



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 • International 717-720-3500

DEAR CUSTOMER:

This letter is to advise you of the conditions under which we may grant a deferment to your educational loan(s) guaranteed by MRU Holdings, Inc. Please review your promissory note to determine which deferment types you may be eligible for. Listed below are descriptions of the deferments available.

School – Must be enrolled full-time/half-time at a Department of Education approved, degree granting school.

Internship/Residency – Must be enrolled in an Internship/Residency program at an institution of higher education, hospital, or health care facility.

Military/Public Health Service – Must be on Active Duty in any branch of the military or serving full-time as an officer in the Commissioned Corps of the Public Health Service.

Peace Corps – Must have agreed to serve in the Peace Corps for a period of at least one year.

Parental Leave – Must be pregnant, caring for my newborn child (6 months or younger), or caring for my newly adopted child. I must not be working full-time or attending school during the deferment period and I must have been enrolled in school at least half-time within the six month period preceding this deferment. I must have an authorized school official certify my enrollment in the certification section.

Armed Forces – Must be on active duty in the Armed Forces (Army, Navy, Air Force, Marines, Coast Guard) of the United States. I understand that the maximum eligibility is three years and this is a combined limit with the Public Health Service Deferment. I will provide copies of my military orders or have my commanding officer certify my enlistment. If I am enlisted in a reserve component of the Armed Forces or National Guard (while on active duty status in the Army or Air Force Reserves), I may qualify for this deferment only if I am serving full-time for a period expected to last at least one year or I am serving under an order for national mobilization.

If your request is approved, you will receive interest accrual statements during the deferment period. If you selected deferment of principal and interest on your loan application, the interest will be added to the principal balance at the end of the deferment period. If you selected deferment of principal only, you will be responsible for making monthly/quarterly payments of the outstanding accrued interest.

If you would like us to consider your request for deferment, please have a certifying official provide specific enrollment dates and expected graduation date on the enclosed deferment form or on institution letterhead.

If you have any questions, please contact our office. Loan Counselors are available Monday through Friday, from 7:30 a.m. to 9:00 p.m., E.T.

Shelly K. Bowman
Assistant Vice President
American Education Services

Enclosure(s)

AES • 1200 North Seventh Street, Harrisburg, PA 17102

MRU HOLDINGS, INC

REQUEST FOR DEFERMENT

PLEASE COMPLETE ALL FIELDS BELOW. YOUR REQUEST MAY BE DENIED IF THE FORM IS NOT COMPLETED CORRECTLY.

ACCOUNT NUMBER _____ / _____ / _____

BORROWER NAME _____

ADDRESS _____

CITY _____ STATE _____ ZIP _____

TELEPHONE NUMBER (____) _____ - _____

ALTERNATE TELEPHONE NUMBER (____) _____ - _____

STUDENT BORROWER _____ ACCOUNT # _____

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 the lender 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 deferment request.

- SCHOOL DEFERMENT: ____ FULL TIME ____ HALF TIME
- INTERNSHIP/RESIDENCY
- MILITARY / PUBLIC HEALTH
- PEACE CORPS
- PARENTAL LEAVE
- ARMED FORCES

AUTHORIZED OFFICIAL'S CERTIFICATION REQUIRED FOR DEFERMENT
PLEASE PRINT OR TYPE

PROGRAM BEGIN DATE _____ PROGRAM END DATE _____ EXPECTED GRAD DATE _____

INSTITUTION/ORGANIZATION NAME _____ DOE Code _____

ADDRESS _____

CITY _____ STATE _____ ZIP _____ TELEPHONE NUMBER _____

SIGNATURE OF AUTHORIZED OFFICIAL _____ NAME/TITLE OF OFFICIAL _____ DATE _____

My signature indicates that I am an Authorized Official and I have read and agree that the certification above is true to the best of my knowledge.

I meet the qualifications as stated in the cover letter for the deferment type checked above and request my lender/servicer to defer repayment of my educational loan(s). If my loan program allows, accrued and unpaid interest may be capitalized, added to the principal balance, in accordance with the terms of my original promissory note. I understand that, should my situation under which I applied for the deferment change, I must notify my lender/servicer immediately.

BORROWER SIGNATURE _____ DATE _____

RETURN COMPLETED FORM TO: American Education Services * P. O. Box 2461 * Harrisburg, PA 17105-2461