WHY WE ARE CONTACTING YOU
To provide you with a deferment application for your Alternative Loan(s).

WHAT ACTIONS YOU NEED TO TAKE
If you feel you qualify and would like to apply for a deferment, complete the application in its entirety and include the required certification/documentation as detailed on the application.

ADDITIONAL INFORMATION YOU MAY FIND HELPFUL • Returned deferment applications are typically processed within 10 business days. You will receive a letter indicating whether your request has been approved or denied.

• If your deferment request is approved, you will be sent interest statements. If you choose not to pay the interest charges, it will be capitalized (added to the principal balance) at the end of the deferment period. Keep in mind that this may result in a higher monthly installment amount.

• 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 Funds Transfer Service, Direct Debit, payments will continue to extract until your deferment request is approved. Please note that if at any time you wish to suspend a monthly extraction, you need to contact us at least three (3) business days prior to your due date.

• PLEASE NOTE: Your loan program may be eligible for additional deferments not listed. Please refer to your original promissory note to determine your loan program deferment eligibility.

• The Servicemembers Civil Relief Act (SCRA) allows members of the Uniformed Services to receive a reduced interest rate (not to exceed 6.00%) on qualifying debts during periods of active military service. Visit our web site at www.aesSuccess.org or contact us at the telephone number provided above to learn more about the benefits that may be available for your student loans.

• If you use a deferment or forbearance, your eligibility may be delayed for, or you may be disqualified for any incentive programs that your lenders may offer, such as cosigner release, interest rate reductions and rebates. If you have any questions regarding your eligibility and how this may impact your account, please contact us at 800-233-0557.

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.
ALTERNATIVE LOAN
Request for Deferment

Please complete all fields below. Your request may be denied if the form is not completed correctly.

SECTION 1: BORROWER INFORMATION

Borrower Account Number: ________________________________
Borrower Name: ________________________________
Address: ____________________________________________
City: __________________ State: __________ Zip: __________
Telephone Number: (______) - Alternate Telephone Number: (______) -
Email Address: ________________________________

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 PNC 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 forbearance request.

☐ School  ☐ Full-Time  ☐ Half-Time - Must be enrolled at least half-time.
☐ Medical Internship/Residency - Must be participating in an approved program. (FOR QUALIFYING LOAN PROGRAMS)
☐ Armed Forces - I will enclose a copy of my current Active Duty orders. I understand that my request may be denied if my orders are not enclosed.
☐ I would NOT like to invoke the Servicemembers Civil Relief Act (SCRA)

SECTION 2: AUTHORIZED OFFICIAL’S CERTIFICATION
(FOR SCHOOL OR MEDICAL INTERNSHIP/RESIDENCY DEFERMENT)

Program Begin Date: __________ Program End Date: __________ Expected Graduation Date: __________
Institution/Organization Name: ________________________________
DOE Code: ________________________________ Telephone Number: (______) -
Address: ____________________________________________
City: __________________ State: __________ Zip: __________

My signature indicates that I am an Authorized Official and the certification above is true to the best of my knowledge.

__________________________________________ Date
Signature of Authorized Official Name/Title of Official

SECTION 3: DEFERMENT AGREEMENT

I meet the qualifications for the deferment type checked above and request my lender/servicer to defer repayment of my educational loan(s). If my loan program allows, accrued and unpaid interest may be capitalized (added to the principal balance) in accordance with the terms of my original promissory note. I understand that, should my situation under which I applied for the deferment change, I must notify my lender/servicer immediately.

Borrower Signature ________________________________ Date ________________________________

Return completed form to: American Education Services * P.O. Box 2461 * Harrisburg, PA 17105-2461