



American Education Services

American Education Services
P.O. Box 2461 Harrisburg, PA 17105-2461
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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 Corp - Must have agreed to serve in the Peace Corp 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 Public Health Service. 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.

During the deferment period, we will notify you monthly or quarterly of the accrued interest charges. 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 p.m., ET.

Shelly K. Bowman
Assistant Vice President
American Education Services

Enclosure(s)

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 # _____

- 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