### SIGNATURE FORMS AND INSTRUCTIONS

Due to the defaulted status of your loan(s), Direct Loans requires you to begin repayment in the Income Contingent Repayment program.

(If you are unable to make payments once your consolidation is completed, you can contact Direct Loans Service Center to request a deferment or forbearance of payment at 800-848-0979 upon receiving your first request of payment.)

## REQUIRED SIGNATURE FORMS

You must complete all shaded/highlighted areas forms.

**Repayment Plan Selection Form:** Borrowers consolidating defaulted loans must begin in the Income Contingent Repayment program. Checking any other repayment option will prevent your application from being processed. Complete section 1 with your name and SSN#. Complete section 4A- Family size. Sign and date at the bottom.

**Promissory Note:** Also known as Form Sections E and F; Print your name and SSN # above. Sign and date below.

Authorization Letter: Sign, date and enter your social security number.

## You must include one of the following:

For fastest processing time, simply include a copy of Page 1 of your most recent filing of Federal IRS Tax Form 1040. This reflects your Adjusted Gross Income (AGI) used to determine your new payment.

Or, for the next fastest processing time complete:

Alternate Documentation of Income form (ADOI): Complete section 1 and 2. If spouse information required, complete section 3. Sign and date section 4. *You must* include 30 days worth of pay stubs or other proof of income information as described in section 2 of the ADOI form *or if* none of the acceptable forms of income documentation mentioned in section 2 is available, complete ADOI form and enclosed Self Certification of Income form.

**Self Certification of Income form: (If required)** Enter your name, SSN# and family size. Choose the option that best describes your current situation and initial that option. If you choose the "Other" option read the instructions on form for additional information.

If you have any questions or concerns regarding the forms, please call for assistance to complete the forms.

Mail completed forms to:

National Credit Management, INC. 10845 Olive Blvd #210 St. Louis, MO 63141 1-800-333-6787

This is an attempt to collect a debt. Any information obtained will be used for that purpose.

REVISED 04/2011



## REPAYMENT PLAN SELECTION

## William D. Ford Federal Direct Loan Program

OMB No. 1845-0014 Form Approved Exp. Date 11-30/2013

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

#### Instructions

To understand your repayment options, carefully read this entire form, including the important notices in Section 7, and the enclosed information that describes the available repayment plans. After reviewing this information, complete the applicable sections below to select a repayment plan or to change your current repayment plan. Please print clearly using blue or black ink. If you need help completing this form, contact your servicer through one of the methods provided in Section 6 of this form. Return the completed form to the address shown in Section 6.

