



American Education Services

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

WHY WE ARE CONTACTING YOU

To provide you with a forbearance application for your Alternative loan(s).

WHAT ACTIONS YOU NEED TO TAKE

If you would like to apply for this forbearance, complete the application in its entirety and include the required documentation as detailed on the application.

ADDITIONAL INFORMATION YOU MAY FIND HELPFUL

- Returned forbearance applications are typically processed within 20 days of receipt. You will receive a letter indicating whether your request has been approved or denied.
- It is important to continue to make payments until your forbearance has been approved. If your loan(s) is or becomes delinquent, collection activities will continue until the forbearance has been approved.
- If you are currently using our Electronic Funds Transfer Service, Direct Debit, payments will continue to extract until your forbearance request is approved. Please note that if at any time you wish to suspend a monthly extraction, you need to contact us at least 3 business days prior to your due date.



Short on time? View your payment history, pay online, check your balance, and more, at aesSuccess.org/accountaccess. Account Access is the quickest and easiest way to manage your student loan account -- so you'll have more time to focus on the other priorities in your life.

PNC HARDSHIP FORBEARANCE REQUEST

Forbearance is provided as an alternative to regular monthly payments. The forbearance is available for a maximum of 12 months, granted in monthly increments no greater than 2 months. You must make 12 payments before you are eligible for another 2 month forbearance.

FORBEARANCE IS GRANTED AT THE DISCRETION OF PNC Bank, National Association.

Please complete all fields below. Your request may be denied if the form is not completed correctly.

SECTION 1: BORROWER INFORMATION

Borrower Account Number: _____
 Borrower Name: _____
 Address: _____
 City: _____ State: _____ Zip: _____
 Telephone Number: (_____) - _____ Alternate Telephone Number: (_____) - _____
 Email Address: _____
 Employer Name: _____ Employer Telephone Number: (_____) - _____

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 PNC 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.

SECTION 1:

If your financial difficulties prevent you from making timely payments on your loan(s), you may be eligible for Forbearance. Forbearance is granted at PNC Bank N.A.'s discretion as an alternative to regular monthly payments. The Forbearance is normally granted in increments of one or two months, with a maximum of twelve months during the life of the loan. Forbearance may only be granted once every twelve months. The Forbearance period may be backdated two months to cover periods of delinquency, if any exist. However, any negative reports that were submitted to credit bureaus will not be removed if the Forbearance is granted retroactively.

Yes, I hereby request Forbearance for all my private loans. If the Forbearance is being requested only for specific loans, please list the first disbursement dates of each: _____

SECTION 2:

Please indicate the reason for your request:

Hardship Describe the specific reason for your hardship:

SECTION 3:

You must continue making your regular monthly payments until the Forbearance has been approved. You will receive written notice of the approval or denial of this request, after it has been processed.

I certify that I am unable to make payments according to the present terms of my loan(s). I understand and agree that interest will continue to accrue during the Forbearance period, and accrued and unpaid interest will be capitalized at the expiration of the Forbearance period and included in a new repayment schedule. This new repayment schedule may reflect an increase in your payment. I understand this request and all supporting documentation will remain the property of PNC Bank N. A. I understand that should my situation under which I applied for Forbearance changes, I must immediately notify my servicer. The above information is true and correct to the best of my knowledge. I understand that misrepresentation may lead to the denial of my request. I have read, understand and agree to the terms of this request.

I reaffirm my intent to repay my loan(s) and believe I will be able to resume making regular payments at the end of the forbearance.

Borrower Signature _____ Date _____

Internal Use ONLY

___ Approved

___ Denied

Comments: _____

Signature _____

Date _____

Manager's Signature _____

Date _____