



**LOAN DISCHARGE APPLICATION: FALSE CERTIFICATION  
(UNAUTHORIZED SIGNATURE/UNAUTHORIZED PAYMENT)**

**William D. Ford Federal Direct Loan (Direct Loan) Program**

**Federal Family Education Loan (FFEL) Program**

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

OMB No. 1845-0058  
Form Approved  
Exp. Date 12/31/2026

**SECTION 1: BORROWER IDENTIFICATION**

Please enter or correct the following information.

**Check this box if any of your information has changed.**

SSN \_\_\_\_\_

Name \_\_\_\_\_

Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip Code \_\_\_\_\_

Telephone - Primary \_\_\_\_\_

Telephone - Alternate \_\_\_\_\_

Email (Optional) \_\_\_\_\_

**BEFORE YOU BEGIN**

**IMPORTANT:** Use this application only if you believe that an employee of the school you identify in Item 4 of Section 2, or an affiliate of that school, forged your signature to receive a loan in your name.

if you believe that someone other than an employee of the school or an affiliate of the school forged your signature to receive a loan in your name, complete the "Loan Discharge Application: Forgery" form.

If you believe that your eligibility to receive a loan was falsely certified based on identity theft, complete the "Loan Discharge Application: False Certification (Identity Theft)" form.

Carefully read the entire application before completing it. Complete each item in Section 2 unless the item is identified as optional or the instructions tell you skip an item.

**SECTION 2: UNAUTHORIZED SIGNATURE/PAYMENT INFORMATION**

1. You are applying for this loan discharge as a:

Student borrower - Skip to Item 4.

Parent PLUS borrower - Continue to Item 2. If a question includes "(or the student)," answer as it applies to the student on whose behalf you borrowed the loan.

2. Student Name (Last, First, MI):  
\_\_\_\_\_

3. Student SSN: \_\_\_\_\_

4. School Name:  
\_\_\_\_\_

School Address (Street, City, State, Zip Code):

5. Dates that you (or the student) attended the school identified in Item 4:

First Date: \_\_\_\_\_  Never Attended

Last Date: \_\_\_\_\_ **OR**  Don't Know

6. Which documents were signed without your authorization?

Loan check

Loan application or promissory note

Master check or electronic funds transfer authorization

7. Did you (or the student) ever receive any money from the school, or did the school ever reduce the amount of money that you owed to the school?

Yes - Continue to Item 8.

No - Skip to Item 10.

Don't Know - Skip to Item 10.



Borrower Name \_\_\_\_\_ Borrower SSN \_\_\_\_\_

**SECTION 2: UNAUTHORIZED SIGNATURE/PAYMENT INFORMATION (CONTINUED)**

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8. On what date did the school return money or reduce the amount owed?  
\_\_\_\_\_

9. By what amount did the school return money or reduce the amount owed?  
\_\_\_\_\_

10. How did you pay tuition and fees at the school?

11. Provide the name and position of the school employee or other person associated with the school who signed your name on the documents identified in Item 6.

Name: \_\_\_\_\_

Position: \_\_\_\_\_

OR  Don't Know.

12. Provide any other information you have about the circumstances under which the person identified in Item 11 signed your name on the documents identified in Item 6 (completion of this item is optional):

**SECTION 3: REFUNDS OR PAYMENTS**

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**13.** Have you (or the student) requested or received a refund or payment from the school or any third party (see Section 6) for any loan that you are requesting be discharged?

- Yes - Continue to Item 14.
- No - Skip to Item 17.
- Don't Know - Skip to Item 17.

**14.** Provide the name, address, and telephone number of the organization you requested or received a payment from:

Name: \_\_\_\_\_

Address (Street, City, State, Zip Code):

Telephone Number: \_\_\_\_\_

**15.** What is the amount and the status of the claim?

Amount: \_\_\_\_\_

Status: \_\_\_\_\_

**16.** What was the amount of any payment received? If none, enter "0."

\_\_\_\_\_

**17.** Did the school refund any money on your behalf?

- Yes - Continue to Item 18.
- No - Sign and date the application in Section 4, then send it to the address in Section 8.
- Don't Know - Sign and date the application in Section 4, then send it to the address in Section 8.

