



# Temporary Hardship Forbearance Request

Records Code: HDFRB - XFRB  
Form Code: FD-HRD  
Version Date: 05/01/10

## HDF

### SECTION 1: BORROWER INFORMATION *(Please Type Information)*

First Name:

Account Number:

Middle Initial:

Last Name:

If your name has changed, include a copy of one of the following:  
Driver's License, Social Security Card, Marriage License,  
Divorce Decree or Court Order.

Suffix (Jr, Sr, etc.):

**If your address or telephone number has changed, indicate the changes in SECTION 5 of this form.**

### SECTION 2: FORBEARANCE INFORMATION

This discretionary forbearance option is granted to borrowers who intend to repay their loan(s) but are experiencing financial difficulty and show that repayment of their student loan(s) at the present time would constitute a hardship.

**Temporary Hardship -**

I intend to repay my loan(s); however, I am unable to make the monthly installment payment on my loan(s) due to financial difficulty.

**I request my Temporary Hardship Forbearance to end on:**

 /   
MM YY

### SECTION 3: FORBEARANCE AGREEMENT

Although my situation at the present time is preventing me from making regularly scheduled payments, I intend and agree to repay my loan(s) according to the terms and conditions of my promissory note. During the forbearance period, I am responsible for the accrued interest on my loan(s). Any unpaid interest will be capitalized (added to the principal balance) when the forbearance ends. Payments will resume within 60 days of the forbearance end date. The exact amount of the monthly payments will be calculated in accordance with all applicable laws governing student loans.

I understand the forbearance I am requesting will not be granted for more than 12 months at one time. I understand that if I qualify for the above forbearance, I authorize FedLoan Servicing to extend and/or backdate a Temporary Hardship Forbearance (not to exceed 12 months) to ensure any past due amount on my loan(s) is covered. For an account that is delinquent, the forbearance can be applied retroactively to cover the period of delinquency; however, any negative reports that were submitted to the consumer reporting agencies will not be removed. I understand that should my situation under which I applied for this forbearance change, I must notify FedLoan Servicing.

I authorize the Department and its respective agents and contractors to contact me regarding my loan(s), including repayment of my loan(s), at the current or any future number that I provide for my cellular telephone or other wireless device using automated telephone dialing equipment or artificial or prerecorded voice or text messages.

**The information provided is true and correct to the best of my knowledge.**

\_\_\_\_\_  
Borrower's Signature

\_\_\_\_\_  
Co-Maker's Signature (If applicable - See information in SECTION 4)

\_\_\_\_\_  
Date

**Return Completed Form To:**

FedLoan Servicing, P.O. Box 69184, Harrisburg, PA 17106-9184  
Fax 717-720-1628

## SECTION 4: ADDITIONAL INFORMATION

### CO-MAKER INFORMATION

If there is a co-maker(s) on the loan(s) for which you are requesting a forbearance, the co-maker(s) must apply and be eligible for the same or different forbearance type during the same period of time in order for you to obtain a forbearance. If the co-maker is applying for the same forbearance type, one form may be used as long as both signatures are present. If the co-maker is applying for a different forbearance type, two forms are required.

### DIRECT DEBIT BORROWERS

If you are currently using Direct Debit, our Electronic Funds Transfer service, and will not have the funds available for your next scheduled debit, call us at least 3 business days prior to your due date to have the next scheduled debit suspended. This should allow you time to submit your forbearance request. However, keep in mind that you are responsible for all of your monthly installments until your request for forbearance is approved.

### EXPLANATION OF INTEREST CAPITALIZATION

Capitalization of interest is the addition of outstanding accrued interest to the current principal balance of the loan(s). Capitalization of interest results in a higher principal balance and additional finance charges over the course of repayment and may cause your monthly payment amount to increase. FedLoan Servicing will automatically capitalize outstanding interest at the expiration of a forbearance period. However, while your account is in forbearance, you will receive periodic notices advising you of the amount of interest which has accrued on your loan(s). These notices give you the opportunity to satisfy outstanding interest before capitalization.

## SECTION 5: ADDRESS INFORMATION

Account Number:

Street Address Line 1:

Street Address Line 2:

City:

State:

Zip Code:

Foreign State:

Foreign Country:

Home Phone:

Alternate Phone:

Ext:

Foreign Phone:

Country Code:

City Code:

Local Code:

Extn Code:

Email Address:

**For More Information Visit Our Website at [www.myfedloan.org](http://www.myfedloan.org) or call us toll free at 1-800-699-2908.**