



**Combined Application to Separate a Joint Consolidation Loan and Direct Consolidation Loan Promissory Note  
William D. Ford Federal Direct Loan Program**

OMB No. 1845-~~0182~~  
Form Under Review  
Exp. Date ~~JBD~~

Deleted: NEW

Deleted: XX/XX/XXXX

**INSTRUCTIONS FOR COMPLETING THE APPLICATION/PROMISSORY NOTE**

**IMPORTANT:** You may use this Combined Application to Separate a Joint Consolidation Loan and Direct Consolidation Loan Promissory Note ("Note") **ONLY** to apply for separation of a joint consolidation loan that was made to you and the co-borrower identified in Section 2 of the Note. Throughout the Note and these instructions, the term "joint consolidation loan" refers to any joint Direct Consolidation Loan made under the William D. Ford Federal Direct Loan (Direct Loan) Program or joint Federal Consolidation Loan made under the Federal Family Education Loan (FFEL) Program. The words "ED," "we," and "us" refer to the U.S. Department of Education or one of our federal loan servicers.

Print using a blue or black ballpoint pen. Enter dates as month-day-year (mm-dd-yyyy). Use only numbers. Example: June 1, ~~2027~~ = 06-01-~~2027~~.

Deleted: 2024

Deleted: 2024

**Provide all requested information in each section. Incorrect or incomplete information may delay the processing of your Direct Consolidation Loan.**

**SECTION 1: BORROWER INFORMATION**

**Item 1:** Enter your first name, then your middle name, last name, and suffix (for example, Jr. or Sr.). If you don't have a middle name or suffix, enter N/A.

**Item 2:** Enter any former names (such as a maiden name) under which one or more of your loans may have been made. If none, enter N/A.

**Item 3:** Enter your nine-digit Social Security Number.

**Item 4:** Enter your date of birth (mm/dd/yyyy).

**Item 5:** Enter the two-letter abbreviation for the state that issued your driver's license, followed by your driver's license number. If you do not have a driver's license, enter N/A.

**Item 6:** Enter your preferred email address for receiving communications. We may use your email address to communicate with you. If you do not have an email address or do not wish to provide one, enter N/A.

**Item 7:** Enter the area code and phone number at which you can most easily be reached (do not list your work phone number here). If you do not have a phone, enter N/A.

**Item 8:** If there is an alternate phone number at which you can be reached, enter that number. Otherwise enter N/A.

**Item 9:** Enter your **permanent address** (number, street, apartment number, or rural route number and box number, then city, state, and zip code).

**Item 10:** If your **mailing address** is different from your permanent address, enter your mailing address. If your permanent and mailing addresses are different, you must list both addresses. If you do not have a different mailing address, enter N/A.

**Item 11:** Enter your employer's name and address (street, city, state, zip code). If you are self-employed, enter the name and address of your business. If you are not employed, enter N/A.

**Item 12:** Enter your work area code and phone number. If you are self-employed, enter the area code and phone number of your business. If you are not employed, enter N/A.

**SECTION 2: JOINT CONSOLIDATION LOAN CO-BORROWER INFORMATION**

**Item 13:** Enter the first name, middle name, last name, and suffix (for example, Jr. or Sr.) of the co-borrower with whom you obtained the joint consolidation loan that you are applying to separate into a new individual Direct Consolidation Loan. If the co-borrower does not have a middle name or suffix, enter N/A.

**Item 14:** Enter the co-borrower's nine-digit Social Security Number.



**Combined Application to Separate a Joint Consolidation Loan and Direct Consolidation Loan Promissory Note**  
**William D. Ford Federal Direct Loan Program**

OMB No. 1845-0182  
 Form Under Review  
 Exp. Date JBD

Deleted: NEW  
 Deleted: XX/XX/XXXX

**Item 15:** Enter the co-borrower's date of birth (mm/dd/yyyy).

**SECTION 3: REFERENCE INFORMATION**

**Items 16 and 17:** Enter the requested information for two adults with different U.S. addresses who do not live with you and who have known you for at least three years, and who will be able to help us contact you in the future if we are unable to reach you. References are used only for this purpose and are never required to repay your loan.

