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## Student Loan Problems Mirror Those of Mortgages

**Charlene Crowell**  
**NNPA Columnist**

An adage counsels, “The more things change, the more they stay the same.” When it comes to consumer debt, that advice is also a truism. After years of mortgage borrowers complaining about servicing – or the lack thereof – it appears that problems student loan borrowers face are remarkably similar.

With student loan debt topping the trillion-dollar mark, another looming credit crisis could emerge just as the housing market is showing signs of recovery. According to the Survey of Consumer Finance, today one in four American households are headed by someone under the age of 35 with student loan debt. Private student loans account for more than \$150 billion of outstanding debt. Moreover, more than 850,000 of these loans are in default and even more are delinquent.

Like the many troubled homeowners who did not understand the terms of their mortgages, student loan borrowers are now having the same difficulty. Servicers, often hired by lenders, often do not share or know the terms of repayment, available options for refinance, or even the total amount owed.

Recently, the Consumer

Financial Protection Bureau released a report on the nearly 2,900 private student loan complaints it received since March of this year. Approximately 65 percent of complaints allege problems with servicers regarding fees, billing, fraud and credit reporting. Another 30 percent of borrowers filing complaints with CFPB were concerned with limited repayment options, debt collection practices and problems related to loans in default.

“Student loan borrower stories of detours and dead-ends with their servicers bear an uncanny resemblance to problematic prac-

tices uncovered in the mortgage servicing business,” said Rohit Chopra, CFPB’s Student Loan Ombudsman.

The vast majority of the student loan complaints received by CFPB were about private loans.

Unfortunately, private loans typically do not have the consumer protections built into federal student loans, such as lower interest and fixed rates, income-based repayment plans, military deferments or discharges upon death.

Instead, the typical private student loan servicer actually works for the lender and may not have an incentive to provide a high level of

customer service to borrowers. In the face of financial hardship, unemployment or underemployment, these student loan borrowers often discover few or no options that can be adapted for their circumstances. In some cases, servicers encouraged borrowers to pay whatever they could, but failed to inform them their loan status would still be on a path towards default.

With fewer options for refinance or forbearance, some private student loan borrowers are also claiming they were never advised of

the difference between a federal and private loan either at the time the loan was first originated or later during repayment. If the original loan was sold or if the servicer changed, many

servicers were unable to answer basic questions as to who actually owns the unpaid loan. Depending upon loan terms, it may not be possible to negotiate alternative repayment.

### LEAD TRAILER MECHANIC



RITE AID is seeking a **Full-Time Lead Trailer Mechanic** to work in our full service trailer shop. Qualified individuals must be customer service driven, team oriented with the flexibility to work weekends and some unscheduled overtime. This position has supervisory responsibility in the absence of the Department Manager and/or the Assistant Department Manager.

- Must have 3-5 years previous experience in trailer and lift gate repair.
- Must have Brake Certification
- This person will also be a Certified Inspector as outlined in Title 49, Part 396.19.
- Must be trained in OSHA Tire Maintenance Procedures
- Must have a valid driver's license
- Must be able to manage inventories and parts ordering
- Must be able to organize and prioritize a variety of tasks/projects
- Must have a proven ability to train and develop Associates
- Applicant must be able to pass a thorough background check including DMV record, and pass a pre-employment drug screen.

Interested applicants should send their resume with a cover letter to:  
**rrachat@riteaid.com**

or Apply on line at **www.riteaid.com/careers**

*RITE AID is an Equal Opportunity Employer*

10-24-12

### SUB-BIDS REQUESTED

**Kelly Butte Bid Package 3**  
**Yard & Vault Piping Project**

**Kelly Butte Bid Package 4**  
**Earthwork & Utilities Project**

CM/GC: Hoffman Construction Co

Quotes needed for:  
**Trucking, Pipeline Welding,**  
**Excavation, and Traffic Control**

**Bid Dates:**  
**Pkg 3 Wed Oct 31, 2012 2:00pm**  
**Pkg 4 Thur Nov 1, 2012 2:00pm**

**MOORE EXCAVATION, INC.**

Bid Phone: (503) 252-1180 FAX  
 (503) 252-1730

P.O. BOX 30569,  
 Portland, OR 97294-3569  
 CCB #28397

**\*\* Confidentiality Agreement must be signed to view bidding documents\*\***

Plans and related documents are available at ARC (Previously Ford Graphic) <http://www.e-arc.com/locations/overview/arc-oregon> at local plan centers, or for viewing at our office. Please call first. 503-252-1180. [Shannon.smith@themeigroup.com](mailto:Shannon.smith@themeigroup.com)

*We are an equal opportunity employer and request sub-bids from small, minority, and women owned business enterprises and ESB's.*

10-24-12

### CALL FOR BIDS

**CITY OF CAMAS COMMUNITY DEVELOPMENT DEPARTMENT**  
**CITY PROJECT NO. P-874A**  
**LOUIS BLOCH PARK RESTROOM CDBG PROJECT RE-BID**

Sealed bids will be received by the City of Camas, Office of the Finance Department, 616 NE 4th Avenue, Camas, Washington, until **2:00 P.M., on Tuesday, November 13, 2012**, and will then and there be publicly read for the construction of the improvement.

