



# Federal Family Education Loan Program (FFELP)

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

Guarantor, Program, or Lender Identification



P.O. Box 704  
Ephraim, UT 84627

### Before You Begin

Before beginning, gather all your education loan records, account statements, and bills so that you have the information you need to complete this form.

The form must be completed and signed and dated by the applicant(s). 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.

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

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

**Item 2:** Enter your nine-digit Social Security Number (must be identical to the number on your Federal Consolidation Loan Application and Promissory Note). If this item has been completed for you, review it for correctness.

**Item 3:** Indicate if your spouse is a joint borrower on your Federal Consolidation Loan. (Refer to your Federal Consolidation Loan Application and Promissory Note.) If you respond "Yes", enter the last name, then first name and middle initial and the nine-digit Social Security Number of your spouse. If you respond "No", you cannot add your spouse as a joint borrower.

### Section B. Education Loan Indebtedness

The following types of education loans are eligible for consolidation:

Loan Code	Education Loans
SS	Subsidized Federal Stafford Loans, formerly Guaranteed Student Loans (GSL)
DSS	Direct Subsidized Stafford/Ford Loans
US	Unsubsidized and Nonsubsidized Federal Stafford Loans
DUS	Direct Unsubsidized Stafford/Ford Loans
SLS	Federal Supplemental Loans for Students, formerly Auxiliary Loans to Assist Students (ALAS) and Student PLUS Loans
PERK	Federal Perkins Loans, formerly National Defense/National Direct Student Loans (NDSL)
HPSL	Health Professions Student Loans, including Loans for Disadvantaged Students
HEAL	Health Education Assistance Loans
FISL	Federal Insured Student Loans
PLUS	Federal PLUS Loans
DPLUS	Direct PLUS 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
NSL	Federal Nursing Loans

**Item 4:** 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, call your loan holder or servicer, or check the most recent correspondence from them.

**Item 5:** Enter the full name and mailing address of each holder of your education loans or the holder's servicer. (This is the address to which you are or will be sending your payments.) If the loan is in default, enter the full name and address of the guarantor or the guarantor's servicer. If the loan is a Perkins Loan, enter the full name of the school or the school's servicer. Do not use initials instead of full names.

**Item 6:** Enter "B" for each loan that is yours, "S" for each loan that is your spouse's, and "J" for each loan that belongs to both you and your spouse. Remember your spouse's loans can be listed only if your spouse is a joint borrower on your Federal Consolidation Loan.

**Item 7:** Enter the account number for each loan.

**Item 8:** Enter the interest rate you are paying on each loan.

**Item 9:** 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 and, if applicable, the spouse.

This is a legally binding contract.

**Item 10:** Sign and date the Promissory Note Addendum.

**Item 11:** If you originally consolidated your loans jointly with your spouse, your spouse must also sign and date the Promissory Note Addendum, regardless of whether the loan(s) being added is yours or your spouse's. However, if your spouse was not originally a party to your Federal Consolidation Loan, you cannot add your spouse's loan(s) at this time.

**Note:** Signature(s) is required. If you (or you and your spouse, if you consolidated jointly) 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. If your spouse is required to sign this form, make a copy for your spouse. **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

#### 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.**

#### 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.

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## 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 of 1965, as amended (20 U.S.C. 1078(b)(2)(A) et seq.), and the authority for collecting and using your Social Security Number (SSN) is §484(a)(4)(B) of the HEA (20 U.S.C. 1078-2(f)). Participating in the Federal Family Education Loan Program (FFELP) 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(s) or a benefit on a loan(s) (such as a deferment, forbearance, discharge, or forgiveness) under the FFELP, to permit the servicing of your loan(s), and, if it becomes necessary, to locate you and to collect 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 to third parties as authorized under routine uses in the appropriate systems of records. The routine uses of this information include its disclosure to federal, state, or local agencies, to other federal agencies under computer matching programs, to agencies that we authorize to assist us in administering our loan programs, to private parties such as relatives, present and former employers, business and personal associates, to credit bureau organizations, to educational and financial institutions, to guaranty agencies, and to contractors in order to verify your identity, to determine your eligibility to receive a loan(s) or a benefit on a loan(s), to permit the servicing or collection of your loan(s), to counsel you in repayment efforts, to enforce the terms of the loan(s), to investigate possible fraud and to verify compliance with federal student financial aid program regulations, to locate you if you become delinquent in your loan payments or if you default, to provide default rate calculations, to provide financial aid history information, to assist program administrators with tracking refunds and cancellations, or to provide a standardized method for educational institutions efficiently to submit student enrollment status.

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 also be made to qualified researchers under Privacy Act safeguards.