



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 • International 717-720-3500

DEAR CUSTOMER:

Enclosed is an application for an Unemployment Deferment for your private loan(s) guaranteed by MRU Holdings, Inc. and serviced by our office. Please read through the information carefully, complete the form and return it to our office as soon as possible. Within approximately 15 business days of our receipt, we will notify you whether your request was approved or denied.

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 have any questions, you may contact us at the telephone number or address shown above. Loan Counselors are available to discuss your account 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

Unemployment Deferment Request

BORROWER NAME _____ **ACCOUNT NUMBER** _____
ADDRESS _____ **CITY** _____ **STATE** _____ **ZIP CODE** _____
TELEPHONE NUMBER (_____) _____ - _____ **ALTERNATE TELEPHONE NUMBER (_____) _____ - _____**
EMAIL ADDRESS _____

I became unemployed or began working less than 30 hours per week on ____/____/____ .

Check ONE of the boxes below:

I am eligible for unemployment benefits and I have attached documentation of my eligibility for these benefits. The documentation includes my name, address, social security number, and the effective dates of my eligibility to receive unemployment benefits.

OR

I am diligently seeking but unable to find full-time employment, and I have registered with a public or private employment agency.

OR

I am diligently seeking but unable to find full-time employment, but I have not registered with a public or private employment agency because there is not one within 50 miles of my current address.

NOTE: School placement offices and "temporary" agencies do not qualify as public or private employment agencies.

COMPLETE THIS ITEM ONLY IF YOU ARE REQUESTING AN EXTENSION OF AN EXISTING UNEMPLOYMENT DEFERMENT AND YOU ARE NOT PROVIDING DOCUMENTATION OF YOUR ELIGIBILITY FOR UNEMPLOYMENT BENEFITS.

In the most recent six months, I have made at least 6 diligent attempts to find full-time employment.

I meet the following qualifications for an Unemployment Deferment:

(1) I must be eligible for unemployment benefits. I must provide my loan holder with documentation which includes my name, address, and social security number, and shows that I am eligible to receive unemployment benefits during the period for which I am requesting the deferment

OR

(2) I must be diligently seeking but unable to find full-time employment in any field or at any salary or responsibility level and I must be registered with a public or private employment agency if there is one within 50 miles of my current address. School placement offices and "temporary" agencies do not qualify as public or private employment agencies.

(3) If I am requesting an extension of my current unemployment deferment, and I am not providing documentation of my eligibility for unemployment benefits, I must certify that I have made at least 6 diligent attempts to find full-time employment in the most recent 6 months.

I will provide additional documentation to my loan holder, as required, to support my deferment status. I will notify my loan holder immediately when the condition(s) that qualified me for the deferment ends. My deferment will begin on the date I became unemployed or began working less than 30 hours per week, unless I request my deferment to begin on a later date. However, if this is my first unemployment deferment request for my current period of unemployment and I am not providing documentation of my eligibility for unemployment benefits, my deferment will begin no more than 6 months before the date AES received this request, even if I became unemployed or began working less than 30 hours per week more than 6 months ago. My deferment will end on the earlier of the date that the condition that establishes my deferment eligibility ends or the date on which I exhaust my maximum cumulative eligibility. My deferment will last for no more than 6 months after the date AES receives this deferment request. I must reapply every 6 months.

I understand this request and all supporting documentation will remain the property of the lender and its agent. 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 immediately notify AES Graduate and Professional Services. 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 have read and understand and agree to the terms of this request.

Borrower Signature _____

Date _____

Please return completed form to:
AES • P.O. Box 2461 • Harrisburg, PA 17105-2461
Fax:
717-720-2774 or 717-720-3931