHEI HARIM INSTITUTIONS**

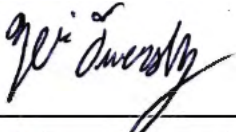
## SUMMARY

In my sworn application, I request the following:

- (1) The Secretary promptly suspends any efforts to collect from me on any affected loan.
- (2) A loan discharge/cancellation of all outstanding federal student loans in my name.
- (3) Upon discharge, a full refund of all payments made on these loans **plus interest**.
- (4) Upon discharge, a refund of the seized 2014 IRS tax return of **\$10,322.57 plus interest**.
- (5) Upon discharge, the credit bureaus are notified of my discharge by the Department of Education.

Thank you for your attention to this matter.

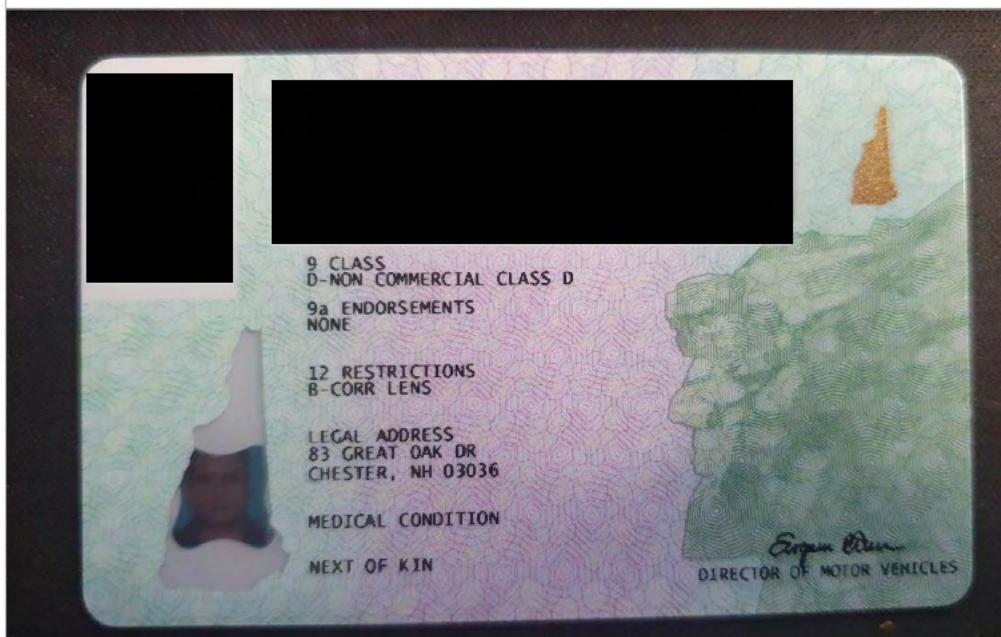
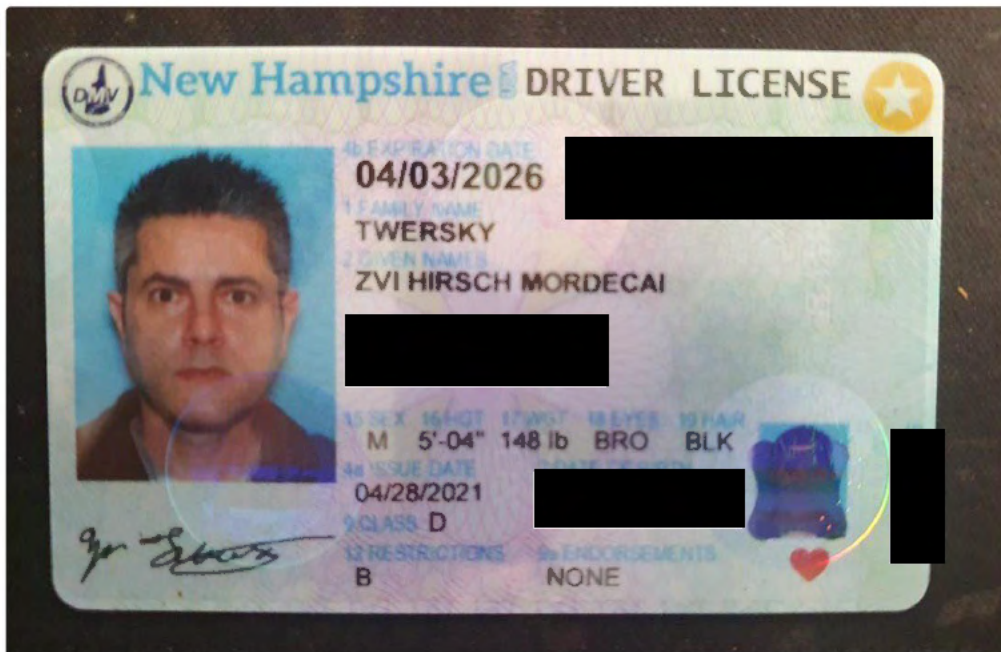
Sincerely yours,  
Zvi Twersky



---

S.S. #: [REDACTED], Cell: (603) 505-7051, Address: [REDACTED] Chester, NH  
03036, Email: [ztwersky@gmail.com](mailto:ztwersky@gmail.com)

## IDENTIFICATION AND SUPPORTING DOCUMENTS:







DOCUMENT NO. [REDACTED]

**THE CITY OF NEW YORK**  
DEPARTMENT OF HEALTH  
BUREAU OF VITAL RECORDS  
CERTIFICATION OF BIRTH

This is a certification of name and birth facts on file in the Bureau of Vital Records, Department of Health, City of New York.

DATE OF  
BIRTH

[REDACTED]

CERTIFICATE  
NO.

[REDACTED]

BOROUGH

QUEENS

DATE  
FILED

[REDACTED]

DATE  
ISSUED

05-19-88

NAME

ZVI HIRSCH MORDECAI TWERSKY \*\*\*

SEX

MALE

MOTHER'S MAIDEN NAME

[REDACTED]

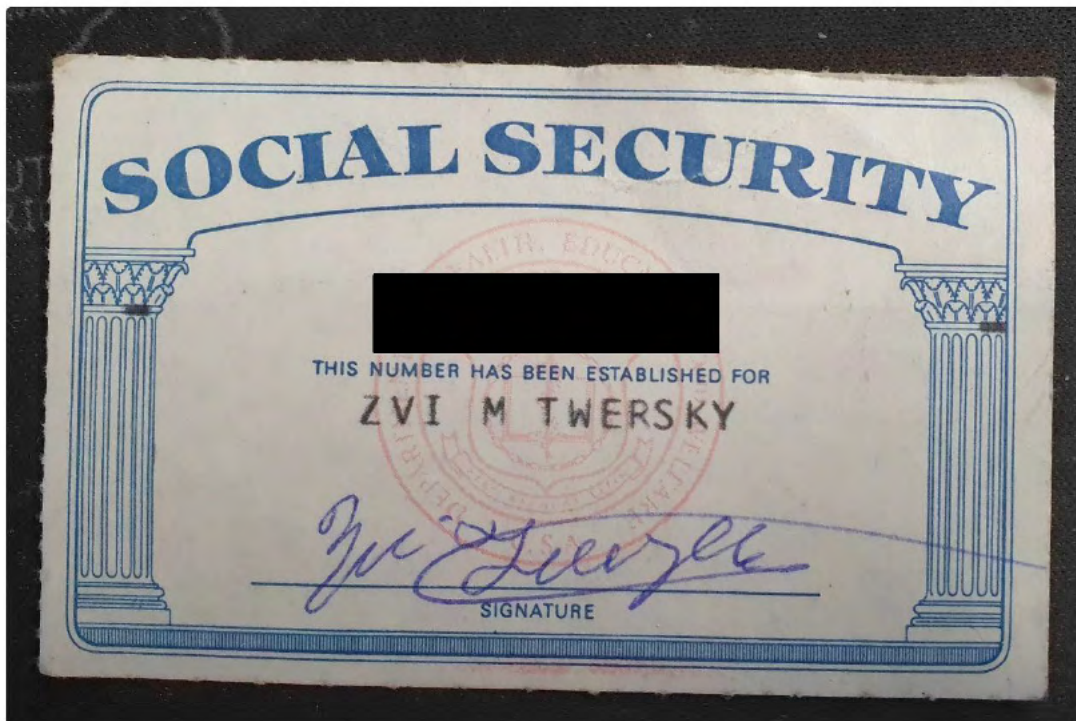
FATHER'S NAME

*Irene A. Scanlon*

IRENE A. SCANLON  
CITY REGISTRAR

Do not accept this transcript unless it bears the raised seal of the Department of Health. The reproduction or alteration of this certification is prohibited by Section 3.21 of the New York City Health Code.







(Id. ED)



October 26, 2021

ZVI TWERSKY

CHESTER, NH 030364114

Debt No: 43780449; 43780456  
43780462; 43780467; 43780470  
Account Number: 1030066200

Dear Zvi Twersky,

Thank you for your correspondence concerning your student loan account with the U.S. Department of Education, Federal Student Aid.

You state that this debt should be discharged because the school you attended, Mosdos Chiddushei Harim Institutions, falsely certified your eligibility to borrow.

The Department reviewed your request for loan discharge and determined that you do not qualify for false certification discharge. We contacted Mosdos Chiddushei Harim Institutions, but were unsuccessful in obtaining information about your enrollment.

Under the Federal Family Education Loan and William D. Ford Federal Direct Loan Programs, schools must certify that student borrowers who do not have a high school diploma or General Educational Development (GED) have the ability to benefit from the training offered by the institution. False certification occurs, for example, if the school does not test a student's ability to benefit or conducts testing in an improper manner.

The Department conducts periodic reviews of schools participating in the Federal student loan programs, performs audits when deemed necessary, and attempts to obtain copies of reviews and audits conducted by public or private agencies that reviewed or had oversight responsibility for schools testing methods. Schools are reviewed and audited to insure accountability, including adherence to ability to benefit requirements. This office has reviewed information from entities responsible for overseeing the school's compliance with ability to benefit regulations, and has found no documentation of any violations for ability to benefit during the time period of your enrollment. Therefore, your application for loan discharge has been denied.

In the event that the supporting evidence submitted with your discharge application is insufficient for processing and/or approval, standard collection activity will resume. Should that be the case, we may offset your federal tax refund and other payments, garnish your wages, begin litigation in federal court, and report your account to the credit bureaus.



(Id. Teacher)

**RABBI Yitzchok M. Weinberg**  
**Tolner Rebby**  
10 David Chazan st.  
Jerusalem . Israel

יצחק מנחם וינברג  
נכד אדמו"ר מטאלנא זצלה"ה  
רחוב דוד חזן 10  
בקה"ק ירושלים תובב"א

טלפון: 02-5825543 Tel.

