American Education Services
P.O. Box 2461 Harrisburg, PA 17105-2461
Toll-free 1-800-233-0557 • TTY – D1an711
Fax 717-720-3931 or 717-720-2774
www.aesSuccess.org • International 717-720-3100

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

This is to provide a deferment application for your private loan(s).

WHAT ACTIONS YOU NEED TO TAKE
If you wish to apply for deferment, please complete the enclosed application and include the required documentation as detailed on the application.

ADDITIONAL INFORMATION YOU MAY FIND HELPFUL
- Returned deferment applications are typically processed within ten (10) days of receipt. You will receive a letter providing you with the results of your application review.

- It is important to continue to make payments until your deferment has been approved. If you are currently using Direct Debit, our electronic funds transfer service, please contact us at least three (3) business days prior to your due date if you wish to suspend your monthly debit. If your loan(s) becomes delinquent, collection activities will continue until the account is brought current either by payment or a retroactively applied deferment.

- The Servicemembers Civil Relief Act (SCRA) allows members of the Uniformed Services to receive a reduced interest rate (not to exceed 6.000%) on qualifying debts during periods of active military service. Visit our website 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.
Private Loan Deferment Request

PLEASE COMPLETE ALL FIELDS BELOW. YOUR REQUEST MAY BE DENIED IF THE FORM IS NOT COMPLETED CORRECTLY.

ACCOUNT NUMBER ___________________________ / __________ / __________

BORROWER NAME _______________________________________________________

ADDRESS _______________________________________________________________

CITY ___________________________ STATE _______ ZIP_____________________

TELEPHONE NUMBER (____) __________ - _________________________________

ALTERNATE TELEPHONE NUMBER (____) __________ - ______________________

STUDENT BORROWER ___________________________ ACCOUNT # __________

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 forbearance request.

☐ SCHOOL DEFERMENT: FULL TIME HALFTIME
☐ INTERNSHIP/RESIDENCY
☐ ACTION PROGRAM
☐ MILITARY - 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)
☐ PUBLIC HEALTH SERVICE
☐ NOAA
☐ GRADUATE FELLOWSHIP
☐ PEACE CORPS

AUTHORIZED OFFICIAL’S CERTIFICATION REQUIRED FOR DEFERMENT

PLEASE PRINT OR TYPE

PROGRAM BEGIN DATE_______ PROGRAM END DATE _______ EXPECTED GRAD DATE_____

INSTITUTION/ORGANIZATION NAME _________________________________ DOE CODE____

ADDRESS _______________________________________________________________

CITY ___________________________ STATE _______ ZIP_____________________

TELEPHONE NUMBER__________________________

SIGNATURE OF AUTHORIZED OFFICIAL ___________________________ NAME/TITLE OF OFFICIAL __________ DATE __________

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

I meet the qualifications as stated in the cover letter 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 FAX: 717-720-3916