**18.** What was the amount of the refund?

\_\_\_\_\_

**19.** Explain why the money was refunded:



**SECTION 4: BORROWER CERTIFICATIONS, ASSIGNMENT, AND AUTHORIZATION**

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I certify that:

- I am applying for a discharge of my loans because the documents identified in Section 2, Item 6 were not signed or authorized by me.
- I did not sign any of the documents I checked in Section 2, Item 6.
- I have read and agree to the terms and conditions for loan discharge, as specified in Section 7.
- Under penalty of perjury, all of the information I have provided on this application and in any accompanying documentation I may provide to support my eligibility for discharge (for example, documents containing samples of my signature) is true and accurate to the best of my knowledge and belief.

By signing this application, I **assign and transfer** to the U.S. Department of Education (the Department) any right I have to a refund on the amount discharged from the school and/or from any owners, affiliates, or assignees of the school, and from any third party that pays claims for a refund because of the actions of the school.

I **authorize** the organization I submit this request to and its agents to contact me regarding my request or my loans at the cellular telephone number that I provide now or in the future using automated telephone dialing equipment or artificial or prerecorded voice or text messages.

**Borrower's Signature** \_\_\_\_\_ **Date** \_\_\_\_\_

**SECTION 5: INSTRUCTIONS FOR COMPLETING THE APPLICATION**

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When completing this application, type or print using dark ink. Enter dates as month-day-year (mm-dd-yyyy). Use only numbers. Example: March 14, 2024 = 03-14-2024. If you need more space to answer any of the items, continue on separate sheets of paper and attach them to this application. Identify the question number for which you are providing additional information. Include your name and Social Security Number (SSN) at the top of pages 2 and 3 and on all attached pages. **Return the completed application and documentation to the address shown in Section 8.**

**SECTION 6: DEFINITIONS**

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The **William D. Ford Federal Direct Loan (Direct Loan) Program** includes Federal Direct Stafford/Ford (Direct Subsidized) Loans, Federal Direct Unsubsidized Stafford/Ford (Direct Unsubsidized) Loans, Federal Direct PLUS (Direct PLUS) Loans, and Federal Direct Consolidation (Direct Consolidation) Loans.

The **Federal Family Education Loan (FFEL) Program** includes Federal Stafford Loans (both subsidized and unsubsidized), Federal Supplemental Loans for Students (SLS), Federal PLUS Loans, and Federal Consolidation Loans.

The **holder** of your Direct Loan Program loans is the Department. The holder of your FFEL Program loans may be a lender, a guaranty agency, or the Department. Your loan holder may use a servicer to handle billing and other communications related to your loans. References to "your loan holder" on this form mean either your loan holder or your servicer.

**Unauthorized signature** means that the school, without the borrower's authorization, signed the borrower's name on the loan application or promissory note.

**Unauthorized payment** means that the school, without the borrower's authorization, endorsed the borrower's loan check or signed the borrower's authorization for electronic

funds transfer or master check, and did not give the loan proceeds to the borrower or apply the loan proceeds to charges owed by the student to the school.

If your loan is **discharged**, this means that you (and any endorser) are not required to repay the remaining portion of the loan, and you will be reimbursed for any payments on the loan that you made voluntarily or through forced collection (for example, through wage garnishment or Treasury offset). For a consolidation loan, only the portion that represents the original loans you received and that are eligible for discharge will be discharged. The loan holder reports the discharge to all consumer reporting agencies to which the holder previously reported the status of the loan and requests the removal of any adverse credit history previously associated with the loan.

The **student** refers to the student on whose behalf the parent borrower obtained a Direct PLUS Loan or Federal PLUS Loan.

**Third party** refers to any entity that may provide reimbursement for a refund owed by the school, such as a State or other entity offering a tuition recovery program.

