



CIM – Heartland ECSI
CIM INSTITUTIONAL LOAN
REQUEST FOR FORBEARANCE



READ BEFORE COMPLETING FORM. ALL BLOCKS MUST BE COMPLETED OR INDICATED "N/A" IF NOT APPLICABLE. INCOMPLETE ITEMS WILL BE CAUSE FOR REJECTION.

If you are experiencing financial difficulties which prevent you from making timely payments on your student loan, you may be eligible for a forbearance arrangement. Forbearance is granted at the lender's option. The following option is provided as an alternative to regular monthly payments for borrowers and is available for a six-(6) month period. I understand that I must pay the interest that continues to accrue during this period of forbearance. I may make payments to satisfy this interest either during the period of forbearance or at the end.

BORROWER NAME
ADDRESS
CITY STATE ZIP

Return Completed Form To:
Heartland ECSI
PO Box 718
Wexford, PA 15090-0718
Phone: 1-888-549-3274
Fax: 1-866-291-5384

TELEPHONE (DAY) TELEPHONE (EVENING)
SOCIAL SECURITY NUMBER
ACCOUNT NUMER

Do You () Rent () Own
If renting, Landlord's Name Telephone Number ()

BORROWER FINANCIAL DATA

EMPLOYER NAME
ADDRESS
CITY STATE ZIP
NET MONTHLY SALARY \$ OTHER INCOME \$
SOURCE OF OTHER INCOME

REASON FOR REQUEST
Unemployment 0 Illness 0 Other 0 (Describe)

FORBEARANCE REQUESTED FROM TO
MM DD YY MM DD YY

FORM OF FORBEARANCE (Select one option):

Temporarily stop making payments during the period I have indicated above. I am aware that interest will continue to accrue, and I wish to pay this interest:

- in a lump sum at the end of the forbearance period; or
as it accrues. If I choose this option, I will be billed for accrued interest each month or quarter.

I certify that I am unable to make payments according to the present terms of my loan. I further understand that I am responsible for paying the accrued interest either during the forbearance or at the end. I understand that should my situation under which I applied for forbearance change, I must notify Heartland ECSI.

The information is true and correct to the best of my knowledge.

BORROWER'S SIGNATURE DATE