March 8, 2022

ב"ה, יום

In 1990, I was the one who accepted Zvi Twersky, ID 011933223, social security number [REDACTED] into the Sfas Emes Yeshiva in Jerusalem, Israel. In addition to being his teacher, I also served as his mentor during the time he was attending. Zvi studied here from the fall of 1990 until June 5, 1992. He lived on campus and was a full-time student.

During the time Zvi applied, he was coming from another yeshiva without a secular education, high school diploma, or degree.

The Sfas Emes Yeshiva has no secular programs and the students do not receive a degree or diploma. It is a Jewish educational institution that focuses on the study of traditional religious texts, primarily the Talmud and the Torah, and halacha (Jewish law and bible).

היכרה זיכרון מוסאג  
בית מדרש "נח" לרב אהרן שניידמאן זצלה"ה

(Id. Abermen)



**LEV MALKA**

38 H-Mem Gimel St. Jerusalem, Israel  
Phone: 02-5376666 Fax: 02-5377911

Monday, March 7, 2022

To Whom It May Concern

Zvi Twersky, ID: 0119332233, Social# [REDACTED] enrolled in the "Sefat Emet" Yeshiva in Jerusalem, Israel, in 1990 and lived in its dormitory.

From Fall 1990 until June of 1992, Zvi volunteered almost daily between classes for our organization, Lev Malka, organizing blood drives.

He attended the Sefat Emet Yeshiva in Jerusalem until he married in 1992. I attended his wedding.

Shortly after Zvi's wedding, I hired him full-time at Lev Malka.

From the winter of 1992 to the end of 1993, Zvi lived in Ashdod. Every weekday he commuted an hour to Lev Malka's corporate headquarters in Jerusalem.

In his spare time, Zvi continued to volunteer at "Lev Malka" for the next 25 years.

Rabbi Aaron Leib Aberman,  
Chairman and founder of Lev Malka, Israel


(Id. MDA-01)



Monday, March 7, 2022


To Whom It May Concern

From 1994 to 1998, Zvi Twersky, ID number 011933223, social security number [REDACTED] served as a special "on-call" volunteer ambulance driver for Magen David Adom in Qiryat Gat, Israel. We provided him with an ambulance to use as his personal vehicle. As long as he wasn't on call, he could use the ambulance for his own needs within the city. This included running personal errands, getting to work, and taking his children to school. However, Zvi had to be on standby 24/7 and ready to respond to emergencies whenever necessary. Only with special permission and for short durations was he allowed to leave Kiryat Gat for non-essential errands with the Magen David Adom ambulance.

  
Ami Ivgi,

Director of MDA Lachish Region

LACHISH, OFFICE: 08-8551333, FAX: 03-6306024 CELL: 052-3696480  
OFFICE: 08-8551333, FAX: 03-6306024 CELL: 052-3696480  
EMAIL: amramev@mda.org.il

Serial No. 32/2021	מספר סידורי 32/2021
<b>Form No. 1</b>	<b>טופס מס' 1</b>
<b>AUTHENTICATION OF SIGNATURE</b>	<b>אימות חתימה</b>
<p>I, the undersigned Assaf Yosef, Notary holding license no 219201, hereby certify that on August 18, 2021 appeared before me at my office located at 9 Jabotinsky St. Bnei Brak, Mr. Yehuda Arie Grovais, Israeli ID 027301183.</p> <p>X whose identity has been proven to me by a driving licence No. [REDACTED] valid until April 8, 2027.</p> <p>And I am convinced that the person standing before me understood fully the significance of the action and voluntarily signed the attached document marked with the letter A.</p> <p>In witness whereof, I hereby authenticate the signature of Mr. Yehuda Arie Grovais by my own signature and seal this day, August 18, 2021.</p> <p>Notary fee 165 NIS plus VAT (Total of 193 NIS).</p>	<p>אני החתום מטה, אסף יוסף, נטריון בעל רישיון מספר 219201 מאשר כי ביום 18/08/2021 ניצב לפני במשרדי שבמען ז'בוטינסקי 9 בני ברק מר יהודה אריה גרוביס, נושא ת.ז. ישראלית מס' 027301183.</p> <p>X שזהותו הוכחה לי על פי רישיון נהיגה ישראלית שמספרו [REDACTED] בתוקף עד ליום 08/04/2027.</p> <p>ושוכנעתי, כי הניצב בפני הבין הבנה מלאה את משמעות הפעולה וחתם מרצונו החופשי על המסמך המצורף והמסומן באות א'.</p> <p>לראיה אני מאמת את חתימתו של מר יהודה אריה גרוביס בחתימת ידי ובחותמי, היום 18/8/2021.</p> <p>שכר נטריון 165 ש"ח בתוספת מע"מ (סה"כ 193 ש"ח).</p>
	<div style="text-align: center;"><p>חתימה + חותם הנסמך</p></div>



A  
1/6  
:

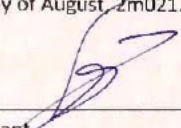
### GENERAL AFFIDAVIT

The within named person (Affiant), Mr. Yehuda Arie Grovais, Israeli ID number 027301183 who is a resident of Bnei Brak, Israel, personally came and appeared before me, the undersigned Notary Public, and makes this his statement, testimony, and General Affidavit under oath or affirmation, in good faith, and under penalty of perjury, of sincere belief and personal knowledge that the following matters, facts, and things set forth are true and correct, to the best of his knowledge:

1. My name is Yehuda Arie Grovais, ID 027301183 (Israel).
2. From the summer of 1990 until June 5, 1992, Mr. Zvi Twersky, Driver's License [REDACTED] and I were studying together in the same school at the "Sefat Emet" Yeshiva in Jerusalem, Israel. We were also lived there on campus.
3. Mr. Zvi Twersky and I stayed friends until this day.

Dated this 18 day of August, 2021.

Signature of Affiant



(Id. Grovais-03)

**DRIVING LICENCE רשיון נהיגה**  
STATE OF ISRAEL מדינת ישראל



1. גרוביס GROVAIS  
2. יהודה אריה YEHUDA ARIE  
3. [REDACTED]  
4. [REDACTED]  
5. ID [REDACTED]  
6. קלישר 6 בני ברק  
7. [REDACTED]  
8. [REDACTED]  
9. B

4a [REDACTED]  
4d [REDACTED]

רשאי לנהוג בדרגה 8 עד 4000 ק"ג בישראל  
חייב להרכיב משקפיים או עדשות מגע בנהיגה



(Id. Klein-01)

 **DRIVING LICENCE רשיון נהיגה**  
STATE OF ISRAEL מדינת ישראל 



קליין  
1. KLEIN  
אלחנן דב  
2. ELCHANAN DOV  
3. [REDACTED]  
4. [REDACTED] 4a.07 [REDACTED]  
4b.03.10.2030 4d. ID [REDACTED]  
5. [REDACTED]  
8. הרב לנדא יעקב 4 בני ברק

2976

9. B

רשאי לנהוג בדרגה B עד 4000 ק"ג בישראל  
חייב להרכיב משקפיים או עדשות מגע בנהיגה

Serial No. 33/2021

33/2021 תשפ"א

Form No. 1

תעודת מס' 1

AUTHENTICATION OF SIGNATURE

אישות חתימה

I, the undersigned Assaf Yosef, Notary holding license no 219201, hereby certify that on August 19, 2021 appeared before me at my offices located at 9 Jabotinsky St. Bnei Brak, Mr. Elchanan Dov Klein, Israeli ID 025642976.

אני החתום מטה, אסף יוסף, חתום בעל רישיון מס' 219201 מאשר כי ביום 19/8/2021 הציג לפני במשרדי שבועון ז'בוטינסקי 9 בני ברק מר אלחנן דב קליין, מס' ת.ז. 025642976.

X whose identity has been proven to me by Israeli driving licence No. [redacted] valid until October 3, 2030.

X שזהותו הוכחה לי על ידי רישיון נהיגה ישראלי מס' [redacted] מאושר עד ליום 03/10/2030.

And I am convinced that the person standing before me understood fully the significance of the action and voluntarily signed the attached document marked with the letter A.

ואני בטוח, כי הציג בפני הבין הבנה מלאה את משמעות הכתובת וחתם מרצונו החופשי על המסמך המצורף המסומן באות א'.

לראיה אני מאשר את חתימתו של מר אלחנן דב קליין בחתימת יד ובחתימה, היום 19/8/2021.

In witness whereof, I hereby authenticate the signature of Mr. Elchanan Dov Klein by my own signature and seal this day, August 19, 2021.

שוכר מסמך 165 ₪ במסגרת מע"מ (סה"כ 193 ₪).

Notary fee 165 NIS plus VAT (Total of 193 NIS).





**GENERAL AFFIDAVIT**

A  
..4/c

The within named person (Affiant), Elchanan Dov Klein, ID number 025642976 (Israel) who is a resident of Bnei Brak, Israel, personally came and appeared before me, the undersigned Notary Public, and makes this his statement, testimony, and General Affidavit under oath or affirmation, in good faith, and under penalty of perjury, of sincere belief and personal knowledge that the following matters, facts, and things set forth are true and correct, to the best of his knowledge:

1. My name is Elchanan Dov Klein, Israeli ID 025642976.
2. I am a professional scribe. (A "scribe" is someone who handwrites a Torah/Jewish Bible.)
3. In January of 1995, Mr. Zvi Twersky, Driver's License [REDACTED] who was my neighbor in Qiryat Gat, Israel at that time, just finished learning to be a scribe. In February 1995, Mr. Zvi Twersky and I rented a joint office to work together.
4. Mr. Zvi Twersky and I worked as scribes in the same office full-time almost every day from 1995 until 2005.

Dated this 19 day of August, 2021.

Signature of Affiant

*[Handwritten Signature]*

(Id. Dad-01)





Form No 1182/21/2021

מספר רץ 1182/21/2021

Authentication of signature

I the undersigned **SHMUEL KARNIEL**-  
Notary Licence No. 2991917 at 8 Hillel St,  
Jerusalem, hereby certify that on 17<sup>th</sup> August  
2021 there appeared before me at my office:

Mr **IRVING TWERSKY**

☐ who is known to me personally  
☒ whose identity has been proven to me by  
U.S.A passport No. [REDACTED] issued on day  
23/07/2015 by the Authority of U.S.A

And I am convinced that the person standing  
before me understood fully the significance  
of the action and voluntarily signed the  
attached document marked with the letter "A"

In witness whereof, I hereby authenticate the  
signature of Mr **IRVING TWERSKY**  
by my own signature and seal on the 17<sup>th</sup>  
August 2021.

