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March 21, 2024

**Senator Lisa Jawahir
formerly Ms. Lisa Joahil
Office of Parliament
Parliament Building
Laborie Street
Castries**

Dear Senator Jawahir,

I act herein on behalf of my client MR. BRADFORD WORRELL.

I am instructed by my client that he was the cosigner with you as borrower, with respect to three (3) student loans taken by you from Sallie Mae Bank during the period March-October 2016. The purpose of these loans was to enable you to pursue a Masters' degree in Communications at the American University, Washington DC, United States of America.

I am further instructed that the total amount of loan funds in United States currency disbursed by Sallie Mae Bank to you, were as follows:

(1) \$22,968.00 (2) \$3,924.00 (3) \$5,180.00 in the total sum of \$32,072.00 or EC\$86,915.12 and with interest and finance charges over the repayment period is estimated at (1) \$31,142.12 (2) \$5,041.26 and (3) \$7,074.06 respectively, in the total sum of \$43,257.44 or EC\$117,227.66.

I am further instructed that you failed to make any payments towards the amount of \$43,257.44 or EC\$117,227.66. Consequently, Sallie Mae Bank being unable to contact you to enforce repayments of the loan as a result of your default, initiated a demand on my client as your cosigner and as the United States citizen, my client became liable for your debt repayment.

Senator, you will appreciate that the position being taken by you, is causing my client unnecessary stress and grief, as he struggles to pay your debt, in addition to all of his

other financial obligations.

Consequently, in an attempt to protect and/or maintain his good name and credit score, my client was forced to make arrangements for servicing of the loan repayments and despite his communication with you regarding this difficulty, you simply acknowledged same and stopped all and any further communication with him.

Furthermore, you did not even extend the common courtesy of responding to my client or act considerately by making payments towards the loan or making arrangements with him for refund of the said sums.


My client believes that your conduct is unbecoming of a person in public life serving in this country's parliament and considers that this situation is intolerable, unconscionable and totally unacceptable.

My client asserts that it is unfair and unreasonable for you to expect to attain qualifications from which you clearly benefit, as is evident in all aspects of your public life and to default from your obligations to repay the loan, in accordance with the terms and conditions of the loan and promissory note signed by you and which loans have become a debt owed to my client, as cosigner.

THIS IS TO DEMAND that you communicate with my Chambers on behalf of my client to make arrangements for payment of the debt following receipt of this letter.

My client trusts that you will engage my Chambers to exercise that option so that it will be unnecessary for him to proceed with legal action against you without further notice.

Yours faithfully,
CYNTHIA C.F. COMBIE MARTYR
Per:



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Legal Practitioner