Section 1: Borrower Information – to be completed by ALL BORROWERS						
Borrower's Last Name	rower's First Nan	ne	Borrower's Middle Initial	Borrower's Social Sec	curity Number:	
				_ -	-	
Section 2: Repayment Plan Selection	on – to be d	completed by	ALL BORROWERS			
Place an "X" in the box in the chart below under the r You must choose the same repayment plan for all of loans that may not be repaid under those plans as is select a different repayment plan for the loans the line the chart below, the term "parent PLUS Loan" refee Education Loan (FFEL) Program that you borrowe for your own graduate or professional education. A have been made since July 1, 2006.	your Direct Loans indicated in the chat may not be rears to a Direct PLUed to help pay for your	is, unless you want to it art below. In this case epaid under ICR or I S Loan made under t your dependent child	repay under the Income Contingent Re e, you may select the ICR Plan or IBR I BR. the William D. Ford Federal Direct Loar I's undergraduate education. A "studer	payment (ICR) Plan or Income-Based Rep Plan for the loans that are eligible for repay In (Direct Loan) Program or a Federal PLUS In t PLUS Loan" is a Direct PLUS Loan or F	payment (IBR) Plan and you h ment under those plans, an S Loan made under the Feder Federal PLUS Loan that you	nd may ral Family received to pay
<ul> <li>To repay your loans under the IBR Plan, you mus</li> <li>If you are beginning repayment of your loans for the will be placed on the Standard Repayment Plan</li> </ul>	first time and you o	1 1	,	or IBR Plan but do not submit required ad	ditional forms and documenta	ation, you
If you are requesting a change from another repayme If you are requesting a change from your current repaymeyor your request (such as documentation recapitalized. (Capitalization is the addition of unpaid If you are delinquent in making payments under your at the time of your request, or (2) if you are request 5), if it takes your servicer more than 60 days to mak	payment plan to a quired to process interest to the prin- current repaymer ing a change to the	different plan, your sa request to repay ur cipal balance of your at plan at the time you at BR Plan, any paym	servicer may grant you a forbearance older the ICR Plan or the IBR Plan). Ung loan. This increases the principal balar a request a change to a different plan, y nents that would be overdue by the tima t accrues during this forbearance period	for up to 60 days, if necessary, in order to paid interest that accrues during this maxim ce and the total cost of your loan.) our servicer may grant you a forbearance by your servicer determines whether you ha	collect and process docume num 60- day forbearance perion to cover (1) any payments that we a partial financial hardship (	ntation od will not be at are overdue
<ul> <li>Direct Subsidized Loans</li> <li>Direct Unsubsidized Loans</li> <li>Student Direct PLUS Loans</li> <li>Direct Consolidation Loans that did not repay any parent PLUS loans</li> </ul>			Fixed Payments	Graduated Payments	X	
Direct Consolidation Loans mad on or after July 1, 2006 that repaid one or more parent PLUS loans			Fixed Payments	Graduated Payments		Not Available
<ul><li>Parent Direct PLUS Loans</li><li>Direct PLUS Consolidation Loans</li></ul>			Fixed Payments	Graduated Payments	Not Available	Not Available
Section 3: Spouse Information – to	be comple	ted by SOME	MARRIED BORROWER	RS		
Complete this section only if you are married and are (1 spouse has loans that are eligible for repayment under the this section, your spouse must also sign this form	ne IBR Plan (see S	R Plan (unless you ar Section 5), or <b>(3)</b> sele	re separated from your spouse), (2) secting any repayment plan for a Direct (	electing the IBR Plan and you and your sp Consolidation Loan held jointly by you and	ouse file a joint federal incom I your spouse. <b>If you are re</b>	ne tax return, and your equired to complete
Spouse's Last Name First N	lame	Middle In	itial Spouse's Social Securi	ty Number: Spo	ouse's Date of Birth	
N/A			_ -	-	_  -  -	_
Section 4: Additional ICR Inf	ormation	- to be co	mpleted by BORRO	WERS WHO SELECT	ICR	
Complete this section only if you are selecting to Note: To repay under the ICR Plan, you must complete documentation of your AGI, such as a copy of your most complete an ICR & IBR Plan Alternative Documentathe forms. Complete and return the required form(s) or outly your servicer receives the information needed to beginning repayment of your Direct Loan for the first mont required to make any payments of principal or interest forbearance. To request a forbearance, contact your A. Family Size. Enter your family size on the line below	a consent form at at recently filed fed- ation of Income for other required docu alculate your ICR F e and you cannot sst, but interest cor r servicer.	eral income tax return orm. Your servicer w umentation along with Plan payment amoun afford the initial intere tinues to accumulate	n, as specified by your servicer in docur ill include the required additional for I this Repayment Plan Selection form. I, your initial payment amount will be the st payment, you may request a forbeal on your loan. Interest that you do not p	mentation accompanying this form. In somms with this Repayment Plan Selection for e full amount of interest that accumulates or rance until you are notified of your actual to be any during this forbearance period will be	e cases, you may also be re orm or will provide instructions on your loan each month. If yo R payment. During a forbear capitalized at the end of th	equired to s for obtaining ou are ance you are e
A. Farmily Size. Enter your farmly size on the line below now live with you, and (2) they now get more than dental care, payment of college costs, etc. If you Family Size:	half their support	from you <b>and</b> they w	will continue to get this support from yo	ou. Support includes money, gifts, loans,	housing, food, clothes, car, i	
B. ICR Joint Repayment Option. If you and your sp Repayment Plan Choices sheet). If you choose to re 0 I wish to repay my loan(s) jointly with my spous C. Certification. Read the certification stateme. All of the information I provided on this form is true:	pay jointly, place a e under the ICR nt below, then sig	in "X" in the box below Plan. gn and date this form	w and have your spouse sign and date n.		·	
Borrower's Signature					Date	
Spouse's Signature (if required; see Section 3) $N$	/A			_	Date	