Notary fee 193 NIS Paid

אימות חתימה

אני הח"מ, שמואל קרניאל נוטריון בעל רישיון  
מספר 2991917 מרח' הלל 8, ירושלים

מאשר כי ביום 17/08/2021 ניצב בפני במשרדי

מר אירוינג טוורסקי

☐ המוכר לי באופן אישי

☒ שזהותו הוכחה לי על פי דרכון ארצות הברית

מס [REDACTED] שהונפקה ביום 23/07/2015

בארה"ב

ושוכנעתי כי הניצב בפני הבין בחבנה מלאה את  
משמעות הפעולה וחתם מרצונו החופשי על המסמך  
המצורף והמסומן באות א'.

ולראייה חנני מאמת את חתימתו של מר אירוינג  
טוורסקי בחתימת ידי ובחותמי היום 17/08/2021

שכר נוטריון בסך 193 ש"ח שולם.



M12-66

GENERAL AFFIDAVIT

The within named person (Affiant), Irving Norman (Yitzchak) Twersky, who is a resident of Jerusalem Israel, personally came and appeared before me, the undersigned Notary Public, and makes this his statement, testimony, and General Affidavit under oath or affirmation, in good faith, and under penalty of perjury, of sincere belief and personal knowledge that the following matters, facts, and things set forth are true and correct, to the best of his knowledge:

1. My name is Irving Norman (Yitzchak) Twersky, US Passport# [REDACTED]
2. I am the father of Zvi Hirsch Mordecai Twersky, Driver's License# [REDACTED]
3. In 1990 Zvi Twersky enrolled into the "Sefat Emet" Jewish, Biblical School (Yeshiva) in Jerusalem, Israel.
4. Zvi Twersky lived at the dormitory of the "Sefat Emes" in Jerusalem during his enrollment there.
5. Zvi Twersky's permanent address was at my house, 48/28 Arzei Habira St, Jerusalem, Israel.
6. I paid his tuition in full, and we did not need or apply for any student loans.
7. Zvi Twersky was enrolled in the "Sefat Emet" Yeshiva until June 5<sup>th</sup>, 1992, when he got married.
8. Zvi Twersky never attended the "Mosdos Chiddushe Harim" school in Tel Aviv or New York.
9. After Zvi Twersky got married, he has been working full-time jobs until this day. Zvi Twersky has never attended or studied at any Yeshiva or Biblical school after he got married.

Dated this 17 day of August, 2021.

[REDACTED] Twersky  
Signature of Affiant

State of \_\_\_\_\_

Country of \_\_\_\_\_

Subscribed and sworn to, or affirmed, before me on this \_\_\_\_\_ day of \_\_\_\_\_

2021 by Affiant \_\_\_\_\_

Signature of Notary Public

My Commission Expires: \_\_\_\_\_



**(Id. ShmuelShapiro)**

SAMUEL SPIRA, CPA (US, ISR.)  
CERTIFIED PUBLIC ACCOUNTANT

שמואל שפירא  
רואה חשבון

August 9, 2021

To whom it may concern

This is to confirm that during the years 1994 – 1997 I provided accounting and tax services for Mr. Zvi and Mrs. Esther Twersky in Israel, which included, among other things, accounting and reporting to the various tax authorities in Israel with regard to a business that they ran in Qiryat Gat, Israel .



Samuel Spira

Certified Public Accountant

ת.ד. 59002 • תל אביב 6159001 • ISRAEL • TEL AVIV 6159001 • P.O. BOX 59002  
E-MAIL: SPIRAS@ZAHAV.NET.IL • טלפקס : +(972)(3)6394208 • PHONE/FAX:

(Id. IRS-01)

3/17/22, 9:30 PM

Gmail - Loan



Zvi Twersky <ztwersky@gmail.com>

---

## Loan

---

**Servicing and Collections** <ServicingandCollections@hesaa.org>  
To: Zvi Twersky <ztwersky@gmail.com>

Thu, Feb 20, 2014 at 1:31 PM

Yes. We replied to your email yesterday. \$10,322.57 was received on 2/6/14. Your balance is now \$19,492.37.

Thank you,

Investigator  
Servicing & Collections Unit  
Higher Education Student Assistance Authority  
1/800-792-8670 Option 3 M-Th 8:30AM-8:00PM  
Fri 8:30AM-5:00PM & Sat 8:00AM-12Noon  
Fax: 609-588-7285  
[www.hesaa.org](http://www.hesaa.org)

Correspondence Address (NJClass)  
NJClass  
Po Box 544  
Trenton NJ 08625-0544

Correspondence Address ( Federal Student Loans)  
HESAA  
Po Box 548  
Trenton NJ 08625-0548



(Id. IRS-02)

DEPARTMENT OF THE TREASURY  
FINANCIAL MANAGEMENT SERVICE  
P. O. BOX 1686  
BIRMINGHAM, AL 35201-1686

000168

*give me \$350 for mail*



**THIS IS NOT A BILL  
PLEASE RETAIN FOR YOUR RECORDS**

01/31/14



099568536

ZVI H TWERSKY  
C/O WOZNICA NACHAL DOLEV 56 APT 2  
RAMAT BEIT SHEMESH ALEF 99621  
ISRAEL

As authorized by Federal law, we applied all or part of your Federal payment to a debt you owe. The government agency (or agencies) collecting your debt is listed below.

U.S. Department of Education  
c/o NJHESAA  
4 Quakerbridge Plaza  
P.O. Box 548  
Trenton NJ 08625-0548  
**609-588-3310 (800) 792-8670**  
PURPOSE: Non-Tax Federal Debt

TIN Num: 159-60-2090  
TOP Trace Num: 099568536  
Acct Num: NJ159602090  
Amount This Creditor: \$3579.32  
Creditor: 05 Site: NJ

The Agency has previously sent notice to you at the last address known to the Agency. That notice explained the amount and type of debt you owe, the rights available to you, and that the Agency intended to collect the debt by intercepting any Federal payments made to you, including tax refunds. **If you believe your payment was reduced in error or if you have questions about this debt, you must contact the Agency at the address and telephone number shown above.** The U. S. Department of the Treasury's Financial Management Service cannot resolve issues regarding debts with other agencies.

We will forward the money taken from your Federal payment to the Agency to be applied to your debt balance; however, the Agency may not receive the funds for several weeks after the payment date. If you intend to contact the Agency, please have this notice available.

U. S. Department of the Treasury  
Financial Management Service  
(800) 304-3107  
TELECOMMUNICATIONS DEVICE FOR THE DEAF (TDD) (866) 297-0517

**PAYMENT SUMMARY**

PAYEE NAME: ZVI H TWERSKY  
PAYMENT BEFORE REDUCTION: \$3579.32  
TOTAL AMOUNT OF THIS REDUCTION: \$3579.32  
PAYING FEDERAL AGENCY: Internal Revenue Service  
(See Insert on Tax Refund Offsets for Additional Information)

PAYMENT DATE: 01/31/14  
PAYMENT TYPE: Check  
SPLIT REFUND CODE:

FOR OFFICIAL USE ONLY: 0000000144 09956853606951090200011865125ALTR-P01ZVI 004026

RL0709



(Id. IRS-03)

000174

DEPARTMENT OF THE TREASURY  
FINANCIAL MANAGEMENT SERVICE  
P. O. BOX 1686  
BIRMINGHAM, AL 35201-1686



**THIS IS NOT A BILL  
PLEASE RETAIN FOR YOUR RECORDS**

01/31/14

099568544



ZVI H TWERSKY  
C/O WOZNICA NACHAL DOLEV 56 APT 2  
RAMAT BEIT SHEMESH ALEF 99621  
ISRAEL

As authorized by Federal law, we applied all or part of your Federal payment to a debt you owe. The government agency (or agencies) collecting your debt is listed below.

U.S. Department of Education  
c/o NJHESAA  
4 Quakerbridge Plaza  
P.O. Box 548  
Trenton NJ 08625-0548  
**609-588-3310 (800) 792-8670**  
PURPOSE: Non-Tax Federal Debt

TIN Num: 159-60-2090  
TOP Trace Num: 099568544  
Acct Num: NJ159602090  
Amount This Creditor: \$3163.93  
Creditor: 05 Site: NJ

The Agency has previously sent notice to you at the last address known to the Agency. That notice explained the amount and type of debt you owe, the rights available to you, and that the Agency intended to collect the debt by intercepting any Federal payments made to you, including tax refunds. **If you believe your payment was reduced in error or if you have questions about this debt, you must contact the Agency at the address and telephone number shown above.** The U. S. Department of the Treasury's Financial Management Service cannot resolve issues regarding debts with other agencies.

We will forward the money taken from your Federal payment to the Agency to be applied to your debt balance; however, the Agency may not receive the funds for several weeks after the payment date. If you intend to contact the Agency, please have this notice available.

U. S. Department of the Treasury  
Financial Management Service  
(800) 304-3107  
TELECOMMUNICATIONS DEVICE FOR THE DEAF (TDD) (866) 297-0517

**PAYMENT SUMMARY**

PAYEE NAME: ZVI H TWERSKY  
PAYMENT BEFORE REDUCTION: \$3163.93  
TOTAL AMOUNT OF THIS REDUCTION: \$3163.93  
PAYING FEDERAL AGENCY: Internal Revenue Service  
(See Insert on Tax Refund Offsets for Additional Information)

PAYMENT DATE: 01/31/14  
PAYMENT TYPE: Check  
SPLIT REFUND CODE:

FOR OFFICIAL USE ONLY: 0000000150 09956854406951090200011885125ALTR-P01ZVI 004028  
RL0709





(Id. IRS-04)

000172

DEPARTMENT OF THE TREASURY  
FINANCIAL MANAGEMENT SERVICE  
P. O. BOX 1686  
BIRMINGHAM, AL 35201-1686



**THIS IS NOT A BILL  
PLEASE RETAIN FOR YOUR RECORDS**

01/31/14

099568540



ZVI H TWERSKY  
C/O WOZNICA NACHAL DOLEV 56 APT 2  
RAMAT BEIT SHEMESH ALEF 99621  
ISRAEL

As authorized by Federal law, we applied all or part of your Federal payment to a debt you owe. The government agency (or agencies) collecting your debt is listed below.

U.S. Department of Education  
c/o NJHESAA  
4 Quakerbridge Plaza  
P.O. Box 548  
Trenton NJ 08625-0548  
**609-588-3310 (800) 792-8670**  
PURPOSE: Non-Tax Federal Debt

TIN Num: 159-60-2090  
TOP Trace Num: 099568540  
Acct Num: NJ159602090  
Amount This Creditor: \$3579.32  
Creditor: 05 Site: NJ

The Agency has previously sent notice to you at the last address known to the Agency. That notice explained the amount and type of debt you owe, the rights available to you, and that the Agency intended to collect the debt by intercepting any Federal payments made to you, including tax refunds. **If you believe your payment was reduced in error or if you have questions about this debt, you must contact the Agency at the address and telephone number shown above.** The U. S. Department of the Treasury's Financial Management Service cannot resolve issues regarding debts with other agencies.

