American Education Services
P.O. Box 2461 Harrisburg, PA 17105-2461
Toll-free 1-800-233-0557 • TTY: Dial 711
Fax 717-720-3916 • International 717-720-3100
www.aesSuccess.org

This letter is to advise you of the terms under which a forbearance may be granted on your Heal loan(s). For us to consider granting a forbearance on your loan(s), please complete the enclosed forbearance form and return it to us as soon as possible. The forbearance may be granted for a period of up to six months.

If your request is approved, we recommend that you pay all or a portion of the interest shown on your interest notice(s). By making a payment to cover some or all of your accrued interest, it will indicate your intent to repay this loan. If you do not pay the accrued interest charges from the forbearance period, the outstanding interest will be added to the principal balance of your loan(s) at the end of the forbearance or be incorporated into your monthly payment amount in accordance with your promissory note. This may result in a longer repayment term and/or higher monthly payment amounts for each loan.

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
For our office to process your Heal Forbearance request, please complete the following:

1. Are you employed? Full Time _______ Part Time _______

2. Current employer? ____________________________ Number of Years? ______

3. Net income per month? ____________________________

4. Describe the circumstances that prevent you from making payments on your loan(s). Provide detailed information when you anticipate making regular monthly payments. If additional space is needed, use the back of this form.

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If your request is approved, you will receive interest accrual statements during the forbearance period. We recommend that you pay all or a portion of the interest shown on your interest notice(s). If you do not pay the accrued interest charges from the forbearance period, the unpaid interest amount will be added to the principal balance of your loan(s) at the end of the forbearance or be incorporated into your monthly payment in accordance with your promissory note. This may result in a longer repayment term and/or higher monthly payment amounts for each loan. Any payments made would reduce the outstanding accrued interest due at the end of the forbearance period.

By signing this form, I signify that I understand and agree to receive forbearance as described above.

Signature of Borrower ____________________________ Date ____________

Borrower’s Name (Please Print) ____________________________ Account Number ____________

Signature of Lender Representative ____________________________ Date ____________