



American Education Services

American Education Services  
P.O. Box 2461 Harrisburg, PA 17105-2461  
Toll-free 1-800-233-0557 • TDD 717-720-2354  
Fax 717-720-3931 or 717-720-2774  
[www.aesSuccess.org](http://www.aesSuccess.org) • International 717-720-3500

DEAR CUSTOMER:

Enclosed is Forbearance Request form for your KeyCorp Trust owned and KeyBank privately insured student loan(s) serviced by us. Please read the information carefully and complete the form. Return it and all required attachments to us as soon as possible. You will be notified by mail of the approval or denial of your request. You may also check the status of your loan(s) online at [www.aesSuccess.org](http://www.aesSuccess.org).

Please note:

- Failure to complete the request form in its entirety or failure to submit the required documentation as listed on the request form will result in automatic denial.
- This request form is for KeyCorp Trust owned and KeyBank privately insured student loans only.

If you have any questions or need additional information, please contact us at the address or telephone number shown above. Our business hours are Monday through Friday from 7:30 a.m. to 9 p.m., ET. Please include your account number and email address (if applicable) on all correspondence.

Shelly K. Bowman  
Assistant Vice President  
American Education Services



## AES & Key Education Resources

### Alternative Loan Forbearance Application

#### SECTION 1: BORROWER INFORMATION

Name \_\_\_\_\_ Account Number \_\_\_\_\_  
 Address \_\_\_\_\_ Telephone - Home ( ) \_\_\_\_\_  
 City / State / Zip \_\_\_\_\_ Telephone - Work ( ) \_\_\_\_\_  
 E-Mail Address \_\_\_\_\_ Telephone - Alternate ( ) \_\_\_\_\_

#### SECTION 2: FORBEARANCE TYPES (No Certification Required)

Check the forbearance type(s) for which you wish to apply.

- Unemployment Forbearance** (see reverse for forbearance definition)
- Economic Hardship Forbearance** (see reverse for forbearance definition)
- Interest Only Forbearance** (see reverse for forbearance definition)

#### SECTION 3: FORBEARANCE TYPES (Certification Required)

Check the forbearance type(s) for which you wish to apply.

- Military Active Duty (National Guard and Reserve)** (see reverse for forbearance definition)
- Internship/Residency** (see reverse for forbearance definition)

**Authorized Certifying Official:**

I certify that the borrower is eligible for the forbearance selected above and meets all of the requirements provided on the reverse side of this form for the period:

\_\_\_\_\_ (MM/DD/YY) to \_\_\_\_\_ (MM/DD/YY).

Name of Organization /Branch of Military	Official's Signature and Title	Date	Phone Number
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#### SECTION 5: FORBEARANCE AGREEMENT

I hereby request a forbearance for all of my Key Corp Trust owned & Key Bank guaranteed private loans. I certify that I am unable to make payments according to the present terms of my loan(s). I understand that any unpaid interest will be added to the outstanding principal balance of my loan(s) at the end of the forbearance period. My monthly payments will be calculated at the end of the forbearance period based on the new principal balance (including capitalized interest, if any) and will extend my repayment period. I understand that interest will continue to accrue on the unpaid principal balance (including capitalized interest, if any) during the forbearance period and the extension of the repayment period. The owner reserves the right to obtain a copy of my credit report. Additional debt incurred or preferential payments to other creditors could result in the denial or termination of my forbearance request. I understand that should my situation under which I applied for forbearance change, I must notify AES Graduate and Professional Services. In addition to the forbearance for which I applied, I understand the forbearance will be granted on all KeyCorp Trust owned & KeyBank guaranteed private education loans serviced at AES Graduate and Professional Services which reflect a delinquency status. The above information and the information on the back of this form 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 and understand and agree to the terms of this forbearance request.

X \_\_\_\_\_ X \_\_\_\_\_ Date \_\_\_\_\_  
 Borrower's Signature Co-Maker's Signature (if applicable)

**Return Completed Form To:**  
 AES ♦ P.O. Box 2461 ♦ Harrisburg, PA 17105-2461  
 Fax: 717-720-3916 or 717-720-3931

## Forbearance Definitions

### Unemployment Forbearance

- This forbearance is available in six (6) month increments for a maximum of eighteen (18) months.
- **Initial** requests require only a Completed Forbearance Form; no additional supporting documentation.
- **Subsequent** requests require Completed Forbearance Form and proof of income or unemployment.

### Economic Hardship Forbearance

- This forbearance is available in six (6) month increments for a maximum of eighteen (18) months.
- Documentation for this forbearance type includes:
  - Completed Forbearance Form or Letter from borrower certifying hardship or emergency.

### Military Active Duty Forbearance (National Guard and Reserve)

- This forbearance is available in twelve (12) month increments for a maximum of forty-eight (48) months.
- Documentation for this forbearance type includes:
  - Completed & Certified Forbearance Form; or
  - Letter from Commanding Officer certifying Active Duty including begin and end dates.
  - National Guard and Reservists must be activated for at least one year.

### Internship/Residency Forbearance

- This forbearance is available in twelve (12) month increments for a maximum of forty-eight (48) months.
- Documentation for this forbearance type includes:
  - Completed & Certified Forbearance Form; or
  - Letter from Organization with whom borrower is interning certifying the internship/residency is a supervised training program that includes begin and end dates.

### Interest Only Forbearance

- This forbearance is available in six (6) month increments (prior to or after allowable forbearance) for a maximum of eighteen (18) months.
- Documentation for this forbearance type includes:
  - Completed Forbearance Form or Letter from borrower selecting this option.

For More Information Call Us Toll Free At **1-800-233-0557**  
Or Visit Our Website at **[www.aesSuccess.org](http://www.aesSuccess.org)**