We will forward the money taken from your Federal payment to the Agency to be applied to your debt balance; however, the Agency may not receive the funds for several weeks after the payment date. If you intend to contact the Agency, please have this notice available.

U. S. Department of the Treasury  
Financial Management Service  
(800) 304-3107  
TELECOMMUNICATIONS DEVICE FOR THE DEAF (TDD) (866) 297-0517

**PAYMENT SUMMARY**

PAYEE NAME: ZVI H TWERSKY  
PAYMENT BEFORE REDUCTION: \$3579.32  
TOTAL AMOUNT OF THIS REDUCTION: \$3579.32  
PAYING FEDERAL AGENCY: Internal Revenue Service  
(See Insert on Tax Refund Offsets for Additional Information)

PAYMENT DATE: 01/31/14  
PAYMENT TYPE: Check  
SPLIT REFUND CODE:

FOR OFFICIAL USE ONLY: 0000000148 09956854006951090200011875125ALTR-P01ZVI 004027

RI.0709



(Id. PN-01)

2/23/2009

TRENTON, NEW JERSEY 08625

NEW JERSEY HIGHER EDUCATION ASSISTANCE AUTHORITY  
STUDENT'S APPLICATION/PROMISSORY NOTE

PRESS HARD

TRUE AND EXACT COPY

WARNING: ANY PERSON WHO KNOWINGLY MAKES A FALSE STATEMENT OR A MISREPRESENTATION SHALL BE SUBJECT TO A FINE OF NOT MORE THAN \$1,000 OR IMPRISONMENT FOR NOT MORE THAN THREE YEARS, OR BOTH, UNDER PROVISIONS OF N.J.S.A. 17A:27-15.

SECTION I—TO BE COMPLETED BY THE STUDENT—READ THE INSTRUCTIONS

1. SOCIAL SECURITY NUMBER [REDACTED]	2. LAST NAME (PLEASE PRINT) TWEESKY	FIRST (NO NICKNAMES) DAVID	M.I. H
3. BIRTHDATE [REDACTED]	4. PERMANENT HOME ADDRESS 24 WILMIR RIVER ST TELE AVIV/ISRAEL STATE CODE EG 1611130		
5. U.S. CITIZENSHIP STATUS A. CITIZEN/NATIONAL B. FOREIGN NON-CITIZEN ALIEN ID #	6. YOUR DEPENDENTS NUMBER 0 AGES	7. PERMANENT RESIDENT OF STATE NY SINCE 04/1/73	8. INTENDED ENROLLMENT STATUS <input checked="" type="checkbox"/> FULL-TIME <input type="checkbox"/> HALF-TIME <input type="checkbox"/> LESS THAN HALF-TIME
9. MAJOR COURSE OF STUDY (SEE INSTRUCTIONS) 05	10. WHILE IN SCHOOL, YOU INTEND TO LIVE <input type="checkbox"/> WITH PARENTS <input type="checkbox"/> ON CAMPUS <input type="checkbox"/> OFF CAMPUS	11. PRIOR TO THE ACADEMIC YEAR FOR WHICH THIS LOAN IS REQUESTED, HAVE YOU EVER BEEN ENROLLED IN ANY SCHOOL BEYOND THE HIGH SCHOOL LEVEL? <input type="checkbox"/> YES <input checked="" type="checkbox"/> NO	12. LOAN PERIOD FROM MO 9 YR 9 TO MO 8 YR 9
13. HAVE YOU EVER RECEIVED AS A STUDENT LOAN IF YES, HOW MANY IN A SEPARATE LIST IF YOUR SCHOOL'S NAME REMAINS THE SAME, IF NOT, TO SIGN THE SET. <input type="checkbox"/> YES <input checked="" type="checkbox"/> NO			
14. HAVE YOU ANY STUDENT LOAN DEBTS? YES <input type="checkbox"/> NO <input checked="" type="checkbox"/> IF YES, LIST ALL NON-NEARBY LOANS			
15. REFERENCES—YOU MUST PROVIDE 3 SEPARATE REFERENCES WITH DIFFERENT ADDRESSES (PLEASE PRINT) PREFERABLY INCLUDE AT LEAST ONE REFERENCE LIVING IN NJ. PARENT/GUARDIAN PLUS ADULT RELATIVE STREET, CITY, STATE, ZIP AREA CODE-PHONE NO. EMPLOYER/ADDRESS/TELE # 1. DAVID TWEESKY 5313 WEST Diamond ST. PEARL BROOKLYN NY 11216 (718) 802-2161 2. SHARON TWEESKY [REDACTED] CANYER 16. IS THIS YOUR FIRST LOAN THROUGH NUREA? YES <input type="checkbox"/> NO <input checked="" type="checkbox"/> IF YES, LIST ALL NON-NEARBY LOANS			
17. FOR NUREA USE ONLY			

PROMISSORY NOTE FOR A STAFFORD LOAN

I, DAVID TWEESKY, THE UNDERSIGNED (HEREINAFTER REFERRED TO AS "BORROWER"), FOR VALUE RECEIVED, PROMISE TO PAY TO THE ORDER OF:

EDUCAM

One Penn Plaza - Farnen Mall  
New Brunswick, N.J. 08901  
STATE  
(HEREINAFTER REFERRED TO AS "LENDER")  
PROMISSORY NOTE, ALL OF THE PRINCIPAL SUM OF

\$ 2625.00

18. REQUESTED LOAN AMOUNT

OR SUCH LOAN AMOUNT AS IS ADVANCED TO ME AND IDENTIFIED TO ME IN THE NOTICE OF LOAN GUARANTEE AND DISCLOSURE STATEMENT, PLUS INTEREST AS SET FORTH IN PARAGRAPH 1, AND ANY OTHER CHARGES WHICH MAY BECOME DUE AS PROVIDED IN PARAGRAPH 1, IF I FAIL TO PAY ANY OF THESE AMOUNTS WHEN THEY ARE DUE, I WILL PAY ALL CHARGES AND OTHER COSTS, INCLUDING THE FEES OF AN OUTSIDE ATTORNEY AND COURT COSTS THAT ARE PERMITTED BY FEDERAL LAW AND REGULATIONS FOR THE COLLECTION OF THIS LOAN, WHICH THE LENDER OR SUBSEQUENT HOLDER OF THIS PROMISSORY NOTE INCURS IN COLLECTING THIS LOAN. MY SIGNATURE CERTIFIES THAT I HAVE READ, UNDERSTOOD AND AGREED TO THE CONDITIONS AND AUTHORIZATIONS STATED IN "BORROWER CERTIFICATION" PRINTED ON THE REVERSE SIDE.

19. STUDENT BORROWER SIGNATURE  
20. DATE  
6/4/92

SECTION II—TO BE COMPLETED BY THE SCHOOL—INSTRUCTIONS ON REVERSE SIDE OF SCHOOL COPY

21. NAME AND ADDRESS OF EDUCATIONAL INSTITUTION HOSODS CHIDOSHAI HADITH INST. 1310-48 ST BROOKLYN, NY 11219		22. LOAN PERIOD FROM MO 9 YR 9 TO MO 8 YR 9
23. BORROWER'S GRADE LEVEL (SEE INSTRUCTIONS) 01	24. ANTICIPATED GRADUATION DATE MO 8 YR 9	25. FEDERAL SCHOOL CODE NO. 012131509
26. SCHEDULED DISBURSEMENT DATE(S) 1ST 10/1/91 2ND 10/1/91 3RD 10/1/91	27. DEPENDENCY STATUS <input checked="" type="checkbox"/> DEPENDENT <input type="checkbox"/> INDEPENDENT	28. ADJUSTED GROSS INCOME 1111101
29. ESTIMATED COST OF ATTENDANCE 81000	30. ESTIMATED FINANCIAL AID 1111101	31. EXPECTED FAMILY CONTRIBUTION 17100
32. ENROLLMENT STATUS (A) <input checked="" type="checkbox"/> FULL-TIME (B) <input type="checkbox"/> PART-TIME	33. IS THE STUDENT MAKING SATISFACTORY PROGRESS ACCORDING TO YOUR SCHOOL'S CRITERIA? <input checked="" type="checkbox"/> YES <input type="checkbox"/> NO	34. COST LESS AID & ETC 171300
35. FUTURE USE		
36. SIGNATURE OF SCHOOL OFFICIAL [REDACTED] DATE JUNE 11 92		
37. TOTAL AMOUNT LENDER APPROVES \$ 2625.00		
38. SIGNATURE OF SCHOOL OFFICIAL [REDACTED] DATE JUNE 11 92		
39. FOR NUREA USE ONLY		

NOTICE TO STUDENT: Terms of the Promissory Note continue on the reverse side

ORIGINAL LENDER COPY A



(Id. PN-02)

2/25/1999

NEW JERSEY HIGHER EDUCATION ASSISTANCE AUTHORITY

STUDENT'S APPLICATION PROMISSORY NOTE

PRESS FIRMLY

DO NOT USE CARBON

WARNING: ANY PERSON WHO KNOWINGLY MAKES A FALSE STATEMENT OR A MISREPRESENTATION SHALL BE SUBJECT TO A FINE OF NOT MORE THAN \$1,000 OR TO IMPRISONMENT FOR NOT MORE THAN THREE YEARS, OR BOTH, UNDER PROVISIONS OF N.J.S.A. 17A 72-1.

