

Federal Family Education Loan Program (FFELP)

Request to Add Loans to a Federal Consolidation Loan

(180-Day Add-On Provision)

WARNING: Any person who knowingly makes a false statement or misrepresentation on this form or any accompanying documents is subject to penalties that may include fines, imprisonment, or both, under the U.S. Criminal Code and 20 U.S.C. 1097.

Guarantor, Lender or Program Identification

DRAFT October 25, 2006

OMB No. 1845-0036
Form Approved
Exp. Date XX/XX/XXXX

Before You Begin

Use this form to request that your consolidating lender add an eligible loan(s) that was not originally included in your Federal Consolidation Loan. This form must be completed, signed and dated, and returned to your consolidating lender so that it is received within 180 days after the date the Federal Consolidation Loan was disbursed.

Before beginning, gather all your education loan records, account statements, and bills so that you have the information you need to complete this form. If an item has been completed for you and it is incorrect, cross out the incorrect information and print the correct information. Incorrect or incomplete information may delay processing of your request to add loans to your Federal Consolidation Loan. **Print using a dark ink ballpoint pen or type.**

If you have any questions about completing this Request to Add Loans to a Federal Consolidation Loan, contact your consolidating lender.

Section A. Borrower Information

1. Borrower Last Name

First Name

MI

2. Social Security Number

Section B. Education Loan Indebtedness

List the federal education loans that you want added to your Federal Consolidation Loan. You may include those loans that were disbursed before or after the date your Federal Consolidation Loan was made.

Section C. Promissory Note Addendum

I request that my consolidating lender repay the eligible federal education loan(s) identified in Section B and that the amount of my Federal Consolidation Loan be increased to include the amount paid by my consolidating lender.

I understand that this request must be received by my consolidating lender within 180 days after the date my Federal Consolidation Loan was disbursed. I further understand that by adding these loans my repayment term may be extended, my monthly payment amount may change, and my interest rate may change. My consolidating lender will send me a revised repayment schedule and notify me of any other changes to the terms of my Federal Consolidation Loan.

My signature below certifies that I have read, understand, and agree to the terms and conditions of this loan, including all terms and conditions specified on the Federal Consolidation Loan Application and Promissory Note which was previously submitted, including the Borrower Certification and Authorization, and the Borrower's Rights and Responsibilities Statement that accompanied it.

I UNDERSTAND THAT THIS IS A LOAN THAT I MUST REPAY.

8. Borrower's Signature _____
(Identified in Section A, Item 1 above.)

Today's Date (mm-dd-yyyy)

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Instructions for Completing the Request to Add Loans to a Federal Consolidation Loan and Important Notices

Guarantor, Program, or Lender Identification

Section A: Borrower Information

Item 1: Enter your last name, first name, and middle initial.

Item 2: Enter or correct your Social Security Number.

Section B: Education Loan Indebtedness

The following types of education loans are eligible for consolidation:

Loan Code	Education Loans
SS	Subsidized Federal Stafford Loans
DSS	Direct Subsidized Stafford/Ford Loans
US	Unsubsidized and Nonsubsidized Federal Stafford Loans
DUS	Direct Unsubsidized Stafford/Ford Loans
PLUS	Federal PLUS Loans (for parents)
GB	Federal PLUS Loans (for graduate/professional students)
DPLUS	Direct PLUS Loans (for parents)
D3	Direct PLUS Loans (for graduate/professional students)
SLS	Federal Supplemental Loans for Students
PERK	Federal Perkins Loans and National Direct Student Loans
SCON	Subsidized Federal Consolidation Loans
DSCON	Direct Subsidized Consolidation Loans
UCON	Unsubsidized Federal Consolidation Loans
DUCON	Direct Unsubsidized Consolidation Loans, including Direct PLUS Consolidation Loans
HPSL	Health Professions Student Loans, including Loans for Disadvantaged Students
HEAL	Health Education Assistance Loans
FISL	Federal Insured Student Loans
NSL	Federal Nursing Loans

Item 3: Enter the Loan Code that corresponds to the Education Loan type from the above list. If you are not sure about the loan type, leave this item blank.

Information you need to answer the following items is available in loan documents, such as:

- The last monthly billing statement you received,
- Your quarterly interest statement or annual statement,
- Your coupon book, or
- The Internet site of your loan holder or servicer.

If you are unsure of the correct information on your loans, contact the entity to which you send your payments, or check the most recent correspondence from that entity. You may also obtain information on your loan(s) by accessing the National Student Loan Data System at <http://www.nslds.ed.gov>.

Item 4: Enter the full name and mailing address of the holder of each of your federal education loans or the holder's servicer. (This is the address to which you are or will be sending your payments.) Do not use initials instead of full names. For a defaulted FFELP loan, the holder is the guaranty agency or the Department of Education. For a defaulted Federal Direct Loan, the holder is the Department of Education. For a Perkins Loan, the holder is the school.

