PLEASE READ THE FOLLOWING INFORMATION CAREFULLY TO DETERMINE WHETHER YOU NEED TO TAKE ACTION

WHY WE ARE CONTACTING YOU

To provide you with a deferment application for your NETS loan(s).

WHAT ACTIONS YOU NEED TO TAKE

If you wish to apply for this deferment, complete the application in its entirety and include the required documentation as detailed on the application.

ADDITIONAL INFORMATION YOU MAY FIND HELPFUL

- Returned deferment applications are typically processed within 20 days of receipt. You will receive a letter indicating whether your request has been approved or denied.

- It is important to continue to make payments until your deferment request has been approved. If your loan(s) is or becomes delinquent, collection activities will continue until the deferment has been approved.

- If you are currently using our Electronic Transfer Service, Direct Debit, payments will continue to extract until your forbearance request is approved. Please note that if at any time you wish to suspend a monthly extraction, you need to contact us at least 3 business days prior to your due date.

Short on time? View your payment history, pay online, check your balance, and more, at aesSuccess.org/accountaccess. Account Access is the quickest and easiest way to manage your student loan account -- so you'll have more time to focus on the other priorities in your life.
AES / GRANTS SPECIAL PROGRAMS
Unemployment Deferment Request

Please complete all sections of this form. Your request may be denied if the form is not completed correctly.

Borrower Name_________________________________ Account Number:________________________

Address:______________________________ City______________ State_________ Zip Code_________

Telephone Number(____)___________ Alternate Telephone Number(____)_________

I consent to the lender and any other owner, holder, servicer, guarantor or insurer of my account to contact me about my account via autodialer or similar device and/or using a prerecorded or artificial voice or message for any lawful purpose utilizing any cellular telephone number(s) I provide, even if I am charged for the call under my phone plan. Providing my mobile or alternative telephone number(s) and electronic mail address(es) to the lender is voluntary and I am under no obligation to do so. If I do not elect to provide a mobile or alternative telephone number, or electronic mail address, it will not affect the consideration or disposition of my deferment request.

I meet the qualifications stated for Unemployment Deferment and request that AES defer repayment of my grant beginning ______/_____/____, while I am unemployed. (Maximum eligibility is a single period not to exceed 12 months.)

MM DD YY

To document eligibility, the following must be completed:

1.) I became unemployed or began working less than 30 hours per week on_____/_____/____. (MM-DD-YY)

2.) Check one:
   □ I registered with the following public or private employment agency:
   (Please print or type. School placement offices and "temporary" agencies do not qualify.)

   Name of Employment Agency:__________________________________________
   Address (City, State, Zip):______________________________________
   Telephone:__________________________

   □ I am not registered with an employment agency because there is not one within 50 miles of my permanent or temporary address

3.) My temporary address is (if applicable):

   Street__________________________________________ City, State, Zip________
   Telephone:__________________________

4.) In the last six months, I have made attempts to secure full-time employment at the following six firms (not required for the initial period of unemployment)

   Name of Firm__________________________________________ Street:________
   City__________________________ State________ Zip:________
   Contact Person:__________________________ Telephone:_______

   Name of Firm__________________________________________ Street:________
   City__________________________ State________ Zip:________
   Contact Person:__________________________ Telephone:_______

   Name of Firm__________________________________________ Street:________
   City__________________________ State________ Zip:________
   Contact Person:__________________________ Telephone:_______

I understand that (1) my deferment will begin no more than six months before the date AES receives this request or the date the deferment condition began, whichever is later, (2) My deferment will last no longer than six months after the date AES receives this request; (3) AES will not grant this deferment request unless all applicable sections of this form are completed; and (4) Principal and interest payments will be deferred. Under the conditions of deferment, I understand that I may receive monthly interest accrual/capitalization statements, however, I am not required to pay the interest from the deferment period. At the end of this period, the accrued interest will be written off.

I certify that: (1) The information provided above is true and correct; (2) I will provide additional documentation, as required, to AES to support my continued deferment status; (3) I will notify AES immediately when the condition that qualified me for the deferment ends; and (4) I have read, understand, and meet the conditions of the deferment for which I have applied.

Borrower Signature________________________________ Date:____________

Please return form to: American Education Services • P.O. Box 2461 • Harrisburg, PA 17105-2461