В	Borrower's Name (please print)	Social Security Number
S	Section E: Borrower Understandings, Certificat	ons, and Authorizations
22	22. I understand that:	
A	A. My Direct Consolidation Loan will, to the extent term "the Act" is defined under "Governing Law	used to pay off loans that I have selected for consolidation, count against the applicable aggregate loan limits under the Act. The "on page 4 of this Note.
	to be consolidated includes unpaid principal, ur also be included. For a Direct Loan Program or costs that may be included in the payoff balanc loans, all collection costs that are owed may be	
С		pans and payoff amounts that ED verifies with the holders of my loans before the actual payoffs occur. If I do not want to d, I must notify ED before the loans are paid off.
D	applied against the outstanding balance of my	han the amount needed to pay off the balances of the selected loans, the holders will refund the excess to ED and it will be Direct Consolidation Loan. If the amount that ED sends to my holders is less than the amount needed to pay off the balances of lude the remaining amount in my Direct Consolidation Loan.
	Consolidation Loan, or, effective July 1, 2008, I Program, I may consolidate an existing Federa	Consolidation Loan that the lender has submitted to the guaranty agency for default aversion or a defaulted Federal am consolidating a Federal Consolidation Loan into the Direct Loan Program to use the Public Service Loan Forgiveness Consolidation Loan or Direct Consolidation Loan only if I include at least one additional eligible loan in the consolidation.
	loan, and I am not including another eligible loathe Income-Based Repayment Plan.	olidation Loan that the lender has submitted to the guaranty agency for default aversion or a defaulted Federal Consolidation n, I must agree to repay my Direct Consolidation Loan under the Income Contingent Repayment Plan or, effective July 1, 2009,
	23. Under penalty of perjury, I certify that:	
		te is true, complete, and correct to the best of my knowledge and belief and is made in good faith.  a Federal Consolidation Loan with any FFEL Program lender.
		been used to finance my education or the education of my dependent student(s).
1		a grace period or in repayment (including loans in deferment or forbearance).
	E. Unless I am consolidating a delinquent Federal Consolidation Loan, or, effective July 1, 2008, I Program, if none of the loans I am consolidatin.	Consolidation Loan that the lender has submitted to the guaranty agency for default aversion or a defaulted Federal am consolidating one or more FFEL Program loans into the Direct Loan Program to use the Public Service Loan Forgiveness g is a Direct Loan Program loan, I have sought and been unable to obtain a Federal Consolidation Loan from a FFEL Program al Consolidation Loan with income-sensitive repayment terms or, effective July 1, 2009, income-based repayment terms that are
F.	F. If I owe an overpayment on a Federal Perkins I	oan, Federal Pell Grant, Federal Supplemental Educational Opportunity Grant, Academic Competitiveness Grant (ACG), tain Talent (SMART) Grant, or Leveraging Educational Assistance Partnership Grant, I have made satisfactory arrangements with
	<ol> <li>If I am in default on any loan I am consolidating defaulted loan, or I will repay my Direct Consoli</li> </ol>	(except as provided above in Item 22.F.), I have either made a satisfactory repayment arrangement with the holder of that dation Loan under the income contingent repayment plan or, effective July 1, 2009, the Income-Based Repayment Plan.
	as amended (the Act), I have completed the rep	dere or guilty to, a crime involving fraud in obtaining federal student aid funds under Title IV of the Higher Education Act of 1965, bayment of those funds to ED, or to the loan holder in the case of a Title IV federal student loan.
		ns selected for consolidation to determine the eligibility of the loans for consolidation and the payoff amounts. I further authorize quired to consolidate my education loans in accordance with the Act.
		ct Consolidation Loan to the holders of the selected loans to pay off the debts.
		nd report information about my loan status to persons and organizations permitted by law to receive that information.  rmation about my Direct Consolidation Loan to the references on the loan and to members of my immediate family, unless I
E		verify my social security number with the Social Security Administration (SSA) and, if the number on my loan record is incorrect, ial security number to these parties.
S	•	4) – to be completed and signed by the borrower.
	25. Promise to Pay:	
l p	promise to pay to the U.S. Department of Educati	on (ED) all sums disbursed under the terms of this Note to pay off my prior loan obligations, plus interest and other charges and . If I do not make payments on this Note when due, I will also pay reasonable collection costs, including but not limited to
th M	he amount of my Direct Consolidation Loan will eq My signature on this Note serves as my authorizati	will on my behalf send funds to the holders of the loans that I want to consolidate to pay off those loans. I further understand that ual the sum of the amounts that the holders of the loans verified as the payoff balances on the loans selected for consolidation. on to pay off the balances of the loans selected for consolidation as provided by the holders of the loans.
lo	oans selected for consolidation, these costs may b	n the estimated total balance I have indicated in Section C1. Further, I understand that if any collection costs are owed on the e added to the principal balance of my Direct Consolidation Loan.
S		ote, even if I am told not to read it. I am entitled to an exact copy of this Note and the Borrower's Rights and Responsibilities understand, and agree to the terms and conditions of this Note, including the Borrower Understandings, Certifications, and other lands and Responsibilities Statement.