SECTION I--TO BE COMPLETED BY THE STUDENT--READ THE INSTRUCTIONS			
1. SOCIAL SECURITY NO.		2. LAST NAME (PLEASE PRINT)	
[REDACTED]		[REDACTED]	
3. BIRTHDATE		4. PERMANENT HOME ADDRESS	
[REDACTED]		[REDACTED]	
5. [REDACTED]		6. [REDACTED]	
7. [REDACTED]		8. [REDACTED]	
9. [REDACTED]		10. [REDACTED]	
11. [REDACTED]		12. [REDACTED]	
13. [REDACTED]		14. [REDACTED]	
15. [REDACTED]		16. [REDACTED]	
17. [REDACTED]		18. [REDACTED]	
19. [REDACTED]		20. [REDACTED]	
21. [REDACTED]		22. [REDACTED]	
23. [REDACTED]		24. [REDACTED]	
25. [REDACTED]		26. [REDACTED]	
27. [REDACTED]		28. [REDACTED]	
29. [REDACTED]		30. [REDACTED]	
31. [REDACTED]		32. [REDACTED]	
33. [REDACTED]		34. [REDACTED]	
35. [REDACTED]		36. [REDACTED]	
37. [REDACTED]		38. [REDACTED]	
39. [REDACTED]		40. [REDACTED]	
41. [REDACTED]		42. [REDACTED]	
43. [REDACTED]		44. [REDACTED]	
45. [REDACTED]		46. [REDACTED]	
47. [REDACTED]		48. [REDACTED]	
49. [REDACTED]		50. [REDACTED]	
51. [REDACTED]		52. [REDACTED]	
53. [REDACTED]		54. [REDACTED]	
55. [REDACTED]		56. [REDACTED]	
57. [REDACTED]		58. [REDACTED]	
59. [REDACTED]		60. [REDACTED]	
61. [REDACTED]		62. [REDACTED]	
63. [REDACTED]		64. [REDACTED]	
65. [REDACTED]		66. [REDACTED]	
67. [REDACTED]		68. [REDACTED]	
69. [REDACTED]		70. [REDACTED]	
71. [REDACTED]		72. [REDACTED]	
73. [REDACTED]		74. [REDACTED]	
75. [REDACTED]		76. [REDACTED]	
77. [REDACTED]		78. [REDACTED]	
79. [REDACTED]		80. [REDACTED]	
81. [REDACTED]		82. [REDACTED]	
83. [REDACTED]		84. [REDACTED]	
85. [REDACTED]		86. [REDACTED]	
87. [REDACTED]		88. [REDACTED]	
89. [REDACTED]		90. [REDACTED]	
91. [REDACTED]		92. [REDACTED]	
93. [REDACTED]		94. [REDACTED]	
95. [REDACTED]		96. [REDACTED]	
97. [REDACTED]		98. [REDACTED]	
99. [REDACTED]		100. [REDACTED]	

PROMISSORY NOTE FOR A STAFFORD LOAN	
1. I, THE UNDERSIGNED (HEREINAFTER REFERRED TO AS "BORROWER"), FOR VALUE RECEIVED, PROMISE TO PAY TO THE ORDER OF:	
EDUCARD	
One Point Plaza - Fort Monmouth, NJ 08901	
ADDRESS: [REDACTED] STATE: [REDACTED] ZIP: [REDACTED]	
HEREINAFTER REFERRED TO AS "LENDER" OF STAFFORD LOAN	
PROMISSORY NOTE, ALL OF THE PRINCIPAL SUM OF	
13. REQUESTED LOAN AMOUNT \$ 2,625.00	
ON SUCH LOAN AMOUNT AS IS ADVANCED TO ME AND IDENTIFIED TO ME IN THE NOTICE OF LOAN GUARANTEE AND DISCLOSURE STATEMENT, PLUS INTEREST AS SET FORTH IN PARAGRAPH 8, AND ANY OTHER CHARGES WHICH MAY BECOME DUE AS PROVIDED IN PARAGRAPH VI. IF I FAIL TO PAY ANY OF THESE AMOUNTS WHEN THEY ARE DUE, I WILL PAY ALL CHARGES AND OTHER COSTS, INCLUDING THE FEES OF AN OUTSIDE ATTORNEY AND COURT COSTS THAT ARE PERMITTED BY FEDERAL LAW AND REGULATIONS FOR THE COLLECTION OF THIS LOAN, WHICH THE LENDER OR SUBSEQUENT HOLDER OF THIS PROMISSORY NOTE INCURS IN COLLECTING THIS LOAN. MY SIGNATURE CERTIFIES THAT I HAVE READ, UNDERSTOOD AND AGREED TO THE CONDITIONS AND AUTHORIZATIONS STATED IN THIS PROMISSORY NOTE PRINTED ON THE REVERSE SIDE.	
20. STUDENT BORROWER SIGNATURE: [REDACTED] DATE: 11/30/92	

SECTION II--TO BE COMPLETED BY THE SCHOOL--INSTRUCTIONS ON REVERSE SIDE OF SCHOOL COPY	
21. NAME AND ADDRESS OF EDUCATIONAL INSTITUTION	
NOS005 CHIDDUSHEI HARIN INST	
130-48 ST	
PO BOX 162	
BROOKLYN NY 11219	
22. LOAN PERIOD	
FROM 09/01/92 TO 05/01/93	
23. BORROWER'S GRADE LEVEL	
02	
24. ANTICIPATED GRADUATION DATE	
05/01/93	
25. FEDERAL SCHOOL CODE NO.	
0023509	
26. AREA CODE/PHONE NO.	
908 370 1631	
27. SCHEDULED REPAYMENT DATES	
09/01/92 02/01/93	
28. ESTIMATED COST OF ATTENDANCE	
11420	
29. ESTIMATED FINANCIAL AID	
1980	
30. EXPECTED FAMILY CONTRIBUTION	
11223	
31. COST LESS AID & EFC	
11223	
32. FUTURE USE	
[REDACTED]	
33. IS THE STUDENT MAKING SATISFACTORY PROGRESS	
YES	
34. SIGNATURE OF SCHOOL OFFICIAL	
[REDACTED]	
35. DATE	
08-7-1993	

SECTION III--TO BE COMPLETED BY THE LENDER	
36. TOTAL AMOUNT LENDER APPROVES	
\$ 2,625.00	
37. SIGNATURE OF APPROVED LENDING OFFICIAL	
[REDACTED]	
38. DATE	
11/30/92	

NOTICE TO STUDENT: Terms of the Promissory Note continue on the reverse side

ORIGINAL LENDER COPY A

2/23/2009

LSD 2/27/95

Application and Promissory Note for Federal Stafford Loans (subsidized and unsubsidized)				New Jersey Higher Education Assistance Authority (NJHEAA) 1-800-356-5562	
<b>WARNING:</b> Any person who knowingly makes a false statement or misrepresentation on this form is subject to penalties which may include fines or imprisonment under the United States Criminal Code and 20 U.S.C. 1097.					
<b>Borrower Section</b>				Please print neatly or type. Read the instructions carefully.	
1. Last Name <u>TWERSKY</u>		First Name <u>DAVID</u>		2. Social Security Number <u>[REDACTED]</u>	
3. Permanent Street Address (P.O. Box, see instructions.) <u>GAON HAYARDEN 33/16</u>		4. Telephone Number <u>107 1 815 476</u>		5. Loan Period (Month/Year) From: <u>9/94</u> To: <u>8/95</u>	
City <u>QIRYAT GAT</u>		State <u>ISRAEL</u>		Zip Code <u>40000</u>	
6. Lender Name <u>EDUCAID NEW BRUNSWICK N-J</u>		City <u>08901</u>		7. Lender Code, if known <u>830005</u>	
8. Date of Birth (Month/Day/Year) <u>[REDACTED]</u>					
10. References: You must provide two separate references with different U.S. addresses. The first reference should be a parent or legal guardian (if living). Both references must be completed fully.					
Name <u>DAVID TWERSKY</u>		Name <u>SHARON TWERSKY</u>			
Permanent Address <u>5313 WEST DIAMOND ST.</u>		Permanent Address <u>[REDACTED]</u>			
City, State, Zip Code <u>PENNSYLVANIA</u>		City, State, Zip Code <u>[REDACTED]</u>			
Area Code/Telephone <u>(215) 877-2446</u>		Area Code/Telephone <u>[REDACTED]</u>			
Relationship to Borrower <u>GRANDFATHER</u>		Relationship to Borrower <u>UNCLE</u>			
<b>Loan Assistance Requested</b>					
11. I request the following loan type(s), to the extent I am eligible (see instructions):				<input checked="" type="checkbox"/> a. Subsidized Federal Stafford <input type="checkbox"/> b. Unsubsidized Federal Stafford	
12. I request a total amount under these loan types not to exceed (see instructions for loan maximums). My school will certify my eligibility for each loan type for which I am applying. The amount and other details of my loan(s) will be described to me in a disclosure statement.				<b>\$ 5,500 .00</b>	
13. If I check yes, I am requesting postponement (deferment) of repayment for my Stafford and prior SLS loan(s) during the in-school and grace periods. If I check no, I do not want to defer repayment.				<input checked="" type="checkbox"/> a. Yes, I want a deferment <input type="checkbox"/> b. No, I do not want a deferment	
14. If I check yes, I am requesting that the lender add the interest on my unsubsidized Stafford and prior SLS loan(s) which accrues during the in-school and deferment periods, to my loan principal (capitalization). If I check no, I prefer to pay the interest.				<input type="checkbox"/> a. Yes, I want my interest capitalized <input type="checkbox"/> b. No, I prefer to pay the interest	
15. If my school participates in electronic funds transfer (EFT), I authorize the school to transfer the loan proceeds received by EFT to my student account.				<input type="checkbox"/> a. Yes, transfer funds <input type="checkbox"/> b. No, do not transfer funds	
<b>Promissory Note</b> <span style="float: right;">Continued on the reverse side.</span> Promise to Pay: I promise to pay to the lender, or a subsequent holder of this Promissory Note, all sums disbursed (hereafter "loan" or "loans") under the terms of this Note, plus interest and other fees which may become due as provided in this Note. If I fail to make payments on this Note when due, I will also pay reasonable collection costs, including attorney's fees, court costs, and collection fees. I understand I may cancel or reduce the size of any loan by refusing to accept any disbursement that is issued. I understand that this is a Promissory Note. I will not sign this Note before reading it, including the writing on the reverse side, even if otherwise advised. I am entitled to an exact copy of this Promissory Note and the Borrower's Rights and Responsibilities. My signature certifies I have read, understand, and agree to the terms and conditions of this Application and Promissory Note, including the Borrower Certification and Authorization printed on the reverse side and the accompanying Borrower's Rights and Responsibilities statement.					
THIS IS A LOAN(S) THAT MUST BE REPAYED.					
16. Borrower's Signature <u>[Signature]</u>				Today's Date (Month/Day/Year) <u>1/23/95</u>	
<b>School Section</b>					
17. School Name <u>MOSDOS CHIDDOUSHEI HAIKON</u>		23. School Code/Branch <u>023509</u>		28. Telephone Number <u>(718) 851 5703</u>	
18. Street Address <u>1310-48 ST PO BOX 190162</u>		24. Cost of Attendance <u>\$ 10176 .00</u>		29. Recommended Disbursement Date(s) (Month/Day/Year) 1st <u>JAN, 31, 95</u> 2nd _____	
City <u>BROOKLYN</u>		25. Federal Expected Family Contribution <u>\$ 0 .00</u>		3rd _____ 4th _____	
State <u>NY</u>		26. Estimated Financial Aid <u>\$ 0 .00</u>		30. School Certification (See back on the reverse side.) <u>[Signature]</u>	
Zip Code <u>11219-0003</u>		27. Certified Loan Amounts a. Subsidized <u>\$ 5500 .00</u> b. Unsubsidized <u>\$ 0 .00</u>		Signature of Authorized School Official <u>EDMOND CAMPBSON ADM</u>	
19. Loan Period (Month/Day/Year) From: <u>9-5-94</u> To: <u>8-25-95</u>		20. Grade Level <u>4</u>		Print or Type Name and Title <u>JAN, 26, 1995</u>	
21. Enrollment Status (Check one.) <input checked="" type="checkbox"/> Full Time <input type="checkbox"/> At Least Half Time		22. Anticipated Completion (Graduation) Date (Month/Day/Year) <u>AUG, 25, 1995</u>		Date <u>JAN, 26, 1995</u>	
Check box if electronically transmitted to guarantor: <input type="checkbox"/>					
<b>Lender Section</b>					
31. Lender Name <u>EDUCAID</u>		32. Lender Code/Branch <u>830005</u>		33. Telephone Number <u>( )</u>	
34. Lender Use Only		35. Amount(s) Approved a. Subsidized <u>\$ 5500 .00</u> b. Unsubsidized <u>\$ 0 .00</u>		36. Signature of Authorized Lending Official <u>[Signature]</u>	
Street Address		City		Print or Type Name, Title, and Date <u>03/25/95</u>	