Item 5: Enter the account number for each loan.

Item 6: Enter the interest rate you are paying on each loan.

Item 7: Enter the estimated payoff amount, including any unpaid interest, late fees and collection costs.

Section C: Promissory Note Addendum

To be completed by the borrower.

This is a legally binding contract.

Item 8: Sign and date the Promissory Note Addendum.

Note: Signature is required. If you fail to sign the Promissory Note Addendum, your request will be delayed.

Review all information you have provided on this form. When it is complete, send the original copy to the consolidating lender. Keep a copy for your records.

Remember to continue making your regularly scheduled education loan payments until your consolidating lender notifies you that the loan(s) has been added. When your loan(s) is added, your consolidating lender will notify you of any changes to the terms of your Federal Consolidation Loan.

Mailing Instructions: Mail the original copy of this form to your consolidating lender.

Section D: Important Notices

Privacy Act Notice

The Privacy Act of 1974 (5 U.S.C. 552a) requires that the following notice be provided to you:

The authority for collecting the requested information from and about you is §428(b)(2) (A) *et seq.* of the Higher Education Act (HEA) of 1965, as amended (20 U.S.C. 1078(b)(2)(A) *et seq.*) and the authorities for collecting and using your Social Security Number (SSN) are §§428B(f) and 484(a)(4)(B) of the HEA (20 U.S.C. 1078-2(f) and 1091(a)(4)(B)) and 31 U.S.C. 7701(b). Participating in the Federal Family Education Loan (FFEL) Program and giving us your SSN are voluntary, but you must provide the requested information, including your SSN, to participate.

The principal purposes for collecting the information on this form, including your SSN, are to verify your identity, to determine your eligibility to receive a loan or a benefit on a loan (such as a deferment, forbearance, discharge, or forgiveness) under the FFEL Program, to permit the servicing of your loan(s), and, if it becomes necessary, to locate you and to collect and report on your loan(s) if your loan(s) becomes delinquent or in default. We also use your SSN as an account identifier and to permit you to access your account information electronically.

The information in your file may be disclosed, on a case by case basis or under a computer matching program, to third parties as authorized under routine uses in the appropriate systems of records notices. The routine uses of this information include, but are not limited to, its disclosure to federal, state, or local agencies, to private parties such as relatives, present and former employers, business and personal associates, to consumer reporting agencies, to financial and educational institutions, and to guaranty agencies in order to verify your identity, to determine your eligibility to receive a loan or a benefit on a loan, to permit the servicing or collection of your loan(s), to enforce the terms of the loan(s), to investigate possible fraud and to verify compliance with federal student financial aid program regulations, or to locate you if you become delinquent in your loan payments or if you default. To provide default rate calculations, disclosures may be made to guaranty agencies, to financial and educational institutions, or to state agencies. To provide financial aid history information, disclosures may be made to educational institutions. To assist program administrators with tracking refunds and cancellations, disclosures may be made to guaranty agencies, to financial and educational institutions, or to federal or state agencies. To provide a standardized method for educational institutions efficiently to submit student enrollment status, disclosures may be made to guaranty agencies or to financial and educational institutions. To counsel you in repayment efforts, disclosures may be made to guaranty agencies, to financial and educational institutions, or to federal, state, or local agencies. In the event of litigation, we may send records to the Department of Justice, a court, adjudicative body, counsel, party, or witness if the disclosure is relevant and necessary to the litigation. If this information, either alone or with other information, indicates a potential violation of law, we may send it to the appropriate authority for action. We may send information to members of Congress if you ask them to help you with federal student aid questions. In circumstances involving employment complaints, grievances, or disciplinary actions, we may disclose relevant records to adjudicate or investigate the issues. If provided for by a collective bargaining agreement, we may disclose records to a labor organization recognized under 5 U.S.C. Chapter 71. Disclosures may be made to our contractors for the purpose of performing any programmatic function that requires disclosure of records. Before making any such disclosure, we will require the contractor to maintain Privacy Act safeguards. Disclosures may also be made to qualified researchers under Privacy Act safeguards.

Financial Privacy Act Notice

Under the Right to Financial Privacy Act of 1978 (12 U.S.C. 3401-3421), the U.S. Department of Education will have access to financial records in your student loan file maintained by the lender in compliance with the administration of the Federal Family Education Loan Program.

Paperwork Reduction Notice

According to the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it displays a currently valid OMB control number. The valid OMB control number for this information collection is 1845-0036. The time required to complete this information is estimated to average 0.16666 hours (10 minutes) per response, including the time to review instructions, search existing data resources, gather and maintain the data needed, and complete and review the information collection.

If you have any comments concerning the accuracy of the time estimate(s) or suggestions for improving this form, please write to:

U.S. Department of Education
Washington, DC 20202-4651

If you have any comments or concerns regarding the status of your individual submission of this form, contact the consolidating lender.