## SECTION 7: TERMS AND CONDITIONS FOR LOAN DISCHARGE BASED ON FALSE CERTIFICATION (UNAUTHORIZED SIGNATURE/PAYMENT)

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You are eligible to have your loans discharged based on false certification (unauthorized signature/payment) if the school, without your authorization:

- Signed your name on the loan application or promissory note; or
- Endorsed the loan check or signed your authorization for electronic funds transfer, unless the proceeds of the loan were delivered to you (or the student) or applied to charges owed by the student to the school.

Only loans made on or after January 1, 1986 are eligible for this type of discharge.

By signing this application, you are agreeing to provide, upon request, testimony, a sworn statement, or other documentation reasonably available to you that

demonstrates to the satisfaction of the Department or its designee that you meet the qualifications for loan discharge, or that supports any statement you made on this application or in any accompanying documents.

By signing this application, you are agreeing to cooperate with the Department or the Department's designee in any enforcement action related to this application.

Your application may be denied or your discharge may be revoked if you fail to provide testimony, a sworn statement, or documentation upon request, or if you provide testimony, a sworn statement, or documentation that does not support the material representations you made on this application or in any accompanying documents.

## SECTION 8: WHERE TO SEND THE COMPLETED APPLICATION

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Return the completed application and any documentation to:  
(If no address is shown, return to your loan holder.)

If you need help completing this application, call:  
(If no telephone number is shown, call your loan holder.)

## SECTION 9: IMPORTANT NOTICES

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### Privacy Act Statement

**Authority:** The authorities for collecting the requested information from and about you are §421 et seq. and §451 et seq. of the Higher Education Act of 1965, as amended (20 U.S.C. 1071 et seq. and 20 U.S.C. 1087a et seq.), and the authorities for collecting and using your Social Security Number (SSN) are §§428B(f) and 484(a)(4) of the HEA (20 U.S.C. 1078-2(f) and 1091(a)(4)) and 31 U.S.C. 7701(b).

**Purpose:** The principal purposes for collecting the information on the Loan Discharge Application: False Certification (Unauthorized Signature/Unauthorized Payment) 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 William D. Ford Federal Direct Loan (Direct Loan) and/or Federal Family Education Loan (FFEL) programs, to permit the servicing of your loans, to enforce the conditions or terms of a title IV, HEA obligation, to originate, disburse, service, collect, assign, adjust, transfer, refer, furnish credit information for, and discharge a title IV, HEA obligation, to verify whether a title IV, HEA obligation qualifies for discharge, to determine credit balances to be refunded by the U.S. Department of the Treasury (Treasury) to the individual or loan holder, and, if it

becomes necessary, to locate you and to collect and report on your loans if your loans become delinquent or default. We also use your SSN as an account identifier and to permit you to access your account information electronically.

**Disclosures:** The information provided on the Loan Discharge Application: False Certification (Unauthorized Signature/Unauthorized Payment) form will only be disclosed outside of the U.S. Department of Education (Department) with prior written consent or as otherwise allowed by the Privacy Act of 1974, as amended (Privacy Act) (5 U.S.C. 552a). One of the exceptions to the Privacy Act's prior written consent requirement that allows for disclosure, without consent, is for "routine uses" that the Department publishes in our System of Records Notices (SORNs). The Department may disclose, without consent, the information provided on a Loan Discharge Application: False Certification (Unauthorized Signature/Unauthorized Payment) form, on a case-by-case basis or under a computer matching program, to third parties pursuant to the routine uses identified in the "Common Services for Borrowers (CSB) System" (18-11-16) SORN. This notice is available on the Department's "Privacy Act System of Record Notice Issuances (SORN)" webpage located at <https://www2.ed.gov/notices/ed-pia.html>.

