

In-school Deferment Request



Please enter the following **Borrower information:**

Social Security Number _____
Name _____
Address _____
City, State, Zip _____
Telephone – Home _____
Telephone – Work _____
Telephone – Cell _____
E-mail Address _____

Please enter the following **Reference Information.**

(With a different United States address from the borrower/cosigner):

Name _____
Address _____
City, State, Zip _____
Telephone – Home _____
Telephone – Cell _____
E-mail Address _____
Relationship _____

i EDvestinU Refinance/Consolidation borrowers are not eligible for this deferment but may be eligible for interest-only payments while in school.

Section 1 – Deferment Request – Must be completed in full and signed 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) Any interest rate reduction benefit or incentive will be suspended during this deferment period; (4) **Principal payments will be deferred and I am responsible for paying the interest that accrues;** and (5) 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 along with the school information. 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) _____.

School Name _____

School Code _____

Address _____

Telephone _____

City, State, Zip _____

E-Mail Address _____

Name of Authorized Official

Title of Authorized Official

Signature of Authorized Official

Signature Date

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

Definitions

- **Deferment** is a period during which you are postponing repayment of the principal balance of your loan. You are responsible for interest that accrues during this period.
- **Capitalization** is a process whereby unpaid interest is added to the principal balance of a loan. If your interest is capitalized, it will increase the total amount of interest that you will owe on your loan.

Eligibility Criteria

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

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

Qualifications

Proof of at least half-time enrollment at an eligible school.

Authorized Certifying Officials

- An authorized official of the eligible school where you are/were 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 – 603-225-8885