

Earnest Request for Private Student Loan Military Operation Forbearance

If this is your first request for a Private Student Loan Military Operation Forbearance, please call us at 855-926-2797 (if living abroad: 001-855-926-2804). In many cases, initial requests for Private Education Loan Military Operation Forbearance do not require completion of this application.

Complete this form if you are requesting to postpone repayment of an eligible private student loan account beginning on the date you started performing qualifying duty in connection with a war, military operation, or national emergency for a Private Student Loan Military Operation Forbearance. If approved, this forbearance will end 180 days following completion of your qualifying military service.

A representative may complete and sign this form on your behalf if you are unable to do so (see Section 2b).

About the Service Member Civil Relief Act (SCRA)

The SCRA interest-rate cap is available for your private student loans. Interest on student loans obtained PRIOR to your active-duty military service is limited to 6% while on active duty. SCRA prohibits miscellaneous fees or charges to be imposed on your account during this period.

Application of benefit

We proactively check the U.S. Department of Defense's Defense Manpower Data Center (DMDC) data base and automatically apply the benefit when applicable. **If you qualify for forbearance, we also apply SCRA benefits to your account simultaneously** and for the period you meet the criteria for qualifying military service.

If you believe the period we're applying the SCRA benefit is not correct, or if the benefit is not applied to your eligible loans, email us at militarybenefits@earnest.com or call 855-926-2797.

Section 1 – Service Member Information

Account Number _____

Service Member Name _____

Address _____

City _____ State _____ Zip Code _____

Telephone – primary _____ Telephone – alternative _____

Email _____

Section 2a – Service Member Certifications and Authorization

Note: If the service member is not available to sign this form, proceed to Section 2b.

I certify that: (1) The information I have provided on this form is true and correct. (2) I will provide additional documentation to my loan holder, as required, to support my forbearance status. (3) I will notify my loan holder immediately when the conditions that qualified me for the forbearance ends.

I authorize the entity to which I submit this request and its agents to contact me regarding my request or account at any cellular telephone number that I provide now or in the future using automated telephone dialing equipment or artificial or prerecorded voice or text messages.

Service Member's Signature _____ Date (mm-dd-yyyy) _____

Section 2b – Service Member Certifications and Authorization

Complete 2b only if a representative for the service member is completing this form on their behalf.

Representative's Name (if applicable) _____

Relationship to Service Member _____ Telephone _____

Address _____

Section 3 - Authorized Official's Certification (complete all fields)

As an alternative to completing this section, the service member or representative may submit a written statement **from the service member's commanding or personnel officer** or a copy of the service member's military orders. The statement or copy must include all information needed to establish the service member's eligibility for the requested forbearance, including the period of the qualifying service.

1 - The service member's service begins/began on (mm-dd-yyyy) _____

2 - The service member's service ends/ended on (mm-dd-yyyy) _____

3 – The service member is (check one):

_____ A Reserve/retired member called to active duty under 10 USC 12301(a), 12301(g), 12302, 12304, 12306, or 688.

_____ On full-time National Guard duty as defined in 10 USC 101(d)(5) under a call to active-duty service authorized by the President or the Secretary of Defense.

_____ Reassigned to another duty station other than where the member is normally assigned.

_____ None of the above - the service member is not eligible. Do not complete this form.

4 - The military service is in connection with (check one):

_____ A contingency operation

_____ A national emergency

_____ A war

_____ None of the above - the service member is not eligible. Do not complete this form.

5 - Enter the name of the contingency operation, national emergency, or war:

6 - I certify, to the best of my knowledge and belief, that the information I have provided in this section is accurate:

Name of Military Branch or National Guard Component _____

Address City, State, Zip Code _____ Telephone _____

Name and Title of Authorized Official _____

Authorized Official's Signature _____ **Date** _____

Section 4 - Ways to forward your application and any supporting documents:

By mail: Earnest, c/o Military Benefits, P.O. Box 9640, Wilkes-Barre, PA 18773-9640

By email: militarybenefits@earnest.com (see *Important disclosures*)

If you forward additional supporting documentation with this application, please write your account number on each individual document you are sending.

Thank you for your service to our country!

Assisting those who serve our nation is an honor and a privilege. We recognize service members have unique needs when it comes to their education loans. We're proud of our Military Benefits Team who are dedicated to helping those in the armed forces.

Important disclosure(s)*Capitalization of interest*

Unpaid Interest on Earnest private loans, also known as In-School Student Loans, may be capitalized (added to the Unpaid Principal) at the end of each forbearance, as permitted by law and your loan agreement. Interest will not be capitalized for refinanced student loans (Earnest Student Loan Refinance and NaviRefi Loans) only.

Sending documents via email

If you choose to communicate with us via email, please understand that you assume all responsibility for the protection of personal information while in transit to us and should consider appropriate email security measures. These security measures should include the use of encryption, such as password protection. Additionally, be sure to contact us at the correct email address provided.