These routine uses included, but are not limited to:

- To verify the identity of the individual who records indicate has applied for or received title IV, HEA program

## SECTION 9: IMPORTANT NOTICES (CONTINUED)

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funds, disclosures may be made to guaranty agencies, educational and financial institutions, and their authorized representatives; to Federal, State, Tribal, or local agencies, and their authorized representatives; to private parties, such as relatives, business and personal associates, and present and former employers; to creditors; to consumer reporting agencies; to adjudicative bodies; and to the individual whom the records identify as the party obligated to repay the title IV, HEA obligation;

- To determine program eligibility and benefits, disclosures may be made to guaranty agencies, educational and financial institutions, and their authorized representatives; to Federal, State, or local agencies, and their authorized representatives; to private parties, such as relatives, business and personal associates, and present and former employers; to creditors; to consumer reporting agencies; and to adjudicative bodies;
- To enforce the conditions or terms of a title IV, HEA obligation, disclosures may be made to guaranty agencies, educational and financial institutions, and their authorized representatives; to Federal, State, or local agencies, and their authorized representatives; to private parties, such as relatives, business and personal associates, and present and former employers; to creditors; to consumer reporting agencies; to adjudicative bodies; and to the individual whom the records identify as the party obligated to repay the title IV, HEA obligation;
- To permit originating, disbursing, servicing, collecting, assigning, adjusting, transferring, referring, furnishing of credit information, or discharging title IV, HEA obligations, disclosures may be made to guaranty agencies, educational institutions, or financial institutions that originated, held, serviced, or have been assigned the title IV, HEA obligation, and their authorized representatives; to a party identified by the debtor as willing to advance funds to repay the title IV, HEA obligation; to Federal, State, or local agencies, and their authorized representatives; to private parties, such as relatives, business and personal associates, and present and former employers; to creditors; to consumer reporting agencies; and to adjudicative bodies;
- To investigate possible fraud or abuse or to verify compliance with contractual requirements or Federal, State, local, or Tribal statutory, regulatory, or program requirements, disclosures may be made to guaranty agencies, educational and financial institutions, third-party servicers, and their authorized representatives; to Federal, State, Tribal, or local agencies, and their

authorized representatives; to private parties, such as relatives, present and former employers, and business and personal associates; to creditors; to consumer reporting agencies; and to adjudicative bodies;

- To locate a delinquent or defaulted borrower, or an individual who owes a title IV, HEA obligation, disclosures may be made to guaranty agencies;
- To verify whether a title IV, HEA obligation qualifies for discharge, disclosures may be made to guaranty agencies, educational and financial institutions, and their authorized representatives; to Federal, State, or local agencies, and their authorized representatives; to private parties, such as relatives, present and former employers, and business and personal associates; to creditors; to consumer reporting agencies; and to adjudicative bodies;
- To prepare a title IV, HEA obligation for litigation, to provide support services for litigation on a title IV, HEA obligation, to litigate a title IV, HEA obligation, or to audit the results of litigation on a title IV, HEA obligation, disclosures may be made to FFEL loan holders or servicers; Department contractors including but not limited to, Federal Loan Servicers, NFP Federal Loan Servicers, the Federal Perkins Servicer, PCAs and to guaranty agencies and their authorized representatives; Federal, State, Tribal, or local agencies, and their authorized representatives; and to adjudicative bodies.

For additional routine uses, view the “Common Services for Borrowers (CSB) System” (18-11-16) SORN. This notice is available on the Department’s “Privacy Act System of Record Notice Issuances (SORN)” webpage located at <https://www2.ed.gov/notices/ed-pia.html>.

### **Consequences of Failure to Provide Information:**

Participating in the Direct Loan Program or the FFEL Program is voluntary, but providing the Department your SSN and requested information is mandatory to participate.

**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 valid OMB control number. The valid OMB control number for this information collection is 1845-0058. Public reporting burden for this collection of information is estimated to average 30 minutes per response, including time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the information collection. The obligation to respond to this collection is required to obtain or retain a benefit (34 CFR 682.402(e)(3), or 685.215(c)).

If you have comments or concerns regarding the status of your individual submission of this form, **contact your loan holder directly.**