

Alternative Loans



In-School Deferment Request – TREESM & LEAFSM

Please enter the following **borrower** information.

SSN _____
Name _____
Address _____
City, State, Zip _____
Telephone – Work _____
Telephone – Home _____
E-Mail Address _____

Please enter the following **reference** information. (With a different United States address from the borrower/co-borrower)

Name _____
Address _____
City, State, Zip _____
Telephone _____
E-Mail Address _____
Relationship _____

Section 1 – Deferment Request – Must be completed in full and signed in ink by the borrower. See definitions on the following page.

I meet the qualifications stated below and request that Granite State Management & Resources (GSM&R) defer repayment of my loans.

I am enrolled at an eligible school as at least a **HALF-TIME STUDENT**. (No Limit).

Borrower Understandings and Certifications

I understand that: (1) My deferment will begin on the date the deferment condition began; (2) GSM&R will not grant this deferment unless all applicable sections of this form are completed and additional required documentation is provided; (3) Principal payments will be deferred and I am responsible for paying the interest that accrues; and (4) If I do not choose to pay all the interest that accrues during my deferment period, GSM&R will capitalize such interest to the extent permitted by law. This will increase the principal balance of my loan(s).

I certify that: (1) The information provided above is true and correct; (2) I will provide additional documentation, as required, to GSM&R to support my continued deferment status; (3) I will notify GSM&R immediately when the condition(s) that qualified me for the deferment ends; and (4) I have read, understand, and meet the terms and conditions of the deferment for which I have applied.

Borrower Signature _____ **Date** _____

Section 2 – Authorized School Official's Certification – Please print or type using dark ink.

Instructions for School Official: Item (1) *and* Item (2) of this section must be completed. The school official, in lieu of completing this section, may attach its own enrollment certification report listing the required information.

I certify, to the best of my knowledge and belief that the borrower named above:

(1) Is/was enrolled as (check appropriate box) a full time student at least a half time student during the academic period from (MM-DD-YYYY) _____ to (MM-DD-YYYY) _____ and

(2) Is reasonably expected to complete his/her program requirements on: (MM-DD-YYYY) _____.

Name of School _____ School Code _____
Address _____ Telephone _____
City, State, Zip _____ E-Mail Address _____
Signature of Authorized Official _____ Date _____
Name/Title of Authorized Official _____

Section 3 – Definitions/Eligibility Criteria for In-School Deferment Request

Definitions

- A **deferment** is a period during which I am postponing repayment of the principal balance of my loan. I am responsible for the interest that accrues during this period.
- **Capitalization** is a process whereby unpaid interest is added to the principal balance of a loan. If my interest is capitalized, it will increase the total amount of interest that I will owe on my loan.

Eligibility Criteria

To **defer** (postpone) repayment of my loans while:

- I am enrolled at an eligible school as at least a **HALF-TIME STUDENT**.

Qualifications

Proof of at least half-time enrollment.

Authorized Certifying Officials

- An authorized official of the school where I am/was enrolled as at least a half-time student.

Section 4 – Servicer Information

Send the completed form to:
Granite State Management & Resources
PO Box 2097
Concord, NH 03302-2097

Telephone – 1-800-719-0708
Fax – (603) 227-5401