The first reference should be a close family member. References who live outside the United States are not acceptable. If a reference does not have a telephone number or email address, or does not wish to provide an email address, enter N/A. If you provide an email address for a reference, we may use it to communicate with the reference.

**SECTION 4: JOINT OR SEPARATE APPLICATION TO SEPARATE A JOINT CONSOLIDATION LOAN**

**Items 18, 19, and 20.** Check the appropriate item (18, 19, or 20) to indicate how you are applying to separate your joint consolidation loan. **Check only one.**

**SECTION 5: REPAYMENT PLAN SELECTION**

See the instructions in this section of the Note.

**SECTION 6: BORROWER CERTIFICATIONS, AUTHORIZATIONS, AND UNDERSTANDINGS**

**Items 21-23:** Carefully read these items and the entire Note.

**SECTION 7: PROMISES**

**Item 24:** Carefully read this item. **IMPORTANT: This Note is a legally binding contract.**

**Item 25:** Sign and date the Note. If you do not sign the Note, your application cannot be processed.

**FINAL NOTES**

Review all the information on your Note. When you have completed the form, make a copy for your records and mail the original pages 1 through 6 to us in the envelope provided, along with the completed forms identified in the Repayment Plan Selection section. If you check Item 19 in Section 4, you must also include a copy of the divorce decree, court order, or settlement agreement that specifies the portion of your joint consolidation loan that you are responsible for repaying. If you do not have the envelope we provided, mail the Note to the address shown below. We will begin processing your application after we receive your completed Note and any required additional documentation. While processing your application, we might contact you with questions.

**IMPORTANT:** If you are applying jointly with the co-borrower of your joint consolidation loan (as indicated by checking Item 18 or 19 in Section 4), we will not process your application or pay off your joint consolidation loan unless all of the following conditions have been met:

- The co-borrower identified in Section 2 has also submitted a Note, and has checked the same item in Section 4 (18 or 19) that you checked;
- If you and the co-borrower both checked Item 19, you and the co-borrower have each provided a copy of the same divorce decree, court order, or settlement agreement; and
- Neither you nor the co-borrower have requested that we cancel your application for a Direct Consolidation Loan by the deadline specified in the notice that each of you will receive (see the next page for information about this notice).

While we are processing your application, continue making payments on your joint consolidation loan (unless you have been granted a deferment or forbearance) until you receive written notification that your joint consolidation loan has been separated into a new Direct Consolidation Loan.

We will send you a notice before we pay off your joint consolidation loan. This notice will:



**Combined Application to Separate a Joint Consolidation Loan and Direct Consolidation Loan Promissory Note**  
**William D. Ford Federal Direct Loan Program**

OMB No. 1845-0182  
Form Under Review  
Exp. Date JBD

Deleted: NEW

Deleted: XX/XX/XXXX

- Identify the joint consolidation loans that will be separated into a new Direct Consolidation Loan and show the payoff amount for your portion of joint consolidation loans that we have verified; and
- Tell you the deadline by which you must notify us if you want to cancel your application for the separation of the joint consolidation loan.

**IMPORTANT:** You must inform us by the deadline specified in the notice if you want to cancel your application for the separation of the joint consolidation loan.

If you are applying jointly with the co-borrower identified in Section 2 to separate your joint consolidation loan (as indicated by checking Item 18 or 19 in Section 4) and only one of you notifies us that you want to cancel your application for a Direct Consolidation Loan, we will also discontinue processing the other individual's application. The individual who did not request to cancel the application may reapply by submitting a separate application for a Direct Consolidation Loan if that individual meets the eligibility requirements to apply separately, as described in Section 4, Item 20 of the Note.

**WHERE TO SEND YOUR COMPLETED NOTE**

Mail pages 1 through 6 of your completed Note and any other required documents (see Final Notes, above) to the following address:

[INSERT SERVICER ADDRESS]

For help completing this form, call [INSERT SERVICER #].