This letter is to advise you of the conditions under which a forbearance may be granted on your privately insured education loan(s).

Temporary Hardship Forbearance may be granted for a total of 12 months, approved in increments of up to two months at a time. School Forbearance may be granted for a total of 36 months, approved in increments of up to 12 months at a time. For us to consider your forbearance request, please complete the enclosed form and return it to us as soon as possible. If you are requesting School Forbearance, you must be in a degree granting program and the School Registrar must complete the required information on the forbearance form.

If your request is approved, you remain responsible for the interest accruing on your loan(s). If you do not pay the accrued interest during the forbearance period, it will be added to the principal balance at the end of each period. You will be notified of the amount of accrued interest.

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.

If you have any questions, please contact our office. Loan Counselors are available Monday through Friday, from 7:30 a.m. to 9 p.m., ET.

Customer Service Department
American Education Services

Enclosure(s)
PNC BANK
Request for Forbearance

All items must be completed or indicate, "N/A" if not applicable. Any incomplete items may be cause for denial.

If you are experiencing financial difficulties which prevent you from making timely payments on your student loan(s) serviced by American Education Services (AES), or are attending school at least half time in a degree granting program, you may be eligible for Forbearance. FORBEARANCE IS GRANTED AT THE OWNER'S OPTION. Forbearance is provided as an alternative to regular monthly payments. Accrued and unpaid interest will be capitalized at the expiration of each forbearance period. The forbearance period may be backdated to include periods of delinquency. You must continue making your regular monthly payments until the forbearance has been approved. You will receive written notice of the approval or denial of this request after it has been processed.

Borrower Account Number__________________________  Borrower Name ______________________________________

Address _________________________________________  City __________________________  State ________ Zip Code ____________

Telephone Number_______________________________  Alternate Telephone Number______________________________  Email Address _______________________

Forbearance Type:  ☐ Temporary Hardship  ☐ School

Dates you are requesting forbearance _______ / _______ / _______ to _______ / _______ / _______

mm dd yyyy  mm dd yyyy

For School Forbearance Requests only: Authorized School Officials Certification - The school official, in lieu of completing this section, may attach its own enrollment certification report listing the required information.

I certify, to the best of my knowledge and belief, that the borrower named above is/was enrolled at least half time in a degree granting program during the academic period from _______ / _______ / _______ to _______ / _______ / _______ and is expected to graduate on _______ / _______ / _______.

mm dd yyyy  mm dd yyyy  mm dd yyyy

School Name ____________________________________  School Code __________  Date ________________

Address _________________________________________  City __________________________  State ________ Zip Code ____________  Telephone _______________________

Signature of Authorized Official ___________________________  Print Name and Title __________________________

I certify I am unable to make payments according to the Terms and Conditions of my Promissory Note(s). I further understand any unpaid interest will be added to my outstanding balance at the end of each forbearance period. My monthly payments will be recalculated at the end of the Forbearance period based on the outstanding principal balance including any accrued and unpaid interest. I understand that should my situation under which I applied for Forbearance change, I must notify American Education Services (AES). I understand this form and all supporting documentation will remain the property of the lender, and its' agent. I understand the lender and its' agent may view my credit report at it's discretion in order to validate the information I provided. Lastly, I certify, under penalty of law, all information provided is true and accurate to the best of my knowledge.

Borrower Signature__________________________  Date ________________

PLEASE RETURN COMPLETED FORM TO:
American Education Services
P.O. Box 2461
Harrisburg, PA 17105-2461