Federal Direct Consolidation Loan
Request to Add Loans

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

Read the Instructions and Important Notices on the reverse side before completing this form.

Section A: Borrower Information

<table>
<thead>
<tr>
<th>Last Name</th>
<th>First Name</th>
<th>Middle Initial</th>
<th>Social Security Number</th>
</tr>
</thead>
</table>

Section B: Education Loan Indebtedness – Loans You Want to Consolidate

Read the instructions on the reverse side before completing this section. We will send you a notice before we consolidate your loans. This notice will (1) provide you with information about the loans and payoff amounts that we have verified, and (2) tell you the deadline by which you must notify us if you want to cancel the Direct Consolidation Loan, or if you do not want to consolidate one or more of the loans listed in the notice. The notice will include information about loans eligible for consolidation that you listed in this section. It will also include information about additional loans eligible for consolidation that you did not list in this section, if you have additional eligible loans with a holder of a loan that you listed in this section. See the instructions for more information about the notice we will send.

<table>
<thead>
<tr>
<th>Loan Code (See Instructions)</th>
<th>Loan Holder/Servicer Name, Address, and Area Code/Telephone Number (See Instructions)</th>
<th>Loan Account Number</th>
<th>Estimated Payoff Amount</th>
</tr>
</thead>
</table>

Section C: Promissory Note Addendum

- I request that the U.S. Department of Education (ED) pay in full the eligible federal education loan(s) identified above in Section B and that the amount of my Federal Direct Consolidation Loan (Direct Consolidation Loan) be increased to include the amount paid by ED.

- If my Direct Consolidation Loan has already been made, I understand that this request must be received by ED within 180 days of the date my Direct Consolidation Loan was made. I further understand that by adding these loans my repayment term may be extended, my interest rate may change, and my monthly payment amount may change. I will receive a revised disclosure statement and repayment schedule from ED.

- My signature below certifies that I have read, understand, and agree to the terms and conditions of this loan, including all terms and conditions specified on the Federal Direct Consolidation Loan Application and Promissory Note (Note) which I previously submitted, including the Borrower Understandings, Certifications and Authorizations, and the Borrower’s Rights and Responsibilities Statement.

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

<table>
<thead>
<tr>
<th>Borrower’s Signature</th>
<th>Today’s Date (mm-dd-yyyy)</th>
</tr>
</thead>
</table>

Federal Direct Consolidation Loan – Request to Add Loans

Instructions and Important Notices

Before You Begin

Use this form if you would like to add one or more eligible federal education loans to your Federal Direct Consolidation Loan (Direct Consolidation Loan), if the loan has already been made, or to the Note you previously submitted.

Note: If your Direct Consolidation Loan has already been made, you must return this completed form to the Consolidation Department at the address listed on this page within 180 days after the date your Direct Consolidation Loan was made. If you want to consolidate additional eligible loans after this period of time, you will need to apply for a new Direct Consolidation Loan.

To complete this form, type or print using a blue or black ballpoint pen. If you cross out anything and write in new information, put your initials beside the change. Incorrect or incomplete information may delay processing.

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.

Section B: Education Loan Indebtedness – Loans You Want to Consolidate

Items 3-6: Enter the requested information for each of the federal education loans that you want to add to your Direct Consolidation Loan (or to the Note you have submitted). To find the information you will need to complete these items, you can look at 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. You may also obtain information about your loans by accessing the National Student Loan Data System (NSLDS) at www.nslds.ed.gov.

Item 3: Enter the code that corresponds to the loan type from the chart provided on this instructions page (“Loan Types and Their Codes”). If you are not sure about the loan type, leave this item blank.

Item 4: Enter the full name (do not use initials) and mailing address of the holder of the loan or the loan holder’s servicer. (This is the address to which you are or will be sending your payments.) You must provide at least the name, city, and state of the loan holder or servicer for a defaulted FFEL Program loan, the holder is the guaranty agency or the U.S. Department of Education (ED); for a Federal Family Education Loan (FFEL) Program loan, the holder is ED for a Perkins Loan, the holder is the school; for a defaulted Perkins Loan, the holder is the school or ED.

Item 5: Enter the account number for each loan (the account number should be on your statement or in your payment book). If you cannot find the account number, leave this item blank.

Item 6: Enter the estimated amount needed to pay off the loan, including any unpaid interest, late fees, and collection costs.

Note: If you need more space to list your loans, attach an additional sheet of paper to this form. Put your name, Social Security Number, and loan information on the paper.

Section C: Promissory Note Addendum

Item 7: Carefully read Section C, Promissory Note Addendum. Sign and date the promissory note addendum using a blue or black ballpoint pen. If you do not sign this form, your request to add loans cannot be processed.

Final Notes

Review all the information on the form. When complete, make a copy for your records and mail the original to the Consolidation Department at the address listed on this page, in the envelope provided. If you no longer have the envelope, mail the completed form to the address shown at the end of this instructions page.

As soon as we receive your completed form, we will begin processing. During this time, we might call you with questions.