Today's Date (mm-dd-yyyy)

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

26. Borrower's Signature

## **Authorization Letter**

I hereby authorize Direct Loans to release information pertaining to my loan consolidation to National Credit Management and its agents.

Signature:	<mark>Date:</mark>
SS#:	

Please return forms to:

National Credit Management 10845 Olive Blvd, Suite 210 St. Louis, MO 63141



Spouse's Signature

## Income Contingent Repayment Plan & Income-Based Repayment Plan **Alternative Documentation of Income**

William D. Ford Federal Direct Loan Program

Federal Direct Stafford/Ford Loans, Federal Direct Unsubsidized Stafford/Ford Loans, Federal Direct Subsidized Consolidation Loans, Federal Direct Unsubsidized Consolidation Loans WARNING: Any person who knowingly makes a false statement or misrepresentation on this form shall be subject to penalties which may include fines, imprisonment, or both, under the U.S. Criminal Code and 20 U.S.C. 1097.

OMB No. 1845-0016 Form Approved Exp. Date 06/30/2012

Section 1: Ident	<u> </u>						
Before completing this form, carefully read the instructions in All borrowers must provide the Borrower Information below.				If you are married, you must also provide the Spouse Information below if (1) you are repaying under the ICR Plan, or (2) you are repaying under the IBR Plan and you and your spouse file a joint federal tax return.			
Borrower Information: Borrower's Name (please print clearly):				Spouse Information: Your Spouse's Name (please print clearly):			
Last Name	First Name	<u> </u>	Middle Initial	Last Name First Name Middle Initial			
Borrower's Social Security Number:				Your Spouse's Social Security Number:			
- - - - - - - - -							
Section 2: Borro	ower's Income	Information -	to be complet	ed by ALL BC	RROWERS		
All borrowers mus	st complete this	section.					
tips, alimony). Incluare not employed. your income, interestatement explainin must be no more piece of paper and	ude the amount of You must attach st or bank staten by your income stan 90 days of mail it with this fincome or the in	of money receive supporting documents, dividend source(s) and giving. If you have morm. Do not report of your sports of the support of your sports.	d, how often you r mentation for all i tatements, cancel- ng the addresses ore than two sourc ort untaxed income ouse changes sign	receive this mone ncome reported ed checks, or, w of these sources ces of income, pre such as Supple ifficantly after you	ey, and your emploin this section (e.chen these forms of the control of the contr	ent income, dividend income, interest income, over (if any) or the source of your income if you g., pay stubs, letters from your employer stating if documentation are unavailable, a signed exptable, but <i>all supporting documentation</i> tion requested in this section on a separate ncome, child support, or federal or state public his form, you must notify the Direct Loan	
Amount of			ent (Please check			Employer or Source of Income	
(Income)	Weekly	Bi-weekly	Semi-monthly	Monthly	Yearly		
\$	<del>- H</del>				<del></del>		
Check this box if you do not have any taxable income and receive only untaxed income such as Supplemental Security Income, child support, or federal or state public assistance.							
Section 3: Spouse's Income Information – to be completed by SOME MARRIED BORROWERS  If you are married, you must provide your spouse's income information if:  1. You are repaying under the ICR Plan, or 2. You are repaying under the IBR Plan and you and your spouse file a joint federal tax return.							
required for your ov				e information and	supporting docur	mentation for your spouse's income that is	
Amount of	Fre	quency of Payme	ent (Please check			Employer or Source of Income	
Income	Weekly	Bi-weekly	Semi-monthly	Monthly	Yearly		
\$	<del></del>	H	<del>- H</del>	<del>- H</del>	<del>- H</del> -		
\$ Check this box if your spouse does not have any taxable income and receives only untaxed income such as Supplemental Security Income, child support, or federal or state public assistance.							
Section 4: Certif	• • • •						
All borrowers musicR Plan, or (2) your Certification: I certification:	st complete this ou are repaying rtify that all of the	s section. If you under the IBR P	Plan and you and orted in Section 2	your spouse fill and, if applicable	e a joint federal t e, Section 3 is true	low only if (1) you are repaying under the eax return.  and complete to the best of my knowledge. I do by the Department) alternative	
documentation of my income for the purpose of determining my appropriate repayment amount under the ICR Plan or IBR Plan. I understand that (1) if I do not provide this information the Department will base my ICR or IBR amount on my AGI, as reported by the IRS, or, in some instances, I will not be allowed to repay my loan(s) under the ICR or IBR Plan; (2) the Department may request my income information from the IRS even if alternative documentation of my income is accepted; and (3) if I am married, my spouse's income information, documentation, and signature are also required if I am repaying under the ICR Plan, or if I am repaying under the IBR Plan and my spouse and I file a joint federal tax return.							
Borrower's Signature Date of Borrower's Signature							