All bid proposals shall be accompanied by a bid proposal deposit in cash, certified check, cashier's check, or surety bond in an amount equal to five percent (5%) of the amount of such bid proposal. Should the successful bidder fail to enter into such contract and furnish satisfactory performance bond within the time stated in the Washington State Department of Transportation (WSDOT) 2012 Standard Specifications for Road, Bridge, and Municipal Construction (standard specifications), the bid proposal deposit shall be forfeited to the City of Camas.

Plans and specifications may be picked up at the Camas Municipal Center, Community Development Department, located at 616 NE 4th Avenue, Camas, Washington 98607. **Plans and Specifications will be available for pickup after 2:00 P.M. on Tuesday, October 23, 2012.** Plans and specifications may be purchased for \$35.00 plus 8.4% Sales Tax.

The improvement for which bids will be received follows:

Bid opening on Tuesday, November 13, 2012, at 2:00 P.M. at the Camas Municipal Building located at 616 NE 4th Avenue, Camas, Washington 98607. Sealed bids will be received by the City of Camas Office of the Finance Department, 616 NE 4th Avenue, Camas, Washington 98607, until 2:00 P.M.

**Statement of Work:**

**This Contract is a RE-BID of P-874 Louis Bloch Park Restroom CDBG with a smaller restroom.**

This Contract provides for a restroom facility in the Louis Bloch Park of Camas, Washington. The work shall consist of saw cut and removal of existing cement concrete curb, sidewalk, asphalt pavement, and construction of a public restroom facility including water, sewer, and electrical services, new cement concrete curb and sidewalk, an ADA compliant curb ramp, and other items according to the Plans and these Specifications.

**For questions please contact City of Camas, Steve Durspek (360) 817-7238**

**Federal Funding:**

This project is financed through the Community Development Block Grant Program with funds obtained from the U.S. Department of Housing and Urban Development. The Contract is subject to regulations of the Departments of Labor, and Housing and Urban Development.

Attention is called to Federal provisions for equal employment opportunity, HUD Section 3 Requirements, and the minimum Davis-Bacon wages as set forth in the Contract Documents.

**E-Verify Requirements:**

Per City of Camas Ordinance No. 2626, as a condition for the award or renewal of any contract after January 1, 2012, the Contractor shall enroll in the E-Verify program through the United States Department of Homeland Security and thereafter shall provide the City with a copy of the Memorandum of Understanding (issued by Homeland Security), submitted with their bid proposal, affirming their enrollment and participation in the program. The Contractor shall be required to continue their participation in the program throughout the course of their contract with the City. Prime contractors shall require and verify that each of their subcontractors and lower tiered subcontractors are also enrolled and participants in the E-Verify program. This is intended to be used exclusively for employees hired after award and for the duration of the contract with the

City of Camas. Please go to the Engineering page of the City of Camas web site at [www.ci.cameras.wa.us](http://www.ci.cameras.wa.us) for additional information and to view Ordinance No. 2626.

E-Verify, is an Internet based system operated by the Department of Homeland Security in partnership with the Social Security Administration at no charge. E-Verify has been determined to be a suitable means for determining employment eligibility of new hires and the validity of their Social Security numbers. Please visit the Department of Homeland Security's web site at <http://www.dhs.gov/index.shtm> and select E-Verify to learn more or to enroll in this program.

**American Made:**

In an effort to maximize the creation of American jobs and restoring economic growth, the City of Camas encourages the use of products and services that are made in the United States of America whenever and wherever possible.

**Disadvantaged Businesses:**

The City of Camas encourages the solicitation and recruitment, to the extent possible, of certified minority-owned (MBE), women-owned (WBE), and emerging small (ESB) businesses, in the construction of this project.

**Civil Rights Act:**

The City of Camas is an Equal Employment Opportunity employer. As provided by Title VI of the Civil Rights Act of 1964, and the Civil Rights Restoration Act of 1987, the contractor, with regard to the work performed by it during the contract, shall not discriminate on the grounds of race, color, sex or national origin in the selection and retention of sub-contractors, including procurement of materials and leases of equipment.

The City of Camas reserves the right to reject any or all proposals if found to be higher than the estimated cost and to waive any formality or technicality in any proposal in the interest of the City.

10-24-12