In the meantime, if you currently are required to make payments on your loans, continue to do so. You will need to continue making payments until you receive written notification that your loans have been successfully added to your Direct Consolidation Loan. If you are having difficulty making payments on your loans, contact your loan holder or servicer at the correspondence address or telephone number on your current loan statements to find out ways you might be able to postpone loan payments; ask specifically about your “deferment” or “forbearance” options.

Important:

If you do not inform us by the specified deadline that you do not want to add one or more of the loans listed in the notice, all of the listed loans will be added to your Direct Consolidation Loan.

Loan Types and Their Codes (use these codes to complete Section B)

A Subsidized Federal Stafford Loans
B Guaranteed Student Loans (GSL)
C Federal Insured Student Loans (FISL)
D Direct Subsidized Loans
E Direct Subsidized Consolidation Loans
F Federal Perkins Loans
G Unsubsidized Federal Stafford Loans (including Nonsubsidized Stafford Loans)
H Federal Supplemental Loans for Students (SLS)
I Direct PLUS Loans for Graduate/Professional Students
J Unsubsidized Federal Consolidation Loans
K Direct Unsubsidized Consolidation Loans
L Direct Unsubsidized Loans
M National Direct Student Loans (NDSL)
N National Defense Student Loans (NDSL)
O Subsidized Federal Consolidation Loans
P Auxiliary Loans to Assist Students (ALAS)
Q Health Professions Students Loans (HPSSL)
R Health Education Assistance Loan (HEAL)
S Federal PLUS Loans for Graduate/Professional Students
T Federal PLUS Loans for Parents
U Direct PLUS Loans for Parents
V Direct PLUS Consolidation Loans
W Nursing Student Loans (NSL)
X Loans for Disadvantaged Students (LDS)
Y Education loans ineligible for consolidation

Important Notices

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 451 et al., of the Higher Education Act (HEA) of 1965, as amended (20 U.S.C. 1078 et seq.) and the authorities for collecting and using your Social Security Number (SSN) are 4484(a)(4) of the HEA (20 U.S.C. 1091(a)(iv)) and 31 U.S.C. 7701(b). (Participants in the William D. Ford Federal Direct Loan (Direct Consolidation Loan) program are not covered by this notice, 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 or a benefit on a loan (such as a deferment, forbearance, discharge, or forgiveness) under the Direct Loan Program, to permit the servicing of your loan(s), and, if it becomes necessary, to locate you and to collect and report on your loan(s) if your loan(s) become 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, on a case by case basis or under a computer matching program, to third parties as authorized under routine uses in the appropriate systems of records. The routine uses of this information include, but are not limited to, its disclosure to federal, state, or local agencies, to private parties such as relatives, present and former employers, business and personal associates, to consumer reporting agencies, to financial and educational institutions, and to guaranty agencies in order to verify your identity; to determine your eligibility to receive a loan or a benefit on a loan; to permit the servicing or collection of your loan(s), to locate the terms of the loan(s), to investigate possible fraud and to verify compliance with federal student financial aid program regulations, or to locate you if you become delinquent in your loan payments or if you default. To provide default rate calculations, disclosures may be made to guaranty agencies, to financial and educational institutions, or to state agencies. To provide financial aid history information, disclosures may be made to educational institutions. To assist program administrators with tracking refunds and cancellations, disclosures may be made to guaranty agencies, to financial and educational institutions, or to federal or state agencies. To provide a standardized method for educational institutions to efficiently submit student enrollment status, disclosures may be made to guaranty agencies or to financial and educational institutions. To counsel you in repayment efforts, disclosures may be made to guaranty agencies, to financial and educational institutions, or to federal, state, or local agencies.

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 be made to our contractors for the purpose of performing any programmatic function that requires disclosure of records. Before making any such disclosure, we will require the contractor to maintain Privacy Act safeguards. Disclosures may also be made to qualified researchers under Privacy Act safeguards.

Financial Aid Privacy Act Notice

Under the Right to Financial Privacy Act of 1978 (12 U.S.C. 3401-3421), ED will have access to financial records in your student loan file maintained in compliance with the administration of the Direct Loan Program.

Paperwork Reduction Notice

According to the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless the collection displays a valid OMB control number. Public reporting burden for this collection of information is estimated to average 1.0 hour (60 minutes) per responses, including time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. The obligation to respond to this collection is required to obtain a benefit in accordance with 34 CFR 685.220(e). Send comments regarding the burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden, to the U.S. Department of Education, 400 Maryland Ave., SW, Washington, DC 20202-4537 or email ICDisinfo@ed.gov and reference OMB Control Number 1845-0053. Note: Please do not return the completed Federal Direct Consolidation Loan – Request to Add Loans to this address.

If you have any questions regarding the status of your individual submission of this form, write directly to the address shown below.

For help completing this form, call 1-800-557-7392.

If the hearing impaired, the TDD number is 1-800-557-7395.

Mail this completed form to the following address:

U.S. Department of Education
Consolidation Department
P.O. Box 32800
Louisville, KY 40224-2800