Date of Spouse's Signature

# SELF CERTIFICATION OF INCOME/AGI For ICR repayment option

## Circle one

I, the <i>borrower/spouse</i> (If required)	, <mark>SSN#</mark>
hereby certify that my family size is	
Family Size This number includes you and your spouse and is used to the ICR Plan. Family size includes your children if they includes children who will be born during the year your your family size, these other individuals (1) live with you from you <i>and</i> will continue to receive this support for the includes money, gifts, loans, housing, food, clothes, car, costs.	receive more than half their support from you. This certify your family size. At the time you certify ou <b>and</b> (2) receive more than half of their support ne year you certify your family size. Support
I have included a completed Additional Documenta my income situation as stated below.	ition of Income (ADOI) form and hereby certify
WARNING: Any person who knowingly makes a false statement imprisonment, or both, under the U.S. Criminal Code and 20 U.S.	or misrepresentation on this form shall be subject to penalties which may include fines, C. 1097.
complete this form and include on a separate,	OTHER option below or if none of the below options apply, clean sheet of paper, write a brief, but complete statement of e to sign,date and write SSN on your statement.
I am currently unemployed and have no ta	xable income.
My source of income listed on the attached supporting documentation is available.)	d ADOI form, section 2: (Complete if no
Company/Source of income name:	<del></del>
Address of income source:	
OTHER	
You must list all taxable income you are currently receiving dividend income, interest income, tips, alimony). Include the amoney, and your employer (if any) or the source of your incomedocumentation for all income reported in this section (e.g. income, interest or bank statements, dividend statements documentation are unavailable, a signed statement explay of these sources). Copies are acceptable, but all support If you have more than two sources of income, provide the piece of paper and mail it with this form. Do not report unt support, or federal or state public assistance. If your income of your submission of this form, you must notify the Direct Loan.	amount of money received, how often you receive this me if you are not employed. You must attach supporting g., pay stubs, letters from your employer stating your s, canceled checks, or, when these forms of aining your income source(s) and giving the addresses ting documentation must be no more than 90 days old. e information requested in this section on a separate axed income such as Supplemental Security Income, child or the income of your spouse changes significantly after
Borrowers signature: Borrowers SSN#:	Date signed: /_//
(If required) Spouse signature: Spouses' SSN#:	Date signed:/