



P O Box 145122  
Salt Lake City, UT  
84114-5122  
800-663-1662  
mycornerstoneloan.org



#BWNHDGF  
«KeyLine»  
«FirstName» «LastName»  
«Address1»  
«Address2»  
«City» «State» «ZIP»  
«Country»



«StaticCurrentDate»  
«AccountNumber»

#### WHAT'S NEW?

Enclosed is the application for forbearance of your student loan payments you recently requested.

#### WHAT'S NEXT?

Please read the enclosed agreement carefully. Complete the forbearance request form and return it to us at the address above.

#### WHAT ELSE?

Forbearance allows you to temporarily postpone making monthly payments during a time of financial hardship.

While the forbearance period is in effect interest will continue to accrue, and you will be responsible for the accrued interest. You may pay the interest while it accrues by accessing your account at [www.mycornerstoneloan.org](http://www.mycornerstoneloan.org). If you choose not to pay the interest, it will be added to your principal balance (capitalized) in accordance with the terms of your Master Promissory Note. If you allow the interest to capitalize, you will pay interest on interest.

We will notify you of the approval or denial of your request within approximately 15 days of our receipt of your completed form. Any delinquency on the loan will continue until the forbearance request is approved or payment is made.

If you have questions we are available at the number above Monday through Thursday 6 a.m. to 7 p.m. and Friday 6 a.m. to 5 p.m., Mountain Time. We can also be reached by e-mail at [customerservice@mycornerstoneloan.org](mailto:customerservice@mycornerstoneloan.org).

Enclosure