



American Education Services

P.O. Box 2461 Harrisburg, PA 17105-2461

Toll-free 1-800-233-0557 • TDD 717-720-2354

Fax 717-720-2774 • International 717-720-3500

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

WHY WE ARE CONTACTING YOU

To provide you with a deferment/forbearance application for your Aurora Bank insured education loan serviced by AES.

WHAT THIS MEANS TO YOU

If you wish to apply for a deferment/forbearance, complete the application in its entirety and include the required documentation as detailed on the application.

ADDITIONAL INFORMATION YOU MAY FIND HELPFUL

- Returned deferment/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 deferment/forbearance request has been approved. If your loan(s) is or becomes delinquent, collection activities will continue until the deferment/forbearance has been approved.
- If you are currently using our Electronic Funds Transfer Service, Direct Debit, payments will continue to extract until your deferment/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.
- Any deferment/forbearance retroactively applied will not result in any retraction of negative reports on your credit file.



**American Education Services &
Aurora Bank
Campus Door Alternative Loans**

SECTION 1: BORROWER INFORMATION

Name _____ Account Number _____

Address _____ Telephone - Home () _____

City / State / Zip _____ Telephone - Work () _____

E-Mail Address _____ Telephone - Alternate () _____

SECTION 2: IN SCHOOL DEFERMENT (Certification Required)

Authorized Certifying Official:
I certify that the borrower is eligible for the deferment, is enrolled at least half time and meets all of the requirements provided on the reverse side of this form.

Program Begin Date _____ Program End Date _____ Expected Grad Date _____

Institution/Organization Name _____ DOE Code _____

Address _____

City _____ State _____ Zip _____ Telephone Number () _____

Name of Authorized Official Official's Signature and Title Date

SECTION 3: TEMPORARY HARDSHIP FORBEARANCE (No Certification Required)

Yes, I hereby request a forbearance for all of my Aurora Bank owned private loans.

SECTION 4: DEFERMENT/FORBEARANCE AGREEMENT

I hereby request a deferment/forbearance for all of my Aurora Bank owned 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 deferment/forbearance period. My monthly payments will be calculated at the end of the deferment/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 deferment/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 deferment/forbearance request. I understand that should my situation under which I applied for deferment/forbearance change; I must notify AES Graduate and Professional Services. I also certify that 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 authorize the school, the lender, the guarantor, and their respective agents and contractors to contact me regarding my loan(s), including repayment of my loan(s), at the current or any future number that I provide for my cellular telephone or other wireless device using the automated telephone dialing equipment or artificial or prerecorded voice or text messages.

I have read and understand and agree to the terms of this deferment/forbearance request.

Borrower's Signature Co-Maker's Signature (If Applicable) Date

Return Completed Form To: American Education Services * P.O. Box 2461 * Harrisburg, PA 17105-2461

Deferment & Forbearance Definitions

In School Deferment

- > This deferment is for a maximum period of three (3) years and is applied in six (6) month increments by providing valid school certification of at least half-time enrollment and enrollment in a U.S. Department of Education approved school.
- > Documentation for this deferment type includes:
 1. Completed & Certified Deferment Form; or
 2. Letter from school certifying enrollment level, dates of enrollment, and anticipated graduation date.

Temporary Hardship Forbearance

- > This forbearance is available in three (3) month increments for a maximum of twelve (12) months.
- > Documentation for this forbearance type includes:
 1. Completed Forbearance Form

For More Information Call Us Toll Free At **1-800-233-0557**
Or Visit Our Website at www.aesSuccess.org