Application and Promissory Note for  
Federal Stafford Loans (underlying and underlying)

Mary Joann  
 Edgar  
 Education  
 Assistant  
 Authority  
 1-20-11-1-12

TRUE AND EXACT COPY

### Borrower Section

Last Name <b>TWERSKY</b>	FMC No. <b>ZVI</b>	IN <b>H</b>	S. Social Security Number [REDACTED]
Permanent Street Address (P.O. Box not acceptable) <b>3315 CAON HAYARDEN ST.</b>	Telephone Number <b>107-1815476</b>	S. Local Postal Office Phone: <b>9-95</b> Ext: <b>8-96</b>	
City <b>KIRYAT GAT</b>	State <b>ISRAEL</b>	Zip Code <b>FC</b>	S. Carrier License Number (Use state abbreviation first) <b>NYA</b>
Cable Word <b>EDWARD</b>	City <b>NEW BRUNSWICK</b>	State <b>NJ</b>	Zip Code <b>08901</b>
U.S. Carrier Code, if known <b>830005</b>		[REDACTED] [REDACTED]	
<p>Remarks: You must provide two separate references with current U.S. addresses. The first reference must be a person or legal partner of yours. Both references must be carriers and carry on their own account.</p> <p><b>DAN TWERSKY</b>      <b>SHLOM TWERSKY</b></p> <p><b>5315 WEST DIAMOND ST.</b>      <b>[REDACTED]</b></p> <p><b>PENNSYLVANIA</b>      <b>[REDACTED]</b></p> <p><b>GPO Name, Zip Code</b>      <b>[REDACTED]</b></p> <p><b>Area Credit telephone</b>      <b>615-687-6644</b></p> <p><b>Refusability by insurance</b>      <b>GRANDPRIX</b></p>			

### Loan Availability Requested

[illegible]

**Primary Action**

[illegible]

THIS IS A LOANER THAT MUST BE RETURNED

*[Handwritten signature]*

**Michael Sauter**

1. Submitter RUSCOG CHINAUSHER H&R	2. Conditions 023509	3. Telephone Number 718-851-5103
4. Street Address 330-48 St. PO Box 19062	5. Date of Release 10/2/91	6. Release Date (Day/Month/Year) 05-10-95 21 APRIL 96
7. City Brooklyn NY 11219-0003	8. Present Supporter Party Contribution 0	9. Signature 
10. State Postal (Street/Post) From 9-5-95-8-25-96	11. Estimated Personal Assets 0	12. Date of Release (Day/Month/Year) 05-10-95 21 APRIL 96
13. Subject and A	14. Certified Loan Amount A. Amount \$8500	15. Signature RUSCOG CHINAUSHER H&R
16. Estimated Release (Day/Month/Year) B. End Date 11-01-95	17. Certified Loan Amount A. Amount \$8500	18. Signature RUSCOG CHINAUSHER H&R
19. Release Date (Day/Month/Year) AUG 25 1995		20. Signature RUSCOG CHINAUSHER H&R

**Learning Objectives**

<b>Schmidt</b> <b>One Penn Plaza, Pennz Hall</b> <b>New Brunswick NJ 08901</b>	<b>1a. Letter-Only Code</b> <b>830005</b>	<b>1b. Submission Office</b> <b>2</b>	<b>1c. Submit Date Only</b> <b>12 14 75</b>
	<b>2a. Submission Frequency</b> <b>1</b> <i>Submission</i> <b>2</b> <i>Submission</i> <b>3</b> <i>Submission</i>		
	<b>2b. Special Submission Category</b> <i>For Validation</i>		
	<b>2c. Special Submission Code</b> <b>1</b> <i>Submission</i> <b>2</b> <i>Submission</i> <b>3</b> <i>Submission</i>		



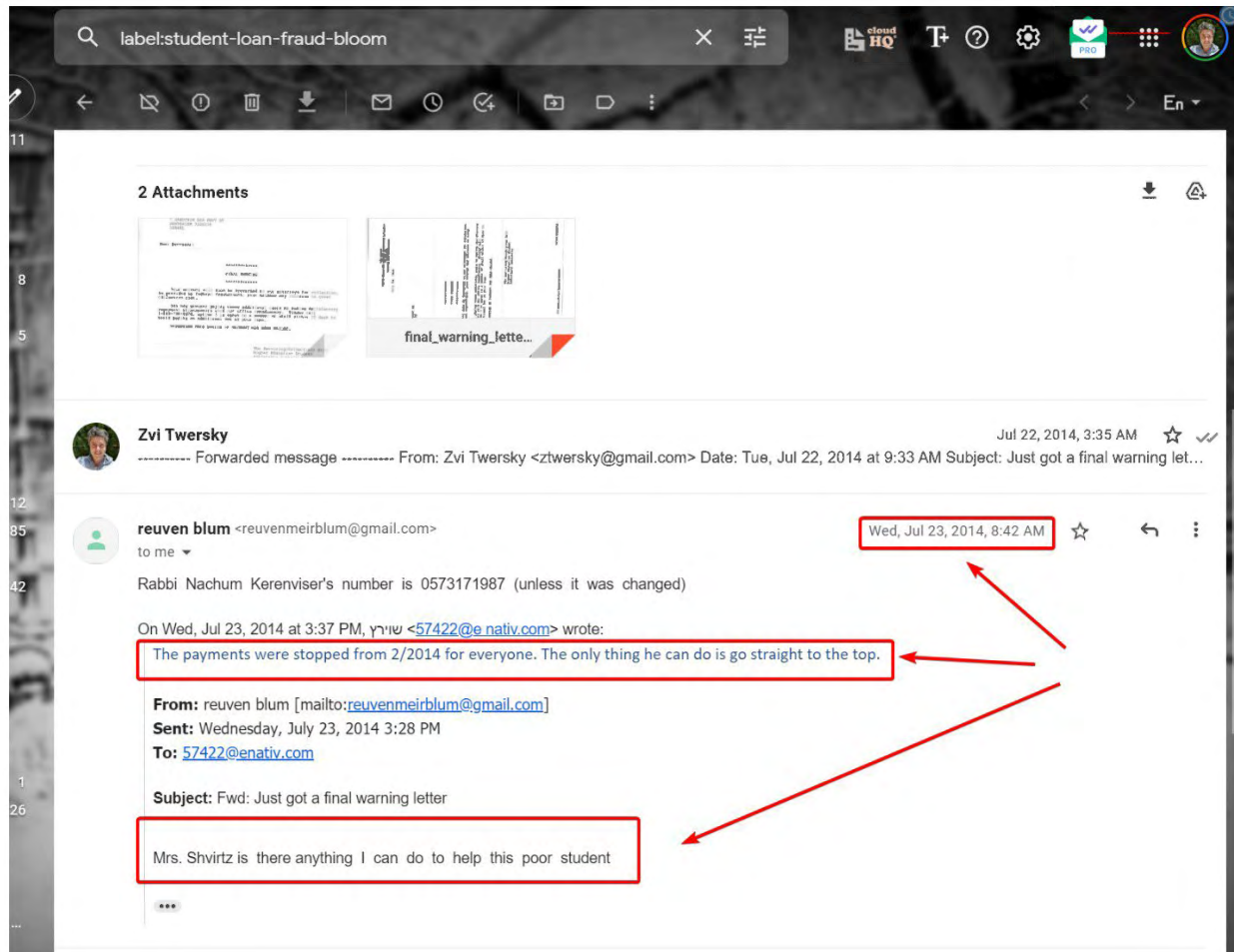
(Id. PN-05)

