

Request for Unemployment Deferment

SECTION 1: BORROWER IDENTIFICATION

Last Name: First Name: MI:

Student ID number or last 4 digits of Social Security number:

Current mailing address:

City: State: Zip:

Phone number: () -

Email address:

Lender/school name:

School code:

SECTION 2: INFORMATION

An unemployment deferment may be available if you are temporarily unable to pay your student loan payments because you are unable to find work. During an unemployment deferment, you are not required to make payments and interest does not accrue on the loan.

In order to qualify, you must:

- Be unemployed,
- And be diligently seeking but unable to find full-time employment.

You may be eligible for a total of up to 36 months of deferment time. Unemployment deferments are posted for six (6) months at a time and then become eligible for a six (6) month grace period. You may reapply for a new unemployment deferment each year that you are unemployed.

If you have been granted an unemployment deferment by another federal student loan servicer, complete section 3. If you are requesting an unemployment deferment for the first time and do not have evidence of an unemployment deferment through another servicer, complete section 4. If you are applying for an extension of an existing unemployment deferment granted through Heartland ECSI, complete section 5. All applicants must complete section 6.

SECTION 3: UNEMPLOYMENT DEFERMENT THROUGH OTHER SERVICER

Are you currently in an unemployment deferment for a Federal student loan, e.g. Stafford, Direct Loan, PLUS, etc.?

- Yes My deferment covers the time period starting / / and ending
 / / . Attach documentation that includes the current loan status, start
 dates of the deferment, and end dates for the deferment. Proceed to Section 6.
- No You do not qualify for a deferment under this category. If you are unemployed, continue to
 Section 4 for additional unemployment deferment options.

SECTION 4: NEW UNEMPLOYMENT DEFERMENT REQUEST

Are you currently receiving Federal or state unemployment benefits?

- Yes I became unemployed on / / .
 Attach documentation from a state agency stating that you are eligible for unemployment
 benefits. The documentation must include your name, address, Social Security number, and
 show that you are eligible for unemployment benefits for the time period you are requesting
 deferment. Proceed to Section 6.

- No I became unemployed on / / .
 I have attempted to secure full-time employment at the following three (3) firms within the
 past six (6) months. Complete the firm information and proceed to Section 5.

1. Name of firm:
 Address:
 Contact Person (Name and Title):
 Telephone Number: () -
2. Name of firm:
 Address:
 Contact Person (Name and Title):
 Telephone Number: () -
3. Name of firm:
 Address:
 Contact Person (Name and Title):
 Telephone Number: () -

SECTION 5: UNEMPLOYMENT DEFERMENT EXTENSION REQUEST

Are you diligently seeking employment?

Yes

I became unemployed on / / . I am registered with the following public or private employment agency (online agencies such as Monster, Indeed, etc. are acceptable):

Name of employment agency:

Agency address:

City:

State:

Zip:

Place agency stamp or seal here (Notary seal not acceptable).*

Important: If an agency or institution does not have an official stamp or seal, please attach a typed and signed letterhead certification.

Important: If registered with an online agency (e.g. Monster, Indeed, etc.), attach online application history from the past three (3) months.

If available, attach documentation from a state agency stating that you are eligible for unemployment benefits. The documentation must include your name, address, last four digits of your Social Security Number, and show that you are eligible for unemployment benefits for the time period you requesting deferment. Continue to Section 6.

No

Federal regulations require that in order to be granted an unemployment deferment, the borrower must be diligently seeking employment. Note: If you are not seeking employment for health reasons, you may qualify for disability discharge or health forbearance. More information is available at HeartlandECSI.com.

SECTION 6: BORROWER CERTIFICATION AND AUTHORIZATION

I understand that: (1) This request will not be granted unless all applicable sections of the form are completed and requested documents are submitted; (2) All final decisions regarding my deferment eligibility will be made in accordance with applicable Federal regulations.

I certify that: (1) The information I have provided on this form is true and correct; (2) I will provide additional documentation, as required, to support my continued deferment status; (3) I will notify my student loan office or Heartland ECSI immediately when the condition(s) that qualified me for this deferment end; (4) I have read, understand, and meet the terms and conditions of the deferment for which I have applied.

Signature: _____

Date: / /

SECTION 7: INSTRUCTIONS

Please forward completed form and requested supporting documents to:

Heartland ECSI
181 Montour Run Road
Coraopolis, PA 15108

Note: Applications are typically processed within 10 business days. You will be notified of the status of your deferment via the email address provided in Section 1 of this form. In order to prevent negative credit bureau reporting, continue to make on-time payments until you have been notified that a deferment has been posted.