



General Forbearance Request

Federal Family Education Loan Program Stafford, PLUS and Consolidation Loans

Before completing this form, carefully read the entire form.

Once completed, return this form to: Loan Servicing, PO BOX 781, Lewiston, ME 04243-0781

Section 1: Borrower Identification **Please Print Clearly**

Last Name	First Name	Middle Initial	Social Security Number
Street Address			Area Code/Telephone Number (home) ()
City	State	Zip Code	Area Code/Telephone Number (other) ()
E Mail Address (optional)			

Section 2: Forbearance Request

- I am willing but unable to make my current Federal Family Education loan payments because of financial difficulties due to personal circumstances. I am requesting this forbearance because:

- **If this forbearance request is approved, I want to** (check one):
 - Temporarily stop making payments OR Make smaller payments of \$ _____ per month

Important Note: If you are requesting a forbearance on a **Consolidation Loan**, interest payments will be required.

- **If this forbearance is approved, I am requesting that FISC Loan Servicing grant a forbearance on my loan(s) beginning** (MM-DD-YYYY) _____ and ending (MM-DD-YYYY) _____ for a period not to exceed 12 months in total and no more than 3 months in the future. At the end of the forbearance, I may apply to renew the forbearance if I am still experiencing a financial hardship.

IMPORTANT NOTICE FOR BORROWERS MAKING AUTOMATIC PAYMENTS: If you are making your loan payments by an automatic withdrawal from a checking or savings account, we will adjust your withdrawal amount to the lower forbearance payment during the forbearance period OR stop your automatic withdrawal during your forbearance period, depending on whether you are approved for no payments, or smaller payments during the forbearance. At the end of the forbearance you **must** contact us to re-instate or increase the withdrawal amount.

Section 3: Borrower Understanding and Certifications

- **I understand** that the following terms and conditions apply to this forbearance request:
 - 1) May be granted to cover all outstanding delinquencies, and up to 3 months in the future.
 - 2) Interest payments are required during a forbearance on a Consolidation loan.
 - 3) I will continue to receive billing statements for my current payment amount which I must pay until I am notified by FISC Loan Servicing that my forbearance request has been granted.
 - 4) FISC Loan Servicing will not grant this forbearance request unless this form is completed and any required documentation is provided.
 - 5) If I requested a temporary suspension of payments, I may make interest payments if I choose. If I do not pay the interest that accrues on my loan(s), it will be capitalized at the end of the forbearance period.
 - 6) If I requested a reduced payment forbearance, I will receive a monthly bill for the requested payment amount until the forbearance ends, and any unpaid interest that has accrued during the period will be capitalized at the end of the forbearance period.

- **I certify that:**
 - 1) The information I have provided on this form is true and correct.
 - 2) I will provide additional documentation to FISC Loan Servicing, as required, to support my continued forbearance status.
 - 3) I will notify FISC Loan Servicing immediately when the condition that qualified me for the forbearance ends.
 - 4) I have read, understand, and meet the eligibility requirements of the forbearance for which I have applied.
 - 5) Upon termination of this forbearance, I will repay my loan(s) according to the terms of my promissory note and repayment schedule.

Borrower Signature: _____ **Date:** _____

IMPORTANT NOTE: It will take additional time to process your application if this form is returned to you due to a missing signature or missing information.