2/2/98 199

2503F1249

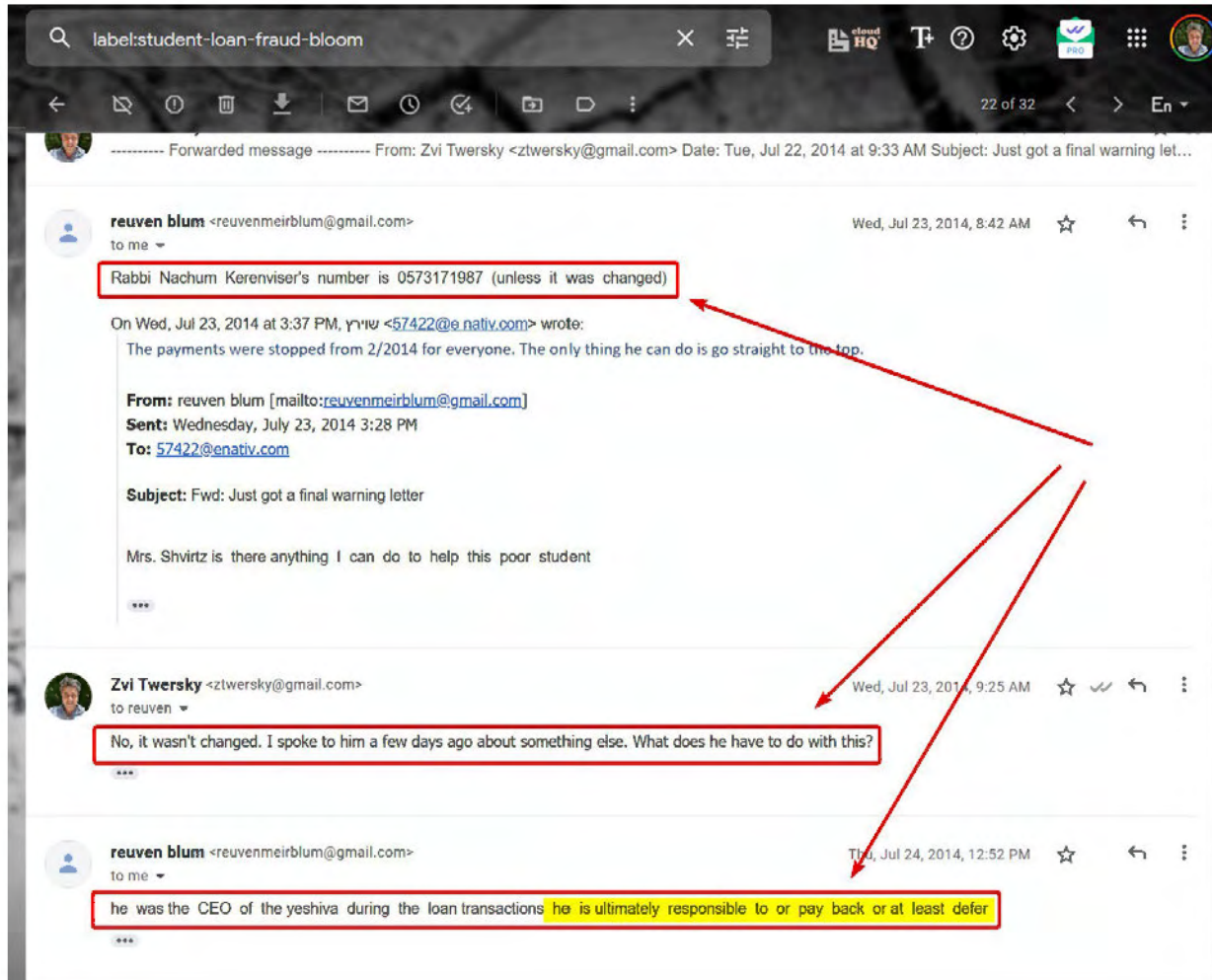
Application and Promissory Note for Federal Stafford Loans (subsidized and unsubsidized)		New Jersey Higher Education Assistance Authority (NJHEAA) 1-800-356-5562		1017269	
<b>Borrower Section</b> Please print neatly or type. Read the instructions carefully.					
1. & 3. Borrower Name & Address TWERSKY ZVI H 33/16 SAUN HAVARDEN ST KIRYAT GAT ISRAEL			2. Social Security Number [REDACTED]	4. Telephone Number (07) 815476	5. Loan Period (Month/Year) From 9/96 To 8/97
6. Driver's License Number (List state abbreviation first) N/A			7. Lender Name EDUCAID		
City NEW BRUNSWICK			State N.J.	Zip Code 08901	8. Lender Code, if known 830005
9. Date of Birth (Month/Day/Year) [REDACTED]					
10. References: You must provide two separate references with different U.S. addresses. The first reference should be a parent or legal guardian (if living). Both references must be completed fully.					
Name 1. DAVID TWERSKY		2. SHALOM TWERSKY			
Permanent Address 5313-WEST DIAMOND ST.		[REDACTED]			
City, State, Zip Code PH. PENNSYLVANIA		[REDACTED]			
Area Code/Telephone (215) 877-2446		[REDACTED]			
Relationship to Borrower GRANDFATHER		UNCLE			
<b>Loan Assistance Requested</b>					
11. I request the following loan type(s), to the extent I am eligible (see instructions): <input checked="" type="checkbox"/> a. Subsidized Federal Stafford <input type="checkbox"/> b. Unsubsidized Federal Stafford					
12. I request a total amount under these loan types not to exceed (see instructions for loan maximums): My school will certify my eligibility for each loan type for which I am applying. The amount and other details of my loan(s) will be described to me in a disclosure statement.					
13. If I check yes, I am requesting postponement (deferment) of repayment for my Stafford and prior SLS loan(s) during the in-school and grace periods. If I check no, I do not want to defer repayment. <input checked="" type="checkbox"/> a. Yes, I want a deferment <input type="checkbox"/> b. No, I do not want a deferment					
14. If I check yes, I am requesting that the lender add the interest on my unsubsidized Stafford and prior SLS loan(s) which accrues during the in-school and deferment periods, to my loan principal (capitalization). If I check no, I prefer to pay the interest. <input type="checkbox"/> a. Yes, I want my interest capitalized <input type="checkbox"/> b. No, I prefer to pay the interest					
15. If my school participates in electronic funds transfer (EFT), I authorize the school to transfer the loan proceeds received by EFT to my student account. <input type="checkbox"/> a. Yes, transfer funds <input type="checkbox"/> b. No, do not transfer funds					
<b>Promissory Note</b> Promise to Pay: I promise to pay to the lender, or a subsequent holder of the Promissory Note, all sums disbursed (hereafter "loan" or "loans") under the terms of this Note, plus interest and other fees which may become due as provided in this Note. If I fail to make payments on this Note when due, I will also pay reasonable collection costs, including attorney's fees, court costs, and collection fees. I understand I may cancel or reduce the size of any loan by refusing to accept any disbursement that is issued. I understand that this is a Promissory Note. I will not sign this Note before reading it, including the writing on the reverse side, even if otherwise advised. I am entitled to an exact copy of this Promissory Note and the Borrower's Rights and Responsibilities. My signature certifies I have read, understand, and agree to the terms and conditions of this Application and Promissory Note, including the Borrower Certification and Authorization printed on the reverse side and the accompanying Borrower's Rights and Responsibilities statement. Continued on the reverse side.					
THIS IS A LOAN(S) THAT MUST BE REPAYED.					
16. Borrower's Signature [Signature]			Today's Date (Month/Day/Year) 1/7/97		
<b>School Section</b> To be completed by an authorized school official.					
17. School Name & Address HARIZ 1310 48 ST PO BOX 172 BROOKLYN NY 11219-0003			18. School Code/Branch 023509	19. Telephone Number (718) 871 7513	
20. Loan Period (Month/Day/Year) From 9/96 To 8/25/97			21. Cost of Attendance \$ 11300 .00	22. Recommended Disbursement Date(s) (Month/Day/Year) 1st JAN, 97, 97 2nd APR, 1, 97	
23. Federal Expected Family Contribution \$ 0 .00			24. Estimated Financial Aid \$ 0 .00	25. School Certification (See box on the reverse side) [Signature] Signature of Authorized School Official SOLOMON BAMPSON ADM Print or Type Name and Title JAN, 15, 1997 Date Check box if electronically transmitted to guarantor: <input type="checkbox"/>	
26. Grade Level B			27. Certified Loan Amounts a. Subsidized \$ 8500 .00 b. Unsubsidized \$ .00		
28. Enrollment Status (Check One) <input checked="" type="checkbox"/> Full Time <input type="checkbox"/> At Least Half Time					
29. Anticipated Completion (Graduation) Date (Month/Day/Year) AUG, 25, 1998					
<b>Lender Section</b> To be completed by an authorized lending official.					
30. Lender Name & Address EDUCAID			31. Lender Code/Branch 830005	32. Telephone Number ( )	33. Lender Use Only
P. O. BOX 196 NEW BRUNSWICK NJ 08903			34. Amount(s) Approved a. Subsidized \$ 8500 .00 b. Unsubsidized \$ 0 .00	35. Signature of Authorized Lending Official [Signature] Print or Type Name, Title, and Date 1-24-97	

(Id. BLOOM-01)





(Id. BLOOM-02)





(Id. BLOOM-03)

label:student-loan-fraud-bloom

**Zvi Twersky** Sep 28, 2014, 2:11 AM ☆ ✓  
----- Forwarded message ----- From: Zvi Twersky <ztwersky@gmail.com> Date: Wed, Sep 24, 2014 at 5:08 PM Subject: Fwd: Just got a final war...

**Zvi Twersky** <ztwersky@gmail.com> Sep 30, 2014, 1:59 AM ☆ ✓ ↶ ⋮  
to Reuven, Reuven ▾

**2 Attachments**

**dd** <xblum@013net.net> Sep 30, 2014, 7:46 AM ☆ ↶ ⋮  
to me ▾

Hello zvi, the heasa payment system is still stuck and no one knows when it will start up again there is supposed to be money coming in from somewhere sometime

otherwise I don't know what to tell you if your monthly payment is like 130 dollars maybe you should send them it one time to stall them from closing your file  
, or ask rabbi kernviser for a personal gesture to reimburse you once in a few months 1200 shekel , but I think you will have to suggest the solution because the system is temporarily frozen  
best of luck and success  
reuven

reuvenmeirblum@gmail.com "prove"

3 of 3

**To sum up:**

2. I would like to understand on what basis did Beis Din reject the others?

4. The reason it's urgent now (do I even need a reason?) is because I got a letter TODAY in the mail that says, "FINAL WARNING" Your account will soon be forwarded to our attorneys for collection. As provided by federal regulations, your balance may increase to cover collection cost."

p.s. Please be truthful to me about one more thing... is there ANYONE that you know, that got their student load payed off that I can speak to and ask them how they did it? I will do everything and anything in my power to get the loan paid off without escalation.

Thank you very much. **I hope you can help this time like you did last time.**

Regards,  
Zvi

\*\*\*

reuven blum <reuvenmeirblum@gmail.com>  
to me

Jul 9, 2018, 6:44 AM

a few questions

were you ever in default?  
do you file 1040 (us income tax) every year  
you have mentioned tax returns so you probably have  
is your net income over \$50,000 a year (i am not prying, i just want to help you)  
why don't you ask for an **income based repayment plan**  
you have enough time to arrange payments and make sure not to apply for tax returns until this has been arranged  
when ackerman reimburses for tax returns that were garnished he usually points out don't apply again until you straighten out a repayment plan  
chances are that you can make a repayment amount of \$25 dollars a month and that I believe ackerman will agree to pay  
if you never checked that option let me know  
if you did let me know  
the collection authorities are obligated to adjust the monthly payments according to your financial abilities, they are also instructed to **attempt** to collect full payments, so sometimes they will argue about lowering monthly payments but they must give in at the end (always demand to speak to the superior if the first line makes problems because the process is very simple and everybody (who the yeshiva can help) does it  
let me know  
regarding beis din the yeshiva can prove that they did not receive the money and it was controlled by Rabbi kerenviser who has in the meantime passed away

\*\*\*



**reuven blum** <reuvenmeirblum@gmail.com>

to me ▼

check it out definitely, I do not think there are anybody who can be harmed by this

