Access Group Loan Servicing
P.O. Box 7450
Wilmington, Delaware 19803-0450
U.S.A.

877-472-3227 (toll-free, U.S. only)
302-477-6430 (from outside the U.S.)
Fax 302-476-3555
E-mail: *servicing@AccessGroup.Org*
www.AccessGroup.Org/Account

In-School Forbearance Request Form — Access Group Private Loans

This form may be used to request an In-School Forbearance on your Access Group private loans. You can also call us at the number above, Monday through Friday, 9 a.m. – 8 p.m. ET, to request this forbearance.

This form is NOT to be used for loans made under the Federal Family Education Loan Program (Federal Stafford, Federal PLUS, or Federal Consolidation Loans). Please call us with any questions.

To be eligible for this private loan forbearance:

- You must currently be attending a Title IV school at least half-time
- Your previous separation date/graduation date must be within the last 30 months.
- Sponsored Access Loans (SAL) are not eligible for an in-school forbearance.

Please complete Section 1 and have your current school registrar's office complete Section 2. Return the signed and dated form to us at the address above or fax it to (302) 476-3555. It is important that you continue making payments on your loans until you receive an approval letter from our office. **If your forbearance is approved**, this form constitutes an agreement between you and Access Group, Inc. to allow temporary cessation in payments while you are enrolled at least half-time. If you drop below half-time enrollment or leave school prior to the graduation date indicated on this form, you must notify Access Group immediately. If you are already in repayment and your account is delinquent, the forbearance can be used retroactively to cover the period of delinquency provided the delinquency is during your attendance dates; however, any negative reports that were submitted previously to the consumer reporting agencies will not be removed.

During a period of forbearance, interest continues to accrue. You may either pay it or allow it to accrue. Accrued unpaid interest is capitalized (added to the principal balance) at the end of the forbearance period, which increases the total cost of the loan. **You will receive information prior to the expiration of the forbearance period regarding your next payment due date.** Each month spent in forbearance will correspondingly reduce the remaining months of your repayment period. Please be aware that this forbearance could disqualify you from eligibility for our on-time payment interest rate reduction benefit. Please contact us for more information.

SECTION 1 (To be completed by the Borrower)

Name: _____ Account Number: _____

Address: _____ Apt #: _____

City: _____ State: ____ Zip: _____

Home phone: (_____)_____ Work phone: (_____) _____

Cell phone: (_____)_____ E-mail: _____

I am requesting this forbearance and certify that the above statements are correct and complete to the best of my knowledge.
I understand this request and intend to repay my private loan(s).

_____ _____

Borrower's Signature Date

SECTION 2 (To be completed by School Registrar's Office)

School Name: _____ School DOE Code: _____

Address: _____ Phone: (____) _____

City State Zip: _____ Contact Name: _____

Please list and verify enrollment periods for the student above and indicate if full-time (FT), half-time (HT), or less than half-time (LHT).

Attendance (mm/dd/yyyy) From – To	**Status** (check or circle one) FT HT LHT	**Anticipated Graduation Date** (mm/dd/yyyy)

Authorized Official Signature & Date

_____ _____

Signature **Date**