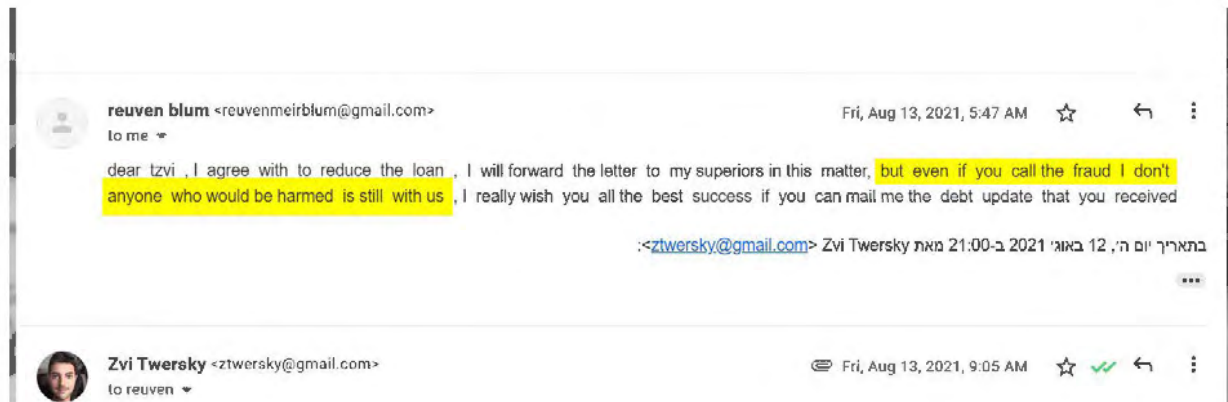
On Wed, Dec 26, 2018 at 9:26 PM reuven blum <reuvenmeirblum@gmail.com> wrote:

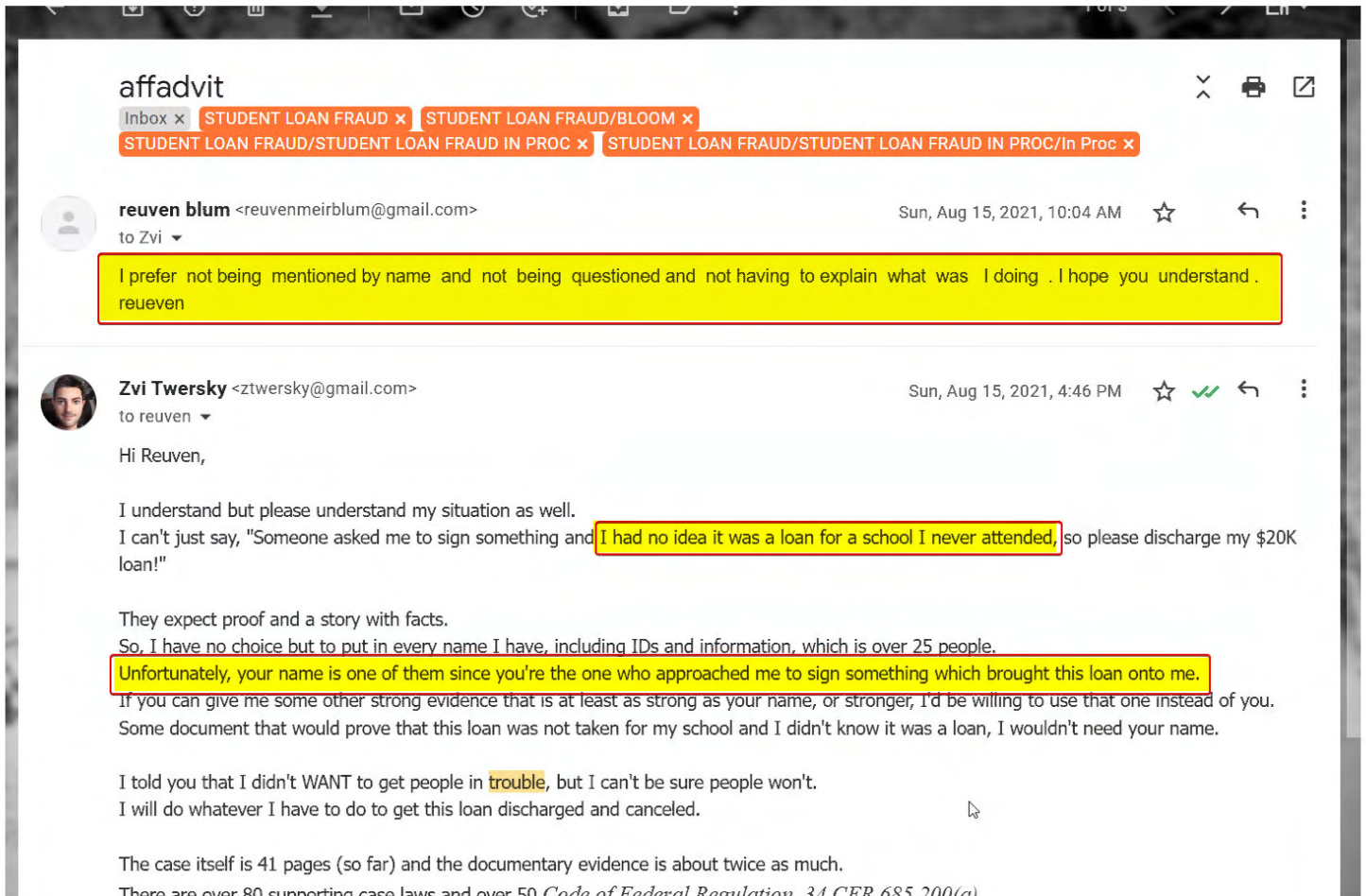
do you know anything about this?

will it bother anybody if he claims fraud

...

(Id. BLOOM-06)








counter offer

Inbox x

STUDENT LOAN FRAUD x

STUDENT LOAN FRAUD/BLOOM x

STUDENT LOAN FRAUD/STUDENT LOAN FRAUD IN PROC x



**reuven blum** <reuvenmeirblum@gmail.com>  
to Zvi

Tue, Sep 14, 2021, 3:58 PM

☆ ↶ ⋮


Dear Tzvi , The office asked me to offer you one of two options

1) file taxes and whatever is deducted from your returns the office will reimburse until the entire amount has been returned

2) go into repayment ( that has an advantage and a disadvantage ) the advantage is that your credit rating is restored because you are not in default the minus is that you admit responsibility of the loan ( option 1 you don't admit anything )

if you reject both options I will forward your reply ( I don't believe they will pay the lump in one shot but I will forward whatever your say


gmor chatima tova reuven



**Zvi Twersky**  
Seems like they are scared.

Tue, Sep 14, 2021, 6:10 PM


☆ ✓



**Zvi Twersky**  
I appreciate the will to help. However, I didn't understand how either offer pays off the loan. In offer 1, even if the reimburse the return of my ta...

Tue, Sep 14, 2021, 6:17 PM

☆ ✓



**Zvi Twersky** <ztwersky@gmail.com>  
to reuven

Tue, Sep 14, 2021, 7:20 PM

☆ ✓ ↶ ⋮

By the way, the case files were already sent, over 200 pages (attached below are some pictures), but I am still open to options.

...

🟢 אלבום אושר לדפ...

👍 שינויים לאלבום...

👍 Completed revi...

More ... ▼





1224

PUBLIC LAW 89-329—NOV. 8, 1965

[79 STAT.

RELATIONSHIP TO OTHER PROGRAMS

39 Stat. 929.  
60 Stat. 775.  
  
77 Stat. 403.  
78 Stat. 802.  
20 USC 801-811.  
67 Stat. 83.

SEC. 110. Nothing in this title shall modify authorities under the Act of February 23, 1917 (Smith-Hughes Vocational Education Act), as amended (20 U.S.C. 11-15, 16-28); the Vocational Education Act of 1946, as amended (20 U.S.C. 15i-15m, 15o-15q, 15aa-15jj, and 15aaa-15ggg); the Vocational Education Act of 1963 (20 U.S.C. 35-35n); title VIII of the Housing Act of 1964 (Public Law 88-560); or the Act of May 8, 1914 (Smith-Lever Act), as amended (7 U.S.C. 341-348).

LIMITATION

"School or department of divinity."

SEC. 111. No grant may be made under this title for any educational program, activity, or service related to sectarian instruction or religious worship, or provided by a school or department of divinity. For purposes of this section, the term "school or department of divinity" means an institution or a department or branch of an institution whose program is specifically for the education of students to prepare them to become ministers of religion or to enter upon some other religious vocation, or to prepare them to teach theological subjects.

TITLE II—COLLEGE LIBRARY ASSISTANCE AND  
LIBRARY TRAINING AND RESEARCH

PART A—COLLEGE LIBRARY RESOURCES

APPROPRIATIONS AUTHORIZED

SEC. 201. There are authorized to be appropriated \$50,000,000 for the fiscal year ending June 30, 1966, and for each of the two succeeding fiscal years, to enable the Commissioner to make grants under this part to institutions of higher education to assist and encourage such institutions in the acquisition for library purposes of books, periodicals, documents, magnetic tapes, phonograph records, audiovisual materials, and other related library materials (including necessary binding). For the fiscal year ending June 30, 1969, and the succeeding fiscal year, there may be appropriated, to enable the Commissioner to make such grants, only such sums as the Congress may hereafter authorize by law.

BASIC GRANTS

SEC. 202. From 75 per centum of the sums appropriated pursuant to section 201 for any fiscal year, the Commissioner is authorized to make basic grants for the purposes set forth in that section to institutions of higher education and combinations of such institutions. The amount of a basic grant shall not exceed \$5,000 for each such institution of

**(Id. FLORIDA)**

**FLORIDA DEPARTMENT OF EDUCATION  
OFFICE OF STUDENT FINANCIAL ASSISTANCE (OSFA)  
FEDERAL FAMILY EDUCATION LOAN PROGRAM  
LENDER ALERT  
October 2006**

**TERMINATED INSTITUTIONS**

The following educational institutions, located in Region IV, have been terminated from the Federal Family Education Loan Program by the United States Department of Education.

*Lenders are instructed to hold all undisbursed funds and to cease all origination activity for students attending these schools until instructed otherwise. For information on whether forbearance and deferments may be granted for students attending these schools, please contact the United States Department of Education at (404) 562-6315.*

Further information regarding this matter may be obtained by calling the Florida Department of Education, Office of Student Financial Assistance (OSFA), Program Policy and Institutional Review Unit at (850) 410-6852.

**SCHOOLS TERMINATED**

OPE ID#	Name of Institution	Effective Date	Reason
01183800	University of Oxford- Mansfield College Mansfield Road Oxford, England OXI 3TF	09/30/06	Loss of Eligibility – Expired Title IV Program Participation Agreement.
02271800	University of Oxford – Campion Hall Brewer Street Oxford, England OXI 1QS	09/30/06	Loss of Eligibility – Expired Title IV Program Participation Agreement.
03484300	Landegg International University 30 Heidenerstrasse Weinacht, AR Switzerland CH-9405	09/30/06	Loss of Eligibility – Expired Title IV Program Participation Agreement.
02350900	Mosdos Chiddushei Harim Institutions 24 Nemirover Street Tel Aviv, Israel	08/16/06	Loss of Eligibility – does not meet requirements.